



# Service Canada's Client Experience Research 2022-23

## Qualitative Findings Report

Prepared for Employment and Social Development Canada (ESDC)

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**Ce rapport est aussi disponible en français**

This public opinion research report presents the results of qualitative research conducted to explore client experience with participants who reported service delivery problems or who were not satisfied with their overall experience. Fieldwork was conducted between September 21 and November 6, 2023.

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## **PDF**

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

Mike Colledge

President

Ipsos Public Affairs

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# Executive Summary

## Background, Objectives and Methodology

The 2022-23 Client Experience (CX) Survey is the sixth iteration (CX6) of a project that was initiated in 2017. The CX Survey project is a well-established tracking study that provides “perceptions metrics” tailored to Service Canada’s CX ecosystem and includes a qualitative phase of CX research. The research objectives for the qualitative research component were to explore service channel preferences, barriers, and opportunities for improvements to service delivery. These research objectives also include exploring the emotion service dimension of the client journey.

A mix of 37 in-depth interviews and seven (7) online focus groups were conducted between September 21 and November 6, 2023. Participants were Service Canada clients who received an initial decision on their application between January and March 2023, and who responded to the CX Survey, quantitative component of the CX research, from June 6 to July 26, 2023, meeting one of the following screening criteria: rated their overall satisfaction as low; experienced difficulties applying because of barriers to accessing service.

The findings presented in this report are qualitative in nature. The value of qualitative research is that it allows for the in-depth exploration of factors that shape public knowledge, attitudes and behaviours on certain issues. When interpreting the findings, it should be borne in mind that at no point is the intention to produce results that are statistically representative of all Service Canada clients.

## Key Findings

### Client Experience Journey

When asked for the one word that best summarizes their experience of applying to Service Canada programs, most participants tended to use negative words such as “difficult” and “frustrating”. “Frustration” was frequently brought up again in reference to the emotions participants experienced during the CX journey. Many went on to describe the application process as difficult and requiring considerable effort.

Positive words such as “straightforward” and “easy” were used by some participants. “Relief” and “happy” were the main positive emotions that several participants experienced, and mostly at the end of their CX journey following a positive outcome from their application.

### EI CX Journey Highlights

- There was general awareness of the EI program from making contributions to the program over the years.
- Most participants found the application form questions “easy to answer” or “really straightforward” and overall, the application did not involve a great deal of effort.
- The main source of frustration among EI participants emerged *after* the submission of their applications. Several EI participants reported that their applications took several weeks or longer to process which left them feeling “scared” and “vulnerable”.

### SIN CX Journey Highlights

- Participants were typically informed by those around them of the importance of obtaining a SIN number to gain employment. Some tended to rely solely on friends and family when becoming aware of the SIN program.
- All SIN participants applied by visiting a Service Canada Centre in person and the main pain point encountered was long queues.

- As participants who were newcomers had been informed of the requirement of a SIN in gaining employment, they felt relief when they were able to successfully obtain their SIN.
- A small number of participants were unable to successfully obtain their SIN number on their first visit to a Service Canada Centre which resulted in feelings of “stress” and “disappointment”.

### **CPP and OAS/GIS CX Journey Highlights**

- High levels of awareness of these programs are due to: contributing to CPP throughout their working lives in Canada; being informed by their older friends or family members about OAS/GIS; and helping their elderly parents with accessing OAS/GIS in the past.
- Participants reported mixed emotions and experiences throughout their journey of applying for CPP and OAS/GIS. Those who were less financially reliant on CPP or had others in their lives to help them (e.g., financial planner) tended to view the entire process as an administrative task and appeared to experience fewer difficulties.
- For others, the transition to retirement was a “scary” process. Several participants found the application process cumbersome, confusing, fraught, and requiring considerable effort.
- While there were feelings of happiness once benefits were received, a small number of participants were left wondering if they were receiving the GIS amount they were entitled to.

### **CPP-D CX Journey Highlights**

- Participants generally harbored negative feelings such as nervousness and anxiety at the start of their CPP-D CX journeys. Some were “forced” to apply by their workplace insurance company, and several had re-applied to the program after being denied benefits in a previous application.
- Compared to the experiences of participants who applied to other programs, CPP-D participants were the most negative about the application process and indicated that the application took a lot of effort. They experienced difficulties with answering questions on the application form and had to rely on others for support.
- The other major pain point CPP-D participants experienced was gathering all the necessary medical documentation. This was an exceptionally time-consuming, costly task for participants.
- In contrast to the predominantly negative experiences reported above, a couple of participants mentioned feeling supported, lucky, and “treated like gold” by an in-person Service Canada representative.

## **Expectations**

Many with little or no prior experience in dealing with Service Canada tended to hold positive or neutral expectations going into the journey. Others who had had previous interactions with Service Canada or had friends with experiences of applying to programs delivered by Service Canada were more pragmatic in their expectations.

In assessing whether expectations were met, participants tended to focus on two aspects: timeliness of receiving a decision and the outcome of applications. Participants whose applications took what they perceived to be an unreasonable amount of time to process and who were relying on the benefits to cover their living costs felt that their expectations were unmet. Participants who received a negative outcome, EI and CPP-D participants specifically, felt “rejected” and “abandoned” at a time of need.

## Service Standards

There was broad consensus that it is important for Service Canada to have service standards both from an aspirational and accountability perspective. Participants confirmed that timeliness and high-quality services were important service standards to have.

Other service standards suggested included: consistency; accessibility; empathy, respect and dignity; and efficiency.

## Service Channels

### In-person

- In-person was the preferred channel for all SIN and some OAS/GIS participants. SIN participants believed that their chances of success were greater by visiting an office in person, while some OAS/GIS participants said it was more convenient to get help by speaking with a Service Canada representative in person.
- The main pain points encountered were long queues and perceptions of reduced levels of service when COVID-19 measures were still in place.
- In terms of positive interactions, representatives at Service Canada Centres were described by participants as “nice”, “professional”, “patient” and providing excellent “customer care”.

### Specialized Call Centre

- Following up on the status of an application was the most common reason participants contacted a Specialized Call Centre.
- Wait times was the most common pain point experienced by participants while very few had used the call-back service. Once connected to a Service Canada representative, several participants were dissatisfied with the service they received. The information provided lacked details on the progress of their application and the service did not include tailored advice on what to do next.
- There were some positive interactions where representatives were able to reassure participants by providing more information about the process or by committing to resolve issues that were delaying applications.

### Online

- Participants who had visited Canada.ca looking for more information reported mixed experiences. Some felt that the program’s website was easy to find and provided clear information. Others experienced issues with generic information, too much text, and lack of clarity on how to apply.
- Most EI participants did not experience issues with the online application portal.

## My Service Canada Account

CPP-D and OAS/GIS participants tended to not make use of My Service Canada Account (MSCA) to complete and submit their applications. They were older, “not computer savvy” and found it easier to use mail and in-person channels.

Participants reported few difficulties with registering or signing into MSCA. Most appeared to have had their accounts for several years prior to their most recent application. Many were disappointed by the claim or application status fields because the information provided there was vague such as “status pending” or “in progress” messages appearing, which in turn led them to call a Specialized Call Centre to seek more detailed information.

Participants who used MSCA generally trusted that Service Canada is doing its best to protect their personal information. They adopted an attitude of resignation that security breaches happen and affect both private and public organizations, but this did not stop them from using online services.

## **Client Groups**

Participants with disabilities were predominately from the CPP-D program. The research highlighted numerous ways in which the CPP-D application process was challenging. The length of the application form and the scope of questions were perceived to be onerous, especially for those on medications, with restricted hand movement, and for those with mental health disabilities that affect focus. Participants with a mental health disability believed that the CPP-D application form and the program as a whole defined disability too narrowly.

Moreover, the research underscored the importance of continuing to offer non-digital service channels for e-vulnerable clients. Mail applications and the ability to speak to a Service Canada representative in-person or via telephone were important for many older participants who tended to be e-vulnerable.

Participants for whom English or French is not their first language or newcomers with low awareness of programs, the ability to speak to a Service Canada representative by telephone or in-person was highly valued.

## **Service Improvement Recommendations**

Participants made numerous service improvement recommendations that are grouped into the following themes:

- addressing timelines;
- enhancing the online experience;
- equity, diversity, and inclusion;
- staff training and empowerment;
- transparency in the process; and,
- proactive service delivery approach.



# 1. Introduction and Methodology

## 1.1 Background and Objectives

Service Canada is the organization responsible for providing Canadians with access to federal government programs and services including the Canada Pension Plan (CPP), Canada Pension Plan Disability Benefit (CPP-D), Employment Insurance (EI), Old Age Security (OAS), Guaranteed Income Supplement (GIS) and Social Insurance Number (SIN).

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

The 2022-23 CX Survey is the sixth iteration (CX6) of a project that was initiated in 2017. The CX Survey project is a well-established tracking study that provides "perceptions metrics" that is tailored to Service Canada's CX ecosystem and includes a qualitative phase of CX research.

Results from the 2022-23 CX Survey project are used to:

- Improve service delivery and access to programs;
- Respond to clients' evolving service needs;
- Measure performance and impacts of service changes over time (e.g., pre-pandemic vs. pandemic vs. post-pandemic);
- Contribute to evaluating the overall success of the client experience management function and service delivery; and,
- Inform service management decisions as reported to Treasury Board under the Management Accountability Framework.

The research objectives for the qualitative research component were to explore service channel preferences, barriers, and opportunities for improvements to service delivery and channel use. These research objectives also include exploring the emotion service dimension of the client journey.

## 1.2 Methodology

A mix of 37 in-depth interviews and seven (7) online focus groups were conducted between September 21 and November 6, 2023.

Participants were Service Canada clients who received an initial decision on their application between January and March 2023, who responded to the CX Survey from June 6 to July 26, 2023 and opted into follow-up research at the end of the survey. The qualitative research specifically targeted participants who met one of the following eligibility criteria: rated their overall satisfaction as low (1-3 on the 5-point scale in survey question #38); experienced difficulties applying because of barriers to accessing service (survey question #45). Due to challenges with recruiting francophone participants, the eligibility criteria were relaxed to include a small number who expressed higher levels of satisfaction.

A total of 85 participants took part in the qualitative research, of which 34 participants indicated they had a disability during the recruitment screening process.

**Table 1 Focus Groups and In-depth Interviews Breakdown**

<b>Method</b>	<b>Program</b>	<b>Language</b>	<b>Number of participants</b>
<b>Focus Groups</b>	3 x EI groups	English	20
	1 x EI group	French	5
	2 x SIN groups	English	12
	1 x CPP-D group	English	11
<b>IDIs</b>	3 x EI interviews	English	3
	4 x SIN interviews	English	4
	1 x SIN interview	French	1
	13 x CPP-D interviews	English	13
	6 x CPP interviews	English	6
	8 x OAS or OAS/GIS interviews	English	8
	2 x OAS or OAS/GIS interviews	French	2

The qualitative research instruments have been appended and the detailed methodology report is available under a separate cover.

### **1.3 Nature of Qualitative Results**

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

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

## 2. Client Experience Journeys

This section of the report begins with an overview of participants’ top-of-mind associations with the client experience (CX) journey leading to an initial decision, the key emotions they experienced along the way, and their perceptions of the level of effort required to complete the journey. Then findings are presented on the aware, apply, and follow-up stages<sup>1</sup> of each program journey.

### 2.1 Overview

#### Top-of-Mind Associations with the CX Journey

When asked for the one word that best summarizes their overall experience of applying to a Service Canada program, most participants tended to use words such as “difficult” and “frustrating”. This finding is not unexpected considering that recruited qualitative participants were those who had lower satisfaction and/or experienced a barrier to accessing service, as indicated in the survey. Many EI and CPP-D participants described confusing processes, unclear website terminology, inability to obtain clear answers or direction, and “absurd” wait times in receiving a decision as reasons for their negative emotions.

Meanwhile, most SIN participants and some CPP and OAS/GIS participants tended to highlight words such as “straightforward” and “easy”. When pressed for the factors that underpinned their positive experiences, they spoke of expeditious or timely service delivery, straightforward processes and in the case of in-person service delivery of friendly, helpful, and empathetic Service Canada representatives.

**Figure 1: Top-of-Mind Words for the Overall Experience for all Programs<sup>2</sup>**



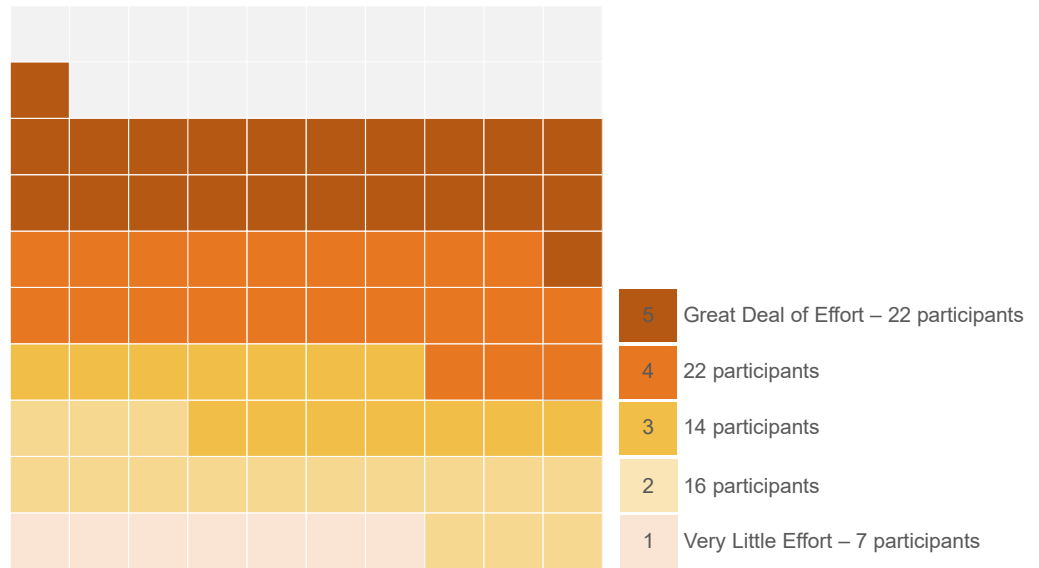
<sup>1</sup> Please note that Service Channel and My Service Canada Account findings have been highlighted in this section and the detailed findings for these aspects are presented in sections 5 and 6.

<sup>2</sup> See Appendix C for a breakdown of the top-of-mind words for the overall experience by program.



**Figure 3: Qualitative Ratings for Level of Effort**

Counts of responses have been provided for illustrative purposes only and should not be interpreted as representative of the client population.



*\*The numbers above do not add up to the total number of qualitative participants due to missing data*

During the interviews and focus group discussions, participants were asked to recount their experiences during the aware, apply and follow-up stages of the CX journey. The results from these accounts have been presented below for each program beginning with EI CX Journey, followed by the SIN CX Journey and concluding with the CPP, OAS/GIS and CPP-D CX journeys.

## 2.2 The EI CX Journey

### Aware

There was general awareness of the EI program from making contributions to the program over the years. Several participants were already familiar with the program and the application process because of past personal experiences of accessing EI.

Several participants had difficulties reconciling the eligibility criteria as described on the program’s website with their unique situations (e.g., whether participant would be eligible for EI after being laid off but in the process of starting their own business). A small number of participants applied to the program assuming they were eligible, only to find out that this was not the case. For example:

- One participant did not meet the threshold of minimal hours and did not recall coming across this information when reading the website.
- One participant recalled reading on the program website that they could apply as a caregiver, but their application was rejected on this basis. For some participants the lack of clarity around eligibility criteria remained even after speaking to Service Canada representatives on the phone or in person at an office. Some participants felt that representatives restated, or sometimes simply read, the information provided on the program website which made participants feel like their time was “wasted”, especially after having waited for so long to speak with a representative.

*“There was not enough information for specific cases. So, they just kind of have general information for people on there. But if you happen to be a special case, you have to dig a lot for information that doesn't even exist. You need to call*

*Service Canada, spend hours on hold a lot of the time. And then when you actually get through to talk to someone, I find that they are reading right from the website I was just on. I was actually a CEO for ten years and I paid into EI and CPP and everything over the years. And Christmas of this past year I was laid off due to lack of funds for the company. And I applied for EI while at the same time starting my own clinic. And it's a huge grey area.” – EI participant*

*“Well, I found out later that you can't just quit your job to care for an ailing spouse's mother. You can't, you have to find a new job. You can't just quit for that reason. When I went on there it said, yeah, you can collect EI if you're caring for an elderly senior or family member. So, I thought, okay, that's good. I'll do what I can to keep my job, work remotely. So, anyway, I couldn't get that information. It just said, you can apply if, so I did. And I couldn't get EI in the end.” – EI participant.*

*“I think there's a lot of like a lot of different information and you're not getting consistency. You don't know where you're at.” – EI participant*

## **Apply**

Most EI participants found the application questions “easy to answer” or “really straightforward.” Overall, completing and submitting the application did not involve a great deal of effort.

*“I just thought it was really straightforward. The questions were easy to answer. It didn't take much time. And then again, I got paid within a week. So, I thought it was pretty easy.” – EI participant*

*“The questions that are asked are still quite simple. It isn't rocket science.” – EI participant*

*“It was really easy, it was really basic, really easy questions.” – EI participant*

A few participants highlighted pain points when completing and submitting their EI applications:

- Lack of control over the Record of Employment (ROE) – participants felt “helpless” when employers are slow to or do not submit an ROE which can negatively impact the processing of applications and receiving timely benefits.
- Cumbersome online application portal.
- Repetitive process – one participant was in an apprenticeship program and had to provide the same information every time they reapplied for EI despite it being the same multi-year training course. Service Canada could institute a tell-me-once standard.

*“Sometimes employers do not report their Record of Employment, or they don't send it. And sometimes...you feel like you're left alone after that. And let's say even if you have enough hours and what not, your application is going to be refused and you're going to lose all those hours. And that's why it's terrible because I feel like it's unfair.” – EI participant*

*“It's just like every time you call in, you get someone new and then you got to re-explain to them everything. And they got to re-look at everything. If there was more like a case manager that had your file and took care of you, that'd make a lot more sense. But filling out a form online that's pretty easy, putting in some numbers. No big deal.” – EI participant*

## **Follow-up**

The main source of frustration among several EI participants emerged *after* the submission of their applications and negative emotions tended to surface during this part of the journey. Several EI participants reported that their applications took several weeks or longer to process which left them feeling “scared” and “vulnerable”. These emotions

were strongest among participants who were experiencing financial hardship and thus more reliant on EI benefits to cover their living expenses.

Experiences of following-up regarding EI applications were largely negative, or in the words of one participant “a nightmare”, due to:

- Long wait times with respect to speaking to a Service Canada representative; receiving a decision; and receipt of payment.
- Lack of updates on their application – representatives were unable to provide information on when the application would be processed, or they provided timelines which were not met. One participant felt that the status field on MSCA was too vague because it showed status pending or approved, with no other additional information.
- Inconsistent levels of service. One participant, for example, called repeatedly regarding a missing ROE and several representatives said they were unable to help them. Eventually, they reached a representative who offered to contact their employer directly to obtain the ROE and this same representative also explained other mechanisms on how to deal with a missing ROE.

*“Bank accounts getting a little bit empty, right? When you started going on the below side, you can’t pay your bills, there’s an issue, right? Within the first week or two, you don’t see things getting paid off, you don’t see money going into your account. You have to call up, right? I was on a wait list for 5 hours. 5 hours at 12:00 p.m. And 2:00 p.m. is only two hours away and it ends right there.” – EI participant*

*“The wait time was long. Like I wish that you can just put in a request to be called back on, and then have someone call you back, right, at your time, rather than be on hold. Sometimes you’re on there for like two, three hours, and you’re just trying to get the answers that you need.” – EI participant*

*“They said that they were going to have it done within like a three-week time frame or whatever. It went past that. They got to get things done quicker. It’s just too long.” – EI participant*

*“It took I think north of 16 weeks to get my payment, so I was very, very shocked and I felt insecure about what I’d been paying into this entire time since I started working.” – EI participant*

*“I escalated my claims 17 times. The first time you escalate, it takes a week, then it goes down to four days, then three days, and you have to give them the 48 hours. What frustrated me so much was that every time you call and you talk to someone, they would give you a different story. I never had the same story. That was so frustrating. I even had one time where they said, “Your claim will be finalized at the end of the week.” They guaranteed it was done. And then weeks went by, and nothing was done. Why even say that it was going to be finalized?” – EI participant*

*“They didn’t even care to give you an update, none of that stuff. No emails, nothing checking in. It’s like you don’t matter, you know. And it’s just... and then to be going that long without any income and a family to feed is scary, so you get really worried and anxious.” – EI participant*

*“I made my requests, I sent all the papers, as I explained to you, but I still have no response. I still don’t have any money in my account. Then when I go to the site and it doesn’t say what’s happening, it just says to make my request. There is no live information about what is happening. Is it still being processed or, perhaps, we absolutely need to call for information. Ultimately, it’s a bit long. Finally, we end up receiving a letter, stating that something is missing. So, there*

*you go, you send it back, you wait (more delays), you still don't know if it was good, you don't know if they received it, it's on hold. And the wait is long.” – EI participant*

*“They asked me to contact my employer, and I’m like, I contacted them multiple times. I kept getting the same thing. ‘Well, you need an ROE.’ But it’s been three or four months of me trying to get a ROE. At what point does somebody step in? Finally, on probably my 10th time on the phone, somebody said, “Yeah, I mean, we can just request a ROE for you. And then if that doesn’t work, we’ll just fill it out.” There were people that were stellar at their jobs. And other people were just brushing up like, “You don’t have an ROE? Carry on. You’re out of luck.” So that’s really what I experienced. There was no standard in the quality we were receiving.” – EI participant*

In terms of positive comments, Specialized Call Centre representatives were described as “cordial” and “professional” by a small number of participants despite their frustration with the situation. Another participant expressed gratitude at being able to access the program.

*“I was just thankful that we were able to apply for EI. Just for the fact that, you know, there’s no income coming in, but you have that option. You put into it and you’re able to collect something, right. Something’s better than nothing while you’re unemployed.” – EI participant*

## **2.3 The SIN CX Journey**

### **Aware**

Most participants learned about the SIN program from people in their immediate social network (e.g., friends, family, community), in particular, of the requirement of obtaining a SIN number to gain employment. Some tended to rely solely on the information and experiences shared by friends who had successfully obtained their SIN. Meanwhile, others relied on professionals helping them with settlement in Canada, such as immigration lawyers and social workers, for information on the program. Friends and professionals were also the main way in which most participants obtained information on how to apply for a SIN. Only a small number consulted Service Canada’s website for information on how to apply for a SIN number and what documentation they would need to provide.

*“I just asked my friend, how to apply [for a SIN], because they applied [for one] before. So, they just told me. My friend told me [it is] very straightforward, he told me exactly what I needed to do.” – SIN participant*

*“A lot of my friends applied in the first year [of university], so I just asked two to three of my friends, what should I do? They told me.” – SIN participant*

### **Apply**

All SIN participants applied by visiting a Service Canada Centre and the main pain point encountered was long queues. Many participants felt frustrated at having to wait although this was not a surprise; they had heard that wait times can be long and were advised to go early. The experience of the long queues at Service Canada Centres prompted some participants to ask why there is not a system in place to make scheduled appointments.

*“I was just feeling so tired [of waiting], because there’s no appointment that I can book in advance I can only walk into that place. I went [to a Service Canada office at] 8:00 AM, so it’s really early, but there were obviously a lot of people waiting there. It took me an hour to get in, I found that there [was] still a really long line.” – SIN participant*



*“I was advised by my lawyer to actually make sure you can get there early in the morning, because the lineups can be quite long.” – SIN participant*

With the exception of lengthy queues, participants tended to report positive experiences. Most participants described the client journey of obtaining their SIN as “easy” and “quick”, requiring minimal effort. Many went on to describe Service Canada Centre representatives as “nice”, “professional”, “patient” and providing excellent “customer care”. As participants who were newcomers had been informed of the requirement of a SIN in gaining employment, they felt relief when they were able to successfully obtain one.

*“It was just kind of like really straightforward, like I just went there with my health card and my birth certificate, but I went really early in the morning, so right when they opened up. So, it was pretty fast, the process.” – SIN participant*

*“It wasn't difficult. They asked me: “Do you have all the documents?” I said yes. And then, they took all the information, they took all my documents, they photocopied them. And then I received my social security number.” – SIN participant*

*“The staff at Service Canada, they are so good. They have very good customer care I would say. Though I was getting frustrated, but I want to applaud their customer care.” – SIN participant*

A small number of participants were unable to obtain a SIN on their first visit to a Service Canada Centre which resulted in feelings of “stress” and “disappointment”. Their unsuccessful application was attributed to one of the following reasons:

- Not having the required identification documents – one participant was unaware of the requirement for two government-issued documents confirming identity.
- Problems with how names were presented in government documentation – one participant said there was a discrepancy in how first, middle and last names were presented in documentation issued by Canadian agencies versus in the documentation issued from their country of origin. This participant had to obtain an updated Canadian identity document prior to being able to apply for a SIN.
- An application was “referred” – one participant’s documentation was vetted by a lawyer but their application was sent for investigation. The Service Canada Centre representative who made the referral did not provide specific details on why. The referral resulted in lost employment opportunities and the participant feeling extremely agitated.

*“Very disappointed, because the queues are normally long. I was there by before even 7:00, but I was the 50th person in queue. And then, when I got there, they couldn't work on me because I hadn't come with two government-issued IDs. I had to go back and come back the following day. I think if they had all this information online, then you go and you're prepared knowing that you need two government issued identifications.” – SIN participant*

*“When I finally got to see somebody after waiting for two hours only to be told you don't have the right documents, and I left and I was crying. So, my emotions were... I just wasted two and a half hours of my life, I'll never get that back, and I still don't have a Social Insurance Number.” – SIN participant*

### **Follow-up**

Only one participant followed up regarding their SIN application; this involved the participant whose case was referred for investigation as described above. This participant made several follow-up calls to Service Canada to find out the cause of the delay and how to resolve the situation; the time and effort following up on their application exacerbated an

already frustrating experience. The case was finally resolved after six weeks but they were left dissatisfied with the lack of transparency and not receiving an explanation for the investigation. Moreover, the participant reported loss of income due to the delay in obtaining a SIN.

*“It took me six weeks of many, many different phone calls. The emotions were very challenging, because without a SIN, I was not able to work, even though Service Canada would say that legally, I’m entitled to be employed, which is great. But every other company that I was applying for jobs quite clearly said, without a SIN, we cannot legally employ you. So, it was like Service Canada saying, don’t worry, you can still work. But actually, the employer is going, sorry, you can’t without a SIN. So, I spent six weeks unemployed. I had two contracts in my hand to take on, but without a SIN, they had to rescind the contract, so I lost work doing so.” – SIN participant*

## 2.4 The CPP and OAS/GIS CX Journey

### Aware

Most pension participants said that they had “always known” about CPP and the OAS/GIS programs. Their awareness was due to: contributing to CPP throughout their working lives in Canada; being informed by their older friends or family members about OAS/GIS; and helping their parents with accessing OAS/GIS in the past. CPP participants became more informed as they neared their retirement date, whereas OAS/GIS participants were often advised by friends who recently applied and/or received an OAS application from Service Canada or a notification letter from their provincial government’s disability program. Only a small number of OAS/GIS participants consulted program information online during the aware stage, an experience that was mostly described as positive.

*“I knew that at 65 I would take my pension, and I went to get the information at the office. And then, they gave me the documents, I sent them in, and it all went well.” – CPP participant*

*“It was pretty common knowledge. It seems to be well spoken about or at least frequently spoken about by seniors. I knew a lot of older people, and people know at some point you get an idea that it’s available.” – OAS/GIS participant*

*“One of my friends told me to go to a [Service Canada Centre], because they just got theirs done about a couple of months earlier.” – OAS/GIS participant*

*“I had experience talking to people and they say, well, if you’re below a certain income, the government will give you extra money. So I Googled it, I found it. And so it was just kind of a necessity, you know. I mean, I had a certain amount coming in each month and I thought I qualified for the service.” – OAS/GIS participant*

### Apply

Pension participants reported mixed emotions and experiences throughout their journey of applying for CPP or OAS/GIS. For some, the transition to retirement was a “scary” process, a “big decision” to make, and an emotional time due to other events happening in their lives (e.g., dealing with bereavement). A few pension participants also felt feelings of anxiety due to the general belief that benefits are inadequate in covering living expenses. In contrast, those who were less financially reliant on CPP or had others in their lives to help them (e.g., financial planner) tended to view the entire process as an administrative task and appeared to experience less difficulties.

*“And at that time [when] I applied, I was still going through a lot of things. My wife had just died, so it was one of those things where I wanted to make sure I was okay. So I was still emotional about my wife dying, but it wasn't about the application.” – OAS/GIS participant*

*“When my husband passed, I was very lucky that I had my financial planner, and he said to me, “just leave this with me”, because I don't think I would have been emotionally able to do it. So I think it can be a kind of a scary process, and I was happy that my financial planner knew all the processes to make it quicker.” – CPP participant*

Many participants tended to use a combination of in-person and mail channels to complete and submit their CPP, OAS/GIS applications; their lack of comfort with or access to digital technology were reasons given for why they gravitated to service channels other than online. One participant wished to apply online but became frustrated as they were unable to find the link to the online application.

Several participants found the application process cumbersome, confusing, fraught, and requiring considerable effort. While some found the application forms “convoluted” and others said the forms are “tiring” due to their declining health and, one participant wondered why they needed to provide information that the government already had through the Canada Revenue Agency (CRA). Wanting to ensure a positive outcome and to minimize the need to follow-up with Service Canada later, they were anxious to “not mess up” their application. Some were supported by family and admitted that they would not have been able to complete and submit the online/mail application on their own. Others expressed frustration at having started completing their mail application at home and had to visit a Service Canada Centre for additional support. That said, a few experienced Service Canada representatives that were helpful, nice, and cooperative which left them confident to complete the journey on their own.

*“If you have a Ph.D. or something like that, you could fill that out easily, but the average person, like myself, some of the questions were, I have no idea what that means.” – OAS/GIS participant*

*“I found this process very, very cumbersome, and I was surprised because I was not new to Service Canada or applying online or even for applying for CPP online. So, once I made the decision that yes, I'm going to take it now, there already is this kind of, I don't want to mess this up because I know dealing with these organizations, if I put down the wrong thing or give the wrong information, it's going to be a nightmare of being on hold and getting support.” – CPP participant*

*“I found there were lots of questions that I had to look up things, like my income and things like that, which the government has access to through the CRA, right?” – OAS/GIS participant*

Several participants had more positive experiences during the apply stage. They felt that the CPP and OAS/GIS application forms ask for “basic information” and thus were “not too bad”, or even “easy” to complete. Finding the right information was the most onerous task. These participants expressed confidence in applying, which for some participants was reinforced by having helped older family members before with the same application forms.

*“You just had to fill out an online form and yeah, they asked us some questions and the CPP one was easy.” - CPP participant*

*“It wasn't too bad. I don't remember how many... there was a couple of forms, I guess. It was quite a few questions, but I figured that was... I had done one of these for my father-in-law when he was retired to get him some extra money*

*because he had nothing. I'm in the same position, basically. The questions were pretty simple as I remember.” – OAS/GIS participant*

### **Follow-up**

Most pension participants did not follow-up about their application. They had an attitude of “it will come when it is ready” and were certain that they would receive the benefits they were entitled to. Among those less financially reliant on CPP and OAS, they did not spend much time thinking about the status of their application after submission. Receipt of benefits within expected timeframes also explains why so few followed-up. A small number followed-up by contacting a Specialized Call Centre citing a number of reasons: without any notification they felt that the process “dragged on for months” and there was no communication between the time of submitting their application and receiving their first payment. A few participants felt anxiety because they were uncertain if their application was submitted correctly.

*“[OAS] got to be there for me [so] I wasn't scared or nervous.” – OAS/GIS participant*

*“I didn't follow up. It took a month. They gave me my August check, but in the second week of August. But I had received the confirmation letter, telling me my pension (application) had been accepted.” – CPP participant*

*“The income on the pensions [isn't] high enough for seniors. You don't even meet the cost of living.” – OAS/GIS participant*

*“I think it was a couple of months. I just couldn't figure why they weren't responding. I also figured, hey, maybe there's something wrong here with my application because I knew I qualified at the time and for them not to respond.” – OAS/GIS participant*

While there were feelings of happiness once pension benefits were received, a small number of participants were left wondering if they were receiving the GIS amount they were entitled to. They felt that there was a lack of information on how amounts were calculated and thus the process lacked transparency.

*“I have no way of checking whether what I am receiving in terms of GIS is what I'm actually entitled to. It didn't really explain it all that well, I found. It seems to me that the OAS seems to be pretty clear. But what you're entitled to under GIS seems to be a little bit muddly. there's no way to know exactly how much you're entitled to, because there's no calculator there to tell you that.” – OAS/GIS participant*

## **2.5 The CPP-D CX Journey**

### **Aware**

Several CPP-D participants had re-applied after being denied in a previous application so their awareness and knowledge was based on past experience. Some participants were made aware of the program and “forced” to apply by their workplace insurance company. A few were aware of CPP-D through their work (e.g., working as a nurse) or through referral from provincial disability benefit programs. Generally, most participants harbored negative feelings such as nervousness and anxiety from the start of their client journey. A negative outlook stemmed from a perception that the chances of approval are low given past unsuccessful applications to CPP-D or other disability programs and therefore they were reluctant to start.

*"I was forced to apply because [the insurance company] wanted to get out of paying the full benefit. Because if I did qualify for CPP-D, then whatever I get from them would be deducted from what they give me." – CPP-D participant*

*"I was forced to apply in the first place by my insurance company. I didn't really want to apply, but I had to in order to keep my benefits because they wanted me to get on the CPP-D so they wouldn't have to pay me. – CPP-D participant*

*"Have you applied for CPP-D for her yet?" I was like, "No, what's that one?" – CPP-D participant*

*"I kind of came into it eyes wide open, The government's a huge machine. I just sort of felt dehumanized and like an insignificant part of this machine that doesn't really care about my personal story. I was denied the first time. I had a really bad spinal injury from a really bad fall many, many years ago, and then waiting and waiting and waiting while my spine degenerated. And now, I mean I'm only 44 years old and I'll never work again. And you know, having my first claim denied because they were like well, we haven't tried all the surgeries yet. It was really hard for me. We've done some surgery and they were like, 'Well, there's more we can do'. And I was willing to do all the things, all the things the doctors wanted. The last one, my neurosurgeon said, 'There's no point in doing anymore, there's no chance that we're going to be able to get anything out of them'. When I was working, I always assumed that that money was going to help people. And to go through that experience from the other side of that encounter and just be ignored and pushed back." – CPP-D participant*

Most participants relied on their past experiences, information provided by their workplace insurance company or, due to lack of clarity on the CPP-D program website, websites from disability advocates for more information on CPP-D.

*"I don't think it was completely clear to me, the benefit. I think through the other articles that I found, that made it clear to me how to sort of avoid those years that you are not working, so that when you retire and you are collecting your CPP, those years you weren't working don't count against you. And I didn't really find that clear of an explanation on the government website." – CPP-D participant*

## **Apply**

Most CPP-D participants were negative about the application stage of the client journey and indicated that completing and submitting the application took a lot of effort and was, for many, an "overwhelming" experience. The challenges they encountered included:

- "Tricky questions" that could be interpreted in different ways or questions that used language that was hard to understand ("just a lot of mumbo jumbo").
- Amount of paperwork and information required.
- "Intrusive" questions.
- Difficulties putting into words how they were impacted by their disability.
- Questions that felt less relevant to a mental health disability because they were too physical-disability centric;
- Questions were not designed for clients in a "complicated" severe disability situation.
- Disability and/or medications made it difficult to focus and thus amplified the challenges described above.
- Frustration at having to repeat the same information and retelling their story about their case for problem resolution, especially during the application and follow-up stages of the client journey.
- Finding a doctor and/or accessing health care services.

A few participants went on to explicitly state that the application is not designed with people with disabilities in mind. Indeed, the onerous application process was described as “dehumanizing” and came across as a litmus test of whether or not an individual has a disability.

*“I was disappointed that the process was not adjusted appropriately for people with disabilities. It makes the joke painfully realistic that the process is designed so that if you really are disabled you won't be able to jump through the hoops to get help and if you do get through those hoops you're not disabled enough.” – CPP-D participant*

*“I think the hardest thing is to put it into your own words, how you're feeling. Some people are better at expressing themselves than others. I would like it to be more on the medical side from the doctors.” – CPP-D participant*

*“Well, with my diagnosis, it was just like, this really isn't relevant and yet... Or just being kind of excluded in the mental health side, being excluded in a question so I wasn't really sure how to... It's like, well, that something impacts me, but the way it's worded, it's only physical. So it felt like it had to be physical. And if it wasn't physical, then it doesn't apply. So I guess there were questions where I felt like I couldn't answer but I wish I could have.” – CPP-D participant*

*“It was a lot of paperwork. Like tons; tons and tons. It was very intrusive, right, like I had to give my whole soul.” – CPP-D participant*

*“I was in a traumatic head-on collision. So, when you're in a lot of pain, it was very hard to focus, very hard to remember events, especially I spread this out over I think it was a six-year time period, over the four applications. And so, trying to express how you're feeling and how it's affecting your life is a little difficult for me anyway.” – CPP-D participant*

*“The paperwork was an issue because my disability is one that specifically makes it difficult for me to complete paperwork.” – CPP-D participant*

*“My disability is primarily mental health related, and so having a sheaf of papers that I have to fill out is incredibly overwhelming, and it took me a lot of effort and a lot of time.” – CPP-D participant*

The challenges with the application meant that many participants turned to others for help and support with completing the application. This support ranged from asking friends to read through and edit their responses for clarity, to reaching out to Service Canada representatives for help, to applications being jointly filled or filled on their behalf by their spouse or other family members. One participant solicited the services of a private company to complete the application due to the lack of success of completing the process on their own. Most CPP-D participants completed and submitted their application by mail due to a variety of factors: several pointed out the impracticality of scanning and uploading the supporting medical information; a few found it easier to express themselves by handwriting out their answers; and others lacked the necessary digital skills and/or a reliable internet connection.

*“When I applied, I had my niece help me to go through it. Because at the time... well, I'm still going through it now. I have a son, like it's just I was just overwhelmed with a lot of things, you know, appointments for both me and my two boys, and everything like that. So, my niece, she helped me to go through with it, and yeah.” – CPP-D participant*

*“We live in the Yukon and our internet here isn't all that great to begin with. And there's no way we could scan hundreds and hundreds and hundreds of pages for them. I'm pretty much computer illiterate. I'm just learning how to do this stuff. I just got a cell phone a few months ago for crying out loud, so.” – CPP-D participant*

The other major pain point many CPP-D participants experienced was gathering all the necessary medical documentation. For most participants gathering the medical documentation was very time-consuming and, for some, costly because they had to pay a fee. Making an appointment to see their doctor took several weeks and, in one instance, a participant did not have a family doctor so they had to travel out of town to access health services and request medical documentation.

*“I sent my papers to the doctor, and then of course it takes them quite a while depending on the doctor, takes quite a while to get him to fill them out because he’s usually away most of the time.” – CPP-D participant*

*“It seems like there's this expectation that you can just get into your doctor. You can just walk into your doctor. And I mean, I'm lucky I have a doctor, but there are thousands of people here who don't have doctors. And so like, it's just, and the doctors here are overworked. And so trying to get an appointment is not easy.” – CPP-D participant*

*“I can't drive because of my condition. And so, getting places is not that easy, and it is so expensive to get doctors to fill out forms. Every time you have to have a doctor fill out a form, they're charging \$250. And my doctor had left. The closest doctor I found was over an hour away from where I live, and I don't drive. So, now I have to try and get transportation out there.” – CPP-D participant*

*“The information gathering also requires you to go and make appointments, receive letters. It costs as well to get a physician to complete documents.” – CPP-D participant*

*“There's doctor involvement. They're so busy. We actually live in rural Saskatchewan. We got to make an appointment. We had to go 100 kilometres away where he is stationed, but that is okay too, because we need doctors down here.” – CPP-D participant*

*“There was a lot of paperwork and required paperwork from medical professionals I don't have easy or reliable access to.” – CPP-D participant*

*“Physicians in Canada are already swamped with just caring for patients. Asking them to then fill out all the rest of this paperwork is just making that situation worse.” – CPP-D participant*

A small number of participants felt that they were given the “run around” by various organizations or that they were being discouraged by Service Canada representatives and doctors to apply to CPP-D. For example:

- One participant was asked by their workplace insurance company to apply for CPP-D yet was repeatedly told that they would not be successful by Service Canada representatives and their doctor when gathering information for their application.
- Another participant, who was applying to CPP-D on behalf of a family member who developed a disability following an accident, kept being referred to other disability benefit programs and was confused how different benefits relate to each other.

*“[My doctor] didn't understand why I was wanting to go this route and I guess I kept trying to explain that my insurance company is telling me to do this and then so finally I sent her a piece of communication from the insurance company. I think it was a letter of them telling me that I was, it was mandatory and that if I do not do this, that my benefits will be cut off and that's when she understood why I was asking for it and then she submitted the, she agreed to submit the paperwork.” – CPP-D participant*

*“The whole ritual that they threw me through was absolutely ridiculous. I called them and I was like, hey, this is the course of action that I’m supposed to be taking. And I had already called a million other places and that’s how I ended up going for a CPP-D disability. And they were like, nope, you need to call those people again and you need to talk to them again and you probably will qualify for something else. And I’m like, nope, I do not. That’s why I’m here. And they just continued saying like, nope, you have to do this, you have to do that, you have to do these things. You cannot apply, yes, you have to do this, this, this, and that. And it was like, okay, well, I’ll call all these places for the second time and hopefully one day I will be able to qualify for these guys.” – CPP-D participant*

Two participants reported that their applications had been lost: they were dismayed at having to redo the onerous application and there was some concern around the loss of personal information.

*“I applied and they lost my application with all of this personal detailed information, and I had to redo the whole application myself again.” – CPP-D participant*

*“I found it very easy. My family doctor printed out the paperwork and gave it to me. My difficulty was that it took a really long time to fill out and that it was lost, and I had to redo it.” – CPP-D participant*

The multitude of challenges with the application process resulted in calls for a “very simple” process with the option of making an appointment for receiving assistance from a Service Canada representative virtually.

*Why can’t SC supply a very simple and meaningful system like we’re doing right now, where we can make an appointment to have a video chat with a representative. That way we have a face to look at. Not just calling up and saying, you know, ‘Okay, you’re in a queue of... we’ve got 80 people ahead of you’. Make an appointment for two or three days down the road, a week down the road, two weeks down the road, at such a time and we’re going to do this application with you, this way. And then it’s there and it’s submitted.” – CPP-D participant*

In contrast to the predominantly negative experiences reported above, two participants mentioned feeling supported, lucky and “treated like gold” by a Service Canada representative encountered in person. These positive experiences were a result of: being able to access support in their preferred service channel; care given by Service Canada representatives to help with the application and clearly explaining next steps; and feelings of confidence that the application was completed accurately.

*“They’re that much on the ball, it was almost like they expected me. [...] I told them what I was looking for, [CPP-D] paperwork and they did it all. They helped me out and there was medical papers I had to get signed and filled out.” – CPP-D participant*

*“This is my first time applying for any form of help, so I didn’t know what to expect. But I was lucky enough, when I did, whoever the agent was, she was a very nice person, like her personality, everything, she was really, really nice. I was happy with that, because at the time, you know, out of job for so long and all my finances has dwindled and everything, so it was good to hear some positivity from an agent to tell me, you know, who was really good. That day, I remember clearly, I was a bit down and after talking to her, she came and lifted my spirit a bit. So, I was thankful for that, I must say.” – CPP-D participant*

### **Follow-up**

Several CPP-D participants had to follow-up after submitting their application. Some did so in response to correspondence from Service Canada regarding missing medical information. These participants pointed out that the



deadline for providing the missing information was unrealistic given how difficult it was to schedule a doctor's appointment. Several other participants followed-up because the processing time took longer than they expected. Some participants felt that the interval between submitting an application and receiving a decision was frustrating and stressful, with fears of being denied and feeling "at the mercy" of the process.

*"I had to get some extensions as well because they needed something from my doctor. My doctor submitted, I guess, the wrong thing. So then I had to get another appointment and every time that happened, I actually had to ask for an extension. They seemed to think that I can just walk into my doctor's office tomorrow and get something. But in reality, my doctor has a three or four week wait list to get to come see her. So that was stressful because I couldn't meet their timelines without having to call all the time. And then when I finally got sorted out, I still had to wait a long time. And then in the background, I've got the insurance company threatening my benefits." – CPP-D participant*

*"Received mail about missing medical records and had to follow-up to ask for extension to submit medical paperwork, given unreasonable timelines for submitting information with no awareness of wait times at doctors offices, followed for more clarity on letter received." – CPP-D participant*

*"When I applied, it was a long wait after I applied. I was a bit nervous because I didn't know if they were going to approve me or not, even though my spinal injury, you know, I'm still going through what I'm going through right now." – CPP-D participant*

*"It was the waiting time that was a killer." – CPP-D participant*

*"Whole bunch of hurry and wait." – CPP-D participant*

Some did not feel like they needed to follow-up due to positive experiences with Service Canada representatives during the 'apply' stage which gave them confidence in the process or because they did not wait long for a decision.

*"CPP-D on its own, I feel like it was pretty quick. So, it was okay. I think that part they did well, and I don't want to tarnish it." – CPP-D participant*

A negative application outcome validated some participants' low expectations, and further contributed to their feelings of "worthlessness" and anxiety around what to do next. Many participants who received a negative outcome had a difficult time reconciling the outcome with their reality of not being able to work based on medical advice and their lived experiences of having a disability. One participant, who was denied, had requested a reconsideration appeal but spoke of the administrative burden of going through the process again even though the substance of their application would not change.

*"I filled out the initial application and scribbled out all the extra stuff I needed to do. And then [redacted name] redid it and typed it all out so that it was nice and neat. And got the first letter from the doctor, plus a whole bunch of other medical information, and mailed all that in. And then we did the appeal, and basically sent pretty much the same stuff with another new letter from the doctor, and a whole bunch more medical information. And now we're doing the same thing again, getting a third letter from a doctor that says pretty much the same thing as the first one did, to do the last thing here... the tribunal part." – CPP-D participant*

*“I’m still going through the process of trying to find help. I feel very lost and very worthless, and I can’t find help. I’m probably going to lose my house. I have no place to go, and nowhere to turn.” – CPP-D participant*

*“Frustrating. The paperwork, the process, how long it took, and then also being pressured by my long-term disability that I was on through my employer to apply for Canada Pension Plan. I was required to do it, even though I was already planning on the application. But the process is very long, it took over a year to have a decision made, or to be rejected three times. So, each time was over a year. And then, also the frustration of being rejected. The hardest one is when I talked to a lady, and it seemed that my acceptance would be based on, or I would be rejected if I was capable of working four hours a week at Walmart as a greeter. I was told that if I was capable of working one four-hour shift a week at Walmart, then I wouldn’t be an applicant for qualifications for CPP. That is very disillusioning.” – CPP-D participant*

*“When our doctors, specialists and neurosurgeons are telling them we can’t work, denial at that point is devastating.” – CPP-D participant*

## 3. Expectations

### 3.1 Expectations on Going into the CX Journey

Many with little or no prior experience in dealing with Service Canada tended to hold positive, neutral or “no expectations whatsoever” going into the CX journey. There was some anxiety at the outset of the journey due to a lack of awareness of the process, and in a few instances due to underlying negative associations with government in general – (i.e., slow, bureaucratic, cumbersome). That said, in most cases participants were generally optimistic that their experience would be “straightforward”, that service would be of good quality, staff would be “friendly” and that they would obtain the desired outcome.

*“I had no expectations whatsoever, because I had never interacted with Service Canada before.” – OAS/GIS participant*

*“I am a Canadian citizen and I have always worked; there was no reason for there to be problems.” – EI participant*

*“This is my first time applying for any form of help, so I didn’t know what to expect.” – CPP-D participant*

*“Just maybe stereotypical feelings towards government services that it’s going to be possibly hard to navigate. But I didn’t have a bias before I started my application.” – EI participant*

*“Because it was government I didn’t have a whole lot of faith [...] anything done right isn’t done by the government.” – CPP-D participant*

Some who had had previous interactions with Service Canada (e.g., applied for EI in the past or helped family members with OAS) or had friends with experiences of applying to programs were more pragmatic in their expectations of the client journey. A few participants expected that the quality of service and timeline would vary depending on individual situations and the service channels used.

*“I’m originally from rural P.E.I., so just communally, there’s a lot of experience with EI, so I’ve heard a lot of stories over the years. But it’s just the same old song, you apply for EI and you don’t hear anything for two or three weeks. I’ve heard of people getting paid months after they’ve applied for it.” – EI participant*

*“I had some idea, right, because [...] so my friends told me that it takes a very long time to get [a SIN]. And I didn’t know what documents I needed, so imagine waiting two hours then missing a document. So, I had like a bad view [sic] of Service Canada before I came.” – SIN participant*

For CPP-D participants expectations were generally low from the outset. Many had applied in the past and were unsuccessful and had experiences of being “rejected” in other applications for disability benefits. Those with no such experiences had heard of difficulties of others in being approved for CPP-D, and the low likelihood of being approved was reinforced by Service Canada representatives they spoke to. Thus, there was a general sense of hopelessness among many CPP-D participants. There was one exception to this general sentiment: a participant started the journey with “high expectations” as a result of positive experiences with the EI program.

*“Expectations really, really low going in, just going through the motions that you were pressured by the long-term disability of your company to do this?” – CPP-D participant*

*“I kind of assumed I would get rejected. Not that I've applied for CPP-D in the past but other benefits towards my disability. I've had difficulty getting approval for, other than a student loan, anything that was basically supportive money that I wouldn't have to pay back. All of that has been hard to apply for or to get approval for. So I just assumed that this would be the same. They wouldn't qualify me. – CPP-D participant*

*“I was very familiar with CPP-D previously, after over 30 years working as a nurse. I had a lot of residents over the years that were on disability through CPP, a lot of people fighting with CPP in the workplace where I was working. I had a resident that I worked with for over six years. In the entire time I knew him, he was fighting with CPP-D. And he was completely paralyzed from a broken back and stroke, living in personal care for life, like I said, paralyzed and still fighting after six years to get any type of benefits from them. I didn't expect it to be a good process. It let me know, it was worse than I even expected. I'm still fighting with them.” – CPP-D participant*

*“Even the people I was dealing with were like, “Just so you know, you might be denied.” Because people are denied, the percentage that they gave me was ridiculously high that they said people were denied for CPP-D and ODSP, and they're like, “Just keep trying.” And that was daunting as well. They were sharing that with me so that I had realistic expectations, which was fair and I appreciate it. But it was like, wow.” – CPP-D participants*

## **3.2 Meeting Expectations**

A small number, in particular those who had applied to pensions programs, were pleasantly surprised at how “smooth” their CX journey went compared to their initial less optimistic expectations. These participants were more likely to conclude that Service Canada exceeded their expectations.

*“Everything was on time. I didn't have to go and call them back and all that. I was surprised it went that good, to tell you the truth.” – OAS participant*

*“They lived up to my expectations. It took 15 minutes wait time, then I was received. I was given the documents and then registered. I left happy; I completed it all at home. After that, well, I mailed it. And after that, well, that's it, I got my answer, then I received a letter telling me that my request was accepted. – CPP participant*

*“[The insurance company] told me about the program and I went to my doctor. So, I just followed the stuff online, right, what to do. Like I said, it was a lot of information. And somebody from CPP reached out to me and helped me through the last bit, because there were a couple of extra questions. So, let us clarify that. Then everything that I got back paid to four months on my last day of work, so I was surprised.” – CPP-D participant*

*“Plain and simple. I found it easy. I was surprised. They exceeded expectations.” – CPP-D participant*

For the most part, however, participant tended to report that their expectations were not met. Some participants tended to reiterate the difficulties they experienced during their CX journey as reported in the preceding section 2. Issues related to timeliness were emphasized and discussed on several levels: protracted wait times to speak with a Service Canada representative in-person or by telephone; long processing times of applications in the case of EI and CPP-D clients; and perceived delays in receiving payment after an application is approved. Other difficulties such as the onerous application form and lack of communication or updates following the submission of applications were also highlighted.

*"Fell short of my expectations because I have no record of how they made their decision on the amount of the benefit. They should communicate months in advance, not a few weeks before the benefit is transferred." – CPP participant*

*"I can't really just sit and wait for weeks and weeks. And once you get someone on the phone finally, after four or five hours, "We're just waiting for the case management person to get back and you have to wait for an extra four or five weeks" and then nothing. Just some consideration for the people because it's already rough enough so you don't want to make it harder. And it's our earned money. It's not like we're taking something that we did not earn. I'm paying taxes, I'm paying into everything to make sure that when I fall, I have something to back up onto. And if I don't have that, then what's the point of doing all this?" – EI participant*

*"Definitely fell short of my expectations. The fact that they let you wait so long without money to pay for anything, and you worry. Whether they were going to pay me or not, they should have let me know sooner." – EI participant*

*"It was just the waiting period, and just the frustration of getting to the point. And you don't know what to do, like you have no money, you're in need of this, right, and at their mercy, and so when it finally goes through, of course it's success. But just the time of getting there, the wait time is just a long period for me." – EI participant*

*"Very angry, I felt stress ..., anxiety, as long as there is no salary coming in. When it's been two months since there has been any salary coming in and the bills add up." – EI participant*

*"Waiting 14 months for an application is ridiculous. There should be a timeline that they have to meet, minimum I would think would be three months, let's say six months would be a long shot. But 14 months to have a decision seems ridiculous to me." – CPP-D participant*

The outcome of applications also appeared to have an impact on whether or not participants felt that their expectations were met. Participants with a positive outcome felt that their expectations were met. SIN clients who for the most part received their SIN number right away were among the most likely to say that their expectations were met.

*"I was lucky. I was happy with that, because at the time, you know, out of job for so long and all my finances had dwindled and everything, so it was good to hear some positivity from a representative to tell me, you know, who was really good." – CPP-D participant*

Unsurprisingly, the opposite was true for those who received a negative outcome. These participants felt "rejected" and "abandoned" at a time of need. There was a palpable sense of anger among some CPP-D participants and a few EI participants at their inability to access benefits after years of contributing towards the programs. In other words, they believed that they were entitled to the benefits. CPP-D participants found it difficult to reconcile a negative outcome with their lived experience, supported by medical advice, of not being able to work.

*"Not having the support from the government when I worked my whole life and had huge amounts of my taxes taken – I was a tradesman, right, I paid a ton in taxes to support programs like this. And when I was working, I always assumed that that money was going to help people. And to go through that experience from the other side of that encounter and just be ignored and pushed back." – CPP-D participant*

*"I was denied first time because I was waiting for surgery, but I was the main breadwinner; I was the one with the big job. We were living in northeastern Ontario, and this was during the pandemic, and my husband did IT for small businesses. Well, all the small businesses closed down, so he wasn't earning. I couldn't work anymore and I was still*

*waiting for surgery. I got denied the first time. And then... 12 months post-surgery, I reapplied and got it, but in the meantime, we'd had to sell off our house, our acreage, and buy a fixer-upper for cash in a nowhere town in Saskatchewan, because that's all we could afford. That's destroyed our life." – CPP-D participant*

*"I did the application now three times. Each time they just come back saying that they can't see why I wouldn't be able to work, even though my CT scans and my specialist is filling this information out saying that I am unable to work. It's bad enough where they've pulled my license, I can't get out of the house at all. Like just when we call because we have questions, they should be able to talk to us, explain what's going on, what they need, what they're not happy with, because this is ridiculous. The doctors know what they're talking about, there's scans, there's evidence saying that I can't work. [...] it's ridiculous that the government would turn around and deny the claim." – CPP-D participant*

*"I do feel that they fell short because, as a lot of you guys have gone through the same thing, you're told that... your doctors are telling you one thing, and the government's telling you, 'Well, you can still work'. But your doctors and your therapists are all telling you, 'You shouldn't because you could set yourself back'. So, what are you supposed to do?" – CPP-D participant*

*"The fact that I got denied on both the previous attempts at this is just absolutely ridiculous. I haven't worked in over a year, I'll lose my house in probably six months now, and according to CPP, my condition is not severe or prolonged enough to qualify." – CPP-D participant*

## 4. Service Standards

To elicit participants' expectations and priorities with respect to service standards, participants were presented with the following description during the focus groups and interviews:

A "service standard" specifies requirements that should be fulfilled by the service provider. The standard may provide definitions, indicators of service quality and their levels, or specify a time period for delivery. Service Canada's official service standard mandate<sup>4</sup> is "Clients receive high quality, timely and accurate government information and services that meet their needs."

There was broad consensus that it is important for Service Canada to have service standards both from an aspirational and accountability perspective. Participants felt that the description they were presented with was in line with their client service expectations, confirming that timeliness and high-quality services were important.

*"They should have high standards. These are the basic things that they have to focus." – SIN participant*

*"It sets that expectation and accountability. So if you're not doing... if you don't say it, you're not going to do it. And if you say it and you're not doing it, then maybe there's some level of accountability there." – CPP-D participant*

*"High quality, timely and accurate information, that sounds like reasonable expectations for anybody to expect." – EI participant*

*"Meet our needs is the key to consider". – CPP-D participant*

Participants were also asked what they would add to the statement on service standards that was read to them.

Additional service attributes suggested were:

- Consistency: participants should expect a consistent service experience (information, interactions etc.) from one time to another and from one program to another.
- Accessibility: ensuring that there are digital and non-digital channels offered.
- Empathy, Respect, Dignity and Trust: qualities that CPP-D participants in particular greatly appreciate especially concerning the approach that Service Canada representatives adopt.
- Efficiency, Streamlining and Convenience: a few felt that delivering services more efficiently, through digitization, for example, would also help with timely access to services and benefits.
- Clarity, Openness, Transparency and Accountability.
- User-friendly, Simplified and Personalized.
- Reliable and Stable.
- Courteous, Helpful and Professional.

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<sup>4</sup> The statement "Clients receive high quality, timely and accurate government information and services that meet their needs" appears in official Government of Canada documents such as the Department of Employment and Social Development **Act** (S.C. 2005, c. 34) and ESDC's annual Departmental Results Report.

*“Consistency. I don't want to be wowed one day and disappointed the next.” – CPP participant*

*“Maybe to get a little bit more understanding of what people are going through, and the condition that they have or brought them to this point.” – CPP-D participant*

*“I think that there's no point of saying you have a standard if the standard isn't to treat the most vulnerable sectors of your country with respect and dignity. [...] Living with a disability is already difficult enough and stigmatizing, but the government is just further stigmatizing.” – CPP-D participant*

*“You always want to improve your customer service. It's important to make people feel more comfortable and listened to. So, it's a good thing to have standards. Everybody should have standards.” – CPP-D participant*

*“They should be aware of the fact that there are a lot of people that are essentially computer phobic and not really able to deal with technical issues.” – OAS/GIS participant*

*“Computers are the answer. They're the fastest things. So, if you can incorporate the computer technology into, you know, the process of getting things quicker and faster and better. The government still relies on mail and phone calls, and that may be something that's needed to be changed.” – OAS/GIS participant*

A small number of participants felt that statement presented was too vague and open to interpretation – for example, definition of timely may vary depending on circumstances.

*“It's a very bland statement. And everyone takes everything with a grain of salt. So, 10 weeks is a timely manner for some cases, not so timely for other cases.” – EI participant*

Finally, many went on to stress the importance of meeting service standards and having performance measurements in place.

*“It's one thing to have it in writing, but [are they] monitoring whether or not they're actually doing their job?” – EI participant*

*“How they end up achieving that, that might be some other issue. I would say that those three things [timeliness, accuracy and high quality] would be good. You can say anything, but it's what the net result is.” – OAS/GIS participant*

*“Anyone in PR can say, ‘Oh, we've got this standard of excellence’, [...] but if you're not meeting those standards consistently on a regular basis [...], having that standard is just lip service and words are easy. Action is what takes place, that's what's needed. Otherwise, it's just empty words.” – CPP-D participant*



## 5. Service Channels

Decisions related to which channel to use and when during the client journey were shaped by the following factors:

- Age, which partly related to access to and comfort with the use of digital technologies – Older participants were less likely to use online channels. Younger participants were very comfortable with searching for information on program websites, applying via the EI portal, and using MSCA to check the status of their applications.
- Stage of the client journey – Most participants tended to use a mix of online, in-person, and mail during the aware and application stage but predominately used telephone during the follow-up stage.
- Awareness of GoC programs in general – Participants who were less familiar with programs, felt more confident using channels where they could speak directly with a Service Canada representative.
- Familiarity with the specific Service Canada programs or past experiences using the chosen service channel – Repeat EI and CPP-D participants, for example, gravitated to the channels they used in the past.
- Confidence (or lack thereof) in one’s ability to successfully complete the application process on their own – Lower confidence levels resulted in participants turning to more than one channel to complete their application (e.g., starting a mail application then visiting a Service Canada Centre for help with finishing it).
- Desire for convenience and expediency – For participants comfortable with digital technology, online channels fulfilled this desire. For less tech-savvy participants, mail applications were viewed as more convenient, especially for those who did not live close to a Service Canada Centre.

### 5.1 In-person

All SIN participants applied in-person due to the advice they received by friends or professionals helping them with settlement in Canada. They were told that applying in person was the fastest way to obtain a SIN whereas applying online there was a waiting period. Furthermore, they believed their chances of successfully obtaining a SIN number were greater when dealing with a Service Canada representative in person compared to applying online. Awareness of the option to apply online was low. A few OAS/GIS and CPP-D participants also sought in-person service as they preferred to speak to a Service Canada representative: it was convenient for them to visit a Service Canada Centre; they lacked internet connectivity and/or computer skills; or they needed additional assistance with their application.

*“I personally preferred to go in and see somebody face-to-face. Knowing that it’s such an important piece of documentation to receive, I prefer to go in and see somebody, hand them the documentations, have a conversation, and hopefully come away with exactly what I was looking for.” – SIN participant*

*“I’m only a hop, skip and a jump from the Service Canada place. I’m in town most of the time [...] so I just thought I’d pop in.” – CPP-D participant*

*“In person, sit down in-person. It’s confidence. I’m very suspicious of things online or phone calls.” – OAS/GIS participant*

*“I’m pretty much computer illiterate. I’m just learning how to do this stuff. I just got a cell phone a few months ago.” – CPP-D participant*

*“All in person. I don’t have Internet and I don’t have a cell phone.” – CPP participant*

The main pain point encountered by SIN participants were long queues at Service Canada Centres. This was not a surprise for SIN participants; many had heard from their friends that wait times can be long. Wait times were less of an issue for OAS/GIS and CPP-D participants. Instead, a few OAS/GIS and CPP-D participants believed that health measures at offices during the COVID-19 pandemic meant there was a reduced level of service.

*“I was just feeling so tired [of waiting], because there’s no appointment that I can book in advance I can only walk into that place. I went [at a Service Canada office at] 8:00 AM, so it’s really early, but there were obviously a lot of people waiting there. It took me an hour to get in, I found that there were still a really long line.” – SIN participant*

*“I went into the Service Canada office in Moncton, which is where I expected to go. I don’t have any internet or that sort of thing, so the office was there, there was a receptionist there and they said that they didn’t help anyone there. There were computers all turned on and all cordoned off, no one using them. It was during COVID, and they were shut down. So it was 50 kilometre trip wasted going in there.” – OAS/GIS participant*

In terms of positive encounters, representatives at Service Canada Centres were described by participants as “nice”, “professional”, “patient”, and providing excellent “customer care”. While almost all SIN participants appreciated the politeness and thoroughness of Service Canada representatives, it was pointed out by one participant that their friendly approach partly contributed to lengthy wait times. There were a couple of instances where participants encountered representatives who were unhelpful in providing information about programs and supporting them in their application.

*“When I stepped in there with my wife, I just walked up and told them what I needed. I didn’t know what I needed. I needed some paperwork to fill out for Canada Pension Disability. Somebody asked me something about my long-term disability. Once they knew what I was going through with stuff with this here, they just got the paperwork, handed it to me and told me when I had to fill it out, go to the doctor and get it filled out. [...] It went quite smooth, and they actually seemed like they cared about what had to be done [...] to help me out.” – CPP-D participant*

*“It was simple for me, just because the stereotype about Canadians is that they are very apologetic and very calm and understanding. That is really true when you’re applying the SIN number, they were really trying to help me out and walk me through the process. But they tend to forget the part when there is a lot of people waiting back of you, and they’re still trying to be very helpful and questioning the same thing again and again. That is making the queues longer, and people are frustrated at the back end. So, it’s good that they are really understanding, but they waste time as well in-between to be apologetic and just frustrating the lines.” – SIN participant*

*“Someone mentioned to apply for CPP Disability, and I tried to do that. I went into Service Canada and asked if there was anyone who could help me, and they gave me a piece of paper with an email address. I explained that I don’t have a computer, and they just sent me away.” – CPP-D participant*

A few participants who lived in remote regions pointed to the difficulties in accessing in-person services, which was their preferred service channel. Thus, they felt underserved compared to those living in cities.

*“It seems like many of us live remote. There is no support available unless you live in a big city.” – CPP-D participant*

*“We lived in Northern Ontario at the time, nearest centre was 2 hours away.” – CPP-D participant*

## 5.2 Specialized Call Centre

Following up on the status of applications was the most common reason participants contacted a Specialized Call Centre. A few participants called for more information about programs or for help with completing their application.

Wait time was the most common pain point experienced by participants who contacted Specialized Call Centres. Several participants said they waited on hold for hours or were unable to reach a Service Canada representative. It was assumed there must be a high volume of calls. The business hours of Call Centres were felt to be inconvenient by participants who worked during the day. Very few had used the call-back service, which was felt to be not much better than calling and waiting. Two participants missed the callback or claimed that they were not called back at all.

*“When I called to help them guide me through the website, I was on hold for maybe an hour, hour-and-a-half. And then the line eventually tells you, “Call back another time”, everyone’s too busy.” – EI participant*

*“I spend hours on hold and then gotten through, and either be disconnected from my end or from their end, or end up being on hold for two hours, and then it’s like, we’ve closed for the day. Goodbye. So, that’s been very challenging.” – CPP-D participant*

Once connected to a Service Canada representative, several participants were dissatisfied with the service they received. Some were frustrated by the lack of information on the status of their application or worse still, being informed that the processing of their application had not started. Others found the services unhelpful as representatives reiterated information on program websites or told them to “do their best” when completing the application form.

*“I applied and I heard nothing back for four weeks. So I was just incessantly phoning to say, “Can somebody please give me an answer?”. They said, “Oh, love to help you out but nobody’s started your application on this side”. And they just did that over, and over, and over, and over again. By the time somebody got back to me I was already employed again.” – EI participant*

*“I had to phone three different times. Maybe it was more. The first time I phoned, it was no, we’re still looking into it. And then, it was they’re still looking into it, and then a month or two months later, I phoned again.” – CPP-D participant*

*“I had phoned to say, some of these questions don’t pertain to what I am going through as far as brain cancer, and what I have to deal with. The woman that answered, she was very flip and kind of just said, “Oh well, just do the best you can.” I thought, well, that’s not very helpful.” – CPP-D participant*

Call Centre representatives were described as “cordial” and “professional” by a small number of participants despite frustrations and difficulties they experienced with their application. There were instances of representatives reassuring participants, providing more information about the process, or committing to resolve problems that were delaying a decision on their application.

*“The two people I finally did speak to at Service Canada were absolutely wonderful and professional. I really appreciated that.” – OAS/GIS participant*

*"I did it by myself. And I had problems, so when I had problems, but that was with the CPP. And then I called them and I got information from them and they helped me bring it up online on the computer. They were very helpful." – OAS/GIS participant*

*"I didn't get my payment when I was 65. So I waited another month and then I called the Service Canada 1-800 number they provided. she put me on hold and went to look and come back and she said, "No, they don't have you in holding, um, they don't have your application at all. She said that leave it in her hands and she'd get it all straightened out and then she processed, asked a few questions. Then the next month I got my cheque." – OAS/GIS participant*

## 5.3 Online

Participants who had visited program websites for more information reported mixed experiences. On the one hand, some felt that the websites were easy to find, provided clear information on the steps to apply, and experienced no difficulties with navigation.

*"I googled and I came up with the right place [...] it said 'income supplements'. [...] I opened it and it explained everything, telling me what I could expect if I was in the right income bracket. So it was pretty helpful when I got on the site. It was quite easy." – OAS/GIS participant*

Others, meanwhile, described challenges such as reconciling the general eligibility information provided on websites to their own unique circumstances (e.g., whether participant would be eligible for EI after being laid off but in the process of starting their own business); the verbose way of explaining eligibility and required documentation for applications (e.g., ID documentation for SIN applications); and lack of clarity of how to apply online.

*"If I go on the website, I would prefer to see a simple six-point list over there that, hey, this is what you need to have in person, original, not a photocopy. That's it, and that's enough. But still, they mention huge paragraphs, and nobody is ready to read a huge paragraph nowadays. It just becomes too complicated." – SIN participant*

*"The website just has way too much on it, way too much stuff for people to muddle through. They've got to remember that a lot of the people that, if people are applying for disability, they have mental health issues, they have issues with pain and medication, drugs that they're taking, and insomnia. And people, unless you have someone to help you, you don't have the focus to be able to read through all of that." – CPP-D participant*

EI participants' preferred service channel was online. None of the EI participants spoke of using the Citizen Access Workstation Services (CAWS) in the Service Canada Centres. A few EI participants experienced difficulties with the online application portal, citing confusing language, too many web pages and the inconvenience of having to use Appliweb, the online tool EI claimants use to submit applications on the internet, and then MSCA to check on the status of their application.

*"I'm in a big city. The lineups can be pretty brutal. It's like stay home and get it done online or be on hold for an hour or go to a Service Canada [Centre] where they do the passports and everything [...] and [it could be] up to a three-hour wait. Online was better for me than standing in line." – EI participant*

*"So you go to a website and it asks you to sign in, and then it doesn't remember your password. And then you send a password, and then you get it, and then you finally sign in. And then it goes through a confirmation button, and then*

*you have to read another thing and agree to the terms and services. Then you have to go to another website.” – EI participant*

*"What language do you want to be in?". And then you have to go to another button that then has more terms and conditions. And then you have to go to another button that says, "Describe your current situation". And none of them are exact and then you have to...like, it's just, it's not set up to say, let's do this, it's set up to be a process of data collection that's perhaps been folded together from 40 different people who clearly did not work together.” – EI participant*

## 6. My Service Canada Account

### 6.1 Barriers to MSCA Use

CPP-D and OAS/GIS participants tended to not make use of My Service Canada Account (MSCA) to complete and submit their applications. Many of the participants from the pension programs or the CPP-D program did not have access to a computer or the internet. They were more comfortable and confident in using the mail or in-person service channels for a number of reasons:

- Many described themselves as “not computer savvy”.
- Many found it was easier to send medical documentation by mail.
- Some felt that it was easier to express themselves using paper and pen, or trusted their own handwriting much more than their typing skills or interacting with a digital platform.
- A few tended to view the postal method as more secure.
- A few said that sitting at a computer was difficult due to their health condition.

*“I’m a one-finger typist at best. I’ve got friends that can help me out on the computer, and my daughter-in-law, she is very good on computers and things like that. But I’m not very comfortable with it. So, when I saw that I could just print it out and write things out, I thought, yeah, that’s what I’m going to do. I’m kind of old-school.” – CPP-D participant*

*“I thought that it would be more secure doing it by mail because I also paid like the extra postage to make sure that it would get there on time safely, because I didn’t want all that information on the government’s website right now through my application for privacy”. – CPP-D participant*

*“It was just because we had the paperwork from the doctor, the paperwork that my wife filled out. It was easier for us to fill it out manually as opposed to doing it online and stuff. It was just the old-school way of doing it. We can see it, we can look at it and see our mistakes and change stuff.” – CPP-D participant*

*“I don’t trust computers really, because when you try to text somebody the words that you type in aren’t the same as what you had typed when you sent it. Like the phone even changes the odd word. What was it yesterday? Anyway, I have to retype. If the phone sends a different wording than what I had typed, then I have to retype and say, I didn’t send that. The phone did. Anyway, I just trust my own writing. And for the phone, I’ll just send it in, especially with the government. I don’t want any mix-ups, especially when I don’t understand computers. I could hit something wrong and that could bugger everything up.” – OAS/GIS participant*

### 6.2 Experiences Using MSCA

There were a few CPP-D and OAS/GIS participants who applied online using MSCA. The strengths of using MSCA were convenience, speed, and avoiding problems related to illegible handwriting. These participants said they were increasingly choosing online service channels in other areas of their life. That said, there were a few participants who felt that they had no other option but to apply online; they either resided in a rural location where applying in-person was not feasible and/or they were unaware of the in-person service option altogether.

*“I try to do everything online now. You know, things that I can put my signature on. I had an insurance company request and I had to sign some document, so I just did a DocuSign and it was good. It’s just faster and... it just avoids, I mean,*

*when you write stuff, you know, how you're writing sometimes, you know, you might tell, not a spelling, but you know, when you're right, sometimes it doesn't look, somebody might say, oh, I can't read that. Whereas online, if you put in an extra or type in a number or an address or something, it's pretty legible and you can't mistake it.” – OAS/GIS participant*

*“I struggle with writing, [legibility], writing within small spaces and getting my wording right the way I... And so it's just easier for me to be able to type and edit and make sure that I've got things clearly said. And I do like technology. So that's, technology is generally more often easier for me.” – CPP-D participant*

*“Filling out the application online, like I said, it was easy. I'm fairly well-versed in computer usage. And then I know that some of my paperwork had to be sent in, hard copy by snail mail. So, I could scan things and send them when I needed to, like I've got a scanner here. But there were some forms I remember where they were like, 'No, we need the form from your doctor with your doctor's signature on it', and it can't be a photocopy or a picture of it, or anything like that. So, that's why I selected that I did it by a mix.” – CPP-D participant*

*“I just used the website and filled everything in. There were no services available, there was just the website. There are no government offices where we were, nothing because we were remote.” – CPP-D participant*

Participants reported few problems with registering or signing into MSCA. Most appeared to have had their accounts for several years now. Only a small number of participants reported negative experiences of registering with MSCA. These participants had opted for a code to be mailed out to them which they felt was an “unnecessary extra step”; one participant went as far as to describe the registration process as a “nightmare”.

*“You have to have a code as well. So, it's a nightmare. I mean I need to log into my account now, but you've got to go through so many steps, I don't think I can get into it. And to get it all redone is just a nightmare, so I'm just ignoring it for now and hoping it'll go away.” – CPP-D participant*

In terms of how participants signed into MSCA, some used their GCKey out of habit and were reluctant for security reasons to use their bank to sign in because it would entail sharing their banking information on a non-banking website. Others found the sign-in option via the bank more convenient and secure due to high levels of trust in their banking institutions. They had also used the bank service in the past to access other government accounts (e.g., CRA's My Account). Some EI participants pointed out that the initial step of waiting for a code to be mailed for the GCKey option added unnecessary time to check the status of their application which they hoped would be processed as fast as possible.

*“It was pretty straightforward [...] I've had very good service with my banking and Interac services before, so I figured if I logged in with that, because my MSCA account has all of your SIN numbers and that kind of information, it's probably actually better to use the Interac verification because my bank has like fraud alerts and different ways to possibly protect me.” – EI participant*

*“We were all waiting for money. If I didn't have an account and then I got laid off, and I had to go and set up an account. And in my case, I don't think that the banking option was there. I used the credit union. I don't believe it was on the list. So I go through the other method where they're going to mail it out to me. I'm already behind the ball here. It never feels good to be out of work or whatever it is, and now we're going to have to wait, you know, three to five days or whatever it's going to be, depending on the day was mailed out.” – EI participant*

Most participants used MSCA to check on the status of their application. Many were disappointed by the vague terms used, “status pending” or “in progress” messages, which in turn resulted in them calling a Specialized Call Centre or visiting a Service Canada Centre to seek more detailed information.

*“The options are “Status pending” or “Approved”. And then “Status pending”, like, what does that mean? And not even the people that you phone know what that means.” – EI participant*

*“I know I can see online, I kept on seeing like it’s in progress, it’s in progress. But I just actually wanted to talk to somebody about the process.” – CPP-D participant*

The small number of participants who attempted to use MSCA to submit their applications highlighted pain points such as confusion on where to click to start an application and inability to save progress while completing an application.

*“I can recall correctly, and memory is one of the reasons why I lost, but if I can recall correctly online, you couldn’t save your application and so I had to do it all at once. And I have ADHD and memory issues and yeah, it was hard in that way. It would have been nice to be able to save it and come back to where I left off.” – CPP-D participant*

After applications were processed, a couple of OAS/GIS participants were underwhelmed by the lack of information on MSCA explaining how their payment amounts were calculated.

*“It didn’t really give me very much information. Like I said, it doesn’t tell you how much you’re entitled to, so there’s no way of verifying how much you’re entitled to. It just gives me one line of information. Your information was received February 19th, and that’s about it.” – OAS/GIS participant*

## 6.3 Perceptions of MSCA Data Security

Participants who used MSCA generally trusted that Service Canada is doing its best to protect their personal information. There were some references to security breaches involving federal government departments (e.g., cyberbreach to the CRA’s My Account), but this did not appear to affect their interest in using MSCA. Instead, participants adopted an attitude of resignation that security breaches happen and affect both private and public organizations.

*“I’m with [name of bank]. I’ve known people who got hacked or fraud and they were always good to give it back. I don’t worry about anything like that. If it’s going to happen, it is going to happen. Whether you’re logging into Service Canada or doing online shopping. I online shop, so I’m going to trust the login to My Service Canada account.” – EI participant*

*“It should be secure, it’s with the government, right. But [...] it’s not really 100-percent proof that nobody can get in there, because there’s so many cyberattacks happening around the world right now.” – EI participant*

*“I just wouldn’t be surprised [...] if there was unauthorized access to my account, or if any of my information was leaked, or shared, or hacked. Not enough to the fact that it would stop me from using it. I’m confident enough, I guess, to use it. [...] People out there are super creative, things get hacked all the time.” – EI participant*

*“I trust the government and I trust the banks because it’s in their interest to trust them to have secure systems, you know. They have as much to lose as I do. So, I really do think the government is secure as you can have it. I know they’ve hacked into some big companies, but so I’d say, yeah, I trust all the people I deal with anyway.” – OAS/GIS participant*



Attitudes to the multi-factor authentication system on MSCA were mixed. On the one hand, it had the intended effect of instilling greater trust that Service Canada is taking additional measures to keep personal information safe. At the same time, a few participants found the extra step “annoying”. In an extreme case, one participant reported that they had to call their telecommunications provider to switch off their ‘Do Not Call’ status to receive an authentication code.

*“I get [multi-factor authentication system] every time I use the login. Sometimes it’s annoying when you’re trying to get in fast. That’s kind of annoying sometimes but it’s safer.” – EI participant*

*“I roll my eyes sometimes but then I think no one else has my phone so it does make me get does give me more confidence, that extra step of authentication.” – EI participant*

*“The whole telephone verification thing. I had to go into my [...] account and turn off the Do Not Call button, so that I get the number so I can actually log onto my account. And then, I have to go back into my Telus account and put on the call control again, because otherwise I constantly get spam calls. I’ve already put in my password. I’ve already done the whole thing. Why do they have this incredibly convoluted way to sign into your account?” – OAS/GIS participant*

## 7. Client Groups

This section provides a summary of insights on the client experience of three client groups: clients with disabilities; clients who are e-vulnerable; and clients who have a language barrier.

All participants who applied to CPP-D indicated that they had a disability. The research highlighted numerous ways in which the CPP-D client journey posed challenges for participants with a disability. The length of the application form and the style of questions asked were perceived to be onerous for those on medications, with restricted hand movement and for those with mental health disabilities that affect focus. These challenges, in turn, affected participants' ability to complete their application on their own, without the help of family members. Participants with a mental health disability pointed out that the application form and the program as a whole appeared to define disability in a very narrow sense – i.e., focusing on physical disabilities. Finally, after a long and difficult client journey, being denied benefits was described as a traumatising.

*“Just all the paperwork that had to be done. And it was a little bit harder because my hand movement was just not there and I got tired very easily. So, I didn't have a lot of energy [...] to fill out all of the paperwork.” – CPP-D participant*

*“My sister is bedbound, so she's paralyzed. If she cognitively could have completed this herself, online would be the most ideal for her, because she is confined to a bed. If she was put in a wheelchair, she couldn't even maneuver it herself. [...] There needs to be ways for people that are bedridden. If my sister didn't have me to help her with these, I don't know what she would have done, because there would be no options for her. [...] If my sister didn't have an advocate, none of this would have been done. She doesn't have the capacity to do it on her own.” – CPP-D participant*

*“I think what they need to do better is to not have such a narrowly defined definition of what a disability is. And I think they need to understand that even though, for permanent disability, there are all kinds and all severities. And I don't think that I should have the same benefits as somebody who is unable to speak, can't walk, they're basically stuck in a wheelchair and needs 24-hour care. I don't need that level of help, but that doesn't mean I don't need some help. And so, to have this idea that it's black and white, you either are so severe, I guess, that yes, you get all the help you need, but if your disability impacts your life and it's causing you to not be able to afford things, you're having to pay out of pocket for your healthcare and that's money that's not going towards your retirement. They don't look at the bigger scope of having a disability has impact.” – CPP-D participant*

*“[Why do we] have to argue with the government why you deserve [benefits]. There is anxiety, you have to relive all these traumas, you have to expose everything that's wrong with you for someone to judge, whether or not you are disabled enough or deserving enough of this tiny bit of funding.” – CPP-D participant*

The research also captured the experiences of a few participants with a disability who applied to EI and pensions programs. Similar to the experiences of participants with a disability who applied for CPP-D, two participants reported relying on either a family member or their case manager to help with their OAS/GIS applications. They felt that the questions were complex, and one participant admitted that due to their disability they required extensive assistance. Other participants tended to either focus more on their e-vulnerability than challenges related to their disability.

*“My husband was there, he was helping me. I have lesions on the brain, so I need assistance with everything.” – OAS/GIS participant*

*“I had a Canadian Mental Health case manager. And they, my case manager did the best that they could do. If you have a Ph.D. or something like that, you could fill that out easily, but the average person, like myself, some of the questions were, I have no idea what that means.” – OAS/GIS participant*

For the e-vulnerable client group, the research underscored the importance of continuing to offer non-digital service channels. Mail applications and the ability to speak to a Service Canada representative in person or via telephone were important for many older participants. They were distrustful of the internet and several did not have and/or could not afford a computer, and some did not have an internet connection. Other older participants who lived in a rural area said they were increasingly turning to digital service channels, believing it is the only option. The key for them was simplifying the online experience.

*“Online is just for the younger guys who they’re more versed than I do. For the older guys who do not know much about computer and stuff, I think the representatives [at Service Canada Centres] are really good.” – OAS/GIS participant*

*“I think the in person is becoming more important, not less important. The reason for that is because of the untrust of the internet that it’s becoming worse and worse. Of course, now they’re looking at AI, there’s nothing worse than that for trust.” – OAS/GIS participant*

Finally, participants for whom English or French is not their first language or newcomers with lower levels of familiarity with programs, the ability to speak to a Service Canada representative in-person or by telephone was highly valued.

*“Because, naturally, English is not my first language, so sometimes I get some stuff wrong on the website. I don’t really know what it means, so that’s the reason why I had to phone them and be, like, “Okay. What does this actually mean?”.” – EI participant*

## 8. Service Improvement Recommendations

Participants made numerous service improvement recommendations which can be grouped into the following themes:

- Addressing timelines.
- Enhancing the online experience.
- Equity, diversity and inclusion.
- Staff training and empowerment.
- Transparency in the process.
- Proactive service delivery approach.

### Addressing Timeliness

- Faster turnaround times for processing application, receiving a decision and processing payments; this was emphasized by those who waited weeks or months for a decision.
- Investing in more Service Canada representatives to reduce wait times at Specialized Call Centres and Service Canada Centres.
- Introducing a system for booking in-person appointments.
- Implement a call back option with a prescheduled time and date for the telephone service channels.
- Reduce the length of the CPP-D application form.

*“Phone call center improvements, more people, because I know every time I call, the wait time is half an hour anyway, sometimes an hour.” – OAS/GIS participant*

*“Timeliness matters, so that’s either hiring more people or being more efficient. Streamline the process however it can be done.” – CPP-D participant*

*“The Government needs to figure out a way to expedite this process, get cash into people's bank accounts. At the end of the day, that's what matters. And all this time being wasted sitting on the phone is...people have things to do with their lives. I know the Government probably wants to be more efficient, but they need to find a way to be faster for sure.” – EI participant*

### Enhancing the Online Experience

- Simplifying language, using more bullets/check lists and flow charts to present information on program websites.
- An online chat feature “powered by humans” was welcomed by participants who experienced this type of support on other websites.
- More detailed, up-to-date information on claim/application status would reduce anxiety and frustration: a progress bar showing the status of applications; notices on whether documentation is missing and requiring follow-up action; estimated date for receiving a decision; how benefit amount is calculated; and when they can expect the benefit will be deposited in their bank account.
- Sending e-links to doctors to submit documentation for CPP-D applications.
- Reducing the number of portals across programs and federal government departments. One Government of Canada account would eliminate confusing MSCA for CRA’s My Account, IRCC’s account, GCKey, Appliweb etc.
- Making use of easy application systems e.g., fillable PDFs.

- More intuitive and accessible Frequently Asked Questions section that could mitigate the need to call for clarification and thereby reduce channel churn.
- Offering webinars and 1:1 Zoom calls about the program, the application process and support with individual applications.

*“I have seen some people doing the checklist where you just tick-mark the things which you have gathered, I’ve got my passport, I’ve got this required document, this required document. So, they can have a step-by-step checklist option added and on their website, which makes it easier so nobody has to call, or nobody forgets anything.” – SIN participant*

*“If I’m on the [online chat] and I type in something, I’d expect to get an actual answer back. Like maybe there’s a live person on the other end that does it or their AI gets better. Doesn’t matter to me. But it shouldn’t just pop up another web page for you to read. Not a list of web pages I could research myself on.” – EI participant*

*“When I was going through my divorce, there was a website called Cleo that was designed for women and family court stuff. It gave the most beautiful flowchart about situation you’re in, and then to next steps if, and then from there, those next steps. Here’s the relevant links to the appropriate government forms to complete. Here’s who to talk to if you need help with a form. But it hit all levels of everything, and that was an external site. It would be nice if the government did something like that.” – CPP-D participant*

*“It could actually show like all the different, like timeline of stages, I guess. And I guess, even like a, you know, it’s in the review stage and this stage usually takes three to four weeks, then at least or whatever it is, right, and then I guess at least if you’re sitting in, you’re waiting longer than what the review stage says, then maybe that’s an indicator to call. And then as it progresses into the different stages, you know, you can maybe see the bar move.” – CPP-D participant*

*“FAQs. Something that maybe is easier to discover online rather than waiting for a phone call. But it’s only happened a few times where I had to call because I didn’t find the answer where I thought it might be.” – OAS/GIS participant*

*“RDSP had webinars that you could call in and they’d have like an information session. And I did find that interesting. [Service Canada] could have a webinar opportunity, like maybe a monthly webinar and having it at different times of day [about CPP-D]. [...] You don’t know what you don’t know, so then you don’t know if you have a question. So just having someone lay out the information in an easy-to-understand way points you in different directions. And then if you have questions, you know, there’s generally a Q&A at the end. If you have questions, you can stay on and ask them, but ask them right there.” – CPP-D participant*

*“It would almost have been easier if like, when I submit my form that my doctor receives an email with a link or something. [...] My doctor is very busy and when I left her the forms and she finally completed them, I think the forms got, I guess, I don’t know, mixed up either in my file or on her pile of a thousand things to do. And the wrong forms got submitted or she sent me home with the wrong forms. So then I had to print out the forms again, make another appointment and go back in and explain that it was the wrong forms. And then I had to wait for her to complete those. And I think at the time too, she had her own health issues. So I think it was carpal tunnel, I think she had carpal tunnel on both hands from completing forms. And so it took a while for her to get back to me on those. So it almost, it would be easier if there was an automated way that just streamlined things.” – CPP-D participant*

## Equity, Diversity and Inclusion

- Empathy and sensitivity training for Service Canada representatives, especially for clients who have disabilities and clients who are undergoing trauma in their lives.
- Design application forms that account for the circumstances of clients with disabilities and recognize the broad spectrum of disabilities, including invisible disabilities. This includes the CPP-D application being less physical-disability-centric, ensuring that there is a 'save progress' function on online portals, speech-to-text options, option for text-based support (e.g., online chat feature) as calling can be anxiety-provoking, in-person meetings with scheduled breaks, one-on-one tailored support for clients with a disability, option for booking appointments with a Service Canada representative for support.
- Disseminating information about programs to newcomers at point of entry into Canada.
- Use of plain language and offering services in more languages to cater to those who are less comfortable with English and French.
- More Service Canada representatives visiting rural communities to offer services in-person.

*"There are some services, provincial services where they send representatives over to the island once a month or something like that. That might be some kind of a solution for smaller communities, where they have people come to a community centre or something, and people can make appointments to talk to a Service Canada representative ahead of time." – OAS/GIS participant*

*"If I would have been able to sit down with somebody in person, right, if I would have been able to text with somebody, that would have been good. Talking over the phone is anxiety provoking, so I'm not likely to phone somebody to be like, 'Hey, could you help me fill out this paperwork?'. On the other hand, if I would have known that there was like an outreach centre where somebody would have been able to sit down with me to go through those forms, maybe taking multiple sessions to fill them out so that there's actual built-in breaks, that would have been amazing to have known." – CPP-D participant*

*"Having a professional from CPP-D who can help people through the application process by chat or video call would streamline the process and keep the human contact in there. Being made to feel like just a number is disheartening." – CPP-D participant*

## Staff Training and Empowerment

- Training to ensure consistency in service delivery between Service Canada representatives to reduce channel churn where clients interact in one service channel and then are directed to use another channel or having to interact multiple times to seek resolution for the same issue.
- Empowering Service Canada representatives to provide information that is less generic and more tailored to individual circumstances.

*"I didn't need more client support, I didn't need more phone assistance, I needed better client support and phone assistance. I needed people that understand what they were talking about and understand the full scope of my situation." – EI participant*

## Transparency in the Process

- A calculator or more detailed explanation that allow OAS/GIS clients to check that they are receiving the full amount they are entitled to.

- As noted previously in enhancements to the online experience, more detailed and up-to-date information on claim/application status would reduce anxiety and frustration.

### **Proactive Service Delivery**

- Proactively mail out information on OAS/GIS in the lead-up to individuals turning 65.
- Adding a step in the journey that prompts EI participants to rectify a missing ROE.

*“Why wouldn't the government just, let's say before Christmas, type in something like how many people are turning 65 in a year and get all the names and then start mailing out the forms and informing them ahead of time [to] fill out these forms.” – OAS/GIS participant*

*“To receive the letter without any warnings that you have not been accepted for an EI just because we couldn't get the Record of Employment and you were not providing this. If one of those steps lagged or it's not there anymore? What's going to be the second step or the backup step that should be taken?” – EI participant*

# Appendix A: Recruitment Screener

## 1. Introduction

---

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

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

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

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

**[FOR USE IN QUEBEC/ATLANTIC CANADA]**

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

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

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

Yes - **CONTINUE**

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

**ONLY PROVIDE CONTACT INFORMATION TO THOSE WHO WANT TO VALIDATE LEGITIMACY OF RESEARCH, NOT TO EXPRESS INTEREST.**

**FOR EN PARTICIPANTS:** If you wish to verify the validity of this study, please contact Gabriel Ready, [Gabriel.Ready@servicecanada.gc.ca](mailto:Gabriel.Ready@servicecanada.gc.ca) **ONLY OFFER TELEPHONE IS ACCESSIBILITY IS AN ISSUE** 613-981-5162.

**FOR FR PARTICIPANTS:** If you wish to verify the validity of this study, please contact Patrick Venier, [Patrick.Venier@servicecanada.g.ca](mailto:Patrick.Venier@servicecanada.g.ca) **ONLY OFFER TELEPHONE IS ACCESSIBILITY IS AN ISSUE** 343-572-5338.

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

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

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

They would take place by logging onto an online focus group platform that is both audio and video enabled. The platform works best via a laptop or desktop computer.

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

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

Would you be interested in participating in this online discussion which you could participate in from home, and which



will be held in [INSERT DATE FROM TABLE] on an online video meeting platform called Recollective?

Yes

No – **THANK AND TERMINATE**

\*\*\*

### **INTRODUCTION – READ TO CPP, CPP-D OR OAS/GIS (IN-DEPTH INTERVIEWS ONLY)**

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

The discussions will be about how well the process of applying for a federal government program is working. The interview will take place on MS Teams, which is an online video meeting platform, or by phone using a teleconference line. This interview would last approximately 60 minutes. As a gesture of gratitude for your participation, we would like to offer an honorarium of **\$85** for volunteering your time for this option.

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

Would you be interested in participating an interview which can be schedule for a time that is most convenient for you between September and October?

Yes

No – **THANK AND TERMINATE**

\*\*\*

## **2. Standards Screeners**

---

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

1. Please tell me if you identify as... **[READ LIST]**
  - Male
  - Female
  - Non-binary
  - Two-Spirit
  - I prefer to label as \_\_\_\_\_ **(RECORD)**
  - I prefer not to answer
  
2. Do you identify as a person with a disability?
  - Yes - ASK Q4
  - No - SKIP TO Q5
  
3. What type of disability do you have?
  - Hearing
  - Seeing
  - Communicating

- Mobility (such as flexibility, dexterity, or pain)
- Cognitive (such as learning, developmental, or memory)
- Mental health-related
- Other please specify

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

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

**IF "YES" TO ANY - THANK AND TERMINATE**

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

- Yes
- No

**NO MORE THAN THREE RECRUITS WITHIN EACH GROUP MAY SAY YES**

**IF Q5= YES, ASK Q6-7, ELSE SKIP TO Q8**

6. How many focus groups have you attended in the past five years? **[RECORD]** \_\_\_\_\_

**TERMINATE IF MORE THAN 5**

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

- Yes
- No

**IF "YES" - THANK AND TERMINATE**

### 3. Study-Specific Screener

---

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

Employment Insurance

Canada Pension Plan – **ASK Q9**

Canada Pension Plan Disability Benefits – **ASK Q9**

Old Age Security

Guaranteed Income Supplement

Social Insurance Number

Don't know / Refused – TERMINATE

None of the above – TERMINATE

**ASK THOSE WHO SAY CPP OR CPP-D IN Q8, OTHERS SKIP TO Q11**

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

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

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

**ASK THOSE WHO SAY CPP OR CPP-D IN Q8, OTHERS SKIP TO Q11**

10. May I confirm your age?

**PLEASE ENSURE THAT THOSE WHO ARE RECRUITED FOR CPP INTERVIEWS ARE PENSIONERS AGED 60 AND OVER. PLEASE INCLUDE A GOOD MIX OF PARTICIPANTS WHO IDENTIFY THAT THEY HAVE A DISABILITY PER Q2 ACROSS CPP, OAS/GIS AND CDDP PROGRAMS**

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

	<b>Call the Government of Canada Call Centre (e.g, 1 800 O-Canada, specialized Program call centre, Service Canada Support Centre call number)</b>	<b>Complete a Service Request Form online to receive a call-back from a Service Canada representative (called eService Canada)</b>	<b>Go to a government office (e.g. Service Canada)</b>
Employment Insurance (EI)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Canadian Pension Plan (CPP)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Canadian Pension Plan Disability Benefits (CPP-D)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Old Age Security Programs (OAS) and/or Guaranteed Income Supplement (GIS)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Social Insurance Number (SIN)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

**4. Communication/Ability to Communicate**

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

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

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

13. **ONLY ASK IF RECRUITMENT FOR EI/SIN FOCUS GROUPS** Do you feel comfortable using a computer to log into an online focus group platform without assistance?
- Yes
  - No - **THANK AND TERMINATE FOR FOCUS GROUPS**

**[INVITATION FOR SCREENED-IN PARTICIPANTS]**

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

**[MESSAGE FOR ONLINE FOCUS GROUPS]**

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

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

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

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

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

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

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

Yes

No – READ RESPONDENT INFO BELOW AND ASK AGAIN.

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

Yes

No – THANK & TERMINATE

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

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

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

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

**[MESSAGE FOR MS TEAMS OR TELEPHONE IDI]**

Would you prefer to take part via an online MS Teams meeting or by telephone?

**READ FOR MS TEAMS INTERVIEWS**

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

**READ FOR TELEPHONE INTERVIEWS:**

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

**READ TO ALL INTERVIEW PARTICIPANTS**

The discussion will take about 60 minutes and those who qualify and attend will receive an honorarium of **\$100** as a gesture of gratitude for volunteering their time to participate.

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

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

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

Yes

No – READ RESPONDENT INFO BELOW AND ASK AGAIN.

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

Yes

No – THANK & TERMINATE

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

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

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

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

# Appendix B: Discussion Guide

## SESSION BREAKDOWN

	Focus Groups	Interviews
Welcome and Introduction	10 Minutes	5 Minutes
Section 1: Top-of-Mind Associations and Emotional Journey	10 Minutes	5 Minutes
Section 2: Expectations and Before the Application	10 Minutes	10 Minutes
Section 3: During the Application	20 Minutes	15 Minutes
Section 4: After the Application	5 Minutes	5 Minutes
Section 5: My Service Canada Account	10 Minutes	5 Minutes
Section 6: Expectations and Service Standards	10 Minutes	5 Minutes
Section 7: Service Improvements	10 Minutes	5 Minutes
Wrap-up and Final Questions	5 Minutes	5 Minutes
<b>SESSION TOTAL</b>	<b>90 Minutes</b>	<b>60 Minutes</b>

## DETAILED SESSION AGENDA

### MODERATOR WELCOME

#### (10 MINS FOCUS GROUPS / 5 MINS NON-INDIGENOUS INTERVIEWS)

- Welcome & thanks for attending, reminder of expected session length [60 minutes for interviews, 90 minutes for focus groups]
- Land Acknowledgement for focus groups: I want to start off our meeting today with a land acknowledgement. We/I would like to begin by acknowledging and respecting the land on which we gather. We begin with this statement to show respect to the Indigenous Peoples, while recognizing the colonial past of Canada. While only a small gesture, we hope the collection of all acts of kindness, compassion, respect and understanding come together and demonstrate our commitment to reconciliation. I respectfully acknowledge that the land I am joining you from is the Unceded Traditional Territory of the K'ómoks First Nation, the traditional keepers of this land. [note, update as needed and will be different for French facilitator]
- Ipsos - research company and neutral third party
- Moderator to introduce themselves by their full name
- The role of the moderator is to ask questions, timekeeper, objective/no vested interest
- Anonymity of your participation - remarks are not attributed and your privacy will be protected, results are confidential and reported in aggregate
- Audio and recording for report writing purposes only; observers may be on the phone listening in and taking their own notes. [No observers for Indigenous interviews] Recordings will be destroyed after 12 months.
- Rules of engagement for participants - not expected to be experts, speak openly and frankly about opinions, no right or wrong answers.
- Open and respectful dialogue, don't all need to agree with each other
- Explain how platform works. Technical considerations – usually issues can be solved by hitting the “refresh” button or logging back out and back into the online platform
- This session is designed to be as accessible and inclusive as possible. The online portion is accessed through your web browser using standard HTML components. If needed, the interface can be easily enlarged using default zoom controls found within your browser. Ipsos has live technical support available throughout the group should you encounter any issues.
- IF REQUIRED BASED ON SCREENING QUESTION: Before we begin the discussion, we want to know if you can fully participate in the discussion. Could you confirm that everything is set-up so you can fully participate?

**For today's discussion:**

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

**For Indigenous interviews:**

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

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

**SECTION 1: TOP-OF-MIND ASSOCIATIONS AND EMOTIONAL JOURNEY  
(10 MINS FOCUS GROUPS / 5 MINS INTERVIEWS)**

You have been invited to participate in this discussion about your recent experience with Service Canada when you applied for [PROGRAM].

**Question 1.** What's one word the best describes or summarises your overall experience with applying for [PROGRAM]? TYPED INPUT FOR GROUPS

**Question 2.** How easy or difficult was the overall process of applying for [PROGRAM]? TYPED INPUT FOR GROUPS

**Discussion**

- Help me understand your answers.
- What happened that made you feel that way?
- What made the overall experience easy/difficult?

**Question 3.** What were some of the emotions or feelings that you experienced throughout the process of applying for [PROGRAM]?

**Discussion**

- Walk me through the different emotions you experienced before applying, to when you applied and after you applied for [PROGRAM].
- What made you feel that way?

**SECTION 2: EXPECTATIONS AND BEFORE THE APPLICATION (10 MINS)**

Thank for sharing your experiences me so far. I'd like to go through each stage of the process of applying for [PROGRAM] in great detail.

**Question 4.** Let's start off with before you applied to [PROGRAM] or were even aware of [PROGRAM]. What impressions, if any, did you have of Service Canada and the quality of service that they provide?

**Discussion**

- What shaped those impressions? PROBE TO UNDERSTAND WHETHER GROUNDED IN PAST EXPERIENCES VS. GENERAL SENTIMENT OF DEALING WITH 'GOVERNMENT' VS WHAT THEY HEAR

### Written Question - Closed End

**Question 5.** How did you become aware of the program? Did you use any of the following sources to find information about [PROGRAM] **before** you applied?

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

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

#### Discussion:

- What was easy with the service options you used to find and/or get information about [PROGRAM]? What worked well?
- What were some difficulties with the service option you used to find out or get information?
- What could Service Canada have done better to improve your experience of finding and/or getting information about [PROGRAM]? What are some changes they could make that would make it easier for you to find out or get information?
- For those of you who indicated that you were referred by a community organization like a non-profit, can you tell me what organization(s) referred you? Other than referring you, did they support you in other ways? How useful, if at all, was this?

**Question 6:** Did family, friends or others in your circle, or a community organisation, provide you with information about [PROGRAM] **before** you applied?

#### Discussion:

- Who did you turn to and why them?
- What did the person or group do for you?

**Question 7:** So now you are aware of [PROGRAM], some of you have looked at some information. What expectations, if any, did you have at this stage, still thinking about before you started applying for [PROGRAM]?

#### Discussion:

- Did you expect the service quality to be high or low? What makes you say that?
- How long did you anticipate the process to take?
- Did you have a sense of how much effort you would have to put into the process at this stage?
- And how confident were you at this stage that Service Canada would meet your expectations?

### SECTION 3: DURING THE APPLICATION (10 MINS FOCUS GROUPS / 10 MINS INTERVIEWS)



**Written Question - Closed End**

**Question 8.** Thinking about the experience of completing and submitting an application, how much effort did you put into it? On a scale of 1 to 5 where 1 is very little effort and 5 is a great deal of effort. **[SELECT ONE]**

1 – Very little effort

2

3

4

5 – A great deal of effort

**Discussion:**

- Was there anything in particular that took more effort than expected?
- What could have made the process easier?

**Written Question - Closed End**

For my next questions, I am interested in a) how you filled out or completed the application and b) how you submitted it.

**Question 9a.** Did you fill out or complete your application online, in-person, by mail or was it a mix of ways? I want you to focus on the process of completing it, not how you submitted it for now. **[SELECT ONE]**

Online

In-person

A mix of online, by mail and in-person

By mail

**Question 9b.** And did you submit your application online, in-person, by mail or was it a mix of ways? **[SELECT ONE]**

Online

In-person

A mix of online, by mail and in-person

By mail

**Written Question - Closed End**

**Question 9c.** Did you use any of the following sources to get help to complete and submit your application? **[SELECT ONE]**

Support by telephone from a specialized call centre for [INSERT PROGRAM]

Support by telephone from 1 800 O-Canada

Support from **eService Canada** (this is a call-back service where a Service Canada representative calls you back within 2 business days after you complete a Service Request Form online).

Support by telephone from the Outreach support centre

Support by telephone from Service Canada

Support in-person from Service Canada

Support by telephone or in-person from community organization or other type of organization

Support by telephone or in-person from family, friend or other acquaintance

I applied to start to finish without any assistance

**Discussion:**

- Help me understand why you chose to apply using those methods.
- What were the advantages of the application method you chose?
- What were some challenges with the service option you chose to complete and submit the application?
- How helpful was the support you received?

- You mentioned that you turned to organizations/family/friends. Who did you turn to and why them? Do you prefer to turn to them than support available from government sources? Why is that?

**Question 10.** What changes could be made specifically to the online application process to make it better/easier to apply?

- Are there any service options that you would like that are not currently available to you to assist with the application?

**Written Question - Closed End**

**Question 11.** Now, thinking about the application process, please tell me the ONE statement that best describes your experience **[SINGLE CHOICE - SELECT ONE]**

- a) The steps to apply were easy and clearly explained
- b) The steps to apply were somewhat easy and somewhat clearly explained
- c) The steps to apply were difficult and not clearly explained

**Discussion Question**

**Question 12.** For the statement that you chose in the previous question, **please tell me the reason for your response.**

**Question 13.** How did you feel during the process of completing your application? What made you feel that way? IF NEEDED PROBE: Did you feel...relief, anxiety, happiness, frustration, stress, anger?

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

- a) The steps to apply were easy and clearly explained
- b) The steps to apply were somewhat easy and somewhat clearly explained
- c) The steps to apply were difficult and not clearly explained

**Discussion:**

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

**Written Question - Closed End**

**Question 14.** Thinking about the process of completing and submitting the application form, which of the following changes would have improved your experience the most? Please tell me which one did you choose, and the reason for your response. **[SINGLE CHOICE - SELECT ONE]**

- a) Real-time support through online chat with a Service Canada representative
- b) Easier online navigation
- c) Quicker to get assistance by phone
- d) Something else

**Discussion:**

- ASK FOR EACH OPTION CHOSEN -- for those of you who chose X-- please tell me the reason for your response. For those who said something else, please tell me about what you mentioned and how it would improve your experience.

- What can Service Canada do to improve the experience of completing and submitting the application? What are some changes they could make that would make it easier for you?

**SECTION 4: AFTER THE APPLICATION  
(5 MINS FOCUS GROUPS / 5 MINS INTERVIEWS)**

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

**Written Question - Closed End**

**Question 15.** Did you follow-up on your application after you submitted it and before you received a decision? For example, did you follow-up to find out the status of your application, change your listed address?

Yes

No

**ASK IF YES TO Q16**

**Question 16.** To follow up on your application to [PROGRAM], did you use...? **[MULTI CHOICE - SELECT ALL THAT APPLY]**

- Logged into my My Service Canada Account (MSCA)
- A call centre.
- Go in person to a Service Canada office
- Other (specify) \_\_\_\_\_
- None of the above -- I did not follow up about my application

**Discussion:**

- Why did you follow-up? Could the need for follow-up have been avoided? If so, how could it have been avoided?
- Thinking about your experience in applying, is there anything that really frustrated you?
- What are some changes they could make that would make it easier for you to follow-up before a decision?
- If you used MSCA to follow-up on your application, did it work well? What did not work well on MSCA?
- If you did not use MSCA, did you know that this is available to you? If not, would this be of interest?
- What were some emotions or feelings that you experienced at this stage?

**SECTION 5: MY SERVICE CANADA ACCOUNT  
(10 MINS FOCUS GROUPS / 5 MINS INTERVIEWS)**

**SKIP THIS SECTION FOR SIN PARTICIPANTS**

I would like to understand in greater detail your experience with My Service Canada Account (MSCA). MSCA can be used for many things. For example:

**[Employment Insurance group/IDIs]**

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

**[Pensions group/IDIs]**

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

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

**[CPP-D IDIs]**

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

**Written Question - Closed End**

**Question 17.** Did you register for My Service Canada Account? [SINGLE CHOICE - SELECT ONE]

- a. Yes, I successfully received a Personal Access Code in the mail and registered for My Service Canada Account
- b. Yes, I successfully registered for My Service Canada Account using the *Interac*<sup>®</sup> verification service
- c. I attempted to register for MSCA but did not complete the process
- d. No, I did not attempt to register for My Service Canada Account

**Discussion:**

- IF YES... How would you describe the registration process? Easy or difficult? Why? Was the information on how to register on Canada.ca clear and easy to understand?
- If you attempted to and did not complete the registration, why not? What can be improved?
- IF NO... Why did you not register to MSCA? What were the reasons?

**Discussion Question**

**Question 18. [Findability]**

When registering for MSCA, was the information on how to register easy to find on Canada.ca?

- IF NO, ... Why? What made it difficult? What could be improved to make it easier to find?

**Written Question - Closed End**

**Question 19. [Unprompted awareness of the *Interac*<sup>®</sup> verification service]**

Are you familiar with the *Interac*<sup>®</sup> verification service? [SINGLE CHOICE - SELECT ONE]

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

**Discussion:**

- For those of you who are familiar with the *Interac*<sup>®</sup> verification service, what is your understanding of how it works? What are the benefits of using the *Interac*<sup>®</sup> verification service?

**Discussion Question**

**Question 20.** Beginning in May 2021 clients now have a choice between registering to MSCA in real-time using the *Interac*<sup>®</sup> verification service or wait 5-10 business days to receive a Personal Access Code by mail. The *Interac*<sup>®</sup> verification service is an alternative identity verification process that allows you to register in real-time by using your online banking information.

For those of you who waited 5 to 10 days to receive a Personal Access Code to register, would you have preferred the *Interac*<sup>®</sup> verification service and registering in real-time instead? Please tell me the reason for your response.

**Probe:**

- Do you have confidence in the security of the online registration process of the *Interac*<sup>®</sup> verification service? Why?

**Written Question - Closed End**

**Question 21.** Thinking about MSCA overall, from registering and/or using MSCA, are you confident in the security measures put in place for MSCA to protect your personal information and prevent unauthorized access to your account? **[SELECT ONE - SINGLE CHOICE]**

- a. Yes
- b. No

**Discussion:**

- IF YES... How would you describe the experience (regarding confidence)? If yes, what made you feel confident?
- IF NO... What can be improved? What added security measures would you like to see implemented?
- For improved security, MSCA uses multi-factor authentication where you can validate your access to your account (**if clients ask about the multi-factor authentication option:** provide your phone number and receive a security code by text message or by voice, receive a security code through an authenticator app, or enter a combination of values from your unique Passcode Grid). Are you confident that your personal information is protected using this approach?

**Written Question – Closed End**

**Question 22.** [Sign In] Did you sign into My Service Canada Account? **[SINGLE CHOICE - SELECT ONE]**

- e. Yes, I successfully signed in with GCKey
- f. Yes, I successfully signed in with my banking information
- g. Yes, I successfully signed in with my provincial digital ID (AB and BC only)
- h. No, I attempted to sign in to MSCA with GCKey but did not complete the process
- i. No, I attempted to sign in to MSCA with my banking information but did not complete the process
- j. No, I attempted to sign in to MSCA with my provincial digital ID but did not complete the process

**Discussion:**

- IF YES... How would you describe the sign in process? Easy or difficult? Why?
- If you attempted to and could not sign in, why not? What can be improved?

**SECTION 6: EXPECTATIONS  
(10 MINS FOCUS GROUPS / 5 MINS INTERVIEWS)**

Thanks for sharing your journey with me.

**Question 23.** In summary, did Service Canada meet, exceed, or fall short of your expectations? In what ways?

**Discussion:**

- If expectations exceeded or fell short of your expectations, how did that make you feel?
- How could have Service Canada done a better job managing your expectations?

**DISPLAY DEFINITION**

*A “service standard” specifies requirements that should be fulfilled by the service provider. The standard may provide definitions, indicators of service quality and their levels, or specify a time period for delivery. Service Canada’s official service standard mandate is “Clients receive high quality, timely and accurate government information and services that meet their needs.”*

Question 24: What is important to you and what is not? What would you add or change to the Service Canada service standard?

Question 25: Do you think that it is important that the government has service standards? How important is it? Why? Aside from speed of service and timeliness, what other service standards would you like to see? Why is that important?

**SECTION 6: SERVICE IMPROVEMENTS  
(5 MINS FOCUS GROUPS / 5 MINS INTERVIEWS)**

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

**Question 26.** Thinking about your overall service experience, was there anything that could have been improved to make the experience better?

**Discussion:**

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

**Question 27.** How inclusive or accessible would you say applying for [PROGRAM] is?

**Discussion:**

- Did you experience any barriers that are related to inclusivity or accessibility?
- IF NEEDED: Sometimes people experience barriers to accessing government services and programs. A barrier includes anything physical, architectural, technological or attitudinal, anything that is based on information or communications, or anything that is the result of a policy or a practice — that hinders the full and equal participation in society of persons with an impairment, including a physical, mental, intellectual, cognitive, learning, communication or sensory impairment or a functional limitation.
- What would have worked better in terms of providing better, more inclusive and accessible service?

**ADDITIONAL PROMPTS IF NEEDED:**

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

**WRAP-UP AND FINAL QUESTIONS  
(5 MINS FOCUS GROUPS / 5 MINS INTERVIEWS)**

Moderator to check with backroom for final questions

Wrap-up and Thank

## Appendix C: Word Clouds By Program

Participants were asked for the one word that best summarizes their overall experience and the key emotion or feeling they experienced when applying. The top-of-mind words for the overall experience mentioned by participants applying to each program are presented below (Figures 4 to 7).

**Figure 4: Top-of-Mind Words for the Overall EI CX Journey**



Figure 5: Top-of-Mind Words for the Overall SIN CX Journey

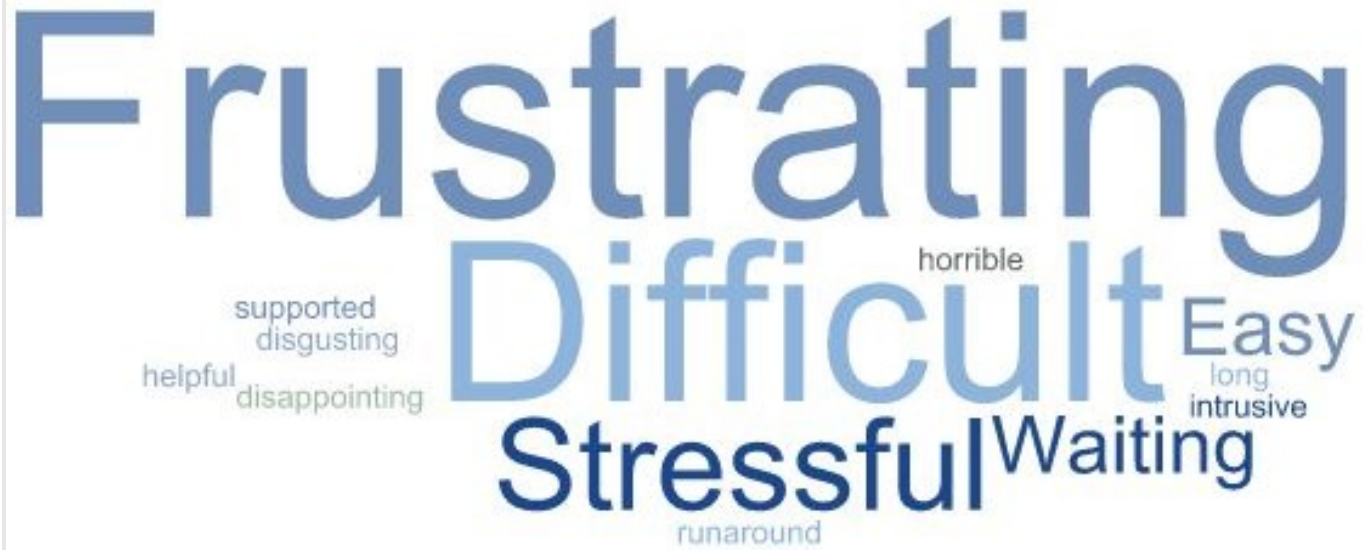


Figure 6: Top-of-Mind Words for the Overall CPP and OAS/GIS CX Journey





Figure 7: Top-of-Mind Words for the Overall CPP-D CX Journey



As noted above, participants were asked for the main emotions or feelings they experienced throughout the process of applying, these are presented by program below (Figures 8 to 11).

Figure 8: Key Emotions Experienced during the EI CX Journey



Figure 9: Key Emotions Experienced during the SIN CX Journey



Figure 10: Key Emotions Experienced during the CPP and OAS/GIS CX Journey



Figure 11: Key Emotions Experienced during the CPP-D CX Journey

