



Service Canada Client Experience Qualitative Research 2021-22

Qualitative findings report

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This public opinion research report presents the results of qualitative research conducted to explore client experience with participants who reported service delivery problems or who were not satisfied with their overall experience. Fieldwork was conducted between September 7 and October 7, 2022.

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A handwritten signature in black ink, appearing to read "M. Colledge". The signature is stylized with a large, sweeping loop at the end.

Mike Colledge

President

Ipsos Public Affairs

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Executive Summary

Background, Objectives and Methodology

Service delivery is fundamental to achieving ESDC's mandate and contributes to the achievement of policy and program results. Citizen Service Branch (CSB) at Service Canada conducts the Client Experience (CX) Survey as part of an organized approach to collecting client feedback in accordance with Treasury Board Secretariat's [Policy on Service and Digital](#), which requires client-centric service design and delivery that is accessible and inclusive (4.2.1.1).

The 2021-22 CX Survey has a quantitative phase, followed by a qualitative phase of CX research. The quantitative results of the 2021-22 Survey are available under a separate cover. The CX Survey project is a well-established tracking study tailored to Service Canada's CX ecosystem.

The research objectives of the qualitative research component are to explore service channel preferences, barriers and opportunities for improvement to service delivery and channel use, with a special focus on the "seniors" cohort. A mix of in-depth interviews (32) and online focus groups (8) were conducted between September 7 and October 7, 2022. Participants who were screened into the focus groups or in-depth interviews were those who had lower satisfaction and/or experienced a barrier to accessing service. A total of 76 clients participated in the qualitative research. The findings presented in this report are qualitative in nature, meaning that they provide an in-depth exploration of the research issues and at no point is the intention to produce results that are statistically representative of the population at large.

Key Findings and Conclusions

Though participants may have experienced barriers or had given a lower satisfaction rating when responding to the telephone survey, there was a general overall satisfaction in their experience with Service Canada.

- Although they experienced some difficulties, most participants expressed at least some degree of satisfaction or said they got what they needed when describing their overall experience interacting with Service Canada. Despite having encountered some barriers or challenges along the way, most clients who participated in the research were pleased with the professionalism, attitude, courtesy, and respectfulness of Service Canada personnel.

However, there was concern about wait times and many experiences of being unable to get in touch with Service Canada when needed, sometimes across multiple attempts.

- Many participants described long wait times to reach a representative on the phone or long lines to access service in person as causes of dissatisfaction, and yet continue to use these channels to access service.
- Some participants described technical issues when using the Service Canada website as a source of dissatisfaction and frustration. They felt that the website should be a more useable digital platform, where technical issues could be easily resolved.

EI participants experienced technical issues, or issues with their Record of Employment (ROE) as sent by their employer, which caused confusion and complications in their application process. This in turn caused stress among participants due to uncertainty about whether they would receive benefits.

- Participants felt there needed to be increased awareness and communication on their ROE to their employer and a standardized set of rules or best practices, to minimize confusion and follow-ups for employees.

- Further, adding a “back” button on the online applications, so that changes can be made, rather than having to call in to have the error corrected – as this created additional stress and delay in the application process for weeks or months.

SIN and eSIN ‘churn’ occurred when the participants’ preferred channel turned out to be inconvenient (in-person) or when they ran into an issue with the online channel that required another channel to resolve it: some were unable to book a timely in-person appointment, others went repeatedly in person but found long line ups, and so they applied online instead. Some experienced issues while applying online and ended up having to go to Service Canada in person to get them resolved.

- Many SIN applicants preferred obtaining the SIN in person because it was expected to be faster than an eSIN application (5-10 days) – this view was driven by word of mouth, and online sources such as social media. In addition to the high-awareness of the 5–10-day turnaround time of the eSIN application, several applicants also preferred the in-person channel due to a lack of confidence that their application would be accepted online without causing delays in receiving their SIN.
- Having the option to complete their application within their initial channel could resolve churn issues. For example, if there is an issue or correction needed when applying online, it could be resolved online rather than needing to go into a Service Canada office or calling a specialized call centre.

In many areas, the experiences seniors had with Service Canada were consistent with other groups, but several nuances also emerged. There were also several program-specific nuances among senior participants.

- Unaided feedback shared by some seniors on their service experience referred to the pandemic when citing a perceived lack of available Service Canada staff, longer wait-times, and inability to reach a service representative through any channel.
- A few seniors mentioned feeling apprehensive about visiting Service Canada in person because of the COVID pandemic, or feeling uncertainty about whether in-person services had resumed.

Those who had the greatest accessibility concerns with Service Canada were among CPPD clients as well as some GIS and OAS participants with physical disabilities or limitations.

- Several senior applicants felt the process of applying for disability or old-age benefits does not take their challenges and age into consideration – i.e.: having to stand in line for a long time; having to complete long and complex forms and questions; having to spend a lot of time and energy waiting on hold, calling back, or being transferred; not being able to read the font size without using a magnifying glass.

Seniors applying to CPP and OAS/GIS called for greater certainty on their application status for planning purposes when applying for these programs. The availability of non-online service channels was of great importance.

- Many spoke of their desire to have non-online service channel options available to them, such as phone and in-person, as they do not feel sufficiently technically savvy or have the necessary equipment to get information, apply and follow up online. Non-online options should be quick with reasonable wait times.
- Some were unsure of their eligibility or the amount of the benefit, and without a status update or an advanced decision these individuals were unable to confidently plan ahead and budget.

- Most OAS participants received a letter a few months in advance (and some received one up to a year in advance) telling them they were auto-enrolled and that no action was required – this was deemed straightforward, although several had questions relating to the option to defer.

Most CPPD participants required a lot of support in completing and submitting their applications. Many felt the application form is long and onerous to complete. The necessary documentation also requires a lot of time and energy to assemble.

- When it came to applying, the most frequently identified challenges were related to the length of the application form, as well as the type of information required to complete the form.
- Those who did not have support, or began their application without support, found the process overwhelming.
- A variety of sources provided support, including doctors, social workers, and insurance companies.

Indigenous participants' service experiences tended to be similar to those of other clients in the same program. However, awareness of programs was low and interest in receiving additional resources and supports specifically for clients who are Indigenous was high.

- Many were satisfied with their service experiences and provided feedback consistent with non-Indigenous participants who had applied to the same programs.
- A specific question was posed about use of resources and supports, such as friendship centres and Indigenous Skills and Employment Training Program. Awareness of these resources was low, while interest in learning more about them, and using them in the application process, was high.

Ideal service experiences are ones that are fast, easy, and simple, while remaining compassionate and informative.

- Because many participants did not feel that they received timely service, much of the feedback on ideal service experiences focused on speed: fast, timely, prompt, efficient, smooth, immediate.
- Ease and simplicity were also important – participants would like an experience where the steps to apply are clearly explained and the application process is simple. These ideal service experiences cover situations where something is incorrect or goes wrong but is easily resolved – much of the complications experienced by participants revolved around errors that required a lot of work to address and correct.

Participants' choice of service channel was dependent on the nature of the intended service interaction.

- Service channel preference varied and was highly dependent on the context of the service need and the program. Some participants said they had no service channel preference, saying that their preference depended on the nature of the service interaction.
- In other words, these clients select the service channel that, in their view, is best suited to the service interaction. This suggests a potential need to reconsider future service channel design and/or improvements from the perspective of function. For example, if clients prefer to use Service Canada's website for quick access to things like application forms, these forms should be made more clearly accessible from the landing page of the website. If clients are asking for resolutions to specific questions over the phone, representatives should be able to access client files or previous call logs to maximize the likelihood the question can be addressed in one transaction.
- Most seniors preferred traditional service channels, such as in-person and phone. They felt strongly that options for paper, phone and/or in person should continue to be provided.

1. Introduction and Methodology

1.1 Background and Objectives

Service delivery is fundamental to achieving ESDC's mandate and contributes to the achievement of policy and program results. Citizen Service Branch (CSB) at Service Canada conducts the Client Experience (CX) Survey as part of an organized approach to collecting client feedback in accordance with Treasury Board Secretariat's [Policy on Service and Digital](#), which requires client-centric service design and delivery that is accessible and inclusive (4.2.1.1).

The 2021-22 CX Survey has a quantitative phase, followed by a qualitative phase of CX research. The quantitative results of the 2021-22 Survey are available under a separate cover. The CX Survey project is a well-established tracking study that provides "perceptions metrics"-based measurement tailored to Service Canada's CX ecosystem. The qualitative phase explores a wide range of service barriers and pain points.

Service Canada gathers qualitative and quantitative CX data to support effective management of ESDC service delivery across the service channels in accordance with Treasury Board's Policy on Service and Digital, 4.2.1.1.

The CX Survey project informs service design at the operational channel, program, and policy level. Results from the 2021-22 CX Survey project will be used to:

- Improve service delivery and access to programs;
- Respond to clients' evolving service needs;
- Design a more a more inclusive client-centric service delivery system;
- Measure performance and impacts of service changes over time (e.g. pre-pandemic vs. pandemic vs. post-pandemic);
- Inform service management decisions as reported to Treasury Board under the Management Accountability Framework.

The research objectives of the qualitative research component are to explore service channel preference, barriers and opportunities for improvement to service delivery and channel use, with a focus on the seniors cohort.

1.2 Methodology

A mix of in-depth interviews and online focus groups were conducted. Thirty-two (32) in-depth interviews took place in English and French between September 7 and October 7, 2022, broken down by program:

- 6 in-depth interviews with CPPD participants
- 9 in-depth interviews with GIS participants
- 8 in-depth interviews with OAS participants
- 9 in-depth interviews with Indigenous respondents who were EI/OAS/PPD

Eight online focus groups took place between September 20 and September 26, 2022, also broken down by program:

- 2 online English focus groups with 11 EI participants
- 2 online English focus groups with 14 SIN participants
- 1 online English focus group with 6 CPP participants
- 1 online English focus group with 6 OAS/GIS participants
- 1 online French focus group with 5 EI participants
- 1 online French focus group with 4 SIN participants

The composition by program responded to the overall research objectives, including a requirement to concentrate on seniors. Participants were Service Canada clients receiving an initial decision on their application between January and March 2022, and who responded to the CX Survey in June 23 to July 26, 2022, meeting one of the following screening criteria:

- Rated their overall satisfaction as low (survey question #38)
- Experienced difficulties applying because of barriers to accessing service (survey question #45)

A total of 78 clients participated in the research.

Note, My Service Canada Account (MSCA) questions were not posed during the SIN groups because most SIN clients do not have access to MSCA prior to applying for a SIN.

1.3 Limitations of the Research Results

The findings presented in this report are qualitative in nature. The value of qualitative research is that it allows for the in-depth exploration of factors that shape public attitudes and behaviours on certain issues. When interpreting the findings, it should be borne in mind that at no point is the intention to produce results that are statistically representative of the population at large. A separate quantitative survey was conducted and the report from that survey should be consulted for a representative picture of attitudes and perceptions on the topic among the broader Canadian public.

Please note, verbatim comments have been edited for length and clarity.

2. Service Experiences During Pandemic

Some participants in the focus groups and interviews had unaided feedback on service experiences specific to the pandemic. This included a perception that representatives were not as sensitive as they would have liked in situations where participants were going through difficult times, a perceived lack of available Service Canada staff, support from in-person representatives, longer wait times for both phone support and to receive decisions on applications, long lines *outside* of the Service Canada office – at times in cold and inclement weather – waiting for in-person service (though there were no line-ups inside the office due to COVID measures in place), and an inability to reach a service representative through any channel, despite repeated attempts. There was mention of financial uncertainty and stress as a result of waiting for decisions during the COVID pandemic.

What I mean by longer hours was, most people during the pandemic were actually working out of home. Why couldn't they extend the hours so that they could have people that were part-time that could work after the normal hours, so that people would have not so much longer wait times? – EI

And I was going to say too, going to the offices to meet in person was a bit problematic during COVID as well, you know, it's not always easy to get in to see someone because, especially if you're not in a big, major centre, there's not always someone staffing the offices. – EI

In the past, before COVID, you were able to go to the unemployment office, or Employment Canada, and they had computers there, and they would assist you in filing for it. But I was not able to, they weren't able to help me. The computers were still there, but because of COVID, everything is locked off and they had X's on it with tape, and said, "No, you have to, here's the..." I was given a piece of paper with the website on it, and said, "Do it at home." – Indigenous client

To be honest, the COVID measures were just inside the facility, not outside. When I was standing outside in the lineup, I was maybe three inches away from the person in front of me, and three inches at the back. That was how far. We are supposed to do two metres, but no, that wasn't it. – SIN

Yeah, they should be doing more to get things done quicker, just like the passports and stuff like that. I know we just went through COVID, but it doesn't sound like they're working hard enough. – CPPD

Do they really want to help you? Do they really care about your status in life? And especially right now after the pandemic, and people are not really working, and the ones that are working really are just going paycheck to paycheck. Is the government really wanting to help you or are they just there to say, okay, I did my job now give me my money? Because you can almost hear it in their tone, okay, whatever, yeah, yeah, yeah, yeah. Okay, I'll get back to you, and, you know, they send you off to someone else. – CPP

It's created a lot of stress on you as a family, myself, when I have my son here. But I'm saying the stress was enormous when you know you've got a bill to pay, and you don't know if you're getting enough to cover it. And then, they're saying these companies were being lenient [during the pandemic], and most of them weren't. They would be like, "How come you haven't paid this yet?" And you say, "I'm on unemployment. I'm still waiting." They didn't like that, and they wanted you to tell them when you could, when you were going to get the cheque, and you couldn't say that. And then, not just the stress, also the health issues, because when some of us get stressed and we're constantly in a COVID protocol, or always at home by ourselves, it gets very lonely, and you're sitting there wondering and wondering. It's very stressful on your whole body. – EI

There were a few comments that mentioned feeling apprehensive about visiting Service Canada in person because of the COVID pandemic, or uncertainty about whether in-person services had resumed. On the misperception that offices remained closed because of the pandemic (of note: there may have been rare, isolated incidences where this may have occurred, but almost all SCCs were open on a regular schedule for the months preceding and during the reference period), some participants viewed the in-person channel as an important service offering, especially for seniors or those who are not comfortable/able to use online services.

I live in a tiny, small town, so there is only one office. I remember going in to need some information, and the office was closed due to COVID, and that was in the period when I was doing the applications. So, I never pursued it any further. What I'm saying, and I'm talking in general here for particularly my situation, is that we are moving as a society on a more online, not on a personal level, for most of the services, which I think is still important to have the space for older people. – OAS

Participants from the EI focus groups discussed the impacts of the pandemic on (un)employment and sudden workplace closures. They described what they felt was a need for the program to change and evolve accordingly, especially since they anticipated continued economic uncertainty stemming from the pandemic. The program was perceived to be designed for a “normal” work year with a certain number of hours required, and participants said that the pandemic work reality was different. Further, it was suggested that there could be program adjustments that would better respond to career transitions that resulted from the pandemic.

I think reducing the number of hours required to apply for the unemployment, from 400-something, I'm not sure, and even down to 200. Because after this pandemic, some companies or people may not even be able to get job for, even if they are called back or employed to work, some are cut back for two or three weeks, and they are being laid off again. Imagine especially like that, where somebody has exhausted all their hours they have, or exhausted all his unemployment, and he need to go back to work just to make enough hours to get to re-apply, and he's just been employed for only two weeks. Those two weeks is not even getting up to 100 hours or 200 hours, that 400-something hours. Kind of they look into it and see if there is a way they can cut down the number of hours required for someone to apply. – EI

I think it was designed for normal work year, and it definitely wasn't a normal work year, just with the amount of change and job loss, and then rehire, but then fired after three weeks, or closed after three weeks. COVID made it all different. I think if the system was a bit more flexible, had a back button, or was able to work with appeals quicker, then it would have been a bit better for the circumstances. – EI

I think the government should make it a bit easier for the person. That person is going in for an apprenticeship position, at least they should make it easier for a person to come in, securing a reason why he or she going to leaving the previous job, or whatever that person is going to an apprentice. Because as of now, if somebody leaving an old field and want to go into a new field, the government require a lot from the previous company where the person is working needs to give the person a layoff or excuse of why they can no longer keep the person. As of now, after the pandemic, so many companies don't even want to write the letter. They don't even want to have that on their record. They just want to make it look like we are keeping people, we are employing people. – EI

3. Service Canada Representatives

When asked whether they felt the Service Canada representative(s) respected them and their time, most participants said yes, particularly on the phone. They felt Service Canada representatives were friendly, made them feel comfortable, took their time to address all questions without rushing them, and were very helpful and informative.

When the woman called me back, and it was within 24 hours, it was on a Sunday which I never expected, and I was almost counting the minutes; I was very fragile. And when she phoned, I totally broke down and cried. And she was so patient, and it was just amazing. Everything was taken care of very quickly. It was not fitting into the exact online, but that woman, she was like an angel. And so, I understand speaking to somebody feeling that you don't fit into this or that, on the computer the lines maybe don't make sense. But to get that phone call, I understand her talking to somebody, it, you know, during that time it was extremely important, and that woman was worth her weight in gold. – CPP

Yeah, they treated me with respect. It wasn't just one person I spoke to, because she sent me to a couple of people, because they didn't understand it either. They did treat me with respect. It was obviously confusing. It was even confusing for them. – CPPD

Yeah, they will really make you comfortable, and then they make you feel that they will be respect the time that you're putting for them. – GIS

Absolutely. The first gentleman I talked to there, it seemed like he went above and beyond to get me some money, because I've been out of work, and I wasn't getting any money at all. I had no income for over a year... He was very good, that gentleman. Very helpful. At the office, they're all great. Very professional. I had no problem talking to anybody once I waited in line for a while, but other than that, yeah. – Indigenous, CPPD

Yeah, they respected me and my time, so I appreciate their time. They gave me the information I needed. And then a better understanding to move forward with the application, so I was able to do it well. So, they basically were very helpful and the information they gave me. – Indigenous, CPPD

Oh yes, they were. Well, not my time because I was on hold for probably two hours, sometimes two-and-a-half hours, so you just sat there with the thing on speaker and try to go in your business. But I guess, you know, there's only so many people up there. I mean, like I said, I've never had to do that in my life, so I didn't know what to expect. So, I guess I accepted that that was the norm. – Indigenous client, EI

Absolutely. They were being very respectful. First of all, when I went there, it was very cold. It's the first time I'm in Canada, and I already had a very traumatic experience before when I applied for my driver's license, so I was very scared when I went there. But they were being very comfortable. They were being very respectful. They pretty much guided where to go. One person walked in front of the line, and he would personally come to you and tell you to keep this form upfront, and keep the other document on the second, and he will tell you when you go inside, give this to the receptionist. Then, you have to take the left direction. Everything was very clear, and I didn't find any difficulty getting the number. – SIN

Experiences that were less satisfactory tended to be services received in person at offices, though some participants mentioned their service interactions on the phone were not ideal. A few had positive experiences with, and perceptions of security guards, who were helpful in providing information and guiding participants on where to go and what to do.

Examples of unsatisfactory interactions with Service Canada representatives included:

- An elderly OAS participant for whom it was quite physically challenging to drive to the Service Canada location and then stand in line for an extended period (she was in a lot of pain), only to be handed some forms and quickly dismissed by the representative.
- An EI participant feeling disrespected due to having to wait for a long time on the phone, as they are unable to use that time toward something more productive.

- CPP/OAS/GIS participants who felt that respectful treatment is dependent on who you get on the phone. There was also a perception that while representatives are polite and nice, they may not have the information or knowledge levels they expected.
- A SIN participant having to wait 4-5 hours in person at a SCC because they were unable to make an appointment in advance over the phone – they called to make one several times but were told there was a technical issue.

Some felt that they were treated with respect; however, their time wasn't respected as they had to wait in line or on hold for a long time to get through to a representative.

Not really, because my time, I know I was on unemployment, but you can't do anything. You're sitting on the phone. I could have been doing other stuff that a home requires. Like I said, when you're on the phone for an hour and 45 minutes, okay, well you can't start anything, because you don't know when they're going to come on. I am aware that it's not an easy job that they have, but it's basically people needing money, and we are Canadians, and we are hoping that if this is offered, it shouldn't be that hard to obtain if we've got a doctor's note or anything like that. You've been laid off, or any other reason. – Indigenous client, EI

Yes and no. Most of them were really good. But every once in a while, you get someone having a bad day, which everyone does. But some were insensitive. You can tell what they're thinking. They just don't want to hear the same question again. They just don't care. Some were not rude, but abrupt. – OAS/GIS

The problem I had while going in person is that we have to wait without an appointment, and the wait time is at least four to five hours. We did call them, and we did try to make an appointment, but we didn't get one. We at least tried three times to make an appointment, to book an appointment...They just say there is technical issue maybe we are facing, so they said it's better you should go there directly. – SIN

4. Awareness of Service Canada Programs

Note: program areas mostly consistent of seniors (CPP, OAS/GIS) are provided in Section 10 of this report.

How participants first became aware of the benefit, and what initially prompted them to apply tended to vary by benefit, and sometimes further varied among participants for a specific benefit.

CPPD participants mainly learned about the benefit from their workplace (the HR department or the employer's insurance company.) One participant described how their insurance provider was about to reduce or end their benefits and advised them to apply for CPPD benefits. A few participants learned about the program from their family doctor.

Just talking with my family Dr. It was a while ago now, but just mentioned given what I was going through health-wise that it might be helpful to apply for it, and just gave me information about the social worker in their office that helped with those types of things. She passed me onto her. – CPPD

To be honest, I didn't look into it. It was my employer's insurance company that said I had to. They sent me all the information and told me to apply. – CPPD

The company in which I was working, it was a big company, and I was under the coverage of an insurance policy, health insurance policy. So, because it's a big company, they began restricting me. They ask me to make an application to Canada Pension Plan. So, I went through part of the process, and was after my surgery, they requested me to document, and they gave me instructions and they gave me the documents. – CPPD

EI participants learned about the program through family or friends, through their company's HR departments, because of CERB, or because they had applied for it in the past due to the varying or seasonal nature of their work. Often, the same individuals who told participants about the programs also provided information and advice on how to fill the application out.

My brother helped me with this stuff because he had done it before I did. He helped me go through all the steps, and then once I got through the steps, it was pretty [self] explanatory on what. – EI

I worked in construction, and sometimes the nature for the job is sometimes one week off, two weeks off. – EI

Many SIN participants were unaware that they needed a SIN when they first landed in Canada, and only became aware when they spoke to family or friends, personal contacts in their community, other students from their school, as they started to look for employment, or through community organizations or social media. In one instance, a participant said he received a SIN at the airport but did not know what it was for. Most had never encountered a similar requirement for a personal/individual number to work, or access government programs and benefits in the countries they emigrated from. Familiarity with the SIN process was higher among those who had applied for a work or student permit in the past.

You need it for everything. If you apply for insurance, if you apply for anything that's related to bank, or government, or even for work, you need it. I think we had a number when I was in India, but they wouldn't use it a lot because our government is kind of broken, and it's not as together as Canada. But because of our background, such background, we had no idea that such thing existed, like a SIN number that would have all your information on it, and you wouldn't need to repeat it every time you go to them. – SIN

I didn't know either. I landed at Toronto Airport, and I didn't know about SIN or anything. I was in the queue, and they asked me for my work permit and passport and everything, and they gave me the SIN. I wasn't sure what this document is about. And then, I came to my place and asked a couple of my friends, what is this? Why do I need this? And then, they told me, "You need this one to work," and all this stuff. Yeah, so I didn't know either, what is SIN and everything. – SIN

Across the programs, most Service Canada clients felt satisfied with the information they found or received about the program they were applying for. Information (as well as any assistance after) from insurance companies, physicians, social workers, and community organizations was especially appreciated. Most OAS participants received a letter a few months in advance (and some received one up to a year in advance) telling them they were auto-enrolled and that no action was required – this was deemed straightforward, although several had questions about the option to defer, and they did their own “research” by consulting friends, family and/or Google to weigh the pros and cons of deferring.

Several described the government website as a preferred source for “official” information, although there were other non-government websites including general Google searches mentioned by a few. Some mentioned the government website was difficult to navigate: they were unable to find the information they were looking for, and/or that it took a long time to find information.

5. Applying to Service Canada Programs

Many participants did not distinguish between an aware stage and an application stage in their client journey, rather they found information and applied for the program at the same time – there was typically little to no pre-work or preparation involved, or they did not recall having to do initial research. Experiences of applying were mixed: some found the process relatively easy and smooth, while others experienced various challenges, such as technical issues (site not loading or error messages); not being able to go back to a previous response in their online application; or not being able to complete the application online. Those who experienced difficulties tended to call into either 1 800 O-Canada or the program-specific call centres (participants generally could not recall which number they called) and often described long wait times before reaching a representative.

A few participants shared that they called repeatedly before reaching a representative. When they reached a representative, often they were unable to have their issue resolved or receive an update on their application which resulted in having to call back again or go into a Service Canada office. There was some frustration at being unable to revisit their responses on the online application, or a lack of a clear explanation of certain aspects of the application, which - if not properly completed - could cause weeks or months of delay in resolving an issue. Some called for more proactive communication from Service Canada to better inform them of any issue with their application, rather than having to follow-up themselves after waiting and not receiving further communication.

I applied from beginning to end online, and I uploaded any paperwork that they asked me to upload, it was really easy. It's just like take a picture, it was like doing a photo of it and uploading. And everything just went, like no hiccups at all. It was good. – EI

The wait time was really long. I struggled on my lunch break to get a hold of Service Canada, and then after work as well, just because the hours of calling are really within the work, a usual workday. I kind of struggled to find time to call, and then when I did call, I struggled to get a hold of someone, because the wait was so long. It was an appeal I made in September, and then I didn't see progress until February. And then, I didn't get payment until March. – EI

It was very hard for me to, and even when you scroll down when you're online, they didn't seem to always make sense. If you were in-between certain things on there, you had to make a decision and you didn't know if you made the right decision, and we kick you out again. – EI

I would like to say I think it should be more Service Canada that accesses more information and kind of communicates more with the employee, because our employees, well mine in particular, not so much, but I had no idea like I was missing this information and that information. So, it was like chasing after the goose, so to speak, I don't know if that's anything you guys understand. But really, it was a lot of work on my end. – EI

It was pretty easy to navigate. I was told from a friend to go to the government website, so that's how I searched Government of Canada, and I searched the CERB benefits. And then, I just kind of followed the instructions down to the bottom of the page, and just kept clicking the continue. It was pretty easy to navigate. It wasn't too complicated. – EI

I got the letter, it was quite clear, like it was in bold that you do not need to contact us or take any action if you were wanting to start it the month after you turn 65. And then they sent another letter almost about the same time, just a year later. And just, 'We are pleased to inform you that you will start receiving the maximum amount of Old Age Security pension beginning in the month shown below', and that was January of '22. – OAS

In terms of assistance when completing and submitting applications, participant preferences varied between assistance by phone or in-person with Service Canada. Some participants mentioned – unprompted – that they were either unable to self-serve or lacked the confidence to do so. Participants shared their lack of comfort in using computers and the internet; not having access to a computer and/or internet; and/or being limited either by a disability (such as shaking

hands, poor eyesight, pain, etc.) or a limited command of the English language. In other cases, a preference for speaking with a Service Canada representative stemmed from concerns about making an error in their application. They felt more confident in completing and submitting an application with a Service Canada representative's help or guidance. Finally, a small number, including several Indigenous participants, preferred in-person and phone channels over online due to a concern over data security.

While completing and submitting their application, most found the information they received helpful, and the representatives friendly and compassionate. At this stage of the journey, having to wait on hold or in line was a common pain point. For some, the physical aspect of getting to the Service Canada office was challenging – this includes the cost of gas, lack of efficient transportation and/or having to stand in line outside during cold or inclement weather.

Those who had used the online appointment booking tool eServiceCanada found the service helpful. They received a call back in two days or less and were able to receive immediate support or book appointments for in-person service if their needs were not resolved over the phone. Many of the participants were not aware of eServiceCanada and, after learning about the booking tool, their likelihood of using it was mixed. Some felt that eServiceCanada would be preferable to having to wait on the phone to reach a program call center representative, while others were concerned that they would miss the call because it was unscheduled, or do not see the advantage of using a booking tool option when they could reach a representative sooner using the call center or the office.

One of the documents which was uploaded was not attached, my work permit. So, I just called them, I requested a callback, and they called me on the next day's cell, so I talked with them. They were really friendly, and I got to know that I need to upload the document again and wait for the next 10 days, or I need to book an appointment offline and to go to the service centre to get that SIN physically. I stopped there for the offline appointment, and just got there. That was a good conversation. Because of them, I got a very quick appointment. – SIN

To be honest, in the groups which I referred the information about, nobody really mentioned about eService Canada website. There is a service there where you can apply online, and a representative will call you within two days. Nobody mentioned that. Everybody was saying you should go there in person because it's much faster. When you come back, you will come back with the SIN number. You don't have to wait. That is my opinion on that. – SIN

I would like to add one more thing. Most of the time, they called during the day between 9:00 and 10:00 in the morning. Sometimes, you might be at work, and you won't be able to answer the call, and there is no way you could call them back, too. That's one of the things that I felt that you have to keep your phone on yourself if you have booked for a callback. We didn't get a timeframe either, so it's really hard if your office doesn't allow you to use your phone with you, then it's a problem. – SIN

Several nuances emerged for each program:

Note: program areas mostly consistent of seniors (CPP, OAS/GIS) are provided in Section 10 of this report.

Dissatisfaction among EI participants was associated with:

- Confusion with their Record of Employment (ROE) by their employer being directly sent to Service Canada, and having little control over this. Participants wished that there could be awareness-building among employers to understand the correct timing, protocols and how to fill out the forms, to minimize any potential negative impacts for their (former) employees – or, that there could be mechanisms and notifications in place so the employee can follow up with their employer if needed. However, others felt that Service Canada should be the one to reach out directly to employers as they would be more likely to listen to a request from the government.

- Frustration with waiting for a decision and waiting for benefits to be deposited into their bank account: it can be stressful both mentally and physically not knowing whether they will be able to pay bills and cover their expenses.

Nothing was clear-cut. If you didn't fit right in what they were asking, it made you think two or three times. What do I put down here? Am I making a mistake? – EI

I think it's just that right now the entire thing is following a one-size-fits-all approach. Maybe, because the hard part is like obviously the government can't be just like, 'Okay, here's the full amount that you would make every month from work', if you're not putting in enough contributions say every month like we do for that unemployment. Because you know, our government can't sustain that, that'd be a lot on our government. So, maybe doing a higher contribution so that should you at some point come to need or should you decide to have a family, you have that kind of better cushion that what it is now. So, same system, just higher amounts, I guess. – EI

When I was applying, my employer didn't know when to send in the ROE. And they waited 17 days to do so. They thought they had to wait for the next pay period to go by. And I work for a rather large government place, so I would have thought they would have known better, so. I think that that seems to be an ongoing thing. – EI

I'm just wondering, because I don't know how the government works and how they communicate with our employers, are employer's given a course on ROEs, on sick benefits or laying somebody off? Are they given all of this? Are they told that this is, you know, the exact amount of time you have to submit said ROE? Like do they get that, or do they have to research that themselves? Because there was a point where I felt like I was telling them, 'No, you don't have to wait for that, I need that now, I'm done working right now'. – EI

Send an e-mail, like just send an e-mail and say like, 'Hey, we're missing this, we were wondering if you could reach out to your employer', or vice versa, I don't know. – EI

There should be a mechanism by which the employee can, you know, nudge the communication being sent out, and this can be an automatic coding where an e-mail or some communication gets sent out to a contact address or something that is being provided by the employee himself or herself. And then, you know, that nudges the employer also to send out the Record of Employment on time or to expedite the process. – EI

I think Service Canada needs to do it only because depending on the employer, they don't always see things as urgent should the request come up from the employee versus the government saying we need this, as there's more urgency' – EI

But in terms of like the breakup in the payments, right, where I was expecting like, okay, biweekly, boom, boom, boom. And then I missed, they had that jump, right. They did pay it back, but I wasn't expecting that, right. So, in terms of, you know, getting things punctually and on time, and when they need to be done, that would be great. If there was that sort of consistency and you didn't have to think about it. – EI

Dissatisfaction among CPPD participants was associated with:

- Completing the application form was an overwhelming experience. Many sought supports when applying, such as through a social worker, their insurance company, or their doctor. Few completed and submitted the application on their own.
- Assembling the necessary documents was time-consuming.
- Facing barriers to applying due to their disability and understanding the requirements or what is being asked was confusing.

It was more sort of remembering, because you had to go back and figure out how much time, because I have a son as well, so how much time we have to do that part of the application as well for your kids, so how much time you worked while they were little as opposed to your husband, and collecting that type of information that had to go back quite a bit. And then, any documents from

specialists or doctors that would show your condition or show what's going on. Collecting all those documents from different doctors in different towns or cities was sort of difficult because we moved quite a bit. That process was a little tricky. – CPPD

If I remember correctly, it was partially filled out by my insurance company, and I had to fill out the rest... I don't know if I remember, because I did forms for the doctor, too. I can't remember... maybe my doctor had to do some of it too... I'm trying to remember if that was it, or I'm mixing the two together, because I had to have my doctor fill out some forms, too. I don't remember... – CPPD

If you could even verbally apply, like you said, with the supports through Service Canada, if you could verbally answer the questions, and then they just type them on the other end, as opposed to you having to fill them out. That might be helpful. – CPPD

I received the package, and at the time it was very overwhelming for me. I had recently lost my son... and my husband was dying of cancer, so I just was in an emotional and mental bad place. So, it was very hard for me to concentrate on trying to figure this all out. I started filling it out and then my anxiety just went through the roof every time I tried to do anything, because it just, it was asking why I was on disability and that sort of thing...So I just let it go and kept trying, let it go and then kept trying and [the insurance company said] we'll get a third party to come and help you fill it out and get the information that you need. – CPPD

6. Follow Up

Most participants did not follow up after submitting their application. Some were provided with an approximate date for receiving a decision on their application, and therefore felt there was no sense in checking the status of their application prior to that date. Their expectations were effectively managed in terms of the period of time they needed to wait before receiving a decision on their application and appreciated receiving a timely decision before the estimated date. There was also an expectation that service interactions with the government take time and that processing applications are slow, so these clients waited for a decision rather than following up after submitting their application.

No, because when I phoned, when we talked to them, they just said the approximate timeframe, and then, they every so often sent us letters requesting the same information again. I'm like, "But I sent you that." I didn't bother, because the more I phoned and talk to people, the more confused I got. – CPPD

I had applied for it, and then I just left it at that. I know with applying, with something like Service Canada or anything like that, it takes, I'm not going to say weeks, it sometimes takes months before you get an answer. – GIS

I don't think I followed up. I got the letter that says they've received my application. Here it says, "Date, March 1st, 2021. Please sign below as requested the current status of your application for old age security benefits. We received your application..." The application was received in January, apparently. "We will inform you in writing when a decision is made," and that's what I did. I waited for them to communicate with me in writing. I didn't phone them back or anything. – GIS

No, and it actually went very quickly. I think it was a matter of maybe... a month, month and a half, maybe two months. – OAS

I waited because I know it takes time. I just waited and then they sent me a letter that's like, 'We'll know at such and such a time'. They didn't give a specific date, but they gave me four months. And, it did take three to four months, because it can take up to six months, they say. But by the time they got all my doctors, and they look into this. It was like four months it took for them to actually get back, to send me a letter saying, 'You're approved'. I just waited, because they told me. – CPPD

Among those who followed up, it was often due to not receiving timely communication from Service Canada. These participants felt heightened anxiety about their finances and were unsure when and/or how much benefit they would receive. For a few, there was stress or uncertainty stemming from not knowing the status of their application and if/how their finances might be affected accordingly. A few followed up to ensure they had completed the forms correctly, either due to feeling intimidated by the lengthy forms and questions they had addressed and lacking confidence that they had done it correctly, or because they had made a mistake in their prior application and were now awaiting an answer on their resubmitted forms.

I called once just to ask how long the process was going to take. I think after about two months, I called to ask how much longer it was going to be. I called the CPPD call centre. It was good, I think. They said that they were deciding within the next couple of weeks or something like that, so I would know promptly from when I called. And I did find out within a couple of weeks after that. – CPPD

I called them because I was just unsure about when I would get paid. – GIS

Someone had told us it doesn't take that long; you should call. I wish we knew before we had done it. But they were good. The person who picked our call was very good, that directed us on what we were doing wrong, and after a week and two days, is when we got our SIN. – SIN

7. Service Channel Preferences

Service channel preference varied and was highly dependent on the context of the service need and the program. Some participants said they had no service channel preference, saying that their preference depended on the nature of the service interaction.

SIN participants were more likely than those from other programs to want the option to talk to a Service Canada representative via live online chat – they were already familiar with this tool in other online service contexts; they assumed and liked that it would be faster and in real-time, and so they would not have to wait for support; it could be used for initial screening of questions; they believed that live online chat is more precise and informative; they could ask multiple questions at once; and they considered themselves tech-savvy and could easily use a chat tool. It would be important that the information provided via live online chat was specific to their application or file and not auto-generated. However, there were still participants, especially those from the older cohort, who preferred the phone service channel to speak to a Service Canada representative.

The older cohort preferred traditional service channels, such as in-person and phone. CPP, OAS and GIS participants felt strongly that options for paper, phone and/or in person should continue to be provided for this reason. Some clients expressed a strong preference for receiving their MSCA access code through the mail instead of using their online banking information. One EI participant recommended communications by email while another participant (who took part in the French EI group) said they would prefer receiving assistance by phone if the wait times were not so long.

I would prefer real-time support, because if you get the information as soon as possible, I can make a decision quicker, because I don't want to stay in lines or wait for my thing online for a few times. I'd rather I get on a personal level with a person giving me information, and he can just give me information based on my needs. – SIN

It was fairly simple. I understand they have to do the access code thing, but I wish it was a little bit quicker, easier way than having to wait for it to come in the mail. – CPPD

Yeah, it could be with a person, or it can be autogenerated, but it has to be a precise answer, not like it's being processed at so-and-so office. That doesn't answer anything. I know that it is being processed, but what is causing the delay? It's not an answer. – SIN

As far as any other problems, if you have more than one question, and if you have to ask each and every time when you call, you have to give all the information, and after one call, one question, you might get another question when you're continuing your application later on. You have to keep on calling a few times. So, instead if there was a chat that would make it easier for me, I think that would be more reliable. – SIN

Send an e-mail, like just send an e-mail and say like, 'Hey, we're missing this, we were wondering if you could reach out to your employer', or vice versa, I don't know. – EI

While recognizing the prominence of doing things online and over the phone in general, several participants reinforced their strong preference toward in-person, face-to-face interaction. As such, this is not necessarily an area for improvement for Service Canada, but rather an important consideration for the future, to ensure access to in-person service is retained. A few, including several Indigenous participants, preferred in-person and phone channels due to a concern over data security of online service interactions.

It's in person, and that's much better to have a reaction on things. Because sometimes, doing things without the face-to-face, you don't feel comfortable not seeing the person, especially filling out your information. – GIS

In-person is better. This way, you're not getting defrauded by anybody. – Indigenous client, EI

8. My Service Canada Account

Most participants who signed up for MSCA were satisfied with the experience, describing it as easy, following step by step instructions provided during the process. Having to receive a PAC via mail was viewed as simple, though a few did not like having to wait. Some did not recall the registration process itself but assumed it must have been straightforward because they do not remember having experienced any issues.

Several participants had registered their MSCA account years ago when they were submitting an application for another benefit. Among them, a few encountered challenges when attempting to sign in after some time. Their issues included not recalling the password and/or security question answers required to sign in; having to keep track of many different passwords and security questions across websites and services can be cumbersome to manage; or trying to sign in after several years but finding themselves locked out and deeming it too much hassle to register again.

They sent me the code, and then I was able to login to their system. The registration was easy. Once I logged in, that's where I got my application form. – GIS

We use that, actually. Once I got the right codes and that. That's the one that kept asking me to put in my number for old age, My Service Canada. Once I got the code in, I was able to log in, but I had to go on the phone and try to get them to take off this other thing for old age pension, so that took a while. It took a good week or so for my daughter to phone, me phoning. I would give her the info of what they said, and she would try and fix it, and it didn't work, so try again. – Indigenous, EI

Yeah, like I have my account CRA, and My Service Canada Account as well. Yeah, I'm not sure when I did my Service Canada. I feel like it was before, well it was before the Old Age Security. – OAS

Among participants who had not signed up for MSCA, barriers to registering for an account were cited. Several felt a general lack of comfort with using computers and/or the internet. These participants felt intimidated by technology. Among them, the thought of using a computer and the internet was a deterrent, and they were afraid of making mistakes due to their lack of technical know-how. A few participants who felt this way did attempt to register an account but got stuck early in the process, felt discouraged, confused and out of their comfort zone, and abandoned the registration process out of fear they would make a mistake. A few CPPD participants also referenced physical limitations as secondary barriers to signing up for MSCA, as they can't see well, it is hard on their eyes to use a computer screen, their hands are too shaky, or typing can be painful.

Others had not heard of MSCA, therefore were not aware of the option to sign up. However, they were satisfied with their client experience and did not feel they missed out. When asked whether being able to see more information about their application would make them want to sign up, some said they would be open to trying it out because they expected MSCA could give them more timely status updates, compared to what they had experienced. Others said the information on MSCA about the status of their application wasn't necessary, as they were pleased with the type and level of communication they had received and currently receive from Service Canada. A few experienced recurring glitches or felt that registering for MSCA was unnecessary.

No, I didn't receive a letter about [MSCA]. I went to the Service Canada website, and through that, I got a phone discussion. This guy was very specific. He told me exactly what the case was, what they would expect, how long things would take and everything. I'm very happy that I went to the website, but they didn't mention anything about what you're talking about [MSCA]. I've heard about this in my account stuff, but they didn't mention that to me at any point in the letters I'd been getting, because I didn't use the computer. I never used the computer until this month. – GIS

Anything on the computer I just shy away from. My eyes get sore after 10 minutes, and then I'm afraid of making a mistake. What if I put in a wrong number? Since I've had the eye surgery, I've lost a lot of my organizational abilities, and I get flustered. Maybe it's because I don't see well, and I'm afraid of making mistakes, so then I just avoid it altogether. – CPPD

I don't really know anything about it. I tried to use it before, I just didn't quite understand. So, I didn't want to make a mistake or anything, so I just left it alone. That was a while ago now. I tried it and I never tried it again. Maybe it would if I had a representative to help me, it would have made it clearer. But I just didn't want to take a big risk and make a mistake. – Indigenous client, CPPD

I haven't tried to register for that. What's it called? Everything went pretty smooth actually. No, if I had known, I probably would not have signed up for it, because I was perfectly happy with the service that I got on the telephone. – Indigenous client, CPPD

During the process, I discovered that option, but I did not like the idea of another account with the government. I felt that CRA is the only one I can really manage in my life right now. Yeah, only if it was mandatory, I'd sign up for it. But I don't want to add another account for me to manage in my life. – Indigenous client, EI

Many participants were reassured by, or felt confident in, multi-factor authentication to log into their MSCA account. This was viewed as being helpful in further securing their information and ensuring their privacy. However, there were a few who felt that multi-factor authentication might pose complications, such as if they were to change their phone number from what was on record, and that it might take a lot of time and effort to call in and get that changed if needed. Others dislike multi-factor authentication generally (not specific to MSCA). A suggestion was made to have the government provide security-related information on its website as participants are applying for programs – that is, best practices to prevent malware, viruses, etc.

I like it because the text goes right to your phone and you always have your phone, nobody else is going to have your phone, so. If they don't prove it's you, then you're not going to get in anyways. – EI

I find it pretty preferable, that's what I use for a number of other different accounts and sites as well, so it's something I'm quite used to. – EI

The only thing with that I would say, how would you go in and change your phone number if your phone number changed? Because I had that happen to me where my phone number was changed, and I had to send a code, and it was sending it to the wrong phone number. That was with Amazon. That wasn't with the MSCA or anything. But if it had happened with the website here, I'm not sure what I would do, and how to get that switched over to my new phone number so that nobody is getting a text message from the Canadian government going, where do I put this code? I think having something like that would help. I don't really know how you'd go about that. I'd probably have to call somebody and wait 10 hours to talk to somebody about how to figure that out. I guess that's what I would do. – EI

You know, even a simple disclaimer saying, while applying for this, 'Try and close all your other internet browser windows or any other website that you have opened'. Just keeping it closed, and just only opening that tab, because you are going into a portal where you have some sensitive information about your bank details, about all of your other payment details, your SIN number, everything. So, even those kinds of small disclaimers would be helpful. – EI

Awareness of, and familiarity with Verify.Me, was low. A few had used it or attempted to use it during their registration process. Some participants, especially CPPD clients, were comfortable with using their banking information when interacting with Service Canada. Interest in using Verify.Me to sign up for an MSCA was mixed, though overall more participants voiced a preference to get their Personal Access Code through the mail than those who reacted with interest in inputting their banking information.

Some participants were comfortable with using their banking information when interacting with Service Canada, as they were already comfortable with online banking and had experience with “buying things online.” Some used their banking information for their CRA account saying that since the government already has their banking information for deposits,

Verify.Me would not be any different. The ability to log in immediately as opposed to having to wait was also a compelling reason to use Verify.Me versus waiting for an access code in the mail.

Some participants, including several Indigenous clients, expressed discomfort at sharing banking information with anyone, including the government, and/or felt their personal information would be at risk of being hacked or accessed by unauthorized entities. They expressed a strong preference for receiving their access code through the mail instead. One participant suggested that an explanation as to why their banking information is needed would address some of their related concerns.

Several participants, particularly senior clients, said they were generally intimidated by and uncomfortable with using technology and doing things online, also had no interest in using Verify.Me, instead preferring a mailed access code (if they were to register an account, since many had not due to their aversion to using a computer and going online). A few added that they do not do online banking for this reason, thus would not be able to use Verify.Me even if they wanted to.

I like it the old way, personal access code. It's probably easier, than the other one. But I just like the old stuff. I prefer getting it in the mail, it's just it's easier. Like sometimes with computers and phones, I just want to throw it out the window sometimes. I just get frustrated, I get tired. I think that's why, I'm looking at the screen, well, my eyes too, right. I'm looking at the computer screen and it's like I hate this. But that's just the way it is nowadays, and I understand it. But I prefer the other way myself. – CPPD

I used it one time because of the EI, when I applied for the EI. It was easy, I'm confident because I know there is privacy. You need to provide them with some other information so as they know that it's you. – GIS

I've purchased things online. I've had no trouble. I'm navigating the web right now pretty good. I've got shipments back. – GIS

I just don't want to do it online. I'm not interested in that. – GIS

Originally, I tried one of their methods which used a bank account, and that didn't work. – GIS

It's a big risk and I'd say that's the reason why I don't go much online on Service Canada at the office here, because one year the Nunavut Territory government system was hacked, and nobody put it online. And so, it's a bigger issue for me to go to online services, because of my information on there because of that I'm hesitant to do things online. – Indigenous client, CPPD

I would prefer the access code through regular mail. Well, I guess number one I don't have antivirus protection on my phone, but I also don't like the idea of it being linked to my bank account. That is, you know, if it's not owned and operated by my bank, I wouldn't want it attached to the banking app that I use. – Indigenous client, EI

No, the old-fashioned way is the best. – Indigenous client, OAS

That wouldn't help me. I deal with the local credit union, and for some reason, probably because there's so many of them, and they haven't figured out a way allow you to access one of the many, it's all the big banks they have that you can go through, but not the individual credit unions. So, that option is not available to me, and I will not go to a commercial bank. It's not applicable to me. – OAS

9. SIN Channel Churn

Most felt a sense of urgency about applying for a SIN, and so they were looking for the fastest way to obtain one, which based on their research and discussions with others, was in person. As such, most participants applied in person at a Service Canada office. A few described long line ups in cold weather and assumed that line ups were due to COVID protocols or staff shortages.

They tried various strategies to mitigate wait times, such as Google searches for line-ups/wait times for Service Canada locations in their area, or recommended locations through social media and friends. The service they received in person (after moving past the outdoor line-up) was typically fast, friendly, and effective in receiving a SIN on the spot.

I thought that Google Reviews had mostly the truth, and so I got the nearest branch. It was in Mississauga, and I went there, and it was like 10, 15 minutes in the queue, and I got my SIN number that day. I didn't want to go online, because like everybody is saying, it takes a long time, and I tried to call them before in the office, the Mississauga office, but nobody would pick up. So, that was inconvenient for me, so I just tried to base my opinion on the reviews, and I was hoping they were true that it won't take long. But hopefully, there was a lot of information there as well, because sometimes you don't get parking in the lot. You could see all the information in the reviews. – SIN

Some SIN participants utilized the government website to get information, such as knowing which documents were needed to apply – and it was useful information that aligned with the application process.

Others relied on friends, family, or other sources such as online social media groups or threads providing information on applying to SIN. These resources also provided information on other aspects of being a newcomer to Canada.

We had two or three friends who are already citizens here, so we knew the process. They actually gave guidance to us, plus we had one more friend who moved recently, I guess in December, so he also helped us. He had the same experience, and he said it's better you go in person. But still, we tried by looking ahead of us, and yeah, we should go, and the support system, call them, make an appointment, because that's quicker, but they said you should go in person. That's the best. – SIN

For me, I would trust on somebody else's word who has already done the process before me. I asked friends, I talked to them, what do you think, what's the best way there? Because I'm always looking for the easiest way. I'm not going to wait for 10 or 15 days just for a simple process. But if I try to connect to them on the phone, like you said, 1-800 phone, it's difficult to get a response. First of all, you have to go through the machine, through all the options from there, and if you go to the correct option and then you say, "I want to connect to a representative," you still don't get the representative, then the whole process is nil. So, it's just wastage of time. I would prefer go over there, and it's kind of sense of presence, because you're there and the representative in front of you, so you can ask them for information. They are supposed to give it to you at that moment. But online, it wasn't very clear, so I prefer the best way is just to go in person and get it done over there. – SIN

I think everyone is aware of Canadavisa.com. That website has a lot of information regarding how to get to Canada, what to do after you get to Canada, all those procedures are there. Another thing is, there are certain Facebook groups, like international students, especially for Indian students, or more specifically for South Indian students, which is where I'm from. So, there were a lot of people who were helping each of the, they were giving out very specific information on how to get there, and what to do, what to bring in. It was very easy. – SIN

There were various reasons for not wanting to use eSIN:

- Simply wanting to get a SIN in one day, even if it meant having to wait in line for a long time, so that they could start working right away.
- Avoiding a situation where the SIN is delayed for some reason, such as inaccuracies or missing documents, which can further delay the wait.

- Expired cards can only be renewed in person, and e-SIN is only for new applications.
- Employers may not believe that those without a SIN can work or have a grace period, and thus may not hire employees without one.

Participants said that more confidence could be built in online applications if there was more proactive communication (e.g., live online chat) – for example, about the possibility of items being missing or incorrect, since part of the lack of confidence in eSIN was in thinking that the online application might be delayed for unknown reasons.

Among the participants who experienced channel churn, some wanted to go in person but were unable to book a timely appointment or went repeatedly in person but found there were long line ups, and so these participants applied online and received their SIN within a week. Others experienced issues while applying online and ended up having to go to Service Canada in person to get them resolved.

But the first time when I applied, I got rejected. It came back, but it was the same information they asked for it, but I don't know what happened. After that, I booked an appointment, tried to call them and they gave me a callback after one to two business days. Once I got the call, they told me I must wait for the next six months to get an appointment. That was way too long to wait, so that's when I tried to apply again online, and luckily, I got accepted and got my [SIN]. It didn't take five, 10 days, maybe two or three days. I got it fast. I could wait for two, three days, then waiting in the line when it's cold weather. – SIN

If they could give us a specific reason, which letter, or what document got rejected, that would be easier. We get the mail later on after a few days, saying that one of your documents was not right or appropriate for the application, so if we could get the specific reason right away or if there is an online chat that we could do while we are doing the application, that would be more helpful. – SIN

The reason is sometimes we would have the wrong information in our online application. It may get rejected, and we'll come to know the status on the tenth day. Again, if we want to apply again, it takes another 10 more days. It's better we just go to the centre directly and get the SIN. – SIN

And then, the second time, when my card expired, the number expired, I think that the website will mention that I also have to go to office. So, I also had to come to office for the second time for when my number were expired. Yeah, I didn't see the website application for that. – SIN

There was some discussion and debate about the best format for the SIN, and which format is the most useful and secure. Opinions were mixed about plastic cards, vs. paper, vs. a digital version with those who felt that paper is more convenient and portable, with others who felt it could be easily stolen; and those who felt a digital version would be more convenient and others who felt it would be more easily prone to hacking.

10. Seniors Clients

In many areas, the experiences seniors had with Service Canada were consistent with other groups, including:

- Unaided feedback shared by some seniors on their service experiences specific to the pandemic, such as perceived lack of available Service Canada staff, longer wait-times, inability to reach a service representative through any channel, etc.
- Most seniors felt representatives respected them and their time, and they were friendly and helpful.

The person I spoke with was very helpful. I had to wait a bit to talk to them, but I was satisfied with the services he provided. – OAS

- Some seniors felt that they were treated with respect; however, their time wasn't respected as they had to wait in line or on hold for a long time to get through to a representative.

I think it depends on who's answering the phone. My most recent experience was somebody that was reading the website that I was looking at to get clarification on. So, then I had to be put on hold to get referred to their manager because, although they understand the content, they have no notion of the context... They are trained to distribute the information but haven't internalized the processes that went into that information or how to clarify it to other people. – OAS/GIS

- Unsatisfactory interactions with Service Canada representatives communicated by participants tended to be services received in person, and occasionally over the phone.
- Most senior Service Canada clients felt satisfied with the information they found or received about the program they were applying for.
- Many seniors did not distinguish between an aware stage and an application stage in their client journey. Their experiences of applying were mixed: some found the process relatively easy and smooth, while others experienced various challenges.
- A few seniors shared that they called repeatedly before reaching a representative. When they reached one, they were often unable to have their issue resolved, which resulted in having to call back again or go into an office.
- While completing and submitting their application, most seniors found the representatives as well as the information they received helpful. Waiting on hold or in line was a common pain point at this stage.
- Regarding assistance when completing and submitting applications, seniors' preferences varied between assistance by phone or in-person with Service Canada. Some said that they were either unable to self-serve or lacked the confidence to do so. Several senior participants shared their lack of comfort in using computers and the internet, not having access to a computer and/or internet and/or being limited by a disability such as shaking hands, poor eyesight, or pain. In other cases, a preference for speaking with a Service Canada representative stemmed from concerns about making an error in their application.
- Most senior participants did not follow up after submitting their application.
- Most senior participants who signed up for MSCA were satisfied with the experience, describing it as easy. Several had registered their MSCA account years ago - among them, a few encountered challenges when attempting to sign in after some time.

I must have registered. I most likely did apply. I don't recall any bad experience, so if I did use it, it was straightforward. – OAS

- Some senior participants were reassured by multi-factor authentication to log into their MSCA account, however, there were others who either felt uncertain about sharing any more personal information or disliked multi-factor authentication in general.

Because on the one hand, they're telling you this is about security, how is it secure that I'm giving you all this information? You know, like you want more and more and more information from me, and you're putting it under the label of security, and I'm dubious about that because it's actually secure if you don't have all my numbers. – OAS/GIS

- Awareness of Verify.Me, was low. Some senior participants were comfortable with using their banking information when interacting with Service Canada. Some used their banking information for their CRA account saying that since the government already has their banking information for deposits, Verify.Me would not be any different.
- Many – though not all – senior participants believed that the government does a good job of securing their personal information, however, there were some who did not feel confident in the government's ability to safeguard their personal information online.

I feel as secure as you can be. Nowadays you would never know... One of the reasons even for the income tax that I use banking to access, because I feel maybe it's a bit more secure... Every time you go on the internet, you take a chance. I would hope the government does a better job [than the private sector]. I don't know truly if they do. You just hope that everything works. – OAS

I don't trust the Internet. Big Brother's watching. – GIS

- There was evidence of confusion among a few senior participants between various online Government of Canada accounts.

You're going to have to help me here. This is the same account you would use to file income tax, or is it a different one? I guess I had to apply, but I don't remember now exactly. I must have registered. I believe I signed up using banking information, that's what I do for the income tax. I would be using the same system. – OAS

- Shorter wait times, better access to information, more support options, effective problem resolution, proactive status updates and improved website searchability were among suggested improvements to address and eliminate pain points encountered during their journey with Service Canada.

Sometimes you want to look for something on Service Canada website. You must really hunt through that sometimes line for line, where and what you want and where you want to go. If you don't go on the right box, somewhere could take you way out into a different country. You get a different answer than what you're looking for. – GIS

However, several nuances also emerged about seniors' experiences with Service Canada in this study:

A few seniors mentioned feeling apprehensive about visiting Service Canada in person because of the COVID pandemic or feeling uncertainty about whether in-person services had resumed. Many seniors viewed the in-person channel as an important service offering because they were either not comfortable, or not able to use online services.

Of course, since COVID, I am not familiar, I don't know what has gone on, I don't know if you can go into the centre and get help, I don't know, only on the telephone. – OAS/GIS

Examples of unsatisfactory interactions with Service Canada representatives, among seniors, included CPP/OAS/GIS participants who felt that respectful treatment is dependent on who you get on the phone. There was also a perception that while representatives are polite and nice, they may not have the information or knowledge levels they expected. There was an elderly OAS participant for whom it was physically challenging to drive to the Service Canada location and then stand in line for an extended period (she was in a lot of pain), only to be handed some forms and quickly dismissed by the representative.

For some seniors, the physical aspect of getting to the Service Canada office was challenging – this includes having a disability or physical pain, the cost of gas, lack of access to efficient transportation and/or having to stand in line for a long time (at times, outside in poor weather conditions).

Among the few seniors who followed up on their application, it was often due to not receiving timely communication from Service Canada. Some felt anxious as they were unsure when or how much benefit they would receive. A few followed up to ensure they had completed the forms correctly.

I did phone in one time to see what was going on. It was already within a couple weeks of my birthday, which is in December. They couldn't tell me anything other than it had already been processed. But they wait until the last minute to tell you what's going on. It was intimidating. I was wondering, am I going to be able to pay rent next month? I needed a sense of where I'd be financially. – GIS

Most seniors preferred traditional service channels, such as in-person and phone. Compared with other groups, these participants were less likely to want to use online chat. They felt strongly that options for paper, phone and/or in person should continue to be provided. While recognizing the prominence of doing things online and over the phone in general, several senior participants reinforced their strong preference toward in-person, face-to-face interaction.

I am not intelligent when it comes to computers at all. To do something as important as government or insurance forms and things like that, I always get my son or daughter to help me out because I don't want to make an error. I don't understand all this computer lingo. I'm still a book, pen, and paper girl, you know? I like to fill out a form on the counter. – CPP

I like to receive a letter that I can hold in my hand and review, carry around. What if my computer doesn't work and I need to refer back to it? Since I'm not trusting that I have easy access to my personal account online, hard copy is more reassuring for me. – OAS

I live in a tiny town, so there is only one office. I remember going in to need some information, and the office was closed due to COVID. What I'm saying, and I'm talking in general here for particularly my situation, is that we are moving as a society on a more online, not on a personal level, for most of the services, which I think is still important to have the space for older people. Online is there and it's great for people, but to me it's important to retain in-person services. – OAS

Consistent with other groups but more prominent among senior participants, among those who had not signed up for MSCA, barriers to registering for an account were often rooted in their general lack of comfort with using computers and/or the internet, and/ or they were afraid of making mistakes.

I don't know how to set it up. I've gone online and tried to start an account. I got to stage two and then I was pushed back to stage one, and then I lost the whole thing and I never tried again. It was really confusing. I gave it a shot because I was bored. I thought if I could get into this thing, it'd show me more information on benefits I'd qualify for. It's hard to figure it out when you're bad on the computer. I gave up. I didn't want to hit the wrong button and cancel everything. The computer intimidates me. – GIS

A few years ago... They were so great, here's how you set it up, and I followed the five-step process, and when it came to locking in the five questions, that would be access questions for password security, that was the glitch. Over a year and a half or so, it was never fixed, and it was reported. And so, then it would ask me security questions that I had not entered, therefore I had no answer to the questions. I called several times; they didn't offer a resolution. I kept getting the same feedback loop. I'd set up different questions, and I'd put in the different answers, and then I'd shut down, go to logon again and I got the same nonsense. And so, because I haven't needed to access, I just haven't bothered. If they got it fixed, I would definitely use it, because then you can check things out, and there's a lot of information on there that might be useful. – OAS

Regarding Verify.Me, some seniors expressed discomfort at sharing their banking information with anyone, including the government, and expressed a strong preference for receiving their access code through the mail instead. Several GIS and OAS clients said they were felt intimidated by and uncomfortable with using technology and doing things online, also had no interest in using Verify.Me, instead preferring “old school” methods such as a mailed access code (if they were to

register an account, since many had not due to their aversion to using a computer and going online). A few added that they do not do online banking for this reason, thus would not be able to use Verify.Me. One OAS participant said they would not be able to use Verify.Me because they bank with a local credit union.

I don't do any online banking. When it comes to computers, I'm bad. I get intimidated and just don't bother with it... You hear about scams. I don't want to get hooked into one of those personal information and defrauding. – GIS

I saw that. I felt giving banking information was a little personal. I don't know how many people need to have access to it. I'm not a tech person, so I don't really understand how accessing my bank has something to do with the Government of Canada. That's why I signed on with my Public Service number, and that's where I had the problem. It occurred to me that if I had to use my bank information, then I could, but I still like to keep bank sites for banks, and pension sites for pension. That shows the level of my integration of all the electronic world. I am not comfortable. Moving from hard copy to electronic is a leap. – OAS

I'm not familiar. Absolutely. I like things quick. And if you could do it online, that would be good. – OAS

Among study participants, those who had the greatest accessibility concerns with Service Canada were among some GIS and OAS participants with physical disabilities or limitations, who felt the process of applying for old-age benefits does not take their challenges and age into consideration – i.e.: having to stand in line for a long time; having to complete long and complex forms and questions; having to spend a lot of time and energy waiting on hold, calling back, or being transferred; not being able to read the font size without using a magnifying glass; those who are hearing impaired have difficulty understanding what the representatives are saying.

For somebody on limited income, do they have a computer? Do they have access to the internet? It makes it very difficult. – OAS/GIS

And then to have to go to Service Canada and wait in line. I am a senior citizen, I have physical health limitations, and you're causing me a great deal of suffering. I am standing in a lineup that is very slow moving, and then I have to stand to talk to this employee who then hands me paperwork and dismisses me. So, I went back to my vehicle in a great deal of pain, frustrated. I was expecting help, and instead... I could have pulled the documents I wanted myself. So, I didn't feel that the Service Canada office was very helpful at all. I got very upset, and I felt that I wasn't significant...If I take the time, and you have no idea what I had to go through to get there. And to have to wait in line... Then to be dismissed within minutes, why did I waste my time, my energy, my gas? Why did I put myself through that, not just mentally and emotionally, but physically? – OAS

Shorter wait times in person as well as over the phone were often mentioned to not only make the service experience more convenient, but for several seniors, also more accessible. This emerged as of heightened importance among older participants, especially those with a physical or mental disability.

Either have more people, more staff hired onto there to bring down the wait time. If you want to call somebody, that you can call and you can talk to somebody. Or if there was something like a chatline, where if I have something that doesn't have to be explained so in-depth. Just ask a simple question that I needed explained, and would get an answer right away, within minutes. – GIS

There were also several program-specific nuances among senior participants:

CPP

CPP participants were generally aware of the program, and of the fact that they were eligible to start receiving benefits starting at age 60. They described their situations and the reasons for their decision to access the program – in consultation with an account or financial advisor, or due to a change in personal circumstances (death of spouse).

Dissatisfaction among CPP participants was associated with:

- Uncertainty about when they should apply for the CPP benefit, and what the advantages and drawbacks might be to deferring the application. One participant used the online retirement calculator, but otherwise, awareness of it was low.
- Issues with receiving accommodations for clients with cognitive decline or age-related difficulties.
- Inability to reach a Service Canada representative for support, despite best efforts by the participant.
- Technical barriers related to their digital experience and finding the online forms difficult to complete.
- Concerns and confusion about program rules – that is, a lower benefit amount when spousal benefit and CPP benefit are combined.

At times I find it extremely frustrating trying to fill out those forms. You go through every single one, but one question may not actually apply to you. So, you skip it but yet you still need to go back and fill that out, but you're not sure what in the world you should put there because it really doesn't apply to you. I find that extremely frustrating with the applications. – CPP

There wasn't enough information, so for example, I'm up for promotion and if I get it, it's going to put me in a different tax bracket, and I have to consider whether I have to give them money back or I'm going to get crushed... so there'll be no point getting the money. That's just a weird circumstance. So, I almost am considering not taking a promotion because it's actually to my disadvantage...it's that kind of information that I should've known beforehand. There are all these rules that you have to sort of know about before you sign up for this thing, and that isn't obvious. – CPP

Even some of the rules with CPP, they don't really send you out anything. You know, you're reaching the age of 60, these are ... it's very sporadic and they don't explain how they combine. I've dealt with seniors, so I know that's an issue. You know that their monthly income gets cut when they think it's just going to be an additional portion added on. I don't know if they do workshops or something for seniors in the area, to discuss CPP as people are starting to age. Because it does get confusing. – CPP

They don't teach it in school...You know, they really should have community sessions to tell people how to apply for things, and what it means by holding off, and what it means if you have to combine incomes and things like that. There's really no education and you're all just supposed to know it. And not everybody just knows it so they could do a little bit better job that way. – CPP

CPP participants suggested:

- Providing separate support options specifically for seniors, in consideration of cognitive decline, and lack of technical facility.
- Sending an annual reminder after 60 to those who defer, asking them if they are ready to apply yet.
- Providing different awareness and education opportunities for seniors, to know what their options are, and the benefits and drawbacks of these.
- Receiving notification of deposits.
- Receiving paperwork that details how much the benefit is and the rationale/calculation behind it.

OAS and GIS

Most OAS participants received a letter a few months prior to their 65th birthday informing them of the benefit, and a few received that letter as much as a year in advance of their 65th birthday. Some were told that no action was required unless they wanted to defer it to a later date. Several had questions about the option to defer, and they did their own “research” by consulting friends, family and/or Google to weigh the pros and cons of deferring. Several participants recalled receiving a letter that informed them they would be automatically enrolled, which was deemed straightforward. Participants who were receiving Ontario Disability Benefit (ODB) were sent a letter informing them of the need to apply for OAS, as ODB payments were going to stop when they turned 65.

GIS participants mentioned a variety of triggers to their application process. Some were prompted to do so by a social worker or a local agency (i.e., Grand Prairie for Newcomers) that also subsequently helped them navigate the application process itself. Others either received a letter from ODSP prompting them to apply before their birthday or checked off a box on the Old Age benefits letter they received in the mail 8 months prior to their 65th birthday.

I had to apply for CPP, but the Old Age Security started automatically at 65. The letter said 'Your pension is scheduled to start automatically based on the following information: your year and month of birth are XYZ, I was a Canadian citizen and I lived in Canada for 40 years since age 18. Yeah, and 'If the information was correct and you wanted to start your Old Age Security, you do not need to contact us or take any action', that's what the letter said. – OAS

I was a client of the ODSP. They sent me a letter in January 2021 telling me that this year, I was turning 65, and it was my duty to apply for the old age security and guaranteed income supplement. They gave me until April 15th to send them proof that I had applied for the GIS. They also gave me a toll-free number, so I phoned the number, and they sent me an application. – GIS

I am on a pension. I retired, and about six months before I turned 65, I got information in the mail about OAS, and that it would automatically come, and that I didn't have to apply, and that the only action I needed to take was if I wanted to defer it. – OAS

I go to an agency, which is Grand Prairie for Newcomers. They helped me to look for some options that could also, I could get some more income for some help to support me in my daily life. We look on the website, and then that's the thing that we find out that we could apply for Guaranteed Income Supplement. They helped me to get the application form, and I fill out the application form. – GIS

Dissatisfaction among OAS/GIS participants was associated with:

- Uncertainty about eligibility for OAS/GIS – some were unsure whether they qualified.
- Finding out about their eligibility very close to when payment was received. The OAS-GIS clients who applied a year or six months in advance did not know in advance if their application was approved. An advanced notification on their application would ease their anxiety about not having income support that they are relying on when they retire.
- Confusion about the application, and difficulties with the application process generally.
- Technical issues (unrelated to technical facility of the participant).
- Uncertainty and confusion about applying for CPP at the same time.

I just find that kind of frustrating because it's a year-long process and nothing was, I didn't know anything until two weeks before I was going to get my money. But the Service Canada rep here in town was really nice, she looked up my account, but she just couldn't tell from the head office, what was going on with the actual deposit. The initial application was easy, it's just I didn't know what was going on until literally two weeks before, like for me it would be January 27th or whatever it was that I got my money. – OAS/GIS

I didn't apply for being female, I didn't apply for when I was off with the children, and my husband said, 'Did you apply for that?', and I went, 'Well, no'. And he goes, 'Well I didn't do it because I saved it for you, so go back on and do it'. So, I did do that, but I never got any confirmation that I had done that. I just got an increase in the amount of money I made, but there was no confirmation about that at all. And then, my other issue is because I retired, I worked in 2021. In 2022, I have no income, no pension, other than government. So, I received the OAS claw back letter. And then it was like fill out this form and do this, and then another whole episode started again. So, I tried calling the 1-800 number, and they gave me another number and said, 'No, you're supposed to talk to this person'. Sent me over, gave me a phone number and they said, 'Well, they always say that, but it's not me you're supposed to talk to, you're supposed to talk to this other person', and blah blah blah. So, I said the heck with it, I just folded it up and you can have my money, I don't want it...It's like because it's going on for days and days and days, and it's like really? – OAS/GIS

The website was brutal. It took literally took hours. It was very hard to find what I needed. I didn't have a service account yet, so I had to make one. I found that really confusing and the instructions were confusing, and there were all these buttons. When I would try and enter something, I got that round circle going round and round and round, and then I would refresh. But if you refreshed, you lost all your data, you lost everything you had entered till that point and you had to start all over again. – OAS/GIS

When I filled out the form and sent everything in, I realized I had not filled in my CPP, and I wanted both CPP and OAS to start together. And so, my OAS came, and I noticed the CPP did not come. I was not aware that it does not come automatically, you've got to apply for it. So, that was a little extra, you know, filling out forms and all that stuff. – OAS/GIS

Some OAS-GIS participants applied months in advance but only learned about the decision on their application in the weeks before receiving the benefit or only when the payment appeared in their bank account. A GIS participant also wished they had some idea of the benefit amount they would eventually qualify for, as it would have been helpful information to have as they plan for their future.

Not knowing financially where I'd end up, my stress level went up getting close to my birthday. Knowing that information would have been good, a general idea even if not a specific number, so I'd know what was going to happen. – GIS

OAS/GIS participants suggested:

- Similar to CPP, suggestions were made for senior-specific support options when applying.
- Improved information and communication from Service Canada on the status of an application that has been submitted in advance.
- More information to bolster awareness and understanding of program benefits and eligibility.
- Providing tips and best practices, such as ensuring that your married name matches your SIN.

11. Indigenous Clients

Among Indigenous participants, sources of awareness and what prompts someone to submit an application varied by benefit program. For one OAS and one CPPD participant, they learned about the benefit via word of mouth, from peers in the community or a family member. Among EI participants, some were told by their employer to apply for EI either by going online, or as in the case of one participant, to go to the Service Canada office; others intuitively knew they were entitled to this benefit. One CPPD participant was alerted by their employer's insurance company that their long-term disability was close to running out and that they should apply for CPPD.

There's just a little bit of excitement when you get to 60, 'Woohoo! I'm going to get my first pension cheque'. It's a milestone. And everybody, us old Baby Boomers, we share our stories of people that we know who are around our age and we're like, 'What did you do? Did you get your cheque?' So, that's through word of mouth, sharing, 'Okay, what's going to happen? What do I have to do?'. 'Oh, you've got to phone them, and they're going to send you a form, then you have to fill out that form', and all this stuff, blah, blah, blah. And that's more informative for people our age because we're not that too savvy on computer, online and stuff like that. So, it's usually through other people we get the information. Where to get the forms, what you had to do, how to fill it out, and what you have send, like a void cheque or whatever. And what to look forward to when you get to the office where you're going to get somebody to help you. – Indigenous client, OAS

I received a layoff notice from my employer and I know that after being laid off, an employee is eligible to go onto EI after a certain number of waiting period. So, obviously I didn't want to experience much of a waiting period, so I immediately applied for EI through the Canada Revenue Agency website. So, that's where I started the process, after I logged in there to my typical CRA account. And then, I followed the link into EI application. – Indigenous client, EI

I went on sick leave through work. I had injured myself moving a client because I'm a health care aid. I had to go to the unemployment office and was told, because I don't have a computer at home, I just have an iPad, and a lot of things you can't do on an iPad, they basically told me, "No, you have to do it at home." I was basically refused right away. "No, here's the website. Go do it at home." – Indigenous client, EI

I found out about it through my mother-in-law. My brother-in-law is also on long-term disability. She mentioned that maybe I should call and see if I could get something, to see if the government would help. I did, and it was an ongoing process, but it all worked out good for me in the long run. It took about two days to fill out the questionnaire. And then, of course having to go get my doctors to sign all kinds of stuff and send things away. Yeah, the initial conversation, everything went great, and the papers were all set within, I think I had it within 10 days. – Indigenous client, CPPD

Through my process of going through long-term disability, I was not aware of the CPPD. It was the insurance company that I was having relations with had suggested that I applied for it, which basically I ended up applying for it about I'm guessing on the timeline here, approximate three months before my long-term disability for being disabled from own occupation. They triggered me to, by the way, you should probably apply for the CPPD. I was grateful for that. Prior to that, I was not aware that I should be applying for that. I did apply for it using an application form which I downloaded off the website. – Indigenous client, CPPD

Most Indigenous participants said they were not aware that community organizations and partners, such as the Indigenous Skills and Employment Training Program or a Friendship Centre, provided support with their type of application. Several, mainly EI and OAS participants, said they would have been interested in benefiting from such help had they known it was an option for them. The Indigenous Skills and Employment Training Program was of heightened interest among Indigenous EI participants.

To build awareness of these types of support resources available in their community, participants suggested targeting First Nations employers, including communication from First Nations offices to their members, and mentioning specifically the Indigenous Skills and Employment Training Program as a resource for help in the initial application-related letter sent out to them by Service Canada.

I just wasn't aware that they were available. Yes, it would be of interest the next time around. They could maybe put that on the paper when they send it to you with the code, saying, okay, if you need help, you can access here, you can access there. There's also this local thing in your area, or I guess any Métis place, or Indigenous. – Indigenous client, EI

I'm aware of the Friendship Centre in Regina. However, I was not aware that they would provide support to do this work, or to do the submission. The first one you mentioned, Indigenous Employment, yes, that would definitely be an interest in me. More promotion of the program through whatever means, including through our employers at the First Nations. That definitely had I known about it, would definitely have made me feel a bit better. – Indigenous client, EI

No, I didn't consider it. I wasn't aware they did that. But I think it would be good if somebody would let people know that they have, there is access to those places to fill out their forms and getting your first-time pension. There's a little newspaper that goes to the communities that's run from Whitehorse, if they put those in there, because everybody looks forward to their little newspaper because there's nothing much to do. And through the First Nations offices, like just a little letter from whoever sent to the Band offices, like the First Nations offices. – Indigenous client, OAS/GIS

I wasn't aware. If I had to, I would, but at the time no, I didn't feel like I needed it. – Indigenous client, CPPD

I actually am aware that there is help available there if I need it, but I did not access that. I was able to do it on my own. – Indigenous client, CPPD

Among some Indigenous participants, a lack of Service Canada locations within proximity of their home or community and/or limited internet access in some remote communities was a challenge. For these individuals, providing quality support over the phone was key to their accessibility. One participant, who works with an Indigenous government, was concerned about the provision of plain language and simple directions in the applications.

One Indigenous participant said there is no relatability nor sufficient engagement from Service Canada staff in or near their community. There were no Indigenous employees at the Service Canada office in town, and individuals were told to complete the forms without any meaningful guidance. They anticipate this could be challenging for peers who lack familiarity with government processes and documents.

One Indigenous OAS participant suggested that Service Canada representatives serving their community should be “expressive”, more in tune with the community’s spirit.

Not everybody has internet access that would allow them to do what I was able to do. I think although I didn't face a barrier in that regard, I think others would. My knowledge set of computer skills, I was lucky I was able to print it off, but not everybody in my age or older has those computer skills necessary to print off the forms, for example...Other options would be to physically go down to the office, which I don't even know where it is in town and pick up a copy of the forms. In rural areas this might be an issue if they don't have a vehicle...cards are so expensive and so is the gas. – Indigenous client, CPPD

A lot of places, I guess the phone is handy for people like say on the rez, or northern communities. I lived up north, and I know that there is nothing up there... for these remote places, the phone is the next best thing. – Indigenous client, EI

There's only one federal government office in Whitehorse... I didn't see any Indigenous people working in there. I don't know if they have special people to help people to come in there with Indigenous language barriers...They basically just gave me the form and they said, 'Go over there, there's a table, go fill out it out'. And that's all. They didn't engage enough.... Especially in the northern communities, there's lots of barriers with people, unfamiliar with government forms and all that stuff... Another thing with the computers, maybe it's a bit better now, but a lot of people don't have that, like the resources, the centres that have the main offices, the First Nations offices. But still, there's people that live out of town and stuff like that, and you don't have Wi-fi service. You don't have Wi-fi, you don't have internet, you don't have anything unless you come to town...And the communities are very far in between. – Indigenous client, OAS

I work with an Indigenous First Nations government and, you know, their organization isn't always up to what the Canadian standard is. So, they have some expectations that information is available at the Canadian government level that isn't necessarily available from a First Nation government. So, there were some things that I just, it took me a little bit of time to puzzle through and figure out. And I think if someone who had very limited experience working in a business environment, having to fill out these applications and apply for EI, they I think would be stumped a lot of the time, and probably just give up. So, I think there needs to be some plainer language or simpler directions on some of the things, to make it a little bit easier for people who aren't business oriented to figure out how to complete the forms. – EI

When I look back to that experience? It would be for community people in northern communities, for the people that work there to be more expressive themselves, more community based. I'm vividly Indigenous and most of the First Nations, Indigenous people there are, so when you have someone come in, in that nature, then be prepared to extend your assistance any way you can. Because it's an exciting time for people, and they have positive thoughts when they walk in there. Like, 'Hoorah, hoorah!', it's like a milestone. – Indigenous client, OAS

12. Online Security

In general, many – though not all – participants believed or assumed that the government does a good job of securing their personal information. Further, they believed the government does a better job than the private sector in terms of privacy and security. Their confidence and sense of security often stemmed from the commonly shared belief that the Canadian government would do all it can to safeguard personal information and has the tools and resources to do so. Confidence among some was reinforced by not knowing anyone personally, including themselves, who has been impacted by a government information breach or hacking, by the multi-factor authentication and/or using banking information to securely log in to government accounts. There was some sense of resignation that breaches and hacks are inevitable, in the face of determined and sophisticated entities who want to obtain their information.

However, there were some – including several Indigenous participants – who did not feel confident in the government's ability to safeguard their personal information online. These participants had a heightened awareness of recent major online security breaches reported by the news media, both in the government and in the private sector. In some cases, they personally or their entire community had been impacted by a government security breach issue. There was an impression that government employees are not always sufficiently trained or not as knowledgeable or organized as they should be and thus may not be optimizing security measures. Lack of confidence in the security of information was also based on poor service experiences or a general aversion to sharing any personal information online – with anyone, not just the government. Several expressed a general fear of their personal information being compromised or stolen. This was heightened among those who have been victims of fraud in the past.

I am a little flippant about those online things, and I probably shouldn't have as much confidence. But I guess if it's been okayed by the government, that it should be a secure site, and that they would check for any sort of things that could go wrong with it occasionally or often. I'd say I feel as confident as you can be with anything, any of your information online, more so than just on Amazon or those types of sites, I would feel more comfortable or confident with government-based sites. – CPPD

I read something in the paper about that, and about them actually trying to improve their security, when especially there's a collective around the world, and a lot of governments that they spread information when companies and when countries get hacked. They're collaborating to make the system better, and they are at least talking every government to try and make things easier and better so that they don't get hacked. – EI

They've already been hacked once before, or twice. They've hacked into Shaw, they've hacked into the big companies, corporations too. You hear about them being hacked. The government is the government. But they brought in their new system, I forget what it was called, Phoenix, and it was supposed to overhaul the whole system, and their own employees were going bankrupt because they can't get paid. How safe is the system? So-so. Compared with the private sector, I think they do worse. I don't think they have as good a techy team. I think our government is a little bit lax in a lot of ways. They could improve a lot on their security, and maybe the training perhaps. Nobody knew what they were doing, especially when I'm asking for information from Service Canada who wants the information, and they tell me it has to do with CRA. I phone CRA, and they're saying they don't understand why they're requesting that. To me, it's like you guys are the government. Shouldn't you guys know what you need and what I need? – CPPD

Well, you know what? I think it's with anything now... I mean, your phone can be hacked. I think it's just as safe as any other website out there right now. I mean, there's a lot of highly intelligent people who can hack whatever, whenever, however they feel like it. I feel indifferent about it. – CPP

I feel the government won't give away information to anybody. Yes, I trust them to keep my information safe and secure... They have done a better job on keeping information secure. Nobody can hack their system. – GIS

I'm very concerned. I don't feel our government has the needed protection against these hackers. I think they need to improve on that area to protect Canadians, because there's so much hacking going on. Things that have happened on the news, where something was hacked. I can't remember specific events, but I do know that there have been breaches of security in certain aspects of the government. I would probably guess they do a worse job (vs. private sector). I hear less about security breaches from the private sector. – Indigenous client, CPPD

I'm never confident about everything when it comes to computers. We don't do online banking either. I'm not confident in my information's security. What happens if you get hacked? Then you have information there that they can steal your identity. I don't want people to know my social insurance number. I don't like putting it on there. I had to do it when I applied and that, but I'm not comfortable putting my SIN and any of my personal stuff online. I've already been hacked, and I hardly use my Visa card and everything the government is doing a worse job [than the private sector]. I don't think the government needs to know everything about us. Our privacy is being invaded all the time because they can hack our phones. – Indigenous client, EI

I've never got hacked in a government account, though we've got hacked in personal accounts... I don't know how they do that, but it seems like (they do a better job vs. the private sector) ... based on my personal experience. – GIS

I think and I hope that all levels of government want to lead by example, and they have the resources and the persons required to make those things reality. – Indigenous client, EI

There was evidence of confusion among a few participants between various online Government of Canada accounts. A few were uncertain whether their CRA and MSCA accounts were the same or different and whether they were linked in some way in the backend.

Others found it challenging to keep their username, password, and security question requirements straight because they have multiple online government accounts.

Potential service improvements proposed by participants were offered from an individualized perspective. Their ideas mostly involved whatever would have resolved a particular issue encountered by them, or someone they know. One participant asked why CRA and MSCA could not be joined into one account.

13. Service Accessibility

Many participants believed they did not experience any service barriers or accessibility concerns with Service Canada, and they said it was important that Service Canada ensures there are a variety of ways for all clients to access information, and complete and submit applications. Most appreciated having options to choose a service channel that was most convenient or appropriate for them – mainly those who lacked digital proficiency and comfort, those who did not have access to the internet and/or computer equipment, and those with concerns about the in-person service channel.

Overall, those who had the greatest accessibility concerns were among:

- CPPD participants as well as some GIS and OAS participants with physical disabilities or limitations, who felt the process of applying for disability or old-age benefits does not take their challenges and age into consideration – i.e.: having to stand in line for a long time; having to complete long and complex forms and questions; having to spend a lot of time and energy waiting on hold, calling back, or being transferred; not being able to read the font size without using a magnifying glass.
- Indigenous participants who had limited access to the internet and/or a physical Service Canada office.

The various accessibility concerns that emerged were related to:

- Long wait times and line ups.
- Concerns by, and about people with disabilities having to wait several hours in line.
- Struggling with cognitive and/or physical issues makes completing applications, and especially responding to long and complex questions– shortening and simplifying the application form would help alleviate the stress. Some suggestions were also shared for shorter, simple questions that are easy to understand and do not require long answers, and/or multiple-choice-type questions/answers.
- Vision-impaired participants were compensating for their disability by asking family members to help, or by using a magnifying glass or printing out enlarged versions of pages. The option of size 14 or 16 font may help eliminate the need for such coping behaviours.
- Among participants who were hearing impaired, for seniors, and those for whom English was a second language, it can be challenging to follow what the Service Canada representative was saying. This was especially difficult if they were unable to see their face over the phone, or if the representative was speaking fast. These participants preferred face-to-face, in person interaction and suggested the representatives should use simple language and speak slowly.
- Service Canada offices that are quite small and confined, especially for those who have social anxiety – these participants would be better served with an alternative option such as an at-home visit from a Service Canada representative.
- Those who are not technologically savvy or might not have computer equipment, particularly seniors – there was a concern that in-person options are becoming more difficult to access or would be phased out.

If the application was shorter questions, because I still function quite well, but there are obviously people that would have a much harder time processing all the information that needs to be done. I think that shorter answers and overall, they're basing that application on somebody who is very well that can fill that out. If they took a different approach and based, it on somebody who is not well or doesn't have as good cognitive abilities to just make it simpler. Even if it was more multiple-choice questions. Because yes, some of the wording, it's almost like they're trying to trip you up to make you write the opposite of what you should be writing. If it was more simple language, and like I said, something like multiple answer questions, or something like that would be more helpful. – CPPD

If I had a laptop six months ago, I wouldn't have any trouble at all. But I chose to try the cellphone... I think in addition to my hands shaking, I've learned that over 16 months, it's futile. The only app I was able to use consistently, believe it or not, was the one that paid the bill. – CPPD

I'm a professional, so I think that I have a lot of means to access information. But I am very cognizant of people who don't have computers, may not have skills, depending on the library, and I don't know how secure those computers are, although I suppose if they're accessing the government site and it was secure. I just wonder sometimes how easy it is for people who don't have access to information. I think seniors have a pretty good organization in terms of getting information out, but not everybody attends. I think there's this expectation that everybody is on Facebook, or everybody is checking electronics. I think we should not, especially in the north, but I see myself as a senior living urban, I'm still going to want to be able to have eyes on hard copy occasionally, or maybe if the senior centre, if there's somebody who would be an ombudsman or something like that. Maybe they exist, I'm just not aware of them. – OAS

I actually got my daughter to sit there and come in and help me, and I printed off all my documents so I can sit here, because I like to have them in front of me. The forms, they might have been legible enough, because they weren't teeny, tiny print. I've gotten to a point where I can use a magnifying glass. I can still read paperwork, it's just the computer I get kind of, it floats...It's hard to keep up with it for me to not need to use a magnifying glass I would need a size 14 or 16 font. I think blowing up forms would suffice, because I see some of it here is bold, which is nice. If I do have problems, I just get my daughter to read it to me and help me. – CPPD

14. Service Improvements and The Ideal Service

Potential service improvements proposed by participants were offered from an individualized perspective. Their ideas mostly involved whatever would have resolved a particular issue encountered by them, or someone they know.

14.1 Shorter Wait Times

A lot of time spent waiting was a commonly occurring complaint across participants from all programs. Shorter wait times in person as well as over the phone were often mentioned to not only make the service experience more convenient, but for some, also more accessible. This emerged as of heightened importance among some older participants and those with a physical or mental disability. Suggested improvements included:

- Increasing number of staff overall, so lineups and hold-times are shorter.
- Option for an instant, live online chat with a representative for simple questions.
- Option to book in-person appointments.
- Option for scheduling phone appointments, rather than waiting for a call within the two-business day wait-time through the eServiceCanada online booking tool.
- Longer call centre hours to reflect varying schedules, as not everyone can call during regular business hours.
- Having calls be more directed from the outset, specific to the issue a client is having, such as wrong document for application.

Maybe if they can, or the person that needs a service, can request a meeting face to face in a specific day for an appointment. – CPPD

There's something like that, then I think that is really good. Besides that, if it's coming back to improving service as it is coming to online, maybe having a one-on-one online while you can also fill in forms online with the new softwares coming in, I think that would be much, much faster, making specific time slots of 10 to 15 minutes for each user, and then doing one-on-one sessions with them. It would even save time of traveling, commuting to the place, standing in these lineups. – SIN

The problem is, when you phone Service Canada, you're on the phone roughly sometimes for an hour and a half to two hours. You've got your phone on speakerphone, and it's a long, long outdrawn wait. I knew I could leave my number there, but then I've got to stay around in the house all the time, and when are they going to call? And then, one time they did call back, and I wasn't by the phone, and then it goes to the whole nine yards again, and you've got to phone again and wait an hour and a half to two hours before you can talk to anybody. – GIS

You're waiting, and waiting, and waiting, and waiting, and waiting on the phone for hours. She waited over two hours one time just to speak to someone. – Indigenous client, EI

For my company, we have an answering service. Because we do, like we have around-the-clock coverage for our call centre, right. And they literally shift across the country, right, so depending on what time of the day, you might get someone on the east coast or the west coast, right, because it fits the time demographic better for the call, so. It's kind of amazing now with technology and how things can work, right, so yeah. – EI

14.2 More Support Options

Access to live chat support while completing their online application was suggested for quicker and timelier resolution to issues. A few went further, asking for on-site resources and supports i.e., if Service Canada had computers onsite for clients to use, with representatives available to help with their online application if needed.

I like real-time chat because there's a record of it. Because then I can just sort of take myself through exactly what information there was, and that if I have to follow-up with it, I've got a reference point and I can say, 'On this date at this time, this is the information that I received, and this is the number or the reference that I'm speaking to'. – OAS/GIS

It would be wonderful for me to walk into that office to access a computer with a government official, other government officials present at the time. – Indigenous client, CPPD

They can be improved by giving you a little bit more help on how to deal with all this stuff. It got stressful, make the process a little bit so I can understand it, like what to do. I've never done this before, and it's like, 'I don't know what I'm doing'. I've worked all my life, I just know that I'm entitled to all this stuff. I guess it could be a little bit more how to do the next steps. – CPPD

14.3 Better Access to Information

The process felt stressful for some, especially if it was their first time applying for the benefit and they were unfamiliar with the steps and timelines. Proactive information, with clear step-by-step guidance written in plain English may help alleviate some of that stress and manage expectations. Having online tutorials or training for clients was further suggested. Also, ensuring that clients have everything they need to apply – such as in a bulleted list – was suggested to mitigate clients having to pause their application to obtain any additional information. This interruption is a result of participants simultaneously gathering information and completing an application form, rather than viewing these as separate phases of the client journey. Understanding eligibility in advance was also a desired improvement, especially amongst EI participants.

I would love it to be maybe less wordy but very clear that this is how you get into Old Age Security. Easier to understand terms. – OAS

I think right within the application, there could have been a lot of better explained questions. I think having an explanation for each question would have been great. I know on student loans, when you go to apply for student loans, there's a little question mark that you can go and hit if you don't understand what it's asking, and it brings up a little page that says exactly what it's asking you for. You can click off that and keep going with your application. Having something like that directly on the page would be great and having other people when you call in or on a different website being able to explain that stuff to you would have been great as well. – EI

The length of wait time, maybe a bit more correspondence with how your application has been received, and how long they will take... Originally, they say it's supposed to be three to six months, but the first time it was about nine months, and I know it was during COVID, but I guess those things would go through a little bit faster, so that you didn't have to wait if your situation is severe for that long for you to be approved. You just don't know if they're just going to come back and say, "After six months, no, sorry, we need this much more information or no, it's not going to go through" ... – CPPD

I think what may really help on the online application is potential tutorials, right. Like some websites have kind of a drop-down bar and they kind of step by step was you through. Also, and many, many, many online sales kinds of websites do this where they have someone who asks, 'Do you need help?' on the bottom, and you kind of get that [snaps fingers] immediate kind of response, right, where you can just get instant access to help, right? And that, in my opinion, would save a lot of time and, like I said, time is very important for me. – EI

When it comes to how many hours you have accumulated, whether it's maternity or like if you're doing unemployment, whatever the situation. They're a little confusing and they change a lot. When I was going for maternity, I constantly had to keep checking to make sure that I had the right hours because they kept changing. One second, they were lower again, and then one second, they were higher, and I was not in a good position. So, that was really stressful for me. – EI

There was a suggestion that Service Canada could better leverage Google tools, to ensure that information on hours and phone numbers are up to date. Since for this participant, they were more likely to use information from Google than go to the official government website.

More proactive updates about the status of the participant’s application, whether more information is required, and when they can expect an answer would be appreciated. The lengthy – at times longer than initially communicated – wait time can create stress and anxiety as participants felt uncertain about their finances.

Improved searchability and/or a search bar on the Service Canada website was further suggested to make it easy to navigate and find specific information, such as their Record of Employment (ROE). A few participants described technical issues with the Canada.ca website being down, or compatibility issues with certain browsers.

There are actual forums that talks about the downtime of Canada.ca website. People constantly ask in groups, is the website down? There will be 100 thumbs up on that message. People agree to that, the website is down. That is what we are basically trying to explain here. In Facebook. – SIN

Many of the suggestions on service improvements were based on participants’ experiences of using online services and apps from other public and private sector organizations. The features they appreciated from others that Service Canada can learn from included: receiving notifications; being able to ‘track’ their application; and AI-driven searchable databases of information.

Okay, so an app. So, if you had an app and it gave you a notification and you hit on that and it told you, ‘Oh, you’re missing this, could you please submit it ASAP?’. I would do that. Because then, I look at those notifications and if there was a little app square that said, you know, ‘Service Canada’, I’d be like, ‘Oh, hello’. And I would be on that like that. [snaps fingers] – EI

Timer, right. So, if there was a timing to when you were going to get things. Like for instance, if I was to order a pizza or something like that on Uber, or Skip, it says, ‘your driver will be here in 30 minutes’, ‘Your driver will be here in 25 minutes’, ‘Your driver will be here...’. So, if you knew that, ‘Okay, I’m getting my payment on Friday’, right, then great, no problems. Or if you knew, and you said, ‘Well, why is the wait time one month?’, then maybe that would prompt you to kind of look into it, right? – EI

One thing would be, basically we are visiting the site to get information. What are all the modern technologies used by industry experts? If you look at Google, or if you go to any tech giant, they would have a cutting-edge technology in terms of sales tools, communication tools. They would have a proper pop-up, call to actions, and based on what you type in the chat, it would suggest you, since you typed this, perhaps this is the information you are looking for. It would suggest. Building a better bot, a better AI, having a better AI is what I recommend from Service Canada. – SIN

A knowledge base, and some people, even they find that as too complicated, and for them I know there should be a very easier process. If they answered too many questions, and they still cannot find the information they’re looking for, at that time, it can prompt them to talk with the real agent. That is the way to move forward. – SIN

14.4 Effectiveness of Problem Resolution

Several suggestions were made that could improve the effectiveness with which participants can address pain points they encounter during the application process and the overall client journey:

- Direct, live communication. Using mail to communicate with applicants about issues such as missing or incorrectly filled out paperwork made the process drawn out, lead to the participant having to deal with multiple representatives and, without a live person representative providing guidance, it left them vulnerable to making more mistakes. Instead, have a representative dedicated to helping to course correct, who calls them and helps to address the problems right away.
- Not having to call multiple times to seek resolution for the same issue.
- Not having to repeat the same information or retell one’s story about their case and the issue they are having.

- Having Service Canada representatives that are well trained, knowledgeable, and empowered to solve problems to minimize the need to transfer the client to another representative, service channel or department, thereby minimizing the need to retell their story multiple times.
- Various government departments or agencies should be able to communicate and resolve inconsistencies internally rather than directing the client to recontact the government to resolve the issue. For example, an EI participant noticed that Service Canada had an incorrect date of birth in the system, and despite that information being correct in their CRA account they had to take a day off work and present their documents in person at a Service Canada Centre. They were not provided with the alternate option of submitting scans of these documents digitally, to spare the hassle of interacting in person.
- Having a consistent level of training for representatives.
- Having outside accountability mechanisms, such as a phone number to provide feedback on representatives or experiences.

When they found a problem with my paperwork, instead of sending me, well, they could still send a letter saying, “We need this, however, we will have an agent call you,” a person who knows that kind of stuff that can walk me through and say, “This is exactly what we need,” to make it, instead of it stretching out months, they could have had it done within a week if they’d phoned me, and sat down and explained to me everything. This is why we’re doing this, this is what we exactly need, and then, we could have worked it out together between the two of us, here’s the problem, let’s fix it now, instead of going back to these different parties. It cost a lot of time and money, I’m sure, on their end as well. – CPPD

Somebody who is knowledgeable. All the staff were very friendly. They tried to be helpful. Unfortunately, when you're passed from department to department because people just don't know what's going on, it makes for a very difficult place. If they could just have a department dedicated just to this who is knowledgeable, and they can walk people through it, instead of months and months down the road, that would take a lot of the stress away from people who are trying to work through these things... – CPPD

Invitation to come in immediately to review information and come to a resolution right away, not having to be referred on. Someone who can be problem solver, instead of having to jump through many phone calls or emails. – Indigenous client, EI

I would have preferred an interdepartmental correction to take place where EI, and of course Canada Revenue, they both have my correct date of birth for them not to be able to update Service Canada was surprising, and they could have easily confirmed my correct date of birth. I was surprised there wasn't an option of scan in and upload these documents [Birth Certificate and Driver's Licence] to Service Canada. That could have saved me a day away from the office, that could have saved me having to travel to Regina, and of course my frustration and my experience there. So, you know, I'm very surprised that that option wasn't even on the table for this. – Indigenous client, EI

So, I'm an IT person by trade and kind of a systems analyst. And what I'm hearing is there's an inconsistency in the responses. So, they need to have a level of training and a level of effectiveness in their people so that the experience can be consistent. – CPP

14.5 Language Barriers

Several participants recommended that Service Canada representatives speak more clearly and slowly, avoiding the use of complex terms that may be difficult for some clients – this would be especially helpful for clients whose second language is English (e.g., ESL). In person/face-to-face interaction was preferred by some participants who identify as ESL, as they thought Service Canada representatives at Service Canada Centres would be more attentive and less rushed, compared to representatives at call centres. Other participants who had language barriers said their written English was better than their verbal and so they preferred text, live chat, or email communication rather than person-to-person service.

You can say my English not the best, so it's much easier for me when I'm in front of someone, and if I ask a question, they understand that I'm not understanding, and they do like an effort, and they explain it another way, like you are saying. By phone, people are kind of rushed. So, they don't take the time like you are taking now. – CPPD

14.6 Program-Specific Suggestions on Service Delivery

Note: program areas mostly consistent of seniors (CPP, OAS/GIS) are provided in Section 10 of this report.

EI participants suggested:

- Providing an easy-to-access explanation for each question – specifically, when completing the application online, having a little question mark next to each question which can be clicked directly on the page if the applicant does not understand what is being asked. They could then get clarity without leaving the page.
- Providing live chat support when applying online, that can be accessed without leaving the application page.
- Providing a summary of information required to complete the application, in advance, so applicants can avoid situations where they are partially done with the application only to realize they are missing something and cannot move forward. Suggestions included a downloadable/printable checklist, a short webinar or tutorial video.
- Expanding hours so clients who want to use the call centre in the evenings.
- Flexibility in how applications are reviewed and approved, based on the applicant's individual circumstance. For example, those applying because they are unable to work due to medical reasons may need more time to gather documents, and if they could get 'provisional approval' in the interim they would not be delayed in receiving the much-needed benefit payment.

CPPD participants suggested:

- Being able to write a narrative story of their disability, rather than answering in the current format, and having more space to fill out their responses.
- The option to answer questions verbally instead of writing them out.
- Clearer, better instructions on what is needed.
- Providing a help line or mental/emotional support for those receiving CPPD.

SIN participants suggested:

- A suggestion was made regarding naming conventions from different countries, that an example could be provided on the website so that those from countries where first, middle and last names are listed in different orders, could see how it should be done for a SIN application.
- Another improvement might be to issue tokens or tickets to those waiting in person at a Service Canada office for available slots, so they do not get turned away at the end of the day after waiting.
- Providing a checklist with information on arrival into Canada, of pertinent information they need to know.
- Better coordination and syncing between IRCC and ESDC to avoid any delays or to automatically extend SINs and work permits at the same time without having to apply for both separately.
- Understanding the differences in SIN numbers that start with the number 9.
- An online portal or app to upload documents and track progress on their application.
- Making the AI/chatbot more informative and "knowledge-based" and providing the option to request a live representative from the chatbot if needed.

14.7 The Ideal Service

Participants were also asked how they would capture an ideal service experience from the Government of Canada in one or two words. They often reiterated the points raised in the previous sections on service improvement and the key words used by participants to describe their ideal service experience are depicted in an illustration below.



The most frequent word choices were about timeliness, simplicity, and ease. The words used by participants to describe an ideal service experience suggested they were looking for a client journey that is fast and efficient, and an application process that is simple, clear, easy to understand and follow, or easy to undertake. Other words used by participants indicated they wanted reasonable wait times when using the phone and reasonable line-ups when visiting a Service Canada Centre in person (e.g., representatives being available when needed/easier access to representatives). Some participants used words describing qualities they wanted to see in service representatives: knowledgeable, compassionate, consistent, personable, dependable, and instilling confidence. Further, discussion of their recent experience with Service Canada representatives was respectful, and as such, no participant used the words “respect” or “respectful” in this exercise.

14.8 Out of Scope Program Concerns

In some instances, participants raised issues related to program policies which were outside of the scope of research which was focused on service delivery. These included:

- There were some general concerns about the EI program itself – that it is geared towards a 9-5 model of employment, one that does not reflect the current reality of the working world for many of the participants we spoke to. There was a sense that the program needs to adjust to a “post-COVID world” that reflect shifts in the makeup and nature of the modern workplace, such as more on-call or casual work, and different life stages. One

participant felt the government should better support the career transitions of Canadians. Making qualification criteria for EI more flexible and more reflective of the current reality, in which many employers, both during and after the pandemic have cut employee hours, making it challenging for some to accumulate the number of hours worked that are required for eligibility. Several suggested this could be achieved by reducing the number of hours required to apply for EI.

- Making the process and the requirements more adaptable to the various situations of applicants, and supportive of applicants going through a transition. For example, those leaving their current job to make a career change and start an apprenticeship currently cannot get EI support because the decision to leave the job was theirs (not their employers).
- A suggestion was made that for higher-earning individuals who wish to receive maternity benefits in future, they could have the option of being able to increase their contributions so that they can receive a higher benefit amount while on leave.

Appendix A: Screening Questionnaire

Introduction

Hello/Bonjour. Good morning/afternoon/evening, **[NAME OF POTENTIAL PARTICIPANT]**

My name is _____ and I am calling from Ipsos, a national market research organization.

[FOR USE IN BC, AB, SK, MB, ON]

Would you prefer to continue in English or French? **[CONTINUE IN LANGUAGE OF PREFERENCE OR ARRANGE CALL BACK IN OTHER LANGUAGE]**

[FOR USE IN QUEBEC/ATLANTIC CANADA]

Préférez-vous continuer en français ou en anglais? **[CONTINUE IN LANGUAGE OF PREFERENCE OR ARRANGE CALL BACK IN OTHER LANGUAGE]**

Please rest assured, we are not trying to market or sell you anything. We are following up from the survey you recently completed related to your service experience with the Government of Canada, specifically Employment and Social Development Canada – also known as Service Canada, as you indicated in the recent survey you completed that you were willing to be re-contacted for additional research.

In order to determine if you qualify, at this time I will need to take you through a description of the research, and ask you some questions that should take no more than 5-10 minutes. May I continue?

Yes - **CONTINUE**

No - **ARRANGE FOR A TIME TO CALL BACK**

If you wish to verify the validity of this study, please contact:

ESDC TO PLEASE PROVIDE A CONTACT

INTRODUCTION – READ TO EI, SIN, AND CPP (FOCUS GROUPS ONLY)

We are preparing to conduct a series of discussions for the Government of Canada, specifically Employment and Social Development Canada, and are calling to see if you are still interested in participating.

The discussions will be about how well the process of applying for a federal government program is working.

They would take place by logging onto an online focus group platform that is both audio and video enabled. Please note, you will not be able to participate through a tablet or smartphone; you will need access to a laptop or desktop computer.

Your participation is voluntary and should you agree to participate your identity will remain anonymous. Your participation in the research would be completely confidential.

As a gesture of gratitude for your participation, we would like to offer an honorarium of **\$100** for volunteering your time. The focus group lasts for approximately 90 minutes.

Would you be interested in participating in this online discussion which you would/could participate in from home and which will be held in early September?

Yes

No – **THANK AND TERMINATE**

INTRODUCTION – READ TO OAS/GIS ONLY (OPTION FOR EITHER FOCUS GROUPS, OR IN-DEPTH INTERVIEWS)

We are preparing to conduct a series of discussions on behalf the Government of Canada, specifically Employment and Social Development Canada, and are calling to see if you are still interested in participating.

The discussions will be about how well the process of applying for a federal government program is working. There are two options for you to participate in:

- The first option is an online focus group which would take place by logging onto a focus group platform that is both audio and video enabled. Please note, for this option, you would not be able to participate through a tablet or smartphone; you will need access to a laptop or desktop computer. The focus group lasts for approximately 90 minutes. As a gesture of gratitude for your participation, we would like to offer an honorarium of \$100 for volunteering your time.
- The second option is to participate in an in-depth interview via MS Teams, which is an online video meeting platform, or by phone using a teleconference line. This interview would last approximately 45 minutes. As a gesture of gratitude for your participation, we would like to offer an honourarium of \$85 for volunteering your time for this option.

Your participation is voluntary and should you agree to participate your identity will remain anonymous. Your participation in the research would be completely confidential.

Would you be interested in participating in this discussion which you would/could participate in from home, and which will be held in early September?

Yes – **IF YES, ASK: WOULD YOU PREFER TO PARTICIPATE IN A FOCUS GROUP OR IN-DEPTH INTERVIEW? FILL QUOTAS ACCORDINGLY**

No – **THANK AND TERMINATE**

INTRODUCTION – READ TO INDIGENOUS PARTICIPANTS (IN-DEPTH INTERVIEWS ONLY)

We are preparing to conduct a series of discussions on behalf the Government of Canada, specifically Employment and Social Development Canada, and are calling to see if you are still interested in participating.

The discussions will be about how well the process of applying for a federal government program is working. This discussion would take place in the form of an in-depth interview via MS Teams, which is an online video meeting platform, or by phone using a teleconference line. This interview will last approximately 45 minutes and your responses will be kept confidential. As a gesture of gratitude for your participation, we would like to offer an honourarium of \$85 for volunteering your time.

Your participation is voluntary and should you agree to participate your identity will remain anonymous. Your participation in the research would be completely confidential.

Would you be interested in participating in this discussion which you would/could participate in from home, and which will be held in early September?

Yes

No – **THANK AND TERMINATE**

AUDIENCE BREAKDOWN:

OVERALL MAXIMUM IS 112 PARTICIPANTS

Group 1 and 2 English EMPLOYMENT INSURANCE (EI): 8-10 clients recruited for 6-8 to show who experienced service delivery problems or who were not satisfied	Tuesday Sept 20, 2022 5:30 and 7:30pm ET
Group 3 and 4 English SIN: 8-10 clients recruited for 6-8 to show who experienced service delivery problems or who were not satisfied	Wednesday Sept 21, 2022 5:30 and 7:30pm ET
Group 5 English CPP <u>NOT</u> CPP-D: 8-10 clients recruited for 6-8 to show who experienced service delivery problems or who were not satisfied ***PLEASE ENSURE CPP-DISABILITY PARTICIPANTS ARE NOT INCLUDED, THESE SHOULD BE PENSION APPLICANTS PER Q10***	Thursday Sept 22, 5:30pm ET
Group 6 English OAS/GIS: 8-10 clients recruited for 6-8 to show who experienced service delivery problems or who were not satisfied	Thursday Sept 22, 7:30pm ET
Group 7 French EMPLOYMENT INSURANCE (EI): 8-10 clients recruited for 6-8 to show who experienced service delivery problems or who were not satisfied	TBC
Group 8 French SIN: 8-10 clients recruited for 6-8 to show who experienced service delivery problems or who were not satisfied	TBC
26 English IDIs: 10 Indigenous, 6 OAS/GIS, 10 CPP-D. Clients who experienced service delivery problems or who were not satisfied ***PLEASE ENSURE CPP-DISABILITY PARTICIPANTS IDENTIFY AS HAVING A DISABILITY PER Q3, AND HAVE APPLIED TO THE CPP-D PROGRAM PER Q10***	Starting w/o Sept 6, 2022 per moderator schedules
6 French IDIs: 2 Indigenous, 2 OAS/GIS, 2 CPP-D. Clients who experienced service delivery problems or who were not satisfied ***PLEASE ENSURE CPP-DISABILITY PARTICIPANTS IDENTIFY AS HAVING A DISABILITY PER Q3, AND HAVE APPLIED TO THE CPP-D PROGRAM PER Q10	TBC

THESE CLIENTS WILL BE PRE-IDENTIFIED AND SORTED AS OUTLINED ABOVE FROM THE QUANTITATIVE SURVEY. THE PURPOSE OF THIS SCREENER IS TO CONFIRM WHICH PROGRAM THEY APPLIED FOR, TO PROVIDE INFORMATION AND GAUGE INTEREST IN THE RESEARCH SESSIONS, AND TO CONFIRM THEIR COMMUNICATION ABILITIES FOR THE RESEARCH SESSIONS.

2. Standards Screeners

Now, I would like to ask you a few questions to see if you qualify to attend.

1. Please tell me if you identify as... **[READ LIST]**

- Male
- Female
- Non-binary
- Two-Spirit
- I prefer to label as _____ **(RECORD)**
- Other
- I prefer not to answer

2. Do you identify as First Nations, Métis or Inuit?

- First Nations
- Métis
- Inuit
- Other IF PARTICIPANT SAYS OTHER, ASK: If you are comfortable to do so, please tell me more about how you identify [RECORD].

(DO NOT READ) None of the above

IF YES TO FIRST NATIONS, METIS OR INUIT, RECRUIT FOR INDIGENOUS INTERVIEWS

3. Do you identify as a person with a disability?

- Yes - ASK Q4
- No - SKIP TO Q5

4. What type of disability do you have?

- Hearing
- Seeing
- Communicating
- Mobility (such as flexibility, dexterity, or pain)
- Cognitive (such as learning, developmental, or memory)
- Mental health-related
- Other

5. Do you or does anyone in your household work in any of the following areas? **[READ LIST]**

- An advertising agency
- A market research company
- The media, that is for TV, Radio or a newspaper
- Municipal, provincial, or federal government department or agency
- Service Canada or other federal government service delivery program

IF "YES" TO ANY - THANK AND TERMINATE

6. Have you ever attended a discussion group or a market research focus group?

- Yes
- No

NO MORE THAN THREE RECRUITS WITHIN EACH GROUP MAY SAY YES

IF Q2= YES, ASK Q4-5, ELSE SKIP TO Q6

7. How many focus groups have you attended in the past five years? **[RECORD]** _____

TERMINATE IF MORE THAN 5

8. Have you attended a discussion group or a market research focus group in the past six months?

- Yes
- No

IF "YES" - THANK AND TERMINATE

3. Study-Specific Screener

9. Could you please confirm for me which federal government program you recently applied to through ESDC or Service Canada? Tell me any and all that apply.

Employment Insurance

Canada Pension Plan – **ASK Q10**

Canada Pension Plan Disability Benefits – **ASK Q10**

Old Age Security

Guaranteed Income Supplement

Social Insurance Number

Don't know / Refused – TERMINATE

None of the above – TERMINATE

ASK THOSE WHO SAY CPP OR CPP-D IN Q9

10. I am going to read you a definition of CPP and CPP-D programs – could you confirm for me which one you

applied to?

Canada Pension Plan – which is for those eligible Canadians who are 60 years and older, that replaces part of your income when you retire.

Canada Pension Plan Disability, which is designed to provide partial income replacement to eligible CPP contributors who are under age 65 with a severe and prolonged disability.

PLEASE ENSURE THAT THOSE WHO ARE RECRUITED FOR CPP GROUPS ARE PENSIONERS AGED 60 AND OVER, AND THAT THOSE WHO ARE RECRUITED FOR CPP-D INTERVIEWS ARE THOSE 65 AND UNDER WITH A SEVERE AND PROLONGED DISABILITY.

11. Thinking about when you applied for [PROGRAM], did you contact Service Canada by any of the following methods...?

	Call a specialized [PROGRAM] Call Centre	Call 1 800 O-Canada	Complete a Service Request Form online to receive a call-back from a Service Canada representative (called eService Canada)	Call the Service Canada Outreach Support Centre (this is a phone number that would have been provided to you by an organization or someone in your community who provides services. The Outreach Support Centre is for individuals who are unable to access services online)	Go to a government office (e.g. Service Canada)
Employment Insurance (EI)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Canadian Pension Plan (CPP)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Canadian Pension Plan Disability Benefits (CPP-D)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Old Age Security Programs (OAS) and/or Guaranteed Income Supplement (GIS)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Social Insurance Number (SIN)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

4. Communication/Ability to Communicate

12. If you suddenly had a million dollars, what would you do with it?

[THE PURPOSE OF THE QUESTION IS TO TEST HOW ARTICULATE THE RESPONDENT IS IN EXPRESSING HIM/HER/THEMSELF.]

[INTERVIEWER: USE THIS QUESTION TO TEST HOW ARTICULATELY RESPONDENT EXPRESSES HIM/HER/THEMSELF. IF RESPONDENT IS INARTICULATE OR UNCOMMUNICATIVE, OR HAS MAJOR DIFFICULTY COMMUNICATING IN ENGLISH, THANK AND TERMINATE]

13. Do you feel comfortable using a computer to log into an online focus group platform without assistance?

- Yes
- No - **THANK AND TERMINATE FOR FOCUS GROUPS**

[INVITATION FOR SCREENED-IN PARTICIPANTS]

Wonderful, you qualify to participate in one of our discussion sessions.

[MESSAGE FOR ONLINE FOCUS GROUPS]

Are you available on **[DATE AND TIME]** to participate in a discussion using a computer in a safe quiet environment where you will not be overheard?

- Yes - **CONTINUE AND BOOK FOR ONLINE FOCUS GROUPS**
- No

You will be required to have access to a computer in a safe quiet environment where you will not be overheard. Please note, you will not be able to participate through a tablet or smartphone; you will need access to a laptop or desktop computer.

The discussion will take about 90 minutes and those who qualify and attend will receive an honorarium of **\$100** as a gesture of gratitude for volunteering their time to participate.

We are reserving this discussion time for you. So, if for any reason you cannot attend, please call: XXX-XXXX.

The focus group session will be recorded. This recording is being done to assist us with our report writing.

Do you agree to be recorded for research and reporting purposes only?

Yes

No – **READ RESPONDENT INFO BELOW AND ASK AGAIN.**

It is necessary for the research process for Ipsos to record the session as the researchers need this material to write the

report. The recordings will be destroyed once the final report has been submitted. Now that I've explained this, do I have your permission for recording?

Yes

No – THANK & TERMINATE

There also may be members of the staff from the Government of Canada that sponsored this research, as well as staff members from Ipsos observing the focus group. They are simply there to get a first-hand look at the research. This is standard focus group procedure.

For your reference, Ipsos' privacy policy is available at:

<https://www.ipsos.com/en-ca/about-us/privacy-data-protection>

We will be contacting you closer to the date and time of the sessions to confirm when they are taking place. We will be calling and/or sending you an email with this information. **[CONFIRM CONTACT INFO]**

[MESSAGE FOR MS TEAMS OR TELEPHONE IDI]

READ FOR MS TEAMS INTERVIEWS

You will be required to have access to a laptop or desk computer in a safe quiet environment where you will not be overheard.

READ FOR TELEPHONE INTERVIEWS:

You will be required to have access to a telephone in a safe quiet environment where you will not be overheard.

READ TO ALL INTERVIEW PARTICIPANTS

The discussion will take about 45 minutes and those who qualify, and attend will receive an honorarium of **\$85** as a gesture of gratitude for volunteering their time to participate.

We are reserving this discussion time for you. So, if for any reason you cannot attend, please call: XXX-XXXX.

The telephone session will be recorded. This recording is being done to assist us with our report writing.

Do you agree to be recorded for research and reporting purposes only?

Yes

No – READ RESPONDENT INFO BELOW AND ASK AGAIN.

It is necessary for the research process for Ipsos to record the session as the researchers need this material to write the report. The recordings will be destroyed once the final report has been submitted. Now that I've explained this, do I have your permission for recording?

Yes

No – THANK & TERMINATE

There also may be members of the staff from the Government of Canada that sponsored this research, as well as staff members from Ipsos observing the interview. They are simply there to get a first-hand look at the research. This is standard research procedure.

For your reference, Ipsos' privacy policy is available at:

<https://www.ipsos.com/en-ca/about-us/privacy-data-protection>

We will be contacting you closer to the date and time of the session to confirm what day and time is most convenient for you to take part. We will be calling and/or sending you an email to schedule this interview. **[CONFIRM CONTACT INFO]**

Appendix B: Discussion Guide

MODERATOR WELCOME

(5-10 MINUTES FOR INDIGENOUS INTERVIEWS)

- Welcome & thanks for attending
- Ipsos - research company and neutral third party
- Moderator to introduce themselves by their full name
- The role of the moderator is to ask questions, timekeeper, objective/no vested interest
- Anonymity of your participation - remarks are not attributed and your privacy will be protected, results are confidential and reported in aggregate
- Audio and recording for notetaking purposes; there are no observers for this session. Recordings will be destroyed after 12 months.
- Rules of engagement for participants - not expected to be experts, speak openly and frankly about opinions, no right or wrong answers.
- Open and respectful dialogue, don't all need to agree with each other
- Explain how platform works. Technical considerations – usually issues can be solved by hitting the “refresh” button or logging back out and back into the online platform
- This session is designed to be as accessible and inclusive as possible. The online portion is accessed through your web browser using standard HTML components. If needed, the interface can be easily enlarged using default zoom controls found within your browser. Ipsos has live technical support available throughout the group should you encounter any issues.
- IF REQUIRED BASED ON SCREENING QUESTION: Before we begin the discussion, we want to know if you can fully participate in the discussion. Could you confirm that everything is set up so you can fully participate?

For today's discussion:

- We are speaking to clients who are currently or have recently gone through the application process for a program through Service Canada. We would like:
 - To determine your needs and expectations around aspects of service delivery
 - To understand different aspects of service that are important to you in shaping your satisfaction with the service
 - To identify potential changes to service delivery that would improve your experience

Please introduce yourself:

- For this interview, I would like to make space for you to introduce yourselves as well and share what you feel, it is important for me to understand in your context.
- Name, family context, connection with community or ally.
- Anything else you would like to share about yourself, your identity, or your experience before we begin.

Please note, questions for the focus groups are closed-ended responses within the platform or open-ended discussions. For in-depth interviews, all questions will be asked as open-ended, and moderators will read the response options aloud.

SECTION 1: BEFORE THE APPLICATION (10 Minutes)

Written Question - Closed End

Question 1. You have been invited to participate in this discussion about your recent experience with Service Canada when you applied for [PROGRAM]. Thinking about when you applied for [PROGRAM], which of the following did you use to find out about [PROGRAM] **before** you applied TO FIND OUT OR GET INFORMATION?

Check all service options that you used before applying. **[MULTI-CHOICE - SELECT ALL THAT APPLY]**

- Go online to the government website
- Speak to a government representative on the phone (e.g., 1 800 O-Canada and/or a program call centre)
- Go to a government office (e.g., Service Canada)
- Communicate by mail with the government
- eService Canada** (this is a call-back service where a Service Canada representative calls you back within 2 business days after you complete a Service Request Form online).
- The Service Canada Outreach Support Centre** (this is a phone number that would have been provided to you by an organization or someone in your community who provides services. The Outreach Support Centre is for individuals who are unable to access services online.) If yes, probe: Where did you learn about the Support Centre Phone number (It is not widely published, and we want to understand how people are getting to it as it is a specialty line
- Referred by a community organization like a non-profit.
- Other (specify)** _____
- Discussion for Indigenous interviews:** Did you use/access community organizations or partners, such as the Indigenous Skills and Employment Training Program or a Friendship Centre?

Discussion:

- What worked well with the service options you used to find and/or get information about [PROGRAM]?
- What were some challenges with the service option you used to find out or get information? Did you experience difficulties?
 - PROBES: Was the information you received clear? If not, why not? Was it easy to understand?

What could Service Canada have done better to improve your experience of finding and/or getting information about [PROGRAM]? What are some changes they could make that would make it easier for you to find out or get information? For those of you who indicated that you were referred by a community organization like a non-profit, can you tell me what organization(s) referred you?

SECTION 2: DURING THE APPLICATION (25 MINUTES)

Written Question - Closed End

Question 2. Thinking about your application to [PROGRAM], identify the service option you used to complete and submit an application? **[SINGLE CHOICE - SELECT ONE]**

- a. I applied online from home from start to finish without any assistance
- b. I applied online with support by telephone from a specialized call centre for [INSERT PROGRAM]
- c. I applied online with support by telephone from 1 800 OCanada -

- d. I applied online with support from **eService Canada** (this is a call-back service where a Service Canada representative calls you back within 2 business days after you complete a Service Request Form online).
- e. I applied online with support by telephone from the Outreach support centre
- f. I applied by mail without assistance
- g. I applied by mail with support from Service Canada by telephone
- h. I started or attempted to apply online or by mail but finished in person at a Service Canada office
- i. I applied in person at a Service Canada Centre without trying any other service option first
- j. Other (specify) _____

Discussion Question

Question 3. For the option you chose in the previous question on the service option you used to complete and submit an application, **please tell me why you chose to apply using this method.**

As a reminder, here were the options: **[DISPLAY ONSCREEN]**

- a) I applied online from home from start to finish without any assistance
- b) I applied online with support by telephone from 1 800 O-Canada (1 800 O-Canada provides general information on Government of Canada programs including who can apply, how to apply and how to contact the program.)
- c) I applied online with support by telephone from a specialized call centre for [INSERT PROGRAM]
- d) I applied online with support from **eService Canada** (this is a call-back service where a Service Canada representative calls you back within 2 business days after you complete a Service Request Form online).
- e) I applied by mail without assistance
- f) I applied by mail with support from Service Canada by telephone
- g) I started or attempted to apply online or by mail but finished in person at a Service Canada office
- h) I applied in person at a Service Canada Centre without trying any other service option first
- i) Other (specify) _____

Discussion:

- What were the advantages of the application method you chose?
- What were some challenges with the service option you chose to complete and submit the application? What changes could be made specifically to the online application process to make it better/easier to apply?
- Are there any service options that you would like that are not currently available to you to assist with the application?

Written Question - Closed End

Question 4. Now, thinking about the application process, please tell me the ONE statement that best describes your experience **[SINGLE CHOICE - SELECT ONE]**

- a) The steps to apply were simple and clearly explained
 PROBE, especially for Indigenous interviews: To understand – was this due to Service Canada staff or tools or how the steps were explained by someone outside of Service Canada (e.g., community support person)

- b) The steps to apply were somewhat simple and somewhat clearly explained
- c) The steps to apply were challenging and not clearly explained

Discussion Question

Question 5. For the statement that you chose in the previous question, **please tell me the reason for your response.**

As a reminder, here are the options again [**DISPLAY ONSCREEN**].

- a) The steps to apply were simple and clearly explained
- b) The steps to apply were somewhat simple and somewhat clearly explained
- c) The steps to apply were challenging and not clearly explained

Discussion:

- Was there one or more step(s) in that was/were not clear or most challenging?
- Did you ask for help (in person), look for help (online), call 1 800 O-Canada, call program-specific specialized call centre?
- Did you experience problems using any of these service channels?
- What about when you needed help? When you needed help, did you experience problems getting help?
- What worked well?
- If you got help from Service Canada, is this what made it easier? What would have allowed you to easily complete the process on your own?
- What ONE CHANGE would have made the process of completing and submitting the application form easier?

Discussion Question

Question 6. Thinking about the process of completing and submitting the application form, which of the following changes would have improved your experience the most? Please tell me which one did you choose, and the reason for your response.

- a) Real-time support through online chat with a Service Canada representative
- b) Quicker to get assistance by phone
- c) Other - please specify

Discussion:

- ASK FOR EACH OPTION CHOSEN -- for those of you who chose (real time support, assistance when needed, assistance by phone) -- please tell me the reason for your response. For those who said Other, please tell me about what you mentioned and how it would improve your experience.
- What can Service Canada do to improve the experience of completing and submitting the application? What are some changes they could make that would make it easier for you?

SECTION 3: AFTER THE APPLICATION (10 MINUTES)

For the next set of questions, we'd like to understand what you did next, **after** you submitted your application but before receiving a decision.

Written Question - Closed End

Question 7. Did you follow-up on your application after you submitted it and before you received a decision? For example, did you follow-up to find out the status of your application, change your listed address?

Yes

No

ASK IF YES TO Q7

Question 8. To follow up on your application to [PROGRAM], did you use...? **[MULTI CHOICE - SELECT ALL THAT APPLY]**

- Call 1 800 OCanada
- Logged into my My Service Canada Account (MSCA)
- The program's specialized call centre.
- Go in person to a Service Canada office
- Other (specify) _____
- None of the above -- I did not follow up about my application

Discussion:

- What worked well? What did not work for you?
- Thinking about your experience in applying, is there anything that really frustrated you?
- What are some changes they could make that would make it easier for you to follow-up before a decision?
- If you used MSCA to follow-up on your application, did it work well? What did not work well on MSCA?
- If you did not use MSCA, did you know that this is available to you? If not, would this be of interest?

SECTION 4: MY SERVICE CANADA ACCOUNT (15 MINUTES OR LESS AS NEEDED)

NB: THIS SECTION IS ONLY TO BE ASKED TIME PERMITTING. THIS SECTION EXCLUDES SIN GROUP (THEY DO NOT USE MSCA); SKIP TO SIN-ONLY SECTION 4

Discussion Question

Question 9. **[On MSCA registration]** I would like to understand in greater detail your experience with the My Service Canada Account (MSCA).

[Employment Insurance group/IDIs]

To check the status of an application or payment online, clients use the EI Access Code they receive with their first benefit statement to register for a My Service Canada Account.

[Pensions group/IDIs]

To apply for Old Age Security (OAS) online or check the status of an application or payment, clients can set up a My Service Canada Account using their GCKey, banking information or provincial digital ID.

To apply for CPP online or check the status of an application clients must set up a My Service Canada Account using their GCKey, banking information or provincial digital ID.

[CPP-D IDIs]

To apply for Canada Pension Plan Disability online or check the status of an application clients must set up a My Service Canada Account using their GCKey, banking information or provincial digital ID.

Written Question - Closed End

Did you register to My Service Canada Account? **[SINGLE CHOICE - SELECT ONE]**

- a. Yes, I successfully received a Personal Access Code in the mail and registered to My Service Canada Account
- b. Yes, I successfully registered to My Service Canada Account using Verified.Me
- c. No, I did not attempt to register to My Service Canada Account
- d. I attempted to register to MSCA but did not complete the process

Discussion:

- IF YES... How would you describe the registration process? Easy or difficult? Why?
- IF NO... Why did you not register to MSCA? What were the reasons?
- If you attempted to and did not complete the registration, why not?

Written Question - Closed End

Question 10. **[New MSCA question: Awareness of Verified.Me.]**

Are you familiar with Verified.Me? **[SINGLE CHOICE - SELECT ONE]**

- a. Yes, clearly
- b. Yes, maybe
- c. No

Discussion:

- For those of you who are familiar with Verified.Me., what is your understanding of how it works?

Discussion Question

Question 11. Beginning in May 2021 clients now have a choice between registering to MSCA in real-time using Verified.Me or wait 5-10 business days to receive a Personal Access Code by mail. Verified.Me is an alternative identity verification process that allows you to register in real-time by using your online banking information.

Thinking about Verified.Me and registering in real-time, would you have preferred this option instead of waiting 5 to 10 days to receive a Personal Access Code to register? Please tell me the reason for your response.

Probe:

- Do you have confidence in the security of the online registration process of Verified.Me? Why?

Written Question - Closed End

Question 12. Thinking about MSCA overall, from registering and/or using MSCA, are you confident in the security measures put in place for MSCA to protect your personal information and prevent unauthorized access to your account?

[SELECT ONE - SINGLE CHOICE]

- a. Yes
- b. No

Discussion:

- IF YES... How would you describe the experience (regarding confidence)? If yes, what made you feel confident?
- IF NO... What can be improved? What added security measures would you like to see implemented?
- For improved security, MSCA uses multi-factor authentication where you can validate your access to your account by providing your phone number and receiving a security code by text message or by voice. Are you confident that your personal information is protected using this approach?

Discussion Question

Question 13. **[New question]** Leaving MSCA now, and speaking in general about security -- recently, there has been an increase in fraud and hacking of personal accounts for service interactions online, this includes breaches of bank accounts and other customer-related online accounts. Considering the increase in fraud and hacking of personal accounts, how secure do you feel about your information's protection on government programs websites?

Do you feel that the government is doing a better or worse job at protecting information compared to the private sector?

LISTEN FOR (do not prompt the participants):

- Recent bank account hacks that resulted in various potential impacts, such as:
 - frozen bank accounts
 - suspended payments
 - longer processing times / delays in obtaining a decision about an application
 - payments deposited in another account

IF THESE COME UP UNAIDED:

- How did you find out about this?
- How did it impact your perception of the program? How confident (or secure) do you feel now about sharing your information on government program sites?
- What's the best way to communicate to you about security breaches?
- Were you personally affected?

SECTION 4: (SIN PROGRAM ONLY) 15 Minutes

Discussion Question

Question 14. Earlier, some of you talked about applying online through a process called eSIN or in person for SIN. I would like to understand if any, by show of hands, applied for a SIN using both online and in person services?

IF YES, ASK PARTICIPANTS ONE-BY-ONE:

- Which one did you start with, online or in person? Why did you choose that channel (or some may have applied at the airport).
- Were you able to successfully complete the application on the first try? If yes, what went well? If not, at what point did you decide to try again later?
- Once you tried again, did you use a different mode of applying? For example, first tried to apply in person and then applied online, or first tried to apply online and then applied in person. Why did you use the different mode for applying? In the end, which mode got you what you needed? What made that mode more successful?
- Did you at any point reach out to others for help? (Service Canada, friends, family, community resources, etc.)

IF NO, ASK PARTICIPANTS:

- What do you think were the factors that made you successful in applying to SIN using just one channel?
- If you had to suggest to someone to go into an office or apply for their SIN online, which mode would you recommend? Why?

Probes:

- Helpful Service Canada agents / being walked through the process
- Having help from others (friends, family, community resources)
- Having applied in the past / being familiar with process (for seasonal workers)
- Online was very clear and straightforward
- In person was faster (NOTE FOR MODERATOR: Interviewer's Note: eSIN application decreased from 20 days to 10 days service delivery standard, communicated on website (January 4, 2022).

SECTION 5: SERVICE IMPROVEMENTS (15 MINUTES)

Before we wrap our session today, I would like to spend some time understanding how your service experience could be improved.

Discussion Question

Question 15. Thinking about your overall service experience, was there anything that could have been improved to make the experience better?

Probes:

- What would have worked better for you, aside from receiving benefits more quickly?
- Would your recommendation make the experience easier?
- Would your recommendation help you move more smoothly through the steps?
- Would your recommendation provide you with greater confidence that you are following the right steps?

Discussion Question

Question 16. **[New question]** What would capture in one or two words an ideal service experience from the Government of Canada? Please write one or two words below that would best capture an ideal service experience?

[OPEN TEXT BOX FIELD]

Discussion Question – ASK TIME PERMITTING AT MODERATOR’S DISCRETION

Question 17. Please tell me about other business services (if any) that you regularly use online. List any and all that you can think of. Are there any features of benefits from these that would be helpful for you when receiving services from Service Canada? Any examples can you think of from working with other companies online that Service Canada could implement to make the process easier and more engaging for you?

PROMPTS IF NEEDED: Banking, shopping, ordering food, ride sharing services, online learning/courses, personal/healthcare services, customer or client service

Probes:

- Would this feature or benefit resolve the issues, or help you overcome the barriers, that you experienced when receiving services from Service Canada?

Discussion Question – ASK WHENEVER MENTION OF SERVICE CANADA REPRESENTATIVE INTERACTION IS BROUGHT UP

Question 18. Did you feel that Service Canada representatives respected you and your time? What made you feel this way?

Discussion Question

Question 19. Sometimes people experience barriers to accessing government services and programs. A service barrier includes anything physical, architectural, technological or attitudinal, anything that is based on information or communications, or anything that is the result of a policy or a practice — that hinders the full and equal participation in society of persons with an impairment, including a physical, mental, intellectual, cognitive, learning, communication or sensory impairment or a functional limitation.

For those of you who experienced a service barrier in accessing the program that you applied to, what would have worked better in terms of providing better, more accessible service?

Prompts IF NEEDED:

- Application form was too long or complicated;
- Difficult to find out information/navigate the website;
- Unsure about acceptable file format to submit documents;
- no access to a personal computer;
- no access to the internet;
- do not own a smart phone;
- not living in close proximity to a Service Canada office; unable to visit a Service Canada office during business hours;
- having a disability;
- needing assistance from someone other than Service Canada staff (i.e. friend, family member, caregiver).

Discussion Question

Question 20. What one change, or final advice would you provide to Service Canada as they consider future service options? Is there anything else you want to tell us related to your experience with Service Canada that we haven't already asked you? Please be as detailed as possible in your response.

WRAP-UP AND FINAL QUESTIONS (5 MINUTES)

Moderator to check with backroom for final questions

Wrap and thank participants.