Canadians with Disabilities: Seizing the Opportunity

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Highlights

• Canadians living with disabilities are already a large part of the working age population and will increase in importance as the population ages.

• Yet labour market outcomes for these individuals continues to lag. Even moderate success in narrowing existing labour market gaps between people with disabilities (PWD) and the general population could provide an economic boost of more than $50 billion. For employers, the case for becoming leaders in making workplaces more accessible is clear: generating a competitive edge in the growing war for talent.

• Policies that can help close the labour market gap include a focus on enhancing educational outcomes of PWD and those that help build awareness among employers of the benefits of improved workplace accommodation strategies. Furthermore, development of single points of contact to simplify and improve the use of public resources to support PWD would represent a significant step forward.

One in five Canadians reported living with a disability in 2017, or nearly 6.2 million individuals. This figure is set to rise to one in four over the next two decades, fueled by aging. At the same time, labour force outcomes for these individuals are significantly worse than for the general population. As this report will show, this group of Canadians represents a massive untapped economic opportunity. Even moderate progress in narrowing the labour market gap for people with disabilities (PWD) could provide a boost to real GDP of roughly $50 billion, and add nearly 450k net new jobs over the coming decade relative to business as usual levels, with positive knock-on effects to consumer spending and government tax revenues.

Despite the growing market case for knocking down workplace barriers for PWD, many companies in Canada continue to lag in implementing disability recruitment and retention strategies. Quite simply, lagging firms will see themselves at a growing disadvantage over the medium-to-longer term as aging impacts on the workforce intensify: as we get older, we’re more likely to report a disability. But governments also need to step up their game. We suggest three key areas of focus: the development of single points of contact for Canadians with disabilities to simplify access to available resources, improving educational outcomes, including the transitions into and out of post-secondary studies, and strengthening support of workplace adaptation and improved employer awareness. In both the war for talent and the fight against population aging, Canadians with disabilities may, with a few tweaks to policy and ways of doing business, be the secret weapon.

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A picture of Canadians with disabilities

The dictionary definition of disability is a “physical, mental, cognitive, or developmental condition that impairs, interferes with, or limits a person’s ability to engage in certain tasks or actions or participate in typical daily activities and interactions”. Key in the definition, as noted by The World Health Organization (WHO), is that disability is not just a health problem, but a complex situation involving the characteristics of a person’s body (broadly defined) and the features of the society in which they live.

The potential complexity and diversity of disabilities cannot be understated. They can be seen or unseen, severe or mild. The type and prevalence of disabilities also depend on sex and age. Complexity in this context often means coincident disabilities and conditions – persons with disabilities often experience multiple disabilities and/or higher rates of secondary health conditions.

Chances are that you know at least one person with a disability. Statistics Canada reported that at least one in five Canadians aged 15 or over lived with at least one disability in 2017, or more than six million people. Women are slightly more likely to report living with a disability, and they are most common in those aged 65+, creating a challenge given the aging of the Canadian population – a theme that we will explore further in this report.

This is somewhat higher than the WHO’s reported global incidence (15% of the world population in 2011), a likely reflection of Canada’s somewhat older population. Indeed, the prevalence of reported disabilities increases markedly among the older population (Chart 1).

Broadly speaking, disabilities fall into two categories: visible and invisible. These mean just what one would think: a movement-related disability would typically be visible, but flexibility issues would likely not be. Diving into the broad categories provided by Statistics Canada, pain-related issues are the most common, reported by more than 60% of those with at least one disability (Chart 2). This means that more than 1 in 10 working age Canadians have a pain-related disability. Flipping back to the PWD population, also prevalent are disabilities related to seeing (nearly 1 in 4 of those reporting at least one disability), hearing (1 in 5), and dexterity (1 in 5).

Mental health related disabilities are also commonly reported, especially among those aged 15-24. The incidence of general mental health issues, which can include depression, anxiety disorders, etc., was 33% in 2017, and nearly 60% among younger Canadians reporting at least one disability. Extending this out to the population more generally means that more than 7% of Canadians aged 15+ are suffering from this type of disability. Notably, while not directly comparable, this is a more than 3-fold increase in reported incidence relative to 2012 (the prior Statistics Canada survey on this topic). This may be a sign that cultural norms around mental health are shifting, although a number of studies suggest that under-reporting of these issues remains a concern. Other major mental health issues reported include learning, memory, and developmental disabilities. Overall, the bulk of reported disabilities are reported as ‘mild’ in severity, although roughly 20% of those reporting disabilities reported them as very severe (Chart 3).
Canadians with disabilities call all areas of the country home, more or less in line with the overall population (Chart 4). Notable exceptions are Ontario, where PWD are slightly over-represented relative to total population shares, and Quebec, where the converse is true. In regards to the latter, although the result of the 2017 Canadian Survey on Disability cannot be directly compared to earlier versions, past Statistics Canada research has suggested that unique cultural factors may be at play. For instance, some researchers have suggested that Quebecers are less likely to consider using a wheelchair a disability. 6

There is little formal research on what may be driving Ontario’s relative over-representation. One possibility may be agglomeration effects (i.e. the size of the GTA resulting in additional/specialized resources made available, in turn attracting more people, and thus more services, and so on), but a more in-depth analysis requiring specialized data/surveys is likely needed to draw any firm conclusions.

**PWD will grow in importance**

The Canadian population is getting older, which, given the prevalence of reported disabilities by age group, means that Canadians with disabilities will become an increasingly important share of the total population. Using Statistics Canada population projections and assuming reported disabilities by age group remain unchanged shows us that in about two decades, we can expect there to be more than 9 million Canadians with disabilities, or roughly a quarter of the working age population (Chart 5).

On top of sheer prevalence, we can also expect the types and severity of disabilities to change. Pain-related disabilities still top the list among older Canadians, but mobility- and flexibility-related disabilities are much more common among those 65+ than the population more generally (63% and 60% respectively among 65+, vs. 43% and 45% among those aged 15+). The share of the 65+ population reporting ‘very severe’ disabilities is roughly 27%, roughly the same as those reporting ‘mild’.

The incidence of mental health issues peaks among those aged 25-64 but remains an important issue for older Canadians as well. Nearly 300k Canadians aged 65+ reported suffering from mental health issues in 2017, and, as referenced earlier, it is likely that this figure understates the incidence given potential under-reporting. When thinking about disabilities among older Canadians, we must keep all disabilities in mind.

**A snapshot of PWD labour market outcomes**

The day to day challenges that Canadians with disabilities may face extend to their working lives as well. The employment rate for PWD is more than 15 percentage points below the rate for other Canadians (Table 1). This is less a reflection of a higher unemployment rate, but rather that PWD are nearly twice as likely to not be in the labour force at all – i.e. not working or looking for work. Nearly 2 in 5 Canadians reporting disabilities fall into this category. Among those that do work, PWD are likely to work fewer hours. PWD are also more likely to work part-time/part-time-part-year, with the likelihood of these work patterns rising alongside disability severity. 7 There are also indications that underemployment remains an issue for many PWD.

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7. There are also indications that underemployment remains an issue for many PWD.
The available data suggests that labour market outcomes have improved for PWD. Crude employment rates have risen roughly ten points between the 2012 and 2017 surveys. But a few notes of caution are needed. First, this period saw rising employment rates in general, meaning the relative gains for PWD may not be as meaningful. As well, the two iterations of the Statistics Canada data are not completely comparable. Nevertheless, the broad trend is an encouraging one, even if there is still more distance to cover.

Focusing on current levels, weaker job market outcomes for Canadians reporting disabilities are likely at least a partial reflection of educational attainment and challenges therein. PWD are more likely to report a high school diploma or less as their highest education achievement and are much less likely to have completed a university diploma or above. Notably, PWD are more likely to have completed college (Chart 6). As might be expected, educational outcomes are generally worse the more severe the reported disability. The result of the disparities in education outcomes is generally lower reported incomes among Canadians reporting disabilities.

This is echoed in proprietary TD Bank surveys, which find differences in PWD along several dimensions. Specifically, PWD are:

- More likely to report incomes lower in the overall distribution;
- Less likely to report investment income;
- More likely to report spending more than income;
- Less likely to report savings; and
- Less likely to report paying all their bills on time.

These characteristics, likely related to challenging labour market outcomes, can be associated with elevated stress, furthering the case for increased economic inclusion.

### The Economic Importance of PWD Inclusion

The maximization of human potential that occurs when barriers to labour markets are removed and people are free to participate to the fullest extent they can is the ultimate benefit of policies to increase PWD labour force inclusion. The benefits to the individual and society as a whole can never be fully measured, but we can nevertheless provide a sense of scale.

From a macroeconomic perspective, we consider two scenarios of increased PWD labour market inclusion (Table 2). Research has shown that a significant share of PWD may not choose to engage with labour markets even if barriers were removed. For this reason, we choose scenarios that represent significant, but achievable improvements in outcomes while recognizing that complete closure of the gap is likely an unrealistic goal. From a narrative perspective, we see these scenarios as representing a mix of success in dealing with ‘low hanging fruit’ of physical accessibility and broad compliance with the relevant legislation – notably the federal Accessible Canada Act, improvement in educational outcomes for PWD, as well as some success in changing hiring/management practices, particularly around accommodation for those with mental health issues. We suggest strategies for achieving these goals in the next section.

The first scenario we model assumes that the gap in employment rates between PWD and the population at large were to be reduced by a third between now and 2030. In this scenario, real GDP would be 1.4% higher compared to business as usual, or roughly $36 billion, with 292k more

| Table 1: PWD Less Likely to Be in Labour Force |
|------------------|------------------|------------------|
| Employment Status | Persons With Disabilities | No Disabilities Reported |
| Employed         | 59.3%             | 76.0%             |
| Unemployed       | 5.4%              | 4.8%              |
| Not in Labour Force | 35.3%             | 19.2%             |

Source: Statistics Canada. Data for 25-64 pop.
Canadians reporting disabilities working than would have been the case. We also consider a more optimistic outcome of halving the gap in employment rates. This sends GDP $53.5 billion higher than the baseline, with nearly 440k additional PWD employed.\footnote{13}

These are meaningful impacts – the gain in output alone is roughly like the current size of the non-energy mining sector. Remember that employment and labour force growth are destined to slow as the population ages. Increased PWD inclusion helps re-write that destiny, sending Canadian economic growth as much 0.2 percentage points on average per year or 10% higher vis-à-vis the business as usual pace in the second scenario. A large share of the gains come in the form of household incomes, meaning higher consumer spending and higher government tax revenues. Family caregivers would also be free to pursue other opportunities, likely strengthening the economic impact beyond this rough estimate. The bottom line is the economics of PWD inclusion are clear and unambiguously positive.

Not only is improved PWD inclusion a clear economic winner, the business case is just as strong. Research from the consulting firm Accenture (sponsored by the American Association of People with Disabilities) shows a few of the benefits of inclusion.\footnote{14} Companies demonstrating leadership in inclusion tend to be more profitable, including better shareholder returns. Inclusion is also associated with increased innovation, improved productivity, growth in market share, and reputational benefits. As our analysis has shown, the opportunities for both increased market size, and for wins in attracting and retaining talent are significant.\footnote{15}

Getting from Here to There: Policies to Drive Better Outcomes

We’ve so far established three key facts: that PWD are an important and growing part of Canadian society; that PWD currently experience sub-par labour market outcomes on average; and that closing the gap between PWD and the Canadian population more generally would have sizeable positive economic benefits. The case for inclusion is clear. Indeed, there exists many policies, regulations, programs and resources, in many cases with significant funding. But more can be done. How can policymakers and particularly business leaders build on existing momentum and drive forward an agenda that taps more deeply into the PWD opportunity? While hardly an exhaustive list, we see three areas that deserve particular attention: two that could be implemented more immediately, and one that is longer-term in nature.

Unified Points of Contact

There already exists a plethora of government programs to support PWDs, including income support measures, tax credits and deductions, and labour market funds (including specialized government funding opportunities for Aboriginal PWDs, entrepreneurs, youth, etc.), both at the federal and provincial levels. As has been noted elsewhere,\footnote{16} this patchwork of programs with varying eligibility criteria, other conditions, and assessment/review procedures can result in delays, as well as the possibility that PWD, their families/caretakers, and others may not be accessing opportunities available to them today. There would appear to be a clear opportunity to simplify this process through a single point of contact for PWD.

The multi-jurisdictional nature of the problem presents a challenge but is not insurmountable. It seems most logical that unified points of contact be implemented at the provincial level, perhaps funded under existing structures such as new workforce development agreements that are replacing Labour Market Agreements for Persons with Disabilities (LMAPD). Such a program could bring together government programs, school/training resources, and employer matching networks, providing a ‘one stop shop’ of resources. Employer matching networks will be a key element, and include examples like the Discover Ability network, which provides a matching platform for PWDs
and employers, alongside other resources and initiatives. Other examples of this approach include EmployAbilities, the Ontario Disability Employment Network, the Specialisterne Foundation, and the #AbleTo initiative. Educational institutions would also have an important role to play, and we note opportunities to further integrate accessibility services with co-operative education and work-integrated learning (explored in the next subsection). PWD students would benefit from a unified external point of contact for co-operative work opportunities. This approach to service and resource delivery would represent a significant change from the status-quo but would come with a number of benefits. It would help ensure that resources are being made available to and used appropriately by those they are intended to benefit. It would also simplify life for PWD and their support networks, while providing avenues to address other issues identified in this report. Such a resource would be particularly useful around high school age (addressing resources related to education, employment opportunities, etc.), as well as in late life (assisting with issues such as workplace accommodation and employee recruitment/retention).

Workplace Changes and Employer Awareness

Another more immediate challenge is ensuring that Canadian workplaces are equipped for the increase in PWD that will come as the population continues to age – even without an increase in participation rates, we project a roughly 150k increase in PWD employment in the coming decade, 80% of which is result of population aging. Being prepared for this change is key, even more so if we hope to address PWD employment gaps to offset the falling employment rates that come with population aging, and to be prepared for the unique challenges and opportunities as young Canadians join the workforce.

There have been positive moves in the regulatory space around adaptation/accommodation and accessibility. Most recent is the Accessible Canada Act (ACA, which became law this past June). The ACA aims to achieve a barrier free nation by 2040 and empowers a number of regulatory bodies to create legal requirements (standards) around accessibility at the federal level. This includes federally regulated institutions such as banks, Via Rail, etc. The template for the ACA appears to have been the 2005 Accessibility for Ontarians with Disabilities Act (AODA). The AODA is not perfect, but has generally achieved its goal of improving accessibility via the removal of barriers. Consistent with this template, the regulations made under the ACA will set standards around the built environment, ICT, employment, transportation, and similar areas. An important element as the relevant bodies set standards will be further clarity around the measurement of compliance, and particularly, a requirement that firms attest to their compliance. These regulations will set the ground rules, but the rubber hits the road at the firm level. There will likely be ‘first mover’ advantages for firms that meet and exceed these requirements; both from an employment/retention perspective, as well as a in market share.

It is worth pointing out that while compliance is likely to come with costs, these are likely to be marginal in most cases. U.S. surveys find that many types of accommodations have no cost associated with them, and for those with costs, the typical pricetag was about US$500.18 The median cost above and beyond typical onboarding expenses is about US$300. This is about the price of a typical suite of office software (many of which now embed accessibility tools standard). There may nevertheless be a role for government tax exemptions or other incentives, notably for smaller firms.19

However, accommodation in terms of the built environment and tools offered only goes so far. There is evidence that suggests that management practices are even more important.20 This can be as simple as modified duties, flexible work schedules, and/or opportunities to work from home. Truly innovative and competitive firms are likely to go further, embedding the accessibility lens throughout the corporate structure and culture. The goal should be an inclusive work environment by default, baked into the corporate structure and culture.21 Recognition of the potential need for additional training, not only for PWD, but also for managers is also a key element of success. Business culture change can be both simple and challenging. Simple, as it can require a new way of thinking about hiring and workplace practices and challenging for precisely the same reason.

The good news is that, as the demographic realities have shown, the incentive for change is already here, and will only intensify. The so-called ‘war for talent’ means that firms need to both look beyond traditional hiring pools and explore new ways of achieving late-career retention to meet their staffing needs. PWD are a solution sitting right at employers’ fingertips.
**Improved Education and Work Transitions.**

The longer-term element opportunity is related to the seeming challenges that PWD face in Canadian education systems at present. As discussed earlier (Chart 6), there is a bright spot in the fact that PWD are more likely to attend college, but at the same time, they are less likely to have completed a high school diploma, and less likely to hold a university degree.

Correcting this imbalance can be achieved in several ways. There is a bit of a paradox, as universities and colleges have in many ways been at the forefront in providing accommodation and accessibility tools to students. Yet, as the education outcome data shows, more can clearly be done. Most directly, increasing accommodation and adaptation of college and university facilities (notably older buildings, as newer facilities will reflect the latest building code requirements) is an obvious way of improving the accessibility of post-secondary education for people with physical disabilities.

Perhaps more importantly, accommodations around workloads, lecture hours, the types of educational techniques used (i.e. lectures vs. online classes) should all serve to improve PWD education outcomes. E-learning may be a particularly fruitful avenue, particularly for those who do not live near a campus and may have concerns about living away from family/caregivers or interacting with new caregivers. On campus, supports such as interpreters, note takers, specialized equipment, etc. should be made available, perhaps via specialized grants. In many, if not most cases, these supports and accommodations are already in place. This makes the challenge one of scaling up, rather than creation/implementation.

Further improving PWD post-secondary education outcomes may thus also be a question of awareness, and relatedly, improved transitions. Research has shown the importance of the high-school to post-secondary transition in subsequent academic outcomes. The transition from high school to college or university can be an intimidating one even without the added challenges of disabilities. Opportunities for PWD youth to visit campuses in specialized tours that focus on the services available and experiences of other PWD students may encourage greater post-secondary enrolment among PWD youth.

There are also opportunities around the other major transition in a young persons’ life: from post-secondary education to the working world. Many schools now offer cooperative education programs as well as work-integrated learning opportunities more broadly. These programs have generally been successful in offering significant benefits to both students (paid work experience, resume building) and employers (flexibility for short projects, fresh ideas, deepened candidate pool post-graduation). However, as noted by others, as strong as many co-op/career service and disability service offices can be, there is scope for further integration of the two. Many schools have taken steps in this direction, and likely have best practices to share. One possible avenue of progress could be the addition of dedicated employment officers for PWD - moving the file from the 'side of the desk' to front and center.

Finally, education aside, transition planning for youth with disabilities who do not want to pursue post-secondary education could be improved. Shifting the focus of school to workplace transition policies/activities from the age of majority to an earlier and broader range like 15 to 20 years of age may help to improve the transition and provide ample opportunities for exploration of different work types, settings, and accommodations. This is likely to be particularly impactful for those with multiple disabilities or complex conditions.

**Use a Mental Health Lens**

The de-stigmatization of conversations around mental health in recent years is an encouraging development. Like pain, mental health issues are often invisible, but no less important than other, more visible disabilities. As noted earlier, mental health is becoming a more prevalent issue, particularly for younger Canadians, with notable increases in incidence among both 15-24- and 25-44-year-olds. Taking the ‘war for talent’ lens, employers that do not take potential mental health issues into account in hiring and management practices will be at a disadvantage to those that do. Conversations around mental health can be challenging for those on both sides of the table, but allowing those that are comfortable doing so express their issues and needs will only result in better outcomes for employee and employer.
Bottom Line

Canada is getting older. The well-established labour market pressures of this aging may be compounded by the rising prevalence of disabilities among older Canadians. On top of this, non-visible disabilities are increasing in prevalence among the younger population. But these confounding factors can also be a solution. PWD of all ages are an untapped resource that can help offset shrinking labour force growth in the coming decades. Scenario analysis suggests that closing just part of this gap can drive as much as a $54 billion gain in GDP and come with nearly half a million more jobs relative to business as usual. Getting from here to there will require changes in policies and thinking, particularly around education, workplace accommodation, and how services and opportunities are delivered to PWD. Fortunately, there are already many resources out there that business leaders and others can seize on to learn best practices, interact with those already making these changes, and connect with schools and other organizations to build their PWD talent pipelines. Improving outcomes for Canadians with disabilities is win-win-win: allowing them to realize their full potential, expanding the economy, and offsetting the aging population, goals all Canadians can get behind.
Endnotes

2. See https://www.who.int/topics/disabilities/en/
3. Statistics Canada's Survey on Disability includes those who report a disability that interferes with their day to day activities. We use Statistics Canada's definition when referring to those with disabilities throughout this report.
4. Although slightly dated, the WHO's 2011 World report on disability is the first (and still only) analysis providing a global picture of people with disabilities.
5. Precise definitions of these categories are available at https://www150.statcan.gc.ca/n1/pub/89-654-x/2018003/app-ann-b-eng.htm.
6. See for instance https://www150.statcan.gc.ca/n1/en/pub/75-006-x/2014001/article/14115-eng.pdf?st=U5t1hCBn. Statistics Canada states that more work in this area is needed before firm conclusions could be drawn. There is also evidence to suggest that Francophones are less likely to report disability than Anglophones, see https://www.bibliotheque.assnat.qc.ca/DepotNumerique_v2/AffichageFichier.aspx?idf=23980.
8. Most notably, the underlying survey has changed somewhat, and changing norms around reporting certain types of disabilities, notably mental, may mean that the 2012 survey was understating the employment rate.
9. Note that only statistics for those aged 25-44 are shown. This is to attempt, using the publicly available age breakdowns, to demonstrate the impact of disabilities on educational outcomes – the older population is likely to skew this data given the increased prevalence of disability among older Canadians.
10. It is important to note however, that we are unable to draw any conclusions about income outcomes on a like-for-like basis with the publicly available data – more investigation and data would be needed to draw any conclusion on outcomes beyond broad inferences from relative educational attainment.
12. Due to data limitations, one key assumption underlying this analysis is that the employment rate for PWD aged 65+ relative to the general population follows a similar pattern to that for ages 25-64 – that is, that the difference in employment rates between the two age groups is similar for PWD.
13. Specifically, we hold the incidence of disability constant, calculating future PWD populations based on Statistic Canada's M3 population projection scenario. We then make the noted assumption changes on an age-group basis to adjust employment and labour force outcomes.
15. While somewhat dated, a 2001 study examined a number of case studies where emphasizing accessibility in product and customer experience design provided notable benefits to firms. See https://navigator.wlu.ca/content/documents/fileitemController/business_case_for_accessibility.pdf.
17. See http://discoverability.network/about/.
18. These results come from a study commissioned by the U.S. Department of Labour. See https://askjan.org/topics/costs.cfm.
19. A 2013 study from the Bloorview Research Institute (Lindsay et. al) suggests a role for a combination of wage subsidies and tax incentives for accommodation as a lever to improve PWD employment. See https://www.deslibris.ca/ID/247443. We would suggest focusing these policies on smaller-sized firms, and/or those developing PWD hiring/retention strategies for the first time.
20. The Conference Board of Canada research referenced in note 11 also suggests that management practices are the most important workplace accommodation.
21. Firms and managers may find themselves surprised by increased productivity among their existing employees: attitude changes can help those with invisible disabilities better communicate their needs, further improving outcomes.
22. This section (and report more generally) has benefitted greatly from conversations with staff from the READ Initiative at Carleton University (https://carleton.ca/read/).
23. This and several other suggestions, such as around co-operative education, have not, to our knowledge, been widely tested or implemented. As such, further communication with relevant populations, careful program design and evaluation of outcomes will be crucial in ensuring policy has its intended effect.
24. Carleton University undertook a very useful environmental scan on this topic in 2016. See https://carleton.ca/read/preparing-for-employment/.
25. This policy suggestion was made previously in a 2016 IRPP Study. See https://irpp.org/research-studies/inclusive-employment-for-canadians-with-disabilities/.
26. The 2012 and 2017 Statistics Canada surveys are not directly comparable but can still be instructive. It is also possible that mental health issues were under-reported in the past.

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