

Navigating Retirement in Canada

Generated on October 21, 2025 at 20:56

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



Eleanor Thompson

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

Eleanor Thompson is a 74-year-old retired teacher living in a suburban neighborhood. She has spent most of her life in the same community and values personal interactions over digital communication. Eleanor is deeply involved in local community activities and prefers face-to-face meetings, telephone conversations, or postal mail for communication. She owns a basic mobile phone but only uses it for calls and occasionally texting. Eleanor relies on her children and grandchildren for help with technology but feels embarrassed to ask too often. She is concerned about her inability to navigate digital platforms, particularly when accessing essential government services such as social security, healthcare, and taxation. Eleanor values her independence and wishes to gain more confidence in using digital services.

User Stories

Navigating Online Forms

Pain PointImpact: 4/5Simulation

NARRATIVE

As someone who isn't very tech-savvy, I find online forms quite daunting. When I tried to apply for the CPP online, I got lost in the navigation and couldn't find my way back to my application. I had to call my daughter for help, which made me feel frustrated and embarrassed. I wish the website was more intuitive and had clearer instructions.

PRIMARY PAIN POINT

Confusing navigation on the CPP Application website

USER QUOTES

I just want to fill out my application without feeling like I'm going in circles. It's overwhelming.

Finding Comfort in Local Support

SuccessImpact: 3/5Simulation

NARRATIVE

Attending a community workshop on digital literacy for seniors was a game-changer for me. They explained how to navigate government websites in a simple, step-by-step manner. Now, I feel more confident about logging into my accounts and checking my application statuses. It was reassuring to learn alongside others in my community.

KEY SUCCESS FACTOR

Lack of initial confidence in using digital services

USER QUOTES

The workshop was incredibly helpful. I left feeling empowered to tackle these online forms on my own.

Need for a Unified Platform

Opportunity

Impact: 5/5

Cross-Jurisdictional

Simulation

NARRATIVE

While applying for the GIS, I found myself having to re-enter the same information that I had already provided for my CPP application. It was confusing to understand why I had to do this all over again. It would be much easier if there was a single platform where all my details were stored and accessible across services.

OPPORTUNITY AREA

Re-entering information across different federal services

JURISDICTIONS INVOLVED

federal

HANDOFF DETAILS

No centralized federal system for information sharing between CPP and GIS applications

USER QUOTES

Why do I need to fill out the same information multiple times? It feels like unnecessary work.

Crossing Service Borders

Jurisdictional

Impact: 4/5

Cross-Jurisdictional

Simulation

NARRATIVE

Understanding my healthcare benefits was challenging because I wasn't sure if I needed to speak with federal or provincial offices. The information seemed inconsistent, and I got different answers depending on where I inquired. This made me worried about missing important benefits.

JURISDICTIONAL GAP

Inconsistent information and confusion about responsibility between federal and provincial services

JURISDICTIONS INVOLVED

federal,ontario

HANDOFF DETAILS

Difficulty in understanding the roles of federal versus provincial offices regarding healthcare benefits

USER QUOTES

I just want clear information. It's hard to know who to trust when the answers keep changing.

Finding My Way Through Confusing Websites

Pain Point

Impact: 3/5

Simulation

NARRATIVE

As I sat down with my cup of tea, hoping to handle my retirement planning online, I quickly found myself lost in a maze of confusing websites. The Retirement Planning Tools were hard to navigate, and I ended up feeling more overwhelmed than informed. I'm not used to these digital platforms, and every click felt like a step in the wrong direction.

PRIMARY PAIN POINT

Confusing navigation on government websites

USER QUOTES

I wish there was a simpler path to get the information I need without feeling like I'm going in circles.

A Helping Hand: Personal Assistance Made a Difference

Success

Impact: 4/5

Simulation

NARRATIVE

After struggling online, I decided to call the support line. The representative was patient and walked me through the CPP application process step-by-step. With their help, I finally managed to submit my application without feeling lost or overwhelmed. Having someone guide me made all the difference.

KEY SUCCESS FACTOR

Lack of personal assistance on digital platforms

USER QUOTES

Thank goodness for the support line! I felt like I had a friend guiding me through the process.

Bridging the Gap Between Federal and Provincial Services

Jurisdictional

Impact: 5/5

Cross-Jurisdictional

Simulation

NARRATIVE

When I tried to transition to provincial healthcare, I realized the information provided was different from what I saw on the federal sites. It was unclear which benefits applied specifically to me, and I ended up needing to enter the same information multiple times. It was a bit of a runaround, and I wished for a more seamless experience.

JURISDICTIONAL GAP

Inconsistent information and repeated data entry across jurisdictions

JURISDICTIONS INVOLVED

federal,ontario

HANDOFF DETAILS

The transition between federal and provincial services required repeated data entry and clarification of benefits.

USER QUOTES

Why do I have to keep entering the same details? Can't these systems talk to each other?

Empowering Seniors Through Community Workshops

Opportunity

Impact: 4/5

Simulation

NARRATIVE

I recently attended a community workshop on digital literacy for seniors. It was a wonderful opportunity to learn at my own pace and interact with others facing similar challenges. The hands-on experience and supportive environment gave me more confidence in navigating online services.

OPPORTUNITY AREA

Lack of digital literacy support for seniors

USER QUOTES

The workshop was just what I needed to feel more comfortable with technology. I wish more of these were available.

The Maze of Federal and Provincial Services

Jurisdictional

Impact: 5/5

Cross-Jurisdictional

Simulation

NARRATIVE

As I sat down to apply for my CPP and OAS, I was met with pages of confusing navigation. Just as I thought I figured it out, I had to switch to a provincial site for healthcare services, which had its own set of challenges. It was like moving between two different worlds, each asking for the same information but in slightly different ways.

JURISDICTIONAL GAP

Confusing navigation and repeated data entry between federal and provincial services.

JURISDICTIONS INVOLVED

federal,provincial

HANDOFF DETAILS

User experiences difficulty transitioning between federal CPP/OAS applications and provincial healthcare services, requiring repeated data entry and adapting to different navigational structures.

USER QUOTES

Why do I have to enter the same information all over again when I switch from one site to another?

A Shining Light in the Fog

Success

Impact: 3/5

Simulation

NARRATIVE

After struggling with the online platforms, I decided to make a phone call. The representative was incredibly patient, walking me through each step of the CPP application. They even offered to send me large-print forms by mail. This personal touch was exactly what I needed to regain my confidence.

KEY SUCCESS FACTOR

The need for clear, personal assistance.

USER QUOTES

The person on the phone really took their time to help me. It felt like someone finally understood what I was going through.

Improving Digital Literacy for Seniors

Opportunity

Impact: 4/5

Simulation

NARRATIVE

I know I need to get better at using these online services, but it's hard to know where to start. If there were community workshops or classes focusing on digital literacy for seniors, I would definitely join. It would be great to learn with others in a similar situation.

OPPORTUNITY AREA

Lack of accessible digital literacy resources for seniors.

USER QUOTES

I wish there were more opportunities for seniors like me to learn how to use these digital platforms.

Accessibility and Trust: Building Confidence Online

Accessibility

Impact: 2/5

Simulation

NARRATIVE

Navigating these websites is tough, especially when the text is small and the instructions are complex. I worry about entering personal information online. Clearer, larger text and assurances about security would make me feel more comfortable.

ACCESSIBILITY CONSIDERATION

Concerns about accessibility and online security.

USER QUOTES

I just can't shake the feeling that my information could be at risk. I need to know it's safe.

Successfully Navigating the CPP Application

Success

Impact: 3/5

Simulation

NARRATIVE

After several attempts, with the help of my daughter, I managed to complete the CPP application online. Initially, I was frustrated by the confusing navigation, but once my daughter guided me through the process, I felt a sense of accomplishment in submitting the application myself.

KEY SUCCESS FACTOR

Confusing navigation on the CPP Application website

USER QUOTES

I was relieved to finally get my CPP application submitted with a little help from my family.

Needing More Guidance on Retirement Planning Tools

Opportunity

Impact: 4/5

Simulation

NARRATIVE

When I tried to use the Retirement Planning Tools online, I found the navigation very confusing and couldn't figure out how to evaluate my financial status effectively. I realized that having a step-by-step guide or a helpline would make the process much easier for someone like me who isn't tech-savvy.

OPPORTUNITY AREA

Lack of guidance on the Retirement Planning Tools website

USER QUOTES

I wish there was a simple guide or someone I could call to walk me through the retirement planning tools.

Difficulty Transitioning Between Federal and Provincial Healthcare Services

Jurisdictional

Impact: 5/5

Cross-Jurisdictional

Simulation

NARRATIVE

As I tried to ensure my healthcare coverage by transitioning to provincial healthcare plans, I found the differences in terminology and the need to re-enter my information multiple times very confusing. I wasn't sure which level of government was responsible for which part of my benefits.

JURISDICTIONAL GAP

Inconsistent information and terminology between federal and provincial healthcare services

JURISDICTIONS INVOLVED

federal,unknown

HANDOFF DETAILS

The transition between federal healthcare services and provincial healthcare plans required re-entering information and understanding different terminologies.

USER QUOTES

It would be so much easier if the federal and provincial systems could communicate better with each other.

Improving Accessibility for Seniors

Accessibility

Impact: 4/5

Simulation

NARRATIVE

Navigating these government websites has been a challenge due to small print and complex layouts. If these websites could offer larger text options and audio guides, it would greatly improve accessibility for seniors like me.

ACCESSIBILITY CONSIDERATION

Lack of accessible format options for seniors on government websites

USER QUOTES

If only these sites had an audio guide or bigger text, I could manage them on my own.

A Confusing Journey Through Retirement Tools

Pain Point

Impact: 4/5

Simulation

NARRATIVE

As I tried to plan for my retirement, I spent nearly an hour on the Retirement Planning Tools website, but the navigation was so confusing that I couldn't complete my task. I felt overwhelmed and unsure about where to find the information I needed. It seemed like every link led me to another page without clear instructions on how to proceed.

PRIMARY PAIN POINT

Confusing navigation on the Retirement Planning Tools website

USER QUOTES

I was lost on the website, and I didn't know where to go next. It's frustrating when you just want clear directions.

Successful Support from the Community

Success

Impact: 3/5

Simulation

NARRATIVE

After struggling with online applications, I attended a community workshop for seniors on digital literacy. The instructor was very patient and explained how to navigate government websites step by step. I left feeling more confident about using online tools to apply for my benefits.

KEY SUCCESS FACTOR

Lack of initial digital literacy support

USER QUOTES

The workshop was a game-changer. I feel like I can finally manage some of these tasks on my own.

Clarifying Federal and Provincial Responsibilities

Jurisdictional

Impact: 5/5

Cross-Jurisdictional

Simulation

NARRATIVE

During my retirement planning, I faced difficulties understanding which benefits were federal and which were provincial. The information on the websites was not consistent, and I had to call multiple offices to clarify the responsibilities of each jurisdiction.

JURISDICTIONAL GAP

Inconsistent information between federal and provincial resources

JURISDICTIONS INVOLVED

federal,ontario

HANDOFF DETAILS

Needed to contact both federal and provincial offices for clarification, leading to delays and confusion.

USER QUOTES

I wish there was a clear guide on which benefits are federal and which are provincial. It would save so much time and stress.

Improving Accessibility for Seniors

Accessibility

Impact: 4/5

Simulation

NARRATIVE

Navigating the CPP and OAS websites was challenging because the text was too small and the navigation unclear. An option for larger text or audio assistance would make a big difference for someone like me who struggles with technology and vision issues.

ACCESSIBILITY CONSIDERATION

Lack of accessibility features for seniors on government websites

USER QUOTES

If only I could increase the text size or hear the information. It would make such a difference!

Struggling with Confusing Navigation

Pain Point

Impact: 3/5

Simulation

NARRATIVE

As I sat down to plan my retirement, I found myself clicking back and forth on the Retirement Planning Tools website, trying to understand where to even begin. The links were confusing, and I couldn't find clear guidance on what steps to take next.

PRIMARY PAIN POINT

Confusing navigation on the Retirement Planning Tools website

USER QUOTES

I wish the website was more straightforward. It's hard for me to know if I'm even on the right page.

Successful In-Person Guidance

Success

Impact: 4/5

Simulation

NARRATIVE

After struggling online, I decided to visit my local Service Canada office. The staff were incredibly helpful and took the time to guide me through the CPP application process. I left feeling more confident about my retirement planning.

KEY SUCCESS FACTOR

Positive in-person experience with Service Canada

USER QUOTES

I felt so relieved to speak to someone who could explain things in plain English.

Streamlining Information Across Platforms

Opportunity

Impact: 4/5

Cross-Jurisdictional

Simulation

NARRATIVE

While applying for OAS and GIS, I noticed I had to input the same information multiple times across different sites. It would be so much easier if these systems were linked, saving me time and frustration.

OPPORTUNITY AREA

Need to re-enter the same information multiple times

JURISDICTIONS INVOLVED

federal

HANDOFF DETAILS

The lack of integrated systems between CPP, OAS, and GIS applications leads to redundant data entry.

USER QUOTES

Why can't these government systems just talk to each other? It would save so much hassle!

Navigating Provincial and Federal Healthcare Confusion

Jurisdictional

Impact: 5/5

Cross-Jurisdictional

Simulation

NARRATIVE

Transitioning my healthcare coverage was a nightmare. The provincial site and federal information didn't seem to match up, and I was unsure who to contact for help. It felt like a never-ending loop of confusion.

JURISDICTIONAL GAP

Inconsistent information between federal and provincial healthcare services

JURISDICTIONS INVOLVED

federal,ontario

HANDOFF DETAILS

The handoff between federal and provincial healthcare services was unclear, leading to difficulty in understanding coverage options.

USER QUOTES

It shouldn't be this difficult to make sure I have healthcare coverage. The information was all over the place!

Lost in Transition: Navigating Between Federal and Provincial Benefits

Jurisdictional

Impact: 5/5

Cross-Jurisdictional

Simulation

NARRATIVE

As I moved from applying for CPP and OAS benefits to understanding my provincial healthcare services, I found myself confused. The websites didn't make it clear where one service ended and another began. It seemed like I was going in circles, having to input the same information repeatedly without clear guidance on which government level was responsible for each service.

JURISDICTIONAL GAP

Inconsistent information and repetitive data entry between federal and provincial services

JURISDICTIONS INVOLVED

federal,ontario

HANDOFF DETAILS

Lack of integrated data systems and clear transitions between federal benefits (CPP, OAS) and provincial healthcare services

USER QUOTES

I wish the services would just talk to each other! Why am I entering the same information on different sites?

A Helping Hand: The Value of Community Support

Success

Impact: 3/5

Simulation

NARRATIVE

I attended a local community workshop aimed at improving digital literacy for seniors. It was such a relief to have someone walk me through the process of applying for my retirement benefits, step by step. The session gave me the confidence to try using these online services at home, knowing there's a supportive community backing me.

KEY SUCCESS FACTOR

Need for personal guidance and community support in navigating digital services

USER QUOTES

These workshops are a godsend! It feels good to know I'm not alone in this digital maze.

Simplifying Digital Interfaces for Seniors

Opportunity

Impact: 4/5

Simulation

NARRATIVE

While trying to use the online platforms for CPP and OAS application, I found the navigation very confusing. The websites were cluttered with too much information and lacked clear instructions. If only there were a simpler version of these websites that catered specifically to seniors like me, with large print and easy-to-follow steps.

OPPORTUNITY AREA

Complex and confusing digital interfaces not tailored for seniors

USER QUOTES

Why can't these websites be more straightforward? I need something with big, clear instructions!

Trust and Security in the Digital Age

Accessibility

Impact: 3/5

Simulation

NARRATIVE

I often worry about the security of my personal information when using online services. Having experienced fraud in the past, I am hesitant to share my details on these platforms without some assurance of their security measures. A visible indication of security and privacy policies could really help ease my concerns.

ACCESSIBILITY CONSIDERATION

Lack of visible security assurances on government websites

USER QUOTES

I need to know my information is safe. How can I trust these sites without clear security measures?

Navigating Confusing Retirement Planning Tools

Pain Point

Impact: 3/5

Simulation

NARRATIVE

As I attempted to plan my retirement, I found the online Retirement Planning Tools quite baffling. The website's navigation was not intuitive, making it difficult for me to find the information I needed. I spent nearly an hour trying to figure out where to start, only to end up feeling more confused.

PRIMARY PAIN POINT

The Retirement Planning Tools website had confusing navigation.

USER QUOTES

I spent so much time trying to understand the website, but I couldn't make sense of it. It was overwhelming.

Success in Seeking Personal Assistance for CPP Application

Success

Impact: 4/5

Simulation

NARRATIVE

After struggling online, I decided to visit a local government office for help with my CPP application. The staff were incredibly helpful and guided me through the application process. Their patience and clear explanations made the experience stress-free.

KEY SUCCESS FACTOR

Access to personal assistance made the CPP application manageable.

USER QUOTES

I'm so grateful for the staff at the government office. They made the whole process so much easier for me.

Streamlining Provincial and Federal Healthcare Transitions

Jurisdictional

Impact: 5/5

Cross-Jurisdictional

Simulation

NARRATIVE

When trying to understand my healthcare coverage, I struggled with the transition from federal to provincial services. The information was inconsistent, and I had to re-enter the same details multiple times. It was unclear which level of government was responsible for what, leading to delays and confusion.

JURISDICTIONAL GAP

Inconsistent information and re-entry of data between federal and provincial healthcare services.

JURISDICTIONS INVOLVED

federal,ontario

HANDOFF DETAILS

The transition between federal healthcare services and provincial plans required repeated data entry and had inconsistent information.

USER QUOTES

I wish I didn't have to repeat my information so many times. It's confusing and tiring to switch between federal and provincial services.

Opportunity for Digital Literacy Workshops

Opportunity

Impact: 4/5

Simulation

NARRATIVE

I've realized that gaining confidence in using digital platforms could significantly improve my experience with government services. If there were community workshops focused on digital literacy for seniors, it would empower me to handle these tasks more independently.

OPPORTUNITY AREA

Lack of community support for digital literacy improvement.

USER QUOTES

If only there were classes or workshops to help seniors like me learn how to use online services. I'd feel much more confident.

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.