

A decorative graphic in the top-left corner consists of several thin, parallel lines in black, blue, and orange. These lines intersect at various points, creating a grid-like pattern. Small geometric symbols, including squares, circles, and plus signs, are placed at some of these intersections. The lines extend across the top and left sides of the page.

# Rate Drop Rebate

Final evaluation report

October 24, 2017

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# Introduction

## Report purpose and approach

This report outlines the story of the *Rate Drop Rebate* pilot, including key milestones, successes, dilemmas, insights and lessons learned. Rate Drop Rebate (RDR) was a unique partnership that brought together financial institutions, publicly-funded employment service providers, the Government of Ontario, and Social Capital Partners (SCP) to deliver an innovative loan program designed to reduce unfair barriers to employment and help grow the province's small and mid-sized businesses.

SCP engaged Blueprint to evaluate the pilot using an *appreciative inquiry* approach. Appreciative inquiry is a collaborative process focused on exploring the issues and challenges of systems change from multiple perspectives. The approach emphasizes reflective practice, encouraging stakeholders to recognize strengths and successes and identify opportunities to build on these experiences moving forward. In this way, we hope to highlight the achievements and lessons learned through Rate Drop Rebate and contribute to a broader discussion about social innovation.

Blueprint conducted the evaluation using multiple lines of inquiry, including:

- A review of Rate Drop Rebate program documents, including presentation materials for stakeholders, marketing materials, reports to the Ministry, and internal project team notes.
- Interviews with key players in the Rate Drop Rebate story, including 6 employers, 8 representatives of financial institutions, 20 service providers, and SCP staff and leadership.
- Analysis of pilot data, including data related to the participation and outcomes of financial institutions, employers, service providers, and jobseekers.
- A review of relevant literature on workforce development, innovation, and systems change.

## Inside this report

This report is organized into three sections.

- **Part 1** – We begin by telling the story of Rate Drop Rebate from the design phase to the pilot's conclusion.
- **Part 2** – Next, we highlight what the pilot accomplished, and analyze what worked and did not work from the perspective of all major partners.

- **Part 3** – Finally, we draw on our analysis to identify key insights and lessons learned, as well as noting potential opportunities for further research and experimentation.

## About Rate Drop Rebate

Based on SCP's highly successful Community Employment Loans Program (CELP), Rate Drop Rebate aimed to help 1,100 Ontarians secure good jobs by providing recruitment services and financial incentives to small and mid-sized business owners who hired people facing barriers to employment. Rate Drop Rebate was piloted in Hamilton, London and Ottawa. While the immediate goal was to find jobs for individuals facing barriers, Rate Drop Rebate had broader goals related to systems change and social innovation. By providing a mechanism for businesses and financial institutions to work together to engage with community organizations who serve people facing barriers to employment, Rate Drop Rebate brought new actors into an area considered the domain of government. SCP saw potential in this collaboration for further innovation to create a fairer employment market for all.

### The Rate Drop Rebate Model

#### How Rate Drop Rebate worked

Rate Drop Rebate was designed to help small and mid-sized businesses by providing a cashback rebate on the loans or lines of credit they needed to grow their operations, as well as recruitment services to help them find the right workers. For every new employee hired through Rate Drop Rebate and retained for a minimum of six months, business owners received a cash back rebate on a loan or line of credit arranged through one of the partner financial institutions. The rebate was equivalent to a 1% reduction in the interest rate on a term loan (up to a maximum reduction of 4%) or the actual interest paid over six months on a business line of credit (up to a maximum of two years interest-free).

#### Who was involved

Rate Drop Rebate was a partnership between Social Capital Partners, the Government of Ontario, financial institutions (Alterna Savings, CIBC, FirstOntario Credit Union, Libro Credit Union, Meridian, Scotiabank, TD Canada Trust), and employment service providers.

#### How it was financed

The Government of Ontario funded the project with a grant intended to cover direct costs of the project and the cash-back rebates paid (up to \$5K per employee and \$20K per employer). The design of the project, based on the Deloitte feasibility study, suggested that government savings is social assistance payments over 6 months of employment would be greater than the maximum rebate paid to employers. In that way it was considered to be “self-financing.”

## About Social Capital Partners

SCP's mission is to develop new approaches to address employment challenges for people facing barriers to employment. In collaboration with strategic partners, SCP designs and tests innovative solutions to workforce development challenges, identifies promising models that benefit both employers and jobseekers, and develops value propositions that large organizations want to invest in to bring about transformative impact.

## Part 1: The Story

This section tells the story of Rate Drop Rebate as it unfolded from its initial inception to the pilot end. The story has five key phases:

1. **Designing the model** – The design phase began in early 2014 and included conversations with the Ministry of Economic Development and Growth (MEDG, formerly the Ministry of Economic Development, Employment, and Infrastructure); a feasibility study conducted by Deloitte; and consultations with financial institutions.
2. **Planning for implementation** – In November 2015, MEDG signs an agreement with SCP to fund the pilot. This agreement marks the beginning of the implementation planning phase.
3. **Launching the model** – The pilot launches in April 2016 in three locations: Ottawa, Hamilton, and London.
4. **Adjusting the model** – A few months after implementation, in response to significant learning and experimentation, SCP makes a number of adjustments to the model.
5. **Winding down the model** – In March 2017, approximately one year after the pilot launch, SCP explores options with the Ministry. Recognizing that the model is not creating as many job opportunities as they hoped it would, SCP ultimately recommends that the pilot be wound down. Ottawa and Hamilton were wound down approximately 3 months early, and London a month early.

# 1. Designing the model

## Building on Community Employment Loans Program

The Rate Drop Rebate model was based on SCP's successful Community Employment Loans Program. The Community Employment Loan Program (CELP) was a social finance instrument where SCP provided a small business loan to borrowers with a financial incentive to provide employment opportunities for low-income vulnerable populations. For every person hired by CELP borrowers through a community-based employment service provider (ESP) and retained for a minimum period, borrowers' interest rates were reduced on the loans provided by SCP. SCP worked with both the employer and employment service providers to ensure the employers were seeing quality candidates with a good chance of success.

SCP launched CELP in 2006, and over the course of its operation more than 400 jobseekers were hired by 50 employers. Based on this success, SCP began to consider how the model could be scaled. SCP quickly realized, however, that scaling would require significantly more funding and a much larger team. Given SCP's commitment to collaborating with strategic partners who can have the greatest impact, they began to explore whether they could develop value propositions that other organizations would want to invest in to bring about transformative impact.

As part of CELP, SCP was already working with banks to identify small businesses that needed loans. This initial collaboration with financial institutions sparked a series of questions: *What if banks started doing more of what we do? Could they use their capital and existing retail banking infrastructure to help deliver this product?*

At the same time that SCP was thinking about how to scale CELP, the provincial government had issued a call for proposals for social impact bonds. This sparked a second set of questions: *Could CELP be scaled in way that was superior to social impact bonds, i.e. did not require the significant upfront funding that is usually required with social impact bond models? What if CELP used the existing retail banking infrastructure and only incurred costs associated with the payout of the financial incentive to the employer upon the achievement of an outcome that generates cost savings of greater value?*

After preliminary analysis and consultations, SCP determined that 'CELP 2.0' was a model that merited further exploration. SCP shared their analysis with the Ministry. The Ministry responded favourably and provided funding for a feasibility study.

*"The original motivation of the program was to scale SCP's existing program while leveraging the funds and connections of banks, and create a social finance opportunity which was more compelling than SIBs." – SCP staff member*

# Assessing feasibility

## DELOITTE FEASIBILITY STUDY

In 2014, with support from the Ministry, SCP leveraged its strategic partnership with Deloitte to conduct a feasibility study. Through primary and secondary research and analysis, the Deloitte team assessed the feasibility of growing CELP into a province-wide program. The study found that the implementation of CELP had the potential to generate long-term value for stakeholders.

The headline finding was that the rebate model had the potential to be self-financing if payouts to employers were only made after an employment outcome had been achieved that generated greater savings to public finances through channels such as reduced social assistance payouts. This possibility was particularly interesting to the Ministry, who had never seen a model with this structure before.

*“The study concluded that by offering an interest rate incentive to small and medium sized enterprises that implement a community hiring program savings would be realized by the reduction of other government support costs.” – SCP press release, November 2014*

Given the innovative nature of this program and the sensitivity of several key model inputs, a pilot project was proposed to assist in the refinement and testing of specific program conditions and elements to inform full-rollout program design. Table 1 highlights key model features and differences between the proposed CELP 2.0 model and the original CELP model.

**TABLE 1: KEY FEATURES OF CELP 2.0 AND COMPARISONS TO CELP 1.0**

	CELP 1.0	CELP 2.0
Business customer	Businesses who aren't able to access loans through traditional financial institutions	Any small to mid-sized business with a commercial loan product
Financial incentive	Access to both financing <i>and</i> an interest rate that declines with successful community hiring	Interest rate that declines with successful community hiring
Incentive structure	Business owners must agree to community hiring before they receive the loan	Interest rebate if individual hired is retained for six months
Business type	Franchise owners with a focus on hospitality and automotive aftercare	Any small to mid-sized business in any industry or sector

Source: Blueprint analysis

## DEVELOPING VALUE PROPOSITIONS

Encouraged by the positive findings of the Deloitte feasibility study, SCP set about developing a process and value propositions that would work for all stakeholders. Table 2 summarizes the value proposition presented to financial institutions and their borrowers (employers). Table 3 summarizes the value proposition presented to employment service providers.

**TABLE 2: VALUE PROPOSITIONS FOR FINANCIAL INSTITUTIONS AND EMPLOYERS**

<b>FINANCIAL INSTITUTIONS</b>	<b>BORROWERS (EMPLOYERS)</b>
New tool in your toolkit: financial incentive at no cost	Reduced interest rates
Government contributing \$4M	Free hiring support
Corporate social responsibility	Access to pre-screen, qualified, and motivated candidates
Public relations opportunity	Realizing proven benefits of a diverse and inclusive workforce
Market share gains	Strengthening their brand with their community and customers
Positive risk implication	Corporate social responsibility

Source: Ontario Community Loan Program, Pilot Overview, November 23, 2015

**TABLE 3: VALUE PROPOSITION FOR EMPLOYMENT SERVICE PROVIDERS**

<b>EMPLOYMENT SERVICE PROVIDERS</b>
Increased employment opportunities for jobseekers serve/support
Expanded employer partners and networks
Collaboration with varied partners – service providers, employers and SCP
Access to program data

Source: Ontario Community Loan Program, ESP Pilots, 2015



SCP had a long history working with employment service providers especially on their CELP project. As a result, they spent a lot more time with financial institutions in the design phase of the project for whom the concept was completely new, than they did with employment service providers.

## **ENGAGING FINANCIAL INSTITUTIONS IN THE DESIGN**

Recognizing that deep engagement of financial institutions was critical to the success of CELP 2.0, SCP ensured that they were a major focus of the design phase. SCP was able to leverage their existing relationships to obtain access to senior executives at several financial institutions. These executives provided valuable feedback on the model's value proposition and guidance on how to engage financial institutions. SCP also brought on a communications partner who had experience working with financial institutions. During this time, SCP held a series of engagement workshops through the Canadian Bankers Association, as well as one-on-one meetings with several financial institutions, including Meridian, Libro, CIBC, and TD.

## **ENGAGING EMPLOYMENT SERVICE PROVIDERS IN THE DESIGN**

In early September 2015, SCP began engaging employment service providers, job developer networks and umbrella organizations to get input and feedback on the proposed candidate sourcing and placement process, as well as on the memorandum of agreement (MOU) that partner ESPs would be asked to sign. Service providers raised a number of questions and SCP made clarifications and adjustments to both the process and MOU, in advance of presenting to the ESPs at large. SCP enlisted the help of job developer networks and other umbrella organizations connected to the ESP community in each specific region to help send invites to directors and managers of all Employment Ontario (EO) and non-EO employment service providers for information sessions. Those in attendance at these sessions were a combination of executives, managers and job developers. At each of these sessions, feedback, questions and one-on-one following up meetings were encouraged.

## **Deciding pilot scale**

During the design phase, SCP and the Ministry faced a critical decision of how large to make the pilot. While initial response to the CELP 2.0 model was positive, given the innovative nature of the program and the sensitivity of several key model inputs, SCP wanted to proceed cautiously. SCP favoured a scale that was substantial enough to provide proof-of-concept, but small enough to allow them to test various elements of the model, learn from this testing, and adjust the model accordingly. Initial scenarios considered targets as low as 300 hires and as high as 2,000 hires, with SCP expressing a strong preference for a target at the lower end of this range. In contrast, the Ministry, impressed by the model and seeing alignment with the province's broader policy objectives, strongly encouraged SCP to consider a target at the higher end of this range.

After discussion, a target of 1,100 hires was agreed to. While SCP was hesitant to pilot at this scale because it would limit their ability to be flexible and responsive, they were somewhat reassured by the Deloitte Feasibility Study which indicated that this scale would be plausible. In November 2015, SCP signed a pilot agreement with the Ministry with a target of 550 employers and 1,110 hires.

**REFLECTIONS ON THE DESIGN PHASE**

SUCSESSES	DILEMMAS
SCP was able to leverage its experience and experience working with a range of stakeholders on complex social finance initiatives.	While the reaction of financial institutions was largely positive, it was primarily being driven from a corporate responsibility angle rather than a business case. As the design phase progressed, SCP continued to look for ways to demonstrate the business case to financial institutions, feeling that financial institution participation for business reasons was critical to the model’s success.
Deloitte Feasibility Study presented a strong and compelling case that the model was not only viable, but also self-financing with tremendous potential to scale.	
Ministry staff responded positively and indicated alignment with broader policy objectives.	SCP was concerned from the beginning that the scale was too ambitious, not necessarily because the targets were too high, but because they shifted the focus from experimentation to ‘hitting the numbers’.
Financial institutions also responded positively.	

## 2. Planning for implementation

### Early wins with financial institutions

#### FINANCIAL INSTITUTIONS SIGN ON AS PARTNERS

Implementation planning began in late summer of 2015 (in anticipation of the agreement being signed) and continued into the fall of 2015. Similar to the design phase, engaging financial institutions was the major focus of this phase. To a large extent, this investment paid off. In October 2015, a major milestone was achieved, with several financial institutions signing on as partners including: Libro (London); CIBC (Ottawa, Hamilton, and London); FirstOntario (Hamilton); Alterna Savings (Ottawa); and Meridian (Ottawa, Hamilton, and London). This was no small feat given the inherent risk aversion of large financial institutions.

Shortly after these financial institutions signed on, SCP began focusing on marketing and brand development. SCP made a significant investment of time and effort in developing a brand identity and polished marketing materials. SCP decided on the name *Rate Drop Rebate* and set about creating materials that would appeal to financial institutions and business owners.

On a more operational track, early in the process, SCP set up an implementation committee that consisted of bank and credit union representatives, MEDG, Deloitte, and SCP. Training for financial institutions began in January 2016, with a series of one-on-one implementation and training strategy meetings with each FI partner. These meetings were followed by one-on-one FI partner Business Advisor training sessions in the spring.

#### ENGAGEMENT WITH ESPS

In January and February of 2016, information sessions were held with employment service providers in Hamilton, Ottawa, and London to sign up interested partners. SCP shared information about the intent and objectives of the pilot including the specific value proposition for employment service providers (See Table 3). While several employment service providers signed on, others were more reluctant. When providers were interviewed between November 2016 and January 2017, some providers stated that their reticence was due to questions about how the model would work in practice (e.g. how would job candidates be handed off to Rate Drop Rebate staff and, ultimately, to employers?) For other providers, their reluctance was more related to design questions, such as whether and how the incentives associated with this pilot could be used in conjunction with existing tools such as wage subsidies. In all three pilot locations, information sessions were followed-up with meetings to answer questions, encourage more providers to come on board, and to prepare the partners that had already signed on for the launch.

## RECRUITMENT LIAISONS

In February, SCP hired a *recruitment liaison* for each pilot location. Recruitment liaisons were envisioned to be an intermediary for financial institutions, employers, employment service providers, and job candidates. Their role was to: a) be the first point of contact for the employers that were referred to the program, and then to work with interested employers to identify their hiring needs; and b) work with employment service providers to solicit jobseeker referrals, assess the quality of these referrals, and coordinate job interviews for qualified candidates.

## REFLECTIONS ON THE IMPLEMENTATION PLANNING PHASE

SUCCESES	DILEMMAS
<p>Having several financial institutions sign on so early in the process was a major win.</p>	<p>The extensive investment of time and resources required to engage financial institutions meant that there was less time to engage employment service providers in the design and early planning. This resulted in many providers not feeling bought-in to the project when it was introduced to them in the implementation phase.</p>
<p>Many employment service providers found the Pilot’s value proposition compelling and signed on after the first information sessions.</p>	<p>Engaging employment service providers turned out to be more challenging than expected as providers had questions about both the model’s design and how it would work in practice, as well as concerns about client privacy and information sharing.</p>
	<p>Interviews conducted with service providers between November 2016 and January 2017, identified some issues that had not been identified in the design phase.</p>

### 3. Launch and early implementation

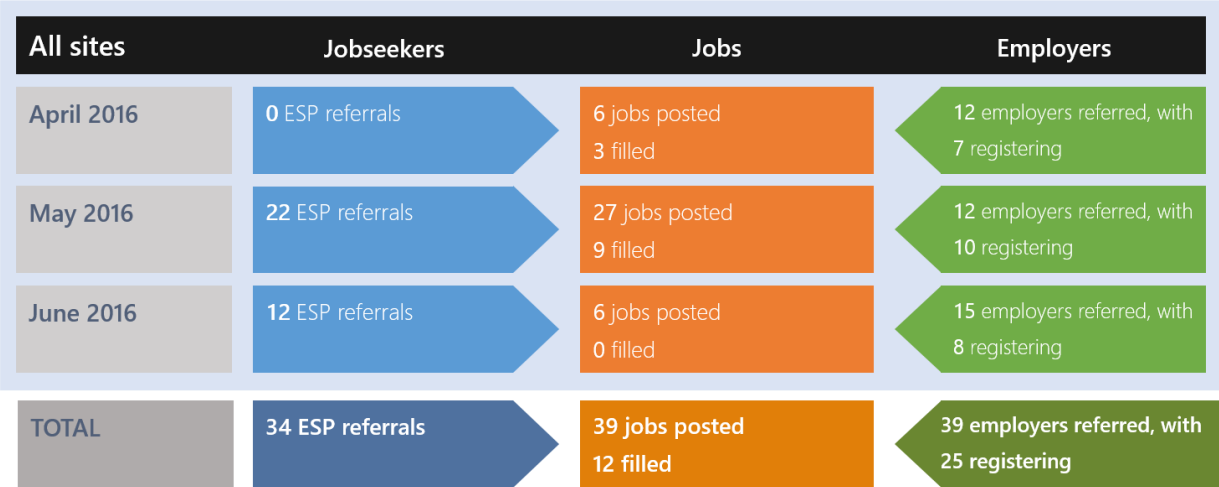
The launch of Rate Drop Rebate in April 2016 was a high profile event, with MPPs, local media, and a government press release that linked the pilot to the province’s policy priorities, including the provincial employment strategy for people with disabilities and Ontario’s Accessibility Action Plan.

But despite the strong initial commitment of six financial institutions, employer referrals were lower than expected. Figure 1 illustrates the key trends in the referral and registration of jobseekers and employers during the pilot’s launch and early implementation (April to June 2016). Figure 2 provides month-by-month breakdowns of jobseeker and employer engagement trends, as well as job outcomes, during this phase. As Figure 2 shows, from April to June 2016, financial institutions referred only 39 employers.

**FIGURE 1: TRENDS IN JOBSEEKER AND EMPLOYER ENGAGEMENT**



**FIGURE 2: EARLY IMPLEMENTATION RESULTS FOR ALL SITES**



**A SMALL NUMBER OF BRANCHES GENERATED MOST OF THE REFERRALS**

Our analysis also showed there was considerable variation in referral rates, and the low total number of referrals masked some very notable pockets of success.

- **Variation across FIs** - Interestingly, employer referrals between April and June 2016 were concentrated among two financial institutions, CIBC and Libro, who collectively referred over half of the businesses in this time period.
- **Variation within FIs** - Referrals also varied drastically between branches, with certain branches consistently referring multiple businesses per month, while four branches referred no one in this time period. Branch variation was particularly notable at CIBC, where 3 of their branches made no referrals.
- **Variation also referred across sites** – London branches referred 19 businesses, Hamilton 13, and Ottawa only 7.

An important takeaway from this analysis is that initial referrals were largely made by a small set of early adopters. Over half of referrals in the early implementation phase were made by 5 branches – 2 in Ottawa, 2 in London, and 1 in Hamilton. Among the remaining 21 branches, uptake was much slower, with few or no referrals occurring in the early months of the pilot.

**FINANCIAL INSTITUTION INTENSIVE ENGAGEMENT & EXPANSION**

In response to these low numbers, SCP developed an intensive engagement and expansion strategy to encourage deeper engagement. The strategy included a number of elements, such as on-boarding branches that didn't have a designated business advisor; engaging branch managers and other branch staff who would have contact with business owners; face-to-face meetings; telephone calls

with upper management to show buy-in from the top; and branch huddles to discuss benefits, success stories, and selling tactics. Recruitment liaisons also began experimenting with different approaches to partnering with financial institutions at business outreach events.

While the intensive engagement activities were received favourably by most branches, SCP quickly realized they were up against the multiple competing demands that frontline staff at financial institutions faced. Moreover, they also realized that many frontline staff did not see Rate Drop Rebate as central to their core objectives, and instead saw it as a corporate social responsibility initiative. Given the demanding context of frontline financial services, getting their attention to focus on an activity that was seen by many as peripheral presented a major challenge. Recognizing this, recruitment liaisons made sure to spend even more time with early adopters so that they could support them to be even more effective champions of the pilot.

As we illustrate in the next section, the results of this re-engagement begin to pay off in July, with the number of employer referrals increasing from just 39 in the first 3 months (April to June) to 58 in the next 3 months (July to Sept).

## **EMPLOYERS RESPOND FAVOURABLY**

Although the total number of employers referred was low, 25 of 39 employers who were referred for the pilot ended up registering (see Figure 2), which represents an impressive 64% conversion rate. Among these 25 registered employers, there were 12 positions filled. This represents a strong early response from employers, who are the ultimate customer in this model.

## **SERVICE PROVIDER ENGAGEMENT IS UNEVEN**

Within the first three months of the pilot, 32 service providers in Ottawa, Hamilton and London agreed to partner with Rate Drop Rebate to refer jobseekers for positions with registered employers. In the three months following the launch, 7 of the 9 employment service provider partners in London who had signed a Memorandum of Understanding (MOU) with SCP referred at least one candidate. While initial referral numbers were relatively low for these partners, most referred multiple candidates during the launch period, and referral numbers increased as the project rolled out.

However, referrals were far lower in Hamilton. Only 4 of 9 providers in Hamilton who had signed MOUs in this period referred candidates, and 2 of these providers only referred one candidate (however, on average, Hamilton providers signed MOUs later than London providers).

Figure 3 provides breakdowns of jobseeker and employer engagement trends, as well as job outcomes, across the three program sites. An alternate view, mapping the number of service provider referrals per job posting for each month can be found in Appendix A.

**FIGURE 3: EARLY IMPLEMENTATION RESULTS AT EACH SITE**



**Note:** Figures identify total jobseeker referrals, job postings, and employer referrals to the program in a given month. Job filling numbers are associated with the jobs posted in that month, and the jobs may not have been filled in the same month that they were posted. Similarly, employer registrations are associated with the specific employers who were referred in a given month, and registrations may not have occurred in the same month as referral.



## **THE PROVINCIAL MINISTRY THAT FUNDS MOST EMPLOYMENT SERVICE PROVIDERS DID NOT ACTIVELY SUPPORT RDR AT THE OUTSET**

Hoping to increase engagement, SCP quickly reached out to the employment service providers who were early adopters. Through this process, SCP learned that hesitation on the part of some service providers was at least partly due to uncertainty as to whether the pilot was supported by the provincial ministry from which they receive funding (the Ministry of Advanced Education and Skills Development, MAESD, formerly the Ministry of Training, Colleges, and Universities, MTCU). This uncertainty was unexpected by SCP given that the pilot had already received substantial funding from the Government of Ontario, was publicly linked to high-profile provincial priorities and MAESD had been included in early conversations about the pilot.

One month after the pilot launched confusion among service providers in Hamilton (surrounding information sharing and resume referrals) was escalated within MAESD, leading the Ministry to issue a memo in May, 2017 stating that providers should not engage with Rate Drop Rebate until they received further direction. Job seeker referrals from employment service provider partners slowed almost to a halt while SCP and MEDGI worked with MAESD to validate that the job seeker information required from providers, complied with Ministry guidelines. MAESD confirmed that there were no privacy issues violated and communication was widely distributed to their networks of providers acknowledging full support of RDR. Although the MAESD position was eventually clarified, there is no doubt that it had an impact on the Pilot's early outcomes. Almost all of the Employment Ontario service providers that were interviewed as part of the early implementation evaluation indicated that the MAESD memo was a significant factor in influencing their level of engagement (Early Implementation Report, 2016).

## REFLECTIONS ON THE LAUNCH AND EARLY IMPLEMENTATION

SUCCESES	DILEMMAS
<p>The pilot launch was a high-profile event that generated extensive positive media coverage.</p>	<p>The value proposition for financial institutions appeared to be less compelling in practice than it had been in theory.</p>
<p>Though employer referral volumes were low, initial employer response through registering and hiring was positive among those referred.</p>	<p>Financial institution representatives faced multiple competing demands and some saw Rate Drop Rebate as peripheral to their core objectives.</p>
	<p>Employment service providers raised concerns about the pilot, which were escalated to the Ministry that oversees them. This created hesitation for ESPs to participate.</p>

## 4. Adjusting the model

### Early pivots

#### EXPANDING CHANNELS IN JULY

From the April 2016 launch onwards, Social Capital Partners closely monitored pilot activities and progress toward targets. When it became apparent that the pilot was not engaging as many employers or filling as many positions as expected, Social Capital Partners analyzed outcomes and solicited feedback from partners to find ways to strengthen the model and its implementation.

In July 2016, three months after pilot launch, SCP made two major changes in an effort to increase both the number of employers and the number of jobseekers they were reaching.

1. **Expanding both the number of eligible financial products and the number of branches engaged** – To ensure that the pilot was reaching as many small- and medium-sized businesses as possible, Social Capital Partners expanded the eligibility of the pilot to companies who hold other financial products (commercial mortgages, business overdrafts, or business credit cards) with participating financial institutions. At the same time, SCP was also successful in engaging more branches to participate.
2. **Directly recruiting jobseekers** – To increase the pool of job candidates, Social Capital Partners began working directly with jobseekers facing barriers to employment by posting positions online, screening candidates, and hosting an ‘interview day’ in Hamilton.

While the decision to expand the number of eligible financial products was a relatively easy decision to make, the decision to directly recruit jobseekers was more complex. While SCP was committed to working closely with employment service providers, as the early implementation numbers show, providers were not referring enough candidates in Hamilton to meet employer needs. In fact, jobseeker referrals were so low, SCP was not able to source even the minimum viable number of candidates for each job posting to be credible to employers. SCP quickly realized that unless they were able to increase the number of jobseeker candidates in Hamilton immediately, the model would be in jeopardy. When initial efforts to encourage employment service providers to refer more candidates were not successful within the timeframe required to meet employer needs, SCP knew they must find another way to source jobseekers in order to keep the model viable. Given this conclusion, in July 2016, SCP began sourcing candidates directly using online recruiting tools for jobs in Hamilton. SCP took measures to ensure that they both asked candidates to self-identify as facing a barrier to employment, and then screened each applicant to ensure they were in the targeted demographic.

Both of these changes had a notable impact on both employer and jobseeker referrals, as described in Figure 4. Additional breakdowns of trends across each pilot site are provided in Appendix A.

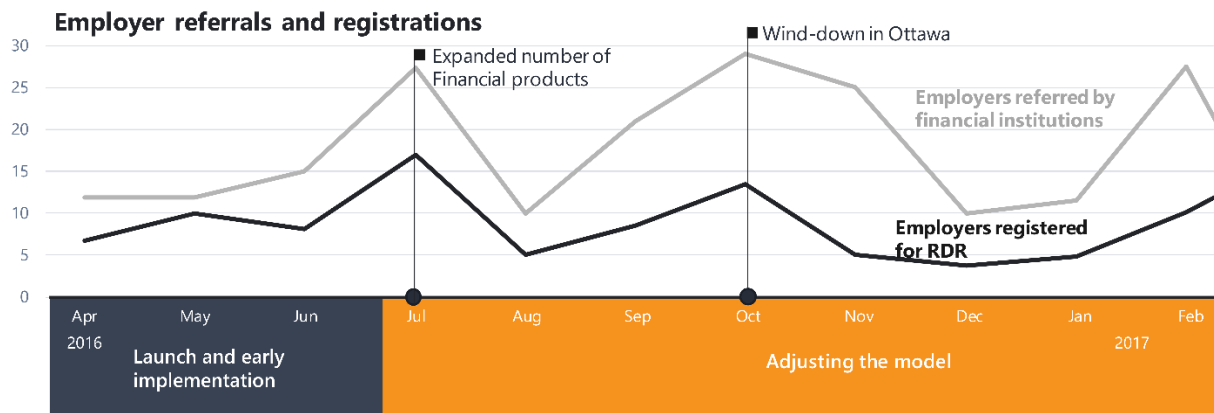
**FIGURE 4: TRENDS DURING ADJUSTMENT OF RDR MODEL**

All sites	Jobseekers	Jobs	Employers
July 2016	36 ESP referrals 321 other applications	14 jobs posted 1 filled	27 employers referred, with 17 registering
August 2016	12 ESP referrals 177 other applications	8 jobs posted 3 filled	10 employers referred, with 5 registering
September 2016	10 ESP referrals 456 other applications	11 jobs posted 4 filled	21 employers referred, with 8 registering
October 2016	10 ESP referrals 0 other applications	3 jobs posted 2 filled	29 employers referred, with 13 registering
November 2016	4 ESP referrals 98 other applications	5 jobs posted 1 filled	25 employers referred, with 5 registering
December 2016	1 ESP referrals 42 other applications	1 job posted 1 filled	10 employers referred, with 4 registering
January 2017	0 ESP referrals 118 other applications	13 jobs posted 2 filled	11 employers referred, with 5 registering
February 2017	81 ESP referrals 0 other applications	33 jobs posted 7 filled	27 employers referred, with 10 registering
<b>TOTAL</b>	<b>154 ESP referrals 1,212 other applications</b>	<b>88 jobs posted 21 filled</b>	<b>160 employers referred, with 67 registering</b>

## IMPACT ON EMPLOYER REFERRALS

Starting in July 2016, employer referrals began to increase. Figure 5 below highlights this trend. Between July and November, the average number of referrals were just over 22 per month. While still below target, this represented a significant increase over the initial months of the pilot. While part of the increase may be due to the expanded number of eligible products, part of the increase was also due to an increase in the number of branches engaged.

**FIGURE 5: TRENDS IN EMPLOYER REFERRALS**



As in the early implementation period, there was significant variation both across and within financial institutions. Four observations stand out:

- The majority of referrals during this period came from CIBC branches. Of the 151 referrals between April 2016 – November 2016, approximately two thirds came from CIBC. Most of the remaining referrals came from Scotiabank or Libro.
- Specifically, most referrals came from 4 branches in this period: over half of the referrals came from 2 CIBC branches in London and 2 Scotiabank branches in Hamilton.
- At least 50% of the total referrals from each of these four branches during this period were made in a single month, ranging between September and November 2016 depending on the branch.
- Overall, as the rollout of the pilot continued, branches began to refer more regularly. However, many referrals appear to be related to time-specific pushes by champion branches and SBAs, indicating that consistent referrals were likely not on the radar of most FI partners.

## **IMPACT ON EMPLOYER REGISTRATIONS**

Expanding the number of eligible financial products, combined with the re-engagement discussed in the previous section, had the desired effect of increasing referrals. But although employer referrals increased substantially between July 2016 and February 2017 relative to the first three months of the pilot, employer registrations only increased marginally in this time period. This raises the possibility that although the number of referrals increased, the overall quality or appropriateness of these referrals may have been lower.

## **IMPACT ON JOBSEEKER REFERRALS**

As the numbers in Figure 4 demonstrate, the direct recruitment of online jobseekers dramatically increased the total pool of jobseekers to several hundred jobseekers.

Some other key trends are notable in jobseeker referrals during this period:

- Seven of 10 London providers (including one new provider engaged in October) referred at least one candidate for jobs posted between August to October 2016, and 25 candidates total were referred over this 3-month period – an average of 2.8 candidates per job posted.
- Most of this referral activity in London was driven by 2 providers who were already fairly active at the program’s launch, as well as the new provider engaged in October.
- Provider referrals in London paused completely between November 2016 – December 2016 with no jobseeker referrals occurring in London over this time. This decline was in direct relation to the limited number of positions posted, with no positions posted in London from Nov. – Dec. 2016.
- The trend of stalled referrals was even more pronounced in Hamilton following the MAESD memo– from May 2016 to October 2016, only 15 candidates were referred while 23 jobs were posted – less than an average of 1 candidate per job.
- Similar to London, Hamilton referrals from ESPs were directly affected by the number of jobs posted.

## **SHIFTING RESOURCES IN OCTOBER**

In October, the departure of the Ottawa-based recruitment liaison opened the door to a strategic reallocation of resources. In response, SCP decided to leave the Ottawa pilot running, but without active financial institution or employment service provider engagement, and to shift resources to Hamilton and London. This decision affected employer referral numbers, as the five Ottawa branches completely stopped referring employers in the following month. However, it opened up the possibility of adding more on-the-ground resources in Hamilton and London.

## **EXPLORING SERVICE PROVIDER PERSPECTIVES IN NOVEMBER**

As SCP considered the best way to add more on-the-ground resources in Hamilton and London, they also set out to understand why employment service provider engagement continued to be lower than originally expected. As part of this effort, SCP asked the pilot evaluator to conduct consultations with partner and non-partner providers to better understand their experiences and perspectives.

This early implementation research surfaced a number of challenges related to branding and marketing (e.g. many providers thought the name sounded too corporate) and lack of clarity around the service model. One of the biggest areas of concern for managers and job developers was the need to advocate on behalf of clients with barriers. Based on the findings of these consultations, SCP set out to develop a service provider re-engagement strategy and to assure providers of SCP's long standing commitment to creating opportunities for people with barriers.

## **ADDING RESOURCES ON THE GROUND IN JANUARY**

Recognizing that some of the changes to the model, especially the decision to use online recruiting, had increased the scope and complexity of the work, SCP made the decision to split the role of the recruitment liaison position into two roles. The first role would be business development (in collaboration with financial institutions) and the second role would be jobseeker recruitment (direct recruitment and collaboration with employment service providers). In practice, this meant:

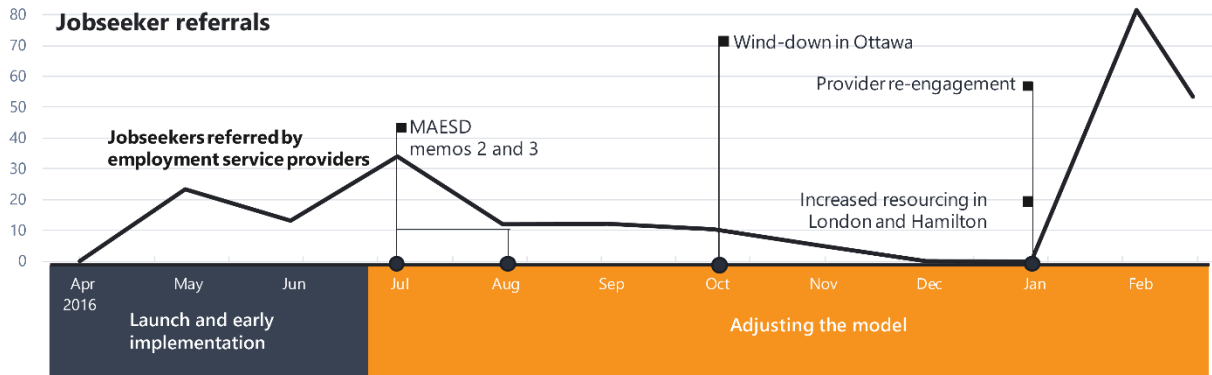
- A new recruitment liaison was hired in London to focus exclusively on jobseeker recruitment.
- This freed up the existing London recruitment liaison to shift his role exclusively to business development, but also expanded his geographic scope to include both London and Hamilton.
- In turn, this allowed the Hamilton recruitment liaison to focus exclusively on the jobseeker side of the equation.

By January 2017, the new recruitment liaison was in place and the shifts in roles were executed.

As Figure 6 shows, the addition of the new position, combined with a renewed focus on employment service providers, had a positive effect on the number of jobseeker referrals coming from employment service providers.

As these changes were taking place, and referrals from employment service providers were trending upwards, SCP continued to use direct recruitment, as it was perceived as valuable by employers. In addition, it provided fertile ground to experiment with alternative recruitment methods. Indeed, internal analysis by SCP suggested that the two recruitment channels worked well and actually complemented each other creating better service overall both for employers and for job candidates facing barriers. See Appendix C for additional analysis prepared by SCP.

**FIGURE 6: TRENDS IN PROVIDER REFERRALS**



- ESP referrals rebounded substantially in February 2017, following SCP’s re-engagement with ESPs.
- 59 candidates were ultimately referred from London ESPs in response to the 22 jobs posted in February. Most of these candidates came from ESPs that had previously been active referrers. Several referrals came from an ESP that had been newly engaged in January.
- 30 candidates were ultimately referred from Hamilton ESPs in response to the 11 jobs posted in February, approximately half of whom were from 3 different providers who had previously made no referrals to the program (one of which was newly engaged in 2017). Before this point, only 35 candidates total had been referred for 32 jobs in Hamilton, meaning that the number of referrals per posting nearly tripled in Hamilton for jobs posted in February.



## REFLECTIONS ON THE PIVOTING PHASE

SUCCESES	DILEMMAS
<p>SCP’s commitment to learning and experimentation yielded real time insights into what was working well and what was working less well and led to tangible ‘mid-course’ improvements. For example, splitting the recruitment liaison role into two functions increased the pilot’s capacity on the ground and had a impact on jobseeker referrals from employment service providers.</p>	<p>Several major pivots, as well as numerous smaller changes, required tremendous time and energy to execute and resources were stretched thin.</p>
<p>Pivoting to online recruiting increased the number of jobseeker candidates.</p>	<p>Pivoting to online recruiting initially raised questions from some employment service providers (which were addressed in the re-engagement campaign).</p>

## 5. Winding down

In March 2017, SCP recommended to MEDG that the pilot should begin winding down in a staged approach. Despite considerable effort by SCP and the recruitment liaisons on the ground, it had become increasingly apparent that the pilot would not meet its targets.

Over the next few months, registration closed and recruitment ended first in Ottawa, then Hamilton. As soon as the announcement was made, Hamilton financial institution branches began to decrease employer referrals, with only 8 referrals made between March 2017 and April 2017. However, interestingly hiring activity with previously registered businesses increased substantially and Hamilton achieved a high volume of placements within these final months.

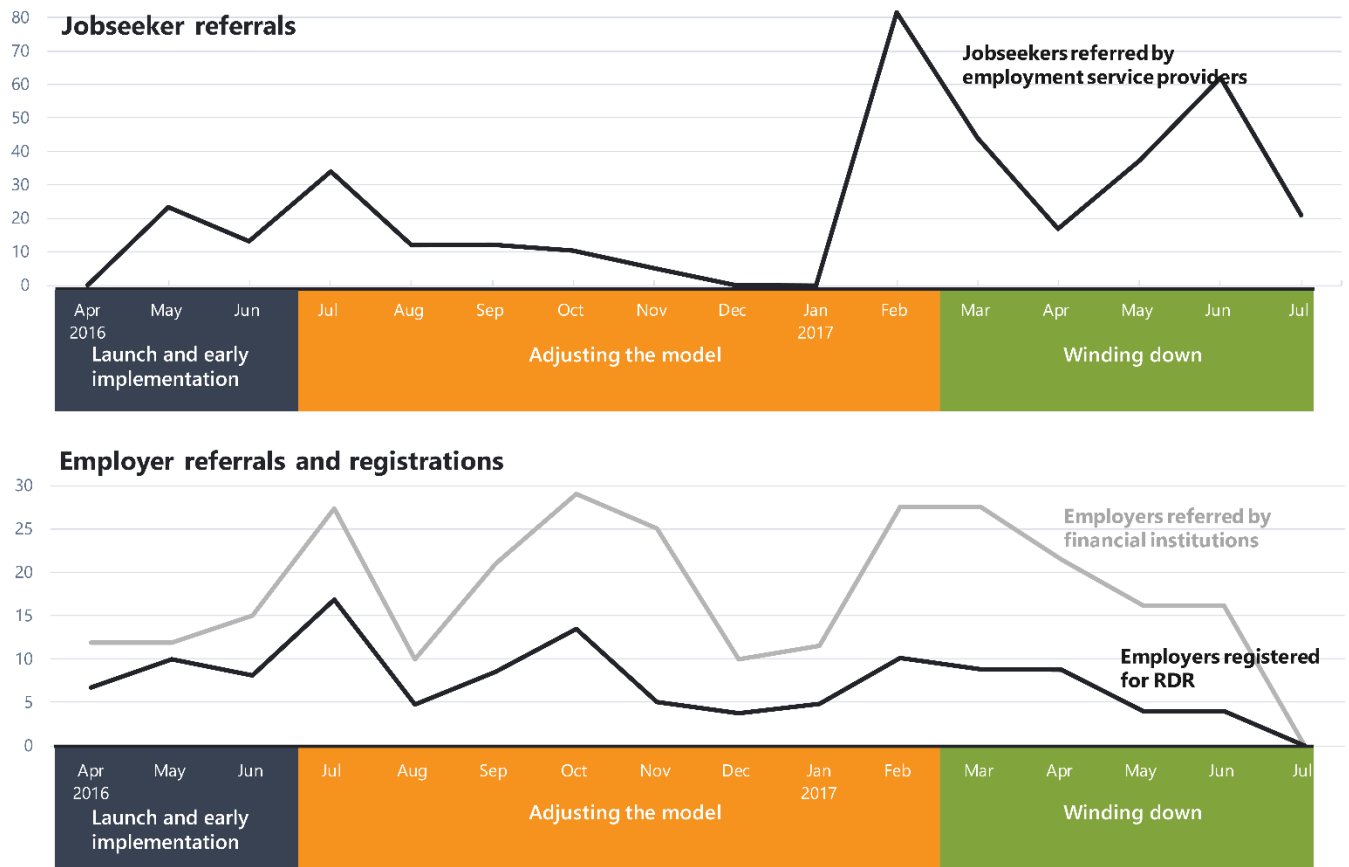
With the London location being the last to close, FI partner branches in London continued to refer employers, with a total of 73 between March 2017 and June 2017. Most London referrals during this period came from 4 CIBC advisors. Three of these advisors were active referrers throughout the program, and one was on-boarded in February 2017. Employment service providers also continue to refer jobseekers. To ensure there were enough jobseeker candidates, a decision was also made to start posting jobs in London online.

Figures 7 and 8 outline the key trends in referrals, registrations and job outcomes during the wind-down phase. Additional breakdowns of trends across each site are provided in Appendix A. Figure 9 provides an overview of trends in provider referrals, employer referrals and registrations throughout the pilot's implementation, mapped against key events. Perhaps what is most notable about Figure 9 is the strong positive trend in jobseekers hired for the last three months in which we have data. This trend is promising and suggests that as partners became more comfortable with the model over time, effectiveness was substantially increased. However, while efforts to re-engage with all stakeholders resulted in increased employee referrals, job seeker referrals and hires, they were ultimately all below what was necessary to hit targets.

**FIGURE 7: TRENDS DURING WIND-DOWN PHASE**

All sites	Jobseekers	Jobs	Employers
March 2017	43 ESP referrals 46 other applications	18 jobs posted 10 filled	27 employers referred, with 9 registering
April 2017	19 ESP referrals 36 other applications	12 jobs posted 8 filled	22 employers referred, with 9 registering
May 2017	47 ESP referrals 97 other applications	7 jobs posted 2 filled	16 employers referred, with 4 registering
June 2017	61 ESP referrals 354 other applications	24 jobs posted 16 filled	16 employers referred, with 4 registering
July 2017	21 ESP referrals 173 other applications	9 jobs posted 3 filled	N/A
<b>TOTAL</b>	<b>191 ESP referrals 706 other applications</b>	<b>70 jobs posted 39 filled</b>	<b>81 employers referred, with 26 registering</b>

**FIGURE 8: REFERRAL TRENDS DURING WIND-DOWN PHASE**



**FIGURE 9: OVERALL REFERRAL TRENDS THROUGHOUT PILOT**



## Part 2: Analysis

### High-potential findings requiring further experimentation

The achievements of the RDR pilot highlight several strengths associated with the model's design and its potential to add value for stakeholders in the workforce development ecosystem. These are areas of promise, where further research and experimentation are recommended.

#### Demonstrated the appeal of a model that aligns incentives

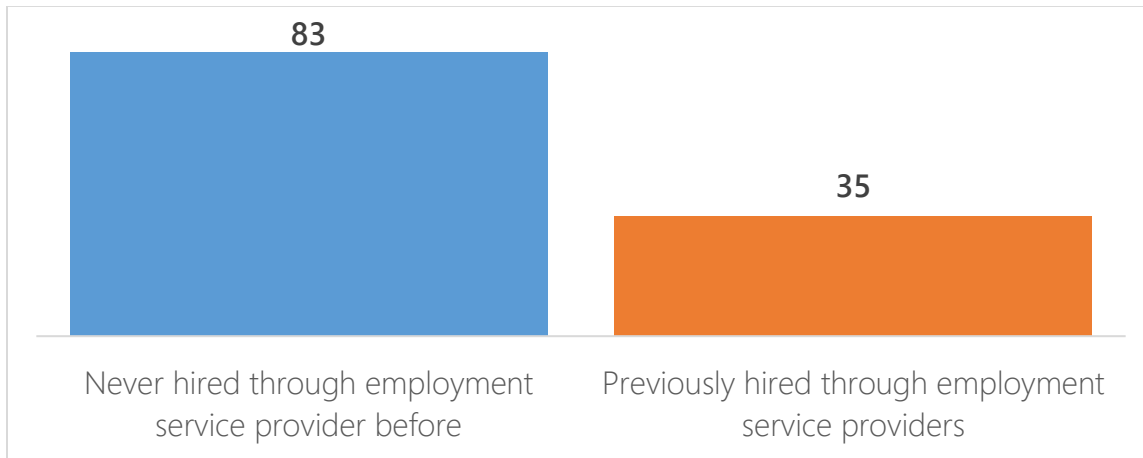
A wide range of stakeholders and partners agreed that the model was an intuitively appealing way to bring businesses and financial institutions together and to bring new actors into an area previously considered the domain of government.

We outline more detailed stakeholder perspectives on the following section, including a more detailed description of their perspectives on the model's potential to better align incentives between diverse agents.

#### New employers introduced to the employment service system

The majority of employers engaged by the pilot had never worked with an employment service provider, highlighting the model's value as a new channel for employer engagement. As indicated in Figure 10, of 118 registered employers surveyed, over 70% indicated that they had never hired through an employment service provider before. Given the striking finding that most employers of the employers engaged by the model were new to the public employment service system, SCP is currently exploring how different aspects of the model may represent effective approaches for reaching even more small businesses who have hiring needs.

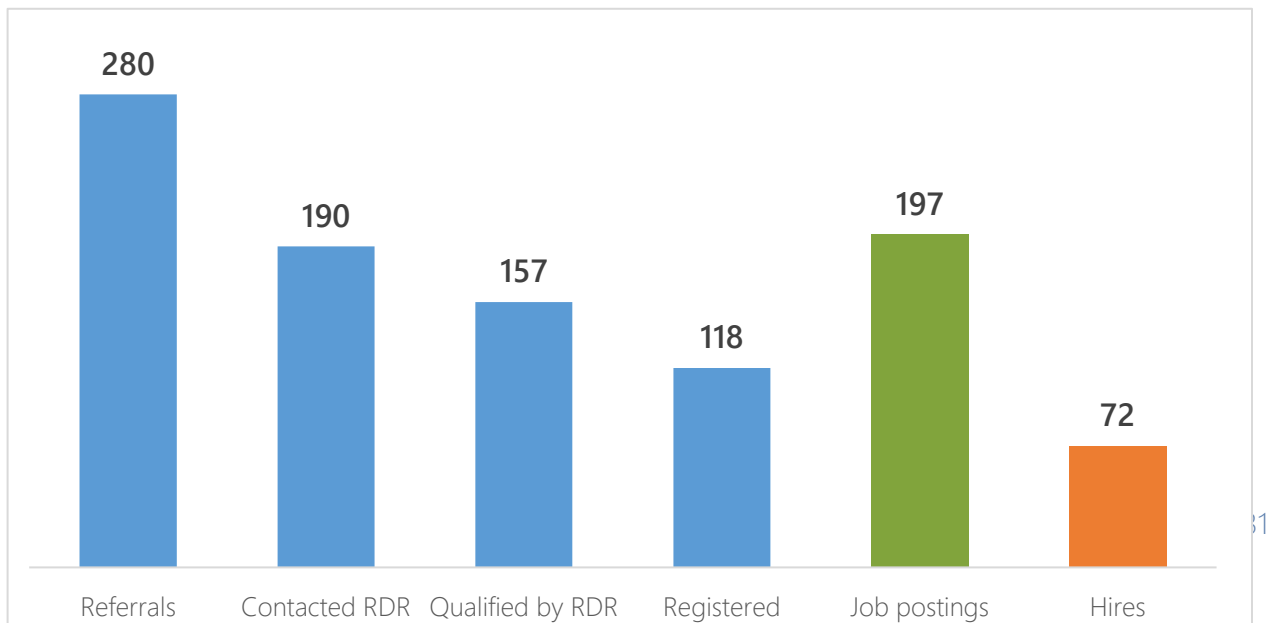
**FIGURE 10: EMPLOYER EXPERIENCE WITH EMPLOYMENT SERVICES**



### Engaged partners found value in the model and together generated outcomes for jobseekers with barriers

Several financial institution representatives and employment service agencies supported and championed the model. Although these champions were small in number, together they generated tangible outcomes for jobseekers with barriers. Figure 11 provides an overview of the Pilot 'by the numbers' starting with employer referrals from financial institution representatives, moving along the pipeline towards employer registration and job postings to hires and current retention outcomes (as of printing, some hires had reached the 6-month retention mark and some hadn't). SCP is continuing to track these numbers and is currently conducting analysis both to understand the factors underlying the conversion rates from one part of the pipeline to the next and to understand the role champions played driving these conversion rates. SCP staff noted that the conversion rate of registering qualified employers that made contact with the RDR team was quite high (118/157).

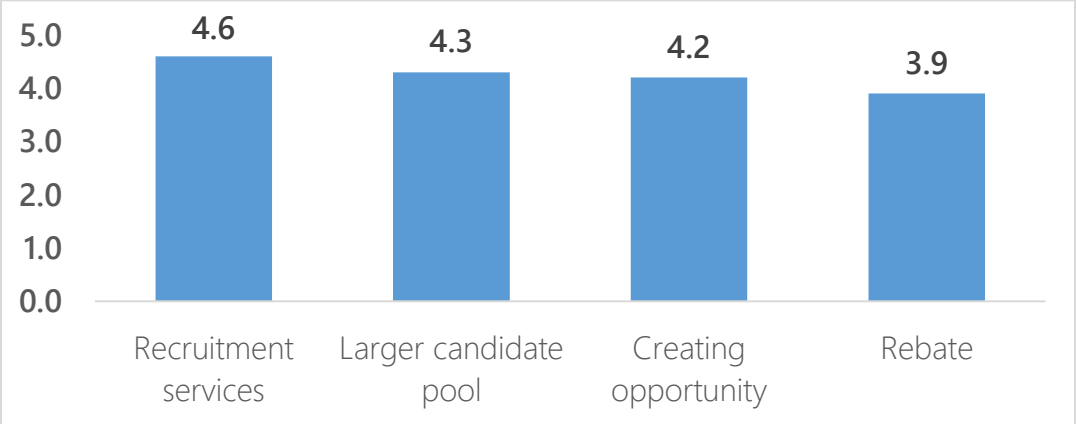
**FIGURE 11: OVERALL OUTCOMES ACHIEVED**



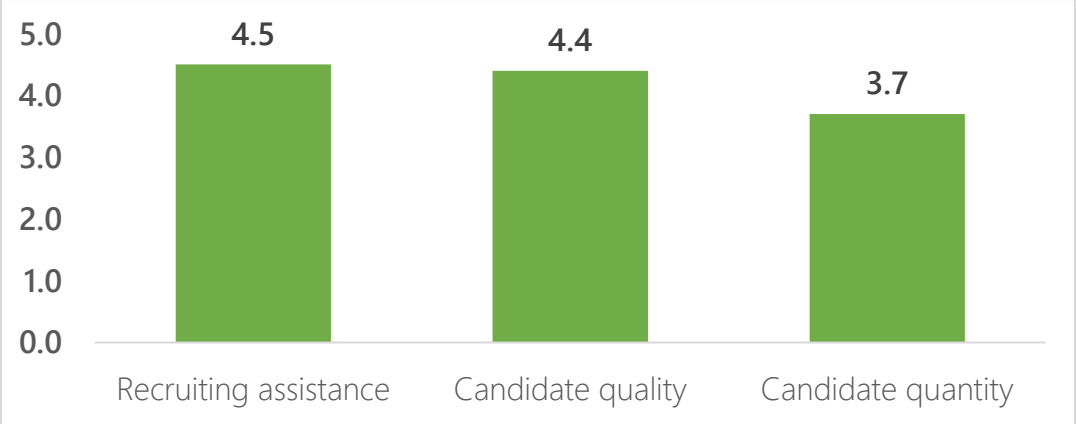
## Demonstrated a need for high quality HR services

The pilot demonstrated that many employers face challenges in finding the right candidates among many jobseekers who are looking for work, highlighting the value of a model focused on recruiting and job matching support, especially for small businesses. In both consultations and surveys, employers who used the model indicated that for many of them, the recruiting and HR support they received through RDR was its most valuable feature. Figure 12 shows that when asked to rate the importance of different parts of the model, a sample of 17 employers surveyed a week after hiring indicated that recruitment services were more important on average than other features of the model. While this same sample was generally satisfied with both the support provided by pilot staff and the candidates they received through the model, they indicated higher levels of satisfaction with the support, as indicated in Figure 13.

**FIGURE 12: EMPLOYER IMPORTANCE RATINGS (5-POINT SCALE)**



**FIGURE 13: EMPLOYER SATISFACTION RATINGS (5-POINT SCALE)**





## Key challenges

The RDR pilot also encountered some significant dilemmas and challenges. Overall, the pilot did not engage as many employers or jobseekers as originally intended. While an impressively high proportion of engaged employers were interested in the model, the model's reliance on existing channels limited its potential for success:

- Financial institutions did not make enough *employer referrals*
- Employment service providers did make enough *jobseeker referrals*

In the following section, we explore the perspectives of financial institutions, employment service providers, and employers in more depth.

While our analysis suggests that there were several factors that made it difficult for the pilot to achieve its goals, both pilot *scale* and model *complexity* were major factors. We discuss each of these factors in Part 3 of this report.

# Partner perspectives

## Financial institutions

At the heart of the Pilot were a small number of dedicated financial institution representatives that believed strongly in the value of the Rate Drop Rebate model. These representatives felt that Rate Drop Rebate was of real value to their business clients and added value to their work by providing a new product they could use to strengthen their client relationships. While these representatives were fairly small in number, a larger number of the representatives we spoke with perceived the pilot as a valuable corporate social responsibility initiative that gave them the opportunity to give back to their communities by improving the employment prospects of jobseekers with barriers. Some of these representatives also highlighted the important potential role they can play as a trusted advisor to small businesses.

Despite these strengths, several financial institution representatives felt that it was difficult to integrate the model into the work of frontline staff, especially given competing priorities and the importance of achieving core selling objectives. These challenges were exacerbated by the fact that RDR was not

### CASE STUDIES

**Financial Institution A** felt that the Rate Drop Rebate model was very valuable program from a corporate social responsibility perspective, and representatives across several branches were highly enthusiastic and engaged in the pilot. All of the representatives from this institution that we spoke with emphasized that it was challenging to keep RDR top of mind. Account managers serve a high volume of clients and have to strategically choose which services and products they promote. Moreover, even when RDR was top of mind, account managers serve new business clients with a wide range of financial needs and circumstances, making it often difficult to find an opportunity to introduce and promote the pilot.

**Financial Institution B** saw RDR as a useful addition to the “tool belt” of products that account managers can offer to small business clients. However, representatives from the institution identified some challenges in integrating RDR into their work, especially in cases where account managers did not clearly understand the key features of the model. They noted that any early negative experiences with the pilot (for example, an account manager referring an employer whose hiring needs are not met by RDR) made staff very hesitant to continue referring employers. Some representatives at Financial Institution B felt that the focus of RDR should have been on the HR assistance offered to employers, rather than the interest rate rebate. In addition, restricting eligibility to particular loan products was seen as a challenge, since many small employers who could have benefited from the program were not eligible to participate.

'owned' by the financial institutions themselves, meaning that it not only lacked the infrastructure and supports of their other financial products, but also that staff could not confidently sell it as their own.

In total, the features outlined above were not sufficient to engage the vast majority of bank representatives, even if they felt the product was generally of value. Further work using this approach would need to address this lack of broad engagement.

## **Employment service providers**

In general, most of the employment service providers that were engaged as part of the early implementation evaluation felt that RDR had value as potential new channel for employer engagement. Generating job opportunities for clients, especially those facing barriers, is an important priority for providers, and many saw the pilot as a potential solution for this need.

Several service providers noted, however, that some of the job opportunities generated through RDR were not as well-aligned with the needs of the clients they serve. More broadly, some providers expressed concerns about whether the pilot was attuned to the needs of jobseekers with barriers to employment, noting that the hiring targets seemed unrealistic. Several providers highlighted the importance of advocating to employers on behalf of clients with multiple barriers, and noted that the model did not fully account for these needs. In addition, many providers felt that the overall volume of job openings was too low to have a meaningful impact on their day-to-day work.

Several providers were uncertain about how the model could or should work in practice. More specifically, there was some confusion about the delineation between the role of the recruitment liaison and job developers, and how or when providers should engage directly with employers. Providers also expressed some concerns about the branding and market of the pilot, noting that the name “Rate Drop Rebate” and the program marketing materials did not speak to the benefits of provider and jobseeker participation.

## CASE STUDIES

**Provider A** was initially enthusiastic about RDR and referred several candidates to the program in the initial months. However, their engagement slowed somewhat as the pilot progressed. Ultimately, the provider felt that the volume of employer referrals from RDR was not enough to have a meaningful impact for their clients, making it difficult for staff to prioritize RDR referrals in their day-to-day work. They also expressed some concerns about the coordination of RDR activities with their existing job development processes and jobseekers supports.

**Provider B** also had a high degree with engagement with RDR followed by a drop-off in referrals. However, following the provider re-engagement in late 2016 and early 2017, Provider B substantially increased their referrals to the program. The provider had a pre-existing relationship with the new recruitment liaison who was brought on board in early 2017. This relationship helped fostered a high level of trust and understanding and was cited as a crucial factor that contributed to the provider’s willingness to deepen engagement.

**Provider C**, a small provider focused primarily on jobseekers with disabilities, was an early champion of RDR and continued to engage throughout the duration of the pilot. Provider C identified some challenges in finding the right candidates for the job opportunities available through RDR, given that many of the clients they serve have complex needs. However, they ultimately felt that RDR was a valuable new channel for employer engagement.

## Employers

In general, the employers we spoke with viewed the model as highly relevant to their day-to-day activities. Given that recruiting, screening, and hiring appropriate candidates is an ongoing challenge for small and mid-sized businesses, many of the employers we spoke with saw the HR assistance provided by RDR as welcome part of the solution. In some cases, employers noted that the assistance with recruitment and hiring was more valuable to them than the interest rate rebate.

Overall, employers felt that the process of registering for and hiring through RDR was straightforward and effective. The employers we spoke with praised RDR staff and felt that they clearly understood procedures and requirements for engaging with the pilot.

As discussed in the previous section, among the subset of employers who responded to the employer survey, most were highly satisfied with the recruitment services provided. This sentiment was reflected in the employer interviews. Some employers also mentioned that the quantity and/or quality of candidates referred to them through the program improved over the course of the project.

## CASE STUDIES

**Employer A** hired six individuals through the RDR pilot. While the first two candidates hired were ultimately unsuccessful in their positions, Employer A was pleased with the performance of the other candidates. When asked about their experience with the initial hires, Employer A noted that the candidates referred to them were not necessarily a good fit for their organization, and suggested that more job coaching and preparation to meet workplace expectations could have been helpful. Subsequent hires were better prepared and had skills and strengths aligned with the job opportunities offered by Employer A. Overall, Employer A felt that RDR added value to their organization.

**Employer B** hired four individuals through RDR, but only one individual was retained. The employer noted that while the candidates referred to them had the right soft skills, they lacked the job-specific skills and experience needed for the open positions at their company. While not all the candidates referred were successful matches, Employer B felt that the recruitment support offered by the program was valuable, and expressed that they would recommend the program to other businesses. Employer B also noted that while the financial rebate was appealing, it was the “icing on the cake” relative to the recruitment assistance they received, which was their primary motivation for participating in RDR.

**Employer C** hired three candidates through RDR. One candidate, despite receiving coaching from the employer and an employment specialist, was ultimately not successful in the role. Employer C had overall positive impressions of RDR, including the support from RDR staff and the program’s commitment to helping individuals facing barriers find employment, but felt that the model could have benefited from more in-depth candidate screening and a focus on finding the right match between jobseeker and job.

## Part 3: Key insights and conclusions

This section summarizes key insights and lessons learned from RDR. To identify insights, we drew on findings from multiple lines of inquiry, including program documents, program administrative data, and interview data, as well as relevant literature on social innovation, systems change, and demand-led workforce development.

This section includes insights related to:

- Model implementation
- Model design
- Overall strategy

### Model implementation

Implementing a complex, demand-led model is a challenging process. Our analysis of the Rate Drop Rebate pilot highlights a number of important takeaways about how to ensure multi-stakeholder initiatives like RDR can be successfully executed.

#### **1. BRINGING PARTNERS TOGETHER TO BUILD COMMITMENT TO A SHARED VISION**

Effective implementation of complex initiatives requires the commitment and buy-in of all multiple partners. On paper, a key strength of RDR is that it aligns incentives among partners and stakeholders who do not normally work together. In practice, however, these partners all have different needs, preferences, and values, and face different day-to-day realities in their work. Ensuring they can effectively work together in novel ways requires a significant upfront investment in building trust and fostering understanding (Kania & Kramer, 2011).

While some momentum and many small wins were achieved through the dedication and hard work of the recruitment liaisons, more may have been accomplished by bringing partners together to create a commitment to shared values. SCP staff made significant investments in communicating the project goals, purpose, and value proposition, but did so partner by partner. (*Source: interview data*). This resulted in some uncertainty and a lack of understanding about the role of each partner and the most effective ways that they could work together to achieve the pilot's goals.

The importance of building shared commitment among stakeholders was particularly critical given that RDR was attempting to build a new "supply chain" linking financial institutions, employers, employment service providers, and jobseekers. As with any supply chain, collaboration and

coordination are important for ensuring that each part of the chain is working well together. In the case of RDR, it was crucial that financial institutions, employers, and providers understood the connections between their activities and were able to coordinate their efforts. Bringing these stakeholders together early in the design and implementation process could have helped to foster an understanding of the role played by each partner and a recognition that the success of each partner was dependent on the success of the others.

Bringing partners together was especially important in the case of financial institutions and employment service providers who had little knowledge of each other and limited opportunities to engage with each other to understand what would be required to work together effectively. Many financial institutions noted that referring employers to the employment services system was a potential risk, given that they had little understanding of the system and did not want to damage the trust they had built with their employer clients. Many service providers, on the other hand, felt that the referrals they were receiving through the financial institutions and the job positions offered were not aligned with the needs of their clients (*Source: interview data*).

Because RDR operated as a supply chain, issues or challenges in one part of the model sometimes spilled over and negatively affected other parts of the model. For example, employers who did not have their recruitment needs met by employment service providers sometimes provided negative feedback to financial institutions, resulting in financial institutions making fewer referrals to the program (*Source: interview data*).

### **Key takeaway**

*Upfront investment in building commitment to a shared vision is important for fostering understanding and trust, and encouraging partners to work together to achieve common goals.*

## 2. PLANNING FOR MODEL OPERATIONALIZATION

Implementing a new model, especially one like RDR that involves multiple partners and novel ways of working together, requires careful planning to determine how the model will work in practice. While the overall design of RDR was well thought-out, additional planning and consultation with potential partners about how to operationalize the model on the ground could have increased its effectiveness.

In general, RDR partners agreed with the principles of the model and felt that the idea of leveraging existing channels for recruitment (financial institutions and employment service providers) made sense. However, determining how the model would be integrated into these channels proved challenging. Additional planning, or a co-design approach with all potential partners at the table, could have helped to clarify the day-to-day realities, incentives, and constraints of partners and ensure that RDR would work for them.

The pilot also could have benefited from a greater understanding of the specific labour market context and service provider ecosystem in each pilot location. There may have been greater opportunities to tailor or adjust the model at each site to align with community needs and preferences.

### **Key takeaway**

*Operationalizing new models like RDR requires significant research, planning, and input from project partners to understand what will work "on the ground." In order to achieve this, the scale of a new project should be commensurate with the resources allocated to the design phase.*



## Model design

In addition to the challenges in implementation, the results also highlight opportunities for enhancing design. These issues highlight some important lessons about designing successful workforce development programs.

### 3. CLARITY IN CUSTOMER NEEDS AND MODEL VALUE ADD

RDR was designed to address the needs of employers – the model’s ultimate customer – while also adding value for financial institutions and employment service providers. At the core of the model is *high quality recruiting services for small and medium size employers that enable them to hire jobseekers with barriers*. The interest rate rebate is simply a ‘hook’ that helps engage employers. SCP had already learned from their previous work that interest rate rebates on their own are not enough and that what employers really value is help with recruitment and hiring (*Source: interview data*). Indeed, this prior learning was confirmed by the employer data.

For financial institutions, RDR provided an additional product to offer their clients. Specifically, RDR was positioned as a product that could strengthen their relationship with small and medium-sized business owners. But while most financial institution representatives we spoke with indicated that they were always open to new ways to deepen their relationships with businesses, they also indicated that this was not a key priority for them (*Source: interview data*). Given this, it was important that RDR was able to demonstrate its value to financial institutions early on, and work in a seamless way. In instances where this value could not be quickly demonstrated (for example, when employers they referred to the program did not receive any suitable job candidates), financial institutions became less willing to continue referring to the pilot.

From the employment service provider perspective, RDR offered an opportunity for their clients to access new job opportunities. For most employment service providers, the intuitive appeal was clear. However, as the early implementation results indicated, many service providers were hesitant to participate in this new program and of those who did, many found it challenging to identify and prepare candidates that were a good fit for the job opportunities that were generated by the Pilot.

Thus while the Pilot was very effective in understanding the needs of the ultimate customer – employers – more learning and experimentation is needed to refine the value propositions for financial institutions and employment service providers.

#### Key takeaway

*Understanding stakeholder needs and motivations is critical for designing a model that is impactful and adds value.*

## 4. IMPORTANCE OF EFFECTIVE JOB MATCHING

Matching the right jobseekers to the right jobs is a fundamental challenge in all workforce development contexts. For any model to be successful, there needs to be significant time and resources invested in effective job matching, ensuring alignment between available positions and the skills, talents, and interests of target jobseekers (Barnow and Spaulding, 2015).

With CELP 1.0, SCP was able to meet this challenge, in part, because they were working with small and medium size businesses primarily in the automotive aftercare market with a relatively similar and consistent range of hiring needs. In addition, SCP partnered with smaller number of employment service providers who had a solid understanding of the job positions these employers had. Though CELP 1.0, SCP acted as an intermediary that helped make the ESP channel more effective and efficient for small businesses with no HR resources.

In developing CELP 2.0, SCP landed on the financial institution channel both as a way to reach more small and medium size businesses and because financial institutions were best positioned to offer interest rate reductions at a larger scale. However, the endeavour to reach more small and medium size businesses led to a complex matching challenge. Because participating employers could be from any industry sector, the program created a wide range of hiring needs. This wide range made it challenging for employment service providers to respond in a timely manner to one-off job opportunities or simply could not find candidates from their existing pool of jobseekers who were qualified or interested in the jobs being posted by RDR. (Source: RDR early implementation report, 2017). While relying on these existing channels made sense in terms of leveraging existing processes and relationships, it also made achieving effective job matches challenging.

Despite these inherent challenges, the Pilot did have many notable successes and most employers were satisfied with the recruiting services they received. Given the importance of small businesses for job creation and the long standing difficulty of reaching small businesses, further exploration of how the model could address matching challenges for small businesses on a broader scale may be particularly promising.

### **Key takeaway**

*A focus on matching the right jobseekers to the right jobs, and recognition of the challenges and constraints in achieving successful matches, is important for designing effective workforce development models. Sector-based approaches try to address these issues, and are gaining in popularity, but these may not be successful in reaching many small businesses. Accessing and supporting small businesses broadly remains a major challenge for workforce development.*

## 5. MANAGING COMPLEXITY

In addition to the complexity associated with the matching challenge described above, the fundamental elements of the *model offer* also created complexity. For financial institutions, restrictive eligibility criteria (e.g. employer size, debt product) meant that the majority of their potential clients were excluded. The complexity around client qualification, rebate calculation and the different partners involved made it even more challenging for bank representatives to discuss the product and for the client to understand it. While the RDR staff were successful at explaining the project to potential clients, and the conversion rate was high, it is likely that this complexity prevented clients from being referred that would have otherwise been a good fit for the program. In turn, employers had to navigate the same restrictive eligibility criteria and indeed many employers were turned down because they did not meet the criteria. In addition, employers had to do complex calculations to understand how the financial element of the offer would apply to their particular circumstance. It also led to some odd outcomes: in one case an employer received a \$13 rebate as the only credit product they had was a credit card, and they tended to pay on time. As the intermediary, SCP also faced complexity in terms of the wide range of financial institutions involved (both credit unions and chartered banks), wide range of jobs opportunities, and wide range of employment service providers involved. That led to extra work in managing the project which could have been applied to continuous iteration and redesign.

### Key takeaway

*While the pilot demonstrated that a model that aligns incentives has strong intuitive appeal, such a model also has the potential to create significant design complexity. Complex designs have the potential to create major implementation challenges. In new and already complex experiments, it is important to limit additional complexity wherever possible.*

## Strategy

Implementing an innovative, multi-stakeholder, systems-oriented initiative requires important strategic decisions that impact what is achieved.

### 6. MANAGING SCALE

RDR was originally conceived as a small-scale pilot with built-in opportunities for experimentation, learning, and continuous adjustments to the model that were aligned with “lean start-up” principles (Blank, 2013). Encouragement to increase the hiring targets for the pilot ultimately resulted in it being rolled out on a much larger scale than originally envisioned (*Source: interview data*). In addition, the high-profile nature of the pilot had the unintended effect of making some of the model features feel “locked in” which made experimentation challenging.

The larger scale of the pilot roll-out created several challenges. First, the model wasn’t refined enough for the scale of activity needed to reach the pilot targets. While considerable thought and planning went into the design, it was an untested model and there was uncertainty about how it would work, even on a small scale. Second, the large-scale rollout stretched resources very thin. While program staff were highly committed there were simply not enough resources to make this complex model work effectively at all pilot sites. Finally, the targets agreed to by SCP and the Ministry encouraged pilot staff to focus on increasing the number of hires rather than testing model hypotheses, gathering and incorporating feedback from stakeholders, and ultimately engaging in the agile development process that SCP originally envisioned. SCP’s president, Bill Young, captures this dilemma succinctly:

*We were very concerned that the size of the pilot and its scale was too large from the outset. After all, we were trying to market a product called 'community hiring' through a channel – banks and credit unions – that had never marketed a product like this before to a customer base – small and medium sized businesses – who for the most part had never done community hiring before. We knew no matter how carefully and thoughtfully designed, this would not work seamlessly on the first try. A great deal of experimentation would be needed to understand how to optimize it. By choosing to launch on a bigger scale and making that launch very public we hurt our ability to continuously test and adjust in a carefully controlled way. Instead we launched in multiple locations with dozens of ESP's with 7 different financial institutions with plenty of pressure to make the numbers quickly and on the first try. – Bill Young, President, Social Capital Partners*

#### Key takeaway

*Program scale should be aligned with available resources, model maturity and overall goals.*

## 7. THE IMPORTANCE OF LEARNING AND EXPERIMENTATION

Despite the ambitious hiring targets and the constraints this imposed, SCP was able to engage in a remarkable amount of learning and experimentation. Even though the team struggled with the scale of the project, they did their best to adhere to ‘lean start-up principles’ where they could. The team closely monitored pilot activities and tracked ‘everything’ that they could. In response to some early dilemmas and challenges, SCP mined the data for insights and solicited feedback from its partners and ultimately made several adjustments or “pivots” to the model. Not only did this commitment to learning and experimentation yield valuable real-time insights that allowed them to refine and improve the model as they went, it also opened the door to new ways of thinking about long-standing challenges. Most importantly this deep commitment to learning has yielded important insights about potentially promising approaches for moving forward. Through interviews, the SCP team lamented that the scope of the project limited their ability to be even more committed to this approach. SCP is continuing to do their own internal analysis as this report is being written.

### Key takeaway

*An intentional approach to learning and experimentation not only leads to real-time insights for continuous improvement, but also has the potential to open the door to new ways of thinking and yield insights about promising approaches to moving forward.*

## Conclusions

The Rate Drop Rebate project resulted in fewer than 100 opportunities for people facing barriers to employment, against a target of 1,100. It was slightly more successful in employer registrations, with 118 employers mostly from two sites (London and Hamilton) against a target of 550 across three sites. It failed to broadly engage bank representatives, leading to fewer than expected referrals of small and medium sized businesses. In addition, it was anticipated/expected that the businesses that did sign up for the project would average two hires over the course of the project, but instead they averaged less than one. At the outset, the project struggled with job candidate supply: driven both by implementation issues and challenges for employment service providers in providing candidates for a broad cross-section of positions. Ambitious targets and a broad scope combined with a complex design made mid-course adjustments challenging for the RDR team. The insights that the RDR team gained through navigating these challenges represent important lessons learned that are relevant to any organization attempting similarly ambitious multi-stakeholder experiments.

As more experimentation is planned in workforce development it will be useful to learn from the SCP team’s experience, and ensure that scope and targets match both resources and the maturity of the model being tested. Pilot projects should be developed in a way that ensures that ‘thoughtful-but-

untested' designs can be continually adjusted based on partners and stakeholder feedback and careful analysis.

RDR also generated several successes that merit further experimentation. Of particular note is the small group of highly engaged bank representatives that drove higher than expected employer referrals. These champions saw both the rebate and the recruiting services as valuable to their clients. The employers who made contact with RDR, and qualified for the program, registered at a very high rate (118/157) indicating that the value proposition for them was compelling, and that financial advisors are a trusted source of recommendation. RDR was successful in engaging employers who had never hired through government-funded employment service providers before. Both survey and interview data suggest that employers were largely satisfied with the services they received. Many employers reported that RDR made it easy for them to hire people facing barriers to employment.

While the pilot demonstrated that the RDR model is not scalable as it is currently conceptualized, the many pockets of success highlighted in this report suggest several promising avenues for further experimentation. The goal of reaching a broad cross-section of small businesses, who are the engine of new jobs in our economy, and providing them an easy and effective channel to hire people facing barriers to employment remains an important one. Further testing, building on the results and experiments of RDR, should be a priority moving forward.

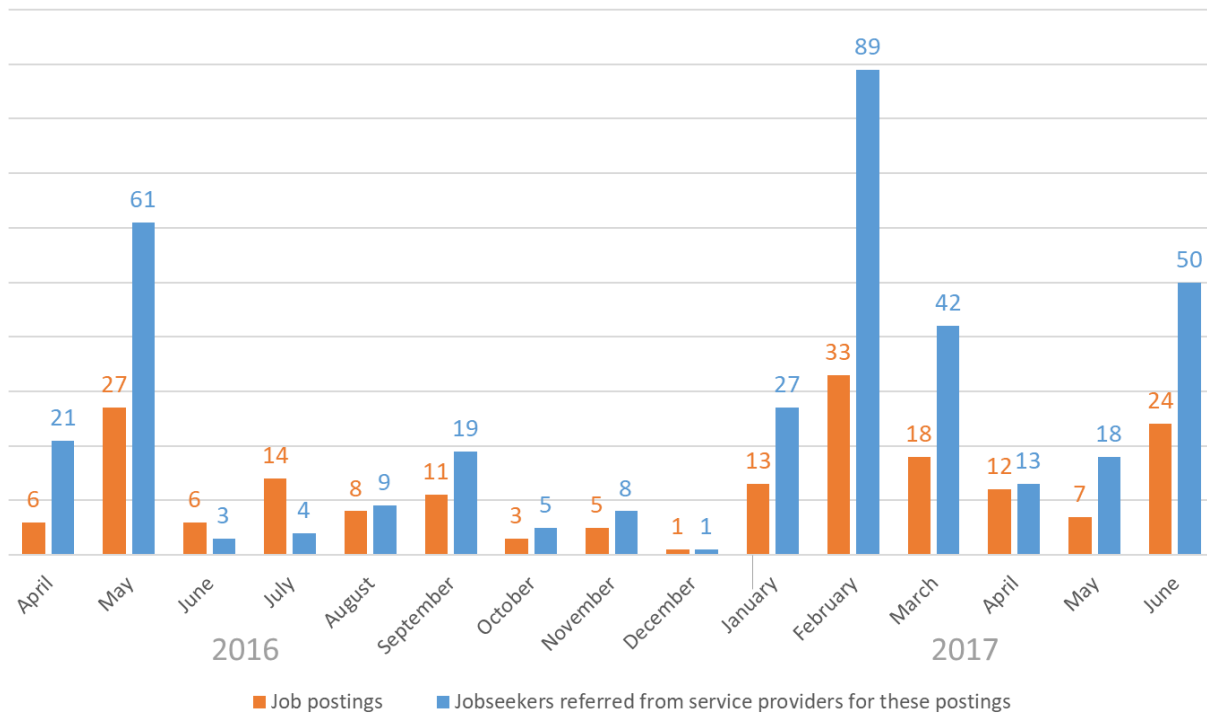
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# Appendix A

The figure below presents the number of jobs posted per month during the pilot, alongside the number of jobseekers referred from service providers for those jobs. Unlike other month-by-month breakdowns of jobseeker referrals in this report, this figure specifically allows the comparison of the numbers of postings in a given month, against the numbers of jobseekers that were referred for those specific postings.

## JOB POSTINGS AGAINST PROVIDER REFERRALS: ALL SITES





The figures below outline key trends in referrals, registrations and outcomes across each pilot site during the final two phases of the pilot (Phase 4 - Adjusting the model, and Phase 5 – Decision to wind down).

### TRENDS ACROSS PROGRAM SITES: ADJUSTING THE MODEL

London	Jobseekers	Jobs	Employers
July 2016	22 ESP referrals 0 other applications	4 jobs posted 0 filled	9 employers referred, with 6 registering
August 2016	6 ESP referrals 0 other applications	1 job posted 0 filled	8 employers referred, with 5 registering
September 2016	9 ESP referrals 0 other application	6 jobs posted 2 filled	17 employers referred, with 8 registering
October 2016	10 ESP referrals 0 other application	2 jobs posted 2 filled	5 employers referred, with 2 registering
November 2016	0 ESP referrals 0 other applications	0 jobs posted	25 employers referred, with 5 registering
December 2016	0 ESP referrals 0 other applications	0 jobs posted	4 employers referred, with 1 registering
January 2017	0 ESP referral 0 other applications	11 jobs posted 1 filled	6 employers referred, with 3 registering
February 2017	57 ESP referrals 0 other applications	22 jobs posted 4 filled	21 employers referred, with 10 registering

Hamilton	Jobseekers	Jobs	Employers
July 2016	0 ESP referrals 321 other applications	9 jobs posted 1 filled	13 employers referred, with 9 registering
August 2016	6 ESP referrals 177 other applications	7 jobs posted 3 filled	2 employers referred, with 0 registering
September 2016	1 ESP referral 456 other applications	5 jobs posted 2 filled	1 employer referred, with 0 registering
October 2016	0 ESP referrals 0 other applications	0 jobs posted	22 employers referred, with 10 registering
November 2016	4 ESP referrals 98 other applications	5 jobs posted 1 filled	0 employers referred
December 2016	0 ESP referrals 42 other applications	1 job posted 1 filled	6 employers referred, with 3 registering
January 2017	0 ESP referral 118 other applications	2 jobs posted 1 filled	4 employers referred, with 2 registering
February 2017	24 ESP referrals 0 other applications	11 jobs posted 3 filled	6 employers referred, with 0 registering
Ottawa			
July 2016	0 provider referrals	1 job posted 0 filled	5 employers referred, with 2 registering
August 2016	0 provider referrals	0 jobs posted	0 employers referred
September 2016	0 provider referrals	0 jobs posted	3 employers referred 0 registering
October 2016	0 provider referrals	1 job posted 0 filled	2 employers referred 1 registering
November 2016	0 provider referrals	0 jobs posted	0 employers referred
December 2016	0 provider referrals	0 jobs posted	0 employers referred

## TRENDS ACROSS PROGRAM SITES: WINDING DOWN

London	Jobseekers	Jobs	Employers
March 2017	36 ESP referrals 0 other applications	11 jobs posted 4 filled	21 employers referred, with 6 registering
April 2017	16 ESP referrals 0 other applications	2 jobs posted 0 filled	20 employers referred, with 7 registering
May 2017	18 ESP referrals 0 other applications	6 jobs posted 1 filled	16 employers referred, with 4 registering
June 2017	35 ESP referrals 43 other applications	10 jobs posted 5 filled	16 employers referred, with 4 registering
July 2017	19 ESP referrals 173 other applications	9 jobs posted 3 filled	N/A
Hamilton			
March 2017	7 ESP referrals 46 other applications	7 jobs posted 6 filled	6 employers referred, with 3 registering
April 2017	3 ESP referral 36 other applications	10 jobs posted 7 filled	2 employers referred, with 2 registering
May 2017	29 ESP referrals 97 other applications	1 job posted 1 filled	N/A
June 2017	24 ESP referrals 354 other applications	14 jobs posted 12 filled	N/A

# Appendix B

The figures below are from the self-identification survey provided to applicants who applied through the online channel.



## Job Seeker Information Consent

Rate Drop Rebate is part of the Ontario Community Loans Fund pilot program funded by the Ontario Government (Ministry of Economic Development and Growth). This program has been designed to help Ontario business owners hire job seekers who face barriers to employment, by offering interest rebates on their business lending products.

Social Capital Partners and 9388656 Canada Centre (collectively SCP), and Blueprint are contractors which, together, administer and finance aspects of the Ontario Community Loans Fund Program (the Program).

With your consent, SCP and Blueprint would like to collect information from you that will help with the implementation and evaluation of the Program. The information you provide in this survey is completely confidential and will be used for research purposes only. Your responses will not be shared with any employers.

All of your responses are voluntary.

---

First Name: \_\_\_\_\_ Last Name: \_\_\_\_\_

Gender: \_\_\_\_\_

Date of Birth: \_\_\_\_\_ (MM/DD/YYYY)

Marital Status: \_\_\_\_\_

Postal Code: \_\_\_\_\_

Preferred language: \_\_\_\_\_

Rate Drop Rebate is a program funded by the Government of Ontario to create access to employment opportunities for people experiencing barriers to employment. We serve job applicants who identify with barriers. Please select all that apply.

- Crown Ward Extended Care and Maintenance
- Employment Insurance (EI)
- Indigenous Peoples (First Nations, Inuit and Metis)
- Long-term unemployed and/or those returning to the workforce
- Members of the LBGTQ community
- Member of visible minorities
- New Canadians (within the past 10 years)
- People with disabilities
- Underemployed (including temporary or contract workers)
- Older job seekers (aged 55 and over)
- Youth (18-30) with limited education and/or work experience
- Ontario Disability Support Program (ODSP)
- Ontario Works (OW)
- Not sure
- None

**Education**

Highest level of education completed:

<input type="checkbox"/> Below grade 12	<input type="checkbox"/> Bachelor's degree
<input type="checkbox"/> Grade 12 (or equivalent)	<input type="checkbox"/> Post graduate
<input type="checkbox"/> Certificate or diploma	<input type="checkbox"/> Other: _____

Year completed (YYYY): \_\_\_\_\_

Country of institution: \_\_\_\_\_

**Employment**

Current employment status:

<input type="checkbox"/> Employed	<input type="checkbox"/> Self-employed
<input type="checkbox"/> Unemployed	<input type="checkbox"/> Full-time student
<input type="checkbox"/> Under-employed	<input type="checkbox"/> Part-time student

List your work experience. Please start with your most recent job.

**Work Experience 1**

Employment Type (circle one):      Paid      Self Employed      Unpaid

Employment Start Date: \_\_\_\_\_ (MM/YYYY)      Employment End Date: \_\_\_\_\_ (MM/YYYY)

Country of Employment: \_\_\_\_\_

Wage Amount: \$ \_\_\_\_\_ per (circle one)      Hour      Week      2 Weeks      Month      Year

Hours worked per week: \_\_\_\_\_ hours

Reason for leaving:

<input type="checkbox"/> Fired or laid off	<input type="checkbox"/> Seasonal job
<input type="checkbox"/> Quit	<input type="checkbox"/> Illness
<input type="checkbox"/> Parental reasons	<input type="checkbox"/> Temporary position
<input type="checkbox"/> Relocated	<input type="checkbox"/> Other: _____

**Work Experience 2**

Employment Type (circle one):      Paid      Self Employed      Unpaid

Employment Start Date: \_\_\_\_\_ (MM/YYYY) Employment End Date: \_\_\_\_\_ (MM/YYYY)

Country of Employment: \_\_\_\_\_

Wage Amount: \$ \_\_\_\_\_ per (circle one)      Hour      Week      2 Weeks      Month      Year

Hours worked per week: \_\_\_\_\_ hours

Reason for leaving:

<input type="checkbox"/> Fired or laid off	<input type="checkbox"/> Seasonal job
<input type="checkbox"/> Quit	<input type="checkbox"/> Illness
<input type="checkbox"/> Parental reasons	<input type="checkbox"/> Temporary position
<input type="checkbox"/> Relocated	<input type="checkbox"/> Other: _____

***I have read the consent form carefully and thoroughly. I consent to the collection and use of my information for research purposes.***

I consent to sharing my personal information related to the Program with SCP and Blueprint for the purpose of implementing, evaluating, and conducting research about the Program. I understand that such information will include personal information about my employment history, my use of employment services, and (if applicable) my receipt of income from government sources. I acknowledge and agree that SCP or Blueprint may remove personal identifiers from such information, and that such de-identified information may be aggregated with other de-identified information and that the results may be published or shared with third parties. I understand that the sharing of any such information may be in telephone conversations, face to face meetings, or letters or records sent by mail, facsimile, or electronic communication.

In addition to the information collected in this survey, I am aware that SCP and Blueprint may collect information from the Government of Ontario. The information I provide on this survey may be linked with provincial data on income received through provincial programs as part of the evaluation of the Program. I understand that this linked information will be used for research purposes only.

I am aware that my personal information is confidential and that neither SCP nor Blueprint shall share my personal information with other third parties without my consent or as permitted by law. I am aware that I may withdraw my consent as given in this document at any time and that withdrawing my consent does not affect the manner and extent to which I can be involved in the Program.

# Appendix C

Below is a description of the various types of “alternative interview” events and techniques used throughout the pilot.

## Types of Events:

1. High volume, multi-employer
2. Group interview, one employer

## High Volume, Multi-Employer

### Methodology

- Process:
  - Pre-screen interview
  - Open registration through public and ESP channels
  - Candidates filtered by barrier and confirmed
- Purpose:
  - To screen candidates in first-round interviews for roles which we had, to that point, difficulty filling, in a more efficient and structured capacity
  - Multiple positions with a variety of employers, across a variety of sectors
- Structure:
  - Candidates navigated through 5 different stations, as follows:
    - Registration (check in, receive welcome package & individual assignments)
    - Orientation
      - Welcome
      - Navigation instructions
      - Complete individual assignments: math/clerical/reading comprehension
    - Application review/verification interview
    - Computer station (technical skills assessment)
    - Group exercise
      - Building a Lego structure to identify specific skills (i.e. leadership, ability to follow instructions, teamwork, etc.)
    - 1:1 interview

## Group Interview, One Employer

- Process:
  - **Formal Interview by invitation only (pre-screen interviews conducted by phone where applicable)**
  - **Candidates are emailed their interview confirmation**

- UPDATE TO PROCESS: In the most recent event, in addition to emailing their interview confirmation, candidates also received a text  
*RESULT: Texting did not appear to increase attendance but did have a positive impact on the number of candidates who notified us of cancellation.*
    - Blind-run – Employers do not receive resumes in advance of the interview event, to eliminate the development of preconceived ideas about candidates  
*RESULT (Blind Run):*
      - *60% of employers liked this approach and verbally consented to repeating for future interview days*
      - *20% of employers were lukewarm on the practice. Changed process to annotated resumes for each candidate for future events*
  - Purpose:
    - To minimize the impact of some barriers (poor quality resumes, employment gaps, etc.), reduce bias and highlight the personality fit of candidates, while increasing efficiency for employers
  - Structure:
    - Welcome & Introduction to the business (type of work, business philosophy, etc.)
    - Group Interview
      - Candidates are assigned to tables (maximum 5 per table)
      - Facilitators are assigned minimum one, maximum two behavioural interview questions each, which they pose to their table and record responses
      - If more than one table, facilitators move tables at 10-15 minute intervals and ask the same question(s) of the next group (apples to apples comparison of responses)
      - Four behavioural interview questions in total targeting attributes/prior experience important to the role(s)
      - Employers are provided with notes sheet per question
      - Each notes sheet included a Stop/Forward option per candidate but otherwise is not scored or structured
      - Facilitators ask the same question of every candidate, allowing them to develop an assessment baseline by which to compare and contrast candidates
    - Bio-break/refreshments and table re-assignment (groups are shuffled)
    - Group Activity
      - Timed activity
      - Observed by facilitators/employers
        - Version 1: Blank notes sheet, the same as used for Group Interview  
*RESULT: Too generalized; first employer didn't know how to use it effectively and we had difficulty helping them understand it*
        - Version 2: Scoring grid included lots of detail to look for in candidates; required facilitators to assign score (1 through 4) and write it in, as well as comments  
*RESULT: Too complex; it was too verbose and detailed – too much to look for within the timeframe of the activity*
        - Version 3: Scaled back on detail and used a simple scoring grid next to each candidate's name that facilitators could circle



*RESULT: Most effective format so far; facilitators (including first-time users) found it easy to understand and easy to score*

- Scoring sheet requires further refinement
- Recruitment facilitator helps employers to identify what skills are being showcased by certain behaviour
- Candidates are asked to decide which model to build of a 3-in-1 Lego kit, then strategize the build and build as much as possible within a 15-minute timeframe
- Q&A / Next Steps

#### **OBSERVATIONS:**

- Has to date been adaptable to three different industries
- Based on the single high-volume interview event, appears to be adaptable to other industries/roles as well (including manufacturing, skilled trades, administrative, and utility services)
- Has received generally positive feedback from employers, ESPs and candidates
- Is lacking an instructional element for employers (to help eliminate the facilitate the transition/reduce resistance to standardized processes)
- Has clear limitations for ESL job seekers and job seekers with some disabilities, which requires further experimentation
- The longer the timeframe between initial phone interview and group interview date, the less likely a candidate is to attend the group interview. I'm speculating this could be due to a number of possible factors, including (but not limited to):
  - They secured employment elsewhere during that timeframe
  - They changed their mind about the position (it was a "spaghetti-on-the-wall" application versus targeted)
  - They had a scheduling conflict (family emergency, change in childcare, etc.)
  - The group interview concept was a deterrent
  - The timing of the interview was a deterrent (evening; after standard work hours)
- Employers have very few (if any) standardized/objective interview processes
- They utilize no standardized/objective evaluation tools during the interview process
- Are open to experimentation with interview processes if it:
  - Increases their efficiency and saves them time and/or money
  - Helps to level the playing field for barriered employees
  - Results in finding candidates of best fit and increasing their rates of retention (at this time, impact on retention is unknown)
- Experience challenges adapting to a more standardized process, despite their interest in doing so
- Experience challenges in understanding/working with barriered individuals, despite their stated intention and interest in doing so – they find it difficult to adapt their current processes/needs in order to accommodate the varied and unique needs of barriered individuals, regardless how solidly the candidate interviews
- Behavioural interview techniques are challenging; Leads to questions re:
  - Preparation by employment counsellors – How are barriered job seekers prepared for interviews? Is there a gap here we can explore?
  - Cultural and/or ESL challenges – requires further exploration.