

2006 CPP Contributors Survey

April 2006

Submitted to Service Canada



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- Copies of the questionnaires (English and French)
- Copy of form used for language assessment
- Inserts mailed to CPP contributors (English and French)

EXECUTIVE SUMMARY

Phoenix SPI was commissioned by Service Canada to conduct a survey of Canada Pension Plan (CPP) contributors. The purpose was to assess awareness of Service Canada and recall of information sent to them in a recent mailout, as well as to explore related attitudes and behaviours. The survey was administered by phone to 822 contributors. The research was targeted to two age 'cohorts' as follows: cohort 1 = 59-60 year olds – 419 interviews and cohort 2 = 70-80 year olds – 401 interviews. Weights were applied to the data for both cohorts to ensure that the findings reflect the regional distribution of CPP contributors. Based on a sample of this size, the findings for each cohort can be considered to be accurate to within +/- 5%, 19 times out of 20. The fieldwork for this study was conducted March 9-31, 2006.

Familiarity with Service Canada and Canada Pension Plan

General awareness exceeds actual knowledge of Service Canada. Two-thirds (65%) of contributors aged 59-60 years know that there is a federal government department that has primary responsibility for providing services to Canadians. Among 70-80 year olds, substantially fewer (45%) were aware of Service Canada in a general sense. Despite moderate levels of general familiarity with the department, few were able to correctly identify Service Canada by name – 5% of the younger cohort and 2% of the oldest contributors. On an aided basis, slightly more, but still less than one in five, claimed to be *vaguely* or *definitely* aware of Service Canada (18% of 59-60 year olds, 13% of 70-80 year olds). Those aware of Service Canada were most likely to point to government mailings and the general media as the main ways they first heard about the department. For the younger contributors, media (26%) led the way, followed by government mailings (17%). The reverse was the case among 70-80 year olds, where 26% cited a government mailing, followed closely by the media at 22%.

Contributors tended to express low-to-moderate levels of familiarity with the CPP, and age appears to have an effect on perceived knowledge. While just over half of the younger cohort think they know a great deal (3%) or moderate amount (53%) about CPP, considerably fewer 70-80 year olds claimed this same level of knowledge (3% know a great deal, 33% a moderate amount). Age-related differences are not surprising given that the target audience for the 70-80 year olds was contributors who had not applied to receive their CPP benefits despite being eligible to do so.

Pension-Related Interactions With Federal Government

Younger contributors were more likely to have contacted or obtained information from the federal government about the CPP or other retirement pensions. While a strong minority of 59-60 year olds (43%) had pension-related interactions with the government during the previous 2-3 years, only 26% of older contributors reported having had contact or obtained information during the previous 5-10 years. As might be expected, for both age cohorts, contact with the government revolved primarily around the CPP. The top reasons for contact among both age groups were to obtain information about CPP benefits (42% of 59-

60 year olds vs. 35% of 70-80 year olds) and to apply to receive CPP benefits (35% of younger contributors vs. 23% of the older ones).

Turning to service channel preferences, among the younger cohort, phone (59%) and Internet (41%) were the main channels used by those who had contact with the federal government. In terms of frequency of use, the same two service channels were used most often by 59-60 year olds. In total, 56% used the phone at least twice (35% twice, 21% three times or more), while a virtually identical proportion (55%) accessed the Internet at least twice (35% twice, 20% three times or more). Among the older contributors who had had contact with the government, phone (53%) was the top service channel used, followed by use of mail or fax (37%) and in-person visits to government offices (24%). Unlike the younger cohort, older respondents were much less likely to have used the Internet (15%).

Awareness & Recall of Mailout Packages

Awareness of the Statement of Contributions (SOC) was much higher (85%) than recall of the information insert (41%) among 59-60 year olds. Those who did recall the government mailing were likely to have read the material. Three-quarters said they read the SOC – 72% read and filed it and 3% read and threw it away. Turning to the insert, 51% read and filed it, 7% read it and then threw it away, and 2% read but did not file or throw away the insert.

Contributors aged 70-80 years had only moderate recall of the mailout package and limited awareness of the insert. Just over half (54%) recalled receiving the CPP information package, but only one in five (21%) were aware of the actual insert. Despite this low level of familiarity, 67% of these contributors were aware of their eligibility to receive a CPP pension. Clearly, federal government mailings are not their only source of information for these matters. In addition, a strong minority (39%) of those who recalled the package read and filed it, while an additional 26% kept the information, but had not read it. Among those who recalled the insert, approximately half read the information – 35% read and filed it, 12% read and threw it away, and 4% read, but had not filed the material. Most of the rest of these contributors (36%) had not read the insert but did keep it.

Internet Usage and Service Canada Website

The likelihood of using the Internet declines with age. Fully 61% of the younger cohort said they personally use the Internet, while only 32% of the older contributors go online. Regardless of age, contributors who use the Internet were similarly likely to access it daily – 57% of the younger group and 54% of older respondents. The main reasons offered by the younger contributors for not using the Internet related to issues of accessibility – lack of a computer (38%), money (8%), or Internet access (5%).

Among 59-60 year olds, more than one-third (36%) of Internet users who recalled the insert said they visited the Service Canada website as a result of receiving this information. The majority of those who did not visit do intend to check out the site or use the online services in the future – 45% plan to *definitely* visit, while 14% said they *might* do so. While on the website, slightly more than half (56%) of all those who visited were able to find everything they looked for or complete every task they tried to do relating to the CPP.

Most of the rest were able to find or do *some* of what they wanted. Satisfaction with the online services, moreover, was relatively widespread. In total, 60% of surveyed contributors who visited the Service Canada website expressed satisfaction with the services, with 30% saying they were *very* satisfied.

Older Contributors: Issues Related to Applying for CPP Retirement Pension

Most 70-80 year old contributors plan to (56%) or have already (14%) applied for the CPP retirement pension. The main reasons offered to explain why some people had not applied related to a perceived lack of need, either the belief that benefits would be marginal (14%) or that they do not need assistance (10%). Note that among those who do not intend to apply for CPP, the top reason offered to explain their decision was the perception that the benefits would be marginal. In addition to these beliefs, there are numerous perceived barriers that may prevent contributors from applying for the CPP. Fully 41% thought they were not eligible, while 36% were not aware of their eligibility, 33% did not know how to apply, and 30% felt the pension would not be large enough to make it worthwhile applying. These types of barriers perhaps are not unexpected given that well over half of these contributors claimed to know very little (43%) or nothing at all (18%) about the pension program.

For the 70-80 year old cohort, interviewers were asked to assess the language comprehension ability (i.e. able to communicate in English or French) of all potential respondents using a 3-point scale. Almost half (44%) of the people contacted had at least moderate difficulty communicating. Moreover, these people were less likely to have completed the survey. This suggests that the survey data likely understates the importance of language or comprehension difficulties as a potential reason why some contributors have not applied for their CPP retirement pension.

Younger Contributors: Use of Service Canada Online Services

Awareness and use of Service Canada's online services is moderate-to-low among 59-60 year old contributors. The only service that a majority were aware of was the ability to request a SOC (52%). Following this, the services with the greatest awareness were the ability to submit a CPP application (40%) and to download or print forms or publications (36%). Underscoring this moderate-to-limited awareness, relatively few have used these online services, either personally or via an intermediary. For only three services did combined usage (personal and through third parties) reach double digits – requesting a SOC (14%), downloading and printing forms and publications (14%), and applying for CPP (12%). Combined usage for all other services was in the 3-6% range. In addition, the vast majority of contributors (94%) had not tried to obtain a Personal Access Code to access CPP online services.

Despite low levels of current usage, when looking ahead more than half felt they would be at least moderately likely to use most of the CPP online services in the future, ranging from 54-59% depending on the particular service. Applying for benefits and using the CRIC topped the list, followed by requesting a SOC, obtaining Tax Information Slips, and

downloading or printing forms or a SOC. For all of these services, moreover, contributors were more likely to say they would be *very* not *moderately* likely to use them in future.

While contributors feel that they will likely use most of the online services in the future, there appears to be a reluctance among many (37%) to apply for CPP benefits online. And those who do not intend to apply for their pension online offered a variety of reasons that tended to parallel those given to explain lack of Internet use. Having no computer was the reason pointed to most often (21%), while other reasons focused on resources or abilities and included lack of computer literacy (8%), Internet access (3%), and the perception that it will be difficult (3%). In addition, when asked in an open-ended manner to identify what would motivate them to apply for CPP online, the single greatest proportion (42%) of contributors who had not already applied for their pension said that *nothing* would motivate them to apply online for these benefits. Beyond concerns related to access, others explained that they would probably use the service if no other methods available (9%) or if they needed a fast response (4%). This includes those who mean that no motivation is needed (and that they would simply do this), as well as others who mean that no motivation would be sufficient to encourage them to do this.

Younger Contributors: Barriers & Facilitators

Turning the focus away from the application process specifically to CPP online services in general, there appear to be few significant barriers impeding use. In fact, the single greatest proportion (32%) said there are no barriers preventing use of such services. When asked to rate the importance of various reasons why they might not use the CPP online services, the majority did not consider the following to be obstacles – cost issues (70%), lack of technology (58%), lack of Internet skills (56%), and lack of understanding of the benefits of using the online services (52%). Respondents were more divided in their assessments of the importance of security/privacy concerns (48% a barrier vs. 35% not a barrier) and lack of interest (49% not a barrier vs. 30% a barrier).

Turning to motivators, slightly less than three-quarters (71%) think that the identification of other pension benefits when applying for CPP would encourage them to use the service, with over half (58%) describing this as *very* important. Two-thirds (67%) felt that being able to talk to government employees while doing transactions over the Internet would be an important motivating factor, while 64% felt this way about guaranteed faster processing times for online transactions. Just over half felt that being able to access online services at a government office would encourage them to use the online services.

SOMMAIRE

Service Canada a retenu les services de Phoenix SPI pour réaliser un sondage auprès des cotisants du Régime de pensions du Canada (RPC). L'objectif était d'évaluer leur connaissance de Service Canada, de vérifier s'ils se souvenaient des renseignements qui leur avaient été envoyés par la poste peu de temps auparavant et de recueillir des données sur leurs attitudes et comportements. Nous avons interrogé, par téléphone, 822 cotisants. L'étude ciblait deux cohortes d'âge : la première était constituée des cotisants de 59 et 60 ans (419 entrevues) et l'autre, de cotisants de 70 à 80 ans (401 entrevues). Les données obtenues sur les deux cohortes ont été pondérées en fonction de la répartition régionale des cotisants. Les résultats obtenus d'échantillons de cette taille comportent un degré de précision de plus ou moins 5 %, 19 fois sur 20 (pour chaque cohorte). La cueillette des données a eu lieu du 9 au 31 mars 2006.

Connaissance de Service Canada et du Régime de pensions du Canada

Le nombre de cotisants qui connaissaient l'existence d'un ministère comme Service Canada était plus grand que le nombre de ceux disant connaître le ministère lui-même. Les deux tiers (65 %) des cotisants âgés de 59 ou 60 ans savaient qu'un des ministères du gouvernement du Canada avait pour principale fonction d'offrir des services aux Canadiens. Chez les 70-80 ans, beaucoup moins de cotisants (45 %) étaient au courant qu'un tel ministère existait. Malgré qu'une bonne part des répondants aient été au courant d'un tel ministère, peu ont été capables de le nommer correctement : seulement 5 % des membres de la plus jeune cohorte et 2 % des cotisants plus âgés l'ont fait. Avec de l'aide, un nombre légèrement plus élevé, mais représentant quand même moins d'un répondant sur cinq, ont dit avoir *vaguement* ou *certainement* entendu parler de Service Canada (18 % des 59-60 ans et 13 % des 70-80 ans). Ceux qui étaient au courant de Service Canada ont dit avoir appris son existence dans un envoi postal du gouvernement ou dans les médias, principalement. Chez les plus jeunes, on avait d'abord entendu parler de ce ministère dans les médias (26 %); suivaient ensuite les envois postaux du gouvernement (17 %). L'inverse était vrai chez les 70-80 ans, où les envois postaux du gouvernement ont été mentionnés par 26 % des cotisants, suivis de près par les médias, à 22 %.

Les cotisants ont dit connaître peu ou bien le RPC et cette connaissance semblait varier avec l'âge : un peu plus de la moitié des répondants de la plus jeune cohorte ont dit connaître le RPC très bien (3 %) ou bien (53 %), alors qu'un nombre beaucoup moins grand de cotisants âgés de 70 à 80 ans ont affirmé avoir ce même degré de connaissance (3 % ont indiqué qu'ils le connaissaient très bien et 33 % ont dit qu'ils le connaissaient bien). Ces différences liées à l'âge étaient plutôt prévisibles étant donné que les personnes ciblées, chez les 70-80 ans, étaient des cotisants n'ayant pas demandé à recevoir des prestations du RPC malgré leur admissibilité.

Interactions avec le gouvernement fédéral concernant le régime de pensions

Les plus jeunes cotisants étaient plus nombreux à avoir déjà communiqué avec le gouvernement du Canada ou à avoir obtenu de celui-ci des renseignements à propos du

RPC ou d'autres régimes de retraite. Alors qu'une forte minorité de 59-60 ans (43 %) avaient communiqué avec le gouvernement fédéral concernant le régime de pensions au cours des derniers 2 ou 3 ans, seulement 26 % des cotisants plus âgés ont indiqué avoir communiqué avec le gouvernement du Canada ou avoir obtenu de celui-ci des renseignements au cours des derniers 5 à 10 ans. Chez les deux cohortes, on ne s'étonnera pas d'apprendre que les communications avec le gouvernement portaient principalement sur le RPC. Dans les deux groupes, on a surtout communiqué avec le gouvernement pour obtenir des renseignements sur les prestations du RPC (42 % des 59-60 ans et 35 % des 70-80 ans) et pour faire une demande de pension de retraite du RPC (35 % des plus jeunes cotisants et 23 % des plus âgés).

Quant aux moyens de communication utilisés par ceux qui ont communiqué avec le gouvernement fédéral, les membres de la plus jeune cohorte ont principalement utilisé le téléphone (59 %) et Internet (41 %). En ce qui a trait à la fréquence d'utilisation, ces deux moyens de communication ont été le plus souvent utilisés par les 59-60 ans. Au total, 56 % de ces répondants ont dit avoir utilisé le téléphone au moins deux fois (35 % l'ont utilisé deux fois et 21 %, trois fois ou plus) et un nombre presque identique (55 %) ont eu recours à Internet au moins deux fois (35 % y ont eu recours deux fois et 20 %, trois fois ou plus). Les membres de la cohorte plus âgée ont surtout utilisé le téléphone pour communiquer avec le gouvernement (53 %); suivent ensuite la poste et le télécopieur (37 %) et les visites à un bureau du gouvernement (24 %). Les cotisants plus âgés ont été beaucoup moins nombreux (15 %) que les plus jeunes à utiliser Internet.

Rappel des documents envoyés par la poste

Les cotisants de 59 ou 60 ans se souvenaient beaucoup plus de *l'État de compte du cotisant* (85 %) que de l'encart d'information (41 %). Ceux qui se rappelaient avoir reçu ces documents du gouvernement les avaient généralement lus. Les trois quarts des cotisants ont dit avoir lu *l'État de compte* : 72 % ont dit l'avoir lu et classé dans leurs dossiers et 3 % ont rapporté l'avoir lu et jeté. Pour ce qui est de l'encart, 51 % ont dit l'avoir lu et classé, 7 % ont rapporté l'avoir lu et jeté et 2 % ont indiqué l'avoir lu mais ne pas l'avoir classé ni jeté.

Les cotisants âgés de 70 à 80 ans étaient sensiblement moins nombreux à se souvenir de l'envoi postal et peu se rappelaient avoir vu l'encart d'information. Un peu plus de la moitié de ces cotisants (54 %) se rappelaient avoir reçu les documents relatifs au RPC mais seulement un répondant sur cinq (21 %) se souvenait de l'encart. Malgré le souvenir relativement vague qu'ils avaient de ces documents, 67 % de ces cotisants étaient au courant de leur admissibilité aux prestations du RPC. De toute évidence, les documents gouvernementaux reçus par la poste ne constituent pas leur unique source de renseignements à cet égard. Une forte minorité (39 %) de répondants disant avoir souvenir de ces documents ont rapporté les avoir lus et classés et 26 % ont indiqué avoir conservé ces documents sans les lire. Parmi ceux qui se souvenaient de l'encart d'information, environ la moitié ont indiqué l'avoir lu : 35 % ont dit l'avoir lu et classé dans leurs dossiers, 12 % ont rapporté l'avoir lu et jeté et 4 % ont indiqué l'avoir lu mais ne pas l'avoir classé. La plupart des autres cotisants de ce groupe (36 %) ont dit ne pas avoir lu l'encart mais l'avoir conservé.

Utilisation d'Internet et du site Web de Service Canada

La probabilité qu'un cotisant utilise Internet diminue avec l'âge. Pas moins de 61 % des membres de la plus jeune cohorte ont rapporté utiliser Internet personnellement alors que seulement 32 % des cotisants plus âgés ont dit y avoir recours. Quelle que soit la catégorie d'âge à laquelle ils appartenaient, les utilisateurs d'Internet étaient presque aussi nombreux à l'utiliser de façon quotidienne : 57 % des plus jeunes cotisants et 54 % des répondants plus âgés. Les principales raisons évoquées par les membres de la plus jeune cohorte n'utilisant pas Internet touchent l'accessibilité. On n'utilise pas Internet faute d'ordinateur (38 %), en raison des coûts (8 %) ou faute d'accès à Internet (5 %).

Chez les 59-60 ans, plus du tiers (36 %) des utilisateurs d'Internet se souvenant de l'encart d'information ont dit avoir visité le site Web de Service Canada après avoir reçu celui-ci. La majorité de ceux qui ne l'avaient pas visité ont indiqué avoir l'intention de le faire tôt ou tard pour connaître ou utiliser les services en ligne : 45 % des cotisants ont dit qu'ils visiteraient *certainement* le site et 14 %, qu'ils le feraient *possiblement*. Un peu plus de la moitié (56 %) des visiteurs ont pu trouver, dans le site Web, tout ce qu'ils cherchaient ou effectuer toutes les tâches qu'ils voulaient faire relativement au RPC. La plupart des autres visiteurs sont arrivés à trouver *une partie* de ce qu'ils cherchaient ou à faire *certaines* des tâches qu'ils voulaient effectuer. Les cotisants étaient généralement satisfaits des services offerts en ligne. Au total, 60 % des cotisants interrogés, ayant visité le site Web de Service Canada, se sont montrés satisfaits des services offerts, 30 % se disant même *très* satisfaits.

Enjeux relatifs à la demande de prestations de retraite du RPC chez les cotisants plus âgés

La plupart des cotisants âgés de 70 à 80 ans ont dit avoir l'intention de demander la pension de retraite du RPC (56 %) ou l'avoir déjà fait (14 %). Le plus souvent, ceux qui n'avaient pas demandé la pension de retraite du RPC estimaient ne pas en avoir besoin : certains étaient d'avis que les prestations seraient minimales (14 %) et d'autres ont indiqué ne pas avoir besoin de cette aide financière (10 %). Notons que les cotisants n'ayant pas l'intention de demander la pension de retraite du RPC ne prévoyaient pas le faire en raison, surtout, des prestations trop minimales qu'ils prévoyaient toucher. En plus de ces perceptions, nous avons relevé quelques obstacles empêchant les cotisants de demander cette pension de retraite : 41 % des cotisants interrogés croyaient ne pas y être admissibles, 36 % ne savaient pas qu'ils étaient admissibles à cette pension, 33 % ne savaient pas comment en faire la demande et 30 % pensaient que les prestations seraient si minimales qu'il ne valait pas la peine d'en faire la demande. Ces genres d'obstacles n'étonneront sans doute personne étant donné que plus de la moitié de ces cotisants ont indiqué connaître peu (43 %) ou ne pas connaître du tout (18 %) le RPC.

Nous avons demandé aux intervieweurs d'évaluer la compréhension de la langue (habileté à communiquer en français ou en anglais) de tous les répondants potentiels de la cohorte des 70-80 ans, à l'aide d'une échelle de 1 à 3. Près de la moitié (44 %) des personnes avec qui nous avons communiqué avaient au moins une certaine difficulté à communiquer en français ou en anglais. D'ailleurs, ces personnes ont été moins nombreuses à participer au sondage. De tels faits suggèrent que les données obtenues ne reflètent probablement pas,

dans sa juste mesure, l'importance des problèmes de langue pour expliquer pourquoi, peut-être, certains cotisants n'avaient pas demandé la pension de retraite du RPC.

Utilisation des services en ligne de Service Canada chez les cotisants plus jeunes

Le nombre de cotisants de 59 ans ou 60 ans connaissant et utilisant les services en ligne de Service Canada est plus ou moins élevé (allant de faible à moyen), selon le service. Le seul service dont une majorité était au courant est celui permettant de demander un *État de compte* (52 %). Les autres services les plus connus étaient celui permettant de demander la pension de retraite du RPC (40 %) et celui offrant la possibilité de télécharger et d'imprimer des formulaires ou des publications (36 %). Autre résultat démontrant leur connaissance plutôt faible des services en ligne : peu de cotisants ont dit les avoir utilisés, soit personnellement, soit par l'intermédiaire d'une autre personne. On n'arrive à des nombres binaires qu'en combinant les données relativement à l'utilisateur (services utilisés personnellement et par l'entremise d'un tiers) et ce, pour trois des services présentés : demander un *État de compte* (14 %), télécharger et imprimer formulaires et publications (14 %) et présenter une demande au RPC (12 %). La combinaison de ces données, pour les autres services, ne produit que des résultats variant de 3 % à 6 %. De plus, la vaste majorité des cotisants (94 %) ont dit n'avoir jamais cherché à obtenir un code d'accès personnel pour pouvoir utiliser certains services en ligne du RPC.

Malgré une faible utilisation des services en ligne, plus de la moitié des cotisants interrogés se sont montrés au moins assez intéressés à utiliser la plupart des services en ligne du RPC, à l'avenir (54 % à 59 %, selon le service). Les services qui ont suscité le plus grand intérêt : celui permettant de demander la pension de retraite du RPC et celui offrant la possibilité de calculer le revenu de retraite (CRRC). Suivent ensuite le service permettant de demander un *État de compte*, celui permettant de visionner et d'imprimer les feuillets de renseignements fiscaux et celui offrant la possibilité de télécharger ou d'imprimer des formulaires ou un *État de compte*. Une majorité de cotisants ont indiqué qu'il était non seulement *assez* probable mais *très* probable qu'ils aient recours à ces services à l'avenir.

Bien que les cotisants pensaient qu'ils utiliseraient probablement la plupart des services en ligne à l'avenir, plusieurs semblaient réticents à demander la pension de retraite du RPC en ligne (37 %). Ceux qui ont dit ne pas avoir l'intention de faire une telle demande en ligne ont fourni plusieurs explications qui ressemblaient à celles données pour expliquer une faible utilisation d'Internet. La raison mentionnée le plus souvent : on n'a pas d'ordinateur (21 %). Les autres raisons touchaient des questions de ressources ou d'habiletés : on ne sait pas utiliser un ordinateur (8 %), on n'a pas accès à Internet (3 %) et l'on croit que la tâche sera difficile (3 %). De plus, quand nous avons demandé aux cotisants, dans une question ouverte, ce qui les inciterait à demander une pension de retraite du RPC en ligne, la plus importante proportion de répondants (42 %) qui n'en avaient pas déjà fait la demande ont répondu que *rien* ne les inciterait à faire une telle demande en ligne. Mis à part les raisons liées à l'accès, certains cotisants ont indiqué qu'ils auraient probablement recours au service en ligne si aucun autre moyen ne leur était offert (9 %) ou s'ils souhaitaient obtenir une réponse rapide (4 %). Il était question ici, des répondants disant n'avoir besoin d'aucun encouragement (ils avaient l'intention d'utiliser le service) et de

ceux pour qui rien ne les inciterait à utiliser le service (aucune intention d'utiliser le service).

Obstacles et facteurs incitatifs chez les cotisants plus jeunes

Si nous mettons de côté le processus de demande lui-même et si nous nous penchons vers les services en ligne du RPC, en général, les résultats révèlent peu d'obstacles d'importance empêchant les cotisants d'y avoir recours. En effet, la plus importante proportion de répondants (32 %) ont indiqué qu'aucun obstacle ne les empêchait d'utiliser les services en ligne. Invités à évaluer l'importance de diverses raisons pouvant expliquer pourquoi ils n'utilisaient pas les services en ligne du RPC, la majorité des cotisants ont indiqué que les points suivants ne constituaient aucunement des obstacles pour eux : les coûts (70 %), l'accès à la technologie nécessaire (58 %), les habiletés nécessaires pour utiliser Internet (56 %) et leur compréhension des avantages à utiliser des services en ligne (52 %). Les répondants se sont montrés plus divisés dans leur évaluation de l'importance des facteurs suivants : leurs préoccupations concernant la sécurité ou la confidentialité des renseignements (48 % des cotisants étaient d'avis que ces préoccupations constituaient un obstacle et 35 % étaient de l'avis contraire) et leur manque d'intérêt (49 % y voyaient un obstacle et 30 % n'étaient pas de cet avis).

Passons maintenant aux moyens que le gouvernement pourrait prendre pour inciter les gens à utiliser les services en ligne. Un peu moins des trois quarts (71 %) des cotisants interrogés ont indiqué qu'ils seraient plus susceptibles d'utiliser le service en ligne permettant de demander la pension de retraite du RPC si, au moment de le faire, on les avisait de leur admissibilité à d'autres régimes de retraite. Plus de la moitié d'entre eux considéraient même *très* important un tel moyen (58 %). Les deux tiers (67 %) des cotisants interrogés étaient d'avis que le fait de pouvoir, au besoin, parler à un employé du gouvernement en effectuant leurs transactions par Internet constituerait un incitatif important et 64 % des cotisants ont indiqué que l'assurance d'un traitement plus rapide des transactions effectuées en ligne aurait, elle aussi, un effet incitatif important. Un peu plus de la moitié des répondants ont indiqué qu'ils seraient plus susceptibles d'utiliser les services en ligne s'ils pouvaient y accéder dans les bureaux du gouvernement.

INTRODUCTION

Service Canada commissioned Phoenix Strategic Perspectives Inc. to conduct a survey of Canada Pension Plan (CPP) contributors. The purpose was to assess awareness of Service Canada and recall of information sent to them in a recent mailout, as well as to explore related attitudes and behaviours.

Background and Objectives

Launched in September 2005, Service Canada aims to transform the way the Government of Canada does business by: 1) providing a single service experience to citizens, 2) delivering a broad set of integrated cross-government services, and 3) fundamentally transforming the way Canadians are served through seamless citizen-centred service offerings.

A number of CPP Statement of Contributions (SOC) mailings have been undertaken to CPP contributors since 1985 and more are planned for the future. To raise awareness of Service Canada and its service channels, two information inserts were developed for use in this year's 2005-2006 Statement of Contributions (SOC) mailings to CPP contributors. The insert was sent to CPP contributors along with a Statement of Contributions (SOC), a letter informing clients of Service Canada benefits/services, and in some cases a CPP Retirement Application. This year's mailing were completed by the end of January, 2006.

Service Canada wanted to conduct a survey of CPP contributors to whom they mailed SOC's this year to assess recall of the information inserts, awareness of Service Canada, and to explore CPP contributors' interest in/intention to apply for their benefits using the Internet. Service Canada wanted to better understand what would encourage or motivate clients, in this case CPP contributors, to consider conducting their transactions online. In addition, some CPP contributors that are eligible to receive CPP retirement benefits have not applied for such benefits. Service Canada wanted to better understand the reasons why potential beneficiaries do not apply for benefits that they are entitled to.

To this end, Service Canada wanted to explore client perceptions regarding these and other CPP service delivery issues. There were two target audiences for this research – CPP contributors in the following age groups:

- 59 to 60 year olds; and
- 70 to 80 year olds.

Different objectives were pursued with each of these target groups. For the 59-60 year olds, the main purpose of the study was to better understand their attitudes and behaviours toward CPP online services, and in particular their interest in applying for retirement benefits online. More specifically, this research was designed to assess:

- Current behaviour related to service delivery (e.g. mix of service channels used and role of Internet as a service delivery option)
- Recall of the Service Canada mailout information, including what they did with it

- Awareness of Service Canada
- Intention or willingness to apply for their benefits online, as well as conduct other CPP-related transactions online (e.g. check/validate personal information), and
- Whether the client visited the Service Canada site as a result of receiving the mailout material, and if so, whether they found the site to be user-friendly, and whether they applied for a Personal Access Code.

The 70-80 year olds were CPP contributors who are eligible to receive CPP benefits, but who had not applied for benefits. In the mailing, they received an information letter, CPP application form, and an insert. The main purpose of this part of the study was to better understand why people who are eligible to receive CPP benefits do not apply for benefits. More specifically, this research was designed to assess:

- Recall of the Service Canada mailout information, including what they did with it
- Awareness of Service Canada, and
- Reasons why respondents have not applied for CPP retirement benefits.

The research findings will be used to support the development and implementation of related communication strategies and initiatives.

Research Design

A telephone survey was undertaken with CPP contributors across Canada. The following specifications applied to this study:

- The survey was conducted with 820 CPP contributors: 419 of the younger cohort (59 to 60 year olds) and 401 of the older cohort (70 to 80 year olds). Interviews were undertaken in proportion to the actual regional distribution of contributors. Based on a sample of this size, the findings for each cohort can be considered to be accurate to within +/- 5%, 19 times out of 20.
- Two similar, but different questionnaires were used – one for each age cohort. The questionnaire for the 59-60 year old cohort was based on one used in 2005, with modifications made to reflect new priorities.
- The phone interviews for the 59-60 year old cohort averaged 16 minutes in length, while the interviews for the 70-80 year old cohort averaged 11 minutes.
- The sample was drawn by Service Canada from its database of CPP contributors. While everyone on each of the two lists provided by Service Canada were supposed to be in the appropriate age range for the surveys (i.e. 59-60 or 70-80), this was not the case. For the 59-60 cohort, 457 interviews were conducted with this group; however, 38 respondents indicated that they were not in the appropriate age range. The data for these ‘ineligible’ respondents is not included in the dataset that was analysed. The final dataset for the 59-60 year old cohort included 419 respondents. Likewise, there were 121 respondents in the older cohort who indicated that they were not in the appropriate age range. However, surveys were completed with only 401 respondents for the 70-80 year old cohort, so all of these respondents were included in the analysis.

- A pre-test was conducted in both official languages.
- Up to eight callbacks were attempted, and calling was conducted during the day and in the evenings and weekend.
- The fieldwork for this study was conducted March 9-31, 2006.
- Sponsorship of the study would be revealed (i.e. Government of Canada).
- Weights were applied to the data for both cohorts to ensure that the findings reflect the regional distribution of CPP contributors.
- The regional distribution of the interviews is presented in the tables below (“Completed”), along with the actual distribution of contributors (“Total”), as per the sample list provided to Phoenix. Note that since the Canada Pension Plan is not available in Quebec, no interviewing was conducted in that province.

59-60 Year Olds

		Total		Completed	
		Count	Col %	Count	Col %
PROV.	NL	81	1.6%	14	3.3%
Province.	NS	144	2.9%	15	3.6%
	PE	20	.4%		
	NB	84	1.7%	6	1.4%
	ON	2769	55.1%	271	64.7%
	MB	211	4.2%	20	4.8%
	SK	196	3.9%	27	6.4%
	AB	554	11.0%	36	8.6%
	BC	956	19.0%	30	7.2%
	TERRITORIES	11	.2%		

70-80 Year Olds

		Total		Completed	
		Count	Col %	Count	Col %
PROV.	NL	80	1.7%	13	3.2%
Province.	NS	107	2.2%	9	2.2%
	PE	2	.0%		
	NB	4	.1%		
	ON	3067	63.5%	248	61.8%
	MB	122	2.5%	12	3.0%
	SK	90	1.9%	17	4.2%
	AB	362	7.5%	39	9.7%
	BC	987	20.4%	63	15.7%
	TERRITORIES	11	.2%		

2006 CPP Contributors Survey

The following tables present call disposition information for this study, including the response rates (using the industry standard formula). The first table presents this information for the younger cohort, the second table for the older cohort.

59-60 Year Olds

A (1-14)	Total Attempted	4622
1	Not in service (disp 4,44,47)	215
2	Fax (disp 10,46)	60
3	Invalid #/Wrong# (disp 9,12,13,43,77,88)	162
B (4-14)	Total Eligible	4185
4	Busy (disp 2,42)	20
5	Answering machine (disp 3,8,45)	1244
6	No answer (disp 1,41,48)	788
7	Language barrier (disp 11)	79
8	Ill/Incapable (disp 14)	60
9	Eligible not available/Callback (disp 6,7)	618
C (10-14)	Total Asked	1376
10	Household/Company Refusal (disp 15,21)	175
11	Respondent Refusal (disp 22,23,26,27,89)	681
12	Qualified Termination (disp 24,28,29)	38
D (13-14)	Co-operative Contact	482
13	Not Qualified (disp 3X,25)	25
14	Completed Interview (disp 20)	457
	REFUSAL RATE	64.97
	(10+11+12) / C	
	RESPONSE RATE	11.52
	D (13-14) / B (4-14)	

70-80 Year Olds

A (1-14)	Total Attempted	4833
1	Not in service (disp 4,44,47)	331
2	Fax (disp 10,46)	93
3	Invalid #/Wrong# (disp 9,12,13,43,77,88)	1404
B (4-14)	Total Eligible	3005
4	Busy (disp 2,42)	13
5	Answering machine (disp 3,8,45)	466
6	No answer (disp 1,41,48)	287
7	Language barrier (disp 11)	469
8	Ill/Incapable (disp 14)	336
9	Eligible not available/Callback (disp 6,7)	236
C (10-14)	Total Asked	1198
10	Household/Company Refusal (disp 15,21)	48
11	Respondent Refusal (disp 22,23,26,27,89)	565
12	Qualified Termination (disp 24,28,29)	4
D (13-14)	Co-operative Contact	581

13	Not Qualified (disp 3X,25)	180
14	Completed Interview (disp 20)	401
	REFUSAL RATE	51.50
	(10+11+12) / C	
	RESPONSE RATE	19.33
	D (13-14) / B (4-14)	

The survey data were kept separate for the analysis since these two groups received different inserts and represent different population groups. As such, the findings are presented in two distinct chapters, with the results for the 59-60 year old cohort presented first, and the results for 70-80 year old group second.

Note to Readers

- For editorial purposes, the terms ‘respondents’ and ‘contributors’ are used interchangeably in the report to denote survey participants.
- When the full sample was not asked certain questions, the *number* of respondents (not the percentage) who were asked the question is provided, always in the graphs and sometimes in the text as well. The following method is used to denote this: n = 100, which means the number of respondents, in this instance, is 100.
- Some of the graphs do not sum to 100% due to rounding.
- Tracking data presented in the report for the 59-60 year old cohort is drawn from the 2005 survey. However, to maximize the comparability of the results, the tracking compares attitudes with the 55-59 year old cohort used for the 2005 survey, not with other cohorts included in that previous survey.
- For the 70-80 year old cohort, interviewers were asked to assess the language comprehension ability (i.e. able to communicate in English or French) of all potential respondents using a 3-point scale (mostly/completely unable to communicate in English or French, moderate difficulty communicating in English or French, little or no difficulty communicating in English or French). This was done for **all** potential or actual respondents that are contacted (i.e. the person whose name is on the database), even those who did not complete an interview directly or through a proxy. For proxy situations, the senior him-/herself, not the proxy respondent, was the one whose language comprehension abilities were assessed (i.e. even when the interview was ultimately conducted with a proxy respondent).

Appended to this report are copies of the questionnaire (in French and English), as well as a note on the language assessment that was used with the 70-80 year old cohort. Also appended are the inserts that were mailed out to the CPP contributors (in French and English).

PART 1 – 59-60 YEAR OLD CONTRIBUTORS SURVEY

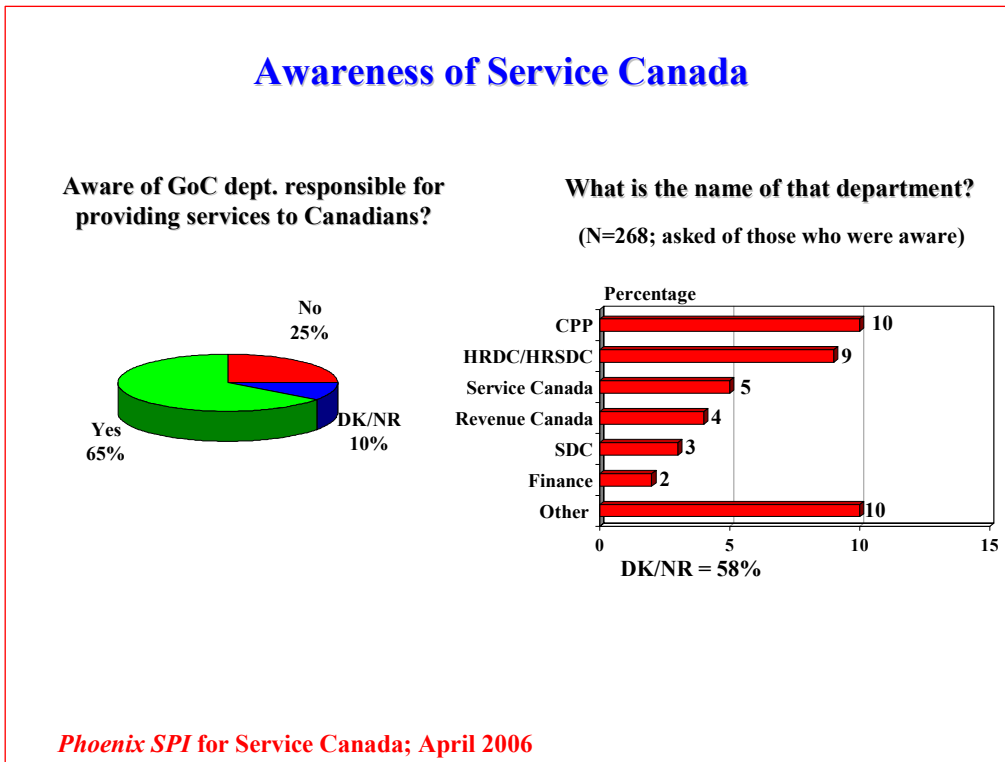
This chapter of the report presents the survey findings for contributors between the ages of 59 to 60 years.

FAMILIARITY WITH SERVICE CANADA AND CANADA PENSION PLAN

This section of the report explores respondents’ awareness of Service Canada and familiarity with the Canada Pension Plan (CPP).

General Awareness of Service Canada Far Exceeds Actual Knowledge

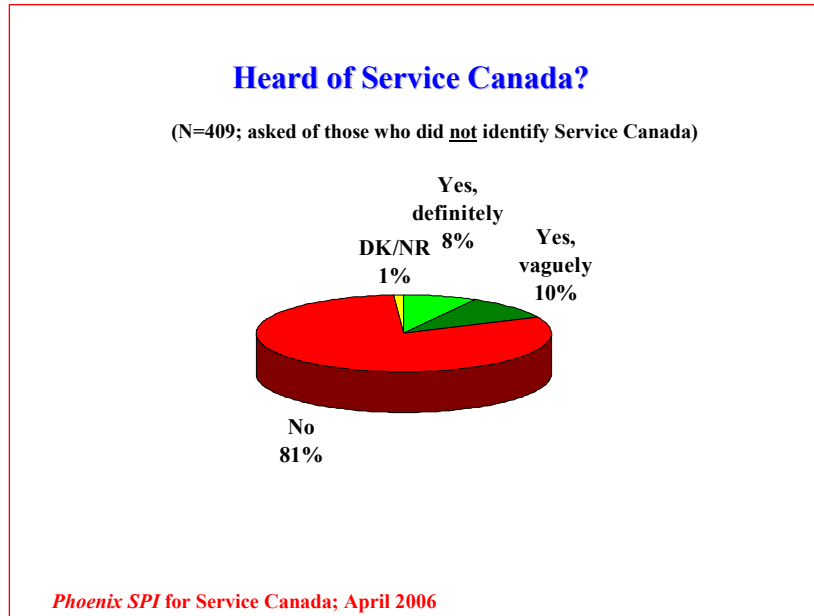
Two-thirds (65%) of surveyed contributors claimed to know that there is a Government of Canada department that has primary responsibility for providing services to Canadians, including service related to the Canada Pension Plan. Conversely, exactly one-quarter were not aware that there is a department tasked with this (10% were uncertain).



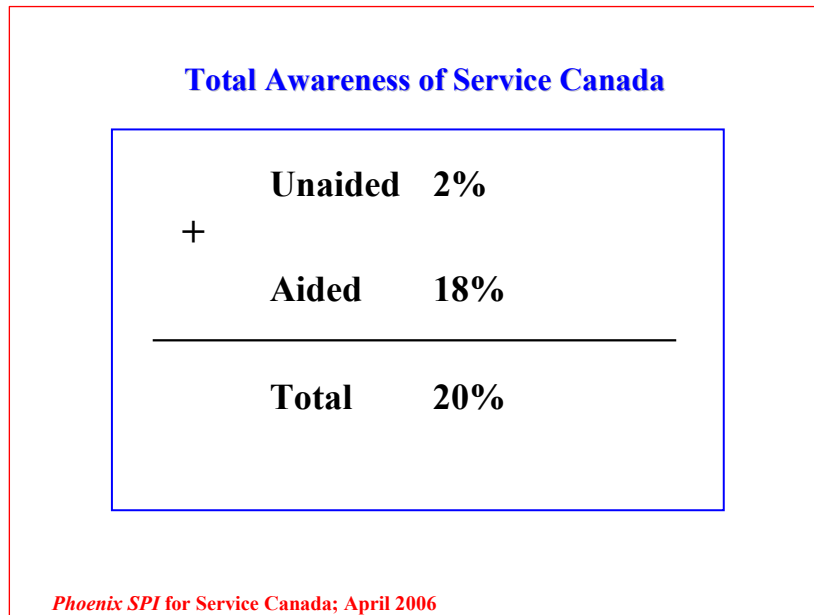
Despite this level of general awareness, few contributors were able to identify Service Canada by name as the department responsible for providing services to Canadians. On an unaided basis, few of those who claimed to be aware of such a department (n = 268) knew its name. In fact, more than half (58%) provided no response when prompted to identify the department by name, while many of the rest incorrectly pointed to CPP (10%), HRDC/HRSDC (9%), Revenue Canada (4%), SDC (3%) and Finance (2%). Only 5% of these contributors identified Service Canada by name.

Included in the 'other' category, for example, are the Treasury Board, Health and Welfare, and 1-800 O'Canada.

Respondents who were not aware of Service Canada by name (n = 409) were told that Service Canada, created in September, 2005, has primary responsibility for providing services to Canadians on behalf of the Government of Canada. They were then asked whether they had heard of this department. In response, a further 18% claimed to be *vaguely* (10%) or *definitely* (8%) aware of Service Canada.

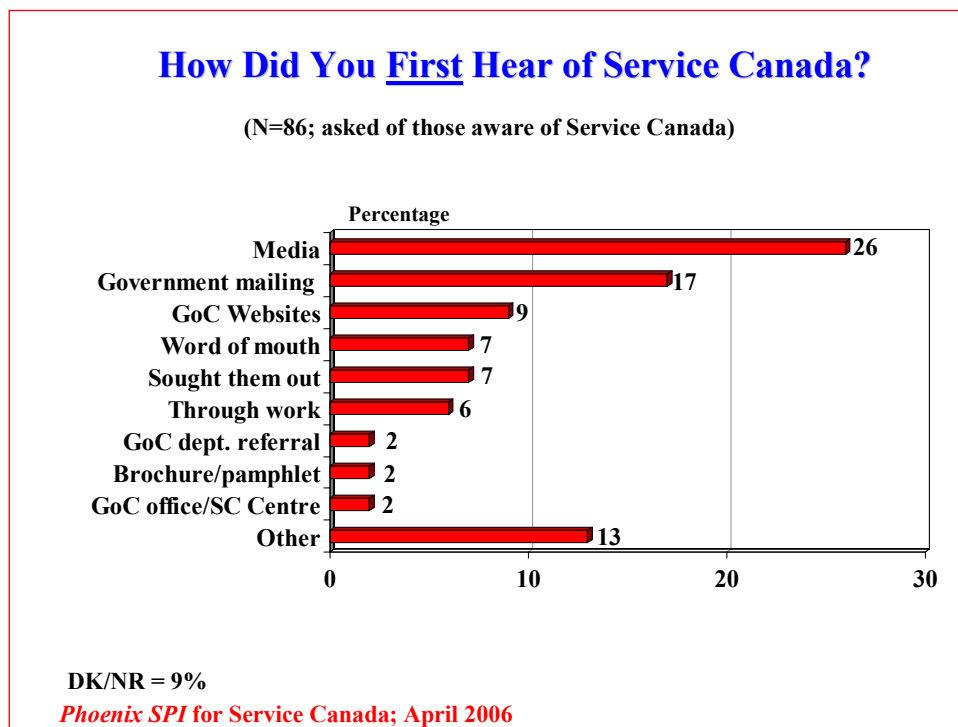


As the graph indicates, total awareness of Service Canada is therefore 20%.



Media, Government Mailings – Main Ways of Learning About Service Canada

Everyone who claimed to be aware of Service Canada (n = 86) was asked how they first heard or learned about the department. The general media (i.e. TV, newspapers, radio) was identified most often (26%), followed by government mailings (17%). No other potential source was identified with any real frequency.

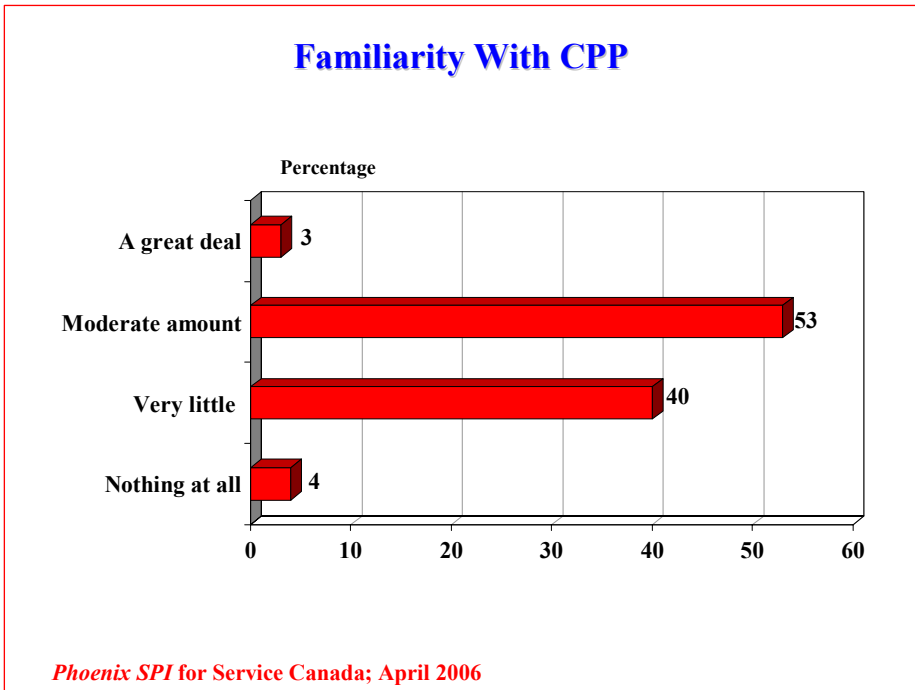


Smaller numbers said they learned of the department through Government of Canada websites (9%), word of mouth (7%), their own initiative (7%), or through their work (6%). Relatively few (2% each) said they first became aware of Service Canada via a Government of Canada departmental referral, a brochure or pamphlet, or a government office or Service Canada Service Centre.

Sources included in the ‘other’ category are: having worked for them, through the Service Canada website, the Internet in general, colleagues or family members, or via a specific program referral, such as CPP or Employment Insurance (EI).

Moderate Level of Knowledge About CPP

Contributors were asked to describe their level of familiarity with the Canada Pension Plan. While very few (4%) claimed to know nothing at all about the CPP, there was significant variation in knowledge levels. Despite the fact that these respondents are either approaching or have reached the age of pension eligibility, more than four in ten said they know very little (40%) or nothing at all (4%) about the pension program. At the other end of the spectrum, 3% think they know a great deal, while half (53%) reported knowing a moderate amount about the CPP.



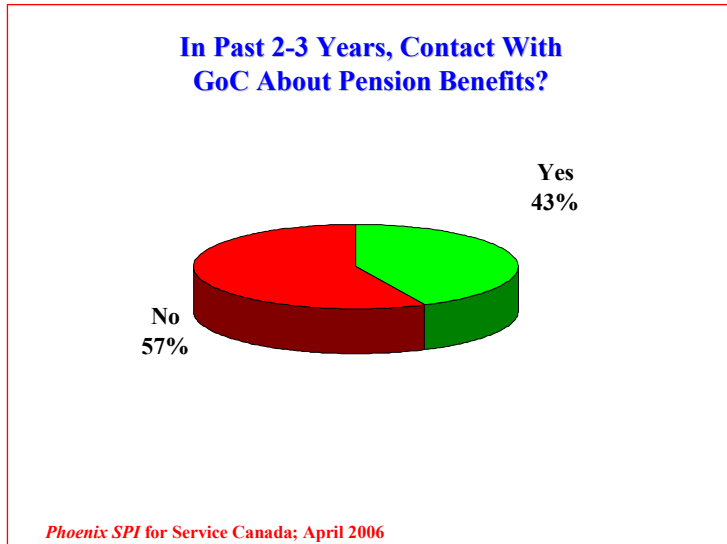
Virtually nothing has changed compared to 2005. While identical numbers reported that they were *moderately* to *very* knowledgeable of CPP (58%), slightly fewer contributors indicated that they know a great deal (3% vs. 6% in 2005).

PENSION-RELATED INTERACTIONS WITH FEDERAL GOVERNMENT

This section describes respondents' dealings with the Government of Canada related to pension issues, including the Canada Pension Plan (CPP).

Almost Half Contacted Federal Government in Past 2-3 Years on Pension Matters

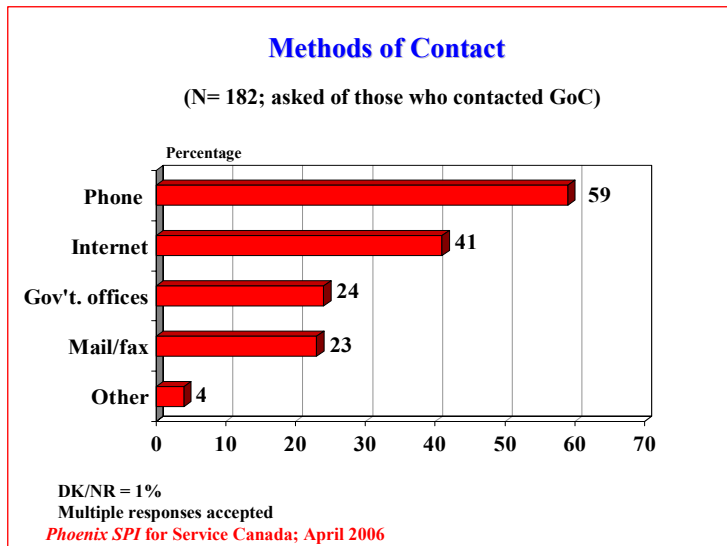
A strong minority (43%) said they had contacted or obtained information from the Government of Canada about the Canada Pension Plan or other retirement pensions during the previous 2-3 years. Conversely, slightly more than half (57%) had not had contact with the government. Respondents were asked to focus on contact initiated by them, not contact initiated by the government.



Compared to last year, more than twice as many contributors indicated having had contact with the federal government (43% vs. 24% in 2005).

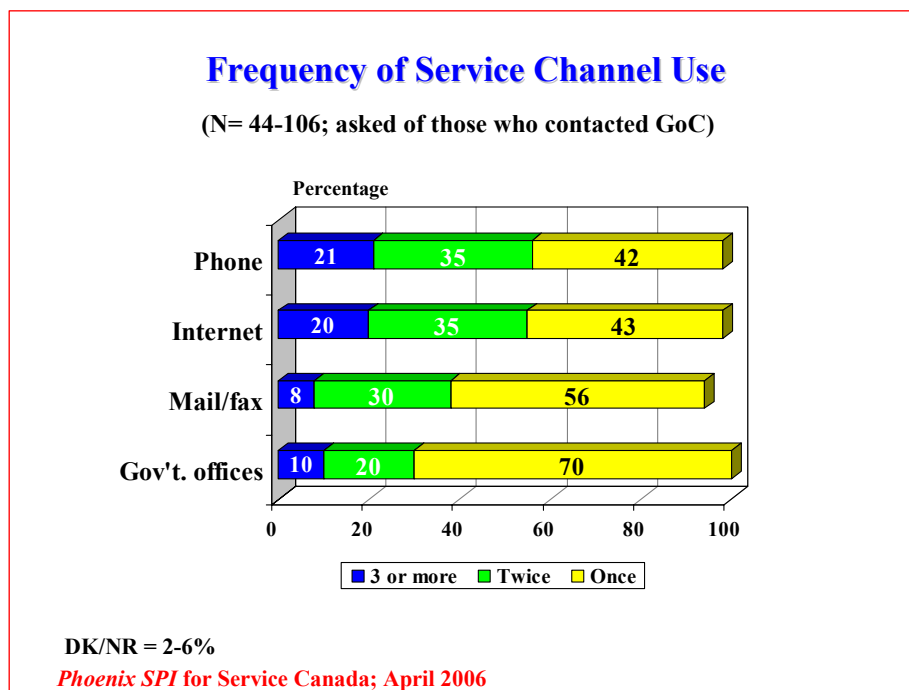
Phone & Internet – Top Methods of Contact

Among CPP contributors who had had contact with the federal government about the CPP or other pensions during the previous 2-3 years (n = 182), phone and the Internet were the main service channels used. In total, 59% had contacted the government by phone, while 41% had done so using the Internet. Smaller and similar numbers chose to contact the government in person by visiting a government office (24%), or by mail or fax (23%).



Phone and Internet remain the top service channels, although this year more contributors claim to have used the Internet (41% vs. 33% in 2005).

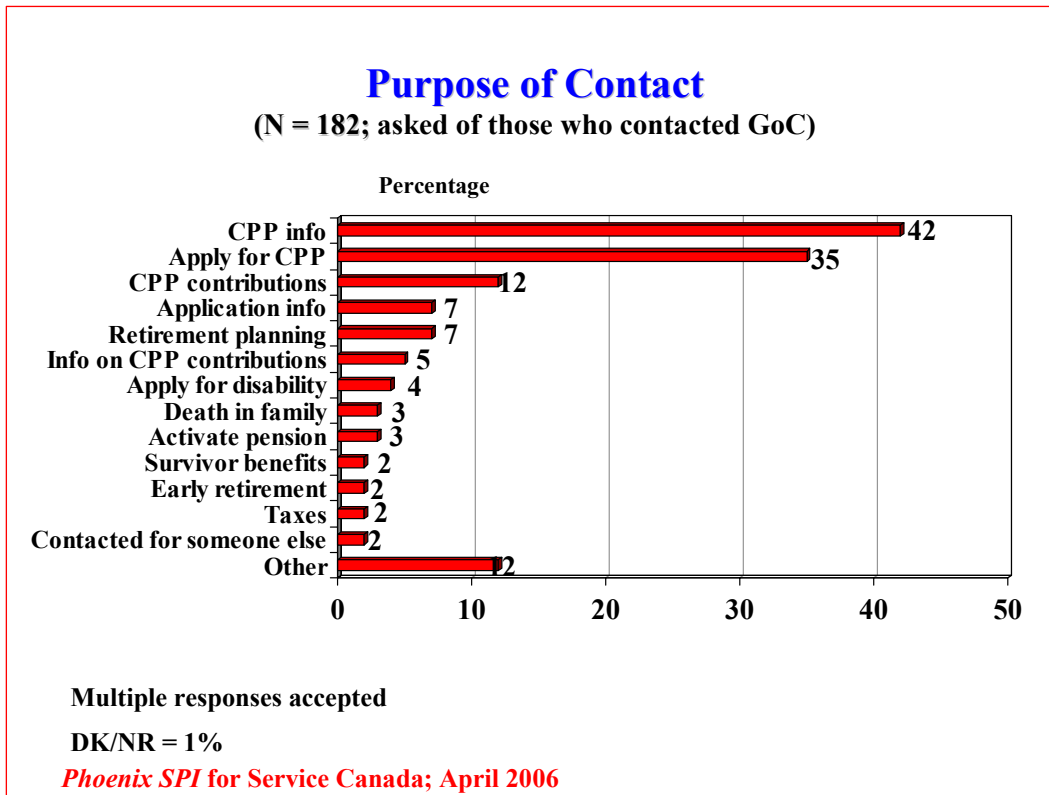
In terms of frequency of use, the phone and the Internet were the service channels used most often during the previous 2-3 years. Just under half the contributors who used each of these channels to contact the government about pension issues reported having done so at least twice. In total, 56% used the phone at least twice (35% twice, 21% three times or more), while a similar proportion (55%) accessed the Internet at least twice (35% twice, 20% three times or more). In terms of mail/fax, the majority (56%) contacted the government just once in this way (38% did so more often). The service channel that received the lightest traffic flow was government offices, with a majority of people who used this channel (70%) having visited an office only once (30% did so more often).



Obtaining CPP Information – Main Purpose of Contact

Contributors who had contacted the federal government (n = 182) were asked to identify the specific purpose of their contact. As might be expected, contact with the government revolved primarily around the Canada Pension Plan. In fact, four in ten respondents (42%) said the purpose of their contact was to obtain information about CPP benefits. This was followed by those wanting to apply for the CPP (35%).

Beyond this, other reasons were cited with considerably less frequency. These included to inquire about personal CPP contributions (12%), obtain CPP or Old Age Security (OAS) application information (7%) or retirement planning information (7%), or to inquire about contributions in general (5%).



Relatively few contributors (2-4%) contacted the government for other pension-related purposes. Those that did pointed to applying for CPP Disability, dealing with a death in the family, activating a pension, obtaining/inquiring about survivor benefits, or acquiring information on early retirement or taxes. Two percent said they had contacted the government on behalf of someone else.

The types of reasons included in the ‘other’ category were to update personal information, get forms, obtain information about OAS or the Guaranteed Income Supplement (GIS), learn more about Service Canada, and acquire RRSP information, among other responses.

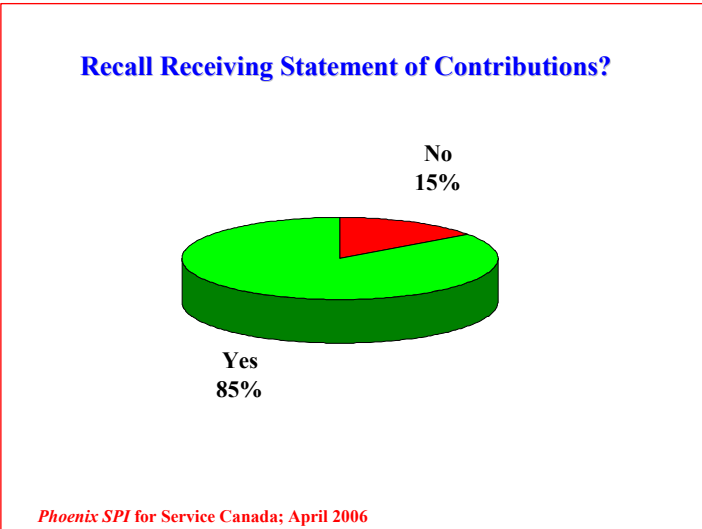
Compared to a year ago, several changes are evident. While similar proportions cited obtaining information about CPP benefits as the reason for their contact (42-45%), substantially fewer said the purpose of their contact was to apply for CPP (35% vs. 3% in 2005). Conversely, last year slightly more of the surveyed contributors mentioned getting retirement planning (12% vs. 7% in 2006) or application (9% vs. 7% in 2006) information as the reason they had contacted the government.

AWARENESS & RECALL OF SOC AND INSERTS

This section explores recall of the Statement of Contributions (SOC) mailings to CPP contributors.

Widespread Recall of SOC

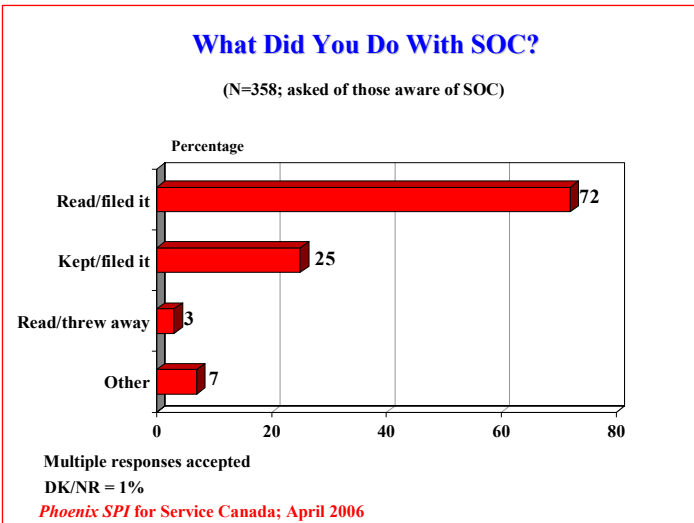
Fully 85% of contributors recalled having received a Statement of Contributions (SOC) from the Canada Pension Plan. Conversely, only 15% were not aware of having received one. Respondents were told that the SOC, which would have been sent to them by mail in December 2005, informs them about how much they have contributed to the plan, and has an estimate of the amount of their CPP retirement pension when they retire.



This is virtually identical to the 2005 findings, when 84% of seniors were aware of having received the SOC.

Most Contributors Read & Filed SOC

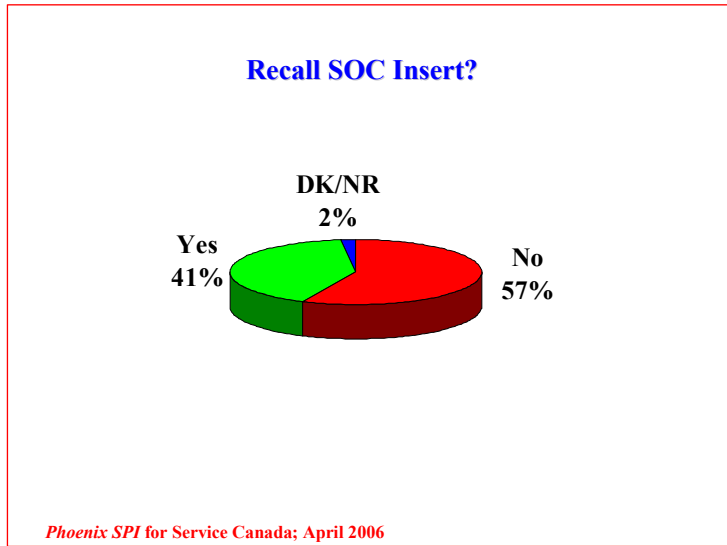
Three-quarters of those who recalled having received a SOC (n = 358) said they read the information – 72% read and filed it with their personal records, while 3% read and threw it away. Exactly one-quarter kept and filed their SOC, but had not yet read the document at the time of the interview. Relatively few (7%) did anything else with the SOC. Included in the ‘other’ category are the following: gave it their partner/spouse, used it to plan for their retirement, and gave it to an accountant.



This year fewer respondents read and filed their SOC (72% vs. 84% in 2005), while more said they kept it, but had not yet read the document (25% vs. 7% in 2005).

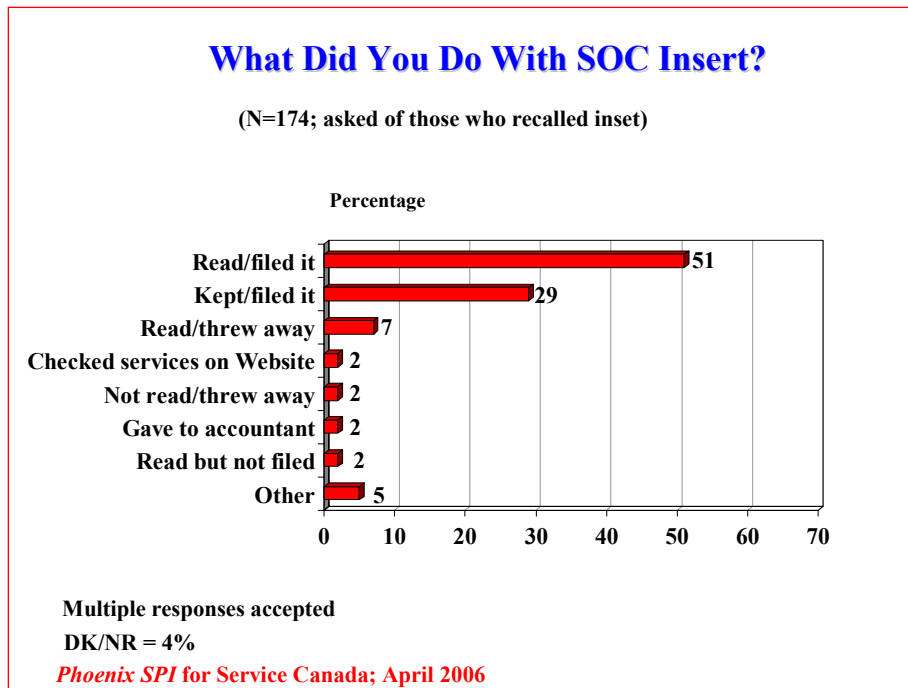
Minority Recall Service Canada Insert

Recall of the information insert was significantly lower than recall of the SOC. In fact, less than half the surveyed contributors (41%) recalled receiving an insert with their SOC that informed them about Service Canada online and gave them details of how they could get information about the CPP. Fully 57% did not recall receiving the insert (2% were uncertain). Respondents were reminded of the content of the insert and told that the information card was red in colour and printed on thick paper.



Majority Read Insert

The majority of those who recalled having received the insert (n = 174) said they read the information – 51% read and filed it with their personal records, 7% read it and then threw it away, and 2% read but did not file the insert or throw it away. More than one-quarter (29%) kept and filed the SOC insert (but did not read it at the time). Few (2% or less) did anything else with it, such as checking the services on the website, neither reading nor keeping it, giving it to their accountant, or simply having done nothing with it yet.



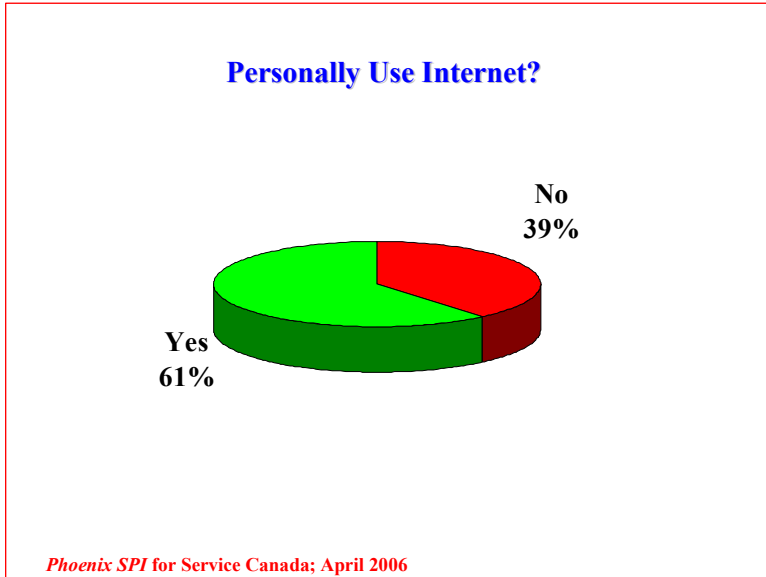
INTERNET USAGE

This section explores a variety of Internet-related issues, including general use of the Internet, frequency of use, and visits to the Service Canada website.

Most Use the Internet

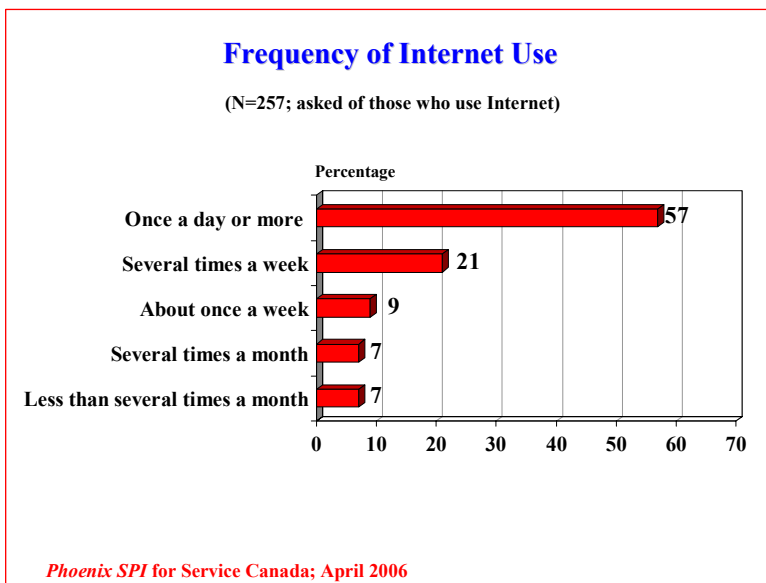
The Internet is used personally by the majority of surveyed contributors. Fully 61% said they go online, including using email. Conversely, a substantial minority (39%) do not use the Internet.

Somewhat surprisingly, compared to 2005 Internet use is down: 61% personally use the Internet while 72% claimed to do so a year ago.



Most Users Access the Internet Several Times Per Week or More

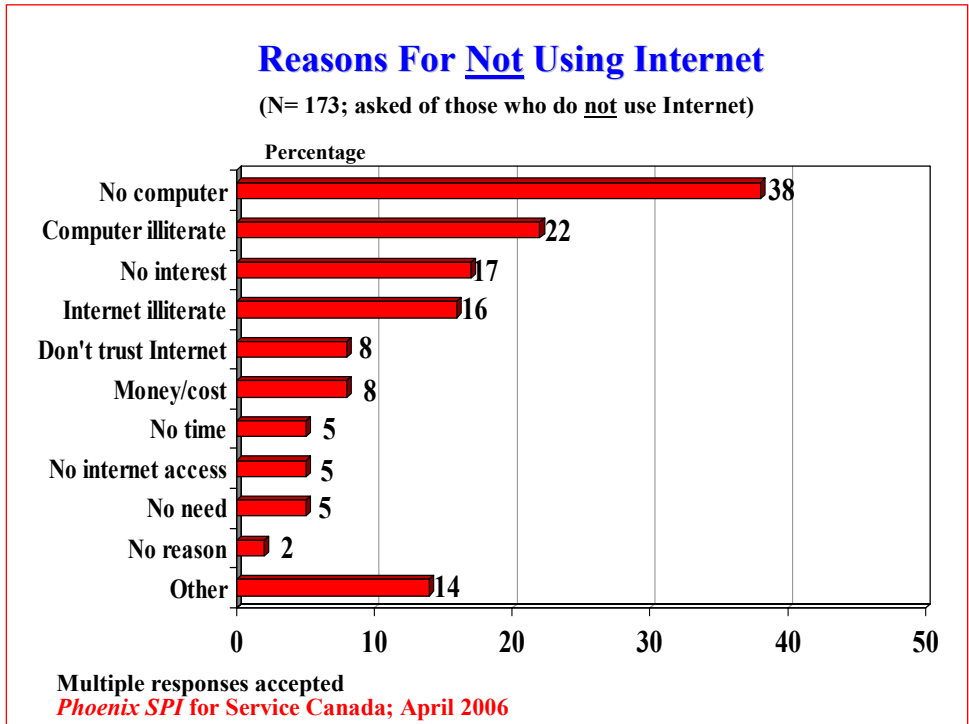
CPP contributors who use the Internet (n = 257) were asked to identify how often, on average, they use it for activities other than sending or receiving email. The greatest proportion tend to do use the Internet at least once a day (57%). In addition, 30% use it several times a week (21%) or once per week (9%). Taken together, nearly nine out of ten (87%) are online at least every week. Relatively few (14%) use the Internet less often.



While fewer contributors personally use the Internet in 2006, more of them do so at least once a day (57% vs. 49% in 2005).

Lack of Access – Top Reason for Not Using the Internet

Lack of a computer is the top reason cited by those who do not use the Internet (n = 173) to explain why they don't use it (38%). This was followed, at a distance, by a lack of computer literacy (22%). Looked at from a different perspective, half these contributors pointed to access issues to explain why they are not online, including lack of a computer (38%), money (8%), or Internet access (5%). More than one-third claimed that skill levels play a role in their non-use of the Internet, saying that they have no computer (22%) or Internet (16%) literacy.

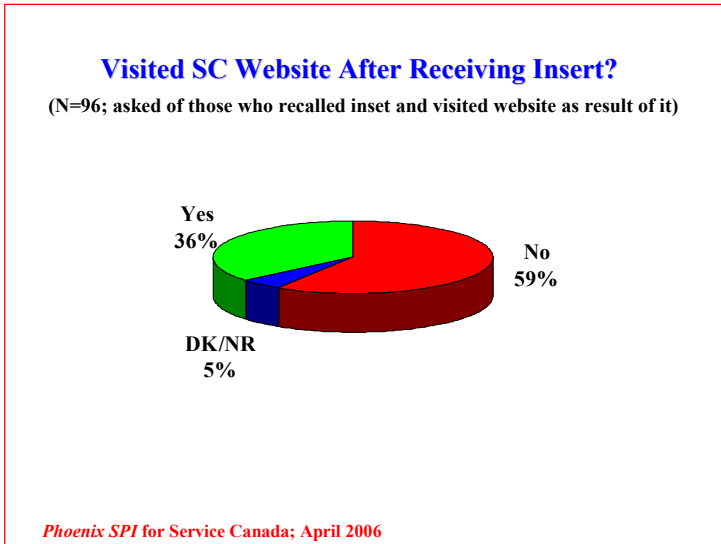


Slightly less said they do not use the Internet because they have no need to, citing no interest (17%), no time (5%), no need (5%) or no reason (2%). Eight percent attributed their lack of use to the fact that they do not trust the Internet. Other reasons included a general lack of basic literacy, preference for the phone, the fact that their computer is always being used, and simply being too tired to use the Internet when at home after work.

This year more respondents pointed to a lack of skills, including a lack of computer (22% vs. 9% in 2005) and Internet (16% vs. 7% in 2005) literacy to explain why they do not go online. Additionally, there has been a small increase in the number of people who said they do not trust (8% vs. 4% in 2005) or have no interest in (17% vs. 11% in 2005) the Internet.

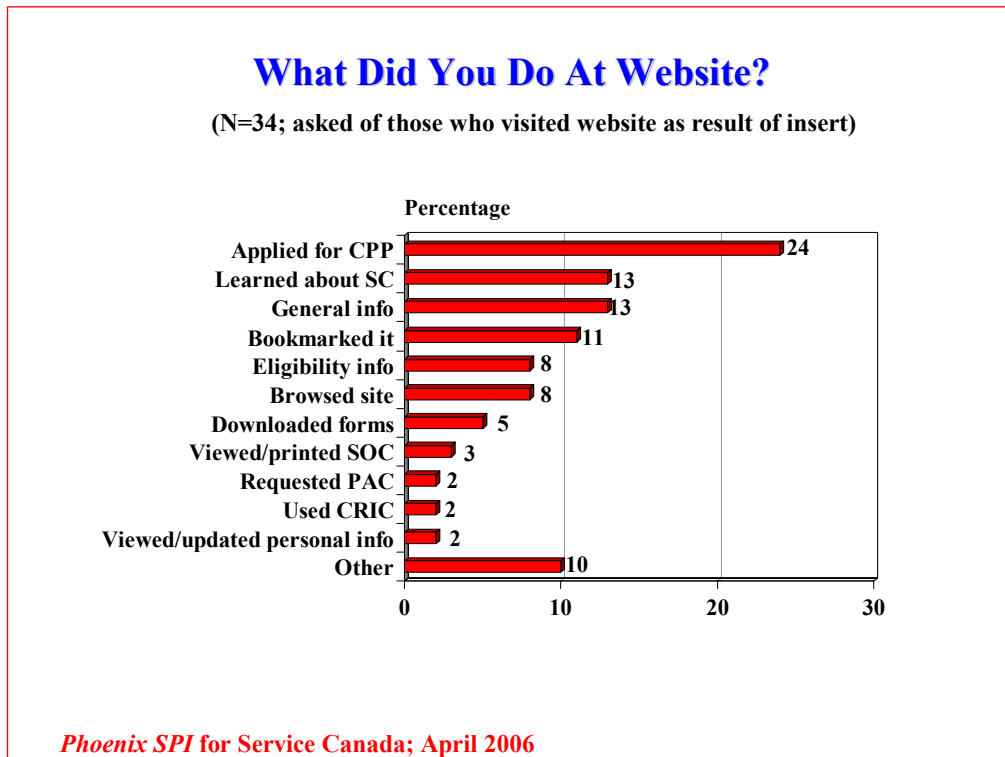
Minority Visited Service Canada Website

Approximately one-third (36%) of those who recalled the insert and personally use the Internet (n = 96) said they visited the Service Canada website as a result of receiving this information in the mail. The majority of such contributors (59%), however, did not access the website to check out or use the online services (5% were uncertain).



Variety of Things Done at Service Canada Site

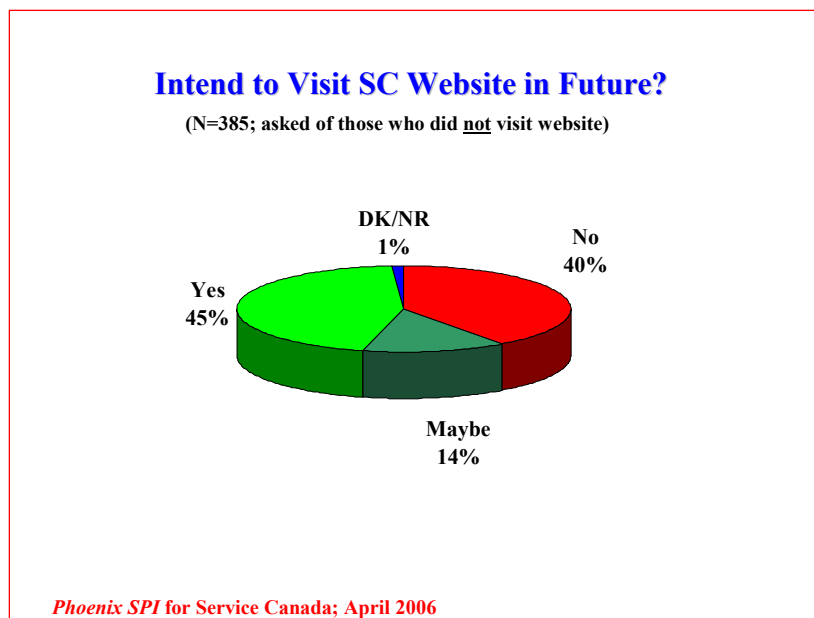
Those who visited the Service Canada website (n = 34) reported undertaking a variety of activities at the site. The top activity, mentioned almost twice as often as anything else, was applying for CPP benefits (24%). Smaller numbers pointed to other activities, such as to learn more about the services integrated under Service Canada (13%), obtain general information (13%), bookmark the site (11%), browse the site (8%), look for eligibility information (8%), and download forms (5%).



Relatively few (2-3%) visited the site to view or print their SOC, request a Personal Access Code (PAC), use the Canadian Retirement Income Calculator (CRIC), or view or update personal information on file with the federal government. Included in the 'other' category are the few respondents who could not remember what they did at the website. Few responses (n = 4) were included in the 'other' category and tended to relate to very specific experiences.

Majority Intend to Visit Site in Future

The majority of those who did not visit the Service Canada website (n = 385) intend to check out or use the online services in the future – 45% plan to definitely visit, while 14% said they might do so. Four in ten have no plans to visit the website in future.



AWARENESS & INTEREST IN SERVICE CANADA ONLINE SERVICES

This section presents contributor awareness and usage of, and interest in, CPP online services. In addition, this section explores reasons why contributors might not use the Internet to apply for CPP, and what could be done to motivate them to use this service.

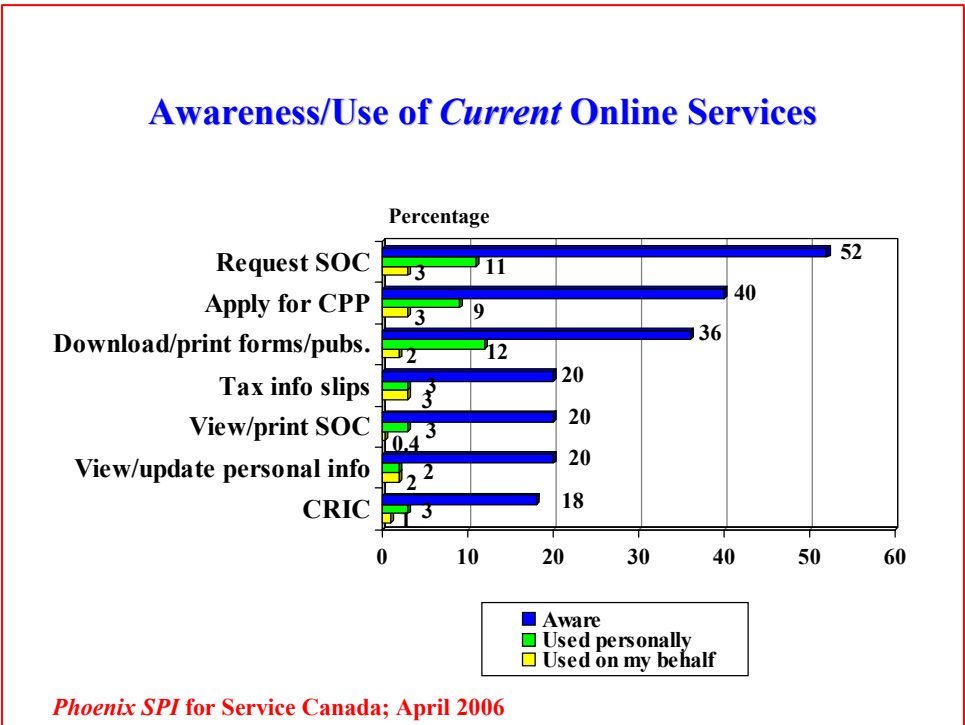
Moderate-to-Low Awareness & Use of Online Services

Surveyed contributors were told that Service Canada offers a number of online services related to the Canada Pension Plan. They were then read short descriptions about each service and asked whether they were aware of the service and had used it, either on their own or someone else on their behalf. Services included:

- **Canada Pension Plan Statement of Contributions Request.** This allows you to request a copy of your Statement of Contributions, which tells you how much you have contributed and gives you an estimate of the amount of your CPP retirement pension when you retire.
- **Canadian Retirement Income Calculator.** This can be used to calculate an estimate of your total retirement income from government pensions, employer pensions, RRSPs and other sources.
- **Ability to Download or Print Forms or Publications About the Canada Pension Plan.**
- **Application for CPP Retirement Pension.** This allows you to submit an application for the CPP retirement pension online, and then print and mail a signature sheet.
- **Tax Information Slips.** This allows you to view your Canada Pension Plan and Old Age Security tax information slips – T4s – and print a copy of your tax slips.
- **Canada Pension Plan Statement of Contributions.** This allows people to view and print an up-to-date version of their CPP Statement of Contributions. People need a Personal Access Code to use this online service.
- **View and Update Personal Information.** This allows people to view and update their personal information, such as address, phone number and banking information. People need a Personal Access Code to use this online service.

There were moderate-to-low levels of awareness reported for these online services. The only service that a majority of contributors were aware of was the ability to request a SOC. In total, 52% claimed to know that they could do this online. Following this, the services with the highest awareness levels were the ability to submit a CPP application (40%) and to download or print forms or publications (36%). Approximately one in five were aware that they could view and update personal information, their SOC, and their CPP and OAS tax slips, as well as use the Canadian Retirement Income Calculator (CIRC).

Compared to 2005, awareness of most services has remained the same. That said, there has been a significant increase in awareness of the ability to apply for CPP online (40% in 2006 vs. 17% in 2005) and to request a SOC (52% vs. 30%).

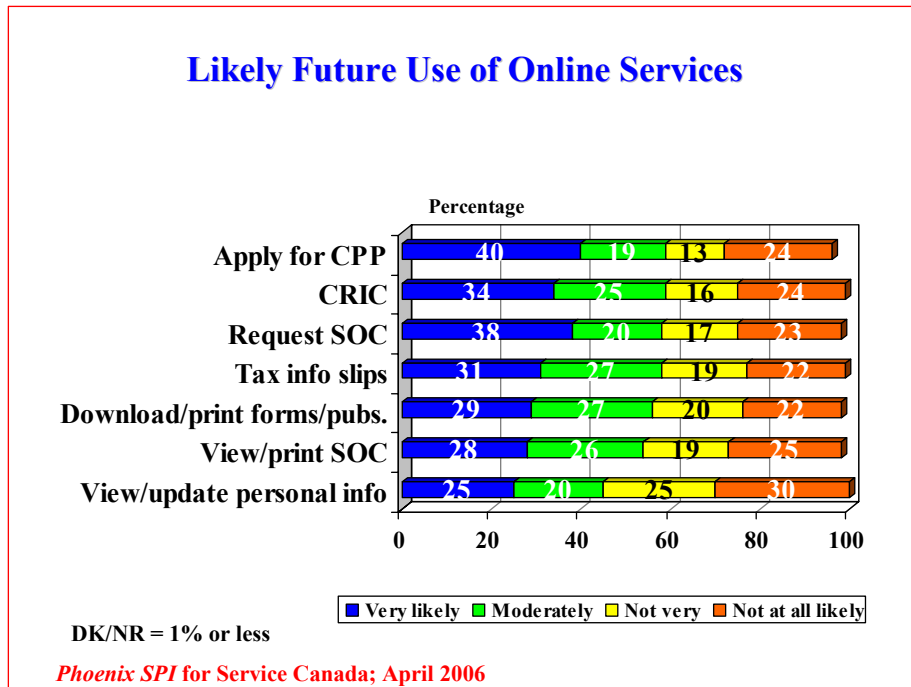


In terms of use, relatively few seniors have used any of these services, either personally or through an intermediary. For only three services did combined usage (personal and through third parties) reach double digits – requesting a SOC (14%), downloading and printing forms and publications (14%), and applying for CPP (12%). Combined usage for all other services was in the 3-6% range.

Compared to 2005, contributors were much more likely to have used the SOC request (14% vs. 7% in 2005) and applied for CPP (12% vs. 3% in 2005), and slightly more apt to have downloaded or printed materials (14% vs. 12% in 2005). That said, fewer used the CRIC this year compared to last year (4% vs. 8% in 2005).

Divided Intentions in Terms of Using Online Services in Future

Contributors were also asked how likely they would be to use these same services in the future. With one exception, more than half (54-59%) felt that they would be at least moderately likely to use each of the services in future. Applying for benefits and using the CRIC topped the list, followed by requesting a SOC, obtaining tax slip information, and downloading or printing forms or a SOC. For all of these services, contributors were more likely to say they would be *very* not *moderately* likely to make use of them in future (28-40% vs. 19-27%). It is noteworthy how little differentiation there is between the services – that is, perceptions were nearly identical for all of the services.

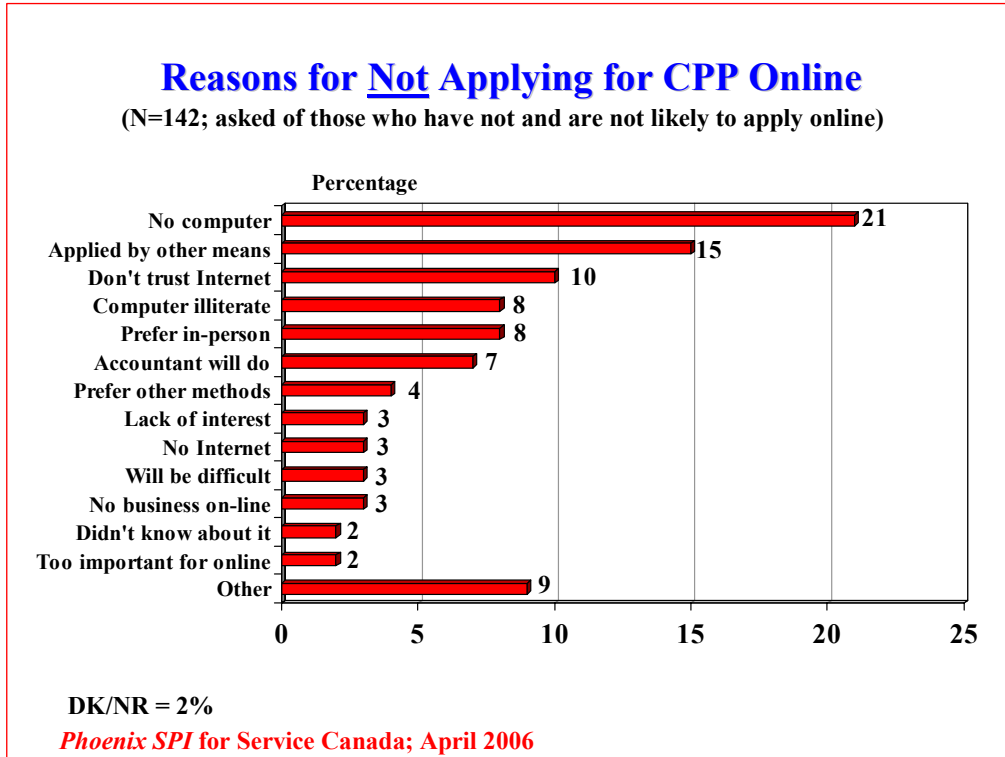


The only service that a majority of contributors did not think they would use in future was viewing or updating their personal information. While 45% said that they would be moderately to very likely to do this, 55% would not.

Note that those who had already used a service could volunteer that they had no need to use it in future. In the event, only 3% or less said this about any of the services.

Reasons For Not Applying for CPP Online

A variety of reasons were offered by those contributors (n = 142) who do not intend to apply for their government pension online. The pattern of responses tended to parallel those given to explain lack of Internet use. Having no computer was the reason pointed to by the single greatest proportion (21%). Other reasons focused on resources or abilities included the lack of computer literacy (8%), Internet access (3%), and the perception that it will be difficult (3%).



Other responses related to lack of interest or need. These included the fact that they applied using another method (15%), prefer in-person (8%) or other (4%) methods to apply, that their accountant will take care of this (7%), a general lack of interest (3%), or the fact that they do not do any business online (3%).

Notably, 10% of respondents said they would not apply online because they do not trust the Internet. Recall that 8% of contributors explained that they do not use the Internet because they do not trust it. Relatively few mentioned other reasons – 2% each said that they did not know about this service, or that it is too important of a task to be done online.

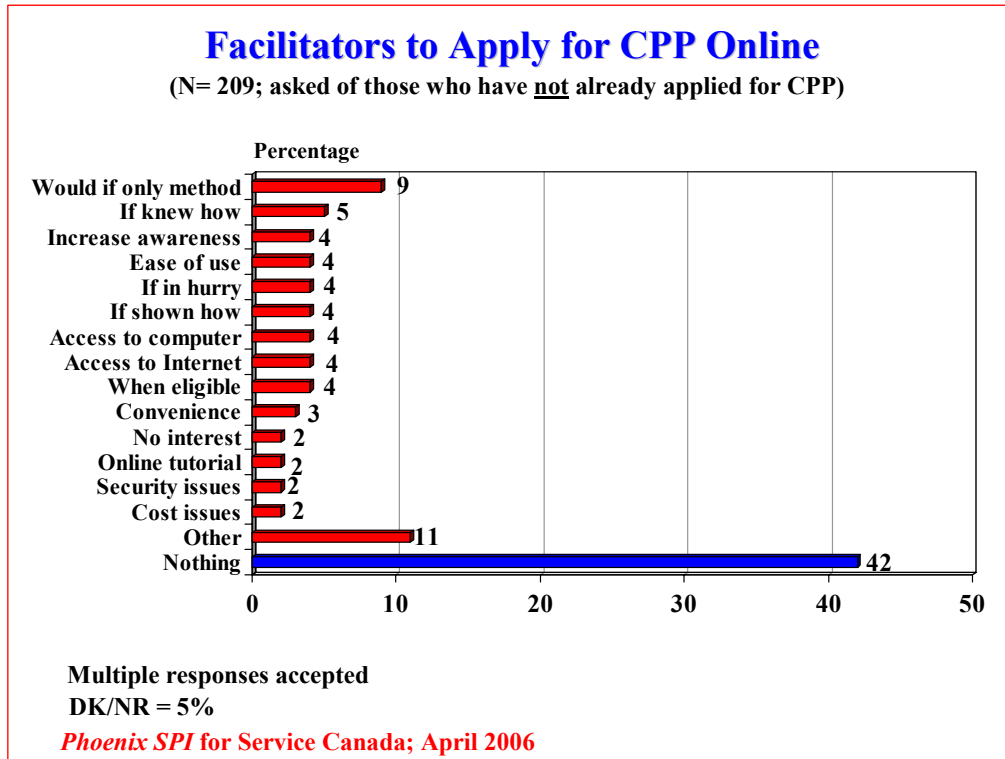
Included in the ‘other’ category, among other reasons, are security concerns, lack of knowledge regarding how to use the Internet, and simply having not thought about applying online for their pension.

Facilitators Identified to Encourage Online Application for CPP

Contributors who have not already applied for their CPP retirement pension (n = 209) were asked to identify in an open-ended fashion what would encourage or motivate them to do so. The single greatest proportion (42%) said that nothing would motivate them to apply online for these benefits. This includes those who mean that no motivation is needed (and that they would simply do this), as well as others who mean that no motivation would be sufficient to encourage them to do this. A further 5% offered no suggestions and 2% said

they have no interest in using this service. In total, therefore, half of all respondents provided no substantive feedback.

Those that did offer suggestions pointed to various things that could be done to motivate them to apply online. None, however, was cited with any real frequency. Most feedback related to issues of accessibility, including computer literacy (5%), receiving assistance or being shown how to use the service (4%), ease of access (4%), convenience (3%), access to a computer (4%), access to the Internet (4%), an online tutorial (2%), and money or cost issues (2%).



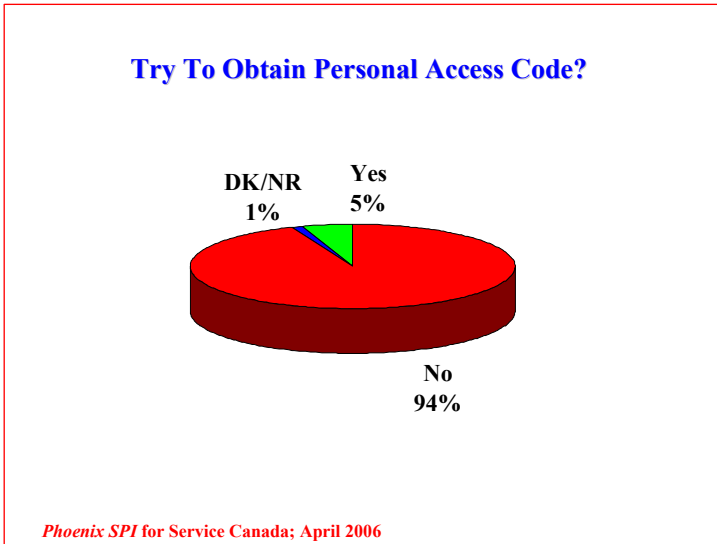
Beyond concerns related to access, others explained that they would probably use the service if they needed to – if no other methods available (9%), if they needed a fast response (4%), or when they were eligible to apply (4%). Other things that might encourage use included increased awareness or promotion of the service (4%) or if security was assured (2%).

PERSONAL ACCESS CODE AND SERVICE CANADA WEBSITE

This section explores perceptions related to Personal Access Codes (PAC) and the Service Canada website.

Most Did Not Try to Obtain Personal Access Code

The vast majority of surveyed contributors (94%) did not try to obtain a Personal Access Code to access CPP online services. Very few (5%) tried to do this (1% were uncertain).

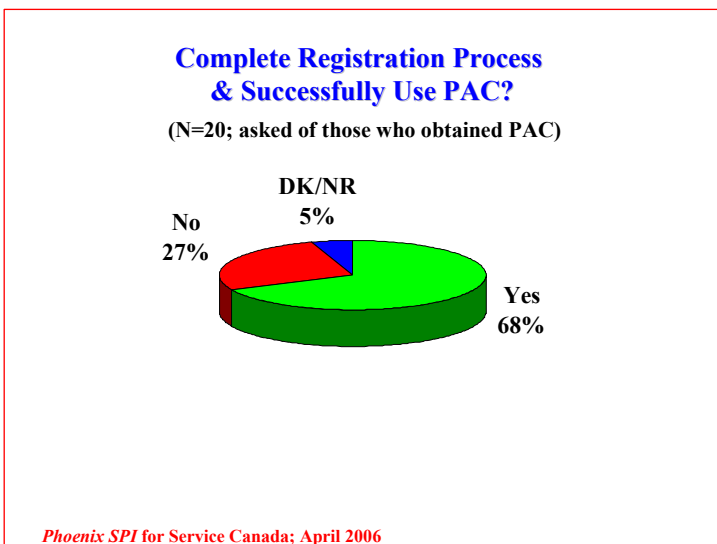


Respondents were read the following information about the Personal Access Code:

Some CPP online services can only be accessed using a Personal Access Code. To obtain one, people must submit a request either online or by phone and then a Personal Access Code will be sent to them through the regular mail. Did you try to obtain a Personal Access Code?

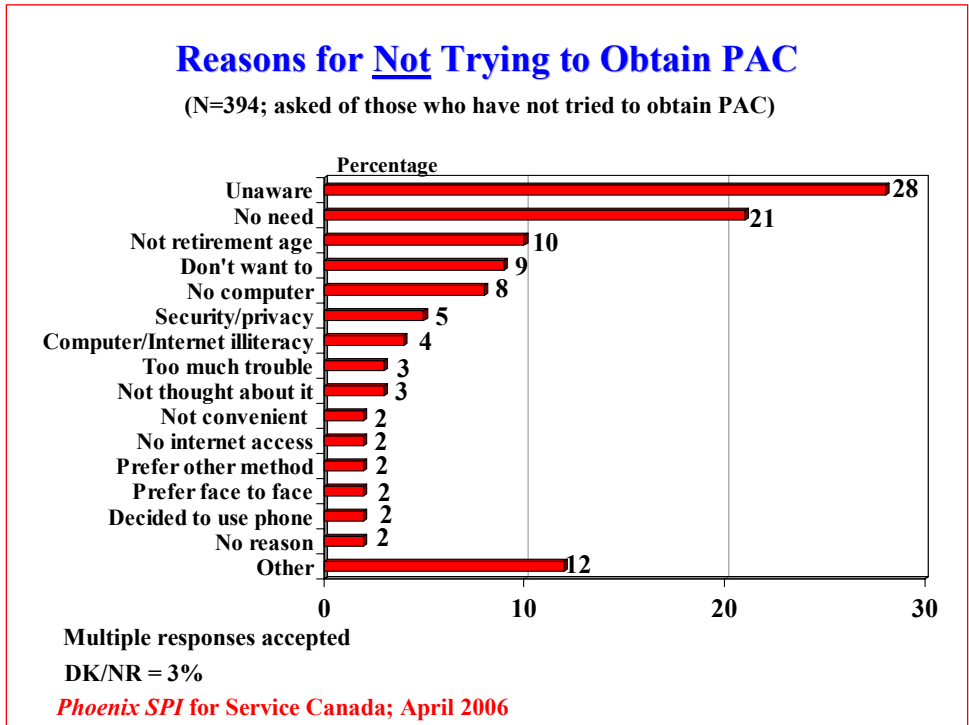
Most Who Tried Completed the Registration Process

Contributors who tried to obtain a PAC (n = 20) were asked whether they completed the process and successfully used the PAC on the Service Canada website. In total, 68% of these contributors said they did. Conversely, 27% did not complete the registration process (5% were uncertain). The few respondents who not complete the process (n = 4) attributed this to the fact that they do not care much for computers or have not yet reached retirement age.



Lack of Awareness, Need – Top Reasons For Not Trying to Obtain PAC

Those who did not try to obtain a PAC (n = 394) were asked to explain why. Lack of awareness (28%) and need (21%) were the main reasons cited by respondents. In addition, when grouped with other reasons, lack of awareness and need continue to be the most common themes. Looking at this from a more general perspective, more than one-third pointed to a lack of need – in general (21%), due to not having reached retirement age (10%) or because they used the phone instead (2%). Three in ten mentioned reasons related to awareness – lack of awareness (28%) and that they had not thought about it (3%).

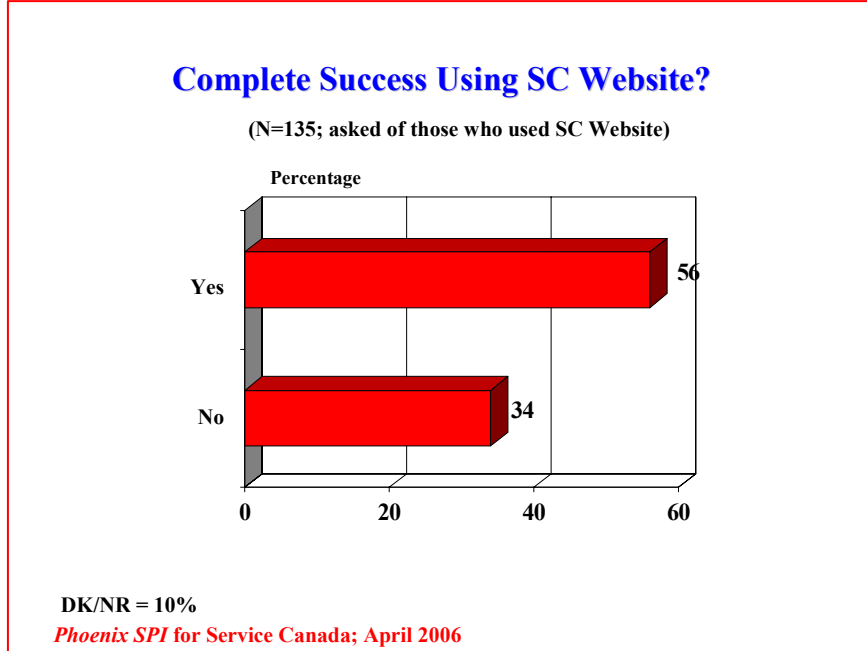


Others tend to focus on a lack of resources or abilities, including having no computer (8%) or Internet access (2%), or computer and/or Internet illiteracy (4%). A small number said they prefer to use different methods, either in general (2%) or face-to-face methods specifically (2%).

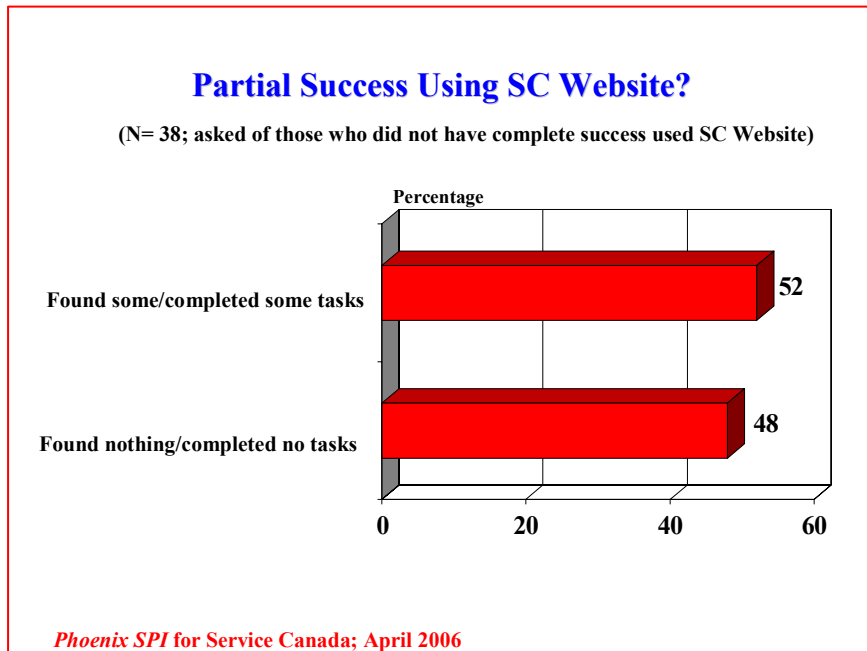
In total, 9% simply said they did not want to obtain a PAC. Among the rest, 5% cited security and privacy concerns, 3% that it was too much trouble, and 2% that it was not convenient. The types of responses included in the ‘other’ category are that their spouse or accountant looks after these issues, that they do not want yet another password to access information, that they felt they probably would not use these services so do not really need a PAC, and that they do not want to transmit financial information over the Internet.

Moderate Level of Success Using Website

Slightly more than half (56%) of those who visited the Service Canada website (n = 135) were able to find everything they looked for or complete every task they tried to do relating to the CPP.

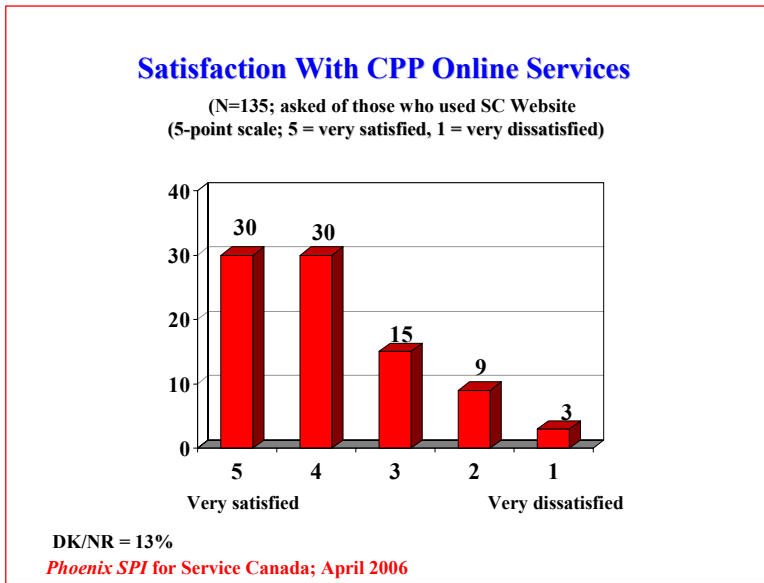


Among the rest (n = 38), half (52%) found at least *some* of what they looked for or tried to do on the site, while 48% found none of what they needed or completed none of the tasks they tried to do.



Most Satisfied With Online Services

Satisfaction with CPP online services was relatively widespread. In total, 60% of surveyed contributors expressed satisfaction with the services, with 30% saying they were *very* satisfied. Most of the rest (15%) were neutral in their assessment. Relatively few (12%) expressed dissatisfaction. Respondents used a 5-point scale to evaluate CPP online services (1 = very dissatisfied; 5 = very satisfied); only those who used the Service Canada website (n = 135) were asked to rate the services.



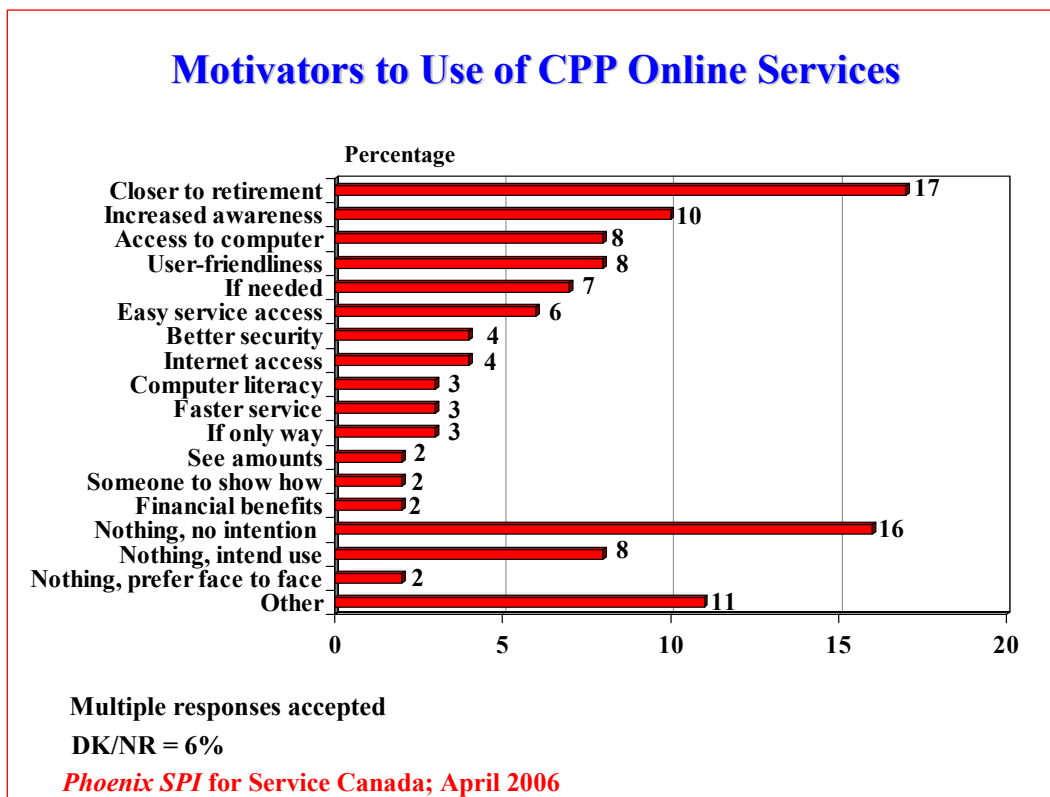
Those who were not satisfied with the services (n = 12) felt that they were not user-friendly (44%) or explained that they were not able to get the CPP information that they sought (34%). Others said they had trouble getting their PAC (17%), that they prefer face-to-face methods (11%), and that it was too time consuming (5%).

FACILITATORS & BARRIERS TO USE OF ONLINE SERVICES

This section presents contributor feedback on potential facilitators and barriers to use of the CPP online services.

Variety of Facilitators Cited – Increased Awareness, Closer to Retirement Top List

Thinking about CPP online services, contributors were asked to identify what would encourage or motivate them to use more of (or start to use) these services. While a considerable variety of things were identified, none was mentioned with much frequency. In fact, 6% did not identify anything, while 8% said that nothing is needed to encourage them to use the online services because they intend to do so. An additional 16% have no intention of using the services, 7% would if they needed to, and 3% if it was the only way to apply for benefits. In total, therefore, 42% of surveyed contributors offered no meaningful suggestions.



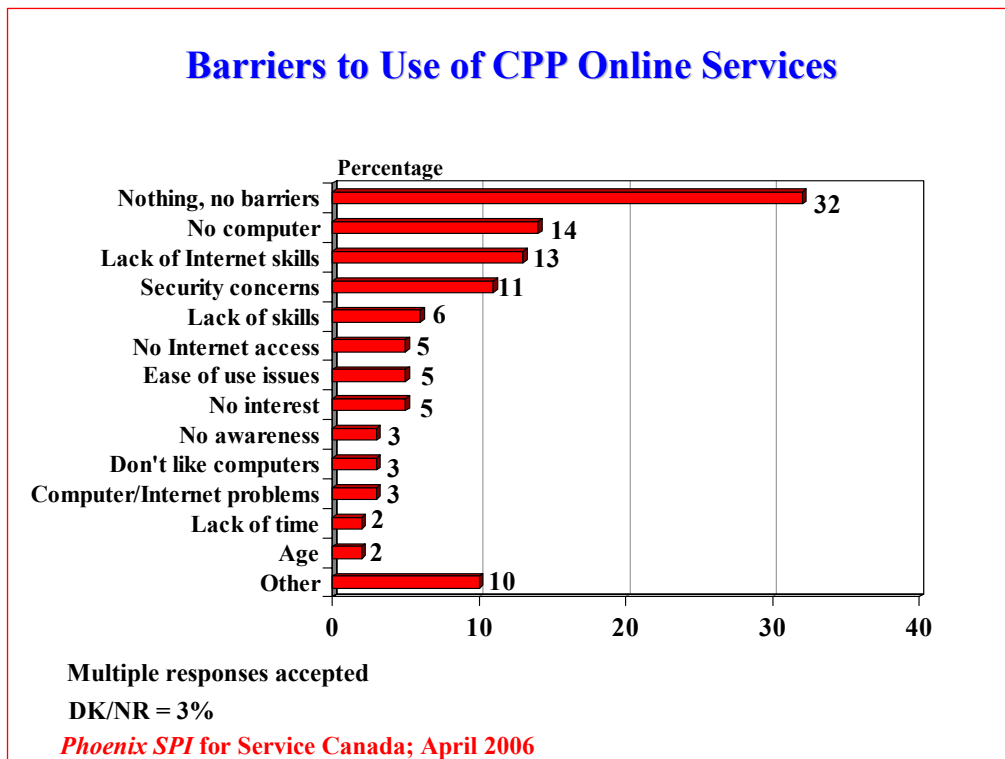
Of the feedback that was offered, getting closer to retirement topped the list (17%), followed by increased awareness or promotion of the services (10%). Others pointed to ideas related to features of the online services – make them user-friendly (8%), provide easier access (6%), ensure better security/privacy (4%), make the services faster and more efficient (3%), enable users to see amounts/contributions or future benefits (2%), and offer financial benefits, discounts and more money (2%).

Following this were issues of accessibility, including computer (8%) and Internet (4%) access, and skills, including computer literacy (3%) and if someone could show them how to use the services (2%). The types of responses included in the ‘other’ category (each cited by fewer than 2%) are as follows: if they could get information or questions answered through the online services, if they received information about the services and had the benefits of online services promoted to them, if they were more Internet literate, or if they knew how to use the online services.

A few changes over time are worth noting – compared to last year, more respondents said that simply getting close to retirement would motivate them to use the services (17% vs. 13% in 2005) and fewer pointed to increased awareness (10% vs. 14% in 2005).

Skills & Access Issues Head List of Potential Barriers to Use

In terms of obstacles or barriers that might prevent them from using CPP online services, the single greatest proportion of respondents (32%) said there are no barriers that would prevent them from using the services. Those who identified obstacles were most likely to point to computer-related abilities, including the lack of Internet skills (13%), lack of skills in general (6%) and ease of use of the services (5%). Other perceived obstacles were computer related, and included having no computer (14%), lack of Internet access (5%), computer or Internet problems (3%), and simply not liking computers.



Beyond this, the following were identified as barriers: security concerns (11%), limited awareness (3%), lack of time (2%), and age (2%). The types of responses included in the ‘other’ category (each cited by fewer than 2%) are the perception that the Internet is too

impersonal, the requirement for an access code, the lack of high-speed Internet access, the cost of Internet service, lack of awareness of the benefits associated with using these online services, and physical or health-related barriers.

Compared to 2005, virtually identical proportions of contributors said that there are no barriers (32-33%). Focusing on actual barriers, this year fewer respondents pointed to security or privacy concerns (11% vs. 20% in 2005), while slightly more indicated that they lack Internet skills (13% vs. 8% in 2005) or do not have a computer (14% vs. 10% in 2005).

Positive Assessments of Possible Motivators to Encourage Use of Online Services

Respondents were asked to rate the importance to them personally of a number of different things that the government could do to encourage people to use these CPP online services (using a 5-point scale: 1 = not at all an encouragement, 5 = very much an encouragement). Possible measures included:

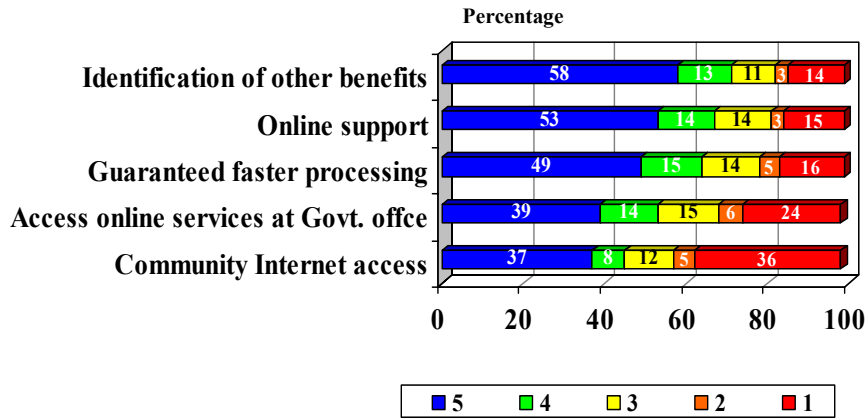
- Having easy access to a computer and the Internet in their community.
- Knowing that they are guaranteed faster processing time if they complete the transaction online compared to the telephone, mail or in person.
- Knowing they would be able to talk to a government employee while they were doing transactions over the Internet, if they need to.
- Being able to access the online services at a government office, where a service agent could help them do this.
- If, when using an online application form, the form is able to identify other pension benefits that they might be eligible for.

Contributors felt that most of these things would be an encouragement. Slightly less than three-quarters (71%) think that the identification of other pension benefits when applying for CPP would encourage them to use the services, with over half (58%) describing this as *very* important. Two-thirds (67%) felt that being able to talk to government employees while doing transactions over the Internet would be an important motivating factor, while 64% felt this way about guaranteed faster processing times for online transactions.

Just over half felt that being able to access online services at a government office would encourage them to use online services, with 39% characterizing this as very valuable. Only a minority view as an encouragement having easy access to a computer and the Internet in their community. While 45% felt this way, almost as many indicated that it would not be an encouragement to promote use of the services (41%). At first glance, this finding appears to be somewhat at odds with the fact that lack of resources, such as a computer or Internet access, was mentioned among the top things that prevented contributors from using the Internet or accessing the CPP online services. Recall, however, that this question was asked of the entire cohort and comparatively small proportions do not access the Internet.

Potential Motivators to Use of CPP Online Services

(5-point scale; 5 = very much an encouragement, 1 = not at all an encouragement)



DK/NR = 1-2%

Phoenix SPI for Service Canada; April 2006

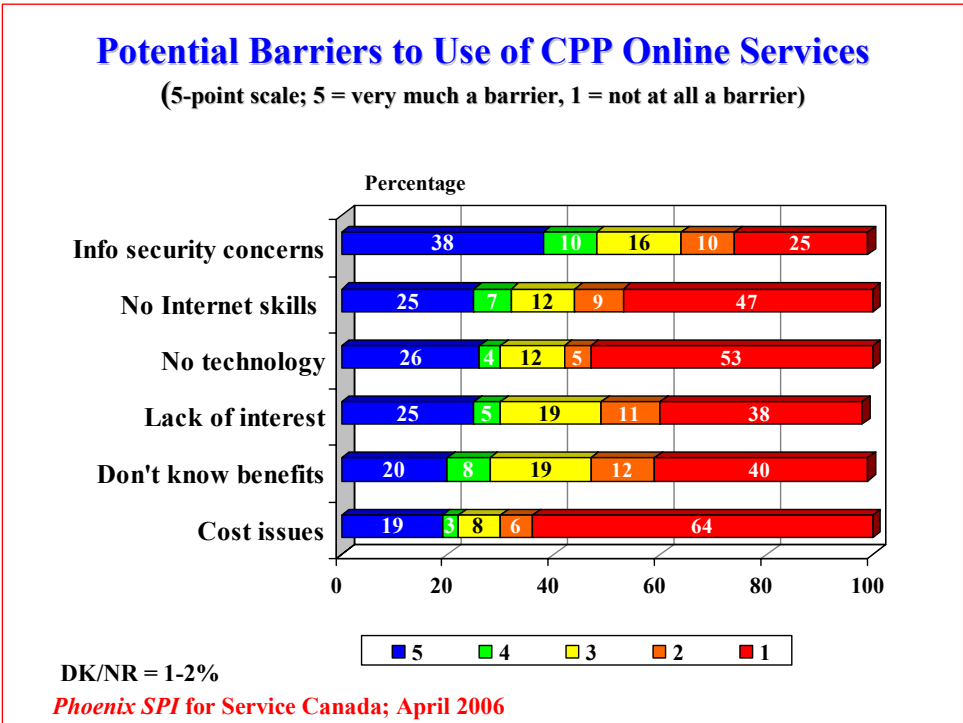
Few Significant Barriers to Online Service Use

Respondents were asked to rate the importance to them personally of various reasons why some people might not use the CPP online services (using 5-point scale: 1 = not a barrier at all, 5 = very much a barrier). Potential reasons included:

- Concerns about the security or privacy of personal information sent to the government using the Internet.
- They do not have the technology needed to use the online services.
- They do not have the skills or expertise needed to use the online services.
- Cost issues, such as the cost of a computer or cost of Internet access.
- Lack of interest in using the online services.
- Lack of understanding of the benefits or advantages of using the online services.

None of these potential obstacles were viewed by a majority of respondents to be barriers that would prevent them from using the online services. In fact, the majority of surveyed contributors did not consider the following to be obstacles at all – cost issues (70%), lack of technology (58%), lack of Internet skills (56%), and lack of understanding of the benefits of using the online services (52%).

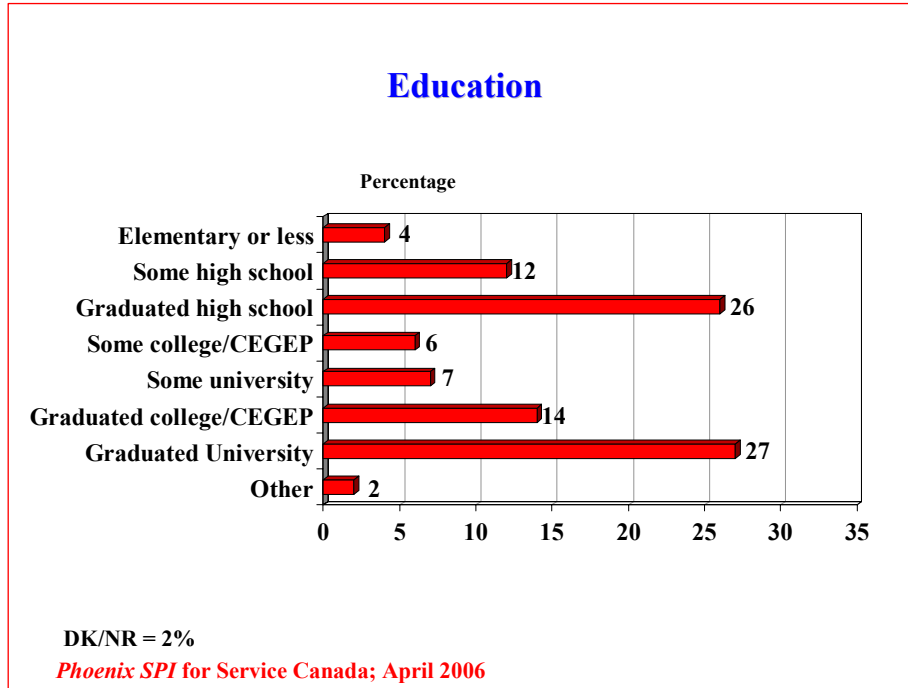
Respondents were more divided in their assessments of the importance of security and privacy concerns and the lack of interest. Regarding the former, contributors were more likely to rate this as a barrier (48% vs. 35% not a barrier). In terms of interest, however, more people felt that this would not be an obstacle than viewed it to be one (49% vs. 30% a barrier).



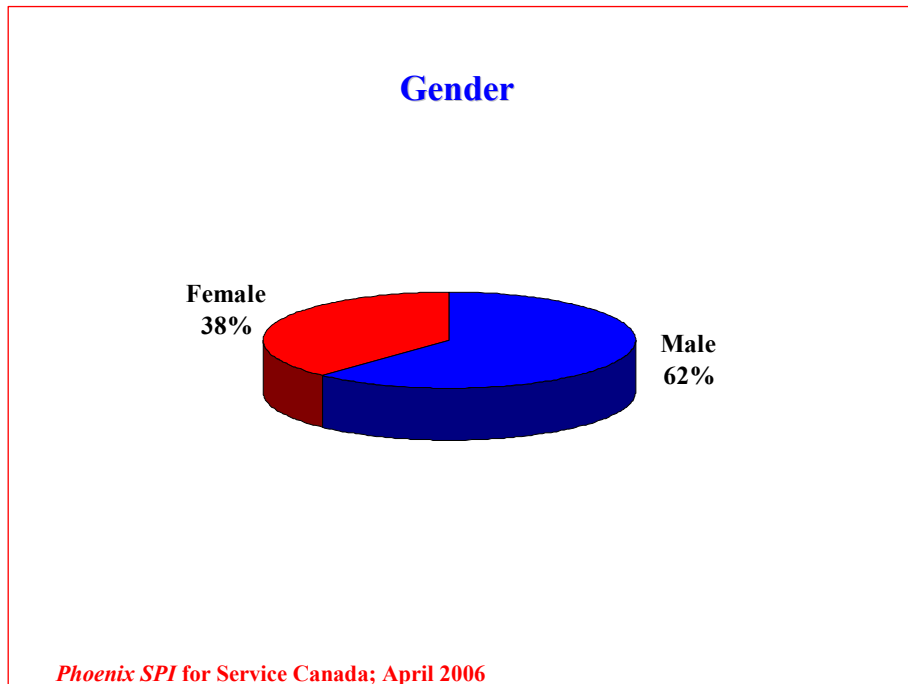
PROFILE OF SURVEY RESPONDENTS

The following graphs present demographic characteristics of survey respondents, including education, gender, language, region, and rural-urban location. As with the data presented in this report, the characteristics identified below are based on weighted data.

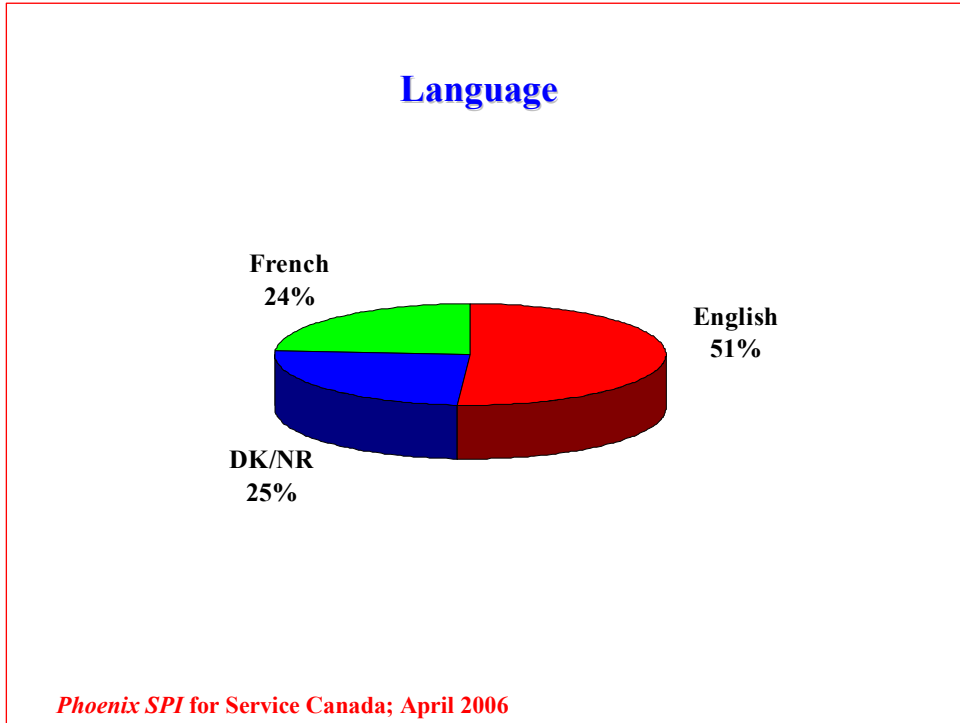
Education



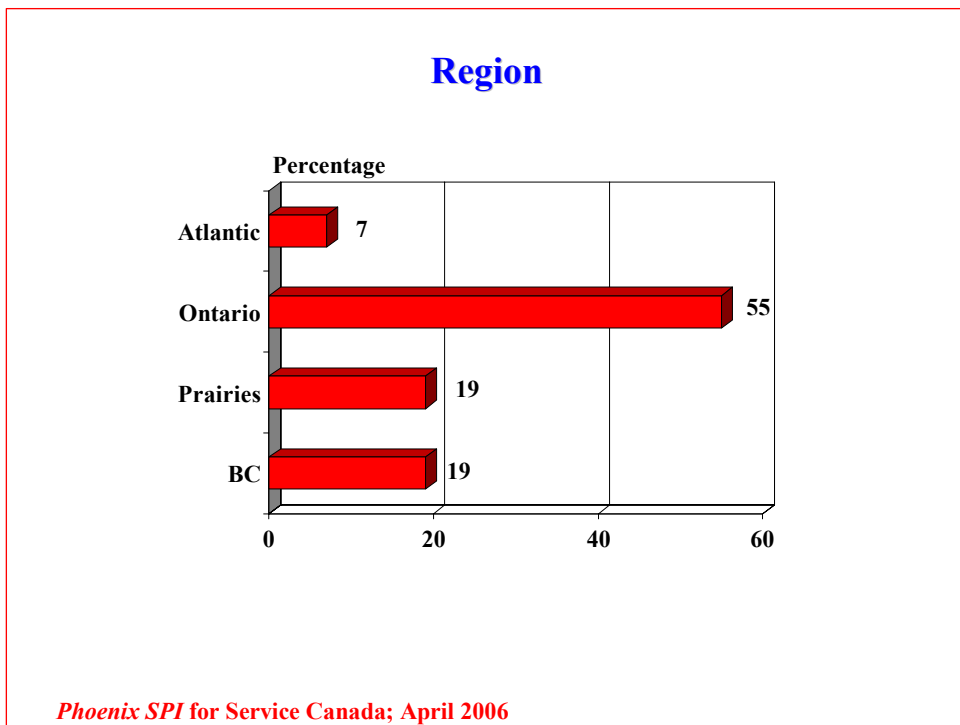
Gender



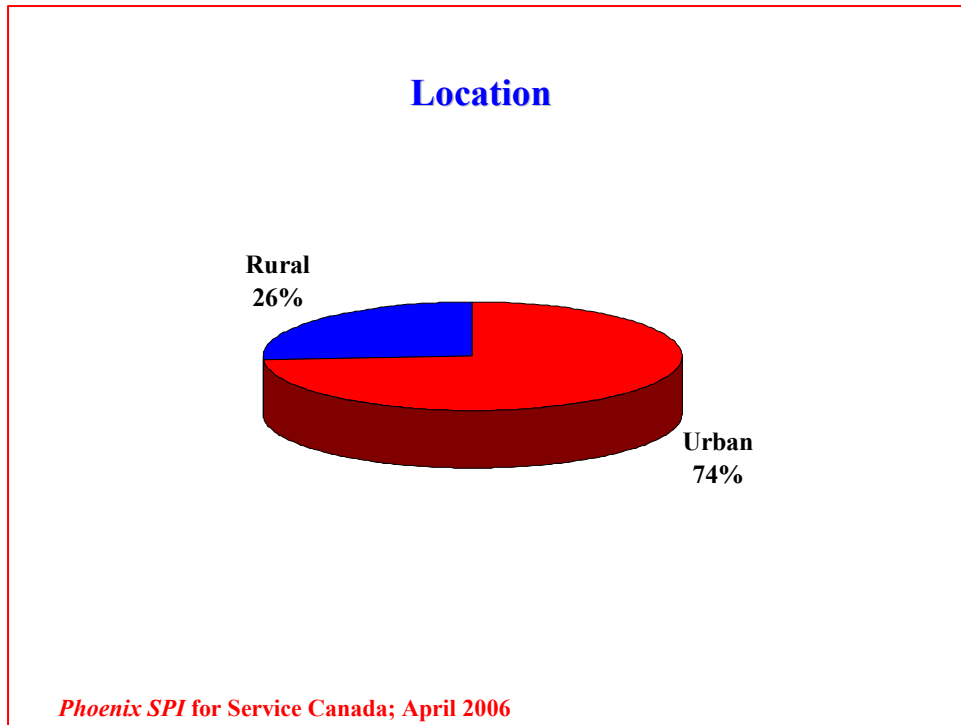
Language



Region



Rural-Urban Location



DEMOGRAPHIC VARIATIONS

This section reports on demographic differences by education, Internet usage, and gender. Caution should be exercised in the interpretation of these results due to the small sample size.

For this analysis, characteristics have been grouped as follows:

Education:

- Post-secondary education (i.e. some college/university or graduated from college/university)
- High school or less.

Internet usage (i.e. use vs. non-use of the Internet)

Gender

Overview:

Differences based on education and Internet use were pervasive, patterned, and often relatively wide. In addition, they tended to mirror each other. Those with more education and Internet users were much more likely to be aware of a department responsible for providing service to Canadians, including CPP-related service. They were also much more likely to be familiar with the CPP and more likely to have obtained information about it or some other retirement pension. While awareness of having received a SOC was virtually identical regardless of education or Internet use, those with more education and Internet users were more likely to have read and filed it in their personal records. Regarding CPP online services, they were more likely to have used most of the services and much more likely to say they would in future. Regarding the Service Canada website, they were more likely to find everything they looked for and to express satisfaction with CPP online services. Those with less formal education and non-users of the Internet were more likely to identify as barriers each of the possible reasons why some people might not use CPP online services.

Gender-based differences were more evident regarding behaviour than awareness or attitudes. Men and women were almost equally likely to be aware of a department responsible for providing service to Canadians, and to recall receiving a SOC and an information insert. That said, men were more likely to have read both and filed them, while women were more likely to file them without reading them. Men were more likely to be Internet users, to have visited the Service Canada website as a result of receiving the insert, and to say they intend to visit it in future. While there was no consistent pattern to awareness and use of CPP online services, men were more likely to say they would use most of them in future. Regarding the Service Canada website, men and women were almost equally likely to say they were able to find everything they looked for and were also almost equally likely to express satisfaction with CPP online services. The only difference in attitude between men and women concerned facilitators and barriers to the

use of online services. Women were more likely to identify as barriers each of the possible reasons why some people might not use CPP online services, and all but one of the encouragements to using CPP online services as facilitators.

Education

Awareness of Service Canada

Those with more formal education (i.e. at least some post-secondary education) were much more likely to express awareness of a department of the Government of Canada with primary responsibility for providing service to Canadians, including service related to the CPP (73% vs. 55%). Aided awareness of Service Canada was also highest among those with more formal education (22% said they were at least vaguely aware of the department vs. 13% of those with high school education or less).

Pension-Related Interaction with Federal Government

Those with more formal education were more likely to express familiarity with the Canada Pension Plan (63% vs. 48%), and to have contacted or obtained information from the federal government about the CPP or some other retirement pension (47% vs. 39%). When contacting or obtaining such information from the government, those with more formal education were much more likely to have used the Internet (53% vs. 20%), and to have used the phone (63% vs. 53%).

Awareness of having received a Statement of Contributions was virtually identical. That said, those with more formal education were more likely to have read the SOC and filed it in their personal records (76% vs. 68%). Those with greater education were more likely to recall having received an insert with the SOC (44% vs. 39%), but those with less formal education were more likely to have read it and filed it (58% vs. 46%).

Internet Usage

Those with more formal education were twice as likely to be Internet users (79% vs. 39%). Moreover, among Internet users those with more formal education were more likely to use it frequently: 81% use it at least several times a week vs. 70% of those with high school education.

Among Internet users who recall receiving the information card about online services, those with more formal education were more likely to have visited the Service Canada website as a result of receiving the insert (39% vs. 26%). Among non-users of the Internet and Internet users who do not recall receiving the information card, those with more formal education were much more likely to say that they intend to visit the Service Canada website in future (55% vs. 33%).

Awareness and Interest in Service Canada Online Services

Those with less formal education (i.e. high school education or less) were more likely to be aware of Tax Information Slips (24% vs. 18%) and Viewing and updating personal

information (23% vs. 17%). Those with more formal education were most likely to be aware of the ability to download/print forms or publications about the CPP (40% vs. 31%) and the application for CPP Retirement Pension (42% vs. 37%).

With respect to CPP online services, those with more formal education were more likely to have used all of them personally. Those with more formal education were also much more likely to say they would use each of these services in future (whether they had prior awareness of them or not).

Service Canada Website

Regarding the Service Canada website, those with more education were much more likely to say they were able to find everything they looked for or complete every task they tried (64% vs. 49%). They were also more likely to express satisfaction with CPP online services (66% vs. 52%).

Facilitators and Barriers to Use of Online Services

Those with less formal education were more likely to identify as barriers each of the possible reasons why some people might not use CPP online services (sometime significantly so). Those with more formal education were more likely to view each of the following as an encouragement to using CPP online services:

- Having easy access to a computer/the Internet in their community (47% vs. 40%).
- Knowing they would be able to talk to a government employee while doing transactions over the Internet (70% vs. 62%).
- If, when using an online application form, the form is able to identify other pension benefits that they might be eligible for (76% vs. 64%).

Internet Usage

Awareness of Service Canada

Internet users were much more likely to express awareness of a department of the Government of Canada with primary responsibility for providing service to Canadians, including service related to CPP (71% vs. 54%).

Pension-Related Interaction with Federal Government

Internet users were much more likely to express familiarity with the CPP (64% vs. 42%), and were more likely to have contacted or obtained information from the federal government about the CPP or some other retirement pension (46% vs. 38%).

Not surprisingly, Internet users were almost alone in having used the Internet when contacting or obtaining such information from the government (61% vs. 3%). Non-users were more likely to have used the phone (66% vs. 56%) or visited a government office (30% vs. 21%).

Awareness of having received a Statement of Contributions was virtually identical. However, Internet users were noticeably more likely to have read and filed it (77% vs. 63%), while non-users were more likely to have kept it/filed it without reading it at the time (29% vs. 22%).

Non-users of the Internet were more likely to recall having received an insert with the SOC (47% vs. 38%), but Internet users were more likely to have read and filed it (53% vs. 48%).

Internet Usage

Among non-users of the Internet and Internet users who do not recall receiving the information card about online services, Internet users were more than three times as likely to say they intend to visit the Service Canada website in the future (64% vs. 19%).

Awareness and Interest in Service Canada Online Services

Internet users were more likely to be aware of the ability to download/print forms or publications about the CPP (44% vs. 24%) and the CPP application (41% vs. 37%). For their part, non-users were more likely to be aware of the following services:

- Tax Information Slips (28% vs. 15%).
- Canada Pension Plan SOC (23% vs. 18%).
- Viewing and updating personal information (26% vs. 15%).

Internet users were more likely to have used each of the online services personally and to say they would use each of the services in future (whether they had prior awareness or not).

Service Canada Website

Regarding the Service Canada website, Internet users were much more likely to find everything they looked for or complete every task they tried (64% vs. 37%), and to express satisfaction with CPP online services (67% vs. 39%).

Facilitators and Barriers to Use of Online Services

Internet non-users were much more likely to identify as barriers each of the possible reasons why some people might not use CPP online services. Internet users were more likely to view each of the following as an encouragement to use CPP online services:

- Having easy access to a computer/the Internet in their community (48% vs. 38%).
- Knowing that they are guaranteed faster processing time if they complete the transaction online (72% vs. 51%).
- Knowing they would be able to talk to a government employee while doing transactions over the Internet (73% vs. 58%).
- If, when using an online application form, the form is able to identify other pension benefits that they might be eligible for (82% vs. 54%).

Non-users of the Internet were more likely to view as an encouragement the ability to access CPP online services at a government office where a service agent could help them (59% vs. 50%).

Gender

Awareness of Service Canada

Men and women were almost equally likely to express awareness of a department of the Government of Canada with primary responsibility for providing service to Canadians, including service related to CPP (64-65%).

Pension-Related Interaction with Federal Government

While men and women were similarly likely to have contacted or obtained information from the government about the CPP or some other retirement pension, women were much more likely to have used the phone to do this (70% vs. 53%) or visited a government office (32% vs. 20%). For their part, men were more likely to have used the Internet (44% vs. 35%) or mail/fax (27% vs. 16%).

Awareness of having received a Statement of Contributions was virtually identical. That said, men were more likely to have read it and filed it (76% vs. 64%), while women were more likely to have kept it/filed it without reading it at the time (31% vs. 21%). The same pattern was evident regarding the information insert accompanying the SOC. Men and women were almost equally likely to recall having received the insert, but men were more likely to have read and filed it (58% vs. 40%), while women were more likely to have kept it/filed it without reading it at the time (33% vs. 26%).

Internet Usage

Men were more likely to be Internet users (64% vs. 56%). Moreover, among Internet users, men were more likely to use it frequently (63% using it at least once a day vs. 46% of women). Among Internet users who recall receiving the information card about online services, men were twice as likely to say they visited the Service Canada website as a result (43% vs. 21%). Among non-users of the Internet and Internet users who do not recall receiving the information card, men were more likely to say they intend to visit the Service Canada website in future (47% vs. 41%).

Awareness and Interest in Service Canada Online Services

Women were more likely to be aware of the following services:

- The application for CPP Retirement Pension (43% vs. 38%).
- Tax information slips (27% vs. 16%).
- Viewing and updating personal information (24% vs. 17%).

Men were more likely to be aware of the ability to download/print forms or publications about the CPP (44% vs. 24%).

Turning to use of these CPP online services, men were more likely to have used personally the CPP SOC Request (15% vs. 5%) and the CPP application (10% vs. 7%).

Men were more likely to say they would use each of these services in future (whether they had prior awareness of them or not), with one exception: men and women were equally likely to say they would be likely to use Tax Information Slips in future.

Service Canada Website

Among users of the Service Canada website, men and women were almost equally likely to say they were able to find everything they looked for or complete every task they tried, and to express satisfaction with CPP online services.

Facilitators and Barriers to Use of Online Services

Women were more likely to identify as barriers each of the possible reasons why some people might not use CPP online services. As well, women were more likely to view each of the following as an encouragement to using CPP online services:

- Having easy access to a computer/the Internet in their community (48% vs. 42%).
- Being able to access the online services at a government office, where a service agent could help them (59% vs. 50%).

Men were more likely to view as an encouragement guaranteed faster processing time if they complete the transaction online (66% vs. 61%).

Men and women were similarly likely to regard each of the following as an encouragement to using CPP online services: when using an online application form, the form is able to identify other pension benefits that they might be eligible for (69-72%), and the ability to talk to a government employee while doing transactions over the Internet if needed (66-69%).

PART 2 – 70-80 YEAR OLD CONTRIBUTORS SURVEY

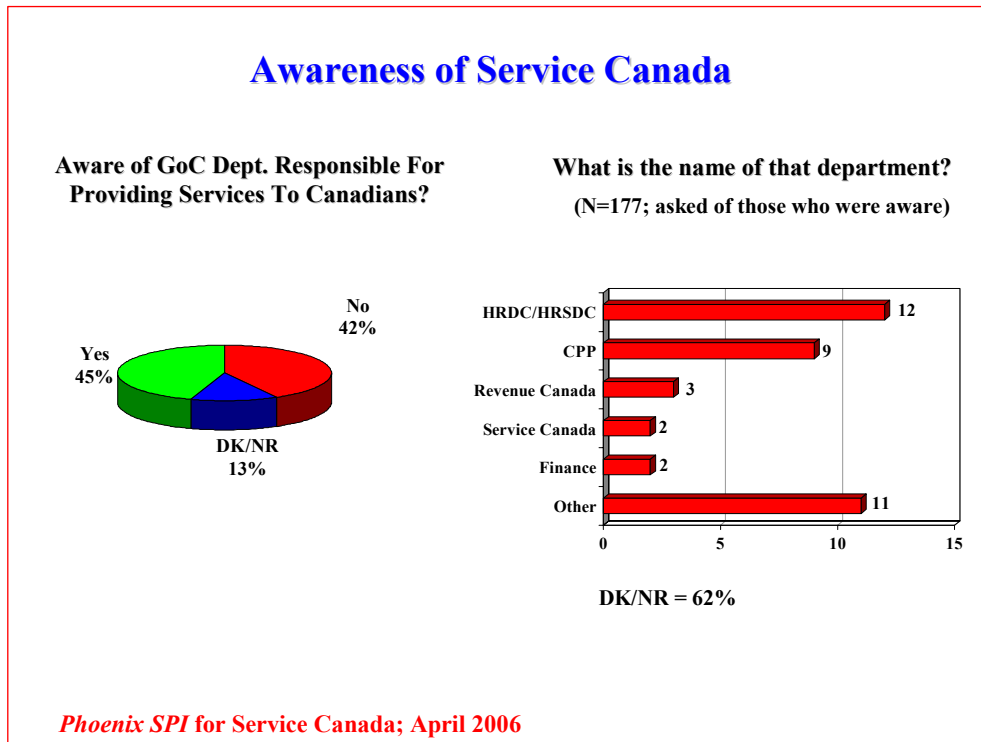
This chapter of the report presents the survey findings for CPP contributors between the ages of 70 and 80 years.

FAMILIARITY WITH SERVICE CANADA AND CANADA PENSION PLAN

This section of the report explores respondents’ awareness of Service Canada and familiarity with the Canada Pension Plan (CPP).

Limited Awareness of Service Canada

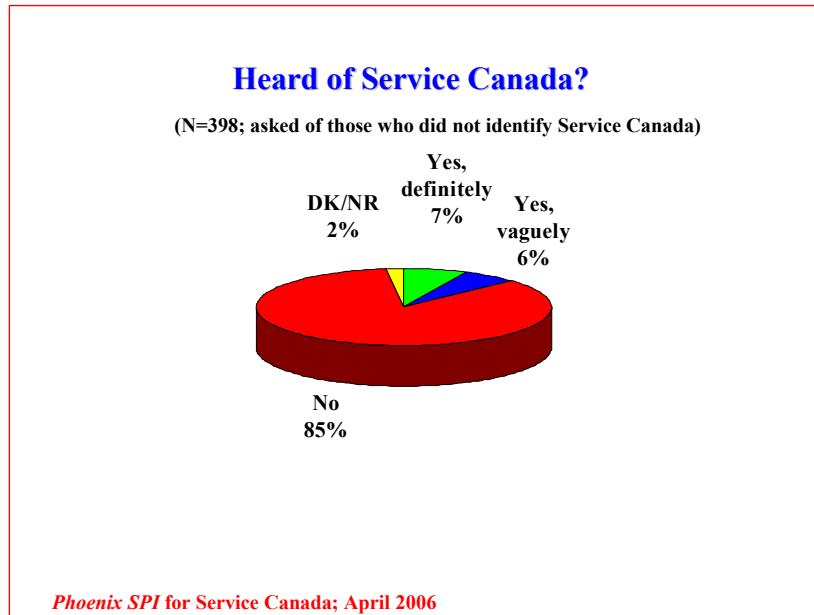
Less than half (45%) the surveyed contributors aged 70 to 80 years old said they were aware that there is a department of the Government of Canada that has primary responsibility for providing services to Canadians, including service related to the Canada Pension Plan. Conversely, 42% did not know that a federal department is tasked with this, and 13% were uncertain. In total, therefore, 55% were not aware of Service Canada even in a general sense.



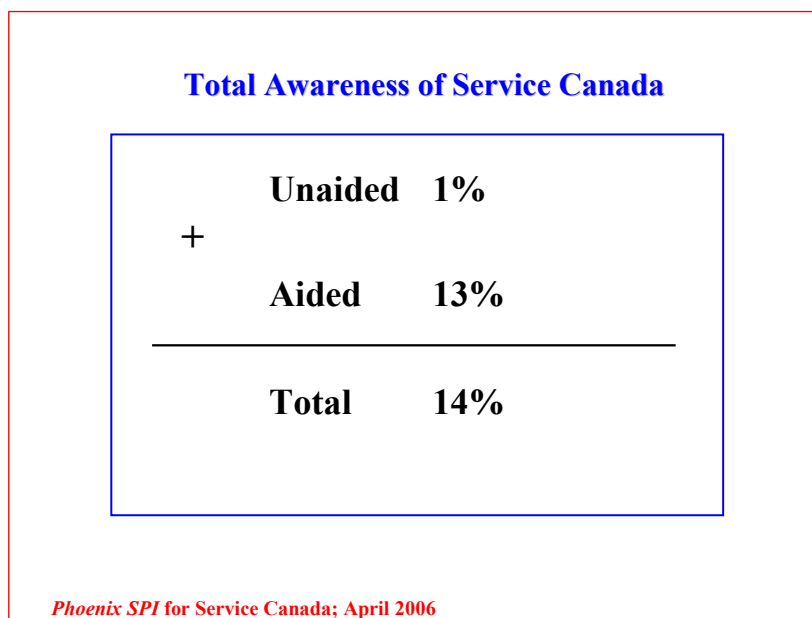
In addition, knowledge of Service Canada by name is very limited. On an unaided basis, virtually everyone who claimed to be aware of this department (n = 177) did not know its name. In fact, most respondents (62%) provided no response at all when prompted to identify the department by name, while the rest pointed to HRDC/HRSDC (12%), CPP (9%), Revenue Canada (3%), and Finance (2%). Only 2% correctly identified Service Canada by name.

The types of responses included in the ‘other’ category are Social Development Canada, Information Canada, the Treasury Board, income tax department, pension plan, or Old Age Security.

Respondents who were unable to identify Service Canada by name (n = 398) were told that Service Canada, created in September, 2005, has primary responsibility for providing services to Canadians on behalf of the Government of Canada. They were then asked whether they had heard of this department. On an aided basis, 13% said they were *vaguely* (6%) or *definitely* (7%) aware of Service Canada.

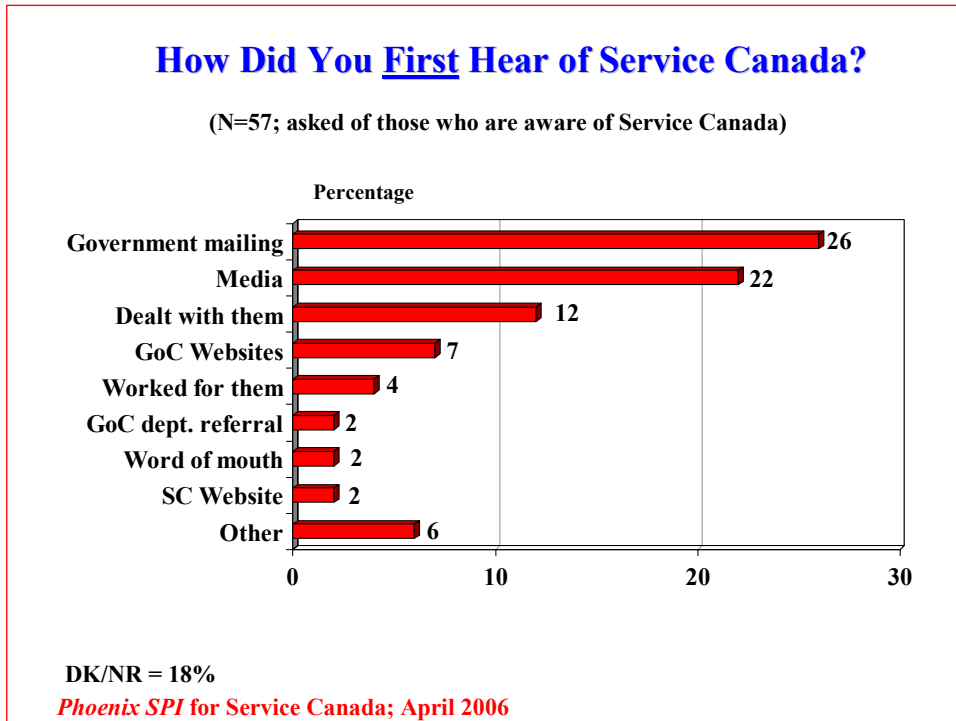


As the graph indicates, total awareness of Service Canada is therefore 14%.



Government Mailing, Media – Main Ways of Learning About Service Canada

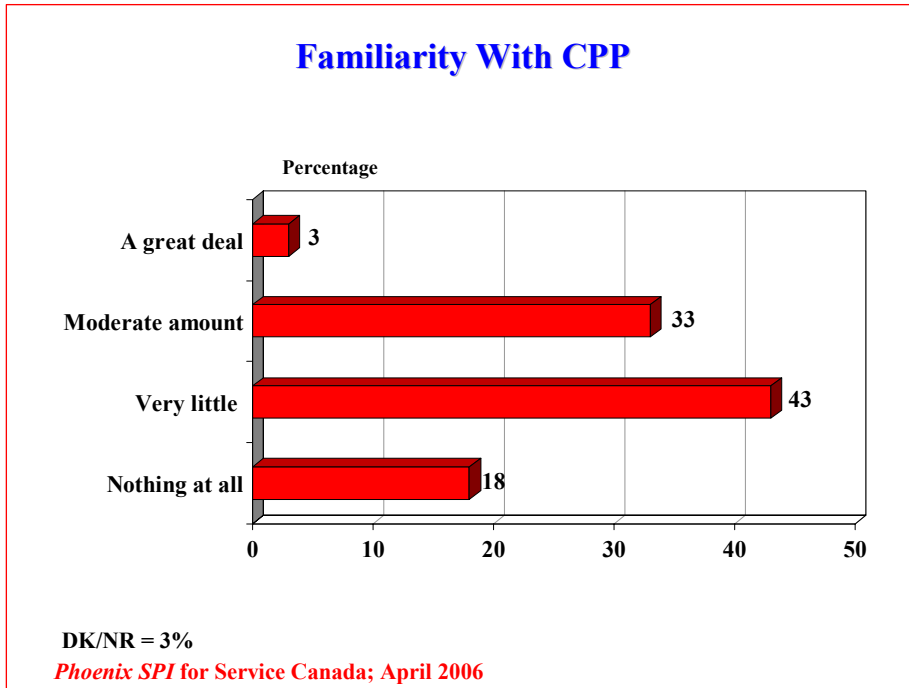
Everyone who claimed to be aware of the department (n = 57) was asked how they first heard or learned about Service Canada. Cited by 26% of respondents, a government mailing was the main source of information. This was followed closely by the general media (i.e. TV, newspapers, radio) at 22%. Twelve percent reported learning about Service Canada through their dealings with the department.



No other source was identified with much frequency – 7% learned of the department through Government of Canada websites, 4% work for the department, and 2% each said they became aware of Service Canada through a departmental referral, word of mouth, or its website. Sources included in the ‘other’ category are having visited a Government of Canada office in general or a Service Canada Centre specifically.

Low Levels of Knowledge About CPP

Familiarity with the CPP is fairly low. This is perhaps not unexpected given that the target audience is contributors who are pension eligible, but who have not applied for their CPP benefits. In total, well over half know very little (43%) or nothing at all (18%) about the pension program. Conversely, slightly more than one-third think they know a great deal (3%) or moderate amount (33%) about the CPP.

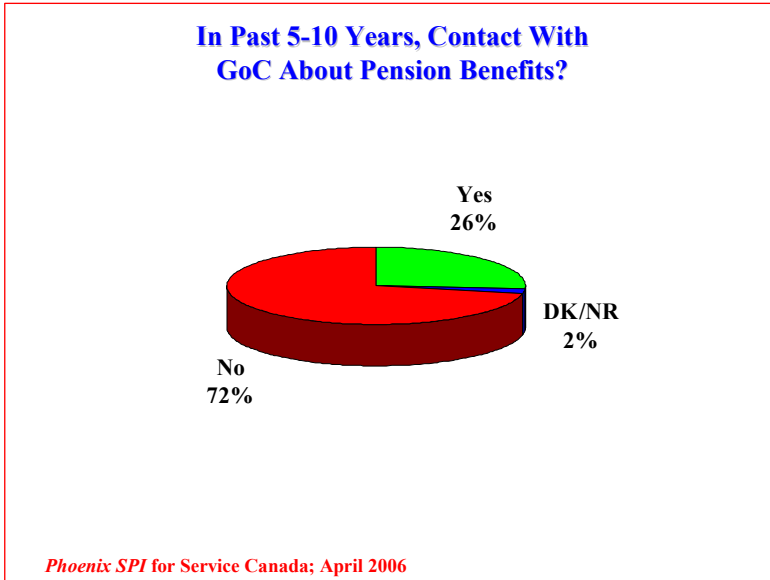


PENSION-RELATED INTERACTIONS WITH FEDERAL GOVERNMENT

This section describes respondents' dealings with the Government of Canada related to pension issues, including the Canada Pension Plan.

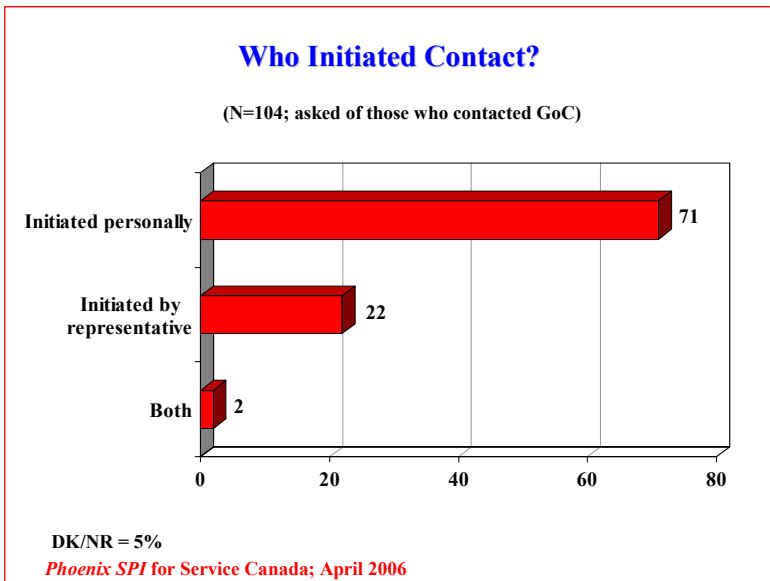
One-Quarter Contacted Federal Government in Past 5-10 Years on Pension Matters

Only about one-quarter of surveyed contributors (26%) said they had contacted or obtained information from the Government of Canada about CPP or any other retirement pension during the previous 5-10 years. Conversely, almost three-quarters (72%) had no contact with the government related to pensions (2% were uncertain). Respondents were asked to focus on contact initiated by them, not contact initiated by the government.



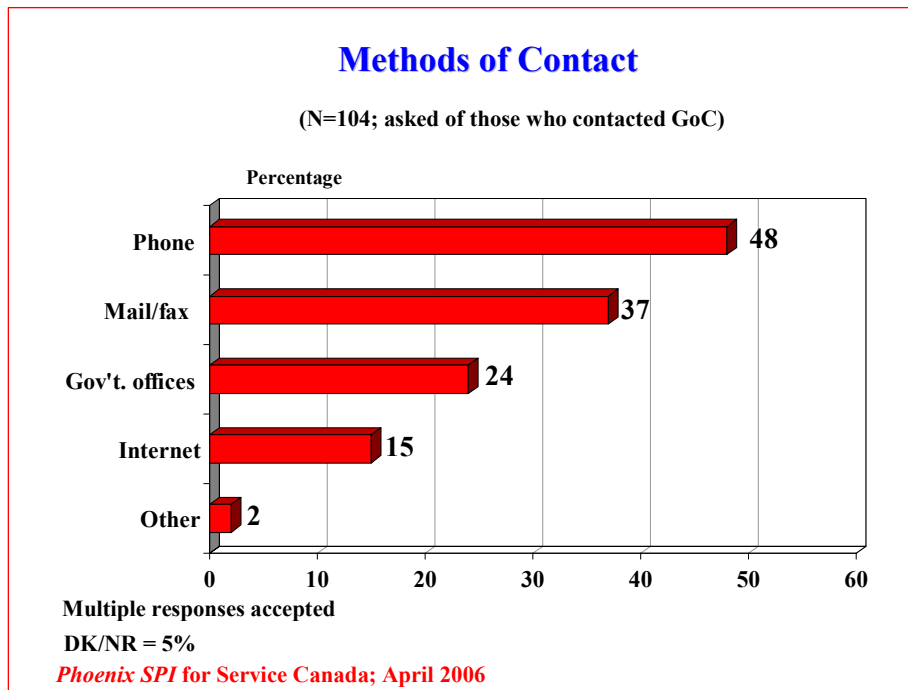
Most Contributors Personally Initiated Contact

The large majority of contributors who had contacted the government on pension issues during the previous 5-10 years (n = 104) said that this contact was initiated personally by them (71%). One in five (22%) said the contact was initiated by a representative on their behalf (2% volunteered that both were done).



Phone – Top Method of Contact

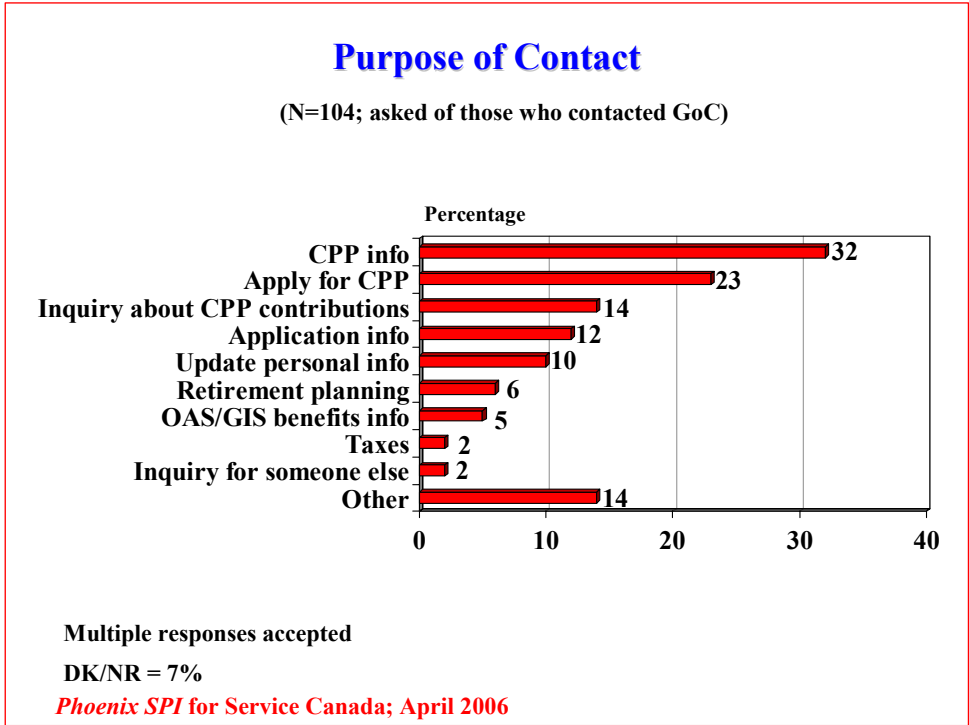
Among CPP contributors who had contact with the federal government (n = 104), phone was the top service channel that was used. Nearly half (48%) had contacted the government by phone about CPP or other pensions during the past 5-10 years. This was followed by use of mail or fax (37%) and in-person visits to government offices (24%). Unlike the younger cohort of contributors participating in this study, older respondents were much less likely to have used the Internet (15%).



Obtaining CPP Information – Main Purpose of Contact

Contributors who had contacted the federal government (n = 104) were asked to identify the specific purpose of their contact. Contact tended to revolve around the Canada Pension Plan. One-third (32%) said the purpose of their contact was to obtain information about CPP benefits, followed by those wanting to apply for CPP (23%). Applying for CPP is an activity that seems to be at odds with the target audience. Recall, however, that SOC mailings were completed in January of 2006 and included a CPP application form in the package. As such, it may be that some of these respondents applied for pension benefits during the period of time in which they received the Service Canada mailing and when they were contacted for an interview.

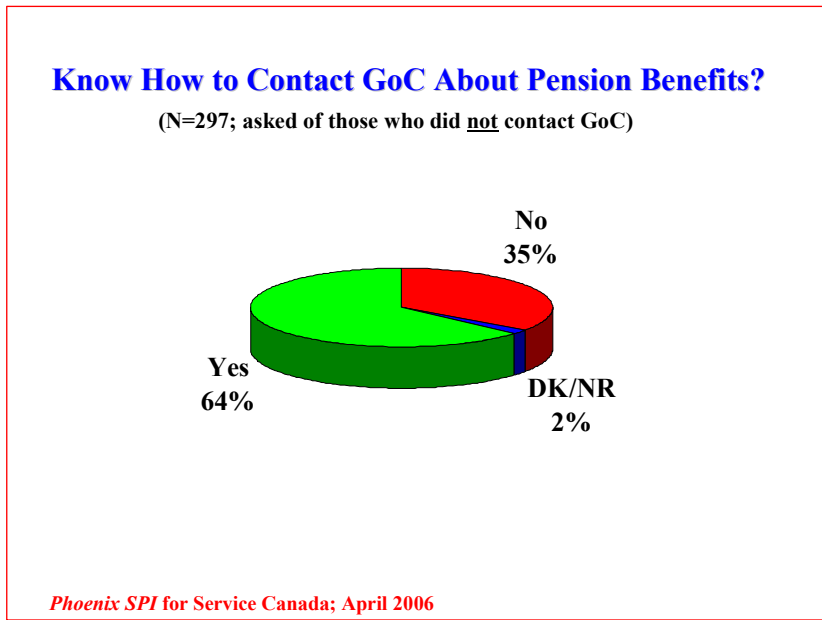
Beyond this, other reasons were cited with considerably less frequency. These included to inquire about personal CPP contributions (14%), obtain application information (12%), update personal information (10%), plan for retirement (6%), and acquire information on Old Age Security (OAS) or the Guaranteed Income Supplement (GIS) (5%). Few of these contributors contacted the government regarding taxation (2%) or on behalf of someone else (2%).



The types of reasons included in the ‘other’ category are to apply for CPP Disability benefits, to obtain information about a private employer pension or about RRSPs, and to learn more about Service Canada.

Most Claim to Know How to Contact Government

Two-thirds (64%) of those who had not contacted the government (n = 297) said they would know how to do so should they require information about the Canada Pension Plan or any other retirement pension. That said, 35% indicated that they would not know how to contact the government (2% were uncertain about this).

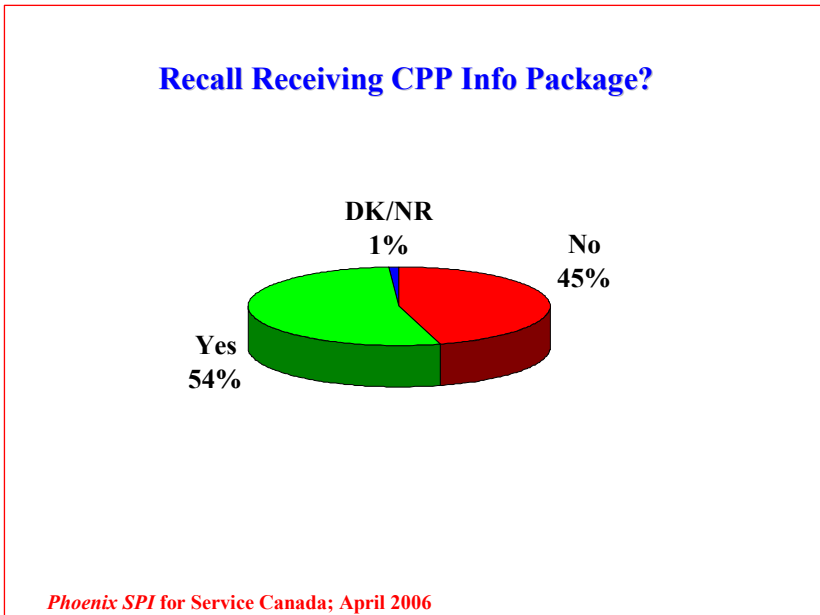


RECALL OF MAILOUT PACKAGE

In January, 2006, the Government of Canada mailed information to CPP contributors who are eligible to receive a CPP retirement pension but who had not applied for benefits. The information included a Statement of Contributions (SOC), an estimate of the amount of their pension, and a CPP retirement pension application form and information guide. This section explores contributors' recall of this package and its content.

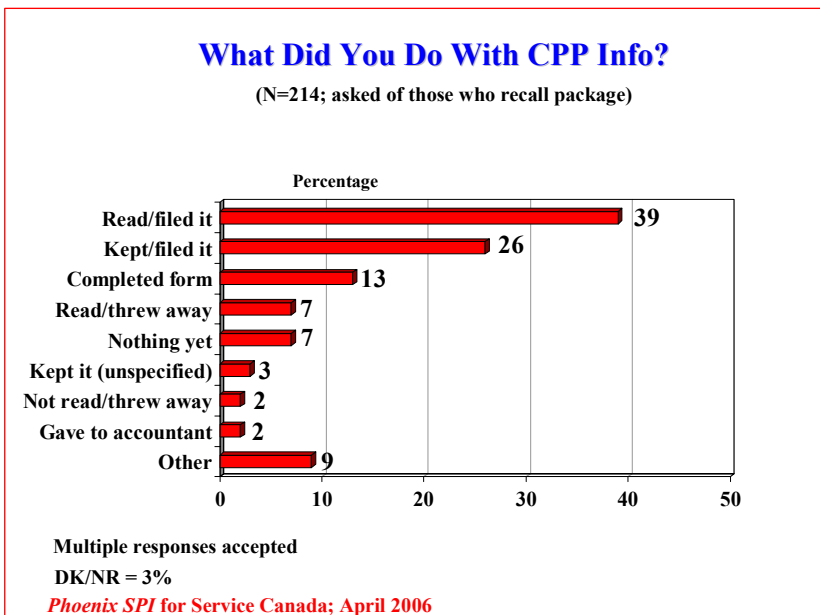
Moderate Recall of CPP Info Package

Slightly more than half (54%) recalled receiving the CPP information package. However, 45% were not aware of this. Respondents were told that the package, which would have been sent to them by mail, informs them about how much they have contributed to the CPP, and includes an application form.



Strong Minority Read & Filed SOC

A strong minority (39%) of those who recalled receiving the package (n = 214) said they read and filed the information with their personal records. In addition, 26% kept and filed the information, but had not read it by the time of the interview. Following this, 13% of these contributors said they completed the application form to apply for pension benefits. Smaller numbers (7% each) read the material and threw it away or Nothing yet

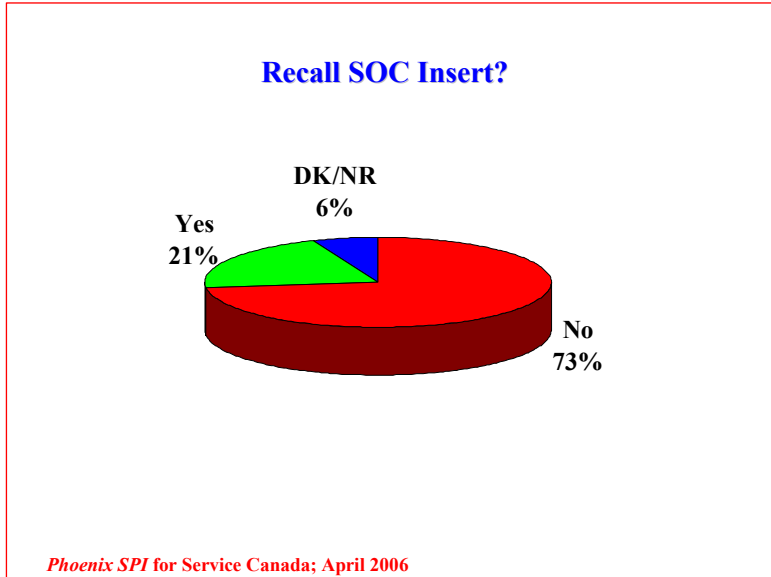


had done nothing with the information. Relatively few (2-3%) did anything else with the SOC materials.

Limited Recall SOC Insert

Most respondents (73%) said they did not recall receiving an information insert with their SOC. Conversely, one in five (21%) were aware of the insert, while 6% were not certain.

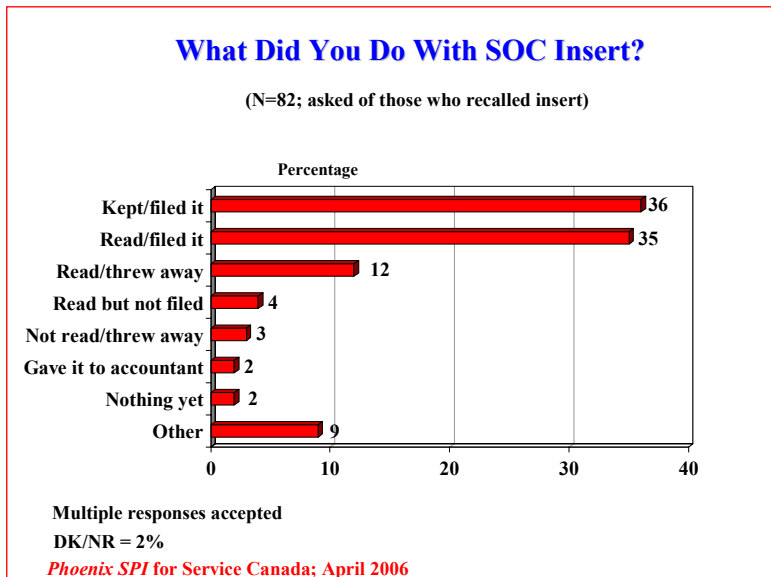
Respondents were reminded that the information would have been mailed in January, and included a red information insert about Service Canada printed on thick paper.



Half Read SOC Insert

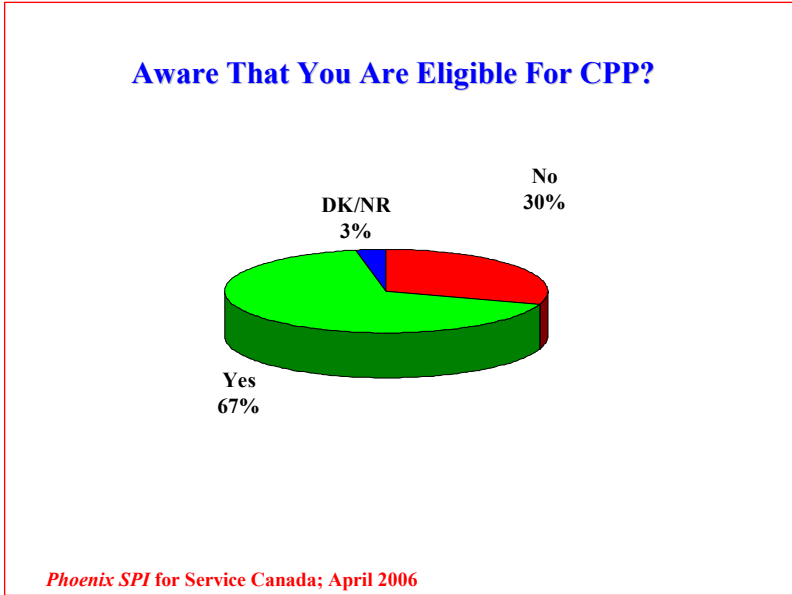
Approximately half of those who recalled the insert (n = 82) read the information – 35% read and then filed it, 12% read it and threw it away, and 4% read, but had not filed the material. More than one-third of contributors who recalled the insert (36%) kept and filed it, but had not read it by the time of the interview.

Among the rest, 3% did not read it and threw it away, 2% gave it to their accountant, and 2% had done nothing with the insert.

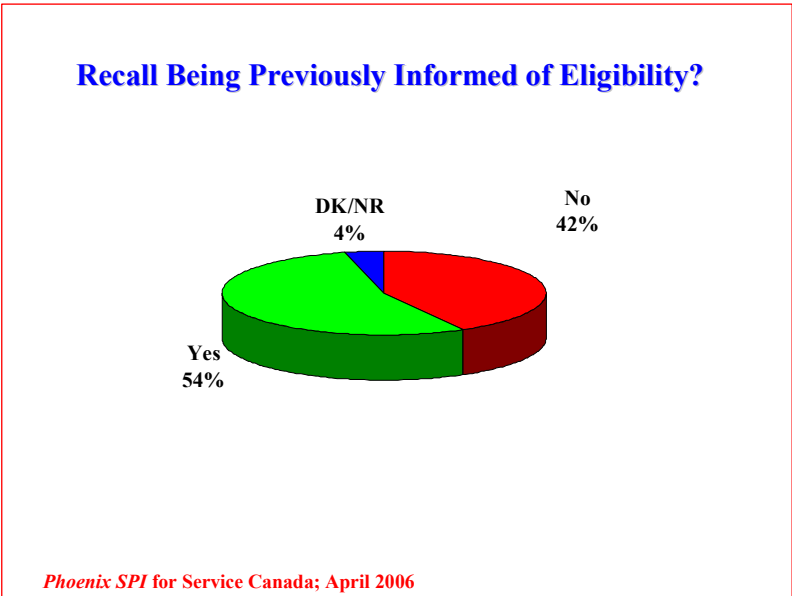


Two-Thirds Aware of CPP Eligibility, Less Recall Being Informed About It

Two-thirds of older contributors (67%) said they were aware that they are eligible to receive a CPP retirement pension. Conversely, 30% did not know of their pension eligibility (3% were uncertain).



Slightly less (54%), but still a majority, recalled having been informed in previous years by the Government of Canada that they are eligible to receive a CPP retirement pension. That said, 42% did not recall being informed of their eligibility (4% were uncertain).

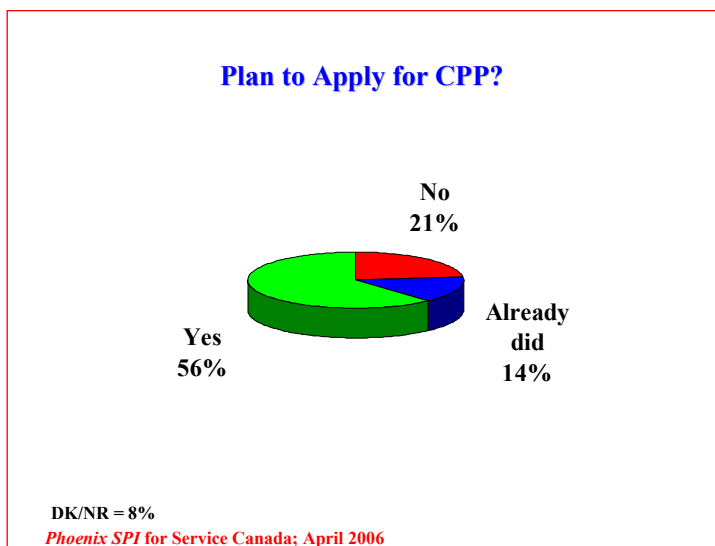


ISSUES RELATED TO APPLYING FOR CPP RETIREMENT PENSION

The sections explores a number of issues related to applying for CPP retirement pension benefits.

Most Plan to Apply for CPP Retirement Benefits

Seventy-percent of respondents plan to apply (56%) or have already applied (14%) for the CPP retirement pension to which they are entitled. The latter is consistent with the earlier finding that 13% of these contributors had contacted the Government of Canada during the past 5-10 years to apply for CPP. One-fifth of the 70-80 year olds indicated that they do not intend to apply for these pension benefits, while 8% were uncertain about their intentions.

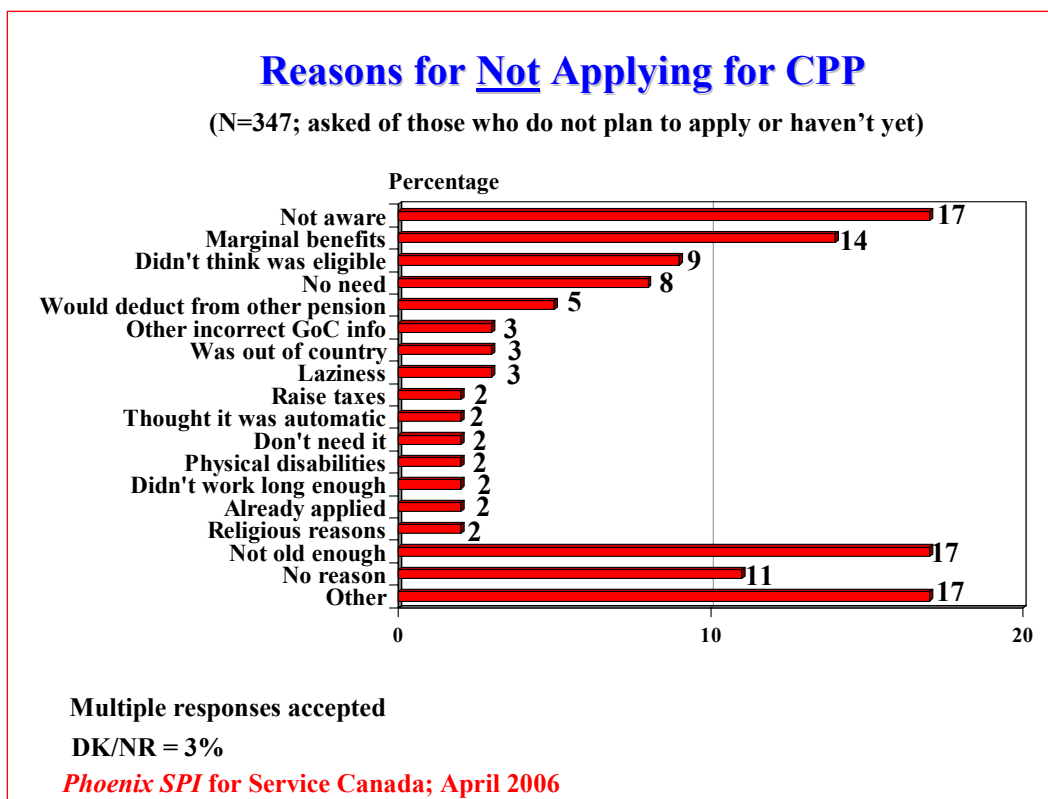


Many Reasons Offered For Not Applying for CPP

Respondents who had not already applied for CPP benefits (n = 347) provided a number of reasons to explain why. Lack of awareness (17%) and the perception that the benefits would be marginal (14%) were the only reasons offered with much frequency. When these reasons are grouped by theme, however, lack of need emerges as the chief explanation. This includes the perception that CPP benefits would be marginal (14%) and that they want to take care of themselves and do not need assistance (10%).

Other explanations tended to focus on pension ineligibility, both real and perceived – 17% thought they were not old enough to collect a pension or had not retired yet, 9% did not think they were eligible, 3% felt they had not lived in Canada long enough, and 2% think they did not work long enough. Recall that 30% of these contributors did not know of their pension eligibility.

A few reasons related to financial issues, either that CPP income would reduce other pension income (5%) or that it would increase their taxes (2%). A small number of respondents cited other concerns, including receiving incorrect government information (3%), their own laziness (3%), the perception that enrolment is automatic (2%), physical disabilities that make it difficult to apply (2%), and religious reasons (2%).



Thirteen percent offered no reason (11%) or reiterated that they had already applied for benefits (2%).

The types of responses included in the 'other' category are applying had slipped their mind, receiving a CPP retirement pension already, mobility problems, the government making them think they are not eligible, and confusing CPP retirement pension with CPP Survivor's benefits, among other reasons.

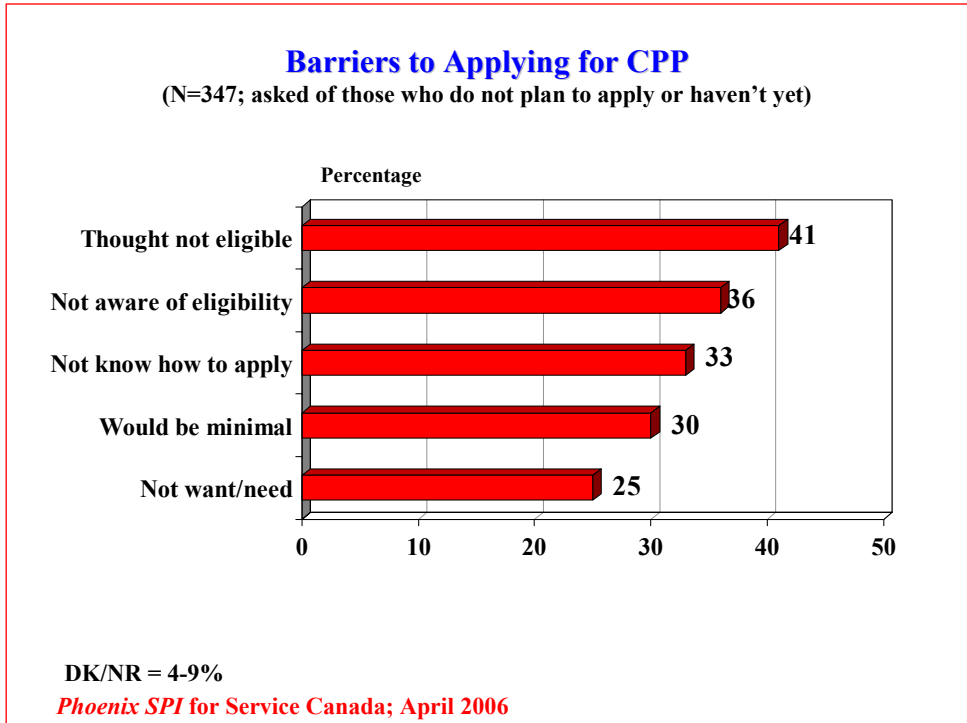
Numerous Perceived Barriers to Applying for CPP

All of the possible reasons offered to explain why CPP-eligible Canadians may not have applied for benefits resonated with noteworthy numbers of surveyed contributors. Respondents were asked to identify whether the following applied to them:

- They did not know they were eligible for the CPP retirement pension.
- They did not know how to apply for the CPP retirement pension.
- They thought the CPP retirement pension they would receive would not be large, so it was not worth the effort to apply.
- They do not want or need the CPP retirement pension.
- They thought they wouldn't be eligible for the CPP retirement pension.

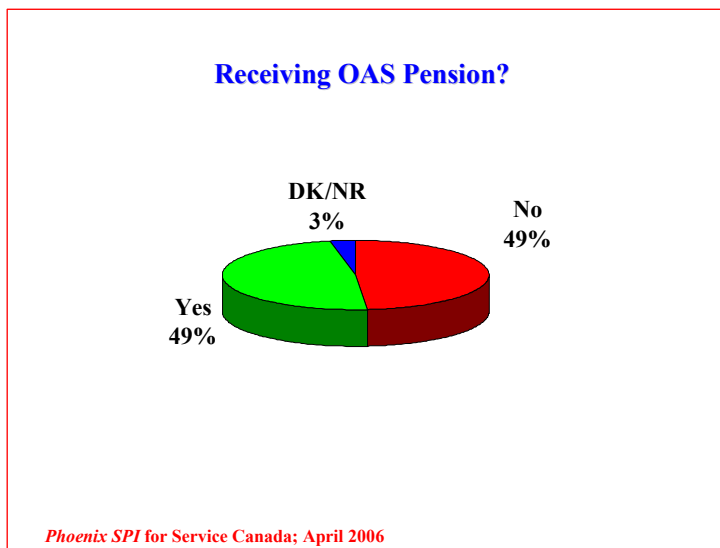
A significant number of contributors (41%) thought they were not eligible for CPP benefits. Moreover, approximately one-third each were not aware of their eligibility (36%),

did not know how to apply (33%), or felt that the pension would not be large enough (30%). In terms of eligibility, recall that 30% of all respondents claimed to be unaware of their pension eligibility. Exactly one-quarter of respondents indicated that they did not want or need the CPP retirement pension.



Half Receive OAS Pension

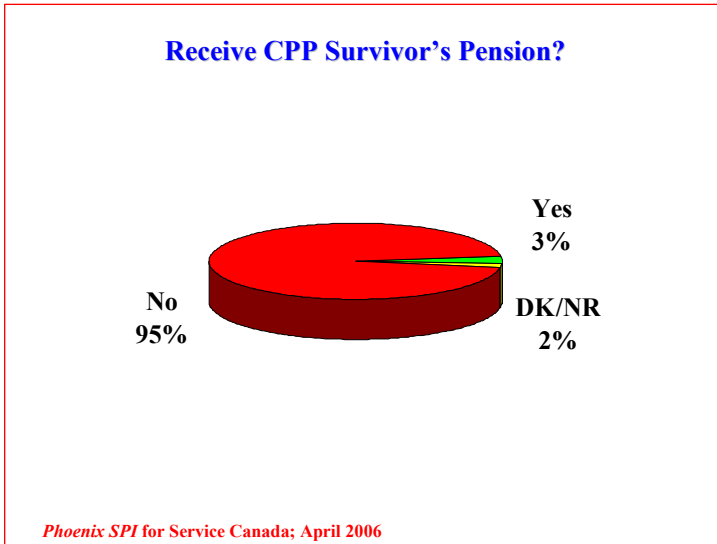
Almost half (49%) of the surveyed contributors said they are currently receiving an Old Age Security (OAS) pension. The same proportion (49%) do not receive these benefits (3% were uncertain). Respondents were informed that the OAS pension is a monthly payment available to many Canadians aged 65 or older that they must apply for in order to receive.



Few Receive CPP Survivor’s Pension

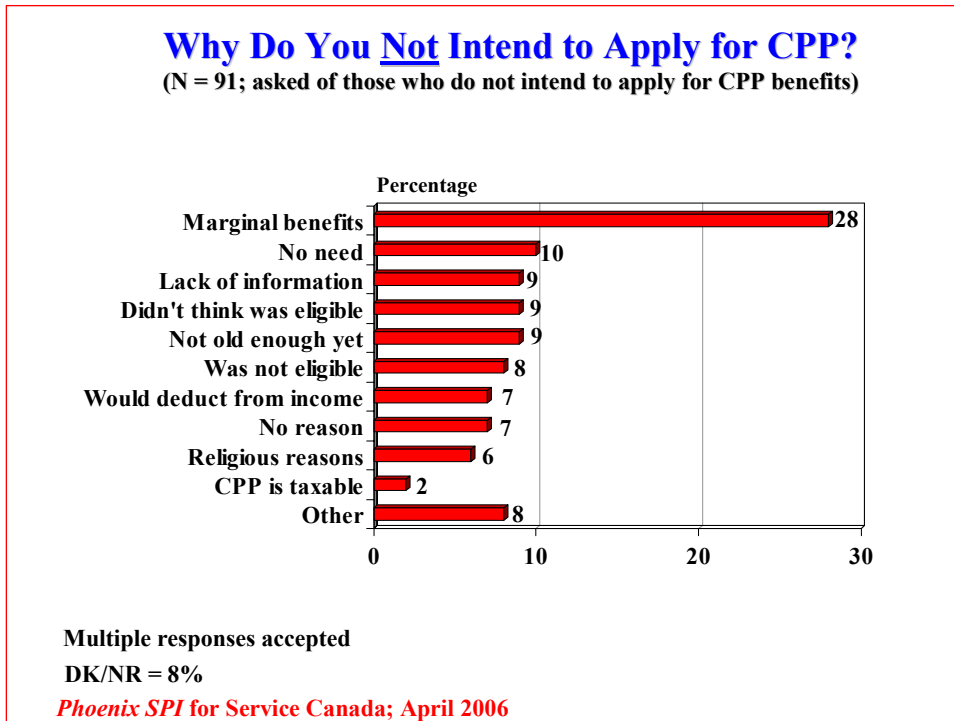
Few contributors (3%) receive the CPP Survivor’s Pension. Respondents were told that the CPP Survivor’s Pension is a monthly pension paid to the surviving spouse or common-law partner of a deceased contributor.

Of those who receive these benefits (n = 11), most (seven respondents) said that it is clear to them that the Survivor’s Pension is different from the CPP retirement pension. Four people did not think that this difference is clear to them.



Marginal Benefits – Main Reason People Do Not Intend to Apply for CPP

The perception that CPP benefits would be marginal, and not worth the effort required to apply, was the top reason offered by those who do not intend to apply for CPP benefits (n = 91). Cited more than twice as often as any other reason, the expected marginal nature of the benefits was mentioned by 28% of these respondents.



Other explanations were mentioned by small numbers of contributors and were similar to the reasons offered by those who have not already applied for their CPP benefits to explain their inaction. These included lack of need (10%), information (9%), and awareness of eligibility (9%), as well as financial reasons – that CPP benefits would reduce other pension income (7%) and that it is taxable income (2%). Other issues related to eligibility – some said they did not think were eligible (8%), while others thought they are not old enough to apply for CPP (9%).

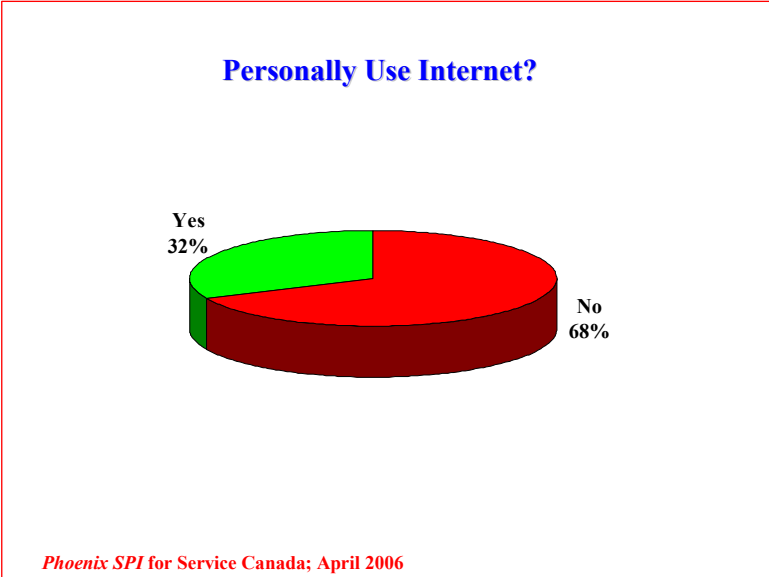
Seven percent said that there was no reason, and 6% pointed to religious reasons to explain why they do not plan to apply (8% did not know).

RELATED ISSUES

This section briefly explores Internet use and various pension-related and financial matters.

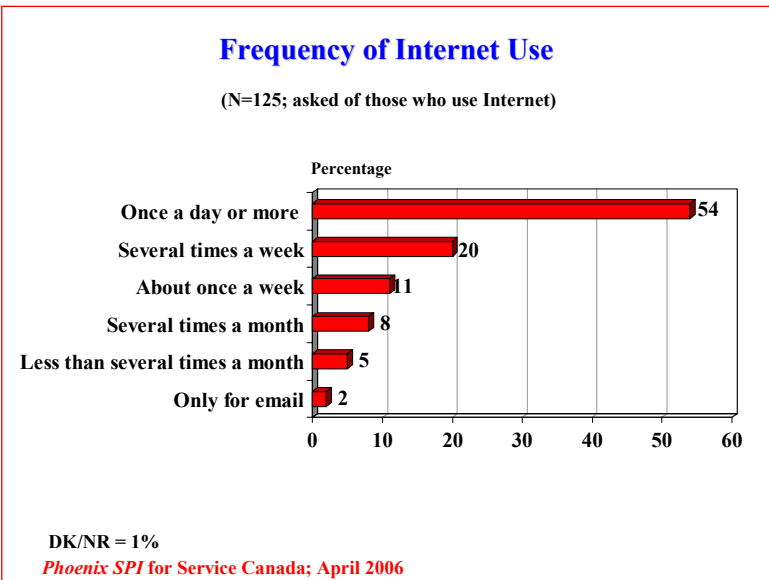
Two-Thirds Do Not Use Internet

In total, 68% of these contributors do not personally use the Internet. Conversely, 32% do go online.



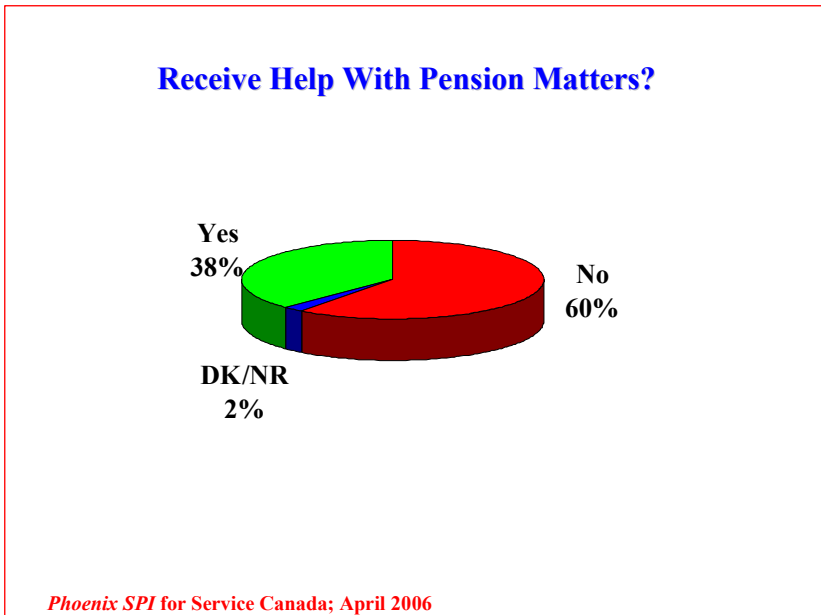
Most Users Access Internet on Weekly Basis or More

Those who use the Internet (n = 125) tend to access it at least weekly – 54% do so daily, 20% several times a week, and 11% about once a week. Comparatively few go online less often – 8% do so monthly, 5% less than this, and 2% only use the Internet for email.



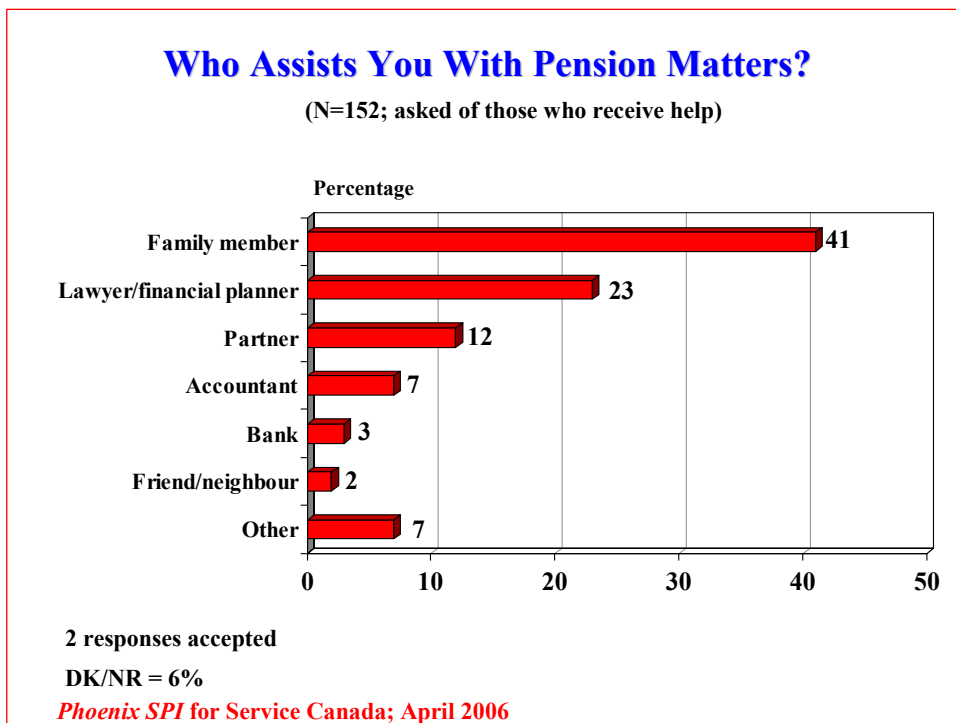
Majority Do Not Receive Help With Pension Matters

The majority of contributors (60%) said they do not receive help with their pension and/or financial-related matters. That said, more than one-third (38%) reported that someone does help them deal with these matters.



Family Member – Main Source of Assistance

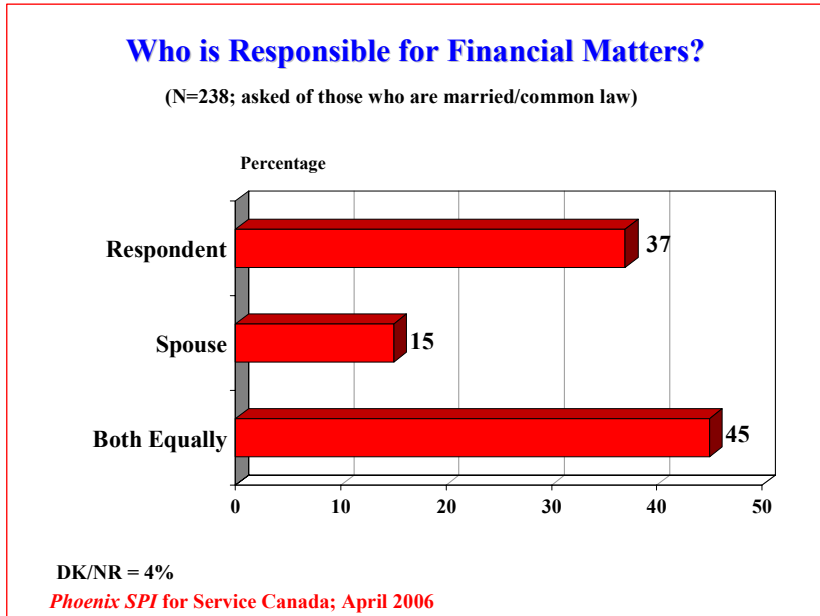
Respondents who receive help with pension and/or financial-related matters (n = 152) most often pointed to a family member as the source of such assistance (41%). Following this, 23% identified a lawyer or financial planner, while half as many (12%) mentioned their spouse or partner. Small numbers reported that others help them with these matters – 7% said their accountant provides assistance, 3% their bank, and 2% a friend or neighbour.



The types of responses included in the ‘other’ category are, for example, investment specialists, company auditor, bookkeeper, professionals, or the government.

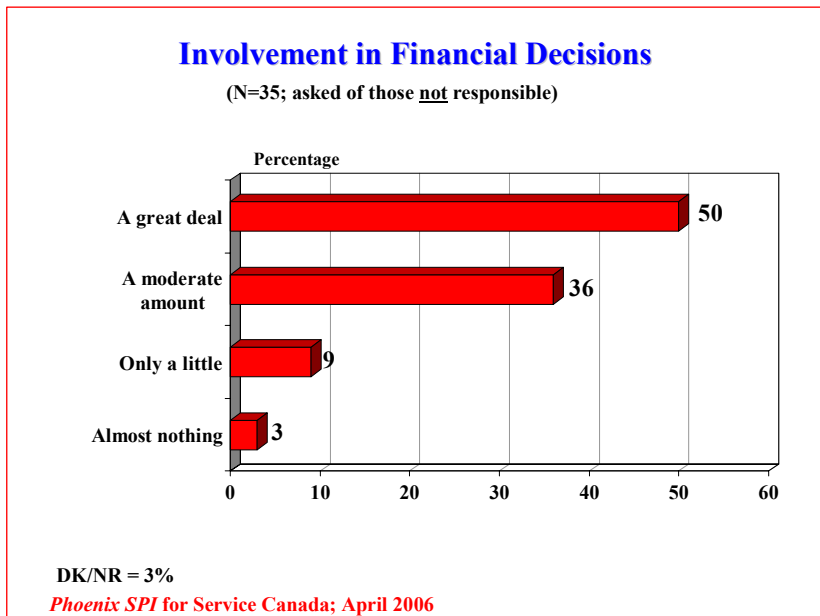
Many Share Responsibility with Spouse for Financial Matters

A strong minority of respondents (45%) who are married or living common-law (n = 238) share responsibility for financial matters with their spouse, such as doing taxes or managing money. Those who do not undertake this task equally were more likely to say that they themselves (37%), not their spouse or partner (15%), have primary responsibility for these matters.



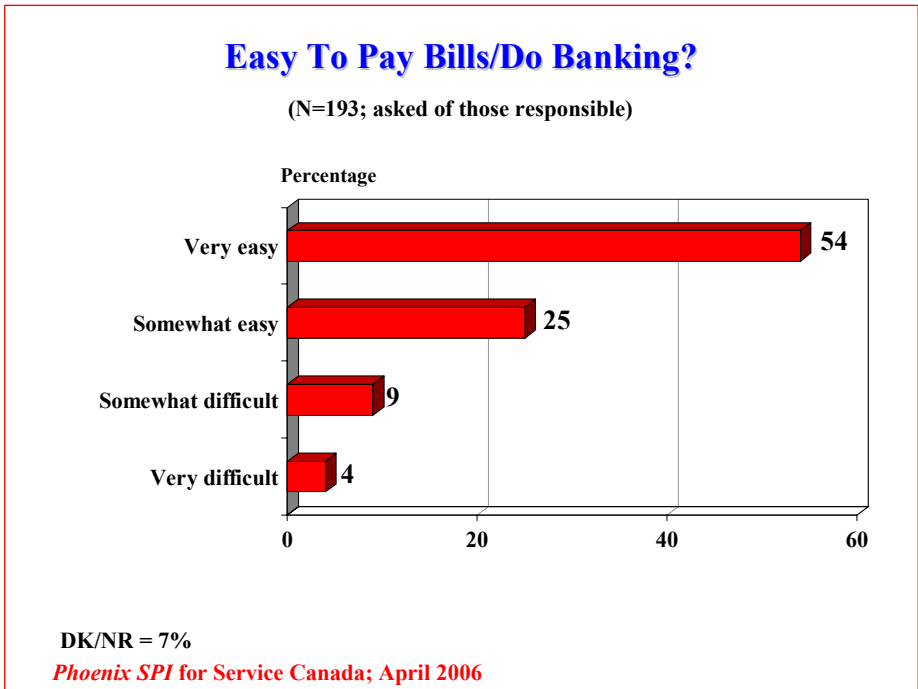
Most Claim to be Involved in Financial Matters

Most contributors (86%) who are not responsible for financial matters (n = 35), solely or jointly, feel they know a great (50%) or moderate (36%) amount about the decisions taken by their partner. Comparatively few are involved only a little (9%) or know almost nothing at all (3%) about the financial decisions.



Most View Banking as Easy To Do

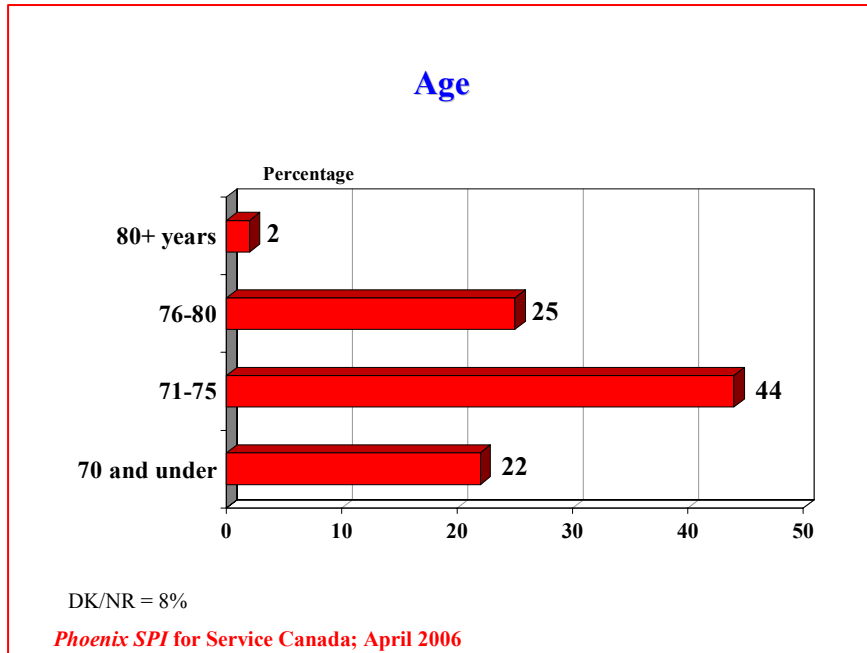
Four in five (79%) find it very (54%) or somewhat (25%) easy to pay their bills and do their banking. Only 13% said this is somewhat (9%) or very (4%) difficult for them.



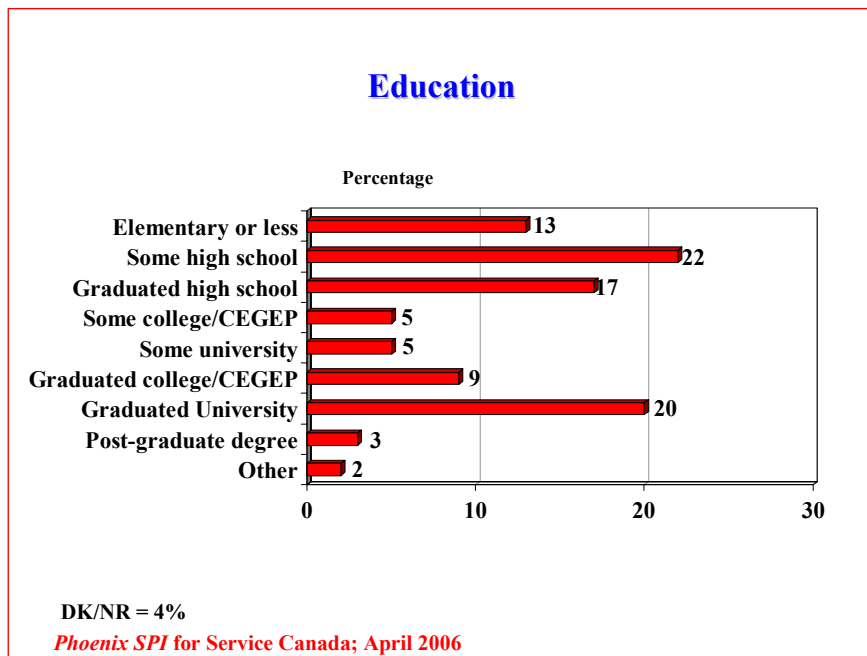
PROFILE OF SURVEY RESPONDENTS

The following graphs present demographic characteristics of survey respondents, including age, education, marital status, household income, whether they were born in Canada (and length of residency in Canada if not born here), gender, region, language, and rural-urban location. As with the data presented in this report, the characteristics identified below are based on weighted data.

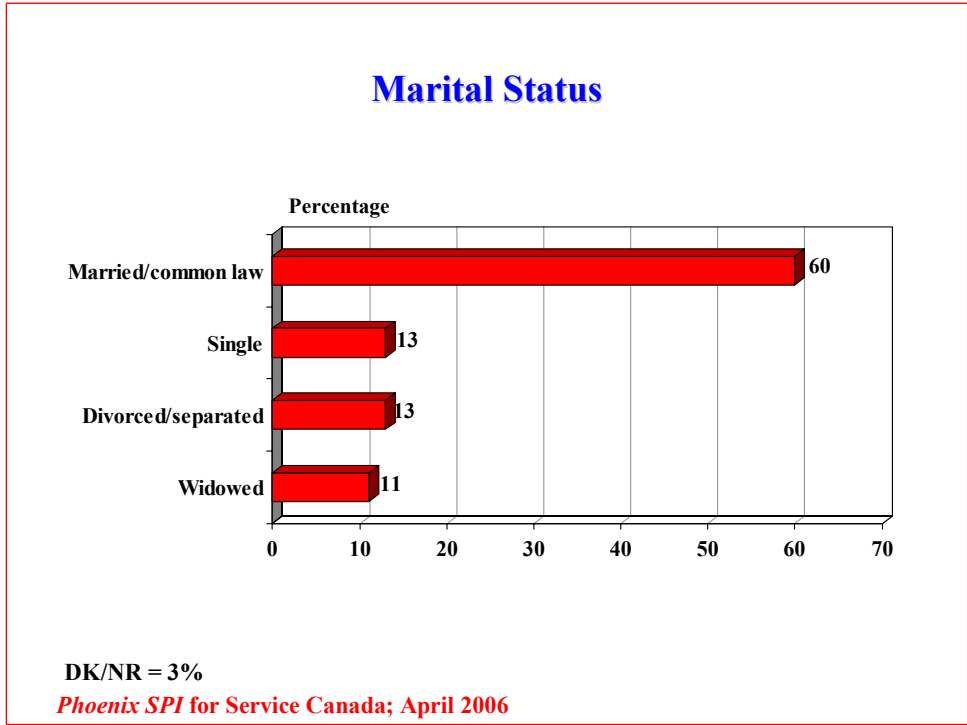
Age



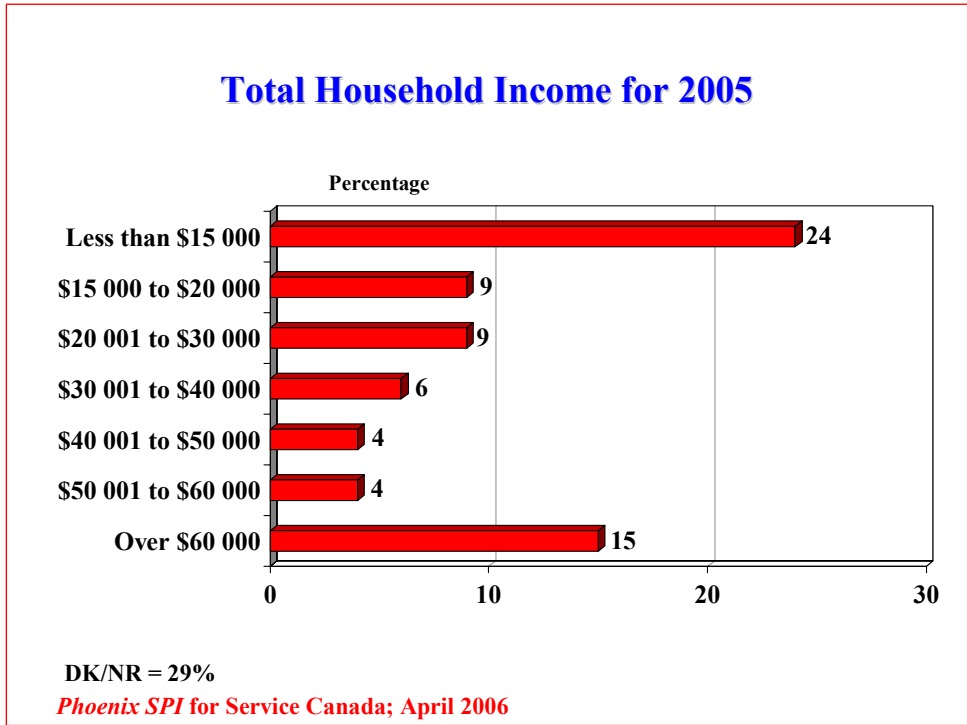
Education



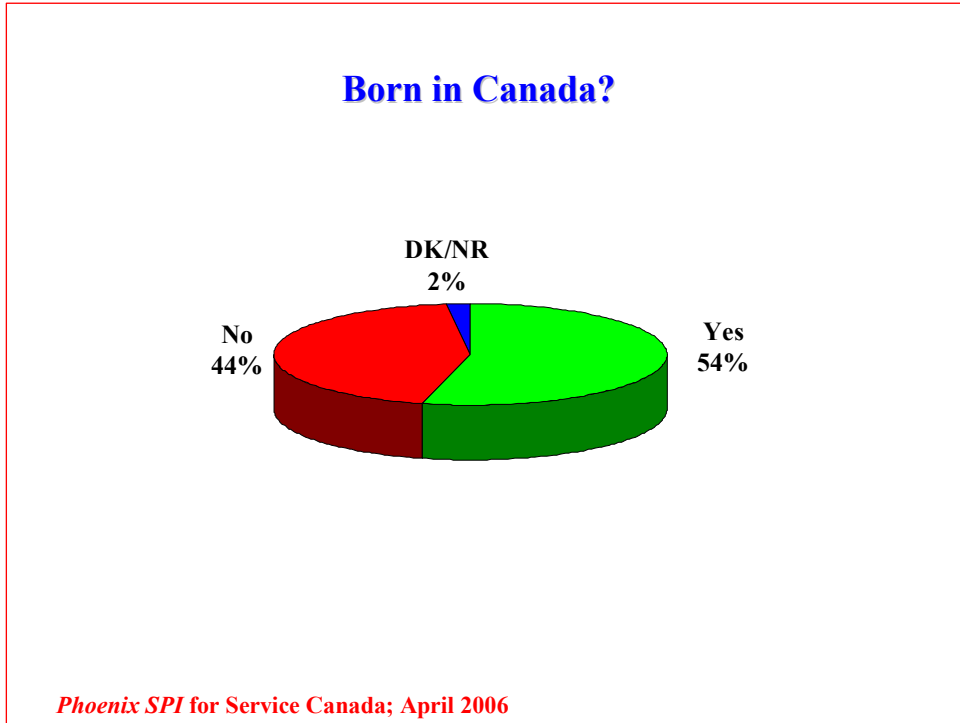
Marital Status



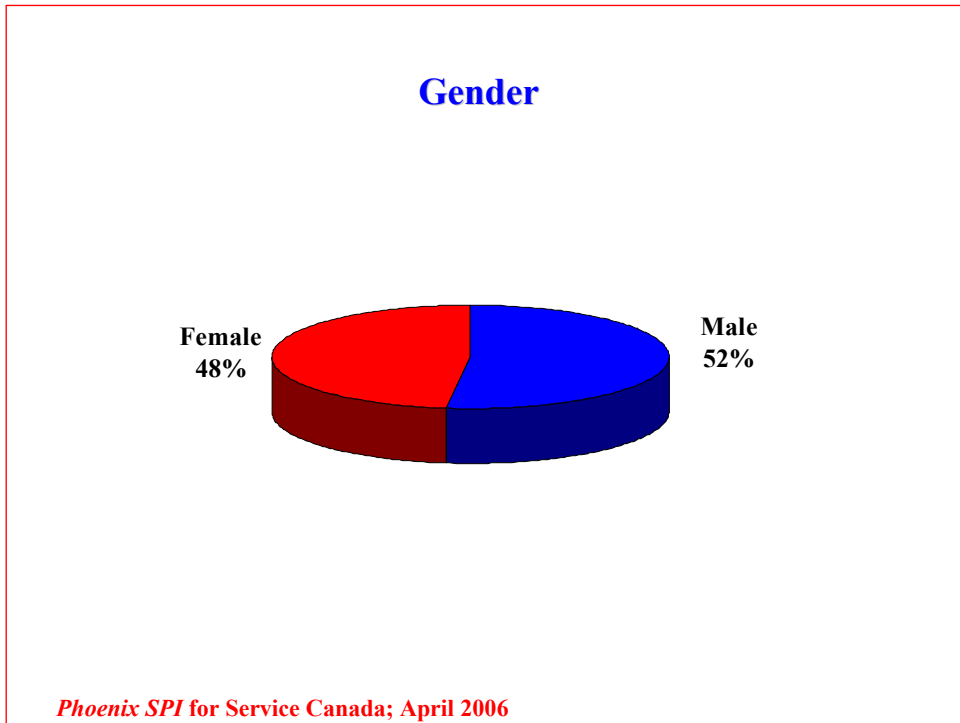
Household Income



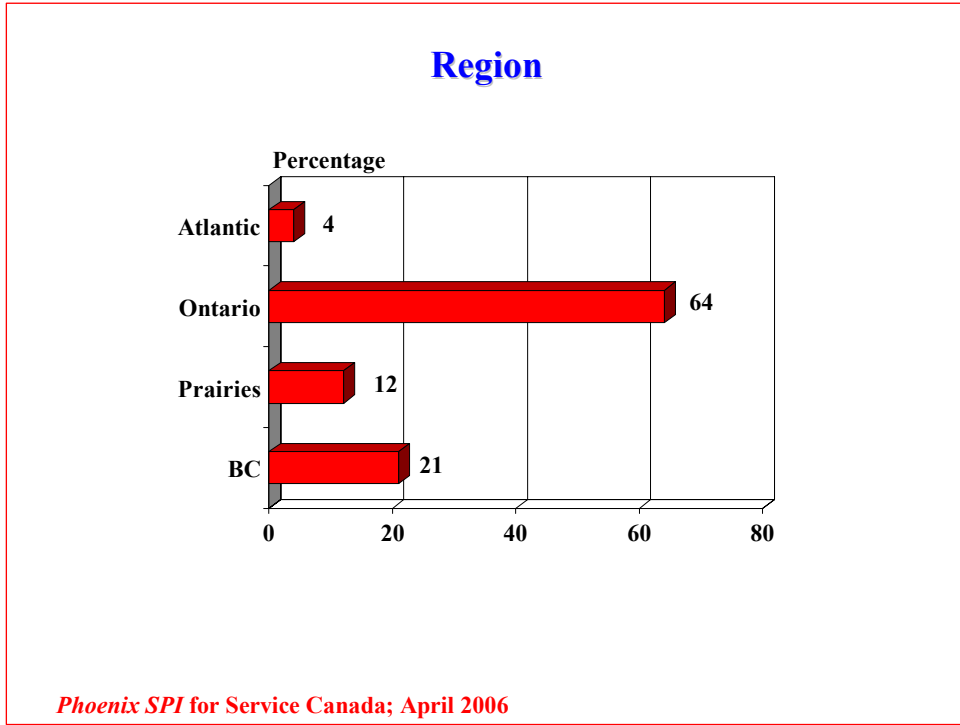
Country of Birth



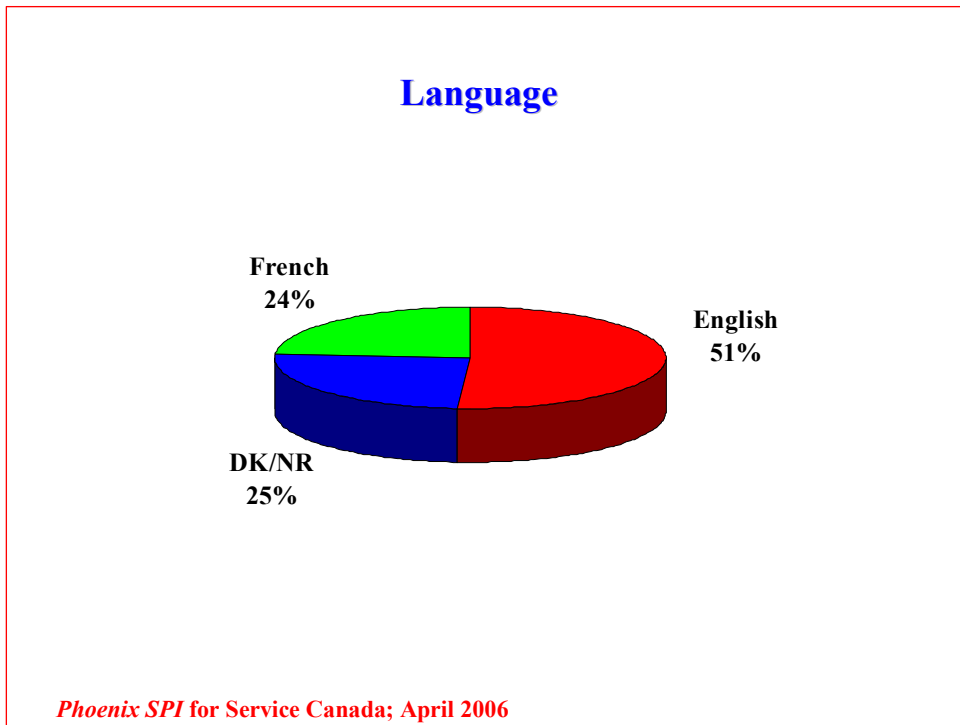
Gender



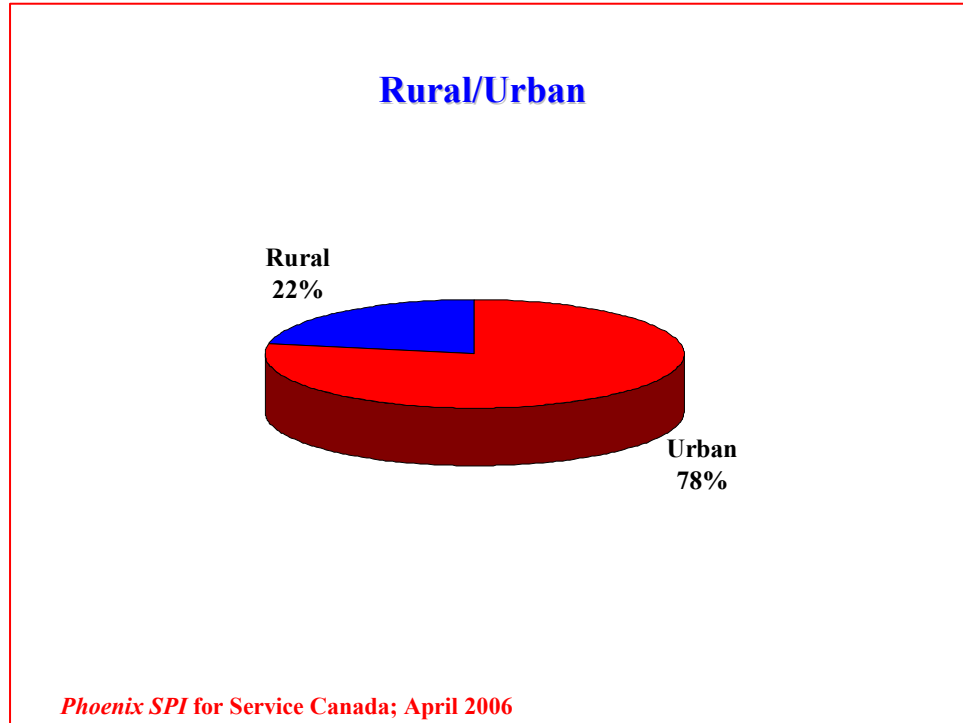
Region



Language



Rural/Urban



DEMOGRAPHIC VARIATIONS

This section reports on demographic differences by education, Internet usage, gender, birth place, and household income. Caution should be exercised in the interpretation of these results due to the small sample size.

For this analysis, characteristics have been grouped as follows:

Education:

- At least some post-secondary education
- High school diploma or less

Internet usage (i.e. use vs. non-use of the Internet)

Gender

Birth place (i.e. born in Canada vs. born outside of Canada)

Household income

- \$30,000 or less/year
- Over \$30,000/year

Overview:

Differences based on education, household income, and Internet use were consistent, patterned and often relatively significant. Moreover, key differences mirrored one another across each of the subgroups. Contributors with more formal education, higher household incomes, and Internet users were much more likely to be aware of a Government of Canada department responsible for providing service to Canadians (i.e. Service Canada), even if not by name. These same groups were much more likely to express familiarity with the CPP, more likely to have contacted or obtained information from the government about the CPP or some other retirement pension, and among those who have not, to say they would know how to do this. They were more likely to recall the mailout package, be aware that they are eligible to receive a CPP retirement pension, and recall having been informed of this in the past. They were also somewhat more likely to say that they plan to apply for the CPP retirement pension. The same pattern was evident, though less pronounced, with respect to gender, with men more likely to do each of the above.

Differences based on birth place tended to relate primarily to behaviour and perceptions as opposed to issues of awareness or familiarity. Those born outside Canada were much more likely to get assistance with their financial and pension-related matters and rely on family members for it. They were more likely to have contacted or obtained information from the government about the CPP or some other pension during the past 5-10 years. They were more likely to say the will apply for their retirement pension and to identify perceived ineligibility and not knowing how to apply as reasons why they have not done so. Those

born in Canada were more likely to identify lack of need as a reason for not applying for the CPP retirement pension.

Education

Assistance with Financial/Pension-Related Matters

While respondents, regardless of education, were equally likely to get assistance with their financial and pension-related matters, those with less formal education (i.e. high school diploma or less) were much more likely to receive assistance from a family member (60% vs. 23%). For their part, those with more formal education (i.e. at least some post-secondary education) were much more likely to receive assistance from a lawyer or financial planner (38% vs. 17%).

Awareness of Service Canada

Those with more formal education were much more likely to be aware of a department of the Government of Canada with primary responsibility for providing service to Canadians, including service related to the CPP (56% vs. 37%).

Pension-Related Interaction with Federal Government

Those with more formal education were noticeably more likely to express familiarity with the Canada Pension Plan (47% vs. 31%). Moreover, during the past 5-10 years, they were more likely to have contacted or obtained information from the Government of Canada about the CPP or other retirement pensions (33% vs. 22%). Among those who have not contacted or obtained information from the government about such things over this period of time, those with more formal education were much more likely to say they would nonetheless know how to do this (82% vs. 53%).

Recall of Mailout Package

Recall of the mailout package was somewhat higher among those with more formal education (59% vs. 49%). They were also much more likely to be aware that they are eligible to receive a CPP retirement pension (77% vs. 59%), and to recall having been informed of this in the past (63% vs. 48%).

Issues Related to Applying for CPP Retirement Pension

Those with more formal education were somewhat more likely to say that they plan to apply for the CPP retirement pension to which they are entitled (63% vs. 51%). When it came to reasons explaining why they have not applied for their CPP retirement pension, those with less formal education were three times more likely to identify lack of awareness of the CPP (25% vs. 7%), while those with more formal education were more than twice as likely to say that they have not applied because they are not old enough yet or have not retired (27% vs. 11%).

Those with less formal education were more likely to identify four of five potential reasons as explanations for having not applied for their CPP retirement pension:

- Lack of awareness of eligibility (45% vs. 24%).
- Not knowing how to apply (39% vs. 24%).
- Perceived ineligibility (49% vs. 33%).
- Lack of desire/need (29% vs. 22%).

Those with less formal education are much more likely to be currently receiving an OAS pension (58% vs. 37%).

Among those who do not intend to apply for the CPP retirement pension, people with less formal education were more likely to identify perceived ineligibility and lack of information, while those with more formal education were more likely to identify lack of need.

Recall of Service Canada Insert

Respondents, regardless of education, were almost equally likely to recall receiving an information insert about Service Canada with their SOC (20-22%).

Internet Use

Those with more formal education were much more likely to be Internet users (57% vs. 14%).

Ease of Paying Bills/Doing Banking

Among those who have all or some responsibility for financial matters in their relationship, those with more formal education were much more likely to describe the process of paying their bills and doing their banking as easy (88% vs. 70%).

Internet Usage

Awareness of Service Canada

Internet users were much more likely to be aware of a department of the Government of Canada with primary responsibility for providing service to Canadians (64% vs. 36%). Internet users were also more likely to say they had *definitely* heard of Service Canada (10% vs. 5%).

Pension-Related Interaction with Federal Government

Internet users were noticeably more likely to express familiarity with the CPP (47% vs. 31%). During the past 5-10 years, they were also more likely to have contacted or obtained information from the Government of Canada about the CPP or some other retirement pension (33% vs. 22%). Among those who have not contacted or obtained information from the government about such things, Internet users were much more likely to say they would nonetheless know how to do this (80% vs. 57%).

Recall of Mailout Package

Recall of the mailout package was higher among Internet users (56% vs. 49%). Internet users were also more likely to be aware that they are eligible for a CPP retirement pension (73% vs. 64%) and to recall having been informed of this in the past (57% vs. 52%).

Issues Related to Applying for CPP Retirement Pension

Internet users were more likely to say that they plan to apply for the CPP retirement pension (65% vs. 53%). When it came to explaining why they have not applied for their CPP pension, non-users of the Internet were twice as likely to identify lack of awareness of the CPP (21% vs. 10%), while Internet users were three times more likely to say they have not applied because they are not old enough yet or have not retired (31% vs. 10%).

Non-users of the Internet were more likely to identify each of five potential reasons as explanations for not having applied for their CPP retirement pension:

- Lack of awareness of eligibility (40% vs. 29%).
- Not knowing how to apply (40% vs. 21%).
- Perception that benefits would be negligible (33% vs. 25%).
- Perceived ineligibility (43% vs. 38%).
- Lack of desire/need (27% vs. 21%).

Non-users of the Internet are much more likely to be currently receiving an OAS pension (58% vs. 30%).

Among those who do not intend to apply for CPP benefits, non-users of the Internet were more likely to say that benefits would be marginal and to identify perceived ineligibility as a reason. For their part, Internet users were more likely to say that they were not old enough yet or had not yet retired.

Recall of Service Canada Insert

Internet users were slightly more likely than non-users to recall receiving an information insert about Service Canada with their Statement of Contributions (24% vs. 20%).

Ease of Paying Bills/Doing Banking

Among those who have all or some responsibility for financial matters in their relationship, Internet users were much more likely to describe the process of paying their bills and doing their banking as easy (93% vs. 71%).

Gender

Assistance with Financial/Pension-Related Matters

Women were more likely to get assistance with their financial and pension-related matters (42% vs. 34%). Among those receiving such assistance, men were more likely to receive assistance from a lawyer or financial planner (29% vs. 21%).

Awareness of Service Canada

Men were slightly more likely to express awareness of a department of the Government of Canada with primary responsibility for providing service to Canadians (47% vs. 43%).

Pension-Related Interaction with Federal Government

Men were more likely to express familiarity with the Canada Pension Plan (40% vs. 32%). During the past 5-10 years, men and women were almost equally likely to have contacted or obtained information from the Government of Canada about the CPP or other retirement pensions. Among those who have not contacted or obtained information from the Government of Canada about such things, men were moderately more likely to say they would nonetheless know how to do this (67% vs. 61%).

Recall of Mailout Package

While men were only slightly more likely than women to recall receiving the mailout package (55% vs. 52%), they were much more likely to be aware that they are eligible to receive a CPP retirement pension (76% vs. 57%). They were also more likely to recall having been informed of this in the past (56% vs. 51%).

Issues Related to Applying for CPP Retirement Pension

Men were more likely to say that they plan to apply for the CPP retirement pension (59% vs. 54%). When it came to explaining why they have not applied for their CPP retirement pension, women were more likely to identify lack of awareness (21% vs. 13%).

Of five potential reasons for not having applied for their CPP pension, women were more likely to identify two as explanations: not knowing how to apply (38% vs. 29%) and lack of awareness of eligibility (38% vs. 34%). Men were more likely to identify lack of desire/need (28% vs. 22%).

Women are more likely to be currently receiving an OAS pension (57% vs. 40%).

Among those who do not intend to apply for CPP benefits, men were more likely to say that the benefits would be marginal and that they were not old enough yet or had not yet retired.

Recall of Service Canada Insert

Men were more likely to recall receiving an information insert about Service Canada with their Statement of Contributions (24% vs. 19%).

Internet Use

Men were more likely to be Internet users (41% vs. 23%).

Ease of Paying Bills/Doing Banking

Among those who have all or some responsibility for financial matters in their relationship, men were more likely to describe the process of paying their bills and doing their banking as easy (83% vs. 74%).

Birth Place

Assistance with Financial/Pension-Related Matters

Those born outside of Canada were noticeably more likely to get assistance with their financial and pension-related matters (46% vs. 30%). Among those receiving such assistance, they were much more likely to receive assistance from a family member (57% vs. 27%), while those born in Canada were more likely to receive assistance from a lawyer or financial planner (33% vs. 20%).

Awareness of Service Canada

Those born in Canada were more likely to express awareness of a department of the Government of Canada with primary responsibility for providing service to Canadians (51% vs. 41%).

Pension-Related Interaction with Federal Government

Respondents, regardless of birth place, were similarly likely to express familiarity with the CPP (36-38%). That said, during the past 5-10 years, those born outside Canada were more likely to have contacted or obtained information from the government about the CPP or some other retirement pension (30% vs. 23%).

Among those who have not contacted or obtained information from the Government of Canada about such things over this period of time, those born in Canada were more likely to say they would know how to do this (67% vs. 61%).

Recall of Mailout Package

Recall of the mailout package was virtually the same, regardless of place of birth. However, those born outside of Canada were slightly more likely to be aware that they are eligible to receive a CPP retirement pension (70% vs. 66%) and to recall having been informed of this in the past (56% vs. 52%).

Issues Related to Applying for CPP Retirement Pension

Those born outside of Canada were also more likely to say that they plan to apply for CPP benefits (63% vs. 52%). When it came to explaining why they have not applied for the CPP, those born in Canada were more likely to identify lack of awareness of the CPP (20% vs. 15%) and to say they are not old enough yet or have not retired (20% vs. 13%).

Of five potential reasons for having not applied for a CPP retirement pension, those born outside Canada were much more likely to identify two as explanations: perceived

ineligibility (50% vs. 35%) and not knowing how to apply (38% vs. 29%). Those born in Canada were more likely to identify lack of want/need (28% vs. 22%).

Those born in Canada were more likely to be receiving an OAS pension (54% vs. 42%).

Among those who do not intend to apply for CPP benefits, those born outside of Canada were more likely to identify lack of need, perceived ineligibility, lack of information, and to say that they were not old enough yet or had not yet retired. Those born in Canada were more likely to say that benefits would be marginal.

Recall of Service Canada Insert

Those born outside of Canada were somewhat more likely to recall receiving the Service Canada insert with their Statement of Contributions (24% vs. 19%).

Internet Use

Those born outside of Canada were somewhat more likely to be Internet users (36% vs. 30%).

Ease of Paying Bills/Doing Banking

Among those who have all or some responsibility for financial matters in their relationship, those born in Canada were more likely to describe paying their bills and doing their banking as easy (86% vs. 74%).

Household Income

Assistance with Financial/Pension-Related Matters

Those with higher household incomes (i.e. over \$30,000/year) were more likely to get assistance with their financial and pension-related matters (40% vs. 34%). Among those receiving such assistance, those with lower household incomes (i.e. \$30,000 or less) were much more likely to receive assistance from a family member (61% vs. 30%). Those with higher household incomes were much more likely to receive assistance from a lawyer or financial planner (38% vs. 14%).

Awareness of Service Canada

Those with higher household incomes were much more likely to express awareness of a department of the Government of Canada with primary responsibility for providing service to Canadians, including service related to the CPP (61% vs. 33%).

Pension-Related Interaction with Federal Government

Those with higher household incomes were noticeably more likely to express familiarity with the CPP (50% vs. 32%). During the past 5-10 years, they were also more likely to have contacted or obtained information from the government about the CPP or other retirement pensions (30% vs. 24%).

Among those who have not contacted or obtained information from the government about such things over this period of time, those with higher household incomes were also much more likely to say they would know how to do this (77% vs. 57%).

Recall of Mailout Package

Recall of the mailout package was higher among those with higher household incomes (61% vs. 50%). They were also noticeably more likely to be aware that they are eligible to receive a CPP retirement pension (76% vs. 61%), and more likely to recall having been informed of this in the past (59% vs. 52%).

Issues Related to Applying for CPP Retirement Pension

Those with higher household incomes were more likely to say that they plan to apply for the CPP retirement pension to which they are entitled (69% vs. 56%). When explaining why they have not applied for the CPP, those with lower household incomes were twice as likely to identify lack of awareness of the CPP (20% vs. 10%). Those with higher household incomes were much more likely to say they have not applied because they are not old enough yet or have not retired (30% vs. 11%). Differences in other explanations tended to be small, though those with lower incomes were more likely to explain that they expected that the benefits would be marginal (12% vs. 6%), while those with higher household incomes were more likely to think they were not eligible (11% vs. 7%).

Those with lower household incomes were more likely to identify four of five potential reasons as explanations for why they have not applied for their CPP retirement pension:

- Lack of awareness of eligibility (42% vs. 29%).
- Not knowing how to apply (38% vs. 21%).
- Perception that benefits would be negligible (35% vs. 22%).
- Perceived ineligibility (45% vs. 33%).

Those with lower household incomes are much more likely to be receiving an OAS pension (61% vs. 29%).

Among those who do not intend to apply for CPP benefits, those with lower household incomes were more likely to identify the perception that benefits would be marginal and perceived ineligibility. For their part, those with higher household incomes were more likely to identify lack of need and the perception that this would lead to deductions from other sources of incomes. They were also more likely to say that they were not old enough yet or had not yet retired.

Recall of Service Canada Insert

Those with higher household incomes were more likely to recall receiving an information insert about Service Canada with their Statement of Contributions (30% vs. 20%).

Internet Use

Those with higher household incomes were much more likely to be Internet users (55% vs. 18%).

Ease of Paying Bills/Doing Banking

Among those who have all or some responsibility for financial matters in their relationship, those with higher household incomes were much more likely to describe the process of paying their bills and doing their banking as easy (91% vs. 71%).

ASSESSMENT OF LANGUAGE COMPREHENSION

For the 70-80 year old cohort, interviewers were asked to assess the language comprehension ability (i.e. able to communicate in English or French) of all potential respondents using a 3-point scale: 1) mostly/completely unable to communicate in English or French, 2) moderate difficulty communicating in English or French, and 3) little or no difficulty communicating in English or French. This was done for **all** potential or actual respondents that were contacted, even those who did not complete an interview directly or through a proxy. For proxy situations, the senior him-/herself, not the proxy respondent, was the one whose language comprehension abilities were assessed. Presented below are the results of this assessment process.

The comprehension numbers have been divided into two categories: 1) for all contacts, and 2) for the main contacts only.

Total Contacts

In total, 1,069 contacts were rated in terms of their language comprehension. The breakdown for these people is as follows:

Language Assessments of All Contacts		
Mostly/completely unable to communicate	269	25%
Moderate difficulty	199	19%
Little/no difficulty	601	56%

As well,

- Of those mostly/completely unable to communicate, 21% completed the survey.
- Of those rated as moderate difficulty to communicate, 36% completed the survey.
- Of those rated as little/no difficulty to communicate, 45% completed the survey.

As can be seen, almost half (44%) of the people contacted had at least moderate difficulty communicating. Moreover, these people were less likely to have completed the survey. This suggests that the survey data likely understates the importance of language or comprehension difficulties as a potential reason why some contributors have not applied for their CPP retirement pension.

Main Contacts

As well, 422 main contacts were rated in terms of their language comprehension. The breakdown for these people is as follows:

Language Assessments of Main Contact		
Mostly/completely unable to communicate	60	14%
Moderate difficulty	75	18%
Little/no difficulty	287	68%

As well,

- Of those mostly/completely unable to communicate, 63% completed the survey.
- Of those rated as moderate difficulty to communicate, 72% completed the survey.
- Of those rated as little/no difficulty to communicate, 89% completed the survey.

When the focus is on the main contact only, the results are similar to those for all contacts. Here, almost one-third (32%) of the contributors contacted had at least moderate difficulty communicating. In addition, these people were less likely to have completed the survey.

APPENDIX

Service Canada
CPP Contributors Survey (59-60 Year Olds)

Hello, may I speak to _____ (INSERT CONTACT'S NAME)

- IF PERSON IS AVAILABLE, CONTINUE.
- IF NOT AVAILABLE, ARRANGE CALLBACK OR GET NEW NUMBER WHERE PERSON CAN BE REACHED. IF NECESSARY, EXPLAIN PURPOSE OF PHONE CALL (SEE INTRO.).

Hello, my name is _____. I'm calling on behalf of Phoenix, a public opinion research company. We're conducting a survey for the Government of Canada to explore issues related to the Canada Pension Plan, also known as CPP. Your name was given to us as someone who contributes to the Canada Pension Plan. This survey is registered with the national survey registration system.

Your participation in the research is completely voluntary and your decision on whether or not to participate will not affect any dealings you may have with the Government of Canada. By answering these questions, you will help the government improve the service it provides to Canadians. The information you provide will be used for research purposes only and will be administered in accordance with the applicable privacy laws. Would you be willing to take part in this survey? We can do it now, or is there a better time?

- | | | |
|-----------------|---|-----------------------------|
| Yes, now | 1 | (CONTINUE) |
| Yes, call later | 2 | (SPECIFY DATE/TIME: _____) |
| No | 3 | (THANK AND DISCONTINUE) |

NOTES:

SURVEY LENGTH: IF RESPONDENT ASKS ABOUT THE LENGTH OF THE SURVEY, INFORM HIM/HER THAT IT AVERAGES 15 MINUTES, BUT THE LENGTH VARIES DEPENDING ON THE ANSWERS OF RESPONDENTS.

RESEARCH VALIDITY: IF RESPONDENT QUESTIONS THE VALIDITY OF THE SURVEY, INVITE HIM/HER TO CALL SERVICE CANADA, PART OF THE GOVERNMENT OF CANADA: ENGLISH: 1-800-277-9914 / FRENCH: 1-800-277-9915. THIS PHONE NUMBER IS ALSO IN THE BLUE PAGES OF THE PHONE BOOK.

SURVEY REGISTRATION SYSTEM: IF RESPONDENT ASKS ABOUT NATIONAL SURVEY REGISTRATION SYSTEM, SAY:

The registration system has been created by the survey research industry to allow the public to verify that a survey is legitimate, get information about the survey industry or register a complaint. The registration system's toll-free phone number is 1-800-554-9996.

ACRONYM: THE SURVEY USES THE 'CPP' ACRONYM FOR THE PENSION PLAN. IF IT APPEARS THAT THE RESPONDENT IS NOT CLEAR WHAT IS MEANT BY THIS, REPEAT NAME IN FULL, AS REQUIRED: CANADA PENSION PLAN.

TRACKING QUESTIONS: TRACKING QUESTIONS ARE IDENTIFIED AS FOLLOWS – T05, WHERE ‘T’ INDICATES IT IS TRACKING, AND ‘05’ INDICATES THE YEAR THE QUESTION WAS LAST ASKED. IF THE QUESTION HAS BEEN MODIFIED, THIS IS INDICATED AS FOLLOWS: T05 MODIFIED.

SERVICE CANADA IDENTITY: SERVICE CANADA IS RESPONSIBLE FOR CPP SERVICE DELIVERY. MANY RESPONDENTS MAY NOT BE AWARE OF SERVICE CANADA BY NAME (IT WAS CREATED IN SEPTEMBER 2005). PRIOR TO SEPTEMBER 2005, RESPONDENTS WILL HAVE RECEIVED CPP SERVICE FROM SOCIAL DEVELOPMENT CANADA (SDC), AND BEFORE THAT FROM HUMAN RESOURCES DEVELOPMENT CANADA (HRDC).

IF ASKED: HOW DID YOU GET MY NUMBER?/HOW DID YOU GET THIS INFORMATION ABOUT ME? READ:

SINCE YOU CONTRIBUTE TO THE CANADA PENSION PLAN, THE GOVERNMENT OF CANADA, WHICH IS RESPONSIBLE FOR THE PLAN, PROVIDED YOUR NAME. YOUR NAME WAS RANDOMLY SELECTED FROM THEIR CLIENT LIST. THE INFORMATION WAS RELEASED ONLY FOR THE PURPOSES OF THIS SURVEY. ONCE THE SURVEY IS COMPLETED, ALL INFORMATION PROVIDED TO US WILL BE DESTROYED.

THE GOVERNMENT OF CANADA HAS HIRED PHOENIX SPI TO CONDUCT THIS SURVEY IN ORDER TO EVALUATE AND IMPROVE COMMUNICATION WITH ITS CLIENTS. THE CONDUCT OF THIS SURVEY IS SUBJECT TO LAWS THAT ENSURE THE PROTECTION OF YOUR PERSONAL INFORMATION

AGAIN, I WANT YOU TO KNOW THAT:

- YOUR PARTICIPATION IN THIS SURVEY IS COMPLETELY VOLUNTARY;
- YOUR RESPONSES ARE CONFIDENTIAL AND WILL IN NO WAY AFFECT ANY DEALINGS YOU HAVE WITH THE GOVERNMENT OF CANADA; AND
- THE SURVEY IS BEING ADMINISTERED IN ACCORDANCE WITH LAWS DESIGNED TO PROTECT YOUR PRIVACY.

SECTION 1: AWARENESS OF SERVICE CANADA

I'd like to begin by asking you a few questions about any dealings you may have had with the Government of Canada.

1. To the best of your knowledge, is there a department of the Government of Canada that has primary responsibility for providing services to Canadians, including service related to the Canada Pension Plan?

Yes	1	CONTINUE
No	2	GO TO QUESTION 3

IF YES:

2. What is the name of that department? (DO NOT READ LIST; ACCEPT ONE RESPONSE)

Service Canada
1 800 O'Canada
HRDC/HRSDC/Human Resources and Skills Development Canada
SDC/Social Development Canada
Information Canada
Other (specify): _____

IF RESPONDENT DOES NOT IDENTIFY SERVICE CANADA:

3. Service Canada, created in September, 2005, has primary responsibility for providing services to Canadians on behalf of the Government of Canada. Have you heard of this organization? (READ LIST)

Yes, definitely
Yes, vaguely
No

ASK ALL RESPONDENTS AWARE OF SERVICE CANADA:

4. How did you first hear or learn about Service Canada? (DO NOT READ LIST; ACCEPT ONE RESPONSE).

Government mailing
Visited Government of Canada office/Service Canada Centre
Called 1-800 O'Canada
Service Canada website
Government of Canada website(s) (includes all other government sites)
Media/news report (i.e. newspaper, televisions, radio, etc.)
Referred by another government department or agency
Referred by a specific program (e.g. CPP, EI) (PROBE FOR PROGRAM NAME)
Other: _____

PENSION-RELATED INTERACTIONS WITH FEDERAL GOVERNMENT

I'd now like to ask you a few questions about your dealings with the Government of Canada related to pension issues, including the Canada Pension Plan.

5. In general, how familiar would you say you are with the Canada Pension Plan? Would you say you know a great deal about it, a moderate amount, very little or nothing at all? (NOTE: ACCEPT/RECORD 'NEVER HEARD OF IT' IF VOLUNTEERED BY RESPONDENT) T05
6. During the past 2-3 years, have you contacted or obtained information from the Government of Canada about the Canada Pension Plan or any other retirement pension? Please focus on contact initiated by you, not contact initiated by the government. T05

2006 CPP Contributors Survey

Yes 1
No 2 GO TO QUESTION 10

IF YES:

7. During the past 2-3 years, in which of the following ways did you contact the Government of Canada about the Canada Pension Plan or any other retirement pension? (READ LIST; ACCEPT ALL THAT APPLY) T05

Internet (INCLUDES VISITING GOVERNMENT WEBSITE)
Phone
Mail or fax
Visiting government office
Or in some other way. If so, please specify: _____

8. Thinking about your contact with the Government of Canada about the Canada Pension Plan or any other retirement pension, how many times in the past 2-3 years did you...? (ASK SEPARATELY FOR EACH CHANNEL USED BY RESPONDENT)

- ...contact the Government of Canada by Internet? Record number: _____
- ...contact the Government of Canada by phone? Record number: _____
- ...contact the Government of Canada by mail or fax? Record number: _____
- ...visit a government office? Record number: _____

9. What was the specific purpose of this (these) contact(s) with the Government of Canada? Anything else? (DO NOT READ LIST; ACCEPT ALL THAT APPLY) T05 Modified

Obtain information about Canada Pension Plan/ CPP benefits
Retirement planning information
Inquire about your CPP contributions
Obtain information about how to apply for CPP/OAS/other pension
Apply for CPP
Private/employer pension information
Obtain information about OAS/GIS benefits
RRSP information
Learn more about Service Canada
Other (specify: _____)

10. Do you recall having recently received a Statement of Contributions from the Canada Pension Plan? This would have been sent to you by mail in December 2005. It informed you how much you have contributed to the Plan and provided an estimate of the amount of your CPP retirement pension when you retire. T05 MODIFIED

Yes 1
No 2 GO TO QUESTION 12

IF YES:

11. What did you do with this Statement of Contributions? (DO NOT READ LIST; ACCEPT ALL THAT APPLY) T05

- Read it and filed it in personal records
- Kept it/filed it (but did not read it at the time)
- Read it and threw it away
- Did not read it and threw it away
- Used it to plan for retirement
- Other (specify: _____)

12. Do you recall receiving an information insert with your Statement of Contributions? This insert informed you about Service Canada On-line. It gave details of how you could get information about the Canada Pension Plan and other government programs from the Service Canada website, and how you could apply for a CPP retirement pension on-line. The information card was red in colour and printed on thick paper.

- | | | |
|-----|---|-------------------|
| Yes | 1 | |
| No | 2 | GO TO QUESTION 14 |

*MODIFIED VERSION FOR THOSE WHO DO NOT RECALL SOC (Q10): “Do you recall receiving an information card in the mail informing you about Service Canada On-line. It gave details of how you could get information about the Canada Pension Plan and other government programs from the Service Canada website, and how you could apply for a CPP retirement pension on-line. The information card was red in colour and printed on thick paper.”

IF YES:

13. What did you do with this information insert? (DO NOT READ LIST; ACCEPT ALL THAT APPLY)

- Read it and filed it in personal records
- Kept it/filed it (but did not read it at the time)
- Read it and threw it away
- Went to the website/Internet to check out the services
- Did not read it and threw it away
- Other (specify: _____)

INTERNET USAGE

I'd now like to ask you a few questions about your use of the Internet.

14. Do you personally use the Internet? This includes using email. T05

- | | | |
|-----|---|---|
| Yes | 1 | SKIP NEXT QUESTION |
| No | 2 | GO TO NEXT QUESTION, THEN SKIP TO QUESTION 19 |

ASK NON-USERS:

15. What is the main reason that you do not use the Internet? Any other reasons? (DO NOT READ LIST; RECORD FIRST RESPONSE; ACCEPT UP TO THREE RESPONSES) T05

- Do not own a computer
- Do not know how to use a computer
- Lack of interest
- Do not know how to use the Internet
- Lack of time
- Do not have access to the Internet (but own computer)
- Money/cost issue
- Lack of need
- Do not trust the Internet
- No reason/nothing
- Other (specify): _____

ASK INTERNET USERS:

16. On average, how often do you use the Internet for activities other than sending or receiving email? Would you say...? (READ LIST; ACCEPT ONE RESPONSE) T05

- Once a day or more
- Several times a week
- About once a week
- Several times a month
- Less than several times a month

VOLUNTEERED: ONLY USE IT FOR EMAIL

IF PERSON RECALLS RECEIVING INFORMATION INSERT (Q12), ASK Q17. ELSE SKIP TO Q19:

17. You mentioned earlier that you recall receiving an information card informing you that you could get information about or apply for CPP benefits and other government programs on-line. Did you visit the Service Canada website as a result of receiving this information in the mail to check out or use the online services?

- | | |
|-----|---|
| Yes | 1 |
| No | 2 |

IF YES:

18. What did you do at the Service Canada website? (DO NOT READ LIST; ACCEPT ONE RESPONSE)

- Applied for CPP benefits
- Requested a Personal Access Code
- Used the Canadian Retirement Income Calculator (CRIC)
- Downloaded forms
- Downloaded publications
- Viewed/updated personal information on file with government
- Viewed Tax Information Slips/T4s
- Viewed/printed CPP Statement of Contributions
- Learn more about all of the services integrated under Service Canada
- Other (specify): _____

IF NO:

19. Do you intend to visit the Service Canada website in future to check out or use the online services?

- | | |
|--------------------|---|
| Yes | 1 |
| No | 2 |
| VOLUNTEERED: Maybe | 3 |

AWARENESS & INTEREST IN SERVICE CANADA ONLINE SERVICES

Service Canada offers a number of online services related to the Canada Pension Plan. I'm going to read you a list of some of these services. For each one, I'd like to know whether you were aware of the service, if you have used it, and how likely you would be to use it in the future. The first service is... (READ; DO NOT ROTATE)

20. **Canada Pension Plan Statement of Contributions Request.** This allows you to request a copy of your Statement of Contributions, which tells you how much you have contributed and gives you an estimate of the amount of your CPP retirement pension when you retire. T05
21. **Canadian Retirement Income Calculator.** This can be used to calculate an estimate of your total retirement income from government pensions, employer pensions, RRSPs and other sources. T05
22. **Ability to Download or Print Forms or Publications About the Canada Pension Plan.** T05
23. **Application for CPP Retirement Pension.** This allows you to submit an application for the CPP retirement pension online, and then print and mail a signature sheet. T05
24. **Tax Information Slips.** This allows you to view your Canada Pension Plan and Old Age Security tax information slips – T4s – and print a copy of your tax slips. T05

25. **Canada Pension Plan Statement of Contributions.** This allows people to view and print an up-to-date version of their CPP Statement of Contributions. People need a Personal Access Code to use this online service.
26. **View and Update Personal Information.** This allows people to view and update their personal information, such as address, phone number and banking information. People need a Personal Access Code to use this online service.

FOR EACH ONLINE SERVICE, ASK:

- a. Were you aware of this service?

Yes	1	
No	2	SKIP QUESTION B FOR THAT SERVICE

- b. Have you used it, either personally or someone on your behalf?

No
Yes, used it personally
Yes, someone used it on my behalf

- c. How likely would you be to use this online service in future? Would you say very likely, moderately, not very or not at all likely? (ACCEPT "ALREADY USED IT/NO NEED TO USE IT AGAIN" AS RESPONSE IF VOLUNTEERED)

IF PERSON HAS NOT APPLIED FOR CPP BENEFITS ON-LINE AND IS UNLIKELY TO DO, ASK (I.E. SKIP IF Q23B=USED PERSONALLY/USED ON MY BEHALF, OR IF Q18=APPLIED FOR CPP BENEFITS, OR IF THEY DO NOT SAY Q23C=NOT VERY/NOT AT ALL):

27. Focusing specifically on applying for your CPP retirement pension, why are you [not very/not at all] likely to apply online when you do apply for your CPP retirement pension? (DO NOT READ LIST; ACCEPT ONE RESPONSE)

Already applied by some other means
Do not own a computer
Lack of interest
Do not have access to the Internet (but own computer)
Do not know how to use a computer
Do not know how to use the Internet
Do not trust the Internet
Too important to do online/risk electronic method
Think it will be too difficult
No reason/nothing
Other (specify): _____

IF PERSON HAS NOT ALREADY APPLIED FOR CPP PENSION (Q23b AND Q27 CODE AND Q18 CODE) AND HAS NOT SAID THEY ARE VERY LIKEY TO APPLY ONLINE (Q23c), ASK:

28. What, if anything, would encourage or motivate you to apply for your CPP retirement pension online? Anything else? (DO NOT READ LIST; ACCEPT ALL RESPONSES)

- Increased awareness/promote the services
- Promote benefits/advantages
- Online technical support
- Online tutorial to teach people how to use service
- 1-800 technical support line
- Having access to a computer
- Having access to the Internet
- Having access to training to use the Internet
- Nothing
- Other (specify): _____

PERSONAL ACCESS CODE AND SERVICE CANADA WEBSITE

29. Some CPP on-line services can only be accessed using a Personal Access Code. To obtain one, people must submit a request either online or by phone and then a Personal Access Code will be sent to them through the regular mail. Did you try to obtain a Personal Access Code?

- Yes 1
- No 2

IF NO:

30. Why not? (DO NOT READ LIST; ACCEPT ALL THAT APPLY)

- Too much trouble
- Not convenient
- Decided to get information needed by phone
- Did not want to wait for Personal Access Code to arrive by mail
- Other (specify) _____

IF YES:

31. As a final step in the registration process, people must return to the website and enter the Personal Access Code that they received in the mail. Did you complete the process and successfully use the Personal Access Code on the website?

- Yes 1
- No 2

IF NO:

32. Why not? (DO NOT READ LIST; ACCEPT ALL THAT APPLY)

- Personal Access Code did not arrive by mail
- Personal Access Code did not work

No longer needed the information (PROBE FOR REASON WHY)
Other (specify) _____

ASK ALL USERS OF SERVICE CANADA WEBSITE (Q20B-Q26B=USED PERSONALLY/USED ON MY BEHALF OR Q17=YES):

33. Considering your overall experience with the Service Canada website, were you able to find **everything** you looked for or complete **every** task you tried to do relating to the CPP?

Yes	1	SKIP NEXT QUESTION
No	2	CONTINUE

IF NO:

34. Were you able to find **some** of what you looked for or complete **some** of the tasks you tried to do relating to the CPP?

Yes	1
No	2

35. Taking everything into consideration, how satisfied were you with the CPP on-line services? Please use a 5-point scale, where '1' means very dissatisfied and '5' means very satisfied.

IF RESPONDENT DISSATISFIED WITH WEBSITES (SCORES OF 1-2), ASK:

36. Why were you not satisfied? (DO NOT READ LIST; ACCEPT ALL THAT APPLY)

- Unable to obtain info/get answers on Canada Pension Plan
- Unable to obtain info/get answers on Old Age Security
- Took too long to find information
- Difficulty using Canadian Retirement Income Calculator
- Difficulty applying for CPP retirement pension on-line
- Difficulty obtaining personal access code
- Difficulty updating CPP personal information
- Online service not easy to use/user-friendly
- Other (specify) _____

FACILITATORS & BARRIERS TO USE OF ON-LINE SERVICES

Thinking about Canada Pension Plan on-line services,

37. What would encourage or motivate you to (use more of/start using*) these on-line services? Anything else? (DO NOT READ LIST; ACCEPT ALL RESPONSES) T05

Increased awareness/promote the services

Being closer to retirement
Having access to a computer
Ease of use/user-friendliness
If needed
Better security/privacy
Having access to the Internet
Easy access to services
Promote benefits/advantages
See amounts/contributions
Faster/more efficient service
Nothing – intend to use the services
Nothing – have no intention of using the services
Other (specify): _____

*MODIFY USING CATI: 1) ‘USE MORE OF’ – FOR PEOPLE WHO HAVE USED ONE OR MORE OF THESE SERVICES (Q20B-Q26B=USED PERSONALLY/USED ON MY BEHALF) , 2) ‘START USING’ – FOR PEOPLE WHO HAVE NOT USED ANY SERVICES.

38. And what obstacles or barriers might prevent you from (using more of/starting to use*) these on-line services? Anything else? (DO NOT READ LIST; ACCEPT ALL RESPONSES)
T05

Security/privacy concerns
Not having a computer
Lack of skills/training to use the Internet
No access to the Internet
Poor website usability/ease of use issues
Internet too impersonal/prefer to deal with humans/service agents
Not a priority
Lack of awareness
Don’t like computers
Cost of Internet service
Unclear about benefits
Nothing/no barriers
Other (specify): _____

There are various reasons why some people might not use CPP on-line services. I’m going to read you some of these. Please tell me to what extent each of these is a barrier, or not, to your use of CPP online services. To do this, use a 5-point scale, where ‘1’ means it is not at all a barrier to you and ‘5’ means it is a very much a barrier to you. How about...?
(READ/ROTATE) T05 MODIFIED

39. Concerns about the security or privacy of personal information sent to the government using the Internet.
40. You do not have the technology needed to use the online services.
41. You do not have the skills or expertise needed to use the online services.
42. Cost issues, such as the cost of a computer or cost of Internet access.

- 43. Lack of interest in using the online services.
- 44. Lack of understanding of the benefits or advantages of using the online services.

There are different things the government could do to encourage people to use these on-line services. I'm going to read you some of these. Please tell me to what extent each of these is an encouragement, or not, to your use of CPP online services. To do this, use a 5-point scale, where '1' means it is not at all an encouragement to you and '5' means it is very much an encouragement to you. How about...? (READ/ROTATE)

- 45. Having easy access to a computer and the Internet in your community. T05
- 46. Knowing that you are guaranteed faster processing time if you complete the transaction online compared to the telephone, mail or in person. T05
- 47. Knowing you would be able to talk to a government employee while you were doing transactions over the Internet, if you need to. T05
- 48. Being able to access the online services at a government office, where a service agent could help you do this. T05
- 49. If, when using an online application form, the form is able to identify other pension benefits that you might be eligible for. T05

BACKGROUND

I have two more questions for background and statistical purposes only.

- 50. What is the highest level of education that you have completed? [READ LIST IF HELPFUL; ACCEPT ONE RESPONSES]

- Elementary school or less
- Some high school
- Graduated high school
- Some community college/CEGEP
- Some university
- Graduated community college/CEGEP
- Graduated university
- Other [SPECIFY] _____

- 51. In what year were you born?

Enter year _____

When the study is complete, the results are published and become public information. If you wish to obtain information about this survey or a copy of the final report, you may submit a request to Service Canada under the Access to Information Act. Instructions for making formal requests are provided in the publication *InfoSource*. Copies of *InfoSource* are available at local Service Canada Centres or on the following website: www.infosource.gc.ca. When requesting information, please refer to the study name: CPP Contributors survey.

That completes the survey. Your participation is sincerely appreciated. Thank you.

RECORD THROUGH OBSERVATION/DATABASE:

- Gender
- Province (then combine into region: Atlantic, Ontario, Prairies, BC)
- Language
- Rural/urban (from postal code in sample)

Service Canada
Sondage sur les cotisations au RPC (59 et 60 ans)

Bonjour, puis-je parler à _____ (INSÉREZ LE NOM DE LA PERSONNE-RESSOURCE.)

- SI LA PERSONNE EST DISPONIBLE, CONTINUEZ.
- SI LA PERSONNE N'EST PAS DISPONIBLE, PRENEZ RENDEZ-VOUS POUR LE RAPPEL OU OBTENEZ LE NUMÉRO OÙ NOUS POUVONS LA JOINDRE. AU BESOIN, EXPLIQUEZ LE BUT DE L'APPEL. (VOIR L'INTRO.)

Bonjour, je m'appelle _____ et je vous téléphone de Phoenix, une firme de recherche sur l'opinion publique. Nous effectuons un sondage pour le gouvernement du Canada afin d'explorer des enjeux concernant le Régime de pensions du Canada, connu également sous le nom de RPC. Votre nom nous a été donné parce que vous cotisez au Régime de pensions du Canada. Ce sondage est enregistré dans le registre national d'enregistrement des sondages.

Votre participation à cette recherche est tout à fait volontaire et votre décision d'y participer ou non ne modifiera en rien vos échanges avec le gouvernement du Canada. En répondant à ces questions, vous aiderez le gouvernement à améliorer les services qu'il rend aux Canadiens et aux Canadiennes. Les renseignements recueillis ne seront utilisés qu'à des fins de recherche et seront traités conformément aux lois sur la protection des renseignements personnels. Acceptez-vous de participer au sondage? Vous pouvez y répondre maintenant ou à un autre moment qui vous conviendra mieux.

- | | | |
|-----------------|---|---------------------------------------|
| Oui, maintenant | 1 | (CONTINUEZ) |
| Oui, plus tard | 2 | (PRÉCISEZ LA DATE ET L'HEURE : _____) |
| Non | 3 | (REMERCIEZ ET TERMINEZ) |

NOTES :

DURÉE DU SONDRAGE : SI LE RÉPONDANT VOUS DEMANDE LA DURÉE DU SONDRAGE, DITES-LUI QU'ELLE EST D'ENVIRON 15 MINUTES, MAIS QUE LA LONGUEUR PEUT VARIER EN FONCTION DE CES RÉPONSES.

VALIDITÉ DE LA RECHERCHE : SI LE RÉPONDANT REMET EN QUESTION LA VALIDITÉ DU SONDRAGE, INVITEZ-LE (LA) À COMMUNIQUER AVEC SERVICE CANADA, UNE AGENCE DU GOUVERNEMENT DU CANADA : EN FRANÇAIS AU 1 800 277-9915 ET EN ANGLAIS AU 1 800 277-9914. CES NUMÉROS DE TÉLÉPHONE SE TROUVENT ÉGALEMENT DANS LES PAGES BLEUES DE L'ANNUAIRE TÉLÉPHONIQUE.

REGISTRE D'ENREGISTREMENT DES SONDRAGES : SI LE RÉPONDANT VOUS QUESTIONNE SUR LE REGISTRE NATIONAL D'ENREGISTREMENT DES SONDRAGES, RÉPONDEZ :

Le registre d'enregistrement a été créé par l'industrie canadienne des études par sondage pour permettre au public de vérifier la légitimité d'un sondage, d'obtenir de l'information à propos de l'industrie du sondage ou pour formuler une plainte. Le numéro sans frais de l'organisme d'enregistrement est le 1 800 554-9996.

ACRONYME : DANS LE SONDAGE, NOUS UTILISONS L'ACRONYME RPC POUR DÉSIGNER LE RÉGIME DE PENSIONS DU CANADA. SI LE RÉPONDANT N'EST PAS CERTAIN DE LA SIGNIFICATION DE L'ACRONYME, RÉPÉTEZ LE NOM AU COMPLET AU BESOIN. RÉGIME DE PENSIONS DU CANADA.

QUESTIONS DE SUIVI : LES QUESTIONS DE SUIVIS PORTENT LA MENTION T05, OÙ « T » INDIQUE QU'IL S'AGIT QU'UNE QUESTION DE SUIVI ET « 05 » INDIQUE EN QUELLE ANNÉE LA QUESTION A ÉTÉ POSÉE LA DERNIÈRE FOIS. SI LA QUESTION A ÉTÉ MODIFIÉE, ELLE PORTERA LA MENTION T05 MODIFIÉE.

SERVICE CANADA : SERVICE CANADA EST L'AGENCE RESPONSABLE DE LA PRESTATION DES SERVICES RELATIFS AU RPC. IL EST POSSIBLE QUE LES RÉPONDANTS NE CONNAISSANCE PAS CETTE AGENCE (CRÉÉE EN SEPTEMBRE 2005). AVANT SEPTEMBRE 2005, L'AGENCE RESPONSABLE DU RPC ÉTAIT DÉVELOPPEMENT SOCIAL CANADA (DSC) ET AVANT CELA, IL S'AGISSAIT DE DÉVELOPPEMENT DES RESSOURCES HUMAINES CANADA (DRHC).

SI ON VOUS DEMANDE : COMMENT AVEZ-VOUS OBTENU MON NUMÉRO DE TÉLÉPHONE? COMMENT AVEZ-VOUS OBTENU CETTE INFORMATION À MON SUJET? LISEZ :

PUISQUE VOUS COTISEZ AU RÉGIME DE PENSIONS DU CANADA, LE GOUVERNEMENT DU CANADA QUI GÈRE LE RÉGIME NOUS A FOURNI VOTRE NOM QUI A ÉTÉ CHOISI AU HASARD PARMIS LES GENS QUI COTISENT AU RÉGIME. L'INFORMATION NOUS A ÉTÉ DIVULGUÉE UNIQUEMENT DANS LE BUT D'EFFECTUER CE SONDAGE. UNE FOIS LE SONDAGE TERMINÉ, TOUS LES RENSEIGNEMENTS QUI NOUS ONT ÉTÉ FOURNIS SERONT DÉTRUITS.

LE GOUVERNEMENT DU CANADA A MANDATÉ PHOENIX SPI POUR EFFECTUER CE SONDAGE AFIN D'ÉVALUER ET D'AMÉLIORER LA COMMUNICATION AVEC SES CLIENTS. LE SONDAGE EST SOUMIS AUX LOIS SUR LA PROTECTION DES RENSEIGNEMENTS PERSONNELS.

ENCORE UNE FOIS, J'AIMERAIS QUE VOUS SACHIEZ QUE :

- VOUS ÊTES TOUT À FAIT LIBRE DE PARTICIPER OU NON À CE SONDAGE;
- VOS RÉPONSES DEMEURERONT CONFIDENTIELLES ET NE CHANGERONT AUCUNEMENT LES SERVICES QUE VOUS RECEVEZ DU GOUVERNEMENT DU CANADA; ET
- LE SONDAGE EST EFFECTUÉ CONFORMÉMENT AUX LOIS SUR LA PROTECTION DE LA VIE PRIVÉE.

SECTION 1 : CONNAISSANCE DE SERVICE CANADA

J'aimerais commencer par vous poser quelques questions concernant vos échanges avec le gouvernement du Canada.

1. À votre connaissance, existe-t-il un ministère au gouvernement du Canada qui est principalement responsable d'offrir des services aux citoyens, notamment concernant le Régime de pensions du Canada?

Oui	1	CONTINUEZ
Non	2	PASSEZ À Q3

SI OUI :

2. Quel est le nom de ce ministère? (NE LISEZ PAS LA LISTE; ACCEPTEZ UNE SEULE RÉPONSE.)

Service Canada
1 800 O Canada
DRHC/RHDCC/Ressources humaines et Développement des compétences
Canada
DSC/Développement social Canada
Information Canada
Autre (précisez) : _____

SI LE RÉPONDANT NE MENTIONNE PAS SERVICE CANADA :

3. Service Canada, créé en septembre 2005, a comme principale responsabilité de fournir des services aux Canadiens et aux Canadiennes pour le compte du gouvernement du Canada. Avez-vous déjà entendu parler de cet organisme? (LISEZ LA LISTE.)

Oui, certainement
Oui, vaguement
Non

DEMANDEZ À TOUS LES RÉPONDANTS QUI CONNAISSENT SERVICE CANADA :

4. Comment avez-vous d'abord entendu parler de Service Canada? (NE LISEZ PAS LA LISTE; ACCEPTEZ UNE SEULE RÉPONSE.)

Envoi postal du gouvernement
Visite d'un bureau gouvernemental ou d'un centre de Service Canada
Téléphone à 1 800 O Canada
Site Web de Service Canada
Site(s) Web du gouvernement du Canada (incluant tous les autres sites gouvernementaux)
Reportage dans les médias, durant les informations (p. ex. dans le journal, à la télévision, à la radio, etc.)
Par un autre ministère ou une autre agence du gouvernement
Dans le cadre d'un programme précis (p. ex. RPC, AE) (SONDEZ POUR CONNAÎTRE LE NOM DU PROGRAMME)
Autre : _____

INTERACTIONS AVEC LE GOUVERNEMENT FÉDÉRAL CONCERNANT LE RÉGIME DE PENSIONS

J'aurais quelques questions à vous poser sur vos rapports avec le gouvernement du Canada concernant des enjeux liés à la retraite, dont le Régime de pensions du Canada.

5. De manière générale, dans quelle mesure diriez-vous que vous connaissez le Régime de pensions du Canada? Diriez-vous que vous le connaissez très bien, que vous le connaissez bien, que vous le connaissez peu ou que vous ne le connaissez pas du tout? (NOTE : ACCEPTEZ « N'EN A JAMAIS ENTENDU PARLER » SI LE RÉPONDANT LE DIT SPONTANÉMENT.) T05

6. Au cours des 2 ou 3 dernières années, avez-vous communiqué avec le gouvernement du Canada ou avez-vous obtenu du gouvernement du Canada de l'information à propos du Régime de pensions du Canada ou de tout autre régime de retraite? Veuillez ne tenir compte que des occasions où vous avez communiqué vous-même avec le gouvernement et non de celles où le gouvernement a communiqué avec vous. T05

Oui	1	
Non	2	PASSEZ À Q10

SI OUI :

7. Au cours des 2 ou 3 dernières années, comment avez-vous communiqué avec le gouvernement du Canada concernant le Régime de pensions du Canada ou tout autre régime de retraite? (LISEZ LA LISTE; ACCEPTEZ TOUTES LES RÉPONSES APPLICABLES.) T05

Internet (INCLUANT LA VISITE DE SITES WEB DU GOUVERNEMENT)
Téléphone
Courrier ou télécopieur
Visite aux bureaux du gouvernement
Ou d'une autre manière, veuillez préciser : _____

8. En pensant à vos communications avec le gouvernement du Canada concernant le Régime de pensions du Canada ou tout autre régime de retraite, combien de fois, au cours des 2 ou 3 dernières années, avez-vous... (DEMANDEZ SÉPARÉMENT POUR CHACUN DES MOYENS DE COMMUNICATION QU'A UTILISÉ LE RÉPONDANT)

- ...communiqué avec le gouvernement du Canada par Internet? Notez le nombre : _____
- ...communiqué avec le gouvernement du Canada par téléphone? Notez le nombre : _____
- ...communiqué avec le gouvernement du Canada par courrier ou par télécopieur? Notez le nombre : _____
- ...visité un bureau du gouvernement? Notez le nombre : _____

9. Pour quelle raison précise avez-vous communiqué avec le gouvernement du Canada? Y a-t-il d'autres raisons? (NE LISEZ PAS LA LISTE; ACCEPTEZ TOUTES LES RÉPONSES.) T05
Modifiée

Pour obtenir des renseignements à propos du Régime de pensions du Canada / des prestations du RPC
Pour obtenir des renseignements sur la planification de la retraite

- Pour m'informer sur les cotisations au RPC
- Pour obtenir des renseignements sur comment m'inscrire au RPC/à la SV/à un autre régime de retraite
- Pour faire une demande de pension de retraite du RPC
- Pour obtenir de l'information à propos d'un régime de retraite privé ou du régime de mon employeur
- Pour obtenir des renseignements à propos de la sécurité de la vieillesse (SV)/du supplément de revenu garanti (SRG)
- Pour obtenir de l'information sur les REÉR
- Pour en apprendre davantage sur Service Canada
- Autre (précisez : _____)

10. Vous rappelez-vous avoir reçu récemment un État de compte du cotisant du Régime de pensions du Canada? Ce document vous aurait été envoyé par courrier. On y indique le montant de vos contributions et le montant estimatif des prestations que vous recevrez du RPC au moment de votre retraite. T05 MODIFIÉE

- | | | |
|-----|---|--------------|
| Oui | 1 | |
| Non | 2 | PASSEZ À Q12 |

SI OUI :

11. Qu'avez-vous fait de cet État de compte du cotisant? (NE LISEZ PAS LA LISTE; ACCEPTEZ TOUTES LES RÉPONSES APPLICABLES.) T05

- Vous l'avez lu et classé dans vos dossiers
- Vous l'avez conservé et classé dans vos dossiers (mais ne l'avez pas lu)
- Vous l'avez lu et jeté
- Vous ne l'avez pas lu et vous l'avez jeté
- Vous l'avez utilisé pour planifier votre retraite
- Autre (précisez : _____)

12. Vous rappelez-vous avoir reçu un encart d'information avec votre État de compte du cotisant? Cet encart vous donnait de l'information sur les services en ligne de Service Canada. Il vous expliquait comment obtenir de l'information à partir du site Web de Service Canada concernant le Régime de pensions du Canada et les autres programmes gouvernementaux ainsi que comment procéder pour faire une demande de pension de retraite du RPC en ligne. L'encart de carton était de couleur rouge.

- | | | |
|-----|---|--------------|
| Oui | 1 | |
| Non | 2 | PASSEZ À Q14 |

*VERSION MODIFIÉE POUR CEUX QUI NE CONNAISSENT PAS SC À Q10 : « Vous rappelez-vous avoir reçu un encart d'information vous donnant de l'information sur les services en ligne de Service Canada. Il vous expliquait comment obtenir de l'information sur le site Web de Service Canada concernant le Régime de pensions du Canada et les autres

programmes gouvernementaux et comment faire une demande de pension de retraite du RPC en ligne. L'encart de carton était de couleur rouge. »

SLOUI :

13. Qu'avez-vous fait de cet encart d'information? (NE LISEZ PAS LA LISTE; ACCEPTEZ TOUTES LES RÉPONSES APPLICABLES.)

- Vous l'avez et lu et classé dans vos dossiers
- Vous l'avez conservé et classé dans vos dossiers (mais ne l'avez pas lu)
- Vous l'avez lu et jeté
- Vous avez consulté le site Web pour connaître les services
- Vous ne l'avez pas lu et vous l'avez jeté
- Autre (précisez) : _____

UTILISATION D'INTERNET

J'aimerais maintenant vous poser quelques questions à propos de votre utilisation d'Internet.

14. Utilisez-vous personnellement Internet? L'envoi et la réception de courriels sont inclus aux fins de cette question. T05

- | | | |
|-----|---|--|
| Oui | 1 | PASSEZ À LA PROCHAINE QUESTION |
| Non | 2 | PASSEZ À LA PROCHAINE QUESTION, PUIS À Q18 |

POSEZ AUX NON-UTILISATEURS :

15. Quelle est la principale raison pour laquelle vous n'utilisez pas Internet? Y a-t-il d'autres raisons? (NE LISEZ PAS LA LISTE; NOTEZ LA PREMIÈRE RÉPONSE; ACCEPTEZ JUSQU'À TROIS RÉPONSES.) T05

- Vous ne possédez pas d'ordinateur
- Vous ne savez pas comment utiliser un ordinateur
- Manque d'intérêt
- Vous ne savez pas comment utiliser Internet
- Vous n'avez pas le temps
- Vous n'avez pas accès à Internet (mais vous possédez un ordinateur)
- Une question d'argent/de coûts
- N'en ressent pas le besoin
- Vous ne faites pas confiance à Internet
- Aucune raison
- Autre (précisez) : _____

POSEZ AUX UTILISATEURS D'INTERNET :

16. En moyenne, à quelle fréquence utilisez-vous Internet pour autre chose que d'envoyer et de recevoir des courriels? Diriez-vous que vous l'utilisez...? (LISEZ LA LISTE; ACCEPTEZ UNE SEULE RÉPONSE.) T05

- Au moins une fois par jour
- Plusieurs fois par semaine
- Environ une fois par semaine
- Plusieurs fois par mois
- Quelques fois par mois seulement

DIT SPONTANÉMENT : NE L'UTILISE QUE POUR LES COURRIELS

SI LE RÉPONDANT SE RAPPELLE AVOIR REÇU L'ENCART D'INFORMATION À Q12, DEMANDEZ :

17. Vous avez mentionné plus tôt que vous vous rappelez avoir reçu un encart d'information vous avisant que vous pouviez obtenir des renseignements concernant les prestations du RPC et d'autres programmes gouvernementaux ainsi que comment procéder pour faire une demande en ligne. Avez-vous visité le site Web de Service Canada après avoir reçu cet encart d'information pour connaître ou utiliser les services en ligne?

- | | |
|-----|---|
| Oui | 1 |
| Non | 2 |

SI OUI :

18. Qu'avez-vous fait sur le site Web de Service Canada? (NE LISEZ PAS LA LISTE; ACCEPTEZ UNE SEULE RÉPONSE.)

- Une demande de prestation de retraite du RPC
- Une demande pour un code d'accès personnel
- Utilisé la Calculatrice du revenu de retraite canadienne
- Téléchargé des formulaires
- Téléchargé des publications
- Visualisé et mis à jour vos renseignements personnels
- Visualisé vos feuillets de renseignements fiscaux, vos T4
- Visualisé et imprimé votre État de compte du cotisant au RPC
- Renseigné davantage sur tous les services qu'offre Service Canada
- Autre (précisez) : _____

SINON :

19. Avez-vous l'intention de visiter le Service Canada pour connaître et utiliser les services en ligne?

- | | |
|-----|---|
| Oui | 1 |
| Non | 2 |

DIT SPONTANÉMENT : Peut-être 3

CONNAISSANCE DES SERVICES EN LIGNE DE SERVICE CANADA ET INTÉRÊT À LEUR ÉGARD

Service Canada offre un certain nombre de services en ligne concernant le Régime de pensions du Canada. Je vais vous lire une liste de quelques-uns de ces services. Pour chacun d'eux, j'aimerais que vous me disiez si vous connaissez le service, si vous l'avez utilisé et dans quelle mesure il est probable que vous l'utilisiez à l'avenir. Le premier service est... (LISEZ; N'ALTERNEZ PAS.)

20. **La demande d'un État de compte du cotisant au Régime de pensions du Canada.** Ce service vous offre la possibilité de demander une copie de votre État de compte du cotisant qui vous indique le montant de vos cotisations ainsi que le montant estimatif de vos prestations du RPC au moment de votre retraite. T05
21. **La Calculatrice du revenu de retraite canadienne.** Ce service vous permet de calculer le montant estimatif total des prestations que vous recevrez des régimes de retraite du gouvernement, de votre employeur, de vos REÉR et d'autres sources. T05
22. **La possibilité de télécharger et d'imprimer des formulaires ou des publications sur le Régime de pensions du Canada.** T05
23. **La demande de retraite du RPC.** Ce service vous permet de faire une demande de retraite du RPC en ligne, puis d'imprimer et de poster la page de signature. T05
24. **Les feuillets de renseignements fiscaux.** Ce service vous permet de visionner vos feuillets de renseignements fiscaux du Régime de pensions du Canada et de la Sécurité de la vieillesse – T4 – et d'en imprimer une copie. T05
25. **État du compte du cotisant au Régime de pensions du Canada.** Ce service permet aux gens de visualiser et d'imprimer une version à jour de leur État de compte du cotisant au RPC. Ils ont besoin d'un code d'accès personnel pour utiliser ce service en ligne.
26. **Visualisation et mise à jour des renseignements personnels.** Ce service permet aux gens de visualiser et de mettre à jour leurs renseignements personnels, tels que leur adresse, leur numéro de téléphone et leurs renseignements bancaires. Ils ont besoin d'un code d'accès personnel pour utiliser ce service en ligne.

POUR CHAQUE SERVICE EN LIGNE, DEMANDEZ :

a. Connaissez-vous ce service?

Oui	1	
Non	2	SAUTEZ QB POUR CE SERVICE

b. L'avez-vous utilisé personnellement ou quelqu'un l'a-t-il utilisé pour vous?

Non
 Oui, vous l'avez utilisé personnellement
 Oui, quelqu'un l'a utilisé pour vous

- c. Dans quelle mesure est-il probable que vous utilisiez ce service à l'avenir? Diriez-vous que c'est très probable, assez probable, pas très probable ou pas du tout probable? (ACCEPTEZ « DÉJÀ UTILISÉ / N'A PAS BESOIN DE L'UTILISER DE NOUVEAU » SI LE RÉPONDANT LE MENTIONNE SPONTANÉMENT.)

SI LA PERSONNE N'A PAS FAIT DE DEMANDE DE PRESTATIONS EN LIGNE ET QU'ELLE N'A PAS L'INTENTION DE LE FAIRE, DEMANDEZ :

27. En pensant précisément à votre demande de pension de retraite du RPC, pourquoi n'est-il [pas très/pas du tout] probable que vous en fassiez la demande en ligne? (NE LISEZ PAS LA LISTE; ACCEPTEZ UNE SEULE RÉPONSE.)

En a déjà fait la demande d'une autre façon
Ne possède pas d'ordinateur
Manque d'intérêt
N'a pas accès à Internet (mais possède un ordinateur)
Ne sait pas comment utiliser un ordinateur
Ne sait pas comment se servir d'Internet
Ne fait pas confiance à Internet
Trop important pour le faire en ligne ou pour risquer de le faire de façon électronique
Croit que ce sera trop difficile
Sans raison
Autre (précisez) : _____

SI LA PERSONNE N'A PAS FAIT DE DEMANDE DE PENSION DE RETRAITE DU RPC (CODE À Q23b ET Q27) ET QU'ELLE N'A PAS DIT QU'IL ÉTAIT TRÈS PROBABLE QU'ELLE LE FASSE EN LIGNE (Q23c), DEMANDEZ :

28. Qu'est-ce qui vous encouragerait ou vous inciterait à faire une demande de pension de retraite du RPC en ligne? Autre chose? (NE LISEZ PAS LA LISTE; ACCEPTEZ TOUTES LES RÉPONSES APPLICABLES.)

Meilleure connaissance/promotion des services
Promotion des avantages
Soutien technique en ligne
Avoir la possibilité d'apprendre à utiliser les services en ligne (tutoriel)
Soutien technique par téléphone (ligne sans frais)
Avoir accès à un ordinateur
Avoir accès à Internet
Avoir la possibilité d'apprendre à utiliser Internet
Rien
Autre (précisez) : _____

CODE D'ACCÈS PERSONNEL ET SITE WEB DE SERVICE CANADA

29. Certains services en ligne du RPC nécessitent un code d'accès personnel. Pour en obtenir un, les gens doivent faire une demande en ligne ou par téléphone et ils recevront ensuite leur code par la poste. Avez-vous obtenu un code d'accès personnel?

Oui	1
Non	2

SINON :

30. Pourquoi pas? (NE LISEZ PAS LA LISTE; ACCEPTEZ TOUTES LES RÉPONSES APPLICABLES.)

Trop difficile
Pas pratique
A décidé d'obtenir l'information désirée par téléphone
Ne voulait pas attendre que le code d'accès personnel arrive par la poste
Autre (précisez) _____

SI OUI :

31. Pour achever le processus d'inscription, les gens doivent retourner sur le site Web et entrer le code d'accès personnel qu'ils ont reçu par la poste. Avez-vous achevé le processus et utilisé votre code d'accès personnel avec succès sur le site Web?

Oui	1
Non	2

SINON :

32. Pourquoi pas? (NE LISEZ PAS LA LISTE; ACCEPTEZ TOUTES LES RÉPONSES APPLICABLES.)

N'a pas reçu le code d'accès personnel par la poste
Le code d'accès personnel ne fonctionnait pas
N'avait plus besoin de l'information (SONDEZ POUR SAVOIR POURQUOI)
Autre (précisez) _____

DEMANDEZ À TOUS LES UTILISATEURS DU SITE WEB DE SERVICE CANADA :

33. En tenant compte de votre expérience globale sur le site Web de Service Canada, avez-vous pu trouver **tout** ce que vous cherchiez ou effectuer **toutes** les tâches que vous vouliez faire concernant le RPC?

Oui	1	SAUTEZ LA PROCHAINE QUESTION
Non	2	CONTINUEZ

SINON :

34. Avez-vous pu trouver **une partie** de ce que vous cherchiez ou effectuer **certaines** des tâches que vous vouliez faire concernant le RPC?

Oui	1
Non	2

35. Tout bien pesé, dans quelle mesure êtes-vous satisfait(e) des services en ligne du RPC? Veuillez répondre sur une échelle de 1 à 5, où 1 correspond à « Très insatisfait(e) » et 5, à « Très satisfait(e) ».

SI LE RÉPONDANT EST INSATISFAIT DU SITE WEB (CODE 1 OU 2), DEMANDEZ :

36. Pourquoi êtes-vous insatisfait(e)? (NE LISEZ PAS LA LISTE; ACCEPTEZ TOUTES LES RÉPONSES APPLICABLES.)

Incapable d'obtenir des renseignements ou des réponses sur le RPC
Incapable d'obtenir des renseignements ou des réponses sur la Sécurité de la vieillesse
Cela prend trop de temps pour trouver les renseignements
Difficile d'utiliser la Calculatrice du revenu de retraite canadienne
Difficile de demander la pension de retraite du RPC en ligne
Difficile d'obtenir un code d'accès personnel
Difficile de mettre à jour mes renseignements personnels pour le RPC
Services en ligne difficiles à utiliser, manque de convivialité
Autre (précisez) _____

ENCOURAGEMENT ET OBSTACLES À L'UTILISATION DES SERVICES EN LIGNE

En pensant aux services en ligne du Régime de pensions du Canada,

37. Qu'est-ce qui vous encouragerait ou vous motiverait à (utiliser davantage / à commencer à utiliser *) ces services en ligne? Y a-t-il autre chose? (NE LISEZ PAS LA LISTE; ACCEPTEZ TOUTES LES RÉPONSES APPLICABLES.) T05

Meilleure connaissance/promotion des services
Être plus près de l'âge de la retraite
Avoir accès à un ordinateur
Facilité d'utilisation et convivialité du site
Si le besoin s'en faisait sentir
Meilleure sécurité et protection de mes renseignements personnels
Avoir accès à Internet
Facilité d'accès aux services
Promotion des avantages
Possibilité de voir les montants, les cotisations
Service plus rapide ou plus efficace
Rien – vous avez l'intention d'utiliser les services
Rien – vous n'avez pas l'intention d'utiliser les services
Autre (précisez) : _____

*MODIFIEZ PAR LA PROGRAMMATION ITAO : 1) « UTILISER D'AVANTAGE » POUR LES PERSONNES QUI ONT UTILISÉ AU MOINS UN DE CES SERVICES, 2) « COMMENCER À UTILISER » POUR LES PERSONNES QUI N'ONT PAS UTILISÉ LES SERVICES.

38. Et quels obstacles ou barrières vous empêchent (d'utiliser davantage / de commencer à utiliser*) ces services en ligne? Y en a-t-il d'autres? (NE LISEZ PAS LA LISTE; ACCEPTÉZ TOUTES LES RÉPONSES APPLICABLES.) T05

Préoccupé(e) par la sécurité/la confidentialité
N'a pas accès à un ordinateur
N'a pas les habiletés ou la formation pour utiliser Internet
N'a pas accès à Internet
Problèmes de convivialité/de navigation/de facilité d'utilisation
Internet est trop impersonnel/Préfère parler à une personne/un(e) préposé(e)
Ce n'est pas une priorité
Manque de connaissance
N'aime pas les ordinateurs
Coût du service Internet
Incertain(e) des avantages
Rien/Aucune barrière
Autre (précisez) : _____

Je vais vous lire diverses raisons pour lesquelles certaines personnes n'utiliseraient peut-être pas les services en ligne du Régime de pensions du Canada. Veuillez me dire dans quelle mesure chacune de ces raisons représente un obstacle à l'utilisation des services en ligne du RPC. Pour ce faire, veuillez répondre sur une échelle de 1 à 5, où 1 correspond à « Pas du tout un obstacle pour vous » et 5, « Un très grand obstacle pour vous ». (LISEZ/ALTERNEZ) T05 MODIFIÉE

39. Vous êtes préoccupé(e) à propos de la sécurité ou de la confidentialité des renseignements personnels que vous transmettez au gouvernement par Internet.
40. Vous n'avez pas la technologie requise pour utiliser des services en ligne.
41. Vous ne possédez pas les habiletés ou l'expertise nécessaire pour utiliser des services en ligne.
42. Les coûts, tels que le coût d'un ordinateur, d'un accès Internet.
43. Vous n'êtes pas intéressé(e) d'utiliser des services en ligne.
44. Vous ne comprenez pas les avantages d'utiliser des services en ligne.

Je vais vous lire quelques moyens que le gouvernement pourrait prendre pour inciter les gens à utiliser des services en ligne. Veuillez me dire dans quelle mesure chacun de ces moyens représente un incitatif à l'utilisation des services en ligne du RPC. Pour ce faire, veuillez répondre sur une échelle de 1 à 5, où 1 correspond à « Pas du tout un incitatif pour vous » et 5, « Un très grand incitatif pour vous ». (LISEZ/ALTERNEZ)

45. Avoir facilement accès à un ordinateur et à Internet dans votre communauté. T05
46. Savoir que votre demande sera traitée plus rapidement si elle est effectuée en ligne plutôt que par téléphone, par la poste ou en personne. T05

47. Savoir que vous pourrez au besoin parler à un employé du gouvernement en même temps que vous effectuez votre transaction en ligne sur Internet. T05
48. Être en mesure d'accéder à des services en ligne dans les bureaux du gouvernement, où un préposé pourrait vous aider. T05
49. Si, lorsque vous remplissez un formulaire en ligne, on vous indique que vous êtes admissible à d'autres régimes de retraite. T05

QUESTIONS DÉMOGRAPHIQUES

J'ai deux dernières questions démographiques à vous poser qui ne serviront qu'à des fins statistiques.

50. Quel est le plus haut niveau de scolarité que vous avez atteint? [LISEZ LA LISTE AU BESOIN; ACCEPTEZ UNE SEULE RÉPONSE]

Études primaires terminées ou non
Études secondaires non terminées
Études secondaires terminées
Études collégiales non terminées
Études universitaires non terminées
Études collégiales terminées
Études universitaires terminées
Autre [PRÉCISEZ] _____

51. En quelle année êtes-vous né(e)?

Notez l'année _____

Une fois l'étude terminée, les résultats seront publiés et seront accessibles au public. Si vous désirez obtenir de l'information à propos de ce sondage ou si vous désirez une copie de rapport final, vous pouvez faire une demande à Service Canada en vertu de la *Loi sur l'accès à l'information*. Les directives à suivre pour faire une demande officielle vous sont expliquées dans la publication *InfoSource*. Vous pouvez obtenir un exemplaire d'*InfoSource* dans votre centre local de Service Canada ou sur le site Web suivant www.infosource.gc.ca. Lorsque vous faites une demande d'information, veuillez mentionner le nom de l'étude : *Sondage sur les cotisations au RPC*.

Le sondage est maintenant terminé. Nous vous remercions de votre participation.

NOTEZ PAR OBSERVATION / SELON LA BASE DE DONNÉES :

- Sexe
- Province (puis combinez en région : Atlantique, Ontario, Prairies, C.-B.)
- Langue
- Zone rurale/urbaine (d'après le code postal de l'échantillon)

Service Canada
CPP Contributors Survey (70-80 Year Olds)

NOTES FOR THIS REVIEW:

- THIS IS THE MAIN VERSION FOR TARGETED SENIORS (I.E. 70 -80 YEAR OLD CPP NON-APPLICANTS). IT WILL BE MODIFIED FOR USE WITH PROXIES. PROBING PROXY RESPONDENTS WILL BE MORE DIRECT WHERE POSSIBLE (E.G. LANGUAGE, LITERACY, HEALTH ISSUES).
- INTERVIEWERS WILL BE ASKED TO ASSESS RESPONDENTS': 1) LANGUAGE ABILITIES (ENGLISH OR FRENCH); AND 2) COMPREHENSION/CLARITY OF UNDERSTANDING. FOR THIS WE WILL DEVELOP CATEGORIZATIONS THAT WOULD BE EASY TO APPLY BY INTERVIEWERS WITH CONSISTENCY.

Hello, may I speak to _____ (INSERT CONTACT'S NAME OR PROXY)

- IF PERSON IS AVAILABLE, CONTINUE.
- IF NOT AVAILABLE, ARRANGE CALLBACK OR GET NEW NUMBER WHERE PERSON CAN BE REACHED. IF NECESSARY, EXPLAIN PURPOSE OF PHONE CALL (SEE INTRO.).

Hello, my name is _____. I'm calling on behalf of Phoenix, a public opinion research company. We're conducting a survey for the Government of Canada to explore issues related to the Canada Pension Plan, also known as CPP. Your name was given to us as someone who has contributed to the Canada Pension Plan. This survey is registered with the national survey registration system.

Your participation in the research is completely voluntary and your decision on whether or not to participate will not affect any dealings you may have with the Government of Canada. By answering these questions, you will help the government improve the service it provides to Canadians. The information you provide will be used for research purposes only and will be administered in accordance with the applicable privacy laws. Would you be willing to take part in this survey? We can do it now, or is there a better time?

Would you be willing to take part in this survey? We can do it now or at a time more convenient for you.

- | | | |
|-----------------|---|-----------------------------|
| Yes, now | 1 | (CONTINUE) |
| Yes, call later | 2 | (SPECIFY DATE/TIME: _____) |
| No | 3 | (THANK AND DISCONTINUE) |

NOTES:

UNCERTAINTY ABOUT CPP ELIGIBILITY: IF RESPONDENT SAYS HE/SHE DOES NOT RECEIVE CPP RETIREMENT PENSION AND/OR NEVER APPLIED FOR THEM, INFORM HIM/HER THAT THIS IS ONE OF THE ISSUES WE WOULD LIKE TO EXPLORE WITH THEM (I.E. WHY SOME CPP CONTRIBUTORS WHO ARE ELIGIBLE TO RECEIVE CPP RETIREMENT PENSION HAVE NOT APPLIED FOR SUCH BENEFITS).

SURVEY LENGTH: IF RESPONDENT ASKS ABOUT THE LENGTH OF THE SURVEY, INFORM HIM/HER THAT IT AVERAGES 15 MINUTES, BUT THE LENGTH VARIES DEPENDING ON THE ANSWERS OF RESPONDENTS.

RESEARCH VALIDITY: IF RESPONDENT QUESTIONS THE VALIDITY OF THE SURVEY, INVITE HIM/HER TO CALL SERVICE CANADA, PART OF THE GOVERNMENT OF CANADA: ENGLISH: 1-800-277-9914 / FRENCH: 1-800-277-9915. THIS PHONE NUMBER IS ALSO IN THE BLUE PAGES OF THE PHONE BOOK.

SURVEY REGISTRATION SYSTEM: IF RESPONDENT ASKS ABOUT NATIONAL SURVEY REGISTRATION SYSTEM, SAY:

The registration system has been created by the survey research industry to allow the public to verify that a survey is legitimate, get information about the survey industry or register a complaint. The registration system's toll-free phone number is 1-800-554-9996.

ACRONYM: THE SURVEY USES THE 'CPP' ACRONYM FOR THE PENSION PLAN. IF IT APPEARS THAT THE RESPONDENT IS NOT CLEAR WHAT IS MEANT BY THIS, REPEAT NAME IN FULL, AS REQUIRED: CANADA PENSION PLAN.

PROXY RESPONDENTS: IF RESPONDENT IS NOT COMFORTABLE PARTICIPATING IN THE SURVEY FOR WHATEVER REASON (OR HAS TROUBLE UNDERSTANDING WHAT THE INTERVIEWER IS SAYING), INFORM THE RESPONDENT THAT HE/SHE CAN IDENTIFY SOMEONE ELSE TO ANSWER QUESTIONS ON HIS/HER BEHALF **IF** THAT PERSON HAS DEALT WITH THE GOVERNMENT OF CANADA ON HIS/HER BEHALF REGARDING PENSION OR OTHER ISSUES. IF SO, TAKE NAME/PHONE NUMBER OF PROXY CONTACT AND ASK RESPONDENT TO CONTACT THAT PERSON RIGHT AWAY TO INFORM THEM THAT THEY WILL BE CALLED (AND HAVE BEEN AUTHORIZED TO ANSWER ON THE RESPONDENT'S BEHALF).

TRACKING QUESTIONS: TRACKING QUESTIONS ARE IDENTIFIED AS FOLLOWS – T05, WHERE 'T' INDICATES IT IS TRACKING, AND '05' INDICATES THE YEAR THE QUESTION WAS LAST ASKED. IF THE QUESTION HAS BEEN MODIFIED, THIS IS INDICATED AS FOLLOWS: T05 MODIFIED.

SERVICE CANADA IDENTITY: SERVICE CANADA IS RESPONSIBLE FOR CPP SERVICE DELIVERY. MANY RESPONDENTS MAY NOT BE AWARE OF SERVICE CANADA BY NAME (IT WAS CREATED IN SEPTEMBER 2005). PRIOR TO SEPTEMBER 2005, RESPONDENTS WILL HAVE RECEIVED CPP SERVICE FROM SOCIAL DEVELOPMENT CANADA (SDC), AND BEFORE THAT FROM HUMAN RESOURCES DEVELOPMENT CANADA (HRDC).

IF ASKED: HOW DID YOU GET MY NUMBER?/HOW DID YOU GET THIS INFORMATION ABOUT ME? READ:

SINCE YOU CONTRIBUTE TO THE CANADA PENSION PLAN, THE GOVERNMENT OF CANADA, WHICH IS RESPONSIBLE FOR THE PLAN, PROVIDED YOUR NAME. YOUR NAME WAS RANDOMLY SELECTED FROM THEIR CLIENT LIST. THE INFORMATION WAS RELEASED ONLY FOR THE PURPOSES OF THIS SURVEY. ONCE THE SURVEY IS COMPLETED, ALL INFORMATION PROVIDED TO US WILL BE DESTROYED.

THE GOVERNMENT OF CANADA HAS HIRED PHOENIX SPI TO CONDUCT THIS SURVEY IN ORDER TO EVALUATE AND IMPROVE COMMUNICATION WITH ITS CLIENTS. THE CONDUCT

OF THIS SURVEY IS SUBJECT TO LAWS THAT ENSURE THE PROTECTION OF YOUR PERSONAL INFORMATION.

AGAIN, I WANT YOU TO KNOW THAT:

- YOUR PARTICIPATION IN THIS SURVEY IS COMPLETELY VOLUNTARY;
- YOUR RESPONSES ARE CONFIDENTIAL AND WILL IN NO WAY AFFECT ANY DEALINGS YOU HAVE WITH THE GOVERNMENT OF CANADA; AND
- THE SURVEY IS BEING ADMINISTERED IN ACCORDANCE WITH LAWS DESIGNED TO PROTECT YOUR PRIVACY.

NB: BE ATTENTIVE TO REASONS WHY RESPONDENTS HAVE NOT APPLIED FOR CPP RETIREMENT PENSION. IF RESPONDENT INDICATES THAT HE/SHE WANTS TO APPLY FOR A RETIRMENT PENSION BUT HAS NOT BECAUSE OF SOME DIFFICULTY/LACK OF INFORMATION, PROVIDE THEM THE CONTACT INFORMATION FOR DOING SO AT THE END OF THE INTERVIEW.

1. First, could you please tell me whether anyone helps you deal with your financial and/or pension-related matters? For instance, this might be a son or daughter, a family friend, or a professional.

Yes

No

IF YES, ASK:

2. Who is it that helps you deal with financial and/or pension-related matters? (DO NOT READ LIST; ACCEPT TWO RESPONSES) Anyone else?

Partner (husband/wife)

Other family member (child, sibling)

Friend/neighbour

Senior citizen support service

Lawyer/financial planner

Other (specify) _____

SECTION 1: AWARENESS OF SERVICE CANADA

I'd now like to ask you a few questions about any dealings you may have had with the Government of Canada.

3. To the best of your knowledge, is there a department of the Government of Canada that has primary responsibility for providing services to Canadians, including service related to the Canada Pension Plan?

Yes

1

CONTINUE

No

2

GO TO QUESTION 5

IF YES:

4. What is the name of that department? (DO NOT READ LIST; ACCEPT ONE RESPONSE)

- Service Canada
- 1 800 O'Canada
- HRDC/HRSDC/Human Resources and Skills Development Canada
- SDC/Social Development Canada
- Information Canada
- Other (specify): _____

IF RESPONDENT DOES NOT IDENTIFY SERVICE CANADA:

5. Service Canada, created in September, 2005, has primary responsibility for providing services to Canadians on behalf of the Government of Canada. Have you heard of this organization? (READ LIST)

- Yes, definitely
- Yes, vaguely
- No

ASK ALL RESPONDENTS AWARE OF SERVICE CANADA:

6. How did you first hear or learn about Service Canada? (DO NOT READ LIST; ACCEPT ONE RESPONSE).

- Government mailing
- Visited Government of Canada office/Service Canada Centre
- Called 1-800 O'Canada
- Service Canada website
- Government of Canada website(s) (includes all other government sites)
- Media/news report (i.e. newspaper, televisions, radio, etc.)
- Referred by another government department or agency
- Referred by a specific program (e.g. CPP, EI) (PROBE FOR PROGRAM NAME)
- Other: _____

PENSION-RELATED INTERACTIONS WITH FEDERAL GOVERNMENT

I'd now like to ask you a few questions about your dealings with the Government of Canada related to pension issues, including the Canada Pension Plan.

7. In general, how familiar would you say you are with the Canada Pension Plan? Would you say you know a great deal about it, a moderate amount, very little or nothing at all? (NOTE: ACCEPT/RECORD 'NEVER HEARD OF IT' IF VOLUNTEERED BY RESPONDENT) T05
8. During the past 5-10 years, have you contacted or obtained information from the Government of Canada about the Canada Pension Plan or any other retirement

pension? Please focus on contact initiated by you or by someone on your behalf, not contact initiated by the government. T05 MODIFIED

- | | | |
|-----|---|-------------------|
| Yes | 1 | |
| No | 2 | GO TO QUESTION 12 |

IF YES, ASK:

9. Was this contact initiated by you personally or by someone acting on your behalf?

Initiated personally
Initiated by a representative

VOLUNTEERED: Both

10. In which of the following ways did you or someone on your behalf contact the Government of Canada about the Canada Pension Plan or any other retirement pension? (READ LIST; ACCEPT ALL THAT APPLY) T05 MODIFIED

Internet (INCLUDES VISITING GOVERNMENT WEBSITE)
Phone
Mail or fax
Visiting government office
Or in some other way. If so, please specify: _____

11. What was the specific purpose of this (these) contact(s) with the Government of Canada? Anything else? (DO NOT READ LIST; ACCEPT ALL THAT APPLY) T05 Modified

Obtain information about Canada Pension Plan/ CPP benefits
Retirement planning information
Inquire about your CPP contributions
Obtain information about how to apply for CPP/OAS/other pension
Apply for CPP
Private/employer pension information
Obtain information about OAS/GIS benefits
RRSP information
Learn more about Service Canada
Other (specify: _____)

IF NO, ASK:

12. If you needed to, would you know how to contact or obtain information from the Government of Canada about the Canada Pension Plan or any other retirement pension?

Yes
No

RECALL OF MAILOUT PACKAGE

In January, the Government of Canada mailed information to CPP contributors who are eligible to receive a CPP retirement pension but who have not yet applied. The information included a Statement of Contributions informing them how much they contributed, an estimate of the amount of their CPP retirement pension, and a CPP retirement pension application form and information guide.

13. Do you recall receiving this information in the mail? T05 MODIFIED

Yes	1	
No	2	ASK Qs 14 AND 15, THEN SKIP TO Q17

14. Were you aware that you are eligible to receive a CPP retirement pension?

Yes	1
No	2

15. In previous years, do you recall having been informed by the Government of Canada that you were eligible to receive a CPP retirement pension?

Yes	1
No	2

IF PERSON RECALLS RECEIVING MAILOUT PACKAGE, ASK:

16. What did you do with the information you recently received in the mail about your eligibility for a CPP retirement pension? (DO NOT READ LIST; ACCEPT ALL THAT APPLY) T05

Read it and filed it in personal records
 Kept it/filed it (but did not read it at the time)
 Read it and threw it away
 Did not read it and threw it away
 Completed/returned CPP application form
 Other (specify: _____)

ISSUES RELATED TO APPLYING FOR CPP RETIREMENT PENSION

17. Do you plan to apply for the CPP retirement pension to which you are entitled?

Yes	1	
No	2	
VOLUNTEERED: Already did	3	SKIP TO Q24

18. People are not required to apply for a CPP retirement pension. Nevertheless, Service Canada is interested in knowing why some people who are eligible for the CPP

retirement pension have not applied for it. Is there any reason why you have not applied for a CPP retirement pension? (DO NOT READ LIST; ACCEPT MULTIPLE RESPONSES; RECORD FIRST MENTION)

- Lack of awareness/not know enough about CPP
- Benefits would be marginal/not worth effort to apply
- Don't need/want CPP retirement pension
- CPP retirement pension is taxable
- Increase in taxes (general)
- Confused CPP retirement pension with CPP survivor benefits
- Did not know had to apply for it/thought it started automatically
- Govt./SDC/HRDC made respondent think not eligible (written or oral)
- Already receiving CPP retirement pension
- Third party made respondent think not eligible (written or oral)
- Other incorrect information from Govt./SDC/HRDC
- Other incorrect information from third party
- Mobility problems (e.g. trouble getting out of home)
- Other physical disabilities
- Rural/remote location so hard to get information/apply
- Physical factors (e.g. transportation, weather problems)
- Language issues
- Literacy issues
- Lack of assistance available from family, friends, neighbours
- Lack of assistance from Govt./SDC/HRDC
- Forgot/slipped mind
- No reason/nothing
- Other (specify): _____

I'd now like to read you some possible reasons why some people who are eligible for a CPP retirement pension may not have applied for one. Please tell me whether any of these reasons also apply to you. How about...? Is this a reason why you did not apply for the CPP retirement pension? (INTERVIEWER NOTE: BACKTRACK FOR ADDITIONAL RESPONSES TO Q.18 IF ANY EMERGE IN RESPONSE TO FOLLOWING BATTERY SO THAT RESPONSES IN Q18 BECOME A MORE COMPLETE LIST OF THE BARRIERS TO APPLYING FOR CPP)

19. You did not know you were eligible for the CPP retirement pension.
20. You did not know how to apply for the CPP retirement pension.
21. You thought the CPP retirement pension you would receive would not be large, so it was not worth the effort to apply.
22. You do not want or need the CPP retirement pension.
23. You thought you wouldn't be eligible for the CPP retirement pension.

24. The Old Age Security pension or O-A-S is a monthly payment available to many Canadians aged 65 or older. You must apply to receive these benefits. Are you currently receiving an Old Age Security pension?

Yes

1

No 2

25. In addition to a retirement pension, the Canada Pension Plan provides additional benefits, including the Survivor's Pension. The Survivor's Pension is a monthly pension paid to the surviving spouse or common-law partner of a deceased contributor. Do you currently receive a CPP Survivor's Pension?

Yes 1
 No 2
 VOLUNTEERED: Uncertain 3

IF YES, ASK:

26. Your CPP Survivor's Pension is different from the CPP retirement pension to which you are entitled as a CPP contributor. Is the fact that these two are different clear to you?

Yes 1
 No 2

IF PERSON DOES NOT PLAN TO APPLY FOR CPP RETIREMENT PENSION (Q17=No), ASK:

27. Earlier you mentioned that you do not intend to apply for the CPP retirement pension to which you are entitled. Why not? (DO NOT READ LIST; ACCEPT MULTIPLE RESPONSES; RECORD FIRST MENTION)

- Benefits would be marginal/not worth effort to apply
- CPP retirement pension is taxable
- Mobility problems (e.g. trouble getting out of home)
- Other physical disabilities
- Rural/remote location so hard to get information/apply
- Physical factors (e.g. transportation, weather problems)
- Language issues
- Literacy issues
- Lack of assistance available from family, friends, neighbours
- Lack of assistance from Govt./SDC/HRSDC
- No reason/nothing
- Other (specify): _____

RECALL OF SERVICE CANADA INSERT

As I mentioned earlier, Service Canada has responsibility for providing services to Canadians on behalf of the Government of Canada. The information mailed to you in January included an information insert about Service Canada. The information card was red in colour and printed on thick paper.

28. Do you recall receiving an information insert with your Statement of Contributions?

Yes 1
No 2 GO TO QUESTION 30

IF YES:

29. What did you do with this information insert? (DO NOT READ LIST; ACCEPT ALL THAT APPLY)

- Read it and filed it in personal records
- Kept it/filed it (but did not read it at the time)
- Read it and threw it away
- Went to the website/Internet to check out the services
- Did not read it and threw it away
- Other (specify: _____)

Turning briefly to the Internet,

30. Do you personally use the Internet? This includes using email.

Yes 1
No 2 SKIP NEXT QUESTION

ASK INTERNET USERS:

31. On average, how often do you use the Internet for activities other than sending or receiving email? Would you say...? (READ LIST; ACCEPT ONE RESPONSE)

- Once a day or more
- Several times a week
- About once a week
- Several times a month
- Less than several times a month

VOLUNTEERED: ONLY USE IT FOR EMAIL

BACKGROUND

I have a few last questions for background and statistical purposes only. Your responses to these and other questions will be kept confidential.

32. In what year were you born?

Enter year _____

33. What is the highest level of education that you have completed? [READ LIST IF HELPFUL; ACCEPT ONE RESPONSES]

Elementary school or less
Some high school
Graduated high school
Some community college/CEGEP
Some university
Graduated community college/CEGEP
Graduated university
Other [SPECIFY] _____

34. What is your marital status? (READ LIST IF NECESSARY)

Married/living common law
Single
Divorced/separated
Widowed

ASK MARRIED PEOPLE:

35. Who in your relationship has the main responsibility for financial matters, such as doing your taxes or managing your money? Is it you, your spouse, or both of you about equally? (IF "YOU" - SKIP TO 37, IF "YOUR SPOUSE" - ASK NEXT QUESTION THEN SKIP TO 38, IF "BOTH" - SKIP TO 37, IF REFUSED - SKIP TO Q38)

IF NOT SELF, ASK:

36. To what extent are you involved in the decisions taken on financial matters by your partner? Would you say you know a great deal, a moderate amount, only a little, or almost nothing at all about financial decisions taken by your partner?

IF SELF (WITH OR WITHOUT PARTNER) OR UNMARRIED PERSON, ASK:

37. How easy is it for you to pay your bills and do your banking? Would you say this is very easy, somewhat easy, somewhat difficult, very difficult?

38. Were you born in Canada?

Yes
No

IF NO, ASK:

39. How long have you lived in Canada?

_____ years

40. For 2005, what was your total household income from all sources before taxes? Was it ...?

- Less than \$15,000
- \$15,000 - \$20,000
- \$20,001 - \$30,000
- \$30,001 - \$40,000
- \$40,001 - \$50,000
- \$50,001 - \$60,000
- Over \$60,000

When the study is complete, the results are published and become public information. If you wish to obtain information about this survey or a copy of the final report, you may submit a request to Service Canada under the Access to Information Act. Instructions for making formal requests are provided in the publication *InfoSource*. Copies of *InfoSource* are available at local Service Canada Centres or on the following website: www.infosource.gc.ca. When requesting information, please refer to the study name CPP Contributors Survey.

That completes the survey. Your participation is sincerely appreciated. Thank you.

INTERVIEWER NOTE: IF RESPONDENT ASKS HOW HE/SHE CAN APPLY FOR A CPP RETIREMENT PENSION OR INDICATES THAT HE/SHE HAS NOT APPLIED BECAUSE OF SOME DIFFICULTY/ LACK OF INFORMATION, PROVIDE THE FOLLOWING INFORMATION:

To apply for your CPP retirement pension, fill out and send in the CPP application form that was sent to you in January. If you cannot find it, you can call Service Canada at 1 800 O Canada and request a copy or apply on-line through the Service Canada website at servicecanada.gc.ca. Once there, click on the 'CPP Services On-Line' and then the link titled 'CPP Retirement Application Form'.

RECORD THROUGH OBSERVATION/DATABASE:

- Gender
- Province (then combine into region: Atlantic, Ontario, Prairies, BC)
- Language
- Rural/urban (from postal code in sample)

Service Canada
Sondage sur les cotisations au RPC (70 à 80 ans)

NOTES POUR CETTE VERSION :

- IL S'AGIT DE LA PRINCIPALE POUR LES PERSONNES ÂGÉES CIBLÉES (C.-À-D., LES 70 À 80 ANS QUI N'ONT PAS FAIT DE DEMANDE DE PENSION DE RETRAITE). CETTE VERSION SERA ADAPTÉE POUR LES MANDATAIRES. LORSQUE VOUS SONDEZ LES MANDATAIRES, SOYEZ PLUS DIRECT LORSQUE POSSIBLE (P. EX. FORMULATION, NIVEAU D'ALPHABÉTISME, ENJEUX RELATIFS À LA SANTÉ).
- LES INTERVIEWEURS DEVRONT ÉVALUER : 1) LES HABILITÉS LANGAGIÈRES (FRANÇAIS OU ANGLAIS) ET 2) LE NIVEAU DE COMPRÉHENSION DES RÉPONDANTS. NOUS METTRONS AU POINT DES CATÉGORIES QUI SERONT FACILES À METTRE EN APPLICATION DE FAÇON COHÉRENTE PAR LES INTERVIEWEURS.

Bonjour, puis-je parler à _____ (INSÉREZ LE NOM DE LA PERSONNE-RESSOURCE.)

- SI LA PERSONNE EST DISPONIBLE, CONTINUEZ.
- SI LA PERSONNE N'EST PAS DISPONIBLE, PRENEZ RENDEZ-VOUS POUR LE RAPPEL OU OBTENEZ LE NUMÉRO OÙ NOUS POUVONS LA JOINDRE. AU BESOIN, EXPLIQUEZ LE BUT DE L'APPEL. (VOIR L'INTRO.)

Bonjour, je m'appelle _____ et je vous téléphone de Phoenix, une firme de recherche sur l'opinion publique. Nous effectuons un sondage pour le gouvernement du Canada afin d'explorer des enjeux concernant le Régime de pensions du Canada, connu également sous le nom de RPC. Votre nom nous a été donné parce que vous avez cotisé au Régime de pensions du Canada. Ce sondage est enregistré dans le registre national d'enregistrement des sondages.

Votre participation à cette recherche est tout à fait volontaire et votre décision d'y participer ou non ne modifiera en rien vos échanges avec le gouvernement du Canada. En répondant à ces questions, vous aiderez le gouvernement à améliorer les services qu'il rend aux Canadiens et aux Canadiennes. Les renseignements recueillis ne seront utilisés qu'à des fins de recherche et seront traités conformément aux lois sur la protection des renseignements personnels.

Acceptez-vous de participer au sondage? Vous pouvez y répondre maintenant ou à un autre moment qui vous conviendra mieux.

- | | | |
|-----------------|---|---------------------------------------|
| Oui, maintenant | 1 | (CONTINUEZ) |
| Oui, plus tard | 2 | (PRÉCISEZ LA DATE ET L'HEURE : _____) |
| Non | 3 | (REMERCIEZ ET TERMINEZ) |

NOTES :

INCERTITUDE QUANT À L'ADMISSIBILITÉ AU RPC : SI LE RÉPONDANT DIT QU'IL NE REÇOIT PAS DE PRESTATIONS DU RPC OU QU'IL N'EN A JAMAIS FAIT LA DEMANDE, DITES-LUI QU'IL

S'AGIT JUSTEMENT DE L'UN DES POINTS QUE L'ON ABORDERA AVEC LUI DANS LE SONDAGE (C.-À-D., POURQUOI CERTAINES PERSONNES ADMISSIBLES AUX PRESTATIONS DE RETRAITE N'EN ONT PAS FAIT LA DEMANDE).

DURÉE DU SONDAGE : SI LE RÉPONDANT VOUS DEMANDE LA DURÉE DU SONDAGE, DITES-LUI QU'ELLE EST D'ENVIRON 15 MINUTES, MAIS QU'ELLE PEUT VARIER EN FONCTION DE SES RÉPONSES.

VALIDITÉ DE LA RECHERCHE : SI LE RÉPONDANT REMET EN QUESTION LA VALIDITÉ DU SONDAGE, INVITEZ-LE (LA) À COMMUNIQUER AVEC SERVICE CANADA, UNE AGENCE DU GOUVERNEMENT DU CANADA : EN FRANÇAIS AU 1 800 277-9915 ET EN ANGLAIS AU 1 800 277-9914. CES NUMÉROS DE TÉLÉPHONE SE TROUVENT ÉGALEMENT DANS LES PAGES BLEUES DE L'ANNUAIRE TÉLÉPHONIQUE.

REGISTRE D'ENREGISTREMENT DES SONDAGES : SI LE RÉPONDANT VOUS QUESTIONNE SUR LE REGISTRE NATIONAL D'ENREGISTREMENT DES SONDAGES, RÉPONDEZ :

Le registre d'enregistrement a été créé par l'industrie canadienne des études par sondage pour permettre au public de vérifier la légitimité d'un sondage, d'obtenir de l'information à propos de l'industrie du sondage ou pour formuler une plainte. Le numéro sans frais de l'organisme d'enregistrement est le 1 800 554-9996.

ACRONYME : DANS LE SONDAGE, NOUS UTILISONS L'ACRONYME RPC POUR DÉSIGNER LE RÉGIME DE PENSIONS DU CANADA. SI LE RÉPONDANT N'EST PAS CERTAIN DE LA SIGNIFICATION DE L'ACRONYME, RÉPÉTEZ LE NOM AU COMPLET AU BESOIN : RÉGIME DE PENSIONS DU CANADA.

MANDATAIRES : SI LE RÉPONDANT NE SE SENT PAS À L'AISE DE PARTICIPER AU SONDAGE POUR UNE RAISON OU UNE AUTRE (OU S'IL ÉPROUVE DES DIFFICULTÉS À COMPRENDRE CE QUE VOUS LUI DITES), INFORMEZ-LE QU'IL PEUT MANDATER QUELQU'UN D'AUTRE POUR RÉPONDRE À SA PLACE SI CETTE PERSONNE A DÉJÀ TRAITÉ AVEC LE GOUVERNEMENT DU CANADA EN SON NOM CONCERNANT SA PENSION OU POUR TOUTE AUTRE RAISON. SI TEL EST LE CAS, PRENEZ NOTE DES COORDONNÉES DU MANDATAIRE ET DEMANDEZ AU RÉPONDANT DE COMMUNIQUER AVEC LE MANDATAIRE POUR L'AVISER QUE NOUS L'APPELLERONS (ET QU'IL A L'AUTORISATION DE RÉPONDRE AU NOM DU RÉPONDANT).

QUESTIONS DE SUIVI : LES QUESTIONS DE SUIVI PORTENT LA MENTION T05, OÙ « T » INDIQUE QU'IL S'AGIT QU'UNE QUESTION DE SUIVI ET « 05 » INDIQUE EN QUELLE ANNÉE LA QUESTION A ÉTÉ POSÉE LA DERNIÈRE FOIS. SI LA QUESTION A ÉTÉ MODIFIÉE, ELLE PORTERA LA MENTION T05 MODIFIÉE.

SERVICE CANADA : SERVICE CANADA EST L'AGENCE RESPONSABLE DE LA PRESTATION DES SERVICES RELATIFS AU RPC. IL EST POSSIBLE QUE LES RÉPONDANTS NE CONNAISSENT PAS CETTE AGENCE (CRÉÉE EN SEPTEMBRE 2005). AVANT SEPTEMBRE 2005, L'AGENCE RESPONSABLE DU RPC ÉTAIT DÉVELOPPEMENT SOCIAL CANADA (DSC) ET AVANT CELA, C'ÉTAIT DÉVELOPPEMENT DES RESSOURCES HUMAINES CANADA (DRHC).

SI ON VOUS DEMANDE : COMMENT AVEZ-VOUS OBTENU MON NUMÉRO DE TÉLÉPHONE? COMMENT AVEZ-VOUS OBTENU CETTE INFORMATION À MON SUJET? LISEZ :

PUISQUE VOUS COTISEZ AU RÉGIME DE PENSIONS DU CANADA, LE GOUVERNEMENT DU CANADA, QUI GÈRE LE RÉGIME, NOUS A FOURNI VOTRE NOM QUI A ÉTÉ CHOISI AU HASARD PARMIS LA LISTE DES GENS QUI COTISENT AU RÉGIME. L'INFORMATION NOUS A ÉTÉ DIVULGUÉE UNIQUEMENT DANS LE BUT D'EFFECTUER CE SONDAGE. UNE FOIS LE SONDAGE TERMINÉ, TOUS LES RENSEIGNEMENTS QUI NOUS ONT ÉTÉ FOURNIS SERONT DÉTRUITS.

LE GOUVERNEMENT DU CANADA A MANDATÉ PHOENIX SPI POUR EFFECTUER CE SONDAGE AFIN D'ÉVALUER ET D'AMÉLIORER LA COMMUNICATION AVEC SES CLIENTS. LE DÉROULEMENT DU SONDAGE EST SOUMIS AUX LOIS SUR LA PROTECTION DES RENSEIGNEMENTS PERSONNELS.

ENCORE UNE FOIS, J'AIMERAIS QUE VOUS SACHIEZ QUE :

- VOUS ÊTES TOUT À FAIT LIBRE DE PARTICIPER OU NON À CE SONDAGE;
- VOS RÉPONSES DEMEURERONT CONFIDENTIELLES ET NE CHANGERONT AUCUNEMENT LES SERVICES QUE VOUS RECEVEZ DU GOUVERNEMENT DU CANADA; ET
- LE SONDAGE EST EFFECTUÉ CONFORMÉMENT AUX LOIS SUR LA PROTECTION DE LA VIE PRIVÉE.

NB : SOYEZ ATTENTIF AUX RAISONS QUI EXPLIQUENT POURQUOI LE RÉPONDANT N'A PAS FAIT LA DEMANDE DE PENSION DE RETRAITE DU RPC. SI LE RÉPONDANT DIT QU'IL DÉSIRE LA FAIRE, MAIS QU'IL NE L'A PAS FAIT EN RAISON DE DIFFICULTÉS OU DE MANQUE D'INFORMATION, À LA FIN DU SONDAGE DONNEZ-LUI LES COORDONNÉES POUR QU'IL PUISSE OBTENIR D'AVANTAGE DE RENSEIGNEMENTS.

1. Tout d'abord, pouvez-vous me dire si vous recevez de l'aide d'une personne pour gérer vos finances ou tout ce qui touche à votre pension? Par exemple, ce pourrait être votre fils, votre fille, un ami de la famille ou un professionnel.

Oui

Non

SI OUI, DEMANDEZ :

2. Qui vous vient en aide pour gérer vos finances et tout ce qui touche à votre pension? (NE LISEZ PAS LA LISTE; ACCEPTEZ DEUX RÉPONSES) Y a-t-il quelqu'un d'autre?

Conjoint(e) (mari/femme)

Un autre membre de la famille (enfant, frère ou sœur)

Ami(e)/voisin(e)

Un service de soutien aux personnes âgées

Un avocat ou un planificateur financier

Autre (précisez) _____

SECTION 1 : CONNAISSANCE DE SERVICE CANADA

J'aimerais commencer par vous poser quelques questions concernant vos échanges avec le gouvernement du Canada.

3. À votre connaissance, existe-t-il un ministère au gouvernement du Canada qui est principalement responsable d'offrir des services aux citoyens, notamment concernant le Régime de pensions du Canada?

Oui	1	CONTINUEZ
Non	2	PASSEZ À Q5

SI OUI :

4. Quel est le nom de ce ministère? (NE LISEZ PAS LA LISTE; ACCEPTEZ UNE SEULE RÉPONSE.)

Service Canada
1 800 O Canada
DRHC/RHDCC/Ressources humaines et Développement des compétences
Canada
DSC/Développement social Canada
Information Canada
Autre (précisez) : _____

SI LE RÉPONDANT NE MENTIONNE PAS SERVICE CANADA :

5. Service Canada, créé en septembre 2005, a comme principale responsabilité de fournir des services aux Canadiens et aux Canadiennes pour le compte du gouvernement du Canada. Avez-vous déjà entendu parler de cet organisme? (LISEZ LA LISTE.)

Oui, certainement
Oui, vaguement
Non

DEMANDEZ À TOUS LES RÉPONDANTS QUI CONNAISSENT SERVICE CANADA :

6. Comment avez-vous d'abord entendu parler de Service Canada? (NE LISEZ PAS LA LISTE; ACCEPTEZ UNE SEULE RÉPONSE.)

Envoi postal du gouvernement
Visite d'un bureau gouvernemental ou d'un centre de Service Canada
Téléphone à 1 800 O Canada
Site Web de Service Canada
Site(s) Web du gouvernement du Canada (incluant tous les autres sites gouvernementaux)
Reportage dans les médias, durant les informations (p. ex. dans le journal, à la télévision, à la radio, etc.)
Par un autre ministère ou une autre agence du gouvernement
Dans le cadre d'un programme précis (p. ex. RPC, AE) (SONDEZ POUR CONNAÎTRE LE NOM DU PROGRAMME)
Autre : _____

INTERACTIONS AVEC LE GOUVERNEMENT FÉDÉRAL CONCERNANT LE RÉGIME DE PENSIONS

J'aurais quelques questions à vous poser sur vos rapports avec le gouvernement du Canada concernant des enjeux liés à la retraite, dont le Régime de pensions du Canada.

7. De manière générale, dans quelle mesure diriez-vous que vous connaissez le Régime de pensions du Canada? Diriez-vous que vous le connaissez très bien, que vous le connaissez bien, que vous le connaissez peu ou que vous ne le connaissez pas du tout? (NOTE : ACCEPTEZ « N'EN A JAMAIS ENTENDU PARLER » SI LE RÉPONDANT LE DIT SPONTANÉMENT.) T05
8. Au cours des 5 à 10 dernières années, avez-vous communiqué avec le gouvernement du Canada ou avez-vous obtenu du gouvernement du Canada de l'information à propos du Régime de pensions du Canada ou de tout autre régime de retraite? Veuillez ne tenir compte que des occasions où vous avez communiqué vous-même ou par personne interposée avec le gouvernement et non de celles où le gouvernement a communiqué avec vous. T05 MODIFIÉE

Oui	1	
Non	2	PASSEZ À Q12

SI OUI, DEMANDEZ :

9. Avez-vous communiqué vous-même avec le gouvernement ou si quelqu'un a communiqué avec le gouvernement en votre nom?

A communiqué avec le gouvernement
Quelqu'un a communiqué avec le gouvernement en son nom

DIT SPONTANÉMENT : Les deux

10. Comment avez-vous communiqué avec le gouvernement du Canada concernant le Régime de pensions du Canada ou tout autre régime de retraite? (LISEZ LA LISTE; ACCEPTEZ TOUTES LES RÉPONSES APPLICABLES.) T05

Internet (INCLUANT LA VISITE DE SITES WEB DU GOUVERNEMENT)

Téléphone

Courrier ou télécopieur

Visite aux bureaux du gouvernement

Ou d'une autre manière, veuillez préciser : _____

11. Pour quelle raison précise avez-vous communiqué avec le gouvernement du Canada? Y a-t-il d'autres raisons? (NE LISEZ PAS LA LISTE; ACCEPTEZ TOUTES LES RÉPONSES.) T05 Modifiée

- Pour obtenir des renseignements à propos du Régime de pensions du Canada / des prestations du RPC
- Pour obtenir des renseignements sur la planification de la retraite
- Pour m'informer sur les cotisations au RPC
- Pour obtenir des renseignements sur comment m'inscrire au RPC/à la SV/à un autre régime de retraite
- Pour faire une demande de pension de retraite du RPC
- Pour obtenir de l'information à propos d'un régime de retraite privé ou du régime de mon employeur
- Pour obtenir des renseignements à propos de la sécurité de la vieillesse (SV)/du supplément de revenu garanti (SRG)
- Pour obtenir de l'information sur les REÉR
- Pour en apprendre davantage sur Service Canada
- Autre (précisez : _____)

SI NON, DEMANDEZ :

12. Si besoin était, sauriez-vous comment communiquer avec le gouvernement du Canada ou comment obtenir de l'information concernant le Régime de pensions du Canada ou tout autre régime de retraite?

- Oui
- Non

RAPPEL DU DOCUMENT ENVOYÉ PAR LA POSTE

En janvier, le gouvernement du Canada a posté un document d'information à toutes les personnes admissibles à la pension de retraite du RPC qui n'en avaient pas encore fait la demande. Vous pouviez y trouver un État de compte du cotisant vous indiquant le montant de vos cotisations, une estimation du montant de la pension ainsi qu'un formulaire de demande de pension de retraite du RPC et un guide d'information.

13. Vous rappelez-vous avec reçu ce document par la poste? T05 MODIFIÉE

- Oui 1
 - Non 2
- POSEZ Q14 ET Q15, PUIS PASSEZ À Q17

14. Saviez-vous que vous étiez admissible à recevoir une pension de retraite du RPC?

- Oui 1
- Non 2

15. Vous rappelez-vous si, au cours des dernières années, le gouvernement du Canada vous a informé de votre admissibilité à la pension de retraite du RPC?

- Oui 1
- Non 2

SI LE RÉPONDANT SE RAPPELLE AVOIR REÇU LE DOCUMENT, DEMANDEZ :

16. Qu'avez-vous fait du document que vous avez récemment reçu par la poste vous informant de votre admissibilité à la pension de retraite du RPC? (NE LISEZ PAS LA LISTE; ACCEPTEZ TOUTES LES RÉPONSES APPLICABLES.) T05

- Vous l'avez et lu et classé dans vos dossiers
- Vous l'avez conservé et classé dans vos dossiers (mais ne l'avez pas lu)
- Vous l'avez lu et jeté
- Vous ne l'avez pas lu et vous l'avez jeté
- Vous avez rempli et retourné le formulaire de demande de prestations du RPC
- Autre (précisez : _____)

ENJEUX RELATIFS À LA DEMANDE DE PRESTATIONS DE RETRAITE DU RPC

17. Prévoyez-vous faire la demande de la pension de retraite du RPC à laquelle vous avez droit?

- Oui 1
- Non 2
- DIT SPONTANÉMENT : L'a déjà fait 3

18. Personne n'est obligé de faire la demande de pension de retraite du RPC. Toutefois, Service Canada désire savoir pourquoi certaines personnes admissibles ne l'ont pas fait. Pourquoi n'avez-vous pas fait votre demande de pension de retraite du RPC? (NE LISEZ PAS LA LISTE; ACCEPTEZ PLUSIEURS RÉPONSES, NOTEZ LA PREMIÈRE.)

- Manque de connaissance ou d'information à propos du RPC
- Cela n'en vaudrait pas la peine/Les avantages seraient minimes
- N'a pas besoin ou ne souhaite pas recevoir de pension de retraite du RPC
- La pension de retraite du RPC est impossible
- Paierait plus d'impôt (général)
- A mélangé la pension de retraite du RPC avec les prestations au survivant du RPC
- Ne savait pas comment faire la demande, croyait que ce serait automatique
- Croyait que le gouvernement, DSC ou DRHC lui avait dit qu'il n'était pas admissible (par écrit ou oralement)
- Reçoit déjà la pension de retraite du RPC
- Croyait que quelqu'un lui avait dit qu'il n'était pas admissible (par écrit ou oralement)
- Autre renseignement erroné du gouvernement, de DSC ou de DRHC
- Autre renseignement erroné d'un tiers
- Mobilité réduite (p. ex. difficulté à sortir de la maison)
- Autres handicaps physiques
- Habite en région rurale ou éloignée; difficile d'obtenir de l'information, de faire la demande
- Facteurs physiques (p. ex. transport, problèmes météorologiques)
- Problèmes de langue

Problèmes d'alphabétisme
 Manque d'aide de la famille, d'amis ou de voisins
 Manque d'aide du gouvernement, de DSC ou de DRHC
 A oublié de le faire
 Sans raison
 Autre (précisez) : _____

Je vais vous lire quelques-unes des raisons expliquant pourquoi certaines personnes admissibles à la pension de retraite du RPC n'en ont pas encore fait la demande. Veuillez me dire si ces raisons s'appliquent également à votre cas. Voici la première raison... Est-ce l'une des raisons qui expliquent pourquoi vous n'avez pas fait de demande de pension de retraite du RPC? (NOTE À L'INTERVIEWEUR : ESSAYEZ DE DÉCELER SI LES RÉPONSES AUX PROCHAINES QUESTIONS PEUVENT VENIR COMPLÉTER LA LISTE DES OBSTACLES À LA DEMANDE DE PRESTATIONS DE RETRAITE DU RPC À Q18.)

19. Vous ne saviez pas que vous étiez admissible à recevoir une pension de retraite du RPC.
20. Vous ne saviez pas comment faire la demande de pension de retraite du RPC.
21. Vous pensiez que votre pension de retraite du RPC serait si minime que cela ne valait pas la peine d'en faire la demande.
22. Vous ne voulez pas recevoir de pension de retraite du RPC ou n'en avez pas besoin.
23. Vous pensiez que vous n'étiez pas admissible à recevoir une pension de retraite du RPC.

24. La Sécurité de la vieillesse (SV) est un montant mensuel offert aux personnes âgées de 65 ans et plus. Pour le recevoir, vous devez en faire la demande. Recevez-vous présentement un montant pour la Sécurité de la vieillesse?

Oui	1
Non	2

25. En plus de la pension de retraite, le Régime de pension du Canada prévoit également des avantages additionnels, notamment des prestations au survivant. Les prestations au survivant sont versées sous forme de montant mensuel au conjoint ou à la conjointe d'un prestataire décédé, qu'ils aient été mariés ou conjoints de fait. Recevez-vous présentement des prestations au survivant du RPC?

Oui	1
Non	2
DIT SPONTANÉMENT : Incertain(e)	3

SI OUI, DEMANDEZ :

26. Les prestations au survivant du RPC sont autre chose que la pension de retraite du RPC auxquelles vous avez droit en tant que cotisant(e). Est-ce que la distinction est claire pour vous?

Oui	1
Non	2

SI LA PERSONNE NE PRÉVOIT PAS FAIRE LA DEMANDE DE PENSION DE RETRAITE DU RPC, DEMANDEZ :

27. Vous avez mentionné ne pas avoir l'intention de faire la demande de pension de retraite du RPC auxquelles vous avez droit. Pourquoi ne le ferez-vous pas? (NE LISEZ PAS LA LISTE; ACCEPTEZ PLUSIEURS RÉPONSES, NOTEZ LA PREMIÈRE.)

- Cela n'en vaudrait pas la peine/Les avantages seraient minimes
- La pension de retraite du RPC est impossible
- Mobilité réduite (p. ex. difficulté à sortir de la maison)
- Autres handicaps physiques
- Habite en région rurale ou éloignée; difficile d'obtenir de l'information, de faire la demande
- Facteurs physiques (p. ex. transport, problèmes météorologiques)
- Problèmes de langue
- Problèmes d'alphabétisme
- Manque d'aide de la famille, d'amis ou de voisins
- Manque d'aide du gouvernement, de DSC ou de RHDCC
- Sans raison
- Autre (précisez) : _____

RAPPEL DE L'ENCART DE SERVICE CANADA

Comme je l'ai mentionné plus tôt, Service Canada est l'agence du gouvernement du Canada responsable de la prestation de services aux Canadiens et aux Canadiennes. Le document posté en janvier comprenait un encart d'information à propos de Service Canada. L'encart de carton était de couleur rouge.

28. Vous rappelez-vous avoir reçu un encart d'information avec votre État de compte du cotisant?

Oui	1	
Non	2	PASSEZ À Q31

SI OUI :

29. Qu'avez-vous fait de cet encart d'information? (NE LISEZ PAS LA LISTE; ACCEPTEZ TOUTES LES RÉPONSES APPLICABLES.)

- Vous l'avez lu et classé dans vos dossiers
- Vous l'avez conservé et classé dans vos dossiers (mais ne l'avez pas lu)
- Vous l'avez lu et jeté
- Vous avez consulté le site Web pour connaître les services
- Vous ne l'avez pas lu et vous l'avez jeté
- Autre (précisez) : _____

Passons brièvement à Internet.

30. Utilisez-vous personnellement Internet? L'envoi et la réception de courriels sont inclus aux fins de cette question.

Oui	1	
Non	2	SAUTEZ LA PROCHAINE QUESTION

POSEZ AUX UTILISATEURS D'INTERNET :

31. En moyenne, à quelle fréquence utilisez-vous Internet pour autre chose que d'envoyer et de recevoir des courriels? Diriez-vous que vous l'utilisez...? (LISEZ LA LISTE; ACCEPTÉZ UNE SEULE RÉPONSE.)

Au moins une fois par jour
Plusieurs fois par semaine
Environ une fois par semaine
Plusieurs fois par mois
Quelques fois par mois seulement

DIT SPONTANÉMENT : NE L'UTILISE QUE POUR MES COURRIELS

QUESTIONS DÉMOGRAPHIQUES

Je n'ai plus que quelques questions à vous poser qui ne serviront qu'à des fins statistiques. Toutes vos réponses demeureront strictement confidentielles.

32. En quelle année êtes-vous né(e)?

Notez l'année _____

33. Quel est le plus haut niveau de scolarité que vous avez atteint? [LISEZ LA LISTE AU BESOIN; ACCEPTÉZ UNE SEULE RÉPONSE]

Études primaires terminées ou non
Études secondaires non terminées
Études secondaires terminées
Études collégiales non terminées
Études universitaires non terminées
Études collégiales terminées
Études universitaires terminées
Autre [PRÉCISEZ] _____

34. Quel est votre état matrimonial? (LISEZ LA LISTE AU BESOIN)

- Marié(e) / Conjoint(e) de fait
- Célibataire
- Divorcé(e) / Séparé(e)
- Veuf ou veuve

DEMANDEZ AUX PERSONNES MARIÉES :

35. Qui, dans votre couple, est principalement responsable des finances, par exemple la préparation des déclarations de revenus et la gestion des dépenses? Est-ce vous, votre conjoint(e) ou si vous l'êtes tous les deux à parts égales?

SI CONJOINT, DEMANDEZ :

36. Dans quelle mesure participez-vous aux décisions financières que prend votre conjoint(e)? Diriez-vous que vous êtes très au courant des décisions financières prises par votre conjoint(e), que vous êtes au courant de ses décisions, que vous en savez très peu à ce sujet ou que vous n'en savez rien du tout?

SI EST RESPONSABLE DES FINANCES (AVEC OU SANS L'APPORT DU CONJOINT OU SI LA PERSONNE N'EST PAS MARIÉE, DEMANDEZ :

37. Est-ce que payer vos factures et vous occuper de vos finances est très facile, passablement facile, passablement difficile ou très difficile pour vous?

38. Êtes-vous né(e) au Canada?

- Oui
- Non

SI NON, DEMANDEZ :

39. Depuis combien de temps habitez-vous au Canada?

_____ ans

40. Question supprimée

41. Question supprimée

42. En 2005, quel était le revenu combiné avant impôt de toutes les personnes chez vous? Était-ce...?

- Moins de 15 000 \$
- De 15 000 \$ à 20 000 \$
- De 20 001 \$ à 30 000 \$
- De 30 001 \$ à 40 000 \$

De 40 001 \$ à 50 000 \$

De 50 001 \$ à 60 000 \$

Plus de 60 000 \$

Une fois l'étude terminée, les résultats seront publiés et seront accessibles au public. Si vous désirez obtenir de l'information à propos de ce sondage ou si vous désirez une copie de rapport final, vous pouvez faire une demande à Service Canada en vertu de la *Loi sur l'accès à l'information*. Les directives à suivre pour faire une demande officielle vous sont expliquées dans la publication *InfoSource*. Vous pouvez obtenir un exemplaire d'*InfoSource* dans votre centre local de Service Canada ou sur le site Web suivant www.infosource.gc.ca. Lorsque vous faites une demande d'information, veuillez mentionner le nom de l'étude : *Sondage sur les cotisations au RPC*.

Le sondage est maintenant terminé. Nous vous remercions de votre participation.

NOTE À L'INTERVIEWEUR : SI LE RÉPONDANT VOUS DEMANDE COMMENT FAIRE UNE DEMANDE DE PENSION DE RETRAITE DU RPC OU QU'IL N'EN A PAS FAIT LA DEMANDE EN RAISON DE DIFFICULTÉS OU D'UN MANQUE D'INFORMATION, DONNEZ-LUI LES COORDONNÉES SUIVANTES :

Pour faire une demande de pension de retraite du RPC, veuillez remplir le formulaire de demande que vous avez reçu en janvier, puis le retourner à l'adresse qui y est indiquée. Si vous ne le trouvez plus, vous pouvez communiquer avec Service Canada au 1 800 O Canada pour demander une copie du formulaire ou encore faire la demande en ligne sur le site Web de Service Canada à l'adresse www.servicecanada.gc.ca. Une fois sur le site, veuillez cliquer sur « Service RPC en ligne » puis sur le lien « demande du RPC ».

NOTEZ PAR OBSERVATION / SELON LA BASE DE DONNÉES :

- Sexe
- Province (puis combinez en région : Atlantique, Ontario, Prairies, C.-B.)
- Langue
- Zone rurale/urbaine (d'après le code postal de l'échantillon)

Interviewer Instructions
Language/Comprehension Assessments of Respondents

For the CPP Contributors Survey with 70-80 year olds, interviewers should assess the language comprehension ability (i.e. able to communicate in English or French) of all potential respondents using the following 3-point scale:

Language/Comprehension Scale		
Mostly/completely unable to communicate in English or French 1	Moderate difficulty communicating in English or French 2	Little or no difficulty communicating in English or French 3

This should be done for **all** potential or actual respondents that are contacted (i.e. the person whose name is on the database), even those who do not complete an interview directly or through a proxy.

For proxy situations, the senior him-/herself, not the proxy respondent, is the one whose language comprehension abilities should be assessed (i.e. even when the interview is ultimately conducted with a proxy respondent).

Please record whether an interview was completed with the individual when this data is provided to Phoenix (i.e. separate record for completes and non-completers).

Inserts



Service Canada
1 800 O-Canada | servicecanada.gc.ca

Service Canada is your source for information on Government of Canada services.

Our goal is to provide Canadians with one-stop, easy-to-access, personalized service. Service Canada brings Government of Canada services and benefits together in a single service delivery network.

- Easy access to government services and benefits
- Choice in how you access services
- Respectful and individual service

We are here to help you.

 Government of Canada  Gouvernement du Canada 

To find out more about any federal government services or benefits, start here.

CALL 1 800 O-Canada (1 800 622-6232)

Our toll-free number offers you quick and easy access to all Government of Canada services and benefits.

Friendly, bilingual, respectful agents are available to provide timely and accurate information from 8 a.m. to 8 p.m. local time, Monday to Friday.

For questions about all Government of Canada services including employment insurance, social insurance numbers and passport applications — 1 800 O-Canada is ready to answer your call.

For the hearing or speech-impaired, we offer a TTY service at 1 800 926-9105.

For specific questions on the Canada Pension Plan, you can call 1 800 277-9914.

CLICK servicecanada.gc.ca

Find information on topics for seniors, youth and families, apply for programs and benefits electronically, or find the Service Canada Centre locations near you. Search for information by subject, department or alphabetically.

It's fast and simple. Explore and let us know what you think.

VISIT Service Canada Centres

We are happy to serve you in one of our many Service Canada Centres, through our outreach services, or through one of our community service partners.

Locations of our Service Canada Centres can be found at servicecanada.gc.ca or by calling 1 800 O-Canada (1 800 622-6232) or TTY 1 800 926-9105.

Service Canada will easily connect you to the wide range of services and benefits the Government of Canada has to offer.



Service Canada

1 800 O-Canada | servicecanada.gc.ca

Service Canada est votre source d'information sur les services du gouvernement du Canada.

Notre but est d'offrir aux Canadiens un service personnalisé, facile d'accès et à guichet unique. Service Canada réunit dans un seul réseau les services et les prestations du gouvernement du Canada.

- Accès facile aux services et aux prestations du gouvernement
- Choix de modes d'accès aux services
- Service respectueux et personnalisé.

Vous servir, c'est notre affaire!

 **Gouvernement du Canada** **Government of Canada** 

**Pour en savoir davantage sur les services
ou les prestations du gouvernement
fédéral, à vous de choisir.**

COMPOSEZ le numéro 1 800 O-Canada (1 800 622-6232)

Notre numéro sans frais vous donne rapidement et facilement accès à tous les services et les prestations du gouvernement du Canada.

Des agents courtois, bilingues et respectueux peuvent vous fournir des renseignements opportuns et précis, de 8 heures à 20 heures, heure locale, du lundi au vendredi.

Au 1 800 O-Canada vous aurez réponse à vos questions sur les divers services du gouvernement du Canada, dont l'assurance-emploi, le numéro d'assurance sociale et la demande de passeport.

Nous offrons un service de téléscripteur (ATS) au 1 800 926-9105, pour les personnes malentendantes ou affectées d'un trouble de la parole.

Pour les questions relatives au Régime de pensions du Canada, veuillez composer le 1 800 277-9915.

CLIQUEZ sur servicecanada.gc.ca

Vous pouvez y consulter de l'information à l'intention des aînés, des jeunes et des familles, faire une demande de prestations ou adhérer à un programme, ou trouver les coordonnées du Centre Service Canada le plus près de chez vous. L'information y est classée par sujet, par ministère, ou par ordre alphabétique.

C'est rapide et simple. Jetez-y un coup d'œil et dites-nous ce que vous en pensez.

VISITEZ les Centres Service Canada

Nous sommes heureux de vous servir dans un des nombreux Centres Service Canada, par l'entremise de nos services d'extension ou de nos partenaires de services communautaires.

Pour savoir où sont situés nos Centres Service Canada, consultez servicecanada.gc.ca ou composez le numéro 1 800 O-Canada (1 800 622-6232) ou le numéro d'ATS 1 800 926-9105.

Service Canada vous guidera aisément dans le vaste éventail des services et des prestations offerts par le gouvernement du Canada.

Service Canada On-line

Canada Pension Plan (CPP)



It's easier than ever to get information about your CPP benefits and other government programs.

Our on-line services are quick and easy to use, as well as secure and convenient.

They save you time and effort—and paper too.

Use them day or night—at home, or around the world.

servicecanada.gc.ca



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du Canada

Canada



Service Canada On-line

If you're still contributing to the CPP you can:

- check your CPP statement of contributions and the estimated amount of benefits you can receive
- use the Canadian Retirement Income Calculator to help plan your retirement
- apply for your CPP retirement pension

When you begin receiving CPP benefits you can:

- change your address or your direct deposit information
- get your CPP tax slips more quickly
- check your new benefit amount when the annual rate changes.

Personal Access Code
To protect your personal information, some of these services will require you to first apply for a Personal Access Code.

Service Canada will easily connect you to the wide range of services and benefits the Government of Canada has to offer.

Go on-line today!
servicecanada.gc.ca

 Government of Canada  Gouvernement du Canada 

Service Canada en ligne

Régime de pensions du Canada (RPC)



Il est plus facile que jamais d'obtenir des renseignements sur vos prestations du RPC ainsi que sur d'autres programmes gouvernementaux.

Nos services en direct sont rapides, faciles à utiliser, sécuritaires et pratiques.

Ils vous permettent d'épargner du temps et des efforts, en plus de vous faire économiser du papier.

Vous pouvez les utiliser le jour ou la nuit, à la maison ou n'importe où dans le monde.

servicecanada.gc.ca



Gouvernement
du Canada

Government
of Canada

Canada

Service Canada en ligne

Si vous cotisez toujours au RPC, vous pouvez :

- vérifier votre état de compte du cotisant au RPC et le montant estimatif de prestations que vous pouvez recevoir;
- utiliser la Calculatrice du revenu de retraite canadienne pour vous aider à planifier votre retraite;
- présenter une demande de pension de retraite du RPC.

Quand vous recevez des prestations du RPC, vous pouvez :

- modifier votre adresse ou les renseignements concernant le dépôt direct;
- obtenir vos feuillets de renseignements fiscaux du RPC plus rapidement;
- vérifier le nouveau montant de vos prestations lorsque des changements sont apportés au taux annuel.

Code d'accès personnel

Afin de protéger vos renseignements personnels, vous devrez d'abord demander un Code d'accès personnel afin d'accéder à certains de ces services.

Service Canada vous guidera aisément dans le vaste éventail des services et des prestations offerts par le gouvernement du Canada.

Rendez-vous en ligne dès aujourd'hui!
servicecanada.gc.ca



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Canada

2006 CPP Contributors Survey

Your Canada Pension Plan Statement of Contributions

ISP-CPP-SOC-04

First Name Last Name
Address 1
Address 2
City, Prov. Poode

Date of birth
10 JAN 1946

Date of statement
NOV 2005

TOP

The amount of your benefits depends on how much and for how long you contribute to the Canada and Quebec Pension Plans. To receive these benefits, you must apply.

Year	Your contributions (\$)	Your pensionable earnings (\$) ¹	Year	Your contributions (\$)	Your pensionable earnings (\$) ¹
1966	24.64	1,960	1986	0.00	0
1967	10.44	1,179	1987	0.00	0
1968	0.00	0	1988	0.00	0
1969	0.00	0	1989	0.00	0
1970	0.00	0	1990	0.00	0
1971	0.00	0	1991	0.00	0
1972	0.00	0	1992	0.00	0
1973	0.00	0	1993	3.54	0
1974	0.00	0	1994	0.00	0
1975	0.00	0	1995	74.58	6,162
1976	0.00	0	1996	149.04	8,823
1977	0.00	0	1997	0.00	0
1978	0.82	1,034	1998	83.16	6,098
1979	0.00	0	1999	347.88	13,439
1980	0.00	0	2000	667.92	20,620
1981	0.00	0	2001	725.63	20,374
1982	0.00	0	2002	805.55	22,767
1983	0.00	0	2003	1,203.90	27,820
1984	0.00	0	2004	1,096.56	25,653
1985	8.20	0			

¹ You and your employer each paid contributions of 4.95% on your earnings between the minimum of \$3,500 and the maximum of \$40,500 for 2004. These are called "pensionable earnings". Self-employed individuals paid contributions of 9.9% on these amounts.
 D - If you divorce or separate, the CPP pension credits earned by you and your former partner during your marriage or common-law relationship, can be split equally between you.
 M - MAXIMUM
 S - SELF-EMPLOYED
 D - CREDIT SPLIT

Based on your average earnings since age 18, if your earnings continue at this level until age 65, you could receive a **retirement pension** of \$ 114.18 per month

Or if you apply for an early retirement at age 60 you could receive a pension of \$ 79.93 per month

If you have a severe and prolonged disability that prevents you from working, as defined by CPP, you might be eligible to receive a **disability benefit** of \$ 474.31 per month


A survivor age 45 to 65, (or if under 45 and disabled or has dependent children), could receive a **survivor benefit** of \$ 194.46 per month

In the event of your death, your estate could receive a **lump sum death benefit** of \$ 685.00

Each of your dependent children as defined by CPP could receive a **disabled or deceased contributor child benefit** of \$ 195.96 per month

When you are ready for your CPP retirement pension you can apply for it on the internet. Just go to servicecanada.gc.ca

Cet état de compte est également disponible en français



The benefit estimates in the lower section of your Statement of Contributions are **estimates only**. They do not take into account all future earnings and contributions. In addition, they do not take into account all provisions of the *Canada Pension Plan* that may affect the amount of your benefit.

MAKE SURE YOUR STATEMENT OF CONTRIBUTIONS IS ACCURATE

If your information on the front of this Statement is incorrect or missing, the amount of your future benefits could be affected.

To correct your date of birth:

The date of birth on your Statement is the date of birth registered on your Social Insurance Number (SIN) record. If your date of birth is incorrect, **call the Social Insurance Registration office toll-free number at 1 800 206-7218** (select option 3) to determine how to correct it. You may need to complete an application form and provide the original of your provincial birth certificate or your Certificate of Canadian Citizenship, or your immigration documentation. Your document(s) will be returned to you. For more information, visit the SIN website at servicecanada.gc.ca.

To tell us the person named on this statement is deceased:

Send a copy of the death certificate or funeral director's Statement of Death **and** the Social Insurance Number (SIN) card to the Social Insurance Registration address below. If you do not have the card, write the deceased individual's SIN on the copy of the proof of death document. The SIN can continue to be used for estate purposes.

Social Insurance Registration
P.O. Box 7000
BATHURST NB E2A 4T1

For more information, visit the SIN website at servicecanada.gc.ca, or call the Social Insurance Registration office toll free at 1 800 206-7218 (select option 3).

To correct your contributions and pensionable earnings:

If you were employed, send a copy of your T4 slip(s), or a signed letter on company letterhead from each of your employers confirming your earnings and your contributions to the *Canada Pension Plan* for the year(s) in question to the address below.

If you were self-employed, send a copy of your completed T1 Income Tax Return and your Notice of Assessment for the year(s) in question to the address below.

Contributor Client Services
Canada Pension Plan
P.O. Box 9750, Postal Station T
OTTAWA ON K1G 4A6

For more information, visit our website at
servicecanada.gc.ca
or call toll free: 1 877 454-4051
If you use a TTY machine, call 1 800 255-4786

Votre état de compte du cotisant au Régime de pensions du Canada




Le montant de vos prestations dépend du montant et de la durée de vos cotisations au Régime de pensions du Canada et au Régime de rentes du Québec. Vous devez présenter une demande pour recevoir ces prestations.

Année	Vos cotisations (\$)	Vos gains ouvrant droit à pension (\$)¹

Année	Vos cotisations (\$)	Vos gains ouvrant droit à pension (\$)¹

M - MAXIMUM
 \$ - TRAVAILLEUR
 AUTONOME
 D - DIVISION
 DES CRÉDITS



Les montants de prestations indiqués dans la partie inférieure de votre état de compte du cotisant **ne sont que des estimations**. Ils ne tiennent pas compte des gains et cotisations futurs ni de toutes les dispositions du *Régime de pensions du Canada* susceptibles d'influer sur le montant de votre prestation.

ASSUREZ-VOUS DE L'EXACTITUDE DE VOTRE ÉTAT DE COMPTE

Si les renseignements figurant au recto sont inexacts ou qu'il en manque, le montant de votre prestation pourrait être touché.

Pour corriger votre date de naissance :

La date de naissance indiquée sur votre état de compte est la même que celle enregistrée à votre dossier de numéro d'assurance sociale (NAS). Si votre date de naissance est incorrecte, **téléphonez au bureau de l'immatriculation aux assurances sociales au numéro sans frais 1 800-808-6352** (sélectionnez l'option 3) afin de déterminer comment faire la correction. Il se peut que vous devrez remplir un formulaire de demande et fournir l'original de votre certificat de naissance ou de votre certificat de citoyenneté canadienne, ou de vos documents d'immigration. Vos documents vous seront retournés. Pour de plus amples renseignements, visitez le site Web du NAS au servicecanada.gc.ca.

Pour nous informer que la personne indiquée sur l'état de compte est décédée :

Envoyez à l'adresse ci-dessous une copie du certificat de décès ou de la déclaration de décès provenant du salon funéraire **et** la carte de numéro d'assurance sociale (NAS) au bureau de l'immatriculation aux assurances sociales. Si vous n'avez pas la carte de NAS, écrivez le NAS de la personne décédée sur la copie du document de preuve de décès. Le NAS peut continuer à être utilisé aux fins de la succession.

**Immatriculation aux assurances sociales
C.P. 7000
BATHURST NB E2A 4T1**

Pour de plus amples renseignements, visitez le site Web du NAS au servicecanada.gc.ca ou téléphonez au bureau de l'immatriculation aux assurances sociales au numéro sans frais **1 800-808-6352** (sélectionnez l'option 3).

Pour corriger vos cotisations et vos gains ouvrant droit à pension :

Si vous occupiez un emploi, envoyez à l'adresse ci-dessous une copie de votre(vos) relevé(s) T4 ou une lettre signée sur du papier à en-tête de chacun de vos employeurs confirmant vos gains et vos cotisations au *Régime de pensions du Canada* concernant l'(les) année(s) en question.

Si vous étiez un travailleur indépendant, envoyez à l'adresse ci-dessous une copie de votre Déclaration de revenus T1 et de votre Avis de cotisation concernant l'(les) année(s) en question.

**Services aux clients cotisants
Régime de pensions du Canada
C.P. 9750, succursale T
OTTAWA (ONTARIO) K1G 4A6**

Pour obtenir de plus amples renseignements sur le Régime de pensions du Canada et nos services, visitez notre site Web, au **servicecanada.gc.ca** ou appelez sans frais le 1 877 454-4051
Si vous utilisez un ATS, appelez le 1 800 255-4786