



Get a boost towards a better job

An Evaluation of the Job Boost Program

Momentum is an award-winning, charitable organization that works with people living on low incomes and partners in the community to create a thriving local economy for all. Below are the results of the three-year pilot Job Boost program which was initiated in 2016 by Momentum’s Skills Training department.

The Job Boost program provides a unique combination of microloans of up to \$10,000 to help reduce barriers to employment, combined with individualized referrals for career planning. The goal of the program is to contribute to reducing poverty and increasing sustainable livelihoods by supporting individuals in Calgary living on low incomes to improve their employment and increase their income.

“Job Boost helped my client finish his training. It was a great help that he received when nobody else was able to.”

-Community Partner

From 2016 to 2019, Job Boost received 330 loan applications, and of those, 96 loans were issued to participants who were eligible and a good fit for the program. The total cumulative Job Boost pilot loan portfolio was \$259,502. During the pilot, the loan write-off rates exceeded the 20% target set by the program.

Out of the 96 loans issued, the most common loan uses have been:



30% Education and training



22% Certification or recertification



18% Living expenses (while implementing their Learning Plan)

Other identified loan uses have included:

- Record suspensions
- Vehicles and maintenance
- Tools for work
- Exam fees
- Fines
- Books and supplies

To ensure continual learning and program improvement, the implementation of the Job Boost pilot was accompanied by a developmental evaluation process supported by external evaluators at Constellation Consulting Group. In the three-year pilot, 44 participants completed a 180-day follow-up interview to understand the impact that Job Boost may have had on their lives. Based on the evaluation design for the program, follow-up interviews took place with participants after they completed their Learning Plan. Due to this design, the data below does not include participant results from those who did not complete their Learning Plan. The follow-up interviews revealed that:

- 87% of Job Boost participants were employed either full-time or part-time, compared to only 34% who were employed at program intake.
- 96% of employed participants experienced a significant increase in income. The average income increase experienced by Job Boost loan participants was \$22,608.
- 100% of participants interviewed reported that participation in program made them more hopeful about the future.

At the 180-day follow up interview, 85% of Job Boost loan participants who were employed indicated that they were employed in their desired field or occupation. Of the participants working, but not in their desired field, 33% felt that their work was more meaningful, while 67% did not feel it was more meaningful and indicated they were working towards gaining skills and/or credentials that may enable more meaningful work in the future.

These changes experienced by Job Boost loan participants suggest that the program is creating positive outcomes that can ultimately contribute to the achievement of sustainable livelihoods.

Momentum's assessment was that though the Job Boost program worked very well for certain participants, the results were mixed over the course of the pilot project. Due to the lower than anticipated number of loans issued and the higher than planned write-off rate, the decision was made to put the Job Boost program on hold in mid-2020. When Momentum reviews this decision in late 2021 it will look at how to: improve the positioning of the Job Boost loan with social services organizations; revise loan procedures to improve follow-up practices and reduce the write-off rate; and ensure better alignment to Calgary's labour market.

"I work with immigrants, many of them very new to Canada, and for those who are able to access Momentum's funds it helps them to move from menial positions to actually working in their fields."

-Community Partner

There were many learnings from the three-year Job Boost pilot that will inform future microlending practices at Momentum. The full Job Boost evaluation report is available upon request to other microlending organizations who would like to learn from Momentum's experience with this program.

Lorna got back into a career she loved with Job Boost



Lorna is a passionate social worker, but she lost her job at the end of 2016.

She collected employment insurance and relied on her youngest daughter to help pay the bills until she found a new job. Eventually her savings were used up, her social worker license was about to expire, and her car was in dire need of repairs. Lorna needed a solution fast.

She applied for a Job Boost loan, which she used to renew her license and fix the car given to her by her father.

This was all done in time for her to accept a job she loves, working with high-risk youth.

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