

In their own words:
A recipient-informed
case for fixing
Ontario's social
assistance system





Image Credit: Twelve Visualz via pexels.com

Acknowledgements

This report was produced, edited, and reviewed by staff at the Income Security Advocacy Centre (ISAC). Thanks to Adrian Merdzan for editing support. Design by Stephen Fiset.

ISAC is a specialty community legal clinic based in Ontario, Canada and is funded by Legal Aid Ontario (LAO). ISAC advances the systemic interests and rights of low-income Ontarians with respect to income security programs and low-wage precarious employment through test-case litigation, policy advocacy, community organizing, and public education.

The views expressed in this publication are the views of the survey respondents, and do not necessarily reflect those of ISAC staff or LAO. For more information about ISAC, visit our website at www.incomesecurity.org.

Sincere thanks to everyone who contributed to this report, especially the survey respondents and the focus group participants and facilitating organizations: Willowdale Community Legal Services, West Scarborough

Community Legal Services, South Asian Women and Immigrants' Services (formerly known as SAWRO), Poverty Free Thunder Bay, and the Centre for Spanish Speaking Peoples. To the participants: Your courage and perseverance in the face of harsh government systems is unmatched.

Citation: Calabro, C. and Khan, A. (2026, January). *In Their Own Words: A Recipient-Informed Case For Fixing Ontario's Social Assistance System*.

Trigger warning: There are mentions of assisted suicide and other distressing topics in this report. Please take care while reading. If you need mental health support, you can access Canada's suicide hotline by dialing or texting 9-8-8. For local resources, contact 211. You are not alone.

Contents

Introduction	4
Key Findings	5
1. Income Adequacy, Rates, and Spending	10
ODSP Recipient Responses	11
OW Recipient Responses	16
Collective Responses from ODSP Recipients and OW Recipients	23
2. Service Experiences	28
Experiences with ODSP and OW Services	29
Experiences with the Digital Application System	41
3. Employment	44
4. Focus Group Discussions: Themes and Insights	51
Conclusion	55
Appendix A: Demographic Information of Respondents	56
Appendix B: Methodology	61

Introduction

Ontario's social assistance system needs a massive upgrade.

Despite record-high inequality, housing unaffordability, and hunger, Ontario has moved away from addressing income insecurity head-on. Our collective safety net continues to erode, pushing the most vulnerable further into the abyss. Compounding these material hardships is the stigma that too often surrounds social assistance. Recipients of social assistance often face judgment and exclusion, even from those responsible for funding and administering the programs meant to help them.

Adequate income support is one of the most effective ways to reduce poverty, food insecurity, and homelessness. It means fewer people at food banks, fewer people sleeping on the streets or using emergency shelters, and fewer children growing up in worsening cycles of poverty. Adequate income allows for dignity, health, and the ability to plan for a stable future.

Unfortunately, Ontario's income support programs of last resort are stuck in the past. Ontario Works (OW) and Ontario Disability Support Program (ODSP) rates are extremely low, having been frozen for years in the case of OW, or barely nudged by inflation in the case of ODSP. Every dollar earned through work or federal income support programs¹ are clawed back, punishing individual efforts and trapping people in a cycle of poverty. As the cost of living soars, many are forced to choose between rent, food, and medication – choices no one in a just society should face. Nearly one million Ontarians depend on OW and ODSP for basic survival and face these impossibly difficult choices daily. If a society is judged by how it treats its most vulnerable, Ontario is failing.

The Income Security Advocacy Centre (ISAC) has long advocated for improved social assistance incomes and benefits to ensure that recipients can live with dignity and fully participate in society regardless of their ability to work; that government supports are designed and delivered with equity, equality, and respect at their core; and that social assistance administration is transparent, fair, and accessible.

As the urgency for improved and livable benefits grows, now, more than ever, the voices of those on social assistance must lead the way. Throughout Fall 2024, ISAC conducted a province-wide survey of OW and ODSP recipients to document their lived experiences amid rising costs, stagnant benefits, and systemic barriers. The result is this report, which presents a data-driven account of the challenges faced by Ontarians on social assistance and the urgent reforms required to ensure the fairness and adequacy of Ontario's social assistance system. The report amplifies the voices of members of marginalized groups, including Indigenous people, racialized people, women and gender diverse people, and newcomers, whose experiences expressed in the survey expose the human cost of policy neglect.

The findings of this report make a clear and inescapable case for immediate reform, both as a moral duty and as a smarter, more compassionate path for building up our communities.

Bolstering social assistance is not just about fixing a government program. It is about creating a reality where the most vulnerable members of our communities can move from survival mode to ongoing stability to prosperity and hopeful futures. It is about envisioning an Ontario where no one is left behind.

¹Almost all federal income support programs are clawed back by Ontario's social assistance system, the most notable exceptions are the Canada Child Benefit and the Canada Disability Benefit. For a full list of exemptions, see: O. Reg. 222/98, s. 42, under the *Ontario Disability Support Program Act, 1997*, S.O. 1997, c. 25, Sched. B; and O. Reg. 134/98, s. 53, under the *Ontario Works Act, 1997*, S.O. 1997, c. 25, Sched. A.

Key Findings

Profound Poverty and Inadequacy of Current Rates Demand Immediate Indexing and Doubling

Nearly 4 out of 5 (83%) of all respondents live in households earning under \$30,000 annually, with ODSP recipients allocating nearly all funds to basics like rent and food, leaving little for uninsured medical needs or clothing. The recent ODSP indexation had no meaningful impact for 2 out of 3 respondents (67%), due to erosion by rising costs (e.g., rent increases that outpaced inflation). OW rates, frozen since 2018, leave single recipients \$18,874 below the poverty line². Respondents suggested median increases of \$800 for OW (for a total income benefit of approximately \$1,533/month) and \$1,500 for ODSP (for a total income benefit of approximately \$2,868/month) to cover essentials, supporting calls to immediately index OW rates to inflation and double both OW and ODSP rates.

Beyond the Myth of Welfare Dependency

A key takeaway from both the survey and focus groups is that OW and ODSP recipients are not dependent by choice, and face roadblocks as they strive for dignity, stability, and self-sufficiency. Participants consistently expressed a strong desire to work, contribute, and regain or achieve independence, but found themselves constrained by structural barriers such as unaffordable childcare, unrecognized credentials, language barriers, punitive income clawbacks, and inaccessible or unaccommodating workplaces. Their stories reveal resilience and determination in the face of systemic obstacles, underscoring that the real issue is not unwillingness to work, but rather a lack of equitable opportunities and supportive policies that would enable them to move into regular and sufficient employment.

² Maytree. (2025, July). *Welfare in Canada: Ontario*. Maytree. <https://maytree.com/changing-systems/data-measuring/welfare-in-canada/ontario/>



Investments in Social Assistance Yield Long-Term Savings

The survey data illustrate how inadequate OW and ODSP rates perpetuate cycles of deprivation. Over half of the survey respondents on ODSP (52%) prioritized food/groceries to combat insecurity, 1 in 3 respondents (38%) focused on housing/rent to avert homelessness, and over 1 in 7 respondents (15%) addressed uninsured disability-related medical needs amid gaps in healthcare and pharmacare. Low social assistance rates exacerbate public health crises – including increased use of hospital emergency services to address homelessness and chronic illnesses linked to poverty, food insecurity, and poor mental health. These crises result in average healthcare costs of \$12,209 per person annually³. This contributes to a national economic toll of up to \$10 billion yearly for homelessness alone⁴. Investing in increases to social assistance rates would likely prevent downstream issues, reducing reliance on costly emergency services and saving taxpayer dollars through healthier, more stable communities.

Punitive Clawbacks and Asset Limits Perpetuate Dependency and Undermine Stability

Clawbacks on earnings and on federal income support programs force recipients into impossible choices with 1 in 4 (24%) respondents urging the government to eliminate clawbacks to incentivize them to work without penalties.

Asset limits also exacerbate income insecurity. Recipients who are able to work juggle low-wage gigs amid health barriers, while 43% of respondents report being unable to work at all due to disability.

Ending clawbacks on income supports, eliminating the \$10,000 limit on voluntary gifts and payments, and raising liquid asset limits to \$20,000 for OW and \$100,000 for ODSP would allow more people on low incomes to access social assistance and would reduce the government-enforced deep poverty that current recipients are subjected to. These reforms would also allow recipients to retain savings for emergencies without fear of losing the lifeline of support that social assistance programs provide.

³Richard, L. (2024, October 17). *The cost of inaction: Healthcare expenses associated with homelessness in Toronto*. Homeless Hub. <https://homelesshub.ca/blog/2024/the-cost-of-inaction-healthcare-expenses-associated-with-homelessness-in-toronto/>

⁴HomelessHub. (n.d.). *Cost of ending homelessness*. <https://www.homelesshub.ca/cost-ending-homelessness>



Housing Insecurity and Unaffordable Rents Require Immediate Rent Controls

Housing emerged as a top priority, with nearly 1 in 2 OW respondents (47%) and about 1 in 3 ODSP respondents (38%) indicating they would allocate any income increases toward rent. For many urban respondents, housing costs consume the entire shelter allowance received through either program, leading to instability and homelessness risks. Qualitative responses highlighted the fact that rent increases offset any benefit increases, underscoring the urgency to implement Fair Rent Ontario² recommendations: eliminate the rent control exemption, remove vacancy decontrol, and eliminate Above Guideline Rent Increases (AGIs) to stabilize housing for low-income recipients.

Administrative Improvements are Required to Achieve Client-Centered Support

Satisfaction with service delivery was modest, with weighted averages across six dimensions ranging from 3.25 to 3.75 out of 5, and ODSP consistently scoring lower than OW. Among those who provided additional written feedback, 2 in 5 respondents (39%) reported negative experiences with caseworkers, citing rudeness, unreachability, frequent staff changes, and dehumanizing treatment. More than 1 in 4 respondents (26%) highlighted administrative errors and delays that deepen vulnerability and distress.

The adoption of digital service delivery is reportedly low, especially among ODSP recipients, with slightly fewer than 1 in 3 ODSP recipients having ever applied online. This low uptake could be a result of technical barriers, accessibility gaps, and potentially also a result of mistrust of the service. About 3 in 5 Indigenous respondents (58%) and almost half of rural recipients (46%) reported negative experiences with information access compared to 33% overall. These figures point to systemic barriers in service delivery that disproportionately affect marginalized communities. This underscores the need to invest in client-centered, trauma-informed service delivery that reduces discrimination and improves communication with clients. For Indigenous and rural recipients, culturally sensitive staff and regional outreach are essential to bridge gaps in access.

²<https://fairrentontario.ca>





Precarious Work and Health Risks Highlight Need for Better Employment Standards and Protections

Of the employed recipients who responded to the survey, 1 in 5 (19%) reported low-wage gig work without benefits, with over half lacking paid sick leave and working while unwell, exacerbating existing disabilities or introducing new ones. This ties to broader labour issues around accessibility and workplace inclusion. Addressing these issues requires an immediate minimum wage increase to \$20/hour and amendments to the *Employment Standards Act, 2000* for 10 days of employer-provided paid emergency leave, plus 14 additional days during public health emergencies. These changes would ensure dignified, healthy standards of living for low-income workers, whether they are trying to transition off of assistance or are only able to work in a limited capacity due to disability.

Multifaceted Poverty Requires a Comprehensive Poverty Reduction Strategy

Interconnected challenges illustrate poverty's broad impacts. These challenges include food insecurity (with 1 in 2 ODSP respondents, or 52%, prioritizing groceries), health barriers (with 1 in 7 ODSP respondents, or 15%, bearing the human cost of uncovered medical needs), and employment exclusion (with over a quarter of overall respondents experiencing unemployment). These challenges were also found to disproportionately affect Indigenous and racialized respondents. With 4 out of 5 OW respondents (82%) noting inflation's severe toll, the data support investing in a comprehensive poverty reduction strategy that tackles root causes through coordinated and consistent investments.

1

Income Adequacy, Rates, and Spending



ODSP Recipient Responses

ODSP Recipient Responses: Use of OW and ODSP Funds

One part of the survey asked Ontario social assistance recipients about their primary use of financial support from OW and ODSP. The respondents could choose multiple options.

For ODSP respondents, funds were heavily directed toward essentials, with 89% always using them for rent/housing, 77% for bills, and 71% for groceries. OW respondents placed similar emphasis on basics: 84% always using them for rent/housing, 67% for groceries, and 63% for bills (hydro, water, internet, phone).⁵

Data from ODSP recipient responses show higher allocation to bills, transportation, and health than for OW recipients, likely due to disability-related needs.

The open-ended responses⁶ captured financial pressures beyond core essentials. Among ODSP recipients, responses indicated that the category often includes basics like clothing, hygiene, and household goods, as well as uninsured health costs such as medications and mobility aids/replacements. The burden of uninsured health costs for those already on ODSP, a program intended to be a last resort for people with disabilities, underscores ODSP's widespread inadequacy. For OW recipients, responses were similar, with the "Other" category capturing basic needs, health, or pet expenses, and small "savings" or modest quality-of-life costs, with many expressing frustration over insufficient funds to cover all their needs.

Demographic Differences

Lower-income groups (Under \$20k) prioritize immediate needs (Food, Rent, Clothing, Medical), reflecting ODSP's role as a lifeline while highlighting inadequacy. Mid-income groups (\$20–40k) show a mix of essential needs and aspirational goals (Savings, Education).

Urban respondents reported higher consistent dedication to social assistance for housing (96% always) and to groceries (79% always), compared to rural respondents (46% always for groceries, 69% always for housing). For additional uncovered medical needs, urban respondents also showed higher "always" use (60%) than rural respondents (25%).

This pattern indicates that respondents in large urban centres more frequently direct their full benefits toward rent and food basics, likely reflecting higher urban living costs.

⁵All numerical figures, including fractions and percentages, have been rounded to the nearest whole number.

⁶In addition to the categories shown in the charts, this question included an option where respondents could provide open-ended, qualitative input.

Table 1: How do you use the financial support received from Ontario Works (OW)?

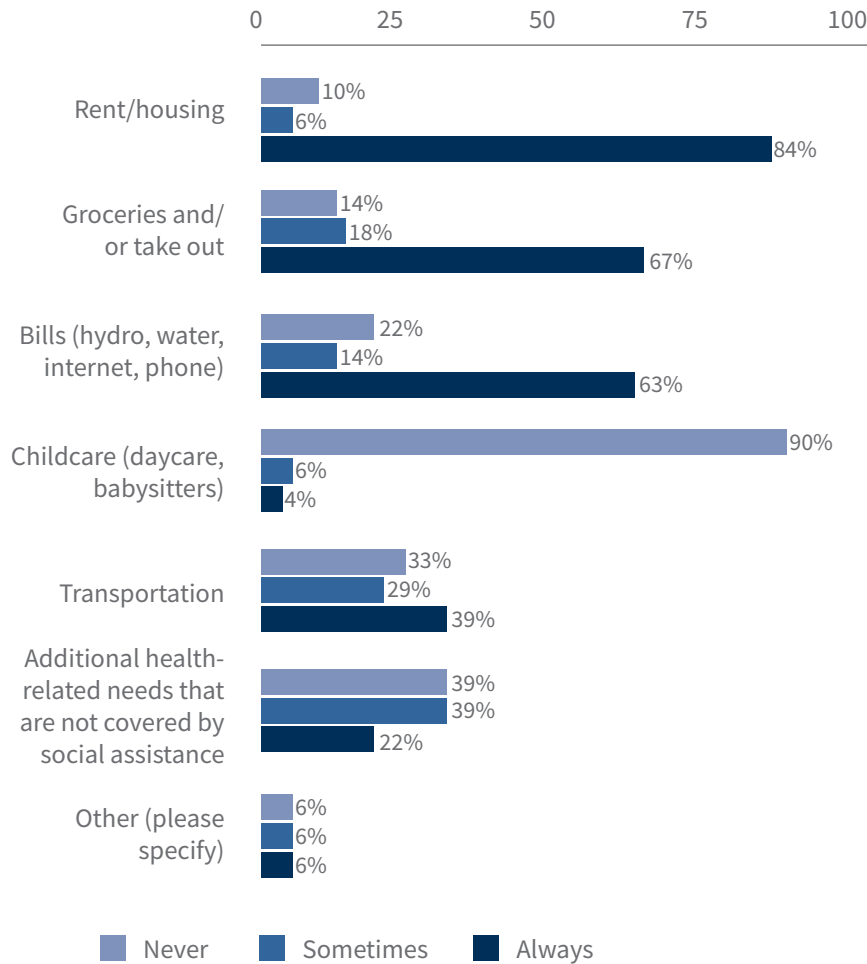
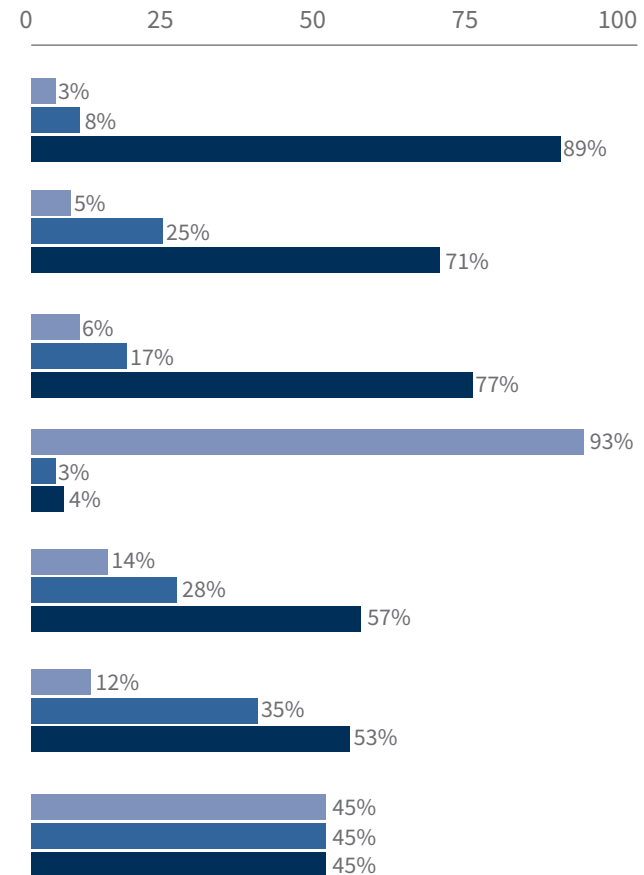


Table 2: How do you use the financial support received from the Ontario Disability Support Program (ODSP)?



ODSP Recipient Responses

The data in Table 3 reflects responses to questions answered exclusively by 151 ODSP recipients who completed the full survey.⁷

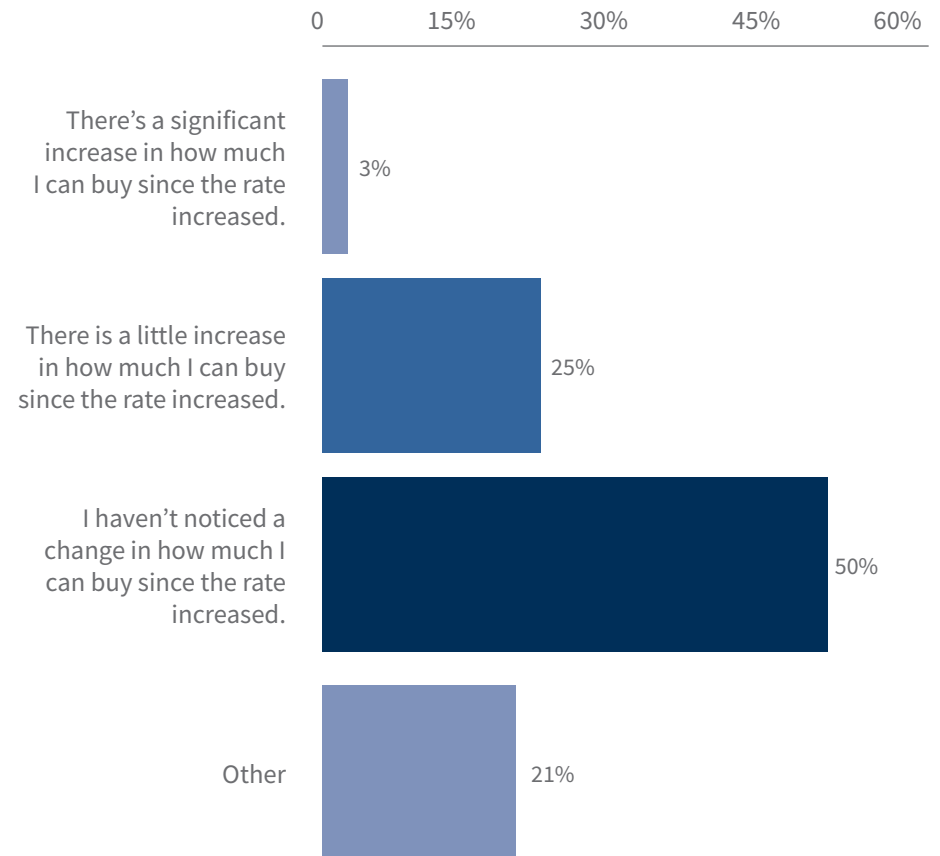
The Insignificant Impact of ODSP Indexation⁸

The annual ODSP rate increase due to indexation had minimal impact, with 50% of respondents reporting no meaningful change in purchasing power. When the predefined ‘no noticeable change’ responses were combined with open-ended ‘Other’ responses indicating the same, 67% of respondents reported no meaningful change in purchasing power, suggesting no impact. Only 3% of respondents reported a significant increase, while 25% noted a slight increase.

Qualitative responses under the “Other” category also captured 32 open-ended responses. These were categorized into two main themes:

- **Increase is Offset by Rising Costs:** Respondents specifically noted rent increases, food inflation (e.g., “Price of food didn’t even help”), and general inflation (e.g., “inflation of food and rent has GREATLY outpaced general inflation”);
- **Increase is Insufficient:** Respondents emphasized negligible impact (e.g., “A few dollars is not going to make any difference”). An estimated 25 of these responses aligned with no meaningful change, reflecting widespread sentiment that the increase was eroded by rising costs, administrative deductions like overpayments, or saved for housing insecurity, exemplifying the increase’s inadequacy.

Table 3: How has the additional income from the increase affected your life?



⁷The percentages sum to 99% due to rounding to whole numbers.

⁸In this and all following sections, respondent quotes have been edited for grammar only.

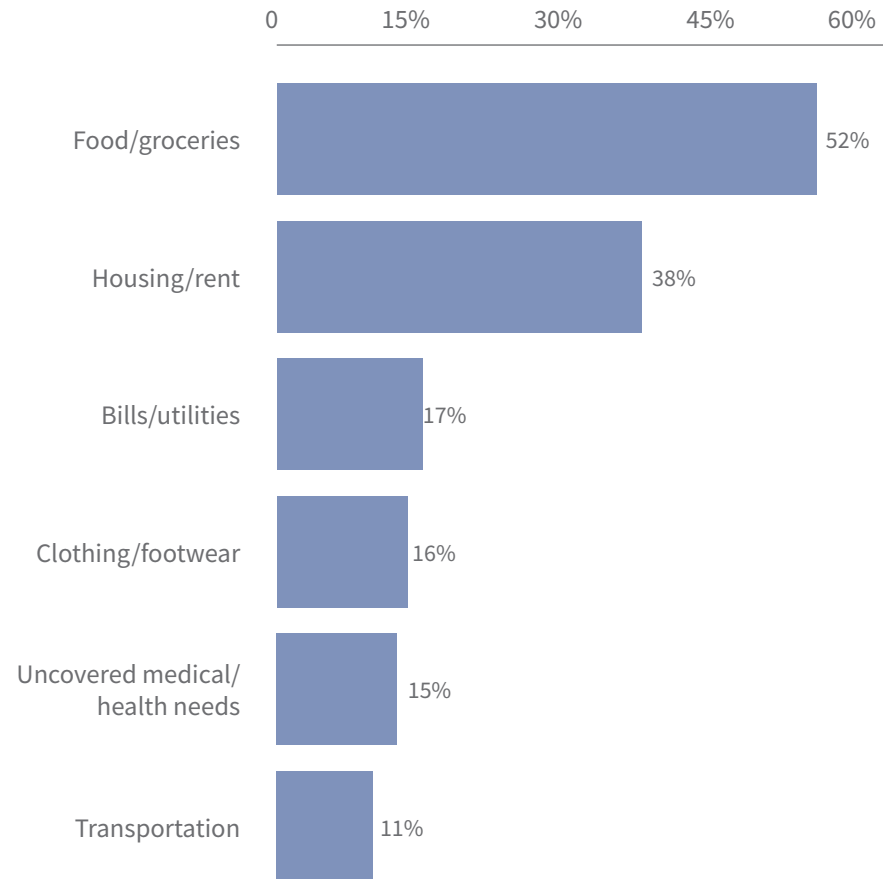
Spending Priorities will Remain Essential if ODSP is Increased Beyond Indexation

All the responses from ODSP recipients regarding spending priorities reveal a strong emphasis on alleviating immediate hardships and restoring basic dignity if ODSP was increased, with many expressing motivations rooted in long-term stability and health improvement. ODSP respondents could choose multiple options for this question.

The top spending priority was food/groceries at 52%, where respondents aimed to address severe food insecurity by affording healthier or more consistent meals, to reduce reliance on food banks and low-nutrition options.

Less frequently chosen priority categories included transportation (11%) for better access to services (e.g., “Proper transportation along with proper groceries”, or “cover the costs of maintaining my vehicle”).

Table 4: If the ODSP amount were increased, how would you most likely spend the additional money?



“If I had income that was adequate to support basic life, I would use funds to buy groceries every month instead of relying on free emergency food programs, where I cannot choose what I eat. When I do not follow the ketogenic diet prescribed for serious neurological diagnoses, I end up needing vastly more medications for pain and inflammation and I am disabled by the effects of not following the diet I need.”

– SURVEY RESPONDENT

“My rent has gone up each year I have lived here so even with the minimal increase in ODSP it is eaten up every month with my increased rent. 2022 rent went up \$25, 2023 rent went up by \$36, 2024 rent went up by \$42, and in 2025 my rent will go up another \$60 so the \$40 extra I get in ODSP is not even covering my rent increase.”

– SURVEY RESPONDENT

Qualitatively, 46% of responses mentioned multiple categories, illustrating interconnected needs amid systemic challenges like inadequate shelter allowances and societal stigma. Overall themes centered on bridging cost deficits in basic survival, health management, and quality of life to foster greater independence and well-being.

Spending on housing/rent followed, with 38% of respondents choosing this priority, with the likely impact of improving unstable or unsafe living situations, while bills/utilities were targeted by 17% to ensure essential services like hydro, internet, and phone remained connected.

Spending on clothing/footwear accounted for 16% of responses, prioritizing replacements for worn essentials to enhance personal dignity, such as “Clothing, particularly winter boots and coats”, or “better shoes and boots, much needed undergarments.”

Uninsured medical/health needs were highlighted by 15%, including expenses for medications, therapies, or devices not covered by ODSP, like “medication I’d otherwise be unable to afford”, or “surgeries not covered by OHIP, e.g., cataract lenses.”

Insights

The data shows that increased income support rates would allow recipients to prioritize essential, survival-oriented expenses rather than discretionary items. The quotes shed light on the struggles of disabled Ontarians, counter stereotypes of misuse, and build a data-driven case for improving the adequacy of the ODSP program.

With just over half of respondents prioritizing food/groceries, the data reveals severe food deficits, such as reliance on food banks or skipping meals. Given that ODSP payments are primarily used to meet basic food requirements, the data indicate that increasing ODSP rates could directly help reduce the alarming levels of food insecurity in Ontario and lessen reliance on emergency food aid and food banks. The findings also support a direct link between low ODSP payments and personal and public health crises, furthering the case for income increases, which would effectively improve nutrition and likely lower downstream healthcare costs, saving taxpayer dollars on emergency healthcare spent managing exacerbated chronic illnesses.

Housing/rent was the second-highest priority. The respondents' accounts present a strong case for income support increases and enhanced shelter supports, clarifying that increasing ODSP rates would act as a preventive

measure against homelessness. Increasing ODSP rates could therefore offset costs governments bear in shelters and social services, while also avoiding the human cost of becoming homeless.

Several respondents would prioritize spending on uninsured medical needs and clothing/footwear, indicating disability-specific gaps. A desire to responsibly manage disabilities and maintain dignity indicates the importance of improved adequacy and helps reframe income support as an investment in equity and inclusion.

This multifaceted view counters stereotypes of wastefulness or poor financial management, showing that recipients aim for stability amid systemic barriers like unmet health needs, income clawbacks, and stigma. This data supports arguments for full reform (e.g., eliminating clawbacks), proving that empowered recipients would participate more fully in society, whether through potential part-time work, schooling, or community endeavours. Recipients would also rely less on costly emergency programs.

“Clothing, particularly winter boots and coats... Been living basically to stay housed, and food on the table, with little left over to live with more dignity. Seems for years now [I’m] just existing with the bare minimum of human existence to stay alive.”

– SURVEY RESPONDENT

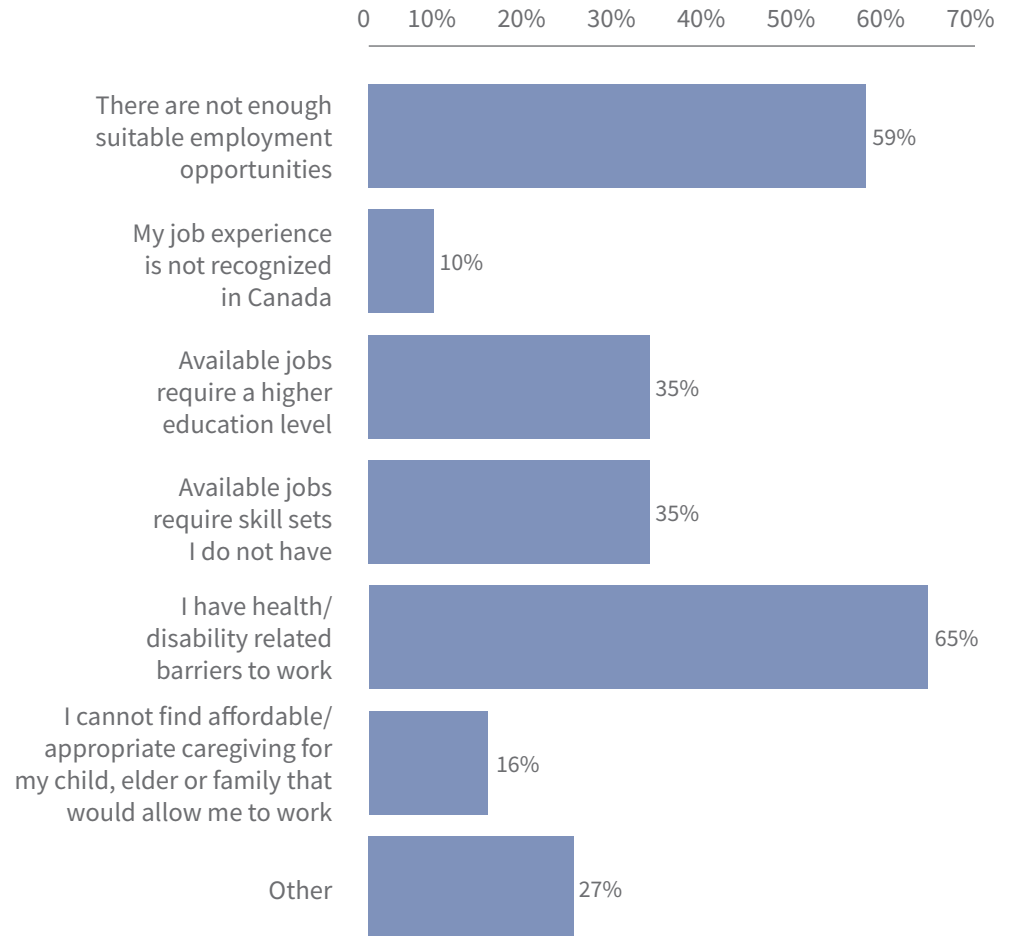
OW Recipient Responses

The data in this section reflects responses to questions answered exclusively by 49 OW recipients who completed the full survey. The OW respondents could choose multiple options for this question.

Challenges Transitioning Out of OW

The responses below are from OW recipients in response to the question “What challenges do you face in transitioning out of the OW program?”. These responses highlight systemic barriers to exiting OW. The most prevalent challenges are health/disability barriers (65%) and lack of suitable employment opportunities (59%), with “Other” responses (27%) revealing additional issues like housing costs, mental health burdens, and insufficient OW funds.

Table 5: What challenges do you face in transitioning out of the Ontario Works (OW) program?



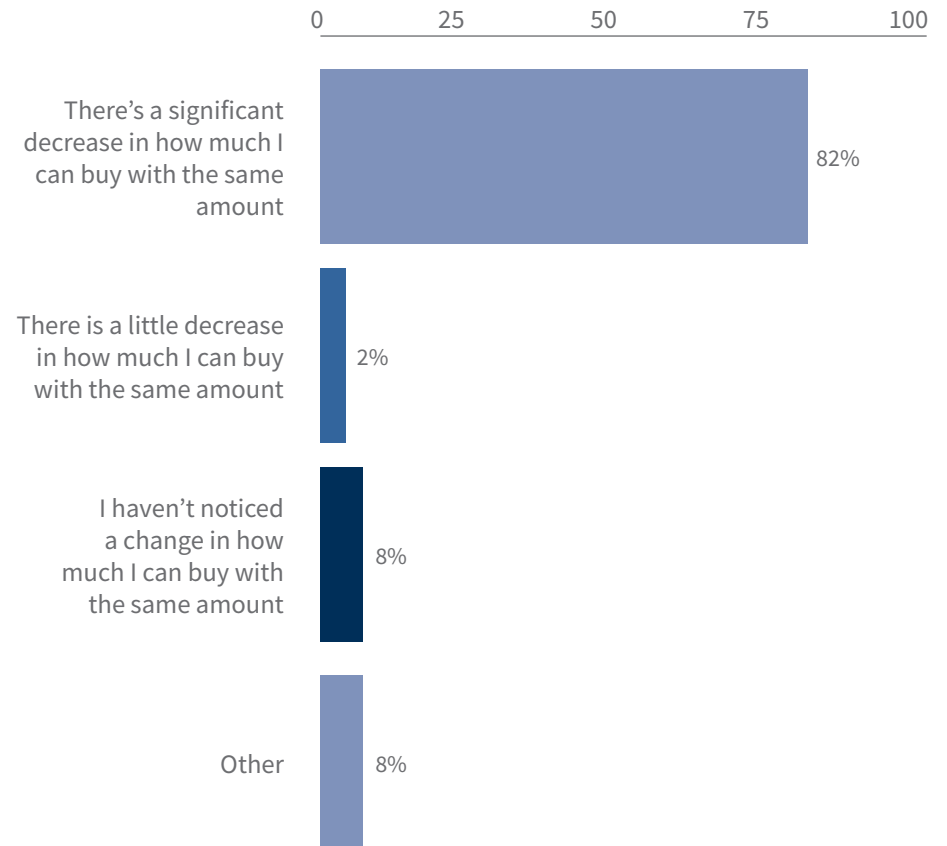
Findings

- **Dominant Barriers:** Health/disability and lack of suitable jobs are the top challenges, affecting most recipients. Health issues may include undiagnosed or unapproved disabilities (e.g., “ODSP rejected”), while job market issues suggest OW’s workfare requirements (e.g., job searches and classes) are misaligned with recipients’ realities.
- **Education and Skills Gaps:** Equal prevalence of education and skill set barriers indicate a need for accessible training. “Other” responses like “unable to attend education” highlight financial constraints, as OW income support (\$733 maximum for a single person) barely cover basics, let alone the costs required to access post-secondary education and skills development.
- **Systemic and Social Issues:** “Other” responses describe housing unaffordability and employment discrimination, with the latter amplifying the 10% citing unrecognized work experience. These suggest broader policy gaps, including, respectively, the lack of rent controls and of foreign credential recognition.

The Rising Cost of Living and Continual Inflation Significantly Impacts Stagnant OW Rates

Each of the 49 OW recipients were asked about the impact of recent rising costs on their stagnant OW income support amount, which has been frozen since 2018. The data outlines that OW recipients face significant suffering and harm from inflation, worsening the affordability crisis. This low-income population is hyper aware of the costs of items because when prices go up, they do not have savings to absorb the shock.

Table 6: How have you experienced the rising cost of living and continual inflation?



Findings

- **Widespread Inflation Impact:** 82% report significant purchasing power loss, showing the stark impact of inflation.
- **Severe Financial Distress:** “Other” comments highlight survival struggles (e.g., debt, insufficient OW rates, etc.), with one case of contemplating assisted suicide⁹, underscoring mental health tolls not quantified in the main options.

Insights

The data frames OW's severe inadequacy amid inflation, with the vast majority of respondents experiencing significant purchasing power loss and “Other” comments highlighting debt, survival struggles, and mental health crises. Integrating this data with prior analyses (i.e. Table 1 outlines that 84% always spent their OW on housing and 67% always spent their OW on food), outlines that low benefit amounts result in high usage on essential needs. No money is left to address health and employment-related needs, thus trapping recipients in poverty and ill health. This analysis further underscores the need to dramatically increase OW rates and index them to inflation, in concert with broader systemic reform.

Demographic Differences

OW's 55–64 age group stands out with 100% of respondents citing health/disability barriers, significantly higher than the overall 65%. There is a clear critical need for targeted health and disability support to aid older OW recipients.

OW Must Increase, by More than Double, to Meet Recipient Needs

Recipients were asked what amount OW must increase by to fulfill their basic needs. Their responses were then assessed both quantitatively and qualitatively. Quantitative analysis of responses suggests a median OW increase of the base single person rate of \$800 (new total of \$1,533/month) and a mean OW increase of \$1,070 (new total \$1,803/month) to reach adequacy.

Qualitatively, respondents emphasized rising cost of living as well as comparisons to other benefit programs in their explanations for supporting doubling or tripling the income amount. In response to the question, one respondent noted plainly, “An increase of 100%” or “3 times as much at least,” reflecting the need for a significant boost to achieve livability from the current \$733 base. Several respondents highlighted how current shelter allowances fell short, with one respondent noting “Total \$1000 for shelter... room rentals are minimum \$1000 a month”. Comparisons to the benefit rate for emergency pandemic benefits such as the Canada Emergency Response Benefit (CERB), which was \$2,000/month, were common.

Insights

The suggested increase to OW inThe suggested increase to OW incomes averaged \$1,070, reflecting a clear understanding of financial realities. In comparison, ODSP recipients suggested a higher median increase of \$1,500 (for a new total base of \$2,868 per month, based on 2024 ODSP rates at the time of the survey). OW recipients suggested lower increases (median increase of \$800, new total base of \$1,533), likely due to facing fewer disability-related costs. However, responses from both groups share themes of rising costs, doubling/tripling rates, and CERB benchmarking.

⁹This information may be triggering to some. To access Canada's suicide hotline, dial 9-8-8 or text 9-8-8. For local resources, contact 211. You are not alone.

Spending Priorities will Remain Essential if OW is Increased

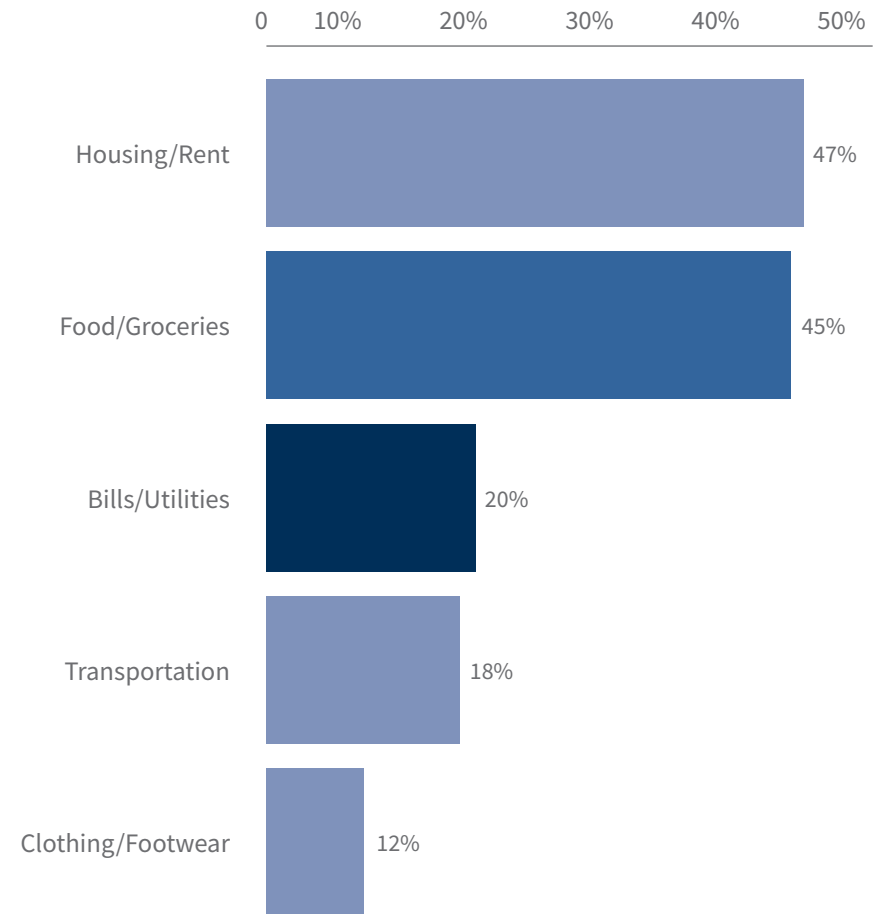
The responses regarding spending priorities highlight a continued focus on paying for essential needs, with many citing multiple categories to address interconnected hardships. The key priorities are:

Housing/Rent: Recipients emphasized securing stable, safe, and affordable housing to escape precarious or unsafe situations, such as living with strangers or abusive caregivers. Quotes like “I could maybe get better living space” and “live independently instead of with caregivers who are abusive” underscore the urgency of housing stability. Sub-themes such as stable/safe housing and affordable rent, reflect the inadequacy of the current \$390 shelter allowance for a single individual against market rents that almost always exceed \$1,000.¹⁰

Food/Groceries: Addressing food insecurity was nearly as critical, with recipients aiming for healthier diets and reduced reliance on food banks or low-nutrition options. Responses like “Buying better quality food... People are eating chips or ramen for calories” and “Ensure healthy meals and fresh meat and produce for my family” highlight desires for nutrition and sufficiency.

Bills/Utilities: Ensuring consistent access to hydro, internet, and phone services was vital for communication, job searches, and avoiding debt. Examples include “Pay all my bills. And not be thousands of dollars in debt” and “Pay phone bill. Basic essential living.”

Table 7: If the OW amount were increase, how would you most likely spend the additional money?



¹⁰Canada Mortgage and Housing Corporation. (2024, October). Secondary rental market: Average rent by bedroom type. Housing Market Information Portal. <https://www03.cmhc-schl.gc.ca/hmip-pimh/en/TableMapChart/Table?TableId=2.1.31.2&GeographyId=35&GeographyTypeId=2&DisplayAs=Table&GeographyName=Ontario>

“I would actually be able to pay for transportation to and from a job. I would actually be able to participate in the economy. I wouldn't be so concerned about where my next meal comes from or if I'll even have one.”

– SURVEY RESPONDENT

“It would provide stability to get my feet back on stable ground. Which would provide hope, and self confidence that would provide courage to try again knowing that I have the chance to try again without the thought of failing...”

– SURVEY RESPONDENT

Transportation: Recipients prioritized reliable transit for accessing services, jobs, or community resources, with comments like “access reliable transportation” and “covers car insurance, gas.” Sub-themes of vehicles and public transit align with prior findings of 39% of respondents always using OW for transportation.

Clothing/Footwear: Essential clothing needs, particularly for children or situational changes (e.g., pregnancy), were noted, as in “good clothing, books and other accessories for my children” and “I'm pregnant... my clothes don't fit me.”

Nearly half of the responses (43%) responses mentioned multiple categories, illustrating interconnected needs. Recipients expressed desire for stability, reduced stress, and dignity.

Insights

The data reveals OW recipients' focus on survival-oriented expenses, countering stereotypes of social assistance misuse and highlighting OW's systemic inadequacies. The desire to direct additional funds to housing and food costs dominated the responses, driven by unaffordable rents and food insecurity, with comments like "I live in a constant state of survival" reflecting the toll of low benefits.

The high prevalence of food-related concerns suggests a public health crisis, as recipients resort to food banks or skip meals, with potential downstream costs in chronic illness. Jurisdictions across Ontario have declared public health emergencies related to food insecurity over the last two years.^{11,12} These emergencies have been declared based, in part, on food bank reports which have found that increased OW rates would likely reduce reliance on emergency food aid, improving nutrition and health outcomes.¹³

Housing priorities underscore the risk and fear of homelessness. Secondary priorities like bills and transportation reflect practical needs for connectivity and mobility, critical for employment and community participation. Like the responses of ODSP recipients, the priorities of OW recipients demonstrate recipients' responsible focus on using income support for stability and well-being.

"Don't forget we are also human and not magicians trying to live off of as little as we can while prices are rising."

– SURVEY RESPONDENT

"To the people who make the decisions, I'd like to ask them this question. Put yourself in the shoes of an Ontarian who was only receiving assistance. How is living with a monthly budget of \$733 temporarily going to help a person get back on their feet for stability to hold down a job and afford energy filled food to have energy to maintain that?"

– SURVEY RESPONDENT

¹¹Taekema, D. (2025, December 3). *Kingston, Ont. declares food insecurity emergency*. CBC News. <https://www.cbc.ca/news/canada/ottawa/kingston-ontario-declares-food-insecurity-emergency-1.7436000>

¹²City of Toronto. (n.d.) *Food Insecurity in Toronto*. <https://www.toronto.ca/city-government/accountability-operations-customer-service/long-term-vision-plans-and-strategies/poverty-reduction-strategy/food-security-in-toronto-poverty-reduction-strategy/>

¹³Butler, R., Jhamb, B., Mizanur Shuvra, M., & Murphy, L. (2025 November). *Who's Hungry Report 2025*. <https://northyorkharvest.com/wp-content/uploads/2019/11/Whos-Hungry-2025.pdf>

“Increase the rates. You can’t participate in employment if you can’t participate in the community.”

– SURVEY RESPONDENT

“Increase the amount based on the current cost of living so that it is easier to afford what people need on a daily basis, especially groceries to avoid the need to use food banks or different charities to survive on a monthly basis.”

– SURVEY RESPONDENT

Comparison with ODSP

Compared to ODSP recipients, OW recipient priorities for increased social assistance align closely but differ in emphasis. ODSP recipients prioritize food (52% vs. OW recipients’ 45%), likely due to disability-related dietary needs. Meanwhile, OW recipients emphasize housing more (47% vs. ODSP recipients’ 38%), reflecting urgency with lower benefits (\$733 OW base rate vs. \$1,408 ODSP base rate post-2025). Both groups prioritize bills (OW: 20% vs. ODSP: 17%) and transportation (OW: 18% vs. ODSP: 11%), but ODSP respondents’ higher medical focus (ODSP: 15% vs. OW: 10%) reflects disability-specific costs.

Both groups of respondents seek stability and dignity, with shared concerns about unsafe housing and food insecurity. Both groups’ multi-category responses (OW: 43% vs. ODSP: 46%) underscore interconnected challenges, reinforcing the need for increased funding to address systemic gaps.

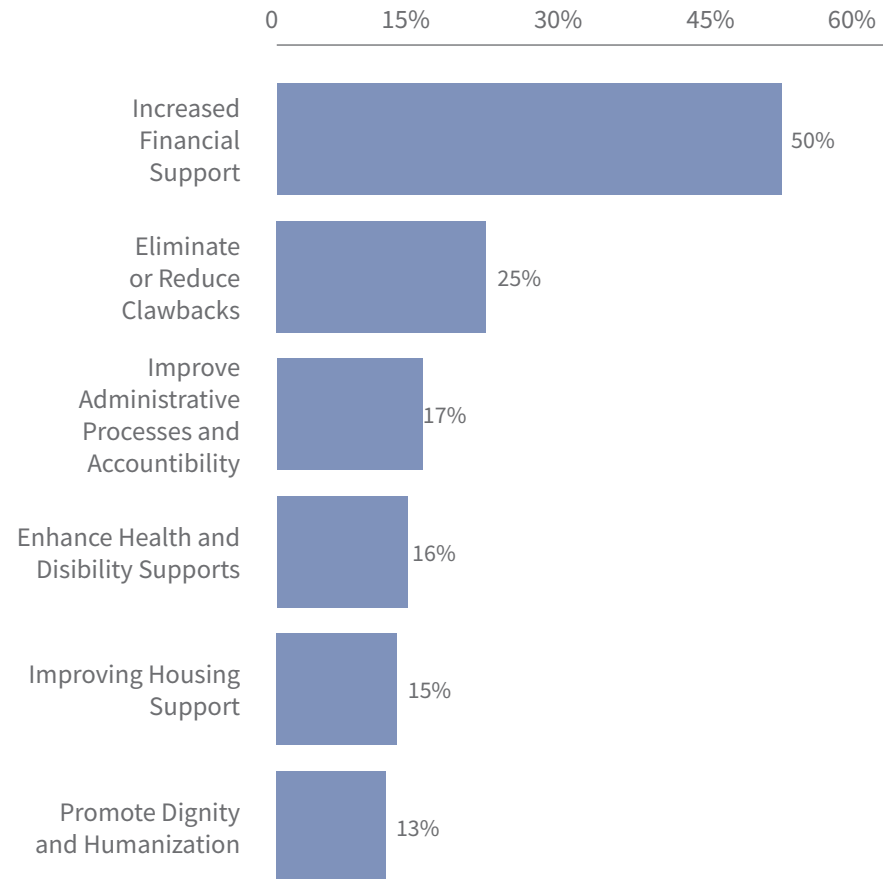
Collective Responses from ODSP Recipients and OW Recipients

Recommendations to Improve ODSP and OW

The survey gathered 198 open-ended responses from ODSP and OW recipients addressing the question, “What should the government do to improve OW or ODSP?” The responses were categorized into six key themes.

Increase Financial Support: Responses mainly called for significantly higher rates to align with rising living costs. Suggestions included requests for a living wage and using benchmarks like CERB (\$2,000/month) or official poverty lines (\$2,444/month¹⁴) to calculate the higher amount. Respondents said, “Increase the amounts so that people don’t have to choose between rent or food or electricity” (ODSP) and “Give more money so you’re not living in poverty – can’t eat properly” (OW). Sub-themes included indexing to inflation (e.g., “match with the rising cost”) and providing more family supports.

Table 8: What should the government do to improve the Ontario Works (OW) or Ontario Disability Support Program (ODSP)?



¹⁴The official poverty threshold in Ontario, the Market Basket Measure (MBM), is approximately \$29,329 per year, or \$2,444 per month, for a single person (2024 estimate). Maytree. (2025, July). Ontario. <https://maytree.com/changing-systems/data-measuring/welfare-in-canada/ontario/#adequacy-of-welfare-incomes>

Eliminate or Reduce Clawbacks: Both ODSP and OW recipients strongly suggested eliminating or reducing clawbacks on earnings and other income to promote work and independence. ODSP respondents criticized deductions on employment earnings, Canada Pension Plan Disability income, and spousal income, with sentiments like “No clawbacks until you’re over the poverty line – 75% clawbacks are ridiculous”. OW recipients sought similar relief, e.g., “Clawbacks should start after your first \$1,000,” as the current 50% deduction over \$200/month stifles earnings. Higher income exemptions aligned with poverty lines could incentivize employment and reduce dependency by dismantling the welfare wall¹⁵, and address financial precarity in a rising cost environment.

¹⁵The “welfare wall” describes the disincentives that individuals with low incomes face when taking higher-paying work, as doing so can trigger the loss of key health benefits, pharmacare, and other supports. High clawback rates (50–75%) on earned income can leave social assistance recipients financially worse off from working, erasing any income gain from employment while adding costs like transportation, work clothing, or uncovered medications.

Improve Administrative Processes and Accountability: Recipients suggested streamlined applications, better caseworker communication, and feedback mechanisms to reduce bureaucratic burdens. Examples of improvements respondents want to see: “Better communication and more professional/informed case workers” (ODSP) and “Better ways for us to give feedback, to get justice for [being] treated poorly” (OW). Sub-themes include creating a more compassionate system, including more flexibility regarding caseworkers. OW recipients particularly noted delays in transitioning to ODSP.

“There should be a clause to not claw back for volunteer positions as well as light part-time or seasonal work. This would give more incentive for people to try out opportunities, and for those who may not be able to work more hours, without fear of losing essential income.”

– SURVEY RESPONDENT

“First and foremost remove clawbacks of all kinds. They are the most detrimental to how the system functions. If I had the choice between doubling the income or clawback removals I would pick clawback removals. It’s a clear detriment to being employed. There is zero reason we should be clawing back from anyone who’s making under minimum wage annually. Period.”

– SURVEY RESPONDENT

“REDUCE THE BARRIERS TO GETTING ON ODSP. So many genuinely disabled people are dying and having their disabilities worsen on OW when getting them onto ODSP would help provide some resources and access that could help us heal and get back to work instead of leaving us worsened so we are stuck in the welfare system forever.”

– SURVEY RESPONDENT

“For those applying for ODSP, make it a bit easier without all the hoops people are forced to jump through when they are CLEARLY legitimately disabled (i.e. faster acceptance with doctor's approval and information).”

– SURVEY RESPONDENT

Enhance Health and Disability Supports: There were several calls for expanded coverage for mental health, medications, assistive devices, and easier access to ODSP, especially for OW recipients with disabilities. Examples of respondents' thoughts on health supports: “Take mental health seriously as a (physical) disability” (ODSP respondent) and “Mental health supports - therapy!” (OW respondent). Sub-themes include improved ease of access to ODSP and coverage expansion (e.g., “Dental, Eye Care Meds”). This aligns with this report's findings that 53% of ODSP recipients and 22% of OW recipients use funds for uncovered health needs (Tables 1 & 2).

Promote Dignity and Humanization: Respondents placed emphasis on desiring respectful treatment and reducing stigma. Examples of comments on dignity and humanization: “Consider us human beings who did not ask to be disabled” and “Treat us like humans”.

Improve Housing Support: Recipients urged Ontario to increase shelter allowances to match market rents or to provide subsidized housing to prevent homelessness. Examples: “Increase the shelter allowance. Everybody deserves to live in a safe place” (ODSP) and “Pay rent to landlords and give enough to live” (OW). Sub-themes include aligning income support rates to current market housing costs, and the need for subsidized housing.

Enhance Employment and Training Support: Respondents provided suggestions for job training, self-employment aid, and higher earning thresholds before clawbacks kick in, to support transitions to work. Examples of what respondents see as important: “More employment training opportunities” (ODSP) and “More self-employment supports... Be more generous with business expenses” (OW). Sub-themes include self-employment and earnings rules.

“ODSP Caseworkers should be aware of their clients’ disabilities. Caseworkers always say that they have no access to this information. If they did, they would be able to communicate much better with their clients. They would also have a better understanding of their clients’ actions, i.e. why the client is failing to reply to a letter, ignoring a telephone call...and wouldn’t be so quick at cutting off benefits and making stupid decisions because of “assumptions” that their clients are ignoring them.”

– SURVEY RESPONDENT

“It should provide an amount that people can actually live on in Ontario in 2025. It should eliminate the spousal clawback and stop punishing people who fall in love and wish to live with their partners... They should stop suspending people’s files without actually talking to clients first.”

– SURVEY RESPONDENT

Comparison of ODSP and OW Responses

Both groups prioritize increasing financial support (ODSP: 52%; OW: 44%), reflecting shared struggles with inflation and poverty. Health supports (ODSP: 15%; OW: 19%) and employment/training (ODSP: 9%; OW: 17%) appear in both response pools, with multi-theme responses linking issues like low rates to health and job access.

ODSP respondents emphasized disability-specific needs, like assistive devices and mental health coverage. OW recipients focused on the barriers they face when trying to transition to ODSP, including ODSP's disability-based eligibility and the much lower OW benefit rates (\$733 for a single OW recipient vs. \$1,368 for a single ODSP recipient before the July 2025 inflationary increases). Housing support is slightly more prioritized as a need by ODSP respondents (ODSP: 17% vs. OW: 10%), reflecting disability-related housing needs. Meanwhile, OW respondents stressed the need for employment supports over ODSP respondents (OW: 17% vs. ODSP: 9%).

Demographic Differences

Nearly 1 in 3 Indigenous Persons who responded to the question "What should the government do to improve the OW or ODSP?" chose the response "Promote Dignity and Humanization". This was more than double the overall rate of respondents who chose this as a response, highlighting a critical need for culturally sensitive and respectful treatment of Indigenous populations in program delivery.

"They should increase the amount and partner with places to actually help some of us work part time. I'd love to work a call centre job from home, maybe taking reservations for a hotel or people call me to book appointments for their car, or doctor, or haircut, but lack the skills to apply to stuff and only have a cell phone."

– SURVEY RESPONDENT

"Consider us human beings who did not ask to be disabled, are not lazy, and understand that poverty is a co-morbidity. We deserve some humanity and dignity."

– SURVEY RESPONDENT

2

Service Experiences



Experiences with ODSP and OW Services

Service Satisfaction with ODSP and OW

All respondents assessed service satisfaction across six statements covering: courtesy and respect, discrimination-free service, timeliness, information received, ease of access, and overall satisfaction. Responses were rated on a 1–5 scale (1 = Strongly disagree, 3 = Neither agree nor disagree, 5 = Strongly agree). The data reveals moderate satisfaction with weighted averages ranging from 3.25 to 3.75, but significant negative and neutral feedback highlights persistent operational and accessibility challenges.¹⁶

Findings

The aggregated data from 200 respondents provided weighted averages and response distributions for each statement. There was a clear balance in experiences between positive interactions and those that left respondents dissatisfied or ambivalent.

Courtesy and Respect (Weighted Average: 3.61): While 64% (Strongly Agree + Agree) reported positive experiences, 19% (Strongly Disagree + Disagree) encountered disrespect, and 15% remained neutral, pointing to inconsistencies in interpersonal treatment.

Discrimination-Free Service (Weighted Average: 3.75): This tied for the highest score, with 66% (Strongly Agree + Agree) reporting bias-free service, yet 15% (Strongly Disagree + Disagree) faced discrimination, and 15% of respondents were neutral, revealing that equity remains elusive for a notable number of clients.

¹⁶ Respondents who chose “Don’t know” had their responses assigned no weight (0) and were included in the total count (denominator) for the weighted average.



“They issue an overpayment, then say it was an error, correct it, but it keeps appearing over and over. They tell you to request an Internal Review, and when you do, they say the time period was up (from when the original corrected error occurred over a year ago), and they deny your request for an Internal Review.”

– SURVEY RESPONDENT

Timely Service (Weighted Average: 3.35): 57% found services timely, but 29% reported delays, with 13% neutral, signalling that timing-related inefficiencies may be impacting access to much-needed supports for vulnerable clients.

Information Received (Weighted Average: 3.36): This scored lower, with 56% satisfied, but 29% dissatisfied and 13% neutral, divulging flaws in communication and guidance.

Ease of Access (Weighted Average: 3.35): Similar to findings on timely service, 57% found services accessible, while 29% encountered barriers and 13% were neutral, underscoring the impact of bureaucratic hurdles on service delivery.

Overall Satisfaction (Weighted Average: 3.25): This received the lowest score, with 54% satisfied, 31% dissatisfied, and 15% neutral, underscores disillusionment with the programs' performance.

Service Satisfaction with ODSP and OW

Table 9: I was treated with courtesy and respect

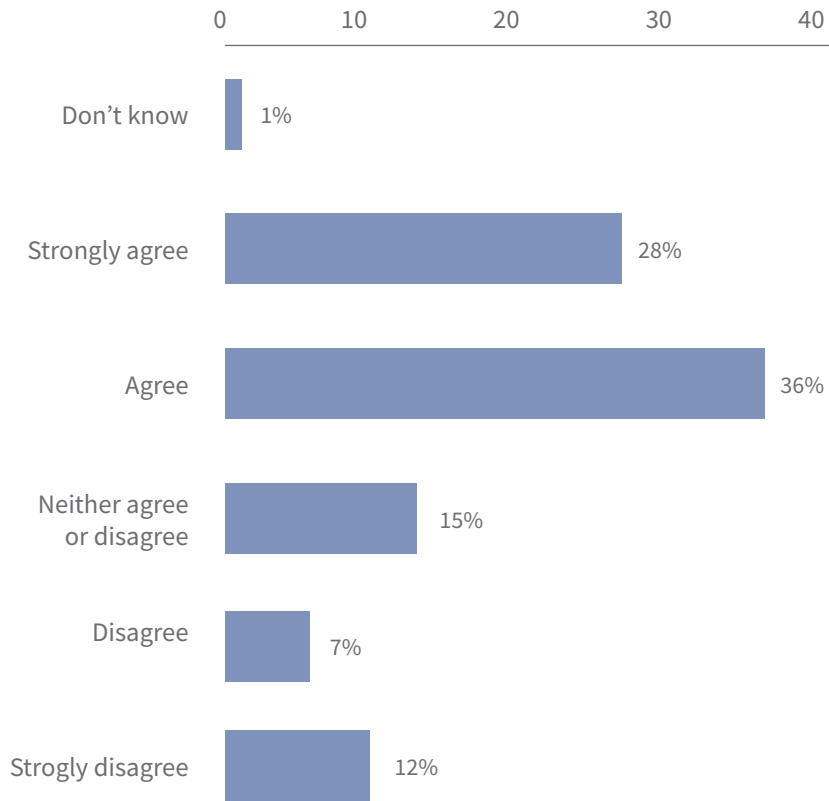
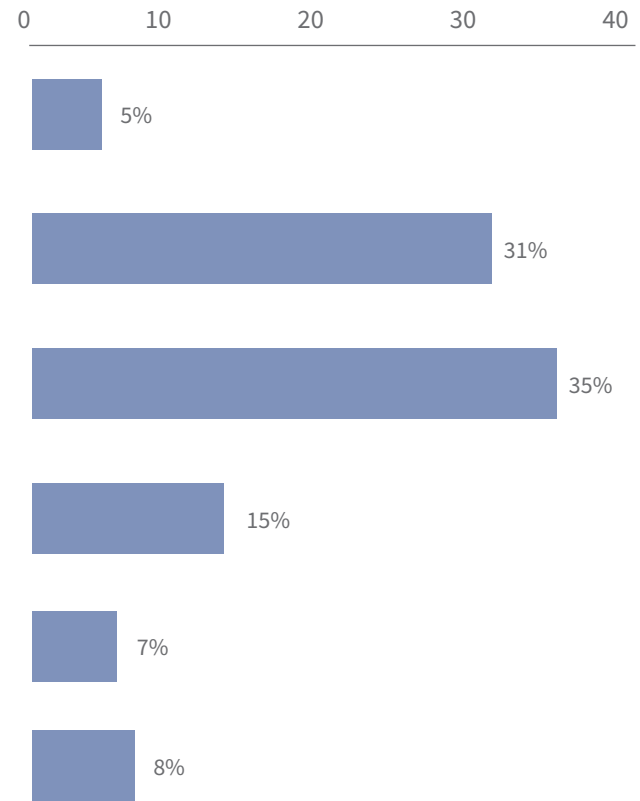


Table 10: The customer service I recieved was free of discrimination



Service Satisfaction with ODSP and OW

Table 11: I recieved the service in a timely manner

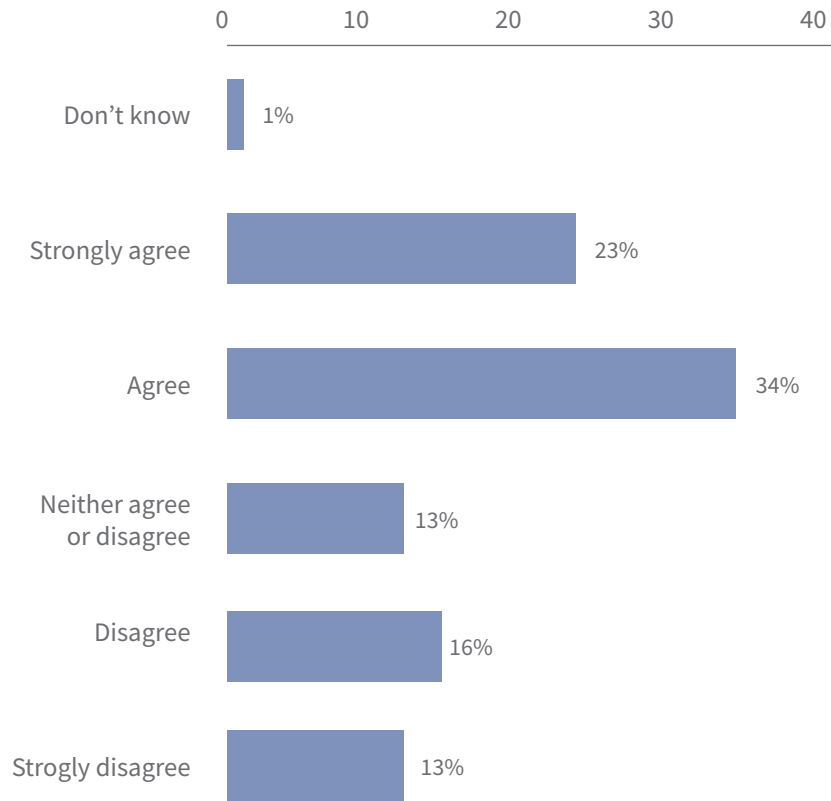
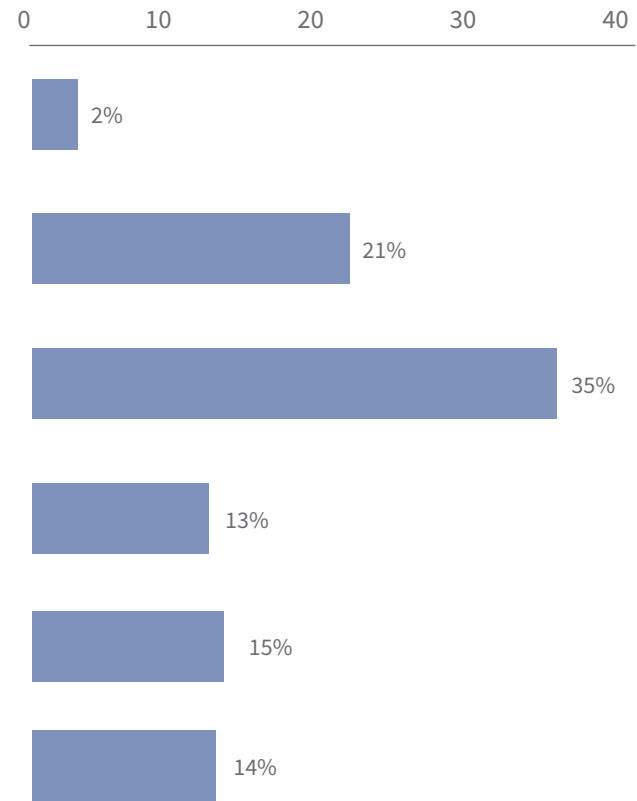


Table 12: I got the information I needed



Service Satisfaction with ODSP and OW

Table 13: It was easy to access the service

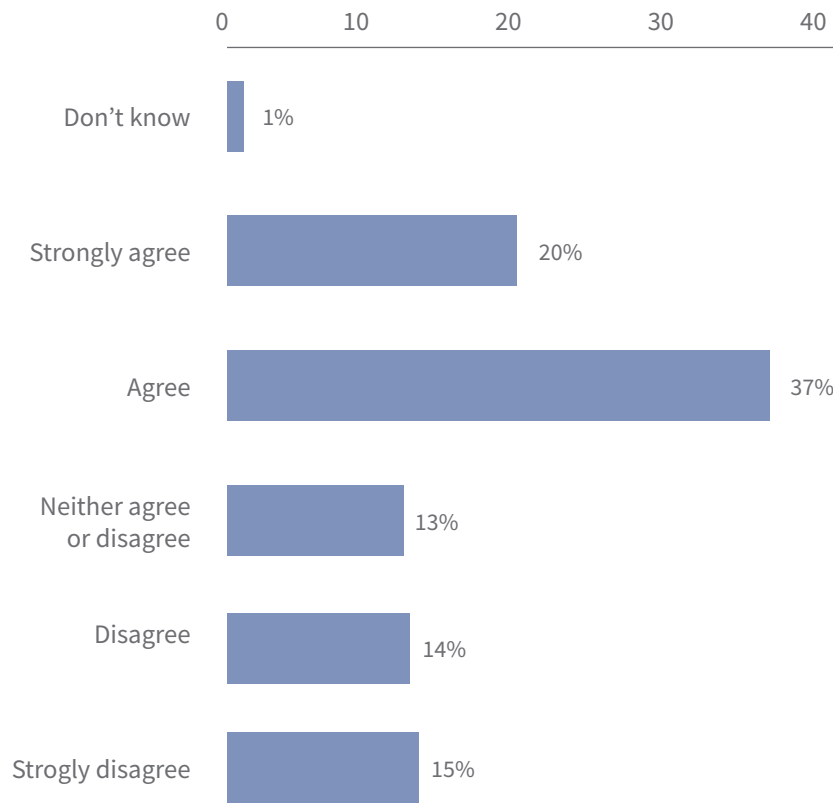
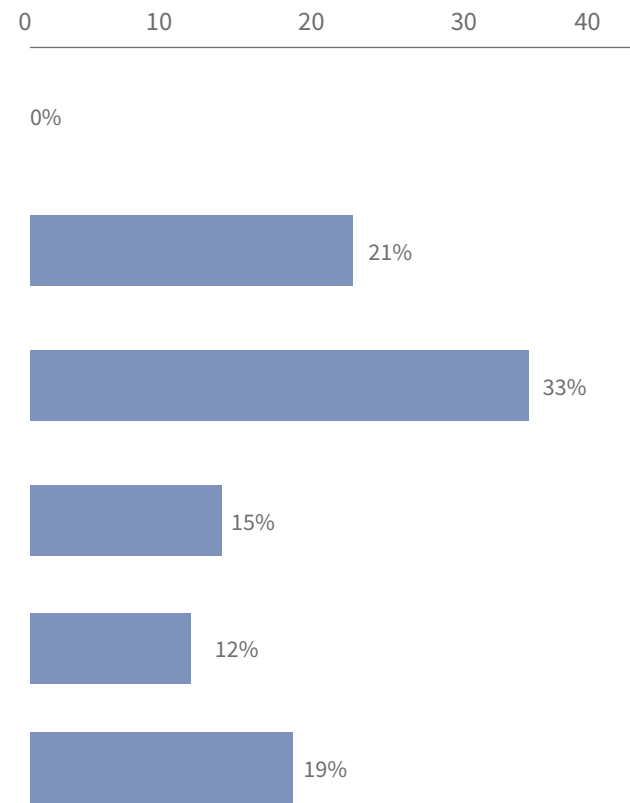


Table 14: Overall, I am satisfied with the service provided



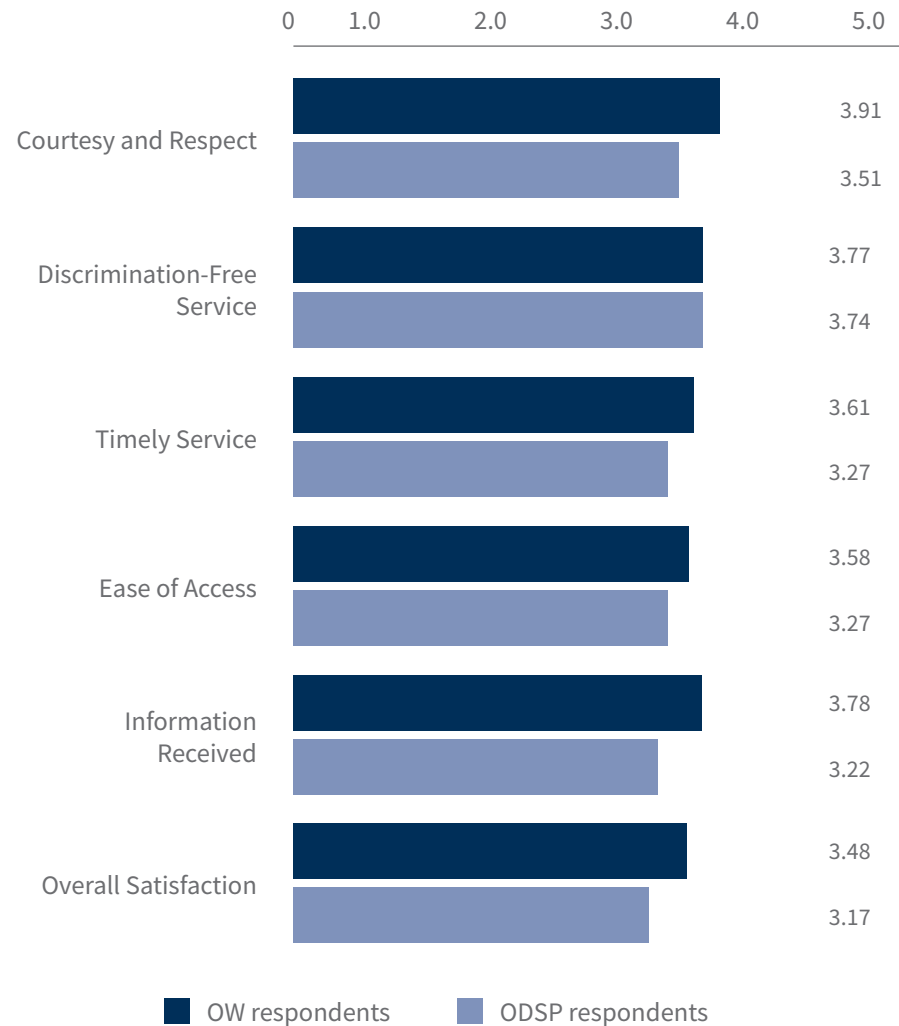
ODSP and OW-Specific Insights

OW services score higher across all dimensions (e.g., overall: 3.48 vs. 3.17; information received: 3.78 vs. 3.22). This may be due to ODSP’s complex disability assessments. ODSP services received higher negative feedback (e.g., for timeliness, ODSP: 34% vs. OW: 22%)¹⁷, reflecting greater administrative burdens for the client, such as application delays (e.g., “It took me 4 years to get approved”). OW services yielded fewer discrimination complaints (OW: 12% vs. ODSP: 16%), possibly due to its focus on temporary support. However, clientele for both programs face stigma, as seen in demands for dignity, outlined earlier in this report in Table 8.

Qualitative Feedback on Experiences with ODSP and OW Services

More than half of all respondents (59%) provided additional written feedback on their experiences with service delivery. The themes below are ordered by prevalence.

Table 15: Experiences with services: Weighted Average



¹⁷ These figures are derived from the survey dataset and are not presented in tables.

Demographic Differences

Respondents from rural areas show lower satisfaction, with the lowest scores for information received (weighted: 3.06, 47% positive vs. 56% overall), and a high rate of dissatisfaction (e.g., 46% for information received).

Rural ODSP respondents show consistently elevated negative rates (Strongly Disagree + Disagree) across all service statements compared to small, medium, and large urban centres, indicating poorer experiences.

Rural respondents also report the highest negativity for information received (46% negative, 39% positive), versus large urban populations (27% negative, 60% positive) medium urban populations (33% negative, 54% positive) and small urban population (25% negative, 56% positive). This points to barriers like limited in-person services in rural and remote locations, and potential issues with digital-only services.

The data highlights that rural ODSP users face significant hurdles in accessing clear information and equitable treatment, emphasizing the need for targeted improvements in rural and remote areas.

Indigenous recipients had significantly higher negative responses than non-Indigenous recipients for information received (Indigenous: 58% negative vs. non-Indigenous: 25% negative), discrimination-free service (42% vs. 13%), courtesy and respect (33% vs. 18%), and overall satisfaction (42% vs. 30%). These trends suggest systemic issues like stigmatization and lack of transparency are disproportionately affecting Indigenous recipients.

Single parents' positive response rate for courtesy and respect was 57%, compared to 64% overall.

“I’m being audited and it is extremely invasive for someone who isn’t messing with the system. Just a single mom of 3 just barely getting by. Scrolling through months and months of my bank statements is so invasive and exhausting explaining each transaction from months ago. Just to make a wage that doesn’t even pay my bills.”

– SURVEY RESPONDENT

Caseworker Issues (Accessibility, Communication) (39%): The most prevalent critique from respondents was that of unreachable or frequently changing caseworkers, poor responsiveness, and inadequate knowledge. Examples include: “I have no idea who mine is now! There’s been zero communication”; “My caseworker is difficult to reach and often gives information that seems incorrect”; “My worker is horrible ... doesn’t have my best interest”; and “Slow to help with my medical situation”.

Negative Interactions (Rudeness, Dehumanization) (29%): Recipients reported rude, condescending, or stigmatizing treatment, fostering resentment and feelings of inferiority and dehumanization. Examples include: “Workers who speak down to you, condescend, are rude, treat you like dirt”; (ODSP respondent) and “Very arrogant... Offices close at 4, and if we reach there at 3, they get annoyed”; (OW respondent). Sub-themes include rudeness/arrogance from caseworkers and dehumanization (e.g. “Trained to make people beg”).

Administrative Inefficiencies (Delays, Errors) (26%): Complaints focused on slow approvals, delays, invasive audits, and errors in overpayments or file suspension decisions. Examples include: “My file [is] repeatedly suspended due to worker indifference and/or incompetence”; (ODSP respondent) and “Took a long time to get approved... anxiety-inducing when I was also homeless” (OW respondent).

Systemic/Benefit Inadequacy (18%): Recipients criticized insufficient benefit rates and systemic barriers, particularly OW's low rates and ODSP access issues. Examples include: “The amount is honestly a disgrace to the human race [and] dignity” (OW respondent) and “The office and employees have been great, but the amount I get monthly is hard to live off of” (ODSP respondent).

Positive Feedback (13%): A minority praised supportive caseworkers but outlined that this often was a welcome exception rather than the expected standard. Examples include: “Fortunate to have a great worker” (OW respondent) and “My worker currently is amazing... previous workers... less than stellar” (OW respondent).

“They also do not respect your request for privacy in the foyer and announce your full first and full surname loudly in front of others and what your business is there, like what you are delivering. Despite pleas not to say my name and showing them my Ontario Photo Card, they keep doing it on purpose and 11 times during a five-minute interaction.”

– SURVEY RESPONDENT



Comparison of Responses from ODSP and OW Respondents¹⁸

Similarities: Caseworker issues dominate feedback from respondents about both programs (ODSP: 44% vs. OW: 39%), followed by negative interactions (ODSP: 34% vs. OW: 27%) and administrative inefficiencies (ODSP: 26% vs. OW: 30%), reflecting shared frustrations with unresponsive staff and bureaucratic delays. Positive feedback remains rare for both programs, highlighting that only some exceptional workers are overcoming systemic flaws and otherwise substandard service.

Differences: ODSP respondents emphasize the need for transparency (ODSP: 21% vs. OW: 9%), reflecting the impact of ODSP's complex legislation and disability determination scheme for its target population. OW respondents critiqued systemic inadequacy more (OW: 21% vs. ODSP: 15%), likely driven by frozen OW rates compared to ODSP's modest annual inflation-based increases.

¹⁸These figures are derived from the survey dataset and are not represented in tables.

Insights

- **Systemic Shortcomings Diminish Individual Positives:** The most prevalent themes were caseworker issues (39%) and negative interactions (29%), exposing a gap between individual positive experiences and pervasive systemic flaws. Dehumanizing treatment and caseworker unresponsiveness align with calls for affording clients more dignity.
- **Administrative Issues Amplify Vulnerability:** Delays and errors (26%) exacerbate recipient stress, particularly for ODSP recipients who face more complex disability determinations and for OW recipients who face barriers transitioning to ODSP. The low timeliness scores (3.35 overall) and information received scores (3.36 overall) reinforce the need for more supportive, streamlined processes.
- **OW Respondents' Unique Financial Critique:** The higher systemic inadequacy score from OW respondents (OW: 21% vs. ODSP: 15%) likely reflects how OW rates have remained frozen since 2018, contrasting with ODSP's minor inflationary adjustments. This finding also ties to priorities that OW recipients identified earlier in this report (i.e., Table 8 found 50% of OW respondents in favour of rate increases) and underscores OW recipients' acute struggle with affordability.
- **Recent Social Assistance Changes Fail to Address Recipient Population Concerns:** Recent changes since the survey was conducted, such as ongoing social assistance modernization in 2025, fail to address core issues like caseworker accessibility or benefit adequacy. Recipients' calls for lived-experience input and reform (e.g., "OW needs to be rebuilt from the ground up") highlight the disconnect between policy tweaks and real needs.



Overall, the feedback reveals a service delivery system plagued by bureaucratic hurdles, unresponsive caseworkers, and dehumanizing interactions. While some experiences highlight exceptional workers, the significant focus from respondents on systemic flaws indicates an urgent need for reform. Enhanced caseworker training, simplified processes, and substantial rate increases aligned with 2025 living costs are critical to restoring dignity and improving service effectiveness for ODSP and OW recipients.



Experiences with the Digital Application System

Experiences with the Digital Application System for ODSP and OW

The Ontario government recently redesigned the social assistance application system, routing all applications through the online Social Assistance Digital Application (“SADA”). Applicants who applied pre-2020 may not have had experience with SADA. Applicants who applied post-2020, even in person, were directed to apply through SADA.

Of 200 respondents answering whether they applied online for OW or ODSP, a moderate share, almost 40%, of respondents applied online, with OW recipients showing higher usage (67%) compared to ODSP recipients (29%).

The majority of respondents (60%), particularly ODSP respondents (70%), relied on traditional methods of applying. Respondents also reported other experiences, including limitations with MyBenefits and pre-MyBenefits administration, delays (e.g., 3-week waits), technology phobia, and third-party assistance.

Among the respondents to the question on satisfaction with the digital system, 65% of ODSP respondents reported positive experiences (33% very satisfied, 32% satisfied), 18% were neutral, and 16% reported negative experiences (14% dissatisfied, 2% very dissatisfied). For OW respondents, 73% reported positive experiences, 18% were neutral, and 9% reported negative experiences.

“It malfunctioned and took months to get a response. I applied on Oct 31 but was not contacted for intake until mid-December. Did not get a decision until mid-June.”

– SURVEY RESPONDENT

Thematic Summary and Analysis of Feedback on Experiences with the Digital Application System¹⁹

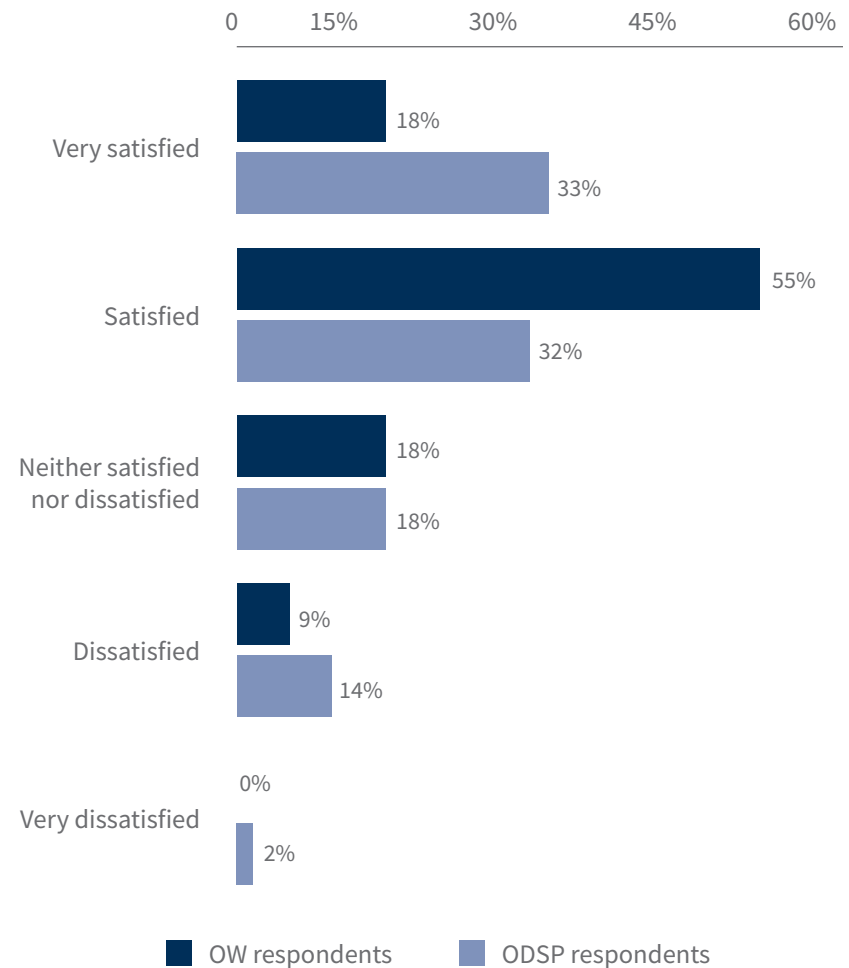
From 33 respondents who provided written feedback on challenges with the digital application system, three key themes emerged:

Technical Issues (27%): Problems like data loss (e.g., “Online form kept losing inputted information”), malfunctioning links (e.g., “Was given a link to a form... but the link didn’t work”), and unreliable automation caused frustration and additional work on the part of the recipient. The lack of a submission

User Experience and Design (24%): Criticisms with the design included confusing wording (e.g., “The wording is very unclear for the assets part of ODSP”), a lack of nuance (e.g., “There wasn’t any room for nuances”), and outdated interfaces (e.g., “Interface is not user-friendly, looks and operates like a website from 2003”).

Accessibility and Digital Divide (21%): Barriers included technology phobia (e.g., “I’m old school. Digital scares me sometimes”), a lack of computer access (e.g., “There is no assistance available ... it assumes that people have access to computers”), and emotional stress (e.g., “It was mentally tiring to go through so many questions on my own”). This feedback highlights the barriers created by the move to “Digital First”, highlighting the systemic inequities that emerge or are exacerbated when low-income and/or disabled users are forced into a digital administrative system; a system that they rely on to work properly for them to access life-sustaining income and medical support.

Table 16: How was your experience with digital application system?



¹⁹Respondents who chose “Don’t know” had their responses assigned no weight (0) and were included in the total count (denominator) for the weighted average.

Insights

The findings reveal moderate success in digital application adoption, with 3 in 4 respondents overall recording positive experiences; however, significant barriers such as technical issues, user design, accessibility gaps, and communication failures persist. These undermine the effectiveness and utility of digitization, particularly for ODSP recipients. OW respondents' higher digital uptake might reflect the transitory nature of the program, including young people's higher use of OW compared to ODSP. However, for both programs, users report experiencing systemic flaws that echo broader service quality concerns outlined earlier in this report in Tables 12 and 13.

“There is no assistance available should I have needed it, and it assumes that people have access to computers.”

– SURVEY RESPONDENT

“It automates work tasks. I received a letter that the caseworker did not write. She told me it was sent by mistake and was auto-generated. Sometimes I don't know if my documents have been successfully submitted or not. It would be nice to get notifications.”

– SURVEY RESPONDENT

3

Employment



Employment

Occupation Types and Hours of Work

The data from 199 respondents (151 ODSP, 48 OW, 1 skipped) highlight significant employment barriers, with disability playing a central role in limiting workforce participation for ODSP recipients, while OW respondents show higher rates of active job seeking amid unemployment.

Inability to Work Due to Disability (43%): A substantial portion of all respondents reported being unable to work because of their disability, underscoring health-related constraints, particularly for ODSP respondents.

Unemployment and Job Seeking (29%): This group includes 10% who are unemployed and 19% who are unemployed but actively looking for work, indicating hurdles such as job market barriers or insufficient support.

Low Employment Rates: Only a small fraction of respondents are engaged in paid work, including just 1% in full-time roles, 11% in part-time positions, and 7% who are self-employed. Overall, just 19% of all respondents generate any employment income. This low number reflects limited opportunities and potentially the need for better accommodations in the workplace and/or increased support for recipients who care for dependents.

Analysis of Occupation Types and Hours of Work Responses

The following themes emerged amongst respondents who answered questions relating to their occupation type and hours of work. The number of respondents varies per question, since respondents were able to skip these questions:



Prevalence of Low-Wage, Unstable Roles: Among the 40 respondents who reported their occupations, the most frequent roles were in the service/care (30%) and gig/freelance (22%) categories, pointing to unstable and insecure work conditions among respondents.

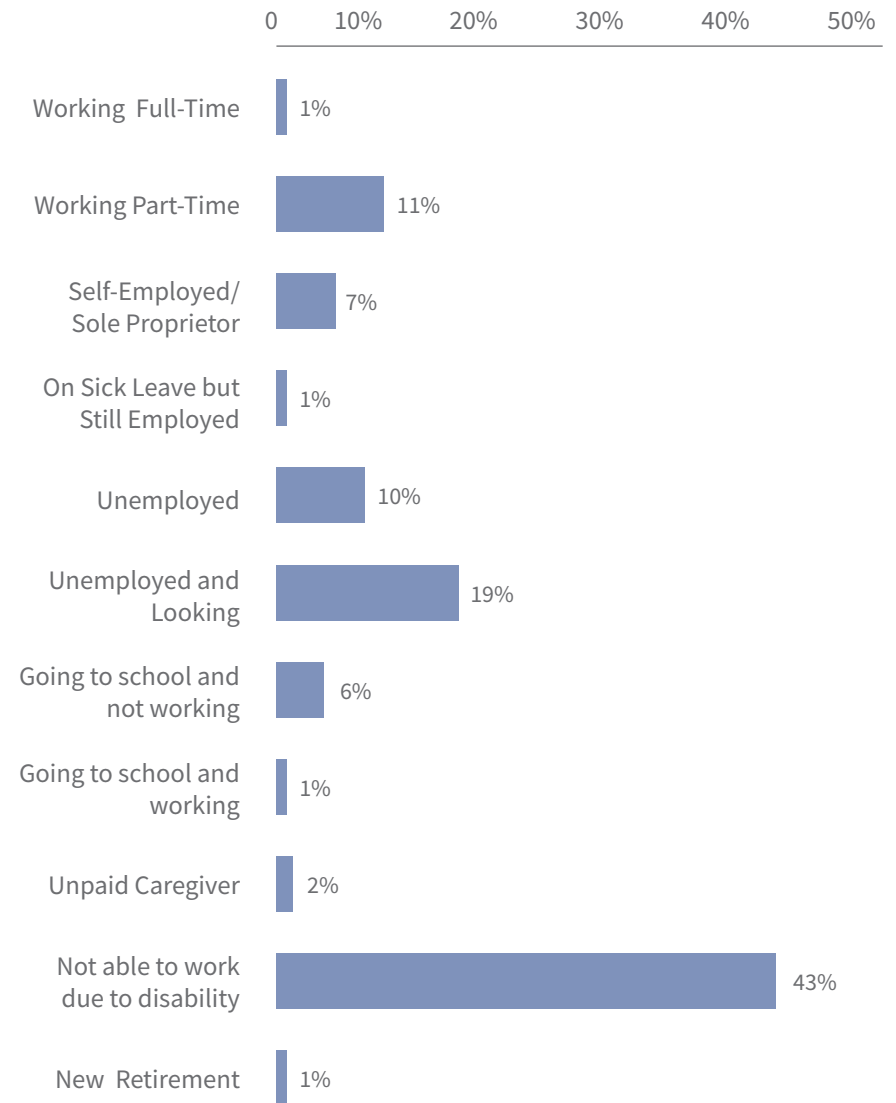
Disability and Employment Barriers: Many recipients skipped the question on their occupation. This point, in addition to survey data indicating that 43% of respondents were unable to work due to disability in Table 17, suggests many respondents are sidelined from work. Roles like “Care work” or “Light duty cleaner” underscore employment precarity.

Number of Current Jobs Worked: Among the 52 respondents who answered this question, the majority hold a single job (70%), possibly due to limited capacity for multiple jobs due to health, time, or opportunity constraints. A quarter juggle two jobs (24%), likely to boost income amid low social assistance rates and punishing social assistance clawbacks, also potentially to compensate for low wages in general or a lack of work hours at either job.

Hours of Paid Work Per Week²⁰: 50 responses to the question about weekly work hours varied widely. The highest number of respondents (30%) reported 0-10 hours, reflecting high levels of very part-time and precarious work captured in Table 19. Twelve respondents (24%) worked 11–20 hours.

Limited and Precarious Work: The reported low number of work hours and the prevalence of single jobs may reflect patchy income gained through part-time or casual employment in unreliable sectors. These experiences are likely related to inadequate social assistance rates, worsened by the impact of social assistance’s income clawbacks that prevent low-income populations from escaping poverty.

Table 17: Which of the following best describes your employment situation



²⁰Numbers in Table 19 do not add up to 100% due to rounding

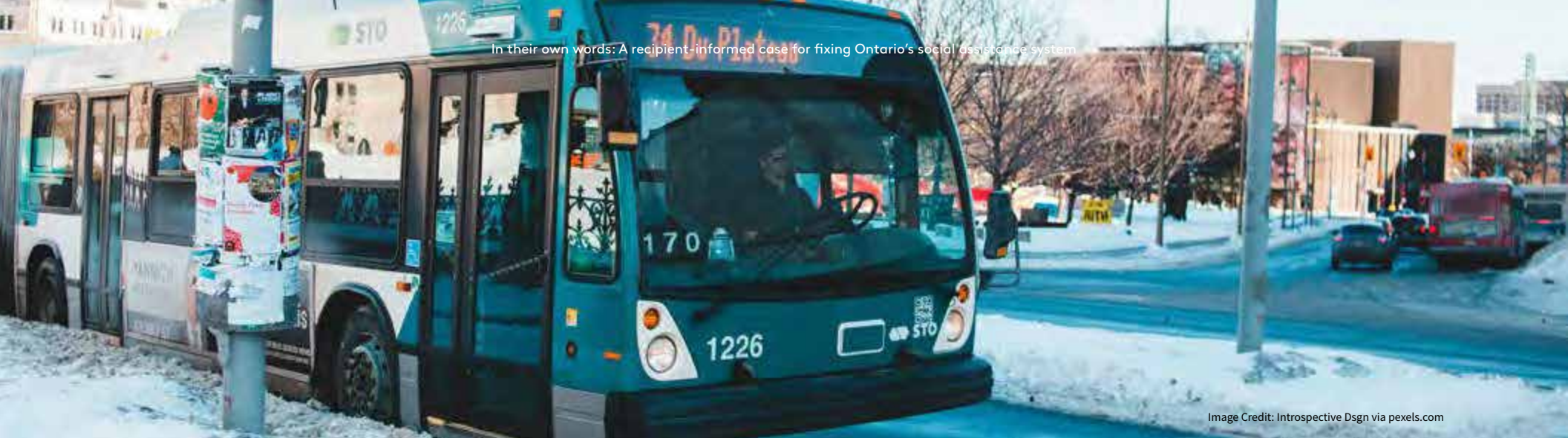


Image Credit: Introspective Dsgn via pexels.com

Program-Specific Context: ODSP respondents selected multiple jobs more often than OW respondents did (ODSP: 27% vs. OW: 12.5%). On the other hand, OW respondents had a higher response as job-seeking (OW: 35% vs. ODSP: 13%). Both these results align with the discrepancy between OW and ODSP in how monthly earning exemptions are calculated. For ODSP recipients, they are entitled to keep the first \$1000 they earn each month before clawbacks, while OW recipients are only entitled to keep the first \$200 they earn each month before clawbacks.²¹ The data support the argument that when social assistance recipients are entitled to keep more of their earnings, they have more opportunities and incentives to pursue additional income streams.

Paid Sick Leave: Access, Coverage, Usage, and Perceived Benefit

Based on the 52 responses to the question on paid sick leave, the majority (56%) reported no access to paid sick leave, a common occurrence for those in precarious gig or part-time roles.²² 23% reported having access, likely in formal employment, and 21% selected “Other,” including self-employed individuals. A separate question asked whether respondents had worked while unwell due to lack of paid sick leave. Of the 30

responses, over half (53%) reported that they had worked while sick, risking their health and potentially spreading illness. 40% reported that they have not worked while sick, possibly avoiding this issue due to workplace flexibility (e.g., self-employed) or other supports (e.g., access to paid sick leave).

In response to how having paid sick leave would improve their lives, 21 qualitative responses were divided into the following themes:

Health-Focused Benefits (52%): Respondents vividly described how it would enable them to avoid working through illness. Examples include: “Staying home when I’m sick instead of wearing a mask and feeling like crap”; and preventing dangerous situations like “Driving when I feel like I am about to faint.”

Financial Relief (19%): The respondents also mentioned reduced stress from being able to cover bills/rent while sick and not working. Examples include: “It would help ease financial worries especially since money is limited right now”; and “Save us from getting more behind.”

²¹See O. Reg. 134/98, s. 49(1); O. Reg. 222/98, s. 38(1).

²²Grocutt, A., Barling, J., & Turner, N. (2025, October 23). *Universal sick leave is Canada's missing safety net*. Smith Business Insight. <https://smith.queensu.ca/insight/content/universal-sick-leave-is-Canadas-missing-safety-net.php>

Table 18: How many jobs do you currently have?

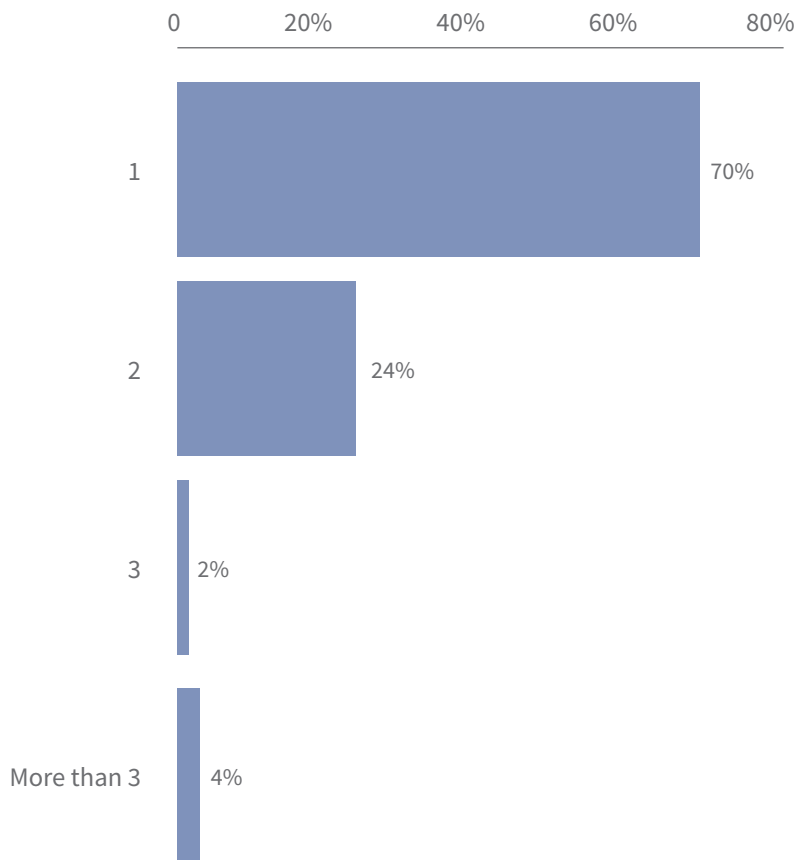
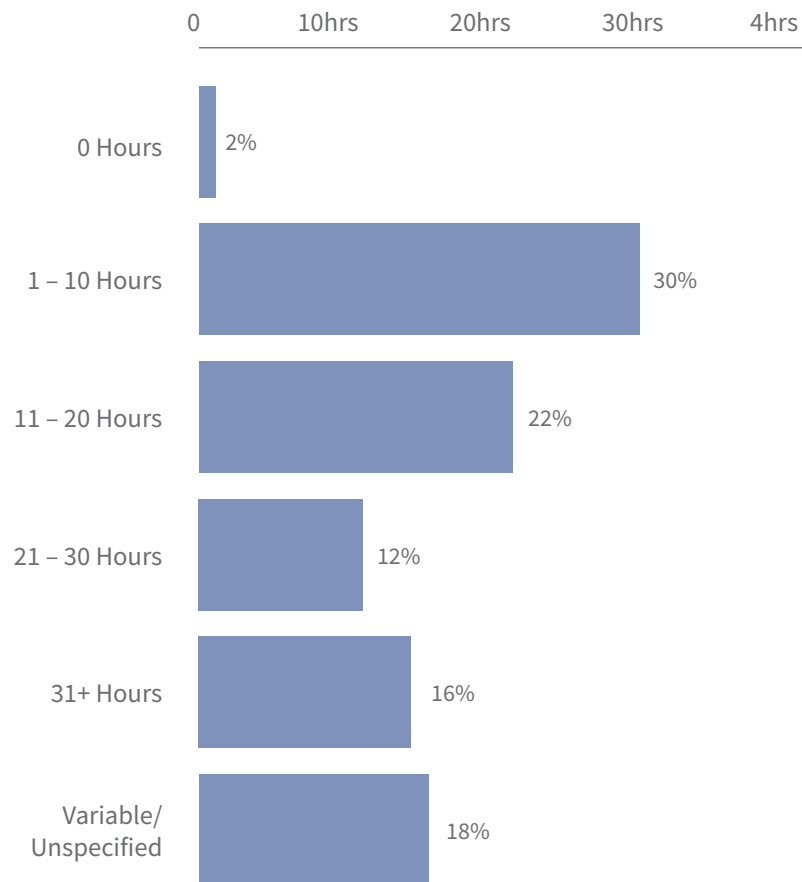


Table 19: How many hours of paid work do you have per week?



Insights on Employment

The responses to the employment-focused questions paint a picture of systemic exclusion and precarity for ODSP and OW recipients in the employment landscape. The high skip rate in response to employment questions also suggests that most recipients are sidelined from work.

Disabled individuals face multiple barriers such as a lack of workplace accommodations leading to unemployment, reliance on low-wage gig or service jobs, and the need to juggle multiple roles or limited hours to survive financially. This perpetuates poverty, as ODSP and OW's low-income support rates force recipients to make risky work choices. Choices that may be bad for their health in the short-term or exacerbate existing illness/disability in the long-term. At the same time, recipients, particularly those on OW, face steep clawbacks on earnings, discouraging increased participation.

The high number of responses indicating unemployment despite attempts to enter the workforce, as well as disability-related unemployment, underscore the inadequate social supports available for workforce entry. More accommodation supports, training opportunities, and childcare subsidies would help to alleviate poverty.



Employed recipients cluster in gig, service, care work (including peer support), or low-waged service work (e.g., call centres, delivery jobs), all of which are often unreliable, underpaid, and lacking benefits. The prevalence of part-time work, and multiple jobs worked at the same time, highlight the resourcefulness and dedication of recipients who patch together income however they can muster, despite the risk this may have of exacerbating their health issues.

Employer-paid sick leave is largely absent for ODSP and OW recipients who work, compelling over half to work unwell and underscoring the need for health-focused reforms in social assistance and for low-income workers more broadly. Expanding and enforcing Ontario's *Employment Standards Act, 2000* protections, and enhancing sick-leave supports, would alleviate financial strain for sick workers and improve well-being.

Demographic Differences

For ODSP recipients, 61-63% of the lowest-income respondents (under \$20,000) reported being unable to work due to disability. This drops to 43.8% in the \$20,000–\$30,000 annual income group, 25% in the \$30,000–\$40,000 annual income group, 11% in the \$40,000–\$50,000 annual income group, and 0% in the \$50,000+ annual income group.

There is a clear inverse relationship as income rises, with fewer respondents citing disability as the reason for not working. Higher incomes likely include earnings from employment or other supports, resulting in higher clawbacks as well as a reduction in full reliance on ODSP for disability-related needs.

These findings illustrate significant employment challenges among the lowest-income ODSP populations, where disability may severely restrict income generation. Even those capable of working while on ODSP face low employment rates, emphasizing the need for job accommodations as well as higher wages for casual and part-time work.

4

Focus Group Discussions: Themes and Insights



Four focus group discussions (FGDs) were conducted with OW and ODSP recipients, facilitated by Willowdale Community Legal Services, West Scarborough Community Legal Services, South Asian Women and Immigrants' Services (formerly known as SAWRO), Poverty Free Thunder Bay, and the Centre for Spanish Speaking Peoples. Participants included single parents, newcomers, Indigenous individuals, and people with disabilities. The FGD participants shared raw accounts of financial inadequacy, bureaucratic hurdles, and emotional tolls, with a powerful undercurrent of reluctance and indignity in relying on social assistance. Their comments echoed the comments and findings in the online survey, in addition to adding a very human voice to complex issues and the urgent need for systemic reform.





1. Desire for Dignity, Work, and Independence from Social Assistance

Across all focus groups, participants voiced a deep desire for dignity, independence, and the ability to work and support themselves. Many expressed that being on social assistance feels humiliating and demoralizing, repeatedly emphasizing that “nobody wants to be on assistance”. For most, reliance on OW or ODSP was not a choice, but a necessity driven by disability, illness, job loss, or migration challenges. Participants spoke about wanting to set a good example for their children, regain control over their lives, and contribute to society, but felt trapped by a system that undermines their motivation and self-worth. They described the emotional toll of constant scrutiny, and the stigma attached to welfare, repeatedly emphasizing that they do not seek charity – just fair opportunities to work, learn, and build a stable life. Their heartfelt and candid expressions directly challenged negative, generic stereotypes of intentional dependency on social assistance.

Participants identified multiple barriers that make transitioning from social assistance extremely difficult. Many struggle with unaffordable childcare, language barriers, and non-recognition of foreign credentials, while others face long waits for training or ESL programs that are not employment-focused. Those with disabilities or caregiving responsibilities often cannot access suitable jobs, with disabled participants highlighting that steeper clawbacks on spousal income discouraged spouses from working, as any earnings reduced benefits.²³ Participants who live month-to-month also pointed to the lack of upfront funding for job training or examinations (despite later reimbursement) as a major obstacle for obtaining employment. Overall, they described a system that claims to promote self-sufficiency but, in practice, penalizes initiative, offering few realistic pathways out of assistance. What participants want, they said, is not to stay dependent, but to have the tools, flexibility, and support necessary to move forward with dignity.

²³While the earning exemption for those on ODSP is \$1,000, that only applies to the member of the benefit unit with a disability. All other members of the benefit unit, which often includes non-disabled spouses and children, are subject to the same \$200 earning exemption that OW recipients are entitled to on their earnings. See O. Reg. 222/98, s. 38(1).

2. Inadequacy of Benefits and Deepening Poverty

The insufficiency of payments was a dominant theme across all four focus groups. Participants repeatedly shared that monthly assistance is far below what is needed to cover even basic necessities, with most of their income going entirely to rent, leaving little to nothing for food, transportation, clothing, or children's needs. Many spoke of relying on food banks, skipping meals, and constantly budgeting "like the devil" just to survive. The rising cost of living – especially housing, groceries, and utilities – has made living situations increasingly dire, with several participants noting that even after the small ODSP indexation, they "can't tell the difference" because any increase is immediately outpaced by inflation. As one participant said, "Forget fixed income – it's broken," capturing the frustration of living on stagnant rates in an increasingly challenging economy.

3. Systemic Barriers

Participants identified significant systemic and administrative barriers within the OW and ODSP systems that make accessing and maintaining support unnecessarily difficult and often demeaning. Many described interactions with caseworkers as inconsistent, some were helpful, but others were rude, intrusive, or unresponsive, with requests for information that felt excessive. Long delays, unreturned calls, and constant changes to caseworkers left people feeling abandoned and confused. Language barriers and the lack of translation support made the process especially hard for newcomers. Participants said the system treats them as if they are "under constant control, like teenagers," rather than adults in need of support. Participants called for a more respectful, accessible, and human-centered approach that recognizes individual circumstances instead of relying on rigid bureaucracy.

4. Health and Disability Costs

Health-related expenses emerged as a major source of financial strain, especially for ODSP recipients living with chronic illness or disability. Participants reported paying out of pocket for essential medications, dental care, eye exams, and medical supplies that are not covered by either public coverage or work coverage – forcing them to choose between food and medical treatment. Many said that even medically necessary items, such as special diets or mobility devices, are either partially covered or not covered at all by social assistance programs, leaving them in debt or untreated. The process of obtaining medical forms or documentation is also burdensome and costly, with some doctors charging fees that recipients cannot afford. Several participants described feeling penalized for their disabilities, saying that bureaucratic hurdles and constant paperwork worsens their stress and mental health. They emphasized that the system must account for the real costs of living with a disability, rather than assuming a one-size-fits-all approach to support.

5. Areas for Improvement

Participants across all focus groups proposed clear, consistent, and practical solutions to improve Ontario's social assistance system. Like the survey respondents, the most common recommendation was to substantially increase benefit rates, particularly the shelter allowance, to reflect actual living costs. Many supported calls to double social assistance rates or establish a basic income above the poverty line so that people can live with dignity without relying on food banks. They also urged the government to end clawbacks on earned income, invest in affordable housing, and ensure that health and dental coverage fully meets real needs. To promote independence, participants recommended accessible job training, credential recognition for immigrants, and affordable childcare, alongside more responsive and compassionate casework practices. Ultimately, they advocated for a system rooted in trust, not surveillance, designed to empower recipients to exit social assistance with dignity and self-sufficiency.

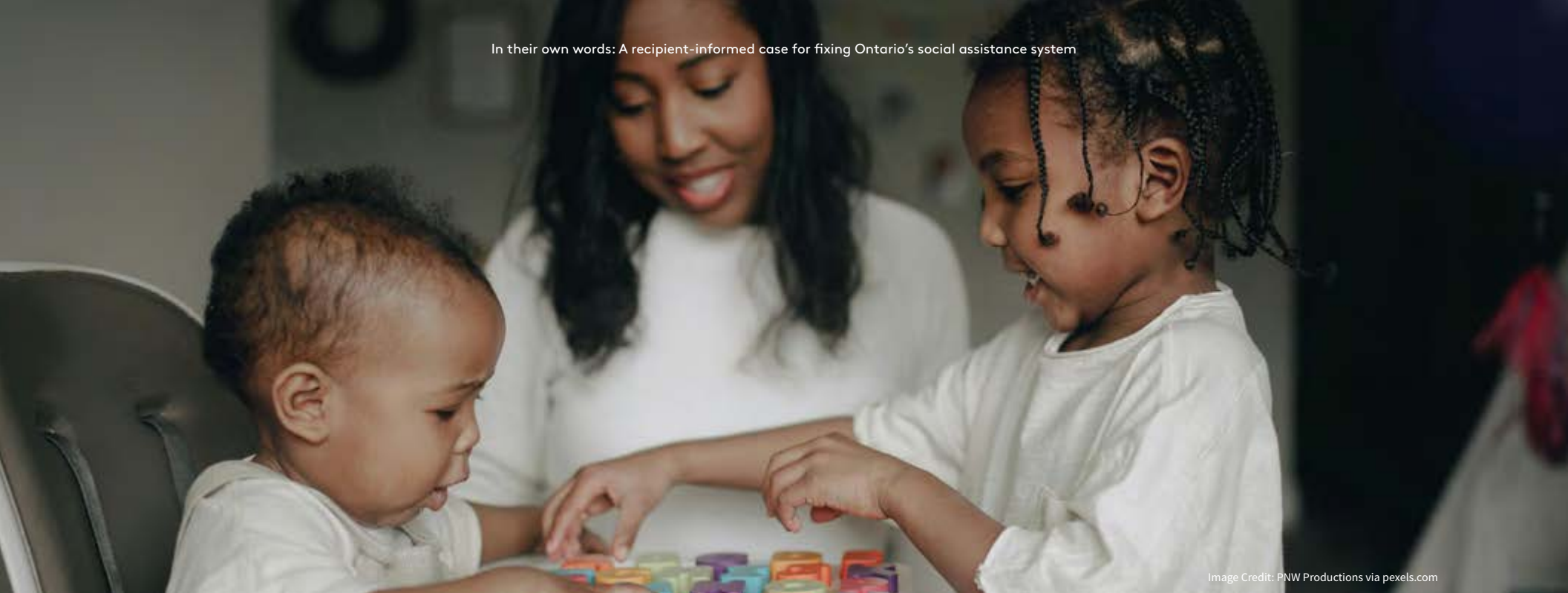


Image Credit: PNW Productions via pexels.com

Conclusion

The findings of the study lay bare what recipients have long known – OW and ODSP no longer provide the foundation needed to live with dignity or stability.

Yet, the voices in this report also make clear that change is both possible and necessary. Social assistance recipients are not making exorbitant demands. They are calling for fairness, respect, and the tools to build secure lives. They have identified what works: adequate income, fair rules, responsive administration, and supports that reflect the real costs of living with a disability and the realities of living in 2025.

By listening to those with lived experience and acting on their insight, the province can replace a system of survival with one of opportunity and inclusion. A renewed commitment to adequacy, equity, and respect would not only lift individuals out of poverty but also help build an Ontario where everyone has the chance to thrive.

Demographic Information of Respondents



Demographic Information of Respondents

A Note on Demographic Findings

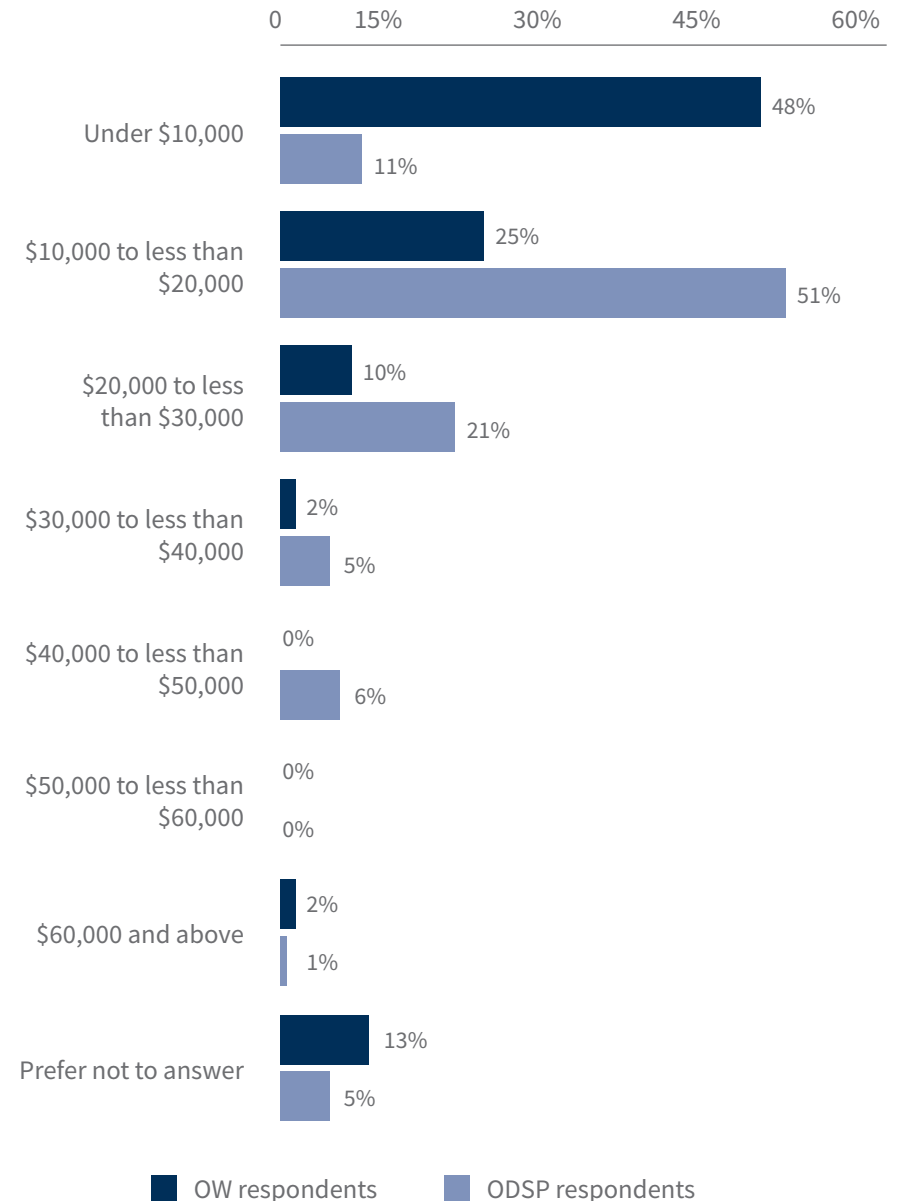
The survey gathered demographic data in order to develop a fuller picture of those who receive social assistance. Demographics questions requested information about the income, geographic location, age, household type, legal status, ethnicity, and gender of the respondents. Responses indicated a good representation across all demographic categories. Full information on the demographic data is included below, however the data gathered on income deserves special highlight.

The data revealed severe poverty among respondents of both programs, with 64% reporting annual household incomes of under \$20,000, and nearly 83% of respondents reporting annual household incomes of under \$30,000. While this is not a novel discovery, it paints a clear picture of just how inadequate social assistance is for a vast majority of recipients.

Additionally concerning is the information displayed below, in Table 20, which compares incomes of respondents across both OW and ODSP programs. Table 20 shows a heavy concentration of OW respondents in the Under \$10,000 category, with nearly three quarters of respondents earning less than \$20,000. While OW is designed to be a program of “last resort”, many of those who receive OW are people who have disabilities who cannot work and cannot access ODSP due to barriers; or primary caregivers of disabled family members who must put unpaid care work ahead of paid work.

Disability, and the impacts it has on individuals and their family members, does not draw a hard line in the sand, despite program design that implies otherwise.

Table 20: Household Income from last year



Gender

The majority of the respondents identified as cisgender women at 53%, followed by cisgender men at 28% and non-binary individuals at 4%. 15% of the respondents skipped this question or chose not to answer, perhaps out of concern for being identified. Both ODSP and OW respondents showed comparable gender distributions.

Table 21: Overall Age Distribution

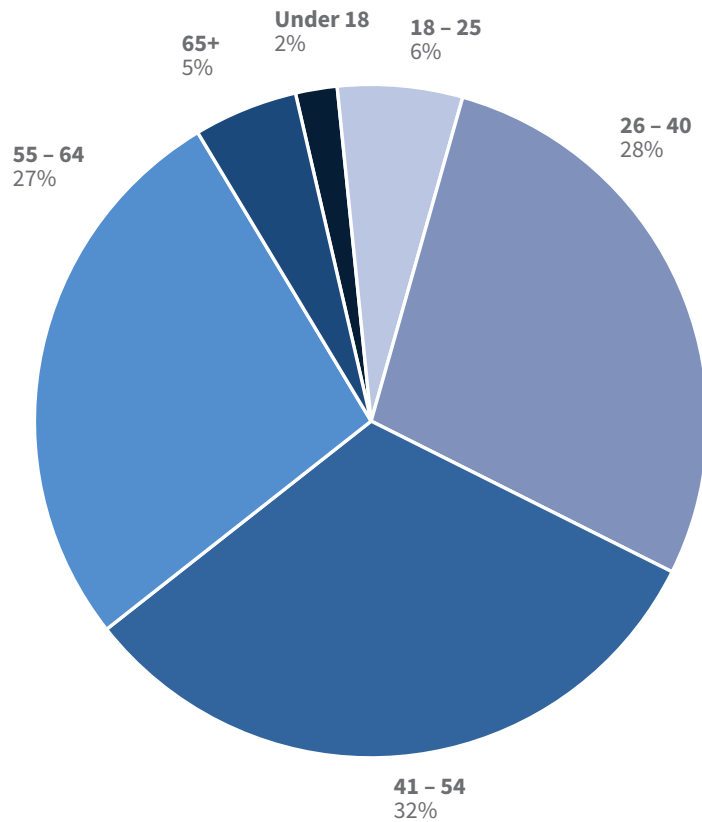
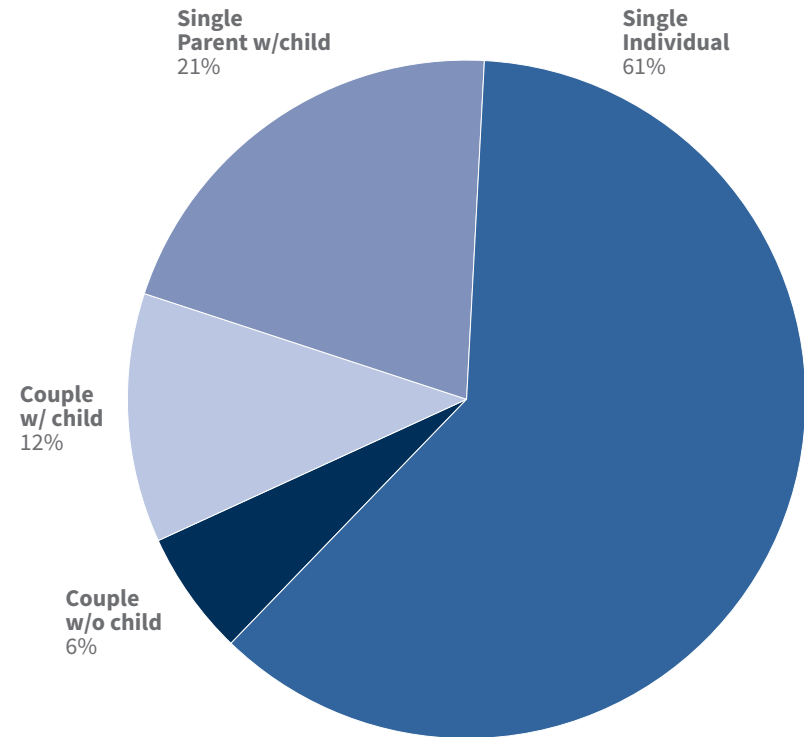


Table 22: Overall household types



Ethnicity

Canadian citizenship is the dominant legal status at 84% across all respondents, followed by Indigenous persons at 12% (status and non-status) with permanent residents at 4%. OW respondents include a more diverse group, including refugee claimants (10%) and permanent residents (6%).

Respondents were asked to select their ethnicity from the following options: White, Indigenous, South Asian, Chinese, Black, Filipino, Arab, Latin American, Southeast Asian, West Asian, Korean, Japanese, “prefer not to answer,” or “other.” Both OW and ODSP survey respondents represent a predominantly White demographic at 67%. Black respondents made up 8% of total respondents, and South Asian respondents made up 6% of total respondents. Respondent demographics were similar to Ontario's broader population



Geographic Distribution

Table 23: Which region of Ontario do you reside in?

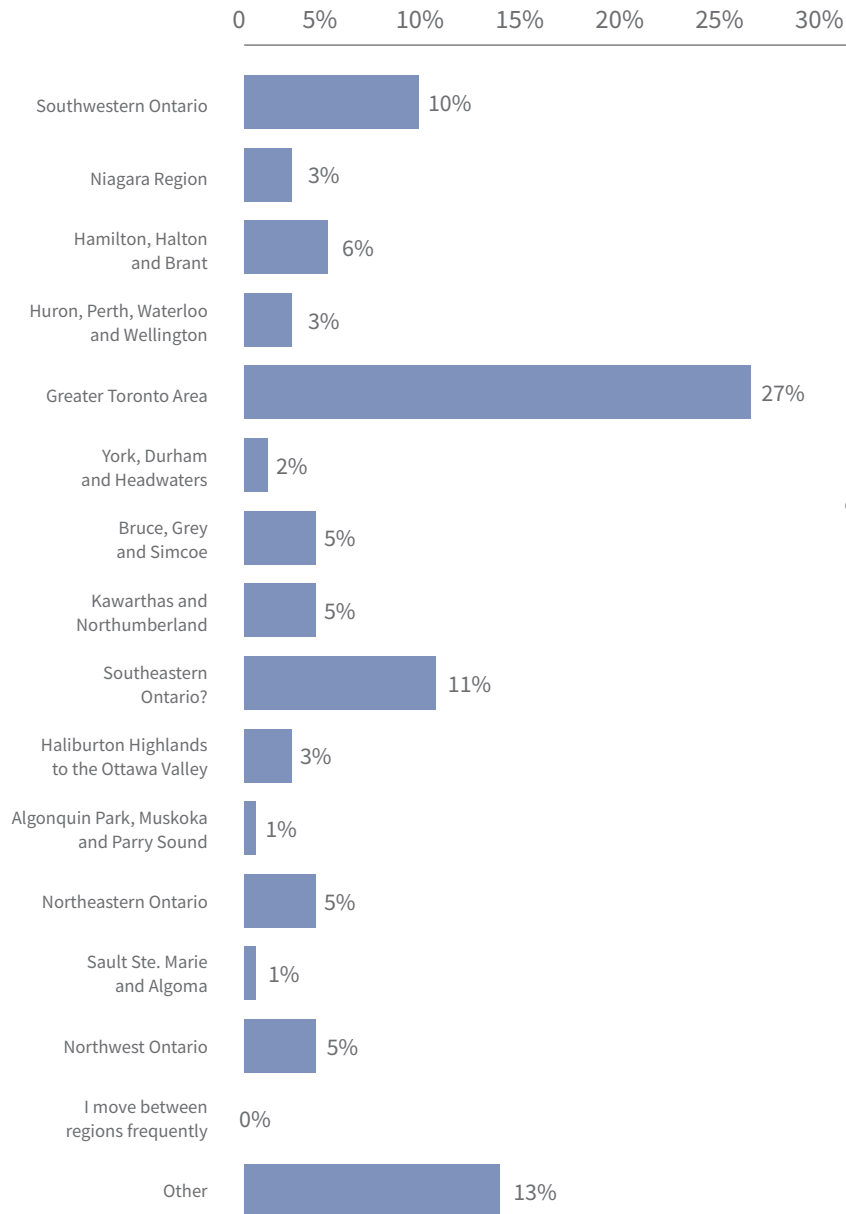
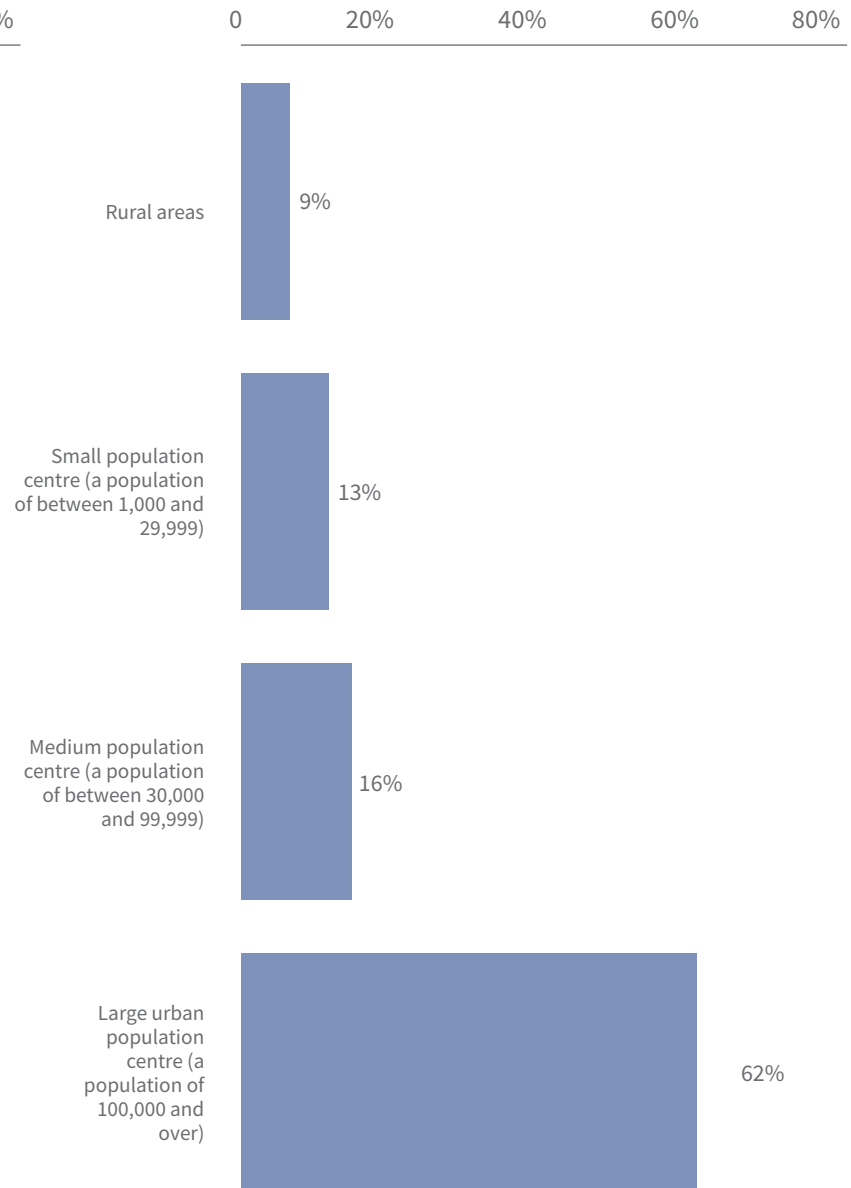


Table 24: Which among the following best describes where you live?



Methodology



Methodology

The survey was conducted online via SurveyMonkey between October 21 and November 24, 2024. To maximize participation, ISAC promoted the survey through social media, community networks, and partner organizations to reach individuals receiving social assistance in Ontario. The survey design combined quantitative and qualitative questions to capture data on demographic profiles, income allocation, employment barriers, and program improvement suggestions. Responses were collected anonymously to encourage candid feedback, resulting in complete responses from 200 respondents: 151 ODSP recipients and 49 OW recipients. The data was analyzed to identify trends and inform policy recommendations, reflecting the lived experiences of recipients across both urban and rural regions of Ontario.

To deepen insight into lived realities, four focus group discussions (FGDs) were conducted in person or online with OW and ODSP recipients, facilitated by community legal clinics and partner organizations, including Willowdale Community Legal Services, West Scarborough Community Legal Services, South Asian Women and Immigrants' Services (formerly SAWRO), Poverty Free Thunder Bay, and the Centre for Spanish Speaking Peoples. These FGDs engaged a range of participants, including single parents, newcomers, Indigenous individuals, and people with disabilities, to amplify the voices of clients and to enrich the survey's quantitative findings with contextual narratives.

A full copy of the survey is available upon request.





Income Security Advocacy Centre
Centre d'action pour la sécurité du revenu