



411 SENIORS CENTRE SOCIETY



August 31, 2022

Ministry for Seniors – Government of Canada

Thank you for reading this submission from the 411 Seniors Centre in Vancouver BC, about Service Canada.

The 411 Seniors Centre is a 45 plus year old organization years, dedicated to the well-being of those aged 55 and older. We are community hub where seniors meet, socialize, learn, laugh, and organize around issues important to seniors.

The 411 Seniors Centre also runs a robust Information and Referral program where seniors assist other seniors on a number of issues. These range from applying for Old Age Security, and rental assistance forms to assisting homeless and precariously housed seniors. The 411 Seniors Centre Information and Referral program has also assisted seniors who are impacted by the digital divide. We run an annual free income tax clinic for low-income seniors. In 2022 we filed income tax forms for over 900 seniors.

As of today, we are still filing income tax for seniors.

Our contact with Service Canada primarily arises from our Information and Referral work. We also have worked with Service Canada to provide educational programs for seniors and other senior advocates on various benefits.

The 411 Seniors Centre has run a series of programs by seniors for seniors. These include ukulele classes, current affairs workshops, arts and crafts, computer classes, French lessons, a group for Spanish speakers, a book club, trips to dance and symphony performances, storytelling and stand-up comedy workshops, chair yoga programs and much more. The 411 Seniors Centre is also a place seniors can come to relax, have someone to talk to, get support etc.

We will address the following issues:

- The length of time Service Canada takes to process applications, including applications for CPP, OAS, and the GIS.





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- Apparent lack of a clear procedure to get urgent issues addressed by Service Canada
- The long wait times when phoning Service Canada
- The increased emphasis on filling out forms and providing information electronically, when this is not realistic for many seniors
- Some Service Canada complicated and non-accessible forms
- Service Canada's sending seniors to organizations such as the 411 Seniors Centre to get forms filled out etc.
- The lack of a direct Service Canada phone number for community based nonprofit seniors' serving organizations
- Issues to do with income tax and the Guaranteed Income Supplement
- Clearer correspondence re issues regarding approval for OAS and GIS
- Lack of awareness of some benefits for seniors
- Miscellaneous issues
- Need to increase Old Age Security amounts
- Questions as to why the GIS needs to be applied for at all
- The need to keep Service Canada publicly run and publicly operated.

The length of time it takes Service Canada to process applications for the Canada Pension Plan (CPP), Old Age Security (OAS) and the Guaranteed Income Supplement (GIS).

It is our experience that it often takes between four and eleven months for an individual's application for Old Age Security and the Guaranteed Income Supplement to be processed and approved. For many seniors, especially low-income seniors, and those whose work ended unexpectedly, this delay is extraordinarily financially difficult.

During this period many seniors are living on very little money and are often in financial distress and facing emotional stress.

The time frame for approving Canada Pension Plan applications does not seem as long as the time frame to approve OAS and GIS applications.

At the 411 Seniors Centre we encourage seniors to apply for OAS/GIS a month after they turn 64, but due to personal and individual circumstances this is not always possible.





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Therefore the 411 Seniors Centre is asking that clear and concerted steps be taken to ensure that applications for OAS/GIS be processed by Service Canada within ninety (90) days.

Apparent lack of a clear procedure to get urgent issues addressed by Service Canada.

At the 411 Seniors Centre we regularly assist seniors who have urgent issues with Service Canada. These include seniors facing extreme financial hardship because of the delay in processing their OAS/GIS application, or seniors trying to address problems that have arisen and being identified by Service Canada in their OAS/GIS application.

In these circumstances we phone Service Canada and generally the person we talk to informs us they have marked the person's file as urgent and have escalated it. It is our experience that sometimes this works, and other times it is unsuccessful.

We have also sent seniors in those circumstances to their Member of Parliament's office to seek assistance, as they are often able to get these urgent concerns addressed. However, this is difficult for many seniors as they lack transportation and feel awkward and embarrassed having to tell their story over and over again.

This is why the 411 Seniors Centre is asking Service Canada to either develop or publicize to community based nonprofit seniors serving organizations a clear process we can use to address urgent issues.

The long wait times when phoning Service Canada

The long wait times when phoning Service Canada is a common complaint by 411 Seniors Centre Information and Referral volunteers and staff and by the seniors themselves.

Waits of an hour or longer are common, and we often get told that due to the volume of calls we need to phone back.

The length of the waiting time when phoning Service Canada is stressful for seniors. Their anxiety increases the longer they must wait. Many low-income seniors have pay by the minute cell phones and waiting one line for long periods of time has the potential of using up most of their minutes for the month.

To make these waiting times even worse, there is no option for a call back.





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Seniors are told they can seek out some of this information digitally, but this is unrealistic for many seniors (see next item) and by and large is frustrating.

When we speak to the Service Canada staff they are usually polite and helpful and work to assist the senior.

This is why the 411 Seniors Centre is asking for the following:

- Increased direct Service Canada staff to answer the phones.
- An option for a call back by a Service Canada staff person. This could include the senior being given a selection of a range of close by dates and times to receive the call back.

The increased emphasis on filling out forms and providing information electronically when this is not realistic for many seniors. Many seniors, especially low-income seniors do not have access to either computers or the internet. For a variety of reasons, other seniors do not feel comfortable filling out forms online or using digital portals such as myservicecanada.

Internet use is lower among older Canadians, with an estimated 68% of older adults using the internet, compared to 97% of individuals aged 15-64 years. Seniors with lower incomes, seniors who have English or French as an additional language, seniors with either physical or cognitive issues are not confident filling out applications for OAS/GIS and CPP online. They are also not confident in checking the status of their application or resolving questions online.

This is why the 411 Seniors Centre is urging Service Canada to have a clear understanding that many seniors are on the wrong side of the digital divide, and that Service Canada programs and services need to take this into account. Service Canada needs to maintain face to face or person to person services.

Service Canada complicated and non-accessible forms

The 411 Seniors Centre was very pleased when several years ago Service Canada changed the OAS application form and incorporated an application for the GIS into the form. However, some forms still remain very difficult, and others need clarification.

The application for Canada Pension Plan Disability is difficult, confusing, and repetitive.





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In the application for OAS and CPP there is no clarification that if people do not provide their banking information, they will receive their monies by Canada Post.

Some seniors 411 assists receive the estimation of income form. In other cases, 411 Information and Referral advocates know from our experience that this form needs to be filled out. However, we cannot access it on-line.

This is why the 411 Seniors Centre is asking that all forms relating to CPP, OAS, and GIS be evaluated with a clear language screen and be changed in order to be easier to read and use.

We are also asking that all forms be accessible electronically.

Service Canada is sending seniors to organizations such as the 411 Seniors Centre to get forms filled out and for inquiries - without any organizational funding support to 411 Seniors

A number of the seniors who come to the 411 Seniors Centre for assistance are referred to us by Service Canada staff. The staff does not have the time it takes to assist a senior, and the phones at Service Canada are very difficult to use.

At the 411 Seniors Centre we know that we can provide needed assistance to people referred to us by Service Canada, and we can do it in a warm and welcoming culturally sensitive senior centred environment. We are not asking for this process to end. What we are asking for is funding from Service Canada to allow us to continue to do this work.

The lack of a direct Service Canada phone number for community based nonprofit seniors serving organizations.

We have been raising this issue to Service Canada and others for a very long time. Community based nonprofit senior serving organizations need a direct phone number to Service Canada. If we have appointments with seniors every hour to assist them with their Information and Referral issues, we immediately run into trouble if we have to phone Service Canada. We are often on hold for such a long time that our other appointments are delayed, and this is not respectful to seniors.





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The Canada Revenue Agency (CRA) has a direct line for organizations that run volunteer income tax clinics and we are strongly suggesting that Service Canada use this as a model to set up its own direct line for nonprofit community-based senior serving organizations.

Issues to do with income tax and the Guaranteed Income Supplement

In July and mid-August 2022, the 411 Seniors Centre has been assisting at least two seniors a day who have had their GIS cut as a result of not having filed income tax.

We encourage all the seniors we know to file their income tax on a timely basis and we run a free community based income tax clinic. However, sadly some seniors fall through the gaps and are shocked when their GIS is cut-off. It creates financial and emotional turmoil.

Therefore, the 411 Seniors Centre is recommending that when Seniors receive their tax slips from Service Canada and/or the CRA there needs to be a very short and clear statement that failure to file your income tax by the required date will result in your Guaranteed Income Supplement being eliminated. This should be on a piece of brightly colored paper. The back of the paper should include phone numbers on how to find community-based volunteer income tax clinics.

The 411 Seniors Centre is also recommending that is a senior on the GIS has not filed their income tax by the first week of May, Service Canada sends them a letter reminding them that if they don't file their income tax in the very near future, they will have their GIS eliminated.

Clearer correspondence re issues regarding approval for OAS and GIS

The 411 Senior Centre regularly assists seniors who have received letters from Service Canada regarding issues in their application for OAS and GIS. Many of these letters are difficult to understand. The 411 Seniors Centre therefore recommends:

- The use of a clear language screen
- A checklist of what the senior needs to provide, with very explicit information.

Lack of awareness of some benefits for seniors





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The experience of the staff and Information and Referral volunteers at the 411 Seniors Centre is that there is a lack of awareness of some benefits for seniors. This includes:

- The Allowance
- The Survivors Allowance

The 411 Seniors Centre is recommending that Service Canada develop a two pronged information awareness program about these benefits. The first should be targeted to community based nonprofit senior serving organizations, and second should be a more general information campaign.

Miscellaneous issues

Information and Referral volunteers and staff at the 411 Seniors Centre in Vancouver have been recently made aware of an issue where Service Canada required a physical address for a senior and would not accept a postal box number operated by the United Parcel Service (UPS). This is problematic. Increasingly, especially in places like Vancouver, many low income seniors are precariously or barely housed. They may not have a fixed address and instead rely on mailboxes operated by either Canada Post or other companies as their address. To penalize seniors in this situation is problematic and unintentionally further marginalizes them. To require seniors in these situations to have fixed addresses is unreasonable and could lead to unsafe and problematic situations.

The 411 Seniors Centre has assisted numerous seniors who have been unaware that they will lose their eligibility for the Guaranteed Income Supplement if they are out of the country for 6 months or more in a twelve-month period. Service Canada needs to increase the awareness of this through mailings to seniors and through advertising.

Need to increase Old Age Security amounts

The 411 Seniors Centre was pleased when in July 2022 the OAS amount for seniors 75 years of age and older increased by 10%. We think this is a good first step.

However, at the 411 Seniors Centre we still see far too many seniors between 65 and 75 years of age financially struggling. This includes, women, people who have not lived in Canada for 40 years since turning 18, and people with a wide variety of disabilities.

This is why we are recommending that:

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- The Old Age Security Amount for seniors between 65 and 75 years of age also be increased in the very near future
- The amount of the Guaranteed Income Supplement be increased in the near future.

Questions as to why the GIS needs to be applied for at all

At the 411 Seniors Centre we regularly question as to why a senior even needs to apply for the Guaranteed Income Supplement. We believe this should be automatic.

Service Canada has the information as to whether or not a senior is receiving Old Age Security. The Canada Revenue Agency has the information as to a senior's income. The CRA and Service Canada share information, as seen in the point above re seniors needing to file their income tax to receive the Guaranteed Income Supplement. Cannot this information be used to decide a senior's eligibility for the Guaranteed Income Supplement?

The need to keep Service Canada publicly run and publicly operated.

Unequivocally the 411 Seniors Centre wants Service Canada to remain publicly run and operated. We were worried when information surfaced that there was a possibility of some Service Canada call centres being contracted out to an American based company. We were worried about a deterioration of information and about the security of our private information.

Thank you for reading this brief.

Marion Pollack
Board President
411 Seniors Centre

- cc. 411 Board and Staff
411 Information and Referral volunteers
411 Seniors Issues Committee

