

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



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.

A Step Towards Independence

Success

Impact: 3/5

Simulation

NARRATIVE

As I navigated the Canada Pension Plan application, I was pleased to find a helpful guide that walked me through each step. Despite my initial concerns about using an online service due to my low digital literacy, the clear instructions and simple language made it manageable. I felt a sense of independence being able to complete this task on my own, without needing to ask my daughter for assistance.

KEY SUCCESS FACTOR

None. This was a positive experience.

USER QUOTES

I was surprised at how easily I could follow the steps once I got started. It felt good to manage this on my own.

Lost in Translation: Navigating Between Federal and Provincial Healthcare

Jurisdictional

Impact: 4/5

Cross-Jurisdictional

Simulation

NARRATIVE

Trying to transition my healthcare coverage was more complex than I expected. The federal website directed me to the provincial services, but the terminology and processes were different. I ended up re-entering the same information multiple times and wasn't sure if I was doing it correctly. This caused delays in confirming my healthcare benefits.

JURISDICTIONAL GAP

Inconsistent information and terminology between federal and provincial services.

JURISDICTIONS INVOLVED

federal,quebec

HANDOFF DETAILS

The transition from federal to provincial healthcare services required re-submission of information due to lack of integration.

USER QUOTES

I wish the websites talked to each other. It was like starting all over again when I switched from federal to provincial.

Navigational Challenges in Retirement Planning

Pain Point

Impact: 5/5

Simulation

NARRATIVE

I spent almost an hour trying to understand the Retirement Planning Tools, but the website was confusing. The links weren't clear, and I had to click around a lot to find what I needed. With my cognitive issues, this was overwhelming, and I couldn't complete the planning on my own.

PRIMARY PAIN POINT

Confusing navigation on the Retirement Planning Tools website.

USER QUOTES

The website was like a maze. Every time I thought I was getting somewhere, I ended up back at the start.

Improving Digital Accessibility for Seniors

Opportunity

Impact: 4/5

Simulation

NARRATIVE

While attempting to apply for the Guaranteed Income Supplement, I realized that the website's design didn't cater well to seniors with cognitive impairments. It lacked features like text enlargement and simple language options, making it difficult for me to process the information.

OPPORTUNITY AREA

Lack of accessibility features for seniors with cognitive impairments.

USER QUOTES

I just needed the text to be bigger and the words simpler. It would make a world of difference.

A Seamless Experience with Bilingual Support

Success

Impact: 3/5

Simulation

NARRATIVE

As I started my journey to apply for the CPP, I was relieved to find that the website offered both English and French support. Being fluent in both languages, I seamlessly switched to French when I needed more clarity, which made the process much easier. Despite my low digital literacy, the language options provided me with a sense of comfort and familiarity.

KEY SUCCESS FACTOR

Effective bilingual support eased navigation challenges.

USER QUOTES

It's reassuring to have the option to switch languages when I'm stuck.

The Maze of Federal and Provincial Health Services

Jurisdictional

Impact: 5/5

Cross-Jurisdictional

Simulation

NARRATIVE

When trying to transition my healthcare coverage, I was confused about whether I needed to check federal or provincial resources. The websites seemed to pass me back and forth, with no clear indication of which benefits I was eligible for at each level. I spent hours trying to understand what I needed to do to ensure my coverage continued seamlessly.

JURISDICTIONAL GAP

Confusion between federal and provincial healthcare services.

JURISDICTIONS INVOLVED

federal,quebec

HANDOFF DETAILS

Lack of clear guidance on transitioning between federal and provincial healthcare systems.

USER QUOTES

I felt like I was in a loop, with neither side giving me a clear answer.

Improving Digital Navigation for Seniors

Opportunity

Impact: 4/5

Simulation

NARRATIVE

I found the navigation of the CPP application website quite challenging. With my limited digital skills, I struggled to find the information I needed. The menus were not intuitive, and I often forgot where I had found certain links. Simplifying the navigation could greatly enhance the experience for seniors like me.

OPPORTUNITY AREA

Complex website navigation hindered application progress.

USER QUOTES

I wish the website was more straightforward, like a clear path instead of a maze.

Need for Consistent Terminology Across Services

Jurisdictional

Impact: 4/5

Cross-Jurisdictional

Simulation

NARRATIVE

Applying for the GIS was particularly difficult due to different terminologies used in federal and provincial documents. It was hard to understand if I was meeting the same requirements or if they were different. This made the process more daunting and time-consuming.

JURISDICTIONAL GAP

Inconsistent terminology between federal and provincial services.

JURISDICTIONS INVOLVED

federal,quebec

HANDOFF DETAILS

Differences in terminology between federal GIS and provincial counterparts add confusion.

USER QUOTES

Why can't they just use the same words? It would save so much confusion.

Navigating the Maze of Retirement Planning

Jurisdictional

Impact: 4/5

Cross-Jurisdictional

Simulation

NARRATIVE

I spent almost an hour trying to make sense of the Retirement Planning Tools online, but the whole process left me more confused than when I started. The website was hard to navigate, and I wasn't sure if I needed to provide different information for federal or provincial plans.

JURISDICTIONAL GAP

Confusing navigation and unclear jurisdictional responsibilities

JURISDICTIONS INVOLVED

federal,quebec

HANDOFF DETAILS

Unclear distinctions and responsibilities between federal and provincial retirement planning services

USER QUOTES

It felt like I was going in circles, and I still don't know if I'm planning correctly!

A Smooth CPP Application Experience

Success

Impact: 3/5

Simulation

NARRATIVE

Despite my initial challenges with the website navigation, a helpful customer service agent guided me through the CPP application process. They were patient and explained everything in both English and French, which made me feel comfortable and understood.

KEY SUCCESS FACTOR

Effective customer support mitigated website navigation issues

USER QUOTES

The agent was a lifesaver! They made sure I understood each step in my preferred language.

Bridging the Gap for Healthcare Services

Opportunity

Impact: 5/5

Cross-Jurisdictional

Simulation

NARRATIVE

Transitioning to provincial healthcare was daunting due to the lengthy process and confusing website. However, an opportunity exists to enhance the service by integrating the federal and provincial systems, reducing redundant information entry and easing the transition.

OPPORTUNITY AREA

Lengthy and complicated transition process to provincial healthcare

JURISDICTIONS INVOLVED

federal,quebec

HANDOFF DETAILS

Users need to repeatedly enter the same information across federal and provincial systems

USER QUOTES

If only these systems talked to each other better, it would save so much time and frustration.

The Accessibility Challenge

Accessibility

Impact: 4/5

Simulation

NARRATIVE

Navigating online applications for my retirement benefits is extremely challenging due to my low digital literacy and mild cognitive impairment. I often find myself struggling to remember the steps, and I need a more accessible interface with clearer instructions.

ACCESSIBILITY CONSIDERATION

Complex processes and lack of accessible interface for users with cognitive impairments

USER QUOTES

I wish the instructions were clearer and the steps were simpler. It's like trying to solve a puzzle each time.

A Seamless Transition to CPP

Success

Impact: 5/5

Simulation

NARRATIVE

I was delighted when the process of applying for the CPP benefits turned out to be straightforward and efficient. Despite my initial apprehensions about using online services, the website's step-by-step guide helped me immensely. I was able to complete my application in a single sitting, which was a huge relief given my low digital literacy.

KEY SUCCESS FACTOR

None, success in application process

USER QUOTES

I was surprised at how easy it was to apply for CPP online. I managed to get through it without needing any help!

Navigating the Maze of Healthcare Benefits

Jurisdictional

Impact: 4/5

Cross-Jurisdictional

Simulation

NARRATIVE

Transitioning to provincial healthcare services was a daunting task. The information was scattered across different websites, and I was unsure which benefits I qualified for. It was hard to find a straightforward guide, and I had to call a helpline to get some clarity. This process took a lot of time and left me feeling quite overwhelmed.

JURISDICTIONAL GAP

Confusing navigation and scattered information

JURISDICTIONS INVOLVED

federal,quebec

HANDOFF DETAILS

Difficulty in finding consistent information and understanding responsibilities between federal and provincial levels

USER QUOTES

I wish there was a single place where I could find all the information about provincial healthcare benefits.

A Call for Simplified Online Navigation

Opportunity

Impact: 3/5

Simulation

NARRATIVE

The online portals for applications like the CPP, OAS, and GIS were confusing, with a lot of jargon that was hard to understand. As someone with mild cognitive impairment, I struggled to keep track of where I was in the process and had to start over several times. There should be a more user-friendly interface to help people like me.

OPPORTUNITY AREA

Complex navigation and jargon-heavy interfaces

USER QUOTES

I kept losing my place in the application process. Why can't it be simpler?

Inconsistent Information Across Jurisdictions

Jurisdictional

Impact: 5/5

Cross-Jurisdictional

Simulation

NARRATIVE

While trying to apply for healthcare benefits, I found discrepancies in the information provided by federal and provincial sources. At times, I was unsure which application form I needed to fill out and had to re-enter my personal information multiple times, which was frustrating and time-consuming.

JURISDICTIONAL GAP

Inconsistent information and repeated data entry

JURISDICTIONS INVOLVED

federal,quebec

HANDOFF DETAILS

Need to re-enter information due to lack of coordination between federal and provincial systems

USER QUOTES

Why do I have to enter the same information over and over again? Can't these systems talk to each other?

Smooth Sailing with CPP Application

Success

Impact: 3/5

Simulation

NARRATIVE

I was pleasantly surprised when I applied for the Canada Pension Plan (CPP). Despite the initial confusion with navigation, once I got the hang of it, the process was straightforward. I was able to submit my application without any major issues, which was a relief given my difficulties with digital platforms.

KEY SUCCESS FACTOR

Initial website navigation was confusing, but overall application process went smoothly.

USER QUOTES

I was so worried about applying online, but once I figured out the navigation, it was easier than I thought.

Lost in Translation: Navigating Provincial Healthcare

Jurisdictional

Impact: 5/5

Cross-Jurisdictional

Simulation

NARRATIVE

Trying to transition to provincial healthcare services was a nightmare. The website was so confusing, and I couldn't figure out who to contact for help. It felt like I was going in circles, and I wasn't sure if I was dealing with federal or provincial services half the time.

JURISDICTIONAL GAP

Confusing navigation and unclear jurisdictional responsibility in healthcare services.

JURISDICTIONS INVOLVED

federal,quebec

HANDOFF DETAILS

Confusion about which level of government to contact for healthcare services transition.

USER QUOTES

Every time I thought I was getting somewhere, I'd hit another wall. I had no idea whether I was supposed to be talking to the federal or provincial folks.

A Bridge to Clarity: Improving Online Tools

Opportunity

Impact: 4/5

Simulation

NARRATIVE

I really struggled with the Retirement Planning Tools because the navigation was not user-friendly. It would be great if there were more guided tutorials or even a virtual assistant to help people like me who aren't tech-savvy. This would make the process much more accessible and less intimidating.

OPPORTUNITY AREA

Lack of guidance and support for users with low digital literacy.

USER QUOTES

Sometimes, I just wish there was a friendly face on the screen to guide me through this. I get lost so easily.

An Accessible Future: Enhancing Digital Literacy Support

Accessibility

Impact: 5/5

Simulation

NARRATIVE

Given my low digital literacy and mild cognitive impairment, navigating these online services is a huge challenge. An accessibility-focused design, like larger fonts, simplified language, and more visual cues, would make a big difference for seniors like me.

ACCESSIBILITY CONSIDERATION

Current online services are not fully accommodating users with low digital literacy and cognitive impairments.

USER QUOTES

I just need things to be a bit simpler and clearer. A few changes could make a world of difference for me and others in my situation.

Lost in Transition: Navigating Between Federal and Provincial Services

Jurisdictional

Impact: 5/5

Cross-Jurisdictional

Simulation

NARRATIVE

As I tried to secure my retirement benefits, I found myself constantly moving between federal and provincial websites. Each time, I had to re-enter the same information, which was frustrating and time-consuming. The terminology also differed between the federal and provincial sites, adding to my confusion.

JURISDICTIONAL GAP

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

JURISDICTIONS INVOLVED

federal,quebec

HANDOFF DETAILS

The process required multiple entries of the same information due to lack of integration between federal and provincial systems.

USER QUOTES

Why do I have to keep entering the same details? It's like going in circles!

A Silver Lining: Successful CPP Application

Success

Impact: 3/5

Simulation

NARRATIVE

Despite the challenges, I managed to complete my CPP application. The online guides were helpful once I got a hang of it, and I felt a sense of accomplishment knowing that I could handle this crucial step towards securing my financial future.

KEY SUCCESS FACTOR

Initial difficulty in navigation, but successful completion provided confidence.

USER QUOTES

It was daunting at first, but completing it was a relief. I feel more confident now!

Simplifying the Journey: Improving Website Navigation

Opportunity

Impact: 4/5

Cross-Jurisdictional

Simulation

NARRATIVE

Navigating the various retirement benefit websites was quite challenging due to their confusing layout. There's a huge opportunity here for improvement. If the websites were more intuitive and visually consistent, it would make a world of difference for people like me who aren't tech-savvy.

OPPORTUNITY AREA

Confusing website navigation across multiple services.

JURISDICTIONS INVOLVED

federal,quebec

HANDOFF DETAILS

Standardizing navigation and layout across federal and provincial websites could ease the user experience.

USER QUOTES

If only the websites were easier to navigate, I'd feel much less overwhelmed.

Access for All: Navigating with Mild Cognitive Impairment

Accessibility

Impact: 5/5

Simulation

NARRATIVE

Due to my mild cognitive impairment, understanding complex online processes can be challenging. I often lose track of where I am in the application process, which increases my anxiety. An accessibility feature that provides a clear, step-by-step guide with reminders would be invaluable.

ACCESSIBILITY CONSIDERATION

Difficulty in retaining process steps due to mild cognitive impairment.

USER QUOTES

I wish there was something to guide me through each step without getting lost or confused.

Lost in Transition: Navigating Federal and Provincial Services

Jurisdictional

Impact: 4/5

Cross-Jurisdictional

Simulation

NARRATIVE

As I tried to apply for my retirement benefits, I kept finding myself confused about whether I was dealing with federal or provincial services. Each step seemed to require similar information, but I wasn't sure if I was supposed to provide it again. It was frustrating to bounce between websites and not know which level of government was responsible for what.

JURISDICTIONAL GAP

Confusion about jurisdictional responsibilities and repeated data entry

JURISDICTIONS INVOLVED

federal,quebec

HANDOFF DETAILS

Users are required to re-enter information and face unclear jurisdictional boundaries between federal and provincial services.

USER QUOTES

I wish there was a clear way to know who handles what. Why do I have to enter the same information over and over?

A Glimmer of Clarity: CPP Application Success

Success

Impact: 3/5

Simulation

NARRATIVE

After several attempts, I finally managed to navigate the CPP application process. With some patience and help from a friend, I understood the steps and was able to complete it online. It felt like a small victory to see my application submitted successfully.

KEY SUCCESS FACTOR

Successfully completing the CPP application despite initial navigation issues

USER QUOTES

It was such a relief to finally get through the CPP application. I felt accomplished seeing that submission confirmation.

Navigating the Maze: Improving Digital Services for Seniors

Opportunity

Impact: 5/5

Simulation

NARRATIVE

The websites I visited to manage my retirement benefits were hard to use. I often got lost and had trouble finding the right links. If there were clearer instructions or a simpler design, it would make a big difference for someone like me with low digital literacy.

OPPORTUNITY AREA

Complex navigation and unclear instructions on key websites

USER QUOTES

If only these websites were easier to use. I'm sure many seniors like me would appreciate simpler steps.

Accessibility Needs: Bridging the Digital Divide

Accessibility

Impact: 5/5

Simulation

NARRATIVE

With my low digital literacy and mild cognitive impairment, I found it challenging to keep track of where I was in the application processes. I needed more time and guidance, and sometimes I wished there were more accessible options or support for people like me.

ACCESSIBILITY CONSIDERATION

Lack of accessible support for users with low digital literacy and cognitive impairments

USER QUOTES

I often feel overwhelmed. If only there were tools or assistance specifically designed for seniors with my needs.

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.