Jorian Murray (00:01):

Hello. I'm Jorian Murray, and welcome to Good Things Happen, the show that invites change makers and enablers to share their inspiring stories of progress. Whilst change can be uncomfortable, unexpected, and at times disruptive, it's inevitable. And more often than not, change is for good. We'll be hearing from people from all walks of life who have been at the forefront of change, including their journeys to get there and their motivations, because when people work [00:00:30] together for a common cause, good things happen.

Tokunbo Ajasa-Oluwa (00:35):

It's not through a lack of belief or talent, it's access to opportunities that is their biggest barrier.

Andrew Pitt (<u>00:41</u>):

I didn't know you could do research in a bank. I didn't know I could be sitting here writing about climate change or quantum computing.

Sophie Hulm (<u>00:47</u>):

Having true diversity of experiences brings more innovation and sound decision making.

Jorian Murray (00:59):

Talent is [00:01:00] everywhere, but all too often opportunity isn't. The futures of far too many young people are determined by background, not potential. My name is Jorian Murray, and to explore the topic of social mobility today I'm joined by the CEO of Progress Together, Sophie Holm, and Tokunbo Ajasa-Oluwa, who holds the same position at Career Ready. Two U.K. organisations that focus on opening doors to careers in finance and banking. And joining Sophie and [00:01:30] Tokunbo we have Andrew Pitt, Citi's Global Head of Research and Insight. We'll start as always by hearing our guest's stories.

(01:38):

Sophie, tell us about your background. How did you come to do the work that you're doing today?

Sophie Hulm (01:44):

An interesting story. As CEO of Progress Together, we're a membership body, we aim to level up the U.K. financial services sector, and I've always been really interested in supporting people with their careers, getting into jobs and progressing within their jobs. That's absolutely what we [00:02:00] focus on at Progress Together.

(02:02):

So when I was five, if I think about the games that I used to play as a child, I used to play recruitment agents with my best friend. I was the recruitment agent, my friend was a secretary, and she used to bring me the candidates and I'd find them jobs. I don't know any other five-year-olds that used to play that as their main game in life. And so it's quite amusing to me, I think now 40 odd years later, that the job I'm doing now is supporting people to progress within their careers. I used to be Head of Skills [00:02:30] Policy at the City of London Corporation. I was the architect and founder of a government commission task force looking at how do we boost socioeconomic diversity at senior levels within financial and professional services. One of the outputs of that task force was progress together, which I'm now leading.

(02:49):

But it's always been a passion for me in terms of social mobility. My dad is a working-class East Londoner. My mom is the daughter of immigrants, [00:03:00] they were refugees. So this is very close to my heart when I talk about social mobility.

Jorian Murray (<u>03:06</u>):

Sophie, that was my favourite answer to that question ever.

(03:09):

Tokunbo, same questions for you. How does one get to the role that you are fulfilling now?

Tokunbo Ajasa-Oluwa (03:14):

So my background, I trained as a journalist, worked in the trade for about a decade or so. Journalism media is notoriously a very challenging industry to get into, requires resource privilege, and I experienced that firsthand. [00:03:30] Whilst working in that industry I was introduced to the world of social enterprise, which led to me setting up a social enterprise called Catch22. That was designed to support young people, young talented individuals that didn't have the privilege of an on or on-call that worked for the Economist, but had an amazing level of talent, and what they needed was a bridge into the industry.

(03:55):

So from there, it really led to finding different ways of empowering young talent [00:04:00] that either didn't have the resource, didn't have the network, or didn't have the agency to realise their potential. And really, working at Career Ready for the last four years really reflects and epitomises that purpose driven career path I've had, which is all about empowering talent to realise their potential.

Jorian Murray (04:21):

Andrew, were you always drawn to research and learning?

Andrew Pitt (04:24):

Well, as a kid growing up I wanted to be a historian. I was told I'd learn the regal dates of all the kings [00:04:30] and queens of England when I was four years old. So I almost became an academic historian. I actually taught at university before I got into financial services. But I've been in a career of research, and as you mentioned, I run research services for Citi. But part of that, and this is a great privilege, is I actually run a public research series. We call it Citi GPS, Citi Global Perspectives and Solutions. I set that up over a decade ago to try and tackle some of the really big issues of the [00:05:00] 21st century. And really, since the get-go, we've focused very much on social economics as a key area.

(05:06):

So over the last 10 years we've written a lot on gender economics, the position of women in the economy, race equality, income inequality, and more laterally really come to focus on social mobility. But one other thing I think it's important to say is we don't just produce boring research that hopefully a few people read. We produce a platform, hopefully as well, where we can bring people together to try and solve some challenges to work together, and to genuinely [00:05:30] hope we can make the world a better place.

Jorian Murray (05:33):

Wonderful.

(05:34):

Sophie, tell us about Progress Together. Tell us about the work that you do, and where the focus lies.

Sophie Hulm (<u>05:40</u>):

So Progress Together is a membership body. We are effectively a safe space for U.K. financial services firms to collaborate with each other, share best practise around what works, and importantly what doesn't work in terms of boosting socioeconomic diversity. We are particularly interested in the progression and senior level piece, so how [00:06:00] do we get people past that middle management rank from working class backgrounds, because the data is showing us that there's a huge amount of people from different socioeconomic backgrounds get into financial services, but actually very few make them up past the middle rank, as I say. And we now have 30% of the financial services workforce within our membership, and I'm delighted that Citi is one of them.

Jorian Murray (<u>06:25</u>):

And have you got success stories to share, or are you still trying to change behaviours?

Sophie Hulm (<u>06:30</u>):

[00:06:30] Yeah, so in terms of socioeconomic diversity we've got a long mountain to climb, frankly. So a couple of years ago there was a piece of research developed by the Bridge Group that showed that 89% of senior leaders come from a higher socioeconomic background, and that compared to 47% at junior levels. But if we look at U.K. CEOs across the economy, different sectors, it's only 52% of CEOs are from a higher socioeconomic background. So financial services is massively out of whack the [00:07:00] rest of the economy, but there's good reason for firms to be taking action on this. And actually, I was listening to a podcast, This is Money, with Steph McGovern and Robert Peston recently, and they said that actually changing the diversity of the workforces at senior levels, embracing socioeconomic diversity, will support productivity, not just within this sector but across the U.K. And firms are beginning to wake up to that.

(07:26):

We are still quite new as an organisation. We've only been going it for a year and [00:07:30] a half. So we're delighted that over 40 organisations have joined us and want to take part in this. The successes so far are the firms are starting to collect data on socioeconomic backgrounds of their workforce. A couple of years ago that was unheard of for many employers. So our successes is the fact that the sector is coming along with us on this journey.

Jorian Murray (<u>07:52</u>):

Lovely.

(<u>07:53</u>):

Tokunbo, tell us about Career Ready.

Tokunbo Ajasa-Oluwa (07:56):

So Career Ready is a charity that's been going 22 years. We work right across [00:08:00] the U.K. Essentially we connect young talent to employers from a spectrum of different industries. And the objective is really to help them realise what is possible by introducing them to job titles, industries and

careers that they may not know exist. And that's because they have limited access to the networks, limited social capital, but other premises, but we believe they have abundance of potential. So [00:08:30] through connecting them with mentors, a masterclass experience where employers from our partners deliver workshops with them, are then paid internships in those businesses really give thousands of young people up and down the country that aha moment where they actually realise that this is something I didn't know that I could actually do, that I have real joy and passion for. And for us it's great. And the return on that investment is not only are we providing fantastic opportunities [00:09:00] for the young people, but also the businesses that we work with see a benefit.

(09:05):

And I think one statistic that jumps out at me that really shows the proof in the pudding is after a four week paid internship in the summer at the businesses, 81% of our employer partners said that the intern not only added value to their team, but they would employ them, given the chance. So for us, that's a real big [00:09:30] tick in the box in regards to the idea of young people with this background facing these challenges, can they thrive and survive in some of the most demanding and working environments? And the answer is an absolute yes, resounding yes.

Jorian Murray (09:45):

And how about the candidates themselves? It must be daunting for them. Are their equal figures as they come out that they want to pursue these kind of careers?

Tokunbo Ajasa-Oluwa (09:53):

Yeah, so we recently surveyed our alumni community, and over 50% are employed. [00:10:00] Of that 50% that are employed, at least 20% are employed by our existing employer partners. So for us, I think another statistic that really jumps out to me is post the internship 42% of those young people have changed their mind about what they want to do for their career, which is absolutely brilliant. And for us being able to see the long-term impact as well as the short-term impact is phenomenal. And many of those young people stay in touch with their mentors and have a long-term relationship, [00:10:30] and that's when the social capital piece comes about, where their network grows and they're able to realise what is possible for tomorrow.

Jorian Murray (10:38):

And can you tell us about someone who's really inspired you?

Tokunbo Ajasa-Oluwa (10:41):

An individual that I worked with when I ran my social enterprise, called Catch 22, which was all about training talent in the media industry. I met this individual when they were couch-surfing on their sister's flat, in a flat in Camden. Originally from Birmingham, had studied media at university [00:11:00] and had applied for 108 jobs and didn't get one. They were on the cusp of literally giving up essentially on the industry, and then they met us. And for me, I could see from the very first day this individual had immense talent and huge potential, but lacked the opportunity. So working with us 14 weeks, the training programme lasted for 14 weeks, they produced the magazine and following that they had nine months of paid internships. [00:11:30] And the deal that we had with the industry is any young person you met that you liked, you could keep.

(11:37):

So at one month he was working at the Daily Mirror, then he went to The Economist. Then he was at the Metro, and the Metro kept him. 10 years later he's now a senior editor at the publication, and he's opening the door for a plethora of other young people that have similar backgrounds to him, are talented, frustrated realities. [00:12:00] But being able to change that narrative is something that is really powerful, and it's something that makes me very proud to see that the acorn of a frustrated young person couch-surfing in Camden to now being one of the most senior editors in a U.K. wide publication is fantastic.

Jorian Murray (12:21):

That's wonderful to hear.

(12:23):

Andrew, why does Citi get involved with organisations like this? What's in it for [00:12:30] a global bank?

Andrew Pitt (12:31):

I think there's enormous amount that's in it for a global bank. And I think genuinely all the people I've been involved in with Citi over the years have had a real passion for supporting young kids on their journey. So there's a lot of people that genuinely get involved with this within the bank because they really care. We do as an employer care very much about mobility. And one of the things we show in our research is if you look at what all U.K. employers are doing on this. Some are doing nothing, some are doing a lot, but there tend to be two or three main things that you [00:13:00] can do. And one of which is partnering with outside agencies to bring in young talent and young underrepresented talent. So over the years we've chosen Career Ready as a core partner.

(13:09):

I think, Tokunbo, we had about 60 of your cohort in in the 2023 programme. I had two in my department, which was fantastic. They had a great time. They actually realised I didn't know you could do research in a bank. I didn't know I could be sitting here writing about climate change or quantum computing. This actually seems like quite a good job.

(13:29):

And also we have [00:13:30] an apprenticeship programme at Citi, as a lot of large employers do. So actually we're capable of if folks that come through Career Ready want to come back to work for us and we have jobs, we actually have an apprenticeship route as well as the more traditional, perhaps more daunting graduate recruitment programme as well. But we've taken graduates on the grad programme through Career Ready as well, which has been absolutely fantastic.

Jorian Murray (13:55):

Let's talk more about the term social mobility.

(14:00)

[00:14:00] Sophie, do you have a definition of what that means, and the scope of it?

Sophie Hulm (<u>14:05</u>):

Sure. So if we think about socioeconomic status, it is where we currently are in terms of our socioeconomic background. Now you can be socially mobile, which means you go from one socioeconomic status to another, and that can be intragenerational or intergenerational, depending on what you choose.

(14:25):

Now as a membership organisation we always encourage our members [00:14:30] to collect data on parental occupation at 14. So what was the job of the main household earner when you were age 14? And then if they were in a professional occupation then you have a professional background, a higher socioeconomic background. If they were a trades person for example, they would be working class. And if you then move into having a professional role that is social mobility, so you are moving from one socioeconomic status [00:15:00] to another. And so us, we look specifically at socioeconomic diversity. And so we are not saying that there is one class that is better than another to be within the workforce. What we are really championing is that there is a diverse range of backgrounds and experiences, especially at the senior level where the decisions are being made, because having true diversity of experiences brings more innovation and sound decision-making.

(15:27):

So yes, social mobility is important, but for [00:15:30] us as an organisation we're particularly focused on ensuring there are different voices around the table at the senior level table.

Jorian Murray (15:37):

We'll come back to that in a bit for broader discussion.

(15:42)

Tokunbo, I'm interested in insight from the individuals that you work with. Not only are there barriers to organisations to maybe broadening their minds, but are there barriers with the individuals that you work with?

Tokunbo Ajasa-Oluwa (15:56):

So for many of the young people that we work with, not only are they some of [00:16:00] the most resilient individuals of their generation and community, they're also pioneers of their communities because they're coming from backgrounds where none of their family or community may have a professional background. And they're going home, say after working at a day at Citibank, and talking about a plethora of different opportunities that they got exposed to in that day. And the response to that could be positive, or the response to that could [00:16:30] be challenging.

(16:30):

I remember visiting one of our services up in the northeast. There was a young person that the response they got from their parent was, "Is this going to compromise my benefits that I have?" This young person came from a family that had generations of worklessness. So there are many barriers, hidden barriers, that the young people that we support are facing, but this is why we celebrate them and try and platform them as much as possible, because despite all of those barriers, [00:17:00] not only do they still show up, but they're thriving.

(17:03):

So something like the pandemic, the digital divide was rife. Many of the young people, once we transformed our programme into a digital only experience, they were delivering in environments that weren't conducive. You're talking about families where they were sharing one device between six individuals on a data bundle plan that wasn't reliable. But they still showed up, and they still persevered, and they still completed [00:17:30] their programme. So this is why we are so passionate about supporting this community of young people, because it's not through a lack of belief or talent, it's access to opportunities that is their biggest barrier.

Jorian Murray (<u>17:44</u>):

Andrew, this isn't just about individuals, and it's not just about the organisations themselves. I'm sure this has a ripple effect to society as a whole, and a benefit to society as a whole.

Andrew Pitt (17:56):

Yeah. Look, very much. If you look societally [00:18:00] there's a lot of evidence that shows that if you create more equality in society you improve social cohesion, you improve physical and mental health outcomes, you improve crime outcomes, and people generally have a lot more sense of purpose. You can demonstrate quite clearly that societies that have lower levels of inequality actually have much better intragenerational job elasticity. People do progress. Social mobility happens faster. You can actually demonstrate that you can actually grow GDP [00:18:30] quite successfully if the workforce skill matching is much better. Because I think one of the things that you have without good social mobility is you have a bad skill match, basically. You've got a huge amount of talent that's either underemployed or employed in just the wrong areas of the economy.

(18:45):

There are some pretty big claims out there, but you are probably talking in the realm of five to 10% of a nation's GDP can be increased theoretically if you have a much more mobile labour force. And generally we get better employee engagement [00:19:00] rates, which over time lead to lower staff turnover ratios, which again ripple back into your earnings as a company. But I think the main thing to get over to people from the data is whatever your motivations for supporting mobility, it's actually good business as well.

Jorian Murray (19:17):

Sophie, anything to add to that?

Sophie Hulm (19:20):

This is about innovation and the cost of wasted talent. If you have got high performers coming into the organisation and they are not rising to the top despite their performance [00:19:30] and they're performing really well, that's a risk to the organisation. And we know from evidence that employees with working class backgrounds progress 25% slower than peers with no link to job performance. So there is a huge cost of wasted talent here, and that's a real risk to organisations.

Jorian Murray (19:51):

Tokunbo, I can see you nodding furiously in agreement.

Tokunbo Ajasa-Oluwa (19:55):

I think the progress is being able to support businesses to think differently, [00:20:00] to be courageous when it comes to addressing the notion of talent acquisition. So working alongside a number of different industries we've seen them take the brave steps of realising that entry-level talent can come from a number of different income generation factors. But through working with a charity like us, or one of their other social mobility partners, they've been able to use that as almost like [00:20:30] a test bed for talent to reduce the level of risk associated with individuals that haven't gone through more traditional routes of labour.

(20:40):

So I've noticed a number of our partners, to Andrew's point, increasing apprenticeship schemes or other entry level schemes that would never have been considered before because they've seen the benefits of that, whether it's through employee talent that may have gone [00:21:00] on to higher education and then come back and returned to that business. And it's a business that that young person probably didn't know of at the age of 16, and they were exposed to through that paid internship.

(21:11):

So for us it is a win-win development that I've seen. Businesses being more brave, more courageous and innovative when it comes to talent acquisition, and at the same time young people realising that they have that self-esteem. And also, having [00:21:30] older individuals that have been through that journey from their backgrounds that have come back to the programme, and even become mentors because we've been going over two decades. So that connectivity is really unique and very powerful as well, where that whole saying of seeing it and believing it is something that comes true.

Andrew Pitt (21:48):

To back up what Tokunbo is saying there, I mean we've been working with Career Ready for a long time so we can actually see the benefits of what's happened to the students that have come through that programme. A number of [00:22:00] them are working for Citigroup today very, very successfully. But it's absolutely, it's spawned other things that we've done. It's made us rethink how we can get more out of the apprenticeship levy and what we do with that.

(22:12):

We actually started another programme, our own programme, last summer. It was a pilot programme. It's been very successful so we're going to carry on, which was basically a programme to attract university students in their first year, end of their first year, to come for internships, which are mostly virtual. You get [00:22:30] one day in the office, but to make it easy for them it was mostly online. It was quite a big commitment. It was over 30 hours of online sessions the students had to sign up to, and it was a student cohort that came from more disadvantaged backgrounds. So using classic social mobility screening. I think we had just under 30 students on the programme last year. We've now taken half of them back as full interns this summer. Now it's a small step, it's a very important step, but probably wouldn't have happened had we not already been working with Tokunbo's [00:23:00] team and the Career Ready organisation to see some of the benefits of this.

(23:04):

One thing that we are doing on the back of the research that we published last year is running a continued series of workshops with other corporates that like what we are doing. So this is talking to corporates in the industrial sector, the consumer sector, as well as other banks. I'm seeing momentum. I hope it continues. We probably do need support from other areas, from the government, from the economic environment and so on. But I'm certainly feeling some optimism here.

Jorian Murray (23:30):

[00:23:30] Sophie, we talked about the positive steps we've seen. Give us a sense of how far we need to go, particularly in the area that Progress Together is working.

Sophie Hulm (23:42):

So in terms of the progression piece, like I said, we've now got 30% of the financial services sector within our membership, and really pushing hard to progress talent from working class backgrounds, which is fantastic. There is a long way to go because what we're working towards is parity. We want the senior

[00:24:00] levels to represent the socioeconomic diversity across the workforce. And the first step is obviously collecting that data and know your starting point, which is great, but to get there, there's a lot in between. To get from A to B there is a huge need for role modelling, but also to be accountable for change.

(24:17):

The role modelling is really key. And if I can, I was reflecting on an interview that I had in my 20s. And the interviewer noticed on my CV [00:24:30] I'd been to the University in Bristol and said, "Oh, I went to the University of Bristol as well." I hadn't. I'd been to an ex polly in Bristol. At that moment I felt that level of shame and I didn't say anything. And I hadn't lied on my CV but I didn't fess up in that interview. I just went, "Oh, okay." And moved on to the next question.

(24:51):

I got the job by the way, but a couple of years later I bumped into the chair of that organisation and it turned [00:25:00] out that he had been to an ex polly as well. He was talking to some school students about his career journey. And it was at that moment that I thought, okay, I don't need to feel the shame of where I've come from. I can too get to the level of seniority that he has. And now I'm obviously a CEO of an organisation, but back then I just immediately ruled myself out thinking I didn't have the educational standing. And it's really important that leaders talk about their experiences because socioeconomic [00:25:30] background is that hidden characteristic. We change our accents, we hide those experiences, we pretend we know about skiing holidays when we haven't been on one. And what we're really calling for is leaders to stand up and be visible in terms of their range of backgrounds that they have.

Jorian Murray (25:50):

Tokunbo, same question to you, really. Have we just scratched the surface so far? How far do we need to go?

Tokunbo Ajasa-Oluwa (25:58):

Yeah, I think we've definitely just scratched the [00:26:00] surface. I mean, when we did some work where we were reviewing the global social mobility index, U.K. wasn't in the top five. I think top five were Scandinavian nations, and I think U.K. scored maybe 21st or 27th, and then the States was below that. So I think in the context of what is possible, and similar to the trait that Citi are doing, where they're [00:26:30] sharing their experiences in a collaborative manner, the U.K. as a nation needs to be exploring what does it take to be in the top five nations in the world. Because we have the perception that a leading developed nation, but when it comes to social mobility, the fact that we're somewhere in the 20s it doesn't align for me. The work that we do to tackle social mobility or increase positive [00:27:00] social mobility is much bigger task than any charity can achieve on its own. So it is going to require a level of collaboration, not just through the private and third sector, but also government as well.

Jorian Murray (27:15):

It's interesting, Scandinavia always seems to be at the top of these indices, and I think they're the top three of the happiness index as well. And I'm sure all of these things are interconnected, just happier societies, more mobile [00:27:30] societies.

(27:32):

Andrew, any more insight from your report about what there still needs to be done?

Andrew Pitt (<u>27:41</u>):

Well, look, I think a lot needs to be done and I wouldn't want to be falsely optimistic. I think from a government perspective, I mean probably some quite simple blunt things would be useful. Sophie would probably applaud this. I mean, if there was a mandatory requirement to try and maintain data on mobility, I think that would help speed things up, [00:28:00] as there is a mandatory reporting on other issues around gender or ethnicity.

(28:06):

A little micro hand up from us at Citi is, I think, I wish the U.K. government was a little bit more flexible with the use of the apprenticeship levy, which is applied to all employers with more than a £3 million payroll. We have to take, I think, 0.5 of a percent of payroll and invest it back in apprenticeship programmes, which is great and we do that, but actually you're quite restricted. If [00:28:30] we could be more creative with that, if we could actually take some of that money and do much more with Tokunbo it would be a great thing to be able to do. So there's some little tweaks I think are quite easy.

There are bigger issues that cause these inequalities though, it's inequalities of health infrastructure, education, and we know that it's a tough macro environment at the moment. So there are things there that the governments need to work on.

Jorian Murray (28:52):

My last question to each of you is, what can listeners do to help? Be [00:29:00] they clients of Citi, be they employees, colleagues of Andrew at Citi, or people maybe thinking about wanting to get in the world of finance, what would you encourage listeners to do?

Sophie Hulm (29:16):

Obviously, if you work for a financial services organisation join Progress Together, be part of the network and push for change. If you have leverage with the regulators, push for change as well. To Andrew's point, we absolutely are calling very hard for [00:29:30] the regulators and financial services to mandate collection and reporting on socioeconomic background. And to apply a little bit of pressure if you are an investor or a client of organisations. Find out what their socioeconomic diversity is.

(29:45):

And also, looking at all the way through the pipeline, I'm nervous about setting people up to fail. Yes, there is a huge diversity of females at the bottom realm, people from working class backgrounds, ethnic minorities, but unless we really see [00:30:00] whether they're tracking up through the organisation we are ultimately setting them up to fail because they're not given the opportunities to move up, should they want to. And interventions that we recommend around socioeconomic diversity, things like having transparent processes around work allocation, or transparent access to senior sponsors, and transparent processes around promotion, that works for socioeconomic diversity, as it does for ethnicity, as it does for gender. If we [00:30:30] get these interventions right it'll have a bigger impact on the whole organisation and across the D&I space, not just the socioeconomic piece.

Jorian Murray (30:38):

I guess it must be, well, it must be heartening for you when you heard that Citi was a global bank that gave the top job to a woman. She's doing a great job.

Sophie Hulm (30:48):

Absolutely. More of it. Thank you.

Jorian Murray (30:54):

Tokunbo, messages to anybody who might be listening?

Tokunbo Ajasa-Oluwa (30:57):

Yeah, I think I'll take it on a really practical level. [00:31:00] I think if this is something that you are interested in then giving up your time, an hour a month as a mentor, is something that's really powerful and really important. If you're a business owner or a decision maker within an organisation, finding the resource to host an internship could change a young person's life and add value to your business. We can talk about this as much as we want, but it's the little incremental actions that we are empowered to take that will make the difference. So yeah, I think giving [00:31:30] up your time, giving up accessibility to talent of tomorrow, and also finding a resource to host paid internships can be life changing.

Jorian Murray (31:39):

Andrew, same question to you.

Andrew Pitt (31:41):

Our Citi GPS report, you can access it by literally just going into a search bar, typing Citi GPS and then social mobility, and it's free to download. It is a quality piece of analysis and I think the use that it has is probably threefold. So it's a very easy one-stop shop for anyone who knows very little about this to understand the topic and see [00:32:00] how it varies across countries and see why the Nordic countries are good at this, to some of our earlier comments. Also, in the research is a toolkit if you are an employer for what we think works, and explains some of the things we are trying to do at Citi. And any students that are listening before the stage of applying for jobs, don't be afraid to apply. Please have those aspirations. You'll find that certainly places like Citi are good places [00:32:30] to come to.

Jorian Murray (32:30):

That's a lovely place to finish.

(32:32):

Sophie, Tokunbo, Andrew, thank you so much for giving up your time. I've really enjoyed this conversation, and congratulations on the work that you're doing.

(32:40):

On the next episode of Good Things Happen, U.K. para triathlete and gold medalist, Lauren Steadman, joins us alongside Citi's head of early career talent acquisition, Ingrid Giordano, to talk about para sport and how Citi's sponsorship has enabled athletes [00:33:00] and their membership organisations to grow.

(33:04):

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