ESDC Lab

GIS Final Report

[Final]

Preface
The Innovation Lab is unique within ESDC, with its mandate and ability to take a department-wide approach when exploring problems. This means a different approach to scoping projects that have multiple 'owners' across the department and challenging horizontal issues that cut across roles and capacities in multiple branches. The mandate of ESDC's Innovation Lab (the Lab) is to provide expertise in public sector innovation and support project sponsors within ESDC as they pursue new approaches in the development of departmental policies, programs and services.

Partnership between ESDC Innovation Lab and the OAS-GIS Directorate:
The Lab reaches out inclusively to different groups across the department, the Government of Canada, other levels of government and non-governmental actors, depending on the needs of the project. Using a co-development and open sharing approach, the Lab can generate buy-in with these key actors.

In 2019, the Lab partnered with the OAS-GIS directorate to undertake a 12 month, full-design project for increasing the uptake of the Guaranteed Income Supplement. As per the partnership agreement, the scope of the work included facilitated sessions with the Lab project team, conducting research (fieldwork) and analytical work to support the development of a suite of co-created prototypes/interventions that span the policy, program and service continuum.

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Executive Summary

Old Age Security (OAS) is the Government of Canada's largest pension program and is funded out of general tax revenues. It is a non-contributory, residency-based program that ensures a minimum income to seniors. The Guaranteed Income Supplement (GIS) is an income-tested component of OAS, specifically providing additional tax-free money to low-income pensioners. Ensuring uptake of benefits is an on-going priority for the Department as administrative data shows that some eligible seniors do not apply for GIS, despite being mailed a pre-filled application one or more times. This gap in uptake has persisted over multiple years and despite various efforts, barriers to take-up were still not well understood.

This report summarizes research and design work undertaken by Employment and Social Development Canada's Innovation Lab, in partnership with the Transformation and Integrated Service Management Branch (TISMB), to increase the uptake of GIS among low-income seniors. To address this challenge, the Lab undertook a one-year project, combining quantitative, qualitative and design thinking approaches, to better understand uptake barriers and recommend and prototype possible program interventions.

This research has identified three key sub-groups that make up the potentially eligible GIS population. All recommendations and potential solutions outlined in this report are directed at these sub-groups, as they require different points of entry to government benefits and services:

- OAS Clients who file taxes:
- OAS clients who don't file taxes:
- Non-tax filers who are not OAS clients

The report is divided into three main components:

Part A – Mixed-Method Research + Design Thinking:
This section outlines how qualitative and quantitative methodologies were paired with design thinking to understand barriers to GIS take-up more broadly as well as why recipients of take-up mailings don't apply.

Part B - Insights & Prototype Development:
This section outlines key insights emerging from the mixed methods research. It provides an overview of the prototypes and potential opportunities to bring in as many seniors as possible into the system, ensuring they are able to apply and receive financial support. The insights and prototypes have been categorized into the following themes:
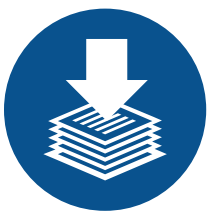
Theme 1 - Reduce the application burden
Research findings revealed that there will always be seniors in need who cannot and will not return an application form, including a simplified one, as confusions around wording, eligibility criteria, fear of providing incorrect information and proof of documentation were prevalent. In fact, many seniors mistakenly self-select out of the benefit thinking that their income is above the eligibility threshold. Complex questions around past and future income changes are problematic for lower financially literate individuals and/or those with challenges with longer-term thinking and financial planning. Some seniors are deterred by the requirement to provide certified copies of marriage certificates and other proofs, for some of which they expect to consult a professional and pay a fee. Additionally, some seniors plainly do not have the necessary ability or support to complete and submit the application. Prototypes in this theme primarily focus on legislative solutions that eliminate the need for applications.

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Theme 2 - Maximize use of data

Interviews with seniors and individuals from their circle of care (adult children, social workers, financial advisors, caregivers and Power of Attorneys), as well as our workshop participants, overwhelmingly highlighted the expectation for government departments to share information and connect citizens to their benefits (e.g., use marital status from tax filing). Prototypes in this theme address how federal departments could better share data to support a "Tell Me Once" model, as well as how the program can combine different data sources to identify and contact harder to reach subpopulations (e.g. non-tax filers).

Theme 3 - Reach seniors through third parties

Many seniors acquire information about government benefits through unofficial channels (e.g. family, service organizations, caregivers). For some, these channels of information are preferred out of comfort and perceived credibility, while others avoid traditional government outlets altogether due to a fear or mistrust based on previous experiences. It is therefore important to enable and equip community organizations that serve seniors with the necessary tools and information to support seniors accessing the benefits. Proposed solutions include improving existing information sessions tailored to organizations; expanding grants and contributions programs such as the New Horizons for Seniors Program to include financial literacy and empowerment; and incentivizing community organizations to work together to have a collective impact among low-income seniors.

Theme 4 - Greater FPT integration

Perceptions of negative interactions with provincial/territorial benefits, in particular subsidized housing, prevent some low-income seniors from applying for the benefit. The realization that an increase in their income would very likely increase their rent, or at worst, force them out of their unit for no longer qualifying for housing subsidies, represented a real fear.

In addition, in cases where provinces/territories abruptly cut provincial income support at 65, low-income seniors can experience challenges transitioning to federal benefits resulting in a period of insufficient income and increased vulnerability. During our fieldwork, participants shared "best practice" scenarios being piloted in Newfoundland and Labrador to proactively assist with this transition. Prototypes in this theme focus on greater FPT integration and bundled seniors' benefits to smooth the transition, reduce administrative overhead between FPT partners and to potentially combine OAS and GIS to reduce the stigma.

Theme 5: Improve tools and service experience

Weighing the risks of penalties, overpayments, time to invest and fees to disburse, fears of losing subsidized housing – all without knowing the amount of money one could receive in return – stops many seniors from applying for GIS. Indeed, all of these factors play into a type of cost-benefit exercise for seniors, determining whether the benefit is worth the effort and risk. Proposed prototypes in this theme include a tool to support seniors, their circle of care and frontline staff to be able to estimate the amount of the benefit and increasing the time allotted to Service Canada frontline workers (both in-person and at call centres) to resolve seniors issues on first contact and provide a better service experience.

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As part of the design thinking approach, solutions addressing different issues (insights) were grouped and further explored by interdepartmental task teams through prototyping. This included taking each potential solution and developing a quick, low-resource, manifestation or model of it and testing its feasibility, strengths, weaknesses and potential impact.

Part C – Proposed Solutions & Next Steps:
This section outlines solutions across the policy-program-service spectrum that merit further exploration to increase the up-take of the GIS. They are meant to be directive, not prescriptive and to work in parallel with one another.

This report also includes lessons learned that could benefit and guide the future work of researchers, program and policy experts.

PART A

Project Design using a
Mixed Methods Approach

This section provides a high-level overview of the project, the Lab's design thinking approach and how project activities were designed to achieve project objectives.

GIS Background and Context

The Guaranteed Income Supplement (GIS) provides a monthly non-taxable benefit to Old Age Security (OAS) pension recipients who have a low income and are living in Canada. To qualify for GIS, seniors must:

- Be in receipt of an OAS pension
- Have an annual income that is lower than the program's annual threshold (or combined income below the annual threshold for couples)
- File taxes or submit a statement of income annually by the program's deadline to be reassessed each year

Increasing the uptake of the GIS to ensure low-income seniors can improve their financial situation has been a departmental priority since 2001. Several initiatives were undertaken in the intervening years that have contributed to an increase in the OAS and GIS take-up, including a GIS Action Plan focused on communication and outreach strategies.

Two noteworthy milestones were the introduction of an automatic enrolment regime for OAS in 2012 and for GIS in 2017. Automatic enrollment eliminates the need for many seniors to apply for the benefits, contingent on the Government having sufficient data to determine eligibility. Since its inception, about half of all new OAS pensioners have received their pension without the need to fill in an application. The remaining half of OAS pensioners cannot be automatically enrolled to receive their benefit simply because the Department does not have sufficient information to confirm their eligibility. For these people, there will always remain a need for an application, therefore the Department has been working on simplifying the application process. For example, a combined OAS-GIS application form was introduced in August 2018 so that seniors not automatically enrolled for the OAS pension could file only one application to receive both benefits. These individuals are sent the combined form and encouraged to return it along with the appropriate documentation. Once an individual is either automatically enrolled, or applies for the GIS, they will never have to reapply. As long as they file a tax return every year, the Department will automatically assess their eligibility.

GIS Take-Up Rates and Initiatives by Population

Following the introduction of OAS auto-enrollment and other take-up initiatives, in 2015 GIS take-up was estimated to be approximately 90%[1]. The department is not currently measuring the specific effectiveness of GIS auto-enrollment and the OAS-GIS combined application for increasing GIS take-up for low-income seniors. Therefore, the increase in GIS take-up as a result of these initiatives may not be realized until 2021 (due to the tax filing lag in data). Then, the Department requests CRA data for the purpose of mailing OAS recipients potentially eligible for GIS, but who were not GIS auto-enrolled and did not apply through the combined application (this mailing is termed the "take-up mailing"). At that time, the size of the reduction in the take-up mailing population from previous years can be used to estimate the effect of the initiatives on GIS enrollment.

[1] Take-up Rate of the Guaranteed Income Supplement: findings from tax and program administrative data (2018). SSPB Evaluation report.

What is known is that OAS-GIS auto-enrollment tracking (starting in 2017) shows that 50% (549, 132) of new OAS recipients are auto-enrolled for OAS[2]. What proportion of these have been put on the GIS lifetime list (i.e., are checked for eligibility each year) is not tracked. Only those put into pay for GIS are tracked, with 8.0% of individuals auto-enrolled for OAS being put into pay. For those who are not enrolled and mailed the OAS-GIS combined application (240,556; Aug. 2018 – Oct. 2019), approximately 91% (219,217) return the application[3], but it is unknown how many of these contain a completed GIS application section and are low-income.

Even with auto-enrollment and the OAS-GIS combined application, persistent challenges to GIS take-up will remain, as:

1 OAS and GIS auto-enrollment are not retro-active (i.e. those who were 64 years old before December 2017 are still required to submit an application per the legislation)

New seniors who do not meet the auto-enrolment criteria are still required to submit an application and some do not despite being potentially eligible

Low-income seniors, as determined by their previous year's tax data, who are in receipt of OAS, and who:

- Are not GIS auto-enrolled,
- Do not return the GIS portion of the OAS-GIS combined application, and
- Do not proactively send in one of the GIS-specific applications that can be found online or in Service Canada centers

are sent a "GIS take-up" letter including an application at age 65 +9 months or older. In March 2019, the relevant GIS take-up mailing consisted of 72,165 seniors flagged as potentially eligible based on Service Canada and CRA data. Based on past (2017/18) take-up data, after one year approximately 70% of individuals return the GIS take-up application. In March 2020, the total number of potentially eligible (65+, in receipt of OAS, low-income), but not yet enrolled, seniors included in the take-up mailing was 66,803. This is a significant decrease (of 5,362 or 7%), but because GIS auto-enrollment and OAS-GIS combined application rates for low-income seniors are not tracked, it is not possible to causally attribute the decrease to these initiatives. Therefore, it is currently not possible to estimate or project the extent to which these two initiatives have increased GIS take-up beyond 90%. *In other words, the number of potentially eligible, tax-filing, OAS recipient seniors will continue to miss out on GIS in the coming years, even with GIS auto-enrollment and the combined application, remains unknown.*

2 Although the vast majority of seniors file taxes (estimated 98%; CRA) and receive OAS (estimated 99%), there are seniors missing out on GIS because they do not file taxes or are not in receipt of OAS. In 2015, 43,000 tax-filing non-OAS recipients and 11,000 non-tax filing OAS recipients were estimated to be missing out on GIS[4]. More recent estimates and estimates of the number of non-tax filing non-OAS recipients missing out on GIS are not available.

Table 1 summarizes statistics and estimates for items 1-3. Summing these would suggest that around 120,000 potentially eligible seniors are missing out on GIS. For the proportion that cannot be auto-enrolled and are sent one or multiple application forms (i.e., tax-filers), the Department seeks to understand why they do not return the application form – a fitting challenge for the Innovation Lab, given its expertise in engaging Canadians and human-centered design approaches.

[2] SPPS-Statistics-AutoEnrolmentReport -December2019 (OAS Policy and Public Pension Statistics).
[3] Manually calculated based on OAS-GIS Integrated App Tracking and mailing volume administrative data.
[4] Take-up Rate of the Guaranteed Income Supplement: findings from tax and program administrative data (2018). SSPB Evaluation report.

Table 1: GIS enrollment and application rates, as well as take-up estimates for low-income seniors by tax filing and OAS receipt status

	OAS Recipients	Non-OAS recipient

Tax Filer	GIS auto-enrollment (begins at age 64+9; began Dec. 2017)
	
	■ **Unknown/unknown** are put on the GIS life-time list
	
	▼
	
	OAS-GIS combined application (since Aug. 2018)
	
	■ **Unknown/unknown** applied and received GIS
	
	▼▼
	
	GIS take-up mailing (2019) [2017 tax data]
	
	■ Total: 72,165 (expect ~70% take-up after one year)
	
	   ○ New individuals (66-67): 8,349 (11.5% of total)
	   ○ Older, but first-time eligible, likely due to drop in income (67+): 44,324 (61.4% of total)
	   ○ Individuals mailed in multiple take-up mailings (67+): 19,492 (27.0% of total)
	
	▼▼▼
	
	GIS take-up mailing (2020) [2018 tax data]
	
	■ Total: 66,803 (7% decrease in total from 2019)
	
	   ○ New individuals: TBD (expect decrease due to auto-enrollment, combined app)
	   ○ Older, first-time eligible (67+): TBD (expect small decrease due to auto-enrollment, combined app)
	   ○ Multiple take-up mailings: TBD (projected 21,650 based on last year)
		43,000 missing out on GIS (2015)[5]

Non-tax filer	11,000 missing out (2015)[6]	Unknown

Project Scope and Objectives

This project aimed to offer opportunities across the policy, program and service delivery continuum to improve uptake of the GIS by:

- Understanding why recipients of take-up mailings don't apply and more broadly barriers to GIS take up
- Understanding whether letters are an effective medium for take-up or not
- Explaining structural gaps in take-up.

[5] Take-up Rate of the Guaranteed Income Supplement: findings from tax and program administrative data (2018). SSPB Evaluation report.
[6] Take-up Rate of the Guaranteed Income Supplement: findings from tax and program administrative data (2018). SSPB Evaluation report.

To address these aspects, the Lab team undertook a human-centered approach to understand the lived experiences, system dynamics and decision-making processes associated with GIS take up. The following objectives guided the project in addressing these concerns:

1 Understand the context of low-income seniors who are eligible for GIS but are not receiving it (e.g. those receiving pre-filled forms)

2 Identify and understand the structural, behavioural and situational dynamics that hinder or facilitate low-income seniors' application to GIS

3 Learn the perceptions and understanding seniors have of GIS and how this might influence take-up rates

4 Identify and assess opportunities, approaches and prototypes that improve take up rates of GIS eligible seniors

The project was completed in close collaboration with the GIS program partners, and a project charter (see Annex 1) and research strategy (see Annex 2) was developed at the outset of the project to outline the nature of the project partnership and the research scope and objectives.

The Lab's Design Thinking Framework

For this project the Lab undertook a design thinking approach using both quantitative and qualitative methods to generate evidence in support of developing interventions and prototypes.

Design thinking is an exploratory problem-solving approach with a focus on action-driven outcomes. The Lab's approach to design thinking places an emphasis on exploration to identify the right problem, idea generation and iterative prototyping and testing of ideas to land on the right solution. Design thinking derives its inspiration from the experience of the "end-user", the person who will ultimately use a service or product, in this case low-income seniors. While this approach may seem counterintuitive to traditional expert-driven policy-making, in reality it can strengthen expert policy advice by adding an additional avenue for collecting and generating evidence - one that is informed by the real life experiences of the individuals impacted by government decisions. Moreover, the evidence is used to develop concrete prototypes and address the challenges of the policy-program-service continuum from the perspective of end-users. In other words, our design thinking approach involves end-users right from the start of the project to garner their insights into their realities, generate and develop viable solutions and ultimately test them with those users in a real-world context to ensure traction on the ground. This approach enables new ideas to be tested in an incremental, iterative fashion to gather data on uncertainties of the proposed solutions before committing to the costs of a large-scale initiative. This puts the heavy lifting of proactive problem-solving upfront to prevent more costly problems downstream. Figure 1 outlines the 5 key stages that are typical of a design thinking process and that the Lab undertook for this project.

Empathize: Setting aside our assumptions and understanding the realities of users and their needs
Define: Synthesizing the information gathered to define the core problem from a human-centered perspective (i.e. from the lens of our users)
Ideate: supporting alternative, "out of the box" thinking to identify innovative solutions
Prototype: Based on the suite of ideas generated, prototyping allows for experimentation to produce inexpensive, scaled-down versions of a product (e.g. revised GIS application letters), process (e.g. new metrics for service delivery), or intervention (e.g. targeted in-person outreach).
Test: Potential prototypes are tested for their viability and ability to be scaled-up in real world context and to further iterate for refinement, or even to identify new problems.

Figure 1: The design thinking framework
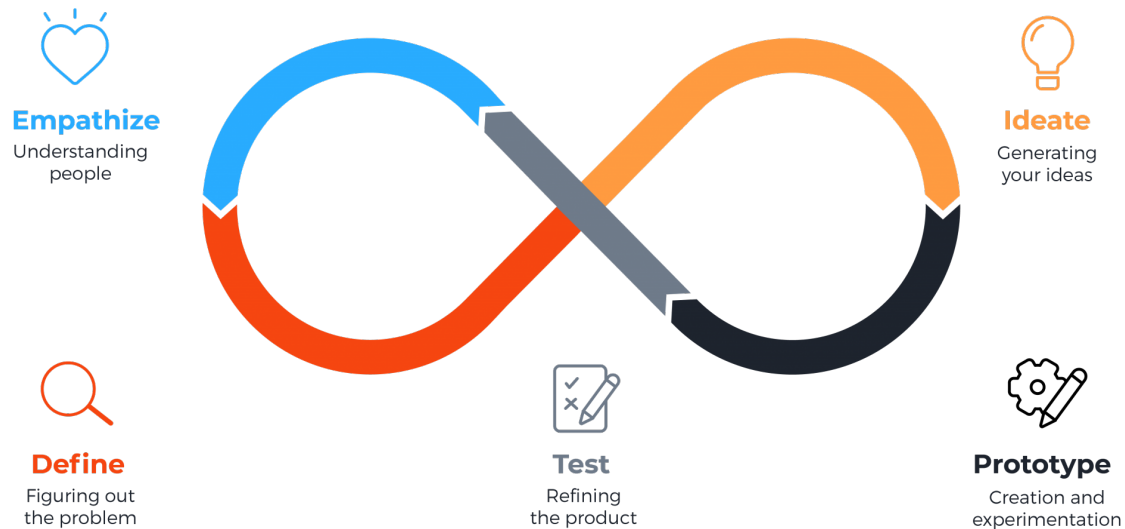
It is important to note that these stages are not always sequential. They often overlap and are iterative in nature. They are "modes" that can be applied to each phase of the project. For example, prototyping can be undertaken early on in the project in order to learn more about users and for continuous improvement throughout the project. For the GIS project, our team undertook an initial mailing trial (testing out modified take-up letters) early on in the project to garner initial insights about GIS eligible seniors and to help iterate for a second mailing trial.

Applying a Mixed Methods Approach

Coupled with design thinking, the Lab team applied a mix of quantitative and qualitative methods for each stage of the design thinking process to obtain the information needed to move from problem identification to prototyping. Mixing research methods allowed us to combine the strengths of each approach in order to have robust findings.

The quantitative research included using behavioural insights (BI), which is an interdisciplinary approach used to inform intervention design (i.e. any activities used to change behaviours, thoughts, or feelings), combining knowledge from research in several fields, including psychology, cognitive science, economics, marketing and other social sciences. For this project, BI focused on a mailing trial to test whether changing the framing of GIS (i.e. how the benefit is presented) in the application letters could increase its take up.

Qualitative approaches are used to better understand people's beliefs, experiences, attitudes, behaviours and inter-actions. In design thinking, this approach allows us to gain a more in-depth understanding of individual users or user group's experiences, motivations and realities. Qualitative methods for gathering data follow an emergent approach as we carry out the research rather than applying an overly stringent or prescriptive research design that complements the design thinking process. For example, semi-structured interviews, have a guiding set of questions to prompt discussion but allows for the interviewer to explore particular themes as the conversation unfolds. Both semi-structured interviews and focus groups were used to capture user insights.

For a more detailed discussion about the mixed method research design refer to Annex 3 (Project Backgrounder).

The Design of Project Activities

Figure 2 provides an overview of the critical path of activities that took place at different phases of the project from January 2019 to February 2020. A brief description of how we designed activities highlighted on the critical path is provided below.

Figure 2: Project Journey and Activities
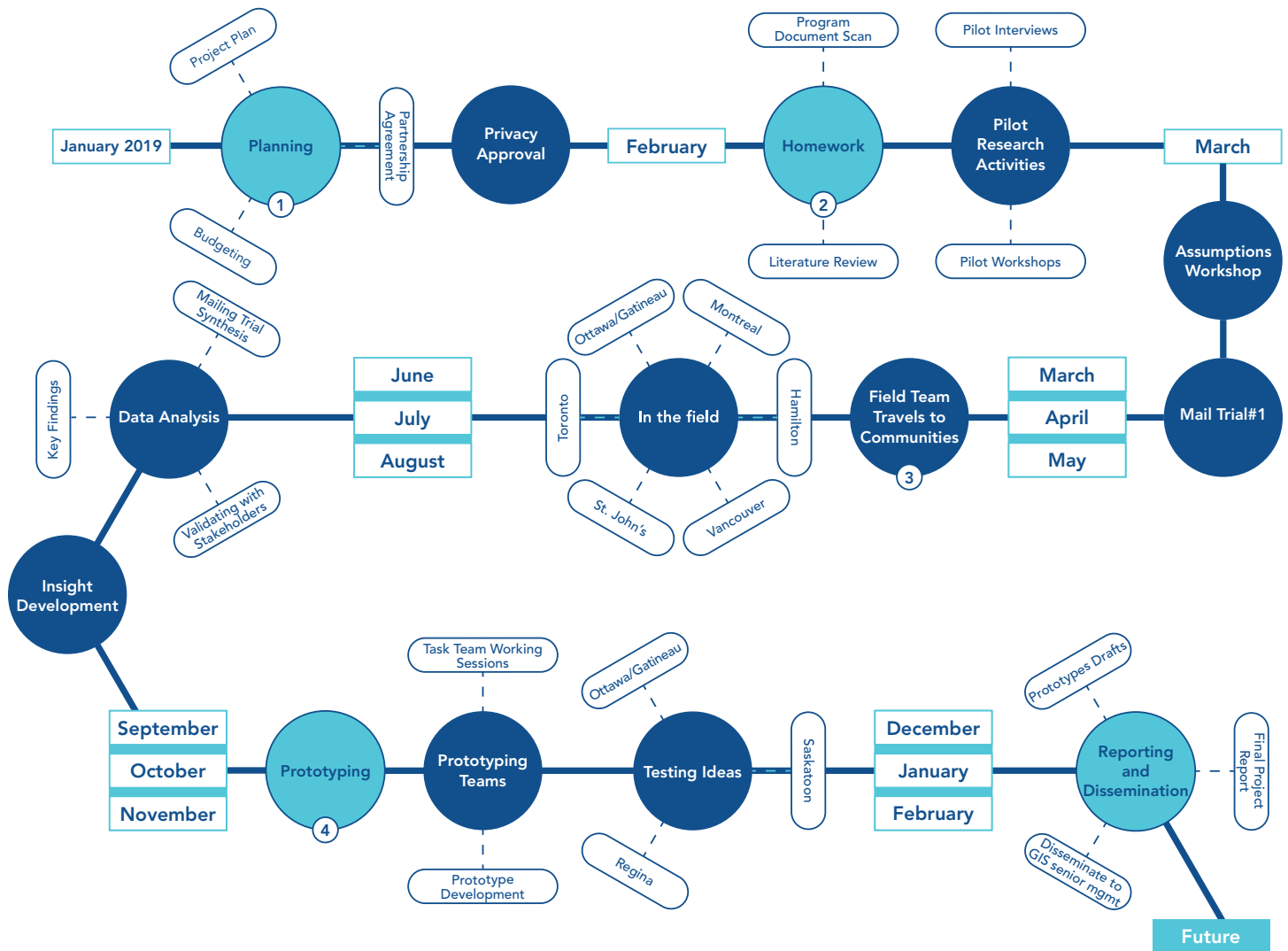
The design of project activities

Secondary Research Activities (Project Document Scan and Literature Review):
Our research phase began with looking at existing (secondary) sources of information, mainly:

- An external scan and literature review of expert knowledge about low-income seniors
- An internal scan of program documents and workshops within the Department to understand the complexities of the GIS program.

These activities served to inform:

- The pathways, touch points and constraints that affect GIS take up from a service, operations and policy perspective
- Inform the Lab of any research, prototyping, or pilot work done prior to the Lab project to avoid redundancy and ensuring our project is addressing the appropriate knowledge gaps
- The factors about low-income seniors that should be included in our study (e.g. physical/cognitive factors, financial literacy, etc.)
- The criteria the project will use to identify, evaluate and challenge findings that emerge from project activities
- The development of project activities. For example, the types of questions our project should be asking

Assumptions Workshop:
An assumptions workshop was held in Ottawa (March 2019) with internal (GoC) stakeholders prior to fieldwork activities to provide us with an internal scoping exercise prior to fieldwork and data collection to explore what is known, what we think we know and what we don't know about issues that affect the uptake of the GIS. Participants ranked assumptions they had about the program. Assumptions that were deemed high impact but considered to have weak evidence represented key knowledge gaps in the program-policy-service continuum and helped to identify the kind of data we needed to collect during our fieldwork activities. Notable knowledge gaps that were identified included seniors' perceptions about the GIS benefit, awareness of how the program works, senior's everyday reality or context, financial literacy and the effectiveness of current outreach strategies for take-up.

Fieldwork Design and Activities

Primary Research Activities (Qualitative Research):
The Lab's Design Thinking approach relied on qualitative research methods to build empathy and reframe problems through the lens of end-users. Qualitative research provided an opportunity to explore questions related to the gaps in knowledge identified in the Assumptions Workshop. To better understand the lived experiences of low-income seniors, our qualitative research included semi-structured interviews with seniors and their circle of care, focus group discussions with Service Canada front line workers and community organizations who serve seniors, as well as comments collected from participants during design thinking workshops.

Low-income Seniors and Their Circle of Care:
The low-income seniors that we interviewed included those who had been mailed a GIS application letter repeatedly but never acted on it, as well as those who had responded to these mailings. The selection of regions and seniors to interview was based on administrative data we received from GIS. Details on the selection of fieldwork locations can be found in Annex 4). As much as possible, we aimed to have adequate coverage across the country as well as representation from both official languages.

Our pilot interviews demonstrated that it was important for us to focus on both senior and their circle of care as they can play a significant role in benefit take up. Our aim was to gather information about the reasons (e.g., barriers) from all relevant perspectives and why some seniors were not applying for the benefit while others were (e.g. potential facilitators). The guides that were developed for our semi-structured interviews can be found in Annex 6.

Service Canada Frontline and Community Organizations:
A critical element for the design of this project was the need to better understand the GIS application intake and processing challenges and how they could be addressed. The Lab held focus groups with Service Canada frontline staff from in person service and call centers from across the country. Likewise, we held focus groups with external organizations from Hamilton and Vancouver (based on availability) to better understand the barriers and perspectives of external organizations that serve vulnerable, low-income seniors with supports including assistance with benefit applications.

Primary Research Activities (Quantitative Research):
Our quantitative research involved another human-centred approach: Behavioural Insights (BI). Using scientific knowledge and the rigorous research methods from fields such as psychology, economics and marketing, as well as other social sciences, BI measures and tests how people behave and make decisions in the real world. BI is used to design and test interventions that aim to encourage positive changes in behaviour.

The design of our BI study centred around the GIS mailings, as this was a touchpoint with seniors that already existed within the Department. Every year, the GIS program mails letters encouraging OAS pensioners age 66+, who are believed to be eligible for the benefit based on tax data but are not yet in receipt, to apply for the GIS. Our behavioural insights interventions were designed with the goal of increasing the number of returned GIS applications through these mailings. The interventions were based on behavioural insights literature, past research on the GIS and consultations with an academic expert on best practices for communications with older adults.

Ideation Design and Activities

Regional Workshops for Ideation:
Workshops were designed towards idea generation and typically included the following components:

- **Problem identification:** exploring barriers and challenges to GIS take-up from the users' perspective by using empathy.
- **Brainstorming and ideation:** Framing the challenge as questions to generate ideas and promote collaborative approaches to problem solving.
- **Preliminary solution/prototype development:** creation of prototypes that tackled the design challenge at many levels on the policy to service continuum to increase the uptake of the benefit and promote collaborative thinking for solution development.

Additionally, it helped us to socialize the realities of seniors and the ecosystem with public servants so they might better understand issues within the Old Age Security and the Guaranteed Income Supplement system.

Data Analysis

Thematic Coding:
The data we obtained from the fieldwork was rigorously analysed and clustered under major trends (insights) across all data points. Where needed (e.g. for semi-structured interview, focus groups and workshops), information was transcribed in detail. Findings were clustered under key insights. These insights were grouped under major themes that informed the development of prototypes and project recommendations (see Part B).

Profile Development:
Based on the data collected from interviews, the Lab developed profiles to help illustrate users' experiences, needs and expectations about GIS. These profiles were used to socialize findings with the GIS team and broader GoC stakeholders.

PART B

Insight & Prototype
Development

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Part B outlines the findings from the fieldwork. After rigorous analysis of the evidence the Lab synthesized the findings into a list of key insights. The key insights were grouped under five themes, as outlined in this section, that supported the development of prototypes and project recommendations. These themes include:

- Theme 1 - Reduce the application burden
- Theme 2 - Maximize use of data
- Theme 3 - Reach seniors through third parties
- Theme 4 - Greater FPT integration
- Theme 5: Improve tools and service experience

Given the evidence we collected, it became apparent that the GIS eligible population is not homogenous (though often treated as such). Instead, there are three sub-groups that are reflected in the Insights and the kinds of prototypes developed:

- **OAS clients who file taxes:** seniors who are already known to GIS and for whom information is more readily available based on OAS and CRA data to determine potential eligibility and for targeted outreach.
- **OAS clients who don't file taxes:** seniors who are OAS clients but for whom the program doesn't have income (CRA) information to enrol them in GIS
- **Non-tax filers who are not OAS clients:** seniors who are off the proverbial grid and about whom we know very little.

Evidence Gathered from Fieldwork Activities

Regional Workshops:
Five regional workshops were conducted in our fieldwork locations between March and May 2019 with 158 people: a mix of stakeholders including government (federal, provincial, municipal) and external stakeholders representing seniors (e.g., community/service organizations, NGOs, seniors themselves). The workshops generated over 200 preliminary ideas that address challenges for GIS policy, program and service delivery.

The Lab evaluated these ideas against learnings from the letter trial, interviews with seniors/caregivers and focus groups with frontline staff to validate which ones were strongly supported by the qualitative and quantitative evidence generated. Through this exercise we narrowed the list to 12 -15 plausible preliminary ideas that warranted further development into prototypes. These prototypes were developed with six GoC interdepartmental task teams over a two-month period (October – November 2019).

Behaviour Insights Letter Trial:
The BI letter trial tested the effectiveness of different behaviourally informed letters with a sample of 25,000 potentially eligible low-income seniors:

- Seniors were randomly selected to receive one of five BI-modified GIS notification letters, which primarily included "nudge" statements in the introductory paragraph of the letter, encouraging them to apply, as well as small structural and wording changes to the letter (to ease understanding and clarify application form instructions)
- 5,000 seniors were randomly selected to receive a prepaid postage stamps to make returning the application form easier and further signal that the GoC wants them to apply
- 2,500 of the 5,000 seniors were randomly selected to receive a survey in the letter that asked individuals who planned not to apply to indicate their reason using a multiple-choice question and open-ended response box

Focus Groups with Service Canada Staff and Community Organizations:
The Lab held focus groups with a total of 25 Service Canada frontline staff and call center agents. Focus groups with Service Canada staff were done in three of the fieldwork locations (Montreal, St. John's and Vancouver) and depended on the office's availability. These were semi-structured discussions where staff candidly shared the challenges and barriers they experience in assisting seniors and their caregivers with GIS take-up. Staff also voiced some opportunities that could improve service delivery for seniors. Focus groups were held also with eight external organizations from Hamilton and Vancouver (based on availability) to better understand the barriers and perspectives of external organizations that serve vulnerable, low-income seniors with supports including assistance with benefit applications.

Interviews with Seniors and Their Caregivers:
Our Lab team travelled to 6 regions across Canada to interview seniors and their broader circle of care including Ottawa-Gatineau, Montreal, Hamilton, Toronto, Vancouver and St, John's. We interviewed:

- 39 seniors who were flagged as potentially eligible for GIS and received one or more notification letters but had not applied for the benefit
- 10 caregivers such as those with power of attorney, or the adult child who took care of and/or represented the Senior
- 9 key informants including, financial advisor, healthcare professionals, representatives of seniors' associations/organizations

The semi-structured interviews were 30 to 50-minutes long and where permission was granted audio and video recorded. Individuals discussed the barriers and challenges they face for GIS take-up and the broader context for senior benefit take up. Our engagement with seniors allowed the research team to understand the lived realities and needs (those voiced by seniors themselves and observed by the team) of low-income, often vulnerable seniors first-hand.

We met seniors in places they felt most comfortable (often at their home, a Service Canada centre, or library). The tone of these interviews was very conversational and informal to help seniors feel comfortable and at ease with a topic (i.e. their finances) that can sometimes be difficult to discuss with strangers (and with government representatives, no less). Since the GIS is something that impacts their lives in very real and tangible ways, their stories were often quite personal and emotional. The Lab team always exercised discretion, let the senior lead the discussion and ensured that they felt safe sharing details about their personal life with us. It is interesting to note that often, seniors were initially surprised that the government would actually want to speak with them in-person about their experience in accessing the GIS. In many cases after our discussion, seniors who were potentially eligible sought our assistance with completing and submitting their GIS application.

Some of the Seniors We Met

The stories of the seniors and their circle of care are captured in thousands of pages of transcripts. While there is rich evidence, the Lab needed to effectively communicate to the GIS policy and operations teams the stories of seniors, both as individuals that navigate GIS services and their collective experiences. As a way to connect the GIS team more closely with the seniors we met, the Lab created short profiles of people we interviewed to highlight their individual perspectives about GIS and their experience and realities in accessing benefits. A few of these profiles are presented below to give the reader some semblance of some of the individuals we met and how they characterize the five themes we identified from our fieldwork.

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Innocent 70, retired taxi driver

Innocent was a taxi driver in Montreal for several years. He now lives in a basement unit in an eight-apartment block. Innocent's left leg is amputated just above the knee and he does not see very well. We sat at the kitchen table. Some cupboard doors were open and we could see that they were almost empty. Innocent has no computer or Internet. On the phone, when we offered to come and meet him a week earlier, Innocent tried to memorize our phone number because he didn't have a pencil to write it down.

Innocent had received a letter from Service Canada advising him that he is probably eligible for the GIS. He sees it as a letter simply informing him of his income in 2016 and 2017 rather than an invitation to apply. "If the government says it's my income, then I believe it. I have no objections." He notes that the amounts are different; his 2017 income is almost half of his 2016 income. We asked him why he wouldn't question the government if he thought there was a mistake. He called himself a member of the Evangelical Church, so in his view, obedience is an important value. "I use the amount sent to me. I respect what the office does. Never in my life have I called Service Canada to ask questions."

We explained to him that the form must be completed to apply for the GIS. Then we looked at the form together. He focuses on the amounts indicating his income in 2016 and 2017 and states "I'm waiting to see what they'll send me for 2018" (our meeting took place at the end of April 2019). Innocent doubted that it was appropriate to apply for the GIS now. "Why are we doing it now, when the 2018 amount is not yet available?"

Having explained the purpose of the form to Innocent and why his 2018 income is not yet there, he agreed to apply for the GIS. "If you know it won't create any problems, we can take a chance." Innocent is stuck in a paradox. On the one hand, he values obedience and cannot conceive that the government would make a mistake and on the other hand, he won't apply because he thinks that the form doesn't refer to the right tax year, which could lead to the income that would be paid to him being taken back.

Olive Bernard, 74 and her daughter (caregiver) Gerine

When Olive and her daughter Gerine first entered the room, they were quite cautious about speaking with us. Olive admitted that when she first received a letter inviting her to participate in the study, she thought we were going to reprimand her for not updating her address, despite the repeated requests she and her daughter made to Service Canada over the last several years to update it, to no avail. What was particularly poignant was how much Olive relied on her daughter to help answer questions and fill out forms. The fact that the GIS benefit was not previously known to her daughter, made Olive even more nervous about applying for it. She was only comfortable applying if Gerine was. It demonstrated how strongly an impact third parties can have on a senior's decision to apply for benefits.

What worried both mother and daughter about receiving the GIS was any potential impact it could have on her future federal benefits and current provincial benefits. When Olive heard that she was potentially eligible for the GIS, she thought it was almost too good to be true, stating that the government "give[s] with one hand and takes back with the other. I'm always leery of government giving you something because down the road, you have to pay back what you have been given". She fears that she wouldn't have the money to pay back for any potential benefit claw back. Moreover, she had heard from friends and family about how ruthless the government can be in collecting overpayments and felt that she was better off doing without the benefit despite often not being sure if she will have enough money to cover food and rent each month.

Olive's daughter explained that she was worried her mother might lose her subsidized housing, which took a long time to secure. Even though she wasn't sure of the impact that receiving the GIS might have on her mother's housing, she wasn't willing to risk it and "screw up" her mother's finances. Olive echoed that fear stating that "if they give me [this GIS benefit], they will give with one hand and take it back with the other. And if [the government] doesn't take it back, the rent will take it," fearing that she could lose her subsidy altogether.

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A Team of 3 for 130

As we made our way Downtown East side Vancouver, it was hard not to notice the high population experiencing homelessness. This part of town is known for its complex social issues including extremely high levels of drug use, homelessness, poverty, crime, mental health and prostitution. The vulnerable pocket of this West coast metropolitan area had parks filled with tents, young and old people walking around aimlessly and an odd sense of community. We walked into the Vets Manor located on Alexander Street. Greeted by a few men sitting in the front lobby, it appeared they had just celebrated someone's birthday. They brought us to a small office, no bigger than a closet where the three employees worked. Stack of papers pilled up and the smell of coffee filling the room, we could tell they worked miracles with few resources. We quickly learned they were a team of 3 for 130 residents.

As we walked into another room to set up for our interview, they introduced themselves and how long they had all been there. It ranged from a few months to a lifetime, each mentioning that they hadn't planned this career path but that they would have a hard time doing anything else knowing the help they give seniors. They referred to being attached to the hip as they served a relatively difficult clientele. The housing project is focused on veterans but due to the part of town and fewer veterans, they do end up taking in seniors who have experienced acute and chronic homelessness. "We try to be more than the landlord. We don't get any government subsidies (Vets Manor). We look for people who need added services." The Whole Way House Program is partnered with the Vets Manor. Whole Way House does get subsidies for community development and support. It is geared towards seniors who have experienced isolation, poverty and unstable environments. The three employees end up doing a wide range of tasks including filling out

applications, going to the bank with them and tending to their mental, physical and psychological episodes as many come in with previous issues. They shared happy moments they had from their day to day but they also had very difficult days filled with sadness and hopelessness.

"I know that all our residents get all the benefits and subsidies they need." The Whole Way House employees mentioned how they filled out applications for residents, have waited several hours at Service Canada centers and go to the bank with them to avoid being mugged. Without organizations like Whole Way House, housing like Vets Manor would have residents who might miss out on services and support from government. The unfortunate reality is that many subsidized housing for seniors are not affiliated with government programs leaving them out of the system to fend for themselves.

David 70, retired equity consultant

David was adamant about making sure he had the opportunity to express his perspectives of government benefits as a 70-year-old immigrant. While his family was originally from Goa, India, he grew up in Uganda before immigrating to Canada. Though he immigrated 47 years ago, he spoke about the culture clashes that would still create barriers to service use among immigrants like himself.

David began by telling us about the different levels of respect between Canadian and what he referred to as his "Southern Hemisphere cultures." He spoke about layers of tradition he brought as part of the Indian diaspora. As the eldest son in his family, he told us how his younger family members would view him as a person of age and wisdom and offer him a seat first, make his tea

and greet him with a different level of respect than he received in Canada. He then spoke about communal culture versus individualistic culture. He emphasized that with his family at home, he would never be alone and all decisions would be made in groups, including "buying a pair of trousers." He told us that this position in his family would mean that they would expect him to have a certain level of success and telling his family that he needed to accept a "government hand-out" would not reflect well on him and his life. "Honour comes from the honour of the group, so every representative in the group is a member of the group and therefore acts on behalf of the group. So the worst thing you can do is dishonour your group." He stated that taking up a government benefit would dishonour not only him, but the entire family and extended family.

While there were several changes in the application that could improve the uptake of the GIS, including taking out the words "guaranteed," "entitled," and "confirm," as well as including more diverse family arrangements, he suggested that the application actually needed a complete overhaul, co-created with Canadian immigrants, to take into account their perspectives. He also spoke about his positive experience taking up the Old Age Security (OAS) pension, after his family members had explained that he was able to get the OAS in recognition of his contribution to the Canadian economy.

ESDC Lab

A Synthesis of Fieldwork Findings

Below is an overview of each theme we identified based on our fieldwork insights. For a more detailed version of the insights and their development see Annex 3. The qualitative fieldwork data was clustered under key themes using a thematic coding process, for details see Annex 7. Associated prototypes that were developed to address the challenges and barriers to accessing the GIS benefit are briefly outlined for each theme. For detailed information about each prototype, including resource materials that were developed within the GoC interdepartmental task teams refer to Annex 5.

Theme 1 - Reduce the Application Burden

Seniors are fearful of providing incorrect information and the fraud warning heightens the fear of making an honest mistake: Our research revealed that seniors did not apply because they feared making a mistake on the form that would result in negative consequences, such as being penalized by the CRA. This was described by some as a generational reality, with seniors being more careful about 'getting it right' and more fearful of government. For example, while reviewing the GIS application form, one senior (Olive) noted that "It says here that if I gave false or misleading information, I could get in trouble. It makes me feel like I'm doing something wrong. That's why having to do anything with the government is scary". Service Canada frontline staff confirmed this as a common reaction, noting that the biggest fear seniors have is that they "don't want to make a mistake dealing with the 'big bad government'. Many times in receiving these forms, people think they're being audited, particularly when they receive the forms multiple times… people are afraid of going to jail – by not entering the exact information". These fears are understandable given some seniors' past experience with government programs like welfare, which has left them fearful and generally feeling disempowered about their own abilities. For these reasons, seniors perceived the risk of applying as higher than the potential benefit. This insight suggests a reason why the nudges in the first BI trial didn't have the expected effect (discussed at the end of Part B).

Seniors fear that applying for GIS will lead to overpayments that they cannot afford to repay:
Seniors are afraid that if the benefit is calculated incorrectly, they will not have the means to repay overpayments. Part of this fear stems from the experiences of others as well as news reports, even if not directly related to GIS. For them, the risk of receiving the incorrect (too high) amount is stressful, so they prefer not to receive it at all. As one senior (Madeleine) reflected "in my newspaper, Le Devoir, I saw that there are people who received too much from the government and now they owe up to $ 10,000. People cannot return that money. I don't know what they're going to do. They must feel stuck. I tell myself, 'I'm not taking care of this.'" Moreover, the math required to calculate GIS entitlement is complex and there is currently no available resource for people to validate the correct amount of the benefit. Therefore, GIS recipients cannot alert Service Canada to prevent an overpayment. From a processing perspective, Service Canada staff pointed out another issue related to potential overpayment, especially for couples, namely the difference in processing times for GIS applications (90 days) and allowance applications (180 days)[7]. This creates regular conditions for overpayments where the second spouse receives the allowance, potentially 6 months after the first spouse started receiving the GIS, increasing the household income and causing GIS to have been overpaid.

In addition to seniors themselves, people in their circle of care (e.g. care giver, adult child) also had apprehensions about applying for the benefit because of overpayment or CRA implications, which influenced whether a senior would actually apply for GIS. In several instances, caregivers expressed that they were unaware of how the benefit worked. For example, Betty (daughter and caregiver) was in disbelief around the legitimacy of GIS: "I initially thought that it doesn't sound that legit to me. It's not like we're from the back woods or something, but people are afraid of Revenue Canada! And when they have you there's no way of you getting out of their grip. So when they come to you with money you have to wonder what's the catch? So, I'll ask you if there's anything we should keep in mind for when she applies to GIS? Is this a cheque that she gets every month? Does it come as a separate entity from CPP?" She went on to state that she initially discouraged her mother from submitting the pre-filled application that came with her notice of potential GIS eligibility.

The complexities of the paperwork paralyze people and prevent them from applying:
The findings indicate that very low-income/vulnerable seniors don't have the capacity to understand complicated government programs, due to a variety of reasons including literacy, unfamiliarity, or cognitive decline. A peer support worker for seniors noticed this in her line of work, "people aren't reading this stuff. Even if the new form says, just check this. A lot of the guys do bring mail to me if it's some sort of form to fill out. If they see a blank form, "Oh, I don't know what this is. I'm gonna go get help with this." (manager at Wholeway House). Our interviews with seniors and focus groups with Service Canada staff also revealed that the federal government language and phrasing (both in English and French) is often confusing. For example, the term 'foreign pension' was not well understood, because 'pension' can be seen as a corporate pension, rather than foreign income. This was the situation for Elise (senior) who thought that her American social security would not be considered a pension: "I think that is where I stopped [completing the GIS application], because I didn't know. Is it considered a pension or what? Because I consider it a very small income…It would be one thing if it were a very large amount,…I declare it every year". People were also uncertain about what information needed to be filled in, thinking that sections that did not apply to them required an answer which they didn't have. This results in visits to the Service Canada office for assistance to fill out the forms, even though, as several agents expressed, their ability to do so is limited by service protocols.

Self-image, perception and concepts of wealth, poverty and need lead some to self-select out:
Some seniors and their caregivers expressed mixed feelings about receiving the GIS. When probed further, they said they associated the GIS with a welfare handout rather than a top-up to the OAS, hence not recognizing it as part of the same program. An underlying theme often expressed by the same group of seniors was a need to be self-sufficient and not rely on welfare-type benefits. In a few cases, the use of the word "supplement" created confusion about whether it implied a welfare benefit or something that had to be paid back. In a few cases, seniors were wary of abusing the benefits, feeling that perhaps there were others more in need. These (often mistaken) perceptions and felt stigma suggest that better messaging is needed about what the GIS is and how it is linked to the OAS.

Tax filing as a proxy for the GIS application:
Simultaneously applying for the GIS while filing taxes was an expectation from many seniors we interviewed. One of the most frequently cited ideas by workshop participants was for tax filing to constitute an application for GIS, similar in principle to auto-enrolment. In discussions with internal and external stakeholders, it was suggested that tax filing as proxy for a GIS application should be considered, in combination with simplification of the eligibility criteria or changes in data collection. For example, mandatory reporting of foreign income in tax filing OR no longer considering foreign income, ignoring marital status as for OAS, disregarding residency OR finding an alternative proxy such as from provincial/territorial data sources.

Potential Solutions for Theme 1:

- Amending the fraud statement to a less punitive tone or eliminating it altogether
- Revising or eliminating the "foreign pension" and "future income" questions
- Replacing the application with a simple "say yes" form that confirms eligibility with a signature, as per legislative requirements
- Considering tax filing as an "initial" GIS application

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Theme 2 – Maximize the Use of Data

The complexity of paperwork/eligibility articulated by seniors and Service Canada staff points to a need for simplification of both the paperwork and the data used to verify eligibility. In many cases, this data is already on file, whether at the federal or provincial level and we are often asking for redundant verification.

Having to verify and re-verify information is a point of frustration for seniors:
The need to provide extensive personal information and verification, proof of marriage, income and date of birth was a point of frustration and confusion expressed by many seniors. As one senior (Louise) explained, "I wonder, you are asking for a certified copy of the marriage certificate. In the case of a divorced person, should you send a photocopy of the divorce certificate? I also look, you ask "Photocopies of original documents", but there is nothing that explains ... It says "Please send a certified copy rather than the original document", but which photocopy? What documents do you need? It is not specified. It's a little bit confusing." Several seniors also questioned the need to verify such details when they had already done so in the past (i.e. for other benefits) and assumed that it was part of their 'file'. In particular, having to re-verify marital status is an overwhelming process for seniors. A Service Canada employee also highlighted that the (re) verification can be quite burdensome and frustrating for seniors: "In one case, one man had to visit the Centre 3 times, he needed to retrieve his birth certificate to correct his date of birth, then he had a problem with a tax return, wouldn't be accepted downtown because they needed confirmation of income, then third time, he returned to get the income statement".

Income statements on the GIS (pre-filled and blank) applications:
Most seniors we spoke to were using line 236 of their tax return to assess their own eligibility and thought that their income was too high, despite having received a letter from the Department inviting them to apply. Line 236 reflects total net income including OAS, but GIS is assessed based on total net income not including OAS. This small but important detail is not well understood by Service Canada staff either and has caused them to advise incorrectly on occasion. Moreover, the pre-filled application is mailed out in March-April which coincides with the income tax season and causes further confusion as seniors need to switch from the current tax year to the previous one. In the case of the 2019 pre-filled applications, income from 2016 and 2017 was listed, causing some seniors to want to wait until their 2018 tax return had been assessed.

In addition to Line 236, the question around future income change was a source of confusion, as seniors were reluctant to estimate this amount. Reasons include uncertainty around needing to withdraw RRSP income to deal with unexpected expenses, such as repairing the roof or deciding to go on a trip. The belief that the information had to be fully accurate, was part of this dynamic. As one senior (Pasquale) noted, "it's a funny question to ask….I said 'Damn it, I don't know what I'm going to put here', so I guess that turns you off sometimes. Mind you, maybe even the person that is eligible, he's going to say 'Forget it, I can't do this,' and puts it [the application] away".

Auto-enrolment doesn't fully capture the GIS population because it is based on work history and tax filing:
While auto-enrolment is an effective way to provide benefits, with approximately 18,000 seniors (according to April – Dec 2019 data) auto-enrolled every month, the program still requires alternative means and channels to reach low-income seniors who do not file taxes[8]. Our work revealed two groups of non-tax filers: 1) seniors who are OAS clients, but for whom the program doesn't have income information to enrol them in GIS and 2) seniors who are off the proverbial grid and for whom we know very little or nothing. Leveraging data sources and conducting targeted outreach could help with these groups.

For instance, contacting OAS clients with the statement of income form as an alternative could boost take-up. This could be done by mail initially and followed by phone and in-person targeted outreach. Expanding on the work performed by StatsCan and CRA (linkage rates) for the Canada Childcare Benefit (CCB) for Indigenous non-tax filers, the program could identify regions where low-income seniors who do not file taxes reside and conduct in-person outreach in collaboration

[8] The Department has the ability to use 'proxy statistics' that act as proof of residence in Canada to auto enroll some clients (such as a history of CPP contributions).

with community organizations. Leveraging data in this way could help Service Canada deploy outreach resources where needed most. A similar alternative is to leverage Elections Canada and CRA data to identify regions of seniors who do not file taxes; however, this idea needs further exploration.

Call-to-Action for Better Tracking of GIS Take-Up Rates using Administrative Data
Although GIS auto-enrollment and introduction of the OAS-GIS combined application must undoubtedly be increasing GIS take-up rates for tax-filling OAS recipients, how much they are doing so is currently not being actively measured (see Part A; GIS Background and Context). This is problematic because it doesn't allow the Department to anticipate and project to what extent take-up will continue to be an issue for tax-filing OAS recipients in the future and what types of initiatives they should invest resources in to increase access to GIS. To understand the effectiveness of these initiatives for helping more low-income tax filers gain access to GIS (i.e., increasing GIS take-up), the Department must start using their administrative, CRA-shared tax filing and processing data differently. Instead of a focus on tracking only operational volumes, e.g., number of letters sent out, number of individuals auto-enrolled, put in pay, they must also track how many potentially eligible (involves storing variables such as income) individuals were NOT enrolled and put into pay (i.e., track the denominator). To the best of our knowledge, there are currently no initiatives underway to do this tracking, but the Lab could support bringing together the relevant groups to coordinate such an effort.

Potential Solutions for Theme 2:

- To support a "Tell Me Once" model, as well as how the program can combine different data sources to reach out to non-tax filers known to Service Canada
- Better data sharing to identify pockets of non-tax filers unknown to Service Canada
- Using this data to conduct in-person targeted outreach with the help of community organizations.

Theme 3 – Reaching Seniors Through Third Parties

The necessity of having third party supports and interventions:
Our engagement with individuals and organizations that support seniors (e.g. adult children, healthcare providers, social workers and service organizations) revealed low awareness of GIS. This was despite having received one or more GIS application letters for the senior these individuals care for. In many cases, receiving the GIS application letter led to inaction either because of confusion around what to do with the form or the inability to judge whether it applied to the senior's situation. Some caregivers had received several (2-3) GIS application letters that went ignored. For example, to a spouse and power of attorney for one GIS eligible senior, the relevance of the GIS was unclear. She told us "frankly, I wouldn't have thought to apply for GIS if you hadn't called me [for an interview], so I wasn't aware of it" (GL – caregiver). Another adult child in a caregiver role whose mother had received several GIS applications questioned the legitimacy of the benefit and hesitated to apply because she was worried about the impact it could have on her mothers' pension. She expressed that: "If we know [we] are being as honest as we can and her pension isn't changing, [it] would be okay to submit the paperwork. But at the same time I'm thinking, 'please God don't let me get my mom in trouble' [by signing the GIS application]." She went on to state that had the Lab not interviewed her and her mother, she would have advised her mother not to apply. These instances of low awareness were echoed by call centre staff with one stating, "children of seniors find these letters in drawers and call to find out what they are supposed to do with them. They are not of the age to have learned about it for interest's sake".

In several instances, caregivers expressed that they were unaware of how the benefit actually worked. For example, Loralee, a seniors' residence Executive Director similarly commented that: "Quite honestly, I haven't seen this one [GIS application] before, which concerns me just a little bit because I wrongly assumed that GIS was triggered by your tax return. I had always assumed that….and so I was surprised to see that [GIS application] form, because I haven't seen it before. So it does make me wonder if I have people [seniors] in my [residential] building who are missing it." As these

examples demonstrate, misconceptions about how the program works can influence whether third parties are inclined to apply for the GIS on behalf of the senior or miss it altogether. Also, third parties can often have a significant impact on whether a senior applies for a benefit. Approximately a third of our interviews were with seniors who were accompanied by a care givers, adult children and power of attorney. It was evident that they seniors relied and trusted and often relied on their caregivers to assist them with navigating things like benefit applications. Hence, third parties are an important audience to consider when targeting GIS outreach activities.

Potential Solutions for Theme 3:

- Improving and tailoring existing information sessions to be more inclusive of the seniors' broader circle of care (e.g. support organizations, care givers and those who hold power of attorney)
- Expanding grants and contributions programs such as the New Horizons for Seniors Program to include financial literacy and empowerment as funding priorities and incentivizing community organizations to work together to have a collective impact among low-income seniors

Theme 4 – Greater FPT Integration

Lack of a smooth transition from provincial to federal benefits increases the vulnerability of low-income seniors and creates GIS processing complexities: We heard that those most impacted by provincial-federal integration challenges are pre-retirement (below 65 years old) low-income individuals in receipt of provincial income support benefits (e.g. social assistance, disability support programs) who fail to transition to federal benefits in a timely way. Focus groups with frontline Service Canada staff underscored this point, with one officer noting that "the seniors on [provincial] social services are the most vulnerable – [provinces] don't re-educate their clients, but cut them off of provincial benefits at 65 immediately; there is no follow-up, no communication." Both regional service organizations and provincial social workers identified these individuals as being at risk of "falling through the cracks" because the level of support is much lower when seniors transition to federal benefits.

The result of this transition is a gap in pay which leaves vulnerable seniors without income. It also causes increased complexity for the program to correctly assess backpay. A Vancouver service provider explained that "it's happened before where somebody didn't get the year-ahead or 6-months ahead letter that 'you're eligible for OAS, your income assistance will stop' or they didn't open it, or misplaced it. They turn 65, their income is cut off. [Before], the ministry was paying their rent for them. They're not used to it [federal benefits], they don't notice [the cut-off notice/letter]". Social workers in Newfoundland agreed that delays in federal benefit applications are often due to seniors being confused by the application process despite the notification letters. These impacts make a strong case for a more seamless transition from provincial to federal benefits for these vulnerable individuals.

(Mis) Perceptions about how the GIS links to provincial benefits can impact whether a senior will or will not apply for GIS: We found varying degrees of awareness in both seniors and their caregivers about the provincial benefits that are linked to GIS and their impact. For example, in Newfoundland, one of the most significant benefits mentioned by seniors, frontline Service Canada staff and social workers alike was the provincial drug card. However, as Janes (a senior) noted, in her experience, seniors are not always aware of linked benefits: "Well, Service Canada told me, way back when, that if you get any amount of Guaranteed Income Supplement, you will get a drug card… All you have to do is apply for it, but they [low income seniors] don't know that. That's one thing they don't know, right, they think that they have to do without it and I know that's not true." Low-income seniors with chronic health issues such as diabetes or heart conditions and who rely heavily on the drug card, experience significant financial hardship when their GIS - and health coverage - stops (even temporarily). For example, Anne (a senior), described that when her husband passed away, his remaining RRSPs ($7,000) were paid out to her in a lump sum resulting in ineligibility for GIS for one year. She described this impact, noting that "when they took away my supplement, I had to pay for my own drugs…and that was worse than

losing the supplement because the supplement is what they base the drug plan on…I had to pay for everything out of pocket when I lost it, so that was very important to me… I was really tormented because I was paying a lot of money for my drugs."

In addition to the drug plan provinces may offer, there are other kinds of notable provincial benefits linked to the GIS (e.g. a reduction in property taxes, free bus pass, housing subsidies). Such programs vary from province to province and internal GIS staff confirmed that there is still relatively little understanding of the extent to which GIS is linked to such benefits. Knowing the kinds of provincial benefits linked to GIS and who they impact can better inform the GIS program on how to promote or incentivize GIS take-up in targeted outreach. Moreover, this knowledge could help to dispel misinformation or inaccurate perceptions of benefit interactions (i.e., that the additional income would lead them to no longer be eligible). For example, when Olive (a senior) received the GIS eligibility notification letter, despite the fact that the supplement would be of financial assistance, she was concerned about how it would affect her rental subsidy in Toronto, stating that: "I said to my daughter, "it doesn't sound good". Because they [government] give to you with one hand and take it back with the other. And if they don't take it back, the rent will take it." She feared that her rent could go up if she received the benefit, or that she may lose her subsidy altogether. Similar concerns were expressed by James, a senior who supports his disabled adult daughter and lives in subsidized housing. He worried that applying for the GIS could lead to losing his subsidized housing due to the increased income and thus affect his ability to provide care. James mentioned that he would consider receiving the GIS and potentially losing his housing if the amount of GIS was so high that he could afford non-subsidized housing, but not knowing how much GIS he would receive, made it impossible to make an informed decision and plan for the future (e.g., moving arrangement, finding alternative housing that met their needs).

Potential Solutions for Theme 4:

- Augmenting information sharing agreements with P/Ts to make them two-way for transitioning seniors onto federal benefits and removing the application burden from the citizen.
- Creating an integrated (F-P/T) Seniors Benefit
- Creating a Community Case Worker model to support transition from P/T to federal benefits.

Theme 5 – Improve Tools and Service Experience

Applying for GIS is not perceived as 'risk free': Seniors make a cost benefit decision and not knowing the facts with certainty prevents them from applying: Our fieldwork showed that seniors and caregivers engaged in a type of cost-benefit analysis to determine whether the benefit is worth the effort. This analysis weighed perceptions of likelihood of eligibility and potential amount of benefit against the costs and risk of applying, i.e., the effort of trying to understand and complete the paperwork, verify and provide other documentation and the risk of making mistakes resulting in paybacks or worse. The inability to determine eligibility based on a simple calculation is also perceived as risky. This perception of risk prevented seniors from even trying to apply in case they would later be told that they did not meet the eligibility criteria. When asked what would make their decision-making easier, seniors mentioned that they would need to know upfront (e.g. in the GIS pre-filled application) how much they would be entitled to rather than the blanket statement of the maximum benefit amount. In other words, to encourage seniors to apply, the GIS application needs to be simplified, the benefit needs to be presented in a tangible manner and the risk-free nature of applying needs to be highlighted.

Frontline workers feel that giving clients the attention they need is in contradiction with how they are evaluated: The seniors we interviewed shared both kudos and frustrations for the service they received when trying to sign-up for the GIS. They talked about the friendliness of Service Canada staff and expressed gratitude for receiving their money. They also expressed frustration, notably because of the long waiting period to receive the first payment; lack of proactive

information about applying for GIS; being told "It is your responsibility to know"; repeated visits required to fill out paperwork; and coming in person for assistance and being transferred to the phone instead. Frontline workers were all too familiar with these scenarios. One of the key dynamics that many Service Canada Office staff raised was that their role as generalists significantly limits the amount of in-person assistance that can be offered hence, often having to transfer seniors to call center agents. Some in-person staff expressed frustration that they often have to stick to the generalist "script." Others reflected on the level of training they receive to equip them to adequately address senior benefit issues, with one staff member explaining *"I think it is sad that we removed the in-person training. The training online for pension is 18 modules and let me tell you, at the end of those 18 modules I learned absolutely nothing. We are rushed to do the training to be on the floor for pension season. People who did the training years ago told me that it was great. Someone would come in and we would reserve a room just like this and someone would go every document and form, step by step."*

It was clear from our interviews that many seniors still seek face-to-face interactions to acquire information and assistance when applying for benefits. To provide good service and ease frustrations, trained pension specialists working in Service Canada continue to invest the time seniors need to understand their benefits and complete an application, despite the allocated 'average handle time.' "When you consider that we're not supposed to go over our 8 min allotment per call, try sharing all this information in 8 min, or help them fill out an application, or set up their MSCA online, or processing over the phone… Nothing for me to take 45 min with a couple clients over the phone." (Service Canada, call centre agent). Service Canada agents are frequently placed in compromising situations of having to choose between helping seniors while surpassing handle times or meeting targets while taking the brunt of complaints from the public. We even heard that some agents are reportedly passed over for promotions because they did not meet their call handle targets.

Resolving issues on first contact leads to better service experience for seniors and less visits to SC:
This agent-client performance metric, both for in-person and on the phone service, can influence the level of service seniors receive. To give seniors the service they expect on first contact, agents need specialized training, management support and appropriate access to systems. In reality, they face inadequate system access and permissions which means the inability to use the information the Government may already have. In addition, the shift to the 'generalist' model has meant lack of specialized training. "The Service Canada staff can no longer make a determination of income even though they know, they were forced to become generalists instead of specialists – technically a protective measure for the SC staff to avoid being blamed for a mistake" (Service Canada, in-person agent).

From a client perspective, seniors expect the same level of service in person and on the phone. However, in-person agents in multiple Service Canada centres stressed that "1-800 number agents can see more information than the frontline staff and have more access than frontline staff"(Service Canada, in-person agent). Another noted that having a direct line would help both the client and in-person staff: "People come to see us, but our access is very limited. We often have to call the call center. And I remember that even when I was at the call center, I asked why is there not a direct line so that these people can reach us? It's okay if it cannot be done all year long. But in the months of June, July, August, until September it is possible. When customers come to see us, if we should call, guess what, we call on the same line." (Service Canada, in-person agent)

Processing delays were another challenge that was frequently cited by Service Canada staff. Throughout our fieldwork we heard about seniors returning to Service Canada centres, or making multiple phone calls to get an update on their application. To better address this issue several frontline workers suggested that "At the initial clerical support level – why wouldn't they look at this app, write on the clients' note that they were sent whatever forms they needed – and then in the SC centre, they could determine what the client needed" (Service Canada, in-person agent). When faced with a 180-day processing delay, call centre agents commented on their (in)ability to adequately support clients: "We have to ask a question without prompting the response of 'Yes, I'll be evicted,' 'Yes, I have no food,' 'Yes, I can't pay for medication.' We can ask how they are managing financially. Sometimes, it's just a matter, they say 'I have family that are able to help me out without a problem, but I don't like relying on them.' At least you know that person is not being evicted or starving to death. But somebody else, for food, you can say food banks, but they often don't have the resource to get to

a food bank either. We have to be conscious of the fact that they might be in dire need and also might be too proud to say so… The problem with the dire need, you look at their income and you can see someone who is just receiving $2000 from their pension plan and OAS, obviously, you look and you say how is this person meeting their needs? According to our CRT procedures, dire needs is not something that we are supposed to come out and… You can't promote it... It's always very hard to just say, "I'm sorry, you'll have to wait like everybody else." It's very hard." (Service Canada, call centre agent)

Potential Solutions for Theme 5:

- Creating a benefit estimator tool to support seniors, their circle of care and frontline staff
- Increasing the time allotted to Service Canada frontline workers, both in-person and at call centres, to resolve seniors' issues on first contact, more holistically and provide a better service experience.

Findings from the BI Mailing Trial

During our ongoing field research, we had the opportunity to conduct a BI trial testing whether including nudges in mailed application letters could increase the take-up of GIS. For the detailed trial report including methods and results see Annex 8. Thirty-three weeks (~7.5 months) after the mailing, no statistically significant differences emerged between the nudge letters and the standard letter – that is, there was no advantage, or disadvantage of the nudge letters compared to using the program's standard (last year's) letter for GIS application rates at the national level.
Statistical analyses of demographic characteristics revealed that lower income was associated with lower application rates. This was especially true for single individuals, where the application rates for those in the bottom income quartile were almost 20% lower than those in the top income quartile. The difference was smaller for individuals married to an OAS pensioner and absent for those married to a non-OAS pensioner.

This finding is important because it stands in direct opposition to the expectation that application rates would be higher for those with lower income since those individuals should be in greater need of GIS and eligible for greater amounts of GIS. Instead, the finding suggests that our more vulnerable seniors, those with the lowest financial means and more likely to be living in poverty, are actually less likely to respond to the mailing and apply for the benefit.

In addition, there was no statistically significant difference in application rates for individuals who received a letter with a prepaid envelope (vs. not), or a survey (vs. not). In other words, these results indicate that paying for prepaid envelopes make it no more likely for individuals to apply and that including a survey asking why some people aren't applying doesn't negatively impact application rates. Unfortunately, survey response rates were extremely low at 1.5% (37/2500 surveys returned), suggesting that surveys in this context are not an effective mechanism for eliciting feedback. Among the surveys that were returned, reasons selected for not applying were:

- "I don't believe I qualify to receive any GIS money" (28 surveys, 70% of responses)
- "I don't want to receive the GIS money" (8 surveys, 20% of responses)
- "I don't understand what the GIS is" (2 surveys, 5%)
- "I don't feel comfortable filling out the form" (2 surveys, 5%).

For the open-ended responses, the most common reason for not applying was believing that they were not eligible based on their income, e.g., "My income from line 236 is over $25000 and I don't think I would qualify." These results must be interpreted with caution given the small number of responses. However, they are consistent with what we uncovered in our fieldwork through qualitative research.

PART C

Proposed Solutions
& Next Steps

Part C outlines the Lab's proposed solutions across the policy-program-service spectrum that merit further exploration to increase the up-take of the GIS. These recommendations are based on evidence that characterizes the themes in Part B of this report and align with the Minister of Seniors priority to "connect seniors to benefits and programs for which they are eligible."[9] We also propose recommendations for dissemination of this report, the findings and further prototype development including opportunities for post-project support by the Lab. Lastly, this section reflects on the overall lessons learned from this project.

Solutions for Consideration

The design thinking approach applied throughout this project prioritizes the perspectives of the end-user, i.e. the senior who ultimately will engage with and access the GIS benefit. While not typical of expert-driven policy-making, it is these realities that can strengthen expert policy advice and inform the kinds of changes that are needed for improving the policy-program-service continuum for GIS. As such the solutions and where applicable, the associated prototypes we developed stem directly from the expectations obtained in our field research and were developed upon further consultation with interdepartmental and branch subject matter experts as part of our prototype task teams to assess their feasibility.[10]

The solutions we propose are two-fold. The first are new and innovative solutions, that were strongly supported by evidence and that emerged from internal and external stakeholder consultations. The second are solutions that are well-known and may even represent previously attempted approaches but offer a refreshed user-centered perspective and evidence that still supports these options to consider.

Most Striking Solutions are Legislative Changes

For the purposes of this project, we are using impact to mean how well proposed solutions meet the needs and realities of end-users. In Design Thinking, solutions come from understanding and engaging communities in need of help, therefore in the Lab we use different yardsticks to measure the impact of such solutions. While traditional measurements such as cost-effectiveness are important, the DT process encourages us to measure the impact of our solutions and activities from a user centred perspective. The focus is to design solutions with users who have the most barriers and challenges. By designing for vulnerable segments of the population, the interventions will capture the needs of a greater number of people.

Based on research findings, the most impactful solutions to increase access to the GIS are to amend the legislation to 1) enable retroactive auto-enrolment to seniors older than 65; 2) constitute filing taxes as an initial application for those who do not meet the auto-enrolment criteria; 3) integrate OAS and GIS. Further legislative changes to simplify eligibility criteria would be an enabler to these legislative changes (e.g., mandatory reporting in tax filing of foreign income).

1   Enable retroactive auto-enrolment to seniors older than 65:

- At a minimum, until the IT system is converted (upgraded), enrol OAS clients who file taxes and meet the GIS income cut-offs
- Until the IT system is converted, enrol OAS clients who file taxes (approx. 120,000 clients)
- At best, auto-enrol all known OAS clients (approx. 3 million clients

[9] Minister of Seniors Mandate Letter, Dec 13, 2019, https://pm.gc.ca/en/mandate-letters/2019/12/13/minister-seniors-mandate-letter
[10] Interdepartmental participation and consultation on task team included Departments of Finance, CRA, IRCC, CMHC, POB as well as participation within ESDC from PASRB, CSB, BDS, ISSD, Integrity, Privacy, TSMB

2   Constitute filing taxes as an initial application

3   Integrate OAS and GIS:

- **Combine OAS and GIS** into a single benefit. This would address barrier to GIS uptake such as the stigma associated with receiving GIS and other barriers related to the need to apply. E.g., OAS is well-known and accepted and suffers from significantly fewer uptake challenges.
- A fully F-P/T integrated **Seniors Benefit** that combines OAS and GIS and integrates relevant provincial/territorial benefits to ensure the benefit system is maximally accessible, meeting seniors' needs, and preventing unintended benefit interactions.
  - It is important to note that the integration of OAS would require very large legislative changes, essentially requiring program redesign for many program aspects, and is thus a solution that would require considerable resources and a long timeline to implement.
  - By auto-enrolling as many OAS-recipient tax filers as possible through legislative solutions, more resource-intensive solutions such as in-person outreach can be focused on potentially more vulnerable individuals (e.g., non-tax filers living in high-poverty neighbourhoods). For example, if retro-active auto-enrollment had been implemented before the March 2020 take-up mailing, all (or almost all) of the 66,803 individuals in the mailing could have been auto-enrolled.

Short, Medium and Long-Term Solutions for Consideration by Business Lines

Table 2 on the following two pages summarizes solutions for consideration according to the following dimensions:

Primary Group:
The solutions directed at the three business lines (policy, program and service) that would most likely take the lead in the development of these solutions. This is recognizing that further development of these solutions would require a collaborative effort between business lines. This would particularly be the case for retro-active auto-enrollment, Combined OAS-GIS, the Integrated FP/T Seniors Benefit, targeted in-person/community outreach and the community case worker model.

Time Frames and priorities:
To help with prioritizing solutions for consideration, the table outlines which solutions could be done across multiple timeframes:

Short-term solutions (coded in red) primarily focus on reducing the complexities in the application process and improving targeted outreach. They can be done easily "in-house" by the primary group identified with relatively minimal changes to program regulations or legislation.

Mid-term solutions (yellow) focus on tax filing constituting a GIS application, improving performance metrics for frontline staff and greater incentives for community organizations to serve vulnerable seniors. These solutions require more resources in terms of both finances and interdepartmental collaboration. They also require moderate to significant changes to program regulations.

Longer-term solutions (coded in green) focus on large-scale legislative changes, great FP/T integration and great investments in outreach services. In most cases these solutions involve a fundamental shift in legislation, policy and operations. These are the solutions that would need strong interdepartmental and interprovincial collaboration. These solutions may also require the greatest financial and collaborative investment.

Solutions that serve key sub-groups of the GIS eligible population:
As part of our research and consultation with internal and external experts emphasized, the GIS population is not homogeneous and that even the most impactful changes (i.e. legislative changes), still exclude segments of the GIS population. Hence, the table also reflects the segments that would be served by the proposed solutions. They are identified as:

- **OAS clients who file taxes:** seniors who are already known to GIS and for whom information is more readily available based on OAS and CRA data to determine potential eligibility and for targeted outreach.
- **OAS clients who don't file taxes:** seniors who are OAS clients but for whom the program doesn't have income (CRA) information to enrol them in GIS
- **Non-tax filers who are not OAS clients:** seniors who are off the proverbial grid and about whom we know very little.

Primary Group	Solution Name	Description of solution and/or prototype developed	Main Issue/Insight(s) Addressed	Who It Serves
Policy*	Retro-active auto-enrollment	Automatically enrolling those GIS eligible tax filers who turned 64 before December 2017 (i.e. before automatic enrolment began).	Some individuals will never apply due to ability, fear of government, stigma.	The vast majority potentially GIS-eligible tax filers who turned 64 before Dec. 2017
	Tax filing constitutes a GIS application	Leverage tax filing as a simple application to the benefit. Only assess seniors it would deem eligible to have applied based on business rules. Seniors would receive a notification letter with an option to opt out of GIS.	Some individuals will never apply due to ability, fear of government, stigma.	All tax filers. (very large)
	Combine OAS-GIS	There would no longer be a distinction between OAS-GIS, it would be evaluated as a single benefit.	Some individuals will never apply due to ability, fear of government, stigma.	All OAS recipients. (very large)
(F/PT collab.)	Integrated (FPT) Seniors Benefit	A federal interdepartmental coordinated model where seniors would have one application to apply for GIS and provincial/territorial benefits and services based on age and income.	Some individuals will never apply due to ability, fear of government, stigma. Eases P/T to F benefit transition.	(very large)
Program	Improve take-up letters	A mock-up of revised letters that omits income references that cause confusion, revises the fraud statement and simplifies language and formatting	Paperwork complexities, fear of providing incorrect information.	OAS recipients who file taxes. (modest)
(3rd party)	Add financial empowerment to an NHSP priority	Leverage existing federal government funding to community organizations, making changes to the funding priorities to facilitate a focus on contributions.	Some individuals will never apply on their own due to ability, fear of government.	(modest)
(3rd party)	Incentivize community organizations to collaboratively serve vulnerable seniors	Long-term partnerships built by encouraging community organizations to facilitate partnership building amongst each other, facilitated by existing funding or new funding	Some individuals will never apply on their own due to ability, fear of government.	(modest, but targets the most vulnerable)
(3rd party)	Create new/ leverage existing community hubs for seniors	Create a physical hub with funding currently used for other outreach or other departmental resources	Some individuals will never apply on their own due to ability, fear of government.	(modest)

Primary Group	Solution Name	Description of solution and/or prototype developed	Main Issue/Insight(s) Addressed	Who It Serves
(F/PT collab., 3rd party)	Community case worker model to support transition from P/T to federal benefits	Information sessions aimed targeted at key audiences: seniors, their circle of care and senior serving organizations to inform them about how GIS works. This outreach supports those who may not go through traditional government channels to access information.	Some individuals will never apply on their own due to ability, fear of government.	Individuals on social assistance – vulnerable Canadians. (modest, but targets the most vulnerable)
Service	GIS online estimator	An online estimator that allows individuals to receive an estimate of their GIS payment amount based on their answers to a series of survey question.	Seniors don't apply because they don't know how much they will receive.	OAS recipients. (modest)
	Improved Information Sessions	Information sessions aimed targeted at key audiences: seniors, their circle of care and senior serving organizations to inform them about how GIS works. This outreach supports those who may not go through traditional government channels to access information.	Improve understanding of GIS, help ease paperwork complexity.	Community organizations, some seniors. (modest)
	Targeted in-person outreach	Using an administrative data-driven and high-touch (i.e., in-person) approach to increase GIS take-up, specifically for seniors who are likely to be vulnerable and high-need, as determined by multiple years of GIS eligibility but failure to apply (2+ years), extremely low income and living in higher poverty areas.	Some individuals will never apply on their own due to ability, fear of government, stigma.	Potentially vulnerable OAS recipients who file taxes with phone numbers and addresses on file. (Modest, but potentially medium for those most in need)
(3rd party)	Targeted community outreach	Same as above but at the community-level rather than at the individual level. Involves coordination with third parties.	Some individuals will never apply on their own due to ability, fear of government, stigma.	Potentially vulnerable non-tax filers in communities with low benefit uptake. (modest but focuses on the most vulnerable)
	Improved performance metrics for frontline staff	A proposed performance measurement framework combining Balanced Scorecard and Results Based Accountability and factors related to client satisfaction. Also, increasing the ability of employees to respond to inquiries with access to information, adequate level of permission and training.	Frontline works feel they cannot give (vulnerable senior) clients the attention they need.	All seniors who visit or call Service Canada. (modest)

Options for Dissemination

In consultation with the GIS client, we suggest a strategy for dissemination with GIS business lines (at the management and working level) and at various senior management tables as suggested in Table 3.

Table 3: Proposed strategy for dissemination and buy-in for further prototype development

Briefings	Purpose
GIS Working Teams	
GIS core project team members	▪ Feedback on recommendations
All GIS working levels team	
GIS operations team GIS policy team CSB	▪ Session hosted by the Lab to discuss collaboration on operations and policy related prototypes ▪ Possibility of separate briefings for each respective team before or after the collective one
Senior Briefing Tables	
DG Pensions Table	▪ Briefing
ADM Pensions table	▪ Briefing
PMB or SPC (Strategic Policy Committee)	▪ Briefing
FPT Seniors Table	▪ Briefing ▪ Collaboration to further develop FPT prototypes
FPT Social Services	▪ Briefing ▪ Collaboration to further develop FPT prototypes
Hughes Vaillancourt – CCB interdepartmental working group	▪ Briefing ▪ Interdepartmental collaboration to further develop specific prototypes
Ministerial briefing?	

ESDC Lab

Project Lessons Learned and Reflections

Reaching the final stages of the project and reflecting on its outcomes thus far, both the Lab and the client have identified numerous insight and lessons learned:

What went well

- Given the project's goals and scope, working with a client that was open to exploring change at all levels, including service, program and policy was crucial for the development of maximally impactful insights and prototypes
- The project strongly benefited from a high degree of stakeholder engagement, as facilitated by both the client, who readily identified and secured accessed to relevant internal stakeholders and the Lab who dedicated countless hours to internal and external stakeholder engagement both by volume (rigorous tracking, leveraging staff's existing connections with community organizations etc.,) and quality of engagement (getting stakeholders invested and excited about the project)
- Engaging the client with the raw data (E.g., audio and video-recordings of interviews) provided by citizens provided excellent value for building empathy, demonstrating user difficulties with the program and creating program buy-in for the qualitative work findings
- Both from the Lab and client side, the project greatly benefited from high levels of engagement and frequent, continuous conversation, resulting in greater collaboration and the feelings of a true partnership (carrying with it benefits such as trust and ability to rely on one another)
- Generally, the exploration of a variety of solutions, including short-term, long-term, lower-higher impact and feasibility is important as it carries with it the benefit of making incremental progress with smaller solutions while working on the longer-term task of tackling the big solutions
- We were keen to strike interdepartmental prototyping teams, involving participation from across GoC and with frontline Service Canada staff in regions. This approach was new in a full-design project. We felt it was critical to ensure we had all relevant departments, knowledge and skillsets to tackle prototype development and to actively engage them at the onset of developing solutions and hopefully, create buy-in for implementation of ideas.

What could have been improved

- While the project client is at the program level and the focus of the project was on program-level innovations, it turns out that the project identified policy changes as the most impactful. Although the relevant policy group was included in the project activities from the beginning, the project may have benefit from a greater, more explicit effort to include and socialize the project process and results with relevant policy staff and senior management.
- Given the complexity of the project, more time and efforts could have been spent up front getting Lab team members up to speed on how the GIS works as the details were important for understanding why people weren't applying (e.g., Line 236, implications of auto-enrollment)
  - E.g., a series of GIS 101 presentations by the client for Lab staff (to establish a clear historical record of key GIS changes, activities, past projects/research)
- The project would have benefited from more prototyping time (lost in part due to manual transcription and coding); as possible, build in extra time to extend deadlines in such cases in the future. Additional prototyping time could have been used to begin preliminary cost-benefit work which could be used to begin prioritizing certain prototypes
- When introducing new methods and techniques (e.g., design thinking tools), it would have been helpful from some client team members if the Lab had provided more concrete explanations of what to expect during meetings and workshops to allow for better preparation

■ More interesting than needing potential improvement, the possibility of jumping on certain problems/ideas/solutions earlier, to create and develop a prototype more fully even while still in exploration or ideation for others may be a promising strategy for future consideration

■ After the project was completed, a processing centre staff submitted an idea to improve the GIS application to the ESDC Innovation Fund, a separate initiative managed by the Lab. This highlighted that processing centre employees are a stakeholder group with a wealth of information that should be more involved as part of future projects.

Next Steps for Solution Development and Dissemination
To further support the development of the proposed solutions, the Lab, together with a lead from the program, can play an active role in:

■ **Briefing management and business lines** about the insights and prototypes generated, to maximize the value of the research findings and their application. These presentations can serve both the purpose of encouraging actions that increase GIS uptake specifically, and senior benefits take-up more broadly. Meetings will take place at specific senior management tables and working-level groups (across ESDC and interdepartmentally where needed). Dissemination at various senior management tables would also provide an opportunity to solicit commitment and buy-in for upscaling key prototypes by specific business lines and gain support for continued interdepartmental collaboration for further development with the Lab acting in an advisory capacity.

■ **The next stage of prototyping**, by assisting with the development of select prototypes. This stage would involve building on the most promising solutions by making the relevant prototypes more concrete, including further testing and scaling considerations. At this next step, the prototyping would be led by a departmental champion from the program and supported by the Lab.

Report Annexes

The main report for the project summarizes and highlights the key aspects of the work undertaken over the course of one year. For many project activities, more detailed reports outlining methods and results were produced. For example, more details on the prototyping for each of the proposed solutions can be found in Annex 9. A list of reports and annexes for the project are outlined below and can be shared as additions to the main report.

Annex #	Annex Name	Description
1	Project Charter	The charter outlines the partnership between the Lab and the OAS-GIS directorate, including the scope of the work and activities undertaken as part of the project.
2	Research Strategy	This report describes how the project scope and objectives will be met using design thinking, quantitative approaches, and qualitative approaches for fieldwork to support prototyping and the proposal of program interventions.
3	Project Backgrounder	As a complement to this report, the project backgrounder provides a greater depth of information for Part A and B. This includes how the design thinking framework that was developed, the design of fieldwork activities for data collection (e.g., semi-structured interviews and focus groups), the use of administrative data for participant recruitment and design of the mailing trial. It also provides a more detailed explanation of the relevant findings.
4	Selection of Fieldwork Locations	This report outlines the sample selection procedure for the geographic locations for fieldwork and generation of lists of potentially GIS-eligible seniors in low uptake areas for interview recruitment.
5	Prototype Reports (briefs)	This report provides a detailed description of the prototypes that are referenced in Part B and C of the report. For each prototype described, additional resources and mock-ups are available upon request.
6	Interview Guides for Semi-structured Interviews	The interview guides outline the set of questions that were used for semi-structured interviews with seniors, caregivers and third parties.
7	Thematic Coding List for fieldwork analysis	The coding list provides a list of key themes (codes) that emerged from the findings and their associated descriptors. This list was used as a guide to help cluster findings from the qualitative data (i.e., from semi-structured interviews, focus groups and regional workshops) under the key themes/codes.
8	Behavioural Insights (BI) Mailing Trials	This report outlines the development of the first BI mailing, including method, analysis plan and results, as well as development and method of the second BI trial (results may be added in summer/fall 2020).
9	Interview Profiles	Over 20 one-page profiles were developed for select interview participants (seniors, caregivers and support organizations) highlighting their experiences and perceptions about GIS.