



SOCIETY OF ACTUARIES

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Are You Overqualified for the Job?

By John West Hadley

A very common complaint among job seekers is that they will go on an interview for a job they feel they can do hands-down, but are ruled out because they are overqualified. In many cases, they never even get the chance to interview, because they are screened out before ever meeting the hiring manager.

Let's look at a real-life example, so that if you ever find that YOU face this issue, you can be better prepared. Here was the issue presented to me by a job seeker.

I have, more than once, completed a great interview only to finish with "...do you feel I have met the qualifications of the position..." and get this: "You are overqualified for this position and we don't think you will last long here..." Point is that I am comfortable with a less challenging position than I have accomplished in the past—along with the lower pay.

Here are the thoughts I shared ...

Are you just "willing to accept" that lesser position, or is it what you really want?

If it is what you really want, then you need to present yourself that way up front—this question shouldn't be rearing its head at the end of the interview. On the other hand, if you are just "willing to accept" it, that will come through in various ways throughout the interview, and you won't be successful. You should instead consider directly targeting a higher position.

The response?

"No. This is my desired passion—to get back into the field of work I enjoy. This only happens on phone interviews. Face-to-face is much better."

Your passion must not be showing up as well over the phone, so try:

1. Smile as you are talking—it really does change the timbre of your voice.



2. Get a headset, and then stand up (or even walk around) while you are talking.
3. Although it's a great convenience to have your résumé, written stories, etc. out around you while you are talking, use them as little as possible. The more you glance at them or try to read from them, the more it will detract from your concentration and delivery.

Next, think about the context. If the question of "overqualification" comes up, there likely have been signals long before the end of the interview. These could be the types of questions asked, reactions to answers you gave, or even just the disconnect between your résumé and the rest of your package and their job expectations. Examine carefully what's going on, because if you are perceiving it as a "great interview," then you are probably missing signals that would tell you about the disconnect sooner.

Think about what you do to address the objection when it does arise. Do you now dig in and demonstrate why you would be excited to take the role, and why having someone they perceive as



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overqualified would move them forward that much faster in their mission?

You can't come across as being "willing to accept" the role—that's a red flag for exactly what they have said they are worried about—that you won't last long. You must come across as being genuinely passionate about that level role.

His response to this? "I explain how I want to choose a comfortable position that uses my expertise."

What makes the position "comfortable"?

As the hiring manager, I might read that on the other end of the phone as any of these:

- You won't bring that much energy to the role,
- You won't put in the extra time/effort someone else with more passion would, or
- You are not all that motivated to do a great job.

Instead of what I think you really intend: the expertise lets you do an outstanding job, in a role you really enjoy.

How much are you digging into the hiring manager's challenges during the interview? Whether or not you have the qualifications is only a part of the real agenda. He needs to see you as a powerful solution to his challenges, and to achieve that you need to deeply understand:

- What are their issues?
- What's behind those issues?
- Why are they challenges in the first place?
- What's behind that?
- How much are those challenges costing them?
- Etc.

Obviously, the challenges are different according to whom you are talking with. If you are meeting with HR screeners, they are going to be more related to the company and department in general and your fit to the corporate culture, as well as the screener's pain in terms of the hiring process, sending on the "right" candidate so the hiring manager doesn't complain. On the other hand, if you are meeting

with the hiring manager, the challenges are more related to her unit's issues, as well as her own personal goals.

Finally, are you addressing the unstated objection for which "overqualified" is often a smokescreen—that you might be perceived as a threat? The hiring manager needs to see you as a key partner in achieving her goals, and as someone who plans to make her succeed—who wants to help the hiring manager achieve HER next promotion (obviously so you can move up as well).

His response to all this? "If this was the case, I wouldn't want to continue the interview. I choose to leave this possibility as moot."

That really doesn't address the question. Even when not explicitly stated, this will often be an issue. Or if it doesn't become an issue during the interview itself, it may become a question when the hiring manager or screener is thinking about it afterwards or talking it out with others. I twice hired actuaries who were only a notch below me, and much more qualified than me in certain areas. In both cases, my boss raised that issue specifically with me during our discussions after the interview and before making the hiring decision.

You can't just sidestep this. I would consider finding a way to bring it to the surface during the interview whether it's stated or not, or to make the positive statements that prevent it from surfacing.

I hope this real-life case study was instructive. I invite you to submit your own comments on this topic to me at SteppingStone@JHACareers.com. I'll compile any responses for the next issue, being careful to preserve your anonymity unless you specifically tell me you would like to be identified. ●