

**A NEEDS ANALYSIS FOR A CREDIT UNION  
YOUTH APPRENTICESHIP PROGRAM  
IN THE METROPOLITAN  
OKLAHOMA CITY  
AREA**

**By**

**CAROLYN CHOAT**

**Bachelor of Science**

**Oklahoma State University**

**Stillwater, Oklahoma**

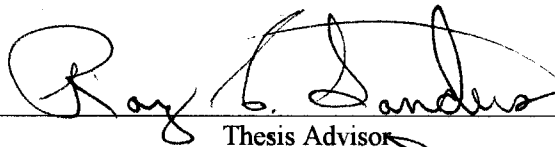
**1990**

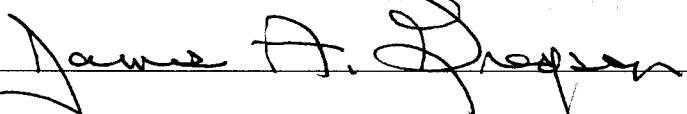
**Submitted to the Faculty of the  
Graduate College of the  
Oklahoma State University  
in partial fulfillment of  
the requirements for  
the Degree of  
MASTER OF SCIENCE  
July, 1996**

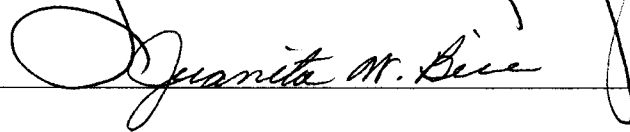
OKLAHOMA STATE UNIVERSITY


A NEEDS ANALYSIS FOR A CREDIT UNION  
YOUTH APPRENTICESHIP PROGRAM  
IN THE METROPOLITAN  
OKLAHOMA CITY  
AREA

Thesis Approved:

  
\_\_\_\_\_  
Thesis Advisor

  
\_\_\_\_\_

  
\_\_\_\_\_

  
\_\_\_\_\_  
Dean of the Graduate College

## ACKNOWLEDGMENTS

Sincere appreciation is expressed to Dr. Ray Sanders for the encouragement and support he has given me not only during my graduate work but also during my undergraduate studies. In addition, a special thank you to Dr. Jim Gregson and Dr. Juanita Bice who shared valuable time and expertise with me throughout the time I have spent at OSU and during the completion of this study.

To my colleagues at Eastern Oklahoma County Area Vocational Center, I express genuine respect and appreciation for all the encouragement and assistance you have given in my many endeavors, especially Mr. Rick Ray, Ms. Patty Lester, Ms. Lori LaFevers, and Ms. Patsy Kline.

I would like to express a special thank you to the many friends I have made in the Oklahoma City metropolitan credit unions. They are a very caring and giving group of business people.

With love and appreciation I acknowledge my family: A. L., Kasey, Jennifer, and Breezy. Their love and support have made my goals attainable. Thank you.

## TABLE OF CONTENTS

Chapter		Page
I.	INTRODUCTION .....	1
	Need for the Study .....	5
	Statement of the Problem .....	5
	Purpose of the Study .....	6
	Research Questions .....	6
	Scope and Limitations .....	7
	Assumptions .....	7
II.	REVIEW OF THE LITERATURE .....	8
	Benefits of Youth Apprenticeship/School to Work .....	11
III.	METHODOLOGY .....	15
	Introduction .....	15
	Description of Subjects .....	15
	RESEARCH .....	16
	Preparation of the Credit Union Youth Apprenticeship Program Research .....	16
	Instrument and Collection of Data .....	18
	Analysis of Data .....	19
IV.	RESULTS .....	20
	Participation of the Credit Unions .....	20
	Nonparticipation of the Credit Unions .....	21
	Comments .....	22
V.	SUMMARY, CONCLUSIONS, AND RECOMMENDATIONS .....	27
	Results of the study .....	28
	Conclusions .....	29
	Discussion .....	29
	Recommendations .....	30

Chapter	Page
BIBLIOGRAPHY .....	32
APPENDIXES .....	36
Appendix A - Survey Questions .....	37
Survey Questions .....	38
Appendix B - I R B .....	40
I R B .....	41

## LIST OF TABLES

Table		Page
I.	Credit Unions Listed in the Southwestern Greater Oklahoma City Yellow Pages, 1995-96 .....	23
II.	Participation of Metropolitan Oklahoma City Credit Unions in the Youth Apprenticeship Program in Conjunction with Area Vocational Technical Schools Spring, 1996 .....	24
III.	Reasons Given for Nonparticipation in the Metropolitan Oklahoma City Credit Union Youth Apprenticeship Program in Conjunction with the Area Vocational Technical Schools Spring, 1996 .....	25
IV.	Level of Involvement by the Participating Nine Metropolitan Oklahoma City Credit Unions in the Youth Apprenticeship Program with the Area Vocational Technical Schools Spring, 1996 .....	26

## CHAPTER I

### INTRODUCTION

The changing world market during the early eighties created a situation for the United States worker and American industries that was both challenging and frightening. Never before had either been so unprepared for the developed world trade strategies of Germany and Japan. The rules of trade and business had changed, leaving in its wake a confused and disheartened America. Political leaders across the nation found blame with education and charged it had not been able to keep up with changing times and technology, others charged education needed only to return to some imagined perfect time when education met the needs of all students and dropouts were not a problem. With the nineties education must now face the challenge of 60 percent of the students graduating from high school poorly prepared for the world of work or higher education (Daggett 1989, p. 45).

Society expects the public school system to prepare the student for entry into the workforce and to become a self-sufficient individual. When the young adult fails to find gainful employment or be able to retain and advance on a job society concludes that education, the parent, or the student has failed (West, 1988, p. 3).

“A country’s performance in the global game does not begin with its corporations. Rather, it begins in the mind-set of its people - how people are taught to think, to deal with one another, to work together. In other words, the race begins in school” (Smith, 1995, p. 100).

During the industrial era in the United States, if a person was willing to work and had a high school diploma it would give him or her a start in the workforce. Today, a student must have the ability to think and reason, be a problem solver, and be a team member to be successful. This is the key to the economic well-being of the nation (Brock, 1992, AVA National Convention).

Former Oklahoma Representative Rick McCurdy supported youth apprenticeship (1993, News Conference) by stating, "Because America's future competitiveness depends on the productivity of its workers, it is critical that we do two things right away. First, we must educate our youth more effectively. Our traditional schools are too focused on college-preparatory classes. But what about non-college bound youth? For young people who are not college-bound, we must include educational alternatives that are so relevant, challenging, and personally rewarding that students stay in school. Secondly, we must produce many more highly skilled workers. The best way to meet these two critical needs is to establish a comprehensive, national youth apprenticeship program.”

Richard Riley, as Secretary of Education, identified three priorities for the Educational Department:

1. Improve the quality of education for all students
2. Assure access and opportunity for each student to achieve successfully



3. Build, together with state and local public and private partners, the school and college capacity to help all students meet high standards across the nation.

Riley declared that, "We must develop new approaches for preparing our youth for productive employment in high-skill, high-wage jobs." He also said he was very impressed with the tech prep program and noted that the youth's apprenticeship program that he expects to propose would "fit very well into the tech prep concept " (Hudelson, 1993, p. 15).

At his confirmation hearing, Harvard professor Robert Reich, Secretary of Labor, promised to make the Department of Labor into the Department of the American Workforce and listed five priorities:

1. The school-to-work transition
2. Certification/skill standards
3. Lifelong learning
4. Unemployment insurance program
5. Encouraging business to move toward high-performance work organization

He particularly stressed the objective of developing a path to good jobs for the 75 percent of American youths who don't graduate from college (Hudelson, 1993, p. 16).

Reported in Jobs for the Future (1993), "Youth apprenticeship takes its inspiration from European training systems, which provide structured, non-university routes to a broad range of good careers." In other countries such as Germany and Denmark, a majority of the young people enter careers through a paid on the job training program with related classroom instruction.

According to President Bill Clinton (Economic Conference, 1992), experts are just now learning more about how people learn. A lot of people with very high intelligence

still learn faster and more effectively in practical settings. Practical skills are higher order thinking. The old line between vocational and academic are becoming blurred and more meaningless as time goes on, giving more importance to the discussion on youth apprenticeship.

Bonstingl (1992, p. 67) stated, "Ultimately, the purpose of education must be redefined. Education, in the new paradigm, will not be a delivery system for collections of fragmented information in the guise of curriculums. Rather, education will be a process that encourages continual progress through the improvement of one's abilities, the expansion of one's interests, and the growth of one's character." This type of education is good for the individual, good for business, and good for all of society. We can achieve this type of education only when our resources are committed to the process of human improvement.

Former Republican Secretary of Labor William Brock, Chairman of SCANS, encouraged educators to prepare their students for a high performance workplace, where employees will need more than the ability to follow instructions. He also said, "By our failure to change how and what our schools teach our young people--we have put our country on a downward path toward low skills, low productivity, and low wages. In a very real sense, we are failing our children and short changing their future and ours" Brock ( 1992, AVA).

### **Need for the Study**

The average student going through the educational system believes that classes in high school will guarantee him or her a better life after graduation; however, statistics show most graduating students have a low skill level for most "high tech" jobs of today and the future. The educational system in the United States is failing to prepare an estimated 75 percent of all students for high paying jobs. National statistics show that only 15 percent of the jobs in the future will require a bachelor's degree. Thus, an estimated 61 percent of all secondary graduates enrolled in higher education have started down a career path with few or no job opportunities (SCANS, 1991). The educational system must provide other training for the secondary graduate planning on going into the workforce straight from high school. The youth apprenticeship/school-to-work program is one type of training that can provide the high tech training necessary for the high school graduate (Jobs of the Future, Inc. 1993).

### **Statement of the Problem**

After close examination of the model of public schools, there must be other career paths available for the nearly 85 percent of all graduating and dropout students who will not complete a college degree. The study was completed to assess the need for preparation of a workforce in the financial arena. "According to the report 'America's Choice: High Skills or Low Wages,' America may have the worst school-to-work transition system of an advanced industrial country. Students who know few adults to help them get their first job are left to sink or swim. Education is rarely connected to

training and both are rarely connected to an effective job seeking function" stated Career Counseling for Change (1993, p. 11).

After careful consideration of the problems facing education and the young people of today, the Oklahoma Credit Union League, in cooperation with Eastern Oklahoma County Area Vocational Center and the Oklahoma Department of Vocational and Technical Education, formed a partnership in early 1993 to provide training for youth in the credit unions throughout Oklahoma, the United States, and the world.

However, it was unknown whether credit unions in the metropolitan Oklahoma City area would participate and to what extent with the area vocational technical schools in a partnership to better prepare the student for the financial world of work. Without the commitment and participation of the individual credit unions and the CEO's, the process of developing a true school-to-work/apprenticeship model would fail.

#### **Purpose of the study**

The purpose of this study was to determine which credit unions listed in the 1996 Southwestern Bell Yellow Pages, Greater Oklahoma City would participate in -- and to what extent -- a two-year program in conjunction with a local vocational technical school.

#### **Research Questions**

The following research objectives were used to formulate the questionnaire and collect desired data in order to accomplish this study.

1. Needs assessment for partnership between metropolitan Oklahoma City credit unions and area vocational technical schools

2. Credit Union state and national certification
3. Different types of career paths available to provide life sustaining income

### **Scope and Limitations**

1. The study targeted the entire population of the thirty-two credit unions listed in the Southwestern Bell Yellow Pages, Greater Oklahoma City, July, 1996.
2. The study consisted of a questionnaire conducted by personal interview or by phone.
3. The results were based on data gathered during the interviews.

### **Assumptions**

The following assumptions were used for this study:

1. The credit union's CEO is familiar with the youth apprenticeship program in cooperation with Eastern Oklahoma County Area Vocational Center.
2. The findings obtained could be utilized by teachers and supervisors in metropolitan Oklahoma City to enlarge the youth's apprenticeship program.

## Chapter II

### Literature Review

The review of the literature was conducted to determine if the United States educational system was meeting the needs of the student and industry and to determine the feasibility of utilizing a youth apprenticeship/school-to-work program to better prepare the student for a career in the financial world.

The literature revealed education is failing to prepare an astounding 75 percent of all students for the world of work. Approximately 61 percent of high school graduates pursue higher education, with approximately 25 percent of the group completing the four-year plan. Research showed the feasibility of using youth apprenticeship/school-to-work programs as very positive to better prepare students for the world of work. Although limited research has been conducted on youth apprenticeship programs in the financial institutions, those conducted showed positive results (McKenna, 1993, p. 16).

As stated in Tech-Prep and School-To-Work Programs, analysts have referred to the American youth labor-market as typically 'floundering,' haphazard; filled with layoffs, part-time work; drifting from job to job, and long periods of unemployment. Over one-third of American men by age 30 for example, have never held a job for more than one year. The unemployment rate for eighteen and nineteen-year-old non-students in 1991 was 17 percent and has been steadily rising. These trends are even more distressing when

educational attainment level is taken into account. With the disappearance of manufacturing in the United States, the pay rates have brought the average weekly pay earnings down by more than 12 percent.

Throughout the eighties, countless commissions and studies documented the growing "skills gap between job requirements and students' preparation, and in 1990 the National Center on Education and the Economy produced 'America's Choice: High Skills or Low Wages!' which acknowledged that America might well have the worst school-to-work transition system of any advanced country in the world" (Helm, 1994).

If the United States is to prosper in the global economy, it needs to increase both the amount and quality of education and training its young people receive. As early as 1983, the National Council in Excellence in Education, in "Nation at Risk," declared that education and training provide the "raw materials" for economic preservation and growth, and signaled a warning about the alarming proportion of individuals who leave school without basic academic and job skills.

According to McKenna (1993, p. 24), 62 percent of all American high school students fall into what educational researchers now call 'forgotten half' category: non-college bound young people with limited options in the workforce. Statistics also prove only 15 percent of the future jobs will require a college degree, but counselors and educators still counsel high school students toward higher education.

"If they're not on the college-bound track...they cannot present themselves to employers and say: 'I have the skills and aptitudes that are necessary in order to be a competitor in a global economy. They don't leave high school with a certificate that has any currency'" (Grover, p. 127).

SCANS reported:

- Students coming from the general education track in high school Make up two-thirds of the dropout population.
- Fewer than 50 percent of students pursuing baccalaureate degrees at universities graduate within 10 years.

Many executives would like to be part of educational initiatives with the training of the students such as youth apprenticeship and curricular redesign. Business is not being invited into the classroom to be a partner. Most teachers simply want a list of available jobs for the students (Donna Ridden ,1994).

"Economic pressures and ever increasing sophistication of technology has converted 'office work' to information management and production of quality. In the past, employees could learn their jobs and completely perform that job until retirement" Forum (1992, p. 37).

Hudelson (1994, p. 4), Education today prepares students for college or work on one of two tracks: college prep (47 percent) or vocational education (12 percent). The remaining students are headed nowhere. The School-to-Work Opportunities Act of 1994 intends to change all that. The goal of this Act is to provide every student the opportunity to go into the job market.

Reported in Tech-Prep and School-to-Work Programs (1993, p. 5), Research by the National Center for Research in Vocational Education, has shown the assertions about education, training, and the school-to-work transition, have been supported by at least three kinds of evidence: distressing labor market trends, rising skill demands for the American worker, and unsatisfactory education and training outcomes. "Analysts have



referred to the American youth labor market as typically 'floundering', haphazard; filled with layoffs, part-time work; drifting from job to job, and long periods of unemployment."

### **Benefits of Youth Apprenticeship/School to Work**

Youth apprenticeships have been a way of life in Germany and Japan for many years. Students are counseled at an early age concerning the type of career they plan to pursue. There are currently some 300 to 400 officially registered training occupations in Germany, forming a basis of some 20,000 adult occupations. The training is given in the work-based curriculum with in-depth classroom instruction. The high tech skills learned in the occupations can easily be transferred from one career to another.

Eisen (1993, p. 21) said, "Education reform is a long-term goal. Businesses support competency-based programs as promoted by the SCANS commission, but remain skeptical about its implementation especially because it was a project of a former presidential administration."

"Tech Prep is a major educational reform designed to assure the preparation of a high skills workforce. It features unique partnerships between secondary and post secondary academic and vocational teachers working jointly with business people. Through Tech Prep our high schools and colleges will prepare students for full and effective participation in a rapidly changing, technology -- intense workplace" (Decker, 1993, p. 2).

Tech Prep promotes the development of education and private-sector partnerships. This curriculum provides work-relevant learning experiences. Today's workforce must have advanced technical skills, but interpersonal and strong academic skills with the ability to be a problem solver (Create Tech Prep Implementation Guide, 1993, p. V1-1).

Stated in Jobs for the Future, youth apprenticeship is an ambitious model for linking school and work for in-school youth, particularly those who have not traditionally received a four-year baccalaureate. Youth apprenticeship is defined as a learning program for young people, ages 16 and older, that integrates on-the-job learning with school-based instruction, which bridges high school and post-secondary school and results in both academic credentials and certification of mastery of work skills.

Hudelson (1994, p. 22) "Programs must have a school-based learning component, a worked-based learning component and connecting activities that includes guidance and counseling, workplace monitoring, technical assistance for employers and coordination with employers."

Learning that Works (1993) Jobs for the Future of Cambridge, Massachusetts, generally recognized as the national leader in the emergence of a national system of youth apprenticeships, defines the term as a learning program for people, ages 16 or older. The curriculum combines on-the-job learning with classroom instruction bridging high school and post secondary schooling. When the program is completed, the student has certification of mastery for work skills.

Germany has developed an apprenticeship program that produces highly skilled problem solving workers. The mission of the country is to provide a link between work and school. Representatives of industry, organized labor, and education developed a credential that is recognized throughout the country. Sixty percent of the youth trainees actually work in occupations for which they trained and 60 percent pass what employers consider intermediate skills (Hamilton, 1993).

The German secret weapon is in the education of the high school graduate who doesn't go on to the university. After you get through a German apprenticeship training program, you're simply the best-educated person in the world at your level (Thurow, p. 126, 1995).

Rethinking America (1995, introduction) Economic competition is not just product versus product, company versus a company, or trading bloc versus trading bloc. It is mind set of the German workers versus mind set of the American worker.

The Departments of Labor and Education are moving to set up a separate staff, office location, and a national director of the office School-to-Work opportunities. Up until now, the new program has been administrated by a 'task force' of designated staff in each of the departments. This task force was co-chaired by professionals from Vocational and Adult Education and leaders from the Office Work-Based Learning in the Department of Labor's Employment and Training Administration (Vocational Education Journal, Getting Off the Track, 1994, p.24).

"The goal of the Youth Apprenticeship Program is to provide career sustaining jobs that will support them during their lifetime" The Oklahoma Credit Union Youth Apprenticeship Program (1994, preface). This program provides for certification through the CUNA organization that is recognized throughout the world.

According to McKenna, (1993, p.19) The United States has a tradition of leaving education largely to the schools, teachers, and parents. Tradition in the U. S. has been against the type of work based training programs that provide credentials for the youth apprentice. Countries such as Germany demand that schools, businesses, and the community work as equal partners in the training of the young worker. In order for the

United States to become a more productive entity in the world market, such cooperation among schools, businesses, and the community must occur.

Some educational institutions are relying on a third - party organization to act as liaison for education - business partnerships. Boston's Protech is a perfect example of this model. Tom Bryant was hired by the Boston school system to develop and promote these partnerships. To increase his chances, he looked for companies with plenty of entry - level positions. The financial institutions in the Boston area needed entry - level workers even though middle management positions were being eliminated from these businesses. "Of the twelve (12) companies in the financial industry that he had approached, eight accepted his offer to provide work-based learning for high school students" (Chvong - Dai Hong Vo, 1996, p. 26).

## Chapter III

### **METHODOLOGY**

#### **Introduction**

The purpose of this study was to determine which of the thirty-three credit unions listed in the Southerwestern Bell Yellow Pages, Greater Oklahoma City, July 1996 would participate in -- and to what extent -- a two-year youth apprenticeship program in conjunction with a local vocational technical school. The methodology described in this chapter was designed to answer the following questions concerning the participation of metropolitan Oklahoma City credit unions.

1. Is there a need for a partnership between metropolitan Oklahoma City credit unions and area vocational technical schools?
2. Could the youth apprentice be state and nationally certified?
3. Are there different types of career paths available to provide life sustaining income?

#### **Description of Subjects**

The population of the study included all credit unions listed in the Southwestern Bell Greater Oklahoma City Yellow Pages, July 1996. There was a total of thirty-three state and federal credit unions listed. During the time of this research project, two of the credit unions merged with larger credit unions and four new CEO's were appointed to start during the year. Federal Employee Credit Union was trying to replace a large

number of employees from April 1995 through December 1995 because of the loss from the Oklahoma City bombing.

## **RESEARCH**

This study is categorized as descriptive research. Descriptive research as defined by Key (1974, p 26) is, "used to obtain information concerning the current status of a phenomena. The purpose of this method describes 'What exists' with respect to variables or conditions in a situation."

The data for descriptive research can be collected in a number of ways although the most common method of descriptive data collection is by "administrating questionnaires, interviewing subjects, observing events, or analyzing documentary sources" (Van Dalen, 1979, p.284).

### **Preparation of the Credit Union Youth Apprenticeship Program Research**

Before the development of the instrument to collect data was designed, several other steps had been taken to ensure the credit unions in the state of Oklahoma would be educated about the opportunity to help prepare the workforce for the future. The first step was to assimilate the key people to establish a partnership that would provide a win-win situation for those involved. During these meetings an Executive Committee was formed: 1) Co-Chairman, Shirley McConnell, Oklahoma Federal Credit Union 2) Co-Chairman, William Lavin, DPW 3) Lynette Leonard, Bison FCU 4) Max Stoll, Central Oklahoma FCU 5) Howard Sissel, Conoco Employee CU 6) Mary Cunningham, ESEO FCU 7) Jean Van Hooser, Lawton Teachers CU 8) Floyd Atha, OEA CU 9) Jim Williams , Oklahoma Health Services FCU 10) Mark Kelly, Oklahoma Highway FCU 11) Dr. C. Wayne Bland, Tulsa Teachers CU 12) John Peterson, Director Education, Credit

Union League & Affiliates 13) Rick Ray, Eastern Oklahoma County AVC 14) Carolyn Choat, Eastern Oklahoma County AVC 15) Donella Perry, Eastern Oklahoma County AVC 16) Patty Lester, Eastern Oklahoma County AVC 17) David Jenks, Oklahoma State Department Vocational and Technical Education 18) Joe Burks, Oklahoma State Department Vocational and Technical Education.

After several meetings with credit union representatives from across the state, members from the Credit Union National Association, Oklahoma Vocational Technical staff members from the Business Division, Eastern Oklahoma County Area Vocational Center's business instructors, and area high school business teachers, an in-depth book was developed to help interested credit unions implement the youth apprenticeship program.

In October, 1993 the Youth Apprenticeship program was presented to the Oklahoma Credit Union League at the yearly meeting. During the general meeting representatives from Eastern Oklahoma County Area Vocational Center, Rose State College, Oklahoma State Department, interested youth apprentices and their parents were introduced to the assembly. Several credit union representatives presented an overview of the Credit Union Youth Apprenticeship program plan at that time. Representatives from every credit union in the state were given the Youth Apprenticeship book and business cards of the Executive Committee. The credit unions were asked to read the materials and if anyone had any questions or concerns they were asked to contact one of the Executive Committee members.

### **Instrument and Collection of Data**

The business education instructors at Eastern Oklahoma County Area Vocational Center submitted a list of questions for the development of the questionnaire. A committee was asked to revise the questionnaire and validate the contents. The committee consisted of Ray E. Sanders, Ed.D., OSU, Patty Lester, Eastern Oklahoma County Area Vocational Center, and Patsy Kline, Eastern Oklahoma County Area Vocational Center.

After analyzing the various methods of assembling data, telephone interviews were decided on, unless the interested credit union personnel wanted to meet for more verification. It was determined the mailed questionnaires are sometimes left unopened or unanswered. The telephone call is usually answered or returned at a later time and is less time consuming than the personal interview.

The questionnaire was designed to be a very simple yes or no answer with a comment area. The personnel in the credit unions are extremely busy and the committee decided to use this form of a questionnaire in order to save on time. The questionnaire was pilot tested by Shirley McConnell to verify the clarity and efficiency of the tool. The average time for the phone questionnaire was five to ten minutes.

The personal interviews are harder to arrange, but are usually very satisfactory for the interviewee. His or her questions can be answered in more detail and the personal contact will usually prove to be a plus for the researcher.

Ninety percent of the credit unions contacted had either read the materials handed out at the Oklahoma Federal Credit Union League meeting or talked with one of the eight



participating credit unions about the program. The ten percent that had not heard about the program were very small in member number and had very limited staff.

I started contacting the credit unions in October 1995 and completed the task in April 1996:

1. Four in October 1995
2. Three in November 1995
3. Six in December 1995
4. Six in January 1996
5. Two in February 1996
6. Six in March 1996

Six of the credit union personnel asked for a meeting in the future to discuss the possibility of starting the program in his or her credit union.

#### **Analysis of Data**

The data from the collection instrument was entered into a computer data base so it could be sorted and management of the material would be more efficient. The entire population was contacted and answered at least the first question and they were asked to elaborate on the reasons for participating or not participating in the Credit Union Youth apprenticeship program.

## CHAPTER IV

### RESULTS

This chapter presents the data gathered from the telephone interview or personal interview to determine the interest and participation of the thirty-two credit unions listed in the Southwestern Bell Yellow Pages, Greater Oklahoma City, 1996. Refer to **Table I** for a list of the credit unions listed in the above-mentioned telephone book. The sizes of the credit unions range from the largest, with four hundred and nine full and part-time employees, to the smallest with, one employee.

The results from the research indicated that a majority, 73 percent, of the credit unions contacted during the fall and spring of 1996 were not interested in participating in the youth apprenticeship program at that time. However, in addition to those wanting to participate several other credit unions showed an interest in participating in the future by asking Eastern Oklahoma County Area Vocational Center personnel to stay in contact in the future concerning the success of the youth apprenticeship program.

Of the thirty - two credit unions surveyed in this activity the results are as listed:

1. Nine metropolitan credit unions were willing to participate in the youth apprenticeship program, wanting to begin the program as soon as possible
2. Four metropolitan credit unions were interested, but asked to be contacted at a later date

3. Eighteen of those contacted were unable to participate because of several different reasons

4. Two had merged with larger credit unions

Refer to **Table II**.

The reasons given for nonparticipation of the 73 percent of the credit unions

1. Eleven credit unions listed small and limited membership
2. One credit union has limited space
3. Two of the credit unions had merged with larger credit unions
4. Three credit unions gave no reason
5. One credit union was a branch office for a larger group

**Table III** was developed in order to summarize the reasons for nonparticipation of the eighteen credit unions in the metropolitan Oklahoma City Credit Union Youth Apprenticeship.

**Table IV** depicts the results of the nine participating credit unions in the Youth Apprenticeship program. These credit unions all have a strong desire to be involved in a successful training program to ensure a better workforce. The results are as listed:

1. Nine credit unions wanted to participate in the Youth Apprenticeship Program
2. Nine credit unions wanted to hire youth apprentices
3. Nine credit unions were willing to send representation to Advisory Board meetings at local area vocational technical schools

4. Seven of the credit unions would provide the STAR training program for state and national certification, one credit union utilized other types of certification, and one credit union paid for only full-time employee certification

5. Nine credit unions answered "yes" on meeting with team members to discuss apprentices' progress

6. Nine of the credit unions developed the duty task list

7. Nine credit unions agreed to send representatives to visit with potential youth apprentices and parents

8. Nine credit unions agreed to provide speakers for the area vocational business classes

9. Two of the nine credit unions are interested in helping Eastern Oklahoma County Area Vocational Center start a high school credit union for students and operated by students

#### **Comments**

1. Two of the credit unions that were not interested in participating were interested in hiring those students completing the youth apprenticeship program.

2. Three credit unions were interested in hiring adult students completing the business program.

3. Two of the CEO's were retiring within the near future and suggested I contact the credit union within the next six months to talk with new management.

**TABLE 1**  
**Credit Unions Listed in the**  
**Southwestern Greater Oklahoma City Yellow Pages, 1995-96**

---

**Name of Credit Union**

---

Associated Blind of Oklahoma - Texas Federal Credit Union  
Baptist Medical Center Credit Union  
Baptist Medical Center Federal Credit Union  
Bison Federal Credit Union  
Communications Federal Credit Union  
DPW Employees Credit Union  
ESEO Federal Credit Union  
El Reno Reformatory Federal Credit Union  
FAA Federal Credit Union  
Federal Employees Credit Union  
Midwest City Credit Union  
Municipal Employee Credit Union  
Nazarene Credit Union  
OC IBEW Federal Credit Union  
Oklahoma United Methodist Federal Credit Union  
Oklahoma City Thrift Federal Credit Union  
Oklahoma City Public Schools Credit Union  
Oklahoma Educators Credit Union  
Oklahoma Employees Credit Union  
Oklahoma Federal Credit Union  
Oklahoma Health Services Federal Credit Union  
Oklahoma RE&T Employee Credit Union  
Oklahoma Safety Department Credit Union  
Phillips Oklahoma City District Federal Credit Union  
Rock Island Federal Credit Union  
Santa Fe Federal Credit Union  
Shawnee District Bell Federal Credit Union  
Tinker Federal Credit Union  
Tri County Federal Credit Union  
US Employee Federal Credit Union  
Weokie Credit Union  
Woods Credit Union

---

**TABLE II**  
**Participation of Metropolitan Oklahoma City Credit Unions**  
**in the Youth Apprenticeship Program**  
**in Conjunction with Area Vocational Technical Schools**  
**Spring, 1996**

	Number of Credit Unions	Percent
Credit Unions willing to participate in Youth Apprenticeship program	9	27%
Credit Unions wanting to participate in Youth Apprenticeship program At a later date	4	12%
Credit Unions showing little or no interest to participate in the Youth Apprenticeship Program	18	55%
Credit Unions merged with larger Credit Unions	2	6%
<b>TOTALS</b>	<b>33</b>	<b>100%</b>

**TABLE III**  
**Reasons Given for Nonparticipation in the Metropolitan Oklahoma City**  
**Credit Union Youth Apprenticeship Program in Conjunction**  
**with the Area Vocational Technical Schools**  
**Spring, 1996**

Reasons Given for nonparticipation	Number of Credit Unions	Percent %
Credit Unions listing limited space for nonparticipation	1	6%
Credit Unions listing Branch Office for nonparticipation	1	6%
Credit Unions merging with larger Credit Unions	2	11%
Credit Unions listing small and limited membership	11	61%
Credit Unions listing no interest	3	16%

**TABLE IV**  
**Level of Involvement by the Participating Nine Metropolitan**  
**Oklahoma City Credit Unions In the Youth Apprenticeship Program**  
**with the Area Vocational Technical Schools**  
**Spring, 1996**

Questions	Yes	Positive Percents
Would the credit union participate in a youth apprenticeship program with a local area vocational technical school?	9	100
Is the credit union willing to hire a youth apprentice?	9	100
Would the credit union send a representative to serve on a local Advisory Board a for business education program?	9	100
Will the credit union pay for STAR certification for youth apprentice?	7	70
Will the mentor be willing to meet with team members to discuss evaluation of the youth apprentice?	9	100
Will you send a representative to serve on a committee to complete a duty task list?	9	100
Will the credit union be willing to visit with potential Youth apprentices and his/her parents?	9	100
Would the credit union be willing to provide speakers for business education programs?	9	100
Would your credit union be willing to participate in a high school credit union for high school students operated by high school students?	2	20



## CHAPTER V

### SUMMARY, CONCLUSIONS, AND RECOMMENDATIONS

The purpose of this research study was to determine and to evaluate the feasibility of a school-to-work or youth apprenticeship program with the credit unions listed in the Southwestern Bell Yellow Pages, Greater Oklahoma City, July, 1996. A review of the literature was conducted and it was determined that education in the United States is floundering. Many national and state political leaders, industry leaders, and educators think the United States should have some type of youth apprenticeship program to better prepare the lost majority of our high school students. Very little research has been conducted pertaining to youth apprenticeships in the financial industry, but of those conducted the results were positive and the apprentices were being trained in a life sustaining career.

According to Shirley McConnell, Chairperson of the Executive Committee for the Oklahoma Credit Union Youth Apprenticeship Program, (1994), "many workers are ill prepared for the day to day operations of a business. The average worker of today must be trained in interpersonal skills, good personal hygiene, and time management skills before he or she can be trained for the job."

Three major questions steered this study:

1. Is there a need for a partnership between metropolitan Oklahoma City credit unions and area vocational technical schools?

2. Could the youth apprentice be state and nationally certified?
3. Are there different types of career paths available to provide life sustaining income?

Data was collected for the study by personal and telephone interviews with appropriate credit union personnel. The survey questions were formulated by a group of Eastern Oklahoma County Area Vocational business instructors and validated by a committee consisting of Dr. Ray Sanders, OSU, Patsy Kline, and Patty Lester of Eastern Oklahoma County Area Vocational Center. The interview schedule started in December, 1995 and continued into March, 1996. It was necessary to visit several of the credit unions and to follow-up with telephone calls. After the presentation was made to the appropriate credit union personnel, he or she would then present the project to the board of directors for their credit union. This constituted a 100 percent contact with the personnel of the entire thirty-three credit unions listed in the Southwestern Bell Yellow Pages, Greater Oklahoma City, July, 1996

### **Results of the Study**

The results of the study are summarized in the following findings:

1. Twenty-seven percent of the credit unions were willing to participate in the credit union youth apprenticeship at this time.
2. Twelve percent of the credit unions showed some interest in starting the credit union youth apprenticeship at a later time.

3. Fifty-five percent of the credit unions listed in the Southwestern Bell Yellow Pages, Greater Oklahoma City, 1996 were not interested in participating in the credit union youth apprenticeship program.

4. Four percent of the credit unions listed had merged with larger credit unions.

### **Conclusions**

The conclusions of this study indicate at this time a small group of credit unions is wanting to participate in the Credit Union Youth Apprenticeship program. "Since 1994 the number of participating credit unions has shown a gain of forty-five percent. As credit unions become more aware of the youth apprentices and the impact they are having on the industry, I think we will see larger gains in the near future," stated Patty Lester (1996).

At this time the need for more credit union youth apprenticeship programs in the metropolitan Oklahoma City area vocational technical schools is unwarranted.

### **Discussion**

In the past three years the Credit Union Youth Apprenticeship program has steadily grown throughout the state. Eastern Oklahoma County Area Vocational Center was instrumental in bringing together the key partners to organize and start the program. It was the first school to provide the training set by the Credit Union Youth Apprenticeship committee. There have been two other area vocational schools to start the program, one is located in the Lawton area and the newest program was started by Green Country Area Vocational School.

The credit unions are in a state of change during the nineties. New services to their members have brought about new regulations. No longer is it profitable for a small member group to remain isolated as the big credit unions provide more and more services.

member group to remain isolated as the big credit unions provide more and more services.

It is forcing small groups to merge with those larger credit unions that can provide all financial services to the members. Information provided by the Oklahoma City Book of Lists, published by The Journal Record, shows a substantial gain in total assets in the largest twenty-five credit unions in the Oklahoma City area since December 31, 1993 and December 31, 1994. The list includes number of employees in each credit union, the total number of credit union employees has shown a gain during this time.

As the credit unions grow and change, so will the demand for a larger and more professional workforce. The Credit Union Youth Apprenticeship Program will help this industry meet the needs of today and the future.

There are credit unions located throughout the state of Oklahoma, the United States, and foreign countries. If a high school student successfully participates in the Oklahoma Credit Union Youth Apprenticeship Program, he or she can become state and nationally certified in an area that is a life sustaining career.

The student isn't locked into any career field if he or she decides on the Credit Union Youth Apprenticeship program. During the past three years several of the youth apprentices have trained with the credit unions and then pursued other career paths. Other apprentices have decided to remain with the credit union and attend college, several of the credit unions provide monetary incentives for continuing education and will pay for some college tuition.

### **Recommendations**

First, it is recommended surveys be conducted in the Tulsa metropolitan area. There have been several credit unions from the Tulsa area contact Shirley McConnell

in the beginning of the Credit Union Youth Apprenticeship program and at least two of the Oklahoma City participating credit unions have branch offices in Tulsa.

Second, it is recommended that other vocational business programs check with the credit unions in their specific geographical area. There may be several credit unions in the area willing to participate in the Credit Union Youth Apprenticeship Program. It may not provide training for all the business students in the area, but it will provide necessary training for some.

Third, it is recommended, to conduct other surveys in the Oklahoma City metropolitan area in the next year. The credit unions are merging and additional trained personnel will be needed.

Fourth, it is recommended that vocational business teachers do surveys with other businesses in their communities about school-to-work/youth apprenticeship programs. This type of program can be of great value to the graduating high school student that has no future plans. After completion of the program the successful young apprentice can work in the credit union community or with the variety of job skills learned he or she can succeed in other business careers.

Fifth, it is recommended other industry surveys be conducted to find out if the number of credit unions in the youth apprenticeship program is a higher or lower percent than other industries participating in similar programs.

## BIBLIOGRAPHY

- Anderson, R. J. & Strathe, M. S. "Transition From School to Work and Community." Journal for Special Needs Education. University of North Texas, 11 (1), 1987, pp. 7.
- Bailey, T. & Merritt, D. "Youth Apprenticeship: Lessons From the U.S. Experience." Center Focus, 1, 1993, pp. 1.
- Blankenship, A. M. "Lessons From Enlightened Corporations." Educational Leadership. 49 (6), 1992, pp. 71.
- Brock, W. E. Speech, "Quality 92". Given at American Vocational Associations National Policy Seminar. Washington, D. C. 1992.
- Blount, F. "Creating the New American School." Vocational Educational Journal. 67 (1), 1992, pp. 66-75.
- Bonstingl, J. J. "The Total Quality Classroom." Educational Leadership. 49 (6), 1992. pp. 67.
- Cavaness, L. "How to Get Young People Interested in School and Careers. Investing in Youth." National Governors Conference. December, 1992, pp. 29-30.
- Chvong - Dai Hong Vo "Getting Industry to Become Partners." Vocational Educational Journal. 1996, pp. 26.
- Churchill, A. M. "Learning That Works." A Youth Apprenticeship Briefing Book. Jobs for the Future. 1992, pp. 9.
- Decker, A. K. "Creating a Place in History." Business Education Forum. 47 (4), 1993, pp. 2.
- Daggett, W. R. "The Second Wave of Reform." Vocational Educational Journal. 64 (7), 1989, pp. 18-21.
- Eisin, P. "A New Game Plan for American Workers." Vocational Educational Journal. 68 (7), 1993, pp. 18-21.

- Ettiager, J. "Career Counseling for Changes: Helping Students Transition From School to Work." Development Training Institute. Madison, WI. May, 1994.
- Gillette, D. J. "Education that works: Creating Career Pathways for New York State Youth, Summary of Final Report." Investing in Youth. National Governors Conference. December, 1992. pp. 73.
- Grover, B. Rethinking America. New York, New York. Random House. 1995, pp. 126.
- Hamel, G. and Prahalad, C. K. Rethinking America. New York, New York. Random House. 1995, pp. xvii.
- Hamilton, M. A. & Hamilton, S. F. "Toward a Youth Apprenticeship System." A Report. Cornell University, 1993.
- Helm, P. "America's Choice High Skills or Low Wages: Tech-Prep and School-To-Work Programs." A Report. Office of the Chancellor. Sacramento, CA. March, 1994.
- Helm, P. "The Need to Improve the Transition From School to Work." Tech-Prep and School -to-Work. A Report. Sacramento, CA. Office of the Chancellor. March, 1994.
- Hudelson, D. "Getting Off the Track." Vocational Educational Journal. 69 (7), 1994, pp. 22-24.
- Hudelson, D. "In Washington." Vocational Educational Journal. 59 (2), 1993 pp. 16.
- Implementing a Local School-to-Work Partnership. Oklahoma School-to-Work System. Oklahoma Department of Vocational and Technical Education. Stillwater, OK. 1981.
- Lambert, R. H. "Career Counseling for Change." Workshop. University of WI-Madison. Madison, WI. March, 1994.
- Jobs of the Future, Inc. "A Report on Focus Group Discussion." Little Rock, Arkansas Arkansas Vocational and Technical Education Division. July, 1993.
- Jones, L. K. Job Skills for The 21st Century: A Guide for Students. Phoenix, AZ. Oryx Press, 1996.
- Jones, N. "Policies and Issues Concerning Youth At Risk: Investing in Youth." National Governors Conference. Washington, D. C. December, 1992.

- Key, J. P. Research Design. Stillwater, Oklahoma: Oklahoma State University, 1974.
- Learning That Works, A Guide to Youth Apprenticeship Policy and Practice. Building a Statewide Youth Apprenticeship System. Conference Briefing Book. Cambridge, MA: Jobs For The Future , February, 1993.
- Lester, P. A. Personal Interview. Choctaw, Oklahoma: Eastern Oklahoma County Area Vocational Center. April, 1996.
- McConnell, S. Personal Interview. Oklahoma Federal Credit Union, Oklahoma City, Oklahoma. December, 1994.
- McCurdy, D. News conference on Youth Apprenticeship. Oklahoma City, OK. February, 1993.
- McKenna, J. "American Educators Can't Ignore Youth Apprenticeship." School and College. 16, 1993, pp. 19-30.
- Mizell, M. H. "The Meaning of School Reform: Investing in Youth." Nationals Governors Conference. Washington, D. C. December, 1992, pp. 16-18.
- Oklahoma Credit Union Youth Apprenticeship. Oklahoma Credit Union League. Oklahoma City, OK. December, 1993.
- Pounce, P. "Interview: Banking Apprenticeship." Central Area Vocational Technical School. Drumright, OK. December, 1994.
- President - Elect Bill Clinton. Economic Conference. A Report. Washington, D.C. December, 1992.
- SCANS. Secretary's Commission on Achieving Necessary Skills. U. S. Department of Labor. Washington, D. C. 1991.
- Smith, H. Rethinking America. New York, New York. Random House. 1995.
- Thurow, L. Rethinking America. New York, New York. Random House. 1995, pp. 126.
- Tucker, S. H. & Johnson, R. D. "Preparing Students for Job Performance Review." Business Education Forum. Reston, Virginia. 47, 1. October, 1992, pp. 11.
- West, L. L. "Transition From School to Work." The Journal for Vocational Special Needs. University of Northern Texas. 11, 1. Fall, 1988, pp. 3-6.



Wuest, J. "Building a System of Effective Programs for In-School At-Risk Youth and Dropout Youth." Investing In Youth. National Governors Conference. Washington, D. C. December, 1992.

Van Dalen, D. B. Understanding Educational Research. New York, NY: McGraw-Hill Book Company, 1979.

**APPENDIXES**

**APPENDIX A**  
**SURVEY QUESTIONNAIRE**

**Name of Credit Union** \_\_\_\_\_

**Location** \_\_\_\_\_

**Phone number** \_\_\_\_\_

**Telephone interview?    Yes    No**

1. As a CEO or appropriate employee of a metropolitan credit union would you participate in a youth apprenticeship/school-to-work program involving the training of preselected high school juniors and seniors?                      Yes    No

---

---

2. Would the credit union be willing to provide employment for these young people and serve as a training facility for the youth apprentices?    Yes    No

---

---

3. Would the credit union be willing to send a representative to serve as an advisory board member for the local Business Education class at a local area vocational technical schools?    Yes    No

---

---

4. Would the credit union be willing to pay for STAR certification or provide other alternatives for state and national certification for the youth apprentices?                      Yes    No

---

---

5. If deemed necessary by a team member would the credit union representative be willing to meet with other members to discuss a student's progress or evaluation of the student's work?      Yes    No

---

---

6. Would the credit union provide the appropriate employee to develop the duty task list for the development of a curriculum for the apprenticeship program?      Yes    No

---

---

7. Would the appropriate representative from the credit union meet with potential apprentices and his or her parents to explain the Credit Union Youth Apprenticeship program?      Yes    No

---

---

8. Would the credit union provide appropriate personnel to visit the Business Education programs as guest speakers to provide potential youth apprentices and other business students information about jobs and the expectations of the employers?      Yes    No

---

---

9. Would the credit union be interested in sponsoring with Eastern Oklahoma County Area Vocational Center the first Oklahoma School Credit Union for high school students and operated by high school students?      Yes    No

---

---

**APPENDIX B**

**I R B**

OKLAHOMA STATE UNIVERSITY  
INSTITUTIONAL REVIEW BOARD  
HUMAN SUBJECTS REVIEW

Date: 07-02-96

IRB#: ED-96-135

**Proposal Title:** A NEEDS ANALYSIS FOR A CREDIT UNION YOUTH  
APPRENTICESHIP PROGRAM IN THE METROPOLITAN OKLAHOMA CITY AREA

**Principal Investigator(s):** Ray Sanders, Carolyn Choat

**Reviewed and Processed as:** Exempt

**Approval Status Recommended by Reviewer(s):** Approved

ALL APPROVALS MAY BE SUBJECT TO REVIEW BY FULL INSTITUTIONAL REVIEW BOARD  
AT NEXT MEETING.

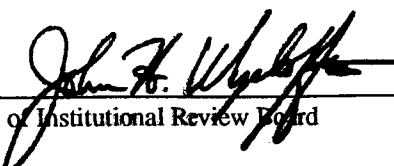
APPROVAL STATUS PERIOD VALID FOR ONE CALENDAR YEAR AFTER WHICH A  
CONTINUATION OR RENEWAL REQUEST IS REQUIRED TO BE SUBMITTED FOR BOARD  
APPROVAL.

ANY MODIFICATIONS TO APPROVED PROJECT MUST ALSO BE SUBMITTED FOR  
APPROVAL.

---

Comments, Modifications/Conditions for Approval or Reasons for Deferral or Disapproval  
are as follows:

Signature:

  
Chair of Institutional Review Board

Date: July 2, 1996

VITA

Carolyn Choat

Candidate for the Degree of

Master of Science

**Thesis:** A NEEDS ANALYSIS FOR A CREDIT UNION YOUTH APPRENTICESHIP PROGRAM IN THE METROPOLITAN OKLAHOMA CITY AREA.

**Major Field:** Occupational and Adult Education

**Biographical:**

**Personal Data:** Born in Maud, Oklahoma, on February 19, 1946, the daughter of Elgar and Emma Raper

**Education:** Graduated from Maud High School, Maud, Oklahoma in May 1964; received Bachelor of Science degree in Occupational and Adult Education from Oklahoma State University in May 1990; completed The Master of Science degree at Oklahoma State University in July 1996.

**Professional Experience:** Business Education Instructor, Eastern Oklahoma County Area Vocational Center, 1984 to 1994. Business Education Coordinator, Eastern Oklahoma County Area Vocational Center, 1994 to present.