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The Able Trust – Talk Time

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>> Welcome, everybody. We have a great group that is involved and registered today. We appreciate everybody that has joined us.

All right. Hello, and welcome to today's Talk Time with The Able Trust where we will be discussing what is on everyone's mind, the jobs of the Florida. My name is Guenevere Crum, I'm the host today. As a reminder, this discussion is being recorded and will be posted to The Able Trust website next week.

Closed captioning available today and can be activated by clicking CC on the resume tool bar and choose subtitles or transcript to the side of your screen. We want to thank vocational rehabilitation to provide sign language interpreters, we have two interpreters working today who will alternate turns and one video should remain on screen as we progress through our

sessions. The video feed will not be visible during the polls, but once the poll is closed, the video will reappear. Closed captioning is available at all times.

In the chat box, if you haven't already done so, take a moment to introduce yourself to the other audience members. Use the Q&A box to ask questions and make comments. We have two remarkable leaders, Tony Carvajal, is joined by Nicole Washington. Thank you so much for joining us today. Employment and unemployment have peppered headlines in the news, your digital feed, but what is happening with the economic engine? How can we understand the shifts taking place so that we can continue to drive forward to employment opportunities here in Florida for individuals with disabilities? How do we prepare the clients coming to us for assistance? Students in our classrooms are, our children, our families, our neighbors in our community to be a part of this employment landscape. There are many questions around the challenges that have emerged and we will dive into those together shortly.

Today's event is brought to you by The Able Trust. The Able Trust is dedicated to creating employment opportunities for Floridians with disabilities and advancing the mission of the Florida division of vocational rehabilitation. Since created by the Florida legislature in 1990, we have partnered with thousands of organizations, businesses, and individuals to create a stronger

and more diverse and inclusive workforce. Empowerment, education and -- or the outcomes of grants and programs we support. The Able Trust has provided over \$42 million in direct grants over the years, and this has been made possible by the generosity of the State of Florida, other foundations, community leaders, and individuals that have decided to invest in the future by supporting career development and employment placement for individuals with disabilities. To find out more about how you can make such an investment and connect with all of our programming and resources, we invite you to join us on-line at WWW.AbleTrust.org, and on Twitter [@AbleTrust](https://twitter.com/AbleTrust), FaceBook at The Able Trust, and LinkedIn at The Able Trust. You can contact us at info@AbleTrust.org, we would like to hear from you. Today we invite to you tweet about this discussion to us at our hash tag there at Able Trust, in realtime during the conversation, and with [#lamAble](https://twitter.com/hashtag/lamAble), [#FutureofVR](https://twitter.com/hashtag/FutureofVR), and [#TalkTime](https://twitter.com/hashtag/TalkTime). We look forward to connecting with all of you.

Before we kick off today's conversation with today's panelists, I'm going to launch a poll. We would like all of you to join in to find out just who all is here today. I know we have a great crowd registered, let's found out how many businesses, VR folks, community providers, funders and interested folks are here. So, I'm going to launch a poll. We invite everyone that has joined us to tell me, make a choice here, which group you

represent. So who all has joined us today? Are you a business? Are you with vocational rehabilitation? A community service provider? A funder? Or are you part of the interested crowd? We will give it just about another 10 seconds here for some votes. So, make yourself heard. We have a great big group today.

All right. Last call. Four, three, two, one.

All right. So there we go. We have a little bit of everybody today. That is great. So we have business representation, welcome, thank you for joining us. This is an important conversation. Vocational rehabilitation, super. We have got a lot of folks represented in the room. And community service providers. And funder of public and private dollars, welcome. We are very glad you are part of this conversation and for the crowd that is interested, we are very glad you are here.

So, welcome, again, to everybody. We all have different roles in this field, but we are united with common interest, that's why we have all gathered here to do this together. All right.

We have one more poll, before I hand it over to Tony and Nicole to get the discussion started. This poll, I want you to think about the future of work. And just how much opportunity you envision there might be. So, let me pull up that poll. All right. One more voting time, everyone. In the future of work, do you currently think there are more opportunities? Less opportunities?

Or do you think everything is going to stay just about the same?

So, vote now. For your places.

And when you think about the future of work, how much more or less opportunity do you think is going to occur?

All right. For people that would like to vote -- votes trickling in, last time. We are going to do four, three, two, one.

All right. Let's share those results. You all are really forward thinkers, we have 49 --

>> Optimistic crowd here, Guenevere?

>> It is, it is. So, we really appreciate that. For those of you that indicated that you weren't sure, we hope you find in today's discussion in -- that you might be able to find a way to carve out more opportunity. For those of you that think things will stay about the same, I challenge you to (inaudible) thoughts and what are you willing to let go and what are you willing to jump on board with? So, let me stop the sharing. All right. So, now we know where our audience stands. It is time for me to hand over the reins to our president and CEO, Tony Carvajal. Tony has an extensive background in the business community. He has long been a champion of creating opportunities for autism a real leader for protecting people and organizations together to create meaningful change. Without further ado, let's get started. Mr. Carvajal, you have the floor.

>> Guenevere, thank you so much for doing this. I'm going

to make sure that my screen starts advancing here, because it's not currently -- of course. So --

(Laughter).

>> Looks like -- well, thank you all for joining us here today. I think that this is going to be an interesting conversation for those of you who are maybe a little less optimistic, I guess I understand that given the environment that we are in. I'm going to share some information that maybe reinforces a little bit of your greatest concerns. But I really am also thinking that by the end of this call, if it goes well, you will be optimistic about what the realities are tomorrow.

The objective today is discuss the future of work, and it's not just about the COVID-19 situation, it really is a longer term look at this. And really happy to be joined by Nicole Washington. Guenevere, you mentioned a few things about The Able Trust and the diversity of the crowd here does not surprise me. It's great to have some of our grantees here and others that are engaged in community representation, it's fantastic to have folks from Florida Division of Vocational Rehabilitation here, as you know, we are direct support organization to them, and looking forward to hearing their comments as we go through the day. There are business leaders here, and that's great, because those of you who are engaged as business leaders probably want to know a little bit more about our business leadership and exchange

network that we will be launching as we go forward, and there's not a lot of time to talk about it today, but some of you are funders and some of you work with funders locally and you are probably interested in the fact that we serve as the community foundation for the disability community as well. So lots of opportunities to plug in after this session. What we are going to be talking about today is the situation of work today and tomorrow. And what is driving the change of the jobs of today. But also what's driving the change and the needs of tomorrow.

The way we are going to present, this is first, I will give an overview of our current situation. I want each of you to have an open mind as we go through that. Some of this might sound a little less optimistic than you would like to hear at the moment. But as I mentioned at the start, I'm a realistic optimist and I want to know where the facts are today so we can understand the trends and patterns that we have to transition to. At the end of the session, we asked a few of you to provide your reflections. For those of you who are not going to be able to call, I want you to know that there are lots of ways that you can continue the conversation, not only on social media with the hash tags that are listed at the bottom of the screen there, but send us a note. You can continue this conversation directly with us in any number of ways and we want to hear from you. We want to know who's next for the world, what is next for the world.

A view caveats before we kick off the program. Many of you are joining us from outside of Florida. Some of the conversation will be Florida focused, but the point here is that there are some trends that are influencing not just Florida and not just business in the United States; there are global trends impacting the future of work. I want you to be thinking about how that's going to benefit the folks that we work with day in and day out.

Two other caveats: We are going to look at some facts and trends that maybe you are not going to be happy with. The reality is, we are not trying to show you what you want to see, nor do we need to necessarily think that this is what we want. What we really need to understand is what is needed tomorrow. And I think as we all know, given the last three months what was true yesterday is not necessarily going to be true forever. So, I'm going to start by describing the patterns that we have come through, and the graph here is presented by the Federal Reserve Economic Data. And it follows the Department of Labor Disability Employment Statistics that some of you are familiar with. You will see that there's been a very positive trend.

On your screen is a graph that highlights the unemployment rate, and there are two lines. The top line, you might recognize, is the disability unemployment rate, and the bottom line is the regular unemployment rate across the country. The patterns are

showing the same direction, the spikes and the width of those gaps, but we can see population has been improving over time, until this very large spike at the very end. I'm going to talk for a moment about February. If we can think that far back, unemployment across the country in February, actually in Florida was 2.8 percent. Unemployment for persons with disabilities was 7.8 percent at that time. So, it wasn't exactly par, but things had been improving. But the spikey-ness in the line at the very top talks about that there are some issues that we still need to address with the populations that we are serving and the gap between those two lines is the bigger challenge that we have to continue to address. Also I want to highlight something that's not on this graph, and that is the employment rate. The -- we have been consistently maintaining labor force participation of persons with disabilities at about a 34 percent rate. It's gone down but stays about one third of the population of people with disabilities that are interested in working, if we are going to do our job better, we are going to have to find ways of addressing this over time. The trend of both of these curves are highlighting that there were some opportunities until this very large spike at the very end. When you look at the April numbers, the unemployment rate across the country is 12.8 percent. But the unemployment rate for persons with disabilities is still higher than that, 18.9 percent. I will mention it in another way, the Florida

unemployment data comes out tomorrow and we can continue the conversation after that. But the challenge is to find meaningful and sustainable employment for all individuals so that everybody can be considering and living up to their maximum potential. This big spike represents something close to 44 million people that have file for unemployment since really the start of this COVID crisis. That means that one in six workers across the country have lost their job over the last few weeks.

We know what's driving these changes. There are really two pandemics at play, the chart on the left is the Florida Department of health's COVID-19 dashboard. And this was taken on Monday and we know the changes are happening not only hourly but daily, and it's not going to go away very quickly. I don't have to over play on this call what the situation of the Coronavirus pandemic is. I would like to remind folks that just as important as the graph on the left, is that on the right. And that is what is happening to the overall market. Because these two things work together. Both are impacting the economy and exposing what is a challenge for businesses and individuals. One is impacting contacts, person to person, but the other is impacting transactions and work flows, things from the shut down and the distancing that are going to be similar in both. There are ways that we are describing and accessing our reserves and resources and sustainable. Terms like essential and available,

being completely different things than they did just a few weeks ago. What is important to know is that almost every job, almost every setting, almost every home is in a different place today than they were in February.

As we think about what the future of work looks like, the question is what's going to return? In addition to that, what's going to return and how close is it going to look to the last that we had? Nobody is going to be surprised, as usual, the Florida story is the global story. What's on the screen right now is the Department of Economic Opportunities COVID-19 dashboard that tracks how many people have filed unemployment claims, we know it's difficult to read, and this is a good opportunity for me to remind you that the slides will be available after the presentation, as will the recording of this program. You don't have to worry about squinting or getting too close to the screen, I still say TV, that's how old I am, right? Or don't worry about the details, we will be happy to discuss them with you afterwards. Let me try to interpret a few things that I noticed from this graph. No surprise that this top box on the right that has those bars highlights some of the areas that were most impacted with unemployment. And they coincide with those places that had shutdowns as well as more population. The names at the top of the list is Miami-Dade, Broward, and Orange and Palm Beach and Hillsborough and Pinellas. But we all know that every county has been impacted

in the state. As we go across the country, you can see the same story over and over. I want to focus for a moment on the chart on the bottom left. I will go ahead and enlarge that so you can see it a little bit better. What it represents is the initial claimants by industry when we know the details, that has filed for unemployment. And you are going to notice what you already know, that accommodations and food services are really near the top of the industries that have lost jobs. But so is administrative support and -- management, as well as retail. As I mentioned, almost every industry has impacted in one way or another.

Much of this chart represents the changes that have happened over the last three to four months, but I want to highlight that that's only a spot in time, and there's much more to the story. When you look at the reports that come out each month, that represents year-over-year changes. The pattern, while similar, represents even a larger challenge across all the industries. Let me give you an example. The hospitality, represented by food services, for example, over the last year has lost half a million jobs. You will notice that only half of those have occurred since the COVID-19 crisis. 31 percent of the folks in leisure and hospitality that were working last year at this time are no longer working. 10 percent of the folks that were working in retail have lost their jobs, that's 115,000 jobs over the last year. Administration and -- services has lost 14 and a half percent of

their jobs, that's 99,000 jobs over the last year. Manufacturing has seen a drop of 6 and a half percent, that's about 25,000 jobs, even healthcare and social assistance lost six percent of their jobs, about 73,000 jobs, why do I highlight these? Because you will recognize these as many industries that the populations we work with are often engaged with. But I also want to point out that the trend that you are seeing is not something from the last through or four months, this is ongoing. What the chart on the screen does represent are the shocks occurred, the shutdowns, the changes in the transactions, the supply chains that have been disrupted, the reserves in businesses and homes that have been impacted. And the changing of demands as well as the needs for employees over the last few months.

The chart on the screen also represent the models that are melting. There's still a lot of things that are essential and I would argue that every job and every need that we had before is still probably essential. But the access is different. The way we engage with folks, whether that is a shift to virtual, whether we are picking up or having more things delivered and how or what we believe about the world of work has changed. And yes, we have learned after all that things are fungible, that there is an interchangeability between things. Do we really need face-to-face interactions? How many of us have started questioning whether offices and stores are exactly the way that

we need to continue to engage with the world that we need to engage with?

What will we revert to? These have some consequences. For example, in terms of the economy, Florida's billion dollar economy, we have a lot of different processes, impacts and people engaged in them. On the left, you will see how the distribution of our billion dollar economy is distributed. Some of you may not be surprised that real estate and land and those transactions related to are a big part of our driving economy and healthcare at the top as well as professional services and retail, so our billion dollars are distributed by that on the left. With that, distribution is not as pretty on the right-hand side. What you see on the right-hand side of your screen is the number of employees that fulfill those industries. So the value of an industry is not necessarily equally equated to the number of folks that are employed. The world of work as it changes is going to impact not only the number of people that are involved, and how we transact, and the process that we undertake, but there's a big question about the overall economy. Over the last decade, I had an opportunity to work with the Florida -- foundation, one of the most difficult pills that folks had to swallow at times is when I pointed out that the chart on the left is more resilient than the one on the right. We will continue to find a way to deep driving the economy and the value position, but it will also find ways to keep

the right side of that screen a little spikey. Some of you may not like that statement, but reality is, if we are going to help people, if we are going to understand our own environment, if we are going to prepare for the future of work, what we have to understand is how to position folks that are in different industries on different parts of the equation that's on the left-hand side. Again, it's not what we want to hear, but it is what it is.

I want to thank my friends at the Florida -- foundation who shared a chart with me recently. They have been doing a great job of following what's happening in the economy, talking about what is changing and was really impressed with this particular item. This was assessment of the risks that are going by sector and company size. When you get the handouts, you will be able to look at it easier. But you can see three things across the top. You will see boxes with industries listed in them. Those industries are basically coded as those that are most vulnerable to the shock right now. On the far right-hand side, the industries that are most likely to face shocks during this COVID environment are listed on the right-hand side of the screen. And those that are more resilient, those that are likely not to be vulnerable to the shocks on the left-hand side, healthcare, management, agriculture and professional services, if you look at the trends, you will see a few interesting things, the bars on the right recommend by the third of our economy, by the way, the bars on

the left represent about a third of the economy, the bars on the right represented about the third of the jobs and on the left, the same. The difference comes in across employees -- who employs most, three underlying items -- actually, let me jump back for a second. If you look at the trends, the things that are most likely to be impacted by the changes that are going on, those are the items that are on the right, tend to be transactional jobs that are relying on a -- of continuous engagement of individuals. So as cash flow changes, so does their ready ability to weather the storms, review streams are a big part of whether they reopen, or whether they ever come back. A second item that you might notices the difference between the right side of that graph and the left side of the graph is the ability for those enterprises to either go remote or virtual or whether or not they are location based. For example, you will understand that retail and entertainment and accommodations tend to be a little more place based, they don't have the opportunity, for example, of moving over and becoming virtual participants in the economy. That makes them a little susceptible in different ways to the pressures that they are facing. But there's a few other underlying things that I want to point out. And these are not necessarily just related to the current environment we are in. You will notice that the items as you move to the left of this graph tend to be a little more knowledge oriented. Skills certificate, agrees, what you

engage over time in those enterprises provide some level of stability for those industries. You will also notice that the far right-hand side or as you go to the right side of this chart, there are more part time workers in the enterprises that are at higher risk of losing jobs or vulnerable. A third thing, while this chart doesn't specify it, we can look at these enterprises at these industries and you will notice the ones on the right-hand side also have lower wages. We combine for a story that Mackenzie summarized it as this, the vulnerable are the most vulnerable. One of things that we have seen through this COVID-19 impact, is that those in the lower wage categories are the most vulnerable to losing their jobs. The jobs are also not, as likely to come back. The data by Mackenzie points out 80 percent of the vulnerable jobs in our economy right now make less than \$40,000. The higher the vulnerable ability, the lower the wages, too. If you look at those making fewer than \$20,000, those are some of the most vulnerable jobs. They summarized those in -- are the very people least equipped to weather the situations. There's a second chart on the screen, that's on the right-hand side, it's not -- I didn't label it as well, but it does talk about which jobs by company size are in the position of vulnerable ability. If you look at it, what you will note is that overall it's about a 50/50 split from large employers to small employers, when you get into the details of the number and you remember about the size of the

businesses in your own community, the story gets a little more clearer. It's a little misleading, when you think about small business defined at the national level, that's 499 employees or less. But in many of our communities, we know that small business is literally small business. When you start looking at what this data is really telling you, if you have got a company of smaller than a hundred employees, which are many of the ones in our state, 50 percent of the jobs that you probably have are vulnerable. And three quarters of all the jobs under 500 employees are the businesses that are vulnerable.

I mentioned that I was optimistic and many of the things that I have told you about may sound a little bit bleak, but I want to tell you I'm going to pivot for a moment and it may sound like I'm not becoming any more positive, but if you will remember my admonition at the beginning, what we are trying to do is understand what the world of work is today and where it's going to tomorrow, so we could position ourselves and all the people we work with the forces that are going to make them successful. It's easy enough and there will be plenty more analysis on how the economy is changing, it's not going to change quickly, but there are a number of forces at play that are going to stay well after we resolve the issues related to the Coronavirus. The pandemic actually didn't necessarily surprise those of us who have been watching changes in business, but it pulled the future forward.

The cause was surprising but the changes are not. We have been thinking about, for example, automation and artificial intelligence, and big data and sensors, and the internet of things which are going to lead to displace many times, how virtualization and the shared economy and simulation and augmented reality, autonomous transactions and vehicles and 3D printing are going to be the death of place, you can look at this as negative but also ways to success for tomorrow. What we know is those folks in businesses that are focused on de-centralization or integrating automation and technology as augmentations to success, those that are interpreting business more fluidly and are ready for adaptation are likely to be successful. There's lots of stories that talk about how the world of work has already changed. Of the chart on the left represents a number of different industries and how parts of jobs can be displaced with technology that already exists. We haven't probably lost as many jobs because it's hard to replace an entire person's position, but there are clearly things that can be replaced by technologies that are already available largely to the -- businesses. There's in good news in all of this. If half of all jobs today could be displaced by technology, you could also turn that on its head and start thinking about half of all jobs can be augmented by technology. What can we do rather than what can't we do. Those of you on the call know that mantra well. That's why I like many of you are optimistic even in

light of many of the changes that are going on. Reality is the nature of work has been changing and we have seen it and experienced and we have tried to position many of the folks that we work with. The shocks that we are experiencing now are not only impacting those of us that were on the fling fringe in the vulnerable populations but impact goes the future. The biggest change that employers and work spaces are rethinking about how to position their selves for tomorrow of for those of you that have been -- we are going to to have to start thinking about what our new roles are. We must jump to the future job and the future of the next positions so we can stop thinking about the past and trying to return to what we knew before.

So because we are focused on tomorrow, we have the potential of actually positioning the audience that we serve for success for tomorrow. We don't have to look that far. One of the reasons I'm optimistic goes even in the worst of situations that we are dealing with right now in the state, there are jobs that are open. This gives me hope. It gives me some -- it opens you to understand why I'm a little bit more optimistic about the situation. What's on the screen is the Department of economic opportunities, it is listing those jobs that are currently open across the state. Now admittedly, it's only using the information from on-line ads, but I want to highlight a few things. There are jobs even in the shutdown communities. If you look at the left side of

the screen, the top 15 cities with the most on-line ads open today, you will recognize those as many of the cities that I highlighted is also most impacted by the shutdown. If you look to the right-hand side of the screen, you are going to see the jobs that are advertised, some of which were also in the most impacted. The discontinuity between this idea and how these places could still be looking for folks while at the same time we have been releasing them has to do with what under lies each of them. And that's the skills that revolved around them.

We know that skills pay the bills. There are things that people are looking for and that have to be adapted to in every environment. This is now. What you see on the screen is still from the Florida on-line job, and demand tool. If we can find ways to position the folks that we work with to understand what these opportunities are, there's potential for hiring today. Let's continue to think about tomorrow. With that, I would like to turn to my friends Nicole Washington, because she is really an expert in the place of skills.

Let me tell you a little bit about Nicole. She is a state and national thought leader in the education and the talent pipeline development. One thing that I will mention because it opens the door for a little bit more of the conversation is that she was in 2018 the grand center young Floridian of the year. Well deserved. One of the reasons I like to mention that is because

her youth belies how important she has been to the development of strategies for world education and talent reform. When you look at her, you might not recognize that she was budget director for education in the governor's office of planning and budget, or that she was with the government affairs detectives of the State University system board of governors or that she sat on the higher education council and focused on education, you might not be able to tell that she is a trustee in Florida A and M University or Miami-Dade colleges. Hopefully you will be understand the possibility of tomorrow. Nicole, I'm going to turn the screen to you and Guenevere. You are going to share a poll if I'm not mistaken, right?

>> Yes, good afternoon, and thank you, Tony for that amazing introduction, I'm Guenevere, if you wouldn't mind opening up the first poll questions, I will get to my screen. So, the first question that I would like to start off with this afternoon is how many times have you changed jobs in the last 10 years? None? One to two times? Three to five times? Or more than five? We have lots of votes coming in. Keep voting.

-- the counter is just buzzing along. I will give it just about 10 more seconds, if you haven't voted, make a choice there, think about how many times you have changed your job in the last 10 years. All right.

Last couple of chances here. Four, three, two -- last couple

of votes coming in. All right. Okay. I think that is our -- I'm going to end the poll. And I will share the results.

>> So, this is very interesting. 31 percent of folks have not changed their job. 37 percent have changed one to two times. 28 percent have changed three to five times. And only four percent of folks on the call today have changed their jobs more than five times.

I'm starting with this question because research says that millennials will change their jobs five times in the 10 years after college, which means that the jobs are no longer jobs for your career, one job for your career. Students and the populations we serve have to become more adaptable to -- have become, not have to, have become more adaptable to a changing workforce environment. And then give, if would you go with the second question?

>> The section question is, do you have a college degree? And that's a yes or no question.

>> All right. That counter goes just buzzing along. So, put your vote in there for your college degree or not.

Very interested to know.

>> Very interested to know.

>> All right. Last couple of votes coming in.

>> Awesome, it's like a game show.

>> It is.

The counter all of a sudden starts going, okay. Four, three, two, all right. Final votes. Okay. We got one more in there. Okay. I'm going to share it.

>> So, 89 percent of you have a college degree, and 11 percent do not.

So, I will tell you that that is an over representation of Florida. About half of Floridians have a degree or high quality credential which to date we know is the best indicator of economic mobility and prosperity. And to add to that, after the last session, the 10 years after the last recession, 99 percent of jobs created went to individuals with some college. So when thinking about the jobs of the future, I'm going to continue to use these words: Adaptability and resiliency, they are the two key factors that our talent needs to be competitive in society. And a full disclaimer here, I'm not an expert on individuals with disabilities. So I do look forward to your feedback from you, the experts, and how we can work together to make sure that all Floridians are ready for the jobs of today and tomorrow.

So, Tony gave a fantastic overview of the economic landscape. And I really appreciate him ending on a positive note, because I think there is a lot of opportunity. And my approach in today's call is to approach jobs from a talent or a people perspective. I'm going to talk to you about how we can prepare our talent, our people, the populations you serve, for the jobs of

the future. And FYI, the future is now.

So, (inaudible) adaptable resilient Floridian. Governor DeSantis has set a vision for Florida to become number one in talent. In his executive order last year, he stated that Florida's economy will need a scaled labor force for opportunities in health sciences, education, transportation, trade utilities, and computing as well as jobs that require an industry certification or license.

Enhancing Florida's workforce education will provide more economic opportunities for our graduates, and support further diversification of Florida's economy. And that is absolutely true today as well as it was a year ago when this chart was created. And today, Florida is around the middle of the pack where, we are about number 20 for the percent of Floridians that have a degree for -- or a high quality -- we are in a national and global race for talent. I find over at the Florida chamber, Mark Wilson often says that talent is replacing -- is the new tax incentive. Because increasingly employers are looking at the talent in populations when thinking about moving, relocating or investing in neighbors in communities across the country.

Even prior to COVID, about two thirds of jobs required what I'm calling high school plus. That includes technical training for middle and highway jobs. More than 90 percent of the jobs were -- after the great depression, and by 2022, folks are estimating a shortfall of about 3.4 million skilled technical workers.

So basically, and these are pre COVID numbers, Florida needs about a million additional credentials to meet that works force need.

>> (inaudible). So -- how do you measure talent? This is a word that is a little bit wonky. But it's called educational attainment. When businesses again look to relocate into communities or into regions or even states, they oftentimes look at the population, the working age population, and determine what person -- have a higher quality of degree or certificate? And this number is captured in the American -- survey and -- actually publishes the information nationally and statewide and even at the community level, the percentage of working age adults with a high quality degree or credential. So, Florida is trending about 50 percent as I mentioned earlier, and we are above the national average.

And I should note, also, as Tony mentioned, the, this working age population, we have about 1.2 million people with a disability.

So, even though we are trending above the national average, I will say as we know and as you know, there are gaps for different populations. So the first chart here provides two or four year degree level of all Floridians at about 41 percent, you will see that there are significant gaps between the white population, about 44, almost 45 percent, and the black and

Hispanic populations. You will also see the chart on the left, I mean, sorry, the chart on the right has the -- it's a color chart of education attainment by county. So you will see here that there are significant gaps in urban and rural populations in education attainment. As you know, while it's not listed here, there are significant gaps and disparities among the populations that you serve individuals with disabilities. I will pause as Tony mentioned, the slides will be available, if they are a little bit hard to read, I apologize. So while that might have sounded slightly pessimistic, I will say that there are opportunities that shines light on the opportunities to increase our talent all along the human capital pipeline. While talent, the education attainment number addresses working age population, if we are going to create and prepare an adaptable work force, it starts at 0 to 18, through early learning, K12, career and technical education, it continues through the 18 to 24 age population, we are getting, we are beyond high school, getting credentials and certificates at colleges and universities, it continues even in the 25 to 64 population who are working who may need on the job training or skills retooling and re-skilling. A survey last year found that 58 percent of workers say the skill that they need for their jobs have changed significantly over the last five years. So this income working population is critically important in our talent pipeline. Additionally the 65 plus population which are, serve as

mentors as they continue working throughout their careers.

So, I apologize, it's probably a lot of information and background. You are probably wondering, who does this, and who in Florida, how do we begin by making sure our talent, our pipeline goes matched to the jobs of today and tomorrow? So, another turn here for you all to engage is with the talent development council. So the talent development council was established last year, it's a business led council with representatives from education, career source, economic development, and the legislature. And their goal is to produce data driven strategic plan that leverages the strength and address gaps in the pipeline. We look specifically at four talent inputs, they are looking at seamless alignment between demand and production, looking at future proof skills and also looking at equity and access. In order to create and enhance our talent pipeline. These folks, actually this is going to be a great way for you all to plug in, if you want to provide input, they will be starting up again, they went on pause during COVID, but as they began to thinking about strategies in a post COVID environment, this would be a good place for folks to engage.

So, Tony asked me to talk a little bit about what does the future hold? And so I wish I had this crystal ball to actually be able to give you some concrete information. But I will tell you, even before COVID, we couldn't really forecast the jobs 10 to 20

years out, because there are so many things changing really quickly. But I will say that the future is now, I will say that COVID-19 has sped up some of the things that we have been talking about over the last several years.

And this presents both challenges and opportunities for you all to consider. So COVID-19, I will say, encouraged everyone to start working remotely really quickly. And while that created challenges for some of the jobs, industries that Tony mentioned, such as tourism, recreation, real estate, construction, which is transactional -- you are able to do work remotely. Automation. Tourism and hospitality have been hard hit by COVID, but they were already at high risk for automation. But it is estimated that automation will actually create 58 million more jobs than it displaces, this is a tremendous opportunity. Again, it's going to be different. These won't necessarily be the jobs that were lost. It's going to be critical to make sure that our talent will be able to adapt to these positions. And the gig economy, we cannot forget about the economy. As I mentioned, millennials are probably going to have at least five jobs in 10 years after they graduate, for many of them that does not look like a traditional nine to five. Many of them including might be will be giggers, instead of having one place of business where I serve as an FTE, my job is actually split between my business -- my business is split at three different companies, hearing me out as a third, a third, a third, to be able to

perform separate duties, that creates opportunities as well because you will be able to, in some of the options will be -- will be attached to deliverables rather than necessarily being bound to one organization. So I believe, and I'm really optimistic that these emerging technologies and policies can be leveraged towards a shared prosperity.

And while we don't know what the future holds as far as jobs, we do have a really good sense of the foundational skills our talent will need to be competitive in the myriad of roles that they perform, this is disruption factors, globalization, as well as workplace relationships. The foundational skills, folks have been doing research, what are the skills abilities that folks need regardless of what career path they choose, what you see in the columns here are some of the those skills that focus on workplace skills, effective relationships and the ability to apply knowledge. So, communication and problem solving are going to be critical skills regardless if you are in construction or if you are in healthcare, as well as adaptive thinking, teamwork, the ability of you to work in teams virtually, even the remote world we are in right now as well as the academic skills. All of these things are going to be critical to ensuring that the folks that we serve and that our populations are able to perform, and be able to adapt to a constantly evolving and changing workforce. The good news is that these skills can be taught in a myriad of delivery models, you

can learn them through competency based model or on the job training or on demand training.

And we continue to see an increase in businesses investing in their talent, which leads more towards that on demand or just in time training. The Florida chamber produced a workforce 2030 report that surveyed business leaders and found more than half already invest in digital training to upscale and rescale employees and partnerships in University and technical centers. The Able Trust has been fantastic examples of partnerships that provide students with disabilities support in training to gain critical employability skills, I'm going to take a moment to shout out to Miami-Dade college, fan favorite, and the lead program as well as careers without limits at the haven Sarasota that works with their local colleges in the Sarasota/manatee area.

So, what does the future hold? Again, the future is now. And what we are striving for is a more connected working and ecosystem, a system that provides just in time training, not necessarily on the path, but also allows you if you intoed to gain an additional competency to get that where you need it, whether it's a technology skill or a platform that you need to learn or a coding mechanism that you need to learn, those should be available as you need them and clear pathways to obtain those skills, credentials and jobs. Right now we think of the work as the -- of education, and that is going to change as the workplace

continues to change and evolve, we will move more to life-long learning, so instead of education, job, done, you will think of education, job, on when I want to do something different, I want to get this credential and go back into the workforce, or maybe you can do them at the same time.

And this new ecosystem will allow folks to move more -- we will be able to accommodate many different populations that may have not been in post-secondary prior to that. I would love to hear your thoughts on how we can make sure that individuals with disabilities are able to take advantage of all of these opportunities as well.

So the future of work is going to focus not only on talent, but it's going to focus on skills and credentials.

So, as I begin to close, I want to make sure that you guys have some resources on the future of jobs. So here are several Florida institutes that have been done the last several years talking about including the Florida chamber, I mean the Florida chamber jobs 2030 report. There are several reports including jobs 2030, Florida 2030 and workforce 2030 which look at different key areas and how disruptions will impact those areas and what are the opportunities. Career source and the -- economic opportunity posted -- or published a skills gap in job vacancy survey that talks about both hard and soft skills needed, and reported by employers and project sunrise was

done, talks about where Florida is going as far as industries that are resilient and (inaudible) to 2030.

So, I'm going to go ahead and close here. I know it's been a lot of information to process. But I want to bring it back to why. Our talent, the people of Florida matter. And the skills and training is a way to ensure that they are resilient and adaptable to whatever the future holds. Focusing on talent helps Florida's workers, business leaders, and ultimately increasing pathways to prosperity so that we are able to adapt in catastrophe and recovery. Thank you. And I will turn it back over to Tony.

>> Thank you, Nicole. I'm going to get back here into my screen. So, Nicole, and I -- warned you to future of work conversation may be a little bit under false pretense, we wanted to share what we now about the environment but we also want to make sure that we find out from you. Admittedly, the work that we have been doing over the last few years has focused on the broader trends. I want to engage you in this conversation a little bit more. For those of you that I have asked to give some comments just to let you know in about five minutes, one of you will start opening the lines. For anybody else, I want to give you two ways to continue this with us, not only the social media tool is up here, but here as planning tool that I want to discuss, I want to share because it's very possible that what we have discussed up to now has then resolved questions for you. So here is a tool

that I'm going to share today, and I'm hoping that you will share your responses with. What it does is, it looks at three different timelines. The first is the immediate reaction that we are dealing with now in term of the COVID-19 area and the economic changes that are going on, thinking about, for example, how jobs and homes and lives and everything that we don't even know yet has impacted. And then it has another column for commonly called the next normal. After we figure out all this stuff that's going on, what are the new patterns, habits, policies, practices, expectations, relationships, that are going to define the next normal situation? The years they are estimates, hopefully we will move quickly, we are hoping to get past 2020 as quickly as we possibly can, there are things we will have to be thinking about and broadly speaking, the future as we prepare for the next paradigm. Now, you know those three buckets. So what am I asking you to consider and share with us? I want to know how the world goes changing in two particular areas. Think about the explosions that are happening, the sudden changes, those things that maybe have shut down with remote work or the popularity of Zoom or masks or what it means to be in an office or not. How are those changing our immediate reaction and what is likely to continue into the future. I would particularly would love to know the things you know about persons with different abilities are being impact by these, for example, I was lip reading or isolation

or the disruption that comes to the routines that folks with COVID have learned to accommodate or mass transit or the ability for personal assistants to keep moving with their same populations, how have those been played out and how are they going to continue to be impacting the future. And another column, erosion, those are driven by continuous change in the marketplace, health changes, do we need offices in the future? What is going on now is going to have a long erosion or a growth pattern. You know, I found this morning a very interesting question, do we need to continue to wear dress up pants and shoes if we will do everything being Zoom as we go forward. Those are things starting to erode and change if we continue in this world of work as we know it. Before I leave the graph, I want to emphasize the things that we are considering today do not necessarily have to be permanent. But I would love you to share your insights of how these things might continue into the future. They also don't have to be negative. There's a lot of positive things that are happening, how jobs are shifting from one location to another. For example, while retail is changing, fulfillment jobs are opening, while healthcare goes releasing jobs, face to face telehealth is creating new opportunities. Think about ways that are positive things that are also incurring. These two things are largely driven by the suddenness. But there are things that are also persistent in nature. Think about things that are driven by

demands or wants that individuals have. One of the interesting trends that I'm seeing is that somehow we have managed to continue happy hours, we just do them virtually and on our own, those will remain resilient as we go forward. Think about workforce hours or gig jobs or the ability to put children in child care or the need for those things are going to impact us over time. Will think about what is emerging? What are the new ways that, either that are brand new things that are coming out into our environment, or what are new ways that we are implementing old ideas? I found this last week two very interesting articles, one about Florida blue here in Florida, hiring folks that are teacher like, not necessarily to replace the education system, but to supplement the work of their employees around the State so that those of us who are trying to teach our kids fifth grade math and don't understand them at all can have somebody to lean on. Another article I read about interoperable learning records, where companies are going to share what they have learned to transfer between those, Wal-Mart, IBM and sales force are working together. What we would like you to do is share what you think are the trends and your projections under any of these areas. We would love to hear from you, we are going to be building a report and insights in these areas, Nicole and I don't do what you do day in and day out. We want to loop folks in this conversation and I greatly appreciate those of you who have agreed to

supplement our comments, Guenevere, if you don't mind, we are going to turn to some of the comments, maybe correction or interesting questions that they might have.

>> Yeah, so, Kathy Davis, you are unmuted. You may have to unmute yourself our end, but I have enabled you to talk, if you would like, to go ahead.

>> Okay. Are you able to hear me?

>> Perfectly.

>> Great. I did it correctly.

While Tony and Nicole, thank you so much for this presentation. What an awesome amount of information and a great conversation to have. I took so many notes that it may take me a moment to get through my comments here, but I will try to be concise. Tony, you had mentioned that many industries that lost the most jobs are the industries in which many of our customers are employed. Based on some data that I have recently been examining, you are correct, about a third of our employment outcomes are in these industries. We, meaning government, education, and non-profits, need partnerships with businesses in the low risk industries that Tony discussed, these are the high demand industries that require higher skills and pay higher wages, we need to find ways, this is one of my mantras, to screen individuals with disabilities into, not out of these occupations, there are great companies and model for doing just

that, I don't have time to go through them, but Microsoft, and Deloitte, two big companies that have innovative recruitment and hiring abilities for people with disabilities, locally the home builders and contractors association has been a miter partner in developing work base -- important students with disabilities, it's so successful that it spread to other home builders association as well as manufacturing. I agree with what Nicole said, that we need to -- we need just in time education, I had written that down Nicole, and you said it yourself, just in time education and training needs to screen in individuals with disabilities, and not out of the education and training and opportunities. Higher education needs to be responsive to the economy and industry needs, and policies need to support higher education to be responsive.

And the programs and policies of these companies and other organizations need to, and this is another one of my mantras, prioritize inclusivity, do not make it an afterthought. Nicole, I'm a big fan of what -- Miami-Dade college, I really support the -- earn and learn models and we are looking for ways to include individuals with disabilities and specifically our customers in those opportunities. But I do think that that inclusivity piece need to be prioritized not an afterthought.

>> Great comments. There's a lot we can do there together. Guenevere, we had some, I actually wanted to hear from outside of the state, too. We have Kathy West-Evansville

as well?

>> Yes, Kathy West-Evansville, you may have to unmute yourself, but please go ahead.

>> If you could unmute yourself? All right. We might have to get back to her.

>> Back to Kathy. So, interesting comments there, Kathy Davis, by the way, I appreciate, hopefully you will continue to work with us on how to do this, I know we are working with community service organizations across the state is to try and resolve these issues as well.

>> So, we have Heather Servais is also unmuted. Go ahead, Heather.

>> Hi, everyone, thank you Tony and Able Trust for inviting us to be part of such an amazing dialogue, outstanding to listen and hear. Also excited to see that we have so many VR staff and our community rehabilitation partners on this call. So, my comments are geared towards y'all. I was so encouraged to hear about the future of work and what it could leave our customers with disabilities. And so for our VR staff here, when we are looking at this information, about what it's going to take to make sure our customers have the opportunities (inaudible) careers that will give them a career and an independence that we are going to need to really think outside of the box. We are going to have to make sure that we are fully utilizing our data and key

partnerships. Especially when it comes to VR staff and business leaders, this conversation is so timely. We can work together to advance the education and preparation for employment for our customers. And part of what I'm hoping you will take away from today is not only having some resources to really fully understand how we can use the data to inform our decisions on how we work and prepare our customers moving for the future, but you will take that information and passion and become those ambassadors for our customers when we are out there reaching and talking to the businesses who may have been not ever worked with a person with a disability that they know of. So it just is encouraging to me. We talked a lot on this call about how we need to build certain skills and credentials, but we also talk a lot about adaptability and resiliency and what I know of people with disabilities, they are very adaptable and very resilient. I think with the key partnerships that we can establish together with community rehab partners, with voc rehab, with schools and businesses, we can move into the future and secure employment for people with disabilities who are qualified and we play a key role in making sure we can get our folks as prepared as possible to enter these jobs into the future and making sure we are thinking outside of the box to find them employment and opportunities that will help them be their best selves in thriving businesses in our state.

>> Thanks, Heather. And like Kathy, what you challenged us is for partnerships, and that's exactly what we are looking to do. There's a bunch of folks that are still on their call right now. We want to know how to work together to achieve the goals of not only meaningful and sustainable employment for a person with a disability, but also fully, full utilization and maximization of a potential of a community on the businesses side as well. Think of how many folks that they are failing to access at times and looking forward to working with you on growing the partnership between us and at the community level with businesses across the state.

>> Tony, we have now Kathy West-Evansville, so Kathy?

>> Hi, can you hear me?

>> We can.

>> Okay. Well, great. Thank you, thank you for adjusting.

I connected by phone and not by computer audio.

>> Thanks.

>> So, this has been a great discussion, and hi to my partner, Kathy Davis. I want to make a few comments about what we are seeing at the national level in terms of our work with business.

And I want to say one thing that's probably hitting all of us right now. Businesses are finally seeing that telework and virtual work is a possibility. So flexibility in how people work is a real

positive for the work we are doing. It's causing business to reevaluate that universal access to technology. And we have got a lot of great business partners that have that as a focus. I think they are really reaching out to us for assistance because as much as a business can assume needs, there's also that need to focus on the individualized process, not just for people with disabilities, but for everyone in the workplace. So starting to look at universal design as a concept that really needs to be applied across all work. So, you know, as we all work differently, but do we need to be effective? And access communication, but also the whole learning. So I think in this environment, our relationships with business are key. And as we have those relationships, we are listening to the change, they are asking us to be part of it, how to do jobs differently, how we can support individuals in being successful, because a lot of the things we know from accommodations, as I said before, really apply to everyone. And the candidates that we support I think are very unique in the way they are flexible, they are creative. These are individuals that have always been innovatives and adapted to their environment. And VR teams and community partners are very resourceful.

I will say I love the concept of lifelong learning. I think that's there for all of us. And I do want to reinforce, you know, a lot of us talk about soft skills. I would say even more in today's work

environments work, we are talking survival skills. I think we need to readjust how we look at the key skills and how we are supporting people. I have seen some very creative small businesses start to surface. And I think that's really interesting.

I don't know how many of you have been out there looking for masks. I'm in Seattle area, we were hit early on, and I turned to Etsy. It's amazing what the small businesses are doing. I think it's a chance to be very creative. And to really use our relationships with business to move forward to the next step.

>> Kathy, thank you so much. Kathy is with CSAVR, if you didn't know that. I should have mentioned that she woke up early to join us, I know it's not that early anymore, but thank you for joining us. I want to emphasize something you mentioned, businesses of now seen the potential of distance work, of virtual work, remote work. Let's capitalize on these opportunities. At the same time there's probably some other challenges that we need to resolve, for example, connectivity for all, broad band and the use of technology still have gaps, lots of ways we can capitalize at the moment but still new things that are emerging. I think we have one more.

>> Jane Johnson, you are unmuted, you may have on to unmute our side as well, go ahead.

>> Am I unmuted?

>> You are.

>> Yes, ma'am.

>> Hi, everybody. And Tony and Nicole, thank you so much for the presentation, it was really informative. Just really great job. And Guenevere, thank you for being such a gracious facilitator. And for those of that you don't know me, I'm Jane Johnson with the Florida Centers for Independent Living. And Centers for Independent Living are places, they are -- face to face consumer serving organization, so COVID-19 has forced them to do a very -- course correct. And migrate to virtual environments that were individual essential providers by the governor, but still had to provide services per their federal requirement. So, I consider the center for independent living sort of the W240 that helps a person move from where they are to where they want to go in terms of employment. I'm going to highlight some of the core services that they provide because they have now had to my great to virtual and on-line platforms for people that -- for as soon as for Inc. changing their skill set. Information and referral, which most of you are familiar with, they are connectors in the community, to resources that people might need. They also provide independent living skills training, that can be everything from money management to finding transportation, to getting assistive technology, employment skills, learning some of those soft skills. Also peer mentoring and networking, it can connect

someone with a disability with someone with a similar disability so they can leverage their learnings and I'm sure experiences and keep each other motivated. Advocacy, where, if someone is having difficulty accessing services or encountering barriers, that shouldn't be there, because they are, that -- is protected for them under the law, they can help them advocate for themselves and transition services, that's mostly for students who would be migrating from school to post-secondary education or employment. So what I think has happened for the CILs, they have had to ramp up their technological capabilities so their services are still on-line. They also received funding through the CARES Act to support that, they are available to provide training, education, counseling, all the services they were providing, but they will have the ability to use that funding to assist people who need help finding jobs. I want to put it out there that, for those of you who are employers or employment training specialists, if you have got people with disabilities who have issues a that need to be addressed, as they try to either find new employment or maintain employment in this new world, the centers for independent living can be a very important resource for you. And I was one of the people who checked the optimist box about the future, I do think that for people with disabilities, some of the barriers that have been, what's the word that you used, entrenched, we have entrenched opportunities and barriers, but

transportation has been a stubborn barriers for always, as well as person care assistants and physical accessibility of spaces, a lot of that has been eliminated or mitigated, I think that's a portion the ability to access telehealth as a legitimate way to receive healthcare as well as teleservices, to be able to connect with somebody over the phone instead of having to go to a physical office. Tele-counseling, mental health, and behavioral health services are all available now which is a huge bonus for people, that had trouble getting in and out of office, as well as education, tele-exercise, as well. I think this is all very positive for people that, who have had access, constraints before, so I think that the world of employment and access for people with disabilities has actually gotten larger, the learning curve of course, is going to be tough.

Tony, I love the way you broke it into three buckets of transition, right now reaction and adjustment, figure you go how to get there and centers for independent living are doing that now. So they are a public resource. The next normal is going to be how to leverage all of that technology so we can figure out what we used to do face-to-face, and the future, anyone who knows how to use excel, they only know 10 percent of the program. Same with technology, that's where the future will lie, figuring out how we can leverage the skills and talents that people with disabilities bring to the workforce so that they can be workers in

the gig economy, they can be and entrepreneurs, they are serve all 67 counties, the services are free, they are there to help transition and assist people as we navigate this new normal, I do think it will be a good time for many people with disabilities.

>> Thank you so much, I agree with you. There are many more that we were going to include in today's conversation, but unfortunately we are running out of time. We want you to continue the conversation with us. Nicole, I want to come to you for the last thing, any final comments that you would add?

>> No, I really do appreciate all of you and your thoughtful feedback. I do think similar to Tony that, and similar to many other comments, this is a time for -- inflection point. I think as we shift, we should really folks on the opportunities and prepare ourselves for the future, which is now, and I keep saying how do we create -- with we don't want to create workers, we want to create adaptable resilient humans who are able to do whatever the task is before them and are able to exceed and excel, that's the key to prosperity. I do think beyond the job into what is your future, what is the problem that you want to solve, and how do we give you the skills, the technical training, and the education that you need to be able to arm you to solve that problem.

>> Thanks. As I turn it over to Guenevere, those of you asking questions, we will get back to you afterwards, I appreciate those who asked questions in advance, I love the one are there

new jobs created by COVID? The answer is yes. Let me end my comments with this. We have been here before. There have been difficult times and unusual times, maybe not like this, necessarily, but we have been here before, and we will get through this. What we need to do though is keep thinking about what is tomorrow? I know that next month we are going to have some additional conversations as we come to celebrating the 30 year of the Americans with Disabilities Act, which gave people the right to access. But if I have an ongoing message, it's, we have a responsibility to recognize the realities as well of what the opportunities are. If we are going to position for tomorrow, we want to think about what is able. I know you have a few final comments, anything else?

>> Yes, one moment. So, thank you. Let me just grab one other thing here.

I really appreciate everybody that has stayed on the line. We still have 200 people that have stayed on with us, we do appreciate it. We know that you are very committed to this. For the last hour, we have heard new thoughts, new exciting trends, and opportunities to respond to what's unfolding, and to have to create problems that meet needs and that create -- in the workplace, the question I want to ask and continue on, do you have the tools needed to react to the challenges ahead? And I don't have another poll or anything else for you to distribute, but I

would ask that you would connect with us. You will see at the bottom of your screen there, info at [Able Trust.org](http://AbleTrust.org), we are really interested in what it is that's working for you, share us your favorite tool that's working. If you don't have what you need, and you -- but you have an idea what it is that you are lacking, share that with us as well. What would make a difference for you in the work that you are trying to accomplish, what's missing in your neighborhood, in your community, and if you don't have any idea of what that tool is, share some of the questions that are coming to mind that you don't have an answer for yet. My guess is that there are a whole bunch of other people here on this call that of the same question, and may become an opportunity for a future Talk Time and dive down deeper into some of those questions, and really bring some light to the questions that you are feeling and come to some group answers. So please do share with us at info at Able Trust.org. We have another webinar coming up on June 30th, we will be talking about organizational capacity to accomplish mission, and we will be carrying forward the same conversation that we had today and bringing that there and how do we meet these needs? What it is that we need to be doing. That will be with myself, registration is open, and you can find those registration details on AbleTrust.org. A recording of today's session will be posted on our website next week along with a highlight summary. You can follow us on Twitter, and Able

Trust to stay up to date on all of our work.

So on behalf of everybody here at the Able Trust, we say thank you to Tony and Nicole for taking the time to lead us on this discussion through the data and the trends, your guidance was amazing. It has been a really privilege to learn from each other and our callers that we were able to bring on today, we appreciate your time. So please, we invite to you register for the next Talk Time event on June 30th. And connect with our materials next week on our website, [WWW.Able Trust.org](http://WWW.AbleTrust.org). On behalf of everyone here at Able Trust, we thank you for joining us and letting us know how we can serve you. Thank you for staying in touch.

Thank you, Drew, thank you, everybody.