



Employment and  
Social Development Canada

Emploi et  
Développement social Canada

Canada

# **EVALUATION OF PROVIDING SERVICES AND INFORMATION TO CANADIANS THROUGH SERVICE CANADA**

Final Report

**OCTOBER 1, 2019**

## **Evaluation of Providing Services and Information to Canadians**

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## List of Acronyms and Abbreviations

BDS	Benefits Delivery Services
CPP	Canada Pension Plan
ESDC	Employment and Social Development Canada
ISSDB	Income Security and Social Development Branch

## Executive Summary

### Evaluation Purpose

This horizontal evaluation assesses the relevance and performance of Service Canada's provision of general information and services (Tier 1) through three channels (in-person, telephone, and online) and the provision of personalized information and services (Tier 2) for the Canada Pension Plan Retirement Pension.

The evaluation focuses on the delivery of information and services for Employment and Social Development Canada (ESDC)'s three main statutory programs: Employment Insurance, Old Age Security, and the Canada Pension Plan Retirement Pension.

In particular, this evaluation assesses Service Canada's contributions to ensuring clients' ability to access timely services, and sufficient and accurate information through the service delivery channel that best meets their needs. It addresses key questions<sup>1</sup> on the continued need for the services and information provided through the three channels; whether service delivery activities provide Canadians with easy, timely access to accurate information and services; and whether any barriers are encountered by different demographic groups.

### Scope and Methodology

The evaluation covers fiscal years<sup>2</sup> 2014-15 to 2018-19 and provides evidence regarding results under ESDC's core responsibility related to "information delivery and services for other departments"<sup>3</sup>. This evaluation used a Gender-Based Analysis Plus lens to inform data collection and analysis, including by assessing how diverse groups of people may experience programs and initiatives differently.

Evaluation findings are based on eight lines of evidence, as well as results from Service Canada's Client Experience Survey (2017). Efforts were made to gather detailed and client-specific information on the Canada Pension Plan Retirement Pension. In some cases, this information provides the basis for generalizable findings relevant to client needs regarding the delivery of other programs.

### Key Findings and Conclusions

**Service Canada is meeting most client needs for access to services and general information, although challenges exist with timeliness and access to Specialized Call Centres.**

Most clients are able to access the services and general information they need through their preferred service delivery channel (in-person, telephone, and internet), in a timely manner, in the official language of their choice, and with a high level of client satisfaction.

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<sup>1</sup> Refer to Appendix A for a list of evaluation questions.

<sup>2</sup> A fiscal year begins April 1 and ends March 31.

<sup>3</sup> Employment and Social Development Canada (2018), "[Employment and Social development Canada, 2018-19 Departmental Plan](#)".

For instance, results from Service Canada's Client Experience Survey (2017) indicate high satisfaction rates with services among clients of the main statutory programs: Canada Pension Plan (87%); Old Age Security (86%); and Employment Insurance (83%).

Some exceptions include timeliness and accessibility challenges through specialized call centres. Key concerns related to access include high numbers of callers receiving High Volume Messages<sup>4</sup> and being rerouted to an Interactive Voice Response system, and increased wait times and abandoned calls to Canada Pension Plan/Old Age Security Specialized Call Centres.

Movement between channels reflects that the service delivery model is functioning as designed, with many clients using multiple channels to obtain the information they are searching for. For instance, most clients reported using the in-person (44%); Web channels (39%); and telephone (10%) when seeking general information about a benefit or a program, according to the Service Canada Client Experience Survey (2017) results. The same survey found that most clients also apply for programs or benefits through the in-person (53%) or Web/mail channels (37%). The telephone (43%) and in-person (41%) channels are used more frequently than the Web channel (14%) for follow-up. Finally, clients seeking to solve problems tend to use the highest number of channels.

However, client satisfaction decreases on average as the number of times a client has to contact Service Canada increases. Some movement between channels could be resulting from clients' inability to access required services/information at first contact<sup>5</sup>. This was the case particularly for clients belonging to potentially vulnerable groups, who were not comfortable using the online channel, and preferred to obtain in-person assistance.

Regarding Specialized Call Centres, Report 1 of the 2019 Spring Reports of the Auditor General of Canada identified similar challenges and included recommendations for which the department will be undertaking the following actions:

- Modernize the Canada Pension Plan and Old Age Security telephone system by May 2020;
- Complete a review of the new telephone system by March 2021;
- Continue to enhance and set service standards that are relevant to clients, in accordance with the *Policy on Service*; and
- Include the capture of performance data on number of callers that hang up after the service standard time frame.

Since the department has initiated efforts to address the concerns raised pertaining to Specialized Call Centers, additional recommendations are not required for this key finding.

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<sup>4</sup> Where clients are requesting to speak to an agent, the system sends them to a call centre agent, in situations where all agents are busy helping other clients; the caller will be placed in a queue in order to wait for the next available agent and in some cases, the client will abandon the call while waiting in the queue to speak to an agent. When the queue is full or has reached its technical limit, the caller will receive a High Volume Message.

<sup>5</sup> Client movement between channels depends on a combination of the channel a client first contacts, and what a client's specific service need is. For example, clients trying to follow up after submitting an application use more channels than clients looking for general information.

**Canadians need and expect improved information to support informed and optimal decision-making regarding complex programs such as the Canada Pension Plan Retirement Pension.**

General program information related to the Canada Pension Plan Retirement Pension, available through all channels, is not sufficient to support clients' optimal decisions with respect to their retirement pension. For example, individuals must have personalized information such as how much they have contributed to the Canada Pension Plan over the contributory period and what their estimated benefit is in order to understand how this benefit amount might be affected by the various pension provisions including the age when they begin their pension.

However, personalized information is available through the Canada Pension Plan/Old Age Security Specialized Call Centres and "My Service Canada Account" online. In addition, only 31% of surveyed clients accessed their estimated benefits, 22% accessed their Statement of Contribution, and only 19% used the Canadian Retirement Income Calculator.

Clients were also found to lack knowledge of program details. For example, only 32% looked for information about the various pension provisions and only 3% of surveyed clients reported consulting a financial professional regarding when they should begin their benefit.

**Some Canadians living in rural and remote areas as well as Indigenous people and people with lower levels of education experience barriers to accessing services and information they require.**

Some population groups experience greater challenges in obtaining services and information that meet their needs, as evidenced by the lower client satisfaction rates among Indigenous people and people with disabilities.

For instance, Client Experience Survey 2017 results indicate that Indigenous respondents had an overall level of satisfaction of 77% compared with 86% for Non-Indigenous respondents. Results further indicate that Indigenous clients in general may face more difficulties finding and understanding the information they require, with only 64% of Indigenous clients reporting satisfaction with the ability to find information in a reasonable time compared to 79% of non-Indigenous respondents. In addition, only 73% of Indigenous respondents were satisfied that they understood the requirements of their application for a program or benefit compared to 81% of non-Indigenous clients.

Other population groups<sup>6</sup> are at high risk of experiencing a range of non-digital and digital barriers. These population groups may be the least likely to know how to access the services and information needed to meet their needs. For instance, client survey and focus group results indicate that Canada Pension Plan Retirement Pension clients with lower levels of education are less likely to search for and use Government of Canada information to support informed and optimal decision-making. They are also more likely to begin their pension prior to age 65, thereby incurring a lifelong reduction in pension amount.

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<sup>6</sup> People living in rural and remote geographic locations, immigrants and people with lower levels of official language literacy, people with lower levels of income and education, and Indigenous people.

The literature review indicates that several population groups have a higher likelihood of experiencing digital barriers consistent with the three dimensions of ESDC's E-Vulnerability Index: Internet access (infrastructure and cost); comfortability; and competency. For example, some Indigenous people may experience challenges related to all three dimensions of e-vulnerability. At the national level, Internet access on all reserves is only 70% compared to 94% among other Canadian households, while access on remote reserves falls to only 57%<sup>7</sup>.

### Recommendations

1. Explore innovative options to meeting clients' needs for specific, personalized information about their Canada Pension Plan Retirement Pension.
2. Continue to identify and reduce barriers in accessing services and benefits amongst potentially vulnerable populations and explore inclusive approaches to providing those services.

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<sup>7</sup> Centre for the Study of Living Standards (2013), "[The Contribution of Broadband to the Economic Development of First Nations in Canada](#)".



## Management Response and Action Plan

### Overall Management Response

The Canada Pension Plan (CPP) is one of three pillars of Canada's retirement income system and a key element of the retirement security of Canadians. In 2017-18, 5.8 million individuals benefited from the CPP and more than 302,432 individuals applied for their Retirement Pension.

The decision of when to begin receiving the CPP Retirement Pension is complex. It requires clients to consider their CPP contributions and other sources of retirement income, their relative financial wealth, needs, general health and anticipated life expectancy. As indicated in the Canada Pension Plan Retirement Pension Survey, clients "don't know what they don't know". To assist clients in making well-informed decisions about their CPP Retirement Pension, especially in regards to the implications of starting to collect the Retirement Pension at different ages, information and tools are available both to individuals who continue to work and those who will stop working.

The Canadian Retirement Income Calculator tool allows clients to estimate their retirement income. The calculator helps clients better understand how each level of the retirement income system will contribute to their future financial security and to provide a thorough understanding of the public pension system. Likewise, My Service Canada Account is a secured and personalized website that lets clients view their monthly estimated CPP benefits and apply for their Retirement Pension. In addition, through Canada.ca's Public Pensions link, the department provides information on the Retirement Pension and other CPP benefits. Recently, a number of brief videos have been developed which describe the Canada Pension Plan, and the implications of starting to collect the Retirement Pension at different ages, for both individuals who continue to work and those who stop working. In addition, a letter is sent to clients at age 59 and 64 to inform them of their options. The letter includes the client's Statement of Contributions to help them estimate their CPP Retirement Pension amount.

The department joined in a Government-wide multi-media advertising campaign targeting seniors, their families and stakeholders. The ad campaign raised awareness of services benefiting seniors, including the CPP, and directed visitors to our informative campaign page: [Canada.ca/seniors](https://Canada.ca/seniors). The campaign informed and engaged Canadians on how the CPP works to support Canadian retirees and how the program is being strengthened for future generations. As well, to help Canadians make informed decisions about their retirement, in spring 2019, the Public Affairs and Stakeholder Relations branch engaged working Canadians aged 30 to 59 on the CPP deferral and CPP enhancements through our "It's Your Choice-CPP Marketing Campaign." Using innovative communications tools, the Campaign built increased awareness by generating more than 15,000 Facebook impressions, nearly 150,000 twitter impressions, more than 40,000 LinkedIn impressions, almost 7,000 video plays and collecting close to 4,500 responses to a quiz gauging comprehension of key messaging.

Management recognizes that even with the current information, tools, and campaigns, clients face challenges in understanding the intricacies of the CPP to make the optimal decision as to when they should take their Retirement Pension. Through continuous improvements, the department will keep on developing and improving its information, tools and services to meet client's needs.

## Recommendation #1

**Explore innovative options to meeting clients' needs for specific, personalized information about their Canada Pension Plan Retirement Pension.**

### Management Response

Management agrees with Recommendation #1. Given the complexity of the CPP Retirement Pension, the department recognizes that some clients will need more information to help them to make informed and optimal decisions by providing them with sufficient information early on. This includes helping clients increase their knowledge of the program and how it relates to their personal situation, accessing key information and tools to make the best decision possible as to when to take their pension, especially for clients with lower levels of education.

Currently, Benefits Delivery Services (BDS) in cooperation with the Citizen Services Branch and Income Security and Social Development Branch (ISSDB) continues to refine the CPP Retirement Pension Web pages on Canada.ca for ease of navigation, use of plain language, and organization of client-centric information. Since the evaluation period, BDS has started to assess the possibility to personalize its letters to provide more detailed information on options. As presented in the Management Action Plan table that follows, beginning in 2019-20 and moving forward in 2020-21, BDS, in consultation with ISSDB, will explore innovative options to meet clients' needs for specific, personalized information on their CPP Retirement Pension options.

Management Action Plan	Completion Date
1.1 Improve our communications with clients by continuing to update CPP Retirement Pension Web information and letters and forms. Assess the possibility to provide more client centric information in communications with clients, including outlining what options are available to clients and the potential implications of those options. This will include a review of international best practices to inform this assessment.	March 2021

### Recommendation #2

**Continue to identify and reduce barriers in accessing services and benefits amongst potentially vulnerable populations and explore inclusive approaches to providing those services.**

### Management Response

Consistent with the evaluation findings, the factors for non-participation are diverse and it is important to consider how social, personal and overlapping circumstances can exacerbate them. Thus, the quantitative and qualitative portions of the 2019-20 Client Experience Survey project will explore these issues to improve our understanding and inform measures to address them. To date, we are identifying best practices in our outreach to remote and reserve communities, and pilots are underway in six cities.

Management Action Plan	Completion Date
2.1 Target the quantitative and qualitative components of ESDC's 3rd annual Client Experience Survey, to generate actionable insights to the barriers and challenges experienced by Service Canada clients.	Summer/Fall 2020
2.2 Conduct targeted outreach pilots in six urban Indigenous communities through the Indigenous Outreach Program, to assess the effectiveness of various models in reaching vulnerable populations in urban settings.	Winter 2020

## 1. Introduction

### 1.1 Evaluation Objectives and Scope

The evaluation addresses the following overarching questions:

1. To what extent is Service Canada meeting clients' needs by providing information and services that are accurate and easy to understand, timely, and easy to access through its three service delivery channels?
2. Do various population groups experience any specific barriers with regard to their use of the three channels?

Appendix A presents the full list of evaluation questions which were approved by the Performance Measurement and Evaluation Committee on July 13, 2016.

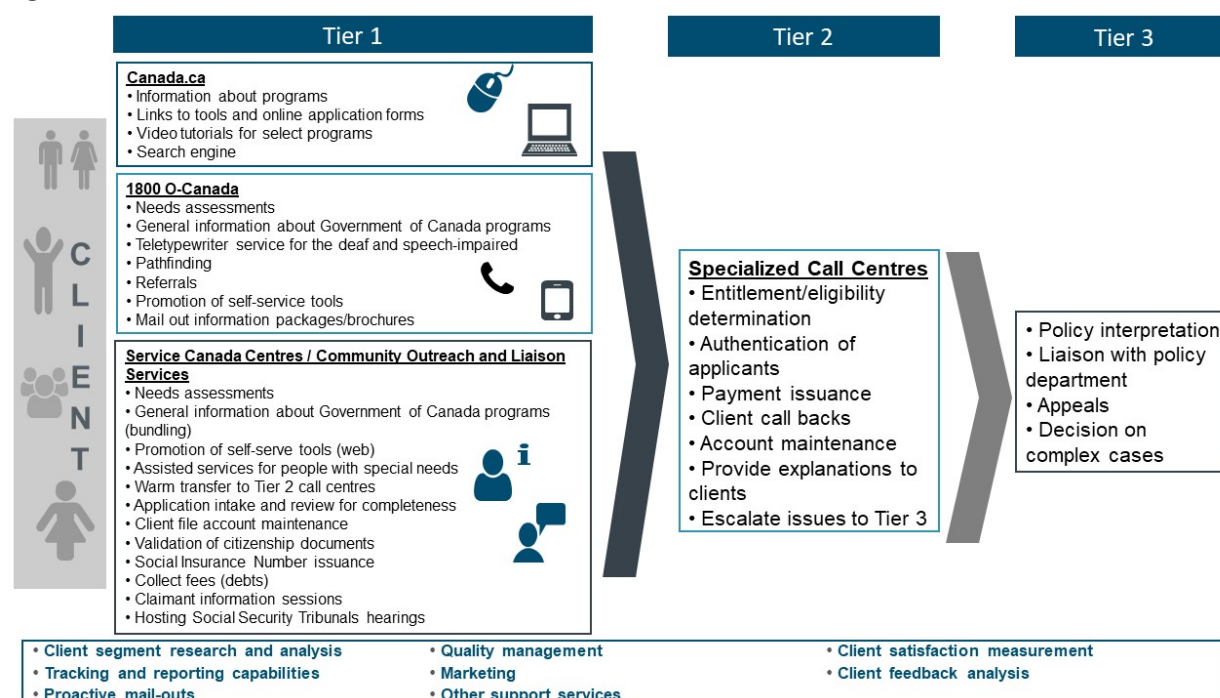
The evaluation takes a horizontal approach to understanding Service Canada's contributions to client outcomes<sup>8</sup> by examining the provision of services and information for three major statutory programs (Employment Insurance, Old Age Security, and Canada Pension Plan Retirement Pension) through the three main service delivery channels (in-person, telephone, and Internet).

The evaluation covers fiscal years 2014-15 to 2018-19 and includes general information and services provided through Tier 1 services for the three main statutory programs. The evaluation also assesses the provision of personalized information and services for Canada Pension Plan Retirement Pension as provided through Canada Pension Plan/Old Age Security Specialized Call Centres in Tier 2. Figure 1 outlines the multi-channel, multi-tier model.

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<sup>8</sup> Key client outcomes include: client ability to access timely services and accurate information in the official language of their choice, and through the service delivery channel that best meets their needs.

**Figure 1: Service Canada's Service Tiers**



Source: Adapted from Service Canada, In-Person Operations (2017).

## 1.2 Methodology

This evaluation used multiple lines of enquiry to assess Service Canada's contributions to clients' ability to access timely services and sufficient and accurate information through the service delivery channel that best meets their needs. By way of examining the Canada Pension Plan Retirement Pension in detail, specific findings were used to further bolster general findings presented in this report. Some of these findings were found to be relevant to client needs regarding the delivery of other programs.

A Gender-Based Analysis Plus lens was applied to this evaluation to inform data collection and analysis, and to assess any difference in needs and barriers in the delivery of services and information across diverse groups of people. Issues related to determination of eligibility for benefits, as well as the accuracy of payments, are outside the scope of the evaluation.

Eight lines of evidence, and one study conducted by Service Canada support the evaluation findings found in this report:

- Survey of Canada Pension Plan Retirement clients - 2,017 completed surveys by recent beneficiaries of the Canada Pension Plan Retirement Pension. A Gender-Based Analysis Plus approach informed analysis of survey data to produce findings concerning vulnerable populations.
- Client focus groups – 20 focus groups (total 133 participants) with recent applicants to Canada Pension Plan Retirement Pension in urban, rural and remote areas across Canada, and in both official languages. Efforts were made to ensure focus groups were conducted with potentially vulnerable populations including Indigenous people and immigrants.

- Survey of Service Canada front line employees (1 800 O-Canada, Canada Pension Plan/Old Age Security Specialized Call Centre agents, and in-person Citizen Service Officers) with a total of 1,205 completed surveys.
- Key informant interviews – 62 semi-structured interviews with program officials and other stakeholders.
- Administrative data review – Administrative data from Service Canada call centres, in-person points of service and the Canada Pension Plan/Old Age Security Specialized Call Centres.
- Web analytics – data on the online service delivery channel from December 2015 to December 2017 for Canada Pension Plan Retirement Pension webpage only<sup>9</sup>.
- Literature review – academic literature, grey literature, media coverage, and internal government research on service delivery and modernization initiatives from 2006 to 2019.
- Document review – 120 documents from 2011 to 2019 provided by partners in Service Canada, including National Scorecards.

This evaluation also used evidence from Service Canada's Client Experience Survey – A 2017 Service Canada survey of 4,000 clients of six<sup>10</sup> Employment and Social Development Canada (ESDC) programs about their experiences and satisfaction with their client journey.

Refer to Appendix B for a more detailed description of the evaluation methods used, including the eight lines of evidence.

Refer to Appendix C for a list of the eight corresponding technical reports (available upon request) that informed this interim report.

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<sup>9</sup> This also includes analysis of qualitative data from the Web Exit survey and the Standardized User Experience Percentile Rank Questionnaire Survey for Canada Pension Plan Retirement Pension, Employment Insurance and Old Age Security from October 2017 to October 2018.

<sup>10</sup> These include: Employment Insurance; Old Age Security; Guaranteed Investment Supplement; Canada Pension Plan; Canada Pension Plan Disability; Social Insurance Number.

## 2. Service Transformation and Delivery through Service Canada

### 2.1 Service Transformation

For nearly half a century, the Government of Canada has been working toward improving how it delivers services to the public<sup>11</sup>. At the same time, service delivery in the private sector has evolved rapidly through ever-advancing technologies. Clients increasingly expect the delivery of government services to keep pace – digital, easy to access, available at any time, and accompanied by timely assistance<sup>12,13</sup>. Currently, there is a trend whereby Canadians are “more critical in and demanding of their interactions with government and business, putting pressure on [client] satisfaction”<sup>14</sup>.

In a context of changing constraints and priorities on cost-efficiency, a global move towards increased use of modern digital services, and the changing expectations and demands of clients, ESDC has committed to transforming its service delivery approach to enhance the service experience. One of ESDC’s major undertakings over the past decade has been to improve the delivery of Employment Insurance. Noteworthy is that the evaluation of Employment Insurance Automation and Modernization<sup>15</sup> and the Employment Insurance Service Quality Review<sup>16</sup> recommended the enhancement of the antiquated technology systems being used. ESDC’s response to these findings included new financial investments in specialized call centres and processing.

These efforts are ongoing and range from broad initiatives spanning multiple programs, such as Benefits Delivery Modernization, to more program-specific strategies, such as the Old Age Security and Canada Pension Plan Service Improvement Strategies. The Service Improvement Strategies have identified potential cost savings by way of modernizing information technology infrastructure, automation and e-services to Canadians. Information technology and e-service transformation activities are intended to address risks such as aging infrastructure, potential increased costs of delivering services, and the potential inability to meet future service demand. Implementation risks, such as service disruptions, are also possible.

Other innovative examples include outreach visits by Service Canada to all Indigenous communities in 2016 and 2017 to provide services and information on Canada Child Benefit applications. Budget 2018 provided additional funds to support outreach to all Indigenous communities, in order to increase uptake and reduce barriers related to service and information delivery that Indigenous people may face when trying to obtain benefits. As a result, over 700 Indigenous communities are

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<sup>11</sup> Office of the Auditor General of Canada (2010), “[Fall 2010 Report of the Auditor General of Canada, Chapter 3: Service Delivery](#)”, p. 3.

<sup>12</sup> Employment and Social Development Canada (2017), “[ESDC 2017-18 Departmental Plan](#)”, p. 24.

<sup>13</sup> Office of the Auditor General of Canada (2013), “[2013 Fall Report of the Auditor General of Canada, Chapter 2: Access to Online Services](#)”, p.4.

<sup>14</sup> IPSOS, “[Public Perspectives: Understanding Changing Society and Markets in 2019](#)”, (accessed April 4, 2019).

<sup>15</sup> Employment and Social Development Canada (2016), “[Evaluation of Employment Insurance \(EI\) Automation and Modernization: Final Report](#)”.

<sup>16</sup> Employment Insurance Service Quality Review Panel (2017), “[Employment Insurance Service Quality Review: Making Citizens Central](#)”.



engaged each year through Community Outreach and Liaison Service and visited at the request of the community.

The ESDC Service Strategy (2016) is the current key strategic planning document that covers all of the department's service delivery modernization initiatives. It supports government wide service priorities and policy work on improving service delivery by aiming to modernize services in line with Canadians' expectations through the following principles:

- Client-centric – responsive to current and emerging client needs;
- Digital – secure and easy to use;
- Collaborative – connected through integrated and seamless collaboration and partnerships;
- Efficient and effective – providing value for money; and
- Service excellence – based on a strong innovative service culture and engaged workforce.

The department's multi-year Service Transformation Plan (2017) outlines short, medium, and long-term opportunities and key goals including increased access, experience, timeliness and quality in service delivery. Through the use of design thinking in consultation with clients, employees, and private-sector experts, client-centric solutions have been identified under the following five themes:

- Allow Me – allow citizens and clients to apply for benefits/services in a faster, more efficient manner.
- Trust Me – enable better ability for clients to apply for benefits/services faster by leveraging known data about the client. Clients will feel trusted and recognized.
- Tell Me – give more information about the benefits and services and have multiple means of efficiently communicating.
- Hear Me, Show Me – increased ability for clients to provide feedback and answer their questions.
- My Choice – provide multiple options to engage with ESDC, allowing clients to choose how they want to interact and receive benefits and services.

The Service Transformation Plan aims at a future in which clients receive world class, high quality, timely services wherever they are in Canada, supported by dedicated Service Canada employees. The plan indicates that such enhanced client-centric service delivery will help ESDC achieve policy and program results, and ultimately build trust in government.

Solutions and improvements are underway in each service delivery channel and tier. Initiatives include website updates, new call centre systems, and re-organized outreach efforts through Community Outreach Liaison Services in a manner which improves access for clients.

Online, Canada Pension Plan and Old Age Security clients can now access more self-serve options, such as viewing account information related to benefit payments, requesting a child rearing provision, and giving consent to authorize individuals to communicate on the client's behalf. Additional transformation activities are planned or ongoing.

In addition to these transformation efforts, the department is developing the Call Centre Improvement Strategy to frame the transformation plan for Specialized Call Centres (Tier 2). This



strategy is a transformation initiative that will leverage industry best practices and implement ongoing business and technology improvements to increase accessibility and enhance services to clients<sup>17</sup>.

Finally, ESDC and Service Canada have also been producing research on the client journey, client experience, and service delivery for population groups at higher risk of being vulnerable. These research activities are conducted in support of transformation initiatives and to help inform future service improvements.

Administrative documents indicate that the Service Management Committee sets strategies and priorities for service delivery across the department. Responsibilities include overseeing service transformation, ensuring alignment between policy and service delivery, making decisions related to the department's service delivery mandate, and monitoring performance related to service delivery and service transformation. The Service Transformation Committee oversees implementation of the Service Strategy and Service Transformation Plan at the Assistant Deputy Minister level.

Although the service transformation initiatives form an important part of the context in which the evaluation is conducted, they are not themselves under evaluation in this project.

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<sup>17</sup> Employment Insurance Commission (2018), "[Employment Insurance Monitoring and Assessment Report 2017/2018](#)".

## 2.2 Service Delivery through Service Canada

Introduced in 2005, Service Canada provides an integrated location where Canadians can access services and information for ESDC's main statutory programs through in-person points of service, online or over the phone. Service Canada is the service delivery business line of ESDC and provides information about government organizations, programs, services, events and initiatives, including information on public consultation and citizen engagement activities.

Service Canada is a large, complex operation. Its channels differ in role, mandate, and activities, despite their overarching focus on clients, as illustrated in Figure 1<sup>18</sup>.

### General Information and Services Across the Channels (Tier 1)

For the three main statutory programs, general information and services (Tier 1) can be accessed through:

- In-person points of service (Service Canada Centres and Community Liaison and Outreach activities);
- Online services (Canada.ca and previously, servicecanada.gc.ca); and
- Phone services (Telephone General Enquiries Service at 1 800 O-Canada).

In addition, the department proactively reaches out by mail to Canadians aged 64 years and 1 month regarding their eligibility for several benefits for which they may be eligible including Canada Pension Plan Retirement Pension, Old Age Security, and Guaranteed Income Supplement.

There are some differences between the channels in the provision of general services. For example, 1 800 O-Canada is limited to providing general information and making referrals as appropriate. In-person Citizen Service Officers may also provide additional services such as assisting clients with special needs, processing account maintenance (for example, address changes), and providing a transfer to Specialized Call Centres (Tier 2). In addition, two Employment Insurance transactions have recently been delegated to in-person Citizen Service Officers providing increased authority as part of the First Point of Contact Resolution initiative.

### Personalized Information and Services Across the Channels (Tier 2)

Tier 2 information and services are those specific to clients' personal files for the three main statutory programs. Clients can access these services and information directly through Specialized Call Centres and online through the secure My Service Canada Account portal. Specialized Call Centre agents can address informational and transactional enquiries that require detailed program knowledge and access to the client's file. Examples include decision status enquiries, administrative file maintenance such as address changes, and the adjudication of some entitlement issues at first point of contact<sup>19</sup>. Through the My Service Canada Account, clients may interact with Service

<sup>18</sup> Service Canada has recently begun to move to an omni-channel model based on clients communicating with different channels to get the information and services they need. Based on the evaluation coverage period, the evaluation is structured to examine the multi-tier, multi-channel model.

<sup>19</sup> Tier 3 services are beyond scope of this evaluation. Tier 3 includes the processing network, which responds to client interactions that cannot be resolved at the Tier 2 level. While Employment Insurance Specialized Call Centres are also beyond the scope of this evaluation, it should be noted that Tier 3 is part of Employment

Canada regarding their specific files for purposes such as changing their account details or applying for Employment Insurance or Canada Pension Plan Retirement Pension. Clients may also use the Citizen Access Workstation Service available at in-person Service Canada Centres to access Canada.ca general information or their My Service Canada Accounts.

In October 2018, there were a total of 607 in-person points of service available to Canadians across four defined regions: Western/Territories Region, the Atlantic Region, the Ontario Region and the Quebec Region. Approximately 50% of the in-person points of service are full-time Service Canada Centres and 3% are part-time centres. Most of the remaining locations are Scheduled Outreach Sites (40%), which are regularly-scheduled points of service located outside Service Canada Centres, and which offer similar services provided by Citizen Service Officers who travel from their “parent office”. The final 5% of offices are Service Canada Centres – Passport Services, which are offices that exclusively offer passport services<sup>20</sup>.

Finally, there are six Canada Pension Plan/Old Age Security Specialized Call Centres located regionally across the country: one in the Atlantic Region, one in Quebec, two in Ontario, and two in the Western/Territories Region.

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Insurance Specialized Call Centres, and consists of a group of call centre agents who are able to adjudicate complex claims on the phone with clients.

<sup>20</sup> Because the exact number and locations of In-person points of service are fluid, these percentages do not add to 100%.

### 3. Findings

#### 3.1 Responsibility and alignment with federal and departmental priorities

Providing clients with services and information about Government of Canada programs is a federal responsibility that is supported by Service Canada. Service Canada meets the current government policies and aligns with government priorities. Additionally, its three service delivery channels are strategically aligned with ESDC's priorities.

The literature reviewed emphasizes that there is more than simply a commercial relationship between a government and its citizens and notes that clients are “usually also taxpayers and citizens, that is: bearers of rights and duties in a framework of democratic community. As taxpayers and members of a civic or democratic community, citizens ‘own’ the organizations that provide public services, and have civic interests that go well beyond their own service needs”<sup>21</sup>.

#### **Alignment with Federal Priorities**

Service Canada's provision of services and information to Canadians is aligned with existing policies. The federal government is responsible for delivering a wide range of services to Canadians and effectively communicating about these services. These responsibilities are guided by the *Policy on Service* and the *Policy on Communications and Federal Identity*. The *Policy of Service* is rooted in the principles of client centricity, operational efficiency, and a culture of service management excellence.

According to the *Policy on Communications and Federal Identity*, “communications are central to the Government of Canada's work and contribute directly to the Canadian public's trust in government”. The Government communicates with the public in both official languages to inform Canadians of policies, programs, services and initiatives, and of Canadians' rights and responsibilities under the law. The Government also has a responsibility to communicate with Canadians to help protect their interests and well-being, and to promote Canada as a prosperous, diverse and welcoming country.

A key expected result of this policy is that “government communications products and activities are timely, accurate, clear, objective, non-partisan, cost-effective, in both official languages, and meet the diverse information needs of the public”<sup>22</sup>.

Current Treasury Board policies emphasize the obligation to provide services to Canadians in the language and platform of their choice. In addition, the 2013 and 2016 federal budgets confirmed the priority of the federal government to shift to electronic publishing, examine opportunities to streamline Web presence, transform service delivery, and allocate significant financial resources to renewal across multiple departments.

<sup>21</sup> Institute for Citizen-Centred Service, “[What is Citizen-Centred Service](#)”, (accessed March 14, 2018).

<sup>22</sup> Treasury Board Secretariat (2016), [Policy on Communications and Federal Identity](#).

### **Alignment with departmental priorities**

One of ESDC's core priorities is to ensure that Canadians are able to access high-quality, timely and accurate government information and services that meet their needs. This builds on previous ESDC priorities to ensure that Canadians have the information necessary to make informed choices about available programs and services, and are able to access these services and information in the most accessible and convenient way. The literature notes that these service priorities support other ESDC responsibilities to assist Canadians in maintaining income for retirement (including through the strengthening of Canadians' pensions), and to help Canadians receive financial support during employment transitions such as job loss, illness or maternity/parental leave.

The ESDC Departmental Plan 2018-19 describes the approach for delivering against Government priorities as ESDC's five core responsibilities. Of particular importance is the core responsibility "to provide information to the public on the programs of the Government of Canada and the department, and provide services on behalf of other government departments"<sup>23</sup>. Activities undertaken by the three service delivery channels subject to this evaluation are key to fulfilling this responsibility. Finally, ESDC's Departmental Plan 2018-19 states explicitly that "service delivery is fundamental to achieving ESDC's mandate and contributes to the achievement of policy results".

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<sup>23</sup> Employment and Social Development Canada (2018), "Employment and Social Development Canada 2019–20 Departmental Plan", p.4.

### 3.2 Meeting Demonstrable Needs for Services and Information

There is a continued need amongst Canadians and non-Canadians for Government of Canada services and information from all channels and tiers for a number of different programs. Potential challenges with obtaining services and information persist for more complex programs and for population groups that are at higher risk of experiencing one or more barriers. While several initiatives are underway across channels to improve service delivery, it remains important to provide multiple service delivery options to meet everyone's needs.

There is an ongoing need for the federal government to provide services and information through all three service delivery channels. In 2018-19, Service Canada received 8.4 million client visits to in-person points of service (Service Canada Centres and Scheduled Outreach) (nationally). This number includes 1,943,080 Citizen Access Workstation Service sessions occurring throughout in-person Service Canada Centres across the country. On April 1, 2019, the total monthly number of visits to Canada Pension Plan Retirement Pension webpages was 252,742. 1 800 O-Canada received approximately 1.6 million calls in 2018-19.

Clients have various needs depending on the program they wish to access and on their personal characteristics. According to the Service Canada employees surveyed for the evaluation, clients across the three major statutory programs ask for similar types of general information, including how and when to apply, the benefit amount, when they would receive payment, and when they would receive a response about a current or previous inquiry.

Although there is general satisfaction with needs for government services and general information being met, several population groups may experience challenges having their needs met. For example, Service Canada's Client Experience Survey (2017) results indicate that two thirds of Employment Insurance clients were confident their applications would be processed in a reasonable amount of time, leaving one-third neutral or not confident. Approximately three quarters of Canada Pension Plan and Old Age Security clients who participated in the same survey reported it was easy to find information about the programs, and slightly fewer found that program information was easy to understand.

Findings from the Canada Pension Plan Retirement Pension focus group study suggest that the In-Person channel continues to provide a needed service option to individuals who experience difficulties or barriers using the online channel. Across all groups<sup>24</sup>, most of the participants who used the In-Person channel said they chose to do so because they were not comfortable with applying online, and wanted to be able to ask questions and get assistance if they needed it. They also wanted confirmation that they were completing their applications correctly and completely.

The survey of Service Canada employees also found that some clients tell front line employees about experiencing digital barriers to accessing services and information online. For instance, 57%

<sup>24</sup> As a qualitative research method, focus groups do not yield statistical results, and cannot be interpreted as representative of the full population. This reference to findings from "across all groups" indicates that regardless if groups were urban, rural, remote, or the location of the group, participants offered these explanations for their use of in-person services.

of respondents reported that clients often or almost always tell them they cannot find what they are looking for online, and 74% reported that clients often or almost always tell them they do not know how to use or are unfamiliar with computers. (Refer to section 3.5.)

In regards to needs varying by personal characteristics, results from Service Canada's Client Experience Survey (2017) indicate that 77% of Indigenous respondents were satisfied with the services they received<sup>25</sup>, compared to 86% of non-Indigenous respondents. These results are consistent with evidence from an evaluation of the Guaranteed Income Supplement that suggests Indigenous seniors experience a general lack of trust in government and even a fear of interacting with it. (Refer to section 3.5.)

ESDC's Departmental Plan 2018-19 identifies several outreach initiatives specifically intended to assist Indigenous people to access the full range of federal social benefits. These initiatives are being implemented in Indigenous communities in rural and remote communities, in the North, and through urban pilots. It is beyond the scope of this evaluation to assess the extent to which these specific initiatives meet the needs of Indigenous people.

Efforts are ongoing throughout Service Canada, and ESDC writ large, to find innovative ways to better meet client needs, including improved performance measurement of activities and improved use of new technology. Examples of initiatives to improve client service from 2017 include the Service Canada Client Experience Survey, the development of an E-Vulnerability Index, continued tracking of complaints and reporting monthly on performance through national scorecards, etc.

A series of improvements are planned and underway across all three channels as part of the Service Transformation Plan, including a range of Web initiatives, Community Outreach and Liaison Services, and a new call center system platform.

Another innovative initiative is the partnership between Service Canada and the Government of the Northwest Territories. This partnership allows employees from the Government of the Northwest Territories to provide in-person services for Service Canada, and when necessary, transfer clients to a Service Canada agent by phone. As a result, 15 northern and remote indigenous communities in the Northwest Territories now have daily access to Service Canada services. Moreover, some Government Liaison Officers in the Government of the Northwest Territories can deliver these services in the local Indigenous language or dialect.

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<sup>25</sup> Results from the 2017 Client Experience Survey regarding Indigenous clients are likely to reflect the experience of Employment Insurance and Social Insurance Number clientele and clients in remote areas in particular due to oversampling and the ability to identify Indigenous clients in administrative databases.

### 3.3 Accessibility and Timeliness of Service Delivery Across Channels

Across the In-Person, Telephone, and Internet channels, most clients are able to access services and information in a timely manner, but accessibility<sup>26</sup> and timeliness vary by channel and purpose of the interaction.

In general, wait times for in-person services are met, and most Canada Pension Plan Retirement Pension clients in particular confirmed in-person wait times are reasonable. The locations, schedules, and design of in-person services are generally accessible in one form or another for most clients.

Although Service Canada has continued to make greater efforts to target service offerings for potentially vulnerable populations, a small percentage of clients across programs may not be able to obtain services and information in person as easily or regularly as most.

Many clients, including Canada Pension Plan Retirement Pension clients, express satisfaction with general telephone and Specialized Call Centre service. However, challenges were noted in regards to accessing Specialized Call Centre agents, with many clients needing to phone more than once to speak to an agent.

In regards to timeliness, in recent years, Specialized Call Centres have not always met their wait time targets. Abandoned calls have increased significantly, and clients who report having to wait longer than the service standard times to speak to a call centre agent found the wait times to be unreasonable.

Meanwhile, the availability and use of online services has expanded. Most Canada Pension Plan Retirement Pension clients who go online for information on the program are satisfied with the service, many clients continue to use paper applications.

In addition to the In-Person, Telephone, and Internet channels, Service Canada continues to contact Canada Pension Plan Retirement Pension and Old Age Security clients proactively by mail to inform them of their eligibility or enrolment for these benefits.

#### **In-person Services - Accessibility**

As of October 2018, the in-person service delivery channel provides a network of 607 physical locations and over 700 Community Outreach and Liaison Service sites in Indigenous communities, where clients can access Government of Canada programs and services. This network consists of 317 Service Canada Centres, 247 Scheduled Outreach sites, 32 Service Canada Centres – Passport Services, and 11 service delivery partners<sup>27</sup>.

<sup>26</sup> The terms “access” and “accessibility” are used throughout the report to refer to specific Service Canada indicators, particularly in the context of Canada Pension Plan and Old Age Security Specialized Call Centres. In the absence of a formal definition of these indicators, please note they encompass concepts such as availability of services and information, ease with which clients can make contact with Service Canada to obtain services and information, and the extent to which clients can obtain services and information. Unless otherwise noted, access and accessibility are not intended to refer to the specific context of accessibility for Persons with Disabilities or definitions used in the *Accessible Canada Act*.

<sup>27</sup> In-Person Operations, Citizen Services Branch. Internal communications.



For most clients, the In-Person channel is meeting expected needs for services and information. Results of a survey of Canada Pension Plan Retirement Pension clients confirm this, with 86% of the 771 respondents who visited the Service Canada Centre agreeing the staff members were helpful, and that there were enough staff available. More generally, the Client Experience Survey (2017) results are consistent, indicating a satisfaction rate of 87% among Canada Pension Plan Retirement Pension clients, and overall client satisfaction rates (across six programs<sup>28</sup>) of 89% for the In-Person channel.

For most clients, in-person services are geographically accessible. The Client Experience Survey (2017) results indicate that 91% of respondents who accessed services in person strongly agreed (78%) or agreed (13%) that it was easy to get to a Service Canada office. The same survey indicates that 90% of Canada Pension Plan Retirement Pension respondents found it easy to get to a Service Canada office<sup>29</sup>.

Similar results were observed in the survey of Canada Pension Plan Retirement Pension clients, which indicates that 88% of these clients that visited a Service Canada Centre agreed that the office was easy to get to. When surveyed, Service Canada front line employees also agreed that location, specifically locating Service Canada Centres in major urban areas is the most effective factor for in-person service delivery (85% rated as effective or very effective) followed by providing a sufficient number of Citizen Access Workstations (83%).

At the same time, findings suggest there may still be clients for whom accessing services in person may pose certain challenges pertaining to location, scheduling, and design of the services. These individuals are often part of population groups at higher risk of being vulnerable. For example, around 1.3 million Canadians (3.5%) live more than 50 km from an in-person point of service, which can pose a challenge to reaching services which can be made worse in the winter when weather conditions worsen. More specifically, Canada Pension Plan Retirement focus group participants confirmed that distance and weather may pose challenges to accessibility. However, there was also a general understanding that more regular service in remote locations may not be possible.

In 2017, select Service Canada Centres allowed staff to assist clients through video chat from anywhere in Canada. Service Canada reported that clients who used the video chat kiosks found they made for a fast visit that provided a comparable experience to speaking with staff in-person.

(Source: Employment and Social Development Canada [2018], "Serving clients virtually with Video Chat" [internal document].)

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<sup>28</sup> The Client Experience Survey (2017) gathered data from clients of Old Age Security, the Guaranteed Income Supplement, Canada Pension Plan Retirement Pension, Canada Pension Plan Disability, Social Insurance Number, and Employment Insurance.

<sup>29</sup> It is important to note that these respondents had already accessed in person services, and those who unsuccessfully attempted to access in-person services or chose not to access in-person services are not represented in the data presented.

In regards to specific populations, 63% of residents living in remote areas have regular access to in-person services through Service Canada Centres and Scheduled Outreach, compared to 92% of rural residents and 99.97% of urban residents. Many residents in remote locations are also Indigenous.

Through Scheduled Outreach services, Service Canada has made attempts to reach clients who experience location-based barriers to accessing full-time, in-person services and to address seasonal, emergency, or population-specific needs for services. These are part-time, in-person services offered on a regularly-scheduled basis at the same location each time, and are intended to improve Canadians' awareness of and access to programs and service offerings.

Community Outreach and Liaison Services target populations at a higher risk of being vulnerable, including Indigenous persons, individuals with lower levels of income, visible minorities, people with disabilities, the homeless, and seniors.

## Focus on Canada Pension Plan Retirement Pension

Focus group participants suggested a number of possible improvements to scheduled outreach:

- Better advertisement, as some people were unaware of it.
- Allow scheduled appointments.
- More frequent visits for outreach service in Northern Indigenous communities.

An analysis of Service Canada administrative data from April 2014 to May 2017 shows that 40.5% of outreach events for the three main statutory programs targeted one or a combination of population groups at higher risk of being vulnerable, with an additional 45.4% targeting workers and 14.1% targeting other population groups (youth, families near-seniors, and the general public).

More recently, Community Outreach and Liaison Services has undergone a transformation to be more responsive to serving citizens in the absence of other sustainable sources. It has been designed to remove barriers and ensure substantive equality for all vulnerable Canadians. To accomplish this, there is an increased focus on engagement with partners and communities to develop an approach based on service delivery tailored to specific needs.

From April 2018 to March 2019, Community Outreach and Liaison Services engaged all Northern, remote and on-reserve Indigenous communities and visited 669 Indigenous communities, many on more than one occasion. In 2018-19, there were 4,065 transactional services provided for the three main statutory programs (refer to Table 1).

**Table 1: Outreach to Indigenous Communities in 2018-19**

Program	Transactional Volumes
Canada Pension Plan	1,193
Canada Pension Plan Disability	189
Old Age Security	1,493
Employment Insurance	1,190
Total	4,065

Source: Employment and Social Development Canada (2019). "The Evaluation of the Provision of Services and Information to Canadians: Administrative Document and File Review" technical report (internal document).

In addition to these visits, Community Outreach and Liaison Services targets vulnerable populations, including urban Indigenous, newcomers, people with disabilities and seniors. Administrative data from April 2018 to March 2019 shows that 52.7% of outreach events for the three main statutory programs targeted one or a combination of population groups at higher risk of being vulnerable (Table 2), with an additional 33.4% targeting workers and employers and 13.9% targeting other population groups.

**Table 2: Percentage of Employment Insurance, Old Age Security, and Canada Pension Plan Mobile Outreach Events by Target Audience, April 2018 to March 2019**

Population group	Percentage of outreach events that targeted the population group
Seniors	25.8%
Low-income/homeless	10.7%
Urban Indigenous people	3.8%
Newcomers/Immigrants	6.8%
People with disabilities	5.6%
Workers	22.1%
Employers	11.3%
Other (families, general public, youth, near retirees)	13.9%
Total	100%

Source: Employment and Social Development Canada (2019). "The Evaluation of the Provision of Services and Information to Canadians: Administrative Document and File Review" technical report (internal document).

The accessibility of Service Canada infrastructure is another important feature to ensure that all clients can access the services. Service Canada's Service Strategy Performance Measurement Framework lists accessibility as a measure of high-quality service. Most surveyed Service Canada front line employees (75%) agreed that providing accessible facilities and services is key to effective in-person service.

Service Canada's efforts to improve access to services for a range of programs are ongoing. For example, in addition to the partnership with the Government of the Northwest Territories referred to in section 3.2, the Western Canada and Territories Region will implement the Remote Services Expansion and Remote Strategy that provides outreach for Government of Canada services to remote and vulnerable northern communities, according to ESDC's 2018-19 Departmental Plan. Through the pilot project, Government of the Northwest Territories service delivery employees provide some Service Canada services and information in up to 15 communities. Under the Service Transformation Plan, a toolkit, tools, and connectivity support are being implemented to help with outreach.

## In-person Services – Timeliness

Analysis of administrative data from April 2014 to May 2017 indicates an upward trend in the national average wait time during this period and ranges between about 10 and 17 minutes depending on the time of the year. Wait times are highest in March and April, July and August, and December and January, which aligns with when the centres are most visited. These trends continue from June 2017 to March 2019 with the highest wait times in similar months, and the average wait time ranging between around 9 and 18 minutes.

Across all channels, employee survey results indicate that most employees (80%) rated their ability to provide clients with information quickly as very high or high (4 or 5 on the rating scale).

### Focus on Canada Pension Plan Retirement Pension

Results of the survey of Canada Pension Plan Retirement Pension clients indicate that 82% of those who visited a Service Canada Centre thought the wait time to receive assistance was reasonable.

In-person Service Canada Centres have surpassed their service target for timeliness of service from 2014-15 to 2016-17 with approximately 85% of clients served within 25 minutes at in-person Service Canada Centres. Regionally, all in-person Service Canada Centres have been able to meet the 80% target on an annual basis other than Ontario, which fell below the 80% target in 2015-16 and 2016-17. Also, while the Western Region has been able to stay above the 80% target, administrative documents indicate it dropped by over 4% between 2015-16 and 2016-17.

## Phone Service - Accessibility

Clients can access services and information through the telephone using either 1 800 O-Canada (Tier 1) or program-specific Specialized Call Centres (Tier 2).

### 1 800 O-Canada

Looking at services across programs, results show that Canadians are able to access a 1 800 O-Canada agent with minimal level of effort. Most reach an agent on the first try and within the service standard of 18 seconds. Noteworthy, the National Performance Scorecard data indicate a downward trend in the number of calls about Canada Pension Plan and Old Age Security answered by 1 800 O-Canada from 247,225 in October 2014 to 201,067 in October 2018.

### Specialized Call Centres

Evidence indicated that clients had a high satisfaction with Specialized Call Centers. While access to the Interactive Voice Response is 99.98%, there are times of the year where a high level of effort is required to reach an agent.

Survey results from Service Canada's Client Experience Survey (2017) indicate overall client satisfaction rates of 82% among survey respondents who obtained services from Employment Insurance and Canada Pension Plan/Old Age Security Specialized Call Centres. Agents working in both types of call centres, when surveyed for the evaluation, agreed that knowledgeable staff, hours of operation, and providing services in both official languages are important factors for providing clients with effective access.

A higher level of effort may be required for Canadians to access an agent at a Canada Pension Plan/Old Age Security or Employment Insurance Specialized Call Centre. Service Canada's Client Experience Survey (2017) shows that 45% were able to get through to a Specialized Call Centre agent in one call, and an additional 20% were successful in two calls. However, 28% needed to call three to five times, and 4% made over five calls before connecting with an agent.

The survey of Service Canada employees reported that clients continue to tell them they experience difficulties reaching Canada Pension Plan/Old Age Security Specialized Call Centres, with 81% of respondents hearing this comment from clients often or almost always.

Results from a survey of Canada Pension Plan Retirement Pension clients indicates that of the 12% of clients who reported using the Specialized Call Centre, 32% reported they were not able to get through to an agent on their first call, and further reported needing a median of two calls in order to reach an agent. However, 24% of these clients indicated that they never got through to a staff member<sup>30</sup>. Focus group results identify similar challenges issues with long wait times to get through to a call centre agent<sup>31</sup>.

National Scorecard data shows a general decrease in the percentage of Canada Pension Plan and Old Age Security calls that get through to a call centre agent from 77.09% in fiscal year 2014-15 to 68.2% in fiscal year 2018-19 as demonstrated by Figure 2. National Performance Scorecard data further indicate a slight increasing trend in the number of Canada Pension Plan and Old Age Security calls resolved in the Interactive Voice Response (automated) system from 190,455 in October 2014, to 223,353 in October 2018. In Fiscal Year 2014-15, no clients were blocked from accessing the Interactive Voice Response system and 905 calls were blocked in 2015-16. However, in 2016-17, 5,020 clients were blocked from accessing the Interactive Voice Response system due to higher call demand. This number fell to 3,373 clients in 2018-19.

According to Report 1 of the 2019 Spring Reports of the Auditor General of Canada, in 2017-18 a total of 4.9 million calls were made to the Canada Pension Plan/Old Age Security Specialized Call Centres in which the caller asked to speak to an agent. Of these, 49% (2.4 million) were answered by an agent. The rest of the calls were either prevented from reaching an agent (42% of cases), or the caller hung up (9% of cases)<sup>32</sup>.

The department agreed with the Auditor General's report's recommendation that it will review how it manages incoming calls to improve access. The report also outlined some of the key commitments made by the department to improve the performance of the Canada Pension Plan and Old Age Security call centres. For example, on May 11, 2019, Canada Pension Plan/Old Age Security Specialized Call Centres migrated to a Hosted Call Centre solution, a modern technology to replace

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<sup>30</sup> Prairie Research Associates Inc. (2019), "Providing Services and Information to Canadians through Service Canada (PSIC) Evaluation: Survey of Canada Pension Plan Clients" technical report prepared for Employment and Social Development Canada (internal document), p.44.

<sup>31</sup> The reliability of results regarding 1 800 O-Canada is questionable. Because the numbers for both call centres are 1 800 numbers, it is not clear that survey respondents and focus group participants clearly understood the difference between the two numbers. For example, only 57% of survey respondents reported that "answering calls in a timely manner" was one of the things that works well with 1 800 O Canada. This is clearly inconsistent with the evidence presented previously that timeliness of access to 1 800 O Canada has been consistently high since 2014.

<sup>32</sup> Auditor General of Canada (May 2019), "[2019 Spring Reports of the Auditor General of Canada to the Parliament of Canada, Report 1 – Call Centres](#)".

the outdated information technology of its call centre network, which has increased the percentage of callers able to reach an agent to 100%. The implementation of this solution includes the provision of larger call centre queues and resolves the technological limitation of the previous telephone system<sup>33,34</sup>.

Challenges accessing Specialized Call Centres affect the demand on other channels. Key informants from ESDC noted that when the Specialized Call Centres do not have the necessary capacity to respond to demand, clients may turn to other channels for information, which they may not be able to provide. Key informants added that this has the potential to impact access to other channels, especially 1 800 O-Canada and in-person services, because of the increase in demand.

### **Phone Service - Timeliness**

#### **1 800 O-Canada**

Across programs, timeliness of access to 1 800 O-Canada has been consistently high since 2014. Nearly 100% of calls to the centre are received, and approximately 80% of these calls are answered within the service standard of 18 seconds. According to employee survey data, employees working in 1 800 O-Canada are more likely than those in Canada Pension Plan/Old Age Security Specialized Call Centres to have a positive view on the effectiveness of their ability to answer calls in a timely manner.

#### **Specialized Call Centres**

The evaluation found that there has been a steady decrease in timely access to specialized call centres between fiscal years 2014-15 and 2017-18. National Scorecard data shows a decline in the percentage of Canada Pension Plan and Old Age Security calls answered by a Specialized Call Centre agent within the service standard of 10 minutes from 96% in March 2015 to 69.8% in March 2018, with an increase to 75.4% in fiscal year 2018-19 as demonstrated by Figure 2. According to Service Canada, the decrease in calls answered within 10 minutes was the result of Canada Pension Plan/Old Age Security Specialized Call Centre agents helping with processing activities to reduce excess inventory of work. In addition, the Canada Pension Plan/Old Age Security Specialized Call Centres experience cyclical peaks in call volumes<sup>35</sup> which impact accessibility and timeliness. Yearly reporting in Figure 2 reflects averages across cyclical peaks and valleys.

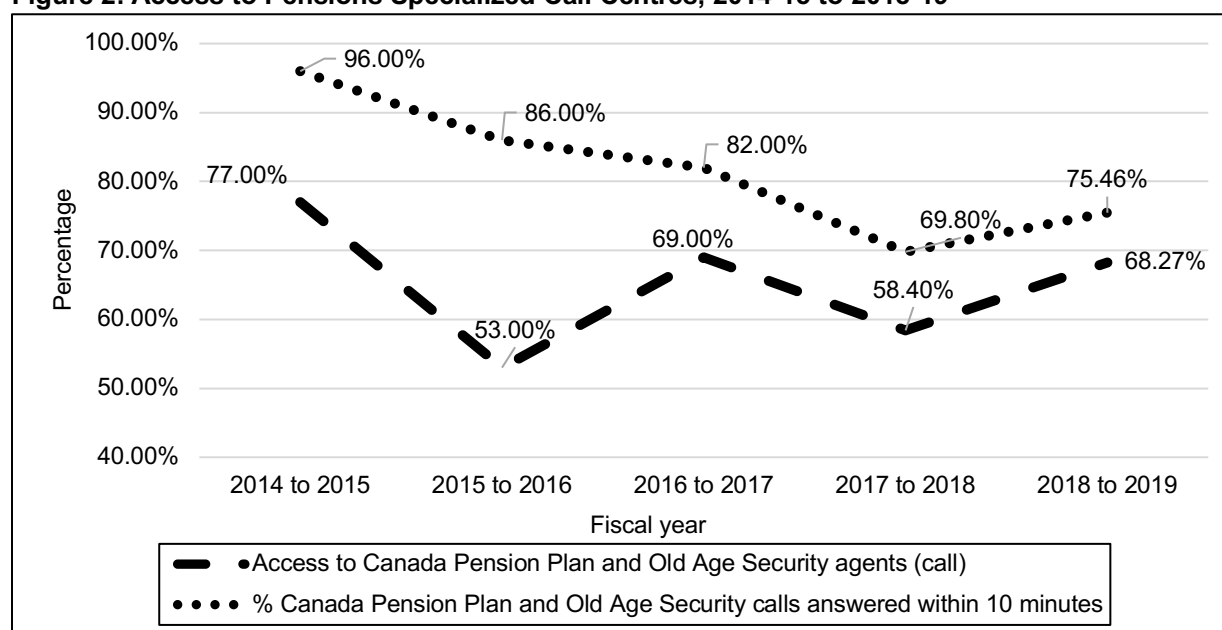
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<sup>33</sup> According to Service Canada, the first implementation phase for a new Canada Pension Plan/Old Age Security Specialized Call Centre telephone system occurred in May 2019, with a second phase expected to follow in May 2020.

<sup>34</sup> Service Canada staff estimate based on data from Service Canada's Call Centre Directorate. The average is based on five years of data covering fiscal year 2014-15 to 2018-19. According to this same data, approximately 40% of calls that went to Integrated Voice Response were resolved.

<sup>35</sup> Cyclical peaks are aligned to seasonal drivers including Guaranteed Income Supplement in summer, and T4 season in winter.



**Figure 2: Access to Pensions Specialized Call Centres, 2014-15 to 2018-19**

Source: National Scorecard Data, Year to Date Results March 2015, 2016, 2017, 2018, and 2019<sup>36</sup>.

Similarly, 76% of respondents in the Client Experience Survey (2017) reported having to wait more than five minutes<sup>37</sup> to speak to an agent, with 46% of clients waiting over 11 minutes<sup>38</sup>. The majority of those that said they had to wait more than 11 minutes responded that they found these wait times to be unreasonable. This does not necessarily reflect abandoned calls<sup>39</sup>, which have been steadily increasing. It is important to note that over 90% of abandoned calls occur within the 10-minute threshold.

The Auditor General of Canada's spring 2019 report indicates that 72% of calls were answered within 10 minutes, and that the average wait time was five minutes<sup>40</sup>. This report further notes that respondents to a 2018 survey conducted by the Institute for Citizen-Centred Service's indicated they expected to wait an average of seven minutes when calling the Government of Canada. The report also highlights some of the efforts made by ESDC to ensure that client needs are taken into consideration. For example, a service standard review of the Canada Pension Plan and Old Age Security program service standard was recently completed in December 2018. The review included client consultations, and confirmed that established standards were relevant and consistent with client expectations. Moreover, the report also outlines further commitments made by ESDC to enhance its publishing of call centre service reporting, notably by increasing the frequency of

<sup>36</sup> Year to Date results from March 2015, 2016, 2017, and 2018 come from National Scorecard Data, and are rounded to the nearest decimal point. Year to Date results from March 2019 were provided by the Specialized Call Centre Directorate.

<sup>37</sup> The Service Standard for Pension Call Centres is to answer 80% of client calls to an agent within 10 minutes.

<sup>38</sup> According to Service Canada, average call wait times were 2.6 minutes in 2014-15, 5.7 minutes in 2015-16, 4.9 minutes in 2016-17, 7.0 minutes in 2017-18, and 4.9 minutes in 2018-19.

<sup>39</sup> Abandoned calls refers to calls where clients chose to hang-up while waiting in queue to speak to an agent.

<sup>40</sup> Auditor General of Canada (May 2019), "[2019 Spring Reports of the Auditor General of Canada to the Parliament of Canada, Report 1 – Call Centres](#)". The audit report utilized data from July 2018 to January 2019.

reporting, and by including calls abandoned beyond the 10-minute service standard when reporting results from 2019-20 onwards.

Similarly, participants in a focus group study conducted with Canada Pension Plan Retirement Pension clients reported that wait times were very long, and they had to call back multiple times to speak to “the right person” who could not then answer their question<sup>41</sup>. In addition, participants reported they did not receive promised call-backs<sup>42</sup>, nor were they able to obtain the information they needed, despite the fact they had been referred to the Specialized Call Centre by another channel<sup>43</sup>.

### **General Online Services - Accessibility**

Substantial efforts have been made to increase and improve online service delivery. The creation of Canada.ca allows for program information from the three main statutory programs to be housed in one place online. A number of online tools are available to assist clients in understanding the programs and making decisions. These include the Benefits Finder Tool, the enhanced functionality of the Canada Retirement Income Calculator, and the expansion of the My Service Canada Account, which permits online applications for Canada Pension Plan Retirement Pension and Old Age Security, as well as allowing clients to link to their Canada Revenue Agency accounts. Service Canada’s Client Experience Survey (2017) found that 79% of clients were satisfied or very satisfied with the online channel.

Despite this, key informants suggest there is a need for better integration of some of the online tools (for example, the Benefits Finder Tool and the My Service Canada Account). They identified other gaps in the digital services offered including dated technology, not being user-friendly, not being well organized, and not being written in plain language. Half of the front line employees surveyed in the Service Canada employee survey indicated that clients could not locate relevant information on the Web and the Web information is not clear/sufficient/specific to their needs.

According to the Web Exit Survey of Employment Insurance clients who said they were successful applying online, or successful submitting an Employment Insurance report, 88% were very satisfied or satisfied with the amount of time it took them. Web Exit Survey results also indicate that of the clients who said they were successful in learning about or applying for the Canada Pension Plan, 79% were very satisfied or satisfied with the amount of time it took them.

### **Canada Pension Plan Retirement Pension Online Services - Accessibility**

A small percentage of front line employees surveyed indicated that they receive fewer client enquiries about applying for the Canada Pension Plan Retirement Pension since the application process was available online.

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<sup>41</sup> As previously noted, Service Canada’s Client Experience Survey (2017) reported that 82% of clients who accessed Employment Insurance and Canada Pension Plan/Old Age Security Specialized Call Centres were satisfied with their service. However, these focus group results are aligned with the finding that there has been a steady decrease in timely access to Specialized Call Centre agents between fiscal years 2014-15 and 2017-18.

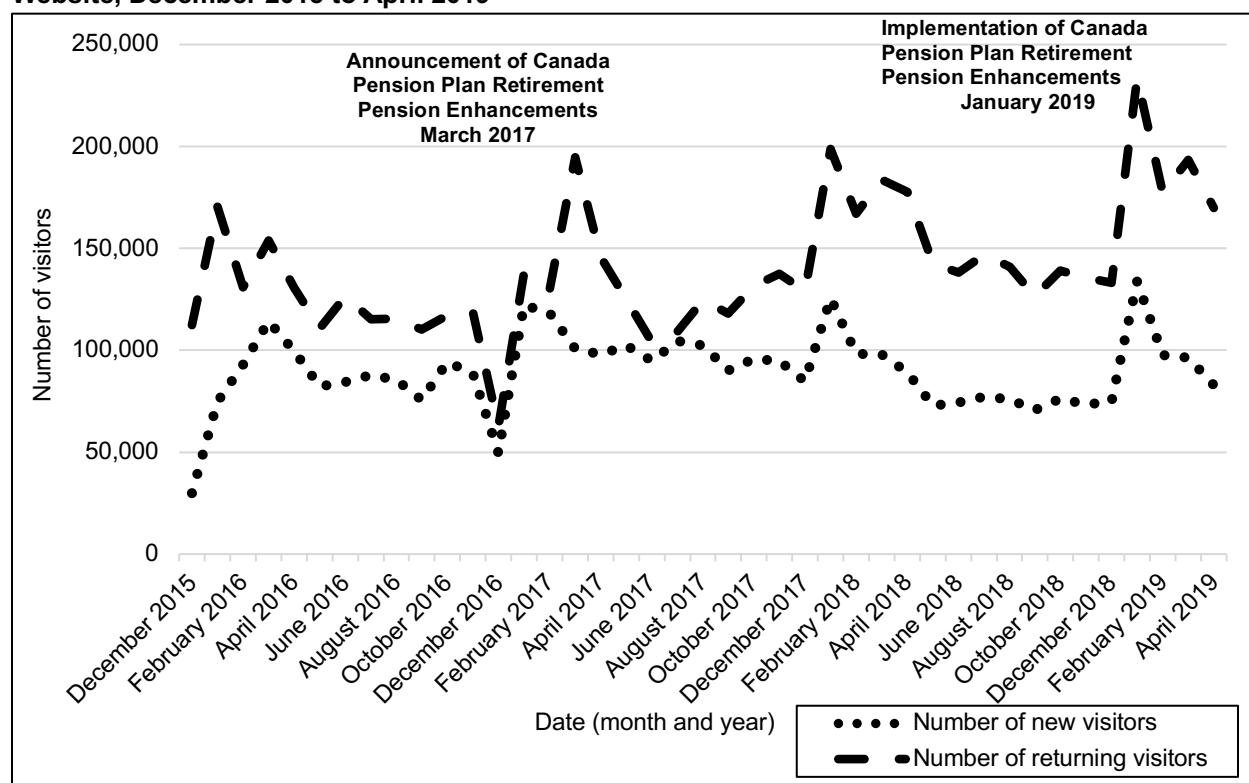
<sup>42</sup> It should be noted that call-backs to clients are made by employees in processing centres, not by Specialized Call Centre agents.

<sup>43</sup> Prairie Research Associates Inc. (2019), “Providing Services and Information to Canadians through Service Canada (PSIC) Evaluation: Focus Group Study with Canada Pension Plan Clients” technical report prepared for Employment and social Development Canada (internal document).



Figure 3 illustrates that the total number of new visitors to the Canada Pension Plan Retirement Pension webpages increased by 73% from December 2015 to March 2017. During the same period, the total number of returning visitors increased by 330%, with returning visitors outnumbering new visitors starting in June 2017<sup>44</sup>. On April 1, 2019, the total monthly number of visits to Canada Pension Plan Retirement Pension webpages was 252,742.

**Figure 3: Number of New and Returning Visitors to the Canada Pension Plan Retirement Pension Website, December 2015 to April 2019**



Source: Employment and Social Development Canada (2018). "Providing Services and Information through Service Canada Evaluation: Web Analytics Technical Report" (deck) (internal document).

The most visited pages included the main information pages: "Overview", "Eligibility" and "How Much You Could Receive". Moreover, Web analytics results indicate that between 2016 and 2017 visits to the Canadian Retirement Income Calculator, an information tool to help clients estimate benefits, outnumbered visits to the Apply page by a small amount. One possible interpretation is that visitors to the Canada Pension Plan Retirement Pension main pages are seeking information and could potentially be learning about the program.

Results of the survey of Canada Pension Plan Retirement Pension clients indicates that approximately 62% of clients surveyed accessed the website. Of these, a majority reported that information and instructions on the website were clear, easy to follow and understand. However,

<sup>44</sup> A significant increase in the total number of visitors starting January 2017 may also be explained by the transition of esdc.gc.ca to a consolidated website Canada.ca in December 2016 since all Canada Pension Plan visitors from esdc.gc.ca who used Canada.ca before the transition would count as returning visitors.

fewer than 40% of respondents agreed that the examples of different situations on the website helped them think about the best age to start Canada Pension Plan Retirement Pension<sup>45</sup>. In addition, Service Canada's Web Exit Survey results indicate that only 52% of those learning about or applying for the Canada Pension Plan find the information easy to understand.

Regarding the use of My Service Canada Account<sup>46</sup>, results of the survey of Canada Pension Plan Retirement Pension clients indicates that almost half of the respondents (45%) applied for their pension online through their My Service Canada Account<sup>47</sup>. A majority (70%) of these reported that registering for their My Service Canada Account was easy or very easy.

In the Service Canada's Client Experience Survey (2017), 76% of Canada Pension Plan Retirement Pension respondents expressed that the My Service Canada Account was easy to use and 80% of those clients who used the online service to apply had a good overall experience with it. Focus group results are also consistent, although some participants found it problematic to request and wait for an access code.

However, slightly over half (52%) of surveyed Canada Pension Plan Retirement Pension clients did not apply online through the My Service Canada Account, primarily because the staff at a Service Canada Centre gave them an application to mail in or they chose to print and mail a paper application, they did not know how to apply online, or they did not have a computer. This is consistent with Web Exit Survey results indicating that only 48% of those who attempt to apply online are successful.

Results from the client survey and focus group study also indicate that specific groups of respondents encountered challenges in understanding information on the website, and applying online through My Service Canada Account. These include Indigenous and immigrant respondents, respondents with a disability, and respondents with lower levels of education and income. All of these groups were more likely to submit their pension application through a Service Canada Centre, preferring to seek assistance from the In-Person channel.

Key informants indicated that, although the website redesign has focused on Web content and easier to address issues, the online capacity for the Canada Pension Plan Retirement Pension is still limited as some information still must be mailed in. The standard Canada Pension Plan Retirement Pension application can be completed online through the My Service Canada Account, but specific provisions such as pension sharing, credit splitting for divorced or separated couples, and the child rearing provision may require additional documentation to be mailed in. These challenges may account for the fairly high number of unsuccessful online applicants noted previously.

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<sup>45</sup> Prairie Research Associates Inc. (2019), "Providing Services and Information to Canadians through Service Canada (PSIC) Evaluation: Survey of Canada Pension Plan Clients" technical report prepared for Employment and Social Development Canada (internal document), p.36.

<sup>46</sup> My Service Canada Account is a secure online portal permitting to clients to apply for benefits, check the status of their claims and similar interactions related to their personal files.

<sup>47</sup> A further 23% of applicants reported mailing in a paper application. For the 29% who said they applied submitted their application in-person at a Service Canada Centre, they may have either applied online with staff assistance, or using Citizen Access Workstation Service, or staff may have mailed in a completed paper application for them.

### **Pensions-Related Mail-outs - Accessibility**

Regarding Canada Pension Plan Retirement Pension and Old Age Security in particular, Service Canada also proactively provides general information and services to clients through mail. For example, each month Service Canada reaches out to Canadians aged 64 years and 1 month to either inform them that they will receive their Old Age Security pension at age 65 (sent an Old Age Security automatic enrolment letter) or to invite them to apply for Old Age Security benefits or to apply for Canada Pension Plan Retirement Pension benefits (separate letters are sent for Old Age Security and Canada Pension Plan Retirement Pension).

Similarly, Service Canada reaches out to individuals who are collecting Old Age Security benefits but not receiving the Guaranteed Income Supplement on an annual basis. These letters invite individuals to apply for Guaranteed Income Supplement benefits as Service Canada believes that they are also potentially entitled to Guaranteed Income Supplement benefits (but requires the individual to apply for them).

These mailings are significant in scope. In 2018-19, Service Canada sent approximately 1 million letters to individuals either informing them that they will receive Old Age Security benefits automatically, inviting them to apply for either Old Age Security or Canada Pension Plan Retirement Pension benefits, or inviting them to apply for Guaranteed Income Supplement benefits.

Similarly, Service Canada provides information via mail, to close to 3 million clients in July on their entitlement to Guaranteed Income Supplement benefits for the upcoming payment year (which runs from July to June of each year), informing them of any changes in their entitlement (including the amount, whether they remain entitled to benefits or not and the reasons why they may not be entitled).

### 3.4 Channel Choice, Channel Mobility, and Client Satisfaction

Overall, the majority of clients are satisfied with the services and information they have received and are able to navigate between channels as needed, with a few critical exceptions such as some clients' inability to access the channel they are referred to, especially the Specialized Call Centres, and the Web channel.

A variety of factors are found to be associated with clients' choice of channel and decision to move between channels, including the type of task they are trying to complete, whether they were successful in completing that task through their first point of contact, and any personal preferences for and/or barriers to using a particular channel.

Client satisfaction decreases on average with number of times a client has to contact Service Canada. Some movement between channels could be resulting from clients' inability to access required services/information at first contact, particularly for clients belonging to potentially vulnerable groups. This inability is likely affecting some clients' satisfaction.

#### Channel Choice

Service Canada's multi-channel, multi-tiered service delivery model allows clients to most effectively meet their service delivery needs by using the "right" channel.

Overall, employee survey results indicate that this model is generally working as designed, with Tier 1 front line employees indicating that they often or almost always refer clients of the main statutory programs to Canada.ca, or to the Specialized Call Centres pertinent to client needs, as they are unable to respond to client's initial or follow-up questions<sup>48</sup>.

Service Canada's Client Experience Survey (2017) results further indicate that overall satisfaction rates of clients of the main statutory programs is high:

- Canada Pension Plan: 87%.
- Old Age Security: 86%.
- Employment Insurance: 83%.

Results of Service Canada's Canada.ca Web Exit Survey indicate lower, but generally positive satisfaction rates among clients using website as follows:

- Learning about the Canada Pension Plan: 57%.
- Applying for Employment Insurance: 63.57%.
- Checking status of their Employment Insurance: 54.84%.
- Submitting an Employment Insurance claim: 73.57%.

Service Canada's Client Experience Survey (2017) found that 25% of clients across the six programs covered in the survey only used self-service (Web and/or mail) and did not receive service

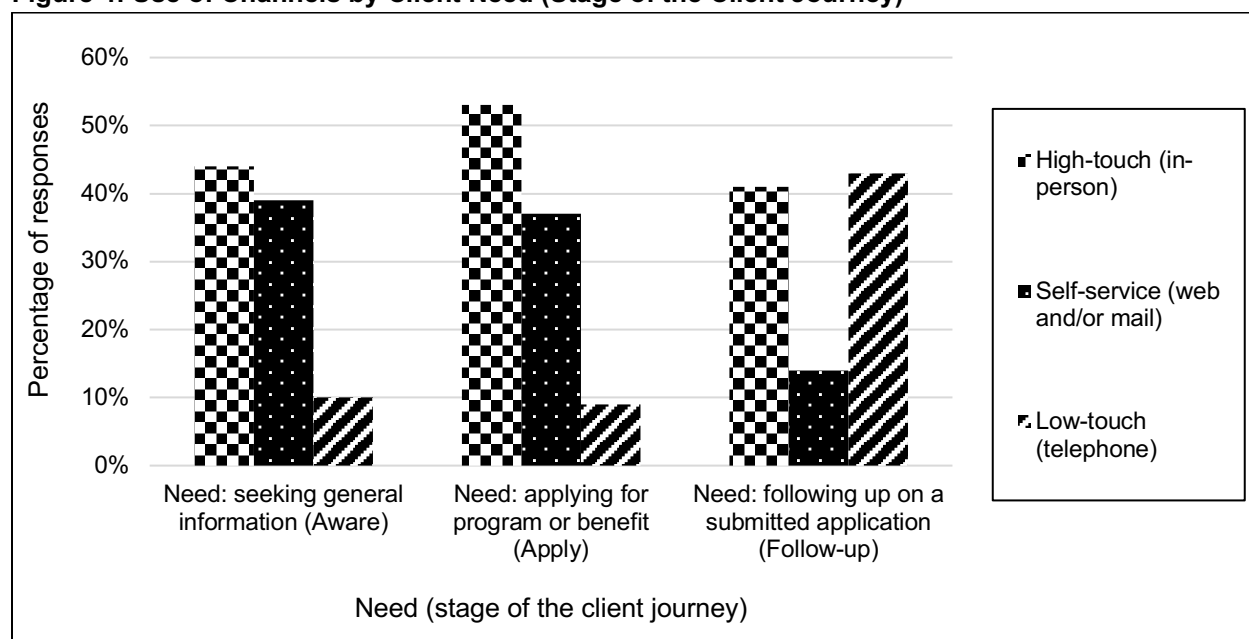
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<sup>48</sup> Refer to section 3.6 of this report for further details.

in-person or by telephone. Results indicate that in-person remains a frequently-used channel, with 63% of clients visiting an in-person point of service at least once when needing information, applying for a benefit or program, or following up on an application.

The Client Experience Survey (2017) also indicates that clients use different channels depending on their service needs. For example, survey results indicate that clients most frequently use in-person (44%) or self-service (Web and/or mail) (39%) channels when they need to seek general information or need to apply for a program or benefit. On the other hand, in Figure 4, both the telephone (43%) and the in-person (41%) channels are used more frequently than self-service channels (Web and/or mail) (14%) for following up on an application by clients of the six programs. However, the telephone channel is used far less frequently to obtain information and apply for a program or benefit.

**Figure 4: Use of Channels by Client Need (Stage of the Client Journey)**



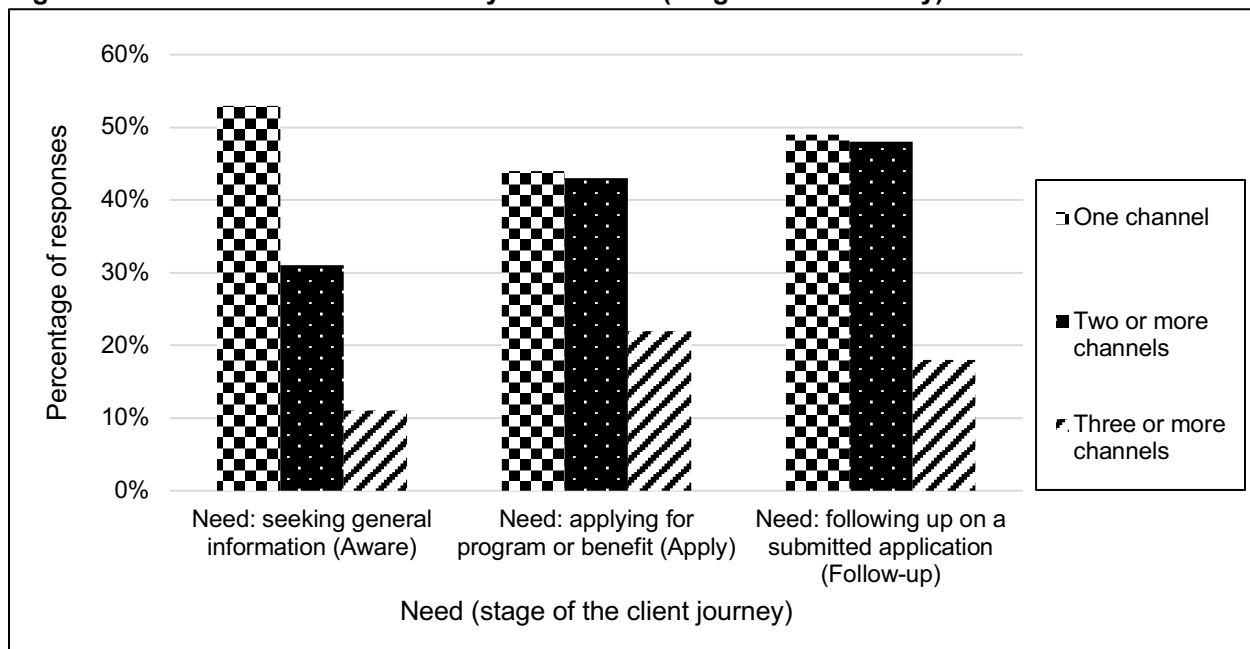
Source: Service Canada (2018), "Client Experience Survey 2017", p. 76.

These results are consistent with the application process for most programs and benefits, most of which cannot be completed entirely over the phone.

### Channel Mobility

Many factors contribute to clients' movement between channels, some of which indicate the proper functioning of the multi-channel, multi-tier model, while a few may indicate that clients may not be obtaining the services and information they need.

Clients most frequently used only one channel when they needed general information, before applying for a program or benefit. Client Experience Survey (2017) data shown in Figure 5 indicates that 53% of clients used only one channel when they needed general information, with the frequency of clients using two or more channels increasing when clients needed to apply or to follow up on an application. Results from the Client Experience Survey (2017) also suggests that clients seeking to solve problems tend to use the highest number of channels.

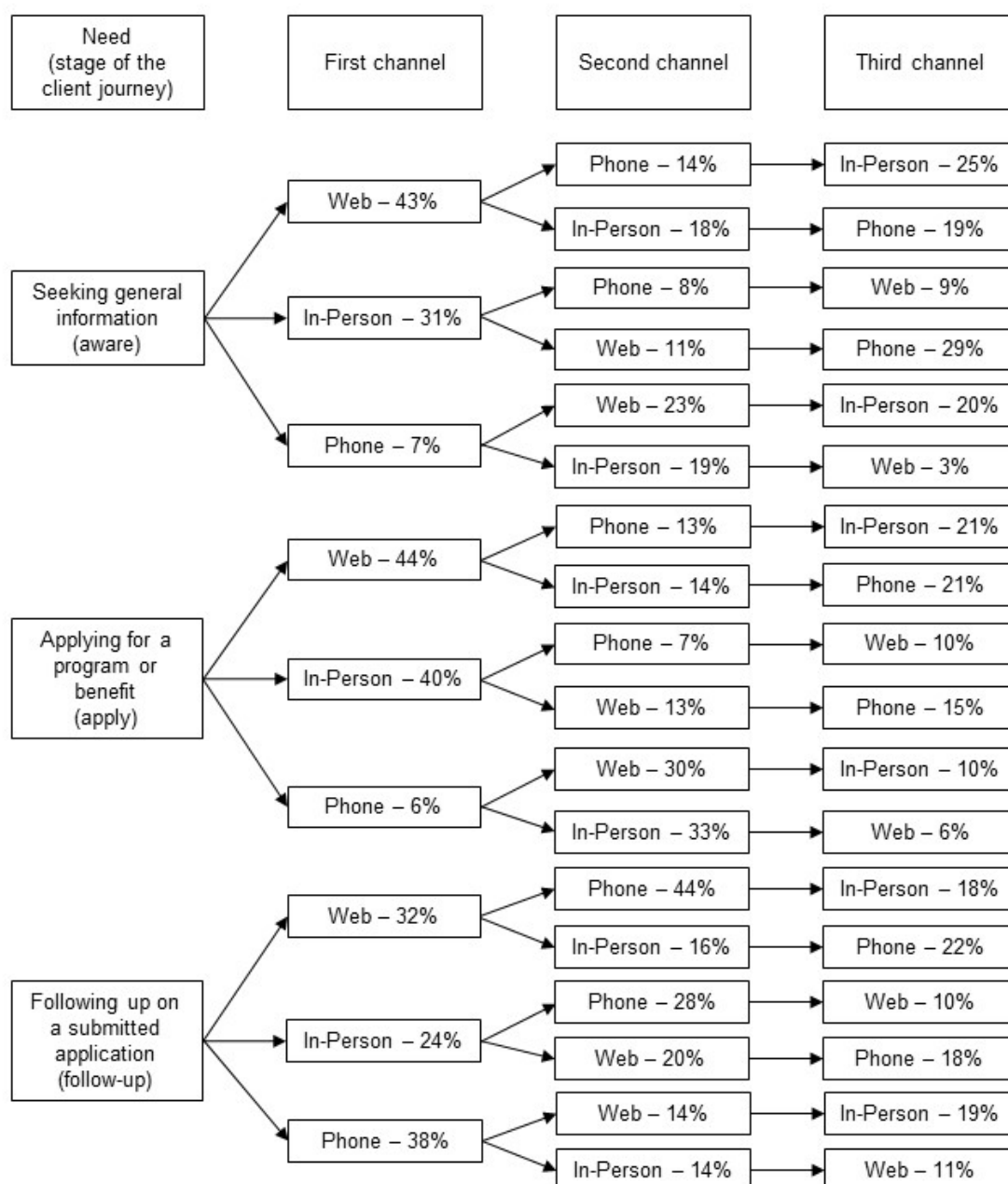
**Figure 5: Number of Channels Used by Client Need (Stage of the Journey)**

Source: Service Canada (2018), "Client Experience Survey 2017", p. 80.

When examining channel mobility, the literature suggests that regardless of the effectiveness of each channel or the nature of the transaction, clients' expectations and preferences regarding service delivery also likely influence their choice of channel at first contact. Individuals do not automatically switch to other channels when they are accustomed to using a specific channel, but are likely to switch to e-services, for example, if it provides easier and more effective access than the other channels.

When considering clients' movement between channels, Service Canada's Client Experience Survey (2017) results indicate that although the Web channel is used by nearly half of clients as a first channel, substantial proportions of the clientele visit an in-person office as their first step instead. Figure 6 presents the order in which clients of the six programs in the survey move from channel to channel organized by the clients' need, or stage in their journey toward receiving a benefit or applying for a program.

**Figure 6: Channel Mobility by Client Need**



Source: Service Canada (2018), "Client Experience Survey 2017", p. 77 to 79

Delving further into clients' movement through the channels, results from Service Canada's Client Experience Survey (2017) suggest that the frequency of these programs' clients having to use a second or third channel is related to the combination of the clients' needs (stage of their client journey) and the channel they visit first.

For example, Figure 6 shows that clients who went to the In-Person channel first to seek general information before applying for a program or benefit were less likely to move to another channel before applying than clients who used the Web channel first. Relatively few clients used the phone



channel first to seek general information (7%) or to apply (6%), but many of those who did moved on to a second channel to meet their needs. However, clients who used the telephone channel to follow up after applying were less likely to move on to a second channel to follow up than clients who used the Web or In-Person channels first to follow up.

Overall, clients appreciated the options provided by the different channels and ultimately, most were satisfied with the services received. The Client Experience Survey (2017) observed no difference on average in clients' service experience resulting from the number of channels used when following up on an application. Furthermore, findings from the Canada Pension Plan Retirement Pension focus groups demonstrated that participants used multiple channels in an effort to find the channel that best suited their needs.

In addition, several focus group participants referred to the need to use mail, for example, to submit certain documents such as for obtaining the Personal Access Code required to use the My Service Canada Account. For participants who otherwise handled their applications online, the "mail channel" was an annoyance.

For Canada Pension Plan Retirement Pension clients, survey results indicate that approximately 34% of respondents<sup>49</sup> accessed multiple Service Canada channels to get information about the program before applying. Of these, 53% used the online channel first, with 11% accessing the in-person and 10% using the telephone channels first because they believed this was the easiest way for them to get information.

A majority of respondents from the survey who accessed multiple channels rated their experience obtaining information as easy, noting the first channel referred them to the appropriate place to get the information they needed, and they were able to access that channel<sup>50</sup>.

### Focus on Canada Pension Plan Retirement Pension

Results of the Canada Pension Plan Retirement Pension client survey and focus groups indicate that people who are less likely to use more than one channel, and more likely to use the In-Person channel instead of the web channel include:

- Immigrants
- Indigenous people
- People with lower levels of education

Conversely, approximately 14% (n =94) rated the experience as difficult or very difficult, noting that they were unable to get the information they needed from the first channel they went to, nor could they access the channel they were referred to. A small percentage (16%, n=15) of those who found it difficult or very difficult attributed their difficulties to receiving conflicting information from different

<sup>49</sup> Prairie Research Associates Inc. (2019), "Providing Services and Information to Canadians through Service Canada (PSIC) Evaluation: Survey of Canada Pension Plan Clients" technical report, prepared for Employment and Social Development Canada (internal document), p. 46.

<sup>50</sup> Prairie Research Associates Inc. (2019), "Providing Services and Information to Canadians through Service Canada (PSIC) Evaluation: Survey of Canada Pension Plan Clients" technical report prepared for Employment and Social Development Canada (internal document), p. 46.



channels<sup>51</sup>. In spite of the small number of respondents who experienced difficulties (14%, n=94), it is noteworthy that clients using the Canada Pension Plan Retirement Pension webpages first were more likely than clients using other channels first to report they could not get the information they needed from the first channel they used<sup>52</sup>.

The participants that seemed the most satisfied with accessing multiple channels were able to do some research online, download the Canada Pension Plan Retirement Pension application forms, then take them to a Service Canada Centre to be reviewed before mailing them. Participants who applied online with the assistance of Service Canada Citizen Service Officers were also satisfied with their experience using multiple channels.

To take a broader perspective beyond the Canada Pension Plan Retirement Pension, the literature suggests that channel differences can be attributed to the demographic group seeking services, with some population groups at higher risk of being vulnerable to access barriers and demonstrating, on average, a preference for the In-Person channel. This is supported by Service Canada's Client Experience Survey (2017) results across programs indicating that population groups at higher risk of being vulnerable, including official language minority community members, clients with high school education or less, youth, and Indigenous clients, are more likely to use the In-Person channel than other population groups, while seniors aged 60 and over use the In-Person channel at a similar rate (just over half) as clients overall.

While there is successful movement of clients across Service Canada's multi-tiered and multi-channel service delivery model, employee survey findings suggest that clients may have difficulty accessing and using the channels to which they are referred, which are primarily the Specialized Call Centres and the Web channel.

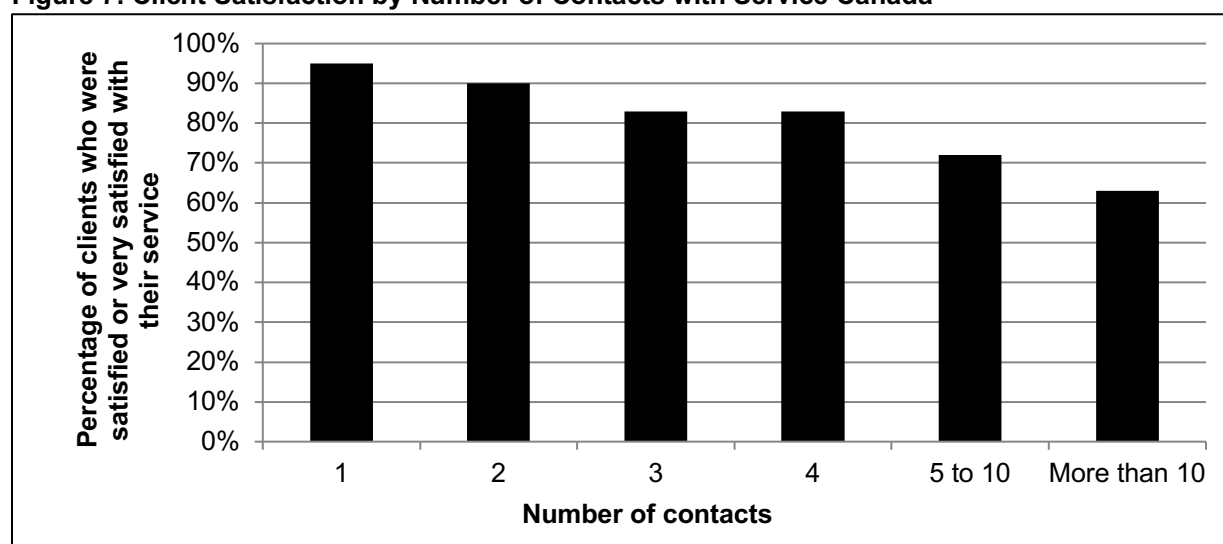
### **Client Satisfaction with Channel Mobility**

Overall, a majority of clients are satisfied with the services and information they have received. As demonstrated in Figure 7, Client Experience Survey (2017) results indicate that of the 31% of clients who contacted Service Canada only once, 95% rated their satisfaction as high or very high. This dropped to 90% among those who required two contacts, and down to 83% satisfaction for those required to contact Service Canada three or four times.

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<sup>51</sup> Prairie Research Associates Inc. (2019), "Providing Services and Information to Canadians through Service Canada (PSIC) Evaluation: Survey of Canada Pension Plan Clients" technical report prepared for Employment and Social Development Canada (internal document), p. 46.

<sup>52</sup> Prairie Research Associates Inc. (2019), "Providing Services and Information to Canadians through Service Canada (PSIC) Evaluation: Survey of Canada Pension Plan Clients" technical report prepared for Employment and Social Development Canada (internal document), p. 47.

**Figure 7: Client Satisfaction by Number of Contacts with Service Canada**

Source: Service Canada (2018). "Client Experience Survey 2017", p. 83.

Similarly, clients of the six programs who used fewer channels were more likely to give a positive response, on average, when asked about various aspects of service delivery, in comparison to those who used more channels.

Furthermore, 81% of clients who went to only one channel before applying for a program or benefits reported being able to find the information they needed within a reasonable amount of time. Among those who used two or more channels, 72% reported being able to find the information they needed in a reasonable time, and 64% of those who used three or more channels reported the same. In a few cases, clients gave slightly higher ratings on average when they contacted three or more channels; these results were often observed in relation to application processing and follow-up on applications.

Key informants noted that Canada Pension Plan/Old Age Security Specialized Call Centre agents have been assisting Service Canada's processing teams to help reduce excess inventory of work for these programs. They suggested that excess inventory of work can lead to client frustration and channel churn, including an increased call volume, which in turn may impact Service Canada's ability to deliver timely responses to clients. Some key informants suggested that service delivery could be improved for Canada Pension Plan and Old Age Security clients by providing Canada Pension Plan/Old Age Security Specialized Call Centre agents with increased authority and access to documents, similar to the authorities and access of Employment Insurance Specialized Call Centre agents<sup>53</sup>. Key informants said that the First Point of Contact Resolution pilot project has given more latitude to in-person Citizen Service Officers to help Employment Insurance clients move further along in the application process. They suggested that a similar process could be beneficial for Canada Pension Plan clients.

<sup>53</sup> According to Service Canada, the delegation of authority instrument is being revised, which could include a review of the processing interface with Specialized Call Centre resources.

Results from a survey of front line Service Canada employees indicates that a majority of 1 800 O-Canada agents reported that clients often tell them they do not want to use the channel to which they are being referred to. Similarly, a majority of in-person Client Service Officers reported the same for Old Age Security and Employment Insurance clients, with slightly less than half reporting that Canada Pension Plan Retirement Pension clients prefer not to use the referred channel.

Key informants suggested that client frustration can be caused by not being able to access the service they need through the initial service channel. Service Canada's Client Experience Survey (2017) found that the higher the number of times a client of any of the six surveyed programs had to contact Service Canada, regardless of channel, the less likely they were to rate their satisfaction as being high or very high.

Results from a survey of Canada Pension Plan Retirement Pension clients indicate that while most clients found it easy to get the information they needed from multiple service channels, a small minority reported some difficulties using multiple channels. These include being unable to obtain the information they need from the first channel they used, being unable to access the online channel, and receiving conflicting information from different channels.

These observations are consistent with focus group results indicating that some participants want to use the telephone channel when encountering difficulties online but experienced too long a wait. Others said they do not get the information or assistance that they need from the In-Person and/or telephone channels so they resort to applying online without assistance. Regarding their desire for help at in-person centres, some focus group participants also said they felt their needs were not accommodated and that they were being "pushed" to use the computers at the Service Canada Centres, while others reported that staff were very helpful.

Moreover, key informants said that direct, cross-channel transfer was not available for Canada Pension Plan clients accessing services in-person, and 1 800 O-Canada agents cannot transfer clients directly to Tier 2. Key informants also suggested that enabling Tier 1 channels to directly transfer Canada Pension Plan calls to Specialized Call Centres rather than referring clients, could potentially improve client referrals and reduce channel churn.

Better communication – across channels, between regions, and between regions and headquarters – was suggested to improve understanding by the front line employees of the services available through other channels and the differences and lessons learned across regions. Service Canada is developing an Integrated Channel Management Strategy to break down program, service, and channel silos, in an effort to better integrate operations and direct channel use in the future. A new program knowledge management tool is also planned to help employees respond to clients' questions about ESDC programs and services.

### 3.5 Language

Almost all clients are obtaining services and information in the official language of their choice, either directly or through Service Canada's interpretation options.

Services are sometimes available in languages other than English or French. Among Canada Pension Plan Retirement Pension clients specifically, availability of services in an official or other language was generally not seen to be an issue. However, a few Canada Pension Plan Retirement Pension clients in the North noted that availability of services in the local Indigenous languages and dialects at in-person points of service (Service Canada Centres and Scheduled Outreach) depends on the location, and in-house interpretation services for these languages could be useful.

Results of Service Canada's Client Experience Survey (2017) indicate that most Canadians contacting Service Canada about any of the six programs covered by the survey are able to access services (94%) and documents (93%) in the official language of their choice. These results indicate further that the most highly rated attribute across all programs was the provision of service in both official languages in Service Canada Centres. Similar findings from the employee survey results indicate that some of the least-cited challenges for clients trying to access services are their ability to obtain services in the official language of choice (3%) or in a language other than English or French (12%).

Similarly, results of the Canada Pension Plan Retirement Pension survey indicate that 99% of all respondents received services in the official language of their choice<sup>54</sup>. Focus group results with clients of the program indicate that language was not an issue for the francophone and immigrant focus group participants. The francophone participants all received services in French as desired, and the immigrant focus group participants were comfortable with and even desired services in English as most had been in Canada for decades. Scarborough participants also pointed out that their Service Canada Centre offers services in a variety of languages, so in general, they did not believe it was an issue. However, some immigrant participants were hesitant to ask questions, which may have prevented them from getting the information and services that they needed<sup>55</sup>.

Language of service was raised by Indigenous focus group participants. In Nunavut, the availability of services in Inuktitut and Inuinnaqtun depends on the location. In addition, some participants raised the need for interpreters in some locations noting that Service Canada staff only spoke English<sup>56</sup>. Given that the Telephone Interpretation Service is available for

<sup>54</sup> Prairie Research Associates Inc. (2019), "Providing Services and Information to Canadians through Service Canada (PSIC) Evaluation: Survey of Canada Pension Plan Clients" technical report prepared for Employment and Social Development Canada (internal document), p.38.

<sup>55</sup> It is noteworthy that immigrant focus group participants all spoke English confidently enough to participate in the study. However, this evaluation provides no evidence regarding the service needs of those immigrants who lack facility in Canada's official languages.

<sup>56</sup> Prairie Research Associates Inc. (2019), "Providing Services and Information to Canadians through Service Canada (PSIC) Evaluation: Focus Group Study with Canada Pension Plan Clients" technical report prepared for Employment and Social Development Canada (internal document), p. 45 to 46.

Indigenous languages, this concern may be interpreted as an example of clients' lack of awareness of services offered.

From a more general perspective, some of Service Canada's in-person points of service<sup>57</sup> offer services in both English and French, while others are unilingual English or French, as noted in a review of administrative documents. Unilingual offices offer telephone interpretation services. An administrative document review found that as of July 2018, there are 207 bilingual in-person points of service, 334 English-only In-Person points of service, and 48 French-only in-person points of service.

Administrative data from April 2014 to August 2017 indicate that approximately 77% of calls to 1 800 O-Canada are in English, with the remaining 23% in French. During the same period, approximately 80% of the visits to In-Person Service Canada Centres were completed in English with the remaining 20% in French<sup>58, 59</sup>. The administrative data also showed that between fiscal year 2014-15 and 2018-19, approximately 80% of calls to Specialized Call Centres were made in English<sup>60</sup>.

It is noteworthy that a higher percentage of clients used the Citizen Access Workstation Service in French than those who interacted in French through in-person visits at Service Canada Centres, according to administrative data<sup>61</sup>. One potential explanation for this difference could be that these clients are bilingual, but are choosing to conduct their in-person interactions in English even though French is their preferred language. During most of the time period covered by the evaluation, the percentage of clients who used the Citizen Access Workstation Service in French represented between 35% and 40% of Workstation use.

The administrative data further show that between April 2014 and August 2017, fewer than 0.1% of calls to 1 800 O-Canada were handled in a non-official language and 0.3% or fewer of the visits each month to Service Canada Centres took place in a non-official language. These numbers only represent services and information actually provided in languages other than English and French, meaning that the data could potentially underestimate the number of clients who would like to be able to access services and information in another language.

Non-official language supports are available for all in-person services. Service Canada has held a small number of mobile outreach events in other languages, including Arabic, Cantonese, Mandarin, Korean, Punjabi, and Oji-Cree. ESDC is currently exploring the need for additional multi-language service delivery.

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<sup>57</sup> This includes Service Canada Centres, Service Canada Centres - Passport Services, and Scheduled Outreach.

<sup>58</sup> Prairie Research Associates, Inc. (2018), "The Evaluation of the Provision of Services and Information to Canadians (PSIC): Administrative Data Review" technical report prepared for Employment and Social Development Canada (internal document), p. 57.

<sup>59</sup> Because the administrative data review of Canada Pension Plan/Old Age Security Call Centres focussed on Canada Pension Plan Retirement Pension only, and because the majority of Canada's Francophones reside in Quebec and collect Quebec Pension Plan, it was decided to limit the data review to English language calls regarding Canada Pension Plan Retirement Pension.

<sup>60</sup> Service Canada staff estimate based on data from Service Canada's Call Centre Directorate. The average is based on 5 years of data covering fiscal year 2014-15 to 2018-19.

<sup>61</sup> Prairie Research Associates, Inc. (2018), "The Evaluation of the Provision of Services and Information to Canadians (PSIC): Administrative Data Review" technical report prepared for Employment and Social Development Canada (internal document), p. 58.

### 3.6 Meeting Diverse Needs for Information

Program take-up depends on client awareness of programs and service delivery options available for accessing them. Population groups at higher risk of being vulnerable are the least likely to be aware of how to access the services and information they require. Marketing efforts ranging from social media to radio advertisements might further improve client awareness of programs and benefits to which they may be entitled.

Some Canadians have challenges finding and understanding the information they require, particularly among clients of Canada Pension Plan and Old Age Security, as well as Indigenous people and people with disabilities. Some aspects of digital services could be more user-friendly, and information written in a more accessible manner.

While 1 800 O-Canada and the Canada Pension Plan-Old Age Security Specialized Call Centres demonstrate consistently high accuracy and completeness of information, not all front line employees have the authority or training to respond to detailed program related questions.

#### **Awareness of Services and Programs**

Canadians' take-up of programs is dependent on their awareness of them and the service delivery options available for accessing information and applying for relevant programs. Populations at higher risk of being vulnerable, such as seniors, some Indigenous people, and people with lower levels of education, were identified in the literature as the least likely to know how to access the service they required.

In 2007-08, ESDC ran a promotion campaign including radio, television, and newspaper, and online banners. Findings indicate that client awareness of the variety of services available through Service Canada's three delivery channels more than doubled (from 30% to 65%) between 2006 and 2010, according to a 2010 Service Canada client satisfaction survey.

However, advertising is no longer a commonly used approach to increasing awareness of services and benefits available through Service Canada's three delivery channels. Instead, resources have been directed towards targeted outreach activities.

Key informants from ESDC pointed to challenges in increasing awareness of services, including resource and capacity issues, co-ordination between channels, services and/or programs, and lack of clarity related to roles and responsibilities.

Marketing efforts ranging from social media to radio advertisements might further improve client awareness of programs and benefits to which they may be entitled.

#### **Finding and Understanding Information Online**

Web analytics data on the Canada Pension Plan webpages indicate that clients are accessing the program's information pages and the Canada Retirement Income Calculator, a tool that can help clients determine the amount of Canada Pension Plan Retirement Pension they may receive.

However, there may be clients who experience challenges finding and understanding information online. Employee survey results suggest that clients often tell front line employees that they are unable to locate the relevant information online (54%) or do not find online information to be clear, sufficient, or specific enough for their needs (47%).



Additionally, surveyed front line employees indicated that many clients continue to experience a range of digital barriers that may adversely impact their ability to find the information they require. This is consistent with key informant evidence suggesting that some aspects of digital service delivery could be more user-friendly, could be better organized, and could be written in a more accessible way, including the provision of illustrative scenarios which could demonstrate the impact of certain choices. Canada.ca Web Exit Survey data and Standardized User Experience Percentile Rank Questionnaire survey support the findings noted previously. In addition, focus group findings indicate that Canada Pension Plan Retirement clients need to access information presented in an easy-to-understand format so that they can easily determine what is relevant to their particular situation.

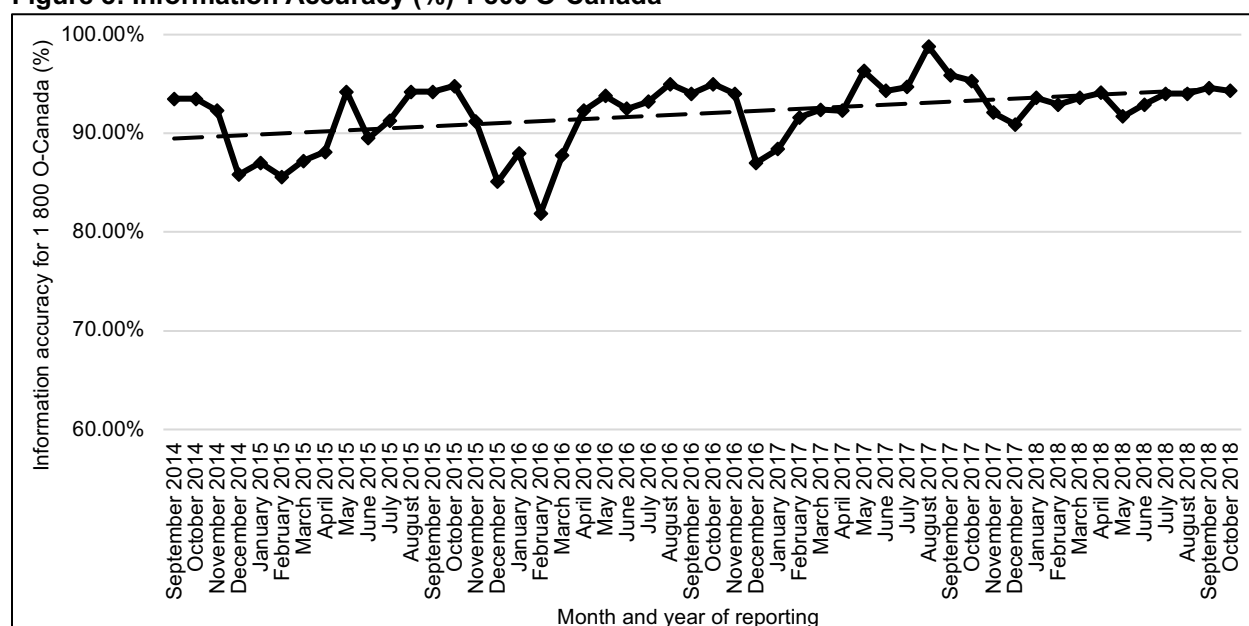
Similarly, Client Experience Survey (2017) results indicate that Canada Pension Plan and Old Age Security clients may experience challenges in finding and understanding necessary information. Findings indicate that only 64% of Indigenous clients reported being satisfied with the ability to find information in a reasonable time, compared to 79% of non-Indigenous respondents and 73% of Indigenous clients gave a satisfactory rating when asked about understanding the requirements of their application for a program or benefit, compared to 81% of non-Indigenous clients.

### **Agent Ability to Provide Accurate, Consistent and Sufficient Information**

In addition to clients' own abilities in finding and understanding information, client outcomes are dependent on Service Canada front line employees' ability to provide accurate and consistent information sufficient to meet client needs. Employee survey results indicate that across all channels and the three statutory programs (Old Age Security, Canada Pension Plan, and Employment Insurance), front line employees rate "knowledgeable staff" among one of the most effective elements of their channel's service delivery. This is consistent with Service Canada's Client Experience Survey (2017) results indicating that 83% of Canada Pension Plan Retirement Pension clients reported that call centre staff were helpful.

Figure 8 presents data from 1 800 O-Canada's monitoring of information accuracy across programs. The data demonstrates consistently high levels of information accuracy from 93.5% in October 2014 to 94.3% in October 2018. Data on Canada Pension Plan/Old Age Security Specialized Call Centres' quality monitoring program also demonstrates consistently high accuracy and completeness of information, from 94.2% in fiscal year 2014-15 to 94.1% in fiscal year 2018-19.



**Figure 8: Information Accuracy (%) 1 800 O-Canada**

Source: National Performance Scorecard, Service Canada Performance Package (2014 to 2018).

However, employee survey results indicate that 29% of front line employees report that clients often claim to have received conflicting information from another channel. An additional 39% of respondents indicate that this occurs sometimes<sup>62</sup>. The most commonly identified sources of conflicting information are the in-person service centres and the Specialized Call Centres, according to surveyed employees.

Key informants suggested that the multi-channel model, with its divisions by channel, may create service gaps. These can take the form of delays in communicating program changes to all service delivery channels and can limit the ability to share client information across channels, tiers, and programs. About half of the in-person Citizen Service Officers and telephone channel agents affirmed that sufficient efforts were made to ensure consistent information across service delivery channels and regions.

Key informant evidence indicates that quality monitoring practices differ between channels, and that there may be an inconsistent approach to quality assurance between programs.

In-person Citizen Service Officers and 1 800 O-Canada agents reported they are unable to respond to clients' detailed program-related questions<sup>63</sup> because they do not have the authority or training to do so. A second commonly reported reason why employees could not respond to client questions was that the information was not in their reference tools, because Tier 1 agents are not authorized to respond to clients' case-specific questions.

<sup>62</sup> It is important to note that this result cannot be interpreted as a direct measure of conflicting information across channels.

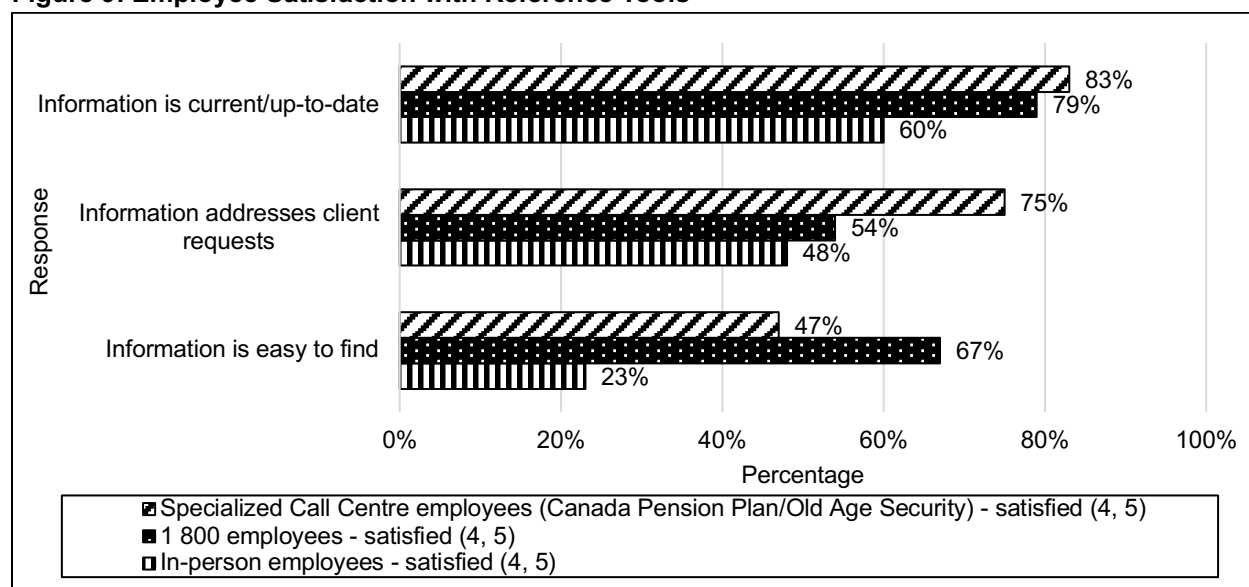
<sup>63</sup> This result reflects language used in the Employee Survey. Tier 1 Employees generally have access to detailed program-related questions in their reference tools, however, they are not authorized to respond to clients' (personalized) case-specific questions.

Both in-person Citizen Service Officers and 1 800 O-Canada agents use IMPACT<sup>64</sup> as their reference tool in interactions with clients. This tool is intended to support the accuracy and consistency of information provided to clients. Key informant results indicates that IMPACT is tailored to meet the specific needs of each channel and is regularly updated to reflect program and policy changes. Moreover, key informants noted that unlike 1 800 O-Canada agents, in-person Citizen Service Officers are not required to use IMPACT and may find the tool unclear and lacking in region-specific information.

Further analysis of training data indicates differences in training across the three channels. Figure 9 shows that for the most part, Specialized Call Centre agents were more likely to give higher satisfaction ratings to their reference tool (the Common Reference Tool) compared to in-person and 1 800 O-Canada agents. Specialized Call Centre agents gave higher ratings on average when asked if their reference tool's information is current/up-to-date and addresses client requests. A notable exception is that 1 800 O-Canada agents are most satisfied that information is easy to find in their version of IMPACT, with 67% reporting satisfaction compared to 23% of in-person Citizen Service Officers.

Key informants suggested that one possible explanation for lower rates of in-person Citizen Service Officer satisfaction with IMPACT may be that there is a need for improved training, especially in the context of changes in the reference tool between 2014 and 2016. As for the multi-channel model, it is noteworthy that front line employees have access to the level and detail of information and authorizations necessary for their tier and channel's role in the model.

**Figure 9: Employee Satisfaction with Reference Tools**



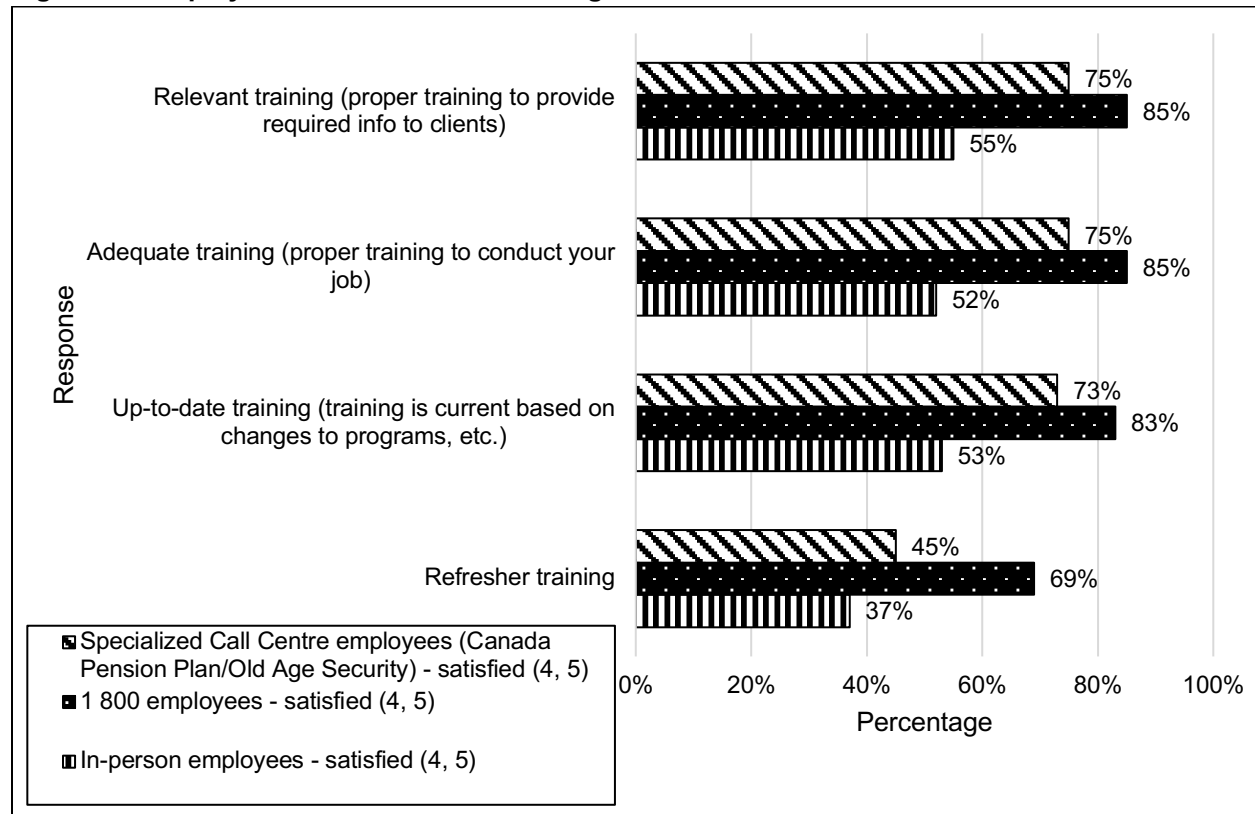
Source: Prairie Research Associates Inc. (2018), "Providing Services and Information to Canadians through Service Canada (PSIC) Evaluation: Online Survey of Service Canada Employees" technical report prepared for Employment and Social Development Canada (internal document).

<sup>64</sup> IMPACT is a reference tool used to guide Service Canada front line employees in providing requested information. It is used by both In-Person Citizen Service Officers and 1 800 O-Canada agents.

As demonstrated by Figure 9, in-person Citizen Service Officers reported the lowest levels of satisfaction with their reference tool, IMPACT.

Similarly, Figure 10 shows considerable variance between different channels regarding the extent to which they rate their training as adequate, relevant, and up to date. Just over half of in-person Citizen Service Officers report that the training they receive is adequate, relevant, and up to date compared to over 83% of 1 800 O-Canada agents, and approximately three quarters of Specialized Call Centre agents. The lowest satisfaction amongst employees across all channels related to the refresher training they received.

**Figure 10: Employee Satisfaction with Training**



Source: Prairie Research Associates Inc. (2018), "Providing Services and Information to Canadians through Service Canada (PSIC) Evaluation: Online Survey of Service Canada Employees" technical report prepared for Employment and Social Development Canada (internal document).

### 3.7 Awareness of the Canada Pension Plan Retirement Pension

Clients access general information regarding Canada Pension Plan Retirement Pension and have an overall awareness of the program and their eligibility for it. However, some clients find the information difficult to read through, and feel that it may not address their questions.

Many clients “don’t know what they don’t know”. They lack knowledge of program details, and do not access the key information required to make informed and optimal decisions regarding when to begin their pension. Clients with lower levels of education are less likely to use the tools and information available to inform themselves.

Given the complexity of the Canada Pension Plan Retirement Pension, clients expect the government to better support them in making informed and optimal decisions by more proactively providing sufficient information.

This section presents results of a focused examination of the provision of services and information regarding the Canada Pension Plan Retirement Pension. These client specific findings serve to further bolster general findings presented in this report, which may be relevant to client needs regarding the delivery of other programs.

The Canada Pension Plan Retirement Pension is one of three pillars of Canada’s Retirement Income System<sup>65</sup>. As such, it is intended to provide up to 25% income replacement<sup>66</sup>. The Canada Pension Plan Retirement Pension is a very complex and flexible program. The amount of an individual’s pension depends on the amount and duration of their contribution to the Canada Pension Plan Retirement Pension and the age when they start the pension.

#### Retirement Pension Start Age

Age 65 is the standard age to begin receiving the pension. If an individual begins the pension before age 65, it is reduced by 0.6% for each month before age 65<sup>67</sup>. Therefore, an individual who starts receiving their Retirement Pension at the earliest possible age of 60 will receive 36% less than if they had taken it at 65<sup>68</sup>. Thus, the decision to begin receiving the Canada Pension Plan Retirement Pension is a complex one which requires individuals to consider not only their Canada Pension Plan Retirement Pension contributions, but other sources of retirement income as well as their relative financial wealth, need, and their general health and anticipated life expectancy.

The Canada Pensions Plan Retirement Pension Survey found that a majority of people surveyed applied before the age of 65 thus incurring lifelong reductions in their pension benefit. A large majority (87%) of survey respondents also reported that they fully understood the impact of their

<sup>65</sup> The Old Age Security/Guaranteed Income Supplement and the Registered Savings vehicles represent the other two pillars of Canada’s Retirement Income System.

<sup>66</sup> Canada Pension Plan enhancements implemented in January 2019 will increase the Canada Pension Plan Retirement Pension income replacement rate from the current 25% to 33%.

<sup>67</sup> Employment and Social Development Canada, “[Canada Pension Plan – How Much Could You Receive](#)” (accessed March 30, 2019).

<sup>68</sup> By starting the Pension after age 65, the benefit will increase by 0.7% for each month after age 65, until age 70, at which time, a person could earn up to 42% more than if they had started at age 65.

starting age on the amount of their monthly benefit. However, when taking a closer look at this issue, focus groups found that many clients simply “don’t know what they don’t know”<sup>69</sup>. For example, they noted a lack of information about pension details, and about their personal situation, resulting in many people not applying for provisions that may increase their pension entitlement if eligible. Therefore, they possibly may not be making optimal decisions regarding when to begin their pension.

Furthermore, for many clients, their main considerations for beginning their pension before age 65 include health, quality of life, uncertainty about personal life expectancy, immediate financial need, and a sense that the difference in monthly benefit was not worth waiting to apply<sup>70</sup>.

### **Awareness of Canada Pension Plan Retirement Pension**

Focus group evidence indicates that, with the exception of some Indigenous people, most people have a general awareness of the Canada Pension Plan Retirement Pension, and whether they are eligible for it. General information about the Retirement Pension is available on the Canada Pension Plan Retirement Pension website. Many clients access this general information. For example, results of the survey of Canada Pension Plan Retirement clients indicates that 73% of respondents sought general information about the program before applying, slightly more than half (55%) sought information about the impact of starting their Retirement Pension before or after age 65, and 32% sought information about specific pension provisions.

Nevertheless, findings from multiple lines of evidence<sup>71</sup> indicate that some clients find the general information difficult to read through, and that it may not address their questions. For example, there are no explicit examples of the dollar amount of pension benefit that may be lost by applying before the standard age of 65.

Pension Plan contributions are not mandatory for Indigenous people living and working on reserves. Therefore, Indigenous people working on reserve may have lower, if any, pension amounts, including fewer supplementary benefits for the families in case of disability or death. Results suggest that increased information about Canada Pension Plan Retirement Pension may be helpful not only to current applicants, but may also assist younger Indigenous people employed on reserve to plan for their own eventual retirement.

### **Use of Government Information and Tools to Inform Decisions on the Canada Pension Plan**

Because the Retirement Pension is based on contributions made over a lifetime, clients require personalized information such as the amount of contributions they have made to the Canada Pension Plan Retirement Pension in order to understand the pension amount to which they are

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<sup>69</sup> For example, focus group evidence indicates some clients mistakenly think the Retirement Pension should be enough to live on.

<sup>70</sup> Evidence indicates that very few clients actually know with any specificity what the difference in their monthly benefit is if they retire earlier than age 65.

<sup>71</sup> Survey of Service Canada front line employees; Web Exit Surveys; Focus Groups with Canada Pension Plan Retirement Pension clients; Survey with Canada Pension Plan Retirement Pension clients.

entitled, and thus to make an informed decision about the optimal age at which to begin their pension.

Such personalized information is not available on the Canada Pension Plan Retirement Pension website or through the in-person or 1 800 O-Canada channels. Rather, this crucial information is available only through Tier 2 services including the My Service Canada Account, and the Specialized Call Centres<sup>72</sup>.

Results of the survey of Canada Pension Plan Retirement clients indicates that less than one third of surveyed respondents reported using the most important tools and personalized information including their estimated monthly benefits in My Service Canada Account (31%), their Statement of Contributions (22%), or the Canadian Retirement Income Calculator (19%). Only 3% of surveyed clients reported consulting a financial advisor. Focus group results are consistent with these findings.

Results from a survey of Canada Pension Plan Retirement Pension clients also indicate a clear trend that respondents with lower levels of education and income are less likely to use available tools and information than respondents with higher levels of education and income. Fully 62% of respondents with less than high school did not use any tools or information compared to 38% of those with a completed post-secondary credential.

Additionally, results from focus groups with Canada Pension Plan Retirement Pension clients indicate that many clients turn to non-Government sources for information about the Canada Pension Plan Retirement Pension including friends and family (whose knowledge may not be accurate) and financial advisors (who may not provide impartial advice), and whose services may not be accessible to all Canadians<sup>73</sup>. Other sources of information include workplace information sessions, and in some instances, disability service providers, both of which clients consider helpful.

Results of the survey and focus groups with Canada Pension Plan Retirement Pension clients further indicate that clients were not often prompted by Service Canada front line employees or the website to consider important factors when deciding the age at which to begin their Retirement Pension including: age (43%); contributions made (29%); health (17%); savings, investments, private pensions (approximately 15%). Thirty-six percent of surveyed clients reported they were not prompted to consider any of these factors. As noted previously, it is beyond the mandate of front line employees to advise clients regarding the best age to begin their pensions.

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<sup>72</sup> To estimate their retirement income from various sources, clients are asked to work through a series of modules, which they can then compare to their goal income. The Canada Retirement Income Calculator is designed to help clients better understand how public pension benefits (Old Age Security, Canada Pension Plan Retirement Pension, Post Retirement Benefit) may contribute to their retirement income. To use the Calculator, clients must have ready their Canada Pension Plan Statement of Contributions; financial information on any employer pensions for which they may be eligible; Registered Retirement Savings Plan statements, if applicable; and statements for any other savings vehicles they may have that could contribute monthly retirement income, such as annuities, foreign pensions, and/or survivor pensions.

<sup>73</sup> These results are consistent with results from previous evaluations. By contrast, results of the survey of Canada Pension Plan Retirement Pension indicates that very few clients turn to non-government sources of information.

## Client Expectations for Information

Focus group results suggests that many clients find the process of trying to inform oneself in order to make the best possible decision “daunting”, even for those who were comfortable and confident in doing their own research. These findings spanned all categories of focus group participants - urban/rural/remote, all education levels, and whether or not a member of a potentially vulnerable group, such as Indigenous or immigrant.

While front line employees report that pensions clients often ask for advice, few surveyed clients are prompted to consider key factors in deciding when to begin their Retirement Pension, very few consulted a financial advisor, and a minority of surveyed clients accessed Government of Canada personalized information and tools that could support them to make a fully informed and optimal decision regarding when to begin their pension. The comments made by several of the participants indicated a feeling of being without support to help them understand how to make this important life decision. Across the groups, participants desired more information and support and several comments indicated a lack of knowledge of available supports.

Moreover, focus group evidence is clear and consistent across focus groups that clients want the Government of Canada to provide them with more proactive direction to support them to make an informed and optimal decision.

### Focus on Canada Pension Plan Retirement Pension

Governments in other countries offer different types of free services, such as seminars and individual appointments, to inform the public about their pension and retirement options. Although some of these services are personalized, governments stop short of providing financial advice or making decisions for clients. (Refer to Appendix D for more details.)



### 3.8 Challenges Meeting Needs of Population Groups at Higher Risk of Being Vulnerable

Some population groups are more likely to experience non-digital and digital barriers to obtaining the services and information they need. In addition, they may experience more than one barrier simultaneously, which can affect access to and the level of satisfaction with the services and information provided by Service Canada.

Non-digital barriers include physical and cognitive limitations, difficulty understanding bureaucratic language in government documents and forms, and negative historical and cultural experiences interacting with the Government of Canada. Satisfaction rates among clients who have experienced non-digital barriers are approximately 20% lower than among other clients.

Digital barriers are those that specifically affect a client's access to and use of digital services. Some examples of populations at higher risk of facing digital barriers include:

- Seniors who may be uncomfortable or unable to use computers;
- People in remote geographic locations that may have internet access challenges impacting their ability to access Government services;
- People with lower levels of income, who are less likely to have Internet subscriptions at home;
- People with lower levels of education who may be more likely to have difficulties completing online applications and are less likely to seek information online;
- Indigenous people on reserves, especially in rural and remote areas, with access to broadband internet services than other Canadians; and
- Immigrants and people with lower levels of official language literacy that may have difficulties using websites in English or French.

Population groups that are more likely to experience more than one digital barrier may be in greater need of service delivery supports through non-digital channels. In the context of increasing digital service offerings, ESDC has developed an E-Vulnerability Index that conceptualizes and measures vulnerability to digital barriers on three dimensions: Internet access (infrastructure and cost); comfortability; and competency. The index is intended to help identify Service Canada Centres in areas with high numbers of clients who may experience digital barriers, which can help Service Canada to best support these clients.

#### **Non-Digital Barriers for Population Groups at Higher Risk of Being Vulnerable**

Several population groups experience challenges accessing the services and information they require. For example, some seniors experience physical and/or cognitive challenges such as hearing loss or memory problems that may interfere with their ability to negotiate the Interactive Voice Response systems in the telephone channels, as well as remembering passwords for online accounts such as My Service Canada Account.

Service Canada's Client Experience Survey (2017) results indicate that among clients with restrictions (including physical restrictions, cognitive/mental health restrictions and others,) satisfaction rates are approximately 20% lower than those with no restrictions affecting their ability to access services.

The literature also suggests that overly bureaucratic language in government documents can be particularly challenging for those with a low level of literacy including people whose first language is neither French nor English. This issue has also been identified as particularly problematic for some Indigenous seniors who experience a general lack of trust in government.

Residential school survivors may avoid interacting with government, afraid they may get into trouble if they make mistakes completing government forms and concerned that by giving private information to the government they are giving up part of themselves to the government. Among Indigenous Canada Pension Plan Retirement Pension clients in particular, focus group findings pointed to some cultural issues that may create further barriers for some people. For example, Nunavut focus group participants noted a cultural reluctance to discuss financial matters including pension benefits.

### **Digital Barriers**

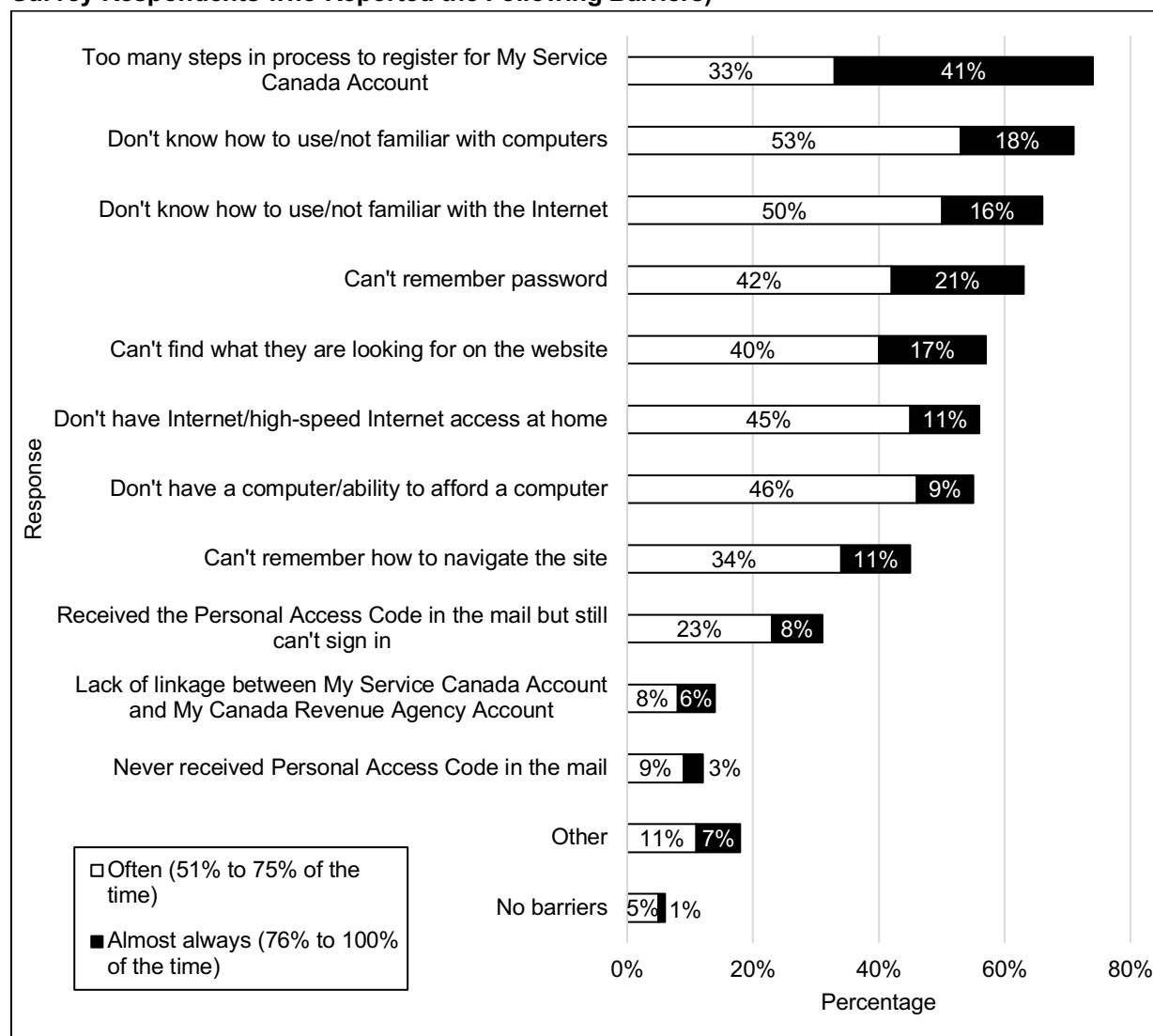
Results from a survey and focus group study with Canada Pension Plan Retirement Pension clients confirms that several populations experience elements of e-vulnerability that may pose barriers to their ability to use digital services.

For example, results of the survey of Canada Pension Plan Retirement Pension clients indicates that 16% of respondents did not know how to apply online and 13% did not have a computer. This was especially true of clients in remote communities who were also more likely to report not having access to the Internet at home.

Survey results also indicate that people with higher education and income levels were more likely to use the internet to find information and apply for benefits. By contrast, immigrants, persons with disabilities, and Indigenous respondents were more likely to access in-person services.

Digital barriers exist for service delivery in general. Employee survey results suggest that clients may experience a range of digital barriers, as evidenced in Figure 11. When given the opportunity to explain their selection, surveyed employees also reported that clients refer to other barriers including a lack of computer and or computer literacy, as well as preferring to resolve issues either in person or on the telephone. Additional digital barriers reported include challenges finding required information on the website and concern that information on the website is not clear, sufficient, or specific to their needs. These findings are consistent with Client Experience Survey (2017) results reported on in previous sections.

**Figure 11: Digital Services Barriers Experienced by Clients as Reported by Employees (Percent of Survey Respondents who Reported the Following Barriers)**



Source: Prairie Research Associates Inc. (2018), "Providing Services and Information to Canadians through Service Canada (PSIC) Evaluation: Online Survey of Service Canada Employees" technical report prepared for Employment and Social Development Canada (internal document).

## E-Vulnerability

ESDC uses the term "e-vulnerability" to refer to the concept of "digital divide", namely, the gap between different population groups regarding their opportunities and abilities to access and use digital technologies.

ESDC recently developed an "E-Vulnerability Index" which can identify specific Service Canada Centres serving a population with high numbers of individuals that are at a higher risk of being vulnerable to experiencing digital barriers to obtaining services and information. By providing Service Canada with such location-specific information about e-vulnerable clients, the index is a useful tool to support Service Canada in supporting e-vulnerable clients with their needs for services and information.

The index measures three dimensions of cyber vulnerability:

- “Internet access”, which measures whether individuals have the means (financial, material) to benefit from available technologies;
- “Comfortability”, which relates to individuals’ willingness or desire to use technologies; and
- “Competencies”, which captures whether individuals have the necessary abilities and knowledge to take advantage of the technologies.

With services being increasingly offered through the Internet, there are people who may need different kinds of support. A review of the literature indicates that several population groups, including some seniors, those living in rural or remote regions, people with lower levels of income, people with lower levels of education, and some Indigenous people, may have a higher likelihood of experiencing one or more of these dimensions of e-vulnerability.

For the Canada Pension Plan Retirement Pension program in particular, focus group results indicate that some participants experienced elements of e-vulnerability, particularly about being comfortable with technology. This was the case for participants in urban, rural and remote focus group locations, although it was less of an issue among urban participants. In addition, Indigenous and immigrant participants with less education preferred to complete their applications in person with assistance, suggesting a lack of comfort with e-services.

A 65-year-old male immigrant in an urban setting may have different needs than a 78-year-old Indigenous woman living on a reserve in northern Canada, in part, because of differences in their respective levels of education, income, health, literacy, and official language

### Seniors

The literature indicates that some seniors may be more likely to experience barriers specifically related to the e-vulnerability dimensions of comfortability and competence. Research indicates that age is one of the most common barriers to using online services; in general, seniors are less likely to use the online channel (24%) compared to those under 35 years of age (48%).

Seniors over the age of 75 have been found to be much less likely than seniors aged 65 to 75 to use the Internet channel, on average. It bears noting that age-related differences in Internet usage may diminish over time with baby boomers (aged 45 - 65) increasingly turning to the Internet as a source of information for retirement planning, and that daily Internet usage is increasing among older (aged 45 and older) Canadians. This is consistent with results from a survey and

focus group study conducted with recent applicants to the Canada Pension Plan Retirement Pension, indicating a high level of use of the internet to search for information and apply for the pension.

From a Gender-Based Analysis Plus perspective, without focusing on any particular program, the literature indicates that the primary difference in the use of Internet can be accounted for by the lower usage rates of Canadians who are both older and low income. For example, in 2012, only 28% of Canadians aged 65 or over in the lowest income quartile used the Internet, compared with 95% of individuals aged 16 to 24 in households in the lowest income quartile.

The literature indicates that a person's age and level of education are significantly related to proficiency in a technology-rich environment, with 29% of people aged 45 to 54 demonstrating high proficiency levels compared to only 17% of people aged 55 to 65. In addition, seniors in general, may have a higher preference for traditional service channels, especially older seniors, Indigenous seniors, and seniors with official language and/or literacy challenges. This finding is consistent with evidence from the focus group study for the Canada Pension Plan Retirement Pension program<sup>74</sup>.

### **People Living in Rural and Remote Geographical Areas**

A review of the literature indicates that people living in rural and remote geographical areas may be more likely to experience challenges especially related to the e-vulnerability dimension of Internet access. To focus group participants in Nunavut confirmed internet accessibility remains an issue.

A review of recent Canadian literature indicates that broadband Internet access is available to all Canadians in urban areas, compared to only 85% in rural areas. This lower level of wireless connectivity in some rural communities, including some which are close to large urban centres, is recognized as a significant barrier for accessing services and economic opportunities<sup>75</sup>.

To the extent that government service delivery in rural and remote areas, including Northern communities, also relies on Internet connectivity, Internet access issues can also negatively affect these clients' ability to access Government services and information. These challenges extend to the access and use of Client Access Workstation Services at Service Canada Centres, as well as Service Canada's outreach efforts in these communities.

Internet cost also poses an access barrier for some Canadians. Canada has some of the highest Internet costs on a global scale<sup>76</sup>. There is also a geographic component to cost, with urban households generally paying less and having more choices of service providers and types of service than those living in rural areas<sup>77</sup>.

Finally, Internet speed has also been identified as a potential barrier. Research indicates that while 99.3% of Canadian households have access to a broadband download speed of at least 5 Mbps<sup>78</sup>, Canada a relatively slow Internet speed, ranking 19th in the world<sup>79</sup>.

### **People with Lower Levels of Income**

A review of the literature indicates that people with lower levels of income may experience challenges related to the e-vulnerability dimension of Internet access, specifically concerning

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<sup>74</sup> Prairie Research Associates Inc. (2019), "Providing Services and Information to Canadians through Service Canada (PSIC) Evaluation: Focus Group Study with Canada Pension Plan Clients" technical report prepared for Employment and Social Development Canada (internal document), p. 47.

<sup>75</sup> Budget 2019 introduced the Universal Broadband Budget, providing \$1.7B over the next 13 years to build high speed infrastructure in underserved communities.

<sup>76</sup> Canadian Radio-television and Telecommunications Commission (2016), "[Let's Talk Broadband: Findings Report](#)", p. v.

<sup>77</sup> Canadian Radio-television and Telecommunications Commission (2016), "[CRTC Submission to the Government of Canada's Innovation Agenda](#)", p.4.

<sup>78</sup> Canadian Radio-television and Telecommunications Commission (2017), "[Communications Monitoring Report 2017: Telecommunications sector overview](#)".

<sup>79</sup> Canadian Internet Registration Authority (2012), "[Internet Speeds and Costs Around the World](#)", infographic.

affordability. Employee survey results suggest that clients often report they do not have Internet/high-speed Internet access at home and do not have a computer/ability to afford a computer.

Recent research findings indicate that lower-income households are less likely to have Internet subscriptions, and households in the lower income quartile are more likely to have a cellphone (66.8%) than home computer access to Internet (59.7%). The literature suggests that these households may choose to allocate their resources to a service that can provide multiple means of communications – such as telephone and Internet – rather than subscribing to each service individually. Research also indicates that while lower-income households spend less on communications services than higher-income households, they also spend three times more on broadband expenditures, as a percentage of their annual income, than the average Canadian household.

### **People with Lower Levels of Education**

A review of the literature indicates that people with lower levels of education may experience challenges especially related to the e-vulnerability dimension of competency. For example, recent results from the Employment Insurance Service Quality Review Survey of Clients found that Employment Insurance clients with lower levels of education were more likely to have difficulties with completing online applications, to require assistance completing an application, and to agree that Client Access Workstation Services where assistance could be provided in-person were helpful.

Service Canada's Client Experience Survey (2017) results across six ESDC programs are consistent, indicating that, on average, individuals with lower education levels were less likely to seek general information online; more likely to need help completing their applications; and, less likely to say completing steps online made the process easier.

Findings from the Programme for the International Assessment of Adult Competencies indicate that in Canada, adults with university-level education possess greater literacy, numeracy, and information-processing skills on average than those with less than university education. Moreover, evidence from the literature indicate that unemployed people and those not in the labour force, generally have poorer information-processing skills than employed people.

### **Indigenous People**

The literature indicates that Indigenous people may be more likely to experience barriers related to all three dimensions of e-vulnerability.

Table 3 below presents the percentages of First Nations reserves by geographical location that have access to at least one broadband Internet service provider, compared to the population as a whole. It indicates that access on all reserves at the national level is only 70% compared to 94% of Internet access for all Canadian households, with access in remote reserves at only 57%. (Refer to Table 3). Moreover, broadband services are offered in a majority of reserves by a single service provider, resulting in higher costs due to lack of competition.

**Table 3: First Nations Reserves' Access to Broadband Internet Services (2011)**

Population group	Percentage with access broadband Internet Services
Canadian households (2009)	94%
First Nations reserves (at a national level)	70%
Reserves located in urban areas	78%
Reserves - rural areas	70%
Reserves - remote areas	57%

Source: Centre for the Study of Living Standards (2013), "[The Contribution of Broadband to the Economic Development of First Nations in Canada](#)".

In addition, Statistics Canada evidence indicates that on average, Indigenous people are more likely to experience higher levels of unemployment, have lower levels of income, and experience lower levels of educational attainment compared to the national average<sup>80</sup>. In light of the challenges related to these barriers described previously, this population may face a higher likelihood of experiencing digital barriers.

Finally, as noted previously, Indigenous people, especially seniors, may be more likely to experience issues related to comfortability with digital services, and may prefer face-to-face interactions. This is confirmed by both survey and focus group results with Canada Pension Plan Retirement clients.

The department's current outreach initiatives (refer to Sections 2.2 and 3.3) are intended to enhance the delivery of services and information to those Indigenous peoples who may be at higher risk of experiencing barriers, which should ultimately help them to access the programs and benefits to which they are entitled. Such an outcome would clearly be beneficial to individuals from this population group who are experiencing these barriers. This would contribute to meeting government and departmental priorities for both service delivery and reconciliation.

## Immigrants

Results of Statistics Canada's 2013 Programme for the International Assessment of Adult Competencies indicate that on average, immigrants obtain lower literacy and numeracy scores, as well as lower scores on the Problem Solving in Technology-Rich Environment component compared to Canadian-born respondents. While proficiency scores vary considerably among sub-groups of immigrant population, results indicate lower literacy, numeracy, and Problem Solving in Technology-Rich Environment scores even among immigrants with university and professional level degrees. This includes immigrants who obtained their highest level of education in Canada. A review of literature also suggests that lower proficiency in Canada's official languages may contribute to lower results among immigrants.

Results of the survey with Canada Pension Plan Retirement Pension clients also indicate that immigrant respondents reported that they sought help when applying for benefits because they did not understand the process and the application form was too complicated.

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<sup>80</sup> Statistics Canada (2011), "[Aboriginal Fact Sheet](#)".



## 4. Key Conclusions and Recommendations

Guided by the *Policy on Service* and the *Policy on Communications and Federal Identity*, Service Canada aims to provide clients with timely and accurate government information and services that meet the diverse information needs of the public<sup>81</sup>. Service Canada operates in a context of rising and evolving client expectations of service delivery. In recent years, Service Canada has been implementing a broad array of service transformation initiatives across all channels of service delivery with a goal of better meeting clients' expectations. Guided by the Service Transformation Plan, Service Canada's modernization efforts are focused on extending digital service offerings, enhancing IT infrastructure, increasing automation and self-serve options, and introducing or re-introducing targeted service offerings for specific population groups. In light of the substantial and complex transformation efforts underway to improve service delivery, and because this evaluation offers several findings that support these efforts, no recommendations are made.

Three overarching conclusions and two recommendations emerge from this evaluation:

### **1. Service Canada is meeting most client needs for access to services and general information, although challenges exist with timeliness and access to Specialized Call Centres.**

Overall, clients were found to be able to access the services and general information they require through their preferred channel, in the official language of their choice, and in a timely manner, with a high level of satisfaction. An exception involves timeliness, and accessibility challenges for clients who are looking for personalized information on the Canada Pension Plan Retirement Pension that pertains to their specific situation and needs, such as information on their expected individual pension amounts. Issues were raised about Specialized Call Centres, including an increase in High Volume Messages and wait times and high proportion of abandoned calls, albeit within the 10-minute service threshold. Clients often switch to other channels as a result of difficulties in obtaining the information they require via their preferred channel<sup>82</sup>. The movement between channels reflects that the service delivery model is functioning as designed, with many clients using multiple channels to obtain the information they are seeking. However, client satisfaction decreases as the number of channels used increases, and a number of clients are lost in transition or refuse to proceed to another channel.

Regarding this key finding on Specialized Call Centres, Report 1 of the 2019 Spring Reports of the Auditor General of Canada identified similar challenges noted in this evaluation. It included recommendations, for which the department will be undertaking the following actions:

- Modernize the Canada Pension Plan and Old Age Security telephone system by May 2020;

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<sup>81</sup> Treasury Board Secretariat (2016), [Policy on Communications and Federal Identity](#).

<sup>82</sup> Prairie Research Associates Inc. (2019), "Evaluation of Providing Services and Information to Canadians through Service Canada (PSIC): Focus Group Study Report Canada Pension Plan Clients" technical report prepared for Employment and Social Development Canada (internal document), p.23.

- Complete a review of the new telephone system by March 2021;
- Continue to enhance and set service standards that are relevant to clients, in accordance with the *Policy on Service*; and
- Include the capture of performance data on number of callers that hang up after the service standard time frame.

Since the department has initiated efforts to address the concerns raised pertaining to Specialized Call Centers, no additional recommendations are required.

### **2. Canadians need and expect improved information to support informed and optimal decision-making regarding complex programs such as the Canada Pension Plan Retirement Pension.**

General program information regarding Canada Pension Plan Retirement Pension available through all channels is not sufficient to support clients in making informed and optimal decisions regarding the best age to begin their Retirement Pension. Although, the personalized information that clients require to support such decisions is available through Canada Pension Plan/Old Age Security Specialized Call Centres and online through the My Service Canada Account, few clients access this information or use the tools available. In addition, clients were found to lack sufficient knowledge of program details, as well as crucial information such as their lifetime contributions, and generally find it “daunting” to inform themselves sufficiently to make the best decision for themselves. Given the complexity of the Canada Pension Plan Retirement Pension program and the life-long repercussions of the decisions, clients expect the government to support them by more proactively providing easy to understand information that is relevant to clients’ personal situations.

**Recommendation #1:** Explore innovative options to meeting clients’ needs for specific, personalized information about their Canada Pension Plan Retirement Pension.

### **3. Some Canadians living in rural and remote areas as well as Indigenous people and people with lower levels of education experience barriers to the services and information they require.**

Some population groups experience greater challenges obtaining services and information that meet their needs, as evidenced by the lower client satisfaction rates among Indigenous people, and people with disabilities. Other population groups at higher risk of experiencing barriers to receiving services and information include people living in rural and remote geographic locations, immigrants and people with lower levels of official language literacy, people with lower levels of income and education, and Indigenous people. These populations may be the least likely to know how to access the services and information they require, and are more likely than other population groups to use the In-Person channel. Moreover, evidence indicates that these population groups may experience a range of non-digital and digital barriers.

**Recommendation #2:** Continue to identify and reduce barriers in accessing services and benefits amongst potentially vulnerable populations and explore inclusive approaches to providing those services.

## Appendix A – Evaluation Questions

1. To what extent does Service Canada's provision of services and information address a demonstrable need among Canadians generally and specifically among target groups?
2. To what extent does Service Canada's current and future provision of services and information about ESDC programs to all Canadians align with government priorities, federal roles and responsibilities?
3. To what extent are Canadians aware of existing programs and services available via different service delivery channels?
4. To what extent does Service Canada provide accurate, timely and easy access to ESDC services and information needed by Canadians?
  - a. Does channel use vary depending on program, demographic group including target group, and geographic location?
  - b. To what extent are clients' needs for services and information met by the three main service delivery channels?
  - c. To what extent do clients achieve desired results at first contact? Are there differences by channel?
  - d. To what extent does each service delivery channel enhance and/or create barriers to clients' access to the information and services they require?
  - e. What are the factors that could limit Canada Pension Plan Retirement Pension clients' abilities to use e-service delivery mechanisms to access the services and information they need?
5. What are the factors that contribute to client movement between different service delivery channels, including movement to the In-Person channel?
6. To what extent is the alignment between a) the client-facing service channels and b) the internal mechanisms that guide the provision of services and information, conducive to service delivery in a timely and accurate manner?
7. How is service delivery evolving in other jurisdictions in Canada and internationally?
8. To what extent is the performance measurement strategy accurate, reliable, and complete to support ongoing monitoring and assessment of activities, outputs, and outcomes?
9. To what extent is the revised infrastructure helping to achieve identified program policy outcomes?
10. Does Service Canada provide cost-effective access to ESDC services and benefits that Canadians need?

## Appendix B – Methods and Limitations

This evaluation measured and reported on the contribution of program efforts to realize outcomes pertaining to client service, such as client ability to access timely services and accurate information in the official language of their choice, and through the service delivery channel that best meets their needs. Attribution of impact was not possible because of the nature of the program.

### Methods

The following studies were used as lines of evidence for this evaluation. In addition, a Gender-Based Analysis Plus lens was applied to this evaluation to inform data collection and analysis.

#### **Survey of Canada Pension Plan Retirement Pension clients**

A survey of Canada Pension Plan Retirement Pension clients was conducted on their recent interactions with Service Canada channels (1 800 O Canada; Specialized Call Centres, Service Canada Centres, online). Survey questions inquired about clients' needs for information, the extent to which they were able to meet their needs for information about the Canada Pension Plan Retirement Pension in order to make informed decisions regarding the age at which to begin receiving their benefit. Questions also explored client experiences with service delivery through the various channels. A Gender-Based Analysis Plus approach informed analysis of survey data to produce findings concerning vulnerable populations. The survey was conducted by phone and online from January 7 to March 4, 2019, and achieved 2,017 completions with a survey response rate of 15%.

#### **Survey of Service Canada Front Line Employees**

The survey was conducted with Service Canada front line employees or contractors who provide general services and information through Service Canada Centres, mobile outreach services, and 1 800 O-Canada. It also included agents who provide pensions-related services and information through the Canada Pension Plan/Old Age Security Specialized Call Centres. The survey consisted of 120 close-ended and 12 open-ended questions<sup>83</sup>. It was conducted online through ESDC's intranet and was made available on the Internet for employees to complete at home on September 7, 2017<sup>84</sup>. A total of 1,224 responses were received for an overall response rate of 63%.

#### **Focus Group Study with Canada Pension Plan Retirement Pension Clients**

A Focus Group study was conducted with Canada Pension Plan Retirement Pension clients on their recent interactions with Service Canada channels (1 800 O Canada; Specialized Call Centres,

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<sup>83</sup> Not all respondents received all questions. The survey directed employees to the appropriate set of questions based on the area of Service Canada in which they worked.

<sup>84</sup> Those that completed the survey outside of work hours may be more keen and dedicated, which could bias the results positively. However, it is the opinion of the researchers that it would not have a major effect on the results given the efforts of the Evaluation Directorate to ensure all front line employees had the opportunity to complete the survey.

Service Canada Centres, online). The objective was to obtain information regarding their needs, expectations, and experiences accessing necessary Canada Pension Plan Retirement Pension-related services and information through Service Canada. The study included 20 focus groups, with a total of 133 individuals who submitted their Canada Pension Plan Retirement Pension applications on or after October 1, 2017. Focus groups were conducted in urban, rural and remote areas, and in both official languages. Efforts were made to ensure focus groups were conducted with potentially vulnerable populations including Indigenous people and immigrants. Focus groups were conducted in February and March, 2019.

### **Key Informant Interviews**

A total of 62 semi-structured interviews were conducted with 64 program officials and other stakeholders to collect in-depth information for specific evaluation questions<sup>85</sup>. Key informants were selected in collaboration with Service Canada. One-hour interviews were conducted from September 2017 to March 2018 with the employees of Employment and Social Development Canada, with most interviewees being employees of Service Canada.

### **Administrative Data Review**

A review and analysis of administrative documents was conducted in order to develop a thorough understanding of data collection for Service Canada's service delivery channels. The review covered Employment Insurance (regular benefits, maternity/parental benefits, and sickness benefits), Old Age Security (including the Guaranteed Income Supplement) and Canada Pension Plan Retirement Pension. The review also used statistics on the accuracy of the payment processing for these three programs from the 2015-16 Processing Payment Accuracy Review - Annual Report for Employment Insurance, Old Age Security.

### **Administrative Document and File Review**

The review consisted of internal documentation which guide and describe Service Canada's delivery of services and information to Canadians. The review covered approximately 120 documents from 2011 to 2017 provided by partners in Service Canada and collected from internal and public Web content. Documents included Service Canada dashboards, performance reports, strategic documents, unclassified internal communications and presentations, and online content from ESDC's intranet site and Canada.ca. The document review provided important context for a number of evaluation questions.

### **Web Analytics**

The Web analytics study collected data on the Internet channel, including use for information and for applications, ease of access and use, and visitor characteristics. Data was collected for the period of December 2015 to December 2017, with a focus on the Canada Pension Plan Retirement Pension website's seven service initiation template pages: Overview; Eligibility; How much you could receive; What you need before you start; Apply; After you've applied; and While on Canada Pension Plan.

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<sup>85</sup> The distribution of interviews reflects the scope of the evaluation and the distribution of Employment and Social Development Canada staff. As a result, a greater proportion of key informants were from the In-Person channel.

### **Canada.ca Web Exit Survey and Standardized User Experience Percentile Rank Questionnaire Survey**

The Canada.ca Web Exit Survey is a pop-up survey which asks users a series of questions related to their visit to Canada.ca. For the evaluation, survey response data was analyzed for clients who identified the purpose of their visit as being: to learn about Canada Pension Plan, to apply for Canada Pension Plan, to apply for Employment Insurance, to check the status of their Employment Insurance claim, or to submit an Employment Insurance report. The survey provides important information on respondents' experience with the website's level of difficulty, accessibility, the amount of time spent, difficulty of comprehending the information, channel mobility, and overall satisfaction.

Additionally, the Standardized User Experience Percentile Rank Questionnaire data from October 2017 to October 2018 was also analyzed. The Standardized User Experience Percentile Rank Questionnaire is an eight-item questionnaire which includes questions pertaining to the overall quality, usability, credibility, trust, loyalty, and appearance. Respondents answer various questions on a value score of 1 (strongly disagree) to 5 (strongly agree). The clients responding to the Questionnaire were using Canada.ca to apply for the Canada Pension Plan, learn about Canada Pension Plan, apply for Employment Insurance, check the status of their Employment Insurance, and submit an Employment Insurance report.

### **Literature Review**

The review covers literature from 2006 to 2018. It includes peer reviewed academic articles, grey literature, media coverage, and internal government research on service delivery and modernization initiatives (Canada and international) in order to address evaluation questions.

### **Service Canada's Client Experience Survey (2017)**

Although not a formal line of evidence, results from the Service Canada Client Experience Survey were used to inform this evaluation. Requests for further information on the Client Experience Survey (2017) can be directed to the Client Feedback Centre of Expertise, Citizen Service Branch.

### **Limitations**

The focus group study and survey of clients is that they do not include respondents from Quebec, as pension beneficiaries residing in Quebec receive the Quebec Pension Plan rather than the Canada Pension Plan.

The Canada.ca Web Exit Survey data is not representative of any particular population and only shows the perceptions from those who responded to the exit survey.

Regarding the web analytics, due to the Government of Canada's migration from individual departmental websites to a single Government of Canada site, data was gathered from both ESDC.gc.ca pre-migration (2015-16) and Canada.ca post-migration (2016-17). Furthermore, two different tools were used to gather the analytics: Google Analytics (2015-16) and Adobe Analytics (2016-17). These differences limit comparisons between the two periods and result in certain data only being available for 2016-17.

While the department has made efforts to develop a service channel costing methodology, this work was suspended due to competing priorities. Therefore, the cost analysis is incomplete as a result of the limited information on cost per channel, cost per program and cost per unit of output.

## Appendix C – List of Technical Reports

Please note that while technical studies are not published, they are available upon request.

Prairie Research Associates Inc. (2019), “Providing Services and Information to Canadians through Service Canada (PSIC) Evaluation: Survey of Canada Pension Plan Clients”, prepared for Employment and Social Development Canada

Prairie Research Associates Inc. (2019), “Providing Services and Information to Canadians through Service Canada (PSIC) Evaluation: Focus Group Study with Canada Pension Plan Clients”, prepared for Employment and Social Development Canada

Prairie Research Associates Inc. (2018), “Providing Services and Information to Canadians through Service Canada (PSIC) Evaluation: Online Survey of Service Canada Employees” prepared for Employment and Social Development Canada

Prairie Research Associates Inc. (2017), “Providing Services and Information to Canadians through Service Canada (PSIC) Evaluation: Key Informant Interviews”, prepared for Employment and Social Development Canada

Prairie Research Associates Inc. (2018), “The Evaluation of the Provision of Services and Information to Canadians (PSIC): Administrative Data Review”, prepared for ESDC

Employment and Social Development Canada (2018), “Web Analytics Study in Support of Providing Services and Information to Canadians”

Employment and Social Development Canada (2018), “*Providing Services and Information to Canadians through Service Canada: Literature Review Technical Report*”

Employment and Social Development Canada (2018) “Providing Services and Information to Canadians through Service Canada: Administrative Document and File Review”

Requests for further information on the Client Experience Survey (2017) can be directed to the Office for Client Satisfaction, Citizen Service Branch.



## Appendix D – Provision of Pension Information in Australia and the United Kingdom

Information on pensions can be provided using variety of programs and channels. The evaluation sought to understand some of the international trends in pension service and information delivery by analyzing how the Governments of Australia and the United Kingdom provide pension information. Both countries offer personalized services for information about their individual pension options, but these services do not provide financial advice. Common elements are as follows:

- Information is available online, by phone, and in person.
- Government websites provide basic information on public pension eligibility, possible amounts, and application processes, as well as information and/or links to other websites on the types of pensions, other savings options, and pension calculators.

### Specific Services in Australia

- The Financial Capability service provides free information, education, and coaching to help clients improve their financial literacy, manage their money, budget, and make informed decisions about their long-term finances.
- MoneySmart is a website with information on managing personal finances, ranging from types of bank accounts and credit cards, to investment vehicles, to the impact of life events on finances. It has a Superannuation and Retirement tab, as well as a “Teaching” tab with financial literacy resources for teachers. It does not offer personal consultations.
- The Financial Information Service provides free seminars, tools, and information on personal finances, retirement planning, and financial products. It does not give financial advice or make decisions for clients, but it holds free, in-person retirement and pension planning seminars across Australia. Assistance is also available by phone or via individual in-person appointments.

### Specific Services in the United Kingdom

- Pension Wise is a free, impartial service that helps clients understand options for accessing their pension(s), such as tax implications and advantages and disadvantages of each option. During free hour-long appointments by phone or in person, the service helps people understand the factors they need to consider to make the optimal decision, including their personal and financial circumstances.

Note that a more detailed description and analysis of these options are available upon request.