# Marketing, Sales, & Service and Business & Finance

**Date:** Friday, October 27, 2023
**Time:** 8:30 - 10:30
**Location**: Dorothy Inghram Learning Center
**Hosted by:** SBCROP
**Facilitator:** Terry Giamarino, SBCROP Program Manager
**Advisory Documents:** https://bit.ly/MSS_BFAdvisoryDocs2023

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## Advisors:

Amanda Buchholz, Sales Manager, Lamar Advertising
Dale Marsden, Founder Chief Visionary, Tomorrow's Talent
Darin Woinarowicz, President/CEO, Arrowhead Credit Union
Diane Kotlewski, CEO, Chaffey Federal Credit Union
Iris Garcia, Campaign Coordinator, Lamar Advertising
James Meier, Director, Strategic Communications & Marketing, IEDRC
Justin Hudson, President, 1LoveIE LLC

## K12 Educational Participants:

Andrew Lomax, Teacher, San Bernardino City Unified School Districts
Anthony Lopez, Teacher, San Bernardino City Unified School Districts
Carolyn Welliver, CTE Teacher, San Bernardino City Unified School Districts
Damian Lozano, CTE teacher, San Bernardino City Unified School Districts
David Aman, Teacher on Assignment II, CRY-ROP
Debra Rodgers, Teacher, CRY-ROP
Doris Hernandez, Work Based Learning Technician, Colton Joint Unified School District
Evelia Terriquez, Work Based Learning Technician, Colton Joint Unified School District
Jade Smith, MTSS Coordinator/CTE Dept Chair, San Bernardino City Unified School Districts
Joana Salazar, CTE- English, San Bernardino City Unified School Districts
Jose Aguilar, CTE Teacher, San Bernardino City Unified School Districts
Kenneth Soldmann, CPS, Colton Joint Unified School District
Kim Terry, Coordinator, Workforce SBCSS
Laura Smith, Program Specialist, San Bernardino City Unified School Districts
Phillip Alvarez, CTE Instructor, San Bernardino City Unified School Districts
Robin Buckles, Teacher, CRY-ROP
Sarah Alfonso, CTE Business & Technology Teacher, San Bernardino City Unified School Districts
Sean Fitzgerald, Teacher, San Bernardino City Unified School Districts
Sticia Shubin, Activities & Project Tech, Workforce SBCSS
Tina Martinucci, Virtual Enterprise Teacher, CRY-ROP
Vidal Valdez, Teacher, San Bernardino City Unified School Districts

**Minutes:**
A panel of seven industry professionals representing a wide range of positions within the Marketing, Sales, and Service and Business and Finance sectors participated by answering the following questions.

**Question 1: What trends do you see impacting your industry within the next 3-5 years?**

**Diane Kotlewski:** Diane underscores the impact of competition from fintech platforms like Venmo and PayPal on credit unions. She emphasizes the necessity of partnerships, innovation, and relevance to attract younger generations and explores the potential for upward mobility within credit unions.

**Dale Marsden:** Dale focuses on the critical space between education and industry, stressing the need to engage students early and bridge the gap between talent demand and supply. He highlights employers' increasing need for skilled talent and the importance of addressing this gap.

**Iris Garcia:** Iris highlights the importance of finding a balance in utilizing technology and leveraging data analytics to effectively target specific demographics, thereby enhancing business performance.

**James Meier:** James shares about the challenge of capturing the attention of younger generations with shrinking attention spans and the evolving landscape of social media platforms. He also touches upon the legislative scrutiny on AI, the need for educational institutions to adapt to online learning preferences, and the declining college enrollment rates.

**Amanda Buchholz:** Amanda emphasizes the significance of embracing technology for digital marketing and real-time capabilities while balancing tech-driven approaches and nurturing human relationships.

**Darin Woinarowicz:** Darin sheds light on challenges in talent acquisition, rapid technological advancements, and the impact of losing interpersonal skills due to increased reliance on technology in various industries.

**Justin Hudson:** Justin addresses the shift from traditional retail to online sales and the necessity of preparing the next generation for a changing workforce while finding adaptable and willing workers.

**Question 2: How would you recommend addressing these trends to better prepare students for your industry?**

**Amanda Buchholz:** Amanda suggests a strategic approach to guide young individuals toward their interests by aligning them with Career and Technical Education (CTE) pathways. She highlights the importance of identifying and nurturing passions early on to establish a robust

career trajectory, advocating for a proactive educational structure that resonates with individual interests.

**Justin Hudson:** Justin emphasizes the critical role of partnerships and collaboration in effectively communicating across different generations. He exemplifies this through leveraging influencer marketing, citing Mr. Beast on YouTube, to engage younger demographics. Justin stresses the necessity of understanding and utilizing contemporary mediums to bridge communication gaps and foster engagement.

**Darin Woinarowicz:** Darin underscores the significance of soft skills and the value of fostering partnerships within organizations to reduce turnover rates. He emphasizes the need for a service-oriented culture that retains talent and ensures long-term employee satisfaction.

**James Meier:** James highlights the pervasive need for marketing skills across professions and the rapidly evolving impact of AI on careers. He advocates staying updated with social media trends and adapting to changing media preferences, emphasizing the importance of learning to navigate social platforms for marketing purposes.

**Iris Garcia:** Iris emphasizes the need to stay informed about technological advancements, specifically highlighting the impact of AI on various industries, including entertainment fields like acting. She stresses the importance of understanding and adapting to emerging technological shifts.

**Dale Marsden:** Dale emphasizes the vital role of instilling soft skills in students from an early age, proposing initiatives such as interactions with leaders to develop communication skills. He advocates for learning soft skills through entry-level positions to prepare individuals for sustainable careers with better wages.

**Diane Kotlewski:** Diane underscores the indispensable nature of soft skills in job retention, stressing the need to relate to individuals of all ages and the ability to accept constructive feedback. She highlights the significance of effective communication skills across industries, acknowledging that customers are not necessarily peers and advocates for improved communication among employees.

**Question 3: What are the necessary skills/education/certification(s) needed for a student to obtain employment within your industry?**

**Diane Kotlewski:** Diane advocates for an attitude-first approach in hiring, stressing the significance of trainable skills over formal degrees. She points out that while college education provides skills, she values practical experience gained through work, especially highlighting the importance of a high school diploma for entry-level positions and how leadership skills are cultivated within IT roles.

**James Meier:** James mentions the accessibility of financial aid for students in community colleges and draws attention to the funding disparities between two-year and four-year

institutions, emphasizing the importance of understanding the financial landscape for prospective students.

**Justin Hudson:** Justin highlights the importance of traits like perseverance ("hustle"), customer relations, and the creation of meaningful connections, likening the clientele to family. He also emphasizes the need for financial literacy, especially for students in foster care, to aid them in navigating the complexities of education and employment.

**Darin Woinarowicz:** Darin uses the phrase "College Cs get degrees" to express that academic diversification and networking hold immense value in the job market. He introduces a Scholarship Foundation program focused on skills over degrees and advocates for a varied educational approach.

**Amanda Buchholz:** Amanda emphasizes the absence of a mandatory four-year degree requirement in their industry. She values traits such as a genuine desire to assist others and underscores the importance of building relationships, particularly in roles focusing on people-centered interactions.

**Question 4: Can you provide us with a few other occupations within your industry that may not require the highest degree/credential but provide a living wage?**

**James Meier:** James highlights the multifaceted capabilities of modern cell phones, advocating for teaching practical skills such as video editing and leveraging social media for marketing. He stresses the need for educators to understand regulations, especially those surrounding marketing and privacy, and the responsible use of information.

**Dale Marsden:** Dale stresses the importance of cultivating an entrepreneurial mindset among students, suggesting programs like micro-internships and externships to bridge the gap between education and industry. He offers to fund teacher externships to align educational practices more closely with industry needs.

**Justin Hudson:** Justin advocates for after-school programs and partnerships to guide students in managing their digital presence effectively. He specifically mentions the significance of LinkedIn and responsible social media usage, highlighting the long-term implications of their online activities.

**Amanda Buchholz:** Amanda underscores the importance of teaching practical skills such as networking through social media, crafting effective resumes, and conducting thorough research on companies before applying, recognizing the value of a tailored and comprehensive job application approach.

**Darin Woinarowicz:** Darin seeks insight into the collaboration between educators and employers and their specific needs. He aims to implement changes or adaptations to better support education within the industry's context.

**Question 5: Can you provide us with a few other occupations within your industry that may not require the highest degree/credential but provide a living wage?**

**Diane Kotlewski:** Diane highlights various roles in her industry that don't necessarily require the highest degrees for a livable wage. Starting as a personal account advisor without prior experience at $21/hour, there are opportunities to transition into roles like lending, support services, and marketing. She emphasizes the internal promotion of an employee to a marketing position based on company familiarity rather than a degree requirement.

**Dale Marsden:** Dale shares his experience creating job opportunities, emphasizing that some roles within his company and industry value soft skills, experience, and attitude over formal degrees. He mentions hiring individuals with some prior experience, providing them a living wage of $25/hour, and stressing the importance of internships and experiences even before completing higher education.

**James Meier:** James points out that in marketing, certain roles could be accessible with an associate's degree or through internships, starting from positions like photographer, videographer, or social media manager. However, as individuals progress in their careers, a bachelor's degree might become necessary, especially within academia-related marketing positions.

**Amanda Buchholz:** Amanda outlines natural progressions within her industry, showcasing how individuals can start at ground-level positions such as office management, sales, or operations and advance to managerial roles with experience gained within the company. She highlights the value of hands-on experience leading to higher positions without needing the highest degrees.

**Darin Woinarowicz:** Darin describes the various opportunities within his company, emphasizing that starting in the call center can lead to promotions and lateral movements within the organization. He stresses the importance of cross-training and job sharing to broaden employees' skill sets and prepare them for different roles and promotions.

**Justin Hudson:** Justin emphasizes the importance of guiding individuals toward defining their goals and creating actionable plans to achieve those objectives. He stresses mentorship and goal setting within a two-year timeframe, aligning individuals' aspirations with actionable steps towards a fulfilling career.

**Key Takeaways and Action Items by Panelist**
These key takeaways and action item lists highlight each respondent's insights, concerns, and suggested actions to address industry trends and prepare students for the evolving landscape within their respective industries.

Diane Kotlewski, CEO, Chaffey Federal Credit Union
**Key Takeaways:**
- Competition from fintech platforms like Venmo and PayPal impacting credit unions.
- Emphasis on partnerships, innovation, and relevance to attract younger generations.
- Importance of practical experience and soft skills over formal degrees.

**Action Items:**
- Foster strategic partnerships within the industry.
- Focus on innovation and relevance to attract younger demographics.
- Prioritize soft skills in job retention and communication across industries.

Dale Marsden, Founder Chief Visionary, Tomorrow's Talent
**Key Takeaways:**
- The critical space between education and industry needs bridging.
- Emphasis on early student engagement.
- Importance of soft skills development for sustainable careers.

**Action Items:**
- Develop programs linking education to industry needs.
- Increase engagement opportunities for students.
- Instill soft skills through interactions with industry leaders and entry-level positions.

Iris Garcia, Campaign Coordinator, Lamar Advertising
**Key Takeaways:**
- Balancing technology and leveraging data analytics for targeted marketing.
- Significance of staying informed about technological advancements.

**Action Items:**
- Invest in technology for targeted marketing.
- Stay updated on emerging technological shifts.
- Adapt strategies based on technological advancements.

James Meier, Director, Strategic Communications & Marketing, IEDRC
**Key Takeaways:**
- Capturing attention in evolving social media landscapes.
- Adapting to online learning preferences and marketing skills' importance.
- Legislative scrutiny on AI and its impact on careers.

**Action Items:**
- Adapt marketing strategies to changing social media trends.
- Enhance online learning experiences.
- Stay informed about AI impact and navigate social platforms effectively.

Amanda Buchholz, Sales Manager, Lamar Advertising

**Key Takeaways:**

- Balancing technology-driven approaches with human relationships for effective marketing.
- Importance of nurturing individual passions and aligning them with career paths.

**Action Items:**

- Implement Career and Technical Education (CTE) pathways.
- Maintain personal connections in tech-driven marketing.
- Align education with individual career interests.

Darin Woinarowicz, President/CEO, Arrowhead Credit Union

**Key Takeaways:**

- Challenges in talent acquisition due to rapid technological advancements.
- Reduced interpersonal skills' impact on industries.
- Significance of soft skills development and partnerships for reduced turnover.

**Action Items:**

- Focus on upskilling for technological advancements.
- Prioritize soft skills training.
- Foster partnerships for reduced turnover and a service-oriented culture.

Justin Hudson, President, 1LoveIE LLC

**Key Takeaways:**

- Shift from traditional retail to online sales requires adaptable workforce preparation.
- Importance of partnerships and communication strategies across generations.

**Action Items:**

- Prepare the next generation with adaptable skills.
- Utilize contemporary mediums for engagement.
- Focus on partnerships and communication across different age groups.

# Labor Market Information

The following labor market information was sourced from https://www.onetonline.org/ on November 20, 2023.

## Marketing, Sales, and Service Industry Sector

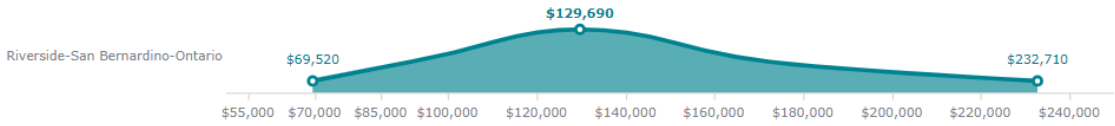
### Local Wages

**11-2021.00 - Marketing Managers** Bright Outlook

Wages for state: California Go

Wages near ZIP Code: 92408 Go

Annual Wages | Hourly Wages




#### In Riverside-San Bernardino-Ontario, CA:

- Workers on average earn **$129,690**.
- 10% of workers earn **$69,520 or less**.
- 10% of workers earn **$232,710 or more**.

#### In California:

- Workers on average earn **$166,390**.
- 10% of workers earn **$91,450 or less**.
- 10% of workers earn **$239,200+ or more**.

#### In the United States:

- Workers on average earn **$140,040**.
- 10% of workers earn **$76,790 or less**.
- 10% of workers earn **$239,200+ or more**.

Source: Bureau of Labor Statistics 2022 wage data.

### California Employment Trends

**11-2021.00 - Marketing Managers** Bright Outlook

View trends for state: California Go

#### In California:

| | |
|---|---|
| **Employment** (2020) | 49,800 employees |
| **Projected employment** (2030) | 61,100 employees |
| **Projected growth** (2020-2030) | 23% |
| **Projected annual job openings** (2020-2030) | 5,740 |

#### In the United States:

| | |
|---|---|
| **Employment** (2022) | 358,200 employees |
| **Projected employment** (2032) | 381,900 employees |
| **Projected growth** (2022-2032) | 7% Faster than average |
| **Projected annual job openings** (2022-2032) | 31,200 |

California source: Projections Central 2020-2030 long-term projections. United States source: Bureau of Labor Statistics 2022-2032 employment projections. "Projected growth" represents the estimated change in total employment over the projections period. "Projected annual job openings" represent openings due to growth and replacement.

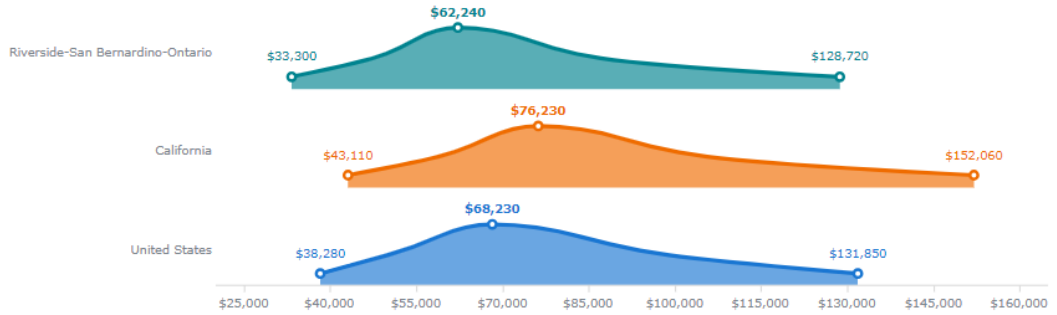
# Local Wages

**13-1161.00 - Market Research Analysts and Marketing Specialists** Bright Outlook

Wages for state: California Go

Wages near ZIP Code: 92408 Go

Annual Wages | Hourly Wages




## In Riverside-San Bernardino-Ontario, CA:

- Workers on average earn **$62,240**.
- 10% of workers earn **$33,300 or less**.
- 10% of workers earn **$128,720 or more**.

## In California:

- Workers on average earn **$76,230**.
- 10% of workers earn **$43,110 or less**.
- 10% of workers earn **$152,060 or more**.

## In the United States:

- Workers on average earn **$68,230**.
- 10% of workers earn **$38,280 or less**.
- 10% of workers earn **$131,850 or more**.

Source: Bureau of Labor Statistics 2022 wage data.

# California Employment Trends

**13-1161.00 - Market Research Analysts and Marketing Specialists** Bright Outlook

View trends for state: California Go

## In California:

| | |
|---|---|
| **Employment (2020)** | 109,900 employees |
| **Projected employment (2030)** | 147,600 employees |
| **Projected growth (2020-2030)** | 34% |
| **Projected annual job openings (2020-2030)** | 16,240 |

## In the United States:

| | |
|---|---|
| **Employment (2022)** | 868,600 employees |
| **Projected employment (2032)** | 985,200 employees |
| **Projected growth (2022-2032)** | ■■■■ 13%<br>Much faster than average |
| **Projected annual job openings (2022-2032)** | 94,600 |

California source: Projections Central 2020-2030 long-term projections. United States source: Bureau of Labor Statistics 2022-2032 employment projections. "Projected growth" represents the estimated change in total employment over the projections period. "Projected annual job openings" represent openings due to growth and replacement.

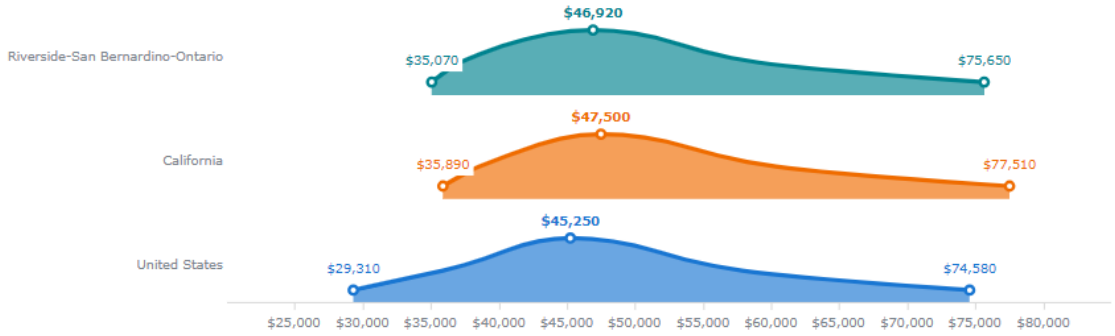
# Local Wages

## 41-1011.00 - First-Line Supervisors of Retail Sales Workers Bright Outlook

Wages for state: California Go

Wages near ZIP Code: 92408 Go

Annual Wages | Hourly Wages




### In Riverside-San Bernardino-Ontario, CA:

- Workers on average earn **$46,920**.
- 10% of workers earn **$35,070 or less**.
- 10% of workers earn **$75,650 or more**.

### In California:

- Workers on average earn **$47,500**.
- 10% of workers earn **$35,890 or less**.
- 10% of workers earn **$77,510 or more**.

### In the United States:

- Workers on average earn **$45,250**.
- 10% of workers earn **$29,310 or less**.
- 10% of workers earn **$74,580 or more**.

Source: Bureau of Labor Statistics 2022 wage data.

# California Employment Trends

## 41-1011.00 - First-Line Supervisors of Retail Sales Workers Bright Outlook

View trends for state: California Go

### In California:

| | |
|---|---|
| **Employment (2020)** | 132,600 employees |
| **Projected employment (2030)** | 136,200 employees |
| **Projected growth (2020-2030)** | 3% |
| **Projected annual job openings (2020-2030)** | 14,420 |

### In the United States:

| | |
|---|---|
| **Employment (2022)** | 1,405,800 employees |
| **Projected employment (2032)** | 1,311,800 employees |
| **Projected growth (2022-2032)** | -7% Decline |
| **Projected annual job openings (2022-2032)** | 123,700 |

California source: Projections Central 2020-2030 long-term projections. United States source: Bureau of Labor Statistics 2022-2032 employment projections. "Projected growth" represents the estimated change in total employment over the projections period. "Projected annual job openings" represent openings due to growth and replacement.

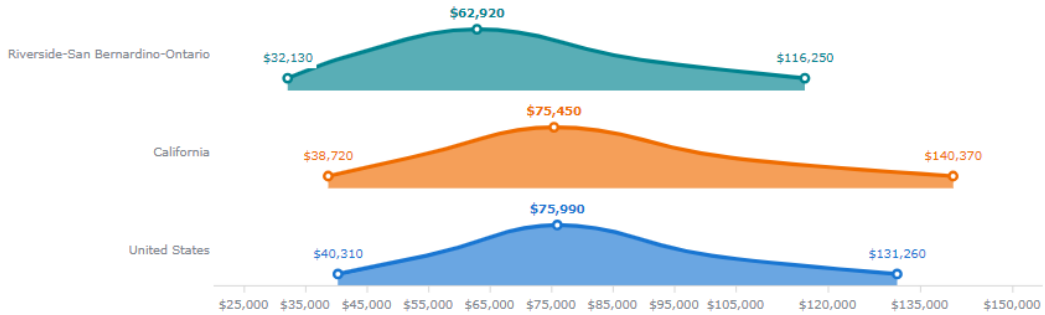
# Local Wages

**13-1199.06 - Online Merchants** Bright Outlook

Wages for state: California Go

Wages near ZIP Code: 92408 Go

Annual Wages | Hourly Wages




## In Riverside-San Bernardino-Ontario, CA:

Wage data for **Business Operations Specialists, All Other**.

- Workers on average earn **$62,920**.
- 10% of workers earn **$32,130 or less**.
- 10% of workers earn **$116,250 or more**.

## In California:

Wage data for **Business Operations Specialists, All Other**.

- Workers on average earn **$75,450**.
- 10% of workers earn **$38,720 or less**.
- 10% of workers earn **$140,370 or more**.

## In the United States:

Wage data for **Business Operations Specialists, All Other**.

- Workers on average earn **$75,990**.
- 10% of workers earn **$40,310 or less**.
- 10% of workers earn **$131,260 or more**.

Source: Bureau of Labor Statistics 2022 wage data.

# California Employment Trends

**13-1199.06 - Online Merchants** Bright Outlook

View trends for state: California Go

## In California:

Employment data for **Project Management Specialists and Business Operations Specialists, All Other**.

| | |
|---|---|
| **Employment (2020)** | 314,200 employees |
| **Projected employment (2030)** | 357,800 employees |
| **Projected growth (2020-2030)** | 14% |
| **Projected annual job openings (2020-2030)** | 28,620 |

## In the United States:

Employment data for **Business Operations Specialists, All Other**.

| | |
|---|---|
| **Employment (2022)** | 1,174,800 employees |
| **Projected employment (2032)** | 1,223,600 employees |
| **Projected growth (2022-2032)** | 4% Average |
| **Projected annual job openings (2022-2032)** | 107,000 |

California source: Projections Central 2020-2030 long-term projections. United States source: Bureau of Labor Statistics 2022-2032 employment projections. "Projected growth" represents the estimated change in total employment over the projections period. "Projected annual job openings" represent openings due to growth and replacement.

# Business and Finance Industry Sector

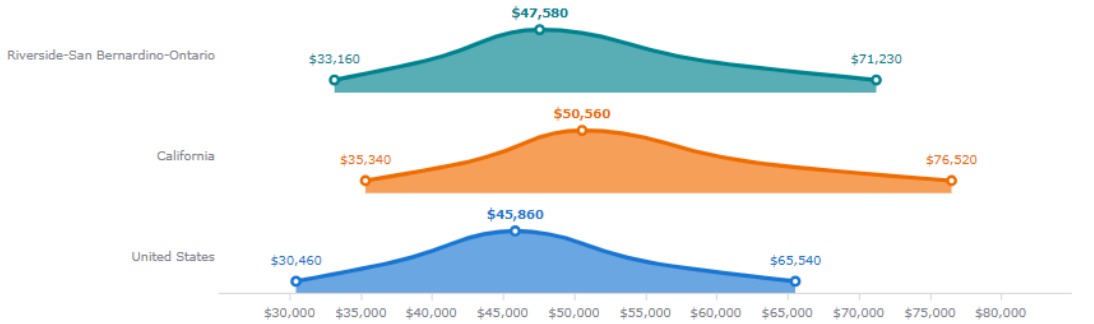
## Local Wages

**43-3031.00 - Bookkeeping, Accounting, and Auditing Clerks** Bright Outlook

Wages for state: California Go

Wages near ZIP Code: 92408 Go

Annual Wages | Hourly Wages




### In Riverside-San Bernardino-Ontario, CA:

- Workers on average earn **$47,580**.
- 10% of workers earn **$33,160 or less**.
- 10% of workers earn **$71,230 or more**.

### In California:

- Workers on average earn **$50,560**.
- 10% of workers earn **$35,340 or less**.
- 10% of workers earn **$76,520 or more**.

### In the United States:

- Workers on average earn **$45,860**.
- 10% of workers earn **$30,460 or less**.
- 10% of workers earn **$65,540 or more**.

Source: Bureau of Labor Statistics 2022 wage data.

## California Employment Trends

**43-3031.00 - Bookkeeping, Accounting, and Auditing Clerks** Bright Outlook

View trends for state: California Go

### In California:

| | |
|---|---|
| **Employment (2020)** | 184,300 employees |
| **Projected employment (2030)** | 192,400 employees |
| **Projected growth (2020-2030)** | 4% |
| **Projected annual job openings (2020-2030)** | 21,460 |

### In the United States:

| | |
|---|---|
| **Employment (2022)** | 1,735,800 employees |
| **Projected employment (2032)** | 1,627,500 employees |
| **Projected growth (2022-2032)** | -6% Decline |
| **Projected annual job openings (2022-2032)** | 183,900 |

California source: Projections Central 2020-2030 long-term projections. United States source: Bureau of Labor Statistics 2022-2032 employment projections. "Projected growth" represents the estimated change in total employment over the projections period. "Projected annual job openings" represent openings due to growth and replacement.

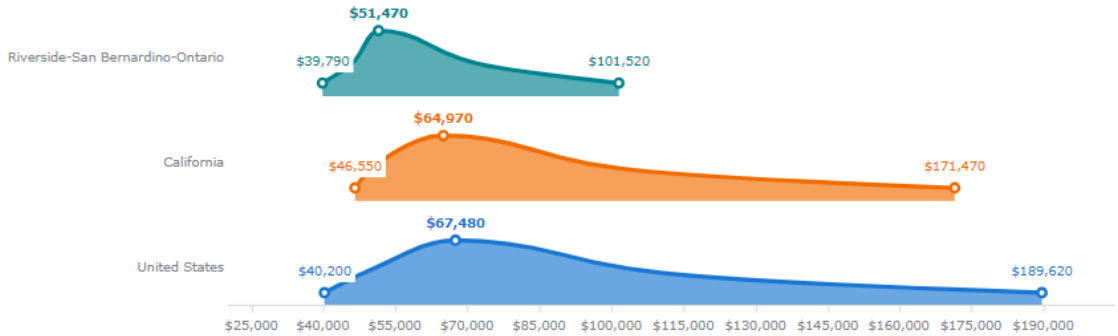
# Local Wages

## 41-3031.00 - Securities, Commodities, and Financial Services Sales Agents Bright Outlook

Wages for state: California Go

Wages near ZIP Code: 92408 Go

Annual Wages | Hourly Wages




### In Riverside-San Bernardino-Ontario, CA:

- Workers on average earn **$51,470**.
- 10% of workers earn **$39,790 or less**.
- 10% of workers earn **$101,520 or more**.

### In California:

- Workers on average earn **$64,970**.
- 10% of workers earn **$46,550 or less**.
- 10% of workers earn **$171,470 or more**.

### In the United States:

- Workers on average earn **$67,480**.
- 10% of workers earn **$40,200 or less**.
- 10% of workers earn **$189,620 or more**.

Source: Bureau of Labor Statistics 2022 wage data.

# California Employment Trends

## 41-3031.00 - Securities, Commodities, and Financial Services Sales Agents Bright Outlook

View trends for state: California Go

### In California:

| | |
|---|---|
| **Employment (2020)** | 57,700 employees |
| **Projected employment (2030)** | 64,500 employees |
| **Projected growth (2020-2030)** | 12% |
| **Projected annual job openings (2020-2030)** | 5,880 |

### In the United States:

| | |
|---|---|
| **Employment (2022)** | 482,200 employees |
| **Projected employment (2032)** | 517,700 employees |
| **Projected growth (2022-2032)** | 7% Faster than average |
| **Projected annual job openings (2022-2032)** | 40,100 |

California source: Projections Central 2020-2030 long-term projections. United States source: Bureau of Labor Statistics 2022-2032 employment projections. "Projected growth" represents the estimated change in total employment over the projections period. "Projected annual job openings" represent openings due to growth and replacement.

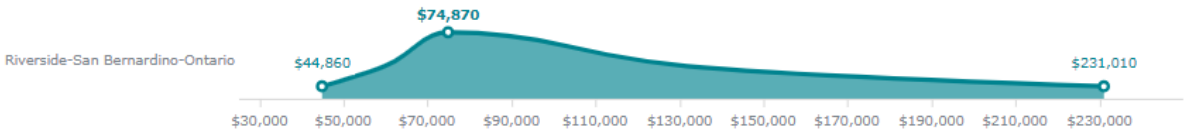
# Local Wages

## 13-2052.00 - Personal Financial Advisors Bright Outlook

Wages for state: California Go

Wages near ZIP Code: 92408 Go

Annual Wages | Hourly Wages




## In Riverside-San Bernardino-Ontario, CA:

- Workers on average earn **$74,870**.
- 10% of workers earn **$44,860 or less**.
- 10% of workers earn **$231,010 or more**.

## In California:

- Workers on average earn **$102,270**.
- 10% of workers earn **$59,010 or less**.
- 10% of workers earn **$239,200+ or more**.

## In the United States:

- Workers on average earn **$95,390**.
- 10% of workers earn **$46,700 or less**.
- 10% of workers earn **$239,200+ or more**.

Source: Bureau of Labor Statistics 2022 wage data.

# California Employment Trends

## 13-2052.00 - Personal Financial Advisors Bright Outlook

View trends for state: California Go

## In California:

| | |
|---|---|
| **Employment (2020)** | 42,000 employees |
| **Projected employment (2030)** | 47,700 employees |
| **Projected growth (2020-2030)** | 14% |
| **Projected annual job openings (2020-2030)** | 3,790 |

## In the United States:

| | |
|---|---|
| **Employment (2022)** | 327,600 employees |
| **Projected employment (2032)** | 369,600 employees |
| **Projected growth (2022-2032)** | ■■■■ 13%<br>Much faster than average |
| **Projected annual job openings (2022-2032)** | 25,600 |

California source: Projections Central 2020-2030 long-term projections. United States source: Bureau of Labor Statistics 2022-2032 employment projections. "Projected growth" represents the estimated change in total employment over the projections period. "Projected annual job openings" represent openings due to growth and replacement.