

Navigating Retirement in Canada

Generated on October 21, 2025 at 20:55

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



Marie Tremblay

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

Marie Tremblay is a 72-year-old Canadian citizen, born in Montreal, Quebec. She grew up in a bilingual environment, fluent in both English and French, which allows her to navigate services in either language. Marie has recently retired from her job as a part-time library assistant. Despite her low digital literacy, rated at 1/5, she prefers using digital services due to mobility issues and the convenience they provide. Marie lives in a small apartment in downtown Montreal on a fixed, low pension income. She experiences mild cognitive impairment, which affects her memory and understanding of complex processes. As a result, she often requires additional time and support to complete tasks online. Marie is seeking to maintain her independence and access government services online to manage her pension information and apply for healthcare benefits.

User Stories

Navigating Confusing Federal Websites

Pain Point

Impact: 3/5

Simulation

NARRATIVE

As I tried to apply for my CPP and OAS benefits online, I found the navigation quite confusing. Each website seemed to have a different layout and it was difficult for me to find the information I needed. My digital skills are not the best, and I often feel overwhelmed by complex websites.

PRIMARY PAIN POINT

Confusing navigation on federal websites

USER QUOTES

Why can't these websites be easier to understand? I just want to apply for my benefits without getting lost!

Seamless Access to My Pension Information

Success

Impact: 4/5

Simulation

NARRATIVE

After several attempts, I finally managed to access my pension information online. It felt like a big success! I took it slow, step by step, and managed to find where I could check my CPP details. The convenience of doing this from home, without needing to visit an office, was a relief.

KEY SUCCESS FACTOR

Effective online access to pension information

USER QUOTES

I did it! I can now see my pension details online without leaving my apartment.

Improving Digital Literacy for Seniors

Opportunity

Impact: 4/5

Simulation

NARRATIVE

Given my low digital literacy, I often struggle with online applications. It would be incredibly helpful if there were more resources or workshops specifically for seniors to improve digital skills. This would empower people like me to navigate these services more independently.

OPPORTUNITY AREA

Need for digital literacy support

USER QUOTES

I wish there were classes or resources to help seniors like me use the internet more effectively.

Transitions Between Federal and Provincial Healthcare Services

Jurisdictional

Impact: 5/5

Cross-Jurisdictional

Simulation

NARRATIVE

When trying to ensure my healthcare coverage, I got confused about whether I needed to deal with the federal government or the provincial services. It was hard to tell which benefits were handled by which jurisdiction, and I ended up wasting time re-entering information that I thought was already shared.

JURISDICTIONAL GAP

Confusion in federal-provincial responsibilities for healthcare

JURISDICTIONS INVOLVED

federal,quebec

HANDOFF DETAILS

There was a lack of clear communication about which jurisdiction handled specific aspects of healthcare coverage, leading to duplicate data entry and frustration.

USER QUOTES

I don't understand why I need to input the same information on different sites. Can't they share my details already?

Successfully Navigating the CPP Application

Success

Impact: 3/5

Simulation

NARRATIVE

Despite my low digital skills, I managed to complete my CPP application online with the help of a friend who guided me through the confusing website. I felt a great sense of accomplishment when I finally submitted my application after navigating through all the steps.

KEY SUCCESS FACTOR

Confusing navigation on the CPP application website

USER QUOTES

I was so relieved when I finally submitted my CPP application. It wasn't easy, but I did it with a little help.

Struggling with Provincial Healthcare Services

Pain Point

Impact: 4/5

Cross-Jurisdictional

Simulation

NARRATIVE

When trying to transition to provincial healthcare services, I faced a lot of confusion due to the complicated website navigation and lack of clear instructions. It took me several days to understand what documents I needed and how to apply for the benefits.

PRIMARY PAIN POINT

Confusing navigation on the provincial healthcare services website

JURISDICTIONS INVOLVED

federal,quebec

HANDOFF DETAILS

Difficulty understanding the transition process from federal healthcare coverage to provincial services.

USER QUOTES

I spent days trying to figure out the provincial healthcare services website. I wish it was clearer.

Opportunity for Improved Digital Literacy Support

Opportunity

Impact: 5/5

Simulation

NARRATIVE

I found the online application processes overwhelming due to my low digital literacy. If there were more resources or tutorials available, I believe I could complete these tasks more independently.

OPPORTUNITY AREA

Lack of resources for low digital literacy users

USER QUOTES

I wish there were easier guides or videos to help me understand these online applications.

Navigating Federal and Provincial Service Transitions

Jurisdictional

Impact: 5/5

Cross-Jurisdictional

Simulation

NARRATIVE

I often get confused about which government level is responsible for which service. The terminology and processes differ, making it hard to know where to get help or what step to take next.

JURISDICTIONAL GAP

Confusion about federal and provincial service responsibilities

JURISDICTIONS INVOLVED

federal,quebec

HANDOFF DETAILS

Inconsistent terminology and lack of clear guidance on service responsibilities between federal and provincial services.

USER QUOTES

It's hard to tell which office I should call or which website I should trust. Why can't they just work together?

A Confusing Start: Navigating Retirement Planning Tools

Pain Point

Impact: 3/5

Simulation

NARRATIVE

I wanted to start planning my retirement effectively, but the retirement planning tools online were very confusing. I spent nearly an hour trying to figure out how to use them, only to give up in frustration. The navigation wasn't intuitive, and I couldn't find the information I needed to set my retirement goals.

PRIMARY PAIN POINT

Confusing navigation on the Retirement Planning Tools website

USER QUOTES

I felt lost and overwhelmed. It was so hard to even start planning my retirement.

One Step Forward: Successfully Applying for CPP

Success

Impact: 2/5

Simulation

NARRATIVE

After some initial confusion, I was finally able to apply for the Canada Pension Plan (CPP) online. Thanks to a helpful neighbour who guided me through the process, I managed to submit my application. It was a relief to know that I could access this benefit without needing to leave my home.

KEY SUCCESS FACTOR

Initial navigation confusion resolved with assistance

USER QUOTES

I was so relieved when my neighbour helped me figure it out. Now I can look forward to receiving my pension.

Lost in Translation: Understanding Provincial Healthcare Services

Jurisdictional

Impact: 4/5

Cross-Jurisdictional

Simulation

NARRATIVE

Trying to transition to provincial healthcare services was a daunting task. The website was full of jargon, and I struggled to understand the benefits available to me. It was difficult to know which services were federal and which were provincial, leading to significant delays in my application process.

JURISDICTIONAL GAP

Confusing terminology and unclear jurisdictional responsibilities

JURISDICTIONS INVOLVED

federal,quebec

HANDOFF DETAILS

Difficulty in distinguishing between federal and provincial healthcare responsibilities

USER QUOTES

I don't know what these terms mean, and it's frustrating trying to figure out who handles what.

Room for Improvement: Streamlining Information Sharing

Opportunity

Impact: 3/5

Cross-Jurisdictional

Simulation

NARRATIVE

I had to re-enter the same information multiple times across different applications for my pension and healthcare benefits. It would be great if the systems could share my information to save time and reduce frustration.

OPPORTUNITY AREA

Repeated information entry across different services

JURISDICTIONS INVOLVED

federal,quebec

HANDOFF DETAILS

Lack of integrated data-sharing between federal pension services and provincial healthcare services

USER QUOTES

Why do I have to keep entering the same details over and over again? Can't they just share the information?

Navigating Confusing Websites

Pain Point

Impact: 4/5

Simulation

NARRATIVE

As I tried to apply for my CPP and OAS benefits, I felt overwhelmed by how difficult it was to find the information I needed on the websites. The navigation was not intuitive, and I often lost track of where I was in the application process. This made me feel anxious and unsure if I was doing everything correctly.

PRIMARY PAIN POINT

Confusing navigation on government websites

USER QUOTES

I wish the websites were more straightforward. Every time I click on something, I feel like I'm getting lost.

Smooth Transition with Language Support

Success

Impact: 3/5

Simulation

NARRATIVE

While applying for provincial healthcare services, I was relieved to find that the website was available in both English and French. This made it much easier for me to understand the information and complete the necessary steps without guessing or making mistakes.

KEY SUCCESS FACTOR

Effective language support

USER QUOTES

Being able to switch between English and French on the healthcare website was a lifesaver. It made the process so much easier for me.

Opportunity for a Unified Portal

Opportunity

Impact: 5/5

Cross-Jurisdictional

Simulation

NARRATIVE

As I moved between federal and provincial services, I found myself repeatedly entering the same personal information, which was frustrating and time-consuming. Having a single portal that could handle both levels of government services would save me a lot of time and reduce errors.

OPPORTUNITY AREA

Repeated data entry across different jurisdictions

JURISDICTIONS INVOLVED

federal,quebec

HANDOFF DETAILS

Users are required to input the same information separately for federal and provincial applications.

USER QUOTES

Why can't there be one portal where I enter my information once and it works for everything?

Accessibility Challenges for Seniors

Accessibility

Impact: 4/5

Simulation

NARRATIVE

Navigating these online services was especially challenging because of my low digital literacy and mild cognitive impairment. I often needed to ask my daughter for help, which made me feel less independent. Clearer instructions and simpler interfaces would greatly benefit users like me.

ACCESSIBILITY CONSIDERATION

Complex online processes for individuals with cognitive impairments

USER QUOTES

I just want to be able to do these things on my own without having to call my daughter every time.

Empowering Independence Through Online Access

Success

Impact: 3/5

Simulation

NARRATIVE

As a senior, being able to manage my pension and benefits online is crucial for maintaining my independence. Despite my low digital literacy, I've found that with some patience and assistance, I can navigate these platforms. The convenience of online services means I don't have to worry about mobility issues or arranging transportation to service centers.

KEY SUCCESS FACTOR

Digital literacy challenges often require additional support for effective online navigation.

USER QUOTES

I may not be tech-savvy, but being able to do this from home makes me feel independent.

Simplifying Navigation for Seniors

Opportunity

Impact: 4/5

Simulation

NARRATIVE

Trying to apply for my OAS benefits online was a bit of a headache. Each page seemed to lead me in circles, and I wasn't always sure if I was filling out the right forms or if I missed a step. It would be helpful if the navigation were more straightforward, perhaps with a guided process tailored for seniors like me.

OPPORTUNITY AREA

Confusing navigation on the OAS application website made the process difficult.

USER QUOTES

I wish there were clearer instructions or a step-by-step guide.

Lost in Transition: Federal to Provincial Services

Jurisdictional

Impact: 5/5

Cross-Jurisdictional

Simulation

NARRATIVE

When I tried to transition from federal to provincial healthcare services, I ran into several issues. The federal website directed me to a provincial site, but the information was inconsistent, and I had to re-enter all my details. It's hard to know which level of government to contact for help, and sometimes I felt like I was being bounced around without clear answers.

JURISDICTIONAL GAP

Inconsistent information and repeated data entry between federal and provincial services.

JURISDICTIONS INVOLVED

federal,quebec

HANDOFF DETAILS

The federal website directed users to the provincial site without clear guidance, leading to repeated data entry and confusion over service responsibilities.

USER QUOTES

Why can't the systems just talk to each other? It would save so much time and stress.

Inclusive Digital Design for Cognitive Impairments

Accessibility

Impact: 4/5

Simulation

NARRATIVE

Managing my pension online is challenging with my mild cognitive impairment. I often struggle to remember steps and understand complex instructions. Websites with simpler language and visual aids would make a big difference. I appreciate when services offer phone support to walk me through processes when I get stuck.

ACCESSIBILITY CONSIDERATION

Complex instructions and lack of cognitive-friendly design on government websites.

USER QUOTES

A simpler design and clear instructions could help me navigate these services without feeling overwhelmed.

Navigating Confusing Retirement Planning Tools

Pain Point

Impact: 3/5

Simulation

NARRATIVE

As I began planning for my retirement, I wanted to evaluate my financial status and set clear goals. However, the Retirement Planning Tools website was hard to navigate. With my limited digital skills and cognitive challenges, I found it overwhelming to locate the information I needed. After spending nearly an hour, I still couldn't complete the task.

PRIMARY PAIN POINT

Confusing website navigation

USER QUOTES

I just wish it was easier to find what I need on these websites. It feels like I'm going in circles.

Successful CPP Application with In-Person Support

Success

Impact: 4/5

Simulation

NARRATIVE

Despite my struggles with the CPP application online, I decided to visit a local Service Canada office. The staff there were incredibly helpful, guiding me through the process and ensuring I understood each step. It was a relief to have someone patient to answer my questions and assist me in completing the application.

KEY SUCCESS FACTOR

In-person support facilitated the application process

USER QUOTES

I'm so grateful for the help I received in person. The staff made everything clear and manageable.

Need for Unified Portal for Federal and Provincial Benefits

Opportunity

Impact: 5/5

Cross-Jurisdictional

Simulation

NARRATIVE

While trying to manage my federal pensions and provincial healthcare, I often found myself confused about where to enter my information. It seemed like I was inputting the same details multiple times, as the systems didn't communicate with each other. A unified portal that integrates both federal and provincial services would simplify the process tremendously.

OPPORTUNITY AREA

Redundant data entry across jurisdictions

JURISDICTIONS INVOLVED

federal,quebec

HANDOFF DETAILS

Lack of integration between federal and provincial systems, requiring repeated data entry

USER QUOTES

Entering my information over and over is tiring. Why can't these systems just talk to each other?

Accessibility Challenges in Provincial Healthcare Services

Accessibility

Impact: 4/5

Simulation

NARRATIVE

When I tried to transition my healthcare services to align with provincial benefits, the website was difficult to use. The text was small, and I struggled to comprehend the complex information due to my mild cognitive impairment. It was challenging to understand my eligibility and the benefits available to me.

ACCESSIBILITY CONSIDERATION

Inaccessible website design and complex information

USER QUOTES

The information is so hard to read and understand. I wish they made it more accessible for people like me.

Struggling with Confusing Navigation

Pain Point

Impact: 3/5

Simulation

NARRATIVE

I wanted to plan my retirement effectively and make sure I have everything in place, but the Retirement Planning Tools website was so confusing, I couldn't figure out where to start. The navigation just wasn't intuitive, and I felt lost and frustrated.

PRIMARY PAIN POINT

Confusing navigation on the Retirement Planning Tools website

USER QUOTES

I wish the website was easier to navigate. I spent almost an hour and got nowhere.

Successful CPP and OAS Application with Support

Success

Impact: 4/5

Simulation

NARRATIVE

Despite my initial difficulties, I managed to complete my CPP and OAS applications with some help from a community support center. The staff there patiently guided me through the process, explaining each step and helping me fill out the necessary forms online.

KEY SUCCESS FACTOR

Initial difficulty due to navigation issues on the CPP and OAS websites

USER QUOTES

With a little help, I was able to get through the application process. It felt great to have that support.

Opportunity for Simplified Navigation

Opportunity

Impact: 5/5

Cross-Jurisdictional

Simulation

NARRATIVE

As someone who struggles with digital literacy, I find that a simplified, step-by-step guide on these websites would make a world of difference. Clear instructions and a more intuitive layout could help seniors like me feel more confident in managing their own applications.

OPPORTUNITY AREA

Complex navigation on government service websites

JURISDICTIONS INVOLVED

federal,provincial

HANDOFF DETAILS

User suggests improvements that could benefit all jurisdictions involved.

USER QUOTES

If only the steps were laid out more clearly, I'd feel more capable of managing my applications.

Navigating Federal and Provincial Healthcare Services

Jurisdictional

Impact: 4/5

Cross-Jurisdictional

Simulation

NARRATIVE

Transitioning to provincial healthcare services was quite overwhelming. It was hard to keep track of which benefits fell under federal jurisdiction and which were provincial. This confusion led to delays in ensuring my healthcare coverage was uninterrupted.

JURISDICTIONAL GAP

Confusion between federal and provincial healthcare responsibilities

JURISDICTIONS INVOLVED

federal,provincial

HANDOFF DETAILS

The lack of clear communication and coordination between federal and provincial systems led to confusion and delays.

USER QUOTES

I wish it was clearer which benefits are federal and which are provincial. It would save a lot of time and stress.

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.