

# Millennial Workforce Development Priorities for 2016



YOUNG **INVINCIBLES**

*together, invincible*

It is no secret that the Great Recession hit Millennials hard. Youth unemployment increased dramatically, student debt levels skyrocketed, and wages were scaled back.<sup>1</sup> At its peak, unemployment among Millennials during the Recession was over 13 percent.<sup>2</sup> Although we are seeing signs of recovery, the Recession's effects are ultimately serious and lasting.<sup>3</sup> Additionally, young adults are facing the pressures of a longer-term trend – the changing workforce. Quick technological shifts may mean that the jobs of the future look very different from the jobs of today. As the jobs landscape changes, skills training and adaptability to new technologies will be particularly critical for young workers.<sup>4</sup>

Voters between the ages of 18 and 34 list jobs and the economy as their top political priority,<sup>5</sup> yet candidates often fail to address how their platforms would expand pathways to job opportunities for young people. Candidates and policymakers often miss the perspectives of young people. Below we provide data on and information about the experiences of this generation as they seek pathways to good jobs. With still unacceptably high levels of youth unemployment and underemployment, and a cohort of young people not connected to work or school, all candidates running for office in 2016 should listen, stand up, and take action.

The facts tell a bleak picture for Millennials. Although unemployment rates have declined recently, they remain at 9.6 percent for 18-to-24 year-olds, nearly twice the average of 4.9 percent for all ages nationally.<sup>6</sup> The education often needed to secure a good-paying job is becoming increasingly cost-prohibitive: in 2012 the average student graduated with \$29,400 in debt.<sup>7</sup> The national student debt total is \$1.3 trillion, with just 37 percent of borrowers making payments.<sup>8</sup> The jobs that young adults do find are often not what they had hoped for – currently the plurality of Millennials work jobs in lower-wage sectors that fail to set them up for economic security and offer limited opportunities for professional growth.<sup>9</sup> And of course, this does not affect Millennials alone: high young adult unemployment rates are tremendously expensive for taxpayers, with each unemployed 25- to 34-year-old representing \$9,900 annually in lost tax revenue and benefits received.<sup>10</sup>

Over the past three years, Young Invincibles (YI) has explored how these facts play out in the day-to-day lives of young people. Starting in 2012, we ran our National Jobs Tour, which brought staff from YI to top youth workforce sites across the country to learn how they were succeeding in equipping young adults with needed skills. Following the National Jobs Tour, YI held regional events in Illinois, California, and Texas, where we heard from thousands

more Millennials. We have been in community centers, manufacturing plants, public parks, workforce sites, colleges, and restaurants asking young people important questions about job preparation, access, and quality, and running online surveys, focus groups, and polls to identify what is important to young adults.

This paper outlines four of the top workforce development concerns shared by Millennials from across the country – themes that came up over and over in our in-person conversations – and suggests tangible ways that candidates can address them quickly.

- We start by highlighting fears surrounding securing a first job without experience, and how better apprenticeships and greater oversight of unpaid internships can help.
- Next, we examine limits on high school career training programs and suggest improvements to Career Technical Education and career planning services.
- We then examine the difficulty of launching a successful career after college, and suggest reforms that would give college students real-world experience in their fields of choice.
- Finally, we confront challenges facing young people who are both out of work and not in school, and suggest key ways to help improve their employment prospects.

**Cumulatively, implementing the full set of recommendations would cost \$13.1 billion annually,<sup>11</sup> an investment that would create over three million full-time, part-time, and summer jobs each year and would improve training opportunities for OVER one million more young people.<sup>12</sup>**

This paper specifically looks at creating pathways to employment, or workforce development. Our broader research also touches on the barriers young workers face when it come to job quality, work-life balance, and earning a living wage once in the workforce. However, in this document, we focus more narrowly on first building that pathway. We hope candidates use it to guide conversations that are pragmatic and that reflect the true pulse of young America on this critically important topic.

## Create More Skills-Building First Jobs

**WHAT WE HEAR:** It is hard to get initial on-the-job experience if you cannot afford to work for free.

**LIVED EXPERIENCE:** “I can’t take a break from money.” – Michelle, Virginia, on unpaid internships.

**SOLUTIONS:** Expand access to apprenticeships by passing two key bills: The Leveraging and Energizing America’s Apprenticeship Programs (LEAP) Act and the Promoting Apprenticeships for Credentials and Employment (PACE) Act, and implement tighter regulation of unpaid internships.

Finding a first job puts many young people in the paradoxical position of needing to have experience in order to gain experience. We heard from young adults time-and-again that finding a job without initial experience felt like a real catch-22.

When done right, a first job can transform a young adult’s life. For example, in Wisconsin we heard from a student who participated in the state’s youth apprenticeship program. Prior to joining the program, he had been receiving C’s and D’s in school and occasionally getting into trouble. The program helped him see the relevance of his coursework – he started getting A’s and built a close relationship with the mentor he was assigned as part of the apprenticeship program. Ultimately, he said, getting this initial job experience gave him a sense of purpose.

Data from the Bureau of Labor Statistics suggests that demand for entry-level professional positions was hit especially hard by the Recession, and will remain low the next decade.<sup>13</sup> This is compounded by the prevalence of unpaid internships. For many young adults, taking an unpaid internship provides a first foot in the door, but that remains a luxury that not all young people – particularly those from low-income families – can afford. A more robust apprenticeship system combined with modernizing unpaid internships will mean more opportunities for young adults to secure a first job without having to forgo a critically-needed paycheck.

### **Pass the LEAP Act and the PACE Act**

**Projected Cost: \$545 million.**<sup>14</sup>

Registered apprenticeships have a proven track record of improving long-term employment outcomes for participants. According to a 2012 Department of Labor study, participants in registered apprenticeship programs make, on average, \$300,000 more over their lifetimes, including benefits, than nonparticipants.<sup>15</sup> The same study found that benefits of registered apprenticeship programs exceed their costs by more than \$49,000 and that the tax return to the federal government on apprenticeship programs is \$27 for every dollar spent.<sup>16</sup>

Senators Cory Booker and Tim Scott's Leveraging and Energizing America's Apprenticeships Programs (LEAP) Act would provide tax credits to employers who provide apprenticeship opportunities to young adults.<sup>17</sup> Enacting their proposal would create an estimated 400,000 positions and assist in filling millions of jobs, ultimately creating high-growth opportunities in communities where they are most needed.<sup>18</sup> The act represents an expansion of a similar program that has seen great success in South Carolina.<sup>19</sup>

While the LEAP Act would create apprenticeship opportunities through tax credits, it should be coupled with the Promoting Apprenticeship for Credentials and Employment (PACE) Act. PACE would increase grant funding to incorporate apprenticeship options into postsecondary education and expand opportunities in fields that have been underrepresented by existing apprenticeship programs.<sup>20</sup> The PACE Act would also expand critical pre-apprenticeship programs, which help prepare young adults to enter and succeed in registered apprenticeship programs, by offering competitive grants to organizations that offer successful pre-apprenticeship options.<sup>21</sup>

### **Support First Job Funding** **Projected Cost: \$3.5 billion<sup>22</sup>**

Initial experience, even through a summer job, is a critical first step for securing long-term employment. President Obama's FY 2017 budget proposes doubling funding to support connecting young adults with their first jobs, both in the summer and year-round.<sup>23</sup> The program would create more than one million summer jobs and 150,000 year-round work experiences in partnership with employers and communities.<sup>24</sup> The proposed funding would also establish a competitive grant aimed at connecting opportunity youth with career pathways.<sup>25</sup> If funded, these measures would help young adults get past the unique challenges inherent to securing their first job.

### **Modernize Internships** **Projected Cost: Revenue neutral to reassess unpaid internship criteria**

Unpaid internships have become commonplace for many young adults. Nationally, an estimated 500,000 to 1,000,000 young people intern for free each year.<sup>26</sup> This is in spite of the fact that paid internships have been shown to lead to better career outcomes than their unpaid counterparts.<sup>27</sup>

However, the existing regulatory framework around internships remains unclear, out-of-date, and confusing to employers, interns, and judges. For example, the Department of Labor's existing 6-point test to determine the legality of an unpaid internship is partially derived from a 1947 Supreme Court case concerning railway trainees.<sup>28</sup> We also need to change national employment policy to require that both paid and unpaid interns receive key workplace protections, including protections from sexual harassment and employment discrimination. The Federal Intern Protection Act (S. 2480) takes an important first step toward reform by extending workforce protections to federal interns.<sup>29</sup> The bill passed the House unanimously as H.R. 3231 in January 2016.<sup>30</sup>

In order to make sure that internship opportunities are available to all young adults regardless of economic background, Congress should consult with the Department of Labor, employers, and young people to re-assess the criteria for determining whether internships can legally be unpaid and pass legislation accordingly.

## Connect High School Students with Career Pathways

**WHAT WE HEAR:** My high school is not helping me as I start to think about my career.

**LIVED EXPERIENCE:** “In my school we had resume building, but it was only for a week and we were not taught much but the basics. The teacher had no clue what she was doing when teaching us.” – Danny, Illinois

**SOLUTIONS:** Provide more comprehensive access to career technical education by strengthening the Perkins Act, expand access to college and career counseling, and overturn the Student Unit Record ban.

Eighty-seven percent of high school students report that they want to go to college to land a good career, but less than half of high school students feel that their schools have helped them figure out which careers best match their interests and skills.<sup>31</sup> Sixty percent of students say their high schools have helped prepare them for college, but only 49 percent say that their high schools have helped them understand the steps that they will need to take in order to have the careers that they want.<sup>32</sup> We have heard from many students who feel they have no one to turn to as they begin to plan their careers and make critical decisions about higher education programs in their fields of choice. We have also heard repeatedly from young adults that they need more training on “soft skills,” like how to write a resume and interview well.

For example, we heard from a high school student in California that without a high school degree or training on finding and keeping a job, the only employment she was able to find was a seasonal job as a supervisor at a gift basket company from August through December. She stressed that her sister had graduated from high school and been unable to find work afterwards, and worried that she personally would have difficulty connecting with a year-round career without more support.

We need to strengthen access to programs designed to teach students key career skills, and we need to be doing a better job at connecting students with resources that will help them out as they start to plan their career path and make decisions about the programs that will help them achieve their long-term career goals.

### **Build More Effective Programs under Perkins**

**Projected Cost: \$5.4 million<sup>33</sup>**

Career Technical Education (CTE) prepares students with the technical skills, knowledge, and training needed to succeed in future careers. The Carl D. Perkins Career and Technical Education Act is up for reauthorization, providing a critical chance to improve CTE opportunities, both at the high school and post-secondary levels.<sup>34</sup> CTE programs under Perkins should be explicitly focused on programs that are high wage, high demand, and/or high growth. Reauthorization should also focus on improving accountability measures for CTE programs, in order to ensure that programs operate efficiently and to make sure that we gain a deeper understanding of how programs ultimately affect college and career outcomes. Finally, young parents face unique challenges in accessing existing CTE programs. Expanding access to supportive services like child care and housing assistance will help young parents stay in CTE programs and improve overall economic outcomes for them and their families.

### **Launch the American Counseling Fellows Program**

**Projected Cost: \$390 million.<sup>35</sup>**

Nationally, we average 471 students for every high school counselor, even though school counselors have been shown to have clear positive impacts on educational and career outcomes for students.<sup>36</sup> The American School Counselor Association recommends a maximum ratio of 250 to 1.<sup>37</sup> In addition to improving support for counseling programs through Perkins, upping federal support for counseling services would help students have access to the supports needed to make informed career decisions. Establishing an American Counseling Fellows program, like the model currently run by National College Advising Corps, would help place 30,000 counseling fellows in hundreds of schools across the country in order to provide guidance to the students that need it the most.<sup>38</sup> American Counseling Fellows would not replace highly trained, experienced counselors, but would be critical in reaching students in underserved schools.

### **Improve Student Access to Data on College and Career Outcomes**

**Projected Cost: Revenue neutral to repeal the Student Unit Record ban**

High school students are responsible for making informed higher education decisions, but they cannot do so without better access to data. While consumers buying cars or homes have access to a broad set of information that they can use to assess the value of their investment, students and families today make decisions about higher education with remarkably little information provided to them about who graduates from different institutions and about the long-term career outcomes of students in different programs. This is in part because in 2008, Congress passed a law that specifically banned the Department of Education from creating a system to collect and use student-level data, a system that could answer key questions not just about student bodies, debt and cost levels, and programs of study, but also outcomes like graduation rates, loan repayment rates, and job placement rates in selected fields.<sup>39</sup> This ban prevents students, families, policymakers, researchers, and the institutions themselves from understanding the value of college programs, and what sort of

return on investment to expect.<sup>40</sup> Repealing the Student Unit Record ban would allow the Department of Education to provide better data to students and families to help them make more informed higher education decisions.

## Provide College Students with Opportunities to Gain Real-World Experience

**WHAT WE HEAR:** Students at my college are not graduating with jobs in their fields of choice.

**LIVED EXPERIENCE:** “If I would have had information about transfer and job placement for my first college, I never would have enrolled there.” – Danyelle, Louisiana

**SOLUTIONS:** Pass the Community College to Career Fund Act, reform Federal Work Study access, and pass the Jumpstarting Our Businesses by Supporting Students (JOBS) Act.

There is currently a dramatic gap between how students and employers perceive the workforce readiness of college graduates. When asked, “are you prepared to apply knowledge and skills in the real world,” 59 percent of current college students said yes, while only 23 percent of employers agreed that students were prepared.<sup>41</sup> Today only 33 percent of college students think career services at their school are effective, and 58 percent say that they have not learned how to network or search for a job.<sup>42</sup> Students often think they are being well prepared for the workforce only to find out later that they are not. We have heard repeated stories from students who struggled to find a clear career path and gain relevant work experience in college.

For example, we heard from a community college student in Illinois who tried repeatedly to find work experience related to her business focus, but struggled to find a way to build relationships with employers. When she spoke with her career counselor, she was referred to an open retail position at Home Depot that matched none of her stated interests, and when she asked about transferring to four-year programs in business she was told many of her choices, including one she was ultimately accepted to, were far too ambitious. Eventually gaining experience in business took connecting with personal mentors who were able to steer her in the right direction.

With tuition soaring, it is critical that post-secondary programs prepare students for gainful employment in growing fields. By expanding public-private partnerships, reforming federal work-study, and expanding the types of programs that accept Pell Grants, we can build a system in which students can gain needed experience in their chosen careers.

### **Pass the Community College to Career Fund Act**

**Projected Cost: \$2.68 billion<sup>43</sup>**

Community colleges are critical to ensuring that young adults have the skills needed to succeed in “middle skill” jobs that require some education beyond high school, but not a four-year degree. In 2014, only 44 percent of workers were trained at a middle-skill level, despite the fact that middle-skill jobs represented 54 percent of the labor market.<sup>44</sup> The Community College to Career Fund Act would fund public-private partnerships between employers and community colleges in order to implement key job training programs including paid internships, on-the-job training opportunities, and registered apprenticeships.<sup>45</sup> This could make major strides in ensuring that community college students graduate with the real-world experience needed to secure and maintain careers in their fields of choice. Coupled with a Perkins reauthorization process that provides adequate funding for Career Technical Education at postsecondary institutions, the Community College to Career Fund Act would help community college students take meaningful first steps to get the training and real-world experience needed to thrive in their fields of choice.

### **Reform Federal Work Study**

**Projected Cost: \$1.9 billion<sup>46</sup>**

Approximately 79 percent of employers expect work experience from college graduates when they evaluate potential hires.<sup>47</sup> Federal Work Study (FWS) programs allow students to gain work experience while also receiving assistance paying for their college education. However, the current funding formula leaves some students underserved – for instance, while 21 percent of students at four-year private programs receive FWS funding, only 5 percent of students at four-year public programs receive FWS, and only 2 percent of students at two-year public programs receive FWS.<sup>48</sup> Restructuring the funding formula to ensure it helps low-income students first, more deliberately collecting and analyzing data about the program, and increasing opportunities for students to receive experience specifically in their field of study will help FWS prepare young adults for future careers.

### **Pass the JOBS Act**

**Projected Cost: \$1.44 billion<sup>49</sup>**

In order to receive Pell Grants, students currently need to be enrolled in programs that are at least 15 weeks long, despite the fact that many successful training programs take less time.<sup>50</sup> This often means that many low-income students who would benefit from these programs cannot afford to attend.<sup>51</sup> The bipartisan Jumpstarting Our Businesses by Supporting Students (JOBS) Act would amend the Higher Education Act to let Pell Grants cover quality job training programs where students receive industry-recognized credentials or certificates.<sup>52</sup> Because these programs are typically shorter and less costly, students would be eligible to receive grants of up to \$2,887 – half of the current Pell maximum award.<sup>53</sup> These programs could be a particularly cost-effective way to prepare students for critical middle-skill vacancies.

## Strengthen Career Pathways for Opportunity Youth

**WHAT WE HEAR:** Young people in my community fall through the cracks.

**LIVED EXPERIENCE:** “I’ve been looking since I lost my last job [months ago] at Wal-Mart...At this point it really wouldn’t matter – I’d be okay with any job that came my way.” – Deshaun, Maryland

**SOLUTIONS:** Expand funding for key Workforce Innovation and Opportunity Act (WIOA) programs, collect data on the effectiveness of Work Opportunity Tax Credits, and pass legislation that bans asking about criminal background on job applications.

As of 2012, 6.7 million young adults between the ages of 16 and 24 were both out of school and out of work,<sup>54</sup> representing 17 percent of young adults in this age range.<sup>55</sup> The failure of our workforce system to assist these “opportunity youth” means that these individuals often face dire financial situations. It is also expensive, costing the country billions of dollars a year in lost tax revenue and increased social services. According to one estimate, one cohort of opportunity youth translates to a \$1.6 trillion hit to taxpayers over their lifetime.<sup>56</sup> But it can be difficult for young adults who are out of school and out of work to connect with the programs that will help them get back on a career path.

For instance, we spoke with a student participating in a workforce training program in Minnesota who explained how crucial the program had been in making him feel connected and helping him have confidence that a job was out there. He stressed that for many of his friends, the biggest barrier to getting a job was being afraid to try, and they did not know how to take a first step.

Data backs this up nationally – currently 77 percent of opportunity youth agree that it is their responsibility to secure a good job, but many of these young adults report that they do not now know to start finding one.<sup>57</sup> Funding strong training programs, collecting more data on the effectiveness of Workforce Opportunity Tax Credits, and restricting employers’ ability to ask about criminal backgrounds will help expand chances for opportunity youth to secure gainful employment and get ahead in life.

### Invest More in Federal Workforce Training Programs

Projected Cost: Increase funding by \$2.7 billion<sup>58</sup>

Today an estimated 36 million Americans have low basic skills.<sup>59</sup> The Workforce Innovation and Opportunity Act (WIOA) went into effect on July 1, 2015 and provides key workforce and adult education supports.<sup>60</sup> WIOA places a particular emphasis on aligning education and the workforce system to create clear career pathways. Several provisions of WIOA, including Title I, which supports state employment and training programs, and Title II, which supports adult education programs, provide promising options for opportunity youth. To support

these important programs, at the very least, we need to enact the Department of Labor's proposed FY 2017 budget, which requests a \$28,723,000 increase in funding for WIOA youth activities.<sup>61</sup> Longer-term, federal workforce training programs need to be restored to at least 2010 funding levels.

Additionally, we need expand support for key federally funded programs that were reauthorized under WIOA, such as YouthBuild and Job Corps, which combine training with paid work experience. As of as of March 2015, YouthBuild and Job Corps were collectively serving almost 150,000 young adults.<sup>62</sup> Doubling support to those programs and other similar youth-oriented programs directly could allow an additional 150,000 young adults to be served.

### **More Data on Work Opportunity Tax Credits**

#### **Projected Cost: Revenue neutral to reallocate a portion of current WOTC funding for evaluation**

The Work Opportunity Tax Credit (WOTC) program provides employers with tax incentives to bring on workers from higher-risk populations including unemployed veterans and recipients of Temporary Assistance for Needy Families (TANF) funds.<sup>63</sup> We need more data on the businesses that receive Work Opportunity Tax Credits in order to make sure that they are being distributed in a way that is helping increase the likelihood of employment for the populations most in need of assistance. Limited data on the WOTC program makes it challenging to assess whether employer behaviors have actually changed because of the credits, and hard to know the demographic specifics of which populations, exactly, are receiving the credits. To see how tax credits are affecting opportunity youth in particular, researchers need greater access to information about which employers are hiring young workers and how that impacts longer-term career outcomes for vulnerable younger populations. More stringent data collection and accountability measures would help clarify whether the program has been successful at its aim of incentivizing employers to bring on higher numbers of workers from at-risk groups.

### **Pass Federal "Ban the Box" Legislation**

#### **Projected Cost: Revenue neutral**

Some opportunity youth face an additional hurdle: they have criminal records that make it challenging to secure employment. Background checks hit young adults with records hard, which in turn hurts all of us. According to one estimate, unemployed ex-offenders cost the economy between \$57 and \$65 billion a year.<sup>64</sup> In response, 21 states and over 100 cities have enacted "ban the box" legislation to restrict employers' ability to ask questions about criminal history.<sup>65</sup> Federal Ban the Box legislation would ensure that young adults are able to receive the second chance they need to become productive members of society and contribute to our economy.

## Conclusion

Candidates should listen carefully to the perspectives of young voters as they lay out their priorities for creating jobs and building new career training opportunities. Millennials want policymakers to support programs that help connect young adults with their first job experience, integrate with high school and college programs to create clear career pathways, and give opportunity youth given meaningful chances to get connected and find good work. By adopting the common sense suggestions laid out here, candidates can, in the immediate future, help millions of young people get the training and opportunities they need to launch successful careers.

# Endnotes

- 1 15 Economic Facts About Millennials (Washington, DC: White House Council of Economic Advisers, 2014), 16, 23, 25, accessed February 15, 2016, [https://www.whitehouse.gov/sites/default/files/docs/millennials\\_report.pdf](https://www.whitehouse.gov/sites/default/files/docs/millennials_report.pdf).
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- 10 Rory O’Sullivan, Konrad Mugglestone and Tom Allison, *In This Together: The Hidden Cost of Young Adult Unemployment* (Washington, DC: Young Invincibles, 2014), 6, accessed February 15, 2016, <http://younginvincibles.org/wp-content/uploads/2014/01/In-This-Together-The-Hidden-Cost-of-Young-Adult-Unemployment.pdf>.
- 11 This figure represents the sum of the projected costs for the twelve policy ideas outlined below.
- 12 Over three million jobs number reflects the following figures, explained in more depth in the individual sections that follow: LEAP Act at 400,000 apprenticeships, First Jobs support at 150,000 full-time jobs and 1 million summer jobs, Counselor Corps at 30,000 full-time jobs, Federal Work Study expansion at 1.3 million new part-time jobs, doubling support for programs like YouthBuild and Job Corps at 150,000 new full-time jobs.
- 13 Lauren Weber and Melissa Korn, “Where Have All the Entry-Level Jobs Gone,” *Wall Street Journal*, August 6, 2014, <http://www.wsj.com/articles/want-an-entry-level-job-youll-need-lots-of-experience-1407267498>.
- 14 LEAP at \$500 million (estimating 200,000 tax credits at \$1,000 each and 200,000 tax credits at \$1,500 each); PACE at \$25 million, as listed in Sec. 201(f)(1) of the bill: <https://www.congress.gov/bill/113th-congress/senate-bill/2859/text>. If both the LEAP Act and the PACE Act were passed, we anticipate that the cumulative total would be lower than the sum of the total budgets independent of each other. The \$545 million projection does not account for efficiencies that we would likely see if both bills were in place.
- 15 Debbie Reed, et al., *An Effectiveness Assessment and Cost-Benefit Analysis of Registered Apprenticeship in 10 States* (Washington, DC: US Department of Labor, 2012), xvi, accessed February 15, 2016, [http://wdr.doleta.gov/research/FullText\\_Documents/ETAOP\\_2012\\_10.pdf](http://wdr.doleta.gov/research/FullText_Documents/ETAOP_2012_10.pdf).
- 16 Ibid., xiv, 40.
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- 24 Katie Spiker, President Obama’s 2017 Budget Prioritizes Workforce Education and Training (Washington, DC: National Skills Coalition, 2016), accessed February 15, 2016, <http://www.nationalskillscoalition.org/news/blog/president-obamas-2017-budget-prioritizes-workforce-education-and-training>.
- 25 “Factsheet: President Obama Proposes New ‘First Job’ Funding to Connect Young Americans with Jobs and Skills Training to Start Their Careers,” The White House, last updated February 04, 2016, <https://www.whitehouse.gov/the-press-office/2016/02/04/fact-sheet-president-obama-proposes-new-first-job-funding-connect-young>.
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- 33 This figure represents restoring Perkins funding to the pre-sequestration level. See “CTE Funding,” Association for Career and Technical Education, accessed March 25, 2016, <https://www.acteonline.org/funding/#.VvCnQ4wrKfV>.
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