

# Denied at Every Turn: A Literature Review of the Barriers in the ODSP Application Process

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# Executive Summary

This report presents findings from a project conducted by the McMaster Research Shop for the Disability Justice Network of Ontario (DJNO). DJNO is a non-profit organization located in Hamilton, Ontario, with a mission to build a just and accessible Ontario where disabled people are empowered. One area of DJNO's advocacy focuses on the Ontario Disability Support Program (ODSP), which provides financial assistance, medical and employment support to disabled people. Initial evidence suggests that disabled communities in Ontario may face various barriers when accessing the ODSP and navigating related tribunal processes, which prompted this investigation.

The purpose of this research was to examine potential accessibility challenges in the ODSP application and related tribunal and legislative processes, with particular attention to the experiences of disabled people, and more specifically, Black, Indigenous, and racialized disabled populations. This study employed secondary research methods, including a review of academic and grey literature. Sources included peer-reviewed articles, organizational reports, and legal documents focused on the ODSP. The analysis drew from 18 data sources, though this represents a limited sample of the available literature.

Based on our review, the literature suggests several potential barriers that disabled individuals may encounter when accessing the ODSP. For instance, the reviewed sources point to possible challenges in obtaining required medical documentation for ODSP applications and describe varied experiences in interactions with ODSP caseworkers. The literature also explores accounts from both successful and unsuccessful ODSP applicants, including their experiences with the Social Benefits Tribunal (SBT). While our review indicates possible systemic barriers at various stages of interaction with the ODSP system, the most substantial evidence of racism-specific impacts appears to emerge in the appeals process for unsuccessful applicants. These preliminary findings suggest the value of conducting a more comprehensive investigation into potential racial disparities throughout all stages of the ODSP application and system processes.

## Key Terms

**Disability Justice:** Is a framework that recognizes that disabled people have long faced barriers due to discrimination within systems and institutions. It, however, goes beyond recognizing and seeks to challenge and dismantle oppressive structures that marginalize disabled people.

**ODSP (Ontario Disability Support Program):** A provincial program that provides financial assistance and health benefits to eligible disabled individuals in Ontario.

**Intersectionality:** A framework used to understand how overlapping social identities, such as race, disability, and socioeconomic status, create unique experiences of systemic barriers.

**Racialized Persons:** A term to describe individuals who are not Indigenous or White. According to the Ontario Human Rights Commission, “racialization is the process where societies categorize race as real, different, and unequal in the ways that matter to economic, political and social life.”

**Systemic Racism:** Structural discrimination embedded in policies or practices, leading to inequitable outcomes for racialized individuals.

# Introduction

## Overview

The Ontario Disability Support Program (ODSP) plays a significant role in providing financial and medical assistance to disabled individuals across the province. As of August 2023, there were approximately 384,000 cases receiving ODSP, representing over 522,000 beneficiaries in Ontario. This includes both primary recipients and their family members who depend on the program for essential support.

The Disability Justice Network of Ontario (DJNO) was created to tackle the many barriers that disabled people face across Ontario. Based in Hamilton, Ontario, DJNO works to empower disabled individuals by helping them gain control over their own lives, build strong community connections, and hold institutions accountable for creating spaces that are accessible and fair. DJNO does this through advocacy, programs, and services aimed at building a more inclusive and just Ontario where disabled people can live freely.

One of DJNO's key focus areas is the ODSP, which provides financial assistance and medical benefits to disabled people. DJNO is concerned about perceived access challenges with ODSP, including restrictive eligibility requirements, complicated processes, and unfair treatment of racialized applicants. The organization is concerned that these problems make it hard for marginalized people to get or keep the support they need, trapping many in cycles of poverty and exclusion. DJNO understands that issues like race, disability, and income often overlap, creating extra challenges for racialized individuals.

DJNO also recognizes that the barriers within ODSP process are not just bureaucratic hurdles but part of a larger colonial system. The legacy of colonialism has shaped policies and institutions that systematically disadvantage Indigenous, Black, racialized and marginalized communities. For example, these colonial structures are reflected in ODSP's restrictive eligibility criteria, complex application process, and inadequate support, which continue to disproportionately exclude and disadvantage disabled communities.

To explore these issues, DJNO partnered with the McMaster Research Shop to conduct a literature review to answer the following questions:

- What are the barriers that disabled people, especially those who are Black, Indigenous, or racialized experience when applying for ODSP?
- How do these access barriers intersect with existing legislative protections and tribunal processes?

From September to December 2024, a team of volunteers at the Research Shop reviewed academic and grey literature, including publications from government sectors, non-profits and social services. This report summarizes our findings.

## Structure of Report

The report begins with a literature review, outlining the research questions, methodology, and the limitations of the study. The findings section is organized chronologically, reflecting the experiences of disabled individuals before, during, and after their interaction with ODSP:

1. **Before:** This section includes the challenges and barriers prior to applying for ODSP support, such as the experiences meeting the restrictive “persons with disabilities” criteria or accessing the necessary medical documentation needed to apply. This section includes information on disabled populations broadly and specific findings on the homeless disabled population.
2. **During:** This section highlights the barriers encountered during the application process, such as the inaccessible processes and insufficient support from ODSP caseworkers. The findings in this section include information pertaining to the disabled population and the homeless disabled population.
3. **After:** This section has been organized into two parts: the experiences of successful and unsuccessful ODSP applicants. Particularly, the findings describe the systemic hurdles in maintaining eligibility and the experiences appealing denied ODSP applications in the Social Benefits Tribunal (SBT). This section includes 4 articles specific to the experiences of Black, Indigenous and racialized disabled populations, in addition to findings on disabled populations, broadly.

Following the findings, the discussion interprets the barriers identified, focusing on their broader implications for policy and advocacy. The report concludes with a summary of the limitations and key insights to address the systemic issues uncovered.

## Guiding Framework: Intersectionality

The research adopts an intersectional lens to examine how overlapping identities, such as race, disability, and economic status, shape the experiences of disabled individuals applying for ODSP. By emphasizing this framework, the report highlights the

compounded challenges faced by racialized disabled individuals and provides deeper insights into the systemic inequities embedded within the ODSP system.

## Methodology

To answer our research question, we reviewed published research to examine the accessibility of the ODSP and related tribunal processes, with a focus on barriers faced by disabled individuals, especially those who are Black, Indigenous, or racialized.

## Inclusion and Exclusion Criteria

We chose to include articles published from 1995 onward because of the major economic and policy changes that affected ODSP and Ontario Works (OW) rates. In 1995, OW rates were reduced by 21.6%, and between 1995 and 2003, inflation increased by 17.2% without any increases to OW or ODSP rates (Stapleton, 2024). Since 2018, rising costs of living and increasing housing prices have made it even harder for people to afford basic needs.

For the inclusion criteria, we included peer-reviewed academic sources that focused on ODSP barriers as experienced by disabled populations. We prioritized intersectional studies identifying challenges faced by Black, Indigenous and racialized disabled people, although there is very limited published data available exploring these experiences. We also included master's and doctoral dissertations or theses. The exclusion criteria included articles published before 1995, non-peer-reviewed sources, and research not focused on ODSP or conducted outside of Ontario.

For the grey literature, the inclusion criteria included reports published from 1995 onward and documents from organizations in Ontario that provide support and assistance to ODSP applicants. To be included in our review, reports needed to highlight the barriers and intersectional challenges faced by Black, Indigenous and racialized disabled populations. However, through the literature screening process, it became apparent that the literature regarding our focus group was quite limited therefore, as a similar method to the academic sources, we also prioritized the inclusion of reports focusing on disabled populations broadly. The exclusion criteria eliminated reports published before 1995 and documents from organizations not providing ODSP support or located outside of Ontario.

## Search Strategy

We reviewed academic and grey literature using multiple databases and search engines. For academic sources, we used databases such as Google Scholar, JSTOR, Canadian Journal of Disability Studies, and Scholars Portal Journals. The grey literature search included creative Google searches in addition to reports from organizations such as the Disability Justice Network of Ontario, Ontario Human Rights Commission, and legal clinics like the Black Legal Action Centre and Aboriginal Legal Services.

Key search terms included combinations of "Disability," "Racialized Disabled Persons," "ODSP," and "Barriers," with synonyms such as "limitations," "obstacles," and "challenges." Search strings can be seen in Table 1.

**Table 1. Search Strings for the literature on ODSP and SBT**

Category	Search String
ODSP	(Barrier* OR Limit* OR Obstacle* OR Challenge*) AND ("Racialized Disabled Persons" OR "Black Disabled Persons" OR "Indigenous Disabled Persons") AND ("ODSP" OR "Ontario Disability Support Program")
SBT	(Barrier*) AND (Disabled People) AND ("ODSP") AND (Social Benefits Tribunal OR SBT)

## Data Extraction and Analysis

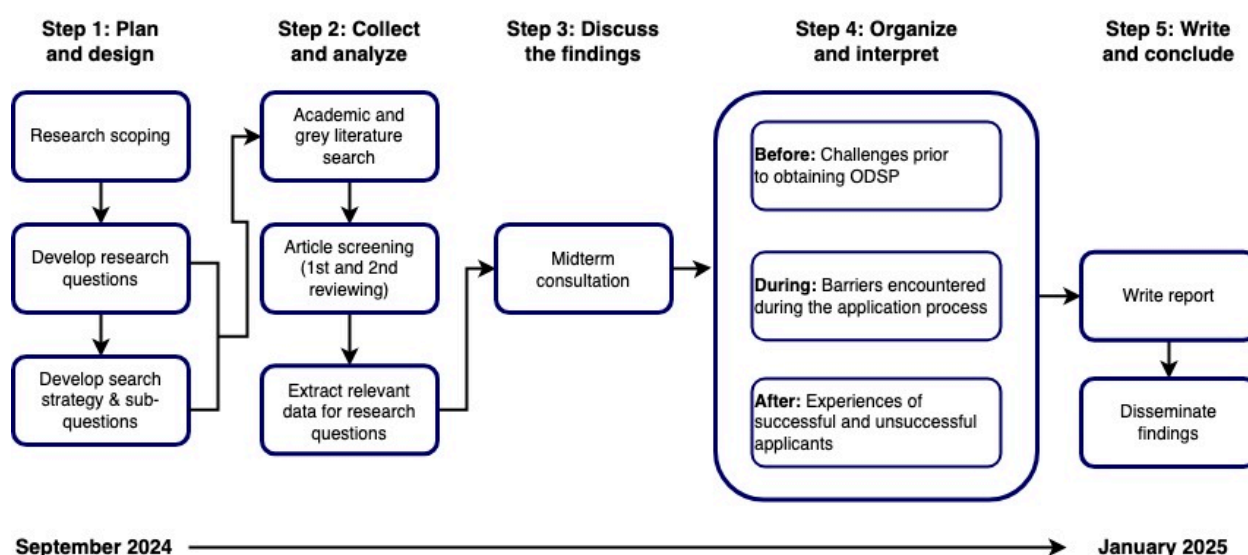
We extracted data to identify key themes and patterns in the barriers faced by disabled individuals applying for ODSP. We ensured that we paid particular attention to the intersection of these barriers with race, gender, and other identity factors. To gather relevant literature, we used a structured approach. First, based on our search strategy, we compiled as many articles and reports as possible from academic and grey literature sources. Next, the research team conducted an initial review to filter out articles that did not fit the scope of our project based on the inclusion and exclusion criteria. Each article was screened by two team members to ensure consistency. Based on our findings, and in consultation with our community partner, we extracted information from the articles and organized them into themes. The steps taken can be seen in Figure 1.

## Limitations

There are some limitations to our review due to the available literature on the barriers in the ODSP application process. While we were able to identify information regarding the challenges faced by various marginalized populations in Ontario before, during, and



after the ODSP process, these populations did not primarily include our focus group—Black, Indigenous, and racialized individuals. As a result, it is unclear how the barriers highlighted specifically target and affect our population of interest. Further research is needed to address this gap and provide a clearer understanding. Another limitation is the lack of quantitative data in existing literature. Much of the available research is qualitative, relying on interviews and case studies, which provide valuable insights but may not fully capture the extent of the issue across larger populations. Future studies should aim to gather quantitative data, such as data available on the SBT, that can contribute to a clearer picture of how widespread these barriers are and the specific impact they have on marginalized groups.



**Figure 1. Flow chart demonstrating the research process**

## Findings

This section provides an overview of our literature review findings. In total, we included 18 articles. This section will first describe the findings related to the challenges prior to obtaining ODSP. Then, we will discuss the challenges and barriers encountered during the application process. The findings will conclude with a discussion on the experiences of successful and unsuccessful applications for the ODSP.

### Before: Challenges Prior to Applying to the ODSP

The ODSP is designed to offer financial and employment assistance to individuals with disabilities; however, the process of qualifying for this support presents numerous challenges. According to the ODSP Act, a person is with a disability if, “(a) the person

has a substantial physical or mental impairment that is continuous or recurrent and expected to last one year or more; (b) the direct and cumulative effect of the impairment on the person's ability to attend to his or her personal care, function in the community and function in a workplace, results in a substantial restriction in one or more of these activities of daily living; and (c) the impairment and its likely duration and the restriction in the person's activities of daily living have been verified by a person with the prescribed qualifications" (ODSP Act, 1997, c. 25, Sched. B, s. 4(1)). Despite this definition, applicants must navigate a complex system characterized by restrictive eligibility criteria, systemic inequities, and inaccessible procedures. These barriers disproportionately affect marginalized populations. This section explores the obstacles faced by individuals before obtaining ODSP support. There are 7 relevant articles in this section that explore the impacts relating to the disabled population, broadly, and a few findings specific to the homeless disabled population.

### ODSP Definition Criteria: "Not Disabled Enough"

A key barrier in accessing the ODSP is the restrictive definition of disability used in the application process, which often excludes individuals before they even have a chance to apply. While the Ontario Human Rights Code defines disability broadly to include physical, developmental, learning, and mental impairments, the ODSP Act adopts a far narrower and more medicalized standard (ODSP Act, 1997; Income Security Advocacy Centre, 2018). Smith-Carrier et al. (2017) explore this challenge, focusing on how the ODSP policies reinforce a medical model of disability that emphasizes biological impairment. Under the ODSP Act, applicants must demonstrate a "substantial physical or mental impairment that is continuous or recurrent", expected to last at least one year, and significantly restricts daily living activities (ODSP Act, 1997, c. 25, Sched. B, s. 4(1)). This rigid standard often excludes individuals with episodic, temporary, or less visible disabilities, such as mental health conditions or chronic illnesses that fluctuate over time (Smith-Carrier et al., 2017; Smith-Carrier et al., 2020; Income Security Advocacy Centre, 2018). These individuals may struggle to meet the program's narrow criteria of being "disabled enough," and, as a result, are often left without access to essential support (Smith-Carrier et al., 2017). Hyland & Mossa (n.d.) further emphasize that the process of obtaining medical documentation to verify one's disability exacerbates these challenges. The ODSP requires applicants to provide verification of their impairment and its impact on daily living from qualified healthcare professionals. This places significant burdens on individuals to gather supporting evidence, such as specialist reports, without adequate assistance from ODSP staff (Hyland & Mossa, n.d.; Access Committee of the ODSP Action Coalition, 2008). However, as Smith-Carrier et al. (2017) and Hyland & Mossa (n.d.) note, these requirements create additional barriers for those who cannot afford medical assessments, lack access to healthcare providers, or encounter systemic inequities within the healthcare system.

## Accessing Information about the Application Process

According to the Canadian Human Rights Commission (2024), disabled individuals are 4 times more likely to experience homelessness. Experiencing homelessness intersects with difficulties in accessing information about social supports like ODSP (Cowan et al., 2006). In a study involving interviews with 85 homeless participants with disabilities and support staff members, findings indicated that one of the initial barriers participants faced was in obtaining ODSP application packages (Cowan et al., 2006). For 70% of participants, cognitive, mental health, and communication challenges made it difficult to navigate the complex telephone system or understand instructions (Cowan et al., 2006). Many participants also lacked consistent access to telephones, making it difficult to receive follow-ups or messages (Cowan et al., 2006). Additionally, interactions with caseworkers often left participants feeling intimidated and unable to explain their disabilities clearly (Cowan et al., 2006).

## During: Barriers Encountered During the Application Process

Throughout the process of completing the ODSP application, there are significant barriers for disabled and unhoused individuals due to its impersonal and complicated nature. These challenges, often referred to as “denial by design”, result in many applicants, particularly from marginalized populations, facing delays or denials to necessary benefits (Smith-Carrier et al., 2017). There were 9 relevant articles relating to this section. There is a focus on disabled populations broadly and findings specific to the homeless disabled population.

## Impersonal, Commercialized Systems and Reduced Access to Information

Although the ODSP is intended to support people with disabilities, many find the application process challenging. Chouinard and Crooks (2005) explored these challenges through in-depth interviews with ten disabled women receiving ODSP between 2001 and 2002. One key challenge in the ODSP application process is the lack of personal support. Chouinard and Crooks (2005) find that changes in ODSP administration led to reduced access to information and less knowledgeable staff. The reorganization of ODSP offices made the process feel more institutional and impersonal, with many women feeling dehumanized by the new system (Chouinard & Crooks, 2005). One participant recalled that, “before Mr. Harris [former Ontario Premier] came into office, there was a booklet that had your rights ... all the information you needed to know ... When Mr. Harris came into office, those booklets disappeared and there has been nothing since” reflecting a shift toward tighter administrative control (Chouinard & Crooks, 2005). The removal of caseworkers and the assignment of

Ontario Service Associates meant applicants rarely spoke to the same person twice, which made their experience confusing and made it harder to access accurate and timely information. Nine out of ten women in this study expressed concerns about their ability to access up-to-date information on policies, such as transportation rules, and many had to conduct independent research to learn about available reimbursements (Chouinard & Crooks, 2005). This lack of support often left women unaware of available services, with some discovering medical transportation reimbursements only after incurring high taxi costs for their medical services.

Moreover, reductions in assistance from ODSP staff have left many applicants without support, leading to higher rates of application denial (Chouinard and Crooks, 2005; Centre for Addiction and Mental Health, 2003). According to Hyland and Mossa (n.d.), high staff turnover and inconsistent training among ODSP workers also contribute to confusion and misinformation. Applicants frequently report receiving contradictory advice, and the lack of written or accessible information exacerbates their difficulties in understanding their rights and obligations (Hyland and Mossa, n.d.). For individuals with visual or hearing impairments, the lack of alternate formats further discourages them from beginning their applications (Hyland & Mossa, n.d.).

Similarly, in Smith-Carrier et al. (2020), participants shared similar frustrations with the ODSP process, describing it as designed to deny applicants rather than support them. Many reported struggling with paperwork, often leading to denials due to missing documents (Smith-Carrier et al., 2020). Without an advocate or representative, they felt overwhelmed and vulnerable to administrative errors. The system was seen as having numerous rules and hidden barriers, with little guidance or assistance to help navigate it. One participant explained how leaving an unwanted training program resulted in severe consequences and increased scrutiny from her caseworker, leaving her feeling targeted. Overall, participants highlighted that the focus of the system seemed to be on penalizing infractions rather than providing support, which added to their sense of frustration and isolation.

These systemic barriers are even more pronounced for unhoused individuals. Shartal et al. (2006) studied the challenges faced by this population when applying to ODSP. Homeless individuals often lack a phone or permanent address, making it difficult to submit paperwork or communicate with ODSP staff. Among the 85 participants, 85% who attempted to call ODSP were unable to reach a caseworker due to cognitive, hearing, or mental health disabilities. The 90-day application deadline presents another significant obstacle, as many applicants struggle to gather the necessary documentation, which is often lost or stolen. The lack of support to track applications or ensure timely processing adds to their frustration and helplessness. Furthermore,

without a designated point of contact or caseworker, applicants are unable to track the status of their applications or receive updates, contributing to further delays and frustration.

Parnell and Pitt (2021) gathered insights into caseworkers' perceptions of the application process, particularly during the COVID-19 pandemic. They found that clients who were unaware of the switch to virtual services had their documents mailed to physical offices, resulting in suspensions of their files and unintended financial sanctions. This highlights the broader issue of reduced access to information and the impersonal nature of ODSP, where administrative shifts and lack of clarity make it difficult for vulnerable populations to navigate the system.

These accessibility barriers in the ODSP process have also been analyzed through a critical disability and human rights framework (Smith-Carrier et al., 2017). This study emphasizes that the complex, bureaucratic design of the ODSP system is a significant obstacle, leading to high rates of application denial.

### Medical Documentation Barriers

A significant challenge in the ODSP application process is the difficulty in accessing medical professionals to complete the required documentation. Shartal et al (2006) found that 66% of their participants lacked a family doctor and needed assistance from project staff to find one to complete their ODSP medical forms. Even when healthcare providers filled out forms, they were often unfamiliar with participants' health histories, leading to incomplete or inaccurate documentation. Additionally, the ODSP medical forms did not encourage detailed descriptions of disabilities, resulting in under-reported conditions. Smith-Carrier et al (2017) highlighted that applicants were required to verify their impairments through healthcare professionals, but these services often charge for documentation, creating financial barriers. Similarly, a 2023 study focused on the experiences of people with disabilities in Peterborough-Nogojiwanong found that applicants with episodic disabilities, such as fibromyalgia or mental health conditions, struggled to gather sufficient medical proof (Scott, 2023). Doctors sometimes failed to provide detailed reports, and applicants faced limited access to doctors due to financial constraints. In addition to these financial barriers, physical barriers also exist. Participants shared how the inability to afford transportation to medical appointments delayed their applications for months, especially in rural areas with limited public transit options (Scott, 2023).

Findings specific to the homeless disabled population highlights a similar barrier for the required extensive documentation and identification throughout the application process (Cowan et al., 2006). Many participants had lost these documents due to unstable

housing or theft and replacing them was nearly impossible without a permanent address or financial resources (Cowan et al., 2006). Completing the ODSP medical forms also presented significant challenges. Two-thirds of participants lacked access to a regular doctor, requiring project staff to assist them in finding healthcare providers (Cowan et al., 2006). Even when medical forms were completed, they were often incomplete or inaccurate because the forms failed to capture the impact of individuals' conditions or fluctuating disabilities (Cowan et al., 2006).

## After: Experiences of Successful and Unsuccessful Applicants

This section explores the experiences of both successful and unsuccessful ODSP applicants, highlighting the challenges they face even after being approved for benefits and the barriers encountered during the appeals process. Drawing on evidence from 9 sources of literature, this analysis addresses financial restrictions, systemic inequities, communication failures, and the adversarial nature of the Social Benefits Tribunal (SBT).

The SBT is an independent adjudicative body responsible for hearing appeals of decisions made under ODSP. Its purpose is to provide applicants with an opportunity to present their case, ensuring a fair review process. However, as this section seeks to highlight, some literature suggests that the tribunal process often falls short of its intended purpose, particularly for Black, Indigenous, and racialized applicants who face systemic bias and additional barriers. In addition to literature that details the experiences of the disabled population, this section includes 4 articles that are focused on the specific experiences of Black, Indigenous and racialized disabled populations.

### Experiences of Successful Applicants

Even after being approved for ODSP, recipients face ongoing challenges. Maintaining eligibility requires recipients to follow strict and sometimes invasive rules. They must report any changes in income, living arrangements, or other personal details. If recipients make mistakes—whether intentional or accidental—they risk losing their benefits (Government of Ontario, 2019). These rules often place additional stress on Black, Indigenous, and racialized recipients, who already experience systemic inequities and heightened scrutiny in interactions with social support systems (Amoah, 2019).

The financial restrictions imposed by ODSP can trap recipients in a cycle of poverty. For example, individuals who inherit money must spend it within six months to remain eligible for benefits (Smith-Carrier et al., 2020). This rule prevents recipients from saving

for the future or building financial security, leaving them in constant economic instability (Blower, 2016). One recipient described this as “a no-win situation,” where any attempt to improve their finances could result in the loss of critical support (Lightman, 2009).

The employment programs offered through ODSP, which are intended to help recipients transition to work, often fall short of their goals. The Ministry does not track whether these programs lead to long-term employment, and very few participants are able to leave ODSP as a result. This raises questions about the effectiveness of these programs in supporting independence and stability (Government of Ontario, 2019).

Inconsistent communication from ODSP workers creates additional barriers for recipients. Crooks (2004) report being unaware of benefits or reimbursements they are entitled to, leading to unnecessary financial burdens. For instance, Michelle, a recipient, shared that she paid for costly taxi rides to physiotherapy appointments without realizing ODSP could reimburse her for these expenses: “I found out too late about transportation reimbursements after paying for expensive taxi rides to physiotherapy” (Crooks, 2004). By the time she learned about the reimbursement policy, it was too late to claim the money (Crooks, 2004). These communication failures disproportionately harm racialized recipients, who are more likely to feel dismissed or undervalued during their interactions with ODSP staff (Daley, 2023).

### Experiences of Unsuccessful Applicants

For individuals whose applications are denied, the only option is to appeal. However, the appeals process is often long and challenging. Studies show that 58% of initial applications are denied, and while 60% of these are eventually overturned on appeal, the process can take over a year to complete (Shartal et al., 2006; Government of Ontario, 2019). During this time, applicants have no income to cover basic needs like rent or medication, which can lead to worsening financial and housing insecurities (Daley, 2023).

The appeals process is particularly difficult for Black, Indigenous, and racialized applicants, who frequently experience systemic racism and bias. For example, racialized applicants often feel targeted by stereotypes, such as being viewed as “fraudulent” or undeserving of support. One applicant shared that they were required to provide far more evidence than their white peers, which they believed was a direct result of racial bias (Daley, 2023). Tribunal members often ignore claims of systemic racism, and the process does not consistently follow the accessibility standards outlined in the Accessibility for Ontarians with Disabilities Act (AODA) (Amoah, 2019).

The adversarial nature of the tribunal process adds to the difficulty. Applicants are expected to provide detailed evidence about their financial and medical circumstances, often without access to legal representation. This creates an overwhelming burden, particularly for Black, Indigenous and racialized applicants who face additional barriers to accessing legal aid. One applicant described the process as “demoralizing and dehumanizing,” sharing that tribunal members seemed to question their credibility because of their race (Amoah, 2019).

The COVID-19 pandemic introduced even more barriers by shifting most hearings online. Many low-income applicants, especially those from racialized communities, lack access to reliable internet or the necessary technology for virtual hearings. For instance, some applicants had to rely on public Wi-Fi in libraries, where they struggled to present sensitive information in a private setting (Laird, 2021). Even when applicants could participate, virtual hearings often failed to capture the full context of their experiences. Adjudicators missed important non-verbal cues, such as signs of distress, which could have influenced decisions (Laird, 2021). This issue particularly impacts applicants with episodic disabilities or mental health conditions, whose challenges may not be immediately visible.

Despite the challenges, some applicants manage to succeed in their appeals. However, the emotional and financial toll of the process leaves lasting damage. One applicant described the experience as “surviving an ordeal,” emphasizing the systemic inequities they faced throughout the process (Blower, 2016). Many applicants lose trust in the system and feel that it is designed to discourage them from seeking the support they need.

## Discussion

In this report we sought to answer the two original research questions for the project:

- What are the barriers that disabled people, especially those who are Black, Indigenous, or racialized, experience when applying for ODSP?
- How do these access barriers intersect with existing legislative protections and tribunal processes?

Our review identified seven articles that described the experience before applying, nine articles that described the experience during the application process and nine articles that described the after experiences of accessing the ODSP application, detailing the experiences of successful and unsuccessful applicants in the SBT. Of particular importance were the four articles specific to the experiences of Black, Indigenous and



racialized disabled populations in the after section, highlighting the ways racism may interplay with other challenges in the SBT appealing process. However, overall, the findings from this review suggest significant barriers that disabled individuals when navigating the ODSP. These barriers stem from both the structure of the application program itself and broader systemic inequalities within the administration.

One of the most prominent challenges identified in the literature is the narrow definition of disability used by ODSP. These articles suggest that, in requiring applicants to prove that they have a "substantial" and long-term impairment, the program often excludes individuals with episodic or harder to see disabilities, such as mental health conditions or chronic illnesses. The complicated application, along with the financial and practical difficulties of getting the necessary paperwork, may make it even harder for these individuals, especially for those who are homeless or do not have regular access to healthcare.

Our evidence suggests the ODSP application and appeals process is very impersonal and complicated for many. Many applicants, especially those with cognitive or mental health challenges, find it hard to navigate the complex system and its associated paperwork on their own, and there are not enough support staff available to help them. The shift towards making people handle things on their own may leave many applicants without the help they need, making it even harder for marginalized groups. On top of that, the removal of consistent caseworkers and helpful resources has left people unaware of their rights or the services they can access, which leads to frustration and a sense of being ignored.

In the 'after' section, four articles highlighted that for Black, Indigenous, and racialized applicants, the appeals process may be extra challenging due to reports of racism. The appeals process, which is already slow and difficult, may be even harder for these groups because racial bias can result in extra challenges, like having to provide more paperwork or being treated unfairly. Using virtual hearings creates further barriers, especially for low-income and racialized applicants who did not have reliable technology or internet access.

## Conclusion

Based on the literature reviewed, this report suggests there may be significant barriers faced by disabled individuals in navigating the ODSP application and appeals process, with preliminary evidence indicating particular challenges for Black, Indigenous, and racialized communities represented in the appeals process. The available research points to potential barriers stemming from both systemic inequities and structural

elements within the program itself, including a narrow definition of disability, the complexity of the application process, and the level of support for applicants. The findings from this initial review indicate a possible need for reforms to address these inequities. Potential areas for consideration include simplifying the application process, enhancing application support systems, and expanding the recognition of the full spectrum of disabilities, including episodic and invisible conditions. The literature also suggests that targeted measures to address the intersection of racial discrimination and disability within the system may remove barriers that seem to disproportionately impact Black, Indigenous, and racialized individuals in the appeals process.

While this review offers insights into potential barriers, significant gaps in the existing literature highlight the need for further research. Specifically, more comprehensive data is needed to understand the full scope and nature of these barriers and their impacts on marginalized populations. Future research examining the experiences of Black, Indigenous, and racialized individuals (e.g., through interviews) across all stages of the application process, from initial submission through to potential appeals, could help bridge critical knowledge gaps. Such research would provide valuable insights beyond the appeals stage, offering a more comprehensive understanding of barriers and challenges that may emerge throughout the entire ODSP journey. Additionally, mining of data from the Social Benefits Tribunal appeals database could provide additional information about the reasons for denials, which could have important policy implications. These research efforts could contribute to ensuring that ODSP better serves its intended purpose of providing support to disabled individuals, though more evidence is needed to determine the most effective approaches for achieving this goal.

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