

Navigating Retirement in Canada

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Journey Overview

This journey maps the process of navigating retirement planning and benefits in Canada, with a specific focus on challenges faced by low-income families. It covers the Canada Pension Plan (CPP), Old Age Security (OAS), Guaranteed Income Supplement (GIS), and provincial retirement benefits. The journey highlights pain points where financial vulnerability, past fraud experiences, and distrust of institutions create barriers for Canadians attempting to secure their retirement income.

Persona Profile



Margaret Thompson

Age: Unknown | **Occupation:** Unknown | **Location:** Unknown

Margaret Thompson is a 72-year-old retired teacher who lives in a suburban area. She has always been passionate about staying connected and informed through technology, which she mastered during her teaching years. Margaret is highly proficient in using smartphones, tablets, and computers, enabling her to access a wide range of digital services independently. Despite her high level of digital literacy, she faces challenges due to her visual impairment, which requires her to use assistive technologies like screen readers and high-contrast settings. Margaret is eager to maintain her independence and seeks efficient and accessible solutions for interacting with government services. Her primary language is English, and she often finds herself navigating through various government websites and applications to manage her retirement benefits, healthcare services, and other civic responsibilities.

Seamless CPP Application Process

Success

Impact: 5/5

Simulation

NARRATIVE

As I sat down to apply for my Canada Pension Plan (CPP) benefits, I was pleasantly surprised by how straightforward the process was. The website's layout was user-friendly, and the instructions were clear, allowing me to complete my application in just 30 minutes. I appreciated the availability of both online and in-person options, which provided flexibility.

KEY SUCCESS FACTOR

None

USER QUOTES

It's such a relief when a government service works smoothly like this. I felt confident that I had filled out everything correctly.

Navigational Challenges Across Services

Pain Point

Impact: 3/5

Cross-Jurisdictional

Simulation

NARRATIVE

Navigating through multiple government websites to apply for my retirement benefits was quite challenging. Each service, from CPP to GIS to Provincial Healthcare, had its own confusing navigation. I often found myself clicking through multiple pages to find the information I needed, which was frustrating and time-consuming.

PRIMARY PAIN POINT

Confusing navigation across multiple government websites

JURISDICTIONS INVOLVED

federal,unknown

HANDOFF DETAILS

Difficulty in navigating between different federal and provincial websites, each with its own structure.

USER QUOTES

I wish the navigation was more intuitive. It would save a lot of time if the information was easier to find.

Improving Accessibility Features

Accessibility

Impact: 4/5

Cross-Jurisdictional

Simulation

NARRATIVE

Even though I'm proficient with technology, I rely heavily on screen readers and high-contrast settings due to my visual impairment. Unfortunately, many of the government websites did not fully support these accessibility features, making it difficult to read and navigate through the content.

ACCESSIBILITY CONSIDERATION

Lack of full compatibility with assistive technologies

JURISDICTIONS INVOLVED

federal,unknown

HANDOFF DETAILS

Inconsistent accessibility features across different government websites.

USER QUOTES

It's frustrating when I can't fully utilize the accessibility tools I rely on. Government websites should be more inclusive.

Streamlining Information Across Jurisdictions

Jurisdictional

Impact: 5/5

Cross-Jurisdictional

Simulation

NARRATIVE

I was confused about where to apply for my healthcare services after retirement. The information on federal and provincial websites was inconsistent, and I wasn't sure which level of government was responsible for what. It resulted in me having to re-enter the same information multiple times.

JURISDICTIONAL GAP

Inconsistent information and need for repeated data entry

JURISDICTIONS INVOLVED

federal,unknown

HANDOFF DETAILS

Confusion and inefficiencies due to unclear division of responsibilities between federal and provincial services.

USER QUOTES

It would be so much easier if there was a unified system or clearer guidelines on who handles what.

Seamless CPP Application Process

Success

Impact: 5/5

Simulation

NARRATIVE

Applying for my CPP benefits online was a surprisingly smooth experience. The website was intuitive, and I was able to navigate through the application process without any issues. The use of my screen reader was flawless, and I appreciated the clear instructions provided at each step.

KEY SUCCESS FACTOR

Efficient online service experience

USER QUOTES

I'm relieved that the CPP application was straightforward and accessible, allowing me to focus on what matters most—enjoying my retirement.

Navigating Confusing Healthcare Transitions

Jurisdictional

Impact: 4/5

Cross-Jurisdictional

Simulation

NARRATIVE

Transitioning to the provincial healthcare services was more challenging than I anticipated. I spent hours trying to figure out which benefits were available and how to switch my coverage. The lack of clear guidance and the need to repeatedly enter my personal information was frustrating.

JURISDICTIONAL GAP

Confusing navigation and repetitive data entry

JURISDICTIONS INVOLVED

federal,provincial

HANDOFF DETAILS

Difficulty in understanding the transition from federal to provincial healthcare services and repetitive data entry requirements.

USER QUOTES

Why do I need to re-enter the same information over and over? It's exhausting, and it feels like I'm going in circles.

Improving Retirement Planning Tools

Opportunity

Impact: 3/5

Simulation

NARRATIVE

Using the retirement planning tools was not as helpful as I had hoped. The navigation was confusing, and I struggled to find relevant information on how to set realistic retirement goals. Better organization and clearer guidance would make these tools more beneficial.

OPPORTUNITY AREA

Confusing navigation in planning tools

USER QUOTES

It would be great if the planning tools were easier to navigate and offered more tailored advice based on my situation.

Accessibility Challenges with GIS Application

Accessibility

Impact: 4/5

Simulation

NARRATIVE

Applying for the GIS was challenging due to my visual impairment. The website lacked high-contrast options, and my screen reader struggled with some of the complex navigation. It made the process more time-consuming and frustrating than necessary.

ACCESSIBILITY CONSIDERATION

Lack of accessibility features

USER QUOTES

I wish the GIS application site was more accessible. It would make it so much easier for people like me who rely on assistive technologies.

Smooth Sailing with CPP Application

Success

Impact: 2/5

Simulation

NARRATIVE

Applying for the Canada Pension Plan was surprisingly straightforward. Despite the confusing navigation, I managed to complete the application in just 30 minutes, thanks to my digital literacy. The process was clear once I figured out the structure of the website.

KEY SUCCESS FACTOR

Confusing website navigation

USER QUOTES

Once you get the hang of the site layout, the actual application is a breeze.

Navigating the Maze of Provincial Healthcare Services

Jurisdictional

Impact: 4/5

Cross-Jurisdictional

Simulation

NARRATIVE

Transitioning to provincial healthcare services was a test of patience. The website navigation was not user-friendly, leading me to spend over 16 hours trying to understand and ensure my healthcare coverage. It was unclear which services were available to me and which were under federal jurisdiction.

JURISDICTIONAL GAP

Confusing navigation and unclear jurisdiction

JURISDICTIONS INVOLVED

federal, unknown

HANDOFF DETAILS

There was a lack of clarity on which healthcare services were managed federally or provincially, leading to delays.

USER QUOTES

I wasn't sure if I was looking at federal or provincial services, and it cost me a lot of time.

Opportunity for a Unified Retirement Portal

Opportunity

Impact: 3/5

Cross-Jurisdictional

Simulation

NARRATIVE

As I applied for various retirement benefits, I found myself entering the same information multiple times across different websites. A unified portal for all retirement benefits could streamline this process, saving time and reducing the risk of errors.

OPPORTUNITY AREA

Repetitive data entry across different services

JURISDICTIONS INVOLVED

federal,unknown

HANDOFF DETAILS

Currently, separate systems require redundant data entry, suggesting integration could improve the user experience.

USER QUOTES

Why can't there be one portal where I enter my information once and apply for all benefits?

Screen Reader Compatibility: A Constant Companion

Accessibility

Impact: 3/5

Simulation

NARRATIVE

Using assistive technologies like screen readers, I was able to access most services, though navigation issues still posed a challenge. High-contrast and larger text options were extremely helpful in reducing visual strain.

ACCESSIBILITY CONSIDERATION

Navigational challenges despite assistive technology

USER QUOTES

Thank goodness for screen readers and high-contrast modes; they make navigating these complex sites possible for me.

Smooth Sailing with CPP Benefits

Success

Impact: 2/5

Simulation

NARRATIVE

I was pleasantly surprised by how straightforward my CPP application process was. Despite the initial confusing navigation, once I got the hang of it, the system guided me through each step efficiently. I appreciated the clear instructions and the ease of uploading necessary documents online.

KEY SUCCESS FACTOR

Initial confusing navigation, but overall a streamlined process

USER QUOTES

Once I understood the navigation, applying for CPP was a breeze!

Navigating the Maze of Federal and Provincial Healthcare

Jurisdictional

Impact: 4/5

Cross-Jurisdictional

Simulation

NARRATIVE

Transitioning my healthcare coverage was a real test of patience. The federal website had all the initial information, but linking to provincial services was cumbersome. I had to re-enter the same data multiple times, and the terminology differences just added to the confusion.

JURISDICTIONAL GAP

Re-entering information and inconsistent terminology

JURISDICTIONS INVOLVED

federal,ontario

HANDOFF DETAILS

Data entry required multiple times across federal and provincial systems, with inconsistent terminology causing confusion.

USER QUOTES

It felt like I was going in circles, filling out the same forms for different jurisdictions.

Improving Accessibility for Visually Impaired Users

Accessibility

Impact: 5/5

Simulation

NARRATIVE

As someone with a visual impairment, I rely heavily on screen readers and high-contrast settings. Unfortunately, the GIS application website wasn't fully compatible with my screen reader, which made the process frustrating and time-consuming.

ACCESSIBILITY CONSIDERATION

Lack of full screen reader compatibility

USER QUOTES

I felt lost without my screen reader working properly. It was like trying to read a book with missing pages.

Streamlining Retirement Planning Tools

Opportunity

Impact: 3/5

Simulation

NARRATIVE

While using the Retirement Planning Tools, I noticed room for improvement in the navigation. A more intuitive layout would make it easier for users like me who want to efficiently plan our retirement without getting lost in the process.

OPPORTUNITY AREA

Confusing navigation in planning tools

USER QUOTES

The information is there, but getting to it feels like a treasure hunt.

Successfully Navigating the CPP Application

Success

Impact: 3/5

Simulation

NARRATIVE

I was pleasantly surprised by how seamless the CPP application process was once I got past the initial navigation challenges. The online form was straightforward, and the instructions were clear. I appreciated the security features that ensured my personal data was protected, which gave me peace of mind during the process.

KEY SUCCESS FACTOR

Initial navigation issues

USER QUOTES

Once I figured out the navigation, the rest of the CPP application process was smooth and reassuring.

Streamlining Navigation for Accessibility

Accessibility

Impact: 4/5

Simulation

NARRATIVE

As someone with a visual impairment, I found the navigation of the retirement planning tools quite difficult. It took me longer than expected to find the information I needed, and I had to rely heavily on my screen reader. This experience made me realize how beneficial it would be for these sites to incorporate more accessible features like better contrast and larger text.

ACCESSIBILITY CONSIDERATION

Confusing navigation and lack of accessibility features

USER QUOTES

I wish these sites were designed with accessibility in mind from the start. It would have saved me so much time if the navigation was clearer.

Clarifying Jurisdictional Responsibilities

Jurisdictional

Impact: 5/5

Cross-Jurisdictional

Simulation

NARRATIVE

When transitioning from federal to provincial healthcare services, I encountered a lot of confusion about which government was responsible for what. I had to re-enter my information multiple times, and the terminology was different between the federal and provincial sites, which added to my confusion. It would be great if there was a centralized portal that could seamlessly handle these transitions.

JURISDICTIONAL GAP

Inconsistent information and re-entry of data

JURISDICTIONS INVOLVED

federal,ontario

HANDOFF DETAILS

The transition between federal and provincial services lacked coordination, resulting in redundant data entry and inconsistency.

USER QUOTES

I found it frustrating to keep inputting the same information. A unified system would make the transition so much easier.

Opportunity for Improved Retirement Planning Tools

Opportunity

Impact: 3/5

Simulation

NARRATIVE

The retirement planning tools had the potential to be very helpful, but the confusing navigation made it difficult to use effectively. If the site could be made more user-friendly, with clearer pathways and better integration with assistive technologies, it would greatly enhance the experience.

OPPORTUNITY AREA

Confusing navigation

USER QUOTES

With some improvements, these tools could be a great resource for people like me who are planning their retirement.

Navigating Confusing Government Portals

Pain Point

Impact: 3/5

Simulation

NARRATIVE

As I sat down to plan my retirement, I felt optimistic about using online tools to help me prepare. However, I quickly found myself frustrated by the confusing navigation across different government websites. Each application, whether for CPP, OAS, or GIS, seemed to have its own layout. I had to spend extra time figuring out where to find the information I needed.

PRIMARY PAIN POINT

Confusing navigation on government websites

USER QUOTES

I wish these websites were easier to navigate. It shouldn't take this long to find what I'm looking for.

Smooth Transition to Provincial Healthcare

Success

Impact: 5/5

Cross-Jurisdictional

Simulation

NARRATIVE

After navigating the federal retirement benefits, I was concerned about transitioning my healthcare coverage to the provincial services. To my surprise, the process was seamless. The provincial website offered clear guidance on how to maintain my healthcare benefits, and I was able to complete the necessary steps without any issues.

KEY SUCCESS FACTOR

Seamless transition to provincial healthcare services

JURISDICTIONS INVOLVED

federal,ontario

HANDOFF DETAILS

Clear instructions and guidance provided by provincial services helped ensure a smooth transition from federal to provincial healthcare.

USER QUOTES

It was such a relief to find clear instructions for transitioning my healthcare. The process was much smoother than I expected.

Improving Accessibility Features for Seniors

Accessibility

Impact: 4/5

Simulation

NARRATIVE

Due to my visual impairment, I rely heavily on assistive technologies to navigate online services. While the government websites offered some accessibility features, they were not robust enough for my needs. For instance, the high-contrast mode was difficult to find, and screen reader compatibility was inconsistent across different sites.

ACCESSIBILITY CONSIDERATION

Limited accessibility features for visually impaired users

USER QUOTES

I need these websites to offer better accessibility options. It's challenging to manage everything when features aren't consistent.

Streamlining Cross-Jurisdictional Retirement Processes

Opportunity

Impact: 3/5

Cross-Jurisdictional

Simulation

NARRATIVE

As I applied for different retirement benefits, I noticed that I often had to re-enter the same personal information multiple times across various federal and provincial services. This redundancy was time-consuming and felt unnecessary, especially since all services are under the government umbrella.

OPPORTUNITY AREA

Redundant information entry across services

JURISDICTIONS INVOLVED

federal,ontario

HANDOFF DETAILS

There is an opportunity to streamline data sharing between federal and provincial systems to reduce redundant tasks for users.

USER QUOTES

Why do I need to enter my information again and again? It should be a more connected process.

Navigating the Maze of Provincial Healthcare

Jurisdictional

Impact: 4/5

Cross-Jurisdictional

Simulation

NARRATIVE

I was able to transition my healthcare coverage to the provincial plan, but it took much longer than I anticipated. The process was confusing because I had to re-enter the same information multiple times across different platforms. It was unclear which services were federally managed and which were provincial, leading to a lot of back-and-forth.

JURISDICTIONAL GAP

Re-entering information and unclear jurisdictional responsibilities

JURISDICTIONS INVOLVED

federal,ontario

HANDOFF DETAILS

Confusion arose from unclear distinctions between federal and provincial responsibilities, requiring repeated data entry.

USER QUOTES

It felt like I was going in circles, repeating the same step on different websites. I wish there was a clear way to know who handles what.

Empowered by Digital Literacy

Success

Impact: 3/5

Simulation

NARRATIVE

Despite some navigation challenges, I was able to complete my CPP and OAS applications online without needing assistance. My prior experience with technology really paid off, and I felt accomplished being able to manage these tasks independently.

KEY SUCCESS FACTOR

None, this is a success story

USER QUOTES

Being tech-savvy helped me navigate the application process efficiently, even if the websites weren't the easiest to use.

Visual Accessibility in Government Services

Accessibility

Impact: 5/5

Simulation

NARRATIVE

As someone with visual impairment, I rely heavily on screen readers and high-contrast settings. Unfortunately, many government websites lacked these features, making it challenging for me to navigate through the information. Incorporating better accessibility features would significantly help users like me.

ACCESSIBILITY CONSIDERATION

Lack of visual accessibility features

USER QUOTES

It's frustrating when I can't access essential information because the website isn't compatible with my screen reader.

Streamlining Retirement Planning Tools

Opportunity

Impact: 3/5

Simulation

NARRATIVE

The retirement planning tools are a great idea, but the navigation is currently confusing, making it hard to find the right information quickly. Streamlining the interface would make it more user-friendly, especially for those who may not be as digitally literate.

OPPORTUNITY AREA

Confusing navigation in retirement planning tools

USER QUOTES

I think these tools could be really helpful if they were just a bit easier to navigate. Less clutter and more intuitive design would be a big improvement.

Navigating the Maze of Retirement Planning

Pain Point

Impact: 3/5

Simulation

NARRATIVE

As someone who's always been proactive with my finances, I was eager to use the Retirement Planning Tools to map out my retirement. However, the website's navigation was quite baffling. I spent more time than I anticipated just figuring out where everything was. I wish the layout was more intuitive, perhaps with a straightforward guide or a 'start here' button to lead me through the process.

PRIMARY PAIN POINT

Confusing navigation on the Retirement Planning Tools website

USER QUOTES

I felt like I was on a scavenger hunt just to get simple planning advice!

Seamless CPP Application Experience

Success

Impact: 4/5

Simulation

NARRATIVE

Applying for my Canada Pension Plan (CPP) benefits was remarkably smooth. Despite some navigation issues, the process was well-explained once I found the right page, and the application itself was straightforward. I appreciated being able to complete this step online without needing to visit an office in person.

KEY SUCCESS FACTOR

None; the application process was efficient once navigation issues were resolved

USER QUOTES

It's comforting to know that this crucial part of my retirement was so easy to handle online.

Unifying Federal and Provincial Systems for Healthcare

Jurisdictional

Impact: 5/5

Cross-Jurisdictional

Simulation

NARRATIVE

Transitioning to my provincial healthcare plan was overwhelming. The information on federal and provincial websites sometimes contradicted each other, making it unclear which benefits I was eligible for. Moreover, I had to re-enter the same information multiple times because the systems were not integrated.

JURISDICTIONAL GAP

Inconsistent information and redundant data entry between federal and provincial healthcare services

JURISDICTIONS INVOLVED

federal,ontario

HANDOFF DETAILS

The lack of integration between federal and provincial systems required repeated data entry and verification.

USER QUOTES

Why can't these systems just talk to each other? It feels like I'm going in circles!

Enhancing Accessibility for Visually Impaired Users

Accessibility

Impact: 4/5

Simulation

NARRATIVE

With my visual impairment, navigating government websites can be daunting. Though I use screen readers and high-contrast settings, many sites don't fully support these tools. Improving accessibility features, like voice commands and better screen reader compatibility, would significantly enhance my experience.

ACCESSIBILITY CONSIDERATION

Limited accessibility features for visually impaired users on government websites

USER QUOTES

A more accessible interface would make my online interactions much more pleasant and less stressful.

Journey Steps

1

Retirement Planning Tools

Department: Service Canada

Evaluate personal retirement goals, current financial status, and desired retirement age to plan the transition effectively.

2

CPP Application

Department: Service Canada

Apply for CPP benefits which provide a monthly taxable benefit to replace part of your income upon retirement.

3

OAS Application

Department: Service Canada

Initiate the application for OAS to receive a monthly payment available to seniors aged 65 and older.

4

GIS Application

Department: Service Canada

Evaluate eligibility for additional supports such as the Guaranteed Income Supplement (GIS) for low-income seniors.

5

Provincial Healthcare Services

Department: Various Provincial Health Ministries

Ensure continued healthcare coverage by transitioning to provincial healthcare plans where necessary and understanding available benefits.

Generated by Journey Labs - User Story Extractor

For more information about this report, please contact the Journey Labs Research Team.