

Transcript

FedTalk: Straight to Work: Some Young Adults Seek to Learn on—not before—the Job
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Presentation

Panelists:

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Moderator:

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Lakisha Higgins:

Good afternoon. Thank you for joining us and welcome to today's FedTalk. I am Lakisha Higgins, education outreach coordinator at Federal Reserve Bank of Cleveland. I will be your trusting moderator today. It is my pleasure to kick off today's FedTalk session titled Straight to Work: Some Young Adults Seek to Learn on--not before--the Job. FedTalk is the Cleveland Fed's Speaker series in which we share research that is relevant to our community. Past events have covered such subjects as the racial wealth gap, access to the labor market, and financial literacy. All of our events can be found on our website, clevelandfed.org, or on our [YouTube channel](#). When today's evolving economic conditions are influencing high school students from diverse communities to pursue working while attaining certifications and other postsecondary skills instead of pursuing full-time higher education, society may find that these choices could have an immediate impact on the labor market, employers, and employees.

A few housekeeping things before we begin. During this event, your microphone and camera are disabled. Please ask questions. Type and submit your questions to our panelists in the chat box. In the case Zoom meetings drop, please use the dial-in info provided in the invitation to join the call. Today, we will have with us three panelists. The views they share are their own and not necessarily those of the Federal Reserve Banks or the Federal Reserve System. Our first panelist, Michelle Washington, she's a business and education program specialist at the Ohio Department of Education, our second panelist, David Mahon, he's the executive director at Alpaugh Family Economics Center at the University of Cincinnati, and our third panelist, Stasia Lopez, she's a professional development faculty instructor and director of career development and recruitment at the University of Pittsburgh. Let's dig into our topic. So this question is going to be directed to David and Michelle. What economic influences are driving students to forego traditional postsecondary education as a path to professional career?

David Mahon:

I'll be happy to start off with this one, and thank you for inviting me, Lakisha and the Fed. There are a few economic factors that are driving students from postsecondary education, preventing them from going directly in college and opting for alternative means to earn money or other alternative ways to engage themselves after high school. One of the primary ones is the rising cost of college and almost a feeling of a disconnect when it comes to the cost of college and the potential for earned income. The job market is now also changing in a way that it might incentivize students from going directly in from high school to college, especially in a tight labor market, where going directly to work is just too enticing when it comes to a salary perspective or an income perspective to give up. So those two factors, I think, on the economic side of it, a tight labor market and the rising cost of college, make alternative options outside of going to college directly much more attractive.

Michelle Washington:

I agree with you. In addition, the motivating factors for students for this generation are a lot different than they were for those years ago. Our young people now are interested in not just being at a career or at a particular job for 30 years, and so a lot of them are interested in taking gap years, that's why we're seeing those numbers going up. They want to explore the world, they want to also understand the why. They also are very conscientious about making an impact. They're not eager to just choose a career to make an income, but they actually want to make an impact, as well, and I think those are also some of the contributing factors. And then when they look at it, as you mentioned, a student with an industry-recognized credential in a skills trade sometimes are earning more than someone with a four-year college degree and student debt.

Lakisha Higgins:

Thank you for your thoughtful responses and I totally agree, generations are different today. My next question is actually directed to all three panelists, Stasia, David, and Michelle. Workforce development is a huge topic in the educational world right now. Are the careers presented to young people innovative and attractive enough to encourage them to follow those career paths?

Stasia Lopez:

So I can start with this one. It's interesting because there's always been this pressure to figure it all out, for so many years, when we were 17 and 18 years old and told to figure it out. Now, there is this pressing notion we have to tell people there's not one career path, which is great news, hopefully, for most people, it takes some of the pressure off. But as what Michelle was also talking about with the new generation, all generations, like this generation, for Gen Z, so they're born in the late 1990s, early 2010s, they're entering this workforce now that has rising inflation, student debt, housing crisis, looming recession, and then fast forward, low birth rates is also something that we have to think about and worry about for job vacancy. I think in addition to that, when we think of the future of skills, I think Gen Z has a lot of the skills that the workforce is currently thinking about as they reinvent themselves, so digital tools and technology, a comfort with data and analytics, business management, and even design and creativity skills.

The other thing that I really appreciate, I think, about this generation, as well as our workforce continues to change and flex, is the fact that we have to be more flexible in our work arrangements, people are demanding more, of course, higher pay, and also a spotlight on

diversity and mental health. I think with the younger generations coming into the workforce, Gen Z, they're already creating their own jobs as entrepreneurs, jobs are constantly being created all the time based on need, and I think that is something that is really empowering. And then the other thing I will just say, because I did work in workforce development at the University of Pittsburgh Medical Center, workforce development is a great compliment to all of this. So one of the things that I worked on was helping a lot of, not just young generations, but generations of all walks of life, from folks who were just coming out of high school or with no high school education all the way up through past a PhD and beyond, and one of the things that I realized is that life skills is something that everyone could benefit from.

Also, one of the things that I infused into my program was StrengthsFinder, which is a career skills assessment to help people understand what strengths do you bring to the table? And that would all culminate with basically a career fair that hopefully, we would actually place people within the organization itself. With nursing shortages and welding shortages, there's a skills gap that we're also dealing with right now, and probably for future generations to come, so these are all things that we are thinking about. I think that there's a lot of great things that the younger generation is doing and I think workforce development also compliments all of that together. I'll let David in and Michelle take it from there.

David Mahon:

I will say that I thought I had a couple points that you didn't make, but then you ended up making them, so I have nothing more to add.

Michelle Washington:

And I think in addition, when it comes to exposure, it's so important that students are exposed from K to 12. You can't be what you're not aware of. The first influence that a student has in terms of career choices are in their immediate families. You may notice that a particular family, they're all in the healthcare industry or they're all in education, the first sphere of influence is actually in their family, and so I think it's so important. Here in Ohio, throughout the school systems, I think the schools are doing a great job of exposing students to careers. The educational landscape has changed, because now it's not just positioning students to graduate from high school, but actually equipping them with the skill sets to make them ready for the workforce, because ultimately, the goal of education is not just to have a piece of paper, but to actually be able to use your skills and your talents to be able to earn a living wage to be able to support yourself, and so career exposure is so important.

Here in Ohio, where districts are using the Career Connections Framework with early exposure, exploration, and hands-on experiential learning, it gives students the opportunity to explore various career paths. Because if we limit their options, chances are they'll go to college and change majors a couple of times, lose money financially, and then come out still not knowing what they would like to be. So when you ask that question, I think it's so important that we are exposing students so that they are able to make those decisions at the right time about what their future should look like.

Lakisha Higgins:

You're absolutely correct, Michelle, exposure is key. You don't know what you don't know. So that leads to my next question, again, to all three of our panelists, Stasia, David, and Michelle, do

you think the high school to college path completely diminished the value of the trades program from a student perspective in our educational system?

Stasia Lopez:

Well, I'll start with this, I guess, as well. I'll come from my perspective. So I was a first-generation college student graduate, I'm a second-generation Greek American, so going to college was a really big deal in my family. As a millennial, I bought into the understanding that going to college was going to be the end all to be all to solve all of our problems. Coming from an immigrant family, that also meant that anything that I did in the world of work was also going to benefit my family, and I still have that perspective. My dad was a pipe fitter and he was encouraging me to go into a trade. I did not listen to my dad. I wish I did a lot of times, maybe not to be a pipe fitter, but I wish that I would have even considered the trades.

And then it wasn't until I worked at a community college as a director of career services that there was a spotlight on the trades that I didn't even realize. It was wonderful to put that spotlight onto high school students and basically, the K through 12, so they actually had simulation workshops and mini conferences, we would bring them on our campus. We literally helped them to see and have fun with a welding simulation, for example. We would do these little activities and have these mini panels and help break it down into chunks for them to digest the information and see, hey, the trades is a great opportunity for you.

The other thing with that is that, at least in Pennsylvania, at least the community college I worked at, the trades programs were pretty much covered, so they didn't have to worry about paying anything. Most of them would pay them something, whether it was a stipend or even the clothes that they wore, from their steel-toed boots, anything at all, everything would be covered. And I just thought to myself, man, I wish I would have capitalized on that as a student myself. My nephew went to welding school recently, he just graduated. He didn't see himself as going into college as a traditional student and so this was a really great opportunity for him, and he excelled and now is gainfully employed. I want more people to understand that the trades are a wonderful opportunity for anyone looking for a great career where you don't have to worry about debt too much and you actually have a wonderful career and you can take care of your family, so that's my perspective.

David Mahon:

I just want to add to that that I do think there has been a push, and it was a well-meaning push, there is a huge gap in college attendance, especially when you look at race and in some cases, sex and gender, as well, and so I think it was well-meaning to try to encourage, especially a lot of minoritized students to go on to college, but I think it did come with some trade-offs. I think it's very common to have students that would never have considered college and were great fits in college, I know many of them myself, but there are also a lot of students who ended up going to college and they felt completely pressured to go there and they would have been a better fit somewhere else. I think there's been a good, concerted effort from people of varying perspectives that vocational training, vocational education, is a perfectly good, maybe even a preferred postsecondary option.

We all remember the pandemic, a lot of us became do-it-yourselfers. I put up a fence, some people might try to work on their car. This takes a lot of skill and it shouldn't be diminished as something that doesn't take a lot of intelligence or skill. And once, I think, vocational work gets

lauded for the benefits and the value it brings, I think that more people will be happy to say that they've foregone college and they've gone to work as a HVAC technician or a mechanic, perfectly suitable, in many cases have better outcomes than some of the college majors that many students major in.

Michelle Washington:

I don't think it has to be an either/or option, because quite frankly, institutions of higher education in Ohio do accept those industry-recognized credentials so that students can earn credits for skills that have already been attained and continue their education. We have a lot of kids that may need to actually support themselves by earning a living wage while they're attending college, and so the skills trade helped them to actually have a decent wage to be able to support themselves as they continue. But you're right, there has been a trade-off, but it does not have to be an either/or situation, there could be that continuum to higher education, because later on, 10 years down the line, they may realize that they need the skillsets to be able to acquire a managerial role or to be able to move into a different position.

Lakisha Higgins:

You all have great perspectives. One thing I've heard through the education space is that, and let me know if you heard the same thing, that over the last few decades, that we have been pushing college, college, college and not the trades, and now people are retiring out and we don't have youth to fulfill those positions. Have you all heard anything about that or what are your thoughts about that?

Michelle Washington:

I can start there. We face that in Ohio, I lead the Business Advisory Council work and the Business Advisory Council work, it's legislated in the law in Ohio, but it's really instrumental in helping to connect employers with education, where they're locally informing the education system about what are the skillsets that are needed, how can we have our students prepare for the workforce? We are seeing that where they cannot hire a HVAC technician because no one is interested in those skills, and that's why it's so important to not prepare student for an either/or method, but really prepare students to explore opportunities that align with their competencies, first of all, and their interests.

Stasia Lopez:

I will just add that what you just described is a skills gap, because when people are retiring out and there's a true need and the job seekers don't exactly have that exact need, so I like what Michelle said, it's definitely not an either/or, and that only hopefully makes it easier for people to figure out where they want to go. Who's to say down the road that you don't? Maybe you do want education down the road, but maybe your employer's going to pay for it, which that's a great benefit. I'll use one quick little example from an employer that most of you may have heard before, PNC Bank, they also have a PartnerUp program. They definitely hire high school graduates into this career readiness program. They bring a collaboration of employers, educators from different school districts, and of course, students together and they get to explore these various industries, so not just with PNC Bank, but anyone that wants to explore these variety of different careers.

This program is a great benefit and they also just announced that they have this new free tuition education benefit, as well. So when I think about going to school or my daughter, who's only six, but I'm thinking of, of course, her future, when I think of her and the level of opportunity that she has to maybe obtain maybe a future degree or a certificate or a credential, or even just having that opportunity with another employer, whether it's UPMC, PNC, whomever, there's a wide variety out there and more being created like this. Those are some of the things that you can definitely gain and know they are there to make sure that you have the necessary skills and paired with this career readiness, as well.

So it's not just learning a skill, it's also having the career, job-ready skillsets that employers want and need, like nonverbal communication is one, your attitude at work is a big one, things like that definitely make a huge difference in the workplace. And of course, things are ebbing and flowing and changing every single day in the work world, so I definitely see a pattern, like you said and hopefully, the skills gap will shrink. But as I noted in my earlier answer, we also have a low birth rate to work with, so if we are not producing enough people in the world, we also will have this huge job vacancy and we don't have enough people to also go into all of the different types of work, so that's also going to be a potential concern. So things to think about as we are in this world of ours as we navigate that.

Lakisha Higgins:

Thank you. That's a good segue. With inflation on everybody's mind, my next question is talking about student loans, and this is going to be directed to all three panelists. Do you think the impact of the cost of postsecondary education and student loans have a major influence on the decision to attend universities, even more so than job possibilities? Stasia. Go ahead, David.

David Mahon:

I can start. Thank you, Lakisha. I don't know if it's more than the job possibilities, but it's definitely a major factor. Everyone, whether or not you've taken an economics course or not, you compare the potential benefits to the potential costs, and what I think you see in many students, especially those on the margin, who they weren't sure of college was for them, but they might have felt a little bit of pressure to attend a school, they might be surrounded by people who have college degrees and aren't working in their fields, they might learn certain things that do not fit what the market is demanding. They might see people who dropped out of high school, who got a GED equivalent and went on to vocational school, do very well with their trade.

This can be more pronounced for minority individuals because a lot of these folks have higher debt balances, maybe worse employment outcomes, and when we talk about college debt and student loans and all that, many of these folks don't even have a degree to go with it. So there's a large section of the population, too large, in my opinion, of people who might have gone to school for whatever reason and can't make it out after two years or three years. Now, they are \$40, \$50, \$60,000 in debt, no degree to show for it, and the more people you see it like this around you, the more discouraged you can be when it comes to do is college the right fit for me? So it takes all of us to make sure that we are providing accurate information, providing good guidance when it comes to what's really needed out there in the workforce, making sure that high school students have the agency to pick and choose what's the best fit for them when it comes to how they want to operate in the world after they graduate from high school.

Michelle Washington:

That is certainly a factor and consideration for students. And as David mentioned, for the student that may be on the fence, may not even be as prepared or may not have the best grades, they will look to alternatives. That's why it's so important to introduce students to College Credit Plus, that they can actually take free coursework while they're in high school, potentially earning an associate's degree, because it gives them the opportunity, first of all, to make sure that they are prepared for college, the rigors of college, the skillsets needed to be able to sustain themselves and to persist beyond a first year. And so although student debt is a factor, I think it's so important now more than ever to encourage students to take College Credit Plus for that reason,

Stasia Lopez:

I'll only add a couple things. Let's see. I know that, from what I'm reading and experiencing, that Gen Z, they don't want to be in mass amounts of debt, like maybe generations before. My generation, millennials, were considered the unlucky generation because again, we were just plagued with all of this debt and of course, it dominoes into we can't buy houses and all that stuff. So if you were to pursue higher education, and I hope that you do consider that, I work in higher education, it's my livelihood, and I don't regret going to school or anything, I'm very blessed to have that part of my life as an educator, but there are programs out there like Public Student Loan Forgiveness, if you work in a nonprofit or a .org entity or an NGO, to consider, as well, and there's, of course, scholarships and grants and that sort of thing, as well.

There's also, I mentioned already, there are employers out there that, including Starbucks, a lot of students work at Starbucks, just even part-time, that's another employer that will pay 100% of your tuition, with Arizona State University, but they still will pay 100%, even if you're a part-time employee, to get an education. So there are more opportunities now than when I was even trying to get an education and more to come. I just want you to know, as Michelle said earlier, it's not one or the other, there's a lot of opportunity out there to consider, a lot of options to consider. For me, I wish that I had these opportunities when I was pursuing a potential education, as well, and I hope that even after this program's over today, that you can use any one of us as a potential resource, as well, so thank you.

Lakisha Higgins:

Thank you. And Stasia, you had said something very interesting to me, you had said something about program loan forgiveness. For me, I think that's key that students need to be educated on what loans are actually forgiven, because not all loans are forgiven, and so I think students need to be aware that certain loans can only be forgiven or certain type of programs could help you forgive those loans. I think we have time for one or two more questions before we start taking questions from our audience. This question is for Stasia and Michelle. What advice would you give students to expand their perspectives and exposure to career paths where their demographic is traditionally underrepresented?

Stasia Lopez:

I guess I'll start. So as Michelle said earlier, students can't be what they cannot see and students need help to make sense of the world of work. So there also have been studies done to show how career dreams of young people have changed over the past 20 years and how teenagers who combine full-time study with part-time work can actually do better in an adult job market, so that

is something to think about and consider with higher earnings, fewer periods of unemployment, greater chances of pursuing an apprenticeship, overall contentment with their career progression. Just having exposure to people who do different jobs, young people have this opportunity and chance to challenge gender and class-based stereotyping to hopefully broaden their career aspirations.

I hope that you have access also to a career guidance counselor or a career coach, because they can also help provide career assessments, which are so helpful, helping you to maybe explore some of those career paths, maybe they'll hopefully host some career talks, like this, today is a very helpful talk for hopefully all of you today, and just having that regular... I think that career counselors can also help with providing, for example, women to consider maybe the world of welding or manufacturing or engineering, or even firefighting. In PA, we have a career ready program that offers resources and training programs and career readiness assistance called Career Ready, and career and technical education programs are all over the US, so these are all things that hopefully educators and school districts capitalize on and help students have low-cost or free vocational training, as well, to gain those critical skills through different classes and hands-on learning experiences.

Michelle Washington:

And to add to that, it's so important that students actually have experiential learning, and I think Ohio's doing a remarkable job. One of the programs that we have is the Health Care Preceptor Pilot, that was a result of COVID, and the funding to support that internship is through the CDC with the Ohio Department of Health. So it helps underrepresented students to have exposure, but also hands-on learning experiences where they can earn a credential in healthcare. It's important for educators to make sure that students are aware of all of the options that they have available, regardless of their social economic status or regardless of their gender, making sure that we don't limit our students. I think Ohio does a phenomenal job in terms of really exposing students and I think it's important that employers, as they partner with education, be intentional to focus on those populations, as well.

When you look at the numbers, underrepresented students sometimes are way far behind than their peers, and so it's important that employers are also intentional. And as educators, if there are any educators, it's important that you don't just expose the student that makes the school district look great to the employer, but also think about the student that may be having issues or may have a hard time focusing in class. We've seen across the board, oftentimes when students are paired with a purpose and paired with opportunity, they excel and do better, and so those same students that may have behavioral issues actually end up thriving because they can see the purpose of why they are doing or pursuing that career pathway and where their futures are.

Lakisha Higgins:

I love that, Michelle, paired with the purpose, I like that. My next question is going to be to Michelle and David. Have you noticed students coming out of high school utilizing their certifications more frequently immediately to join the workforce in recent years?

David Mahon:

Short answer, yes, and it's not just in the Midwest or in Ohio, I think it's across the country. I think more and more states are emphasizing through their education programs, these certification

programs, and I'm just going to take a very boring economics perspective of it, I think one of the main drivers is because a certification programs are shorter and cheaper and they'll get you paid faster, and in many ways, that's the best fit for many students. Now, when it comes to financial literacy and understanding where you best fit, you want students to have all of their options and you don't want to get to the point where students don't think about the potential to go to college or even do both by short circuiting and only doing one aspect.

And the second thing, and I love Michelle's point on this, just because you went to college doesn't mean you can't pick up a vocational skill later in life. And in fact, I've seen teachers leave teaching and pick up, actually, the case I'm thinking of, it was a mechanic, so I thought that was pretty cool, but I've seen so many... Another reason why that's happening is because I think a lot of businesses are saying, "Hey, that's so nice that you have that sheet of paper, but can you show us what you know how to do?" When I say, "A sheet of paper," I meant the diploma. "That's nice, but can you prove that you know how to do this programming task?" I don't know about Apple, but I know Google has, there are many companies that have dropped their college degree requirements in favor of demonstrating actual competency through maybe their own screening or own testing.

And so once these large companies are dropping the college requirements and saying, "Hey, do you have these industry certifications?" That's going to boost the demand for high school students or even early college students to say, "Hey, this degree is nice, but is it going to help me get the certifications so I can get that particular job?"

Michelle Washington:

And then when you also look at research that's done, and if you get a moment to look at Kevin Fleming's series and videos and footage that he puts out, he actually did some research and showed where a student that had an industry-recognized credential versus a student that just had a college degree, the ones with the stackable credentials actually were more employable, they learned those skill sets that Stasia mentioned earlier. It's not just learning skills, but also knowing how to work as a team, knowing to be punctual, knowing that when you come to work you need to be a contributor, problem-solving skills. And so those stackable credentials, those industry-recognized credentials, employers are liking those because those students are gaining the skill sets that are needed, versus if you have a diploma.

Again, it's not an either/or, I think you need both, you need skills and you need that degree or you need that industry-recognized credential. It's just recognizing your competency, like I think David mentioned earlier, there's some people that went to college that probably would have done better off just going and earning an industry-recognized credential. But it's important to allow students to explore and it's also important to teach them that learning is a lifelong activity and it's not just limited to a four-year degree.

Lakisha Higgins:

Absolutely. When I have an opportunity to talk to students, I always say, "Transferrable skills and those soft skills are key into the workforce." Now, we're ready to move on to our Q&A from our audience. So who would like to take this question? "When I graduated from high school, I went straight to work for a major aerospace company and the US Navy. After working a year, I realized I needed to complete my education and attended a local university. What percentage of

these young adults go straight to work only to come to the same realization?" Who would like to tackle that question?

Michelle Washington:

I don't know that I know the precise number of students that are entering the workforce, however when you look at STEM careers and you see the enrollment, that enrollment number, I think in 2018, it was around 40%, and these numbers may be a little off, I'm going from memory. But then when you look at the persistent rate after the first year, it went down tremendously, and then when you looked at the graduation rates, especially for students that were economically disadvantaged, it went into single digits. So when you think about for that person that mentioned they went straight into the workforce, but they learned a skillset, and that's why it's not an either/or, because education, again, is lifelong.

That's why it's important to encourage students that even if you went into the workforce, it's okay, later on, you may decide to do something else. Don't take college off the table, don't take maybe going back to school in the future off the table. I think it's just important to reiterate to students that importance that learning is a lifelong experience. And for whoever that was, kudos to you, I'm your non-traditional student, as well. I think at first I was like, "Well, you earn a piece of paper," but I understand now, learning is a lifelong experience and the more you learn, it feels like the more you need to learn. And so kudos to that individual, but I think we need to have that mindset that even if you went into the workforce, continue to pursue your goals and don't limit yourself.

Lakisha Higgins:

Thank you. Another question from our audience, "Do you believe that corporate America will pivot to hiring employees straight out of high school?" And the second part to this question is, "What would be some of the advantages and disadvantages of this drastic change?"

Stasia Lopez:

I can probably start with this and maybe my colleagues here can help round it out. I think more employers are more willing, absolutely, to hire people out of high school, as PNC and some other companies are already doing. I think that with the skills gap, it's almost like a necessity, as well, something to also consider. I think the biggest change is that employers are going to have to do better with training people and onboarding and helping them to feel a sense of welcome, helping them to understand how to do the job and to do it well, not have an expectation put on their head because they don't have something that they were hoping for, because job descriptions are wish lists. So I'm hoping that employers will also take it upon themselves to help people to be successful and help make them successful and continue to climb the ladder. I don't know if Dave and Michelle have anything else to add.

David Mahon:

I just want to add just something to that. I do think, for all the reasons Stasia mentioned, that they will start hiring more out of high school, but another reason is that recent high school graduates, more of them are coming out with industry credentials, so they have what employers are actually looking for from a skills standpoint, as well, and so that is one. And then on the other side of that, companies are getting better at defining specifically what they're looking for, and it might

not be a college degree for many types of jobs, not all of them. It was a big shock to me when I found out that Google just doesn't care where you went to school, they want to know if you can program. More and more high schools are having these certification programs that you can leave high school with an industry certification, and many of you might be already aware of those programs where you can leave high school with basically an associate's degree, and this other trend is picking up pace.

Lakisha Higgins:

Thank you. Another question from our audience is, "Do any of you see particular challenges or opportunities between rural and metro communities?"

Michelle Washington:

Yes, there are some challenges between rural and metro communities. Transportation is a huge barrier. Oftentimes, students may have opportunities, however, transportation, especially depending on where they're positioned, can be a huge barrier. We saw during the pandemic, not just in Ohio, but throughout the country, having access to the internet, that was also a huge barrier. Most educators did not realize that some of their students did not have access to technology at home when they were out of the classroom. These issues do need to be addressed to make sure that the skills gap is addressed for those students, as well as for every student, to position them to be as competitive as their peers. There are challenges and opportunities that are missed sometimes in the rural communities, where sometimes there are not as many employers that are accessible to them, but that's why also simulating learning is becoming something that more school districts are taking advantage of work-based learning, simulated learning experiences, to make sure that all students have exposure.

Lakisha Higgins:

Stasia or David, would like to add to that or anything?

Michelle Washington:

I think Michelle covered it very well.

Lakisha Higgins:

Thank you. We still have a few more questions from our audience, "Do you believe organizations truly leverage high school students entering the workforce with certifications in innovative ways?" The second part, "Could that possibly lead to students not being encouraged to work for companies and take the entrepreneurial route?" Would anyone like to tackle that question?

David Mahon:

It's a very thoughtful question, and I don't have any statistics to back me up now, so everything I say is going to be largely anecdote, actually. But one of the things I did not mention earlier about why a lot of companies, even small companies, value younger people, recent high school graduates, is because many of you are digital natives. You are really quick to pick up on the different trends, not just like the TikTok trends and all that, but the technological trends, you're ready to apply them, companies can be a little bit slow to incorporate them. But I do believe that

overall, recent graduates are valued in that space, but there definitely is a subset of recent high school graduates that say that I can do better on my own and they might give it a shot.

I think the cost of starting your own venture or starting a small business has fallen as a result of technology, and I know of quite a few entrepreneurial 18- and 19- and 20-year-olds, they might come back into the workforce, but guess what? Just like the points mentioned earlier, you don't have to be an entrepreneur or a worker, you can be an entrepreneurial worker. And so even if they start and fail their business, they might go back and start revamping how their employer does business. So I don't have any specific numbers, but I do know and I feel that there's a trend toward young people venturing out on their own with small, one-person businesses, starting their own thing on social media or other websites, and I think that's an overall positive thing that we didn't touch on today, so I'm glad someone brought up entrepreneurship.

Lakisha Higgins:

You. I know we're getting close to time, we have so many questions, but I have to ask this question before time is up. How did each of you start working in your respective fields?

Michelle Washington:

I can go first. I went to a high school that actually prepared you in a health career field. I thought I wanted to go into healthcare, so I got certified in high school. We actually had a dentist that actually was on campus at our high school, in a room next to us, and we actually went into a clinical setting, great opportunity. During one of my clinical rotations, I realized that maxillofacial surgery was not for me, suction and blood was not my thing, because I was going to pass out. I'm glad I found out that as an 18-year-old versus going on, which I actually had gotten accepted to a joint degree dental program, that would have been awful. But then I realized, after becoming an adult, becoming a mom, that you know what? I like education.

To be honest, total transparency, when I had my first daughter, I realized that I needed to have a better schedule that aligned with her. I didn't think my life would change prior to having kids because I thought kids will just become part of my world, but then I was corrected immediately after giving birth. But then I realized the importance, after running some programs and working as a substitute teacher, as I was considering, after I gave birth, considering going into education. I liked the programmatic aspect; I liked the fact that I can make a difference. And so I've had a couple of career pathways, I've done healthcare administration for years, but then I realized the importance of really empowering our young people, equipping them with the skillsets, and also making sure that they're aware of the unlimited potential that's within them and the opportunities that are available to them, because quite frankly, our societies sometimes look at our young people as though they have nothing to bring to the table, and so those were some of the motivating factors for me.

I have a 17-year-old that's about to go to college, and he was part of an internship this past year, it was life-changing. And so although I go around talking about the importance of making sure students are skilled, I lived that experience where I noticed my son that was just barely making it on the honor roll, he's going to kill me, realized that he wanted to be an electrical engineer, and so he started excelling in school, taking college credit classes and being really intentional. He's now enrolled and he is going to pursue his career path, but this is what, it's lived experiences that has helped me in terms of recognizing the importance of education and making sure that I make an impact and not just earning a living.

David Mahon:

My perspective, if I'm allowed to just be a little bit immodest here, I've always been good at math, so people thought that I should just become an engineer, so I took the school, majored in civil engineering and bioengineering. Stuck with it, because I'm not going to quit, went through three years of it, I'm doing all right, but I took one economics class and I was like, "This is what I need to be doing." Anyways, fast forward 20 years later, I'm the executive director for a research and education program. The cool thing about that is that we do a lot of research for businesses, but we also do a lot of K through 12 intervention, helping students with financial literacy, and I feel like I'm really making a difference here.

In fact, one of my friends said, "You could have been an engineer, you could have been making things." I'm like, "I am making things, I'm making a difference, and I'm doing that every day and I feel excited about it." So I brought that up because sometimes you're put in a situation where it's not a great fit and there are better fits for you, and just because someone thinks it's not more prestigious than the other, that doesn't mean it's not best for you.

Stasia Lopez:

You both are so awesome, I have to go last? Let's see. I already mentioned that I came from an immigrant family, so I wanted to major in something in college that made sense to me and would potentially make money, so I majored in business. I definitely took the... Dave, you're great at math and I wanted to be good at math, and I excelled in my program, but oh, man, like Michelle's son was doing things intentional, I was very intentional with making sure with all the calculations, whoa. Ironically, I work in the department of econ now at my university, so I work with wizards every day, it's amazing. But I realized I wanted to study abroad, that was always important to me. I always was fascinated with cultures around the world. I came from a multilingual, multicultural home, still live in a multilingual, multicultural home, my husband's natively from Mexico, so we speak Spanish here, and so it's all I always knew and I always wanted to make an impact on a global level.

And so I asked our director at the time of study abroad, like, "Geez, how did you get in your job? I wanted to do something like that, I want to work with international students," I was trying so hard to get into that path. It was important to me because I always knew I wanted to have a family, and I was already thinking very futuristically about those things, and I just wanted a balance. Higher education seemed like a good balance for me, and it has been. Even now, I can say I have so much autonomy and flexibility, more than probably other industries would have probably given me, I don't know, maybe. But I can say that I have been very fortunate to go into a pathway where I have served as a director of career services. I had no idea that I wanted to go into career services. I got placed in my graduate assistantship when I was pursuing higher education. It was fully paid, I didn't have to worry about a dime with that, so for me, going into higher education meant, okay, who's going to help me with this?

And so I ended up somehow landing a full graduate assistantship at Western Michigan University. They paid for me to be in the program and have office hours and working with students, and it was in the Career Center. That's where I was exposed to StrengthsFinder, which I had never heard of before prior to that, that's where I learned about different career theory. And now, fast forward 12 and a half years later, I've been still serving in career development and it has been absolutely rewarding. A, I love learning about people. I'm naturally curious. I want to know who you are, I want to know your background story. Everyone has a story to tell, so that to

me was very awesome. I just enjoy that very much. And B, there's certifications and credentialing in this particular field that can help carry me far. So I recently became a certified master of career services, which basically means, in layman's terms, I know backwards and forwards, in and out, all about the world of career development, and it helped propel my career.

I also was a business owner with my husband, him and I did co-ownership for over 10 years, and I'm about to try to launch my own private practice in career coaching very shortly, as well, and so that's something that I... I had that urge for using that business degree, of course, multiple times in my life, but I now serve as a faculty instructor, I teach an econ class surrounded around professional development to at least 100 students a semester. They are very hungry to understand and learn about career development and helping their future, and I think it's really great to see that reciprocal care, it's not just me caring about it, they're caring about it, too. I get to publish different articles, I get to serve on amazing panels like this, and in addition to that, I get to manage the career development of our master-level students, as well.

So I don't want to say I haphazardly fell into the field because that wouldn't be totally true, but I definitely did not expect to go into the world of career development when I was trying to go into international ed. And then serving in that department in graduate school just blossomed a whole new pathway that I never expected or knew about before and I absolutely love it. Thank you for having me today.

Lakisha Higgins:

Thank you. Thank you for the informative discussion. If you found today's discussion interesting, I would encourage you to subscribe to receive information on our free educational resources on the education page, located on clevelandfed.org and offer, and for all things Cleveland Fed-related, check out Cleveland Fed Digest. Information about today's program will be sent in a follow-up email. A recording of the event will also be posted on clevelandfed.org. Thank you all for joining us today. Have a great day.