



# Digital Academy & Business Generator



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*Proprietary Information*



# Jobenomics Digital Florida

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## Executive Summary

The mission of **Jobenomics Digital Florida** is to mass-produce startup businesses in the digital domain via the **Jobenomics Digital Academy & Business Generators** and create a magnet that will generate and attract top talent to build **digital communities** in the Sunshine State.

Jobenomics Digital Academy & Business Generator will provide career and business development pathways for students (of all ages) interested in the digital economy, which is creating the vast majority of new startups and careers. The Jobenomics Digital Academy & Business Generator Program focuses on digital literacy, certified skills-based training, pathways to entry-level employment in the digital domain, and startup digital technology-related businesses.

A Jobenomics Digital Florida program is synergistic with Governor Desantis' recent economic and workforce initiatives, including the Reemployment Assistance program, the Reimagining Education and Career Help (REACH) Act, Florida Job Growth Grant Fund, Return to Work Initiative, and the new Florida Digital Service to deliver better government services and transparency to Floridians through design and technology.

Jobenomics Digital Florida will be a 501(c)(3) nonprofit that will be the private sector interface of a public-private partnership. Jobenomics Digital Florida will manage the equitable rollout of ten Jobenomics Digital Academy & Business Generator Centers and Campuses across the state.

A typical Center consists of a state-of-the-art 10,000 to 20,000 square foot facility on a 1 to 2-acre site. A 2 to 30-acre Campus includes a 20,000 to 40,000 square foot Center, Digital Laboratories, Digital Live-Work Communities, and Open Access Centers (that will provide city-wide ultra-high-speed internet access).

Each Campus and Center will feature ultra-modern structures to attract and retain top digital domain talents. Jobenomics proposed to use Sprung Structures for the prototype facilities. State-of-the-art facilities will attract blue ribbon entrepreneurs (like Bezos and Musk, who use Sprung for their flagship programs), corporate sponsors, and investors to underwrite the certified skills-based training programs and mass-production of startup firms.

### Jobenomics Digital Academy & Business Generator Sites



Goal is to create 100 new businesses per month per site (12,000 per year state total) in underserved and under-resourced communities.



Jobenomics and The Lab Holdings have developed their revolutionary blockchain and smart chain system, called Maximus Smart Chain. Maximus Smart Chain allows for fast, safe, and secure decentralized asset exchanges and the development of apps, web portals, and more, all at the same time to accelerate digital creation and commerce at lightning speeds.

Each Jobenomics Digital Academy & Business Generator Center will be a Florida Benefit Corporation. According to Florida statute Title XXXVI, a Benefit Corporation aims to create a general public benefit stipulated in the Articles of Incorporation. These stipulations provide corporate officers with legal underpinning to retain control of their socially-conscious business mission when raising capital or distributing profits to shareholders. Jobenomics stipulates that a minimum of 5% of the Digital Academy & Business Generator's profits go to the Jobenomics Digital Florida profit organization to start or upgrade other academies. Another recommended stipulation is that every new business created by the Business Generator will also commit a percentage of profits (or in-kind services until the startup business stabilizes).

Not including the Build Back Better Act, the U.S. Congress has enacted \$15 trillion worth of social determinants of health and Infrastructure spending, of which \$5.1 trillion is uncommitted.

Speaker Pelosi set a precedent by earmarking \$200 million in the Build Back Better Act for Presidio development in her Congressional district. The

Presidio of San Francisco is an aging 1,480-acre mixed-use, for-profit, commercial and public park. While Jobenomics is a fiscally-conservative business development movement, this earmark is warranted if it **mass-produces businesses in underserved communities**. The Jobenomics Digital Florida team believes that an earmark or appropriation in the \$100 million range is reasonable and justifiable.

Jobenomics Digital Florida seeks \$100 million to develop ten Digital Academy & Business Generator Campuses and Centers in Florida Opportunity Zones. Jobenomics designed each Center to mass-produce a minimum of 100 startup businesses per month or 1,200 new firms per year. Ten Generators would produce 12,000 startups per year statewide.

Revenue generated by the Digital Academy & Business Generator Campuses and Centers will be able to sustain private sector operations within a year or two of implementation. A percentage of profits from these operations will fund the expansion of new Centers in the remaining 417 Qualified Opportunity Zones in the Sunshine State.

#### Recent U.S. Federal Initiatives & New Discretionary Funding

Status	Program (as of 1 February 2022)	Allowed	Disbursed/ Committed \$ Trillions	Uncom- mitted
Enacted	COVID Actions (Congress, Federal Reserve System, White House)	\$11.9	\$8.5	\$3.4
Enacted	American Rescue Plan Act	\$1.8	\$1.4	\$0.5
Enacted	Infrastructure Investment & Jobs Act	\$1.2	\$0.0	\$1.2
		\$15.0	\$9.8	\$5.1
House Enacted	Social Spending & Climate Act (aka Build Back Better Act)	\$1.75	\$0.0	\$1.75
Grand Total		\$16.7	\$9.8	\$6.9

## Prologue

Jobenomics Digital Academy & Business Generators can generate well-paying careers in every city, community, or neighborhood that wants to prioritize locally-owned business creation. Since only one-third of the U.S. workforce has the digital skills to succeed in the digital domain, the need is great. Since Jobenomics Digital Florida focuses on the poorest communities in Florida (i.e., Federally Designated Opportunity Zones), the need is exceedingly great in these underserved communities.

Mass-producing digital startup businesses in Opportunity Zones have many collateral benefits than creating jobs. Jobenomics contends for every one percent increase in startup business, local crime and poverty rates decrease by two percentage points.

The digital economy offers a unique opportunity for policymakers to mass-produce jobs and startup businesses. Per a June-July 2020 Gallup poll, Americans rated small business institutions the highest of sixteen categories with an approval rating of 75%, slightly higher than the second-place finisher, the U.S. military, with 72%. The medical system came in third at 51%. The bottom three institutions were big business, television news, and Congress at 19%, 18%, and 13%.

Each Jobenomics Digital Academy & Business Generator consists of a combined entrepreneurial and enterprise center to exploit career and business opportunities afforded by the dramatic rise in the digital economy. As the name implies, a Digital Academy & Business Generator consists of a Digital Academy and a Business Generator. The Digital Academy attracts, assesses, coaches, trains, and certifies candidates in the digital domain. The Business Generator uses the Jobenomics Community-Based Business Generator process to mass-produce startup firms (e.g., around one hundred new nonemployer firms and micro-businesses per month).

The primary purpose of the Digital Academy is to attract, assess, coach, train, and certify candidates in digital technologies via a lifelong applied learning and transformation mapping process. In addition, the Jobenomics Business Generator uses the Jobenomics Community-Based Business Generator process to mass-produce startup firms in underserved or under-resourced communities. This center will also include a training and computer center, startup offices, conference room, Entrepreneur Club, and café.

This center will expand on the core competencies of The Lab Orlando ([TheLabOrlando.com](http://TheLabOrlando.com)) and incorporate features of Club-E Atlanta ([ClubEAtlanta.com](http://ClubEAtlanta.com)) that Jobenomics helped implement in 2011. Club E Atlanta is an entrepreneur empowerment center created as a public/private partnership with the City of College Park. Club-E primarily functions as a skills-based training, certification, and startup business center.

Digital startups are ten times easier to create than traditional brick-and-mortar startups. They are also significantly less expensive to start since the bulk of their infrastructure is in the cloud, and support staff is available as needed online. Consequently, the fastest way to propel local economies in opportunity zones is by mass-producing digital economy startups.





The Jobenomics Digital Academy & Business Generator will contain many digitally-related revenue-generating activities, including an advanced technology computer center, co-working rental offices and conference room, and an Entrepreneur Club and café. In addition to providing onsite co-working facilities for startup firms, Jobenomics Digital Florida will install level Level 3 DC Fast Charging Stations that can charge electric vehicles up to 80% in less than 30 minutes.

Most digital startup companies require a least one gigabit per second (Gbps) internet speed to be competitive and cost-effective. Most underserved communities in Florida either do not have high-speed internet or a limited number of broadband providers.

In partnership with SiFi Networks, Jobenomics Digital Florida is currently analyzing the feasibility of ultra-high-speed networks (with up and down speeds of 10 Gbps) in Opportunity Zones that want a Jobenomics Digital Academy & Business Generator and Maximus Smart Chain integration to generate cashflow via open access networks.

SiFi Networks is North America's leading privately owned telecom company funding, building, and operating open access fiber networks across the United States. Open access involves an arrangement where the Jobenomics Digital Florida network is available to independent service providers to offer services.

The United States workforce is ill-equipped to perform and compete effectively in the digital domain. Although most working-age adults use the internet every day, they lack the skills to meet today's growing demand for trained digital professionals. More than eight out of ten middle-skill jobs require digital skills. Digital middle-skill jobs represent roughly 40% of overall job postings. Yet, the USA has 11 million unfilled job openings—most of which are due to a lack of skills in the digital domain.

Across all industries, data show that two-thirds of U.S. workers have no or limited digital skills. 35% of all workers have only a baseline level of proficiency and struggle with new digital tasks. That leaves only 33% of all workers with sufficient digital skills to prosper in the digital domain. While it might seem that younger workers would be uniformly digitally literate, 43% of U.S. workers aged 16 to 34 have no or limited digital skills. With this poor talent level, the United States cannot effectively compete in the digital domain.

Digital literacy is the foundation upon which everything in the digital economy depends. To be digitally literate, one must first be literate in basic educational skills. According to the OECD, of the top 77 nations, the USA ranks 13<sup>th</sup> in reading, 18<sup>th</sup> in science, and 27<sup>th</sup> in math. America's digital near-peer competitor, China, ranks 1<sup>st</sup> in each category.

Over the next decade, labor demand changes require reskilling and upskilling programs to transition workers from routine tasks into jobs requiring more technological and interpersonal (awareness, empathy, collaboration, leadership, conflict management/resolution, and entrepreneurial) skills. Careers and businesses depend on communication and social skills, and



technical skills. Therefore, a proper combination of so-called soft and hard skills will determine our nation and Florida's competitiveness in the digital economy.

## About Jobenomics

Jobenomics ([Jobenomics.com](https://jobenomics.com)) specializes in mass-producing startup businesses and sustainable jobs in underserved and under-resourced communities. The Jobenomics International Grassroots Movement has reached over 30 million people via national media, Jobenomics TV, website, blog, and lectures. As a result of this exposure, Jobenomics' unique economic, community, business, and workforce development activities gained international recognition. Over forty cities and regions on four continents implemented Jobenomics Chapters. To meet local citizens' immediate needs, Jobenomics forms partnerships with leading companies and institutions to create a wide variety of highly scalable startup programs that could quickly mass-produce new locally-owned and operated startup businesses.

Data shows that for every 1% of startup business growth, poverty and crime are reduced by 2%. Consequently, Jobenomics has a portfolio of turnkey startups implemented within a year. The Jobenomics Digital Academy & Business Generator is one of over a dozen such programs. A 170-page Jobenomics Digital Academy & Business Generator business plan is available at (<https://jobenomics.com/wp-content/uploads/2021/08/Jobenomics-Digital-Academy-Business-Generator-9-August-2021.pdf>).

Per Jobenomics Founder, Chuck Vollmer:

"By combining lessons learned from Jobenomics' experience in launching an entrepreneur club in Atlanta (as well as hundreds of other startup businesses), Jobenomics's Founder selected The Lab Holdings of Florida to help develop and lead a Jobenomics Digital Florida initiative. The Co-Founders and Co-CEOs of The Lab Holdings of Florida, RC Williams and Julianna Osmond, are uniquely qualified to lead the Jobenomics Digital Florida initiative. As exemplified by this 5-minute video (<https://youtu.be/walgpnSA1H4>), these compassionate and mission-driven individuals launched a nonprofit organization (The Give Foundation) in one of the poorest (\$22K median household income) minority neighborhoods (Parramore, a historically segregated neighborhood for Orlando residents of African descent) in all of Florida. The Give Foundation's mission is to build wealth into people's lives, the communities they live and work in, and our nation through the power of generational knowledge transfer, technology, and collaboration. This mission is synonymous with the Jobenomics International Grassroots Movement's mission to mass-produce startup businesses and careers in under-resourced and underserved communities."

The Give Foundation led to the creation of The Lab Holdings of Florida, LLC ("The Lab" & "The Lab Orlando") a multi-location business and economic generator, and Sherloc, a high-tech firm specializing in digital and network technologies. Sherloc provides cutting-edge market research

and competitive intelligence services to small to mid-sized businesses and FinTech (financial technology) applications.

## The Lab Holdings of Florida

The Lab Holdings of Florida, LLC ("The Lab" & "The Lab Orlando") is a multi-location business and economic generator. The Lab focuses on building a solid foundation for and providing guidance to scale ready businesses that deliver jobs, economic development, and increased tax and investor returns. The Lab model has been featured nationally and supported by The Executive Office of The President on Domestic Policy, The Department of Housing and Urban Development, and the Office of Senator Tim Scott.



Jobenomics and The Lab team will design and build the prototype Jobenomics Digital Academy & Business Generator in the Orlando metropolitan area. The Lab will serve as the interim Jobenomics Digital Florida location.

**The Lab Orlando** ([TheLabOrlando.com](https://www.TheLabOrlando.com)) is empowered by **Sherloc** ([AskSherloc.com](https://www.AskSherloc.com)), a high-tech firm specializing in digital and network technologies. Sherloc provides cutting-edge market research and competitive intelligence services to small to mid-sized businesses and FinTech (financial technology) applications and platforms (e.g., NFTs or non-fungible tokens or digital collectibles, cryptocurrencies, and blockchain).

Jobenomics chose The Lab Holdings to lead Jobenomics Digital Florida since it is an existing high-tech digital business generator serving the underserved in a Qualified Opportunity Zone. In addition, Julianna and RC founded **The Give Foundation** (<https://www.ArtOfTheGive.org>), a nonprofit 501(c)3 organization. The Give Foundation's mission is to build wealth into people's lives, the communities they live and work in, and our nation through the power of generational knowledge transfer, technology, and collaboration. This mission is synonymous with the Jobenomics International Grassroots Movement's mission to mass-produce startup businesses and careers in under-resourced and underserved communities.

Co-founders and Managing Partners of The Lab and Sherloc are the Co-Directors of the Jobenomics Digital Florida program.





**Julianna Ormond** has successfully founded and operated businesses in the construction, financial, and medical fields, including a subsidiary of Cardinal Health. As a graduate of John Jay College of Criminal Justice with a degree in Forensic Psychology, she provides LiAison Labs with deep leadership, advisory, and situational analysis experience, which are critical drivers for the company and its capabilities.



**RC Williams** has worked in the technology, marketing, and media spaces for over two decades, growing data insights, content, and companies, including Rakuten, TuneIn, Townsquare Media, Univision Communications, Voxnest, Slacker Radio, and OnTheSnow.com. Mr. Williams is the architect for the Sherlock ecosystem and product offerings.

In addition to their full-time activities, for three years, RC and Julianna were lead organizers for the Orlando chapter of the 1 Million Cups program, a weekly event for local entrepreneurs to present and fund their startups. As a program of the Kauffman Foundation, 1 Million Cups works with entrepreneurs, empowering them with the tools and resources to break down barriers that stand in the way of starting and growing their businesses. Mr. Kauffman believed it was a fundamental right for anyone who had a big idea to be able to bring it to life. The Kansas City-based Kauffman Foundation uses its \$2.6 billion in assets to help people be self-sufficient, productive citizens collaboratively. Its grantmaking and research activities are focused on advancing entrepreneurship, improving education, and supporting civic development.



## Jobenomics Digital Florida Legislative Liaison Team



Jobenomics Legislative Liaison, Rob Hartwell, is the President of Hartwell Capitol Consulting (HCC). In 2010, the first Congressional office that Hartwell introduced the Jobenomics Founder (Chuck Vollmer) to was the office of Senator Rubio.

HCC is a full-service lobbying, business development, and technology development firm conducting business in the USA, the Middle East, Africa, Europe, and Asia. HCC currently has 95 consultants and divisions in Energy, Health Care, Finance, Transportation, Education, and Security, headed up by former congressional and agency officials, leading scientists, engineers, and retired senior military officers.

A former Chief of Staff to Reps. Dick Schulze (R-PA) and Nick Smith (R-MI), Hartwell also worked for Reps. Mike Oxley (R-OH) and Mac Sweeney (R-TX). As Chief of Staff for Schulze, he was an Associate Staff Member of the Committee on Ways and Means, where he orchestrated billions

of dollars in tax legislation. His first legislative effort working for Rep. Oxley involved working to help improve the Superfund program in the House Energy and Commerce Committee.

The Jobenomics/HCC team can assist all legislative liaison efforts associated with the Jobenomics Digital Florida program.

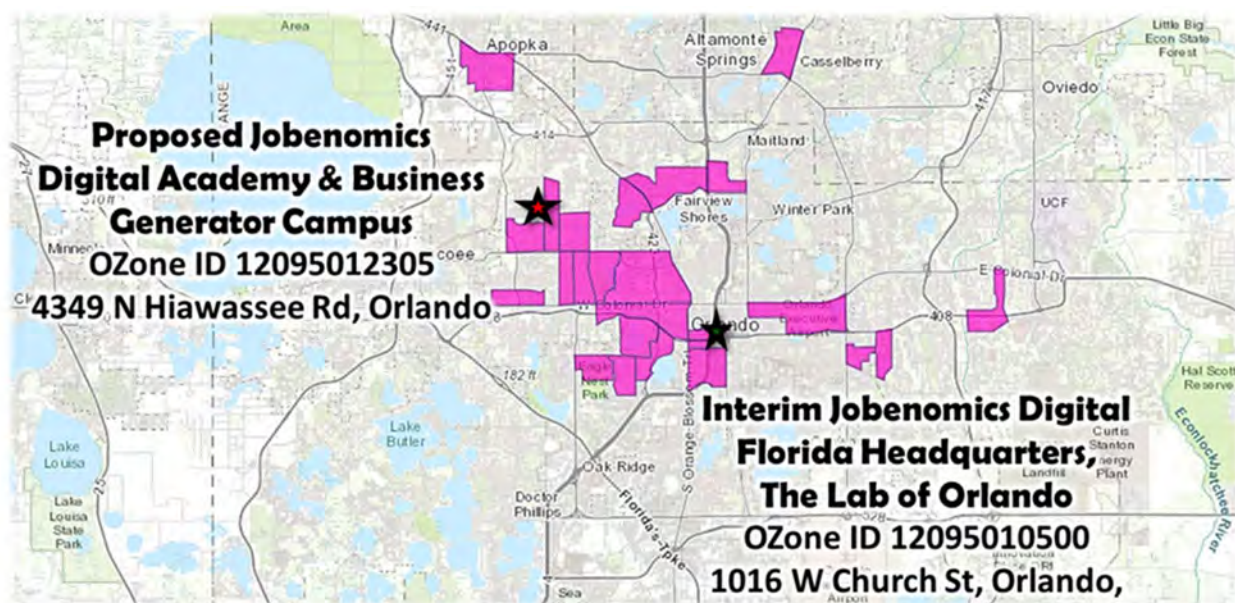
## Jobenomics Digital Florida Initiative

Jobenomics Digital Florida is a proposed initiative to make Florida ultra-competitive for the emerging digital economy that is producing the vast majority of new businesses and jobs globally.

Digital startups are ten times easier to create than traditional brick-and-mortar startups. They are also significantly less expensive to start since the bulk of their infrastructure is in the cloud, and support staff is available as needed online. Consequently, the digital economy offers a unique opportunity to mass-produce jobs and startup businesses. Affordable Jobenomics Digital Academy & Business Generators can generate well-paying digital careers in every city, town, community, or neighborhood that wants to prioritize locally-owned business creation.

Florida consistently ranks within the top-5 best states to start a business. Consequently, Jobenomics Digital Florida proposes to create ten Jobenomics Digital Academy & Business Generator Campuses and Centers across Florida. Each of these campuses (that will include labs, ultra-high-speed internet open access facilities, and digital communities) and centers will produce a minimum of 100 micro-businesses (1-19 employees) and non-employer (firms with no employees other than the owner) businesses. Properly supported, these centers will produce a combined total of 12,000 new enterprises per year in Florida's most underserved and under-resourced neighborhoods (aka Opportunity Zones).

### Interim Headquarters & Prototype Campus





Via The Lab, the Jobenomics Digital Florida program is now operational in the Parramore District of Orlando, a historically segregated neighborhood for Orlando residents of African descent. The Lab will function as the interim Jobenomics Digital Florida headquarters and scale up as appropriate within the existing opportunity zone.

**Proposed Jobenomics Digital Academy & Business Generator Campus**  
OZone ID 12095012305, 4349 N Hiawassee Rd, Orlando

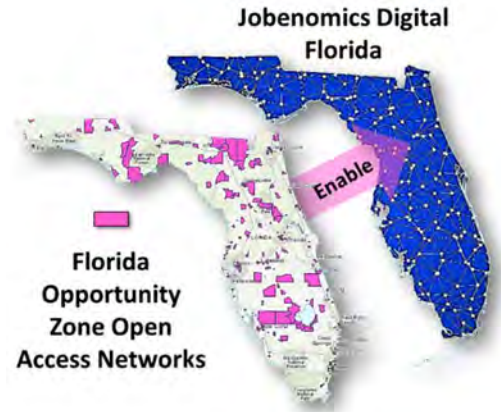


Jobenomics Digital Florida proposes to buy the 32.6-acre property at 4349 N Hiawassee Rd, Orlando, and develop it for its first Digital Academy & Business Generator Campus. The current asking price is \$2,975,000, or \$91,258 per acre, a reasonably attractive price given its central location in the Orlando metroplex and its environs next to Horseshow and Crooked Lakes.

The Hiawassee location is currently zoned A-1/R-1A (residential) is rezoning to PD (Planned Development), which is ideal for the proposed Campus. Typically, the use of a PD indicates that a particular property or section will be governed by requirements that were specifically approved for the development instead of the standard zoning code. This property is also located in a designated Opportunity Zone, which will help with private sector Opportunity Fund investments.

The Hiawassee location consists of a Center, a LEED Platinum digital live-work community, and a business campus replete with digital laboratories and light industrial operations (e.g., the Jobenomics Veterans Electric Vehicle Complex illustrated above, see <https://jobenomics.com/wp-content/uploads/2022/01/Jobenomics-Veteran-Electric-Bus-Initiative-14-September-2021.pdf> for more information).

In addition to Orlando, Jobenomics Digital Florida proposes new facilities in Kissimmee, Tampa, St. Petersburg, Jacksonville, Tallahassee, Panama City, Ft. Pierce, Miami, Ft. Lauderdale, and Greater Okeechobee Opportunity Zones. The ultimate goal is to locate Campuses, Centers, and Satellite Facilities in all 427 Qualified Opportunity Zones in Florida to create the nation's leading digital business network.



Jobenomics Digital Florida located our proposed Digital Academy & Business Generators in urban centers on vacant commercial lots in Federally Qualified Opportunity Zones (OZones) for multiple reasons.

By definition, OZones are the most under-resourced communities in Florida. The establishment of state-of-the-art centers to mass-produce startup digital businesses and jobs in underserved communities sends a powerful message of a better future to beleaguered residents.

### Bezos & Musk's Sprung Structures Flagship Facilities



### Jobenomics Digital Florida Flagship Facilities



OZones are attractive investors since they allow individuals to roll gains from any capital asset into under-invested communities and defer the income taxes. Thus, Jobenomics Digital Florida



recommends using modern facilities and technology instead of repurposing old buildings to attract investors and sponsors. As the parable asserts, one must avoid the temptation of putting new wine in old wineskins. Thus, our proposal uses the same Sprung structures that the world's two richest men (Jeff Bezos and Elon Musk) used for their Blue Origin and Tesla 3 flagship efforts.

One of the principal objectives of Jobenomics Digital Florida is to decrease the digital divide, not increase it. Placing these facilities in well-resourced communities would send the wrong signal and deter many poorer entrepreneurs from enrolling. Attracting socially-conscious digital entrepreneurs from well-to-do areas (like colleges) would help motivate local career seekers to consider occupations in the digital domain.

Using highly-visible, modern structures to mass-produce a skilled digital labor force will attract government grants and corporate sponsorship.

## Digital Economy

Today, the United States has 11 million open jobs—a historic high. The main reason these employment positions remain vacant is due to a lack of digital literacy. While most American adults can use the internet and cellphone, two-thirds cannot perform essential business tasks in the emerging digital. This skills deficit also applies to about half of all U.S. digital natives (Millennials and Screenagers).

The Digital Economy (also known as the web economy, internet economy, or the new economy) economic impact is (1) transforming economies, (2) revamping existing institutions, governments, businesses, and workforces, (3) instituting new ideas, beliefs, behaviors, and cultures, and (4) changing human endeavor. The speed of digital transformation is both brilliantly innovative and creatively disruptive. Communities with a laissez-faire approach to the digital age's transformative power will erode their economy, business base, and labor force.

### Digital Economy Economic Impact

Digital Economy Ecosystems	Estimated Economic Impact
Electric/Mobile-Commerce	\$0.6 trillion in 2019 to \$1.6 trillion by 2025
On-Demand Economy	Worldwide market \$1 trillion in 2021
Sharing Economy	86 million U.S. users, 2,000% growth by 2030
App/Bot/AI Economy	14.5% of U.S. GDP (\$3.7 trillion) by 2030
Platform Economy	Tech platforms dominate global marketplace
Creator Economy	50 million solopreneurs growing to billions
Gig/Contingent Workforce	Dominant (50%) form of U.S. labor by 2030
Data-Driven Economy	\$30 trillion in additional value this decade
Internet of Everything (IoE)	\$11 trillion by 2025



Few Americans comprehend the massive economic impact of the digital economy that will create tens of millions of U.S. startup businesses and high-paying careers. The Jobenomics Digital Academy & Business Generator will exploit these lucrative opportunities by creating digital firms and careers in each of the nine ecosystems associated with the digital economy.

There are at least nine unique but intertwined subcategories that define the emerging Digital Economy:

- **Electric/Mobile-Commerce:** the buying and selling of goods and services or transmitting funds or data via digital networks. The pandemic accelerated electronic retail sales (an e-commerce subcategory) a decade ahead of expectations and accounted for over \$860 billion in 2020, up 44% from 2019. 80% of smartphone users now engage in mobile commerce to make online purchases.
- **On-Demand Economy:** a business model where consumer demand is satisfied by near real-time provisioning of goods and services. 22 million U.S. users. The global on-demand economy should exceed \$1 trillion in 2021, accelerated by increased usage (pandemic related) of online entertainment, next-day delivery, and meals-to-go.
- **Sharing Economy** is a peer-to-peer, access-driven business model characterized by the ability to share or trade (goods, knowledge, money, time, skills, content, etc.) rather than buy or own. 86 million Americans used the sharing economy in 2021, with an anticipated 2,000% growth over the next decade.
- **App/Bot/AI Economy** refers to the range of economic activity surrounding intelligent web-based applications. Apps (applications) are the digital interface through which we live, work, play, and the primary way we engage with media, brands, and ultimately with each other. A bot, also known as a web robot, an internet chatbot, or simply bot, is an interactive, artificial intelligence-driven software application that runs automated tasks or simulates a conversation to deliver text-, voice- or video-based information via a networked device. Artificial intelligence (AI) is the intelligence exhibited by machines or software that can do things typically done by people. AI economy impact is estimated at 14.5% of U.S. GDP (\$3.7 trillion) by 2030.
- **Platform Economy** encompasses DTR-enabled social, business, and government activities. A platform (network) business model creates value by facilitating exchanges between interdependent groups, usually consumers and producers. Retail (pipe model) stores give way to e-retailing (platform model). For example, healthcare is now emphasizing outpatient and telemedicine (platform) services in addition to inpatient (pipe) care. The Platform Economy is also a network platform business model where mega-technology corporations exploit network effects to garnish greater and greater influence and control of significant segments of society and the global economy. The top-5 U.S. tech firms (Apple, Microsoft, Amazon, Alphabet/Google, and Facebook) market value is over \$8.4 trillion, around 300% more than India's economy, which supports 1.4 billion people.


- **Creator Economy** entails earning income from making and distributing online content. With the advent of streaming video, online entertainment, social media, and video sharing, new and fresh forms of content are in high demand. New content producers have skyrocketed with new smartphone video technology and inexpensive and high-quality mobile action cameras (e.g., GoPro). The fledgling Creator Economy (paid) consists of more than 50 million independent content creators, curators, and community builders, including social media influencers, bloggers, videographers, and technology providers, of which 2 million are full-time professionals. These statistics do not include content creators that work for the established television, film, and streaming service industries—a huge source of business and jobs for these independent creators.
- **Gig/Contingent Workforce Economy** is an environment where temporary positions are common, and organizations contract with independent workers for short-term engagements. The Gig/Contingent Workforce Economy is creating an employment landscape that provides an opportunity for workers in the future economy where part-time and temporary workers outnumber full-time workers with standard workforce agreements. The gig/contingent workforce soon will be the dominant (50%) form of labor in the United States based on (1) the emerging digital economy, (2) revolution in digital and network technologies, (3) automation of manual and cognitive jobs, (4) shift from full-time to task-oriented labor, and (5) cultural differences of new labor force entrants.
- **Data-Driven Economy** involves accessing and exploiting information and knowledge in big-data pools to maximize operational efficiencies and reduce costs. While difficult to measure, McKinsey Global Institute estimates that the economic impact of Big Data could generate \$30 trillion in additional value this decade in seven industries (education, transportation, consumer products, electricity, oil and gas, health care, and consumer finance).
- **Internet of Everything (IoE) Economy** expands Internet of Things (IoT) machine-to-machine interactions to an ecosystem encompassing people and processes. IoE is well on its way to connecting tens of billions of things to enable billions of connected people. Cisco estimates that 99.4 percent of physical objects that may one day be part of the IoE are still unconnected. With only about 10 billion out of 1.5 trillion things currently connected globally, there is vast potential to "connect the unconnected." The economic impact of IoT alone is estimated at \$11 trillion by 2025, with 75 billion connected devices. The Internet of Behaviors (IoB) uses IoT/IoE technology to influence behavioral changes from healthcare wearables to consumer monitoring to behavioral care applications (mental illness, childcare, etc.).

The Industrial Revolution (IR) transformed America from an agricultural-based society to an industrial-based nation. The post-WWII Military Technology Revolution (MTR) underpinned the creation of the world's largest economic superpower. The 1980s Information Technology Revolution (ITR) ushered in an information age of prosperity and international commerce. The Digital Technology Revolution (DTR) has transformed the global economy.

The DTR is not ITR 2.0. While both are revolutionary, the DTR is significantly more disruptive than its earlier and benign ITR cousin. ITR tools assist and enhance humanity's productivity. DTR's artificially intelligent agents and bots augment and replace human endeavor. The DTR represents a perfect storm of technologies that emulate human form, attributes, and intelligence. The DTR will create 10s of millions of net new American jobs. On the other hand, numerous studies forecast that the DTR will eliminate about half of all American jobs within the next two decades.

## Startups Create More Jobs Than Legacy Firms

Startup businesses are seed corn for economies. If cultivating this seed corn is haphazard, economies wither.



**“Most city and state government policies that look to big business for job creation are doomed to failure** because they are based on unrealistic employment growth models. It's not just net job creation that startups dominate. On average, **one-year-old firms create nearly 1,000,000 jobs, while ten-year-old firms generate 300,000.** The notion that firms bulk up as they age is, in the aggregate, not supported by data.”

Source: Kauffman Foundation analysis of U.S. Bureau Labor Statistics data

According to the Kauffman Foundation, the leading U.S. institution on entrepreneurship and startups, local officials wrongfully concentrate on big businesses for economic and community development rather than launching new companies.

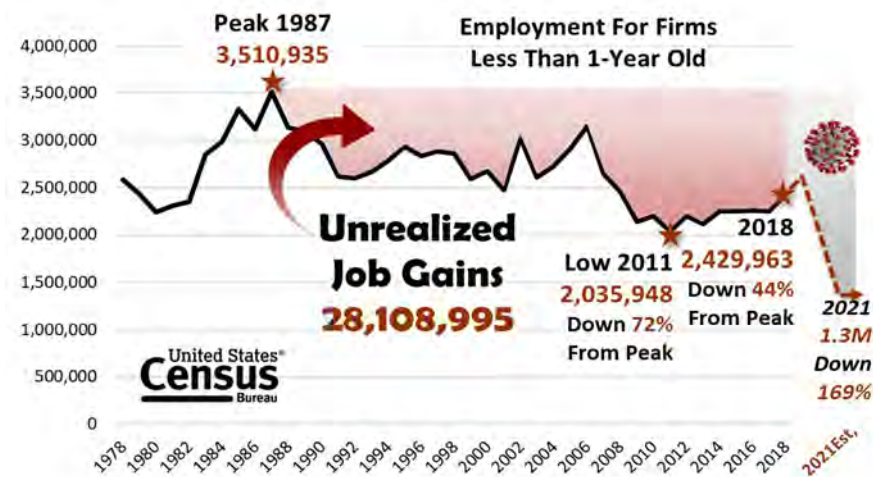
Regrettably, U.S. startup businesses are faltering. If the United States created new firms at the same rate as in the 1980s, the USA would have 200,000 more firms and 72 million (1.8 million per year) jobs than today, according to a Wall Street Journal analysis of Census Bureau Business Dynamics Statistics (BDS).

In 1978, the Census Bureau began the Business Dynamics Statistics (BDS) program to provide annual measures of **employer firm startups** and shutdowns, establishment openings and closings, and job creation and destruction.

Per the BDS, the peak year for startup job creation was 1987, generating 3,510,935 new payroll jobs. Annual employment created by startups decreased 72% from the 1987 peak to a record low in 2011 of 2,035,948 during the Great Recession. By 2018 (latest data), yearly startup payroll gains increased slowly to 2,429,963 but were still 44% below the 1987 peak. Assuming that the United States had maintained annual employment gains at 1987 levels, unrealized workforce gains (potential jobs lost) amounted to 28.1 million jobs.

## Declining Number Of Startup Employer Firm Jobs

Source: Census Bureau, Business Dynamics Statistics



Based on Jobenomics estimates, employer business startups produced 2.6 million new jobs in 2019 (182,000 more than in 2018). In 2020, the COVID-19 pandemic devastated startup businesses. Accommodation, travel, entertainment, and food services were the hardest-hit industries. Anecdotal data suggests that startup employment dropped by 50% to 1.3 million per year in 2020—a 169% decline from the peak year. 2021 will also likely remain around 1.3 million due to a tepid economic recovery and continued pandemic restrictions. Thus, an additional 5.3 million jobs did not materialize over the last three years, for an estimated total loss of **33.4 million unrealized jobs** since 1987.

While many firms are hiring as the pandemic subsides, 200,000 shuttered brick-and-mortar businesses will never restart. However, the silver lining during the darkness of the pandemic is the rise of Covid-prenuers. During the pandemic, the media overwhelmingly showed the demise of small businesses. While the COVID lockdowns decimated brick-and-mortar firms, digital startups flourished with no media attention.

In 2020, the U.S. Census Bureau recorded a historic high number of new business applications that were three times higher (298%) than the low during the last financial crisis (551,657 in July 2020 during the peak of the COVID pandemic versus 185,276 in December 2008 at the height of the Great Recession). COVID-preneurs submitted a record 4,346,670 new business applications in 2020, increasing 24% over 2019.

Business applications in 2021 are also soaring, with 2,362,406 new filings in the first five months. At this rate, 2021 may have as many as 5.6 million business applications, a 62% increase over 2019 and an enormous 125% rebound over 2008. The reason that the COVID pandemic outperformed the Great Recession in business optimism is **the power and promise of the digital economy**.

## Digital Literacy

Unfortunately, the United States is not prepared to compete effectively in the digital domain.

Digital literacy is the foundation upon which everything in the digital economy depends. To be digitally literate, one must first be literate in basic educational skills. According to the OECD, of the top 77 nations, the USA ranks 13<sup>th</sup> in reading, 18<sup>th</sup> in science, and 27<sup>th</sup> in math. America's digital near-peer competitor, China, ranks 1<sup>st</sup> in each category.

The United States workforce is ill-equipped to perform and compete effectively in the digital domain. Although most working-age adults use the internet every day, they lack the skills to meet today's growing demand for trained digital professionals. Only 33% of U.S. workers have advanced digital skills to effectively work in the digital domain.

**Only 33% of U.S. workers have advanced digital skills to work in the digital domain effectively.**

Even though so-called **digital natives** (born in the post-1980 digital era) and **digital immigrants** (born before the digital age and later adopted the new technology) use the internet daily, most of these digital users do not possess the skills necessary to meet today's growing demand for trained digital professionals.

Future American (and Floridian) prosperity depends on digital literacy (the ability to interpret and create solutions in the digital domain) and competitiveness in the global digital economy. Per numerous experts (quoted below), the United States workforce is ill-equipped to perform effectively even in today's digital ecosystem.

Although most working-age adults use the internet every day, they don't necessarily have the skills needed to meet today's growing demand for trained digital professionals. Most literature on the digital technology revolution concentrates on trendsetting advanced technology. While bleeding edge technologies are critically important, the Jobenomics Digital Academy emphasizes the digital skills required by the middle-skill job market.

Per the Harvard Business School, "The lack of a properly skilled workforce is hindering the ability of American businesses to compete globally. Similarly, a lack of relevant skills hurts the average American's ability to be more productive, earn more, and improve living standards. Millions of job postings go unfilled even as millions remain unemployed or underemployed."

**The lack of a properly skilled workforce is hindering the ability of American businesses to compete globally.**

Per the Technology Policy Institute, "the overwhelming majority of middle-skill jobs, which are positions that require some college education (such as a certificate or two-year degree), will involve digital skills." "Too many of those who could fill



middle-skill jobs lack the digital skills needed." "The traditional job-training system is, for the most part, not suited to bridge these gaps." "By 2022, the economy is projected to demand 3.4 million more middle-skill workers than what the labor force can provide."

Per a Capital One/Burning Glass Technologies study, "More than 8 in 10 middle-skill jobs (82%) require digital skills." "Digital middle-skill jobs represent roughly 38% of overall job postings." "The number of jobs with digital skill requirements is growing faster, and the jobs pay more and offer greater opportunity for career advancement than jobs without those requirements."

Per the National Skills Coalition, "A majority of jobs (52%) require skills training beyond a high school, but not a four-year degree. But too few of America's workers—just 43%—have had access to the skills training necessary to fill these in-demand careers. Without access to inclusive, high-quality skills training, workers are locked out of opportunities to succeed, and local businesses can't expand."

The 2020 National Skills Coalition's **sobering** report on U.S. digital literacy presented the following statistics about the **dismal state** of the American workforce in the digital domain:

- Across all industries, data show that 31% of workers have no or limited digital skills, 35% have achieved a baseline level of proficiency and struggle with new digital tasks. **Only 33% of workers have advanced digital skills to work in the digital domain effectively.**
- The American workforce has "fragmented knowledge" of the digital ecosystem. Most Americans are comfortable using a mobile phone to text a photo but are not familiar with operating a mouse or uploading a job application.
- Fragmentation is particularly acute for the 23% of U.S. households that do not own a desktop or laptop computer, people that rely on smartphone-only access, or homes without broadband access.
- While it might seem that younger workers would be uniformly digitally literate, 43% of U.S. workers aged 16 to 34 have no or limited digital skills (24% and 29%, respectively).
- 61% of workers who score at the lowest skill level are men. At the other end of the spectrum, 54% of workers with advanced digital literacy skills are male.
- The plurality of workers with digital skills gaps are white (44% of no and 50% of the limited skill population). On the other hand, people of color are disproportionately disadvantaged percentage-wise since they are more likely to lack broadband internet and face difficulties obtaining technology or training to build digital literacy skills.
- Worker skill gaps are an invisible drag on productivity. People often spend considerable extra time and effort covering for their skill gaps, "muddle through" work tasks, rely on help from co-workers or family members, or delay/avoid tasks that require digital skills.
- Roughly half of the workers with limited or no digital skills have low earnings and are usually dependent on small businesses for jobs. Given that small businesses employ tens

of millions of Americans and represent an essential engine for new job creation, these skill gaps are especially concerning.

- Data show that many workers with digital skill gaps are supervising other employees. 53% of workers with limited digital skills are supervisors (20% with no and 30% with limited digital skills).
- An alarmingly high percentage of workers who lack digital literacy skills (38% with no and 43% with limited skills) work in jobs that require substantive computer skills. Much of America's critical infrastructure, businesses, and government agencies depend on high digital literacy.
- Many workers with advanced digital skills receive company-provided on-the-job upskilling (training) than workers with no digital skills (58% versus 30%). Consequently, entities like the Jobenomics Digital Academy must fill the gap.

The National Skills Coalition recommends that policymakers "prioritize digital skill-building strategies that incorporate **employer** input in their design." This statement authenticates the Jobenomics lifelong applied learning and transformation mapping principles of the Digital Academy. On the other hand, employers hire workers to work instead of training. Today, large corporations do not recruit unskilled labor. Instead, they poach skilled labor from other companies or upskill their most talented employees to keep them from being hijacked by another company. Small businesses cannot afford such practices nor afford to upskill employees. Therefore, employer-based reskilling and upskilling programs are unavailable for those who need them the most.

## Jobenomics Community-Based Business Generators

Business startups succeed by satisfying pain points in a scalable way. The communities with the most pain include beleaguered inner-city neighborhoods and financially distressed rural areas. Numerous communities consider the **Jobenomics Community-Based Business Generator concept** as an ideal way to train, certify, and mass-produce self-employed and independent contractor nonemployer businesses to alleviate poverty and crime pain points. Data shows that for every 1% of startup business growth, poverty and crime are reduced by 2%.

Economic development professionals often create jobs via **business incubators, accelerators, and generators**. Jobenomics endorses all three methods but specializes in business generators.

- Many cities have business incubators, usually located at or around universities or technology parks, and business accelerators associated with mezzanine financing institutions. Business incubators tend to focus on high-tech, silver bullet innovations with extraordinary growth and employment potential.
- Business accelerators usually focus on expanding existing businesses to make them bigger and more profitable. Accelerators offer a range of support services and mezzanine financing opportunities. Startup accelerators support early-stage, growth-driven companies through



education, mentorship, and financing. Startup accelerator financing usually involves venture capital in exchange for equity or an ownership stake.

- A Jobenomics Business Generator involves mass-producing micro (employer firms with 1-19 employees) and nonemployer (firms with no employees) firms, emphasizing highly scalable and repeatable businesses in underserved and under-resourced communities.

The Jobenomics Digital Academy & Business Generator will utilize the Jobenomics Community-Based Business Generators concept and process. The **initial goal is to mass-produce** approximately 100 new micro-businesses and nonemployer firms per month.

Mass producing 100 digital startups per month will not be difficult. According to James McQuivey, a leading analyst tracking the development of digital disruption, as compared to the traditional economy, a digital economy is at least 100-times easier to create and has 10-times the number of innovators that can innovate at 1/10<sup>th</sup> the cost.

Digital startups are also much faster to implement than traditional startups, which is an exciting opportunity for those that can capitalize on the momentum of the emerging digital economy. Last but not least, most digital startups provide better-paying, longer-lasting jobs than other startups, contributing more to innovation, productivity, and competitiveness.

Today, incorporating a business, building a website, and providing brochures and business cards takes only a few days. However, this activity is foundational and establishes a business mindset in the new business owner. The Digital Academy will then provide aptitude testing, skills-based training, certifications, and endorsements for this new business owner to take to market. Thus equipped, this fledgling owner can approach potential clients for task-oriented (IRS Form 1099) work or full-time (IRS Form W-2) employment.

**This dual 1099/W-2 approach is unique to the Jobenomics Digital Academy & Business Generator program.** A person with only a high school level degree and no certified skills will have difficulty landing a job. Since Digital Academy & Business Generator graduates will have business knowledge, endorsements, and certified talents, their chances of obtaining a client interview are greatly enhanced. The dual 1099/W-2 approach gives hiring managers a "try before you buy" option and allows the new business owner to secure multiple 1099 tasks.

According to an Ardent Partner study, from 2009 through 2019, nonemployee contingent labor (self-employed, independent contractors, freelancers, professional services, and traditional temporary workers) working in the Gig Economy skyrocketed from 20% to 43%. In 2019, early 80% of all companies used contingent workers.

The pandemic accelerated the gig/independent/contingent workforce utilization by as much as a decade in 2020-2018, making these citizens the dominant form of U.S. labor. In addition, the digital economy, fueled by a perfect storm of disruptive technologies, will amplify the agile use of task-oriented work from home offices.

Via the Digital Technology Revolution, hiring managers will have on-demand access to a wide variety of skills and a deeper pool of expertise. The demand for digital skills and digital natives (denizens born or brought up during the digital age and innately familiar with digital and network technologies) will continue to accelerate. Companies will seek individuals with current certified skills over those with liberal arts degrees.

## SiFi Networks Partnership



SiFi Networks (<https://sifinetworks.com/>) is currently evaluating the ten proposed Jobenomics Digital Florida sites to determine the need and feasibility of 10 Gbps systems in these Opportunity Zones. SiFi Networks is North America's leading privately owned telecom company funding, building, and operating open access fiber networks. Their ten gigabit-enabled fiber networks deliver digitally connected and sustainable cities while closing the digital divide and offering freedom of choice.

Florida's digital divide refers to the gap between demographics and communities that have access to modern information and communications technology and those that don't. The ubiquitous availability of smartphones now gives most under-resourced communities access to the internet. However, to use the digital domain in a meaningful way requires high-speed internet that is often unavailable in these communities. Most digital startup companies want one gigabit per second speed to be effective.

Florida's most significant geographic digital divide is urban versus rural. As reported by the Sarasota Herald-Tribune, Florida's rich urban county broadband access exceeds poor rural counties. Dixie, Gilchrist, Lafayette counties have less than 5% broadband access compared to around 70% in St. Johns, Orange, and Seminole counties. The term broadband refers to high-speed internet access. Broadband provides access to the highest quality internet services, such as videoconferencing for telehealth, that require large amounts of data transmission.

According to the USDA Economic Research Service (ERS), reports that Florida residents' (1) rural per capita income in 2020 was 24% of the state average, (2) the poverty rate in rural Florida is 18.8%, compared with 12.6% in urban areas, (3) 19.2% of the rural population has not completed high school compared to 11.5% of the urban population, and (4) the unemployment rate in rural Florida is at 6.4%, while in urban Florida it is at 7.8% and the national rate is 8.2%. These inequities will only grow as the digital economy become more dominant.

Florida's most significant demographic digital divide is urban rich versus urban poor. 91% of all Floridians live in urban/suburban communities. Almost all major metropolitan areas in Florida have broadband access, but many poorer neighborhoods have a limited number of providers. For example, according to the Federal Communications Commission Fixed Broadband Deployment Location Summary, our proposed downtown Jacksonville site (429 E Duval Street) has nine providers. Still, only one (Comcast) has a 1-gigabit down speed (good for receiving data)

but only 35 megabits per second up rate (bad for business). The next biggest competitor (T-Mobile) has up and down speeds of 25 and 3 Mbps.

Jobenomics is partnering with open access providers, such as SiFi Networks, who install one to ten gigabits per second Fiber-to-the-Premises (FTTP) solutions. The Jobenomics Digital Florida team proposes that each Jobenomics Digital Academy & Business Generator become a SiFi Networks open access partner providing FTTP to local businesses and institutions. SiFi Networks, which would own, operate and maintain the fiber network, would contract with Internet Service Providers to offer choice and competitively priced services to residential and business subscribers seeking gigabit internet speeds.

**SiFi Networks is North America's leading privately owned telecom company funding, building, and operating open-access fiber networks.**

Open access involves an arrangement where the Jobenomics Digital Florida network is available to independent service providers to offer services. Open access networks are ideal for Opportunity Zones where service providers (like Comcast and T-Mobile in our Jacksonville example) cannot earn sufficient return on investment to cover the high costs of typical FTTP installation.

By developing and enhancing the Sherlock blockchain and the Maximus Smart Chain, key backbone technologies will be in place to create “smart” communities. These smart communities will drive economic growth through enhanced data analysis, digital commerce, tokenization of assets, and content monetization.

SiFi Networks has a unique micro trenching system (shown), a technique designed to minimize traffic and neighborhood disruption associated with ripping up roads to install fiber conduits. SiFi Networks has a unique micro trenching system (shown), a technique designed to minimize traffic and neighborhood disruption associated with ripping up roads to install fiber conduits. This minimally invasive system is inexpensive and can rapidly install high-speed services to small and home-based businesses, the mainstay of the digital economy.



The Fullerton (California, population 140,000) FiberCity network was SiFi's first privately built, financed (by the Smart City Infrastructure Fund), and operated open access network in the USA. Construction of 600 miles of micro-trenching underground fiber across Fullerton took less than two years to complete.

On 4 October 2021, Governor Lamont, Sen. Blumenthal, Lt. Governor Bysiewicz, and Mayor Leclerc announced Connecticut's first all-fiber and open access network. The privately funded



\$40 million effort will give all 50,000 residents and East Hartford's sizable business community access to up and down internet speeds of 10Gbps/10Gbps, the fastest residential speeds available in the United States.

In June 2021, Arlington (Texas) City City Council unanimously approved an agreement to allow SiFi Networks access to the public right-of-way to build its fiber-optic network across the 99-square-mile community. SiFi Networks will install more than 10 million linear feet of fiber through every street within the next two years. The FiberCity® network, expected to be built out over five years, would provide high-speed fiber internet connectivity to approximately 156,000 residential properties and 16,000 businesses in Arlington.

## Micro & Nonemployer Startups

In 2016, the McKinsey Global Institute (MGI), a premier research institution, published a bellwether survey entitled “Independent Work: Choice, Necessity, and the Gig Economy” that came to a similar conclusion the U.S. gig workforce was significantly greater (68 million) than previously estimated. The MCI was also substantially large compared to other independent surveys, including MBO Partners (40 million), Burson-Marsteller (45 million), Kelly Services (50 million), and Freelancers Union (55 million).

In 2019, Freelancers and Upwork (an American freelancing platform) commissioned Edelman Intelligence, an independent research firm, to conduct their sixth annual study of the U.S. freelance workforce.

### Micro & Nonemployer Startup BusinessTypes



The pandemic accelerated the contingent workforce utilization by as much as a decade in 2020-2018, making these citizens the dominant form of U.S. labor. Fueled by a perfect storm of disruptive technologies, the digital economy will amplify the agile use of task-oriented work from home offices. Some of the most interesting statistics from the 2019 Freelancing in America survey from a career and startup business perspective included:

- **56.9 million** Americans freelanced in 2019, representing **35% of the U.S. workforce**.
  - o **Independent contractors** (18.8 million or 33% of the independent workforce),
  - o **Diversified workers** (17.1 million or 30%), people with multiple sources of income, such as Uber, coding, bartending, and dog-walking.
  - o **Moonlighters** (14.8 million or 26%), individuals who work outside their primary employer,
  - o **Freelance business owners** (2.8 million or 5%), freelancers with employees, and
  - o **Temporary workers** (3.4 million or 6%), individuals doing task-oriented work, like data entry.
- Freelancing makes up nearly 5% of GDP, more than the U.S. construction and transportation industries.
- **52% of surveyed freelancers would replace their college education entirely with training tailored to their current occupation.**

In today's world, gainful employment is challenging and oriented to those currently employed, credentialed, or high-skilled. Conversely, a common complaint that Jobenomics often hears from companies is that they have a tough time (1) finding good people who want to work, (2) who have the right attitudes and aptitude for work, and (3) who have workforce credentials, experience or related skills.

Every nominee that enters the Jobenomics process will set up a self-employed business within days and undergo elementary business training. Setting up a small business is to make them more competitive in today's job market. Many employers prefer to "try before they buy." An incorporated self-employed individual can position themselves for subcontract or contingent work (1099) as a prelude to standard full-time work (W2).

Even if a self-employed individual never receives an income from a self-employed business, individuals can present themselves with credentials (Employer ID Number, website, business card, and skills resume) that align with the business community.

In addition, Jobenomics Digital Academy & Business Generator will provide additional credentials regarding the individual's workforce aptitude, skills, and suitability tailored to the specific hiring opportunity. Jobenomics credentialing and letters of recommendation from the nominees' sponsoring organization will distinguish the individual from the masses of unemployed or new or returning workforce entrants.

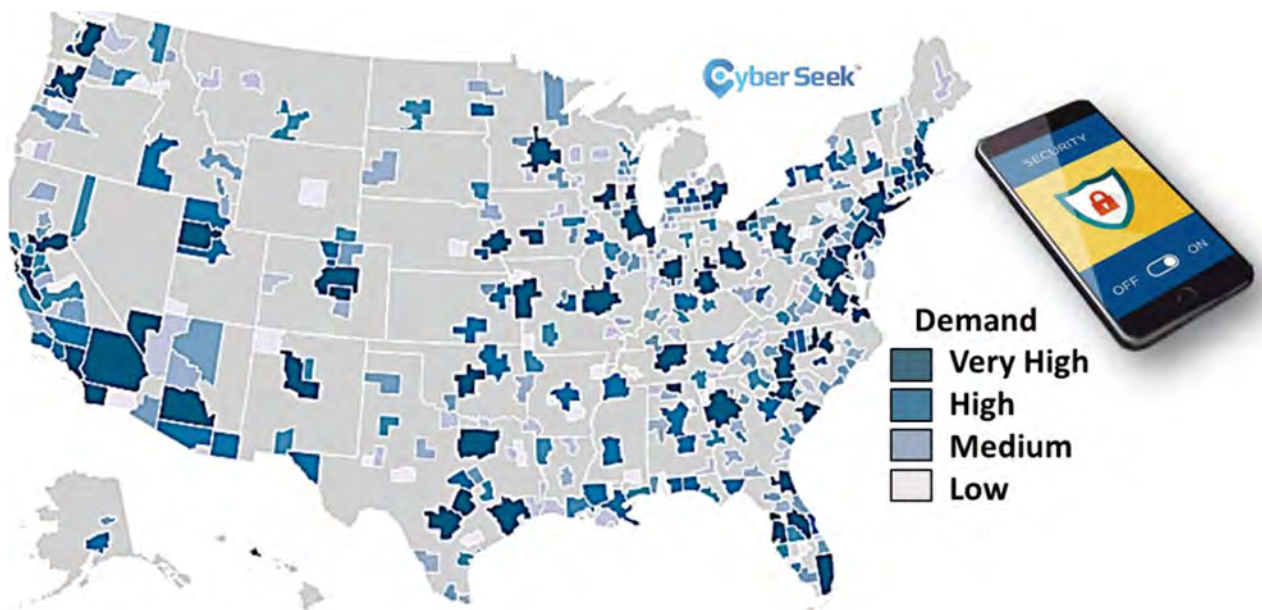
## Jobenomics Digital Academy & Business Generator Focus Areas

For the underprivileged, unskilled, and poorly educated, certified skills-based training provides the most effective way to get a good job, the first step towards a meaningful career. Certified skills-based training is also preferable for entrepreneurs to start micro and nonemployer businesses in the burgeoning digital economy.

### Certification Roadmaps

Certified training programs are the gateway to good-paying entry-level digital economy jobs without a college degree. For example, the Jobenomics Washington DC chapter has a six-month cybersecurity program that trains and certifies disadvantaged African-American youths for \$50,000/year for non-technical entry-level information security jobs (operations, maintenance, admin, etc.).

### U.S. Metro Area Cybersecurity Locations



The depicted Cyber Seek interactive “heat map” shows that U.S. metro areas have a very high demand for skilled information security workers. As of February 2022, the United States has 1,053,468 employed cybersecurity workers with 597,767 open positions, of which approximately one-third are non-technical administration, operational, investigative, and maintenance jobs. Nine out of ten of these jobs are in the private sector.

The heat map allows users to drill down by state and metro areas.

- States with the highest number of cybersecurity openings are Texas (67,439), California (63,087), Virginia (53,767), and Florida (30,298).
- Florida has 55,445 employed cybersecurity workers with 30,298 open positions.
- Florida's supply/demand ratio (number of available cybersecurity workers relative to employer demand) is equal to California (69%) and higher than the national average (68%), Virginia (67%), and Texas (63%).
- Florida metropolitan cybersecurity job openings include 8,463 Miami-Ft Lauderdale-W Palm Beach; 7,963 Tampa-St Petersburg-Clearwater, 4,276 Orlando-Kissimmee-Sanford; 3,164 Jacksonville; 1,822 Pensacola-Ft Walton Beach-Destin; 1,379 Tallahassee; 1,262 Melbourne-Titusville; 417 Lakeland-Winter Haven; 231 Sarasota-Bradenton; 186 Gainesville; 114 Daytona-Ormond Beach; 125 Port St Lucie; 92 Naples; 71 Ocala, 48 Sebastian-Vero Beach; and 6 The Villages.
- It is important to note that digitally-enabled remote workers working from home and telecommuters can staff many cybersecurity job openings.

**Florida has  
30,298 open  
cybersecurity  
positions**

Cyberseek also provides an interactive career pathway that shows key jobs within cybersecurity, transition opportunities between them, and detailed information about the salaries, credentials, and skillsets associated with each role. For instance, there are currently 196,569 open IT Support positions; half (98,285) do not require a college degree.

Certified skills-based training begins with industry service providers including CompTIA, Microsoft, Google, AWS, Redhat, Cisco, VMWare, IBM, and a host of specialty providers, such as Bridging Cyber, collaborating on Jobenomics minority cybersecurity certified skills-based training.

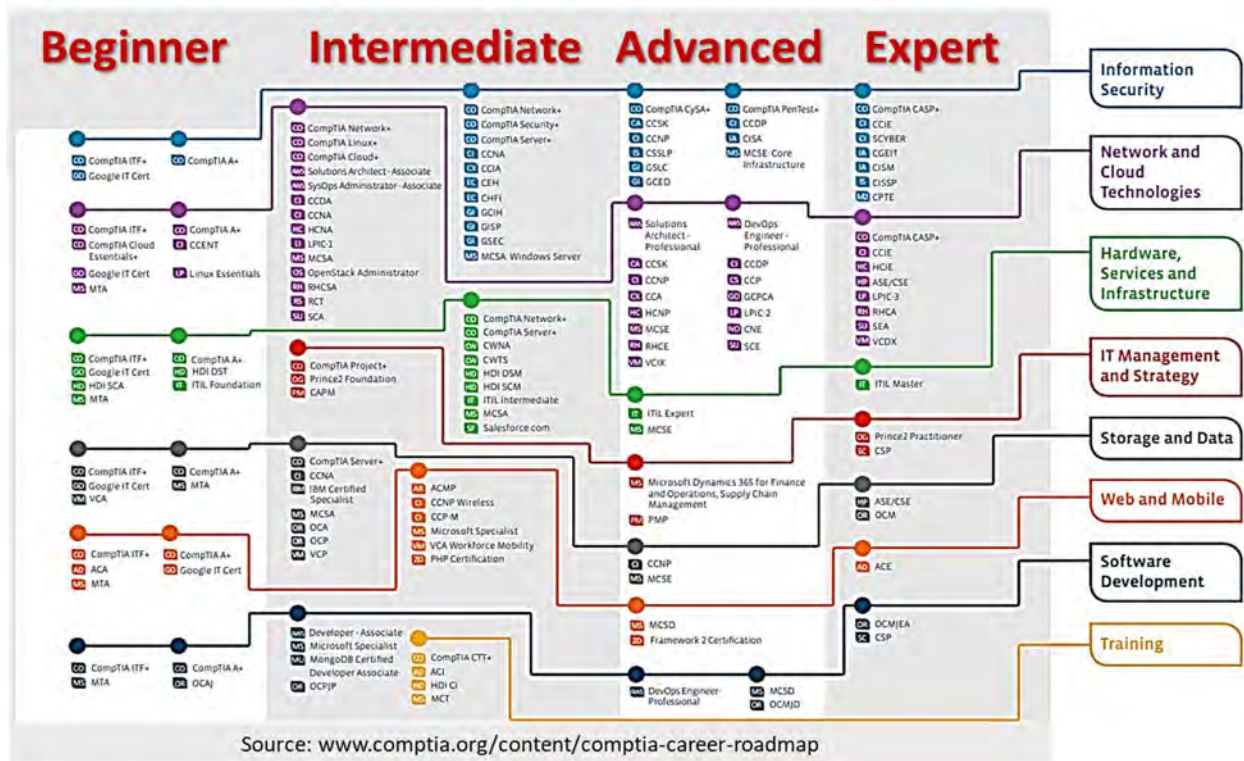
Established in 1982 in Illinois, the nonprofit Computing Technology Industry Association (CompTIA) is considered one of the world's top companies in the \$5 trillion global information technology ecosystem. As projected by CompTIA analysts, net tech employment in the United States totals 12.4 million jobs, with 245,500 new jobs in 2021.

CompTIA provides digital toolkits for the estimated 75 million industry and tech professionals who design, implement, manage and safeguard the technology that powers the world's economy.

CompTIA promotes industry growth through education, training, certifications, philanthropy, market research, develops highly skilled workforces, and provides an inclusive innovation environment for the global tech workforce. CompTIA has awarded over 2.5 million certifications in cybersecurity, networking, cloud computing, technical support, and other digital technologies.



## CompTIA IT Certification Roadmap



This map is the CompTIA IT Certification Roadmap, an example that Jobenomics Digital Academy will use. As depicted on the right side of the map, eight primary certification paths (from information technology to training) with four levels of proficiency (beginner to expert) lead to well-paying careers in the digital economy. The numerous multi-colored bullet-points represent the certifications required to obtain the necessary credentials for each level of proficiency.

This table shows CompTIA's IT career path planning tool from beginner to intermediate to advanced IT jobs within five categories. According to this planning tool, there are 280,265 open positions for beginners. The average yearly salary of all five beginner job categories is \$65,166, ranging from a low of \$39,885 for an IT Support Specialist to a high of

IT Support Specialist	Beginner	Intermediate	Advanced
Job Postings	83,804	53,536	11,093
Median Annual Salary	\$39,885	\$47,657	\$59,234
Certificates Required	3	4	4
IT Networking Specialist	Beginner	Intermediate	Advanced
Job Postings	23,239	56,666	28,555
Median Annual Salary	\$61,294	\$74,304	\$85,053
Certificates Required	5	11	8
Data Specialist	Beginner	Intermediate	Advanced
Job Postings	19,212	29,789	10,478
Median Annual Salary	\$63,076	\$78,110	\$90,652
Certificates Required	3	4	4
Cybersecurity Specialist	Beginner	Intermediate	Advanced
Job Postings	18,709	53,739	44,331
Median Annual Salary	\$80,251	\$94,379	\$105,033
Certificates Required	2	6	2
Software & Web Developer	Beginner	Intermediate	Advanced
Job Postings	135,301	339,322	223,761
Median Annual Salary	\$81,323	\$98,849	\$107,037
Certificates Required	4	6	6



\$81,323 for a Software & Web Developer. The number of certificates required to land each job ranges from two to four.

The logical next question is how much does a certificate cost? The short answer is only hundreds of dollars. As an illustration, to obtain an entry-level job as an IT Support Specialist, these three certifications are required: CompTIA IT Fundamentals, CompTIA A+ Core 1, and CompTIA A+ Core 2. CompTIA IT Fundamentals helps professionals decide if a career in IT is right for them or to develop a broader understanding of IT. CompTIA A+ is the industry standard for launching IT careers into today's digital world. The CompTIA A+ Core Series helps candidates pass exams.

## E-Commerce Opportunities

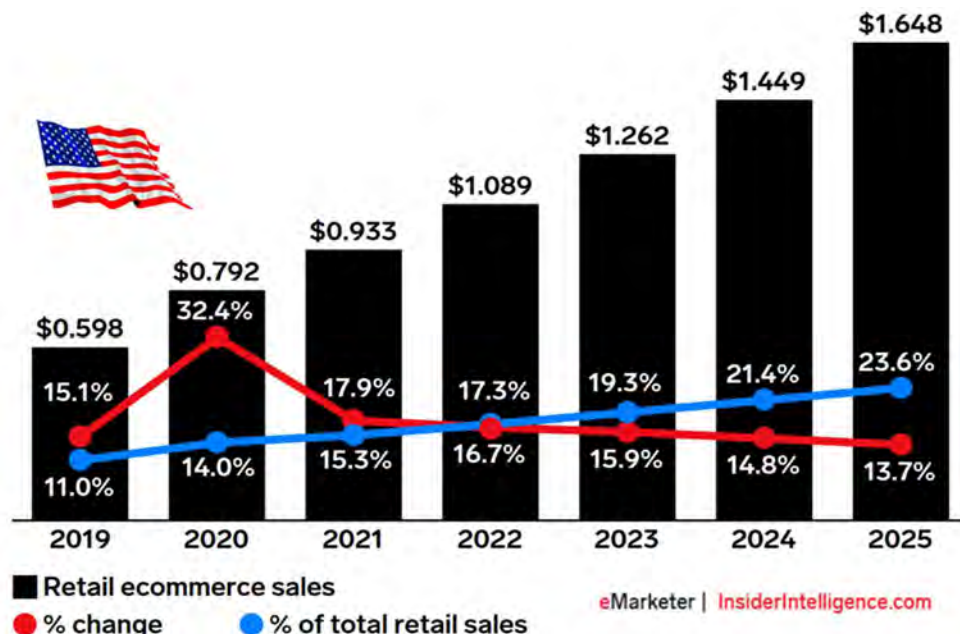
E-Commerce involves the digital transaction of **goods** and **services** done over the internet via purchasing an item or service online with an electronic payment method (credit or debit card or a digital wallet service). According to IBISWorld, the E-Commerce & Online Auctions Industry employed **662,600 Americans in 2021**, which grew 10.9% annually over the last five years. IBISWorld also states that the average U.S. E-Commerce & Online Auctions business has 2.5 employees—a micro business. Therefore, dividing 662,600 by 2.5 employees per business equates to approximately **265,000 U.S. microbusinesses**.

E-commerce is most often associated with goods (e-retailing or e-tailing, instead of traditional retailing). However, online services sales (like consulting, tutoring, transportation, and real estate) are also booming. Unlike most industrial age merchandising, e-commerce is a hybrid of five business models: B2C, B2B, B2G, C2B, and C2C.

### U.S. Retail E-Commerce Economy

\$ Trillions and % of Total Retail Sales

Source: eMarketer



**Business-to-Consumer (B2C)** is the most common business model that sells products and services directly to consumers online. The most widely advertised and followed B2C statistics are total retail e-commerce sales, the percent change of retail e-commerce sales from the previous year, and the percent of e-commerce retail sales of total retail sales. eMarketer forecasts that U.S. retail e-commerce sales will reach \$1.65 trillion and account for 23.4% of all B2C sales in the USA by 2025. The pandemic accelerated the shift to U.S. online consumption in ways that didn't seem possible.

**Business-to-Business (B2B)** is a business model that sells products or services to another business that often resells the same product or service to a consumer. B2B e-commerce refers to exchanging goods and services via online platforms. Since many B2B transactions support every B2C undertaking (e.g., complex commodity, production, logistics, and supply chain transactions for goods and services), the B2B market is more extensive than B2C. Forrester forecasts that U.S. B2B eCommerce sales will reach \$1.8 trillion and account for 17% of all B2B sales in the U.S. by 2023.<sup>i</sup> Statista estimates total U.S. B2B e-commerce volume to be around \$7 trillion.

**Business-to-Government (B2G)** sells products and services to government (federal, state, local) agencies. **Consumer-to-Business (C2B)** allows individuals to sell goods and services to companies. **Consumer-to-Consumer (C2C)**, also called an online marketplace, connects consumers to exchange goods and services and typically makes their money by charging transaction or listing fees.

The COVID pandemic accelerated the highly-publicized “retail apocalypse” of closed retail stores. As a result, retailers, primarily small businesses, closed a record 12,200 U.S. retail stores in 2020. On the other hand, new e-commerce innovations and business models resurrected the retail industry. This rejuvenated industry sector is better suited and competitive for the emerging global digital economy.

To compete effectively in the rapidly changing retail/e-tail ecosystem, the United States needs more digitally skilled workers to help **small businesses and third-party suppliers** access global product and service opportunities. More than 50% of all Amazon sales come from third-party sellers. The same is true with China's top ten e-tailers: Tobabao/Alibaba (450 million monthly visits), JD.com (200 million), Tmall/Alibaba (150 million), Alibaba1688 (50 million), plus Suning.com, Xiaohongshu, Amazon China, Vipshop, Dangdang, and Kongfz.com (200 million). Yet, most Americans have never heard of these e-commerce sites that present tremendous unexploited opportunities.

An advanced website is required to access these e-commerce portals as a new third-party supplier of goods or services. The most advanced website is an artificially intelligent **semantic** website that interprets “meaning” using **natural language processing, speech recognition algorithms, and predictive analytics**.

Original websites (Web 1.0) consisted of non-semantic, **read-only** websites focused on data retrieval. Today's Web 2.0 websites are semi-semantic, **read-write** websites that facilitate data sharing, as evidenced by social media (Facebook, Twitter, etc.) and blogging. Finally, web 3.0 will be fully semantic, **read-write-execute** websites.

Web 3.0 browsers will perform functions for humans in merged virtual/physical worlds. Machine learning will teach conversational chatbots (like Siri, Alexa, Cortana) to function more like human assistants who know their master's preferences. Eventually, avatars will be the user's alter ego in the virtual world. Via mobile wearable devices, mixed reality systems, and avatars, bots will become companions and sherpas who accompany and guide their users in the physical world.

An internet **bot** is a software algorithm designed to automate a specific task. For example, an AI-driven chatbot, or chatterbot, is an interactive application that simulates a conversation to deliver text-, voice- or video-based information to a user via a networked device. According to the Institute for Robotic Process Automation, bot development takes about one-fourth of the time to build a standard mobile app and one-half as expensive to build and maintain.

Becoming a bot developer is now easier than app developers faced a decade ago. Bot startups are more effortless because bot development is automated, and the bot demand is soaring. Free and paid bot development platforms are often straightforward, using simple drag and drop commands. Chatbots Journal provides a brief description of the Top-30 popular platforms for chatbot development. These platforms make starting as a part or full-time employee or contractor relatively uncomplicated.

Other than starting your e-commerce B2C/B2B/B2G/C2B/C2C startup or joining the world of e-commerce bot developers, there are hundreds of other digital business career paths. The Jobenomics Digital Academy & Business Generator will conduct E-Commerce 101 lectures and assessment tests to help students evaluate potential opportunities within this massive business sector. The student will then take some beginner courses and entry-level certification.

Many companies specialize in finding digital economy courseware. For example, Digital Defynd (a database of 78,530 courses) recommends these (free) courses if working with the e-commerce giant Amazon is of interest:

- Sell on Amazon by Seller University (Amazon)
- Amazon Fulfillment by Amazon (FBA) Course – How to Sell on Amazon (Udemy)
- How to Start an Amazon FBA Store on a Tight Budget (Udemy)
- Advanced: Make and Sell Custom Shirts Using Merch by Amazon (Udemy)
- 2020: Amazon SEO, Amazon Sales & Ads (Udemy)
- The Ultimate Guide to Sell on Amazon FBA (Udemy)

The recommended Digital Defynd free e-commerce digital marketing courses and training list is:

- The Complete Digital Marketing Course – 12 Courses in 1 (Udemy)
- Digital Marketing Masterclass 2018 – 23 Courses in 1 (Udemy)
- Digital Marketing Strategies (Kellogg School of Management)

- Digital Marketing Training Certification by University of Illinois (Coursera)
- Free Digital Marketing Training on Skillshare (Skillshare)
- Product Strategy (Kellogg School of Management)
- Digital Marketing Masterclass: Get Your First 1,000 Customers (Udemy)
- Become a Digital Marketing Specialist (LinkedIn Learning)
- Ultimate Google AdWords Course 2017–Stop SEO & Win With PPC (Udemy)
- Facebook Ads & Facebook Marketing Mastery Guide 2018 (Udemy)
- How To Generate Leads & Sales With Facebook Ads (Udemy)
- Social Media Marketing 2018 – Learn PPC on 10+ Platforms (Udemy)
- Social Media Marketing For Beginners 2018 Marketing Strategy (Udemy)

Here is a list of e-commerce beginner courses and certs recommended by Reliabelsoft (a Digital Marketing Services company):

- eCommerce SEO Course (Reliabelsoft)
- eCommerce Marketing Course (Hubspot)
- eCommerce 2020 Course (Udemy)
- How to Get a Business Online (Google)
- eCommerce Essentials (SkillShare)
- eCommerce Fundamentals (LinkedIn Learning)
- How to Create an eCommerce Store (Udemy)
- Certified eCommerce Marketing Specialist (Digital Marketer)
- eCommerce Email Marketing (Shopify)
- Google Marketing Platform (Google)

Many of these certifications are free and take less than one day to complete. While completing a one-day certified course will not land a job, it will provide student insight—the first step along a career pathway. It is also a bullet-point on the list of professional certifications on the student's startup business website and personal biography. Furthermore, taking a few Amazon and Google courses is a great way to get a job interview or business meeting at these giant organizations.

## Internet of Things/Everything

The **Internet of Things (IoT)** brings together people, data, and things to make networked connections more relevant and valuable than ever before—turning information into actions that create new capabilities, richer experiences, and unprecedented economic opportunities for startup businesses and careers. The Internet of Everything (IoE) concept binds even more and more things to things, things to people, and people to people. The IoE will make many familiar devices and objects in our lives readily internet-connected, smartphone accessible, and responsive in a world where more things are more connected than people.

Cisco predicts by 2023, there will be 75 billion things connected to the internet, and the potential economic impact could be as much as \$11.1 trillion per year for IoT applications. The McKinsey Global Institute (MGI) forecasts the maximum possible economic impact of the IoT to be as high



as \$11.1 trillion per year by 2025. MGI defines the IoT “as sensors and actuators connected by networks to computing systems. These systems can monitor or manage the health and actions of connected objects and machines, the natural world, people, and animals.”

## Potential Economic Impact of IoT in 2025: \$3.9 to 11.1 Trillion Per Year

Source: McKinsey Global Institute



The MGI study examines nine sectors where the IoT will have the maximum economic impact. Jobenomics asserts that every city, town, and local community will need a cadre of IoT specialists to help citizens with IoT applications. Few people have the knowledge and ability to connect smart appliances to the internet and troubleshoot problems as they occur. These IoT specialists, installers, and maintenance occupations will be as necessary as today’s electricians and plumbers, who often make more money than college graduates. Major companies will train these specialists at a minimal cost. For example, Cisco will deliver their IoT Stormwind courses for as little as \$900 per person, either in person or online.

**Every Florida city, town, and municipality will need access to a cadre of IoT specialists**

Career opportunities in the Internet of Things cover a plethora of areas. Per CompTIA, the leading occupations include hardware design, software coding, network and systems engineering, product testing and validation, security analysis, data science, database programming, even technical documentation. Nearly every industry in the world will have well-paying careers for digital technology workers who can navigate the rapidly expanding IoT/IoE ecosystem. CompTIA provides the following examples:

- **IoT/Cloud Software Developer**
  - Educational requirement,
    - CompTIA Cloud+ and/or A+ certification and experience, or
    - Bachelor’s degree in information technology or information networking
  - Annual salary: \$73,000
- **IoT Infrastructure Architect**

- Educational requirement,
  - CompTIA Cloud+ and Server+ certification and experience, or
  - Bachelor's degree in information technology or information networking
- Annual salary: \$100,000
- **IoT Systems Engineer**
  - Educational requirement,
    - CompTIA Cloud+ certification and experience, or
    - Bachelor's degree in information technology, computer science, or computer engineering
  - Annual salary: \$72,000
- **Vulnerability/Cyber Engineer**
  - Educational requirement,
    - CompTIA CASP certification and experience, or
    - Bachelor's degree in information technology, computer science, or computer engineering
  - Annual salary: \$84,000
- **Test Engineer**
  - Educational requirement,
    - CompTIA Network+ certification and experience, or
    - Bachelor's degree in information technology, computer science, or computer engineering
  - Annual salary: \$62,000

The IoT/IoE will produce tens of millions of American jobs in the digital economy. **Certified** skills-based training will provide entry-level workers with a shot at a well-paying career with multiple exciting career technical and nontechnical career paths. Getting a nontechnical job in a technology company requires that a job seeker understand the basic technical mumbo-jumbo to have a reasonable shot of getting an interview and landing a job. A Jobenomics Digital Academy will give job seekers all the ammo they need.

## Online Entertainment & Video-Gaming

Video gaming's share of global entertainment-media revenues rose during the pandemic by 25% and now captures around 20% of the worldwide entertainment market. U.S. screenagers (24 years and younger) rank gaming as their favorite pastime—well over television watching. Online Entertainment & Video-Gaming is not the next big thing. It is now the big thing regarding growth and business and career opportunities.

The Jobenomics Digital Academy will incorporate video games as a vital part of the curriculum. First, the Academy can leverage interest in video games to produce marketable life-long digital

skills. Second, business and job opportunities in the video-game industry vastly exceed other entertainment sectors.

Online entertainment involves accessing entertainment material, including **video games**, music, TV videos, and books over the internet. Digital device adoption of smartphones, tablets, console games, and smart TVs vastly boosted the number of netizens who have shifted their preference from regular TV viewing toward online entertainment.

According to the Allied Market Research, 2020-2027 Online Entertainment Market Global Opportunity Analysis and Industry Forecast, the online entertainment market was valued at \$183 billion in 2019 and is estimated to reach \$652 billion by 2027, registering a **CAGR of 20.82% from 2021 to 2027**.

Smartphone penetration and mobile applications heavily contributed to the surge in online entertainment and gaming. Market growth is poised to take another leap with digital technology advancements in 5G networks, folding smartphones, artificial intelligence, synthetic reality (virtual, augmented, and mixed reality) integrated mobile devices, and 3D-enabled mobile devices. In the same fashion, enhanced video and broadband access will enormously enhance the online entertainment and interactive gaming experience.

Per a 2019 Common Sense Media report on Media Use By Tweens and Teens, American tweens (8 to 12-year-olds) and teens average **4¾ hours and 7½ hours of entertainment screen media daily**—not including screen time for homework or school. One-third of American tweens and teens average playing 3 hours of video/mobile games **every day**. Online video viewing consumes the most screen time, 53% for tweens and 39% for teens. Gaming is in second place at 31% and 22%, respectively.

Then came the COVID Screen-Time Grinch. Due to stay-at-home restrictions, tens of millions of American children and tweens now spend countless hours on video games like Roblox. According to the New York Times, “Roblox, particularly popular among children ages 9 to 12 in the United States, averaged 31.1 million users a day during the first nine months of 2020, an **increase of 82 percent** over the year before.”

New and entertaining digital content is in high demand by video-sharing apps like YouTube, Vimeo, TikTok, Facebook Watch, Twitch, DailyMotion, IGTV by Instagram, byte, LBRY, Metacafe, and VEVO. These apps have commercial revenue-sharing programs if an individual can attract a sufficiently large following. So while creating a profitable business as an independent content developer is low, the likelihood of getting a good-paying job with experience in the online entertainment industry is high.

Consequently, the Jobenomics Digital Academy will use video gaming to develop career pathways to finding enjoyable and sustainable occupations and businesses. The crucial first steps to developing a viable career pathway in the digital domain involve evaluating the student’s **digital**

**footprint**, creating a compelling **digital profile**, and publishing persuasive **digital documents, credentials, and badges**.

- A **digital footprint** collects all the traces that an individual leaves over time in the digital ecosystem. Active digital footprints include content that one voluntarily leaves online. Passive digital footprints include cookies of browsing or buying history. Prospective employers, universities, lenders, and clients often aggregate footprint data to build a profile on individuals and their behavior. The Jobenomics Digital Academy will assist all students in digital footprint awareness, positive footprint creation, and damaged footprint restoration.
  - **Digital footprint awareness** is an educational process that focuses on posting positive online content and avoiding anything harmful. Children need to learn this behavior early since it is tough to find and eliminate dangerous texts, emails, photos, videos posted in the distant past.
  - **Positive footprint creation** involves initiating and publishing a list of distinctive activities, accomplishments, and community service activities that appeal to prospective patrons or clients.
  - **Damaged footprint restoration** entails resolving harmful online content and brand reputation management. Brand management is critical whether an individual is looking for a job or a business seeking a customer. Expunging or mitigating negative past performance issues or overcoming biases is a skill that all successful people should learn early.
- A **digital profile** includes online social media content (e.g., Facebook, Instagram, YouTube, Twitter, TikTok, Pinterest, and Snapchat) and websites. The Jobenomics Digital Academy will assist all students in developing credible profiles that will help them get a job, launch a career or start a business. Jobenomics life coaches will help students develop a digital profile **strategic plan** that includes milestones and schedules of weekly postings on social media platforms. These coaches will also help students design professional websites and timetables to keep their website material fresh.
- **Digital documents** provide an individual's digital certifications and qualifications, including relevant full or part-time work experience, skills, education, and notable accomplishments. These documents include hard-copy and electronic biographies, resumes, and handouts.
  - Bios are usually concise one-page documents, whereas resumes are multipage living documents easily adjusted for different opportunities. Most job seekers mistakenly assume that the primary purpose of a bio or resume is to provide a work history overview. From a Jobenomics Digital Academy standpoint, a bio or resume's primary goal is to convince employers that the job seeker is worth interviewing.
  - Handouts include brochures, pamphlets, white papers, briefings, infographics, or other visual representations of information, data, or knowledge intended to present information quickly and clearly.

Collectively, digital documents constitute the marketing material for an individual or establishment.



- **Digital credentials** include certificates and badges gained through achievement or skills-based training. These credentials are equivalent to paper-based certificates, badges, and awards in the online world.

Organizations award **digital certificates** to acknowledge significant achievements in the same manner that schools issue diplomas. Switching to digital credentials enables institutions to grant their students proof of skill, individuals to prove their credibility, employers to evaluate job candidates, and clients to assess a firm's qualifications. More importantly, digital documents are easier to verify. Trusted third-party certificate authorities can provide tamper-proof digital certificates with secure authentication and connection.

**Digital badges** are visual representations of an accomplishment used in email signatures, personal websites, digital resumes, and social media sites such as LinkedIn, Twitter, and Facebook. When clicked, the badge enables the user to learn more about the credential, personalized certification dates, expiration dates, and the requirements to earn the badge.



Jobenomics Digital Academy digital badges will be compliant with the Open Badges standard. The Open Badges standard describes a method for packaging information about accomplishments, embedding it into portable image files as digital badges, and includes web-based validation and verification resources. Open Badges explain who earned it, who issued it, the criteria required, and in some cases, provides evidence and demonstrations of the relevant skills.

As a job seeker, digital badges show your skills and accomplishments and share your story on your website and social media. As an issuer, the Jobenomics Digital Academy can break down skills-based training into small chunks to encourage students to follow a path of lifelong applied learning and build marketable skills. The Academy will also provide Open Badges tools to create digital certificates and digital badges for aspiring digital credential developers to earn personal income or business revenue.

## Interactive Entertainment Industry

The **interactive** entertainment industry is the video-game industry that deals with the development, marketing, and sales of electronic video games. New global interactive, multiplayer, video-enhanced games and sports tournaments are increasingly part of the traditional console, arcade, and handheld man-machine video games portfolio.

Jobenomics asserts that the keyword in the above paragraph is “interactive.” Screen-time engagements like watching TV/videos, social media, browsing, video-chatting are primarily passive activities. Unlike these more docile pursuits, video gaming engages the human-machine interface, increases visual-spatial skills, enhances problem-solving, and augments imaginative play and creativity—all of which are essential attributes of a digitally literate person.

From 2015 to 2020, global online traffic increased three-fold and international mobile traffic eight-fold. Online gaming (casual online gaming, networked console gaming, and multiplayer virtual world gaming) and internet video (such as recorded viewing and downloading such as YouTube, Netflix, and Hulu; live event viewing; webcam monitoring, and video surveillance) were the fastest-growing segments in internet traffic growth.

In 2020, nearly a million minutes of video content will cross the global network every second. In other words, it would take an individual more than 5 million years to watch the amount of video that will cross global IP networks each month in 2020. Notwithstanding this ridiculous amount of information, data analysis and artificial intelligence tools can identify, select, preview, and present only the best and desired video content to the consumer.

Based on the amount of time that young adults spend on online entertainment, **video gaming could soon be the dominant sector of the entertainment economy**. Two-thirds of the Screenagers, Generation Z, ages 18 to 21, spend 7 hours a day online, not counting the 3 hours listening to music, and list video gaming as their main hobby.

Annual revenues in the global video game market were \$156 billion in 2020 and growing to \$268 billion by 2025, a 72% growth rate. North America should remain the top-grossing gaming market worldwide despite solid growth in the Asian region.

As consumers become increasingly digitally savvy, the difference between real-world entertainment and virtual-world entertainment is less significant. Empowered consumers prefer tailored and exciting content experiences that digital entertainment offers. Moreover, video games tend to take the fans out of the bleacher seats, involve them in gameplay, and deliver inspired and personalized experiences. It is no wonder that two-thirds of teenagers and young adults list video gaming as their main hobby, and increasingly many workers are becoming professional gamers and developers.

Today's 8<sup>th</sup> Gen video games have reached a degree of fidelity and graphics that are astonishingly real and additive. Emerging digital technology enables video games to perform functions for humans in merged virtual/physical worlds. Artificially intelligent agents now act like personal Sherpas that learn users' interests based on previous activities. These avatars represent user alter egos in the virtual world. On the flip side, virtually enhanced 3D worlds assist users in their physical world to educate, train, and entertain.

According to Nielsen, connectivity and access to media have fueled an immense surge in free-to-play games. The free-to-play groundswell forced multiplayer games with premium price tags to switch to free-to-play business models. The loss of upfront premium game revenues is more than offset by the surge of new player purchases of in-game goods like cosmetic items and battle passes—a significant source of new nonemployer businesses and jobs.

The pandemic's stay-at-home orders skyrocketed video gameplay in 2020. At the height of lockdowns, 55% of U.S. consumers played video games due to COVID-19 and subsequent restrictions. As a result of the lockdown, video gaming transcended the traditional boundaries of the entertainment industry by becoming a communications medium to stay in touch with family members and friends. Research from SuperData, a Nielsen company, found that roughly one in 27% of U.S. residents used video games to maintain socially active with other people in 2020.

In the foreseeable future, the video gaming industry will likely provide interactive content that far exceeds other forms of entertainment, including the traditional American past times of professional sports. Millennials and Screenagers are not as big fans of professional sports as older generations.

### **E-Sports Industry Opportunities**

Of the genres in the video gaming industry (action-adventure, shooter, sports), the e-sports industry is growing at an annual rate exceeding 50% and rapidly displacing real-world sports venues.

Globally, the total esports audience will grow to 474 million people in 2021, of which 235 million are regular viewers. In 2021, the global core e-sports market (channels, publishers, leagues, events, and teams) revenues were \$1.1 billion U.S. dollars, an almost 50% increase from the previous year, with a forecast of \$1.6 billion in 2024. Today, the largest market is China (\$360 billion), followed by the United States (\$243 billion), Western Europe (\$206 billion), and the rest of the world (\$595 billion). The total e-sport marketplace is about \$45 billion, including core, e-sports betting, services, hardware, content, brands, and PC/mobile/console games.

There are hundreds of e-sports PC/console/mobile games featuring the following genres: fighting games, first-person shooters, real-time strategy, and multiplayer online battle arena games. Naturally, PC and cross-platform games are the most popular. However, 2020 was the year for mobile e-sports, with PUBG Mobile in the top spot with 134,554,130 hours of game time watched. Garena Free Fire came in a close second with 132,245,801 hours.

E-sports encompasses a wide range of games, including real-time strategy games (e.g., League of Legends), first-person shooter games (e.g., Call of Duty: Modern Warfare), and fantasy betting games (e.g., Fantasy Football). E-sports tournaments, where professional gamers play video games in competition with others, have grown into colossal spectator events that have motivated companies such as Facebook, Amazon (Twitch), YouTube, Microsoft (Mixer) to form dedicated e-sports channels. As a result, more people watch e-sports than HBO, Netflix, ESPN, and Hulu combined.

The four most popular eSports video games watched on streaming platforms worldwide in 2019 by live hours watched were League of Nations (349 million), Counter-Strike Global Offensive (215

million), Dota 2 (199 million), Overwatch (110 million). Super Bowl LIII (2019) generated 560 million total hours of live game coverage.

From a Jobenomics perspective, the e-sports industry is still in its infancy, and the business and career opportunities are vast. E-sports employment and startup business paths consist of professional gaming and e-sports industry professions.

The five primary sources of income for professional gamers include prize money, salaries, sponsorships, live-streaming, and video-on-demand content. As in conventional individual sports venues like tennis or golf, prize money is a viable way to make a living only for the best gamers. Consequently, most gamers make money from professional teams primarily funded by sponsors, like computer and beverage companies.

Globally, there are 200 major professional e-sports teams, of which half are in the United States. Streaming (via Twitch, YouTube Gaming, Facebook Gaming, Fubo TV, and Mixer live-streaming service providers) is the most popular way for non-competitive professional gamers to make a living in e-sports. Streamers form partnerships with these service providers that share subscription revenue with the gamer. For example, a streamer with 2,000 Tier 1 Twitch subscribers can make about \$5,000 per month. A Tier 2 steamer with 4,000 followers can earn \$14,000/month, not including donations. Video-on-demand content development allows amateur e-sports enthusiasts to make money and build followings on Instagram, TikTok, and YouTube (described in the following Creator Economy discussion).

Most U.S. colleges and universities have amateur e-sports teams. The newest e-sports venues involve local communities, companies, and churches. Consequently, one of the best ways for a well-heeled amateur to get into the business is to start a local team with your gaming buddies.

The Corporate Esports Association (CEA) organizes and runs e-sports tournaments between organizations to raise funds for charity. Games are competitive for every skill level. The CEA matches teams against other company teams of similar skill. For students interested in joining these companies, CEA introduced Collegiate Series. The CEA Collegiate Series pairs job seekers with company employees as a way of networking and team building. During the competitions, these job seekers can meet with many different companies.

In many ways, CEA is replacing 200 corporate softball teams across the United States with e-sports teams. Primary schools, non-profit organizations, community centers, religious institutions, and school-age care centers could also use the CEA model for networking and team building.

The Jobenomics Digital Academy plans to work with organizations like CEA to develop certified skills-based training programs, followings, portfolios, e-sports digital footprints, and startup businesses for people interested in this career field.



The likelihood of making it big as a professional gamer is small. On the other hand, the probability of an exciting and well-paying career in a burgeoning industry is high. Even a self-employed nonemployer company without revenue can create a wide range of employment, subcontract, and business opportunities in the e-sports industry. Having proven oneself as an amateur or entry-level professional gamer can generate multiple management, operations, sales, event planning, coaching, agencies, and social media opportunities.

If you are not interested in starting a business, one can always try out one of the leading e-sports only job boards like Hitmarker or ReKTJobs. Hitmarker alleges that it is the largest gaming and esports jobs platform globally, with over 9,000 active listings from more than 50 countries. Likewise, ReKTJobs claims to be the global esports career site leader delivering job openings and internship postings from the hottest esports and gaming organizations and teams. The Jobenomics Digital Academy will help students evaluate who is hiring and the skills needed via these job boards.

A leading e-sports career pathway is to work for a leading video game company as an employee or independent subcontractor. Here is a list of the Global Top-10 in 2021, along with gaming revenue and the most profitable game sold in 2020:

1. Sony, \$25.0 billion, PlayStation 5 (video game console)
2. Tencent, \$13.9 billion, Honor of Kings
3. Nintendo, \$12.1 billion, Animal Crossing: New Horizons
4. Microsoft, \$11.6 billion, Xbox Series X/S (video game console)
5. Activision Blizzard, \$8.1 billion, Call of Duty: Black Ops Cold War
6. Electronic Arts, \$5.5 billion, FIFA 21
7. Epic Games, \$4.8 billion, Fortnite: Save the World
8. Take-Two Interactive, \$3.1 billion, NBA 2K21
9. Sega Sammy, \$2.3 billion, Total War Saga: Troy
10. Bandai Namco, \$2.2 billion, Dragon Ball Z: Kakarot

These Top-10 companies employ approximately 110,000 top e-sports and video gaming developers globally. To interview these prestigious organizations, one must have the digital literacy and technical qualifications that a digital academy and business generator can provide.

As mentioned in Chapter 1, livestreaming refers to watching, creating, and sharing online streaming media (video and audio) simultaneously during recording and broadcast in real-time. Sports-related livestreaming services, like Fubo TV, marry video gaming with live sports gambling. Sports gambling is now legal and active in 21 states plus the District of Columbia. An additional 20 states have legalized (but are not yet operational) or pre-filed legislation for legalization. The U.S. Census Bureau projected sports betting revenues in 2021 at \$2.1 billion, expanding rapidly to \$10.1 billion in 2028. MGM Resorts International and Morgan Stanley estimate a market size between \$13.5 billion and \$15 billion by 2025, with 38 US states participating.

Since sports gambling is in its infancy with projected explosive growth, it represents a significant career and business opportunity for accomplished e-sports enthusiasts.

The Jobenomics Digital Academy & Business Generator will capitalize on an enthusiast's dual interest in sports and video gaming to create career and startup business pathways in the rapidly growing \$50 billion e-sports industry.

## The Emerging Creator Economy

The emerging **Creator Economy** (often called the Influencer Economy) entails earning income from making and distributing online video, text, or musical content. Today, video is preferred. Most people can recall a video message that they watch instead of a text message that they read.

With the advent of streaming video, online entertainment, social media, and video sharing, new and fresh forms of content are in high demand. New content producers have skyrocketed with new smartphone video technology and inexpensive and high-quality mobile action cameras (e.g., GoPro).

The fledgling Creator Economy (paid) consists of more than 50 million independent content creators, curators, and community builders, including social media influencers, bloggers, videographers, and technology providers, of which 2 million are full-time professionals. These statistics do not include content creators that work for the established television, film, and streaming service industries—a huge source of business and jobs for these independent creators.

**The fledgling Creator Economy is the next big global and U.S. business and career generator.**

## The Art of Storytelling

Generally speaking, a person remembers information but retells stories. Stories create mental images and fascinate audiences. A compelling subject quickly personalizes the storyteller and forges a connection.

Our great-grandparents could not send a text but could tell stories to gain the cooperation and trust of others. Storytelling also imparts information and creates understanding. More than ever, today's transactional, multi-tasking society needs good storytellers.

According to a Forbes (an American business magazine) article, "Ask a kid today in the U.S. what they want to be when they grow up. No longer is musician or athlete the top answer. It's a YouTuber—an answer 3x more popular than an astronaut." Per this article, today's global "Creator Economy" has 50 million people who consider themselves "creators." Two million small businesses (primarily self-employed nonemployer firms) involved in the Creator Economy earn over \$100,000 annually, with many more amateurs aiming to achieve similar status.

To achieve the youthful aspiration of being a “YouTuber,” one must be digitally literate. Digital literacy requires both social and technical skills. Interpersonal communication and informational skills are the most important since creating a YouTube video are not technically challenging. To facilitate the next generation of professional YouTubers, the Jobenomics Digital Academy will train students in **the art of storytelling**.

To be successful in the digital economy, one must learn to tell stories digitally via video, images, and text. Videos on social media generate 12-times more shares than images and text. As a result, video content is in high demand by streaming services, social media, and online entertainment. Moreover, since the average American spends 13 hours daily on media (8 hours digital and 5 hours traditional media/TV), consumer demand for new and innovative video content is exploding.

Video content statistics are eye-opening. For example, livestreaming (transmitting or receiving live video in real-time) accounts for 80% of internet traffic. 40% of video viewers say that compelling content (a story) is the primary motivator for live online viewing. Companies that use video enjoy 41% more traffic from searches. 96% of people say they’ve watched an explainer video to learn more about a product or service. 79% say a brand’s video has convinced them to buy this product or service. In the digital business domain, storytelling makes buying and selling more personal.

Stories are quick and easy ways to share moments and experiences. Per Social Media Today, storytelling is the core of an effective social media and content development strategy. Storytelling enables content creators to build narratives and connect with friends, customers, and connections. Nearly all social platforms (e.g., Instagram Stories, Facebook Stories, Messenger Day, and Twitter Moments) now have tools for telling social media stories. For example, Instagram Stories usage statistics indicate that over 500 million Instagrammers use stories daily. Moreover, 70% of Gen Zers and 59% of Millennials watch stories on Instagram.

Thus, **the art of storytelling** is central to digital content creation and the soaring Creator Economy. Like other arts, the art of storytelling is a learnable skill.

### **Creator Economy Is Ideal For Entry-Level Job Seekers**

The Creator Economy is the newest and fastest-growing segment of the digital economy. According to Influencer MarketingHub, since October 2020, \$800 million in industry growth was recorded from only 31 startup capital investments. In other words, investors see the Creator Economy as the next brilliantly innovative and creatively disruptive marketplace sensation.

Per eMarketer, the amount of money corporations pay U.S. influencers to market products and services is predicted to grow to \$3.7 billion in 2021, up 34% from 2020, surpassing \$4.6 billion by 2023. Demand for short videos and social commerce accelerated large and small business influencer marketing campaigns. Post-pandemic resurgence of the travel, hospitality, and apparel industries generates rapid growth in the Creator Economy.

Creators produce some form of product or perform some artistic service, and fans support their favorite creators via purchasing goods or services, subscription payments, or capital investment. Creators include digital content creators, bloggers, online fitness instructors, musicians, writers, journalists, gaming creators, tutorials, education, artists, craft makers, and many other niche players. Creators cater to people who want personalized, unique, and authentic content.

The Jobenomics Digital Academy & Business Generator will focus on digital content creation since it is the most lucrative component of the fledgling Creator Economy and an ideal way for entry-level job seekers to get traction in the digital economy.

With the advent of streaming video, online entertainment, social media, and video sharing, new and exciting forms of digital content are in high demand. New content producers have skyrocketed with new smartphone video technology and inexpensive and high-quality mobile action cameras (e.g., GoPro). The 294 million U.S. smartphone users are novice (unpaid) content creators if they produce a video and post it on social media. This massive pool of content creators is beginning to recognize that their pastime activities can generate part-time or full-time income.

The digital economy has created a cultural shift from national brands that service millions and billions of customers to unique creator brands tailored to thousands of supporters. Millennials customization and personalization that agile content creators can provide rather than cookie-cutter responses to the number of likes, impressions, and views—the mainstay of big media.

According to Forbes, unlike broadcast media or social networks, individual digital content creators can build viable businesses from a small number of dedicated fans and financed by using content subscription platforms like Patreon, OnlyFans, and Substack. As mentioned in the video-gaming section of this document, 31 million American children ages 9 to 12 spend countless hours on Roblox, the most popular game for Screenagers. But more than just a video game. It is an open-play platform where children become creators who build new games with in-game items for trade or sale.

Today, the fledgling Creator Economy (paid) consists of more than 50 million **independent** content creators, curators, and community builders, including social media influencers, bloggers, videographers, and technology providers, of which 2 million are full-time professionals.

Social media exposure influences today's kids' career aspirations. A recent survey by toymaker Lego found that one-third of kids between 8 and 12 aspire to be either a vlogger or a YouTuber. In 2020, there were 37 million YouTube channels (growing an annual rate of 23%), the world's 2nd most visited site.

Per the 2021 Neoreach Creator's Earning Power survey, approximately 57% of all surveyed independent content creators made less the \$50,000 per year, 20% earned \$50K-\$100k, 21% made \$100K-\$500K, and the remaining 2%+ exceeded \$500K per year. Of the independent content creators who work full time, 78% make an average annual income of \$108,182 which is on par with an entry-level software engineer. Sponsorships bring in the bulk of Creator income, with 94% of content creators having made at least one sponsored post per year. Additionally,



42% of creators reported 16 or more sponsored posts per year. A sponsored post refers to any social media post that includes paid promotion.

These statistics do not include content creators that work for the established television, film, and streaming service industries. These industries represent an ideal source of business and employment opportunities for independent content creators.

- Television news and weathercasters use local video footage and images of amateurs with smartphones during crisis events.
- The six major film studios pursue independent filmmakers, hire content creators, and acquire independent filmmaker studios.
- Every major television network and media company has recently launched a new streaming service and is starving for new video content. Here is a partial breakout of streaming service providers:
  - **Major services.** Netflix, Amazon Prime Video, Apple TV+, Hulu, Paramount+, Disney+, HBO Max & Now, Peacock, and Discovery+.
  - **Premium cable.** Showtime, Epix Now, and Starz.
  - **International.** U.K.'s Acorn and Britbox, South Korea's Kocowa, European-centric MHz Choice, Latino-centric Pantaya, and Bollywood's Spuul),
  - **Specialty niche.** ESPN (sports), Shudder (horror), diversity-centric (gender, racial, and ethnics), and educational (PBS Passport, Smithsonian Channel Plus, CuriosityStream) channels.
  - **Independent (indie).** A dozen new independent streaming outlets recently came online, with dozens more in the making.

The independent film (aka, indie film, indie movie) industry consists of low-budget (usually less than \$5M) feature or short films. Subscription-based stream video services are the largest consumers of independent video content and talent.

The Jobenomics Digital Academy & Business Generator will provide career and business development pathways for students interested in the Creator Economy. These pathways could result in either employment with the television, film, and streaming service enterprises listed above or starting a self-employed (nonemployer) or micro business with fellow like-minded students. The Academy will have a fully-equipped studio or utilize the resources of an existing local studio.

The Jobenomics America TV show's co-producer (this author, Chuck Vollmer, shown on the right) and executive producer (Dr. Sam Hancock, seated) use independent studios in the Washington DC region. These two baby boomers collectively created thousands of hours of video programming and written online documents (such as white papers, business plans, and PowerPoint presentations). If two baby boomers can generate this level of new online content, digital natives should be able to do exceedingly more, given the power of the digital technology revolution.



As the Founder of EmeraldPlanet International Foundation and EmeraldPlanet TV, "Dr. Sam" produced 3,000 individual Shows and 700 one-hour programs via the PEG (Public Education Government) Media Network (also known as public-access television). Services available at public-access television organizations are low-cost or free. The stations that use PegMedia for content cover tens of millions of cabled homes and represent more than 60% of the total U.S. cable viewership, giving local content creators a vast potential audience.

The Jobenomics Digital Academy studio will access the 1,500 U.S. PEGMedia access centers across the United States that manage upwards of 5,000 cable television PEG channels. These channels carry 20,000 hours of new programs from local governments, schools, health and jobs organizations, social services agencies, and residents each week. The PEG channels vastly outnumber the 354 public broadcast television stations. The primary reason for using PEGMedia is to give the Digital Academy student content creators a national-level outlet for their content portfolio.

The Jobenomics Digital Academy will provide hands-on training and certifications in video (film, streaming, and on-demand) and audio (radio) production and programming. Certified skills-based training programs include producing a video/audio show, film editing, field production, camera grip, writing for visual media, media, story-telling, creating online content, marketing, and advertising. In addition, our small business media toolkit classes will provide instruction on what media assets every startup business should have for using still images, email content, social media, websites, and print.

### **How Content Creators Can Make Money**

Unlike in the past, content creators can earn money without well-connected managers, stringent contracts, or big media. The Digital Economy already has the marketing channels that content creators require. For example, YouTube and TikTok are available for video content makers, Twitch and Mixer for live streamers, WordPress and Tumblr for bloggers, and Pinterest and Instagram for photographers.

According to the 2021 Neoreach report, though digital content providers use multiple digital platforms, Instagram is the most popular



platform. 72% of video content creators prefer Instagram as their primary content channel, 13% for TikTok, and 9% for YouTube. Facebook, Twitch, and Twitter make up the remaining 6%. The Jobenomics Digital Academy will train students to generate followers and make money on these platforms.

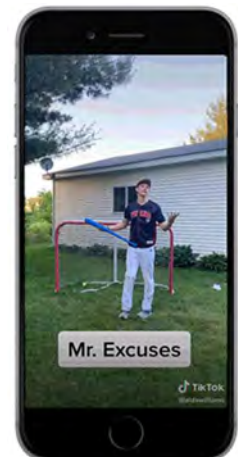
So, how do content providers make money from these businesses? Most do not. However, some make an insane amount of money if they have a large following or some level of influence over their following.

Since Instagram is the most popular platform, it will serve as a good example. Let's start with the basics. Instagram (owned by Facebook) has 1 billion active monthly users compared to the 3 billion active monthly Facebook app users. On the other hand, Instagram generates four times more interactions than Facebook. Thus, Instagram has a tremendous reach, including the business sector. 72% of all U.S. businesses use Instagram. Instagram helps 80% of Instagram users buy a product or service from these companies. From a content creator perspective, in mid-2021, Instagram announced that it's "no longer a photo-sharing app" and focuses on four new priorities: **creators**, video, shopping, and messaging. Note that creator development is a top priority.

Consequently, companies incentivize Instagram content creators to be innovative in endorsing company products and services. The more content creators influence their followers, the more they earn. The amount of money a content creator (influencer) earns depends on the frequency of postings, content uniqueness and appeal, and followers. It also helps build a following—a training and pseudo-business activity that the Jobenomics Digital Academy will encourage students to begin early. Instagram's new video-editing software, Reels, makes it easy to film, edit and post 15-second videos from your smartphone.

Widely popular with Gen Z, TikTok's video-editing software inspired Instagram to develop Reels. Generation Z (Screenagers in Jobenomics lingo) now use cellphone videos as their primary method to communicate and gain a following. For example, Aidan Williams, an Ohio teenager, used Tiktok to gain 1.9 million followers with corny sports vlogs within a year. His first vlog, a spoof on high school baseball players (shown), garnished 119,000 views.

A vlog is a video blog for which the medium is a video. Vlog entries often combine embedded video with supporting text, images, links, and metadata (data about other data). Vlogging is now one of the most popular forms of digital entertainment and the mainstay of Instagram, TikTok, and YouTube.



As a general rule of thumb, content creators must have around 1,000 followers. 48% of Instagram users have a follower counts of more than 1,000 followers, which is surprisingly high since the average Facebook user has only 338 friends, of which only a third are close friends. 37% of Instagram users have between 1,000 and 10,000 followers. 10% have 10,000-500,000 followers. And 0.5% have over 500,000.

There are four ways to make money on Instagram: (1) create sponsored posts for brands that are interested in your followers, (2) become an affiliate and make a commission selling other brands' products, (3) create an online store and sell your digital content, physical products or personal consulting services, and (4) sell licenses or non-fungible token (NFTs) for your created content.

- 1) Creating sponsored posts for brands is the leading way to monetize creative content. Per Finance Buzz, brands will pay as little as \$5-\$10 per 1,000 followers or as high as \$100 per post on rare occasions. According to USA Today, a "micro-influencer" with 10,000 to 50,000 active fans can make a few thousand dollars per post. Instagram influencers with up to 1 million followers can see \$10,000 per post. The most popular influencers (i.e., celebrities) bring in \$250,000 to \$500,000 per post. Dwayne Johnson (221 million followers) and Kim Kardashian (208 million followers) reportedly earn \$1,015,000 per post.

The way to start as a sponsored post creator for brands is to build an online portfolio with local businesses and a following with fellow Digital Academy students. The Academy will liaise with local firms interested in content development, advertisements, and promotions with local flavor. For example, a new pizza business might offer students incentives (like free pizzas) to promote the store. This pizza gig allows students to create video or photo content for their digital dossier and engage with fellow students and restaurant patrons.

From a Jobenomics standpoint, the most valuable learning experience of such an engagement is the student's newfound understanding of marketing and business fundamentals—traits that could pay dividends in a future career.

Typically, these engagements involve creating Instagram ads linked to one's Facebook page—this is easy to do—and then using the Ads Manager feature to start your first campaign. This campaign is often a creative video, post, or story. The most compelling stories incorporate graphics, stickers, and augmented reality filters. Augmented reality filters work with most smartphone cameras to generate computer effects superimposed on real-life images—skills taught at the Digital Academy.

- 2) The second way to earn money is to become an affiliate and earn a commission selling other brands' products. Unlike an influencer, affiliates receive money (commissions) every time they promote a company's products or services and drive a sale. Affiliates often use trackable links or unique promo codes to ensure clicks translate into sales. It is not uncommon for a company to hire affiliates to act in a short Instagram Story (a fun, engaging, or pithy testimonial) that promotes the business, a product, or service. Instagram reports there are more than 400 million daily users for stories.
- 3) Creators can open their online stores. One of the first courses taught at the Digital Academy is starting your own business with an interactive (Web 2.0) website. Building an e-commerce feature on a website has never been easier. GoDaddy, a U.S. web hosting company, has over 100 free mobile-friendly templates designed to get an online store started "in a day." Online



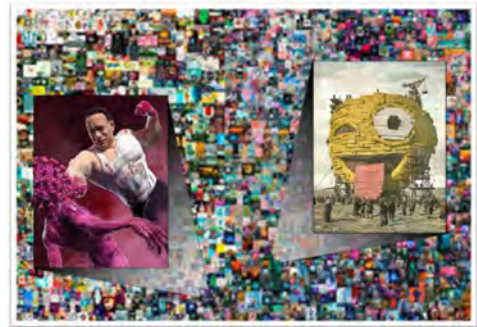
stores can sell services (like developing content for small businesses) or novelty products (such as tee shirts, mugs, etc.).

Shopify is one of the best e-commerce platforms for beginners that want a more robust e-commerce package. Basic Shopify costs only \$29/month and comes with everything one needs (from storefront design to content marketing to performance analytics). Shopify reports that it has more than 1,700,000 businesses in approximately 175 countries using its platform as of May 2021.

- 4) Non-fungible tokens (NFTs) are unique digital items (collectibles, artwork, game items, etc.) with blockchain-managed ownership that can be bought and sold securely. NFTs are the latest addition to the online gaming craze. For example, online video gamers purchase NFT unique skins (outfits) for Fortnite or League of Legends battle games or buy extra lives in Harry Potter Puzzles and Spells.

Interest in NFTs recently surged when celebrities and auction houses learned that blockchain technology could secure the market value of personal digital photos and video clips from illegal reproduction (piracy) or theft.

In March 2021, a digital work of art called “Everydays: the First 5000 Days” NFT (collage of 5,000 digital images, shown) sold for a record \$69.3 million at Christie's auction house in London.



The Everdays NFT is a digital token secured by blockchain technology that protects cryptocurrencies like Bitcoin and Ethereum. However, unlike cryptocurrencies, unique NFTs (like digital art, videos, photos, games, collectibles, etc.) are not fungible (interchangeable), like exchanging a bitcoin for another coin of similar value. NFT video collectibles (virtual trading cards) are the modern-day equivalent of baseballs for trade or sale.

A partnership between the National Basketball Association and Dapper Labs (a blockchain company) is now selling NBA Top Shot NFTs. The NBA sells Top Shot Moments either in packs or individually. As of 12 June 2021, the 2021 NBA Playoff pack sells for around \$14, whereas the soldout THROWDOWNS pack sold for \$149. The NBA Top Shot's most valuable listing's NFT video clip of LeBron James slam-dunking ask price is \$232,323.00.

According to Dapper, “The NFT Company,” Top Shot has over 3 million marketplace transactions with \$500 million in total sales. Dapper also “birthed” 1.9 million CryptoKitties that netted \$40 million in sales.

There are numerous NFT marketplaces, including Rarible, OpenSea, and Enjin Marketplace that NFTS.

**In conclusion**, the fledgling Creator Economy is likely to create billions of full and part-time independent content creators, curators, community builders, social media influencers, bloggers, videographers, and technology providers. These statistics do not include content creators that work for the established television, film, and streaming service industries—a huge source of business and jobs for these independent creators. The Jobenomics Digital Academy & Business Generator will help local communities exploit these opportunities. Equally important, underserved and under-resourced communities will train and retain digital talent.

## Gig/Contingent Workforce Economy

**The Gig/Contingent Workforce Economy** is an environment where temporary positions are common, and organizations contract with independent workers for short-term engagements.

The term “gig” originated from musicians who called their short-term performances gigs. The Gig Economy was initially part of the On-Demand Economy since it provided services as and when required by clients. As they grew, gig workers became known as the alternative workforce with nonstandard workforce agreements.



Characteristics of nonstandard workforce agreements include limited time duration (temporary jobs), travel (remote work), and third-party engagements (independent assignments) that are subject to change (contingent work). Contingent workers include consultants, freelancers, artists, entertainers, independent contractors, independent professionals, teleworkers, flex jobs, temporary contract workers, temps, on-call workers, and day laborers.

Even though gig/contingent workers comprise over one-quarter of the U.S. labor force, there is no uniform definition of this critical component of the U.S. economy. The Bureau of Labor Statistics (BLS) limits its definition of contingent workers to the portion of the labor force who have “nonstandard work arrangements,” those without “permanent jobs with a traditional employer-employee relationship,” or those “who do not expect their jobs to last.”

The Gig Economy Data Hub, a partnership between the ILR School and the Aspen Institute, states, “non-standard or gig work consists of income-earning activities outside of standard, long-term employer-employee relationships,” which puts a more positive spin on this profession.

Five years ago, on 4 April 2016, Jobenomics published an e-book entitled “The U.S. Contingent Workforce Challenge” that estimated the size of the U.S. contingent workforce at 60 million or 40% of the total employed workforce. Given current trends, by 2030, this number could increase to 80 million, or 50%, of the U.S. labor force.

## U.S. Contingent Workforce Size Estimates: 1998 to 2030

	BLS/GAO 1995 CWS	BLS/GAO 1999 CWS	BLS/GAO 2005 CWS	GSS 2006	GSS 2010	Jobenomics 2016 Est.	Jobenomics 2030 Est.
<b>Employed</b>	123,208,000	131,494,000	138,952,000	143,150,000	138,438,000	149,703,000	160,000,000
<b>Contingent Workforce</b>	39,549,768	39,448,200	42,519,312	50,531,950	55,790,514	59,881,200	80,000,000
	32.1%	30.0%	30.6%	35.3%	40.3%	40.0%	50.0%

Source: GAO Contingent Workforce Report (GAO-15-168R), Tables 3 & 4, 20 April 2015

Source: Jobenomics

This graph shows the government studies that underwrote the Jobenomics supposition that there were 59,881,200 Americans that were in the Gig/Contingent Workforce Economy as of April 2016. This large amount surprised some government officials and economists, who questioned its validity.

In October 2016, the McKinsey Global Institute (MGI), a premier research institution, published a bellwether survey entitled “Independent Work: Choice, Necessity, and the Gig Economy” that came to a similar conclusion the U.S. gig workforce was significantly greater (68 million) than previously estimated. The MCI was also substantially large compared to other independent surveys, including MBO Partners (40 million), Burson-Marsteller (45 million), Kelly Services (50 million), and Freelancers Union (55 million).

According to MGI, all the above online surveys indicated that between 25% and 35% of U.S. workers had engaged in non-standard or gig work on a supplementary or primary basis (full-time and part-time). Since large-scale public surveys, like those administered by the Bureau of Labor Statistics, tend not to ask about supplemental work, these private surveys are some of the best estimates of occasional gig workers.

From a Jobenomics perspective, the Gig/Contingent Workforce economy creates an employment landscape that provides workers in the future economy where part-time and temporary workers outnumber full-time workers with standard workforce agreements. The gig/contingent workforce soon will be the dominant (50%) form of labor in the United States based on (1) the emerging digital economy, (2) revolution in digital and network technologies, (3) automation of manual and cognitive jobs, (4) shift from full-time to task-oriented labor, and (5) cultural differences of new labor force entrants.

Half (50%) of gig/contingent workers are below 35. According to labor force experts, new workforce entrants (e.g., Generation Z Screenagers and Generation Y Millennials) prefer contingent work over standard work. Some of these reasons include self-direction, variety, flexibility, skill development, and a general disillusionment with traditional corporate social compacts and promises that have proven to be short-lived with older generations. Millennials also understand that workforce growth is highly dependent on a growing economy, whereas contingent workforce growth is more resistant to economic fluctuations.

There is limited data on the earnings potential for contingent workers since gigs are often task-oriented. However, surveys indicate that gig workers are far more entrepreneurial (and slightly better educated) than traditional workers, which positions a select few to make it big. On the other hand, most digital natives have a different perspective on money and making it big. For example, most of the 1.7 million U.S. apps developers make no money in hopes of developing a marquee product in the Apple and Google Play Stores.

Since many contingent workers work gigs to supplement their income, they make more than their traditional counterparts in the same full-time job. People with technical skills often land lucrative supplemental gigs. Conversely, lower-skilled workers (day laborers, temp-agency, and on-call workers) often work low-paying gigs and live paycheck to paycheck.

The downside to full-time gig/contingent work is that workers are responsible for benefits like health insurance, which is the number one concern amongst freelancers. However, three-quarters of all independent survey respondents report being satisfied with gig work and want to continue their lifestyle of choice.

Freelancing is most common in higher-skilled creative and cultural industries such as content creators, computer programmers, and entertainment. The Freelancers Union is one of the leading gig/contingent workforce institutions. In 2019, Freelancers and Upwork (an American freelancing platform) commissioned Edelman Intelligence, an independent research firm, to conduct their sixth annual study of the U.S. freelance workforce.

Here are some of the most interesting statistics from the 2019 Freelancing in America survey from a career and startup business perspective.

- 56.9 million Americans freelanced in 2019, representing 35% of the U.S. workforce.
  - **Independent contractors** (18.8 million or 33% of the independent workforce),
  - **Diversified workers** (17.1 million or 30%), people with multiple sources of income, such as Uber, coding, bartending, and dog-walking,
  - **Moonlighters** (14.8 million or 26%), people working outside their primary employer,
  - **Freelance business owners** (2.8 million or 5%), freelancers with employees, and
  - **Temporary workers** (3.4 million or 6%), individuals doing task-oriented work, like data entry.
- Freelancing makes up nearly 5% of GDP, more than the U.S. construction and transportation industries.
- The share of full-time freelancers increased from 17% in 2014 to 28% in 2019.
- 68% of freelancers started their business within the last five years.
- 66% would consider moving out of large congested urban areas with the same opportunities.
- 73% of skilled freelancers can work remotely compared to 27% of non-freelance workers.

- 76% of non-freelance workers would consider freelancing in the next recession.
- 51% say no amount of money would compel them to switch back to traditional employment.
- The most common type of freelance work is skilled services, with 45% of freelancers providing programming, marketing, and consulting skills.
- 60% of freelancers say they started freelancing by choice.
- 50% of all freelancers view freelancing as a long-term career choice.
- 53% of GenZ workers, ages 18-22, freelance.
- 71% feel that freelancing allows them to work from anywhere they choose.
- Freelancers are 18 percentage points more politically active than non-freelancers.
- 46% are caregivers (child, parent, elderly relative, or someone else).
- 91% of freelancers say the best days are ahead for freelancing, and 67% expect more income in 2020.

From a Jobenomics Digital Academy & Business Generator perspective, these stats are particularly noteworthy:

- **89% of freelancers wish education better prepared them for freelance work.**
- **52% would replace their college education entirely with training tailored to their current occupation.**
- 81% of all freelancers want additional skills-based training. However, 57% say cost is a training barrier.
- The top three training areas freelancers want are **networking, new skills** in their field, and **starting and growing their freelance career/business**.
- 78% of freelancers agree that soft skills are equally important as technical skills.
- 77% say technology has made it easier to find freelance work. In addition, 66% receive projects online.
- In the last 6-months, 54% of freelancers received training, versus only 40% of non-freelancers.
- Skilled freelancers are even more likely, with 65% training in the last six months.
- 40% of all Moonlighters are considering full-time freelancing, which would create 5.9 million new independent contractors (either nonemployer or micro-businesses).

The Jobenomics Digital Academy & Business Generator will provide the certified skills-based training that the current and aspiring freelancers need. Students can receive training full-time, part-time, or online as required. The Academy will upskill lower-skilled temporary freelancers to help them pursue more profitable gigs or full-time professions. The Generator will help the Moonlighters make the transition to full-time freelancing. The Jobenomics Digital Academy & Business Generator will be a cost-effective haven for all job seekers to transition from joblessness to jobs to careers to independent business owners.



## Healthcare, Social Assistance, and Jobenomics Direct-Care Initiative

### Social Determinants of Health

Jobenomics is a Social Determinants of Health (SDOH) program from a healthcare perspective. Per the U.S. Department of Health and Human Services (HHS), social determinants of health are conditions where people live, learn, work, worship, and play that affect a wide range of health, functioning, and quality of life outcomes and risks. HHS launched its first Healthy People 1980 nationwide health promotion and disease prevention program. The Healthy People program was updated and linked to specific milestones and healthcare objectives every decade.

Healthy People 2030 uses a community-based framework that outlines five SDOH domains:

- (1) Economic stability
- (2) Education access and quality
- (3) Healthcare access and quality
- (4) Neighborhood and built environment
- (5) Social and community context



The Jobenomics Digital Academy & Business Generator addresses each of these domains.

Per the Healthy People 2030 website, SDOH impacts people's health, well-being, and quality of life. Examples of SDOH programs include:

- Safe housing, transportation, and neighborhoods
- Racism, discrimination, and violence
- Education, job opportunities, and income
- Access to nutritious foods and physical activity opportunities
- Polluted air and water
- Language and literacy skills

By focusing on underserved and under-resourced communities, Jobenomics deals with various health, well-being, and quality of life issues. Jobenomics has numerous turnkey programs that provide immediate solutions to beleaguered neighborhoods' most pressing and urgent problems. In addition to the Jobenomics Digital Academy & Business Generator, examples of other Jobenomics turnkey programs include:

- Affordable Live/Work/Retire Communities
- Infectious Disease Testing, Diagnostics, Biosafety Labs & Hygienic Facility Services
- Direct-Care (Healthcare, Behavioral Care, Eldercare, Childcare, and Social Assistance)
- Controlled Environment Agriculture in Food Deserts
- Enriched Super Oxygenated Water for Drinking, Agriculture & Remediation
- Renewable Energy & Energy Services and Waste-To-Value Systems

## **Healthcare, Social Assistance & Direct-Care Overview**

Enabled by digital technology and driven by economics, direct-care is rapidly augmenting outpatient and inpatient services. Direct-care workers constitute one of the largest and fastest-growing workforces in the country, playing a vital role in job creation and economic growth, particularly in low-income communities.

Healthcare and social assistance employment grew by 3 million positions over the last decade and currently has 1.3 million open jobs. Over the upcoming decade, the U.S. Bureau of Labor Statistics anticipates 2.5 million new jobs, not including the need to replace 7 million workers retiring or exiting this labor force.

Due to low wage rates, the turnover rates for healthcare and social assistance tend to be very high. The Jobenomics Digital Academy has ways to keep the pipeline full and career paths designed to shepherd entry-level workers quickly through the minimum wage stage.

Traditional healthcare providers also struggle to meet demand with limited financial and human resources. In addition to hospitals, direct-care workers provide essential services in group homes, residential care facilities, assisted living facilities, continuing care retirement communities, nursing homes, group homes, and private homes. The revolution in digital healthcare and social assistance technologies has created enormous career and startup business opportunities to service this wide array of direct-care consumers.

Consequently, the Jobenomics Direct-Care Initiative is a way to meet these needs via mass-producing careers and startup businesses in unserved and underserved neighborhoods with limited access to quality care.

Due to rapid advances in digital technologies and the high cost of institutionalized care, the healthcare industry is evolving from centralized inpatient care to outpatient (ambulatory) care to delivering on-demand healthcare services at the point of need. A Jobenomics Direct-Care program will provide point-of-need healthcare, social assistance, behavioral-care, elder-care, and child-care services. It also can be expanded to include addressing social issues such as caring for the homeless.

The Jobenomics Digital Academy & Business Generator will play a supporting role by implementing certified direct-care skills-based training and mass-producing home-based businesses to provide remote direct-care.

## **Healthcare & Social Assistance**

The U.S. Centers for Medicare & Medicaid Services (CMS) estimate annual U.S. healthcare spending at \$4 trillion or 18% of GDP. The United States is turning to IoT-enabled Healthcare to reduce this level of expenditure, emphasizing the highlighted CMS categories.

## National Health Expenditures 2019 Highlights

Source: Centers for Medicare & Medicaid Services



The Bureau of Labor Statistics Operational Outlook Handbook (OOH) projects that employment in healthcare occupations will grow 15% from 2019 to 2029, much faster than the average for all occupations, adding about **2.4 million new jobs**. Per the OOH,

- The median annual wage for healthcare practitioners and technical occupations (such as registered nurses, physicians and surgeons, and dental hygienists) was \$69,870 in May 2020, higher than the median annual wage for all occupations in the economy of \$41,950.
- Healthcare support occupations (such as home health aides, occupational therapy assistants, and medical transcriptionists) had a median annual wage of \$29,960 in May 2020.
- **Healthcare IoT workers' annual mean wage was \$85,290** in 2020 (Top paying industries for Health Computer Systems Design and Related Services).

Goldman Sachs projects digital healthcare (also called e-health, m-health, and connected healthcare) represents the next frontier for the Internet of Things. Goldman forecasts the most significant digital healthcare IoT categories, including remote patient monitoring, telehealth, and behavior modification.

- Remote patient monitoring will effectively manage chronic disease (e.g., heart, lung, and diabetes), equating to one-third of all U.S. healthcare expenditures.
- Telehealth is an ideal method to treat routine medical and mental healthcare issues.
- Behavior modification deals with preventive care regarding obesity, smoking cessation, and lifestyle improvements.

Remote patient monitoring, telehealth, and behavioral modification platforms promise to improve chronic disease management and reduce unnecessary costs by \$305 billion. However, digital healthcare will also cause significant disruption in the healthcare industry, causing healthcare providers to shift from fee-for-service to value-based care.

The pandemic tripled the rate of telemedicine and telehealth usage in the United States. Telemedicine differs from telehealth in that the former refers to remote non-clinical care and services and the latter to remote clinical services in association with a physician. Per Insider Intelligence, remote telehealth adoption soared from 11% before the pandemic to 36% by mid-2020. Now that the American public has experienced the convenience of remote health and clinical care, numerous direct-care businesses and service offerings are feasible.

According to the U.S. Bureau of Labor Statistics (BLS), the Healthcare and Social Assistance sector comprises establishments providing health care and social assistance. The sector includes both health care and social assistance because it is sometimes difficult to distinguish between the boundaries of these two activities. The industries in this sector are arranged on a continuum, starting with establishments providing medical care exclusively, providing health care and social assistance, and finally finishing with those providing only social services.

The Healthcare and Social Assistance sector consists of four subsectors. Over the last decade, Social Assistance was the fastest growing sector with an average annual growth rate of 2.8%, producing 1,003,000 new employment positions. The Ambulatory Healthcare Services sector was the star in job creation with 1,692,000 new jobs with an average growth rate of 2.3%. The Hospitals sector was a slow grower with only 0.8% growth and 431,000 new jobs. The Nursing and Residential Care Facilities was the big loser with -0.3% growth and 127,000 lost jobs.

Social assistance programs are different from entitlement programs. One must prove eligibility to receive social assistance program benefits. In contrast, anyone can access entitlement programs if they have contributed to the program (often through payroll taxes). The four major U.S. entitlement programs include Social Security, Medicare, Unemployment insurance, and Worker's compensation.

According to an analysis by the Committee for a Responsible Federal Budget, the U.S. government's enacted fiscal response to mitigate COVID economic and workforce damage is \$15.0 trillion, of which \$9.8 trillion is committed/distributed, and \$5.1 trillion remains.

An additional House enacted \$1.75 trillion Build Back Better Act is almost entirely dedicated to solving healthcare and social assistance inequities. **In other words, trillions of dollars worth of “new money” are available for healthcare and social assistance-related initiatives.**

## **Direct-Care Home-Based Businesses For In-Home/Remote Care**

Direct-care workers constitute one of the largest and fastest-growing workforces in the country, playing a vital role in job creation and economic growth, particularly in low-income communities.

In addition to hospitals, direct-care workers provide essential services in residential care facilities, assisted living facilities, continuing care retirement communities, nursing homes, group homes, and private homes. The revolution in digital healthcare and social assistance technologies has

created enormous career and startup business opportunities to service this wide array of direct-care consumers.

According to PHI, a research and policy institute dedicated to quality care for older adults and the disabled, the direct-care workforce comprises about 4.5 million workers, growing by 1.3 million jobs over the next decade. 85% (1.1 million) of these new positions involve home care. Simultaneously, the United States will need a further 6.9 million direct care jobs to fill vacancies as existing workers leave the field or exit the labor force. Direct care workers include personal care aides, home health aides, and nursing assistants.

Per the BLS Occupational Outlook Handbook (OOH), entry-level educational requirements for home health and personal care aides are high school degrees or equivalent certificates. The median pay for both occupations in 2020 was \$13.02 per hour—a paltry sum that causes high turnover rates. On the flip side, the 3.4 million home health and personal care aide employment is growing “much faster” (34%) than the national average, making these ideal entry-level positions for a career in healthcare and social assistance.

The OOH states that nursing assistants (and orderlies) often need to complete a state-approved education program that includes instruction on nursing principles and supervised clinical work. These programs are available in high schools, community colleges, vocational and technical schools, hospitals, and nursing homes. The 2020 median pay for nursing assistants and orderlies was also paltry at \$14.82 per hour. This career field currently employs 1.6 million people and has a growth rate “much faster” (8%) than average

According to PHI, a comprehensive assessment of high turnover rates with direct-care givers does not exist. However, PHI’s literature reviews on this topic show turnover rates of around half the people leave these career fields, both within and outside the healthcare and social assistance sector.

Due to low wage rates, the turnover rates for healthcare and social assistance tend to be very high. Jobenomics asserts that its Digital Academy can substantially reduce the turnover sting to employers and employees. The Jobenomics Digital Academy & Business Generator has ways to keep the direct-care giver pipeline filled and career paths designed to shepherd entry-level workers quickly through the minimum wage stage.

- To start, every Academy graduate will have their own company (either a sole-proprietorship or an S-Corp) that will allow them to work as an independent contractor. Most direct-care companies (hospitals, residential care facilities, assisted living facilities, continuing care retirement communities, nursing homes, and group homes) and private-duty home care agencies prefer subcontracting (1099) to hiring (W2).
- Subcontracting can lead to establishing a business (multiple 1099s) or eventually to a full-time job (W2). Both the employer and potential employee/subcontractor will get to know each other before committing.



- Most independent contractor companies will start as home-based, self-employed (nonemployer) enterprises.
  - This type of firm is ideal for part-time workers who want to top off their income or work part-time by choice. Most Millennials and Screenagers (Gen Z) prefer to have multiple part-time jobs such as caregiving, Uber/Lyft driving, and content creating.
  - Home-based direct-care giving is ideal for former mothers and female heads of households interested in joining the workforce after the children are grown. Most families in underserved communities tend to be headed by mothers who possess caregiving (maternal) and administrative (household) direct-care skills.
- Finally, the Jobenomics Digital Academy & Business Generator will provide mentoring and career counseling services via lifelong applied learning and transformation mapping programs. The era when a person worked a lifetime for the same employer is long over. A successful entry-level job as a direct-care giver can lead to multiple career opportunities in healthcare and elsewhere.

Many factors will lead to job growth in direct-care technology development as well as direct-care business and job creation: (1) growing population, (2) extended life expectancy and declining birthrates, (3) chronic and age-related disease growth, (4) improved service-providing technology, and (5) ever-expanding healthcare, social assistance, and welfare programs.

Traditional healthcare businesses are grappling with shifting consumer expectations and searching for ways to improve their supply chains to deliver goods and services quickly. Consumer demand for personalized time-saving service and innovations in digital app-based matching technologies enable the rise in direct-care services and shift power away from centralized inpatient and outpatient providers to consumers.

Due to rapid advances in digital technologies and the high cost of institutionalized care, the healthcare industry is evolving from centralized inpatient care to outpatient (ambulatory) care to delivering on-demand healthcare services at the point of need.

Enabled by digital technology and driven by economics, direct-care is rapidly augmenting outpatient and inpatient services. The Jobenomics Direct-Care Initiative provides direct care to local citizens, emphasizing unserved and underserved neighborhoods with limited access to quality care.

## **Jobenomics Direct-Care Initiative**

In its sixth year, the Future Healthcare Index 2021 is the largest global survey analyzing responses from almost 3,000 healthcare leaders during the pandemic across fourteen countries. The paramount response from these leaders is that the pandemic prompted the healthcare industry to **focus on remote or virtual care**—the underlying technology in the Jobenomics Direct-Care Initiative. Per the 2021 Future Healthcare Index report,

- “Healthcare leaders ranked preparing to respond to crises as their top priority, followed by facilitating a shift to remote or virtual care. This includes remote monitoring for hospital inpatients and outpatients and telehealth consultations between healthcare professionals and clinicians. Those in India, **the United States**, and the Netherlands are more likely than their peers across many countries surveyed to prioritize this shift.”
- Remote, virtual, at-home, and direct-care involve sustainable care beyond hospital walls. Surveyed healthcare leaders anticipate that routine care delivery outside of the walls of a hospital or healthcare facility will increase by 25% over the next three years (2021 to 2024). Ambulatory primary care centers and long-term rehab facilities will be the top locations. However, home-based care, pharmacies, community centers, and other retail stores will become prominent healthcare outlets.
- The emerging digital technology revolution will make hospitals and inpatient healthcare facilities “smarter.” Per the Index report, “as adoption of (digital) technology increases, so too does the expected percentage of care delivered outside of hospital walls three years from now.” This shift will enable underserved rural and under-resourced urban neighborhoods access to quality healthcare.
- According to a hospital owner in India, **“Providing home care, mobile machines, and sending the hospital to the patient, is the future.”** The Jobenomics Direct-Care Program provides all three of these services.

The Jobenomics Direct-Care initiative program provides point-of-need healthcare, social assistance, behavioral-care, elder-care, and child-care services. It also can be expanded to include addressing social issues such as caring for the homeless. The Jobenomics Digital Academy & Business Generator will play a supporting role by implementing certified direct-care skills-based training and mass-producing home-based businesses to provide remote direct-care.

The Jobenomics Direct-Care Initiative includes the creation Direct-Care Centers. These centers provide in-home services from local small, micro, and self-employed businesses managed by community-based direct-care centers equipped with the latest information systems connected to a network replete with remote sensing, telehealth, real-time teleconferencing, voice tech, and mobile phone direct-care apps.

A Jobenomics Direct-Care Center will train, certify, manage, deliver, monitor, and mass-produce direct-care startup businesses linked via new telehealth networks to more experienced practitioners in outpatient and inpatient centers. A Direct-Care Center would also provide education, training, certification, quality control, ICT (information and communication technologies), and EMT (emergency medical technician) related services for the community.

In addition to training and certifying basic caregiving skills, a Direct-Care Center provides proper regulatory oversight and quality control. The Direct-Care Center would also work with larger

established businesses that provide services higher up the skills chain. Small and self-employed companies can provide essential services more efficiently than larger businesses, which is extremely important to citizens who cannot afford current caregiving offerings.

## Jobenomics Direct-Care Initiative Services & Center

- **Direct-Care Services** include:
  - **Healthcare** and **social assistance**, the fastest growing occupations in the USA.
  - **Behavioral-care** includes drug addition, PTSD, obesity, spousal abuse, chronic illness, etc.
  - **Elder-care** forecasts 17 million assisted-living bed shortfall by 2020.
  - **Child-care** is the single biggest cost keeping women homebound.
- **Direct-Care Center** would connect service providers and clients via a **call and information center**. The center would start **home-based firms** certified to provide **in-home services** while connected to tele-health and other providers.



The Jobenomics Direct-Care Initiative involves direct-care services by home-based micro and self-employed businesses via a community-based direct-care center. Direct-care occupations will increase by many millions of new jobs due to the need for cost-effective healthcare, social assistance, behavioral-care, elder-care, and child-care services.

The inability of traditional institutions (like hospitals and community care facilities) to service the ever-growing medical, health, and societal needs of America's urban and rural poor exacerbated the demand for remote direct-care services. Rapid advances in digital technologies and the high cost of traditional care allow medical, health, and social assistance industries to evolve from centralized inpatient care to outpatient (ambulatory) care to deliver on-demand services directly at the point of need.

The Jobenomics Digital Academy & Business Generator will concentrate on the fast-growing industry groups in the Healthcare & Social subsector. The fastest-growing industry groups are Individual and Family Services (4.7% YoY growth, decade total of 963,000 new jobs with a mean salary of \$17.47/hour as of May 2020), Outpatient Care Centers (4.2% YoY growth, decade total of 337,000 new jobs with a mean wage of \$33.76/hour), and Home Healthcare Services (2.8% growth and 375,000 new jobs with mean pay \$20.16/hour).

Jobenomics predicts that these three categories will continue to soar during the post-pandemic recovery period. The long-term effects of prolonged periods of unemployment, quarantines, stay-at-home restrictions, and anxiety will increase demand for healthcare, social assistance, and behavioral care services for years to come.

Behavioral-care includes promoting well-being by preventing or intervening in mental illness such as depression or anxiety and preventing or intervening in substance abuse or other addictions. Behavioral care emphasizes the individual changing or adapting to environmental factors (poverty, discrimination, or abuse) that enhance the individual's ill-being.

Drug and substance abuse is now off the charts. Nielson reports liquor (1.75-liter spirits) sales were 23-times higher during the pandemic. While underreported during the lockdown, many spousal and child abuse cases are surfacing. Rather than decreasing, mental, depressive, and anxiety disorders seem to be growing worse during the so-called recovery period.

Jobenomics Digital Academy & Business Generator will train, certify, manage, deliver, monitor, and mass-produce direct-care startup businesses linked via new telehealth networks to more experienced practitioners in outpatient and inpatient centers. In addition to mass-producing direct-care startup businesses and jobs, a Direct-Care Center would also provide education, training, certification, quality control, ICT (information and communication technologies), and EMT (emergency medical technician) related services for the community.

Direct-care occupations are increasing with many millions of new jobs—financed by government programs like the American Rescue Plan, Medicare, and Medicaid. As exacerbated by the pandemic, traditional institutions (like hospitals and community care facilities) cannot satisfy the urban poor's ever-growing medical, healthcare, and societal needs. Advances in digital and network technologies (like telehealth and telemedicine) have enabled healthcare and social assistance to be provided remotely by online service providers.

## Education Technology (EdTech)

As mentioned earlier in this document, the U.S. government accounts for payroll employment in eleven primary industry and government supersectors. The Trade, Transportation & Utilities industry supersector is the largest, with 27.1 million employees. The second-largest is the **Education** and Health Services supersector, with 23.5 million employees in two sectors: Educational Services and Healthcare and Social Assistance.

According to the U.S. Bureau of Labor Statistics, the U.S. educational system consists of 13.3 million employees in the private sector (26%), state governments (18%, mainly with state universities), and local governments (56%, mainly with K-12 schools).

Education and Health Services is the primary supersector responsible for developing strong minds and bodies needed for U.S. prosperity and global competitiveness. Education and Healthcare constitute nearly 20% of global GDP spending. The pandemic and the digital technology revolution have dramatically altered the course of this vitally important supersector.

Today's education and healthcare systems are under severe strain. Governments are the primary source of capital for these two sectors. As shown on the table, state and local governments struggle to balance budgets and must downsize personnel to make ends meet.

According to HolonIQ, a global impact market intelligence and innovation company, education is estimated to become a \$10T global market by 2030. However, it is highly fragmented and **under-digitized**, impeding innovation on a worldwide scale. Since 2015, China has led the global investment in education technology (edtech). In 2020, China set a record \$10 billion invested in edtech and by the end of Q1 2021 had nearly invested twice the US, six times India, and ten times Europe since 2010. However, empowered by crises opportunities, the United States is coming on strong in the education technology marketplace.

As discussed in Chapter Three, the silver lining during the darkness of the pandemic is the rise of Covid-prenuers. 2020 yielded six new edtech unicorns. A "unicorn" is a venture capital industry term to describe a privately held **startup** company with a value of over \$1 billion. During the first six months of 2021, eleven new edtech unicorns exceeded the \$1 billion threshold. Seven of these eleven unicorns were American edtech companies specializing in online post-secondary skills training, online curriculums, upskilling, learning environment, career planning, alternative learning, and education resources.

Before the pandemic, big data, machine learning, and artificial intelligence were the top educational technology trends in 2019. Over the last 18-months, students of all ages have adapted to learning via digital platforms using ever-changing and continually improving edtech technologies. COVID-19 quarantines, stay-at-home orders, social distancing, and other coronavirus restrictions drastically changed how the world teaches and learns. Consequently, digital learning (also known as distance learning, online education, and computer-based training) now dominates the educational landscape.

The Association for Educational Communications and Technology (AECT) defines edtech as “facilitating learning and improving performance by creating, using, and managing appropriate technological processes and resources.” Educators prefer simpler descriptions like “transforming traditional teaching methods to digital form” or for the Ph.D.’s “integrating education technology to build better teaching/learning experiences and learning outcomes.” Regardless of the definition, edtech benefits include new and innovative teaching systems (e.g., introducing multimedia, animation, local creative content, virtual reality, et al.), collaborative teaching and group sessions, self-paced and remote learning.

From a Jobenomics perspective, the predominant post-pandemic edtech trends for the foreseeable future include gamification, O2O skills-based training, AI centaurs, chatbots, digital storytelling, influencer tutelage, immersive learning, learning analytics, emotive management, and digital credentialing and verification.

- **Gamification.** As discussed in this document's Online Entertainment & Video-Gaming section, gamification is the next big thing. According to eLearning Industry, COVID-19 has changed the way we teach and learn, and there is no reason for students not to be actively involved in classroom games. Students learn and practice during game activities. Gaming elements create a positive learning environment for learners.



The adoption of gamification is most popular in the K-12 education sector. It's because kids are quickly engaged in gaming videos or getting higher scores in a game. However, it doesn't mean that higher education or corporate training doesn't need fun elements to improve the engagement level of learners.

- **AI Centaurs.** Automation is supplanting cognitive labor tasks by giving rise to “centaurs” (a combination of human operators, artificially intelligent [AI] agents, and AI-enhanced devices). AI agents and devices (that learn human behavior and communicate with humans) are in the cognitive workforce with fantastic speed. While AI needs human support to perform most tasks, AI agents and enhanced devices can perform enough complex tasks to reduce the need for full-time human labor, giving rise to collaborative human/AI centaurs.
- **Chatbots.** Chatbots, also known as web robots, chatterbots, or simply bots, are interactive, artificial intelligence-driven software applications that run automated tasks or simulate a conversation to deliver text-, voice- or video-based information to a user via a networked device. Siri, Echo, and Xiaoice are examples of chatbots.

As depicted, Microsoft's wildly successful Xiaoice (pronounced Shao-ice, meaning Little Bing) is a Chinese social chatbot with a personality modeled on a teenage girl and a brilliantly accomplished skill set. According to Microsoft, Xiaoice has over 600 million users across 450 million hardware units, including phones and smart speakers. Xiaoice has conducted more than 10 billion conversations with humans about private matters via the Chinese social media platform Sina Weibo, which has 530 million monthly active users.



Xiaoice serves as a virtual girlfriend and a sympathetic confidant to many lonely Chinese. She provides comfort and support and can crack jokes, send memes, flirt, and engage in counseling conversations. Xiaoice joined China's Dragon TV morning news as a weather “girl.” Since Xiaoice possesses this level of artificial intelligence, she can undoubtedly add value to the classroom.

The Bot Economy has unlimited potential if chatbots can mature to the point of being practical, friendly, and trustworthy. Millions of people would love to have a companion that would help them develop digital technical, emotional, and communication skills. Digital Skills-as-a-Service may be the next big thing.

- **Digital Storytelling.** Storytelling is a lost art no longer taught in academic institutions. Storytelling creates relationships before imparting information. More than ever, today's remotely connected, transactional, multi-tasking, divided society needs good storytellers.

Digital storytelling is similar to video-assisted learning but with a personal twist. Videotaped stories can be live or recorded, in person or animated, inspirational or educational.

To paraphrase portions of The Art of Story Telling section, one must learn to tell stories digitally via video, images, and text to succeed in the digital economy. Videos on social media generate 12-times more shares than images and text. As a result, video content is in high demand by streaming services, social media, and online entertainment. Moreover, since the average American spends 13 hours daily on media (8 hours digital and 5 hours traditional media/TV), consumer demand for new and innovative video content is exploding.

Video content statistics are eye-opening. Livestreaming (transmitting or receiving live video in real-time) accounts for 80% of internet traffic. 40% of video viewers say that compelling content (a story) is the primary motivator for live online viewing. Companies that use video enjoy 41% more traffic from searches. In the digital business domain, storytelling makes buying and selling more personal.

Livestreaming is the most demanded by livestreaming platforms. Here is a list of the current leading livestreaming platforms: Restream (a multistreaming platform where you can go live on other media channels), Instagram Live, YouTube Live, YouTube Gaming, Facebook Live, Facebook Gaming, LinkedIn Live, Tik Tok Live, Twitter, Twitch, Clubhouse (audio), and Mixcloud (audio).

If storytelling has this enormous impact in the commercial world, it could do the same in the classroom. Like gamification, storytelling video creation can be an individual or group event. Students and teachers could post these videos on popular social media accounts (like Instagram, YouTube, TikTok, and Facebook Stories) to generate interest, build followings, and, as appropriate, generate revenue for the school.

- **Influencer Tutelage.** As described in the Online Entertainment & Video Gaming section, companies pursue social media influencers to market their products and services. The EdTech marketplace is no different than other markets. Traditional educators might find the mixing of business and academia unsavory. On the other hand, college sports pay for a significant portion of the learning institution's salaries. Perhaps, this is why the Top-50 U.S. Universities and Colleges pay their football coaches over \$3 million per year. In 2020, the University of Alabama paid Nick Saban \$9.1 million.

Per a 2019 Common Sense Media report on Media Use By Tweens and Teens, American tweens (8 to 12-year-olds) and teens average 4¾ hours and 7½ hours of entertainment screen media daily—not including screen time for homework or school. Thus, social media influencers are a new type of real-life endorser affecting behavior.

School-age children spend hours watching their favorite vloggers (people who regularly post short videos to a personal website or social media account), playing games, unboxing toys, reviewing products, making jokes, or doing daily activities. These vlogging influencers can be

motivated by leading EdTech companies and educationally-minded institutions to regularly post appropriate and entertaining educational content to build a large follower base.

- **Immersive Learning.** Virtual Reality (VR) and Augmented Reality (AR) have transformed class learning experiences and personal experiential learning. “Learning has become much more interactive than traditional methods. While VR provides a constructed reality, AR gives an enhanced view of a real image. Thus, they help explain complex concepts that plain images or hands-on experiments couldn’t show students. For example, VR is pretty helpful when attending a medical training course. In detail, VR creates a chance for students to experience real-world surgeries in a low-risk environment.”
- **Learning Analytics.** Learning analytics uses data analytics technology. According to the Society for Learning Analytics Research, “learning analytics is the measurement, collection, analysis, and reporting of data about learners and their contexts to understand and optimize learning and the environments in which it occurs.” Learning analytics is both an academic field and a commercial marketplace. Learning Analytics sits at the convergence of Learning (e.g., educational research, learning, and assessment sciences, educational technology), Analytics (e.g., statistics, visualization, computer/data sciences, artificial intelligence), and Human-Centered Design (e.g., usability, participatory design, sociotechnical systems thinking).

From a Jobenomics perspective, learning analytics deals with learning institutions and learners. In today’s hybrid learning environment (i.e., classroom instruction, online instruction, and self-learning), learning analytics evaluates the efficiency and cost-effectiveness of different approaches to degree-based education and skills-based training. As a nation, the United States can no longer afford to graduate students that are not employable.

- **Emotive Management & Surveillance.** Emotive management and surveillance systems (also called emotion detection and recognition systems) analyze and manage emotions. Note: the term “emotive” should not be confused with emoticons (emotional icons) and emoji (ideograms or pictographs) used in gaming.

Thousands of U.S. schools already incorporate emotions analysis systems that analyze facial expressions. Per a recent financial report, the global emotion detection and recognition market size should grow from \$19.5 billion in 2020 to \$37.1 billion by 2026.

Other emotive applications currently include customer satisfaction and sports applications. Security and workforce applications are now available for mass-scale surveillance, hyper-emotive sensitivity (mental illness), identification, and authentication purposes. Institutions will soon deploy hypervigilance systems to measure potentially destructive behaviors of individuals or groups that could cause harm or pose a threat.

The pandemic forced numerous public and private organizations to embrace new technologies, like emotive management and surveillance systems, for working remotely and maintaining social distancing. Digital technology advancements in face and voice recognition systems, artificial intelligence, machine learning, telehealth, and touchless identity verification systems significantly elevated this surveillance technology.

- **Digital Credentialing & Verification.** In the 20<sup>th</sup> Century, academic credentials (diplomas and certificates) were paper-based. Due to the digital technology revolution and fast-tracked by the global pandemics' stay-at-home restrictions, online education and training are now commonplace.

The workplace has also changed. Task-oriented subcontract jobs are rapidly replacing full-time employment. Employers tend to be more interested in technical skills than degree-based foundational skills. As such, job seekers and independent contractors need electronic portfolios that offer a clear picture of their digital credentials. On the flip side, employers need to verify that these credentials are accurate and truthful.

In addition to digitized diplomas, digital credentials include digital certificates and badges gained through achievement or skills-based training. Verifiable e-portfolios enable (1) institutions to bestow proof of skill, (2) individuals to substantiate their achievements, (3) employers to evaluate employability, and (4) clients to assess expertise. Trusted third-party certificate authorities can provide tamper-proof digital certificates with secure authentication and connection.

To prosper in the digital economy, every individual and granting institution will need to implement a digital credentialing and verification strategy, which, in turn, will create numerous job, career, business opportunities.

Compared to Healthtech, EdTech is still in its infancy, but it will snowball rapidly. According to Grandview Research, the global education technology market was \$89.5 billion in 2020, increasing 323% to \$377.9 billion by 2028. Ten out of the dozen prominent players worldwide edtech market are U.S. companies. Per Grandview Research, the most prominent players include BYJU'S (India), Blackboard (USA), Chegg (USA), Coursera (USA), Edutech Inc. (USA), edX Inc. (USA), Google LLC (USA), Instructure (USA), Microsoft (USA), Udacity (USA), and upGrad Education Pvt. Ltd.(India).

As indicated in the above paragraph, the USA is coming on extremely strong in the edtech marketplace. This explosion of digital technologies in the educational domain means numerous career and startup business opportunities for teachers, professors, and other related disciplines. The Jobenomics Digital Academy & Business Generator will analyze and exploit these opportunities.

## Self Teaching Technology (SelfTech)

SelfTech is a Jobenomics coined term that could be the educational third rail in the post-pandemic era. This rail can be as prominent as the traditional degree-based educational rail and certification-based training rail.

Like most institutions rooted in the past, the U.S. education system still clings to an Industrial Age premise that getting a degree gets you a job, and getting an advanced degree gets you a better job. Today, many policymakers believe that everyone needs to go to college to succeed. The pandemic's prolonged closure of pre-primary, primary, secondary, and tertiary educational institutions proved that digital education technology is a viable alternative to traditional classroom instruction.

As stated throughout this document, Jobenomics asserts that skills-based training (the second "rail") is a viable and complementary alternative to degree-based education (the first "rail"). Certifiable skills-based training is a quicker path to a good-paying job than getting a degree that takes years to earn. Both the educational rail and training rail imply a teacher-to-student relationship, whether classroom or online.

The Jobenomics so-called "third rail" involves self-instruction, self-teaching, experiential education, or the school of hard knocks. Self-taught college dropouts created the Information Technology Revolution (ITR), who felt that they could learn faster by themselves than was offered to them at premier universities like Harvard, MIT, and UCLA.

The list of ITR heavyweight CEO dropouts is eye-opening: Bill Gates (dropped out of Harvard to start Microsoft), Mark Zuckerberg (Harvard, Facebook), Steve Jobs (Reed College, Apple), Matt Mullenweg (University of Houston, WordPress), James Park (Harvard, Fitbit), Jack Dorsey (NYU, Twitter), Larry Ellison (USC, Oracle), Michael Dell (University of Texas, Dell Computers), Jan Koum (San Jose State, WhatsApp), Travis Kalanick (UCLA, Uber), Arash Ferdowsi (MIT, Dropbox), Sean Parker (no college, Napster and former president of Facebook), and last but not least David Karp (no high school or college degree, Tumblr).

Other self-taught notables include Abe Lincoln (president), Anne Beiler (Auntie Anne's Pretzels), Adams (photographer), Barbara Lynch (chef, restaurant chain), Ben Franklin (inventor, diplomat), Charles Culpeper (Coca Cola), Colonel Sanders (Kentucky Fried Chicken), Dave Thomas (Wendy's), Frank Lloyd Wright (architect), Wayne Huizenga (Blockbuster), Joyce Hall (Hallmark), Larry Ellison (Oracle), Mary Kay Ash (Mary Kay Inc.), Rachael Ray (Food Network), Ray Kroc (McDonald's), Richard DeVos (Amway), Rob Kalin (Etsy), Rush Limbaugh (radio talk show host), Shawn Fanning (Napster), and Walt Disney (Disney).

The Jobenomics Digital Academy's skills-based training program will combine online and classroom instructors to earn entry-level certificates. As part of the Jobenomics lifelong-applied learning program, the primary learning method will be self-initiated and self-taught, with Digital Academy staff providing guidance, mentoring, and sherpa services.



The Digital Academy & Business Generator will also offer an Entrepreneur Club for wannabe entrepreneurs and business owners, replete with food services and meeting rooms. According to the Kauffman Foundation, the leading U.S. institution on entrepreneurialism, Entrepreneurs thrive best in places with communities or 'ecosystems' to draw upon, and communities perform best when they breed new entrepreneurial businesses prolifically.

## **Jobenomics Sprung Alliance Facilities**

The temptation for most communities is to save money by using existing educational facilities or repurposing vacant buildings. Due to the massive economic and labor force impact of the emerging digital technology revolution and digital economy, Jobenomics strongly recommends that communities need a modern, state-of-the-art facility to showcase their Digital Academy & Business Generator.

Utilizing vacant or renovated buildings will denigrate the importance and urgency of enabling digital entrepreneurialism and exploiting the rapidly growing digital economy. A traditional or laissez-faire approach to digitally upskilling or reskilling a workforce will not do.

As a result of this philosophy, a Jobenomics-Sprung Structures team developed a Jobenomics Digital Academy & Business Generator model for interested communities. Sprung Structures has designed, manufactured, and implemented thousands of community, training, office, and conference centers worldwide.

This Digital Academy & Business Generator model consists of a 19,500 square foot facility equipped with state-of-the-art digital infrastructure and training, coworking, office, and conference spaces. This facility can be operational within eight months at \$3,335,500.

Additionally, Jobenomics has multiple ways (sponsorships, grants, contracted training programs, and event/rental/conference fees) to pay for this facility's notional \$515,000 per year building and operational costs.

## **Facility Considerations**

Today, there are Sprung structures in virtually every market sector worldwide. While many government and corporate officials chose Sprung structures for their functionality, others selected Sprung for their unique edifice's futuristic and eye-popping impact.

During the height of the pandemic, the world's two richest men used Sprung Structures for their flagship efforts.

## Sprung Structures Flagship Facilities



Jeff Bezos' state-of-the-art, 225,000 square foot Blue Origin (a private company that manufactures reusable space-launch vehicles and rocket engines) Headquarters was operational in 11-months. Bezos' design objective was straightforward, build a high-tech, sustainable facility to **inspire** and support 1,500 headquarters and R&D team members.

Elon Musk, America's leading serial entrepreneur, rarely misses an opportunity to make a statement. His new state-of-the-art 140,000 square foot Tesla assembly line was ready in only 3-weeks.

Sprung Structures are not only an attraction but a destination. An ultra-modern Digital Academy & Business Generator will attract blue ribbon entrepreneurs (like Bezos and Musk), corporate sponsors, and investors to underwrite the certified skills-based training programs and mass-production of startup firms.

## Why Sprung Structures

The Jobenomics-Sprung alliance is collectively designing Jobenomics Digital Academy & Business Generator facilities. Sprung (<https://www.sprung.com/>) specializes in "immediate building solutions" for industrial and non-industrial applications that can be operational within weeks of contract award.

Sprung has been in business for over 120 years and has designed and patented a fabric membrane technology that outperforms other building alternatives and delivers rapid

construction capabilities, total design flexibility, exceptional durability and longevity, and lower overall project costs. Today, 13,000 Sprung Structures are in 110 countries. Headquartered in Alberta, Canada, Sprung has manufacturing and distribution centers in the United States (Salt Lake City) and the Middle East and offices worldwide.

There is no other tensioned membrane structure like a Sprung structure. Consequently, Jobenomics selected Sprung for the following reasons:

- **Rapid Construction.** Sprung has over two million square feet of inventory that assures fast delivery and timely project completion.

Sprung can deliver most structures within three weeks of order. The Sprung team can complete a non-insulated facility at up to 2,000 sq. ft. per day and an insulated design as quickly as 1,000 sq. ft. per day. Sprung offers both purchase and lease options.



- **Performance & Durability.** These structures are north of the Arctic Circle and the hottest areas in the Middle East. The U.S. armed forces use various Sprung systems (aircraft hangers, warehouses, housing, office, community, and detention centers) in combat zones.

Miami-Dade County recently certified Sprung structures as Level-5 Hurricane capable. The fiberglass insulation system in Sprung fabric structures outperforms other types of construction, with less environmental impact and lower operating costs.



- **Design Flexibility.** The modular design of Sprung's relocatable structures allows clients to easily add or remove modules to increase or decrease the available square footage to meet operational needs.

Non-corroding aluminum substructure and ultra-durable, the high-performance architectural membrane will last decades. Sprung recently





relocated an 8-acre greenhouse from Alberta to Newfoundland—2,350 miles. In addition to high ceilings, daylight panels, and stylish windows and doors, optional glazing walls (glass curtain walls) allow more natural light to penetrate than most relocatable buildings. Graphic foils (shown) and logos are easy to apply to the Sprung tension membrane.

- **Lower Overall Costs.** Rust-free aluminum substructure provides an almost indefinite lifespan.

The fiberglass insulation system in Sprung fabric structures outperforms other types of construction, resulting in less environmental impact and lower operating costs.

The insulation system in Sprung fabric structures outperforms other forms of construction, resulting in less environmental impact and lower operating costs. Tedlar and Kynar-coated high-performance architectural fabric membranes are long-lasting with an attractive selection of finishes—eliminating the need to refinish the interior or exterior walls.



- **Adaptability & Reusability.** Sprung designed its structures to be adapted and reused. These photos show the same building in three locations.



Sprung Structures may be disassembled, reconfigured, or expanded and relocated for another application. No demolition is required, and no waste goes to the landfill. A Sprung structure dramatically reduces construction timelines as a fast, reliable alternative to conventional construction. Each system arrives prefabricated client's site, eliminating substantial waste associated with traditional construction.

The following collage shows various high-impact design concepts under consideration by Jobenomics for the Digital Academy & Business Generator program.

## 19,500 Square Foot Digital Academy & Business Generator Example



### Modern & Spacious Interior





## Conference Center & Food Service Layout



## Preliminary Jobenomics Digital Academy & Business Generator Cost Analysis

BUILDING INFORMATION				
Size (ft <sup>2</sup> ):		19,500		
Dimensions (ft):		100 x 195		
Material:		Opaque, Insulated		
Intended Use:		Office/mixed-use environment		
Delivery Schedule:		3 -4 Weeks		
Structure Installation Schedule:		8 Weeks		Assume a 12-person installation crew
Equipment Installation Schedule:		8 Weeks		Depending on the actual building interior and furnishings
PRICING - EQUIPMENT AND MATERIALS	Quantity	Unit Cost	Sub Total	Notes
<b>Structure</b>				
Base Building:	1	\$810,000	\$810,000	
Delivery:	1	\$25,000	\$25,000	
<b>Interior</b>				
Budgetary Allowance for Interior Design and Furnishings:	1	\$1,950,000	\$1,950,000	Includes foundation, MEP (mechanical, electrical, and plumbing)., interior buildout, etc. Does not include site works or parking.
PRICING - SERVICES				
<b>Project Design</b>				

Architectural, Engineering, and Project Management Services:	1	\$250,000	\$250,000	Subject to local rates and final design parameters
<b>CONTINGENCY</b>				
	1	\$303,500	\$303,500	10%
<b>TOTAL BUDGET</b>			<b>\$3,338,500</b>	

## Preliminary Jobenomics Digital Academy & Business Generator ROI Analysis

Yearly principal and interest payments on a \$3,338,500, 30-year, 4.5% commercial loan are approximately \$185,000. Minimum staffing of three full-time people (grants and contracted services will fund additional personnel wages) at an average salary of \$60,000 adds \$180,000. Miscellaneous expenses and utilities may add another \$150,000. Thus, the Jobenomics team needs to raise at least **\$515,000** per year to cover the Center's operational costs.

Potential revenue producers include the following activities:

- **Sponsorships**
- **Federal, state, and local grant programs**
- **Digital Academy**
  - Skills Based Training and Certification Programs
    - STEAM
    - E-Commerce
    - E-Sports training
    - Bridging Cyber
  - Workforce training
  - After school academy
- **Direct Care Center**
  - CARES Act
  - COVID & Infectious Disease Testing/Inoculation Center (Aleph Diagnostics)
- **Entrepreneur Club** (based on Club-E Atlanta)
  - Startup business incorporation
  - Starbucks, Sandwich & Coffee Shop
  - Startup SBA loans and private sector financing
- **Community-Based Business Generator**
- **Counseling Service Offices**
  - Homelessness
  - Veterans
- **Conference Center**
  - Kinko/Fed Ex Center
  - Business conferences
- **Coworking Offices and Rentals**
  - New businesses
  - Suburban businesses

This list will be fleshed out and validated during the initial 6-month Planning, Land Acquisition, and Permitting Phase 0. The Digital Academy & Business Generator's success depends on developing community support and funding. Corporations and individuals alike should be willing donors for many reasons, including revitalizing under-resourced communities, providing business and career opportunities for underserved and at-risk youth, and providing essential services to people in need.

### Notional Corporate & Individual Sponsorship Categories

Sponsorships	Level	Minimum	Year 1	Year 2	Year 3
Corporate	Platinum	\$50,000	\$0	\$50,000	\$100,000
	Gold	\$25,000	\$25,000	\$50,000	\$100,000
	Silver	\$10,000	\$20,000	\$40,000	\$80,000
	Honorary	\$5,000	\$15,000	\$40,000	\$75,000
	Sponsor	\$1,000	\$5,000	\$15,000	\$30,000
Individual	Elite	\$10,000	\$10,000	\$50,000	\$100,000
	Honorary	\$5,000	\$15,000	\$40,000	\$75,000
	Sponsor	\$500	\$4,000	\$10,000	\$25,000
			<b>\$94,000</b>	<b>\$295,000</b>	<b>\$585,000</b>

This table shows a notional donor program that, if successful, could cover the Center's operational cost in the third year. The Jobenomics Founder, Chuck Vollmer, has relationships with leading corporations with already pledged support for scalable humanitarian programs like this program.

Major international corporations (e.g., Coca-Cola, Walmart, Nike, etc.), foundations (e.g., Bill & Melinda Gates, Ford, Bloomberg, Kellogg, Packard, Mellon, etc.) support minority, women, and veterans' programs, which are in vogue. Major local area employers would not only be interested in being a sponsor but recipients of our Digital Academy graduates. Given a professional marketing campaign, corporate and individual donors will want to be associated with our effort.

### Club-E (Club Entrepreneur) Atlanta



This picture shows the entrepreneur club (Club-E, <https://www.clubeatlanta.com/>) that Jobenomics helped establish in Atlanta in 2012. Club-E is a global network that connects entrepreneurs to the financial and supportive resources they need to grow their businesses. Club-E members benefit from the connections with other entrepreneurs at local chapter



meetings, global online networking, and educational how-to videos and lectures from local success stories. Club-E is **our working model** for the Digital Academy & Office Center.

The following table shows Club-E usage, revenue, expenses, and net income figures for the third year of operation. While Jobenomics does not have the recent data for 2020, these are statistics that we have for 2015—the projections for the third year of operation (detailed spreadsheets are available). The Founder and Principal of Club-E Atlanta, Bob Johnson, is a Jobenomics Senior Advisor. Bob will consult and provide lessons learned for the Digital Academy & Business Generator.

CLUB -E Usage		Expenses	
# Of Virtual Members	175	Phone	\$18,000
# of Basic Members-New	10	Utilities	\$8,400
Cumulative Basic Members	350	Reservation System	\$6,000
# of Office Rentals	4	Mortgage	\$16,164
External Events- Meeting Rms	314	2nd Mortgage	\$30,000
Percentage of Capacity-1,120	28%	Escrow Payments (RE Taxes)	\$4,800
Sponsored Events-Seminar Room	20	Marketing	\$31,965
		Copier	\$1,500
		Cleaning	\$3,000
		Insurance	\$6,000
		Office supplies	\$3,000
		Club Manager	\$42,000
		Receptionist	\$48,000
		Admin Assistant	\$64,800
		IT Person-Contract	\$42,000
		Fringe Benefits/Taxes	\$16,920
		Café Consumables	\$3,000
		Other	\$7,800
		<b>Total expenses</b>	<b>\$353,349</b>
Revenue			
Member Revenue	\$352,230		
Rental - College Park EDC	\$6,000		
Club E Café	\$19,200		
Club E Copy Center	\$9,000		
Club E - Membership Pkgs	\$352,230		
Office Tenants- Club E	\$14,400		
External events- meeting rooms	\$52,560		
External sponsored events	\$30,000		
Other Revenue-Benefits/SBA	\$117,300		
<b>Total Income</b>	<b>\$600,690</b>		
<b>Net Income</b>	<b>\$247,341</b>		

Club-E's primary source of revenue is from its membership. Additional revenue sources came from office rentals and tenants, Club-E Café, copy center, membership packages, sponsored events, and SBA grants. At only 28% capacity, Club-E generated a projected net income of \$247,341 in the third year (note: the first year had a loss of \$41K, and year 2 had a profit of \$112K). The Digital Academy's utilization should be significantly higher than 28% due to the high-profile nature of our overall program and celebrity endorsement—Club-E did not have—and having Bob Johnson's expertise and lessons learned.

The Jobenomics Direct-Care Initiative is the type of program that fulfills many of the American Rescue Plan categories, including K-12 & Higher Education Coronavirus Testing, Childcare, Veterans Healthcare, Small Business Grant, Homelessness, and Mental Assistance. The Jobenomics Direct-Care Initiative involves on-demand and remote services accomplished by small and self-employed businesses via a community-based call and information center located in our Digital Academy office complex. Direct-care services include healthcare, social assistance, behavioral care, elder care, and child care.

Jobenomics is partnering with SiFi Networks, which intends to install one to ten gigabits per second Fiber-to-the-Premises (FTTP) solutions on each Jobenomics Digital Florida site (as appropriate). The Jobenomics Digital Florida team proposes that each Jobenomics Digital Academy & Business Generator become a SiFi Networks Open Access partner providing FTTP to local businesses and institutions. SiFi Networks, which would own, operate and maintain the fiber network, would contract with Internet Service Providers to offer choice and competitively priced services to residential and business subscribers seeking gigabit internet speeds. Depending on the final agreement, the revenue impact could be substantial. Equally important, SiFi will self-fund Open Access fiber networks in future sites.



### Recent U.S. Federal Initiatives & Enacted Discretionary Funds

Status	Program (as of 1 February 2022)	Allowed	Disbursed/ Committed \$ Trillions	Uncom- mitted
Enacted	COVID Actions (Congress, Federal Reserve System, White House)	\$11.9	\$8.5	\$3.4
Enacted	American Rescue Plan Act	\$1.8	\$1.4	\$0.5
Enacted	Infrastructure Investment & Jobs Act	\$1.2	\$0.0	\$1.2
		\$15.0	\$9.8	\$5.1
House Enacted	Social Spending & Climate Act (aka Build Back Better Act)	\$1.75	\$0.0	\$1.75
Grand Total		\$16.7	\$9.8	\$6.9

Not including the Build Back Better Act, the U.S. Congress has enacted \$15 trillion worth of social determinants of health and Infrastructure spending, of which \$5.1 trillion is uncommitted.



Speaker Pelosi set a precedent by earmarking \$200 million in the Build Back Better Act for Presidio development in her Congressional district. The Presidio of San Francisco is an aging 1,480-acre mixed-use, for-profit, commercial and public park. While Jobenomics is a fiscally-conservative business development movement, this earmark is warranted if it **mass-produces businesses in underserved communities**. The Jobenomics Digital Florida team believes that an earmark or appropriation in the \$100 million range is reasonable and justifiable.



Jobenomics Digital Florida seeks \$100 million to develop ten- Digital Academy & Business Generator Campuses and Centers across Florida. Jobenomics designed each Center to mass-produce a minimum of 100 startup businesses per month or 1,200 new firms per year. Ten Generators would produce 12,000 startups per year statewide.

Government underwriting facilitates rapid implementation of Jobenomics Digital Florida. Revenue generated by the Digital Academy & Business Generator Campuses and Centers will be able to sustain private sector operations within a year or two of implementation. A percentage of profits from these operations will fund the expansion of many new Centers in the remaining 427 Qualified Opportunity Zones in Florida.

## Jobenomics Contact Information

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**Chuck Vollmer** is the Founder and President of the Jobenomics National Grassroots movement. Chuck is an economic, community, business, and workforce development expert recognized by government officials, community leaders, and national media (CNN, Fox, CBN, etc.). A former Fortune 50 corporate executive and highly decorated combat fighter pilot, corporate executive, and serial business developer who started hundreds of businesses, he now specializes in mass-producing startup businesses and jobs in underserved communities.