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Evaluation of the Guaranteed Income Supplement Take-up Measures and Outreach

Final Report
February 2010

*Evaluation of the
Guaranteed Income Supplement
Take-up Measures and Outreach*

Final Report

*Evaluation Directorate
Strategic Policy and Research Branch
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List of abbreviations

ALW	Allowance
ALWS	Allowance for Survivors
CCRA	Canada Customs and Revenue Agency
CIC	Citizenship and Immigration Canada
CPP	Canada Pension Plan
CRA	Canada Revenue Agency
GIS	Guaranteed Income Supplement
HRDC	Human Resources Development Canada
HRSDC	Human Resources and Skills Development Canada
INAC	Indian and Northern Affairs Canada
LAD	Longitudinal Administrative Database
NCR	National Capital Region
NHQ	National Headquarters
OAS	Old Age Security
QPP	Quebec Pension Plan
RRSP	Registered Retirement Savings Plan
SC	Service Canada
SDC	Social Development Canada
SSI	Supplemental Security Income
WG	Working Group

Executive Summary

Introduction

This report presents the findings of the evaluation of the Guaranteed Income Supplement (GIS) Take-up Measures and Outreach, which assesses the measures undertaken by Human Resources and Skills Development Canada (HRSDC) and Service Canada (SC) since 2002 to increase take-up of the GIS. The objective of the study is to examine the profile of eligible non-recipients, the barriers to GIS take-up, the appropriateness of the design of HRSDC/SC activities, given these barriers, and the results of activities to increase GIS take-up. The information contained in this report is drawn from five key lines of evidence undertaken between January and August 2008,¹ including a document review, literature review, international study, key informant interviews, and group discussions.

Background of GIS Take-up

The GIS is an additional monthly benefit payable to persons receiving the Old Age Security (OAS) pension, who have little or no other income.

In early 2001, an external study found that only 15% of seniors who used food banks were getting the GIS, while nearly all were eligible for it. In December 2001, the House of Commons Standing Committee on Human Resources Development and the Status of Persons with Disabilities published a report titled *The Guaranteed Income Supplement: The Duty to Reach All*. In that report, the Committee recommended that Human Resources Development Canada (HRDC), the predecessor to HRSDC, and the Canada Customs and Revenue Agency (CCRA) – predecessor of the Canada Revenue Agency (CRA) – continue to work together to identify and directly contact elderly persons who might be eligible for the GIS.

Since 2002, HRSDC and SC (and their predecessors) have taken measures to increase the GIS take-up rate among potentially eligible seniors, including:

- The inclusion of GIS information with OAS T4 slips;
- National ad campaign to increase awareness of GIS benefits;
- Information letters sent by CRA to individuals not receiving OAS/GIS;
- Selective mailings of pre-printed application forms to potentially eligible non-recipients, identified using CRA tax information;
- Simplification of GIS application forms;

¹ The evaluation team collected and reviewed information mainly from January to August 2008 but data examined concerns the years 2001 to 2006.

- Establishment of a “Lifetime List” for GIS benefits which further enables automatic renewal of GIS benefits for tax filers;
- Continuing discussions with other government departments, municipal governments and community service providers, to identify opportunities for partnership to increase take-up; and
- Enhancement of Service Canada channels (web, phone, in-person)

HRSDC initially committed itself to two evaluations regarding GIS. The first was to focus entirely on the foregoing eight initiatives to improve overall take-up. The second evaluation was to focus on "outreach", that is, on measures targeted toward the vulnerable groups/communities of non-recipients. As the take-up evaluation proceeded, it became clear that "outreach" measures and the more general "take-up" measures were in fact complementary to each other. The objectives of the take-up evaluation were expanded to include outreach. It is this expanded evaluation that is documented in the current report. When appropriate, results or observations that are related to vulnerable groups/communities of non-recipients are highlighted and are presented as outreach-related.

Evaluation Methodology and Limitations

The evaluation incorporates multiple lines of evidence and complementary research methods as a means to enhance the reliability of the information collected. The following research methods, undertaken between January and August 2008, were used to gather qualitative and quantitative data for the evaluation:

- document review;
- literature review;
- international study;
- key informant interviews; and
- group discussions.

There are limitations to the evaluation methodologies:

- **Representativeness of data collected** – While an effort was made to ensure geographic representation, the information gathered from interviews and group discussions was not gathered on a statistically representative basis. As well, the information gathered during group discussions was based on a relatively small number of participants. Therefore it is not possible to make generalizations about GIS take-up based only on these findings.
- **Absence of survey data** – A sixth line of evidence, surveys of recent GIS recipients and of potentially eligible non-recipients, had originally been intended to be included in the evaluation. The quantitative data from the survey would have been used to assess the effectiveness of alternative measures to increase take-up of GIS. However, given data sharing impediments that were beyond the control of the evaluation team, this methodology could not be undertaken at this time.

Evaluation Findings

Q1. Who are the potentially eligible non-recipients of GIS?

GIS recipients (about 1.6 million people) include both tax filers and non-tax filers. Potentially eligible non-recipients (estimated to be between 201,100 and 218,300 seniors in 2006) can be divided into four subgroups:²

Group 1: **Low income tax filers receiving OAS**

Group 2: **Low income tax filers not receiving OAS**

Group 3: **Non-tax filers receiving OAS**

Group 4: **Non-tax filers not receiving OAS**

The document review conducted as part of the evaluation uncovered a significant amount of data available to describe the potentially eligible non-recipients of GIS in **Group 1**. Unfortunately, substantially less information was available with respect to potentially eligible non-recipients in groups 2, 3, and 4.

Since GIS take-up measures began in 2002, the number of potentially eligible non-recipients in **Group 1** has fallen by approximately 25%, from 194,600 seniors in 2001 to 145,500 in 2006. HRSDC data indicates that the decrease in the number of potentially eligible non-recipients (**Group 1**) has been most noticeable among single seniors, older age groups, and women. The distribution across regions remained relatively unchanged between 1993 and 2006.

The number of low income tax filers not receiving OAS (**Group 2**) is not known. However, HRSDC estimates the number of GIS eligible non-recipients in **Group 2** to be about 6,500 to 10,900 for 2006.

The most recent estimate of the number of non-tax filers receiving OAS (**Group 3**) was 122,800 seniors in 2006. From this estimate, the number of GIS eligible non-recipients in **Group 3** was estimated to be 30,200 seniors.

The number of non-tax filers not receiving OAS (**Group 4**) is unknown. HRSDC has estimated that for 2006 the total number of non-tax filers not receiving OAS/GIS was approximately 94,400 seniors. HRSDC/SC estimates the number of potentially *eligible* for GIS non-tax filers not receiving OAS (**Group 4**) to be approximately 18,900 to 31,700. At the time that the document review was conducted, there were no estimates or demographic data in this category for the number of individuals belonging to vulnerable populations.

² Data from Statistics Canada, CRA, and HRSDC internal sources were used for estimating the number of GIS eligible non-recipients.

Q2. What are the client-related barriers to GIS take-up among potentially eligible seniors, and how do these barriers differ between subgroups (e.g. tax filers, non-tax filers, including vulnerable communities)?

Some of the main barriers identified for seniors is a general lack of awareness and understanding of the benefit, including the eligibility requirements, and the application process involved in receiving it.

Of those who are aware of, and understand, the program, some seniors may have difficulty producing the required documentation to support an application for benefits. Others may choose not to apply for the GIS (e.g. for religious or moral reasons).

There is a great deal of overlap between the barriers experienced by vulnerable populations (homeless or near-homeless, immigrant, or Aboriginal seniors) and those experienced by seniors in general. In many cases, the barriers identified for all seniors are enhanced for vulnerable populations.

Q3. Are there any organizational, process, policy, legislative, resource or other constraints that inhibit HRSDC/SC's ability to address take-up?

Constraints internal to the Department include: process constraints; legislative constraints; resource constraints; organizational constraints; and other constraints such as a lack of GIS advertising/marketing, as well as the fact that beneficiary addresses are not always up-to-date.

External constraints mainly relate to a lack of resources or information by service providers. For example, service providers and other external partners are not funded to conduct outreach activities surrounding GIS; therefore, they do not always have the capacity or may be reluctant to put effort into these types of activities.

Q4. Are GIS take-up activities designed to reach potentially eligible non-recipient client groups and overcome client-related barriers?

The various activities, undertaken by HRSDC/SC to increase GIS take-up, generally target different subgroups of potentially eligible non-recipients. When taken together, the breadth of these activities ensures that they are designed to reach all potentially eligible non-recipient client groups and overcome the barriers faced by these clients.

National Ad Campaign - In March 2002, a national ad campaign was launched in order to generate more awareness of GIS benefits and targeted those seniors who had not yet applied for it. The campaign included print ads in community papers, radio and TV messages on the GIS. The evaluation found that the measure was appropriate for reaching seniors in general.

Simplification of GIS Application Forms – In 2002-2003, HRSDC/SC undertook a review of the various GIS application forms and instruction sheets with a view to make them easier to understand for potential clients. In 2003, HRSDC/SC replaced the existing six GIS application forms with two simplified GIS application forms and instruction sheets. The evaluation found that making the application forms as simple as possible is an

appropriate measure to help increase take-up of the GIS. The evaluation also found that the forms may still not be simple enough (and may never be) to meet the needs of vulnerable populations.

Enhancement of Service Canada channels (web, phone, and in-person) - With the creation of SC, the Government of Canada sought to improve the delivery of government services, through a flexible network of service channels, tailored to the service needs and preferences of the individual. Opinions were mixed with respect to the appropriateness of this measure. Some key informants felt that the measure is appropriate since it allows access to the information according to seniors' channel preference, and increases awareness and knowledge of the benefits. Other stakeholders noted that distributing the information through SC channels may not be appropriate for vulnerable populations, since the Internet and telephones are not always accessible to them and they are unlikely to visit a SC office.

Selective mailings of pre-printed application forms – In February 2002, HRSDC/SC first mailed special simplified application forms to potential clients, identified through income tax information as being potentially eligible for GIS benefits. The evaluation found that the measure is appropriate for reaching the target population (**Group 1**). Overall, 327,831 clients were brought “into pay” between 2002 and 2007 due to this measure. On average, about 63% of clients to whom pre-printed applications were sent completed and returned them and are now receiving GIS benefits. However, the measure does not appear to be very appropriate for reaching vulnerable populations, or other seniors with limited language or literacy skills.

Establishment of a “Lifetime List” and other initiatives designed to further enable automatic renewal of GIS benefits – Since 2002, GIS benefits have been renewed automatically for 86% of beneficiaries who file tax returns and continue to meet the income criteria. The evaluation found that the measure is appropriate for reaching the target audience (**Group 1**), since it simplifies the process and reduces the administrative burden for seniors who file their tax returns on time.

Information letters sent by CRA to individuals not receiving OAS/GIS – In 2002, the CRA sent information letters on HRSDC/SC's behalf to approximately 65,000 individuals aged 65 years and older, who were receiving neither the OAS nor the GIS but who filed an income tax return encouraging them to call the 1-800-O-Canada toll-free number if they thought they might be eligible. The evaluation found that the measure is appropriate for reaching the target population (**Group 2**). However, the language and content of the letters should be further simplified in order to be effective in reaching vulnerable populations.

Inclusion of GIS information with OAS T4 slips – Even prior to 2002, a T4 information insert has been distributed in the annual February mailing of T4 income slips to CPP and OAS program beneficiaries. These inserts have become one of HRSDC/SC's main vehicles for providing approximately 5.4 million clients with information updates on CPP, OAS, the Allowance, the Allowance for Survivors, and the GIS. The measure appears to be appropriate for reaching the target population (**Group 3**), as it provides information to those who may not be aware of the benefit. However, it may not be appropriate for reaching vulnerable populations of seniors.

Continuing discussions with other government departments, municipal governments and community service providers, to identify opportunities for partnership to increase take-up – HRSDC/SC has focused its outreach efforts on the hardest of the hard-to-reach seniors who often experience barriers to receiving information and assistance. These seniors include the homeless and near homeless, Aboriginal peoples and immigrants.³ The evaluation found that outreach activities (and particularly partnerships) are very appropriate for reaching the **Group 4** population of seniors since they allow HRSDC/SC to provide direct, in-person assistance, which is often required by vulnerable populations. Working with service providers and other partners is all the more beneficial since these groups already have direct access to vulnerable populations, and in many cases have already developed relationships with them.

Q5. Are there opportunities to further increase take-up?

Although HRSDC/SC is partnering with service providers, as well as with other federal departments and provincial and municipal governments, more emphasis could be placed on achieving a wider coverage, and providing stronger and more ongoing support to service providers. It also became clear throughout the evaluation that different regions varied widely in terms of the level of outreach conducted and the approaches used to conduct outreach. There were significant variations in the number of partnerships developed, and the type of partner organizations targeted. The evaluation found that the HRSDC/SC national outreach plan could be more clearly articulated and better understood by the regions.

In addition, the evaluation highlighted a need for more ongoing media advertising and/or public service announcements, not only to raise awareness generally, but also to help clients distinguish the GIS from OAS and other benefit programs.

Finally, the evaluation found that HRSDC/SC staff could follow-up directly with people who do not respond to the mailings, either by telephone or in-person.

Q6. Are HRSDC and Service Canada's existing activities effective in reaching each targeted population?

The HRSDC/SC take-up activities have a good potential to reach recipients and, in general, interviewees thought that the activities should be effective in reaching people. The Lifetime List/ automatic renewal appears to be effective in reaching the target population (previous GIS recipients who file income tax returns), who may have otherwise not renewed their GIS application. While outreach partnerships have been relatively effective in reaching vulnerable seniors, HRSDC/SC could still put more emphasis on developing partnerships with local organizations in the community, in order to achieve a wider coverage and reach. Assessing the reach of some take-up measures, i.e., national ad campaign to increase awareness of GIS benefits, simplification of GIS application forms and enhancement of Service Canada channels (web, phone, in-person)

³ HRSDC and Service Canada also consider "persons with disabilities" as being a priority population. However, no take-up activities specifically targeting this group occurred before mid-2007; therefore, no activities are being evaluated at this time.

was problematic. Very little information was available except for the opinions of key informants and group discussion participants, which were, in most cases, unsubstantiated.

The other three take-up activities, i.e., information inserts sent with OAS T4 slips, the information letters sent by CRA, and the mailings of pre-printed application forms, involve the distribution of information products. Concerns were raised that these products may not be acknowledged, read, or understood by the target clients. Some data are available to assess reach for these products. The reach of the pre-printed application forms must be at least 63%, since that proportion of recipients signed and returned it. Similarly the reach of the information letters (sent only in 2002 to non-recipients of OAS and GIS) must have been at least 30% as individuals phoned in to determine eligibility. Both focus group and survey data related to the reach of the OAS T4 inserts are available for 2007. The data indicate mixed results.

Q7. How have the activities undertaken by HRSDC/Service Canada impacted GIS take-up?

Since the inception of HRSDC/SC's take-up activities in 2002, the GIS take-up rate among **Group 1** has increased by approximately 5.5 percentage points, from an average of 86% before the initiative (1993-2001) to an average of 91.5% between 2002 and 2006. The highest take-up rate for **Group 1** occurred in 2005, when it rose to 93.2%. Activities aimed at **Group 1** notably the mailings of pre-printed application forms, are having a positive impact on GIS take-up for **Group 1**. For Groups 2, 3, and 4 no quantitative information is available to determine the extent to which HRSDC/SC activities have impacted GIS take-up.

Key informants were generally of the opinion that all the measures have had a positive impact on GIS take-up by the populations targeted by each of the measures.

Q8. Is the current GIS take-up rate within acceptable limits, given the composition of potentially eligible non-recipients, and the marginal cost and potential impacts of additional measures?

HRSDC estimates that, when taking into consideration all groups of potentially eligible non-recipients, the overall GIS take-up rate for 2006 was about 87.9% to 88.8%.

The current GIS take-up rate compares favorably to those of similar programs internationally, and according to most reports, benefit take-up rates of over 80% are deemed to be unusual. There were mixed views in terms of identifying an "acceptable take-up rate". While many stakeholders felt that HRSDC/SC should continue to strive for a 100% take-up rate, others identified a number of reasons why the two organizations cannot expect to be able to deliver the benefit to 100% of eligible seniors at any given time. For example, some seniors may choose not to apply and there is a dynamic of individuals entering and exiting the system (e.g., deaths, changes in income or marital status etc.).

That said, given the take-up measures that have been implemented to date, the evaluation found that HRSDC/SC should be able to reach almost all seniors in **Group 1**, with the exception of those who choose not to apply. Some interviewees indicated that HRSDC/SC may need to accept a lower take-up rate for seniors in **Group 4**, including vulnerable

groups, while others commented that HRSDC/SC should be putting more effort into reaching these groups, in order to achieve the same take-up rate as for other seniors.

As survey data was not available to assess the effectiveness of the various measures in increasing take-up rates, the marginal cost-effectiveness of additional activities could not be carried out at this time.

Overall Conclusions

1. While steps have been taken to simplify the GIS application forms and process, as well as information materials, HRSDC/SC should continue to look for ways by which these can be further simplified in order to better adapt them to the needs of seniors.
2. Some of the “one-time” measures taken by the two departments to increase GIS take-up were deemed to be appropriate and effective for reaching potentially eligible non-recipients. Consideration should be given to regularly repeating some of these.
3. Ensure that GIS assistance to seniors does not rely solely on the standard service delivery channels, but is also complemented by more direct and personal outreach services, which are better adapted to the needs of seniors, especially vulnerable groups.
4. Look at ways to more accurately estimate the number of potentially eligible non-recipients in Groups 2, 3 and 4 in order to be better able to assess the extent to which potentially eligible seniors are not receiving the GIS and to more effectively target take-up activities to these groups.
5. The national outreach plan needs to be more clearly articulated to ensure consistency across all regions, and to provide clarification on the roles and responsibilities of HRSDC and SC. As part of this plan, HRSDC/SC should look to develop a greater number of partnership arrangements in order to achieve a wider coverage, and provide ongoing tools, training and information to partners. Consideration should also be given to deploying SC staff to regularly visit homeless shelters, settlement agencies, and/or First Nations communities where they can offer their services on-site and provide service providers with additional ongoing support.

Management Response

Introduction

This management response communicates the Department of Human Resources and Skills Development Canada (HRSDC), which includes Service Canada (SC), response to the key findings and conclusions of the Evaluation of the Guaranteed Income Supplement (GIS) Take-up Measures and Outreach. The evaluation examined the profile of eligible non-GIS recipients, the barriers to GIS take-up, the appropriateness of the design of HRSDC/SC activities given these barriers, and the results of activities undertaken to increase GIS take-up.

Key Findings

The evaluation found that measures undertaken between 2002 and 2006 to increase GIS take-up among potentially eligible non-recipients were generally appropriate and helped reduce barriers faced by seniors. For example, the GIS take-up rate among low-income tax filers receiving OAS increased by 5.5 percentage points, from an average of 86% before the initiative (1993-2001) to an average of 91.5% between 2002 and 2006. However, there are a number of client-related barriers (e.g. language, literacy, etc.) which may prevent potentially eligible seniors from applying for the GIS. In many cases, the barriers which affect seniors are more significant for vulnerable populations (e.g. immigrants, aboriginals, homeless or near homeless). Furthermore, regions vary in terms of the approaches used to conduct outreach, the number of partnerships developed, and the type of partner organizations targeted.

The evaluation also identified a number of conclusions to further increase take-up, many of which build upon the take-up activities that have been undertaken to date such as further simplifying GIS application forms and other information tools, ongoing advertising on the GIS, and direct follow-up with potential clients. These conclusions are further described below along with the corresponding response.

Conclusions

- 1. While steps have been taken to simplify the GIS application forms and process, as well as information materials, HRSDC/SC should continue to look for ways by which these can be further simplified in order to better adapt them to the needs of seniors.**

The Department agrees with this conclusion and continues to seek ways to facilitate the application process and information material for seniors eligible to the GIS.

Action Taken:

- The Department contracted an external firm in July 2009 to undertake an analysis of departmental communications vehicles, products and messages concerning the Canada Pension Plan (CPP) and the Old Age Security (OAS) program (which includes the GIS); to identify gaps and to recommend possible approaches to improve and modernize how public pension information is conveyed and disseminated to Canadians. The analysis was completed in September 2009 and is currently being reviewed.
 - Furthermore, in 2007, Bill C-36 amended the *OAS Act* to waive the requirement for clients who file tax returns with the Canada Revenue Agency every year to re-apply for the GIS once an initial application has been made.
- 2. Some of the “one-time” measures taken by the two departments to increase GIS take-up were deemed to be appropriate and effective for reaching potentially eligible non-recipients. Consideration should be given to regularly repeating some of these.**

The Department agrees with this conclusion and is developing a service strategy which will consider repeating some of these one-time measures and identifying new ones.

Action Taken:

- As referred to in the evaluation, SC provides Canadians with one-stop, personalized service they can access in a number of ways - by telephone (1-800 O Canada), in person, on the internet (servicecanada.gc.ca), or by mail.
- The Department is working to reduce language barriers to information and government services by providing fact sheets on pensions and other programs, including the GIS, in 11 Aboriginal and 12 foreign languages, as well as in Canada's two official languages. These fact sheets are currently available on SC's website. In addition, as part of a pilot program, real-time interpretation services are provided and staff who are able to speak Aboriginal or foreign languages are available at certain SC sites.
- With regard to advertising, from 2006 to 2008 the Government spent over \$12.7 million on SC awareness campaigns to encourage Canadians to contact SC for information and access to federal programs and services, including the GIS. The campaigns included television, print, web and radio ads, some of which were targeted to Aboriginal people.
- In addition, in 2009, tools were developed to support frontline staff in providing bundled information on federal and some provincial benefits, programs and services to seniors. This includes a client hand out that lists popular federal and provincial programs and services that Client Service Officers may use and give to the client during their one-on-one conversation.

- Furthermore, OAS/GIS application forms and information inserts are sent to all Canadians (for whom a valid address is on record) the year before their 65th birthday.

3. Ensure that GIS assistance to seniors does not rely solely on the standard service delivery channels, but is also complemented by more direct and personal outreach services, which are better adapted to the needs of seniors, especially vulnerable groups.

The Department agrees with this conclusion and recognizes that, in order to reach all segments of the senior population, standard service delivery channels must be complemented by scheduled, mobile and targeted outreach services.

Under scheduled outreach, staff travel to a pre-determined location outside a SC Centre on a regular basis to emulate services offered in Service Canada Centres. Mobile outreach entails travel to different locations on a one-time basis, as requested or as deemed necessary, to provide tailored services. Finally, targeted outreach efforts are aimed at increasing take-up among hard-to-reach populations by training third-party service providers (front line staff, community organizations, etc.) on OAS/ CPP so that they can in turn support their clients in accessing benefits.

Action Taken:

- The Department is expanding its efforts aimed at increasing the awareness and take-up of benefits among seniors who are hard-to-reach (including Aboriginal seniors, immigrant seniors, homeless and near-homeless seniors, and seniors with disabilities) through standard service delivery channels and by developing partnerships with and engaging third parties. In its efforts to reach vulnerable seniors, the Department has developed targeted strategies, partnerships and relationships with organizations such as Citizenship and Immigration Canada, the Aboriginal Friendship Centres and the Salvation Army. For example, in 2009 the Department and the Salvation Army launched a pilot project to train service providers working with homeless or near-homeless seniors on CPP and OAS programs. Four training sessions were offered and 43 service providers were trained. This project will be rolled out nationally in early 2010.

4. Look at ways to more accurately estimate the number of potentially eligible non-recipients in Groups 2, 3 and 4 in order to be better able to assess the extent to which potentially eligible seniors are not receiving the GIS and to more effectively target take-up activities to these groups.

The evaluation divided potentially eligible non-recipients into four subgroups:

- Group 1: Low-income tax filers receiving OAS
- Group 2: Low-income tax filers not receiving OAS
- Group 3: Non-tax filers receiving OAS
- Group 4: Non-tax filers not receiving OAS

The Department agrees with this conclusion and recognizes that, while a significant amount of data was available to describe the potentially eligible non-recipients of the GIS in Group 1, substantially less information was available with respect to potentially eligible non-recipients in groups 2, 3, and 4.

Action Taken:

- The Department is currently using the Longitudinal Administrative Databank (LAD) to obtain data about seniors in Group 2, which will include the number of seniors potentially eligible for but not receiving OAS, and in conjunction, GIS benefits. These numbers will likely be available in the Evaluation of the OAS Program that is to be completed in 2011. Obtaining precise results of OAS eligible tax filers through the LAD will improve the estimates for non-tax filers (Groups 3 and 4) as these estimates can only be developed through the difference between the all seniors' population and senior tax-filers.
- 5. The national outreach plan needs to be more clearly articulated to ensure consistency across all regions, and to provide clarification on the roles and responsibilities of HRSDC and SC. As part of this plan, HRSDC/SC should look to develop a greater number of partnership arrangements in order to achieve a wider coverage and provide ongoing tools, training and information to partners. Consideration should also be given to deploying SC staff to regularly visit homeless shelters, settlement agencies, and/or First Nations communities where they can offer their services on-site and provide service providers with additional ongoing support.**

The Department agrees with this conclusion. Efforts have been and are still being made to ensure that the national outreach plan is more clearly articulated and make tools and training available.

Action Taken:

- The Service Canada In-Person Channel Directorate and HRSDC's Partnerships and Engagement Division recently clarified their roles and responsibilities. These were set out in a joint document titled "Division of Roles and Responsibilities – OAS/CPP Awareness and Take-Up." This document was also shared with and explained to all regions.
- These two divisions confirm priorities for planning purposes for OAS/CPP outreach annually during a jointly hosted national meeting involving regional representatives. They also hold regular meetings to ensure collaboration and consistency in messaging to the regions. Furthermore, an integrated approach to resourcing, planning, and reporting of mobile outreach activities for proposed implementation in the 2010-2011 fiscal year will be developed.

- On an ongoing basis, HRSDC/SC assesses trends, data and research to identify target priority groups. With this information the department works to expand outreach opportunities to develop new partnerships, strategies, tools and information products. The *Service Delivery Partners Portal* houses some of these products in one central location which is linked to SC's Internet home page site. The *Guide to Information for Service Providers/Professionals* provides partners, particularly those working with low-income seniors, a user-friendly reference tool with information about financial benefits/supports, specifically OAS/GIS benefits.
- A training curriculum with modules dedicated to sensitivity and cultural aspects in dealing with vulnerable populations will be designed by the SC College in the last quarter of the 2009-2010 fiscal year and into the 2010-2011 fiscal year.
- Outreach for the 2009-2010 fiscal year has included visiting First Nations communities, settlement agencies and homeless shelters to meet with service providers in order to provide information on OAS/ CPP as well as other SC service offerings to increase awareness and take-up of benefits. HRSDC/SC will continue to target service providers from these communities in the 2010-2011 fiscal year.

Conclusion

Overall, the GIS take-up rate for 2006 was estimated at about 87.9% to 88.8%. This is relatively high when compared to take-up rates for other similar programs internationally. A separate longitudinal study by Statistics Canada, the "*GIS Update*," identified a 3% increase in GIS take-up rates from 2000 to 2006.

The findings of the evaluation are generally positive and changes which align with the conclusions have been made to take-up efforts and outreach measures since the study period. HRSDC/SC will continue to be committed to improvements in the area of GIS take-up overall.

1. Introduction

This report presents the findings of the evaluation of the Guaranteed Income Supplement (GIS) Take-up Measures and Outreach, which assesses the measures undertaken by Human Resources and Skills Development Canada (HRSDC) and Service Canada (SC) since 2002 to increase take-up of the GIS.

The objective of the study was to examine the profile of eligible non-recipients, the barriers to GIS take-up, the appropriateness of the design of HRSDC/SC activities, given these barriers, and the results of activities to increase GIS take-up. The information contained in this report is drawn from five key lines of evidence undertaken between January and August 2008⁴, including a document review, literature review, international study, key informant interviews, and group discussions.

The evaluation was overseen by an evaluation Working Group (WG), chaired by the Evaluation Director and consisting of Old Age Security program representatives and Program Evaluation representatives from both HRSDC and SC.

The evaluation report is organized as follows:

- Section 1 presents some background information on GIS take-up;
- Section 2 presents the methodology for the evaluation;
- Section 3 presents findings by evaluation issue and question; and
- Section 4 presents the overall conclusions.

1.1 Background on GIS Take-up

1.1.1 Overview of the GIS

Old Age Security (OAS) is Canada's largest public pension program. Benefits include the basic OAS pension, the GIS and the Allowance.

The GIS, which became operative in January 1967 after an amendment to the *Old Age Security Act*⁵, is an additional monthly benefit payable to persons receiving the OAS pension (full or partial) who have little or no other income. The OAS and GIS programs together guarantee recipients that their monthly income from all sources will not fall below specified levels. As of January 2006, about 1.6 million GIS recipients (about 37% of all OAS recipients) received full or partial GIS payments in addition to their monthly OAS payments. The total number of OAS recipients was 4.2 million.

⁴ The evaluation team collected and reviewed information mainly from January to August 2008 while data examined concerns the years 2001 to 2006.

⁵ Bill C-251 received Royal Assent on December 21, 1966.

Since 1967, there have been many changes to the GIS program such as increasing the benefits, changing the escalation feature, and changing the ratio for the single and married rates.

Eligibility for GIS is determined by age and years of residence in Canada, and the level of the benefit varies up to a maximum benefit, based on the pensioner's marital status and the reported income of the pensioner (and spouse/common-law partner) in the previous calendar year. GIS provides income assistance to seniors (65 years of age and older) who have resided in Canada for at least ten years after attaining 18 years of age. To receive the GIS, a person must be in receipt of OAS and reside in Canada. The exception to the eligibility criteria is recent immigrants (65 years of age or older) who have less than 10 years residence in Canada but who are eligible under an international agreement with their country of origin. A recent immigrant who receives an OAS pension under an international social security agreement is entitled to GIS at a rate of 1/10th of the benefit for each year of residence in Canada, unless he or she is sponsored, in which case no GIS is payable during the period of the sponsorship, or until the person has resided in Canada for 10 years, whichever comes first.

An initial application is required to receive both OAS and GIS. To receive OAS, clients may be required to provide a birth certificate to prove their age and must provide a citizenship or immigration document to prove their legal status in Canada. In addition to these documents, GIS couples must provide a marriage certificate or declaration of commencement of common-law union. For the majority of GIS recipients who file income tax returns on time (i.e. annually, before April 30), their GIS benefits are renewed automatically. Only those who do not file an income tax return on time, or who became temporarily ineligible for GIS because their income increased, need to re-apply. Since the passing of Bill C-36 in May 2007, GIS recipients who become temporarily ineligible do not need to re-apply if they file an income tax return and renewal applications are sent to those beneficiaries that do not file a tax return.

The amount of the supplement for a year varies up to a maximum benefit, based on the pensioner's marital status and the reported income of the pensioner in the previous calendar year. From January to March 2006, the maximum monthly benefit was \$593.97 for a single pensioner or pensioner with a non-pensioner spouse and \$389.67 for each spouse in a dual pensioner household. Recipients are eligible for benefits based on their incomes with a maximum amount of \$14,256 for single persons, \$18,720 combined income for married or common-law partners who both receive OAS and \$34,368 combined income for married or common-law partners with only one person receiving OAS (see Table 1). Monthly GIS rates are reduced by \$0.50 for every additional dollar of family income, including CPP/QPP and income from Registered Retirement Savings Plans (RRSP) and other savings. The GIS benefit calculation ignores the first \$3,500 of employment income. OAS benefits are not included in the calculation.

Table 1
GIS Benefit Calculation (January to March 2006)

GIS	Maximum monthly benefit (January 2006)	Maximum income (January 2006)
Single person	\$593.97	\$14,256
Couple receiving only one OAS pension	\$593.97	\$34,368 (combined income)
Couple receiving two OAS pensions	\$389.67	\$18,720 (combined income)

1.1.2 Evaluation Context

In early 2001, an external study found that only 15% of seniors who used food banks were getting the GIS, while nearly all were eligible for it.

In 2001, two meetings of the Standing Committee on Human Resources Development and the Status of Persons with Disabilities (October 18, 2001 and October 23, 2001) were held to address the issue of GIS take-up. In December 2001, the House of Commons Standing Committee on Human Resources Development and the Status of Persons with Disabilities published a report titled *The Guaranteed Income Supplement: The Duty to Reach All*. In that report, the Committee recommended that Human Resources Development Canada (HRDC), the predecessor to HRSDC⁶, and the Canada Customs and Revenue Agency (CCRA) – predecessor of the Canada Revenue Agency (CRA)⁷ – continue to work together to identify and directly contact elderly persons who might be eligible for the GIS.

During the Standing Committee meetings, CCRA reported that 220,000 GIS eligible seniors received the OAS but not the GIS and another 50,000 were eligible but received neither benefit in 2001. This estimate captured eligible non-recipients who filed taxes, but did not shed any light on many low income seniors who did not file income tax returns. Therefore, it was felt that a larger proportion of seniors who qualified for benefits were not receiving them.

Since 2002, HRSDC and SC (and their predecessors) have taken measures to increase the GIS take-up rate among potentially eligible seniors. Table 2 highlights the activities that have been undertaken, and identifies the timeframe for these activities. This evaluation seeks, in part, to assess the results of these measures.

⁶ For the sake of simplicity, all further mention of HRSDC and Service Canada in this report will be deemed to include reference to their predecessors, HRDC and Social Development Canada (SDC).

⁷ For the sake of simplicity, all further mention of CRA in this report will be deemed to include reference to its predecessor, CCRA.

Table 2 Measures Undertaken to Increase GIS Take-up	
Timeframe	Measures / Activities to Increase GIS Take-up
Pre-2002 and ongoing	1) Inclusion of GIS information with OAS T4 slips
2002	2) National ad campaign to increase awareness of GIS benefits
2002	3) Information letters sent by CRA to individuals not receiving OAS/GIS
Since 2002	4) Selective mailings of pre-printed application forms to potentially eligible non-recipients, identified using CRA tax information
Since 2003	5) Simplification of GIS application forms
Since 2005	6) Establishment of a "Lifetime List" for GIS benefits which further enables automatic renewal of GIS benefits for tax filers
Since 2006	7) Continuing discussions with other government departments, municipal governments and community service providers, to identify opportunities for partnership to increase take-up
Since 2006	8) Enhancement of Service Canada channels (web, phone, in-person)
Bill C-36 received Royal Assent in May 2007	9) Legislative change, allowing GIS recipients, who become ineligible due to an increase in their income, to automatically be reinstated onto GIS if, through their income tax filing, they are found to be eligible at a later date. ⁸

HRSDC initially committed itself to two evaluations regarding GIS. One was to focus entirely on the foregoing eight initiatives to improve overall take-up, while the second evaluation was to focus on outreach. As the take-up evaluation proceeded, it became clear that "outreach" measures to focus on the vulnerable groups/communities of non-recipients and the more general "take-up" measures were in fact complementary to each other. For the purposes of this evaluation, those measures targeted toward the vulnerable groups/communities of non-recipients are considered "outreach" and those results or observations that are related to this group are presented as outreach-related. Results of "outreach" measures to increase GIS take-up will be highlighted when appropriate during presentation of findings.

1.1.3 Population of Interest

The population of interest for the evaluation consists of seniors that are potentially eligible for GIS but are non-recipients of the benefit. GIS recipients (about 1.6 million people) include both tax filers and non-tax filers. Potentially eligible non-recipients (estimated to be between 201,100 and 218,300 seniors in 2006) can be divided into four subgroups⁹:

Group 1: **Low income tax filers receiving OAS** (estimated by HRSDC to be about 145,500 people in 2006). All seniors in this group appear to be eligible for GIS.

⁸ Given the recent timeframe of Bill C-36, this measure will not be addressed as part of the evaluation.

⁹ Data from Statistics Canada, CRA, and HRSDC internal sources were used for estimating the number of GIS eligible non-recipients.

- Group 2: **Low income tax filers not receiving OAS.** The number of low income tax filers not receiving OAS is not known. The number of tax filers who are not receiving OAS has been estimated by HRSDC to be approximately 32,500 seniors. Using the estimated percentage of OAS clients eligible for GIS (43%¹⁰), along with estimates of the number of senior tax filers who would not be eligible for OAS due to residence, HRSDC estimates the number of GIS eligible non-recipients in Group 2 to be about 6,500 to 10,900 for 2006.
- Group 3: **Non-tax filers receiving OAS.** The most recent estimate of the number of non-tax filers receiving OAS was 122,800 seniors in 2006. From this estimate, the number of GIS eligible non-recipients in Group 3 was estimated to be 30,200 seniors, again using the assumption that 43% of OAS non-tax filers would be eligible for GIS.
- Group 4: **Non-tax filers not receiving OAS** (estimated by HRSDC to be between 18,900 and 31,700 eligible non-recipients in 2006). These non-recipients are part of the population which is the hardest to reach through conventional means. It is assumed by HRSDC and Service Canada that the proportion of seniors in vulnerable communities, such as Aboriginal people, homeless or near homeless, and immigrants¹¹ will be higher in this group than in groups 1, 2 and 3.

¹⁰ This percentage was calculated by dividing the number of GIS eligible non-recipients and recipients by the number of OAS recipients who file taxes.

¹¹ HRSDC and Service Canada also consider "persons with disabilities" as being a priority population. However, no take-up activities specifically targeting this group occurred before mid-2007; therefore, no activities are being evaluated at this time.

2. Evaluation Methodology

2.1 Evaluation Questions and Issues

The evaluation seeks to address eight evaluation questions, which are organized according to four main evaluation issues. Table 3 provides a summary of these evaluation issues and associated questions.

Table 3 Summary of Evaluation Issues and Questions	
Evaluation Issue	Evaluation Question
Profile of Eligible Non-Recipients	Q1. Who are the potentially eligible non-recipients of GIS?
Barriers to GIS Take-up	Q2. What are the client-related barriers to GIS take-up among eligible seniors, and how do these barriers differ between subgroups (e.g. tax filers, non-tax filers, including vulnerable communities)? Q3. Are there any organizational, process, policy, legislative, resource, or other constraints that inhibit HRSDC/SC's ability to address take-up?
Appropriateness of the Design of HRSDC/SC Activities, Given the Barriers	Q4. Are GIS take-up activities designed to reach potentially eligible non-recipient client groups and overcome client-related barriers? Q5. Are there opportunities to further increase take-up?
Results of Activities to Increase GIS Take-Up	Q6. Are HRSDC and Service Canada's existing activities effective in reaching each targeted population? Q7. How have the activities undertaken by HRSDC and Service Canada impacted GIS take-up? Q8. Is the current GIS take-up rate within acceptable limits, given the composition of potentially eligible non-recipients, and the marginal cost and potential impacts of additional measures?

2.2 Methodology and Limitations

The evaluation incorporates multiple lines of evidence and complementary research methods as a means to enhance the reliability of the information collected. The following research methods were used to gather qualitative and quantitative data for the evaluation¹²:

- document review;
- literature review;
- international study;
- key informant interviews; and
- group discussions.

¹² A sixth line of evidence, surveys of recent GIS recipients and of potentially eligible non-recipients, had originally been intended to be included in the evaluation. However, given certain logistical difficulties that were beyond the control of the evaluation team, this methodology could not be undertaken at this time.

A brief description of each of these sources follows.

2.2.1 Document Review

HRSDC/SC identified a number of key documents to be reviewed as part of the evaluation. These documents included:

- internal program documentation;
- reports on OAS/GIS administrative data and statistics;
- prior evaluations, studies and survey results;
- examples of GIS information materials that had been distributed;
- other reports prepared by external organizations.

The documentation provided by HRSDC/SC was further augmented by documentation provided by key informant interviewees.

2.2.2 Literature Review

For the purpose of this study, “literature” is defined as academic journal articles, books, conference presentations, research reports, news media articles, and web sites and the public statements of organizations. All of the literature reviewed for this report is publicly available.

The search for literature was conducted in both official languages. Note that international literature which does not discuss the Canadian GIS specifically was not included in this review (rather, these sources were included in the international study, below).

2.2.3 International Study

The international study examined the international literature on take-up, with specific attention paid to international comparative studies and studies focusing on income or means-tested benefits for seniors. Comparable programs in Australia, the USA, Finland, Sweden, the Netherlands and the UK were also examined as part of the study.

The international study made use of electronic literature searches, information provided by international agencies (either through direct contact or database searches), and websites of government departments responsible for administering similar benefits.

2.2.4 Key Informant Interviews

Interviews were conducted with a total of 54 key informants, including departmental NHQ staff from HRSDC and SC, regional outreach staff (HRSDC/SC), SC Directors of In-person services, SC processing centre senior staff, current and potential outreach partners, and advocacy groups. The breakdown of interviewees is shown in Table 4. The interviewees were selected in collaboration with HRSDC/SC representatives, and an attempt was made to ensure geographic representation of interviewees.

Stakeholder Group	Number (%) of Interviews
Departmental NHQ staff (HRSDC)	5 (9)
Departmental NHQ staff (Service Canada)	5 (9)
Regional Outreach Staff (HRSDC/SC)	15 (28)
Service Canada Directors of In-person services	9 (17)
Service Canada Processing Centre senior staff	6 (11)
Current and potential outreach partners	9 (17)
Advocacy groups	5 (9)
Total	54 (100)

One basic interview guide was developed; however, this guide was slightly adapted for each key informant group. The interview guide was sent to all key informants in advance of the interview. Interviews were conducted in person for individuals located in the National Capital Region (NCR). Those located outside the NCR were interviewed by telephone.

2.2.5 Group Discussions

Group discussions were held in six cities across Canada between April and May, 2008, with representatives of organizations that work with Aboriginal, immigrant and homeless or near homeless seniors (see Table 5 below).

Table 5
GIS Take-Up Group discussions

	Organizations Serving Vulnerable Populations		
	Organizations serving Aboriginal populations	Organizations serving immigrant populations	Organizations serving homeless or near-homeless populations
City			
Toronto	✓		
Winnipeg	✓		
Ottawa		✓	
Vancouver		✓	
Montreal			✓
Halifax			✓

Two group discussions were held for each target community. Balance in regional representation as well as the likelihood of attracting potential participants, were both considered when selecting the locations for the group discussions. Government Consulting Services, in conjunction with HRSDC and SC, identified a number of key participant organizations for the group discussions (both through data provided by HRSDC and through Internet searches). Group discussion participants were selected based on their level of involvement in working with seniors from the target community in question (Aboriginal, immigrant and homeless or near-homeless populations). The invitation to participate in the focus group was sent to all suitable organizations via email, and follow-up telephone calls were also made to ensure as many participants as possible. The number of participants for each group discussion (that is, those who accepted the invitation to participate and who actually showed up to the session) varied between three and five participants.

The group discussion in each city was conducted in a half-day session. Each group discussion was structured around a series of discussion questions and used a round-table forum. The discussion questions addressed selected evaluation questions and indicators, and sought community information. The questions were distributed to each participant in advance of the group discussion, and served as a preparatory tool for participants and an organizational tool for the study. Moderator guides, common to all of the group discussions, were also developed based on the discussion questions.

2.2.6 Overall Analysis

To complete the overall analysis of evaluation findings, a set of evidence matrices was developed. Findings for each indicator were input into a matrix according to the data source used. The individual matrices for each data source were then rolled into a summary of all of the findings.

2.2.7 Limitations of the Methodology

As with any evaluation, there are limitations to the evaluation methodologies, which are summarized below. Note that generally, the use of multiple lines of evidence helps to minimize the limitations of an evaluation.

Representativeness of data collected

While an effort was made to ensure geographic representation, the information gathered from interviews and group discussions was not gathered on a statistically representative basis. As well, the information gathered during group discussions was based on a relatively small number of participants (between three and five per group discussion). Therefore it is not possible to make generalizations about GIS take-up based only on these findings.

Absence of Survey Data

A sixth line of evidence, surveys of recent GIS recipients and of potentially eligible non-recipients, had originally been intended to be included in the evaluation. The quantitative data from the survey would have been used to assess the effectiveness of alternative measures to increase take-up of GIS. However, given certain logistical difficulties that were beyond the control of the evaluation team, this methodology could not be undertaken at this time: HRSDC/SC are presently bound by legal privacy provisions preventing them from sharing OAS data with other departments and agencies (CRA and Statistics Canada) to do more in-depth work, preventing the maximum use of data and of the sharing/linking of data files.

It is expected that the surveys may be conducted at a later time, in which case the findings will be included as part of a GIS summative evaluation report.

3. Evaluation Findings

Throughout this section of the report, the evaluation questions are addressed individually, with each question presented, and followed by a summary of the findings in general and of the findings that relate to GIS Outreach, and the supporting evidence found through the various lines of evidence.

3.1 Findings Regarding the Profile of Eligible Non-Recipients

3.1.1 (Q1) Who are the potentially eligible non-recipients of GIS?

Findings: *Since GIS take-up measures began in 2002, the number of potentially eligible non-recipients in Group 1 has fallen by approximately 25%, to 145,500 seniors in 2006. This decrease has been particularly noticeable among single seniors, older age groups, and women. Unfortunately, substantially less information is available with respect to potentially eligible seniors in groups 2, 3, and 4.*

Findings Specific to GIS Outreach (Group 4): *For 2006, HRSDC estimates that there were approximately 18,900 to 31,700 potentially eligible GIS non-recipients in Group 4 (that is, those who do not file income tax returns and are not in receipt of OAS). Non-tax filers not receiving OAS/GIS are the part of the population which is the hardest to reach through conventional means. It is assumed that a large proportion of this group consists of seniors in vulnerable communities, such as Aboriginal people, homeless or near homeless, and immigrants.*

As noted in Section 1.1.3, potentially eligible non-recipients of GIS can be categorized into four subgroups:

Group 1: **Low income tax filers receiving OAS**

Group 2: **Low income tax filers not receiving OAS**

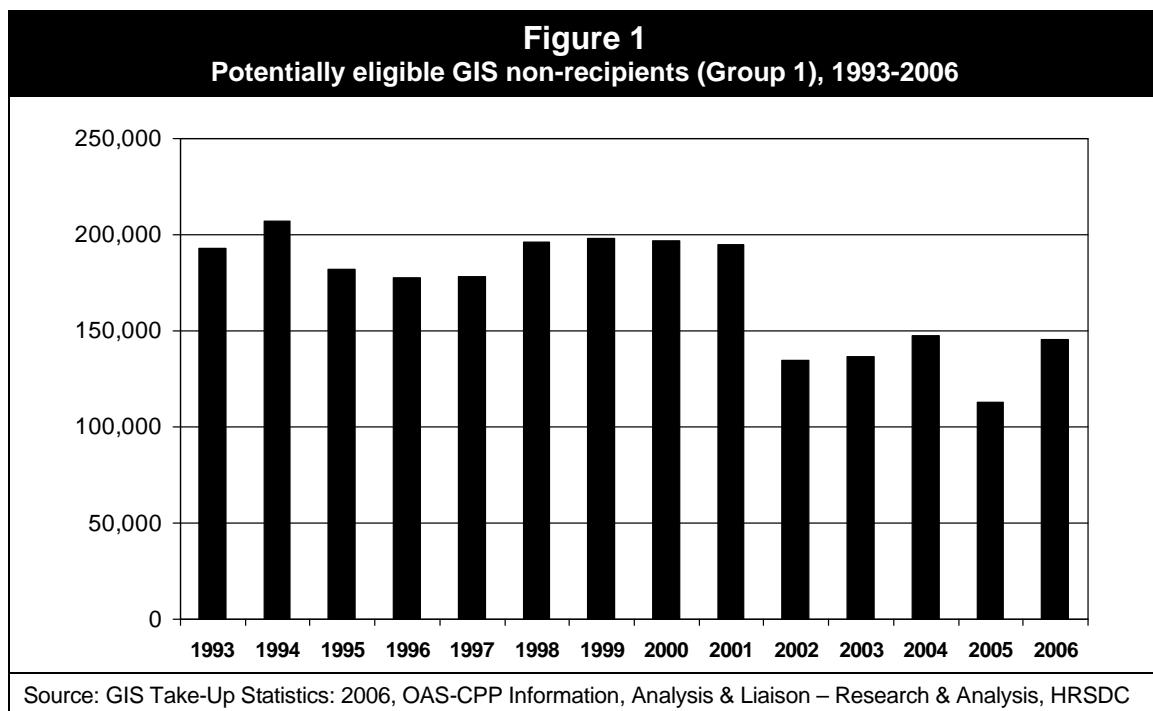
Group 3: **Non-tax filers receiving OAS**

Group 4: **Non-tax filers not receiving OAS**

The document review conducted as part of the evaluation uncovered a significant amount of data available to describe the potentially eligible non-recipients of GIS in Group 1, derived from income tax data of those receiving OAS. Unfortunately, substantially less information was available with respect to the remaining three groups of potentially eligible non-recipients (Groups 2-4).

Group 1 – Low Income Tax Filers Receiving OAS

Using data obtained from Statistics Canada’s Longitudinal Administrative database (LAD)¹³, HRSDC’s CPP/OAS Information, Analysis and Liaison group indicates that since GIS take-up measures began in 2002, the number of potentially eligible non-recipients in Group 1 has fallen by approximately 25%, from 194,600 seniors in 2001 to 145,500 in 2006¹⁴ (see Figure 1). The largest decrease occurred in 2002, when the number of potentially eligible GIS non-recipients (Group 1 only) fell by 30.7%. This coincides with the start of HRSDC/SC and CRA measures aimed at increasing take-up of GIS. The number of potentially eligible non-recipients was at its lowest point in 2005, when it fell to 113,000 seniors.

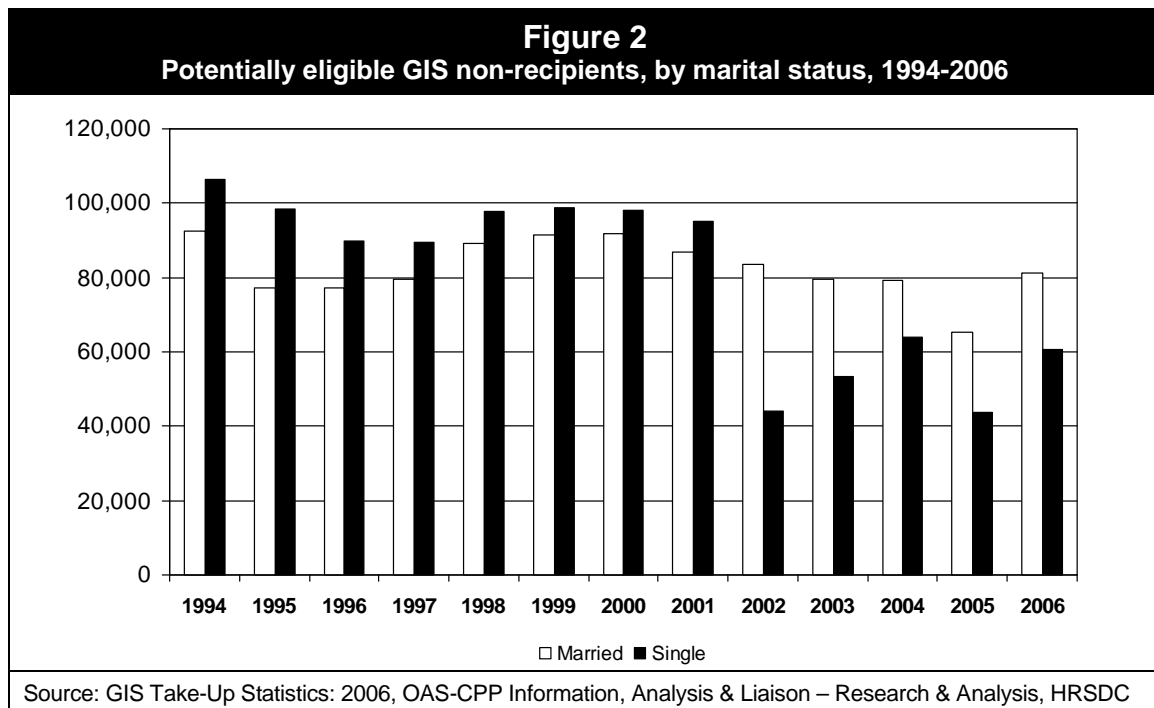


The HRSDC data indicates that over time, the gender gap for potentially eligible non-recipients in Group 1 has been closing, and that most recently, the representations of men and women in the GIS potentially eligible non-recipient population have become comparable. In fact, in 2006, women accounted for 51.0% of potentially eligible non-recipients, a substantial change from 57.8% in 2001. In addition, the decrease in the number of potentially eligible GIS non-recipients (Group 1) over time has been more significant among older age groups (in particular, those 70 years and older).

¹³ The LAD is a representative sample of 20% of tax filers.

¹⁴ In contrast to data obtained from the LAD, the Survey of Labour and Income Dynamics (SLID) gives estimates of 191,700 eligible non-recipients in 2000 and 159,400 in 2006. SLID has a much smaller sample size than the LAD. In addition, it excludes seniors in the territories, in institutions, and on First Nations reserves. See May Luong, 2009. “GIS Update”, *Perspectives on Labour and Income*, Vol. 10, no. 7. July. Statistics Canada Catalogue no. 75-001-X.

Another noteworthy finding is that since 2002 (that is, during the timeframe of the GIS take-up measures), the number of single potentially eligible non-recipients in Group 1 has fallen below that of married potentially eligible non-recipients. The most significant drop in the number of single potentially eligible non-recipients, from 95,000 in 2001 to 44,000 in 2002, again coincides with the start of HRSDC/SC and CRA measures aimed at increasing take-up of GIS. Fluctuations in the number of single potentially eligible non-recipients over the period 2002-2006 coincide with fluctuations in the number of singles targeted by take-up measures (particularly the mailings of pre-printed application forms) over the period. As shown in Figure 2, there has also been a decrease in the number of married potentially eligible non-recipients since 2002; however, it has been more gradual.



In 2004, HRSDC started tracking the number of potentially eligible non-recipients (Group 1) who were immigrants to Canada, since 1980. In 2004, 2005, and 2006, approximately 3% of all eligible non-recipients were immigrants. The data also indicates that in all three years, the take-up rate of potentially eligible non-recipient immigrants (among those who file taxes and are in receipt of OAS) was approximately 97%. This was about 5 or 6 percentage points higher than for Canadian-born potentially eligible non-recipients. This difference was unchanged when gender, age and region were taken into account.

Despite significant decreases in the number of potentially eligible non-recipients over the years, the distribution of potentially eligible non-recipients (Group 1) across regions remained relatively unchanged between 1993 and 2006 with about 40% of eligible non-recipients from Ontario, 30% from the Western Provinces, 22% from Quebec, and 5% from the Atlantic Provinces.

Group 2 – Low Income Tax Filers Not Receiving OAS

The number of low income tax filers not receiving OAS is not known. The number of tax filers who are not receiving OAS has been estimated by HRSDC to be approximately 32,500 seniors in 2006. Using estimates of the number of senior tax filers who would not be eligible for OAS due to residence, and the estimated percentage of OAS clients eligible for GIS (43%), HRSDC estimates the number of GIS eligible non-recipients in Group 2 to be about 6,500 to 10,900 for 2006.

Group 3 – Non-Tax Filers Receiving OAS

The most recent estimate of the number of non-tax filers receiving OAS was 122,800 seniors in 2006. From this estimate, the number of GIS eligible non-recipients in Group 3 was estimated to be 30,200 seniors, again using the assumption that 43% of OAS non-tax filers would be eligible for GIS.

Group 4 – Non-Tax Filers Not Receiving OAS

Relatively little information was available with respect to potentially eligible non-recipients who neither file income tax returns nor are receiving OAS benefits.

Using data from Statistics Canada, the Canada Revenue Agency, as well as the total number of OAS clients from internal sources, HRSDC has estimated that for 2006 the total number of non-tax filers not receiving OAS/GIS was approximately 94,400 seniors. In order to determine the number of non-tax filers not receiving OAS that are potentially *eligible* for GIS, an estimate of the number of seniors not eligible for GIS due to residence requirements or annual income levels was subtracted from this number. As a result, for 2006, the estimate was approximately 18,900 to 31,700 potentially eligible GIS non-recipients for Group 4.

Non-tax filers not receiving OAS/GIS are the part of the population which is the hardest to reach through conventional means. It is assumed by HRSDC/SC that a large proportion of Group 4 consists of seniors in vulnerable communities, such as Aboriginal people, homeless or near homeless, and immigrants.

3.2 Findings Regarding Barriers to GIS Take-up

3.2.1 (Q2) *What are the client-related barriers to GIS take-up among potentially eligible seniors, and how do these barriers differ between subgroups (e.g. tax filers, non-tax filers, including vulnerable communities)?*

Findings: *There are a number of client-related barriers which may prevent potentially eligible seniors from applying or taking up the GIS, many of which overlap with one another. Although many of the barriers identified result in a general lack of awareness and understanding of the benefit, the evaluation also identified several reasons why some seniors may choose not to apply for the GIS.*

Findings Related to Vulnerable Populations: *In many cases, the barriers which affect seniors in general are enhanced for vulnerable populations. Many of the barriers identified result in a general lack of awareness and understanding of the benefit, or make it more difficult for them to proceed through the application process. The evaluation also found that women who are members of vulnerable communities may face additional, or more pronounced, barriers to GIS take-up.*

Findings in this section are based on all five lines of evidence, including the document and literature reviews, international study, key informant interviews and group discussions. These various sources generally presented similar, or compatible, information with respect to barriers to GIS take-up.

The evaluation identified many client-related barriers faced by potentially eligible seniors, which may prevent them from applying or taking up the GIS, and many of these barriers were found to overlap with one another.

One of the main barriers identified for seniors is a general lack of awareness and understanding of the benefit, including the eligibility requirements, and the application process involved in receiving it. This lack of information and awareness can be as a result of a number of other more specific barriers, such as age-related disabilities (mobility limitations, chronic pain, diminished hearing or eyesight, dementia and/or other cognitive impairments), language and literacy barriers, cultural barriers, isolation and/or rural or remote locations, difficulty understanding complex forms and/or eligibility requirements, and a lack of available assistance (the evaluation found that SC channels are not always easily accessible to seniors, either because they cannot access the SC office, are not comfortable using the SC telephone information line, or cannot access the SC website). Since the start of HRSDC/SC GIS take-up measures, the organization has been informing people of their eligibility for GIS by directly contacting potential recipients identified through the use of CRA tax data. However, a major challenge for many low income seniors is that they may not file income tax returns, and therefore will not be notified of their potential eligibility.

On a related note, some seniors may experience confusion between the multiple programs and benefits available, and may not be clear about what is included in the benefit cheques they receive (that is, some seniors may assume they are already receiving all the benefits for which they are eligible). Other seniors may not consider themselves to be in “low income”, even though their income level qualifies them to receive the GIS.

Of those who are aware of, and understand, the program, some seniors may have difficulty producing the required documentation to support an application for benefits. Others may choose not to apply for the GIS for various reasons. For instance, some seniors may not apply for religious or moral reasons, while others may have a mistrust of, or fear of dealing with, the government. The domestic and international literature reviewed also noted that for some individuals, there may be a stigma attached to receiving social assistance, while other studies found that some seniors whose income levels are close to the income threshold for GIS may not feel that the expected amount of the benefit will be enough to warrant their effort in applying. The evaluation also found that some seniors may worry that they will have to pay more taxes, or they believe that receiving the GIS would have negative implications on other benefits they are already receiving. Finally, some seniors may feel that they do not need the GIS, or are managing well without it.

Vulnerable Populations

The evaluation identified many client-related barriers faced by vulnerable populations, which may prevent them from applying or taking up the GIS, and many of these barriers were found to overlap with one another. In many cases, the barriers which may prevent potentially eligible seniors in general from applying or taking up the GIS are enhanced for vulnerable populations.

A number of identified barriers affect two or three vulnerable populations. It was noted that homeless seniors, Aboriginal seniors, and immigrant seniors all face a general lack of information and awareness about the GIS and GIS eligibility criteria, possibly as a result of other barriers. For example, it was noted that some members of all three vulnerable populations do not file taxes, and therefore are hard to reach since they cannot be identified through government systems. All three vulnerable populations may also face literacy barriers. In addition, Aboriginal and immigrant seniors may face cultural and/or language barriers which make it more difficult for them to get information on the GIS.

All three vulnerable populations may also experience some level of isolation. Homeless populations may experience the barrier of social isolation, whereas for Aboriginal seniors, this isolation comes from living in remote locations or on reserve (in fact, it was noted in the group discussions that all barriers are heightened for Aboriginal people living on reserve, as opposed to those living off reserve). Immigrant seniors may face isolation, particularly if they are located in smaller centres, where they are less likely to have access to ethno-cultural service providers or support groups.

Homeless and Aboriginal seniors have a higher rate of mental or other disabilities than other seniors. Cognitive difficulties and other health issues can therefore affect these seniors' ability to find and understand government program information, as well as make it more difficult for them to proceed through an application process.

Even if they are aware of the program, vulnerable populations may have difficulty filling out GIS application forms, and in many cases they require assistance or one-on-one support. However, in some cases, vulnerable populations face barriers in accessing SC offices or other channels, since they are uncomfortable calling the toll-free telephone number, and cannot access the Internet. It was also noted that Aboriginal seniors may be reluctant to ask for assistance, and there are often limited community resources to help them. Another barrier is that homeless seniors, Aboriginal seniors, and immigrant seniors all may experience a certain mistrust or fear of the federal government.

All three vulnerable populations may lack identification, income information or other documentation, which makes it more difficult for them to apply for the GIS. Homeless seniors in particular may not only lack a fixed address but also lack a bank account. Further, for homeless seniors, this lack of necessary documentation is often a result of having no fixed address, a barrier which also means that notices or application forms sent by HRSDC/SC may not reach them.

The evaluation reported that immigrant seniors may face additional specific barriers. For example, some may have even more difficulty understanding eligibility and/or residence criteria related to the GIS, since it may not be clear to them which countries hold International Social Security Agreements with Canada.

Table 6 provides an overview of the barriers to GIS take-up faced by members of vulnerable populations (homeless or near-homeless, immigrant, or Aboriginal seniors).

Table 6
Barriers to GIS Take-up faced by members of Vulnerable Populations

Identified Barrier	Homeless or near-homeless seniors	Immigrant seniors	Aboriginal seniors
General lack of information and awareness of GIS benefits	✓	✓	✓
Do not file income tax returns	✓	✓	✓
Not known in government systems (they may be falling through the cracks)	✓	✓	✓
Literacy barriers	✓	✓	✓
Isolation	✓	✓	✓
Lack of supporting documents required to receive benefits	✓	✓	✓
Mistrust or fear of government	✓	✓	✓
Difficulty filling out GIS application forms	✓	✓	✓
Misunderstanding of eligibility criteria (people do not think they are eligible)	✓	✓	✓
Require assistance or one-on-one support	✓	✓	✓
Lack of access to SC offices or other channels (uncomfortable calling the toll-free telephone number, no access to the Internet, cannot access SC offices)	✓	✓	✓
Language barriers		✓	✓
Cultural barriers		✓	✓
No fixed address (therefore notices or application forms sent by HRSDC/SC may not reach them)	✓		
Lack of a bank account	✓		✓
Addiction	✓		
Elder abuse	✓	✓	
Mental illness and physical disabilities	✓		✓
Fear that an increase in income may result in a loss of shelter / housing	✓		
Reluctance to ask for assistance			✓
Limited community resources to offer assistance			✓
Dependence on family members		✓	
10-year residence requirement (when immigrant seniors do become eligible for GIS, they may not learn about it)		✓	
Stigma attached to social assistance		✓	

Barriers faced by women in vulnerable populations

The evaluation also found that women who are members of vulnerable communities (and particularly those who are divorced or widowed) may face additional, or more pronounced, barriers to GIS take-up. For example, homeless and immigrant women may historically have depended on their spouse or former spouse to take care of financial matters or other paperwork. Therefore, they are frequently unaware of the government benefits for which they may be eligible, and are not used to having to search for the information. In many cases, they are also unlikely to ask for outside help. Similarly, women in, or who have left, abusive relationships may lack confidence and self-esteem, and therefore do not seek assistance with respect to government programs. Finally, immigrant women generally have

more literacy barriers than immigrant men as most of them do not speak English or French; they also tend to have less education than immigrant men.

Other Subgroups

Interviewees commented that non tax-filers face specific barriers, as opposed to seniors who file income tax returns, since they are not known in government systems and therefore cannot be as easily identified.

3.2.2 (Q3) Are there any organizational, process, policy, legislative, resource or other constraints that inhibit HRSDC/SC's ability to address take-up?

Findings: *There are a number of constraints that inhibit HRSDC/SC's ability to address take-up. Constraints internal to the organization includes: process constraints (related to the complexity of the program, SC's approach to service delivery (i.e. bundling programs to ensure that seniors are aware of, and benefit from, all government programs for which they are eligible), and processing delays); legislative constraints (the need to apply for GIS, and privacy concerns); and other constraints (a lack of GIS advertising/marketing, as well as the fact that SC beneficiary addresses are not always up-to-date).*

Findings Related to GIS Outreach: *There are a number of constraints that inhibit HRSDC/SC's ability to address take-up (related to outreach). Constraints internal to the department include resource constraints (insufficient funding and staff for outreach activities, as well as a lack of accurate and consistent information about potentially eligible non-recipients) and organizational constraints (high turnover of SC staff and a need for greater harmonization and coordination between HRSDC and SC). External constraints mainly relate to a lack of resources or information by service providers.*

Internal constraints

Constraints internal to the organization included process, legislative, resource, organizational, and other constraints.

Process constraints

One of the main constraints identified by a number of key informants, as well as through the document and literature reviews relates to the complexity of the GIS program itself, including the GIS eligibility criteria, as well as the application process and related forms. This complexity can make it difficult for clients to understand the program, and burdensome for them to apply for the GIS. Although this constraint has been at least partly addressed by HRSDC/SC since take-up measures began in 2002, the program is still perceived as being too complex.

Another process constraint identified stems from SC's approach to service delivery, which includes packaging programs, services and information to meet the needs of each specific client group or citizen segment. The bundled approach to service delivery helps to ensure that seniors are aware of, and benefit from, all of the government programs, benefits and services that meet their circumstances. However, the information provided to clients on any particular program, including GIS, is less detailed under a bundled approach. As a result, some key informants, expressed the concern that SC staff may not have enough training on GIS-specific issues, and may lack some of the expertise required, especially when answering more in-depth questions or when working with vulnerable populations. Some interviewees noted that more targeted activities, specific to GIS, would be more effective.

Interviewees also noted that there is a strong push for SC to automate many of its services (that is, to put information online, or use telephone recordings). Although studies have shown that computer use among seniors is increasing, many seniors still are not comfortable using automated telephone systems or computers, and would prefer a more personal service, particularly when discussing financial matters. Service Canada documentation acknowledged that the current federal web infrastructure for seniors may not be optimal.

Finally, some key informants (SC outreach and processing centre staff) felt that SC is not processing applications quickly enough and that they should be more proactive, rather than leave processing to the end of the year. However, this may reflect isolated cases, since one representative from SC CPP/OAS Operations confirmed that new applications for GIS are in fact processed throughout the year, and not stockpiled until year end. As well, under OAS legislation, all GIS benefits are renewed annually, and are therefore renewed for July each year.

Legislative constraints

In terms of legislative constraints, the need to apply for GIS in the first place is seen as inhibiting GIS take-up. Some key informants, as well as some of the literature and documentation reviewed, noted that the GIS should be paid automatically to those who qualify, based on their income tax returns. However, many of the interviewees who commented about this also recognized that it is a matter of legislation. The *OAS Act* requires an initial application, because information on other eligibility factors such as years of residence is not currently available on an income tax return. Even if information on the client's years of residence in Canada were available on the tax return, the need for an application would remain for the many low-income seniors who do not file a tax return. Further, automatic registration could raise privacy concerns and limit an individual's choice to apply for benefits.

On a similar note, the documents and literature reviewed also identified the requirement to re-apply as a major barrier for those GIS clients who become temporarily ineligible. This constraint has since been at least partly addressed with Bill C-36, which enables automatic renewal for those who file income tax returns while renewal applications are sent to those beneficiaries that do not file a tax return.

Key informants interviewed also commented that privacy concerns limit the information that can be made available to HRSDC/SC about seniors who are not receiving the benefits for which they are eligible (e.g. they must already be receiving OAS in order for their information to be sent by CRA). Privacy issues also make it difficult for service providers or translators to speak to SC on behalf of their clients.

Resource constraints (mostly related to outreach)

Key informants interviewed identified limited government resources as being a constraint which inhibits GIS take-up. This mainly refers to insufficient funding and staff for outreach activities, particularly to reach vulnerable populations (and the organizations that work with these groups), since direct, in-person contact is, by necessity, a labour intensive activity, and therefore more expensive.

Some interviewees also noted that HRSDC/SC's information systems are out-of-date, and do not provide optimal client information from the various income-security programs (that is, the information systems are not properly integrated). Information systems are currently in transition and the new system is expected to provide a more global view of GIS client information.

Similarly, other key informants commented that SC staff lack accurate and consistent information about potentially eligible non-recipients, and particularly vulnerable populations. Regional outreach staff noted that it would be very helpful to have information specific to their region, since it could help staff to focus their efforts and find the groups of vulnerable seniors.

Organizational constraints (including outreach related constraints)

In terms of organizational constraints, the evaluation identified a need for greater harmonization and coordination, both between HRSDC/SC and the CRA, as well as between HRSDC and SC.

Interviewees identified the lack of communication and information sharing between HRSDC/SC and the CRA as a constraint to addressing take-up issues. They noted that the two organizations should be able to share common program information more freely in order to identify potentially eligible non-recipients and to assist seniors in completing their GIS applications.

With respect to HRSDC and SC, interviewees also reported that there is a need to more clearly define the roles and responsibilities of each organization, as there is currently some duplication and unnecessary delays (particularly with respect to outreach). Service Canada documentation also identified a lack of communication and coordination within the two organizations, as well as a lack of consistency in how services are delivered, as being key challenges with respect to the delivery of services. Finally, it also became clear throughout the key informant interviews that different regions conduct outreach to varying extents, and that the national strategy for outreach may not have been clearly articulated, or understood by all regions.

Finally, key informant interviewees noted that the high turnover of SC staff results in a requirement for continuous training, not only of income security programs, but also of cultural awareness issues for dealing with vulnerable communities.

Other constraints

Finally, when asked about internal constraints which inhibit GIS take-up, some key informant interviewees mentioned that there is a general lack of advertising and marketing surrounding the GIS.

Another constraint identified through the document review is the fact that SC beneficiary addresses are not always up-to-date. SC issues T4A tax slips to OAS beneficiaries for use in reporting income. The document review reported that tens of thousands of these slips are returned by Canada Post, indicating that Service Canada's beneficiary addresses are not up-to-date. However, it was noted through interviews with representatives of the SC processing centres that these centres generally do attempt to follow-up on the returned mail, and that in many cases, they are successful in updating the contact information of OAS recipients.

External Constraints (related to outreach)

External constraints identified (exclusively through the key informant interviews) generally related to a lack of resources or information by service providers (resource constraints). For example, some interviewees noted that service providers and other external partners are not funded to conduct outreach activities surrounding GIS, and so, although many of them want to help, they do not always have the capacity. Similarly, some service providers may be reluctant to put effort into GIS outreach, since they are not receiving additional funding to do so. Interviewees stated that there may be a perception by some service providers that they are being asked to perform the work of government without being compensated for it (it is important to note that although the question was not asked specifically during group discussions with service providers, some participants did make similar comments).

In addition, some interviewees commented that service providers need additional and ongoing tools, training and information about the GIS. These interviewees noted that service providers who assist seniors in completing application forms are not always fully aware of the various benefits and eligibility criteria associated with OAS/GIS. Other times, the information they have is out of date. This constraint is also exacerbated by the high rate of staff turnover in partner organizations, since the information that is transmitted by HRSDC and SC is frequently lost when staff leaves the organization.

Overall, key informant interviewees stated that HRSDC/SC needs to put more effort into developing a greater number of partnerships, for example, with service providers, non-governmental organizations, provincial ministries or organizations, municipalities, and other federal government departments. On a related note, many group discussion

participants expressed an interest in being more involved in GIS outreach, and specifically asked that the evaluation team forward their contact information to HRSDC/SC.

3.3 Findings Regarding the Appropriateness of the Design of Take-up Activities

3.3.1 (Q4) Are GIS take-up and outreach activities designed to reach potentially eligible non-recipient client groups and overcome client-related barriers?

Findings: *The various activities undertaken by HRSDC/SC to increase GIS take-up generally target different subgroups of potentially eligible non-recipients. When taken together, the breadth of these activities ensures that they are designed to reach all potentially eligible non-recipient client groups and overcome the barriers faced by these clients.*

Findings Related to Vulnerable Populations: *GIS outreach activities undertaken by HRSDC/SC, in collaboration with various outreach partners, are very appropriate for reaching vulnerable populations and helping to overcome the barriers faced by these clients.*

To increase the number of seniors receiving GIS program benefits, HRSDC/SC has undertaken a number of activities, as identified in section 1.1.2 (Table 2). These various take-up activities generally target different subgroups of potentially eligible non-recipients.

Activities Targeting all Potential GIS Clients

National Ad Campaign

In March 2002, a national ad campaign was launched in order to generate more awareness of GIS benefits and targeted those seniors who had not yet applied for it. The campaign included print ads in community papers, radio and TV messages on the GIS, targeting seniors in more difficult-to-reach areas, such as rural, ethno-cultural minority groups and/or Aboriginal communities. Separate GIS awareness ads targeted seniors' support groups, professional advisors and caregivers. A magazine advertisement campaign also occurred from June 21 to the end of September 2002. The special 1-800-O-Canada toll free number was used by those interested in knowing more about the GIS benefits.

There was a relatively high degree of awareness of this measure among key informants interviewed; however, very few group discussion participants were aware of it (this may be due, in part, to recollection issues, given that the advertising campaign took place over five years ago). Both interviewees and group discussion participants generally felt that the measure was appropriate for reaching seniors in general, since it helped to increase awareness of the GIS, used simple language, and helped to overcome literacy and language

barriers (since it aired in multiple languages). The literature reviewed as part of the evaluation also suggested that magazine, newspaper, television and radio advertisements were effective means of reaching seniors.

The document review included a report from a focus group conducted in 2002 to assess the design of the television ads. Focus group participants (who were potentially eligible non-recipients) perceived the ads to be clear and easy to understand, and indicated that there was sufficient information in the ad to allow people to take action, should they wish to do so.

Although some interviewees and group discussion participants expressed concerns that the measure may not be appropriate for reaching vulnerable communities, since these groups cannot always be reached by mass communications, it is in line with best practices for reaching vulnerable communities, as identified through the document review. The documentation noted that broadcast media, especially third language and Aboriginal language radio programmes, continue to be the most accessible and most popular source of information among most immigrant and Aboriginal communities. As well, seniors and especially isolated seniors, tend to be the most avid listeners of radio programmes.

Simplification of GIS Application Forms

In 2002-2003, HRSDC/SC also undertook a review of the various GIS application forms and instruction sheets with a view to make them easier to understand for potential clients. In 2003, HRSDC/SC replaced the existing six GIS application forms with two simplified GIS application forms and instruction sheets.

There was a general consensus among key informant interviewees and group discussion participants that making the application forms as simple as possible (e.g. using plain language and common terminology that is appropriate for seniors) is an appropriate measure to help increase take-up of the GIS, since it may help to overcome some minor literacy or cognitive barriers.

This measure is also in line with best practices for reaching vulnerable communities, as identified through the document review, which noted the importance of simplifying the language used in communications and application processes. However, there was also a feeling among some group discussion participants that the forms may still not be simple enough (and may never be simple enough) to address the barriers faced by some members of vulnerable populations.

Enhancement of Service Canada channels (web, phone, and in-person)

With the creation of SC, the Government of Canada sought to improve the delivery of government services, through a flexible network of service channels, tailored to the service needs and preferences of the individual. As well, by packaging programs, services and information to meet the needs of each specific client group or citizen segment, SC sought

to make sure that seniors are aware of and benefit from the Government of Canada's programs, benefits and services that meet their circumstances.

There was a moderate degree of awareness of this measure among key informant interviewees and group discussion participants. Those key informants who were aware generally felt that the measure is appropriate for reaching the target population, since it allows access to the information according to seniors' channel preference. It also increases awareness and knowledge of all benefits specific to a certain individual since, through service bundling, SC may identify needs the senior did not know he or she had.

However, it was noted by some interviewees and group discussion participants that this measure is primarily designed to reach those seniors who face few access or take-up barriers. In particular, distributing the information through SC channels may not be appropriate for vulnerable populations, since the Internet and telephones are not always accessible to them and they are unlikely to visit a SC office. Group discussion participants did indicate however that the enhancement of SC channels is useful for providing information to service providers who assist clients in applying for the GIS.

Activities Targeting Group 1 (Low Income Tax Filers Receiving OAS)

Selective mailings of pre-printed application forms

Group 1 is the subgroup of potentially eligible non-recipients about whom there is the most available information, and which can be most easily identified by HRSDC/SC and CRA through OAS administrative and tax data. This subgroup is also the target group for one of the key measures undertaken to increase GIS take-up; that is, selective mailings of pre-printed application forms to potentially eligible non-recipients, identified using CRA tax information.

In February 2002, HRSDC/SC undertook an initiative in collaboration with the CRA to reach low-income seniors who were identified through income tax information as being potentially eligible for GIS benefits.

In 2002, HRSDC/SC first mailed special simplified application forms, which were pre-filled using income tax data, to 105,292 potential clients. Since that time, HRSDC/SC has sent annual mailings, targeting specific sub-groups of potentially eligible seniors:

- Mailings were sent to potentially eligible single/widowed/divorced/ separated OAS pensioners in February 2002, March 2003, February 2005, February 2006 and February 2007.
- Mailings were sent to potentially eligible married/common-law couples (both OAS pensioners) in February 2002, May 2003, February 2005, February 2006 and February 2007.

- Mailings were sent to OAS pensioners with a spouse or common-law partner who was between 60 and 65 years of age, in January 2004, December 2005, and February 2007.

There was a relatively high degree of awareness of this measure among key informant interviewees and group discussion participants. The majority of key informant interviewees believed that the measure is appropriate for reaching the target population (Group 1) since it helps to address some of the main identified barriers to take-up; that is, it helps to increase awareness of the GIS, and simplifies the application process for seniors. However, it was noted that some seniors may not read the letters or application forms that are sent to them. The measure also does not appear to be very appropriate for reaching vulnerable populations, or other seniors with limited language or literacy skills.

Establishment of a “Lifetime List” and other initiatives designed to further enable automatic renewal of GIS benefits

Another measure, which targeted Group 1, was the establishment of a “Lifetime List” for GIS benefits as well as other initiatives designed to further enable automatic renewal of GIS benefits for tax filers.

Since 2002, GIS benefits have been renewed automatically for 86% of beneficiaries who file tax returns and continue to meet the income criteria. The remaining 14% are not renewed automatically because they do not file an income tax return, and as a result, renewal applications are then sent to those beneficiaries.

In fiscal year 2003/2004, steps to change the automation of system programs by both HRSDC and CRA were expanded to enable electronic exchange and use of income tax data between the two departments. These measures were intended, as part of a phased in approach, to assist new clients to access the GIS benefits, and to further enable automatic renewal of the benefits.

In 2004, replacement of tape media with an electronic File Transfer Protocol (FTP) to transmit and exchange income data between the HRSDC and CRA was established. In 2005, the two departments also established a Lifetime List for GIS benefits further enabling automatic renewal of the GIS benefits for tax filers. In 2006, legislative amendments were made to the *Old Age Security Act* allowing the Minister to waive the requirement for a renewal application, once an initial GIS, Allowance (ALW) or Allowance for Survivors (ALWS) application has been made and clients file an income tax return. With the coming into force of Bill C-36 on May 3, 2007, the Lifetime List was further expanded and new functionality established for use by HRSDC staff. Any senior who makes an initial application for the supplement, and files a tax return, will receive supplemental benefits for every year in which their income is below the threshold. Clients who file tax returns will never have to reapply. HRSDC also maintains a list of GIS clients who are known to either not file tax returns or file jointly with their spouse, thus not providing the income information needed to renew their benefits. These clients are contacted in March to remind them of the need to provide income information, and a follow-up letter is sent in June if income information has still not been received. In 2006,

125,000 clients were mailed a reminder letter in March, and 97,000 follow-up letters were sent in June.

There was a relatively high degree of awareness of this measure among key informant interviewees and group discussion participants. Key informant interviewees and group discussion participants generally felt that the measure is appropriate for reaching the target audience (Group 1), since it simplifies the process and reduced the administrative burden for seniors who file their tax returns on time. Participants stated that previously, renewal of benefits was a major issue, since seniors were not always aware that they had to re-apply for the GIS every year.

Seniors in Group 1 may also be reached by other take-up measures, which are designed to reach a wider target audience.

Activities Targeting Group 2 (Low Income Tax Filers Not Receiving OAS)

Information letters sent by CRA to individuals not receiving OAS/GIS

In 2002, the CRA sent information letters on HRSDC/SC's behalf to approximately 65,000 individuals aged 65 years and older, who were receiving neither the Old Age Security (OAS) pension nor the GIS but who filed an income tax return. The letter provided information about the benefits and individuals were encouraged to call the 1-800-O-Canada toll-free number if they thought they might be eligible.

There was relatively little awareness of this measure among key informant interviewees and group discussion participants, although those who were aware generally felt that the measure is appropriate for reaching the target population (Group 2), since it helps to increase knowledge and awareness of the GIS. However, it was noted that the language and content of the letters needs to be further simplified in order to be effective in reaching vulnerable populations.

Activities Targeting Group 3 (Non-tax filers receiving OAS)

Inclusion of GIS information with OAS T4 slips

Even prior to 2002, a T4 information insert has been distributed in the annual February mailing of T4 income slips to CPP and OAS program beneficiaries. These inserts have become one of HRSDC/SC's main vehicles for providing approximately 5.4 million clients with information updates on CPP, OAS, the Allowance, the Allowance for Survivors, and the GIS.

There was some awareness of this measure among key informant interviewees and group discussion participants. The measure appears to be appropriate for reaching the target population (seniors who are already receiving OAS, but who may not be receiving the GIS),

as it provides information to those who may not be aware of the benefit. In 2008, HRSDC conducted a focus group to evaluate the effectiveness and design of the T4 inserts. Reaction to the inserts was fairly positive, as they were perceived to be generally easy to understand, clearly laid out, and found to contain useful information. However, some focus group participants did have some difficulty differentiating government programs such as the Allowance, the Allowance for Survivors, and the GIS – especially those participants in the lower socio-economic groups.

Interviewees and group discussion participants agreed that the measure is not very appropriate for reaching vulnerable populations of seniors, since there is a lot of complex information included in the insert relating to a number of different benefit programs, and it assumes that individuals are literate in either English or French. The literature review also raised the point that written information alone is not a good outreach method for seniors living on low incomes who may be living with multiple challenges.

Activities Targeting Group 4 (Non-Tax Filers Not Receiving OAS; Vulnerable Populations)

Ongoing discussions with other government departments, municipal governments and community service providers, to identify opportunities for partnership to increase take-up

As noted in the sections above, many of the measures undertaken by HRSDC/SC since 2002 to increase take-up of GIS are not very appropriate for reaching members of vulnerable populations, who frequently do not file income tax returns, and may face a number of additional barriers to GIS take-up, as described in section 3.2.1.

Therefore, to ensure that the most vulnerable seniors and those living in isolated or remote communities receive the benefits for which they are eligible, HRSDC/SC has focused its outreach efforts on the hardest of the hard-to-reach seniors who often experience barriers to receiving information and assistance. These seniors include the homeless and near homeless, people with disabilities, Aboriginal peoples and immigrants. In some instances, outreach goes beyond these priority populations to include people living in rural or isolated areas, those experiencing low literacy or those who do not speak either official language.

HRSDC/SC conducts outreach activities through more than 320 regional offices to those individuals who cannot be identified through Government records. HRSDC/SC staff in each region provides these seniors with information, and encourages and helps them to apply for income security benefits, including the GIS. Activities, led by Regional Outreach Officers, have included (but were not limited to) information booths at fairs, conferences, and malls, media spots, targeted regional mailings, presentations and training of service providers, and product development (service provider guides, fact sheets, tip sheets, etc.).

In response to a 2001 evaluation of its outreach program, the Department changed its approach from providing individuals with information to striving to reach more vulnerable groups and working in partnership with community organizations involved with seniors.

These decisions were based on an understanding that third parties have more direct access and credibility with the hard-to-reach populations.

Collaboration with relevant departments, such as Indian and Northern Affairs Canada (INAC), Citizenship and Immigration Canada (CIC), and the CRA have also been initiated by HRSDC/SC to identify ways to communicate information regarding retirement income benefits to priority populations.

There was a relatively high degree of awareness of this measure among key informant interviewees and group discussion participants. There was also a strong feeling among key informant interviewees and group discussion participants that outreach activities (and particularly partnerships) are very appropriate for reaching the target population of seniors. Some noted that it is the best way (and in some cases the only way) of reaching vulnerable populations since, through outreach, HRSDC/SC is able to provide direct, in-person assistance (e.g. for completing application forms), which is often required by vulnerable populations. Working with service providers and other partners is all the more beneficial since these groups already have direct access to vulnerable populations, and in many cases have already developed relationships with them. On the whole, this type of outreach helps to overcome many of the barriers faced by members of vulnerable populations, including isolation or access issues, language and literacy barriers, fear or mistrust of government, and technology barriers. Some interviewees also noted that working with service providers and other partners helps to multiply the efforts of HRSDC/SC. There appears to be a need to expand on the current work being done to ensure more service providers are receiving training and more efforts are being made.

This measure is also in line with best practices for reaching vulnerable communities, as identified through the document review. Some of these best practices include:

- Developing flexible outreach strategies. In order to be effective, any outreach strategy must be designed to address the reality of the communities it is intended to reach;
- Working in conjunction with social workers and community groups who are knowledgeable of the community;
- Developing the capacity of community-based partners to deliver programming and providing adequate resources to support them in this role; and
- Providing for in-person contact to assist seniors.

3.3.2 (Q5) Are there opportunities to further increase take-up?

Findings: *The evaluation identified a number of opportunities to further increase take-up, many of which build upon the take-up activities that have been undertaken to date. Although HRSDC/SC is partnering with service providers, as well as with other federal departments and provincial and municipal governments, more effort could be put into achieving a wider coverage and increased collaboration. Generally, suggestions include*

further simplifying GIS application forms and other information tools, ongoing advertising on the GIS, and direct follow-up with potential clients.

Findings Relative to GIS Outreach: *Regions varied in terms of the level of outreach conducted and the approaches used to conduct outreach. For instance, there were significant variations in the number of partnerships developed, and the type of partner organizations targeted. Therefore, some key informant interviewees suggested that HRSDC/SC needs to more clearly articulate its national outreach plan for GIS to ensure consistency across regions.*

There was general consensus in the literature reviewed that more efforts could be put into reaching eligible non-recipients of the GIS, thereby achieving a wider coverage. The majority of key informant interviewees were also of the opinion that there are still some subgroups of eligible seniors that are not being sufficiently targeted and/or reached by current GIS take-up measures or activities (primarily members of vulnerable communities).

The evaluation identified a number of opportunities which could help to further increase the take-up of GIS. Some of those that were repeated most often are described below.

Increased Interdepartmental and Intergovernmental Collaboration

Key informant interviewees and group discussion participants felt that there should be increased collaboration between HRSDC/SC and other departments, such as the CRA, INAC and CIC. Not only could these departments provide information on the GIS to the clients they service, but they could also share information with HRSDC/SC on individuals who may soon become eligible for the benefit. For example, one interviewee stated that INAC follows Aboriginal people until they are 64 years of age. However, when they turn 65 years of age, there is currently no transfer of information to HRSDC/SC.

Some interviewees also highlighted the need for HRSDC/SC to further develop partnership opportunities for information exchange with provincial and municipal organizations and agencies, in order to identify potentially eligible non-recipient seniors. This is in line with the documentation reviewed, which reported that eligibility for a number of provincial and territorial benefit programs is directly tied to the client being in receipt of GIS benefits, and that provincial officials routinely refer potentially eligible recipients to HRSDC/SC. Therefore, more direct collaboration with provincial and territorial governments across Canada could improve take-up.

Further Simplify Application Forms and Other Information Tools

All lines of evidence point to a need for communications materials, including GIS application forms, information letters, and even telephone recordings, to be better adapted to seniors. Although HRSDC/SC has already taken steps to simplify the GIS application forms, they should be further simplified in order to make it as easy as possible for seniors to complete the required paperwork.

A similar approach was used by the Pension Credit in the United Kingdom (as identified through the International Study), where a simplified application form and process was developed, as well as a dedicated application line to help pensioners through the application process.

Some interviewees and group discussion participants also commented that OAS and GIS application information should be included on the same form.

Ongoing Advertising on the GIS

Key informant interviewees and group discussion participants highlighted a need for more ongoing media advertising and/or public service announcements, not only to raise awareness generally, but also to help clients distinguish the GIS from OAS and other benefit programs.

Group discussion participants added that the messages should be clear and simple, and should be translated into multiple minority and Aboriginal languages. They should also be distributed using ethno-cultural media, as well as First Nations reserve and band radio networks. The need for multilingual announcements was also identified through the literature and document reviews, as well as in the international study.

It was also noted through the literature review and the group discussions that communications campaigns should not just target seniors, but also those who work with them.

Direct Follow-up with Potential Clients

Some key informant interviewees suggested that HRSDC/SC staff should follow-up directly with people who do not respond to the mailings, either by telephone or in-person. The literature reviewed also recommended direct follow-up with clients, and pointed to certain examples of similar programs that have successfully used this approach. It was reported that the Quebec Pension Plan (QPP) administration mails information about the QPP to all eligible Quebecers, and then follows up with telephone calls and visits, if necessary. A similar approach was used by the Pension Credit in the United Kingdom (as identified through the international study).

Another example of direct follow-up took place in Nova Scotia in 2003-04 (as identified through the document review), where most clients were contacted by telephone. According to the documentation reviewed, the clients seemed to appreciate this direct contact, as many had a poor understanding of the eligibility requirements to receive the GIS.

Conduct More Outreach

All lines of evidence point to the notion that working through service providers and other partners is an effective way of reaching members of vulnerable populations. That said, although HRSDC/SC does partnering to address take-up, there is still more that could be

done. Key informant interviewees and group discussion participants suggested that HRSDC/SC should devote more resources to the development of partnerships with local organizations in the community, in order to achieve a wider coverage and better disseminate information on the GIS. In fact, many of the group discussion participants expressed an interest in working more closely with HRSDC/SC on this issue.

It was noted by some interviewees and group discussion participants that service providers have limited capacity to contribute to GIS take-up, and that the two organizations should help to increase this capacity by providing continuous training about the GIS, and even funding, to these service providers. In line with this, the international review conducted as part of the evaluation describes a 2006 initiative aimed at increasing take-up of the Pension Credit in the United Kingdom. This initiative included the launch of a 13 million pound fund for organizations, which built on local links already in place, and recognized the important role that voluntary, charitable and community organizations can have in delivering information, especially to hard to reach groups.

It was also suggested by group discussion participants that SC staff should regularly visit homeless shelters, settlement agencies, and/or First Nations communities, where they can offer their services on-site, further educate the service providers on the available benefits, and provide them with ongoing support. This idea was also supported in the literature review. Some group discussion participants added to this by stating that HRSDC/SC staff should receive sensitivity and/or language training so that they are better equipped to work with vulnerable communities (this was also identified through the document review as being a best practice when working with vulnerable populations).

Finally, it became clear throughout the evaluation that different regions varied widely in terms of the level of outreach conducted and the approaches used to conduct outreach. For instance, there were significant variations in the number of partnerships developed, and the type of partner organizations targeted. Some regions had not developed any partnerships with service providers, but have rather continued to perform “outreach” in a mostly reactive way from the SC in-person offices. Input from some key informant interviewees suggested that the HRSDC/SC national outreach plan for GIS should be more clearly articulated.

3.4 Findings Regarding the Results of Take-up Activities

3.4.1 (Q6) Are HRSDC and Service Canada’s existing activities effective in reaching each targeted population?

Findings: *The HRSDC/SC Take-up activities have a good potential to reach recipients and in general interviewees thought activities should be effective in reaching people. The Lifetime List/ automatic renewal appears to be effective in reaching the target population (previous GIS recipients who file income tax returns), who may have otherwise not renewed their GIS application. Assessing the extent of reach of some take-up measures,*

i.e., national ad campaign to increase awareness of GIS benefits, simplification of GIS application forms and enhancement of Service Canada channels (web, phone, in-person) was problematic. Very little information was available except for the opinions of key informants and group discussion participants, which were, in most cases, unsubstantiated.

The other three take-up activities, i.e., information inserts sent with OAS T4 slips, the information letters sent by CRA, and the mailings of pre-printed application forms, involve the distribution of information products. Some data are available to assess the extent of reach for these products. The reach of the pre-printed application forms must be at least 63%, since that proportion of recipients signed and returned it. Similarly the reach of the information letters (sent only in 2002 to non-recipients of OAS and GIS) must have been at least 30% as individuals phoned in to determine eligibility. Both focus group and survey data related to the reach of the OAS T4 inserts are available for 2007. The data indicate mixed results.

Findings on Reaching Vulnerable Populations: *The available data with respect to the reach of the HRSDC/SC outreach activities is limited. While outreach partnerships appear to have been relatively effective in reaching vulnerable seniors, HRSDC/SC could still put more emphasis on developing partnerships with local organizations in the community, in order to achieve a wider coverage.*

The available information on reach will be presented for each of the GIS take-up measures discussed in previous sections.

1. Inclusion of GIS information with OAS T4 slips

Perhaps the most reliable data on reach pertains to the information inserts, which are included with OAS T4 tax slips and mailed to clients. A 2007 survey conducted by Phoenix SPI on behalf of HRSDC, which surveyed OAS/GIS and CPP clients, sought to explore issues related to these inserts. This survey found that generally, surveyed CPP/OAS/GIS recipients were likely to have remembered the information insert; however only 46% of those who recalled the insert reported that they read it. Respondents who did not read the insert they received were most likely to say it was because they did not have time or were too busy.

Of those key informant interviewees who mentioned this measure, most were of the opinion that it is effective in reaching the target population (identified as being those seniors who are already receiving OAS), although this opinion was based on personal experience or assumptions, and was not substantiated with actual data. One interviewee commented that it is generally only effective for seniors who are literate and face few other barriers. Group discussion participants were generally in agreement with this. Although some participants reported that clients occasionally bring the information inserts to them and ask for assistance or explanations, most participants did not view the inserts as being particularly effective for reaching seniors who are part of vulnerable populations, either because the information is presented in a way that is too complex, or because these seniors frequently cannot read the information (due to illiteracy, language issues, cognitive difficulties, or poor eyesight).

2. National ad campaign to increase awareness of GIS benefits

Very little information was available to assess the reach of this measure, except for the opinions of key informants. Key informant interviewees generally felt that this measure was effective in reaching the target population (identified as being seniors in general). Although some interviewees noted that it will not reach all seniors, others observed that in some cases, family members may see the ads and inform the seniors.

3. Information letters sent by CRA to individuals not receiving OAS/GIS

The document review found that in 2002, these information letters were sent to approximately 65,000 individuals aged 65 years and older, who filed income tax returns and were not receiving OAS/GIS benefits. In response to this measure, approximately 30% of the individuals phoned in to enquire about their eligibility for GIS. This suggests that at a minimum at least 30% of the target clients were reached by this measure. It is not possible to ascertain whether or not the remainder of the group actually acknowledged, read, or understood the information that was distributed. Although this provided for a one-time coverage of the target group, the document review gave no indication that this activity was repeated in subsequent years.

Of those key informant interviewees who mentioned this measure, most were of the opinion that it was effective in reaching the target population, although this opinion was based on personal experience or assumptions. One interviewee commented that this measure is generally only effective for seniors who are literate and face few other barriers.

4. Selective mailings of pre-printed application forms to potentially eligible non-recipients, identified using CRA tax information

Mailings of pre-filled application forms have been widely distributed by HRSDC/SC to potentially eligible non-recipients who file income tax returns and are receiving OAS (Group 1).

The following table (Table 7) provides information on the mailings that were conducted between 2002 and 2007, including the date, the targeted client sub-group and the number of clients to whom the mailings were sent.

Table 7
GIS mailings (2002 through 2007)

Date Mailed	Client Sub-group	# Mailed to
February 2002	Single/Widowed/Divorced/Separated Pensioners	101,746
	Married/Common-law Couples, both Pensioners	3,549
March 2003	Single/Widowed/Divorced/Separated Pensioners	48,103
May 2003	Married/Common-law Couples, both Pensioners	50,420
January 2004	Pensioner with Spouse or Common-Law Partner under age 65	35,119*
February 2005	Single/Widowed/Divorced/Separated Pensioners	61,613
	Married/Common-law Couples, both Pensioners	41,544
December 2005	Pensioner with Spouse or Common-Law Partner under age 65	32,023*
February 2006	Single/Widowed/Divorced/Separated Pensioners	11,268
	Married/Common-law Couples, both Pensioners	9,202
February 2007	Single/Widowed/Divorced/Separated Pensioners	67,033
	Married/Common-law Couples, both Pensioners	54,978
	Pensioner with Spouse or Common-Law Partner under age 65	6,567*
Total		523,165
* This figure only includes the spouse who is over 65 and therefore eligible for GIS		

Key informant interviewees generally felt that the measure is effective in reaching the target population (seniors who file income tax returns and who are in receipt of OAS), since the mailings specifically target those seniors who are potentially eligible for the GIS. Some respondents also referenced data on the number of letters that had been sent, and the number of seniors who had responded to them (approximately 63%) and subsequently began receiving the GIS (See Table 8). However some interviewees noted that the reach of this measure may be limited, either because the language/format used is not clear and simple enough to be properly understood by seniors, because seniors may assume they are ineligible, or because seniors may dispose of the mailing without even reading it.

5. Simplification of GIS application forms

Very little information was available to assess the reach of this measure, except for the opinions of key informants. Key informant interviewees generally felt that this measure is effective in reaching the target population (identified as being all potential GIS clients). They noted that seniors in particular can become frustrated with complex government forms, might not understand them or might not read them at all; therefore, the simpler the better.

6. Establishment of a “Lifetime List” and other initiatives designed to further enable automatic renewal of GIS benefits for tax filers

This measure appears to be effective in reaching the target population (previous GIS recipients who file income tax returns), who may have otherwise not renewed their GIS application.

In fact, by September 2006, of the 1.6 million renewal clients processed, 95.8% of those had their eligibility determined using income tax data records, whereas 4.2% were determined using a paper application. The number of clients whose renewal eligibility was based on a paper application decreased by 52% between 2004 and 2006, due to the increased use of the income tax data records.

Key informant interviewees were also generally of the opinion that the measure is effective in reaching the target population, since it further simplifies the process for seniors who file their income tax returns on time.

7. Continuing discussions with other government departments, municipal governments and community service providers, to identify opportunities for partnerships to increase take-up (outreach measures aimed at vulnerable populations)

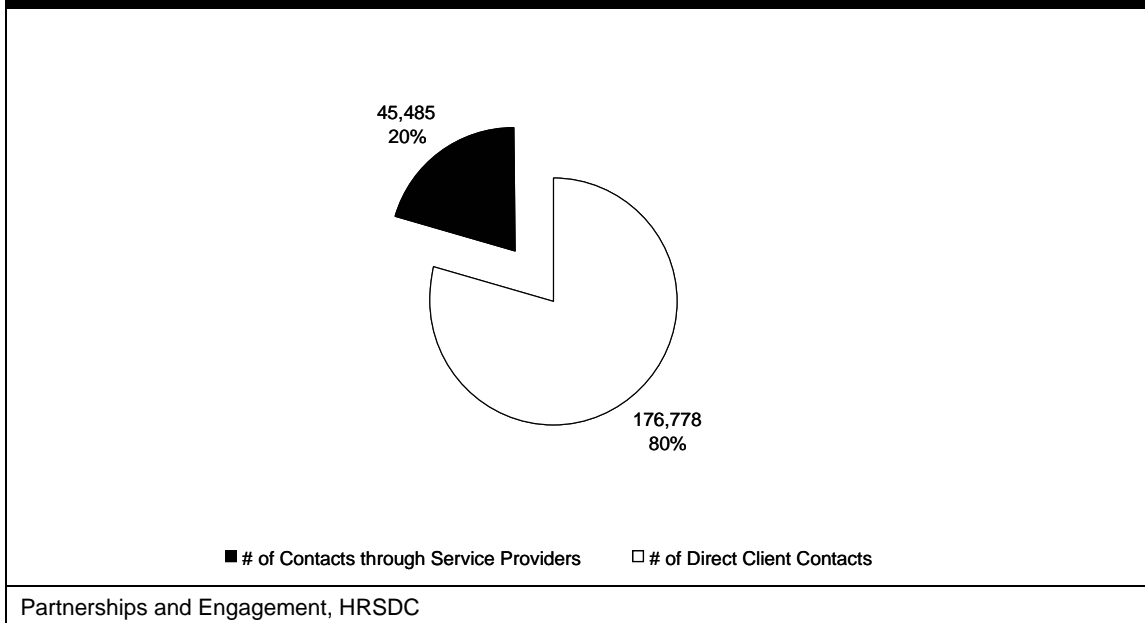
The available data with respect to the reach of HRSDC/SC outreach activities is limited. More information on the reach of these activities was intended to be discovered through surveys of recent GIS recipients and non-recipients; however, these surveys could not be carried out at this time.

Key informant interviewees were generally of the opinion that this measure is effective in reaching the target population (generally identified as being all seniors, but with an emphasis on priority/vulnerable populations), and that for many members of priority/vulnerable populations, outreach is one of the best, or only, ways to reach them. Many group discussion participants also viewed outreach measures – and particularly partnerships with community organizations such as themselves – as being highly successful in terms of reaching vulnerable communities, since many service providers have already formed relationships and are in contact with the members of vulnerable populations, who are typically hard to reach. Some participants had been contacted by HRSDC/SC in the past about possible partnership opportunities, while many others expressed an interest in working more closely with HRSDC/SC on this issue.

HRSDC documentation also confirms that third parties often have more direct access to (and at times greater credibility) with hard-to-reach populations. By offering training and information sessions on OAS/GIS and CPP, capacity is created to assess and inform potential clients about retirement income benefits and subsequently to increase the take-up of benefits.

HRSDC reported that in 2005-2006, it reached 176,778 potentially eligible seniors through direct client contacts and 45,485 through service providers. This includes only the activities of Partnerships and Engagement HQ and regional SC outreach staff (See Figure 3). In total, 1,113,939 products were distributed over this period. However, as noted in section 3.3.2, although HRSDC/SC does partnering to address take-up, stakeholders generally feel that the two organizations could still put more effort into developing partnerships with local organizations in the community, in order to achieve a wider coverage and better disseminate information on the GIS.

Figure 3
Outreach Audience for 2005-06



8. Enhancement of Service Canada channels (web, phone, in-person)

Very little information was available to assess the reach of this measure, except for the opinions of key informants. Of those key informant interviewees who mentioned this measure, most were of the opinion that it is effective in reaching the target population (generally identified as being all seniors or potential clients of SC) since it allows access to the information according to seniors' channel preference. It also increases awareness and knowledge of all benefits specific to a certain individual since, through service bundling, Service Canada may identify needs the senior did not know he or she had. However, some interviewees felt that it is only somewhat effective, given the greater focus on web communications and the fact that it is primarily designed to reach those seniors who face few access or take-up barriers.

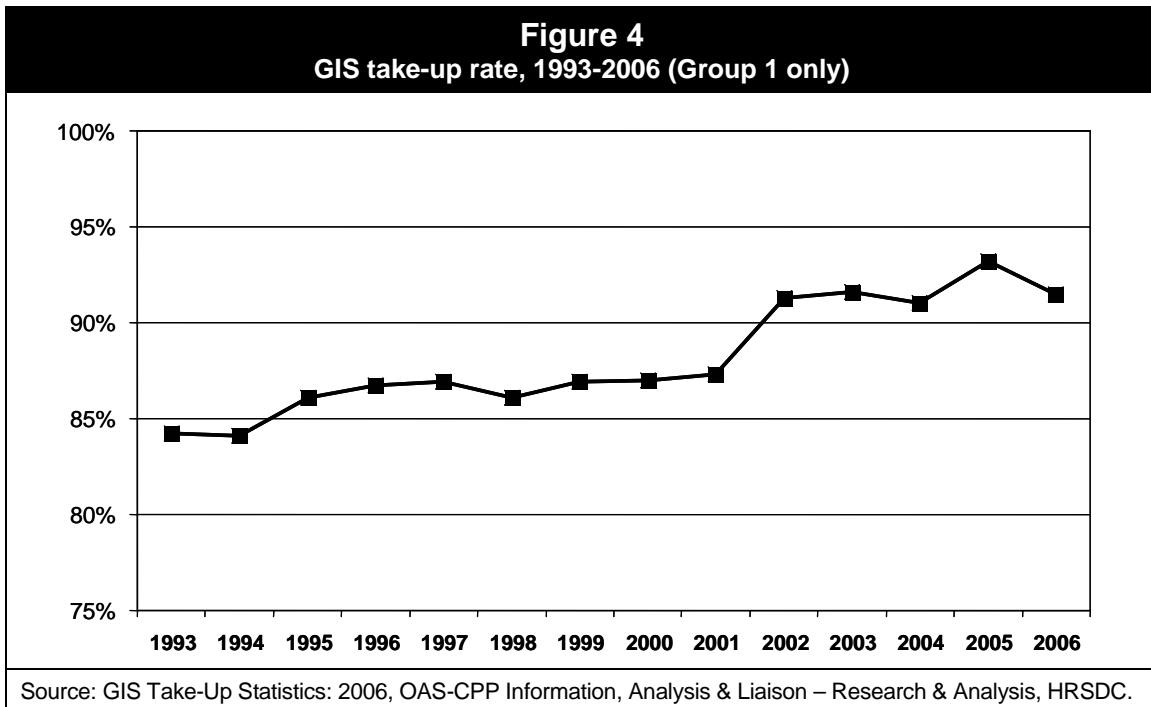
It is also important to note that an even higher number of interviewees, who did not necessarily identify the enhancement of SC channels as a measure used to increase take-up, raised concerns during their interview about the approach used by HRSDC/SC. For instance, some interviewees stated that HRSDC/SC's move toward high tech communications mechanisms does not work well for seniors, while others mentioned that bundled service delivery is not ideal to educate on GIS.

While those group discussion participants who commented on this measure stated that SC channels are not effective in reaching vulnerable populations, they did indicate that information provided via telephone or internet is effective in reaching the service providers who assist these vulnerable populations.

3.4.2 (Q7) How have the activities undertaken by HRSDC and Service Canada impacted GIS take-up?

Findings Including Findings Related to GIS Outreach: *Since the inception of HRSDC/SC's take-up activities in 2002, the GIS take-up rate among Group 1 has increased by approximately 5.5 percentage points. This, in combination with administrative data collected through the document review, suggests that activities that target Group 1, notably the mailings of pre-printed application forms, are having a positive impact on GIS take-up for Group 1. Nonetheless, it is important to note that other external factors (such as, more discussion of seniors' issues in the context of an aging population, and increased awareness of government programs among new seniors) may also have contributed to the higher take-up rate. Little information is available to assess the impact of other individual take-up activities including outreach activities; however, key informants were generally of the opinion that the measures have had a positive impact on GIS take-up by the populations targeted by each of the measures including vulnerable populations.*

Although it is methodologically not possible to directly attribute the change in take-up rates to the measures put in place by HRSDC/SC to increase GIS take-up as compared to any other factors, the fact remains that GIS take-up has increased during the time period that these activities were conducted. Despite this difficulty with direct attribution, HRSDC's CPP/OAS Information, Analysis and Liaison group has found that the GIS take-up rate among Group 1 has increased by approximately 5.5 percentage points since the inception of HRSDC/SC's take-up activities in 2002. As seen in Figure 4, the take-up rate among Group 1 rose from an average of 86% before the initiative (1993-2001) to an average of 91.5% between 2002 and 2006. The highest take-up rate for Group 1 occurred in 2005, when it rose to 93.2%.



HRSDC's CPP/OAS Information, Analysis and Liaison group explains that the decrease in the take-up rate between 2005 and 2006 may be due, in part, to the GIS flat-rate increase¹⁵, announced in 2005, but which took effect in 2006. Not only might the increased publicity and media coverage in 2005 have resulted in a higher than normal take-up rate in 2005, but also, the increase resulted in a higher number of eligible seniors, and therefore in a higher number of eligible non-recipients, in 2006 (which negatively impacts the take-up rate). As well, in 2006 (and including mailings sent in late 2005), only 52,493 mailings were sent to potentially eligible seniors, as compared to 103,157 in early 2005¹⁶.

The most significant increase, between 2001 and 2002, coincides with the time when HRSDC/SC first mailed pre-printed application forms to potentially eligible clients, an activity which specifically targets Group 1. Taken together, a positive relationship between the activities of HRSDC/SC to increase take-up and the actual increase in application rates and take-up rates for Group 1 can be made, which suggests that HRSDC/SC activities are having a positive impact on the take-up rates for Group 1, over time. Unfortunately, similar take-up data was not available for other client groups.

In order to help determine the extent to which changes in GIS take-up rates can be attributed to the activities undertaken by HRSDC/SC and the CRA, key informant interviewees were asked to provide their views on other factors which might have impacted on take-up rates. Half of all respondents could not identify any other factors which might have impacted GIS take-up rates. Some of the remaining respondents noted that an aging population means that there is more attention placed on seniors' issues and that increased media attention and political debates surrounding the GIS may have positively impacted take-up. Others commented more generally that newer generations of seniors are simply more informed, and therefore more aware of the GIS and other government programs. Finally, some respondents suggested that more seniors may be filing income tax returns, given the increase in the number of tax credits available.

Impact of Individual Take-up Measures

Some of the documentation reviewed, as well as some key informant interviewees, provided information on the impact of individual take-up measures. Although many key informant interviewees did not comment on the impact of individual take-up measures (or did not feel they were informed enough to comment), those who did comment were quite positive, and most were of the opinion that the measures have had an impact on GIS take-up by the populations targeted by each of the measures. These comments were generally based on personal opinions or assumptions. However, some interviewees also based their opinions on take-up data that they had seen, or on personal experience (for example, seniors had come to them with letters they had received).

¹⁵ In 2005, the Government of Canada announced that the GIS would be increased by \$58 for couples and \$36 for singles, to be phased in over the next two years. This flat-rate increase had the intended effect of not only giving more money to the people already receiving the benefit, but also adding more people to the number of eligible seniors.

¹⁶ Note that mailings are targeted, and not necessarily sent to all potentially eligible seniors in a given year.

Some additional data was available for certain take-up measures. For instance, in 2002, the CRA sent information letters on HRSDC/SC's behalf to approximately 65,000 individuals aged 65 years and older, who were receiving neither the OAS pension nor the GIS (Group 2). The letter provided information about the benefits and individuals were encouraged to call the special 1-800-O-Canada toll-free number if they thought they might be eligible. In response to this measure, 1-800-O-Canada staff received 20,000 calls. It was determined that 14,000 (70%) of callers were receiving proper entitlement; 3,000 (15%) were ineligible due to residence; and, a further 3,000 (15%) were mailed an OAS Application kit. As a result of this initiative, there were 2,250 new OAS recipients added to the program in 2002.

The information letters sent by CRA also coincided with the national ad campaign launched by HRSDC/SC that same year, where the use of the special 1-800-O-Canada toll free number was again used for those interested in knowing more about the GIS benefits to contact. As a result of the ad campaign, 1-800-O-Canada staff received 17,000 calls. It was determined that 12,750 (75%) were receiving proper entitlement; 2,500 (15%) had excess income to qualify for the GIS benefits; and, 1,700 (10%) were mailed a GIS Application form. As a result of this initiative, an additional 1,275 GIS/ALW/ALWS recipients were added to the program in 2002.

Perhaps the most reliable data exists with respect to the impact of the selective mailings of pre-printed application forms to potentially eligible non-recipients, identified using CRA tax information. HRSDC/SC tracks the number of clients who were paid GIS as a result of returning the pre-printed application forms that were mailed to them. The following table (Table 8) provides information on the mailings that were conducted between 2002 and 2007. The table includes the number of clients who were paid GIS as a result, and the percentage of successful applications submitted of those that were mailed. Overall, 327,831 clients were brought "into pay" between 2002 and 2007 due to this measure. On average, about 63% of clients to whom pre-printed applications were sent completed and returned them and are now receiving GIS benefits.

Table 8
Impact of GIS mailings (2002 through 2007)

Date Mailed	Client Sub-group	# Mailed to	# Paid GIS	%
February 2002	Single/Widowed/Divorced/Separated Pensioners	101,746	72,649	71.4
	Married/Common-law Couples, both Pensioners	3,549	2,186	61.6
March 2003	Single/Widowed/Divorced/Separated Pensioners	48,103	28,270	58.8
May 2003	Married/Common-law Couples, both Pensioners	50,420	31,909	63.3
January 2004	Pensioner with Spouse or Common-Law Partner under age 65	35,119*	17,694	50.4
February 2005	Single/Widowed/Divorced/Separated Pensioners	61,613	37,382	60.7
	Married/Common-law Couples, both Pensioners	41,544	30,477	73.4
December 2005	Pensioner with Spouse or Common-Law Partner under age 65	32,023*	11,936	37.3
February 2006	Single/Widowed/Divorced/Separated Pensioners	11,268	8,576	76.1
	Married/Common-law Couples, both Pensioners	9,202	7,286	79.2
February 2007	Single/Widowed/Divorced/Separated Pensioners	67,033	40,034	59.7
	Married/Common-law Couples, both Pensioners	54,978	37,965	69.1
	Pensioner with Spouse or Common-Law Partner under age 65	6,567*	1,467	22.3
Total		523,165	327,831	62.7

* This figure only includes the spouse who is over 65 and therefore eligible for GIS.

As noted at the beginning of this section, take-up rates for Group 1 also appear to fluctuate in accordance with changes in activity levels related to the mailings.

Another measure, which has had a demonstrated impact on GIS take-up for Group 1 is the establishment of a “Lifetime List” and other initiatives designed to further enable automatic renewal of GIS benefits for tax filers. HRSDC states that each year, about 1.4 million GIS recipients whose tax returns confirm eligibility are renewed automatically. This represents over 90% of seniors who receive the GIS. Key informant interviewees also commented that as a result of this measure, many clients, who may not have otherwise renewed their benefits, are being renewed automatically.

Outreach measures

Key informant interviewees and group discussion participants who commented on the impact of outreach activities were quite positive, and most were of the opinion that they have had an impact on GIS take-up by vulnerable populations. These comments were generally based on personal opinions or assumptions, as opposed to hard evidence; however, some interviewees also based their opinions on personal experience (for example, in the case of outreach staff or partners).

There were no data available on the overall number of vulnerable seniors who have applied to the GIS, with the help of service providers. However, the available documentation provided some information on the impact of regional outreach measures.

For instance, in 2003-2004, HRSDC outreach staff in Nova Scotia took steps to identify and contact potentially eligible GIS non-recipients and to bring them 'into pay' for benefits to which they were eligible. The project attempted to reach a total of 616 potentially-eligible GIS non-recipients in Nova Scotia by telephone; only 28 clients could not be reached.¹⁷ The project was successful in correcting the amount of benefits to 254 Nova Scotians, which represents a 41.2% success rate.

The documentation also describes the "Working Together" workshop initiative, conducted in the Alberta/Nunavut/Northwest Territories region between March 2007 and March 2008. This initiative resulted in \$183,011 in additional benefits that were processed as of March 31, 2008 (information on the number of clients who received these benefits was not available).¹⁸

Finally, a GIS working group was created within HRSDC to develop possible additional measures to reduce the number of individuals for whom the GIS was suspended due to missing income information. As a result, the number of pensioners for whom the department was awaiting income information decreased from 98,000 to 27,000 between July 17 and November 6, 2006.

3.4.3 (Q8) Is the current GIS take-up rate within acceptable limits, given the composition of potentially eligible non-recipients, and the marginal cost and potential impacts of additional measures?

Findings (including findings for Group 4): *The current GIS take-up rate is relatively high, when compared to take-up rates for other similar programs, internationally. Given the take-up measures implemented to date, HRSDC/SC should be able to reach almost all seniors in Group 1, with the exception of those who choose not to apply, and taking into account the dynamics of people entering and exiting the system. In that sense, the current take-up rate for Group 1 (91.5%) is likely coming quite close to the optimal take-up rate for this group. Although the take-up rate for other groups (including Group 4) is not known, stakeholders are generally of the opinion that HRSDC/SC should be putting more effort into reaching vulnerable populations (Group 4) and other seniors who do not file income tax returns, in order to achieve a similar take-up rate as for Group 1.*

As survey data was not available to assess the effectiveness of the various measures in increasing take-up rates, the marginal cost-effectiveness of additional activities could not be carried out at this time.

HRSDC take-up statistics indicate that in 2006, the GIS take-up rate for Group 1 clients fell to 91.5% from a peak take-up rate of 93.2% in 2005. The 2005 take-up rate represented the highest take-up rate since 1993. Although similarly accurate data is not available for the overall take-up rate (that is, when taking into consideration all groups of potentially eligible

¹⁷ This figure does not include the 16 clients that were found to be deceased.

¹⁸ This figure does not include any applications which had been submitted but not yet processed.

non-recipients), HRSDC's OAS-CPP Information, Analysis & Liaison group estimates that the overall GIS take-up rate for 2006 was about 87.9% to 88.8% (efforts to make these estimates more accurate and reliable are ongoing).

The document review and international study identified certain international comparisons to the GIS take-up rate in Canada (although it is important to note that these comparisons are hampered by a number of limitations that make international comparisons difficult¹⁹). Generally, the Canadian GIS is discussed in a very favourable light, in comparison to other similar benefit programs internationally. According to most reports, benefit take-up rates of over 80% are deemed to be unusual. For example, studies on the Supplemental Security Income (SSI), which provides income for seniors with little or no income in the United States, indicates that the percentage of eligible persons who actually receive benefits is in the range of 45% to 60%.²⁰

While there seems to be consensus that the onus is on government to ensure that vulnerable seniors receive the benefits to which they are eligible, there is little agreement on what would be considered an "acceptable" take-up rate. Key informant interviewees and group discussion participants had mixed views on an overall "acceptable" take-up rate. Although about half of interviewees and group discussion participants felt that HRSDC/SC should continue to strive for a 100% take-up rate, others identified a number of reasons why the two organizations cannot expect to be able to deliver the benefit to 100% of eligible seniors at any given time. For example, some seniors choose not to apply. Others are so isolated that they can likely never be reached, even through partnerships with service providers. Finally, there will also always be the dynamics of people entering and exiting the system (some seniors turning 65 years of age, others passing away, income fluctuations, people leaving the country, the time lag between applying for the GIS and receiving the benefit, etc.).

That said, given the take-up measures that have been implemented to date, a number of key informant interviewees believed that HRSDC/SC should be able to reach almost all seniors in Group 1 (those who file income tax returns and are in receipt of OAS), with the exception of those who choose not to apply, and taking into account the dynamics of people entering and exiting the system. Some interviewees also indicated that HRSDC/SC may need to accept a lower take-up rate for seniors in Group 4 (those who do not file income tax returns and are not in receipt of OAS), including vulnerable populations even if there is no data available to assess the current take-up rate among these populations. However, close to half of all key informant interviewees were of the opinion that an acceptable take-up rate should not differ between the various subgroups of the seniors' population, and some commented that since vulnerable groups are often most in need of the benefit, HRSDC/SC should be putting more effort into reaching these groups, in order to achieve the same take-up rate as for other seniors.

¹⁹ Estimates of take-up rates are often based on a variety of different methodologies and cover a wide array of different types of benefits, thus making comparisons across countries and studies difficult. As well, similar benefits may be administered differently, with varied eligibility criteria, thus adding to the complexity of making international comparisons.

²⁰ It should be noted that SSI is a means tested program, which tests for assets and income, which tend to have a lower take-up overall than benefits which are only income tested.

4. Overall Conclusions

This section provides the conclusions for the evaluation of GIS take-up.

Since 2002, HRSDC/SC has invested a great deal of money and effort into measures aimed at increasing take-up of GIS among potentially eligible non-recipients. These various activities generally target different subgroups of potentially eligible non-recipients. When taken together, the breadth of these activities ensures that they are designed to reach all potentially eligible non-recipient client groups and overcome the barriers faced by these clients. However, for most of the measures, the impact is difficult to accurately assess.

Take-up Measures Targeting All Groups of Potentially Eligible Non-Recipients

Some of the take-up measures discussed do not target a specific group of potentially eligible non-recipients, but rather target all potential clients or seniors in general. These include the simplification of GIS application forms, the national ad campaign, and the enhancement of SC channels (web, phone and in-person).

The evaluation found that these measures are generally appropriate, and help to reduce the barriers faced by seniors in applying for the GIS. For example, the simplification of GIS application forms may help to overcome some minor literacy or cognitive barriers, although even the new application forms and other communications materials may still not be simple enough to address the barriers faced by some seniors, particularly members of vulnerable populations.

Conclusion 1: *While steps have been taken to simplify the GIS application forms and process, as well as information materials, HRSDC/SC should continue to look for ways by which these can be further simplified in order to better adapt them to the needs of seniors.*

The national ad campaign was deemed to be appropriate and effective for reaching seniors in general, since it helped to increase awareness of the GIS, used simple language, and helped to overcome literacy and language barriers (since it aired in multiple languages). The measure was only carried out at one point in time (in 2002), which limits the impact it can have.

Conclusion 2: *Some of the “one-time” measures taken by the Department to increase GIS take-up were deemed to be appropriate and effective for reaching potentially eligible non-recipients. Consideration should be given to regularly repeating some of these.*

With respect to the enhancement of SC channels, results were more mixed. Although SC provides service channels tailored to the service needs and preferences of the individual, these are primarily designed to reach those seniors who face few access or take-up barriers. In particular, distributing the information through SC channels may not be appropriate for vulnerable populations, since the Internet and telephones are not always accessible to them and they are unlikely to visit a SC office. As well, since the SC channels

provide more generalized information to clients, some interviewees expressed the concern that SC staff are not as properly trained on GIS-specific issues, and may lack some of the expertise required, especially when answering more in-depth questions or when working with vulnerable populations.

Interviewees also noted that there is a strong push for SC to automate many of its services (that is, to put information online, or use telephone recordings). Although studies have shown that computer use among seniors is increasing, many seniors still are not comfortable using automated telephone systems or computers, and would prefer a more personal service, particularly when discussing financial matters. SC documentation also acknowledged that the current federal web infrastructure for seniors may not be optimal.

Conclusion 3: *Ensure that GIS assistance to seniors does not rely solely on the standard service delivery channels, but is also complemented by more direct and personal outreach services, which are better adapted to the needs of seniors, especially vulnerable groups.*

Take-up Measures Targeting Group 1 Potentially Eligible Non-Recipients

Much of the work undertaken to date by HRSDC/SC has focused on partnering with the CRA to identify potentially eligible non-recipients through tax information. Measures, such as targeted mailings of pre-printed application forms to potentially eligible non-recipients and the automatic renewal of GIS benefits for clients whose tax returns confirm eligibility, help to simplify the application process, which in turn helps to address some of the barriers faced by seniors in applying for the GIS. These barriers include, among others, a general lack of awareness and understanding of the benefit and difficulty understanding complex application forms and eligibility requirements. The simpler and less burdensome application process may also be an incentive for some seniors, who may have otherwise felt that the expected amount of the benefit would not be enough to warrant their effort in applying.

Significant gains appear to have been made with respect to increasing take-up among tax filers who are receiving OAS, as the take-up rate for Group 1 has increased from an average of 86% before the take-up initiatives (1993-2001) to 91.5% in 2006. The fact that this increase coincides with the start of GIS take-up measures targeting Group 1 and that take-up rates for Group 1 generally seem to fluctuate in accordance with changes in activity levels related to the mailings, are indications that these measures have been effective in increasing take-up among Group 1 non-recipients. This current take-up rate is likely coming quite close to the optimal take-up rate for this group, when taking into consideration those seniors who choose not to apply and the dynamics of people entering and exiting the system.

Take-up Measures Targeting Groups 2 and 3 of Potentially Eligible Non-Recipients

When it comes to the other three groups of potentially eligible non recipients (low income tax filers not receiving OAS, non-tax filers receiving OAS, and non-tax filers not receiving OAS), substantially less information is available to estimate changes in the size of these groups, and therefore the impact of any take-up activities. Nonetheless, stakeholders

generally feel that the take-up activities which specifically target groups 2 (information letters sent by CRA) and group 3 (inclusion of GIS information with OAS T4 slips) are appropriate and having a positive impact on take-up among these two groups.

Conclusion 4: *Look at ways to more accurately estimate the number of potentially eligible non-recipients in Groups 2, 3 and 4, in order to be better able to assess the extent to which potentially eligible seniors are not receiving the GIS and to more effectively target take-up activities to these groups.*

Take-up Measures Targeting Group 4 Potentially Eligible Non-Recipients/ Appropriateness of the Design of HRSDC/SC Outreach Activities

In many cases the barriers which affect seniors in general are enhanced for vulnerable populations. As a result, they may not be reached by many of the take-up activities, such as information letters and ad campaigns, and may require additional assistance in order to complete their GIS applications. Also, these individuals do not file income tax returns and are not known in government systems, making interventions more difficult.

Outreach activities, conducted through more than 320 regional offices, are designed to reach those individuals who cannot be identified through government records. Since 2002, HRSDC/SC has changed its approach from providing individuals with information to striving to reach more vulnerable groups and working in partnership with community organizations involved with seniors. The evaluation found that this approach is very appropriate for reaching the target population of seniors, since third parties have more direct access and credibility with hard-to-reach populations, and can offer direct, in-person assistance. In fact, some interviewees and group discussion participants noted that it is the best way, and in some cases the only way, of reaching vulnerable populations. On the whole, this type of outreach helps to overcome many of the barriers faced by members of vulnerable populations, including isolation or access issues, language and literacy barriers, fear or mistrust of government, and technology barriers. In addition, some interviewees noted that working with service providers and other partners helps to multiply the efforts of HRSDC/SC. This measure is also in line with best practices for reaching vulnerable communities, as identified through the document review.

Opportunities to Further Increase Take-up Relative to Vulnerable Populations

That said, although HRSDC/SC does partnering to address take-up²¹, stakeholders generally feel that the two organizations could still put more effort into engaging third parties, such as, service providers, non-governmental organizations, provincial ministries or organizations, municipalities, and other federal government departments, in order to achieve a wider coverage and better disseminate information on the GIS. In fact, many of the group discussion participants expressed an interest in working more closely with HRSDC/SC on this issue.

²¹ The mandate of HRSDC's Partnership and Engagement is to engage third parties (through partnerships) to increase the awareness and take-up of OAS/PPP benefits, while focusing on target populations.

In addition, some interviewees and group discussion participants commented that service providers have limited capacity to contribute to GIS take-up, and that the two organizations should help to increase this capacity by providing ongoing tools, training and information about the GIS. It was also suggested that SC staff, properly trained to work with vulnerable populations, should regularly visit homeless shelters, settlement agencies, and/or First Nations communities, where they can offer their services on-site, further educate the service providers on the available benefits, and provide them with ongoing support. This idea was also supported in the literature review.

Key informant interviewees and group discussion participants felt that there should be increased collaboration between HRSDC/SC and other departments, such as the CRA, INAC and CIC. Not only could these departments provide information on the GIS to the clients they service, but they could also share information with HRSDC/SC on individuals who may soon become eligible for the benefit. Some interviewees also highlighted the need for HRSDC/SC to further develop partnership opportunities for information exchange with provincial and municipal organizations and agencies, in order to identify potentially eligible non-recipients seniors.

Finally, it became clear throughout the evaluation that different regions varied widely in terms of the level of outreach conducted and the approaches used to conduct outreach, and that the national strategy for outreach may not have been clearly articulated or understood by all regions.

This may be due, in part, to the fact that outreach is a shared responsibility between HRSDC and SC. The OAS/CPP Outreach initiatives are funded by HRSDC (Partnerships and Engagement Division), co-led by HRSDC and SC, under the strategic direction provided by the Partnerships and Engagement Division, HRSDC. The fact that some stakeholders called for more harmonization and coordination between HRSDC and SC, suggests that the relationship between each department and the corresponding roles and responsibilities need to be more clearly articulated.

Conclusion 5: *The national outreach plan needs to be more clearly articulated to ensure consistency across all regions, and to provide clarification on the roles and responsibilities of HRSDC and SC. As part of this plan, HRSDC/SC should look to develop a greater number of partnership arrangements in order to achieve a wider coverage and provide ongoing tools, training and information to partners. Consideration should also be given to deploying SC staff to regularly visit homeless shelters, settlement agencies, and/or First Nations communities where they can offer their services on-site and provide service providers with additional ongoing support.*