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We Cannot Build Generational Wealth If We Are Excluded from the Professions Creating It

By Mary N. Chaney | Cybersecurity Executive, Former FBI Special Agent, Attorney, and Founder of the MNC Cybersecurity Workforce Hub

The cybersecurity workforce gap is not a talent problem. It is an alignment problem.

And for minority communities, that misalignment carries consequences far beyond employment. It affects who builds wealth, who advances into leadership, who owns businesses, and who has the financial resources to create opportunities for the next generation.

A recent Federal Reserve Board report provides a sobering reminder of what is at stake. According to the Federal Reserve's 2025 Survey of Consumer Finances, median net worth for Black families declined 25% between 2022 and 2025, falling from $49,100 to $36,800 in inflation-adjusted dollars.

During that same period, median net worth increased for other major racial and ethnic groups. By 2025, median white family net worth was approximately nine times that of Black families.

Let that sink in.

While the country experienced an overall increase in median family wealth, Black families moved backward.

These findings do not tell us that any single industry or policy caused the decline. They do, however, underscore a larger challenge: **Economic progress is not reaching every community equally.**

And that should force us to reconsider how we approach workforce development, economic mobility, and generational wealth.

Where Are the Generational Wealth Careers?

We frequently discuss financial literacy, homeownership, investing, and entrepreneurship as pathways to generational wealth.

All are important.

But we must also ask a more fundamental question:

How do people gain access to the income, professional networks, leadership positions, and business opportunities that make wealth creation possible?

For more than 30 years, I have worked in cybersecurity, first as an FBI Special Agent investigating cybercrime and later as an executive responsible for cybersecurity, privacy, and risk management in major corporations.



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I have watched technology reshape entire industries.

I have watched cybersecurity evolve from a specialized technical function into a critical business capability.

And now I am watching artificial intelligence transform the capabilities organizations will need to protect their systems, information, and operations.

These changes create opportunities for technical professionals, risk managers, analysts, engineers, privacy specialists, attorneys, auditors, consultants, and business leaders.

Yet throughout my career, I have seen too little progress in ensuring that minority professionals are consistently represented across these opportunities, particularly in positions of influence and leadership.

We cannot afford to allow another generation to be left behind.

We Need to Broaden Our Definition of Opportunity

There is nothing wrong with celebrating success in sports, entertainment, or other highly visible industries.

But those are not the only paths to economic success.

What about the technologists?

The engineers?

The cybersecurity analysts?

The professionals who enjoy solving complex problems, protecting information, managing risk, building systems, and creating technology businesses?

There are talented individuals in our communities whose abilities may never attract headlines but whose careers can provide financial stability, professional influence, and opportunities to build wealth.

We need to invest in those pathways with the same seriousness that we bring to other forms of economic development.

And we need to recognize that cybersecurity and AI security are not simply technical professions.

They are part of the economic infrastructure of the future.

Education Alone Is Not Enough

One of the most persistent problems in cybersecurity workforce development is the assumption that training someone automatically creates an employment opportunity.



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It does not.

A certification does not guarantee a job.

A degree does not guarantee practical experience.

A professional network does not automatically create employer demand.

And an employer's willingness to discuss workforce shortages does not necessarily translate into a willingness to hire developing professionals.

We do not simply need more training programs. We need better alignment between education, applied experience, professional development, and employment.

That realization is what led me to build the MNC Cybersecurity Workforce Hub.

I founded Minorities in Cybersecurity (MiC) in 2019 to provide community, mentorship, leadership development, and professional support for minority cybersecurity professionals.

In 2022, I founded MiC Talent Solutions to connect individuals developed through our programs with apprenticeship and employment opportunities.

In 2025, I established the Mary N. Chaney Cybersecurity Training Center (MNC-CTC), where our Cybersecurity Residency Program provides structured technical education and sustained professional development beyond certifications.

In October 2026, we opened our Cybersecurity Resource Center, where developing professionals gain supervised applied-learning experience while helping individuals, families, nonprofits, and small businesses access practical cybersecurity education and trusted resources.

Together, these organizations connect career exploration, community, education, workforce development, employment, leadership, and community impact.

We are not simply preparing individuals for their first cybersecurity jobs.

We are building infrastructure to support their professional growth throughout their careers.

Employers Have More Influence Than They Realize

When we discuss increasing representation in technology, we often focus on corporate hiring programs. But employment decisions are only one part of the equation.

Consider this:

Who provides your organization's IT and cybersecurity services?

Who do those companies hire?



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If your organization outsources cybersecurity operations, software security, cloud infrastructure, risk assessments, or technical support, you are already investing in the technology workforce.

The question is whether those investments are also creating opportunities for developing professionals.

Could your cybersecurity provider hire an apprentice?

Could your IT contractor offer supervised experience to someone transitioning into the profession?

Could your organization sponsor a scholarship, host an intern, or support technical education?

Could your employees share practical cybersecurity resources with their communities?

These are decisions organizations can make without waiting for a new national initiative.

Every employer, service provider, educational institution, and business leader has some capacity to strengthen workforce pathways.

The opportunity is to align those decisions with meaningful outcomes.

Workforce Development Is Also Economic Development

When a person enters a sustainable cybersecurity career, the benefits can extend beyond that individual. A stable income can create opportunities to save, invest, purchase a home, support family members, and pursue business ownership.

Professional advancement can create access to decision-making authority and networks that open doors for others.

Entrepreneurship can create jobs and keep more economic activity within communities.

And experienced professionals can return their knowledge to the next generation through mentorship, education, and community service.

None of this happens automatically, and a cybersecurity career alone cannot eliminate the structural causes of wealth inequality.

But access to high-value careers is an important component of a broader strategy for economic mobility. That is why our model connects workforce development to community impact.

At our Cybersecurity Resource Center, for example, developing professionals are not simply completing exercises in a classroom.

They are learning to communicate cybersecurity concepts, identify appropriate resources, and help community members become more informed about cyber fraud and online safety under supervision. Their professional development creates an opportunity to strengthen the communities around them.



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That is the kind of interconnected impact workforce infrastructure can produce.

We Have to Move Beyond Statements of Support

I believe there are many individuals and organizations that genuinely want to see minority professionals succeed.

But good intentions alone do not create jobs.

Statements of support do not automatically fund education.

And professional encouragement does not replace applied experience or access to employers.

We need participation that produces tangible opportunities.

At the MNC Cybersecurity Workforce Hub, we are asking employers, corporations, philanthropists, and community leaders to take four practical actions:

- **Hire.** Create internships, apprenticeships, contract opportunities, and employment pathways for developing cybersecurity professionals. Ask your existing technology providers to do the same.
- **Share.** Help communities access practical cybersecurity education through needcyberhelp.org, while supporting supervised applied-learning opportunities for developing professionals.
- **Invest.** Fund scholarships, technical education, leadership development, and the infrastructure necessary to sustain career pathways.
- **Refer.** Connect aspiring and transitioning professionals to structured education, mentorship, and workforce development opportunities.

These actions are not mutually exclusive.

Organizations can participate in ways that align with their business needs, resources, and community commitments.

The Future Will Not Wait for Us

Artificial intelligence is changing how organizations operate.

Cybersecurity remains essential to protecting the systems, information, and services on which our economy depends.

The professionals who develop expertise in these fields will have opportunities to influence business decisions, build companies, lead teams, and help shape the future of technology.



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We should be asking whether the next generation of minority professionals will have meaningful access to those opportunities.

Not simply as entry-level employees.

But as engineers, architects, consultants, executives, entrepreneurs, and owners.

The Federal Reserve's findings remind us that economic progress cannot be assumed.

We must create the conditions that make participation possible.

After more than three decades in cybersecurity, I remain convinced that the talent exists.

What is too often missing is the infrastructure that connects talent to opportunity.

We cannot build generational wealth if we are excluded from the professions creating it.

And we cannot expect workforce outcomes to change unless we are willing to change how education, employers, professional development, and community investment work together.

The question is no longer whether we have capable people.

The question is whether we are willing to build with them.

Mary N. Chaney is the Chairwoman, CEO and President of Minorities in Cybersecurity, Founder and CEO of MiC Talent Solutions, and Founder of the Mary N. Chaney Cybersecurity Training Center. Together, these organizations form the MNC Cybersecurity Workforce Hub.

Source: Federal Reserve Board, *Changes in U.S. Family Finances from 2022 to 2025: Evidence from the Survey of Consumer Finances*, released October 9, 2026.
https://www.federalreserve.gov/publications/changes-in-us-family-finances-from-2022-to-2025.htm