"A moment of light and hope"

THE ROLE OF WRAPAROUND SUPPORTS IN WOMEN FIRST

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"A moment of light and hope": The role of wraparound supports in Women First.

Canada

In Canada, women face multiple systemic barriers to their engagement and success in training and employment.[1,2] For those who experience multiple forms of marginalization (e.g., due to racism, ableism, poverty, etc.), these barriers are often compounded. Further, members of equity-deserving groups are often underserved by skills training and employment programming.

Funded by Employment and Social Development Canada (ESDC) through the Women's Employment Readiness pilot program, the Women First: Building Skills for Success project brought partners together to deliver employment and skills programming to low-income, disabled, racialized, Indigenous, newcomer, and 2SLGBTQ+ women. Building on existing knowledge and expertise, six service providers across five provinces enhanced their program models through a new Skills for Success curriculum and more generous wraparound supports, among other adaptations.

The Women First evaluation, led by SRDC, was guided by the following question: *What are effective practices in designing and delivering employment and skills training for multiply-marginalized women grounded in an inclusive, intersectional feminist, and anti-oppressive approach?* This was addressed through a range of more specific evaluation questions focused on both implementation (e.g., what was delivered, how, to whom) and outcomes (e.g., learner/staff perceptions, experiences, and reported/observed changes). Informed by feminist and participatory methodologies, the evaluation employed a pre-post design that explored project-wide and program-specific outcomes through a range of quantitative and qualitative data (e.g., baseline/post-program/follow-up surveys with learners, Photovoice and vision board methods with learners, interviews with learners and staff). Images from the Photovoice and vision board activities are included throughout this brief.

This is one of four briefs produced by SRDC to share learnings from the project with a wider audience, including service providers, policymakers, funders, researchers, and community members. It offers a deep dive into a specific aspect of the project, along with findings and recommendations related to that topic. Other briefs, along with the full evaluation report featuring greater detail on the project background and methodology, can be found at www.srdc.org.

Women First project partners:

PTP Adult Learning and Employment Programs (PTP): Service delivery & project lead

Construction Foundation of British Columbia (CFBC): Service delivery

Futureworx Society (Futureworx): Service delivery

Manitoba Building Trades Institute (MBTI): Service delivery

Saint John Learning Exchange (SJLE): Service delivery

Seven Generations Education Institute (SGEI): Service delivery

Focus Company: Project management

Alberta Workforce Essential Skills (AWES): Curriculum development

Social Research & Demonstration Corporation (SRDC): Research & evaluation

One of the defining features of the Women First project was its approach to conceptualizing and implementing wraparound supports. The integration of wraparound supports—a customized and holistic suite of interventions supporting learners to overcome training-related barriers—has been identified as a priority for inclusive service delivery.[1,3] This approach recognizes that learners are less likely to succeed in training or employment when dealing with other unmet needs in their lives. As such, wraparound supports may be training-specific (e.g., extra tutoring) or more general,

including those helping to address challenges that hinder participants from investing time and energy into training (e.g., securing housing, health care supports or services, obtaining legal support, transportation, stipends, childcare). Ultimately, incorporating wraparound supports within employment and skills programming can increase the participation, engagement, and success of learners who face multiple, complex barriers.[4]

In the Women First project, wraparound supports were not just a supplementary element of programs, but a defining feature. All partners had delivered wraparound supports in previous programs. However, by earmarking up to $5,000 per learner in wraparound support spending, the Women First project was seen as a unique opportunity to trial the provision of more generous supports. Partners also perceived this funding as having fewer restrictions than that which they had accessed in the past. This reflected a belief that *"flexible money needs to be built into all programs"* (SJLE staff), giving service delivery partners the ability to respond to emergent needs more quickly and easily.

Partners' desire to pilot more comprehensive, holistic supports was driven by the recognition that learners in their programs were likely to face structural barriers and elevated levels of need, affecting their ability to access and succeed in training. Findings from the baseline survey validated this perspective: 90% of survey respondents reported that they worried about having enough money to meet their basic needs at least some of the time. Meanwhile, transportation, housing, and childcare-related challenges emerged as other commonly-reported challenges to finding or maintaining employment (see Figure 1).

Participant interviews further underscored the intensity of unmet needs among learners. Many cited provincial social assistance programs as their primary source of income, which overwhelmingly fail to bring recipients above Canada's Official Poverty Line.[5] Others were ineligible for government transfers or faced delays receiving these benefits, and as a result had *"zero income coming in at all"* (Futureworx participant) before or during the project. These findings underscore the powerful potential of wraparound supports in helping address the effects of systemic marginalization.

Grow through what you go through
(Erin Barclay, Futureworx staff)

"Over half of my lawn had to be replanted following the destruction to my property due to Hurricane Fiona last September. The picture captured is newly planted grass growing (from seed) through the straw I laid down to promote seed germination.

I want to share this photo because it represents our [Women First] program. The seed I planted had an established ground to get started – a solid base to facilitate success and foster growth. The focus of this undertaking was to study the impacts of including wraparound supports in the delivery of services to marginalized women. The success we saw validated our confidence that the inclusion of financial wraparound supports in pre-employment programming facilitates success... Our approach to offering this program was much like my approach when planting grass seed. To enjoy a healthy lawn, there are steps to follow to encourage growth: choosing the right time of year, preparing the site and soil, choosing the best seed, covering with straw, and watering appropriately."

Figure 1 Effect of employment barriers as reported at baseline
Source: Baseline survey (n=127-132)

Barrier	Very much	Somewhat	A little bit	Not at all
Lack of or limited access to reliable or affordable transportation	27%	24%	21%	28%
Housing-related challenges	24%	21%	20%	34%
Lack of or unequal access to affordable and/or accessible childcare	19%	17%	9%	55%
Income and/or food insecurity	12%	22%	30%	35%
Technology-related barriers (e.g., lack of phone/Internet)	13%	18%	12%	58%
Lack of necessary clothing, work gear, and/or tools	10%	20%	25%	45%
Lack of necessary identification or documentation	9%	10%	14%	67%
Lack of or unequal access to legal support or services	3%	16%	22%	59%

■ Very much   ■ Somewhat   ■ A little bit   ■ Not at all

"Anything that would help":
NATURE & UTILIZATION OF WRAPAROUND SUPPORTS

On average, the total value of wraparound supports accessed by each participant was $4,504. These amounts varied considerably from one participant to the next, ranging from $484 to $11,710. However, regression analyses revealed no significant differences in the value of wraparound supports accessed across different demographic groups, including disabled, Indigenous, racialized, newcomer, and 2SLGBTQ+ learners. Altogether, a striking 83% of post-program survey respondents agreed that they were able to access the supports they needed in their programs, and that these supports were well-aligned to their individual needs.
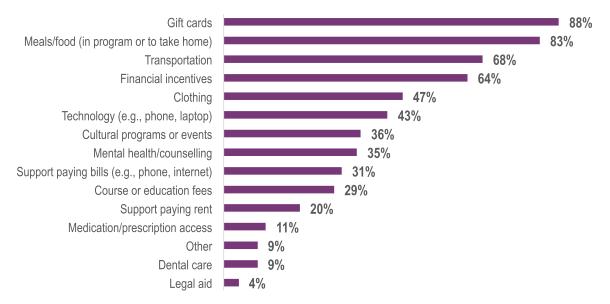
In practice, these supports took many forms. Administrative data collected for the project classified wraparound support expenditures according to four main categories: basic needs (e.g., clothing transportation, food, housing), health and well-being (e.g., counselling, vision care, gym membership, smudge kit), legal and administrative (e.g., driver's test, fees for obtaining identification), and social support (e.g., literacy/training/cultural support). Supports related to basic needs were most prevalent, accessed by all Women First learners. Spending on basic needs support was also the highest of these four categories, averaging nearly $3,700 per learner. In the post-program survey, participants most commonly identified gift cards (88%), meals or food (83%), transportation (68%), and financial incentives (64%) as among the wraparound supports they had received (see Figure 2).

Untitled
(Carmel Weir, SJLE learner)

"This photo is of me with my new glasses on – and of course, Benny the dog. A change in my life because of [Women First] is my new glasses. I have been able to take care of myself better. Because of this program, I'm learning self-care – not putting myself before other people, but I am just as important as everybody else! A lot of the time you put everything else first. I'm just learning to regain myself. I realized that I matter."

Figure 2 Learner-reported wraparound supports accessed
Source: Post-program survey (n=114)

Support	Percentage
Gift cards	88%
Meals/food (in program or to take home)	83%
Transportation	68%
Financial incentives	64%
Clothing	47%
Technology (e.g., phone, laptop)	43%
Cultural programs or events	36%
Mental health/counselling	35%
Support paying bills (e.g., phone, internet)	31%
Course or education fees	29%
Support paying rent	20%
Medication/prescription access	11%
Other	9%
Dental care	9%
Legal aid	4%

Partners adapted their approach to delivering these supports according to learners' needs. For instance, supports classified as transportation might include bus tickets, gas gift cards, or personal vehicle repairs. CFBC and Futureworx covered the costs for learners' use of local taxi services, offering a temporary transportation solution in areas without reliable public transit:

"We set up an account with a local taxi service...They would track the woman's name, we would get the bill at the end of the month, and then we'd allocate how much money was spent on each individual. That provided transportation to and from the program. It also provided transportation to any other appointments that we felt were part of our program: if they had a court appointment, a mental health appointment, an optometry appointment, if they had children they had to get to school. Anything that would help position them to be successful at getting to the program on time." (Futureworx staff)

The project's versatile approach to wraparound supports created more space for innovative, contextualized, and individualized responses by program partners. For instance, MBTI disbursed some of this funding as a training allowance, compensating learners for their time and energy at an hourly rate. This was meant to instill a sense of responsibility and freedom among learners, who were able to spend this allowance however they saw fit. Similarly, learners employed at SJLE's social enterprises could participate in a matched savings program intended to encourage longer-term financial planning. Earnings allocated to savings were 'matched' by SJLE through this funding; participants then received this savings amount at the end of the project. Other forms of support were intended to facilitate learners' participation in programs, for instance laptops (CFBC, PTP) or a set of tools (MBTI).

Making the journey easier:
THE ROLE OF WRAPAROUND SUPPORTS

Supporting attendance & participation

Wraparound supports in Women First were instrumental in cultivating the necessary conditions for learners to attend and engage with programs with fewer external stressors. Learners widely asserted that financial, food, transportation, and other supports accessed through Women First *"helped [them] worry less about putting food on the table...and made the journey to self-improvement easier"* (participant survey response). This perspective was validated by service delivery partners, who insisted that *"a key difference...for maintaining the attachment of as many women as we did is the financial wraparound supports. I cannot stress enough the difference that made"* (Futureworx staff).

71% of respondents said that without the supports provided, they would have been unable to complete their programs.

Source: Post-program survey

MBTI's use of wraparound support funding to provide training allowances for learners (calculated as an hourly wage) offers another compelling example. One participant underscored the importance of this support, which she described spending primarily on gas, groceries, childcare, and bills. When asked how her participation might have differed without the training allowance, she responded that: *"I'd probably have to work and do a program. I'd get wiped out because I'd be stressed all the time about how I'm going to get there. That paid training is huge for a lot of us"* (MBTI participant). Ultimately, the stress of managing these expenses led her to conclude that without her program's training allowance, she likely would have been unable to enroll. This perspective was widespread: in the post-program survey, nearly three-quarters (71%) of respondents reported that they would have been unable to complete their programs without the wraparound supports offered through the project.

Such an approach to administering wraparound supports not only facilitated learners' participation, but recognized and valued women's time and energy as essential ingredients in their training journeys. The importance of compensating multiply-marginalized women for these efforts is particularly significant given the ongoing and highly-gendered issue of unpaid labour in Canada.[6] In other words, wraparound supports in Women First sought to resist the notion that women should merely be grateful for the opportunity to participate in programs, instead starting from the assumption that women are already juggling multiple responsibilities amidst complex lives.

Offering stability & security

While wraparound supports in the Women First project were initially intended to facilitate learners' transitions to longer-term goals or address more complex or unique barriers, staff were frequently called on to address more immediate concerns, from food insecurity to unstable housing. This shift highlighted a critical realization: before learners could pursue employment or other goals, their immediate survival needs demanded attention.

Post-program survey data further highlight the role of wraparound supports in addressing day-to-day needs: compared to before their programs, a substantial proportion of respondents reported better access to good food (59%) and fewer financial worries (41%). Women widely emphasized the immense value of food-related assistance: one learner cited her program's distribution of grocery store cards as *"the only way I ever could have afforded to buy food for the last few months"* (participant survey response). In another case, a learner was offered additional support for groceries upon disclosing to a facilitator that *"I need groceries right now; I'm running out of stuff for breakfast, for my daughter to eat"* (SGEI participant), underscoring the severity of food insecurity among some learners.

Put simply, when learners were supported to meet their basic (and not-so-basic) needs, they were better able to show up and actively engage in programs, in turn contributing to their overall success. One learner summarized this persuasively, noting that in their program:

> *"I had access to many resources related to the job search, like how to write a resume and cover letter correctly, as well as many job search sites, volunteering, and various training. Financial support is also a very important aspect, because it helps to define clear goals and actions to achieve them without being distracted by daily needs."* (Participant survey response)

The idea of focusing on training "without being distracted by daily needs" reflects other research finding that those experiencing poverty may be "less capable not because of inherent traits, but because the very context of poverty imposes load and impedes cognitive capacity" (p. 980).[7] This underscores the importance of ensuring holistic supports are available to those participating in

Not gonna be hungry tonight
(Chelsey Hovey, SJLE learner)

"Food security is a major issue that has been a repeated struggle for me. You can work many hours a week and still struggle to afford food. A home-cooked meal makes all the difference in physical and mental health.

Yes, I have a great job. Yes, I budget as efficiently as possible. I still have gone hungry more than anyone here knows. Our province can do better than this. People are starving every day.

I'm grateful to have received help getting groceries."

employment and skills training, as well as ensuring delivery staff understand how systemic issues like poverty might affect learners' journeys in their programs.

Beyond providing much-needed immediate relief, these supports also enabled participants to avoid precarious survival strategies that they might otherwise have been forced to adopt. Many learners described how having some of their day-to-day needs met eased the difficult choice between buying essential expenses like groceries or rent. One learner recounted how her program helped her *"catch up on my power and phone bill, so that I didn't need to take out a high-interest loan"* (participant survey response). In this scenario, the urgent financial assistance this learner had received had the added benefit of shielding her from predatory lending practices, which disproportionately affect low-income women.[9, 10]

"Imagine you come home from a day at work, worried about where you will find the money to make this month's rent, cover all the bills, and pay for your daughter's birthday party. You have not been sleeping well. A few weeks ago, you signed up for a training program...that one day could help you move up to a better job. But this evening the benefits of such training are abstract and distant. You're exhausted and weighed down by things more proximal, and you know that even if you go you won't absorb a thing. Now roll forward a few more weeks. By now you've missed another class. And when you go, you understand less than before. Eventually you decide it's just too much right now; you'll drop out and sign up another time, when your financial life is more together. The program you tried was not designed to be fault tolerant. It magnified your mistakes, which were predictable, and essentially pushed you out the door." (p. 152-153)[8]

Black Pearl
(SJLE learner)

"This is a picture of my Jeep, Black Pearl. Without my Jeep, I wouldn't be able to go on adventures. I went 9+ years without a vehicle. Black Pearl brings good luck, and an abundance of good things in my life. The women's project has helped me to achieve maintenance on my Jeep."

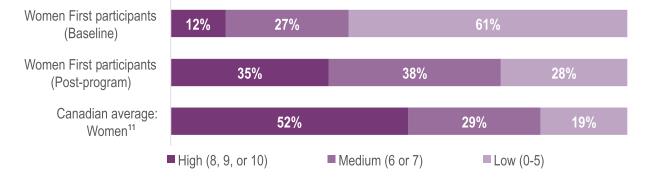### *Fostering dignity, well-being, & joy*

The flexibility underpinning wraparound supports in Women First enhanced partners' ability to address specific needs and challenges faced by participants, leading to a more effective alignment between what was offered and what was needed. Learners recounted how accessing tailored and individualized supports not only helped them meet their basic needs, but fostered feelings of dignity, joy, and self-worth. One participant framed wraparound supports as allowing her to save money to visit long-distance family members. Another described the simple yet impactful act of her program providing learners with daily meals, declaring that *"I am always alone and it was so nice to have someone cook for me!"* (participant survey response).

These and other examples speak to how wraparound supports in Women First programs were often able to transcend material aid, making women feel understood, cared for, and celebrated. As one learner put it, *"proper, thought-out support can give participants a moment of light and hope to keep fighting on"* (PTP participant). Yet another powerful example came from a participant with a history of substance use, who was deeply moved by receiving financial support for dental care:

> *"I lost teeth because of drug use. [The program] said they would be able to do the payment for that, and I was like, 'oh my gosh, really?' It's like $300. I know it's a small amount, but it's also not to me, because I would never just have $300. I mean, that's like a month's worth of food. I was moved to tears. I just couldn't believe it."* (SJLE participant)

After completing their programs, over 80% of participants reported feeling more supported and better equipped to participate in daily life. Both staff and learners attributed this in part to the provision of flexible, generous wraparound supports. This positive change was clearly reflected in participants' life satisfaction, as measured on a scale of 1 to 10. The evaluation showed statistically significant increases in self-reported life satisfaction, moving from an average of 5.19 at baseline to 6.68 post-program (p<.001, n=96). These increases were largely retained in the follow-up survey, suggesting the project's enduring effect on Women First learners' life satisfaction.

Reframing the data reveals another promising trend: the share of learners achieving high levels of life satisfaction—a score of 8 or above—surged by 23 percentage points during the project, climbing from 12% initially to 35% post-program (see Figure 3). On one hand, this growth signifies real, tangible improvements in participants' lives. However, this 35% still stands in contrast to the 52% of Canadian women reporting high life satisfaction, underscoring the amplified challenges and experiences of marginalization among many Women First learners.[11]

Figure 3 Life satisfaction ratings: Women First and nationally
Source: Baseline and post-program surveys (n=99-101)

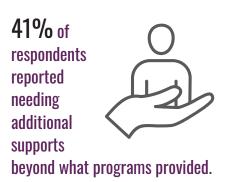|	High (8, 9, or 10)	Medium (6 or 7)	Low (0-5)
Women First participants (Baseline)	12%	27%	61%
Women First participants (Post-program)	35%	38%	28%
Canadian average: Women[11]	52%	29%	19%

Ongoing & unmet needs

Wraparound supports in the Women First project undeniably played a crucial role in helping many women meet daily needs and engage more fully in programs. However, these supports alone could not fully address the complex and multi-faceted needs of many learners.

In the post-program survey, 41% of respondents expressed a need for additional support not provided by their program. This finding initially surprised partner staff, many of whom had approved all or most wraparound support requests from learners. In reality, this situation appears to reflect not a refusal to provide support, but rather the deep and intense needs of many learners. The experiences shared by some women vividly illustrate this point:

> *"When I came to the program, I was suffering from depression and isolation. The lack of funds limited my ability to go anywhere and participate in anything...I made a commitment to become engaged and participate in things that fuel my energy and keep me hopeful [but] the lack of financial supports restricts this."* (Participant survey response)

In other words, the precarity experienced by some learners was such that even enhanced wraparound supports could only begin to address their needs.

Relatedly, the evaluation also revealed persistent and high levels of stress among learners. Despite positive changes in other areas (e.g., social emotional skills, access to support), levels of stress did not significantly change during the program. In both the baseline and post-program surveys, approximately 40% of participants reported high levels of stress (i.e., 4 or higher on a scale of 1 to 5). In other words, the gains women made during the program were achieved despite ongoing stressors and challenges. These findings highlight the limitations of fulsomely addressing systemic barriers (and their consequences) within employment and skill training programs. While by no means trivial, $5,000 worth of wraparound supports often proved inadequate in extricating women from deep-seated issues of poverty, homelessness, trauma, and social exclusion.

41% of respondents reported needing additional supports beyond what programs provided.

Source: Post-program survey
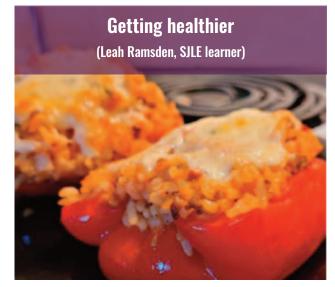
Designing & delivering wraparound supports

The design and delivery of wraparound supports involved various stages, each presenting their unique challenges and learnings. Because each of the six service delivery partners in the Women First project adopted their own approach to implementation, we focus here on synthesizing collective wisdom from across the project. By emphasizing overarching themes that shaped the design and delivery of supports across sites, we draw out broader insights that might inform future approaches to implementing wraparound supports in employment and skills training. In doing so, we begin to sketch out a roadmap for providing holistic, equitable, and trauma-informed supports to multiply-marginalized learners.

1. Identifying & communicating needs

While some support mechanisms in Women First programs were automatic (e.g., gift card incentives tied to program attendance), the process of identifying needs was often a collaborative effort between learners and staff. For instance, SJLE leveraged one-on-one coaching sessions between facilitators and learners to support this process. This offered a supportive space where conversations about needs could occur more organically, connecting to the program's overarching focus on goal-setting. One learner described this approach:

> *"[The facilitator] and I sat down for our coaching and we talked about what was going on in my life outside of the program...One of my short-term goals was eating healthier food, and I was like, 'but I can't afford healthy food.'"*
(SJLE participant)

This led to support in the form of grocery store gift cards as well as a referral to the Saint John Food Purchasing Club, a local non-profit selling produce at more affordable prices.

Getting healthier
(Leah Ramsden, SJLE learner)

"I took this photo on a Friday night after receiving a huge support from the Power Up program in the form of grocery gift cards after voicing my concerns with my personal food security. This is something that I have struggled with in the past, and it is one of my biggest stressors in life.

During a SMART goals exercise with a classmate, I mentioned my 'get more nutritious food for groceries this week' goal, and that I could use help getting my groceries home. This classmate offered to help me. Even though I said I was worried about putting them out, they were more than accommodating for me and made sure I was completely comfortable with it.

Truthfully, I would not have met this kind person (who also happens to share similar roots as me) if it wasn't for the program, and I certainly would not have been able to afford these groceries."

Partners' ability to offer appropriate support often depended on learners' willingness to disclose personal and often vulnerable information. As a result, program staff widely spoke to the importance of cultivating environments where women felt comfortable coming forward with challenges: *"It was very, very personal, the things [learners] shared with me throughout the program. That told me a level of trust that they had in me. Anything that came up, we just worked with them through it"* (CFBC staff). Yet, even where trust and rapport were established – and despite some initial concerns from partners about staff being overwhelmed with requests – participants often hesitated to approach staff with their problems or to request support. The evaluation revealed factors contributing to this:

- **Fear or anxiety** (e.g., about requests being denied, getting in trouble), often compounded by experiences of trauma.

- **Discomfort asking for or accepting help**, often rooted in pride associated with self-reliance or independence, not wanting to be seen as an object of charity or pity, or (for participants working at SJLE's social enterprises) unease making these requests to one's employer.

- **Caution or reservation in requests**, driven by worries about asking for "too much" or wanting to preserve resources for peers with greater needs.

- **Uncertainty** about the type and quantity of supports available, sometimes leading to assumptions that a request was ineligible or would be denied.

- **Reluctance to share sensitive personal information with staff**, especially regarding issues that may be stigmatized or criminalized (e.g., food insecurity, substance use).

- **Challenges recognizing one's own barriers** as valid, legitimate, worthy, or warranting help or support.

- **Lack of trust or rapport with staff**, particularly in shorter programs with less time to build meaningful relationships, or during earlier stages of program lifecycles.

- **Limited communication skills or confidence** in expressing needs.

"Some women got a lot more than others, and sometimes that really is just because they asked for it and others didn't. We tried to mitigate that through coaching, but I think it takes a while to build that relationship…If they're new at the Learning Exchange or are new meeting [the facilitator], it takes time. If you're in a 12-week program, maybe that's a month they need to feel comfortable to start asking. That's just not necessarily enough time. They may tentatively start: 'I need help with my dentist appointment,' but then maybe it's 'I need a new bed,' or 'can you pay my rent?'"
(SJLE staff)

Learners' hesitancy to approach staff for support reflects a complex interplay of factors. These include a lack of clarity about available supports among learners and staff alike, fatigue from navigating bureaucratic and complicated systems, and the discomfort and shame of asking for help in a society where "rhetorics of dependency...frame racialized, feminized, impoverished, and disabled populations as drains on the public" (p. 84).[12] In this context, women's desire to be perceived as independent by not pursuing wraparound supports offers a form of self-protection. Learners who did come forward showed vulnerability and courage in doing so.

Ultimately, simply being put in the position of having to ask for help was often a barrier in itself. This was rarely due to a lack of need. On the contrary, partners widely shared the concern that needs were going unmet among learners who—for whatever reason—were not coming forward to ask, or who only began to do so towards the end of programs. In some cases, this left staff recognizing the severity of women's needs only as programs were winding down. Partners experimented with a range of strategies to address this, including hiring a dedicated staff member to manage wraparound supports as well as building needs assessments into intake processes. However, these approaches also had limitations. For instance, while identifying potential areas for support at intake might allow staff to identify and respond to learners' challenges from the beginning of programs, the trust and rapport to support these conversations may not yet be well-established at this stage.

The expectation that learners ask for support was sometimes a barrier in itself. This led some partners to worry about ongoing unmet needs among learners, despite resources existing to support them.

" Some [learners] – even after approaching them and asking 'you know, is there anything that you need?' – just the comfort of asking for stuff was a challenge. There are some who... hardly used anything at all, and maybe could have used it from our perspective, but I think they just struggled to communicate that and felt uncomfortable with asking for help... And I'm assuming life experiences: maybe they've had bad previous experiences asking for help or were refused help or were left to be independent, and maybe have that mindset that 'I don't need any assistance...' As things came along, they felt more comfortable and were coming forward more frequently. **"** (SJLE staff)

2. Evaluating & approving supports

Balancing the provision of timely and appropriate support with administrative and reporting demands involved multiple layers of decision-making and resource allocation, along with extensive collaboration between program coordinators, finance teams, and facilitators. Arguably the most salient challenge at this phase was uncertainty among delivery staff regarding how they could spend wraparound supports funding, including what constituted a legitimate or eligible need. Although guidelines for the Women's Employment Readiness pilot indicated that eligible wraparound supports might include "childcare, living expenses, transportation, [or] appropriate work clothing",[13] partners were often uncertain about what supports were considered eligible, administration and disbursement processes, and accountability mechanisms.

> **The feedback from the first cohort was that it would have been great if the wraparound supports could have been issued to help pay their bills or rent, because that's where some of them were struggling… Nobody seemed to be able to give me a clear directive on that. We tried to look into it. We didn't get very far.** (Futureworx staff)

Accustomed to funding characterized by strict rules or parameters, non-profit service delivery staff found navigating this new terrain particularly stressful. In this context, partner organizations and program facilitators often formulated their own guidelines for evaluating learner requests for support, generally erring on the side of caution given the uncertain landscape. This cautious approach, rooted in the perceived or actual need to justify wraparound support expenditures, inadvertently made meeting learners' complex and diverse needs more challenging. Staff, put in the position of gatekeeping support allocations, frequently wrestled with the discomfort of balancing their accountability to funders against their commitment to upholding the autonomy and dignity of women in their programs. In cases where they did approve supports that went outside their usual practices (e.g., helping with bills or rent), this was often only after considerable deliberation. Whether these restrictions were put in place by the funder or self-imposed by partner organizations accustomed to red tape, the effects were similar.

As noted previously, this uncertainty extended to learners, who – while for the most part aware that additional supports were a key feature of their program – lacked details about the quantity or types of support available. Women expressed frustrations over *"long wait periods for approval [that] made accessing supports difficult"* (participant survey response) and a lack of transparency regarding what supports were available and under what conditions. For instance, learners' feedback included calls to *"let each participant know what the allocated dollar amount is, so that they can better budget how they spend the money"* (participant survey response), an approach considered but ultimately rejected by some partners amidst ambiguity about whether this was feasible or permissible at all. Indeed, learners' desire for more transparency and communication from partners about the wraparound support process often stemmed not from partners withholding this information, but because they were uncertain as well.

Ultimately, while the enhanced wraparound supports associated with Women First were highly valued by staff and learners, the evaluation and approval stage posed particular challenges when it came to implementation. These challenges likely had implications not only for learners' willingness to seek support, but also the overall effectiveness and empowering potential of the supports provided.

3. Distributing & accessing supports

Staff across Women First programs demonstrated flexibility and adaptability in administering wraparound supports, skillfully adjusting their approach to meet learners' evolving needs. In some cases, supports were automatically administered as part of regular program activities: for instance, individual sessions with on-site mental health professionals, meals provided in-class, or organized group activities. Embedding these and other supports directly into the program structure enhanced accessibility and uptake, while alleviating the emotional and administrative burden of learners needing to request and be approved for assistance.

At the same time, this approach to administering supports sometimes had the unintended consequence of limiting learners' choice and autonomy. For example, while having an in-house mental health counsellor can offer more accessible support to learners, women seeking care tailored to specific backgrounds or experiences (e.g., 2SLGBTQ+-affirming, trauma-informed) may be less well-served through this model. This underscores the importance of balancing the ease and efficiency of integrated supports with the needs and preferences of participants.

For approved supports that could not be provided within programs themselves (e.g., assistance paying rent, new glasses), staff would either organize direct payment or have learners pay upfront and later be reimbursed. While this approach generally offered learners more choice, it posed its own series of challenges. For some learners, the need to pay upfront presented a major barrier to accessing support:

"I requested help...but could not use it because it required me [to] pay and request a refund. I do not have money to pay. Both of my bank accounts are overdrafted and my credit card barely has money to keep it afloat." (Participant survey response)

Other times, partners were constrained in what they could provide based on the availability of resources and services beyond their control. Examples included programs seeking to use wraparound support funding to assist learners with mental health services, rent, and childcare - but with a corresponding scarcity of culturally-safe counsellors, affordable housing, and available daycare spots in their communities:

Fresh
(Chelsey Hovey, SJLE learner)

"This is something so simple that people often take for granted: clean laundry. Just putting on a nice, clean outfit has the power to shift the entire mood during a bad mental health day.

I had been unable to properly wash laundry for about 7 or 8 months. I couldn't afford the in-building coin-operated laundry, the laundromat, or the gas to go to friends or family to wash everything. Instead it was months of hand-washing in the bathroom sink and hoping it drip-dried in time for work the next day.

This program provided me with a washing machine to get the essentials washed daily."

> *"What am I going to do with my [toddler] for 11 weeks? I am the daycare: we don't have childcare lined up... [The facilitator] kind of said, 'we can help you with that,' and they really couldn't...That support was not readily available and I don't really know what they could have done... I don't know if that was a problem of a lack of resources in Truro, though."* (Futureworx participant)

Moreover, partners' dedication to serving multiply-marginalized women—many of whom relied on social assistance as their primary or sole source of income—revealed tensions between the project aims and the practical realities of provincial income assistance programs. Attempting to reconcile this dissonance required partners to navigate many of the same rules as recipients themselves, which are widely regarded as paternalistic, stigmatizing, and ineffective at promoting labour market participation.[14-16] This was arguably one of the most challenging barriers encountered throughout the wraparound supports process.

To illustrate further, Ontario Works is one of two pillars making up Ontario's social assistance regime, providing income and employment assistance to individuals in financial need. In 2021-2022, 65% of Ontario Works beneficiaries were assigned female at birth, with a benefit rate of $733 per month for single recipients in that same period.[17, 18] Ontario Works recipients are required to report any gifts, donations, or loans—including from training organizations—to caseworkers, who have discretion in deciding whether to count these as income eligible to be deducted from benefits.[19, 20] These or similar rules in other provinces posed challenges for all six Women First partners, causing immense stress for staff and learners alike. For example, Futureworx learners on income assistance in Nova Scotia could receive a training allowance of up to $150 per month, with anything exceeding this clawed back at a rate of 100%.[21] For some would-be learners, the actual or perceived risk of adverse interactions with social assistance programs may have discouraged program enrollment from the beginning. For instance, staff from MBTI shared that one participant had withdrawn from their program early on, citing concerns that her participation would result in her being cut off from income assistance.

Program staff consistently went above and beyond in their efforts to ensure women receiving social assistance could access much-needed wraparound supports without their benefits being clawed back. Several partners attempted to liaise with provincial authorities and individual caseworkers throughout the project, seeking arrangements that would allow women to benefit from wraparound supports without unintended consequences. Despite partners' efforts—as well as their emphasis on the temporary and research-oriented nature of the project—they continued to face roadblocks:

> *"With all [Futureworx] programs there's a training allowance. We have that capped at a maximum of $150 a month, and that's to ensure that those clients who are receiving income assistance are entitled to keep it without clawbacks. With the Women First initiative we did talk with our local Department of Community Services to see how we could support the women who might be clients...to ensure that it's equitable for them. The local office told me gift cards, do gift cards. But then it went up the chain, and then they were having provincial government meetings. They said, 'okay, we're going to get back to you, we're going to get back to you, we're going to get back to you...' They never did."* (Futureworx staff)

In response, program staff pursued alternative strategies that would adhere to provincial regulations while still supporting learners (e.g., administering gift cards instead of cash, asking learners to pay upfront and be reimbursed). However, as described previously, these same approaches sometimes posed other delivery challenges, further complicating the administration of wraparound supports while compromising their empowering potential for learners. Ultimately, this tension highlights a critical gap between the project's vision of offering flexible, generous support with minimal conditions and the stringent limitations of social assistance, impacting both the delivery and reception of wraparound supports.

4. Navigating post-program supports

Both partners and learners expressed concerns about the prospective discontinuation of wraparound supports at the end of the project. The ethical implications of offering temporary assistance to multiply-marginalized women weighed heavily on service delivery staff. In response, several programs attempted to design and deliver wraparound supports with sustainability in mind. For instance, SJLE contemplated using these funds as a wage top-up for learners employed in their social enterprises, but – grappling with the temporary nature of this boost – ultimately pursued other strategies.

> **Both partners and learners voiced concerns over the temporary nature of program supports amidst participants' ongoing and long-term needs.**

Participants' frequent reliance on wraparound supports to meet their basic needs was another source of stress. Despite recognizing the value of providing these supports while they had the funding to do so, staff widely expressed concerns about how women would fulfill these needs in the long term. Importantly, this challenge was seen not as one of learners' dependency. In serving multiply-marginalized women through celebrating incremental and diverse outcomes, partners recognized that many women were unlikely to be work-ready by the end of programs. This understanding—while reflecting a feminist, person-centred approach to service delivery—inadvertently led to gaps in support when programs came to an end. One salient example of this was learners' food security following the end of their programs, exemplified in the following quote:

> *"Now my mental health is good, because I wasn't eating and because I was stressing out about money. [The program] is helping me pay for food. So yeah, I'm great now...but after the program if I don't have a job, I'm going back to ground zero. I've had to ration my gift cards."* (PTP participant)
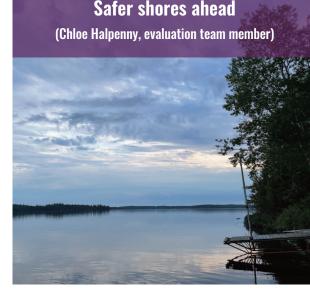
Several learners were also able to access health services with little or no public coverage (e.g., dental and vision care, chiropractic services, mental health supports) through wraparound supports funding, raising important concerns about continuity of care following the project's end. To mitigate this, some partners were able to extend learners' access to certain supports beyond their programs' duration; for instance, PTP learners had regular access to a social worker for several months following their graduation. While approaches like these softened the transition, the inevitable end of support remained a challenging reality to confront.

Key takeaways

The Women First evaluation highlights the critical role of wraparound supports in enhancing the accessibility and effectiveness of employment and training programs, particularly those tailored to multiply-marginalized women. Through access to generous, flexible, and personalized wraparound supports, women were better able to meet their day-to-day needs, participate in programs, and focus on their longer-term goals. The significance of these enhanced supports is underscored by the high satisfaction levels reported by learners, and by the nearly three-quarters of survey respondents stating that without them, their participation would have been untenable.

Despite the numerous positive outcomes associated with the provision of wraparound supports, the Women First project shed light on the complexity of this approach when it comes to implementation. On one hand, service delivery partners in Women First were well-positioned to reach those who stood to benefit from personalized supports, leverage connections with community partners, and foster trusting relationships with participants. At the same time, the evaluation revealed several factors that complicated the effective and equitable administration of wraparound supports. Many learners were hesitant to request this help, driven by fear, discomfort, and a lack of awareness about the types and conditions of support available. Staff also expressed uncertainty about how to disburse wraparound supports according to funder guidelines, at times leading to cautious and restrictive approaches to distribution. The prevalence of learners receiving financial support through provincial income or social assistance programs further complicated this picture: partner staff often found themselves in the frustrating position of finding ways to support learners without putting their benefits at risk.

All told, while the provision of flexible, generous, and empowering supports was understood as a defining feature of Women First programs, external constraints created barriers to this vision being realized. The approach to delivering wraparound supports trialled in Women First holds considerable promise, provided that the necessary supportive conditions are in place. The depth and severity of learner needs highlights the urgent need for federal, provincial, territorial, and municipal action on a number of structural and systemic issues. While Women First partners went above and beyond to address the immediate needs of program participants, these efforts risk amounting to band-aid solutions if not complemented by wider systemic reforms.

Safer shores ahead
(Chloe Halpenny, evaluation team member)

"Captured in Sioux Lookout (traditional territory of the Anishinaabe peoples) during a site visit, this image transcends its serene landscape, symbolizing the vital support systems in navigating the messiness of life. Programs in the Women First project offered a haven – a place to dock, if only for a while – to those whose lives have been touched by trauma, violence, and poverty.

For so many Women First learners, access to enhanced wraparound supports delivered by caring and compassionate staff was crucial to their participation and success. At the same time, these efforts must be considered within the broader policy landscape, which fundamentally shapes access to and participation in employment and skills programs. Affordable housing, comprehensive mental health services, and a guaranteed livable income would all contribute to a stronger foundation for individuals and programs to thrive, and for partners to focus on what they do best."

RECOMMENDATIONS

1 Generous, flexible wraparound supports

Generous, flexible wraparound supports serve a crucial role in employment and training programs, and can be especially beneficial for multiply-marginalized learners. Service providers and funders should prioritize these supports, understanding that implementing them equitably and effectively is a complex process requiring considerable thought and collaboration. Key considerations include: employing staff with expertise in trauma-informed practices and knowledge of community resources; establishing clear and comfortable processes for early (i.e., at intake) and ongoing identification of needs, including mechanisms for participants to request supports they identify as important; setting transparent expectations about the availability and utilization of support funds; prioritizing participants' autonomy in the use of wraparound funds, recognizing the greater risk in not providing these supports than potential misuse; and providing optional additional personal and professional development opportunities for learners (e.g., training in financial literacy or budgeting) where financial assistance is among the supports offered.

2 Making social assistance work for employment and training participants

The threat or practice of benefits being clawed back due to the receipt of wraparound supports poses immense challenges for both delivery staff and the learners being served. Further, it results in provinces benefitting financially at the federal government's expense. The Women First project shed light on the need for changes at both the federal and provincial levels – as well as improved collaboration between these stakeholders – to ensure that training and employment programs are inclusive of and accessible to social or income assistance recipients. This could include increasing earnings limits for income assistance recipients or exempting training and employment supports from earnings assessments, particularly given their short-term and stabilizing nature.

3 Strengthening the social safety net

Design programs to foster trusting and respectful relationships among learners and staff. Potential strategies include implementing supportive program protocols or mechanisms (e.g., for conflict resolution, developing community norms), creating opportunities for learners to connect with one other through shared experiences, and integrating activities that seek to strengthen learners' connections with one another, program facilitators, and geographical, cultural, or other communities.

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