



# Recognition Counts

## Evaluation Report & Social Value Case

Prepared for:



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Gratefully acknowledging that Inquiry Minded Consulting works on Treaty One territory – original land of the Anishinaabe Ojibway, Inineew Cree, Dene and Dakota Oyate peoples and the homeland of the Red River Métis. The water we drink comes from Treaty 3 territory of Shoal Lake First Nation and our electricity comes from Treaty 5 territory. We acknowledge the harms and mistakes of the past and dedicate ourselves to moving forward in partnership with Indigenous communities in the spirit of truth, reconciliation and collaboration.

## Executive Summary

Findings from this evaluation provide nourishing stories and metrics that reveal how Recognition Counts supports skilled immigrants through the settlement process to achieve their goals of qualification recognition, being employed in their field, having a sustainable livelihood through financial empowerment, foster self-efficacy and support their families and communities.

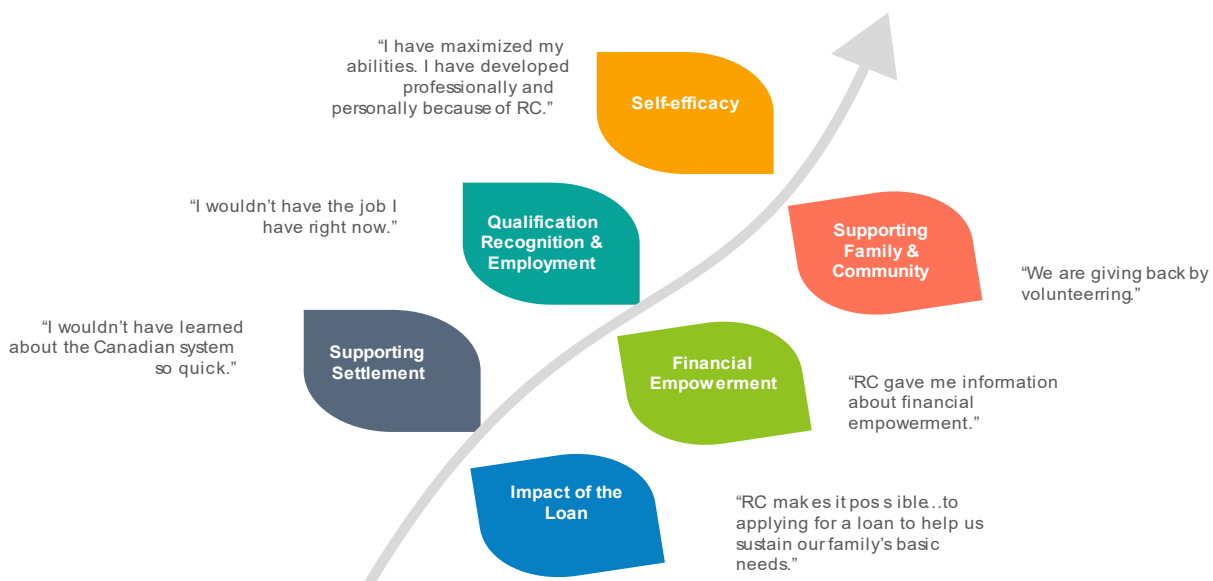


### Recognition Counts Changes Lives

**“Every Internationally educated professional immigrant has the same goal as myself, and that is to get recognized and to practice in our profession. Recognition Counts made it possible for a newcomer to achieve our career goals not only providing information about financial literacy but also assisting us on the process of applying for a loan to help us sustain our family’s basic needs while working on the lengthy process of certification.”**

Survey respondent

## Recognition Counts Achieves All Outcomes



Achieving these outcomes further demonstrates how RC's approach to supporting newcomers goes beyond qualification recognition to holistically approach needs in ways that are person/family-centred and timely.





**Recognition Counts Provides Substantial Social Value**

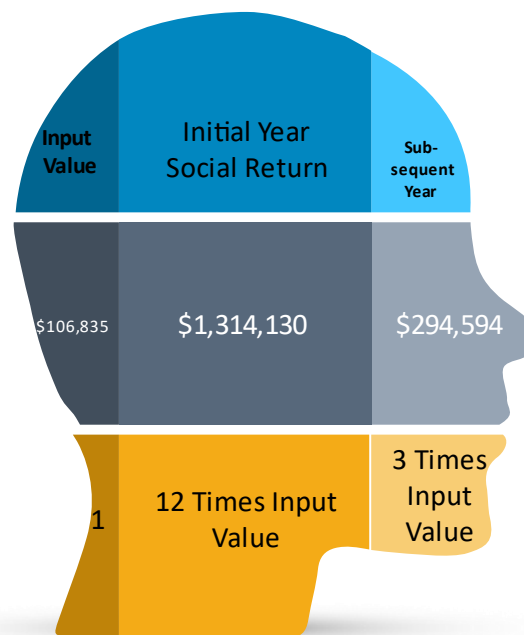
For every dollar invested in Recognition Counts, a social value of \$12 is created in the initial year. This social value creation is sustained. In the subsequent year, every dollar invested in RC creates a social value of \$3.

## Recognition Counts is the Gift That Keeps on Giving

The funds invested in RC provide a substantial social return during the initial year.

The social return in the subsequent year is less, but there is still a social value of \$3 for every dollar invested.

RC's social value is sustained by the increased income it produces. Income is the strongest predictor of future health and educational outcomes, not only for the individual, but also their children/dependents.



“Without any help especially with the Recognition Counts program, definitely I would still be stuck with my survival job. Most likely, I would never be able to practice my profession and that would be the greatest regret in coming here as an immigrant.”

Survey Respondent



## Introduction

### A. Recognition Counts

The qualifications and certifications of skilled immigrants coming to Manitoba are often not recognized in Manitoba, leading to these individuals not being able to work in their chosen profession. This is also a challenge for Manitoba's growing labour market, as skilled individuals are not able to fill positions in high vacancy jobs. SEED Winnipeg's Recognition Counts (RC) supports skilled immigrants by providing financial counselling and apply for a loan (up to \$15,000) to help cover the costs of having their credential recognized and being employed in their field.

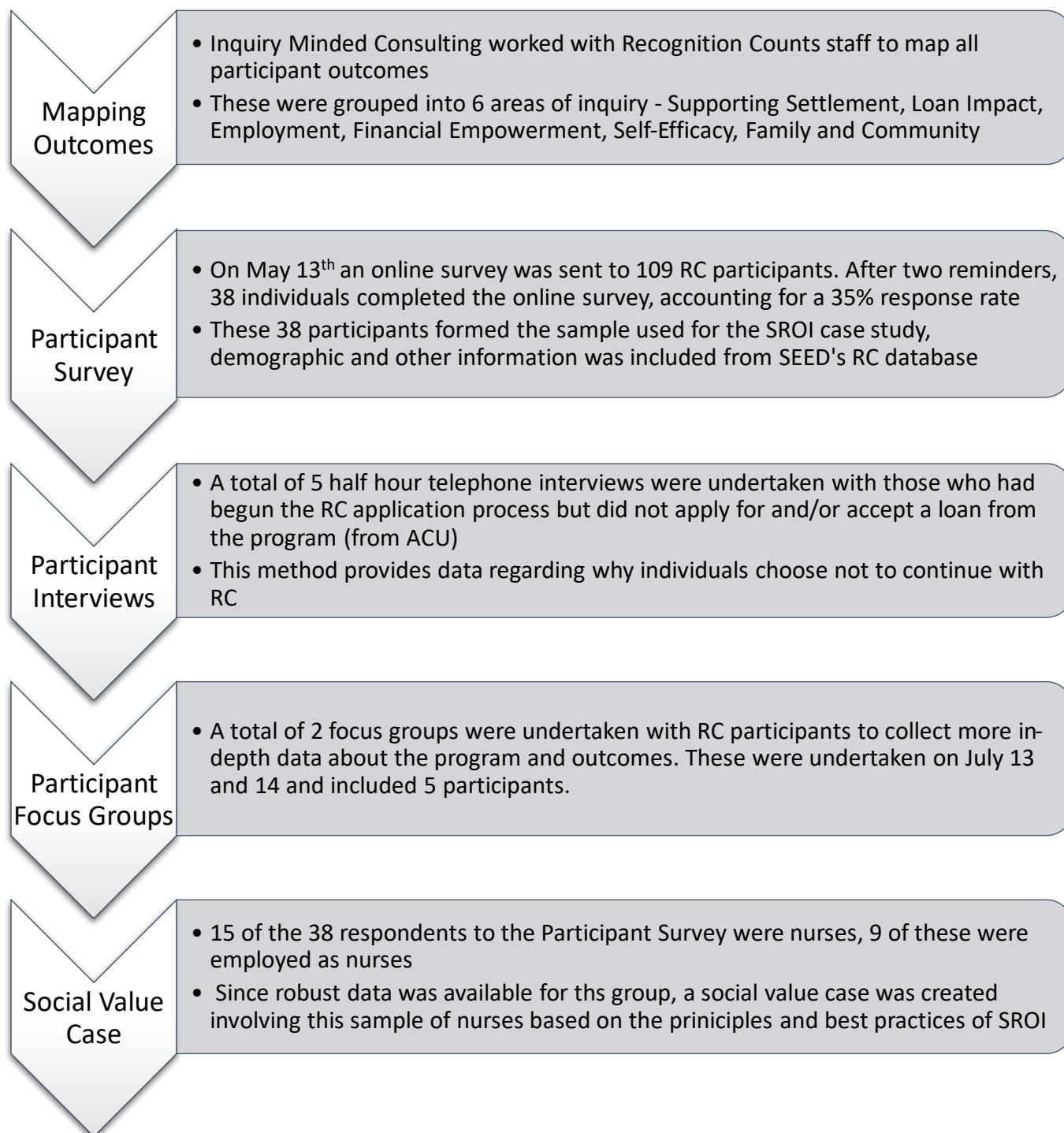
The loan aspect of Recognition Counts is flexible and responds to the need of each client and their family. This loan can cover expenses such as:

- living expenses (food, housing, transportation, childcare, etc.)
- tuition, textbooks and computers
- costs associated with the process of registration with a professional regulatory body, or Apprenticeship Manitoba (exam fees, professional registration costs, etc.)
- tools, equipment, work clothes, personal protective equipment needed for work

Recognition Counts financial partner is Assiniboine Credit Union.

### B. Methodology

Recognition Counts has been involved in evaluative activities since its inception. Nevertheless, as the program is marking its tenth anniversary and wanted to know more about how the program has been working for the past four years. The evaluation was multi- method and provided what was needed to inform program participant outcomes, as well as the evaluative data required for a Social Return on Investment case study. Figure 1, next page, outlines the evaluation methodology.



## 1. SROI Case Study

Information from the participant online survey, focus groups as well as additional interviews will provide the evidence needed for an SROI case study of the RC program as a collective. While the specifics of the case study will be determined in consultation with SEED staff, the broad strokes of this aspect of the evaluation are outlined here.

Social Return on Investment (SROI) is often referred to as a way of measuring and accounting for the much broader concept of value. SROI is a process for understanding, measuring, and reporting the social and economic value created by an intervention or program. Most often, SROI tell the story of how social program, such as RC, improve wellbeing by examining both social and economic costs and benefits. Many not-for-profit organizations have used SROI to measure the impacts on the groups that are affected by their activities and demonstrating their contribution to resolving social issues.

All other data collection will be used to inform the SROI case study, although interviews with RC staff, selected participants and other stakeholders will provide richness to the SROI narrative. The specifics of data collection for the SROI case study will be emergent.

### C. Outcome Map

A first step in undertaking the evaluation was to create an outcome map organized around the domains of impact on participants. This was used to inform all aspects of data collection. Findings for all outcomes are included in this report, however not all outcomes were 'valued' in the SROI case study.

Area of Inquiry	Outcome/Indicator	Data Source
Supporting Settlement	Information re. services & supports available	Participant Survey Focus Groups
	Understanding of Canadian workplace environment	Participant Survey Focus Groups
	Increased sense of connection to community	Participant Survey
	Information re other sources of funding for QR (grants, student loans, line of credit)	Participant Survey
Loan Impact	Impact of the loan on ability to move toward employment in their field	Participant Survey Focus Groups

Area of Inquiry	Outcome/Indicator	Data Source
Qualification Recognition & Employment	Clear sense of career path	Participant Survey Focus Groups
	Study/upgrade completed	RC Database Participant Survey
	Credential recognized in Manitoba	RC Database Participant Survey
	Employment in their field	RC Database Participant Survey
Financial Empowerment	Increased financial literacy (budgeting, credit, etc.)	Participant Survey Focus Groups
	Increase income	Participant Survey Focus Groups
	Decrease use of social supports	Participant Survey Focus Groups
	Building assets (car, house, assets for retirement, etc.)	Participant Survey Focus Groups
Self-efficacy	Increased confidence	Participant Survey Focus Groups
	Future goals and how to achieve them (Planning for the future)	Participant Survey Focus Groups
	Self-empowerment	Participant Survey Focus Groups
Supporting Family & Community	Providing secure future for family	Participant Survey Focus Groups
	Acting as a role model for children (regarding education, achievement of goals)	Participant Survey Focus Groups
	Investing in children's future (RESPs)	Participant Survey Focus Groups
	Support or mentor others in seeking QR	Participant Survey Focus Groups





## Evaluation Findings

Findings from all evaluation methods are included here and are based on the Areas of Inquiry in the Outcome Map.

### A. Who RC Serves



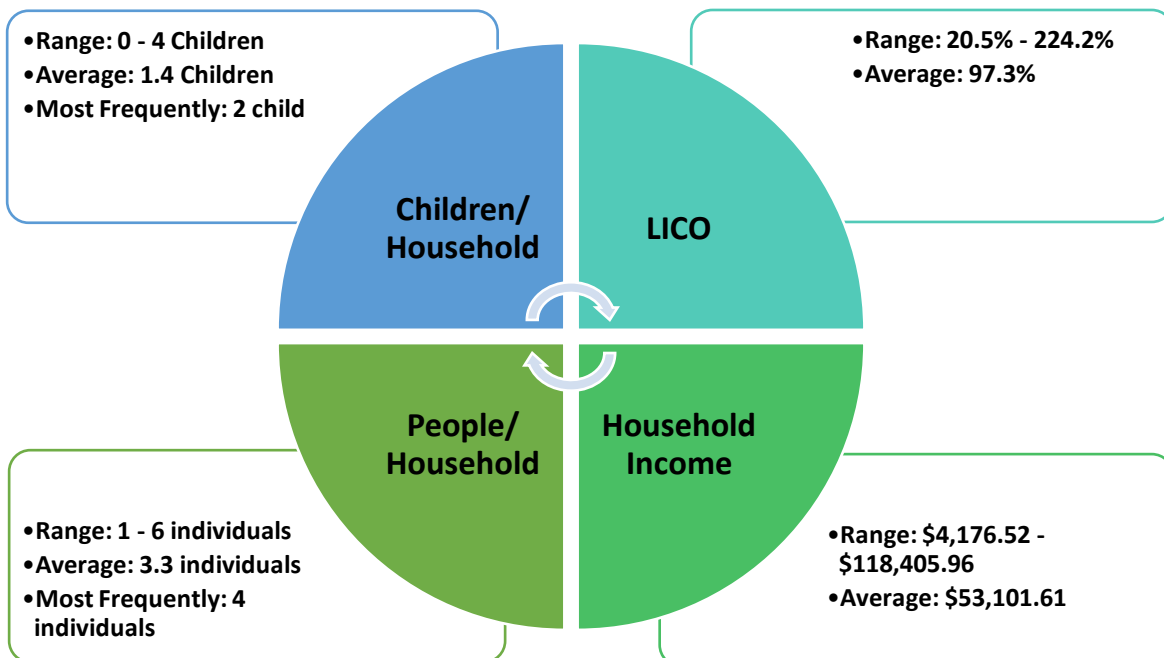
Over the past 4 years....

- 138 individuals applied to Recognition Counts
- 109 RC participants were referred to ACU and received a loan
- 25 participants obtained a credential
- 58 participants found employment in their field or a similar field

**NB: Some of these 109 participants are still completing studies and processes needed for qualification recognition.**

Of those who responded to the survey (total n=38):

- Most were living below Low Income Cut Off LICO (57%)
- Most had households of more than 1 person (on average 3.2 individuals were supported/household)
- Most were supporting children (73%)



## B. Supporting Settlement



*"[Staff] helped me navigate what I was feeling, prior to coming to Canada, I knew I was going to be starting from scratch; but [it] was very helpful during that time with encouragement about how it is 'the immigrant story.' [Staff] validated my situation like a psychologist. Gave examples of others, and that was encouraging because I was on my last legs – just those words, somebody who was willing to listen."*

Focus Group Participant

Evaluation findings indicate participants believed Recognition Counts impacted their settlement process.

Focus group participants spoke of the **social support provided by the program by normalizing and validating their experiences** with qualification recognition: "Having someone who knows what it is like to be an immigrant." (Focus Group Participant) This is further supported by survey results, as **61% of respondents indicated RC helped them 'a lot' with planning and preparing for the challenges of their qualification recognition process** (Table 1).

In addition, focus group participants mentioned the information received helped them by **counteracting well-meaning but misinformed advice from family and community members**.

**Table 1: RC Impact on Settlement**

Recognition Counts helped me...	A Lot (%)	Some (%)	A Little (%)	None (%)
Where else I can go for other sources of money (such as student loans, grants, etc.)	79	16	2	2
What financial considerations to ask	68	21	8	3
How to plan and prepare for challenges relating to my qualification recognition process	61	32	5	3
How to identify a back-up plan/plan B	53	42	5	0

Several questions on the participant survey inform outcomes relating to settlement (Table 1). Over three-quarters (**79%**) of respondents indicated **Recognition Counts helped them 'a lot' to know where else they can go to find funding support** for their qualification recognition process. This was also true for those who chose not to continue in with RC. Four of the five individuals interviewed were pursuing certification without having had a loan from RC, as they found other means or sources of support. Finally, over half (53%) of survey respondents indicated RC helped them 'a lot' in identifying a back-up plan.



Table 2 provide information about the loans received by those who responded to the survey.

Amount Range	\$2,500.00 - \$15,000.00
Average Amount	\$9,156.18
Most Frequent Amount	\$15,000.00

Furthermore, two thirds of survey respondents **(68%) indicated they had begun to pay back their principal on their loan** to Assiniboine Credit Union (ACU). Eight individuals **(21%) responded that they had completed repaying their loan to ACU.**

The interviewee who was told s/he did not qualify for the program had the following observation: *“Debt and income ratio should be changed to allow lower income people or those without a (wage) income to take part. ACU should count EI as income when looking at loan eligibility.<sup>1</sup> Also interest at 4.5% from ACU – should be lower.”*

#### D. Qualification Recognition and Employment



*“If I were not able to finish my bridging program, my job application would not have been noticed. After I got my license and university diploma, the interviews came in.”*

Focus Group Participant

Recognition Counts goal of supporting immigrants to gain qualification recognition has been achieved. Data from a number of sources indicates RC supported participants with their career goals, to get their qualifications recognized and to get a job in their field.

Of those who responded to the survey, fifteen (15) were seeking a nursing credential, three (3) were seeking a teaching credential, and two (2) each were seeking dentistry, veterinary and immigration consultant credentials. Over half (61%) were employed.

Survey respondents indicated RC was 'very important' in supporting career goals and employment:

<sup>1</sup> While this is what an interviewee said, it is not accurate. RC and ACU do take EI into consideration when determining loan eligibility. However, this may indicate that RC and ACU need to make this clear to participants and possibly change their communication and messaging to participants.



- Of the 38 respondents, 17 (**45%**) indicated that they were **currently completing their qualification recognition process**
- Twenty-five or **66%** responded that they had **completed their qualification recognition process**
- Almost three-quarters (**71%**) of respondents indicated they were **currently working in their field**

**Table 2: RC Impact on Qualification Recognition and Employment**

How important is/was Recognition Counts in helping you achieve the following goals...	Very Important (%)	Somewhat Important (%)	Slightly Important (%)	Not Applicable to Me (%)
Have the skills to achieve my career goals	74	21	5	0
Taking steps toward my career path	79	18	3	0
Getting a job in my field	66	24	8	3
Have a better paying job (increase my income)	63	32	5	0



*“RC helped me acquire my license. Without this monetary help, I would have not been able to complete it.”*

Survey Respondent

Furthermore, participants were asked to identify what was the **most important change** that resulted from their participation in RC on the survey. Overall, **being able to more easily have their qualifications recognized and getting a job in their field** was the most important change or outcome of their experience

with Recognition Counts. (n=17 or 45%).

Finally, survey participants were asked What would be different today if they had not participated in the Recognition Counts program:

- I would not have had my credential recognized (n=9)
- Education/qualification recognition process would have taken longer/been more difficult/struggling (n=7)

## E. Financial Empowerment



*“Because of RC was able to manage debt and made me financially independent.”*

**Focus Group Participant**

Data from all sources indicates Recognition Counts helps participants bolster their financial empowerment. According to focus group participants, this happens in a few ways, including supporting budgeting, understanding credit and prioritizing purchases:

- *“Templates on things like income and expenses were helpful.”*
- *“We have nothing like that at home. I didn't know about credit cards and credit scores. If I had not had this advice, I would never have used my credit card and then I wouldn't have a credit score. I have a good one now”*
- *“Prioritizing purchases, like a house or car...[RC] helped with settling in, allowed me to buy things.”*

Most importantly when it comes to financial empowerment, almost two-thirds (**63%**) of survey participants indicated Recognition Counts was ‘very important’ in them having a better paying job.



**Without RC...**

*“I would still working too hard to achieve and sustain our daily needs.”*

*“I might be only earning a meager income that is not enough for my family”*

**Two Survey Respondents**

Table 3 outlines the specific financial empowerment skills that RC helped participants acquire. For all financial empowerment indicators included on the survey, over half (ranging from 53% to 68%) indicated RC helped them 'a lot'.

<b>Recognition Counts helped me...</b>	<b>A Lot (%)</b>	<b>Some (%)</b>	<b>A Little (%)</b>	<b>None (%)</b>
How to keep track of my money by knowing my sources of income and my spending	<b>63</b>	34	3	0
How to make a budget for myself/my family	<b>61</b>	34	5	0
What banks and credit unions are looking for when they are providing loans	<b>68</b>	21	8	3
How credit cards affect my budget and expenses	<b>53</b>	40	8	0
My gross and debt service ratio	<b>61</b>	34	5	0
My net worth	<b>63</b>	32	5	0
To identify what factors influence my spending habits	<b>61</b>	34	5	0
Gain awareness of the credit trap and causes of bankruptcy	<b>55</b>	67	5	3
Saving tips to prevent bankruptcy	<b>53</b>	34	11	3

Another aspect of financial empowerment is asset building. Survey respondents identified that they had acquired assets since starting with Recognition Counts (Table 4).

<b>Asset Acquired</b>	<b>Percent*</b>
Invested in children's RESPs	39%
Invested in RRSPs	34%
Major purchase for home (ex. Furniture)	34%
House/Condo	16%
Car	16%
*Because survey respondents could choose more than one response, this data adds up to more than 100%.	

## F. Self-efficacy



*“Before RC, it all seemed impossible. How will I secure funding? Now, because I don’t see this as a mountain to climb, I am not worried about paying it back. I am in a better position to plan my career goals.”*

Focus Group Participant

Across all self-efficacy indicators on the survey, individuals responded that Recognition Counts was important. Specifically, over three quarters of individuals indicated that Recognition Counts was ‘very important’ in helping individuals feel **hopeful for their future (82%)**, **feel confident that they could achieve their career goals (82%)** and being **less dependent on others (74%)** (Table 5).

How important is/was Recognition Counts in helping you achieve the following goals...	Very Important (%)	Somewhat Important (%)	Slightly Important (%)	Not Applicable to Me (%)
Feel hopeful about my future	82	16	0	3
Feel confident that I can achieve my career goals	82	16	0	3
Be less dependent on others (friends & family) for help and support	74	16	5	5

Focus group participants made similar comments regarding RC supporting self-efficacy:

- ***I feel self-reliant*** and that I won’t burden my family in future.
- RC helped me to ***look at my strengths***.

While not included as a specific outcome indicator in the Outcome Map, focus group participants spoke of how achieving their qualification recognition goals through RC helped reduce their stress. These statements are included here as evidence that RC had contributed to participants’ self-empowerment.





- “I am happy in my job and that is a great accomplishment. It is like a dream and a vision and a great opportunity.”
- “I have gotten my profession back. Before I worked 1.5 jobs in metal manufacture. The work was heavy and lots of heat. The first time, I got laid off after 4 months...a second time after 2 months. Now I have less stress and I have job security and make more money... when I got everything back; the mental and physical stress are gone.”
- “If I had not done RC, you would just keep working in a job for which you have no passion and that leads to very fast burn out...I would not have been in a good place mentally.”

## G. Supporting Family and Community



***“Recognition counts was very helpful to me. When I went there, I was very happy with the program. I have referred several of my friends to the program since then.”***

**Interviewee**

Participants revealed participating in RC had impacted their family and community. Most indicated RC was:

- ‘Very important’ in them being a role model for others (79%).
- ‘Very important’ in them feeling like they are providing well for themselves and their families (66%)
- Sixty-eight percent (68%) of survey respondents specified they helped other newcomers with their qualification recognition
- Twenty-nine percent (29%) indicated they volunteered in the community.



Focus group participants concurred:

- *"We have a new apartment and it has helped on the home front."*
- *"I am able to help my family here and back home."*
- *"I help friends with settlement."*
- *"I am in a position to help others and to give back by helping internationally trained [profession] with their qualification recognition."*

## H. Program Improvement

Only a few suggestions were provided for program improvement, as a number of participants consulted felt the program suited their needs and was working well. One area for improvement suggested by a number of survey respondents was to increase the available amount of the loan (n=6): *"A longer paying period perhaps. And since we can borrow only what we can afford based on our income, it doesn't allow us to cover most to everything that we need for the registration process."* This was also highlighted during the focus groups.

One participant who was interviewed and did not continue with RC felt the limit for borrowing was too low had the following to say:

*"The loan limit, \$15,000, is too low for some people (such as dentists), who have to pay much more than that to receive their credentials here in Canada. For example, CIBC does not have a limit and is more attractive for that reason. It does have a higher rate of interest though."*

Some survey respondents also pointed out that they would like to see changes the criteria for the loan to include more education in a different field or to change professions (n=4). However, RC does provide for this possibility. This may indicate the need for RC to provide clearer language and communication about this to participants.

Finally, participants spoke of the need for more awareness/advertising and ways of letting more people know about Recognition Counts (n=5). Of course, this would need to be considered in light of what the program can accommodate given its current resources. Again, this speaks to the need in the community, and was also mentioned during focus groups.

## I. Why Some Don't Continue with RC

**⊘**

*"I followed both suggestions from [regulatory body] – to try and get into a program operated by [Manitoba government], and to apply for support for certification through Recognition Counts. I was accepted into the [Manitoba government] program, so did not need to continue further with RC."*

Interviewee

None of those interviewed expressed any criticism or concern directed towards RC and all expressed that they liked the program, held it in esteem and in one case may still come back to the program. Most were working (broadly) in their field and still pursuing certification. All of the five interviewed chose not to complete the program with RC for various reasons:

- They were no longer seeking certification in their field
- They found other sources of (government) funding
- They did not qualify for the program according to RC/ACU's guidelines
- The amount of money available to borrow was not sufficient

## J. Conclusion

### Recognition Counts Achieves All Outcomes





### Recognition Counts Changes Lives

**“Every Internationally educated professional immigrant has the same goal as myself, and that is to get recognized and to practice in our profession. Recognition Counts made it possible for a newcomer to achieve our career goals not only providing information about financial literacy but also assisting us on the process of applying for a loan to help us sustain our family’s basic needs while working on the lengthy process of certification.”**

**Survey Respondent**

**“I wouldn’t have learned about the Canadian system so quick. How to find work, I wouldn’t have learned. Wouldn’t have been in the job I am in right now. God knows where I’d be.”**

**Focus group Participant**

**“If not for SEED, opportunities were closed. No opportunities at all, because I didn’t have my credentials. I have now maximized my ability. I developed professionally and personally because of RC.”**

**Focus Group Participant**

**“[Without RC] It would have been so bad, I don't even want to think of it.”**

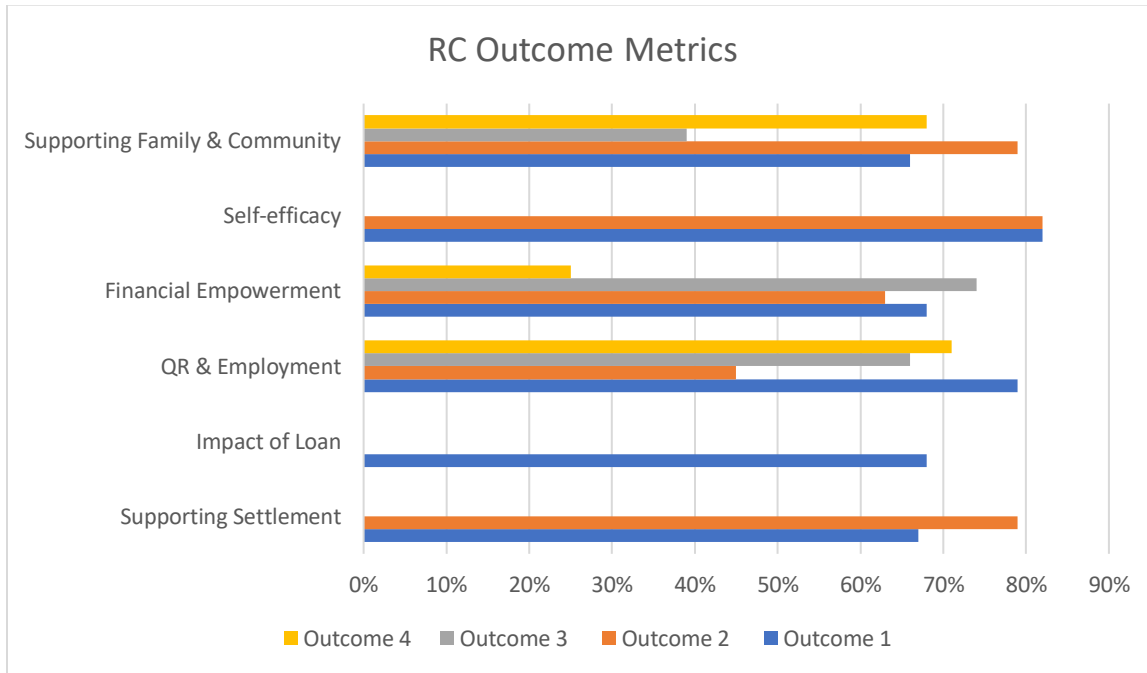
**Survey Respondent**

**Without any help especially with the Recognition Counts program, definitely I would still be stuck with my survival job. Most likely, I would never be able to practice my profession and that would be the greatest regret in coming here as an immigrant.**

**Survey Respondent**



Findings from this evaluation provide nourishing stories and metrics that reveal how Recognition Counts supports skilled immigrants through the settlement process to achieve their goals of qualification recognition, being employed in their field, having a sustainable livelihood through financial empowerment, foster self-efficacy and support their families and communities.



## Social Value Case

### A. Changing Lives Has Social Value



*“If not for SEED, opportunities were closed. No opportunities at all, because I didn’t have my credentials. I have now maximized my ability. I developed professionally and personally because of RC.”*

Focus Group Participant

Evaluation findings confirm that Recognition Counts has been life-changing for participants. Not only does RC impact participants, it has a social value beyond those involved and their immediate household members. This social value case is based on the principles and best practices of Social Return on Investment.<sup>2</sup> Importantly, **it demonstrates social value by accounting for selected social outcomes, and the benefits these engender beyond the individual.**

### B. Recognition Counts Supports Nurses

Over the past four years, 109 Recognition Counts participants received a loan, and 38 of these individuals replied to the evaluation survey. Of these survey respondents, 15 were seeking qualification recognition as nurses. This was the largest professional group among survey respondents. As a result, **this social value case is built upon the outcomes of ‘RC nurse participants’ for whom strong evaluative data is available.** Furthermore, the current shortage of nurses in Manitoba and the availability of precise and current data regarding nurses’ salaries also influenced their inclusion in the case.

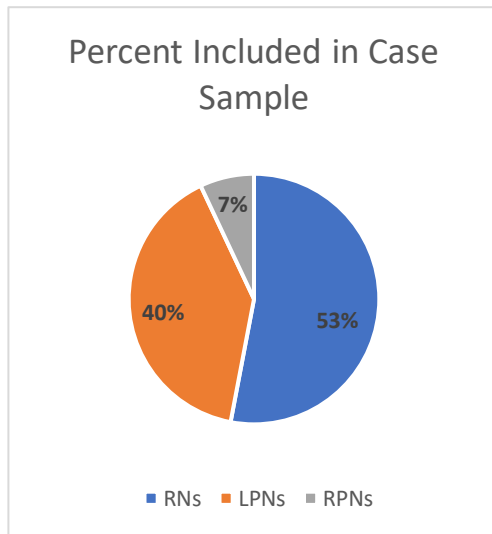


The ratio of nurses in this case study (n=15) over the total number of participants who received a loan through RC is 13.76%.

<sup>2</sup> For more information on the principles and best practice of SROI see [https://ccednet-rcdec.ca/sites/ccednet-rcdec.ca/files/a\\_guide\\_to\\_social\\_return\\_on\\_investment\\_revised.pdf](https://ccednet-rcdec.ca/sites/ccednet-rcdec.ca/files/a_guide_to_social_return_on_investment_revised.pdf).



## 1. Types of Nurses



Of these RC nurse participants, 40% (n=6) were seeking qualification recognition as Licensed Practice Nurses (LPNs), 53% (n=8) were seeking to be certified as Registered Nurses (RNs) and 7% (n=1) was seeking a credential as a Registered Psychiatric Nurse (RPN).

**Nine (9) of these nurses indicated on the survey that they were working, including five (5) RNs and 4 LPNs.<sup>3</sup> These nurses also indicated they had found employment in their field.**

This further refines the nurses' ratio to be used for the monetization of social value for this case to 8.3%.



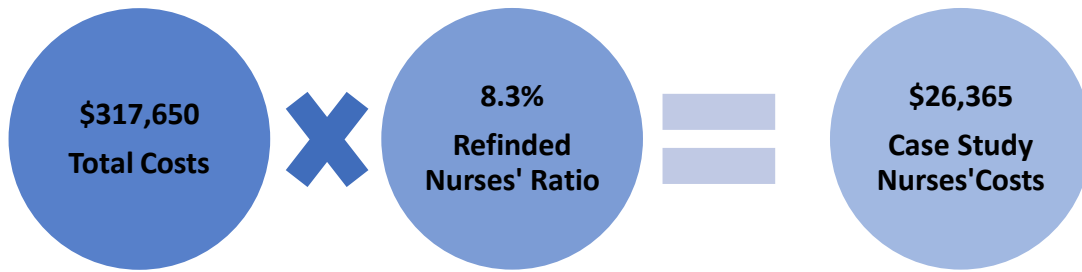
## C. Investing in Nurses

The basic annual costs (input amounts) of Recognition Counts over the past four years includes:

- Salaries and benefits (average annual total in salaries in benefits) = \$276,385
  - Operational costs<sup>4</sup> (average annual operational costs) = \$42,265
  - Average annual total costs for RC = \$317,650
- **The total annual RC costs (input funds) for employed nurses is \$26,365.**

<sup>3</sup> Because exact salary data was not available for RPNs, this individual was classified as an LPN because this salary is the lowest available from the Manitoba Nurses Association most recent and accurate collective agreement.

<sup>4</sup> This includes an approximation of the costs of technology, phones, office space, etc. per year.



The loan amounts provided to nurses through Recognition Counts is also part of 'investing in nurses.' The **total loan amount for these nine employed nurses is \$80,470.**

#### D. Outcomes for Nurses

Social value cases are built upon evaluation data that evidences participants' outcomes achieved. The outcome map for the evaluation of Recognition Counts is included on pages 5 and 6. However, keeping in mind the principles of SROI, not all outcomes will be valued for this case study. The following outcomes have been selected for inclusion based on the SROI principles of 'valuing what matters,' 'materiality' and 'not overclaiming.'

- Increased income
- Increased self-efficacy (quality of life indicator)
- Impacting family and community

##### 1. Increased Income

It is important to keep in mind that nursing is a regulated profession in Manitoba, meaning those trained outside of Canada would be unable to practice without the additional training and certification needed. Those involved indicated they worked at low paying jobs prior to having their credential.

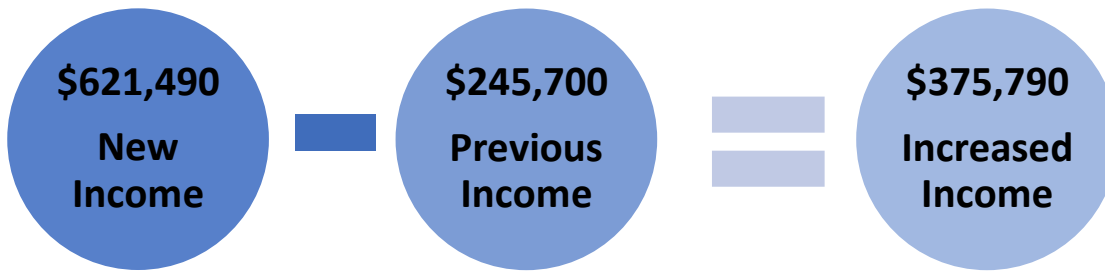
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*“[Without RC] I might only be earning a meagre income that is not enough for me and my family.”*

RC Nurse Participant

**Nurses included in the case went from a median annual salary income of \$245,700 to \$621,490, a collective increase in annual income from salary of \$375,790.** Data sources and specific calculations for increased annual income (from salaries) are available in the appendices.





## 2. Increased Self-efficacy

RC nurse participants indicated on the survey that their involvement in Recognition Counts was 'very important' in increasing their confidence (n=12 or 80%).



*"RC played a vital role of who I am today. It helps me to focus on what I needed."*

**Nurse Supported by RC**

Empowerment is related to hope and is an indicator of quality of life – something that impacts social value. Again, nurses indicated that their participation in Recognition Counts was 'very important' to feeling hopeful about their future (n=11 or 73%).

## 3. Impacting Family and Community



*"It has stabilized my family's finances."*

**RC Nurse Participant**

Similarly, participation in Recognition Counts was 'very important' in providing well for my myself/family's future (n=10 or 67%). In addition, six (6) nurses indicated on the survey that their participation in Recognition Counts was 'very important' in investing in their children's future.

Finally, three (3) of the nurses indicated they had purchased a house since participating in Recognition Counts.

## E. Social Value of Outcomes

Some outcomes are easier to monetize than others. There are times when data must be gathered from reliable sources and approximations and proxy values used. Table 1 (next page) outlines the outcomes, social value indicators, as well as proxies used, their monetized values and sources.

Table 1: Outcomes, Social Value and Proxies

Outcomes	Social Value Indicators	Proxies	Proxy Value, Source & Comments*
Increased Income	Salary Income	Median annual salary for entry level jobs in Manitoba	\$27,300 Government of Canada Calculation based on 11 entry level jobs
		Starting annual salary for RNs & LPNs	\$77,504.96 & \$59,396.66 Collective Agreement MNA & Winnipeg Health Employer
	Taxes Paid	Tax rate for Manitoba 2022	\$4,922 for entry level jobs \$19,349 for average nurses' salary Wealthsimple.com
Increased Self-efficacy	Confidence Gained	Counselling support through community-based organization	\$1,320 Aulneau Renewal Centre
Impacting Family & Community	Providing a Secure Future for Family	RRSP contributions	\$2,400 2021 Median RRSP contribution in Manitoba Statistics Canada
		House purchase	\$360,900 Average house price in Winnipeg in 2022 CanadianImmigrants.com
	Investing in Child(ren)'s Future	RESP contributions	\$2,500 Contribution limit for grant/child in 2022 Economic & Social Development Canada

\*See the appendices for more information and calculations.

## F. Social Value Calculations

Social value calculations involve comparing the input value (the amount of money invested in the program) to the output value (the amount of social value created by the program). **Annual calculations are used in order to ensure a common base for all input and output values.**

## 1. Input Value

The total amount of investment in Recognition Counts over the past 4 years used includes SEED staff the salaries and benefits, SEED operational costs and the loans provided.

**The total annual RC costs (input funds) for the 9 employed nurses is \$26,365.**

SEED data indicates the **total loan amount for the 9 nurses who are employed in their profession is \$80,470**. Therefore, the **total input value of for this social value case study is \$106,835**.

## 2. Output Value

The output value includes the social value of the outcomes of nurses' participation in Recognition Counts, as outlined in Table 1. In addition, Recognition Counts loan repayment begins once the individual is working, and loan repayment also has a social value.

## 3. Refining Output Value: Deadweight, Attribution and Drop Off<sup>5</sup>

When considering social value, it is important to refine the values being placed on the output amounts to include foreseeable variables that will lessen the social impact of outcomes. These include deadweight, attribution and drop off.

Deadweight is a measure of the amount of outcome that would have happened even if the activity had not taken place.<sup>6</sup> Survey data indicates that 11 of the 15 nurses would not be working in their profession had they not participated in Recognition Counts. Therefore, the **deadweight percentage used is 27%** or four (4) out of 15. This represents the four (4) nurses who stated they would might have achieved their goal of working in their profession without RC, despite having increased debt.

Attribution is an assessment of how much of the outcome was caused by the contribution of other factors.<sup>7</sup> The evaluation survey provides quantifiable data for each indicator. Responses to these survey questions were on a four-point scale. The data used for attribution contributions was the highest value on the four-point scale (corresponding to 'a lot' or 'very important'), however this does not equal complete attribution. Therefore, **the attribution percentage used is 75%**.

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<sup>5</sup> Survey data for deadweight, attribution and drop off are included in the appendices.

<sup>6</sup> From: <https://www.sopact.com/social-return-on-investments-sroi>.

<sup>7</sup> Ibid.

Table 2: Employed Nurses' Indicators/Proxies & Attribution			
Indicator/ Proxy	Survey Question: How important is/was Recognition Counts in helping you...	Responded 'Very Important'	Attribution Percent (75%)
Increased Income	Get a better job (increase income)	53%	40%
Increased Self- efficacy	Feel more confident	80%	60%
RRSP Contributions	Providing a secure future	67%	50%
RESP Contributions	Invest in child(ren)'s future (RESP)	40%	30%

Drop off is the deterioration of an outcome over time.<sup>8</sup> In the context of this case study, **drop off should be considered in the monetization of two indicators – house purchase and increased self-efficacy**. The drop off calculation is particularly important for house purchase, as the social value of the initial purchase is considerably lower in subsequent years. The drop off used for house purchase in subsequent years are the mortgage payments on these acquired assets. Although less critical, a drop off rate of 10% is assumed for the social value of increased confidence, as it is known that the impact of these outcomes can be somewhat lost over time.

<sup>8</sup> From: <https://www.sopact.com/social-return-on-investments-sroi>.

Table 3: Social Value Calculations					
Indicator/Proxy	Monetized Social Values	Gross Output Value	Refinement Values		
			Deadweight	Attribution	Drop Off
Increased Salary	Previous salaries = \$245,700 Employed Nurses' salaries = \$621,490	\$375,790	n/a \$375,790	40% \$150,316	n/a \$150,316
Increased Taxes Paid	Previous taxes = \$44,298 Employed Nurses' taxes = \$174,141	\$129,843	n/a \$129,843	40% \$51,937	n/a \$51,937
Increased Self-efficacy	\$1320 x 9 Employed Nurses	\$11,880	73% \$8,672	60% \$5,203	90% \$4,683
RRSP Contributions	\$2,400 x 9 Employed Nurses	\$21,600	n/a \$21,600	50% \$10,800	n/a \$10,800
RESP Contributions	\$2,500 x 9 Employed Nurses	\$22,500	n/a \$22,500	30% \$6,750	n/a \$6,750
House Purchase	\$360,900 x 3 Employed Nurses	\$1,082,700	n/a \$1,082,700	n/a \$1,082,700	Mortgage payments \$63,684
Loan Repayment	See appendices	\$6,623	n/a \$6,623	97% \$6,424	n/a \$6,424
<b>Totals</b>					
<b>Initial Year</b>				<b>\$1,314,130</b>	
<b>Subsequent Year</b>					<b>\$294,594</b>

**Table 3: Please note:**

- All information provided in Table 3 is based on the nine (9) nurses who indicated they were employed in their profession.
- All information provided in Table 3 is based on an initial year and 1 year subsequent, for consideration of drop off.
- See appendices for more data and calculations that substantiate what is provided.

#### 4. Let's Keep in Mind

There are a number of factors to keep in mind when considering this social value case:

- ✓ Outcomes were only valued if there was strong and recent evaluation evidence that applied directly to the 15 nurses and/or the 9 employed nurses. As a result, this case study did not include social value of settlement impact, increases in financial literacy and decreased use of social supports.
- ✓ Manitoba is currently experiencing a nursing shortage. As a result, these nurses will likely remain employed for the foreseeable future, if they choose to continue working.
- ✓ The only social value likely to drop off in years following the current one is increased self-efficacy and loan repayment (once loans have been repaid). Other social values, such as increased income, taxes paid, RRSP and RESP contributions, will likely increase.
- ✓ Validation of some assumptions and data used in this social value case can be found in research, evaluation and publications from Momentum, a community-based not-for-profit organization in Calgary that supports financial empowerment through financial literacy and asset building, as well as career and business development. Momentum had a microloan for qualification recognition program similar to Recognition Counts.<sup>9</sup>

#### G. What Does This Tell Us About RC?

The final step in social value case calculations is to compare the total refined input and output values. This compares the **dollar value of providing the Recognition Counts Program to the nine (9) employed nurses with the social value that this created.**



<sup>9</sup> See <https://momentum.org/>.



### Recognition Counts Provides Substantial Social Value

This social value case indicates:

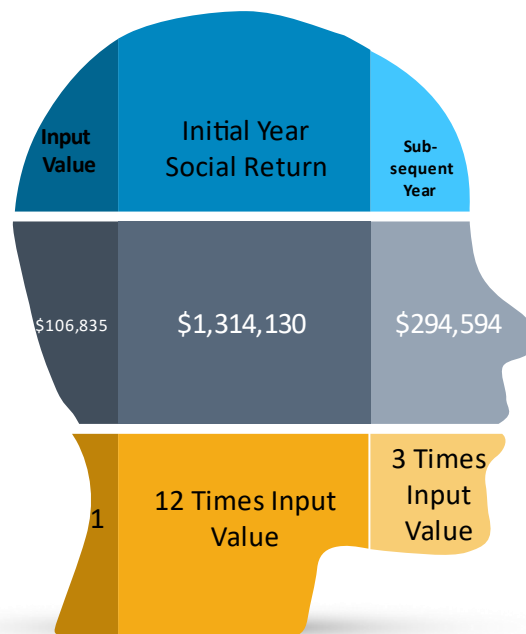
For every dollar invested in Recognition Counts, a social value of \$12 is created in the initial year. This social value creation is sustained. In the subsequent year, every dollar invested in RC creates a social value of \$3.

## Recognition Counts is the Gift That Keeps on Giving

The funds invested in RC provide a substantial social return during the initial year.

The social return in the subsequent year is less, but there is still a social value of \$3 for every dollar invested.

RC's social value is sustained by the increased income it produces. Income is the strongest predictor of future health and educational outcomes, not only for the individual, but also their children/dependents.



## Appendix:

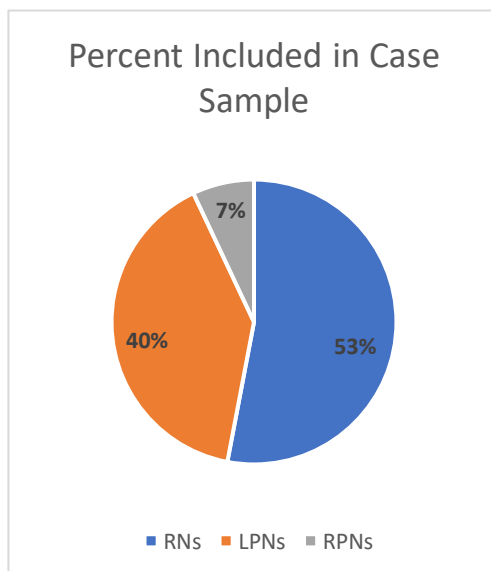
### Outcome and Proxy Calculations & Assumptions

#### Data: Low wage jobs in Manitoba

Median/hour wages in Manitoba as of November 17 2021 – at Government of Canada <https://www.jobbank.gc.ca/wagereport/location/39073>:

- Taxi and limo drivers - \$11.95/hour
- Service Station Attendance/ Food Service Support Occupations = \$12/hour
- Retail Sales - \$12.75/hour
- Cashiers - \$11.95/hour
- Servers = \$13/hour
- **Couriers, messengers, door-to-door distributors - \$14/hour or \$27,300/year or \$245,700 for the 9 nurses included in the case study**
- Light Duty Cleaners - \$14.20/hour
- Other sales related occupations - \$14.35
- Receptionists - \$15.00/hour
- Health care aid - \$18.11
- Shippers/receivers - \$18/hour

#### Data: Nurses Salaries



9 nurses in the sample found jobs in their field (8 RNs, 6 LPNs, 1 RPN)

According to this breakdown of nurses, that would mean 4.8 jobs/salaries for RNs, 3.6 jobs/salaries for LPNs and .63 jobs/salaries for RPN

Nurses starting salary 2022 – MNU and Wpg Health Employer – <https://manitobanurses.ca/collective-agreements>

RN - \$77,504.96

LPN - \$59,396.66

NB – RPN Salary unavailable, so LPN salary is used



**Total salaries for nurses in sample: \$621,489.78**

4.8 RNs x \$77,504.96 = \$372,023.81

4.2 LPNs x \$59,396.66 = \$249,465.97

**Average (mean) annual salary based on the 15 nurses in the case = \$69,054.42**

Assumptions	Factors Influencing
<b>Nurses are working full time</b>	Calculations for total and average salary are not rounded Current nursing shortage has produced mandatory overtime for many. No overtime is included in calculations.
<b>Nurses are not working weekends</b>	Current nursing shortage has produced mandatory overtime for many. Weekend wages/salaries are higher, but this is not assumed due to risk of overclaiming.
<b>Nurses with children may need childcare</b>	Although it is known that some nurses in this case have children, their ages and child care arrangements are not known.

**Data: Taxes Paid**

Tax Rate for Manitoba in 2022 from <https://www.wealthsimple.com/en-ca/tool/tax-calculator/manitoba>

Salaried income of \$27,300 → \$4,922 Total taxes paid (Federal & Manitoba)

Average (mean) salaried income for nurses in case is \$69,054.42 → \$19,349.00

**Data: Counselling for Self-Efficacy**

Aulneau Renewal Centre provides counselling in a community-based setting, which is much less costly than through a private service provider. Although Aulneau provides services on a sliding scale based on income, those involved in the case have an income (at time of loan approval) that is too high for any subsidy. This also supports the assumption that RC clients would be challenged to access supports for increasing self-efficacy that may be offered free in the community. Consultation with professionals at Aulneau indicated that 12 visits in a year would be an appropriate proxy for increased self-efficacy.



It is also important to note that the fees for counselling services at Aulneau are less than for those of private practitioners. Research into the cost of similar services from a private practitioner in Winnipeg revealed the cost would be approximately 1.4 times that of Aulneau.

#### **Data: RESP Contributions**

Survey data indicates the nine (9) individuals who had received their credential and are working as nurses had a mean of 1.4 children and a median of 1 child. Therefore, this case study assumes that each of these nine nurses has 1 child.

#### **Data: House Purchase**

Survey data indicates that three (3) of the 15 nurses purchased a home since participating in RC.

The average house price in Winnipeg in 2022 is \$360,900.

#### **Data: SEED Costs for RC**

From SEED Winnipeg

	<b>2018-19</b>	<b>2019-20</b>	<b>2020-21</b>	<b>2021-22</b>
<b>RC salaries and benefits</b>	\$279,131	\$294,749	\$276,338	\$255,320
<b>Operational cost</b>	\$33,182	\$42,148	\$46,599	\$47,130

#### **Data: Recognition Counts Loans**

SEED data indicates the total loan amount for the 15 nurses involved in the case study is \$139,470.

The total loan amount for these nine employed nurses is \$80,470.

Repayment Rates: from <https://seedwinnipeg.ca/programs/detail/recognition-counts>.

Interest rate is as low as Assiniboine Credit Union's Prime Lending Rate options: Fixed (currently 4.70%) + 2% or Variable (currently 4.70) + 1.5%

Average/mean additional percent = 1.75%

Average/mean current rate of repayment = 8.23%

Percent of forfeiture of loans over past 4 years = 3%

Loans repaid in 1 year for 9 employed nurses =  $(\$80,470 \times 8.23\%) - 3\% = \$6,424$

### Data: Mortgage Payments

Royal Bank of Canada Mortgage Calculator:

<https://apps.royalbank.com/apps/mortgages/mortgage-payment-calculator/#top-page-content-2>

Assumptions: 20% down payment, 25 year amortization, monthly payments, interest rate of 5.54% (fixed rate for 5 years).

\$63,684 for first year

### Validating Research from Momentum, Calgary

Source: *Supporting Immigrants as Part of the Thriving Local Economy*

Momentum worked in partnership with Immigrant Access Fund (now Windmill Microlending) from its start in 2004 to 2015 to provide micro loans that enable skilled immigrants to obtain the necessary credentials to get a job in their field.

- On average, loan recipients double to triple their income after repaying their loan.
- \$28 million in loans have been provided to over 4,000 immigrants with a repayment rate of 97%.
- Unemployment of loan recipients has decreased on average from 40% to 10%.



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