Matt Sigelman
Chief Executive Officer

&

Graduate! Network Board Member
COMEBACKS THAT COUNT
CAREERS, DEGREES, AND THE SKILLS THAT MAKE A DIFFERENCE

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Oct. 18, 2018
The Graduate! Network
WHY SUB-BA’S CAN’T SEEM TO GET AHEAD
AND WHY MANY GRADS STILL STRUGGLE

• A Wharton study using Burning Glass data found that BA+ jobs also ask for more experience

• On average, jobs requiring a bachelor’s asked for 4-5 years’ experience

• This is bad news for recent college grads, who have high education but not experience

• It also explains the double penalty paid by those without a degree: Even as they accrue experience, it’s not valued

Source: Matthew Bidwell, Wharton School
## STAND CLEAR OF THE CLOSING DOOR
RAMPANT DEGREE INFLATION LIMITS SUB-BA OPPORTUNITY

<table>
<thead>
<tr>
<th>Occupation</th>
<th>Percentage of job posts requesting B.A.</th>
<th>Percentage of current jobholders with B.A.</th>
<th>Credentials Gap</th>
</tr>
</thead>
<tbody>
<tr>
<td>Construction Supervisor</td>
<td>47%</td>
<td>12%</td>
<td>35%</td>
</tr>
<tr>
<td>Retail Supervisors</td>
<td>53%</td>
<td>25%</td>
<td>28%</td>
</tr>
<tr>
<td>Production Supervisors</td>
<td>73%</td>
<td>16%</td>
<td>57%</td>
</tr>
<tr>
<td>Transportation, Storage, and Distribution Supervisors</td>
<td>81%</td>
<td>29%</td>
<td>52%</td>
</tr>
</tbody>
</table>
**JOBS OF THE FUTURE NEED DEGREES**
**COLLEGE-LEVEL JOBS GROWING FASTER THAN SUB-BA ROLES**

<table>
<thead>
<tr>
<th>Occupation</th>
<th>Projected Change in Employment (2016-2026)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Civil Engineer</td>
<td>10.6%</td>
</tr>
<tr>
<td>Mechanical Engineer</td>
<td>8.8%</td>
</tr>
<tr>
<td>Electrical Engineer</td>
<td>8.6%</td>
</tr>
<tr>
<td>Manufacturing / Production Technician</td>
<td>5.2%</td>
</tr>
<tr>
<td>Production Worker</td>
<td>4.4%</td>
</tr>
<tr>
<td>Manufacturing Machine Operator</td>
<td>4.4%</td>
</tr>
<tr>
<td>Machinist</td>
<td>2.0%</td>
</tr>
</tbody>
</table>
THE ROBOTS ARE COMING FOR SUB-BA’S
HIGHER RISK OF AUTOMATION-DRIVEN DISPLACEMENT

Automation Risk by Level of Education

- 10,000 Workers in Occupation in Phoenix
- High Risk of Automation
- Moderate Risk of Automation
- Low Risk of Automation

High School Degree or Less

Some College or Associate Degree

BA or Higher
BUT A DEGREE ISN’T A GUARANTEE
HIGH % OF GRADS START UNDEREMPLOYED & STAY THERE

Underemployment at the start of a career can leave new graduates disadvantaged

43
Underemployed

For every 100
people in a first job

57
 Appropriately employed

29
Still underemployed

After five years

14
Escaped underemployment

21
Still underemployed

After 10 years

8
Escaped underemployment

2
New underemployed

12
Continued appropriate employment
WOMEN ARE AT EVEN HIGHER RISK
UNDEREMPLOYMENT IS AN IMPORTANT DRIVER OF THE GENDER GAP

Female graduates are more at risk for ongoing underemployment

For every 100 people in a first job

- 47 Underemployed females
- 53 Appropriately employed females

Women after five years

- 31 Still underemployed
- 16 Escaped underemployment

Our findings reveal that this trend persists across majors: Even in most STEM majors, females are more likely to be underemployed than men.

- 37 Underemployed males
- 63 Appropriately employed males

Men after five years

- 23 Still underemployed
- 14 Escaped underemployment
MAJORS MATTER
COMEBACKERS NEED GOOD ADVICE

% of College Graduates Underemployed (first job)

- Homeland Security, Law Enforcement, Firefighting... 65%
- Parks, Recreation, Leisure, and Fitness Studies 63%
- Psychology 54%
- Liberal Arts and Sciences, General Studies and... 54%
- Public Administration and Social Service Professions 53%
- Natural Resources and Conservation 53%
- Biological and Biomedical Sciences 51%
- Education 50%
- History 49%
- Theology and Religious Vocations 49%
- Business, Management, Marketing, And Related... 47%
- English Language and Literature/Letters 45%
- Social Sciences 44%
- Philosophy and Religious Studies 43%
- Foreign Languages, Literatures, And Linguistics 43%
- Mathematics and Statistics 39%
- Communication, Journalism, and Related Programs 39%
- Library Science 34%
- Computer and Information Sciences and Support... 30%
- Engineering 29%
SKILLS MATTER MORE
SPECIFIC SKILLS BOOST GRADS’ PAY & EMPLOYABILITY

Entry level salaries for Psychology majors

- Psychology B.A.: $42,206
- With Marketing skills: $37,691
- With HR skills: $44,539
- With Statistics/Data Analysis: $68,788
We identified eight skill sets that non-technical university degree graduates can develop through a modest amount of coursework, such as a minor or online training or internships, that double their job prospects:

- **IT Networking & Support**: + $1,058 premium, 66,429 postings
- **Sales**: 567,855 postings
- **General Business**: + $11,144 premium, 577,787 postings
- **Social Media**: + $3,424 premium, 399,577 postings
- **Data Analysis & Management**: + $12,703 premium, 136,757 postings
- **Marketing**: + $336 premium, 359,916 postings
- **Graphic Design**: + $9,188 premium, 134,090 postings
- **Computer Programming**: + $17,753 premium, 52,822 postings
SOME SKILLS PROVIDE BROAD ROI
EVEN ACROSS DIFFERENT OCCUPATIONS

Salary premium for presentation skills

- Curriculum Designer: 8%
- Recruiter: 11%
- Operations Analyst: 8%
- Marketing Specialist: 7%
EXTRA SKILLS CLOSE THE GAP
AND PUT LIBERAL ARTS SALARIES ON PAR WITH STEM

<table>
<thead>
<tr>
<th>Career Cluster</th>
<th>Entry-Level Openings</th>
<th>Expected Salary in Five Years</th>
</tr>
</thead>
<tbody>
<tr>
<td>Business Administration</td>
<td>276,199</td>
<td>$77,360</td>
</tr>
<tr>
<td>Data Analysis and Data Management</td>
<td>224,607</td>
<td>$82,070</td>
</tr>
<tr>
<td>Human Resources</td>
<td>191,164</td>
<td>$70,147</td>
</tr>
<tr>
<td>IT and Networking</td>
<td>173,691</td>
<td>$75,837</td>
</tr>
<tr>
<td>Sales</td>
<td>157,127</td>
<td>$92,320</td>
</tr>
<tr>
<td>Programming and Software Development</td>
<td>144,581</td>
<td>$87,811</td>
</tr>
<tr>
<td>Finance</td>
<td>125,980</td>
<td>$80,954</td>
</tr>
<tr>
<td>Marketing and PR</td>
<td>106,550</td>
<td>$75,395</td>
</tr>
<tr>
<td>Design</td>
<td>49,047</td>
<td>$66,957</td>
</tr>
<tr>
<td>Media and Communication</td>
<td>25,761</td>
<td>$68,283</td>
</tr>
<tr>
<td>Average for all graduates</td>
<td></td>
<td>$68,513</td>
</tr>
<tr>
<td>Average for STEM graduates</td>
<td></td>
<td>$76,556</td>
</tr>
<tr>
<td>Average for Liberal Arts graduates</td>
<td></td>
<td>$63,213</td>
</tr>
</tbody>
</table>
THE PREMIUM TO STEM MAJORS FADES FAST OVER A CAREER

- A Harvard study using Burning Glass data found that the early returns to STEM degrees decline by >50% in the first decade of work.
- The rapid pace of tech change combined with limited opportunity for workers to upskill means that STEM workers become obsolete.
- Higher ability workers often switch out of STEM and into fields that value experience.

Source: Deming, David “STEM Careers & Technological Change”, NBER, 2018 using Burning Glass data.
JOBS ARE HAVING SEX
AS JOBS MIX SKILLS, DEGREES ALONE DON’T CUT IT

Accountant

ACCOUNTING
- Accounting
- Account Reconciliation
- General Ledger
- Financial Statements
- Generally Accepted Accounting Principles
- Financial Reporting
- Balance Sheets

SOFTWARE SKILLS
- Communication Skills
- Detail-oriented
- Excel

+23%
Since 2013

Data Scientist

PROGRAMMING
- Python
- SQL
- Hadoop
- R

DATA SKILLS
- Data Visualization
- Tableau
- Excel
- MapReduce

BUSINESS SKILLS
- Predictive Models
- Business Process
- Economics
- Strategic Planning

SOFTWARE SKILLS
- Problem Solving
- Writing
- Teamwork

+598%
Since 2013

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SKILLS ARE CROPPING UP IN THE DARNEDEST PLACES

Prevalence of Coding Skills in Jobs Across Income Levels

- Bottom Quartile: 100%
- 2nd Quartile: 96%
- 3rd Quartile: 90%
- Top Quartile: 51% (49% Jobs Frequently Requiring Coding Skills)

Jobs Frequently Requiring Coding Skills
Jobs Not Requiring Coding skills

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NOT ALL SKILLS ARE EQUAL
EVEN IN HIGH GROWTH FIELDS, SOME ARE DISRUPTIVE

Escalators
- Tableau
- Google Analytics
- A/B Testing
- Clinical Data Review

Disruptors
- Data Science
- Machine Learning
- Big Data
- Apache Hadoop
- Data Engineering
- Data Taxonomy

Stabilizers
- Data Manipulation
- Data Analysis
- Financial Analysis
- Relational Databases
- SQL
- Data Mining

Challengers
- Data Governance
- Data Architecture
- Database Schemas
- Extraction Transformation and Loading

Key:
- Less than 5,000 postings
- 5,000-10,000 postings
- 10,000-50,000 postings
- 50,000-150,000 postings
- 150,000+ postings

Positive projected growth
Negative projected growth
DON'T JUST HELP COMEBACKERS GET SKILLS, HELP THEM GET SKILLS THAT MATTER

Core Skills: Definitional skills to each occupation which job seekers need in order to contribute.

Building Block Skills: Required and relevant across many roles and represent foundational, but not unique skills.

Distinguishing Skills: These are the core specializations and differentiations that drive performance – and often time and cost to hire.
CERTIFICATIONS CAN VALIDATE SKILLS
CERTIFICATION PREMIUMS ACROSS HR CAREERS

PAYROLL SPECIALIST
- Fundamental Payroll Certifications
- Certified Payroll Professional ($)

$28 PAYROLL SPECIALISTS
$35 PAYROLL MANAGER

TALENT ACQUISITION
- Professional in Human Resources ($)
- Sr. Professional in Human Resources ($)

$21 RECRUITER
$36 TALENT ACQUISITION MANAGER

COMPENSATION & BENEFITS
- Certified Compensation Professional ($$)
- Certified Employee Benefit Specialist (CEBS) ($$$)
- Certified Benefits Professional ($$$)

$28 COMPENSATION BENEFITS ANALYST
$39 COMPENSATION BENEFITS MANAGER

HUMAN RESOURCES MANAGEMENT
- Professional in Human Resources ($)
- Sr. Professional in Human Resources ($)
- Global Professional in Human Resources ($$$

$30 H/R LABOR RELATIONS SPECIALIST
$40 H/R LABOR RELATIONS MANAGER
BUT IT MATTERS WHICH ONES
FEW CERTIFICATIONS HAVE CURRENCY WITH EMPLOYERS

<table>
<thead>
<tr>
<th>Time Range: Last 12 months</th>
<th>Number of Job Postings</th>
<th>Cumulative Percentage of Job Postings Requesting Certification</th>
</tr>
</thead>
<tbody>
<tr>
<td>Job postings requesting a Top 50 Certification</td>
<td>1,912,496</td>
<td>67%</td>
</tr>
<tr>
<td>Job postings requesting a Top 100 Certification</td>
<td>2,231,460</td>
<td>78%</td>
</tr>
<tr>
<td>Job postings requesting a Top 200 Certification</td>
<td>2,499,844</td>
<td>88%</td>
</tr>
</tbody>
</table>
ALL JOBS ARE LOCAL
MAKE SURE COMEBACKERS ACQUIRE THE RIGHT SKILLS FOR THE SPECIFIC CONTOURS OF YOUR COMMUNITY

Chicago: Top Skills for Marketing Managers

- Budgeting: 36%
- Marketing: 32%
- Project Management: 31%
- Marketing Management: 28%
- Market Strategy: 26%
- Microsoft Excel: 22%
- Social Media: 20%
- Market Research: 17%
- Microsoft Office: 17%
- Microsoft Powerpoint: 16%

San Jose: Top Skills for Marketing Managers

- Product Marketing: 40%
- Product Management: 32%
- Marketing: 27%
- Project Management: 23%
- Budgeting: 22%
- Market Strategy: 22%
- Marketing Management: 22%
- Social Media: 18%
- Product Development: 14%
- Business Development: 14%
THE MORE TECH- OR DATA-ENABLED A JOB IS THE MORE HUMAN SKILLS MATTER

% of Data Science jobs requesting key soft skills vs. % of all jobs

- **Creativity**
  - Data Science: 6%
  - All Jobs: 9%

- **Teamwork**
  - Data Science: 13%
  - All Jobs: 19%

- **Problem Solving**
  - Data Science: 14%
  - All Jobs: 22%

- **Writing**
  - Data Science: 22%
  - All Jobs: 27%

- **Research**
  - Data Science: 10%
  - All Jobs: 29%

Vulnerability to Automation

- **Highly Hybridized Jobs**
  - Vulnerability: 50%

- **All Jobs**
  - Vulnerability: 80%
A NEW SET OF FOUNDATIONAL SKILLS FOR THE DIGITAL ECONOMY

Human Skills

- Critical Thinking
- Collaboration
- Communication
- Creativity
- Analytical Skills

Business Enablers

- Digital Design
- Project Management
- Business Process
- Analyzing Data
- Managing Data

Digital Building Blocks

- Digital Development
- Computer Programming
- Digital Security and Privacy
- Analytical Skills
- Communication
These skills are the keys to opportunity

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Managing Data</td>
<td>3,527,740</td>
<td>24%</td>
<td>29%</td>
<td>14% $$$</td>
</tr>
<tr>
<td>Software Development</td>
<td>3,326,192</td>
<td>44%</td>
<td>21%</td>
<td>34% $$$$</td>
</tr>
<tr>
<td>Computer Programming</td>
<td>2,571,728</td>
<td>35%</td>
<td>15%</td>
<td>38% $$$$</td>
</tr>
<tr>
<td>Analyzing Data</td>
<td>1,320,678</td>
<td>68%</td>
<td>58%</td>
<td>7% $</td>
</tr>
<tr>
<td>Digital Security and Privacy</td>
<td>895,547</td>
<td>75%</td>
<td>28%</td>
<td>17% $$$$</td>
</tr>
<tr>
<td>Business Process</td>
<td>3,215,648</td>
<td>18%</td>
<td>70%</td>
<td>19% $$$</td>
</tr>
<tr>
<td>Project Management</td>
<td>2,354,230</td>
<td>21%</td>
<td>68%</td>
<td>21% $$$$$</td>
</tr>
<tr>
<td>Digital Design</td>
<td>1,427,981</td>
<td>2%</td>
<td>54%</td>
<td>2% $</td>
</tr>
<tr>
<td>Communicating Data</td>
<td>147,219</td>
<td>323%</td>
<td>32%</td>
<td>17% $$$$</td>
</tr>
<tr>
<td>Communication</td>
<td>9,185,978</td>
<td>27%</td>
<td>85%</td>
<td>- -</td>
</tr>
<tr>
<td>Critical Thinking</td>
<td>3,666,249</td>
<td>31%</td>
<td>73%</td>
<td>- -</td>
</tr>
<tr>
<td>Collaboration</td>
<td>3,480,175</td>
<td>46%</td>
<td>82%</td>
<td>- -</td>
</tr>
<tr>
<td>Analytical Skills</td>
<td>2,395,145</td>
<td>24%</td>
<td>78%</td>
<td>- -</td>
</tr>
<tr>
<td>Creativity</td>
<td>1,217,062</td>
<td>23%</td>
<td>80%</td>
<td>- -</td>
</tr>
</tbody>
</table>
THE SKILLS TO ACQUIRE NEW SKILLS

HUMAN SKILLS: WORTH MORE AS YOU RISE

Share of Openings Requesting Skills

- +49% more likely to be requested in advanced jobs
- +44%
- +152%
- +33%

- All foundational skills
- Human skills
- Business enablers
- Digital building blocks

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IMPLICATIONS FOR ADULT COMPLETION

- Restructure degree programs to align learning & work
- Reorient community college for greater success
- Give stop outs clear line of sight to career ROI
CASE STUDY: HOW JAMES MADISON UNIVERSITY REENGAGED STOP-OUT’S
BY SHOWING THE LINK BETWEEN DEGREE COMPLETION &
CAREER ADVANCEMENT

JMU launched the Return to Madison campaign to target traditional students, athletes and adult learners who stopped out with 30 completed credits going back to 1995

JAMES MADISON UNIVERSITY

Adult degree seekers continue to 'Return to Madison’

Back in 2005, Centennial Scholar Francesca Leigh-Davis's aspirations included completing a degree in psychology and pursuing a career in substance abuse counseling. As a recipient of Madison's prestigious full-ride Centennial Scholarship, the Tidewater area native was known for her superior academic performance, her school spirit, and for her love of the city of Harrisonburg. What many did not know, however, was her constant struggle with family issues back home. Now, after a six-year hiatus from JMU, her dream of graduating from college is finally becoming a reality.

“...The problems have always existed,” said Leigh-Davis, recalling the reasons that she was forced to leave the school and life she loved. This included a range of personal family issues, as well as a traumatic event that occurred during her freshman year. “Our house burned down back home, we lost

Skills & Certs Needed to Step up into an Underwriting Job

“The initiative was far more successful than we had anticipated,” –Pamela Hamilton, Director of the Adult Degree Program for Outreach & Engagement
IMPLICATIONS FOR ADULT COMPLETION

- Restructure degree programs to align learning & work
- Give stop outs clear line of sight to career ROI
- Reorient community college for greater success
COMMUNITY COLLEGE NEEDS TO BE A MORE EFFECTIVE BRIDGE

- **58%**: Share of community college students in transfer degree programs
- **5.6%**: Portion of community college students who earn a four-year degree within 6 years
- **+$17K**: Average fifth-year salary premium in Texas for practical degree holders vs. AA earners
- **24x**: Employers post 24x more jobs seeking those with practical vs. transfer associate degrees
TO MAKE TRANSFER DEGREES WORTH MORE
JUST ADD SKILLS

Salaries, AA vs AS degrees

Job postings open to A.A. graduates

<table>
<thead>
<tr>
<th>Field</th>
<th>Average Advertised Salary for AS graduate</th>
<th>Average Advertised Salary for AA graduate</th>
</tr>
</thead>
<tbody>
<tr>
<td>Sales</td>
<td>$40,000 - $60,000</td>
<td>$50,000 - $70,000</td>
</tr>
<tr>
<td>Mktg / Comms</td>
<td>$35,000 - $55,000</td>
<td>$45,000 - $65,000</td>
</tr>
<tr>
<td>Healthcare</td>
<td>$40,000 - $60,000</td>
<td>$50,000 - $70,000</td>
</tr>
<tr>
<td>Design</td>
<td>$45,000 - $65,000</td>
<td>$55,000 - $75,000</td>
</tr>
</tbody>
</table>

A.A. postings: $32,000
With Salesforce skills: $55,000
With management skills: $332,000
With sales skills: $348,000
IMPLICATIONS FOR ADULT COMPLETION

- Restructure degree programs to align learning & work
- Give stop outs clear line of sight to career ROI
- Reorient community college for greater success
ARTICULATING CAREER VALUE
SHOW PROSPECTIVE LEARNERS WHAT’S NEXT

Entry-Level
- Cybersecurity Specialist / Technician
- Cyber Crime Analyst / Investigator
- Incident Analyst / Responder
- IT Auditor

Mid-Level
- Cybersecurity Analyst
- Cybersecurity Consultant
  - Job openings: 21,612
  - Average salary: $107,282
- Cybersecurity Manager / Administrator

Advanced-Level
- Cybersecurity Engineer
- Cybersecurity Architect

REQUESTED EDUCATION (%)
- Sub-BA: 2%
- Bachelor's Degree: 45%
- Graduate Degree: 53%

TOP CERTIFICATIONS REQUESTED
- CISSP
- CISA
- CISM
- SECURITY+
- CIPP

TOP SKILLS REQUESTED
1. Information Security
2. Oracle
3. Troubleshooting
4. Business Process
5. Information Systems
6. SQL
7. LINUX
8. Risk Management
9. JAVA

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CASE STUDY:
HOW A MAJOR UNIVERSITY RETAINED AT RISK STUDENTS BY SIGNPOSTING THE ROAD TO GOOD JOBS

A student success program leveraged Burning Glass tools to keep students focused on where programs were taking them and to find at-risk students parallel work opportunities that would give them the financial wherewithal to continue in their studies.

• Persistence rate increased 14%
• 90% persistence of at-risk students provided with parallel work opportunities
• NPS score of 79
LEARNING CAN BE ARBITRAGE
GET A RETURN ON INVESTMENT IN YOURSELF

The skills you acquire in school or as you advance your career...

..should be worth more in salary than you paid in tuition
ARBITRAGING A GRAPHIC DESIGN CAREER
IT DOESN’T COST $17,000 TO LEARN HTML5

Graphic Designer/Desktop Publisher

<table>
<thead>
<tr>
<th>Average advertised salary</th>
<th>Average advertised salary with HTML5 skills</th>
</tr>
</thead>
<tbody>
<tr>
<td>$56,072</td>
<td>$73,346</td>
</tr>
</tbody>
</table>
ESCAPING THE DEAD END
THERE ARE SUCCESSFUL PATHWAYS UP FROM RETAIL

People who transition out of retail are **223% more likely to be in a job with low automation risk**

Workers who transition out of retail are **40% more likely to be in a better paying job** than those who remain

---

1. Higher paying is defined as earning at least 30% more than the initial salary. Progression rates are estimated based on the average salaries of occupations and hence there is no variation across individuals who work in the same occupation.
## THERE MUST BE 50 WAYS TO LEAVE RETAIL

### PATHWAYS TO LOWER AUTOMATION VULNERABILITY

<table>
<thead>
<tr>
<th>Career Area</th>
<th>% of Workers in Career Area after 5 Years</th>
<th>% of Workers in Occupations with Low to Moderate Probability of Automation</th>
<th>How much safer or at risk than the nation?</th>
</tr>
</thead>
<tbody>
<tr>
<td>Core Retail (e.g. Retail Sales)</td>
<td>33.5%</td>
<td>35%</td>
<td>0.95</td>
</tr>
<tr>
<td>Administrative</td>
<td>15.7%</td>
<td>13%</td>
<td>0.35</td>
</tr>
<tr>
<td>Customer Service</td>
<td>12.3%</td>
<td>8%</td>
<td>0.22</td>
</tr>
<tr>
<td>Food</td>
<td>6.2%</td>
<td>0%</td>
<td>NA</td>
</tr>
<tr>
<td>General Sales</td>
<td>5.9%</td>
<td>95%</td>
<td>2.57</td>
</tr>
<tr>
<td>Finance</td>
<td>5.5%</td>
<td>18%</td>
<td>0.49</td>
</tr>
<tr>
<td>Health Care</td>
<td>4.2%</td>
<td>40%</td>
<td>1.08</td>
</tr>
<tr>
<td>Hospitality</td>
<td>3.7%</td>
<td>19%</td>
<td>0.51</td>
</tr>
<tr>
<td>Restaurant Management</td>
<td>3.4%</td>
<td>14%</td>
<td>0.38</td>
</tr>
<tr>
<td>Retail Operations: Logistics</td>
<td>3.0%</td>
<td>20%</td>
<td>0.54</td>
</tr>
<tr>
<td>IT</td>
<td>2.4%</td>
<td>100%</td>
<td>2.70</td>
</tr>
<tr>
<td>Call Center</td>
<td>1.1%</td>
<td>4%</td>
<td>0.11</td>
</tr>
<tr>
<td>Retail Operations: Merchandising</td>
<td>1.1%</td>
<td>100%</td>
<td>2.70</td>
</tr>
<tr>
<td>Real Estate</td>
<td>0.9%</td>
<td>0%</td>
<td>NA</td>
</tr>
<tr>
<td>Retail Operations: Buyers</td>
<td>0.6%</td>
<td>0%</td>
<td>NA</td>
</tr>
<tr>
<td>Hospitality Management</td>
<td>0.3%</td>
<td>100%</td>
<td>2.70</td>
</tr>
<tr>
<td>Auto</td>
<td>0.2%</td>
<td>0%</td>
<td>NA</td>
</tr>
<tr>
<td>Total</td>
<td>100%</td>
<td>38%</td>
<td>1.02</td>
</tr>
</tbody>
</table>
With reskilling, at-risk workers could expand their options fivefold, and could increase income by up to $15,000.

Without reskilling, one in four workers would see their income drop by $8,600.
SKILLS SHATTER THE GLASS CEILING
DIVERSITY ISN’T A ZERO-SUM GAME

Skills:
- Budgeting
- Financial Reporting
- Financial Analysis
- Forecasting
- Risk Management

Skills:
- Product Management
- Agile Development
- Scrum
- Software Development

Payroll Managers
79%
women

Finance Managers
42%
women

Marketing Managers
50%
women

Product Managers
33%
women
THE IMPLICATION:
A LIFETIME OF LEARNING, REINVENTION

A degree is crucial, but the skills needed in any career are likely to change.

Arbitrage is a lifetime strategy.

It’s an approach that can attract comebackers, or help them keep moving long after graduation.
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