

A Win-Win for Arizona Businesses:

Economic Benefits of Hiring Opportunity Youth

October 2015

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Introduction

There is a growing population of Americans between the ages of 16 and 24 who are neither in school nor working. It is tempting to view the nearly 6 million who fall into this category as burden, an anchor dragging down society. But these young people represent something else entirely: a tremendous untapped resource, a potential source of economic vitality for the United States. For this reason, this report – and the movement to integrate these marginalized young Americans into our society - refers to “Opportunity Youth” for they offer an opportunity to our nation. Moreover, they are in need of the opportunity to exploit their own potential. Figuring out a way to tap this potential yields far-reaching benefits; failure to do so imposes formidable costs.

Metropolitan Phoenix, with one of the highest rates of disengagement among young adults in the country, offers an excellent laboratory to examine approaches to transforming a seeming liability into an economic advantage. No one is saying this will be easy, but the motivation to overcome the challenges should be clear once the benefits of solving the opportunity youth challenge are properly understood, as presented in the following pages.

ASU and Starbucks already enjoy a robust partnership created around a shared commitment to creating opportunity for development of human potential. This now extends to collaboration on solving the Opportunity Youth riddle and this paper represents an initial fruit of that effort. It sheds light on the challenge of Opportunity Youth in Phoenix and the nation as a whole, quantifying the costs of ignoring this problem and rewards of tackling it. Most importantly, it demonstrates that progress is possible. We can identify those who are at risk for dropping out of both education and the workforce at an early age. And, based on careful analysis of past efforts to address the issue, we can point to strategies that seem effective in response. There is no single solution presented herein, but the clear takeaway is that a problem some deem intractable can be solved.

The paper’s strongest conclusion, however, is that this effort is not about charity. It is about businesses making a wise choice: offering training and support to Opportunity Youth as employees bolster their own bottom lines. By solving the puzzle of how to activate this population, companies such as Starbucks can build a committed workforce that is ready to contribute to both business and the larger society. And they build a healthier society of citizens and consumers who in turn drive greater prosperity.

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Executive Summary

Over 92,000 people between the ages of 16 and 24 in metro Phoenix who are neither working nor in school present a staggering challenge to the area. These Opportunity Youth (OY) have a lifetime taxpayer burden of \$27.3 billion and a lifetime social burden of \$218.5 billion. Nationally, approximately 5.6 million Opportunity Youth have a potential taxpayer burden of \$1.56 trillion and an aggregate social burden of \$4.75 trillion. Figures like this signal a clear call to action.

National and local businesses, along with leading academic institutions have the ability to emerge as leaders in decreasing the taxpayer and social costs of OY while simultaneously helping their own bottom line. The opportunity of a collaboration between leading business and leading academic institutions on the issue of OY creates a win-win for the national and state economy as well as the welfare of all citizens.

Early program success, like that of YouthBuild, show that this population tends to remain with their employer longer, demonstrate a greater level of loyalty, and have higher long-term rates of productivity than their peers. There is clear advantage for businesses such as retailers to hire OY to decrease the high cost of turnover and increase productivity.

OY who gain appropriate training and employment can benefit by joining a company that provides them a sense of belonging and autonomy, an enhancement in self-efficacy, and the potential to earn a living wage with a chance for upward mobility. The collective benefit of employing OY is the great reduction in taxpayer and social costs that they would incur if they remained neither employed nor in school.

The idea of such a collaboration between businesses and OY will take some strategic planning. Institutions like Arizona State University and others can provide a convening space for businesses to come together to discuss the benefits of this venture and how they may collaborate to train and recruit OY. Academic intuitions can also provide the needed research and on-going evaluation to ensure the collaboration is effective and optimal for businesses and OY.

Who are Opportunity Youth?

Opportunity Youth (OY), also referred to as Disconnected Youth, are the 5.6 million youth in the United States ages 16-24 who are not in school and not working. They are a diverse group of White, Black, Hispanic and Asian individuals. They are middle-class and poor, native born and immigrants. They live in rural, suburban and urban areas. Some in this group have struggled in school and have lacked the support needed to make it to graduation day. They include an estimated one million students who drop out of high school each year, those involved in the justice system, teen parents or foster care children who “age out” of the system without a clear plan for adulthood.

Several in this group have been unsuccessful in looking for work, often because they lack the technical, communication and problem-solving skills required by today’s job market. Several others cannot come up with the money to pay for the increasingly expensive post-secondary job training or college they need to get ahead. In fact, some of them enroll in college and have had to drop out due to financial constraints.

Some are able to overcome tremendous odds. For one former Opportunity Youth in Phoenix, Romania “Mona” Dixon, she did her homework under streetlights as a homeless youth until the age of 13. With support from her parents, community organizations like the Boys and Girls Club, and others, she was able to complete high school, college, and now is pursuing her masters in communication at ASU. According to Mona, she tried to find motivation in everything she did to keep going. She says, “To this day, I do not take anything for granted. I give back at every opportunity I can.” Mona’s inspiring story, however, is not the same for all Opportunity Youth.

The need to engage this group is dire. The personal and collective costs of youth disconnection are staggering. Young adults who are not in school and not working cost taxpayers \$93 billion annually and \$1.6 trillion over their lifetimes in lost revenues and increased social services.

The 2015 Opportunity Index is a composite measure of 16 key indicators in all 50 states, the District of Columbia, and each of the 2,673 counties. These indicators fall under the categories of economy, education, and community, which includes disconnected youth (Figure 1).

Economy	Education	Community
Wages	Preschool Enrollment	Group Membership
Jobs	On-time High School	Volunteerism
Poverty	Graduation	Disconnected Youth
Inequality	Postsecondary Completion	Community Safety
Access to Banking		Access to Health Care
Affordable Housing		Access to Food
Internet Access		

Figure 1: Opportunity Nation Indicators

Source: Opportunitynation.org

All 50 states plus Washington DC were given a ranking based on these indicators. Of the 51, Arizona has a state rank of 44, among the lowest. **Regarding Disconnected Youth, in particular, Arizona stands at 17.3 percent compared to the national average of 13.8 percent.** That translates into 146,510 youth ages 16-24 who are not in school and not working.

Demographics – Spotlight on Arizona

In metropolitan Phoenix, defined by the Census Bureau as Maricopa and Pinal Counties, the population of all youth 16-24 was 539,437 in 2013. Opportunity Youth comprised 17.1 percent with 92,248 individuals aged 16-24 who were neither working or in school. To get a clearer picture of this group, it's important to unpack it further. For the purposes of this analysis, the group has been placed into four demographic subcategories: socioeconomic status (SES), measured by food stamp reciprocity and educational attainment; family structure, measured by number of their own children under age 5 in household, and relationship to household head; disability status, measured by self-report of having any disability or not having a disability; language, measured by language spoken in the home; and race, measured by self-report of race or ethnic status. These indicators are shown in Figure 2.

As these data indicate, there are several other demographic factors that could be impacting the ability to work or go to school for this population. Thirty-seven percent are receiving federal food stamps and 36 percent have no high school diploma, and over one third of this population may be of a lower socioeconomic status (Figure 2). This low SES may be affecting their ability to pay for higher education or even meet their basic needs.

Family structure may also have an impact on their ability to work or attend school. In the Metro Phoenix area, 14 percent of Opportunity Youth have children under age 5. Some in this group may elect to stay home to care for their young children while their partner works, or may have a hard time finding childcare so they can work themselves. The majority of this population lives with family (72 percent), which may explain a decreased need or urgency to join the workforce. Their living expenses may already be taken care of by parents or other family members. Just under 6 percent are institutional inmates, clearly hindering their educational and employment opportunities.

Disability, language, and racial/ethnic status may also be impacting this group's ability to work or go to school. In Metro Phoenix, 9 percent of 16-24 year olds who neither work nor go to school have a disability. Nearly 34 percent speak Spanish in the home and 71 percent are non-White. Any one or number of these could be risk factors for employment and educational attainment.

Population: Metro Phoenix (Maricopa and Pinal Counties) Persons Age 16-24 in 2013	Neither Work Nor in School		Total 16-24 Population	
	Count	Percent	Count	Percent
SES:				
Food Stamp Reciprocity-				
No	58,100	63.0%	429,080	79.5%
Yes	34,148	37.0%	110,357	20.5%
Total	92,248	100.0%	539,437	100.0%
Educational Attainment-				
No High School Degree	33,249	36.0%	195,850	36.3%
High School Diploma/GED	40,016	43.4%	136,730	25.3%
Some College - no degree	14,478	15.7%	151,726	28.1%
Associates Degree	2,265	2.5%	20,909	3.9%
Bachelor's Degree	1,966	2.1%	31,363	5.8%
Advanced Degree	274	0.3%	2,859	.05%
Family Structure:				
Number of own children under age 5 in household				
Has Child Under Age 5	13,064	14.2%	36,106	6.7%
No Children Under Age 5	79,184	85.8%	503,331	93.3%
Total	92,248	100.0%	539,437	100.0%
Relationship to Household Head				
Lives with Family	66,717	72.3%	381,420	70.7%
Own Household	20,206	21.9%	152,078	28.2%
Institutional Inmates	5,325	5.8%	5,939	1.1%
Total	92,248	100.0%	539,437	100.0%
Disability Status:				
No Disability	83,665	90.7%	513,631	95.2%
Has Disability	8,583	9.3%	25,806	4.8%
Total	92,248	100.0%	539,437	100.0%
Language Spoken in the Home:				
English	58,794	63.7%	378,807	70.2%
Spanish	31,144	33.8%	136,471	25.3%
Other Language	2,310	2.5%	24,159	4.5%
Total	92,248	100.0%	539,437	100.0%
Race/Ethnicity:				
White	27,266	29.5%	246,152	45.6%
Latino	50,935	55.2%	214,296	39.7%
Black	6,401	6.9%	33,386	6.2%
Native American	4,950	5.4%	11,521	2.1%
Asian	669	.07%	17,878	3.3%
Other	2,067	2.2%	16,204	3.0%

Figure 2: Characteristics of Persons Age 16-24 in Metro Phoenix (Maricopa and Pinal Counties)
Source: U.S. Census Bureau 2013 ACS PUMS data.

Impacting the prevalence of Opportunity Youth: the number of risk factors matters

Deeper analysis of these risk factors has helped to define a threshold that appears to be the tipping point for youth faced with these risk factors. Morrison Institute has determined that if an individual aged 19-24 has more than 3 or 4 of these factors, they're likely to end up being disconnected. Figure 3 pulls out Maricopa County youth aged 19-24 not living in group quarters. The 16-18 year-olds were eliminated from this chart because most are in high school. As Figure 3 illustrates, the number of OY emerges significantly once risk factors reach 3 or 4. This finding suggests that the presence of 3 or more risk factors may be a useful predictor of OY. This information may allow teachers, families and communities to support youth who face these conditions and are at risk of becoming disconnected from education and the workforce.

Metro Phoenix - 2013

Population Age 19 - 24 | Not living in group quarters

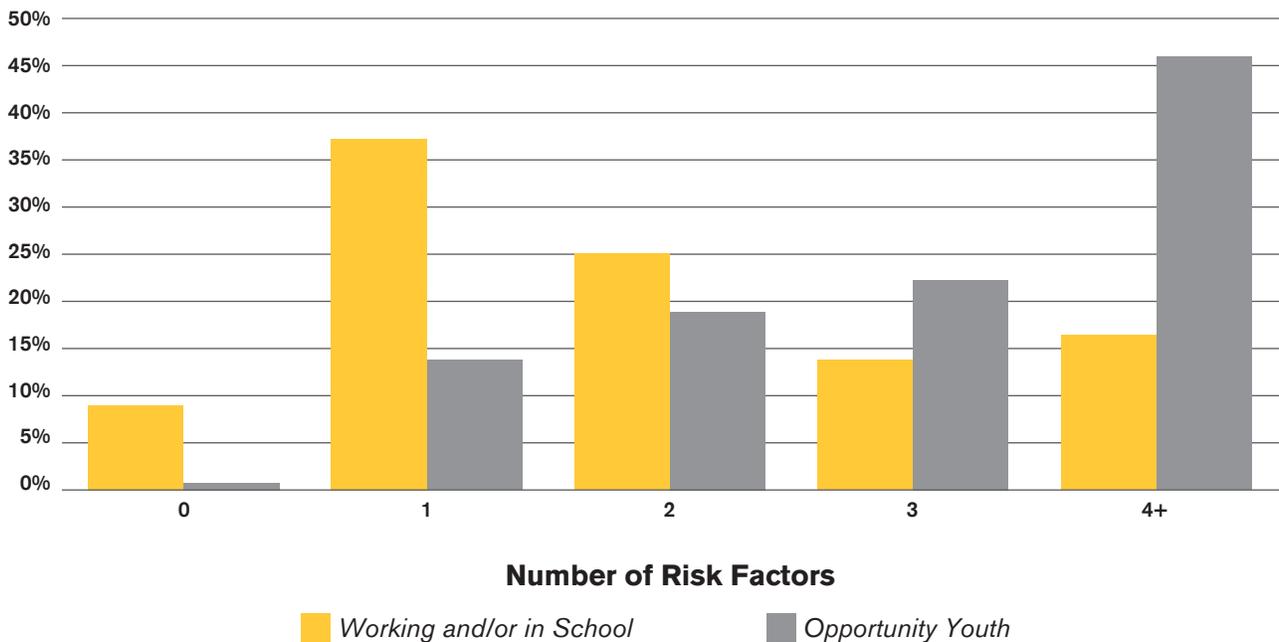


Figure 3. 2014 Maricopa County population of 19-24 year old and their number of risk factors

Economic costs of Opportunity Youth

The economic costs associated with Opportunity Youth are staggering. A 2012 study attempted to measure the annual and lifetime costs imposed on taxpayers for each Opportunity Youth. These costs include lost earnings, reduced economic growth and lower tax revenues.

The study estimated that each Opportunity Youth imposes an immediate taxpayer burden of \$13,900 per year and an immediate social burden of \$37,450 per year on average and compared to other youth. Taxpayer burden refers to the direct costs taxpayers will have to endure. Social burden refers to the productivity loss to the economy. These are annual amounts for each year that a youth is identified as having Opportunity Youth status.

After each Opportunity Youth reaches 25, he or she will subsequently impose a future lifetime taxpayer burden of \$170,740 and a social burden of \$529,030. Thus, the immediate burden is only a fraction of the future loss in potential: on average, only one quarter of the burden is incurred in youth (up to age 24); three-quarters is incurred afterward (ages 25-65).

In total, a 20-year old Opportunity Youth will impose a full taxpayer burden of \$235,680 and a full social burden of \$704,020. These are lump sum amounts expressed in 2011 value dollars. The economic burden depends on the age of the youth. Figure 4 shows how the economic burden is calculated for a 16-year-old Opportunity Youth. There is a burden each year of youth (ages 16-24) and then there is burden as a result of lost potential in adulthood (ages 25-65). The lifetime total burden is the sum of these youth and adult burdens. The lifetime total burden is expressed as a lump sum, i.e. how the burden is valued when the youth is 16 years old. Each 16-year-old Opportunity Youth, therefore, the total taxpayer burden is \$258,240 and the total social burden is \$755,900.

Tax Payer Burden for each 16-year-old Opportunity Youth

Ages 16-24

\$13,900

annual burden

Each year



Ages 25-65

\$148,790

lump sum burden

Valued at age 16



Lifetime total

\$258,240

lump sum burden

Valued at age 16

Social Burden of each 16-year-old Opportunity Youth

Ages 16-24

\$37,450

annual burden

Each year



Ages 25-65

\$461,020

lump sum burden

Valued at age 16



Lifetime total

\$755,900

lump sum burden

Valued at age 16

Figure 4. Tax payer burden and social burden for each 16-year-old Opportunity Youth in the Phoenix and Tucson Metro areas.

Total Cost of OY in Maricopa and Pinal Counties

LIFETIME
Total Tax Burden

\$27.3 Billion



LIFETIME
Total Social Burden

\$218.5 Billion

For the 92,248 Opportunity Youth in metro Phoenix and Tucson, these costs are staggering: a total taxpayer burden of \$27.3 billion and a total social burden of \$218.5 billion. On a national level, 5.6 million Opportunity Youth have a potential taxpayer burden of \$1.56 trillion and an aggregate social burden is \$4.75 trillion.

Opportunity Youth in the Workforce: A Win-Win

How We Might Get More Opportunity Youth into the Workforce:

Motivate Companies to Hire OY. Starbucks is launching perhaps the most ambitious set of international initiatives to motivate companies to hire Opportunity Youth. They recognize that there is clear economic benefit to hiring from this group. Early OY training and employment program success like that of LeadersUp show that this population tends to remain with their employer longer than non-OY; demonstrates a greater level of loyalty; and shows higher long-term rates of productivity. Walmart & Walmart Foundation, Taco Bell, Hilton Foundation of Hilton Hotels, and JPMorgan Chase also have enterprising programs designed to support OY.

- **Starbucks Initiatives:**
 - o Starbucks Customer Service Excellence Training with YouthBuild USA
 - o Starbucks Work Placement Program (Canada)
 - o Starbucks Apprenticeship (United Kingdom) – Barista Mastery and Customer Service
 - o Soong Ching Ling Foundation (China)
- **Walmart & Walmart Foundation:** \$16M in grants to seven non-profits to provide training, education, and career pathways for US retail workers.
- **Walmart's GED Reimbursement Program:** Walmart reimburses Associates who successfully complete their state accredited GED up to a maximum of \$300.00. This benefit also applies to the spouses of Associates who receive their GED.
- **Taco Bell's GED Program:** Earlier this year, Taco Bell piloted an online program through which about 100 employees are working to complete high school or earn their GED. Taco Bell covered the estimated \$1300 per-student cost. In addition, Taco Bell is testing a program that would help workers earn college credit through training modules they complete as part of their job. Fundamentally, the goal is to communicate the notion that education opens doors.

- **Hilton Foundation of Hilton Hotels Foster Youth Program:** The Hilton Foundation works with partners to support foster youth transitioning out of foster care in Los Angeles County and New York City as they emerge into adulthood, strengthen the systems that provide services to youth in care, and research best practices in the field of child welfare.
- **JPMorgan Chase Summer Youth Employment Program:** In 2014, JPMorgan Chase furthered their commitment to workforce readiness by investing \$5 million in summer youth employment initiatives in 14 U.S. cities. This commitment builds on New Skills at Work, their five-year, \$250 million global workforce readiness initiative, and is a continuation of philanthropic investments the firm has made over the past several years to create work placement programs, mentorships, and skills development opportunities for low-income youth across global markets.

These types of initiatives have been underway for a number of years, and have provided significant feedback on what works. Start with the idea that Opportunity Youth, by definition, are among the most difficult young adults to employ. They aren't in school; they have little or no relevant work experience; and the fact they are disconnected means they often deal with other personal issues ranging from drug use to family dysfunction. This means that simply encouraging companies to hire these kids is not likely to be a very effective strategy. Instead, we need to carefully consider what we've learned – and then work to employ those strategies here in Maricopa County.

On Sept. 9, 2015, Arizona State University hosted a 3-hour meeting with Russell Krumnow, Managing Director of Opportunity Nation, and local leaders involved in the effort to tackle this crisis. This meeting produced several strategies that have been incorporated into the following recommendations.

Recommendations

- **Target Those At-Risk of Becoming Opportunity Youth** – Morrison Institute's finding that youth who hold four or more risk factors have the strongest potential for becoming OY empowers programs to be pro-active. It is recommended that employment be supplemented by training programs developed to target youth who hold 3 or more risk factors.
- **Convene a Corporate Coalition** – Utilize ASU and other academic entities as convening spaces to articulate the value of a corporate coalitions like the 100K Opportunities Coalition (www.100kopportunities.org), discuss why this approach is novel and reach out to local and national businesses. The 100K Opportunities Coalition has several corporate sponsors who convene with the collective goal to create the nation's largest employer-led private sector coalition focused on helping young people build skills and attain credentials, while connecting them to employment. Arizona has the potential to be among the pioneers in this effort. Creating opportunities for researchers and business leaders to meet, discuss the possibilities of OY, and collaborate to create change has the potential to tremendously impact the social and economic future of the state.

- **Establish Partnerships** – Summarize the public policy and economic benefits of hiring OY and use this information to develop a call to action to help motivate new companies to join in this effort.
- **Commit to Hire** – Why? Because employment is the most effective strategy to “Solving” the Opportunity Youth problem: There is a growing consensus in the field that employment – as opposed to remedial education – is the most promising strategy for engaging Opportunity Youth. This reflects the reality that remedial education, as a stand-alone strategy, produces disappointing results. Partly this is because many Opportunity Youth struggled in school. So subjecting them to more of what didn’t work before isn’t appealing or very effective. In contrast, employment offers immediate rewards (including a paycheck), plus a much more tangible sense they are “going somewhere.” Starbucks is thus embracing the most promising approach to solving the problem.
- **Hiring Opportunity Youth should not be viewed as “charity,” but rather as a strategic effort that can help a business (if done right)**– This point is vital. If companies hire Opportunity Youth simply because they feel sorry for them, this effort will not succeed. Instead, they need to figure out how and why this population might help their business. For example: Many of the interested companies will be retailers, where high employee turnover is a problem. Done right, Opportunity Youth can make more loyal employees, thus reducing turnover. Clothing retailer Gap Inc. has demonstrated this in one of the most ambitious efforts to train and hire such youth. Year Up’s model has produced similar results. This effort will only be sustainable if companies believe they will benefit from it. Research done by Grads of Life, which promotes hiring of Opportunity Youth, has found the following benefits to employers from hiring Opportunity Youth:
 - o Cost-effective talent acquisition
 - o Increased retention (reduced turnover)
 - o Increased diversity (this is a major goal in many companies and industries). If a company has already embraced the goal of a more diverse workforce, then hiring Opportunity Youth is clearly a relevant solution, since most Opportunity Youth are non-White.
 - o Enhanced employee engagement: Opportunity Youth are often very appreciative of employment and so can be quite engaged.
 - o Stronger community ties: hiring Opportunity Youth can help improve a company’s relations with the wider community.
 - o **EXAMPLE: Gap Inc. “This Way Ahead” Program.** Gap’s program focuses on preparing young people for their first jobs. It is currently active in four cities – New York, San Francisco, Boston and Houston. The program has three phases: Job readiness classes covering topics like conflict resolution; paid internships at Gap, Old Navy or Banana Republic; followed by multiple months of follow-on support and guidance. Gap’s program is an excellent example of the kind of comprehensive approach that is more likely to be successful, since it combines training and support with paid employment.

- **Mentor – Career literacy is critical to helping put Opportunity Youth on a pathway to success.** Most Opportunity Youth have had little or no career guidance, and few see any pathways forward. Addressing this is a critical first step. The good news is that the Federal Workforce Innovation and Opportunity Act (WIOA) provides significant federal dollars aimed at such guidance. Arizona could build on the state's Education and Career Action Plan (ECAP) to help guide Opportunity Youth. ECAP is already being used in many of the state's high schools. It helps students explore and then develop career plans. This same tool can be used to help Opportunity Youth. Mentoring is a well-established way in which companies can help prepare young people for the workforce, and explore pathways to success. Partners are available to help companies launch a mentoring effort, so they don't have to reinvent the wheel. MENTOR, the national mentoring partnership, helps provide a structured mentoring relationship to 4.5 million at risk youth.

- **Partner – Employers can partner with non-profits to create a successful effort.** Employers don't need to do this alone. Instead, they can and should partner with non-profits who can help recruit and train Opportunity Youth.

Examples of Non-profits involved in this work:

- o **Year Up** – Year Up is an intensive one-year program that provides Opportunity Youth with 6 months of training, followed by a 6-month paid internship with an employer. Year Up recruits all program participants. During the first 6 months, they develop the technical and professional skills they will need on the internship. They then enter a well-paid 6-month internship with one of Year Up's corporate partners. The jobs that these Opportunity Youth are being trained for include IT, such as desktop and network support; Customer Service; and Fund Accounting. Companies that hire Year Up interns include Accenture, American Cancer Society, AOL, AT&T, Bank of America, Cisco, Ernst & Young, General Electric and Google. Year Up was launched in Boston in 2000, and now has spread to more than 10 other cities including Phoenix. It has now served over 10,000 young adults and worked with 250 corporate partners.
 - o **YouthBuild** – A well-established non-profit that teaches disconnected youth construction skills – by building affordable housing and other community assets – as well as the skills and education they need to gain employment. YouthBuild operates a network of 260 urban and rural YouthBuild programs in 46 states. The US Department of Labor provides a good deal of funding for this program. Since 1994, over 130,000 young adults have been engaged with YouthBuild. In 2014, nearly 10,000 young people were engaged in this program. The impact: 77 percent obtain a high-school credential and/or industry-recognized credential; 61 percent went on to post-secondary education or jobs; 72 percent of those placed stayed in this position for at least 6 months.
- **Train – Combine learning with working– “Learn and Earn.”** Current work with Opportunity Youth starts with the realization that conventional remedial education is not a very effective strategy for solving this problem. That's because most Opportunity Youth failed or at least struggled in school. At the same time, Opportunity Youth tend to have some pretty

severe deficits in math, reading, and other key skills. That's why many of the most successful programs include training/education as a key ingredient – such as YouthBuild and Year Up. Moreover, combining education with a job helps transform what might be viewed as a temporary job into a pathway to advancement and a career.

- **Research – Use research to succeed.** Let's not kid ourselves. Successfully hiring Opportunity Youth is not easy. If it were, there wouldn't be nearly 100,000 in Maricopa County. Building a program that will make a significant dent in this problem will require applying the lessons learned from successful efforts elsewhere.

ASU's Leadership Potential in Addressing this Crisis

ASU is committed to playing a major role in addressing the Opportunity Youth crisis in Maricopa County and beyond. The university can play two key roles:

Foster collaboration and dialogue: No one company or organization can solve a problem this big alone. Instead, we must work together to build systemic solutions. And that will require dialogue, not only with the companies and organizations involved in this work here in Arizona, but also with national leaders, who can share what they can learn. ASU is eager to help foster such dialogue. The College of Public Service and Community Solutions and the Global Pathways Institute are just two of the university entities that have already helped host such conversations.

Conduct and share research: Second, a successful effort should be informed by research on what has and hasn't worked. The Morrison Institute for Public Policy and the Global Pathways Institute are eager to assist.

¹ <http://opportunitynation.org/disconnected-youth/>

² www.opportunitynation.org

³ Belfield, C., Levin, H., & Rosen, R. (2012). The Economic Value of Opportunity Youth. Retrieved from: http://www.serve.gov/new-images/council/pdf/econ_value_opportunity_youth.pdf

⁴ Ibid.

⁵ <http://www.bridgespan.org/getmedia/f759025f-729f-4c3e-9652-834bcbebdfe0/Youth-Hold-the-Key-Building-Your-Workforce.aspx>

⁶ <https://news.starbucks.com/news/starbucks-and-schultz-family-foundation-give-young-job-seekers-a-roadmap>

⁷ <https://news.starbucks.com/news/starbucks-canada-launches-canadian-work-placement-program-with-three-not-fo>

⁸ <http://www.starbucks.co.uk/promo/apprenticeship>

⁹ <https://news.starbucks.com/news/starbucks-makes-significant-education-investments-to-develop-future-leaders>

¹⁰ http://corporate.walmart.com/_news/_news-archive/2015/02/26/walmart-and-the-walmart-foundation-announce-16-million-in-grants-to-seven-nonprofits-to-provide-training-education-and-career-pathways-for-us-retail-workers

¹¹ <https://us.walmartone.com/en/walmart/Education/General/2147497524/GED/>

¹² <http://nm.com/blog/taco-bell-motivates-employees-customers-finish-high-school>

¹³ <https://www.hiltonfoundation.org/priorities/foster-youth/our-approach>

¹⁴ <http://www.jpmorganchase.com/corporate/Corporate-Responsibility/summer-youth-employment.htm>

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