Thrive@Work
Employee Experience Technology That Empowers Low-Income Young Workers for Success

AT A GLANCE
When low-income young adults have the support they need to succeed at work, our entire economy benefits. A new generation of technology helps make that possible.

Developed by
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Despite their immense talent, resilience, and promise, low-income young workers often face barriers that make it difficult to find—and stay in—stable jobs that offer economic mobility.

Why Employee Experience Technology

The global COVID-19 pandemic is shining a bright spotlight on one of the most fundamental responsibilities of leading any business: amidst an increasingly complex, anxiety-filled, and rapidly-changing social, economic, and public health landscape, how can employers position their people to thrive at work?

More and more companies are asking this question as the challenges of balancing work, family, education, and other aspects of life play out daily across Zoom screens and essential workplaces alike. As a result, we’ve seen meaningful growth in the past year in the market for employee experience technology, tools that support employees to perform at their best while creating environments of connectedness, support, and future opportunity.

At JFF, with generous support from Prudential Foundation, we had the opportunity to take a deep dive into what we believe could be one of the most powerful ways employers can use these tools for social impact: empowering and retaining young workers from low-income communities.
There are currently more than 9 million 16-to-24-year-olds across the country who are neither actively enrolled in education nor able to secure or maintain steady employment. Sometimes called “opportunity youth,” this burgeoning group also includes additional millions of young people who have made it into the workforce only to find themselves stuck in entry-level jobs with no security and no clear path forward.

Since the aftermath of the Great Recession, community-based organizations, employers, and apprenticeship providers who recognize the potential these young people possess have been ramping up efforts to connect them to jobs. This work is now especially important because the COVID-19 pandemic has left many young workers unemployed or underemployed, with young people of color hit especially hard. But getting a job is just the first step.

At JFF, we wondered how employers and their partners could better support low-income young workers after “You’re hired!” Losing or leaving a job after just a few days, weeks, or months can throw anyone’s life into disarray; for these young people, who may have fewer resources and less access to supports than other workers, it can be catastrophic.
Companies, too, often struggle when employees depart prematurely: Hiring and training costs rise, and understaffed teams face increased workloads. When the opposite happens, however—when a new employee soars—lives and businesses are transformed.

Empowering employees to succeed is one of the central challenges of running a business, and it’s a fundamentally human one: What do people need to give their best in an economic landscape upended by a global pandemic that is reshaping how we all live and work? How do those needs change, or intensify, for young adults from low-income communities? And what tools could help impact employers strengthen supports and improve retention rates not only for those workers, but for all employees?

This market scan examines the employee experience technology market to identify solutions especially well-suited to young workers from low-income communities and the companies that employ them, spotlighting trends, emerging innovators, and new opportunities along the way. Given the magnitude of the current crisis for the rising generation of young adults—the next generation of talent—we can think of few technologies that will be more important for our future of work, our economy, and the people at their heart.

When low-income young workers have the supports they need to thrive at work, the entire economy benefits—and new technologies can help make that possible.
“In today’s volatile labor market, all workers... deserve tools and support that foster a sense of belonging and purpose. We’ve seen this firsthand, and with JFF we are excited to shine a light on innovations that will transform how we unleash the potential of workers, particularly opportunity youth, in ways that further impact the American workforce at large.”

—Paula D’Ambrosa, Director of Work & Wealth, Prudential Financial.
We believe the best technology can revolutionize the way we live and work—helping people be more efficient and productive; opening access to new information, opportunities, and human connections; and allowing us to solve bigger problems than we ever dreamed possible.

JFFLabs market scans dive deeply into the technology landscapes filled with solutions that are transforming work and learning in America today, uncovering impact opportunities, technology trends, market dynamics, and impact investment insights. Our market scans feature mission-aligned companies and nonprofit organizations of all sizes, from seed-stage startups founded by inspiring innovators and entrepreneurs to growth-stage organizations that are already creating significant social impact and business value.

Through our proprietary evaluation process, we review hundreds if not thousands of companies to assess their approach to and concern for social impact, and the traction their efforts have gained. We identify the most innovative and advanced technologies connecting people to rewarding jobs and careers, valuable education and training opportunities, effective workforce and education systems, and equitable, resilient opportunities for economic security and mobility—at scale.
Understanding the Landscape
The Business Case for Retaining Low-Income Young Workers

When young people aren’t in school and aren’t working, we all lose—society, businesses, and the young people themselves. One long-term study found that adults who had remained connected to school or work as young people had over $15,000 more in annual disposable income than those who had experienced disconnection.¹ In addition to perpetuating economic disparities, disconnection can exacerbate systemic racism and inequality, because a disproportionate share of opportunity youth are young people of color.

There’s a clear business case for hiring and retaining low-income young adults—one that forward-thinking impact employers have long recognized. In a 2015 report for the U.S. Chamber of Commerce Foundation, the Bridgespan Group identified young people as a vital talent pipeline who can bridge skill gaps, drive workplace innovation, and offer diversity aligned with changing customer bases.² Employing these youth, who are often brands’ current or future customers, is a smart investment.

The Scale of the Crisis for Young Adults³

One in nine, or 4.4 million young people aged 16-24 were disconnected from work, education, and public service prior to the COVID-19 pandemic.

This includes over 23% of Native American youth, over 17% of Black youth, and nearly 13% of Latinx youth.

The pandemic could increase the youth disconnection rate to as high as one in four young people.

“Opportunity youth” are nearly twice as likely as “connected” youth to live in poverty.
But retention is critical. Research pegs the cost of replacing an employee at 16 percent or more of a position’s salary, and employers are keenly aware of the impact an employee’s departure has on productivity, morale, and institutional knowledge. For low income young people—especially opportunity youth, who were nearly twice as likely as their “connected” peers to live in poverty even prior to the 2020 pandemic—a lost job, and lost income, could mean hunger, homelessness, loss of access to child care, and long-term financial instability.

The good news is that low-income young workers can be better-than-average candidates for retention—when they are supported effectively. Participants in programs like Year Up and Gap Inc.’s This Way Ahead, which focus on opportunity youth, have stayed on the job twice as long as other early-career employees. “Once [opportunity youth] land at a company, they tend to become highly engaged—and fiercely loyal—employees,” Fast Company reported in 2018, noting that Salesforce has had success with hundreds of Year Up interns.

“Because we invest in them, they invest in us.”
Ebony Frelix, Salesforce.org
But what does effective support look like? There’s little concrete guidance for employers. Much of the research and writing in this field focuses on the supports that community-based organizations or national programs such as Year Up can offer young people who are new to the working world. Common (and very helpful) practices include:

- Training programs that introduce young people to “power” or “professional” skills
- Case management-style supports, such as frequent check-ins
- Support in troubleshooting problems that may arise between young people and their employers, including situations where an intermediary’s perspective can add context that employers may not fully see

Other advice for employers tends to be more generalized. Tips include placing young people in roles that involve meaningful work, offering additional skill-building opportunities, providing frequent feedback, and matching young workers with strong, empathetic managers. But too often, things are left to chance. “Being successful often depends on a manager who is understanding—and those can be in short supply,” Fast Company reported.
How We Approached this Research

Given the lack of established guidance for employers interested in hiring and retaining opportunity youth and other low-income young adults, JFF and our partner, Prudential Foundation, saw a significant opportunity to give companies more robust, actionable advice, tools, and resources to support efforts to offer career opportunities to these young people at scale.

We began our work with a few hypotheses:

1. **Companies can do more to support the retention of low-income young workers.** We saw a landscape of impact employers curious about working with these young people and eager to put them in positions to succeed.

2. **Community-based organizations are critical.** Strategic cross-sector partnerships between community-based organizations (CBO) and employers, in which CBOs collaborate with employers to influence business practices, could enhance the experiences low-income young workers youth have with employers and facilitate the implementation of adapted retention strategies.

3. **Technology is being underutilized.** We could better serve young workers from low-income communities at the start of their careers if tech-enabled learning, management, and coaching tools were more widely adopted.
To test our thinking, we interviewed 10 large employers to understand how they are supporting opportunity youth today, focusing on their talent development strategies, the challenges they face, and how they use, or could use, technology to support their efforts. Based on these conversations, our research, and JFF’s deep expertise in working with opportunity youth and community-based organizations (CBOs) that support them, we built a new framework clarifying and contextualizing what low-income young workers—and, arguably, all of us—need to thrive at work.

We then dove into a review of available technologies, investigating a wide and complex landscape of employee experience tools to see where cutting-edge systems were helping meet employers’ and employees’ needs for post-hire support, and where those technologies might be great fits for young workers from low-income communities. This market scan presents our findings.
Thriving @Work: Six Principles

As the foundation of our assessment of employee experience technologies, we put together the following list of six *Thrive at Work Principles* that help ensure that low-income young people will have positive experiences at work. We identified these principles through our analysis of behavioral science research and conversations with impact employers, CBO staffers, experts within JFF, and young people themselves.7

Here’s a look at questions a young worker might ask to assess whether an employer’s culture supports these principles. The more principles at play at a particular company, the greater the likelihood that young adults from low-income communities will thrive there.

<table>
<thead>
<tr>
<th>Belonging</th>
<th>Do I “fit in” at this company? Can I be myself? Does my work matter here? Is my worth seen and acknowledged?</th>
</tr>
</thead>
<tbody>
<tr>
<td>Relationships</td>
<td>Are there people at this company—my peers, my manager, other colleagues—who care about me as a person and make the effort to build authentic, trusting relationships with me? Who can I turn to for information, advice, and guidance?</td>
</tr>
<tr>
<td>Agency</td>
<td>Do I feel a sense of ownership over my job and responsibilities, and do I have the skills, tools, and resources I need to carry them out effectively? Do I have opportunities and supports to more fully develop those skills, including through effective coaching and direction from my manager?</td>
</tr>
<tr>
<td>Opportunity</td>
<td>Can I learn, grow, and advance at this company? Are there pathways for promotion, increased pay, greater responsibility, or other opportunities that are accessible, meaningful, and specific to me?</td>
</tr>
<tr>
<td>Supports</td>
<td>Do my manager and my company understand that challenges I face outside of work may have a bearing on my success on the job? Do they offer me supports to navigate those challenges?</td>
</tr>
<tr>
<td>Purpose</td>
<td>Am I making a difference? Is my company—and am I—working to address challenges or seek opportunities that are meaningful for me, for my community, and for the world? Can I be an agent of change and social impact here?</td>
</tr>
</tbody>
</table>
Our Takeaways

These are the most powerful insights that emerged from our research:

1. **While the six principles are especially powerful for low-income young workers, they aren’t unique to them.**

   All of us need to belong, to feel a sense of opportunity and agency, to be able to rely on trusting relationships with our colleagues, to be supported in crafting a balance between work and life, and to feel a greater sense of purpose in our jobs. When these principles are present in a company’s strategy, operations, and culture, all workers benefit.

   That, in turn, means that the return on investment in these principles—through changes in practice, technology investments, and other levers of change—goes far beyond their impact on youth, and can yield transformative impact across a company’s workforce.

2. **Technology can help, but human connection is the key.**

   None of these principles can be delivered through technology alone. Each one requires a welcoming organizational culture, thoughtful human capital strategies, well-trained and well-resourced managers, and people who care to fully realize their potential.
JFF’s Impact Employer Framework

JFF’s Impact Employer Framework also deeply informed our thinking about the ways in which employers can support employees so they can bring their best to work.

We believe leading employers must fundamentally change how they think about attracting, developing, and retaining employees. It’s no longer “nice” to be a company that thinks beyond quarterly earnings and shareholder returns; it’s a business imperative that can have extraordinary consequences for employees, employers, and our communities.

We call companies that are doing this work “Impact Employers”—companies that tackle today’s evolving challenges by adopting business strategies that have a positive impact on workers, communities, and the bottom line.

Our Impact Employer Framework is based on traditional components of corporate talent strategy—like recruiting, retaining, rewarding, and advancing talent—and expands these strategies to include people-focused benefits. Each of the six components of this framework represents an area of the business that companies can focus on to achieve high-impact returns by changing or modifying their existing practices.

The employee experience technology segments we will highlight in this report align strongly with multiple components of the Impact Employer Framework, including Talent Development, Total Rewards, Corporate Culture, and Workforce Planning.
The Market Today
Human Capital Management Technology and the Employee Experience

Human capital management technology is ubiquitous across businesses of all sizes and in all industries. Human resources (HR) and business leaders now use technology to manage the recruitment, selection, and onboarding of workers; maintain employee records and administer benefits; track and administer training and leadership development efforts; and, increasingly, analyze and improve the employee experience.

HR IT investments over the past five decades reflect broader business developments, and systems are evolving well beyond tools designed to help users manage payroll, finances, and liability. As they expand their focus, HR leaders need applications that support talent development and employee engagement, and they’re harnessing increasingly sophisticated technologies, such as artificial intelligence and data collection and analytics systems.
to more intelligently serve workers’ needs. These advances often borrow from tools previously developed for marketing, customer engagement, and other core business functions that use analytics to drive insight and shape corporate strategy. Lessons learned from social media, adult learning, and other fields also inform the design of these systems.

Technology’s role became even more critical when the COVID-19 pandemic forced an overnight transition to digital or remote work in many industries. No longer able to “manage by walking around,” business leaders are investing more in employee communication, performance management, and assessment tools that help keep far-flung teams connected.

“Listening to employees and the ways in which employers respond has never been more crucial.”

—Gartner
We interviewed talent leaders at large companies that actively employ opportunity youth, have a high volume of entry-level roles, or both.

All of our interview subjects discussed the platforms they use to collaborate, manage benefits, or provide training, but few could describe technology tools specifically or solely used to support employee success on the job.

Many expressed a desire for technology that augments existing talent management practices or programs, offers flexible delivery options, and meets employees where they are.
Companies see an opportunity for new technologies to do the following:

- **Enable or enhance person-to-person connections** through, say, networking and mentoring programs or employee resource groups
- Help low-income young workers **navigate existing support resources** and provide “just in time” recommendations that are relevant to the individual’s job title and personal needs
- **Highlight career pathways** that are mapped to training opportunities
- **Train managers** to work with low-income young workers
- Offer **better ways to schedule staffing** and cover open shifts
- Enable **clear one-to-many communication** across multiple channels (such as SMS and email) to make it easier to reach all employees (especially deskless workers) at once and disseminate cohesive messaging aligned to workplace goals and culture

Companies also acknowledge that technology has limitations, such as these:

- It **can’t (and shouldn’t) replace the in-person support** offered by managers, mentors, and peers; it should only augment and formalize such interactions
- New applications and existing HR systems **don’t always integrate well**
- Some employees may be **unable to access apps** if they don’t have smartphones or broadband internet service

With these findings in mind, we explored the vast and complex landscape of human capital management technology, diving deeply into a subset of the market featuring tools that we felt held especially strong promise to support opportunity youth—and entire workforces.
Thrive@Work
Technology
Thrive@Work Technology Segments

Of the many types of employee experience technology, we identified nine segments with especially strong potential to strengthen post-hire success for low-income young workers (and indeed for all employees) by playing a role in advancing and enabling one or more of our six principles. While these technologies are rapidly converging and many platforms offer a variety of services, we’ve grouped these nine segments into five categories to help pinpoint what we believe each one offers employees—and low-income young workers in particular—as they navigate the workplace and aim to succeed.
How We Selected Companies to Include

We began by casting a wide net, building an initial list of more than 4,000 companies that offer solutions that support employee engagement, internal communication, benefits, incentives, retention, training, nudging, polling, scheduling, and other capabilities. From there, we conducted multiple rounds of reviews, seeking to both enhance our understanding of the market and sharpen our focus on an increasingly narrow list of companies. We especially looked for companies that do the following:

- **Prioritize Workers**: We were interested in platforms and services truly put workers—especially early-career and frontline employees, as well as those from underrepresented populations—at the center, rather than approaching the market transactionally or in support of workforce compliance and control. We also wanted to find solutions that clearly convey the value they offer and are designed in a way that makes them more likely to be accessible to and usable by busy employees. And most important, we sought solutions built to augment and strengthen—not replace—human interaction.

- **Focus on the Front Line**: Many innovative human capital management technologies are designed for professional office workers in IT or similar fields, but we kept our eyes open for tools that had the potential to support workers in a variety of roles and a variety of industries—even industries that weren’t yet deploying them. We also looked for tools that are mobile-enabled and, if possible, support multiple languages.

- **Demonstrate Traction and Momentum**: We looked at funding information and related data to help us make distinctions between vendors in market segments with multiple companies doing similar things. In general, when we had a choice between a startup over a more-established company, we tended to choose the startup.
It’s important to note that, despite our emphasis on usability, many of the tools we highlight may be inaccessible to people who lack internet access, have limited digital or English language skills, or don’t have time to use a given tool or platform. Universal internet connectivity, access to digital devices, technical training, and improvements in K-12 education are essential to ensuring that all workers can take full advantage of innovative technologies.

**A Note on What is Not Included**

Intentionally, this framework is not all-encompassing. We did not include:

- Comprehensive human resources information systems (HRIS) or other major enterprise-level human capital management technologies.

- Comprehensive employee job training platforms or learning management systems (LMS), especially those intended to provide instruction in core job functions or deliver other company-related long-form learning programs, such as orientation sessions. While effective training is critical for post-hire success, we wanted to focus more on solutions that help workers develop professional and/or power skills and behaviors and support inclusive cultures.

- Tools from providers of core benefits such as health insurance, retirement plans, student loan repayment programs, and fitness plans, unless the solution included features designed to help workers navigate an array of benefits or respond to outside-of-work crises.
Performance management systems allow users to set and report progress on “objectives and key results” (OKR), and then generate OKR reports that facilitate one-on-one conversations. We’ve seen an explosion of communications platforms that support the OKR method of performance management. These offerings have attracted a meaningful amount of capital, which suggests that they are delivering unique value. Among other things, they allow users to post and report progress on personal or teamwide goals, provide feedback to peers or direct reports, and create templates and agendas for one-on-one check-in conversations or performance reviews. These tools often include the ability to create surveys and roll up the results into team- and organizational-level data.

We believe these tools can help organizations improve the support they offer low-income young adults (and all workers), because they can help clarify and document responsibilities and goals, ensure that workers’ and supervisors’ understandings of those matters are aligned, and create opportunities to celebrate achievements. They also help formalize the habit of offering feedback and emphasize the value of preparing for feedback conversations in advance. Because young workers from low-income communities may have less work experience, feedback is essential to helping them develop professional skills and chart their courses. It can also clarify expectations and thereby reassure them that they are being treated fairly. However, there’s a risk that these tools could become the be-all, end-all of team communication and only create more reporting obligations for users.
Ideally, performance management tools should support both worker agency (by empowering employees to take ownership of goals, report progress, and see how they contribute to the overall operation, for example) and manager development. Those that are best suited to organizations working with low-income young adults include features like these:

- Prompts for managers to ask probing questions, offer feedback, and take steps to build trust (as well embedded training on how to do that)
- Mechanisms for employees to capture and track personal goals and professional metrics
- 360-degree reviews that emphasize the importance of workers providing feedback to managers, not just the other way around

Performance management tool developers should also consider supporting other means of communication beyond the written word. They could include voice memo features for those who think best out loud, or allow people who process visually to upload graphic depictions of their work and progress. Companies that adopt these tools can build a culture of recognition and group accountability by using the peer recognition and reporting features.
Clarifying What Success Looks Like

Performance Management Innovators
Providers of recognition and rewards platforms work with employers to design and manage formal or informal programs to acknowledge on-the-job achievements and personal or professional milestones. No study of tools and initiatives that can improve employee retention is complete without a look at these solutions.

Cash or cash-equivalents are still the most common form of reward (honorary gifts like the proverbial anniversary watch were a close third), and service anniversaries and retirements are still the most commonly celebrated events. However, efforts to celebrate other types of employee accomplishments and contributions to the team are on the rise.

For example, many employers acknowledge workers who successfully complete onboarding or training programs, others offer rewards for helpful suggestions or ideas, and some recognize employees who achieve wellness goals. Strikingly, research has shown that only 6 percent of employees choose tangible gifts as their primary “language of appreciation”—a finding that helps explain why recognition and rewards strategies and platforms have been evolving.
Employee recognition and rewards platforms that serve low-income young workers should do the following:

- Embed recognition into day-to-day routines, nurturing a culture of appreciation and celebration.

- Encourage “social recognition”—the exchange of praise and rewards among peers, not just between manager to direct report. This helps highlight contributions that may go unseen by managers and strengthens employees’ sense of agency.

- Prompt employers to recognize personal milestones as well as on-the-job achievements, which helps workers feel that they are seen as people.

- Support rewards for entire teams, not just individuals.

- Allow employees to choose the type of recognition and rewards that are most meaningful to them and help the employer set up a personalized rewards program—an approach that creates an opportunity to understand what employees truly value.

- Foster cultural competence to help companies understand that different employees process recognition and rewards differently.
Clarifying What Success Looks Like

Recognition & Rewards Innovators
Microlearning—training delivered in brief chunks, often repeated or reinforced over time—employs principles of cognitive science to help people absorb content more efficiently and retain it over longer periods than they would in traditional training programs. Microlearning is often delivered by or paired with “nudging” tools, which transmit messages encouraging recipients to perform a desired action (a model inspired by the research of Nobel prize-winning economist Richard Thaler and Cass Sunstein). These scalable bite-size approaches to learning and behavior change can infuse training and growth regimens into employees’ day-to-day routines. Organizations of all kinds have set up nudging programs to influence behavior on everything from airline fuel usage to organ donation.

Artificial intelligence (AI) and machine learning are powering increasingly sophisticated mining and analysis of employees’ data and actions to deliver personalized content and recommendations to help people build new skills or encourage desired behaviors, such as exercise, meditation, or energy conservation. Microlearning and nudging tools can help employees compare their work to benchmarks, adapt, and grow—all within the daily flow of work. This approach can accelerate the 70 percent of learning that takes place outside of formal training, and it helps workers align professional growth with personal needs and interests.

We see great potential for companies to use microlearning and nudging tools to support the growth and development of low-income young workers, especially in settings where formal long-term training may be unavailable (or inaccessible to workers who have personal responsibilities that prevent them from taking after-hours classes) or where learning must be highly tailored to individual needs.
Best-in-class tools for these young workers should do the following:

- Allow employees to opt in to nudging programs, or give them some choice about the nudges they receive. This helps build workers’ sense of agency and allows them to direct their own growth.

- Connect learning to specific personal goals that are directly related to future growth opportunities.

- Integrate evidence-based approaches to adult learning and engagement.

- Benefit employees at every level.

- Incorporate learning into the flow of work, rather than requiring people to pursue training on their own time. For that to be possible, tools must be digitally accessible and the company must make it clear that use of personal devices on the job is OK.
Facilitating Learning and Advancement

Nudging & Microlearning Innovators

[Image of various company logos]
Facilitating Learning and Advancement

Pathways for Advancement

No one wants to feel as if they are in a dead-end job. But many employees don’t apply for internal promotions because they aren’t aware of the opportunities that exist in their organizations. Too often, information about pathways for advancement within companies is exchanged primarily via supportive managers or social networks. That puts low-income young workers at a disadvantage, because they often aren’t included in those types of interactions—especially true for women and people of color. And employees who start in one division of a company but later discover that they are better suited to work in another unit may have difficulty determining the steps they need to take to make a move—or they may feel as though they have no choice at all. It’s no wonder that many employees feel they must leave a company to advance, sapping employers of talent that could help them grow.
Facilitating Learning and Advancement | Pathways for Advancement

Hiring and promoting from within are key retention strategies, but those efforts are hampered when workers don’t have the information they need to chart paths for growth with their current employers. Innovative “career pathing” technologies are utilizing AI to help employers not only retain employees, but also prepare them for a world of work that does not yet exist. Best-in-class tools supporting low-income young workers should do the following:

- Assess employees’ interests and skills and map out possible routes upward within the company, highlighting unexpected options and recommending skills to develop further.
- Help workers identify valuable skills that are transferable across many jobs, so they can take advantage of learning opportunities even in jobs that don’t turn into long-term careers.
- Include clear, user-friendly interfaces so they’re accessible to employees who may not be familiar with possible paths.
- Integrate with coaching and mentoring opportunities to ensure that employees have the support they need to recognize opportunities and plan their trajectories.

Pathways for Advancement Innovators

fuel 50  gloat  Lattice  TALENTGUARD
In education, now that instruction has moved online during the COVID-19 pandemic, the personal attention of a great teacher feels more valuable than ever. When one-on-one instruction is possible, teachers can connect with students personally, amplifying learning through strong relationships and adapting instructional approaches to individuals’ learning styles and needs. In the workplace, one-on-one coaching is similarly valuable, but it has typically been offered only to senior executives and rising stars because it was very costly (both in terms of the coach’s monetary compensation and in terms of the time employees had to spend away from work when they were being coached).24

Today, technology is democratizing coaching.25 New platforms are dramatically increasing the scale and reach of coaching programs, offering employers a new window into employees’ development. These systems use algorithms to match employees to coaches who are available to meet remotely at any time. Often drawn from pools of experts outside of the company, the coaches provide one-on-one support and encouragement as they help employees work through real-world challenges or pursue growth trajectories. Many platforms are equipped with videoconferencing systems and include scheduling tools to help participants and coaches make appointments. They also collect and analyze data on progress toward goals, job satisfaction, and other metrics.
Best-in-class coaching platforms for low-income young workers should do the following:

- Provide coaching as a benefit that’s available to all employees, not just certain executives or managers.
- Offer diverse pools of coaches, including robust numbers of coaches who identify as people of color, members of the LGBTQ+ community, or other underrepresented groups and are trained to coach and support members of diverse populations, especially low-income young workers.
- Deliver coaching on demand, so employees can receive in-the-moment services, but also support scheduling of longer-term engagements with repeated appointments.
- Offer onboarding resources to help first-time users become familiar with the platform so they can make the most of the coaching experience.
Supporting Growth Through Human Connection

Coaching Innovators

- aceup
- BetterUp
- Bravely
- cleo
- CoachHub
- ezra.
- Imperative
- LeggUp
- lingo live
- pluma
- Rally
- Sayge
- SmartPath
- Torch
Supporting Growth Through Human Connection

Mentoring

Mentoring offers a host of well-recognized benefits. With the guidance of an experienced colleague, mentees advance more rapidly, earn more money, and have a greater sense of organizational belonging than they might if they navigated their careers on their own. Mentors also benefit from the relationship: Companies say offering people opportunities to be mentors improves retention, job satisfaction, and employee engagement. However, one in three young people grows up without access to a mentor, and even though more than 70 percent of Fortune 500 companies have implemented mentoring programs, more than 40 percent of employees say they’ve never been mentored.

Mentoring can help employers build external talent pipelines (a strength of Mentor Spaces, one of our Innovators to Watch) and help employees build social capital, make connections, and gain access to growth opportunities.

As with coaching, new technology has fostered the development of tools that democratize mentoring by matching users with mentors (often from within their companies). Best-in-class mentoring platforms for low-income young workers have features such as these:

- Algorithm-powered matching apps that offer mentees a choice of prospective mentors who have opted in to the program. Options may include both more-senior professionals (known as “windows,” because they can help mentees discover new paths) and peers or near-peers with similar lived experiences (known as “mirrors”).
- Training and frameworks to help both mentors and mentees get the most out of their interactions, including supports to help mentees understand why and how mentors can help unlock opportunities.
- Analytics to help evaluate success.
Young workers from low-income communities in particular can benefit from the strongest form of mentorship: sponsorship, in which organizational leaders and veteran employees actively advocate for better job opportunities and more responsibility for younger or less-experienced colleagues. As London Business School professor Herminia Ibarra wrote in the Harvard Business Review: “While a mentor is someone who has knowledge and will share it with you, a sponsor is a person who has power and will use it for you.”29

Mentoring Innovators
People have more work-life balance when they have advance notice of, and a degree of control over, their work schedules. They can do things like make child care arrangements, go to school part time, and get enough sleep. Yet, especially in the food service and retail industries, the rise of automated scheduling technologies, which “optimize” worker schedules according to demand forecasts, has wreaked havoc on workers’ lives (though it has also immeasurably eased the shift-scheduling challenges managers face).

From “clopenings” (closing a store late one night, then opening early the next morning) and “split shifts” (workdays broken up by nonworking, unpaid periods) to “on-call shifts” (where workers must call in to learn whether they will be required to work, with no guarantee that they will), the increasing unpredictability of jobs schedules drives income volatility, undermines workers’ ability to manage their lives, and perpetuates racial and gender inequities—ultimately decreasing productivity and effectiveness. In a 2020 study by Quinyx, a maker of an automated scheduling platform, 31 percent of the 1,200 “deskless workers” surveyed said that they had “left a job because their employer didn’t provide schedules in advance” and one in four said they “would choose having a flexible work schedule over making more money.”

Policymakers have taken note, passing “fair work week” legislation in New York City, San Francisco, Seattle, Oregon, and elsewhere. And many automated scheduling companies have adjusted to the new rules. While scheduling technology has created challenges for workers, it can also mitigate those challenges when developed and used with care.
Best-in-class predictive scheduling tools set fair work week policies as the floor and help employers understand the benefits of these practices for workers and the bottom line. Toward that end, these platforms do the following:

- Start with an understanding of how many hours employees want to work
- Make schedules available at least two weeks in advance
- Provide flexibility for workers to swap shifts, with the employer offering a rationale if such a request is denied
- Build in reasonable rest time for employees in between shifts

Scheduling Innovators

- 7SHIFTS
- DEPUTY
- LEGION
- Quinyx
- SLING
- When I Work
Worker loyalty, engagement, and retention are key drivers of productivity and business performance. “Total rewards” strategies tap into the intangibles that motivate workers above and beyond their paychecks. Forward-looking companies actively seek innovative ways to help their employees lead more balanced lives. Such efforts go beyond a narrow focus on compensation and traditional perks and benefits and may include educational programs, onsite child care, adaptable and flexible scheduling, financial support, and more.

While these supports can benefit all workers, they could profoundly impact young workers from low-income communities, who may have experienced or be experiencing more complex challenges than other people. Even before the twin economic and health care crises caused by COVID-19 decimated the livelihoods of millions of American workers, frontline, early career, or low-wage employees were dealing with unreliable transportation; unaffordable or unstable housing, child care, or utilities; food insecurity; mental health issues; landlord-tenant disputes; medical debt; and a host of other stressors.

While these challenges have nothing to do with workers’ inherent motivation or dedication to their jobs, they can undermine one’s ability to meaningfully engage at work. Notably, while many employers today rely on community-based organizations to provide resources to help workers deal with these challenges, a growing number of companies are bringing innovative support programs in-house as complements to or continuations of the services provided by community-based partners.
Within this “meta-category,” innovative total rewards tools are using technology to help impact employers reimagine how they support their workers both on and off the job, combining new offerings with tailored supports to fulfill their commitments to improving their employees’ lives and well-being. However, during the pandemic, many of these supports might better be described not as “rewards,” but as “essentials.” Here are some examples:

**Resource navigators** such as WorkLife Partnership, Cleo, and Torchlight help connect workers to community resources and advise them on how best to navigate the complexities of health insurance, family planning and child care, and caregiver responsibilities, offering one-on-one support that directly contributes to resilience, wellness, increased productivity on the job, and higher retention rates.33

**Financial wellness tools** such as Even help workers contend with pay cuts and income volatility by providing between-paychecks access to earned wages (competing with predatory lenders such as providers of payday or auto title loans), savings incentives, small emergency loans, and financial literacy resources.
Transportation demand management platforms are innovating beyond traditional “commuter” benefits to recognize the ways in which insufficient or unreliable transportation options can keep people from getting to work on time, or at all. Research reveals that more than one in three workers ages 18 to 34 has left a job due to a difficult commute—although the findings don’t specify how many people have been involuntarily let go because transportation challenges left them unable to show up to work consistently. Innovative solutions such as Luum and RideAmigos help employees take advantage of a wider array of transportation options, including ride-sharing services, public transit, and bike- and scooter-sharing programs—helping give workers options if their primary mode of transportation falls through.

Mental health solutions such as Modern Health offer micro- and macro-learning content, behavior tracking tools, and coaching to help employees reduce stress, improve mental and physical health and well-being, and develop beneficial habits.

The emergence of tools like these underscores the direct link between individual wellness and worker productivity, not just for young workers from low-income communities but for all workers. It also highlights the powerful business returns companies can realize by choosing to invest in helping their people balance work and life. Best-in-class total rewards offerings for these young workers do the following:

- Prioritize confidentiality, privacy, and lack of stigma—a commitment that’s reinforced when both the vendor and the employer emphasize that these tools are available to (and utilized by) employees at every level.
- Include providers who are trained in trauma-informed care, including at the family and community level, to address the unique challenges low-income young workers may grapple with.
Enabling Work/Life Balance

Total Rewards Innovators
Employers have been interested in employee feedback since the 1920s, and now they are finally gathering that feedback with tools that are just as sophisticated as the ones they use to survey their customers. They’re using so-called “employee voice” platforms to collect employees’ thoughts regarding an ever-growing number of topics, including job satisfaction, corporate culture, and diversity, equity, and inclusion.

Today’s tools allow employers to collect employee feedback increasingly frequently (even in real time) and to capture increasingly sophisticated data, using technologies such as natural language processing and sentiment analysis systems. They also make it possible incorporate business results and other data from sources beyond the survey to get a fuller picture of the connection between how employees feel and what their state of mind means for the business.
Going well beyond the static, prepackaged surveys of the past, employee voice platforms also use AI to power more robust and more personalized assessments of employee experience, and drivers based on iterative algorithmic tests.

Leading-edge solutions for opportunity youth do the following:

- Incorporate more-frequent “pulse” polls, rather than relying solely on annual surveys.
- Give employees the same access to data that managers receive, through their own “engagement dashboards.”
- Offer deskless workers opportunities to take surveys or provide feedback “in the flow of work”—many platforms are accessible via mobile apps or kiosks.
- Allow for confidential and/or anonymous feedback.

- Automatically offer managers recommendations for action along with the poll results, instead of requiring a lengthy process in which an intermediary analyzes the data and comes up with recommendations. They also strongly encourage managers to share the findings—and thereby send an important signal that feedback is taken seriously and will lead to genuine change.

- Provide sophisticated, disaggregated data that does not just list detailed results for individual business units, but also offers results for various employee categories, including length of service and demographic groupings such as race, ethnicity, and gender, to allow a fuller understanding of differing experiences across subgroups.
Listening to and Acting on Feedback

Employee Voice Innovators
Trends to Watch
Many of the solutions we spotlight here, including employee surveys, performance management tools, peer recognition platforms, and nudging and micro-learning systems, are highly complementary and draw on closely related technological capabilities, including digital communication, natural language processing, machine learning, and predictive analytics systems.

We’re seeing a number of makers of employee experience tools either rapidly developing new features and adding them to their products or acquiring or partnering with companies whose products include features they want to offer. The proliferation of features and capabilities in these systems is creating enormous potential for accelerated impact and learning as the data these tools collect becomes richer and more deeply integrated into other business processes over time.

Because a number of these tools have already been acquired by major developers of enterprise systems, we’ll be interested to watch which of the other companies in this market scan pursue acquisition as an exit strategy or capitalize on this great convergence to become major providers of comprehensive one-stop-shopping solutions in their own right.
The Rise of Tech for the Deskless Workforce

For the 80 percent of the world's workers who don’t sit at a desk all day, mobile apps can be a critical engagement channel—especially with digital-native millennials and members of Generation Z making up an ever-growing share of the workforce.35

The emergence of mobile platforms, wearables, and cloud-based systems and the proliferation of high-speed Wi-Fi access are making it possible for human capital management tools—previously the domain of desk-bound workers—to reach the “deskless” workforce, from employees of retail and food service operations to truck drivers, repair technicians, delivery workers, and field sales representatives. Increasingly, solutions are app-based or mobile-optimized, and in some cases they are designed specifically to engage members of deskless workforces—through kiosks or SMS messaging, for example.

There are clear opportunities for growth: A 2018 Emergence Capital research study found that 82 percent of IT decision-makers at employers in major deskless industries were planning to increase spending on deskless technologies, yet deskless solutions attracted only 1 percent of software venture investment.36 And in a survey by Speakap, a maker of an employee communications platform, frontline workers said they use non-company messaging apps for work as many as six times per day, a finding that, among other things, underscores how important it is for vendors to cast a wide net when they build app-based integrations to fit more seamlessly into the flow of work.37

There are still pitfalls to watch out for. While corporate bring-your-own-device policies (or tacit acceptance of use of personal devices) have waxed and waned and many people are now comfortable using their own devices at work, job-related mobile apps—especially on personal devices—can blur the lines between on-the-clock and off-the-clock time. That has made it difficult for workers to protect their time away from the job, and the pandemic-driven pivot to remote work exacerbated those challenges. Employers who adopt mobile-optimized tools should make sure their cultures and policies protect “off” hours, and they should give employees time during the workday to engage in learning and development, even if coursework can be delivered via mobile apps.
Executive coaching isn’t just for executives anymore. In the not-too-distant past, the high cost of truly personalized learning—through the one-on-one support of a coach or mentor, or via learning plans tailored to individual needs—meant these valuable services were often reserved for a chosen few (often white men from C-suites and senior leadership teams, or hand-picked “rising stars”). Now, human capital technology is catching up to Netflix, Amazon, and Facebook, and systems are capable of offering increasingly personalized content and supports.

Personalized training can now be made available to all employees through a number of channels, including coaching platforms, microlearning or nudging tools that curate content and training options to individuals’ evolving needs, and performance management systems that use team survey results to deliver customized constructive feedback to both supervisors and individual employees. The emergence of services that enable employers to offer education as a benefit, such as Guild Education or Degreed, increases the accessibility of training opportunities aligned to personal goals.

The benefits of this trend are enormous. Democratizing access to personalized learning:

- Sends a powerful message by signaling that the company is willing to invest in every employee and that the possibilities for growth and advancement are open to all because everyone has potential.
- Builds choice and self-directed options into learning programs, strengthening employees’ sense of agency over their own growth and giving them the tools, data, and resources they need to build their strengths and identify areas for future development.
- Reinforces organizational commitments to continuous learning at all levels, thereby advancing innovation, improving performance, and enabling employees to forge stronger interpersonal relationships.
The killing of George Floyd on Memorial Day 2020 sparked a summer of deep reckoning with the deeply-rooted systemic racism that still prevents millions of Americans of color from truly having an opportunity to succeed. The weeks and months that followed saw an outpouring of reflection and new commitments among individuals and organizations across the country, with many corporations in particular seeking to understand and disrupt recruiting, hiring, and development practices that contributed to inequity. In the fall, the Business Roundtable announced that a coalition of more than 80 companies, including many of JFF’s corporate partners, would be working to prioritize skills-based talent practices and worker mobility as a strategy for eliminating workforce inequities that may create barriers to hiring and advancement.38

The events of 2020 have accelerated the development of technologies designed to foster diversity, equity, and inclusion (DEI), and a number of human capital management platforms have launched or revamped DEI offerings.39 Some of these seem to be repackaged versions of existing products or services. For example, a survey company now offers a “DEI solution” that’s essentially its core survey product with a tweaked set of questions covering DEI issues, and a training provider added diversity training to its content libraries. Nonetheless, it’s exciting to see signs of an increase in demand for DEI-related products and services. And stand-alone DEI products can help focus companies’ attention on the kinds of data and other supports that should inform a DEI strategy. But there’s still a long way to go; here are some steps employers can take to ensure that they’re using human capital management technology in ways that truly help advance diversity, equity, and inclusion in their organizations.
Listen to—and follow the lead of—underrepresented people. Include employees from underrepresented groups in the development, evaluation, selection, and deployment of human capital management technologies. Look for solutions offered by companies founded or led by entrepreneurs from underrepresented populations.

Integrate—don’t just add on. DEI-related capabilities are too important to be nice-to-have add-ons, or to be available through filters that can be turned on or off. The rich analytics and learning potential embedded in human capital management technologies make it possible to infuse DEI goals and lessons into every element of the employee experience, from team dynamics to managerial relationships and individual and organization-wide performance goals.

Disaggregate data. To fully understand how employees from various backgrounds experience life on the job at your company, look for systems that can create reports with data broken out for a range of employee categories, including race and ethnicity, gender identity and/or expression, LGBTQ+ identity, able-bodiedness, length of service, and seniority level (with safeguards to ensure anonymity).
Other Trends

- **Consumerization**: More and more human capital management technologies are being made available outside of traditional enterprise procurement processes, allowing managers or department leads to experiment with new tools at relatively low risk. Several of our Innovators to Watch offer free or inexpensive entry-level plans and speedy implementation.

- **Solutions in the Flow of Work**: Makers of employee experience tools, especially those with communication at their core, understand that companies with established communication channels may not want to add yet another app. Integrations with platforms such as Slack are widespread and will grow exponentially.

- **Gamification**: Microlearning, nudging, recognition, and wellness tools, among others, increasingly incorporate “gamified” features that heighten engagement and increase the “stickiness” of the user experience. Some offer ways for users to collect points and engage in individual or cross-team challenges, with leaderboards to track progress.

- **Integrated Analytics**: The rise of AI, machine learning, and big data capabilities means more tools are being designed to accommodate an integrated look at employee-related data beyond human capital analytics, including performance data, customer feedback, and other measures that can lead to deeper insights.
Innovation and Investment Opportunities

There are few, if any, more important goals for work-based technology—or any business practice—than to help people bring their best, most authentic selves to work. And while employers have made great strides toward that goal, especially in the past decade, there’s still more to do to help low income young workers—and all employees—truly thrive at work.

We encourage technologists, entrepreneurs, and investors to continue innovating, and to approach the process in the following ways:

Design and deploy for and with young workers from low-income communities. Any employee experience tool is only as strong as the assumptions it’s creative enough to make about the day-to-day lives, aspirations, needs, and potential of every employee. And blind spots can emerge if the teams that create and deploy these tools aren’t made up of people from diverse backgrounds. We urge innovators to seek out low-income young workers and members of other overlooked groups as they design and build these tools to ensure that their products fully capture the richness of all employees’ experiences.

Invest in low-income young entrepreneurs to build the tools they need. We simply didn’t find any mainstream employee experience tools or companies that were created or founded by or for opportunity youth or other young workers from low-income backgrounds. (If you know of one, tell us!) Young people have extraordinary potential and a deep understanding of the kind of resources and supports that would be helpful to them. As more and more capital and entrepreneurship opportunities rightly begin to flow to entrepreneurs of color and from low-income communities, we strongly encourage investors, incubators, accelerators, and others in the innovation
ecosystem to look actively for low-income young workers who have smart ideas about revolutionizing the employee experience. As we’ve seen in this scan, these insights may be especially helpful for others of these young workers—and at the end of the day, they’re good for all of us.

_Recognize that it’s all about empathy._ The more we can understand and relate to one another as people in the workplace, the more effective we’ll all be at work—and the longer-lasting and richer our relationships will become. Employee experience tools are getting more sophisticated by the day, offering deeper insights and helping employees and leaders pivot from understanding to action. We’ve seen the power of technologies such as virtual reality to help workers hone their skills in communication, teamwork, and giving feedback, and we can envision a day when these tools converge with employee experience platforms to help workers and teams move more fluidly back and forth between learning, practicing, and doing. For low-income young workers, who particularly benefit from longer-term relationships that lead to sponsorship, tools that encourage the growth of these human connections are especially powerful.
Innovators to Watch
Who Are the Innovators to Watch?

From the nearly 5,000 companies and organizations we identified in the recruiting, employment, and career planning sectors, we chose 18 Innovators to Watch.

Innovators to Watch are a select group of organizations that are at the leading edge of market trends and distinguish themselves from other forward-looking companies by their potential to create significant, business-aligned social impact. Many span multiple segments, introducing new product offerings seemingly every few months. Each offers a potentially transformative innovation or is led by inspiring founders and teams that we believe in.
Here are just a few of the key characteristics of our Innovators to Watch:

- They range from **pre-seed stage companies** that have raised $1 million or less to a **Series E venture** with more than $150 million invested; one is a nonprofit.

- Several have recently announced that they’ve **received injections of capital**.

- All were **founded within the past 11 years**—half within the past six years.

- Over half of them were founded or are led by teams that include women or people of color.

- They’re located **across the country and around the world**, with headquarters in Boston; Burlington, Massachusetts; Chattanooga, Tennessee; Denver; Los Angeles; New York; San Francisco; and Melbourne, Australia.
What does 15Five do?
15Five is a people and performance management platform that’s designed to help managers do their jobs better. It combines employee engagement, continuous performance management, and manager effectiveness software with tools designed to help employees pursue education and training opportunities, access services, and build community. By supporting meaningful conversations and effective feedback, 15Five aims to deepen the connection between employees, managers, and peers. Inspired by a common practice in which an employee spends 15 minutes writing a report that a manager could review in five minutes, 15Five’s platform includes tools to set and track objectives and results, one-on-one check-in agenda-builders with pulse survey-like prompts to gauge employee engagement and well-being, software for creating a peer and manager recognition program, and a 360-degree review tool.

Because employees have access to all of their data—including records of instances when they’ve been recognized for their accomplishments, progress toward their goals, their strengths, and their career vision—the 15Five platform serves as a one-stop-shop for information that can inform goal-setting and help employees build agency. Complementary offerings include tools focused on remote work, manager effectiveness, and manager development training.

Why did JFF select 15Five as a solution that could help low-income young adults thrive at work?
Two elements of 15Five’s approach stand out: its emphasis on grounding goal-setting and ongoing improvement in each employee’s “best self”; and its focus on supporting managers as the key to unlocking employee potential. The company believes that helping people bring their most authentic selves to work is good for employees and good for business, and it supports that viewpoint by citing Gallup’s finding that “people who use their strengths every day are six times more likely to be engaged, 8 percent more productive, and 15 percent less likely to quit their jobs.”

While managers bear a lot of responsibility for making sure employees are positioned for success, 15Five also knows that managers often don’t get the training or support they need to develop, coach, and engage people effectively. The company has achieved meaningful success in the marketplace by offering tools that make it easier for managers to adopt best practices that increase their direct reports’ senses of belonging, agency, opportunity, support, and purpose.
What does BetterUp do?
BetterUp combines coaching with artificial intelligence and behavioral science to support growth and personal transformation for leaders, managers, and employees. Offering both one-on-one coaching and group meetings, BetterUp works with a network of certified coaches, including executive and professional coaches and those who specialize in targeted needs like nutrition, sleep, and resilience. BetterUp also makes coaches available on demand, offering employees the flexibility to address challenges or opportunities as they arise.

BetterUp works with organizations to foster inclusion and growth at all levels and proactively promotes mental fitness, well-being, and resilience as the foundation of performance. BetterUp uses data from assessments and engagement activities on its platform to match users with coaches and recommend additional learning resources. Analysis of user data and insights on employee engagement, behavior change, and growth help companies measure the impact and return on investment of BetterUp’s services.

Why did JFF select BetterUp as a solution that could help low-income young adults thrive at work?
BetterUp is a strong example of the democratization of coaching. Its platform expands access to personalized, evidence-based coaching in a scalable fashion. Its Employee Experience Index is closely aligned with the six Thriving @ Work principles we’ve identified, recognizing that factors such as a sense of belonging are critical to an employee’s job satisfaction, productivity, and performance. Based on its Whole Person Model, BetterUp’s offerings are grounded in the belief that personal growth and the ability to thrive are connected with productivity and performance.

Employers most often use BetterUp services to strengthen leadership at the core of the organization, where managers are the linchpin to the employee experience. BetterUp has also worked with employers to address the needs of specific populations of workers, such as nontraditional hires who are being trained in-house. One company used BetterUp services to accelerate the development of employees from underrepresented populations at all levels of the organization and also included their managers in the training, because managers need to commit to their own development in order to support their direct reports.
What does Bravely do?
Bravely doubles down on the democratization of personalized supports, asking, “What if everyone had access to expert guidance when they need it most?” It offers an employee-centered “coaching as a benefit” service through which people can receive same-day access to coaches who help them deal with short- or long-term challenges and opportunities.

Employees seeking guidance describe the issues they’re wrestling with and then schedule a coaching session of up to 45 minutes outside of working hours. Afterward, coaches follow up with employees to check on outcomes. Employers receive aggregated, anonymized analytics that identify common concerns, user demographics, and employee engagement.

Why did JFF select Bravely as a solution that could help low-income young adults thrive at work?
We are excited about coaching-as-a-benefit’s potential for impact, especially among young low-income workers who could benefit from candid, confidential conversations and relationships as they navigate workplace cultures that may involve experiences they’re not familiar with. Bravely reports its coaching platform can be especially helpful “for employees experiencing any kind of transition—their first 90 days on the job, taking on new responsibilities, or navigating [organizational] change.” Some employers also use Bravely as an ethical offboarding tool, giving workers someone to talk to as they plan their next steps.

Employers that offer services like Bravely’s make it clear that they understand that not everyone is comfortable discussing certain issues with their managers or even their peers. According to Bravely, “91 percent of employees say they wouldn’t have approached their leaders for a crucial conversation if they hadn’t spoken to [a Bravely coach] first.” The company also suggests that coaching can help promote diversity and inclusion in the workplace, noting that people from underrepresented populations tend to use its coaching services at higher rates than other workers.

Finally, offering coaching as a benefit signals that an employer believes that all employees—not just managers and executives—deserve access to human connection to support growth.
What does Cleo do?
Founded and led by women, Cleo offers a “family benefits platform” that connects new and prospective parents to resources that can help them navigate parenthood. Decisions about starting or growing a family raise concerns about potential physical or mental health challenges, access to child care, job re-entry at the end of parental leave, and loss of long-term earning potential. To help people deal with those issues, Cleo offers access to a network of certified care providers, one-on-one coaching, and evidence-based educational programs, such as counselling for parents planning for re-entry and “welcome back” training for managers of those employees.

Offering family benefits can generate both social and business impact. Cleo reports that its users access better-quality and lower-cost health care and return to work more seamlessly than people who don’t receive family benefits through their employers.

Cleo has enhanced its offerings as the world grapples with COVID-19. Last year, the company launched Cleo Marketplace, which gives members access to vetted providers of tutoring and other services that may be subsidized by participating employers. And to help families find child care, the company created a service called Cleo Care in partnership with child care network UrbanSitter.

Why did JFF select Cleo as a solution that could help low-income young adults thrive at work?
Cleo provides “niche” benefits that should be “everyone” benefits. Like many of our Innovators to Watch, Cleo combines personalized coaching with curated content and other supports, offering employees access to vital services at a transformative moment in their lives. Young women who are disconnected from school or work are more likely to live in poverty and more than four times more likely to have children than those who have not experienced disconnection, making thoughtful family supports essential for this population.

We were also encouraged by Cleo’s attention to underrepresented or overlooked groups. The company is gathering data on employee diversity and the experiences families of color have at birth centers, with the aim of directing members to facilities with good reputations for racial equity. It has also created content tailored to the parenting experiences of transgender people.
What does Culture Amp do?
An early provider of tools for gathering and analyzing employee feedback in real time, Culture Amp has expanded its platform to help companies improve resilience, retention, and inclusion by gaining a better understanding of what employees need to thrive at work. The company’s offerings now include surveys for every stage of the employee life cycle (from onboarding to offboarding); microlearning programs; applications for peer feedback, 360-degree performance reviews, goal tracking, and data analytics; and skills coaching for managers. Culture Amp also provides personalized dashboards for every employee, democratizing access to engagement data and helping build agency and connection.

Why did JFF select Culture Amp as a solution that could help low-income young adults thrive at work?
As companies increasingly adopt an approach employee surveys that include more-frequent pulse and real-time feedback polls, nobody has time to wait for HR teams to digest results and offer “one-size-fits-most” recommendations. In reviewing this landscape, we looked for what HR technology researcher Josh Bersin calls “action platforms”—systems that analyze data and recommend specific steps tailored to individual needs.

Culture Amp’s “playbooks” nudge managers with two-minute exercises, delivered in the flow of work, to improve team engagement and, ultimately, retention. Playbooks crowdsourced recommended actions from across the more than 3,000 companies in Culture Amp’s customer base—an approach that elevates good ideas that improve employee engagement. A case study focusing on Culture Amp’s work with Kmart Australia highlighted a number of examples of small steps inspired by employee feedback, such as greeting all team members at the beginning of their shifts or holding 5-to-10-minute “fireside chats” on the sales floor.

A certified B Corporation since 2017, Culture Amp’s commitment to social impact shows in its business choices. The company offers preferential pricing for other B Corps seeking employee engagement tools. And in November 2019, Culture Amp made its diversity and inclusion “starter kit” available to any company free of charge. The kit includes D&I-focused survey templates, analytics disaggregated by demographic categories, and benchmarking to help companies understand and improve DEI measures in the workplace.
What does Eskalera do?
Eskalera translates diversity, equity, and inclusion (DEI) insights into action, helping employees at all levels build DEI skills and insight through microlearning lessons delivered in the flow of work. At companies that use Eskalera’s platform, employees and teams complete short activities designed to improve core competencies, such as emotional intelligence, self-awareness, and conflict resolution abilities. The Eskalera system analyzes the results of these activities along with core HR and performance data to generate enterprise-level insights into employees’ experiences. Those findings help organizations adjust their HR strategies in real time. In June 2020, Eskalera launched a quantifiable measure of DEI culture called the Inclusion Index and offered three months of complimentary DEI training to companies that are committed to improvement.

Why did JFF select Eskalera as a solution that could help low-income young adults thrive at work?
It takes work to build truly inclusive organizational cultures in which all employees, regardless of background or identity, feel a sense of belonging and value. Focusing on diversity only in employee recruitment and hiring isn’t enough, especially at organizations where managers and company leaders are still overwhelmingly white, and whose cultures may feel unwelcoming (even implicitly and unintentionally) to people of different racial or ethnic backgrounds. And while a growing number of companies are incorporating DEI perspectives into their employee feedback tools, teams need more than just insight into the ways in which their cultures aren’t as inclusive as they should be. They need tools for action.

Eskalera stands out for its use of human capital management technology and analytics to not just evaluate organizational culture, but also offer research-backed microlearning activities and recommendations to help employees at all levels develop or improve the skills, behaviors, and mindsets that contribute to more equitable and inclusive cultures when it matters most—in the day-in, day-out flow of work. As more leaders throughout corporate America awaken to the importance of diversity, equity, and inclusion initiatives and consider how best to put employees from underrepresented backgrounds in a position to thrive at work, companies like Eskalera are well positioned to offer much-needed supports.
What does Even do?
Even Responsible Finance offers an on-demand pay application and other personal finance tools that help employees, budget, save, and make purchasing decisions. Integrated with employers' payroll and time and attendance systems, Even’s platform gives workers real-time visibility into to the wages they’ve earned and enables them to access that money without having to wait for a paycheck. This on-demand service helps people cover unexpected expenses and bills that are due before payday without having to risk bank overdraft fees or rely on high-interest credit cards or predatory payday loans.

In addition to providing workers with access to their earned wages, Even’s software tools help employees budget, set up automatic savings plans, manage anticipated income for hourly work, and get a clear view of how much they can spend at any given moment without dipping into funds set aside for upcoming bills. This helps employees safely address immediate cash flow emergencies while building financial resilience for the future.

Why did JFF select Even as a solution that could help low-income young adults thrive at work?
Even before the COVID-19 pandemic, millions of Americans were living paycheck to paycheck and grappling with income insecurity. For those families, the anxiety of not knowing whether they’ll be able to buy groceries or pay the rent can generate toxic levels of stress that can damage one’s physical and mental health.

In the crowded market of companies offering flexible payment tools, Even stands out for its focus on its mission to help people in low-wage jobs. Even conducts financial wellness surveys of its users, asking, for example, how much money they have saved and how often they are able to pay bills on time, and then uses a measurement framework developed by the Financial Health Network to assess the findings. This helps Even and the employers who use its services better understand trends in employees’ financial health and identify areas where workers may benefit from additional support.

With applications that offer them visibility and insight into their earnings, workers can take control of their finances and make plans for their financial futures. These types of tools are especially useful for hourly workers whose income varies depending on the number of shifts they work and the amount of overtime pay they receive. And they help all workers gain an increased sense of agency and self-efficacy—which are especially critical for low-income young adults. We’re also optimistic that tools like Even's will help the employers who use them gain insights that inform future decisions about the pay and benefits they offer their workers.
What does Fuel50 do?
Fuel50 offers an AI-driven talent platform that helps companies transform their workforce development strategies by matching employees to internal career path opportunities based on their skills and capabilities. Its tools also offer insights into the nature of skill gaps, connections to mentors, 360-degree feedback functionality, gig assignments, and manager supports. At the same time, Fuel50 provides HR systems with powerful workforce data to inform strategic business decisions. The company has also launched an offboarding platform called FuelFutures that’s designed to help workers with outplacement transitions and professional development decisions. FuelFutures also connects workers with personal coaching and other resources.

Fuel50’s customers are forward-thinking companies seeking to drive performance—and reduce attrition—by helping current employees identify internal growth and career development options and pathways, so they won’t feel that the only way to advance professionally is to leave for other opportunities.

Why did JFF select Fuel50 as a solution that could help low-income young adults thrive at work?
In addition to having positive impacts on employee engagement and productivity, internal mobility efforts help workers grow and find advancement opportunities without the stress and financial disruption of an external job search—saving workers and their families time, money, and energy.

The skills needed to be successful at work are changing at a dizzying pace, and incumbent workers are at high risk of being left behind. Fuel50 is leading the way in internal mobility, demonstrating how technology can help companies more effectively uncover rising stars and prepare to fulfill their future workforce needs from within their current talent bases.

JFF also featured Fuel50 in our Career Navigation Technology market scan.
What does Humu do?
Humu offers a nudging tool that sends all employees personalized bite-size suggestions to encourage them to do things that could increase their happiness and effectiveness at work. Powered by machine learning technology, the company’s Nudge Engine harnesses employee feedback to formulate micro-tips (such as “Think of one way you could make a process more clear” or “In one-on-one meetings, ask your reports where they’d like to be in a year”) and delivers them at moments when they can have the greatest impact—just as a manager walks into a team meeting, for example.

Grounded in behavioral science, Humu’s nudges are crafted to issue clear calls to action and they prompt employees to confirm that they will take the recommended step. Humu tailors solutions to each customer’s organizational culture, recognizing that what works in one setting might be disastrous in another. Using people analytics functionality, the system takes into consideration the ways in which individuals and teams interact, aiming to help shape the organizational environment as well as individual behavior. At a Wharton conference, Humu's Stefanie Tignor said, “If we’re going to nudge one person to speak up, we also nudge others to be more effective listeners.”

Why did JFF select Humu as a solution that could help low-income young adults thrive at work?
Led by a trio of founders that includes former leaders of Google's people operations unit, Humu has deep bench strength and its team has a great deal of curiosity about the ways in which HR leaders can mine insights from new kinds of data, and in new contexts. Its Nudge Engine is used by a wide range of organizations, from Fortune 500 companies to fast casual restaurant startup Sweetgreen and Teach for America.

We're intrigued by the possibilities of a truly adaptive nudging tool that encourages managers and rank-and-file employees alike to experiment with different behaviors and notice results in real time—especially when the tool is attentive to the ways in which small actions can add up to major transformations. Behavioral change tools designed to operate at both the individual and team levels hold enormous promise for organizations that employ young people from low-income communities, whose chances of thriving at work increase when they’re part supportive cultures.
What does Imperative do?
Imperative is a video-based peer coaching system that companies use to help employees develop “human skills.” Using Imperative’s platform, employees reflect on their work experiences, commit to learning and action, hold one another accountable, and build relationships and networks.

Companies that use Imperative can systematically embed peer coaching into their work environments, rather than relying on employees to make connections on an ad-hoc basis. The platform pairs employees with peer coaches based on shared strengths, values, and motivations, and rotates individuals through a total of four coaching relationships each year. Each duo meets once every two weeks for hour-long conversations grounded in “consistency, positivity, and vulnerability” — three elements that Imperative has found to be essential.

Imperative provides the structure for each conversation, offering prompts and questions that are designed applicable to CEOs and entry-level employees alike. Over the course of a conversation, participants commit to an action that leads to personal growth and sustained change. Imperative also provides employers with data on their employees’ motivation, relationships, commitments, and sense of fulfillment — information that employers can use to foster employee engagement.

Why did JFF select Imperative as a solution that could help low-income young adults thrive at work?
Peer relationships can be unparalleled sources of support and psychological safety, especially for employees learning new roles or navigating new organizational cultures. JFF has found powerful evidence that peer coaching has a positive impact on young people in high school equivalency and career transition programs, and we believe peer coaching can be a game-changing form of support for young workers from low-income backgrounds.

A Certified B Corporation, Imperative grounds its work in its support for employee belonging, agency, opportunity, and purpose. Founded by Taproot Foundation founder Aaron Hurst, Imperative says that more than 92 percent of its users report that their peer coaches “champion my growth” and “care about me.” Imperative creates opportunities for human connection and relationship-building that are especially important at this time, when life and work have been upended by the COVID-19 pandemic.
What does Modern Health do?
A provider of a comprehensive mental health wellness benefits platform, Modern Health offers employees personalized access to a network of licensed therapists and certified coaches, group learning programs, and digital content. The company recognizes that mental health ebbs and flows over a lifetime, and that traditional mental health benefits geared toward treatment of acute conditions, such as depression, may not be appropriate for other types of emotional or psychological challenges that could benefit from different levels of care. Employees who take advantage of Modern Health’s services complete a self-assessment that the platform uses to develop a personalized care plan and offer recommended next steps that address five domains—emotional, social, financial, professional, and physical—that affect mental wellness.

Why did JFF select Modern Health as a solution that could help low-income young adults thrive at work?
Many mental health services are too expensive for the vast majority of workers. Too often, people in need of mental health care have to put a lot of time and energy into finding providers that not only are affordable, but also offer services that meet their needs and are accepting new patients. That can be an insurmountable hurdle for many people, especially young workers in low-wage jobs who are juggling work and personal responsibilities.

Modern Health aims to make mental health more accessible, managing a growing global network of coaches and therapists to ensure that covered employees who need care can connect with a provider quickly. Fueled in part by an increase in demand for mental health services during the COVID-19 pandemic, Modern health is growing quickly and raised both Series B and Series C funding in 2020.
What does Sling do?
A provider of a comprehensive mental health wellness Sling makes software designed to simplify workforce management tasks such as scheduling and time tracking for employers in shift-based industries like food service, retail, caregiving, and telemarketing. Though the Sling app is primarily designed to make it easier for managers to create and tweak employee schedules, the company says it can also “democratize scheduling” for employees themselves. Sling makes it easy for employees to sign up for preferred time slots, swap shifts, indicate the maximum number of hours they’re able to work, flag scheduling conflicts, clock in via their smartphones, and download and print their schedules. It also offers a remote work solution that supports messaging and task management.

Why did JFF select Sling as a solution that could help low-income young adults thrive at work?
The ability to plan and manage one’s own schedule can dramatically improve an hourly worker’s sense of agency. People who take classes or have child care responsibilities can’t easily adjust their personal commitments to accommodate their employers’ shifting staffing needs, so when their work schedules change suddenly, they may have to skip school, pay for costly child care, or tell their supervisors they’re unavailable to work—and risk losing their jobs. In addition, hourly jobs often pay low wages, forcing many shift workers to take second or even third jobs to make ends meet, and making it even more difficult to set predictable schedules.

While many providers of scheduling tools seem to treat fair workweek laws as burdens that both they and their customers have to contend with, Sling embraces them, noting that predictive scheduling practices can improve employee engagement, staff retention, and business performance. Of course, Sling does recognize that these laws create business opportunities for it and other developers of scheduling software, but we appreciate the company’s attitude toward them. “It may take some getting used to, but predictive scheduling offers more advantages for your business than it does disadvantages,” Sling says on its website. It’s important to note that while Sling does offer a free version of its app, some of its worker-centered features, such as shift-swapping, are only available via paid plans, which start at $2 per user per month.
What does Thrive Global do?

Founded by media entrepreneur Ariana Huffington after she dealt with sleep deprivation and burnout, Thrive Global offers a behavioral change app that companies can use to help their employees to adopt behaviors that promote wellness. The company also runs corporate training events, offers media partnership opportunities, and maintains a content platform featuring “role models” such as Serena Williams and Jeff Bezos telling stories about their own experiences with well-being.

The app uses data, stories, and “microsteps” (simple suggestions such as “30 minutes before bed—escort your devices out of your bedroom”) to promote well-being among users. It also prompts users to confirm which steps they took. Thrive Global is making its nudges more targeted and personalized with technology it procured in its 2019 acquisition of Boundless Mind, whose platform uses device engagement tracking and artificial intelligence to encourage healthy habits.

Why did JFF select Thrive Global as a solution that could help low-income young adults thrive at work?

The fact that many Fortune 500 companies, including Walmart, JPMorgan Chase, Hilton, and P&G, quickly adopted Thrive Global’s app is an encouraging sign that businesses recognize the value of employee wellness and mental health. Thrive Global’s approach is compelling because it uses stories and other content to put its microsteps in context, which helps make its messages more enduring and destigmatizes the challenges of stress, anxiety, and burnout. For young workers from low-income communities, who may be wrestling with poverty, systemic racism, and other challenges to well-being, having an employer that’s willing to invest in a tool designed to support employees’ mental health and wellness can be a powerful signal.
What does Torchlight do?
Torchlight is a resource navigator that helps employees deal with the challenges of caregiving. The company's platform offers information and one-on-one advice for people caring for loved ones of all ages. It’s for people who are supporting children with individualized education programs, as well as those who need help finding safe, high-quality assisted living options for aging parents. Users of Torchlight's platform create profiles detailing their circumstances, then the system uses predictive analytics to provide them with content tailored to their specific needs and interests. It also tracks engagement.

In 2020, Torchlight introduced a resource for managers and HR leaders called Torchlight Manager, which provides insight and advice about supporting employees who are grappling with newfound caregiving challenges during the pandemic. It includes a bundle of content covering topics such as “Learn About the Caregiving Challenges Your Employees Face.”

Why did JFF select Torchlight as a solution that could help low-income young adults thrive at work?
Torchlight offers support for a problem that became an all too familiar reality for millions of Americans during the COVID-19 pandemic: Caregiving poses complex, ever-changing, and ever-present challenges that can’t be ignored during the workday and may therefore prevent employees from bringing their best to their work. Its platform could be an especially valuable resource for some young low-income workers who may be among the youngest members of the “sandwich generation”—the cohort of people raising children while also supporting older parents or grandparents.
What does Tribute do?
Tribute offers a peer-to-peer mentorship platform grounded in the idea that employees can form strong mentoring relationships based on shared personal stories and lived experiences. The system allows people to choose mentors based on shared life experiences or professional skills they wish to develop. It offers curated lists of suggested mentors and their life stories and allows users to offer to mentor people whose stories inspire them. It also has a networking feature that enables groups of people to come together around specific areas of interest.

Mentees are prompted to set goals for their mentorship engagements, and the system offers pointers from the Center for Mentoring Excellence on how to make a mentorship relationship successful. Users can publicly recognize exceptional mentors and mention any strengths they bring to their engagements, such as empathy and patience. Initial engagements last 30 days, but mentor-mentee pairs can also choose to extend their relationships beyond that. The Tribute platform makes data available to the employer.

Why did JFF select Tribute as a solution that could help low-income young adults thrive at work?
Unlike many common approaches to mentorship, Tribute's model starts from the premise that anyone can be a mentor—rather than assuming that mentorship only takes place between more-experienced and less-experienced colleagues. Democratic mentorship programs like the ones Tribute aims to build can help strengthen the sense of inclusion and belonging within an organization's workforce by demonstrating that all lived experiences have value, and that both younger and older employees have wisdom to share with others.

Allowing mentors and mentees to find one another through storytelling is another novel approach to relationship-building that can help uncover shared experiences and forge powerful connections that more conventional, algorithm-driven mentorship platforms could miss. All of this makes Tribute, whose founder originally designed the system with a focus on women and overlooked minorities, a powerful tool for young workers in low-wage jobs, who especially benefit from peer mentorship and support.
What does WorkHound do?
WorkHound is a real-time, anonymous employee feedback platform designed for frontline workers. Founded to address challenges in the trucking industry, where quarterly turnover can exceed 100 percent, WorkHound has since expanded into health care and other industries with large numbers of essential workers. Its pulse survey tool is SMS-based and does not require an app. Workers in participating companies receive weekly text messages inviting them to anonymously rate how they’re feeling about their company on a scale of 1 to 10 and share open-ended feedback. While WorkHound sends weekly prompts, employees can share feedback at any time; they can even send photographs—a feature that can help unearth concerns about defective equipment, workplace safety, and other issues.

Typically, employers that partner with WorkHound deploy the tool to hundreds of workers, generating a wealth of anonymized data and insights into the employee experience. The system has an employer dashboard that’s designed to present survey results in an actionable format, highlighting key themes (such as compensation) mentioned in the surveys and any urgent needs that workers might report. When pressing concerns arise, the employer can ask the workers who mentioned certain issues to identify themselves so they can explore the matter further. Employers can also use the SMS feature to close feedback loops or share updates about actions taken in response to feedback via messages broadcast to the entire workforce.

Why did JFF select WorkHound as a solution that could help low-income young adults thrive at work?
The market for employee feedback applications is chock-full of tools featuring complex multi-question surveys aimed at teasing out every detail of every dimension of employee sentiment. Therefore, we liked the relative simplicity of WorkHound’s pulse survey, which the company says takes about 90 seconds to complete. We also liked the fact that it allows for open-ended answers, so it doesn’t limit feedback to topics that the employer assumes workers are concerned about. Its SMS-based format is widely accessible and is a good fit for employees accustomed to communicating by text. And giving employers the option to contact workers individually (when granted permission to do so) to better understand and adequately address specific concerns can go a long way toward building trust and helping employees feel heard, both critically important for young workers from low-income communities.
What does WorkLife Partnership do?
WorkLife Partnership connects employees with resources that can help them surmount challenges like housing insecurity and lack of access to affordable child care—problems that can limit an employee’s ability to focus on work but often aren’t covered by the services available through traditional employee assistance programs (EAP). When the employees of WorkLife’s clients need help, they can turn to trained service providers called “resource navigators” for assistance. Navigators meet with employees to understand their challenges, connect them to community-based resources to address immediate needs, and continue to work with them to help them build long-term plans to mitigate future challenges.

WorkLife’s navigators have more than 10 years of experience in human services, on average, and they have received specialized training in community resources, financial health, trauma and mental health, and motivational interviewing. That expertise, coupled with deep knowledge of local resources and systems, enables navigators to personalize the support they offer each employee.

WorkLife offers its employer partners data on the concerns their employees report, and on the impact of its services on employee stress levels, confidence, and retention. For Colorado-based employers, WorkLife also manages a small dollar loan program, which offers 12-month loans of up to $1,000 to employees who might otherwise have to turn to predatory lenders or high-interest credit cards. Since that program launched in January 2020, WorkLife has lent nearly $300,000 and has had only three defaults, even during the COVID-19 pandemic.

Why did JFF select WorkLife Partnership as a solution that could help low-income young adults thrive at work?
WorkLife’s supports are geared to challenges more commonly faced by low-wage young adults, such as food insecurity, a need for safe and affordable housing, and difficulty paying household bills—a sharp contrast to the top issues for which employees typically contact EAPs, which include marital, mental health, and parenting problems. Navigators also focus on unique issues faced by newly employed individuals and help them think about the future.

WorkLife has significantly expanded its work with young adults in the past year, thanks to funding from the Schultz Family Foundation, which enabled the organization to work with organizations that employ large numbers of young adults in low-wage jobs. To better connect with employees in that group, WorkLife has adapted its service delivery model to include texting and nudging.
**What does Zestful do?**
Zestful helps employees build relationships, recognize one another’s accomplishments, and earn rewards through a communication platform that supports workplace celebrations and competitions. Using the Zestful platform, employers set up programs that enable employees, managers, and teams to recognize their colleagues’ accomplishments, celebrate birthdays or work anniversaries, or compete in friendly challenges. The platform allows participants to earn points that can be converted into cash rewards or other prizes. Created especially for remote teams, the Zestful model is built to help employees connect with one another as people. A notable feature is its rewards card option, which enables employers to use digital debit cards to give employees spot bonuses or other types of cash rewards that might be more difficult to deliver through standard paycheck processing.

**Why did JFF select Zestful as a solution that could help low-income young adults thrive at work?**
Unlike more-prescriptive, one-size-fits-all workplace recognition platforms, Zestful offers a flexible model that enables employers to create multiple types of programs that celebrate people’s achievements in a variety of ways, increasing the likelihood that the rewards they offer will be meaningful to individual employees.

Employers that allow peer recognition to translate into cash rewards demonstrate that they believe employees’ praise and concern for one another is worthy of investment. That’s a compelling message for young workers in low-wage jobs, and it creates an environment in which employees can develop a sense of agency and feelings of belonging. Using Zestful’s debit card to deliver rewards and bonuses reinforces those feelings and builds trust, because employees can spend the money wherever and however they choose, which wouldn’t be the case if an employer offered a card that was only good at a specific store or website.
Thrive@Work Technology Landscape

Clarifying What Success Looks Like

Performance Management Innovators

Recognition & Rewards Innovators

Facilitating Learning and Advancement

Nudging & Microlearning Innovators

Pathways for Advancement Innovators

Supporting Growth Through Human Connection

Coaching Innovators

Mentoring Innovators

Enabling Work/Life Balance

Scheduling Innovators

Total Rewards Innovators

Listening to and Acting on Feedback

Employee Voice Innovators
“Empowering young people to thrive on the job and in life unlocks economic advancement, social impact, and business potential. To build the next generation of tech solutions we must invest in low-income young people, especially young people of color—and when we do that, we all win.”

—Kristina Francis, Executive Director, JFFLabs
Amid the twin crises brought on by the global pandemic, impact-focused employers are making great strides in identifying ways for their employees to feel connected, supported, and empowered to do their best work in this deeply challenging moment. Even more encouraging is the fact that companies across the board are devising strategies to help specific groups of employees thrive at work. As this scan shows, there are a wide range of promising technology-based solutions that can help businesses strengthen employee supports and improve retention rates, especially among young adults from low-income communities and opportunity youth—a population I’ve worked closely with for more than 15 years.

Low-income young adults have the same aspirations as other young workers—we all want to find jobs at organizations where we feel like we belong, and where we can build relationships, make an impact, and grow. However, young adults from low-income communities bring a unique set of life experiences and perspectives that can add tremendous value to a company’s work. I believe those perspectives can inform how impact employers, investors, and technologists can work most effectively alongside young low-income workers to help unlock the extraordinary potential of this new generation of talent.
Low-income young adults are extremely resilient, but they need and deserve advocates who take the time to understand their experiences and perspectives. These young people grow up in low-income neighborhoods, attend under-resourced schools, and face racism, exclusion, and a wide range of other adversities. But they never give up on their dreams of reconnecting with education and training. Taking steps to get to know them will open opportunities for collaboration and impact that might otherwise be all too easy to miss.

Here are steps employers can take to support opportunity youth:

**Invest in partnerships with local community-based organizations** (CBO) to develop pathways into jobs at their organizations for young adults from low-income communities. CBOs typically serve as the “front door” to opportunity for young people seeking to re-engage in education and training, and they are experts at serving youth from low-income communities.

**Provide frontline managers with training that helps them develop the skills and cultural competency** they need to gain the trust of young people from low-income communities. This type of training can be especially helpful for managers who are overseeing teams of young people whose racial, ethnic, or socioeconomic backgrounds are different from their own. It makes it possible for managers and employees to build successful, productive working relationships and create an environment where everyone has an opportunity to grow.

**Ask the low-income young adults on their staffs to identify the types supports that are most effective for them.** They are the experts about their own lives, experiences, and needs.

And here are steps investors and tech entrepreneurs can take to support young adults from low-income communities:

**Adopt a human-centered design approach.** Practically speaking, this means engaging low-income young adults in the design, testing, and implementation of new technologies.

**Partner with research and advocacy organizations** that work on behalf of young people from low-income communities.
to identify promising practices that can be integrated into new tech-based products and services. Exciting work is happening in areas such as young adult talent development, youth narrative change, trauma-informed healing practices, and youth voice and leadership. All of that work involves the use of asset-based language to unlock the potential of low-income young adults.

**Low-income young adults are also deeply resourceful**, and they need access to opportunities to deliver on their unparalleled promise. Most low-income young adults are themselves raising children, and sometimes they are the primary source of income for extended families who count on them to buy groceries and pay rent and utility bills. These are the same young people who enroll in community-based training programs with hopes of earning credentials that will open doors to well-paying careers. Sadly, for many of them, that aspiration never becomes a reality because employers are often hesitant to take a chance on them.

It’s time to shift that paradigm. Embracing low-income young adults as an untapped source of talent is a winning strategy.

Business leaders should recognize that, beyond their resilience, young workers from low-income communities can bring a fresh perspective that improves products and helps open up new markets.

**Employers can do the following to tap the full potential of young adults from low-income communities:**

**Reassess their existing hiring and support practices** with the explicit goal of attracting and supporting low-income young adults. For example, a key barrier to entry for young workers from low-income communities is that employers (either explicitly or implicitly) prefer to hire people with four-year degrees.

**Ensure that job structures, employee benefits, and other supports take this population’s needs into account.** Employers should consider offering a living wage and paid time off to ensure that young people are able to both care for their families and bring their best to work. They should also set predictable schedules with a bit of built-in flexibility so
that employees have time outside of work to pursue training or take classes in order to build new skills that make them more productive on the job. Many of the technology solutions we highlight here offer employers innovative ways to provide helpful, leading-edge supports that give young workers opportunities to unlock their potential.

And here are steps investors and tech entrepreneurs can take to ensure that young workers from low-income backgrounds have those opportunities to unlock their potential:

**Invest in business ventures focused on developing employee engagement and motivation solutions**, especially startups led by young adults from low-income and underrepresented communities. The greatest barrier to success for these ventures tends to be lack of early access to capital.

Most important of all, business leaders and investors should **make it a priority to build personal relationships with young workers and entrepreneurs from low-income backgrounds**. Young people almost always cite relationships with caring adults as a vital source of motivation that enables them to persevere in their career and education journeys. We all need encouragement and care from those around us to help us thrive at work. You never know—in 10 years, or even five, the young low-income worker you mentor today just might become your company’s next CEO.
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JFF is building a society in which everyone has access to the skills, resources, and credentials they need to achieve economic advancement. To reach this goal, we accelerate the alignment, transformation, and reimagination of the American workforce and education systems.

JFFLabs bridges JFF’s traditional field leadership with new relationships, practices, and business models. We partner with visionary entrepreneurs, Fortune 500 companies, and investors to foster innovative solutions that create positive change in education and workforce systems.

This market scan is a product of the JFFLabs go-to-market Accelerator. At JFFLabs, we identify and scale the most innovative and advanced technologies with the potential to transform America’s education and workforce systems.
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APPENDIX
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We're invested in creating long-term partnerships that strengthen communities, help tackle social challenges and solve complex problems. Through The Prudential Foundation and corporate contributions, we've made more than $850 million in grants and corporate contributions to nonprofit organizations to date, helping more people create a more secure future.
Endnotes


12. Josh Bersin, 2020 HR Technology Market


