

Building a Skilled Workforce and Driving More Inclusive Economic Growth by Modernizing the Workforce Innovation and Opportunity Act

The most significant challenges to increased labor productivity growth in the United States are insufficient skilled labor supply, uneven technology adoption, and stalling investment.¹ In fact, in less than a decade, one-third of the United States workforce will need to learn new skills and find work in new occupations.² Many workers will need to upskill and reskill throughout their lives to adapt as shifts in the labor market occur, especially those brought on by automation and technology, including artificial intelligence (AI).³ However, many workers don't have access to the training they need to reskill or upskill throughout their lives. Fifty-two percent of jobs in the U.S. require skills training beyond a high school degree but not a four-year degree; however, only 43 percent of Americans have access to the skills training necessary to fill these in-demand jobs.⁴ Skills-based training is critical to today's economy, especially as many companies increasingly shift from using degrees and job titles as an indicator of the ability to perform a job function to focusing on the skills a job requires and that a candidate possesses.⁵ For example, in 2022, 75 percent of JPMorgan Chase job postings for experienced hires did not require a bachelor's degree, focusing on skills over educational degrees.⁶

The private sector must be part of the effort to address career readiness. In 2019, JPMorgan Chase launched New Skills at Work, a five-year global initiative to prepare for the future of work and meet the growing demand for skilled workers. The initiative includes a \$350 million philanthropic commitment and a strategy to upskill JPMorgan Chase employees. JPMorgan Chase forecasts emerging skillsets for its employees and proactively develops new training programs to prepare the firm's workforce for changes in technology and business. The firm also provides philanthropic support to community colleges and nontraditional career pathways programs.⁷ JPMorgan Chase is leveraging its commitment to create economic mobility and career pathways for underserved populations and advancing a policy agenda to promote high-quality career pathways by building durable partnerships between local school systems, post-secondary institutions, education and workforce development agencies, and employers.

The public workforce system also plays a pivotal role in training workers who need to upskill and reskill. The Workforce Innovation and Opportunity Act (WIOA) focuses on strengthening and improving the nation's public workforce system in U.S. states and territories. Last signed into law in 2014, WIOA helps workers, job seekers, and youth access education, training, supportive, and employment services and helps employers hire and retain workers.⁸ WIOA reauthorization provides an opportunity to prepare students and workers for the labor force of today and tomorrow as well as modernize the public workforce system to be more responsive to the needs of workers, employers, and training and educational institutions.

Careers & Skills

Expanding access to economic opportunity through high-quality career readiness.

Recommendations

1. **Integrate WIOA more comprehensively with federal programs** to help workers access the supports and training needed to upskill and seamlessly continue along a career pathway.
2. **Support employer-based training**, such as apprenticeships and incumbent worker training programs, to allow workers to upskill and reskill to meet the needs of growing industries.
3. **Advance industry/sector partnerships** to ensure workforce programs are designed to meet the needs of employers and workers.
4. **Support community and technical colleges**, which create pathways to economic mobility for economically and demographically diverse communities.
5. **Address the digital skills divide** as ninety-two percent of jobs require digital skills, yet nearly one-third of workers have no or limited digital skills.
6. **Refine the eligible training provider lists** to ensure training services lead to high-quality, in-demand jobs.
7. **Improve data systems** to ensure stakeholders can make informed career and training decisions.

By the numbers



92%

of jobs require digital skills, yet nearly 1/3 of workers have no or limited skills



75%

of JPMC job descriptions for experienced hires did not require a college degree in 2022

Integrate WIOA More Comprehensively with Federal Programs

There are numerous federal programs aimed at helping workers and students access supports, education, and training opportunities; yet, they are frequently disconnected, making it difficult for workers to access the supports and training needed to upskill and seamlessly continue along a career pathway. WIOA should better integrate with required partner and other federal programs, such as the Higher Education Act (HEA), Supplemental Nutrition Assistance Program Employment and Training (SNAP E&T), Temporary Assistance for Needy Families (TANF), and the Strengthening Career and Technical Education for the 21st Century Act (Perkins V). WIOA should require more intentional coordinated federal funding for programs and worker supports and common data collection and terminology for federal laws implicated in WIOA.⁹ These changes will help foster cross-system collaboration and help states maximize the programs supported by federal education and workforce legislation.^{10,11}

Support Employer-based Training

Many private sector companies and trade associations, like the Business Roundtable, support employer-based training in WIOA to build skills among new and existing workers.¹² Employer-based training programs, such as apprenticeships and incumbent worker training programs, allow workers to upskill and reskill to meet the needs of growing industries.

Federal Programs Connected to the Public Workforce System

- **Higher Education Act (HEA):** Provides institutional support for colleges and universities, including community colleges classified as Historically Black Colleges and Universities (HBCUs) or Hispanic Serving Institutions (HSIs), and financial aid for students.⁴¹
- **Supplemental Nutrition Assistance Program Employment and Training (SNAP E&T):** Provides SNAP recipients with a personal assessment of employment and training needs, employment and training activities, and supportive services. These services are offered by states or state partners, such as community colleges.⁴²
- **Temporary Assistance for Needy Families (TANF):** Helps low-income families with children achieve economic self-sufficiency. States and territories provide low-income families with children with cash assistance and other services, such as supportive services and skills training.⁴³
- **Strengthening Career and Technical Education for the 21st Century Act (Perkins V):** Provides federal support for career and technical education (CTE) for youth and adults.⁴⁴ Perkins funds are used to support programs of study, career exploration and guidance, professional development, and data collection and analysis.⁴⁵

WIOA reauthorization should increase the percentage of WIOA Adult and Dislocated Worker funds that may be used for incumbent worker training, transitional employment, and on-the-job training.¹³ Additionally, WIOA should have the flexibility to support workers most at risk of becoming unemployed by allowing Individual Training Accounts (ITAs), which enable eligible adults and dislocated workers to select workforce training programs from a state's Eligible Training Provider List, to be used for upskilling by incumbent workers at risk of displacement.¹⁴

Advance Industry/Sector Partnerships

WIOA supports industry/sector partnerships, which convene multiple employers in an industry with education, training, labor, and community-based organizations to develop strategies to respond to an industry's workforce needs.¹⁵ Sector partnerships are a proven strategy to address the skills mismatch and ensure that workforce training and programs are designed to meet the needs of employers and workers.^{16,17} The reauthorization of WIOA should continue to provide support for sector partnerships to ensure that employers are involved in the development of workforce strategies. WIOA can also provide technical assistance and include performance measures to ensure that high-quality sector partnerships are developed.¹⁸ JPMorgan Chase recognizes the value of industry/sector partnerships. For instance, JPMorgan Chase committed funds to United Way to support the Workforce Solution Collaborative of Metro Hartford, a funders' collaborative committed to advancing sector-based employer driven strategies.¹⁹ The collaborative develops and supports employer partnerships to encourage integrated training models and intensive wraparound supports so that job seekers can succeed in training and post-training employment. As part of the program, United Way supported the Metro-Hartford Alliance for Careers in Health (MACH), an employer-led partnership with the mission of identifying and responding to workforce development policy issues for entry level and middle skill positions in the healthcare industry, and the Advanced Manufacturing Employers Partnership (AMEP), an employer-led consortium that supports initiatives to grow and enhance the manufacturing talent pipeline for aerospace and other manufacturers in North and Central Connecticut.

Support Community and Technical Colleges

Community colleges are a key element of the public workforce system, providing the majority of worker and student training.²⁰ With open admissions policies and lower costs relative to other institutions, community colleges create pathways to economic mobility by providing economically and demographically diverse communities with access to education and career opportunities. In 2019, JPMorgan Chase committed \$125 million in philanthropic capital to strengthen the capacity of community colleges across the U.S.²¹ Through its commitments, the firm

aims to help community colleges establish flexible program capacity, robust employer relationships, and strong pathways for students that lead to the attainment of credentials with real labor market value. The Strengthening Community College Training Grant program, which supports the scaling and creation of education and training programs at community colleges²² by building the capacity of community colleges to collaborate with employers and the public workforce system to meet labor market needs, should be codified in WIOA reauthorization.^{23,24}

Address the Digital Skills Divide

Ninety-two percent of jobs require digital skills,²⁵ yet nearly one-third of workers have no or limited digital skills.²⁶ Half of black workers, more than half of Latino workers, and one-third of Asian American/Pacific Islander workers need to obtain digital skills.^{27,28} Congress can take steps to close the digital skills divide by including the full range of digital inclusion activities as allowable activities under WIOA,²⁹ amending WIOA to incentivize states and local workforce boards to expand the availability of digital literacy programs,³⁰ a recommendation supported by the Business Roundtable,³¹ and expanding the definition of basic skills deficiency to include digital literacy.³² Currently, the definition focuses only on computing, English, and reading skills.³³ Digital inclusion refers

to the activities necessary to ensure that individuals and communities have access to affordable, robust broadband internet service; internet-enabled devices that meet the needs of the user; access to digital skills training; quality technical support; and applications and online content designed to enable and encourage self-sufficiency, participation, and collaboration.³⁴

Refine Eligible Training Provider Lists

Under WIOA, each state establishes an Eligible Training Provider List (ETPL) of entities with approved job training programs and courses to provide WIOA-funded training services. An analysis of more than 75,000 Eligible Training Providers found that many providers train for low-wage occupations and only two of the ten most common programs correspond to the top quartile of the U.S. occupations projected to grow the fastest between 2020 and 2030.³⁵ WIOA should include clear standards for ETPLs to ensure the training services WIOA eligible adults and dislocated workers are receiving lead to quality, in-demand jobs, as defined in the law. ETPLs also need to be reflective of market or technology shifts, such as the increase in distance learning, and thus, states should be required to update their ETPLs quarterly to ensure that training options are more broadly accessible.³⁶

Employer-Based Training: Apprenticeships

Employers increasingly recognize the [value of apprenticeships](#) for industry-specific jobs.⁴⁶

- For example, certain companies that are members of the New York Jobs CEO Council, a nonprofit membership organization whose goal is to provide access to high-potential jobs for 100,000 low-income New Yorkers, have partnered with the City University of New York (CUNY) colleges to create apprenticeship-based Associate of Applied Science degrees.⁴⁷
- The Business Roundtable (BRT) has launched the Apprenticeship Accelerator Corporate Initiative to help companies develop or scale their Registered Apprenticeship programs to expand opportunities to workers without a four-year degree.⁴⁸ JPMorgan Chase, a member of the New York Jobs CEO Council and participant of BRT's Apprenticeship Accelerator Corporate Initiative, has apprenticeship programs for youth and adults in topics ranging from technology and business operations to finance.
- In collaboration with CareerWise New York, JPMorgan Chase offers youth apprenticeships that allow high school students to develop skills related to business operations or software engineering through blended classroom training and on-the-job experience at JPMorgan Chase.

- To help address the firm's entry-level talent needs, JPMorgan Chase in collaboration with NY Jobs CEO Council is offering an apprenticeship connected to CUNY where students pursuing an Applied Science Associate's Degree in Business Management with a specialization in finance and banking can earn eight college credits for their on-the-job training.
- In Illinois, the firm is a member of the Chicago Apprenticeship Network, which helps businesses in Chicago establish apprenticeship programs,⁴⁹ and works with the City Colleges of Chicago, the local community college network, to offer a technology Registered Apprenticeship.
- In collaboration with Apprenti, the firm offers a Registered Apprenticeship in cyber operations, which has placed candidates in Delaware and Texas. Also, in collaboration with Franklin Apprenticeships, the firm offers Registered Apprenticeships focused on roles in the mainframe computing space, which has placed candidates in Texas.

WIOA can help companies across industries, specifically small and mid size businesses, develop their own talent pipelines by supporting employer-based training.

Improve Data Systems

Data are critical to understand how WIOA funded programs are serving participants and to identify and close equity gaps. Students and workers should be equipped with information to make informed decisions about their career paths. Historically, states could obtain waivers to report performance metrics to the Department of Labor, resulting in limited data.³⁷ Additionally, while states are required to report disaggregated data for participants, outcomes data are often not disaggregated, masking information that can be critical to policymakers and administrations looking to improve programs.³⁸ The reauthorization of WIOA should focus on improving data systems to ensure that labor market outcomes for participants are timely and disaggregated so that stakeholders can make informed career and training decisions. Additionally, labor market

information systems should collaborate and integrate information and data from other federal agencies,³⁹ such as the Departments of Education and Health and Human Services, to better support students and workers along their career paths.⁴⁰

Conclusion

Strengthening the public workforce system through WIOA reauthorization is critical to achieving inclusive economic growth. Through promoting a skills-based approach, WIOA reauthorization can help to craft a public workforce system that advances life-long learning. Positioning WIOA to meet the needs of workers, employers, and educational and training institutions can help to address the skills mismatch and prepare workers for careers that exist today and in the future.

Maximizing the Job Opportunities Created by the Inflation Reduction Act (IRA)

The Inflation Reduction Act (IRA) is estimated to create more than nine million jobs over the course of ten years,⁵⁰ many of which will be in the clean energy, infrastructure, and manufacturing sectors,⁵¹ requiring workers to develop new skills to capture emerging job opportunities. JPMorgan Chase is supporting training to prepare underrepresented and disadvantaged communities for clean energy jobs.

For example, in New York, the firm committed funds to the Green and Healthy Homes Initiative, fiscal sponsor to BlocPower, and West Harlem Environmental Action to provide training for clean energy jobs, with a specific focus on supporting underrepresented and disadvantaged populations.

In Houston, Texas, the firm committed funds to the Houston Community College Foundation to facilitate the Resilient Workforce

Collaborative, which aims to increase representation of low-income and historically underrepresented individuals in the skilled trades, including clean energy infrastructure.

While the IRA included provisions to support living wages, apprenticeships, and skills training,⁵² additional actions must be taken to ensure that a skilled workforce exists to fill these jobs and that populations facing the greatest barriers can benefit from this job creation. The reauthorization of WIOA can play a significant role in helping prepare workers for the job opportunities created by the IRA. Specifically, the reauthorization of WIOA can support industry/sector partnerships, employer-based training, and community and technical colleges to ensure students and workers are able to upskill and reskill for these jobs.

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