

**Office of the Commissioner
of Review Tribunals
Client Satisfaction Surveys**

Final Report

PN 5118

Prepared for:
The Office of the Commissioner of Review Tribunals

Prepared by:
Environics Research Group

July 3rd, 2002

TABLE OF CONTENTS

- 1.0 Introduction..... 4
- 2.0 Executive Summary..... 6
- 3.0 Survey Methodology..... 13
 - 3.1 Sample Selection: Appellant Sample 13
 - 3.2 Sample Selection: Non-Appellant Sample 15
 - 3.3 Telephone Interviewing 16
 - 3.4 Completion Results: Appellant Sample 16
 - 3.5 Completion Results: Non-Appellant Sample 17
 - 3.6 Explanation of Summary Measures 18
 - 3.7 Focus Group Methodology 19
- 4.0 Demographic Profile 21
 - 4.1 Appellants 21
 - 4.2 Non-Appellants 22
- 5.0 Response to the Canada Pension Plan Denial of Benefits 24
 - 5.1 Initial Reaction 24
 - 5.2 Comprehension of Rationale for Denial of Benefits..... 27
- 6.0 Factors Affecting Non-Appellants 28
 - 6.1 Awareness of Options and Eligibility to Appeal for Non-Appellants..... 28
 - 6.2 Factors Influencing Decision Not to Appeal..... 31
 - 6.3 Source of Appeal Recommendation 38
 - 6.4 Satisfaction with Treatment by CPP..... 42
- 7.0 Review Tribunal Experience 44
 - 7.1 Level of Appeal..... 44
 - 7.2 Top-of Mind Perceptions of the Review Tribunal Process..... 47
 - 7.3 Perceptions of the Review Tribunal Hearing 50
 - 7.4 Time to Present Case 64
 - 7.5 Expenses Covered by the Commissioner’s Office 66
 - 7.5 Hearing Location 74
 - 7.6 Helpfulness of Personnel 81
 - 7.7 Reasons for Receiving a Negative Ruling 90
- 8.0 Accessibility of the Commissioner’s Office..... 93
 - 8.1 Accessibility by Mail 95
 - 8.2 Hours of Service 97
 - 8.3 Accessibility by Phone 99
 - 8.4 Accessibility by Courier 102
 - 8.5 Accessibility by Fax..... 104

- 8.6 Accessibility by E-mail 106
- 8.7 Accessibility of Commissioner’s Website 107
- 9.0 Service Issues 109
 - 9.1 Service Issues for Appellants 109
 - 9.2 Service Issues for Non-Appellants 115
 - 9.3 Comparison Between Appellants and Non-Appellants 118
- 10.0 Health Records Issues 119
 - 10.1 Completeness of Health Records 119
 - 10.2 Access to Health Records 121
 - 10.3 Difficulty in Obtaining Health Records 123
 - 10.4 Barriers to Obtaining Health Records 125
 - 10.5 Helpfulness of Physician 128
 - 10.6 Sufficiency of Medical Information..... 129
- 11.0 Benefits Other than Canada Pension Plan Disability 131
 - 11.1 Qualification 131
 - 11.2 Types of Other Insurance or Disability Benefits 133
 - 11.3 Effect on Other Insurance or Disability Benefits 135
 - 11.4 Influence of Insurance Providers on Applying to and
Appealing CPP Disability 137
- 12.0 Representatives 139
 - 12.1 Use of Representatives 139
 - 12.2 Who Acts as Representatives 141
 - 12.3 Need, Availability and Affordability of Representatives 143
 - 12.4 Cost of Representatives 146
- 13.0 Life Changes 151
- 14.0 Perceptions of Organizational Independence 155
 - 14.1 Canada Pension Plan Disability Office and the Commissioner’s Office 155
 - 14.2 Tribunal Members and the Canada Pension Disability Office 158
- 15.0 Connectivity 161
 - 15.1 Appellant Connectivity 161
 - 15.2 The Commissioner’s website 166
 - 15.3 Non-Appellant Connectivity 166
- 16.0 Research Issues 168

1.0 Introduction

When a person claiming a benefit is not satisfied with the decision made by Human Resources Development Canada (HRDC), the person may appeal to a Review Tribunal under Section 82 of the Canada Pension Plan (CPP) or Section 28 of the *Old Age Security Act (OAS)*. The Office of the Commissioner of Review Tribunals (OCRT) holds hearings and Review Tribunals make determinations on appeals of the decisions of the Minister of Human Resources Development Canada (HRDC) regarding individual entitlements to benefits under the CPP or OAS.

In the last year, the OCRT has made considerable progress toward achieving its two major goals of providing assistance to Appellants to put forward their best case at the Review Tribunal hearings and to enable Panel Members to make the most informed and fair decisions as a result of these hearings. These measures include increasing the volume of cases and hearings heard and finalized, initiating better communication with Appellants, improving decision resources for Panel Members, and working on the codification of an effective and appropriate relationship with HRDC.

In spite of the marked progress toward its goals, there are two main issue areas for the OCRT's immediate future. These include addressing the imbalance in resources between the two main parties to an appeal and the need for the provision of detailed, specific reasons for benefit denials at the earliest opportunity in the CPP/OAS decision-making process. As well, a number of system changes within OCRT, and a lack of information regarding the experiences of specific Appellant groups with the OCRT, ranging from those who are successful to those who fail to complete the appeal process, indicated a need for further information at this time. The OCRT wanted a public opinion evaluation to be done on Appellant perceptions of the office and the Review Tribunal process. Independence of the OCRT, the role of representation in the appeals process, the costs associated with appeals, access to medical records, counselling and the role of the OCRT are some issue areas evaluated in this study. As well, the OCRT wanted to investigate Non-Appellant perceptions of the CPP organization, as well as to gain some insight into why this sample did not appeal their denial of benefits from CPP.

To obtain this information, Environics conducted two surveys, one with 1,406 Appellants and one with 202 Non-Appellants, 18 years of age or older and two focus group sessions in Ottawa. The focus groups were conducted on March 7, 2002. Interviewing for the national Appellant survey was conducted between April 4 - 25, 2002, with survey results accurate to within +/- 2.6 percent, 19 times out of 20. The margins of error are somewhat larger for the various subgroups. The Non-Appellant survey was conducted between April 17-24, 2002. Results for this survey are accurate to +/- 6.9 percent, 19 times out of 20. While the focus group results are not necessarily representative of the general public, they do provide valuable insights regarding typical client reactions to these issues and feedback from these sessions were used to design the research instruments for the quantitative studies.

This research program investigated the following topic areas:

- Top-of-mind perceptions/concerns regarding the Review Tribunal appeal process
- Perceived effects of having a representative through the appeal process
- Reasons for appealing and non-appealing the CPP disability decision against benefits
- Issues around the receipt of additional benefits other than CPP disability
- Perceptions of CPP and OCRT and their independence
- Service issues with the CPP and OCRT organizations
- Perceptions of costs covered during the appeal process
- Health records issues
- Life changes as a result of an appeal
- Connectivity

Although the large majority of questions were custom designed to facilitate these particular research needs, some items from the Common Measurement Tool were included in order to measure the perceptions of service issues in a standardized manner. In general, in this report, only notable subgroup differences are discussed. All research work was conducted in accordance with the professional standards established by the Professional Marketing Research Society (PMRS) and the Canadian Association of Marketing Research Organizations (CAMRO).

This report presents the integrated results of the survey and focus groups. Values in the tables are percentages unless otherwise indicated. Copies of the English and French research instruments are appended to this report and detailed statistical tables are presented under separate cover.

2.0 Executive Summary

Environics Research Group is pleased to present this summary of qualitative and quantitative research findings to the Office of the Commissioner of Review Tribunals. These findings are based on two surveys, one national survey of 1,406 Appellants, and one survey of 202 Non-Appellants, both 18 years of age or older. The national survey of Appellants was conducted between April 4-26, 2002, while the survey of Non-Appellants was conducted between April 17-24, 2002. Overall, the Appellant survey results are accurate within +/- 2.6 percent, 19 times out of 20 while the Non-Appellant survey results are accurate within +/- 6.9 percent, 19 times out of 20.

Two focus group sessions were also conducted in Ottawa as part of this study and make up the qualitative aspect of the findings. The focus group sessions were conducted on March 7th, 2002. Participants in each session were recruited according to a variety of attitudinal and demographic criteria determined in consultation with the OCRT project authority. Each participant had to have been denied disability benefits by the CPP, appealed this decision to the OCRT, and had this appeal settled within the last three years. One session was conducted among Anglophones who were successful Appellants and one session was conducted among bilingual Canadians who were either denied benefits or who had withdrawn from the appeal process. In each instance, half of the participants had representatives throughout the appeal process and half had not had this assistance. In addition, quotas were used to ensure that participants reflected a range of ages and educational backgrounds, as well as a rough gender balance. For example, we ensured that a range of ages (at least two persons over 60 years of age) was represented. While the focus group results are not necessarily representative of the general public, they do provide valuable insights regarding typical public reaction to these issues.

Demographic Profile

Significant proportions of Appellants are represented across various age groups, with larger proportions among those 50 to 60 years of age. In general, Appellants are slightly less educated than Canadians in the general public. A plurality of Appellants live in households of two people, including themselves. Three-quarters of Appellants had their most recent hearing between 1999 and 2001. Seven in ten Appellants do not consider themselves to be visible minorities, while one-quarter consider themselves to be visible minorities. While survey respondents tended to be less affluent than the general population, they were fairly well distributed among each of the various five income groups we examined in this survey. More than one-half of Appellants are women while more than two-fifths are men. Ninety-six percent are Anglophones and

four percent are Francophones¹. Appellants are well distributed across the country, including the six regions of Ontario that are served by the Commissioner's Office.

Non-Appellant respondents are relatively evenly distributed across the designated age groups. As with the Appellants, Non-Appellants tend to have lower levels of education than the general population in Canada. Pluralities of Non-Appellants live in a household of two people, one in five live in a household with four or more people and one in five live alone. As with the Appellants, the Non-Appellants in this study tend to have lower incomes than the general population; but in contrast to Appellants, Non-Appellants are less well-distributed among the various income groups. Over half of Non-Appellants have a total annual household income under \$30,000. More than one-half of Non-Appellants are women and more than two in five are men. Further, all of the Non-Appellants interviewed for this study are Anglophones. In terms of regional distribution, all Non-Appellants are situated in Ontario.

Response to the Canada Pension Plan Denial of Disability Benefits

Most Non-Appellants did nothing after their claim was denied. The most popular active response was to consult a physician or specialist. Non-Appellants that contacted the Canada Pension Plan (CPP) disability office tended to contact them by phone and most were not satisfied with the response they received from the Canada Pension Plan disability office.

Non-Appellants had mixed experiences in terms of comprehending why their claim for benefits may have been denied. While a slight majority of Non-Appellants say that they did understand the reasons why their benefits were denied, more than two-fifths suggest that they do not.

Factors Affecting Non-Appellants

A large majority of Non-Appellants indicate that they were aware of the option to appeal the CPP decision to a Review Tribunal after being denied these benefits. Smaller majorities indicate that they did not feel that they qualified for CPP disability benefits, and pluralities say that they did not think that going through an appeal would change the government's decision.

A majority of Non-Appellants say¹ that the stress involved in the appeal is the major factor influencing the decision not to appeal CPP's decision, while a plurality says that a lack of representation is the major factor in this regard. Although responses are somewhat divided on whether the length of time is a factor in this decision, Non-Appellants are clear that the cost of the appeal, the loss of income from other disability

¹ Conclusions based on these results are somewhat limited, given the relatively small proportion of Francophones in the sample.

benefits and incomplete medical records are non-factors in their decision not to appeal the ruling made by CPP.

Appellants tend to appeal due to a strong sense of entitlement to the benefits. Of those who do not appeal on their own accord, a majority was told to appeal the CPP's decision by their doctor or by a private insurance agent or group. Non-Appellants were not often advised to appeal CPP's decision. When advice of this nature was given, it was primarily given by CPP representatives.

When asked whether they are satisfied that they were treated fairly by the Canada Pension Plan disability even though they were turned down, over one-half of Non-Appellants feel that they were not treated fairly by CPP.

Review Tribunal Experience

Three-quarters of Appellants had a hearing in order to resolve their most recent appeal. Top-of-mind perceptions of the Review Tribunal process are largely negative; a majority mentions general negative emotions, an impression that the process was unfair, they were unhappy with the process and the Tribunal was skeptical or inconsiderate. Focus group participants corroborated the negative top-of-mind results with many mentioning the negative emotions that they experienced as part of their Tribunal. Of note, even those Appellants who were successful in their appeal predominantly mentioned negative emotions rather than positive when describing the Review Tribunal process.

However, majorities and pluralities hold positive perceptions about the Tribunal members and the Commissioner's staff, and they understood the procedures that are a part of the appeal. They feel that the hearing was fair and that they had the appropriate amount of time to present their case at the Tribunal hearing. In fact, three-quarters of Appellants report they had the right amount of time to present their case at their Tribunal hearing.

Appellants are generally uninformed about the expenses that the Commissioner's Office will cover as part of an appeal, with majorities saying that costs related to photocopying documents and procuring medical records for the appeal are not covered and unaware that interpretation costs are covered at the hearing. Only a plurality is aware that travel costs are covered. Appellants are aware that legal costs are not covered by the OCRT. Focus group participants were also relatively unaware of the costs covered by the Commissioner's Office, with awareness no greater among those who were successful than those who were unsuccessful in their appeal. Focus group participant awareness of travel costs appeared to be highest, similar to survey results, followed by awareness of photocopying costs.

Majorities of Appellants agree that the hearing location was accessible, convenient and had easily understood signage.

When Appellants are asked to rate the helpfulness of seven types of people who can be involved in the appeal process, majorities indicate that their representative is very helpful, followed by their doctor and their family. Lower on the list are the three Review Tribunal members and the Commissioner's Office staff, and at the very bottom are insurance company representatives.

When those respondents who were ruled against in their most recent appeal hearing are asked to indicate the reasons why this ruling came about, a plurality suggest that this is due to perceptions of their disability as not seen to be as serious as alleged, their situation was dismissed by the Tribunal and their circumstances unappreciated.

Accessibility of the Commissioner's Office

A majority of Appellants did not access the Commissioner's Office through their website, e-mail or fax. Those who did use a courier, phone or mail to reach OCRT are satisfied with this service. Three-quarters of Appellants say they are satisfied with the hours of service of the Commissioner's Office.

Service Issues

Responses to the 12 service issue items were generally very positive. Majorities of Appellants agree that they had a choice of service in either English or French, they were informed of everything they had to do in order to get their appeal heard, their questions were answered, documents and other information were easy to understand, procedures were straightforward and they received consistent information and advice.

Communications with the Commissioner's Office appears to be the area most in need of improvement. Appellants are divided as to whether they strongly agree or disagree that the forms were not easy to understand and fill out. However, they show clear disagreement that the information they needed was not available, written and verbal language was not clear and the service staff were not easy to understand. Regarding the issue of the brown brochure from the Commissioner's Office, while a plurality of respondents disagree that they received this brochure, a large minority do not know or cannot respond to this question.

We presented Non-Appellants with 11 statements on service issues identical in every aspect to those presented to the Appellants, except that Non-Appellants were asked to respond to these as they related to the Canada Pension Plan (CPP) office. Majorities agree that they had a choice of service in either official language, that they were not satisfied with their communications with the CPP office, the procedures were straightforward and easy to understand and documents and other information were easy to understand. Majorities also disagree that they were informed of everything in order to get their appeal heard, if they were to appeal and that they received consistent information and advice. Responses for the remaining statements are mixed, with

similar proportions in each instance indicating strong agreement and strong disagreement to each statement.

Health Records Issues

A majority of Appellants feel that the health records sent to them by the Commissioner's Office were very complete. As well, Appellants and Non-Appellants overwhelmingly suggest that they were able to obtain all the health records that they needed for their appeal or application for disability benefits, with little or no difficulty. However, when they are asked to cite barriers to accessing these health records, Appellants and Non-Appellants refer to delays by doctors and cost as the two biggest barriers.

Although doctors are seen as one of the biggest barriers to the provision of complete and timely health records, a majority of Non-Appellants have a very favourable opinion regarding the assistance they received from their physician in their application for disability benefits from the Canada Pension Plan office. Furthermore, a plurality of Non-Appellants feel that they had enough medical information to help the CPP people make a proper decision on their case.

Benefits Other than Canada Pension Plan Disability

A majority of Appellants and Non-Appellants say that they did not qualify for insurance or disability benefits other than the Canada Pension Plan Disability. For those who do qualify, private or group insurance is the most popular form of other insurance.

A majority of Appellants report that their other insurance or disability benefits were not affected as a result of their appeal to the Review Tribunals. Non-Appellants are even more likely to report that their insurance benefits were not affected after being denied CPP disability. However, in the focus groups, the opposite trend was seen, where Appellants particularly mentioned that their disability benefits had decreased upon receipt of Canada Pension Plan disability benefits, either through receiving a smaller amount of benefits or through receiving benefits that were taxable in place of those that were previously non-taxable.

Representatives

A majority of Appellants used representatives in their most recent appeal. Of those who did not, cost was the largest prohibitive factor. Appellants are most likely to have their own family or a lawyer act as their representative.

When given a mix of positively and negatively-worded statements to which Appellants could agree or disagree, a majority of Appellants strongly disagree that they could afford a representative but concurrently strongly agree that they needed a representative in

order to help with their most recent appeal. A plurality strongly agree that they found a representative to help with their appeal, with three in ten indicating strong disagreement to this statement. Pluralities also strongly disagree that people offered to represent them and that representatives were located too far away for proper consultation. These results suggest that representatives are needed and often found within a reasonable distance from the Appellants who hire them, but that Appellants have to find these representatives themselves and cannot often afford them.

More than two-thirds of Appellants did not have to pay their representative a fee. Of those who did, two in five paid \$1,000 or less.

Focus group participants tended to agree that having a representative was helpful. However, a few focus group participants also gave anecdotes to illustrate the prohibitive costs associated with having a representative.

Life Changes

Appellants tend to report negative life changes as a result of their overall experience with Canada Pension Disability. A decrease in their standard of living and an inability to work are the most frequently cited negative changes in their life. Fewer Appellants mention positive life changes, such as, an increase in their income or a sense of relief, satisfaction, or vindication.

Perceptions of Organizational Independence

An overwhelming majority of respondents say that it is important that the Canada Pension Plan Disability and the Commissioner's Office maintain independence from one another, but only a plurality of Appellants believe this situation actually exists. In the focus groups, these findings were contrasted and taken one step further. Here, participants tended to think that these two organizations were not at all independent, and that they were conspiring to present an independent front to the public. Several participants gave illustrations to support these assertions.

A slight majority of Appellants feel that the Tribunal members and the Canada Pension Plan disability office are at least somewhat independent from one another. Focus group participants were much more suspicious than were survey respondents, with the perceptions that there was a conspiracy to present an independent front as a predominant theme.

Connectivity

A majority of Appellants have access to a computer. However, access to the Internet and e-mail is less prevalent, followed by access to a fax machine. Connectivity varies

with age, income and education. Further, even though a majority of Appellants have computer access and a plurality have Internet access, use of the Commissioner's website is very low.

As with trends seen in Appellants' responses, the majority of Non-Appellants have computer access, but smaller proportions have Internet and e-mail access. Very small proportions have access to a fax machine. There appears to be a trend toward computer, Internet and e-mail access decreasing with age and increasing with income. Furthermore, access to a computer and the Internet increases with the number of people in the household.

Research Issues

Often when public opinion research is undertaken with specialized samples such as those in this study, research issues arise. It is helpful to have these issues outlined for two reasons: it gives a clearer context for the results discussed in the report, and it provides guidelines for future research in this area. We include a concise outline of the research issues specific to this research, including making allowances for a distrustful sample, modification of questionnaire items for the specific audience of disabled people, providing extra sensitivity training to our interviewers and conducting interviews in the daytime to meet sample needs.

Given that many results did not vary with standard demographic information such as gender, age, education and income as expected, it is likely that a measure of level of disability might have accounted for many of the results. In future research, inclusion of this measure would be an asset.

Survey results indicate overwhelmingly that the health records experience of Appellants and Non-Appellants (the ease of obtaining records and the completeness of these records) is a factor driving perceptions of a variety of aspects of the appeal process. If the Commissioner's Office were to make only one change, it should be to facilitate the provision of complete health records with minimal difficulty, and to apprise medical professionals of the role that they play in the timely preparation of these records.

3.0 Survey Methodology

These results are based on questions asked on two separate surveys.

One survey was conducted among 1,406 adult Canadians who had been previously denied Canada Pension Plan (CPP) disability benefits and had appealed this decision to the OCRT; this survey was conducted by telephone from April 4 to 25, 2002.²

Another survey was conducted among 202 adults who had been previously denied CPP disability benefits and were served by the mail centers in Chatham, Scarborough and Timmins and had not appealed this decision; this survey was conducted by telephone from April 17 to 24, 2002.³

3.1 Sample Selection: Appellant Sample

The sampling frame was designed to complete approximately 1,400 interviews with adult Canadians who had appealed a ruling made by CPP against providing them with disability benefits. This group appealed this decision to the OCRT between 1998 and 2002. The initial sample was provided by the Commissioner's Office and consisted of the names and telephone numbers of Appellants. During fieldwork 6,515 numbers were drawn from this initial sample.

Interviewing was guided by quotas based on region and language. These quotas ensured that the number of Appellant respondents in a region or province was proportional to the actual numbers of appeals received in the office in each region or area. Oversampling was conducted in smaller regions to increase the margins of error in these areas. As well, final results were weighted by respondent success or failure as currently exists in the Commissioner's Office. The quotas for the Appellant sample are in the tables that follow.

Given that Quebec operates its own pension and benefit program, interviews in that province were directed only to individuals applying for CPP benefits, rather than QPP benefits. This explains the smaller than average sample in this province.⁴

² For the purposes of this methodology report, this will be referred to as the Appellant sample.

³ For the purposes of this methodology report, this will be referred to as the Non-Appellant sample.

⁴ Respondents were offered the option to complete the survey in English or French; of note, 11 of the 18 Quebec respondents opted to complete their survey in English.

| Quotas – Appellant Sample | | | | |
|----------------------------------|-----------------------|--------------------|---------------------|----------------------|
| Region | | Respondents | French Cases | English Cases |
| Canada | | N=1400 | N=64 | N=1336 |
| Atlantic | | 330 | 20 | 310 |
| | Nova Scotia | 90 | 0 | 90 |
| | New Brunswick | 80 | 20 | 60 |
| | Newfoundland | 80 | 0 | 80 |
| | Prince Edward Island | 80 | 0 | 80 |
| Quebec | | 40 | 24 | 16 |
| Ontario | | 645 | 20 | 625 |
| | Eastern Ontario | 90 | 10 | 80 |
| | Georgian Bay, Ontario | 80 | 0 | 80 |
| | Mid-Ontario | 85 | 0 | 85 |
| | Northern Ontario | 85 | 10 | 75 |
| | Southern Ontario | 85 | 0 | 85 |
| | Toronto, Ontario | 220 | 0 | 220 |
| Prairies | | 245 | 0 | 245 |
| | Manitoba | 80 | 0 | 80 |
| | Saskatchewan | 80 | 0 | 80 |
| | Alberta | 85 | 0 | 85 |
| British Columbia | | 140 | 0 | 140 |
| | | | | |
| Total | | 1400 | 64 | 1336 |

The final Appellant sample is distributed as follows:

| Final Sample – Appellant Sample | | | | |
|--|-----------------------|--------------------|---------------------|----------------------|
| Region | | Respondents | French Cases | English Cases |
| Canada | | 1,406 | 56 | 1,350 |
| Atlantic | | 337 | 27 | 310 |
| | Nova Scotia | 96 | 0 | 96 |
| | New Brunswick | 81 | 25 | 56 |
| | Newfoundland | 80 | 0 | 80 |
| | Prince Edward Island | 80 | 0 | 80 |
| Quebec | | 18 | 7 | 11 |
| Ontario | | 658 | 20 | 638 |
| | Eastern Ontario | 95 | 9 | 86 |
| | Georgian Bay, Ontario | 81 | 0 | 81 |
| | Mid-Ontario | 89 | 0 | 89 |
| | Northern Ontario | 85 | 9 | 76 |
| | Southern Ontario | 89 | 0 | 89 |
| | Toronto, Ontario | 219 | 0 | 219 |
| Prairies | | 249 | 0 | 249 |
| | Manitoba | 80 | 0 | 80 |
| | Saskatchewan | 81 | 0 | 81 |
| | Alberta | 88 | 0 | 88 |
| British Columbia | | 144 | 0 | 144 |
| | | | | |
| Total | | 1,406 | 56 | 1,350 |

3.2 Sample Selection: Non-Appellant Sample

The sampling frame was designed to complete approximately 200 interviews with adults who had been denied CPP disability benefits by CPP through three Ontario mail regions, Chatham, Scarborough and Timmins, and had not appealed this decision to the OCRT. The initial sample was provided by the OCRT and consisted of the names and addresses of Non-Appellants. During fieldwork 2,021 numbers were drawn from this initial sample.

Quotas were assigned for each mail centre. In each case, the quota was established such that the sample would be reflective of the numbers of residents who had availed themselves of the services of the CPP office in the region served by the mail centre.

The final Non-Appellant sample was distributed as follows.

| Non-Appellant Sample | | |
|-----------------------------|-------|-----|
| City | Quota | N |
| Scarborough | 84 | 84 |
| Chatham | 76 | 78 |
| Timmins | 40 | 40 |
| Total | 200 | 202 |

3.3 Telephone Interviewing

Interviewing was conducted at Environics’ central facilities in Toronto and Montreal.

Field supervisors were present at all times to ensure accurate interviewing and recording of responses. Ten percent of each interviewer's work was unobtrusively monitored for quality control in accordance with the standards set out by the Canadian Association of Marketing Research Organizations.

A minimum of five calls were made to a household before classifying it as a "no answer."

3.4 Completion Results: Appellant Sample

A total of 1,406 interviews was completed.

The effective response rate for the survey is 32 percent: the number of completed interviews (1,406) divided by the total sample (6,515) minus the non-valid/non-residential numbers, the numbers not in service and the numbers that presented a language barrier (2,071).

The actual completion rate is 57 percent: the number of completed interviews (1,406) divided by the number of qualified respondents contacted directly (2,465).

The margin of error for a sample of 1,406 is +/- 2.6 percentage points, 19 times in 20. The margins are wider for regional and demographic subsamples.

The following table presents the detailed completion results for this survey of 1,406 interviews.

Completion Results Table – Appellants

| | # | % |
|--|-------|-----|
| Total dialed sample | 6,515 | 100 |
| Household not eligible | 168 | 3 |
| Non-residential/not in service | 1,261 | 19 |
| Language barrier ⁵ | 642 | 10 |
| Subtotal | 2,071 | 32 |
| | | |
| New Base (6,515-2,071) | 4,444 | 100 |
| | | |
| No answer/line busy/ respondent not available | 1,979 | 45 |
| Refusals | 961 | 22 |
| Mid-interview refusals | 98 | 2 |
| Subtotal | 3,038 | 68 |
| | | |
| Net Completions (4,444-3,038) | 1,406 | 32 |
| | | |
| Completion Rate (1,406/[4,444-1,979]) | | 57 |

3.5 Completion Results: Non-Appellant Sample

A total of 202 interviews were completed.

The effective response rate for the survey is 16 percent: the number of completed interviews (202) divided by the total sample (2,021) minus the non-valid/non-residential numbers, the numbers not in service and the numbers that presented a language barrier (1,281).

The actual completion rate is 47 percent: the number of completed interviews (202) divided by the number of qualified respondents contacted directly (434).

The margin of error for a sample of 202 is +/- 6.9 percentage points, 19 times in 20. The margins are wider for regional and demographic subsamples.

The following table presents the detailed completion results for this survey of 202 interviews.

⁵ Note that language barrier refers to both language and communication issues that prevented a potential respondent from participating in the survey. Thus, those who might have disabilities that impede communication, such as hearing impairments and speech pathologies, as well as comprehension difficulties, are included among this group.

Completion Results Table – Non-Appellants

| | # | % |
|--|-------|-----|
| Total dialed sample | 2,021 | 100 |
| Household not eligible | 252 | 13 |
| Non-residential/not in service | 376 | 19 |
| Language barrier | 112 | 6 |
| Subtotal | 740 | 37 |
| | | |
| New Base (2,021-740) | 1,281 | 100 |
| No answer/line busy/ respondent not available | 847 | 66 |
| Refusals | 223 | 17 |
| Mid-interview refusals | 9 | 1 |
| Subtotal | 1,079 | 84 |
| | | |
| Net Completions (1,281-1,079) | 202 | 16 |
| | | |
| Completion Rate (202/[1,281-847]) | | 57 |

3.6 Explanation of Summary Measures

Results were analyzed with respect to a number of variables including gender, age, income and education, as well as to the Appellant status, whether the claim was dismissed or allowed. As well, a number of summary measures (categories which combine the responses of two or more questions) were used in the analysis of this survey to capture the complexity of attitudes that Appellants and Non-Appellants may have toward the Canada Pension Plan office, the Commissioner’s Office and the appeal process. These measures should not be confused with single questions, such as Q.25 Completeness of Health Records in the Appellant survey or Q.20 Able to Get Health Records in the Non-Appellant survey, which are also used as independent variables in detailed tables.

Health Record Experience

Health record experience was differentially determined for Appellants and Non-Appellants. Appellants were asked three questions (Q.25 to Q.27) on the completeness of their health records in the Blue Book, whether they were able to get their health records, and the difficulty in getting their health records. In order to have a positive health record experience, Appellants had to say that their records were very or somewhat complete in response to Q.25, say that they were able to get all the health records they needed for their most recent appeal in Q.26, and say that they had not

much or no difficulty in getting these records in Q.27. To have a negative health record experience Appellants had to say that their health records were not very or not at all complete in response to Q.25, that they were not able to get all the health records they needed for their most recent appeal in Q.26, and that they had a great deal or some difficulty in getting these records in Q.27. Neutral health records experiences were attained when Appellants did not fit into the positive or negative categories.

Non-Appellants were asked two questions (Q.20 and Q.21) on whether they were able to get all the necessary health records for their most recent application for disability benefits and whether they had difficulty in getting these records. In order to have a positive health records experience, Non-Appellants had to say that they were able to get all their necessary health records in response to Q.20 and they had not much or no difficulty in obtaining these records in Q.21. A negative health records experience was attained when the Non-Appellant said they were not able to get all their necessary health records in Q.20 and they had some or a great deal of difficulty in obtaining these in Q.21. Neutral health records experiences were reserved for those Non-Appellants whose responses did not fit into the positive or negative categories.

Representative Experience

Representative experience was determined only for Appellants. Appellants were asked three questions from the battery presented in Q.22 (b, c, d) on whether they found a representative to help with their most recent appeal, whether they could afford a representative, and whether representatives were located too far away for them to properly consult with them. In order to have a positive representative experience, Appellants had to strongly or somewhat agree that they found a representative 22 (b) and could afford a representative 22 (c), and strongly or somewhat disagree that representatives were located too far away to properly consult with them 22 (d). A negative representative experience was tabled when Non-Appellants strongly or somewhat disagreed that they found a representative 22 (b) and that they could afford a representative 22 (c), and strongly or somewhat agree that representatives were located too far away to properly consult with them 22 (d). Neutral representative experiences were reserved for those Appellants whose responses did not fit into the positive or negative categories.

3.7 Focus Group Methodology

In addition to the two surveys Environics also conducted two focus group sessions in Ottawa. Each session was held in a professional focus group facility, which allowed for the unobtrusive observation of the sessions by representatives of the OCRT. As well, each session was audiotaped and transcriptions were created for use in the analysis.

As per industry standards, focus participants were screened to ensure that they or anyone in their household did not work for an advertising or market research firm, the

media, the federal public service, or an elected official. In addition we ensured that participants had not been to a focus group or discussion group within the past six months and had not been to five or more such groups in their lifetime.

Participants in each session were recruited according to a variety of attitudinal and demographic criteria determined in consultation with the OCRT project authority (A copy of the recruiting guide has been appended to this report). Each participant had to have been denied disability benefits by the CPP, appealed this decision to the OCRT, and had this appeal settled within the last three years. One session was conducted among Anglophones who were successful Appellants and one session was conducted among bilingual Canadians who were either denied, unsuccessful or who had withdrawn from the appeal process. In each group, half of the participants had representatives throughout the appeal process and half had not had this assistance. In addition, quotas were used to ensure that participants reflected a range of ages and educational backgrounds, as well as a rough gender balance. For example, we ensured that a range of ages (at least two persons over 60 years of age) was represented in each session.

Each session was approximately two hours in length and was conducted according to a Moderator's Guide designed in consultation with the OCRT project team (a copy of which has been appended to this report). Each participant received a \$50 honorarium for his or her participation. It should be noted that the confidentiality of this process was stressed with each participant at the start and at the end of each session, as well as a promise that their comments would in no way affect their disability benefits, if currently being received.

4.0 Demographic Profile

In order to provide some context to the survey results, it was important to develop a profile of both Appellants and Non-Appellants. In general, both Appellants and Non-Appellants appear to be well distributed among the various age groups, slightly less educated than the general public, and less affluent than the general population.

4.1 Appellants

Significant proportions of survey respondents are represented across various age groups, with larger proportions among those 50 to 60 years of age. One-quarter of respondents (24%) are between 56 and 60 years of age and another 23 percent are between 51 and 55 years of age. An additional one in five respondents (19%) are 61 years old or older and 18 percent are between 45 and 50 years of age. Sixteen percent of respondents are between 18 and 44 years of age and less than one percent refused to provide their age.

In general, respondents to the quantitative survey are slightly less educated than Canadians in the general public. While a plurality of respondents (42%) have either a college, vocational or trade school education, another three in ten (31%) have less than a high school education. Thirteen percent of respondents have completed high school, eight percent have some university experience and seven percent have a university degree. The remaining one percent refused to report the highest level of education that they have attained.

A plurality of respondents to this survey live in households with two people, including themselves. When asked, 46 percent said that they lived in households with two people, 17 percent live in households with three people, 15 percent said they lived alone and 13 percent live in households with four people. Eight percent live in households with five or more people and less than one percent of respondents did not respond to this question.

Three-quarters of Appellants (75%) had their most recent hearing between 1999 and 2001. When asked, three in ten (32%) indicate that they had their most recent hearing in 2001, one-quarter (23%) had their most recent hearing in 2000, one in five (20%) in 1999 and one in ten (9%) in 1998. Another five percent had this hearing before 1998 and three percent had this hearing in 2002. Eight percent do not know the date of their most recent hearing.

Seven in ten respondents (72%) do not consider themselves to be visible minorities⁶, while one-quarter (25%) consider themselves to be visible minorities. Four percent refuse to provide this information. As a comparison, in a national survey completed by

⁶ Status as a visible minority was measured by responses to a self-rated question.

Environics between November and December 2001, 17 percent of respondents indicated that they were visible minorities and 82 percent said that they were not minorities.

While survey respondents tended to be less affluent than the general population, they were fairly well distributed among each of the various five income groups we examined in this survey. One-quarter of respondents (25%) have an annual household income of between \$10,000 and \$20,000, one in five (20%) have an annual household income of between \$20,000 to \$30,000, and another one in five (18%) have an annual household income of between \$30,000 and \$50,000. Fourteen percent of respondents have an annual household income of \$10,000 or less and one in ten (11%) have an annual household income greater than \$50,000. One in ten respondents (11%) refused to provide their total household income.⁷

More than one-half of respondents (57%) are women while more than two-fifths (43%) are men. Ninety-six percent are Anglophones and four percent are Francophones.

All regions of the country are represented among survey respondents. Almost one-half of survey respondents (49%) are from Ontario, one-quarter (22%) are from Atlantic Canada, 18 percent are from the Prairies and 10 percent are from British Columbia. With respect to the six Ontario regions of the OCRT, there is an almost even distribution of respondents among each region with the exception of Toronto. While one-third of Ontario respondents (34%) are in Toronto, the remaining two-thirds (66%) are divided into Eastern Ontario (15%), mid-Ontario (13%), Southern Ontario (13%), Northern Ontario (13%), and Georgian Bay (12%).

4.2 Non-Appellants

The Non-Appellant respondents are relatively evenly distributed across the designated age groups. Forty-two percent of Non-Appellants are between the ages of 50 and 60, and a little less than one in four Non-Appellants (23%) are between the ages of 18 and 44. Twenty-two percent are 61 years of age and above and the smallest proportion of Non-Appellants (12%) belong to the 45 to 50 age group.

As with the Appellants, Non-Appellants tend to have lower levels of education than the general population in Canada. Two in five Non-Appellants (39%) have attended community college or vocational school and one in five (19%) have not completed high school, while 14 percent have completed high school. Only ten percent have attended university, seven percent have completed university, and six percent of respondents have completed elementary school. The smallest minorities have either completed post graduate school or professional school (2%) or some elementary school (2%).

⁷ Of interest, women Appellants tend to be more educated and affluent than their male counterparts.

Pluralities of Non-Appellants (42%) live in a household with two people, 21 percent live in a household with four or more people and one in five (20%) live alone. Seventeen percent of Non-Appellants live in a household of three people.

As with the Appellants, the Non-Appellants in this study tend to have lower incomes than the general population; but in contrast to Appellants, Non-Appellants are less well-distributed among the various income groups. Over half of Non-Appellants (53%) have a total annual household income under \$30,000. As well, one in five Non-Appellants have an annual household income between \$10,000 and \$20,000 (21%), \$30,000 and \$50,000 (20%) or \$20,000 and \$30,000 (19%). Seventeen percent of Non-Appellants have an annual household income greater than \$50,000, and 13 percent of Non-Appellants have an income of \$10,000 or less. Nine percent of Non-Appellants refused to provide their total household income.

More than one-half of Non-Appellants (55%) are women and 45 percent are men. Further, all of the Non-Appellants interviewed for this study are Anglophones.

In terms of regional distribution, all Non-Appellants are situated in Ontario. However, two in five (42%) are served by the mail centre in Scarborough, 39 percent are served by the mail centre in the Chatham, and one in five (20%) are served by the mail centre in the area of Timmins.

5.0 Response to the Canada Pension Plan Denial of Benefits

Many people who are denied Canada Pension Plan (CPP) disability benefits go on to appeal this decision with the Office of the Commissioner of Review Tribunals. However, there is little research into the perceptions of those who do not take this step. In this survey, we were interested in the immediate responses of Non-Appellants when they were informed that their claim for disability benefits was denied. It was also of interest to examine whether they contacted the CPP office and whether they were satisfied with the response that they received from the office. As a final check, we asked whether they understood the reasons why their benefits were denied.

5.1 Initial Reaction

Most Non-Appellants did nothing after their claim was denied. The most popular active response was to consult a physician or specialist. Non-Appellants that contacted the Canada Pension Plan (CPP) disability office tended to contact them by phone and most were not satisfied with the response they received.

Given their status as Non-Appellants, it was not overly surprising to find that many Non-Appellants' initial reaction to receiving a letter informing them that their claim was denied was to do nothing. Almost six in ten (58%) report that their response was to do nothing. In addition, a few other Non-Appellants say that they were too upset to take any further action (2%) or did not know that they could do anything further (1%).

However, a number of Non-Appellants did report a variety of more active responses. The most frequently mentioned active response was to consult a physician or specialist (10%), followed by calling the CPP people to get more information on their case (6%), pursuing private/group insurance options (5%), asking for general information on appealing (4%), applying to the Ontario Disability Support Program (4%), seeking employment or retraining (3%), and consulting a lawyer or legal advisor (3%). Fewer Non-Appellants say that they pursued other social services options (2%), saved the letter (2%), or contacted an elected official (2%). Another three percent report a mixture of other responses to the letter.

| Action Taken On Claim After Claim Was Denied - Non-Appellants (%) | |
|--|----|
| Nothing | 58 |
| Consulted physician/specialist | 10 |
| Called CPP for more information | 6 |
| Pursued private insurance options | 5 |
| Asked for general info on appealing | 4 |
| Applied for Ontario Disability Support | 4 |
| Sought employment/retraining | 3 |
| Consulted a lawyer | 3 |
| Pursued other social insurance options | 2 |
| Saved letter | 2 |
| Contacted elected official | 2 |
| Was too upset to take further action | 2 |
| Didn't know I could do anything else | 1 |
| Other | 3 |
| DK/NA | - |
| <i>Q5. What did you do about your claim after receiving the letter telling you that your claim was denied?</i> | |

Non-Appellants from single person households, those who were satisfied that they were treated fairly by CPP, those with an annual household income of less than \$10,000, and those whose claim was denied in 2001 are the most likely to have done nothing after first being informed that their claim was denied.

As the results above indicated, Non-Appellants were not very active in contacting the CPP disability office. All Non-Appellants who took an active approach (i.e. did not simply do nothing) after receiving the letter that informed them that their claim had been denied were asked if they called or wrote the CPP disability about this issue. Most of these Non-Appellants did neither (60%). These Non-Appellants took other measures, such as contacting their physician or pursuing other options. One in five Non-Appellants who took an active response to their denial letter (22%) contacted the CPP disability office by phone, while approximately one in ten (8%) wrote the office. Another eight percent reported that they doubled their efforts by calling and writing the CPP disability office about their claim being denied. One percent was unable to respond to this question.

| Contacted CPP Disability After Claim Was Denied - Non-Appellants (%) | |
|---|----|
| Call | 22 |
| Write | 8 |
| Neither | 60 |
| Both | 8 |
| DK/NA | 1 |
| Q6. Did you call or write the CPP disability office about your claim being denied? Subsample: All respondents except those who said they did nothing after receiving the claim denial letter. (N=85) | |

Non-Appellants with an annual household income over \$30,000 were more likely than those with an annual household income under \$30,000 to have contacted the CPP disability office by calling and/or by writing them.

In addition, Non-Appellants who did not qualify for other insurance benefits related to disability or inability to work were more likely than those with access to other such benefits to have contacted the CPP disability office by calling and/or by writing them.

It appears that, as the number of people in a Non-Appellant’s household increases, so to does their likelihood that they contacted the CPP disability about their claim being denied.

In general, Non-Appellants who followed up with the CPP disability office about their claim being denied did not have a positive experience. Keeping in mind the small number of Non-Appellants who contacted the CPP disability office after receiving their denial letter (33 people in this survey), and that it is unlikely that a decision would be reversed as a result of their contact, it is worth noting that eight in ten (79%) were not satisfied with the response that they received. Less than one in five (18%) were satisfied, while another three percent report that they did not get a response.

| Satisfied With Response From CPP Disability Office - Non-Appellants (%) | |
|--|----|
| Yes | 18 |
| No | 79 |
| Did Not Get Response | 3 |
| DK/NA | - |
| Q7. Were you satisfied with the response that you received from the CPP disability office? Subsample: Respondents who called or wrote to the CPP Disability Office about their claim being denied. (N=33) | |

5.2 Comprehension of Rationale for Denial of Benefits

A slight majority of Non-Appellants understood the reasons why their benefits were denied.

Non-Appellants had mixed experiences in terms of comprehending why their claim for benefits may have been denied. While a slight majority of Non-Appellants (53%) claim that they did understand the reasons why their benefits were denied, more than two-fifths (46%) suggest that they did not. One percent offered no opinion on their level of comprehension for being denied their claim.

| Understood Why Benefits Were Denied - Non-Appellants (%) | |
|--|----|
| Yes | 53 |
| No | 46 |
| DK/NA | 1 |
| <i>Q8. Did you understand the reasons why your benefits were denied?</i> | |

Non-Appellants with an annual household income of more than \$50,000 (77%) and those from households with four or more occupants (67%) are the most likely to suggest that they understood the reasons why their benefits were denied. Conversely, the least educated (54%) and least affluent (54%) Non-Appellants reported the lowest levels of comprehension.

There appears to be a relationship between perceived fairness of treatment by CPP staff and comprehension of the reasons for a denied claim. Comprehension is much higher among those who feel that they were treated fairly in comparison with those who feel that they were not treated fairly (77% vs. 38%).

Furthermore, it seems that if Non-Appellants have an understanding of one part of the process they appear to have a better understanding of other components as well. For example, Non-Appellants who knew they could appeal to a Review Tribunal were much more likely than those who were unaware of their appeal options to report that they understood the reasons why their benefits were denied (58% vs. 39%).

6.0 Factors Affecting Non-Appellants

The Commissioner’s Office does not receive a detailed justification when a Canada Pension Plan (CPP) disability applicant becomes a Non-Appellant; in fact, they have no details on the people who do not appeal CPP’s decision to deny their disability benefits. It is therefore possible that one of the many potential factors affecting appeals not being brought forward is related to issues under the control of the Commissioner’s Office. If so, changes can be made to capture these appeals. To help us understand what factors are taken into account when those who are denied CPP disability are making the decision to appeal, we simply asked Appellants and Non-Appellants to indicate the main reason for their appeal behavior. We were also interested in whether others advised Appellants and Non-Appellants on this decision, the knowledge that Non-Appellants had of the appeal process, and what they felt was an acceptable time within which the decision to apply could be made. As part of the context behind the decision, we also asked Non-Appellants to indicate whether they felt that they were fairly treated by the CPP office.

6.1 Awareness of Options and Eligibility to Appeal for Non-Appellants

A large majority of Non-Appellants indicate that they were aware of the option to appeal the CPP decision to a Review Tribunal after being denied these benefits. Smaller majorities indicate that they did not feel that they qualified for CPP disability benefits, and pluralities say that they did not think that going through an appeal would change the government’s decision.

Most of those who are denied CPP disability benefits do not appeal this decision based on a lack of awareness of the option to appeal. When asked, almost eight in ten Non-Appellants (78%) indicate that it was clear to them that they could appeal to a Review Tribunal. Only one in five (22%) were not aware of this option and less than one percent could not answer the question.

| Clarity of Appeal Option - Non-Appellants (%) | |
|---|----|
| Yes | 78 |
| No | 22 |
| DK/NA | * |
| Q10. After being denied your benefits by CPP, was it clear to you that you could appeal to a Review Tribunal? | |

It appears that those who were tuned down for CPP disability benefits in 2002 (88%) and those who live in households with three people (88%) are most likely to be aware of the option to appeal to a Review Tribunal.

It is of particular interest to examine the group of Non-Appellants who were not aware that they could appeal CPP’s decision against their disability benefits. Those who are not aware of this option are more likely those who have completed university (32%) or done some university (30%), those who live in households of four or more people (29%) and those with a slightly positive experience getting their health records (26%). It is no surprise that this group is also more likely to be unsatisfied with their dealing with CPP (25%).

More than half of Non-Appellants (51%) say that they did not appeal the decision by CPP to deny them disability benefits because they did not think that they qualified for these benefits. Forty-six percent did not hold this perception and three percent could not or would not respond to the question.

| Perception of Non-Eligibility for CPP Benefits - Non-Appellants (%) | |
|--|----|
| Yes | 51 |
| No | 46 |
| DK/NA | 3 |
| <i>Q11. We are interested in why you did not appeal. Was it because you did not think that you qualified for CPP disability benefits? Subsample: All respondents except those who said DK/NA in Q.10. (N=201)</i> | |

Those who are satisfied that they were treated fairly by CPP even though they were turned down by them (69%) are more likely than those who feel dissatisfied with their treatment at the hands of CPP (37%) to say that they did not appeal as they felt that they did not qualify. Interestingly, those Non-Appellants with some university experience (70%) and the youngest respondents (18 to 44 years old – 64%) are most likely to feel that they are ineligible for the CPP disability benefits and thus do not appeal CPP’s decision.

When those who thought that they did not qualify for the benefits are excluded, a plurality of three in ten of the remaining Non-Appellants (31%) say that they did not appeal CPP’s decision as they felt that this appeal would not change anything, felt that they could not fight the system and that the appeal would make no difference to the government’s decision. Another 15 percent say that they did not appeal due to health reasons and 13 percent were unaware of their options. Sixteen percent of Non-Appellants felt that an appeal was a waste of time (8%) or too much hassle (8%), ten percent did not have enough time to decide (7%) or could not get organized in time (3%), and nine percent had alternative financial support available. Other reasons given by six percent of Non-Appellants or less are; the appeal process was too stressful (6%), they needed help to go through the process (4%), their previous experience was negative (3%), the appeal process would be too demeaning (1%) or some other reason (6%). Two percent were unable to answer the question.

Slightly less than half of Non-Appellants responded to this question, and thus the results must be interpreted with caution. However, it is interesting to note that those who are most likely to think that an appeal would not change anything or that it is not possible to fight the system are Non-Appellants 56 to 60 years old (50%) and those in households earning \$30,000 to \$50,000 per year (42%).

| Reasons For Not Going To Other Levels of Appeal - Non-Appellants (%) | |
|--|----|
| Didn't think it would change anything | 31 |
| Health reasons | 15 |
| Unaware of options | 13 |
| Alternative financial support available | 9 |
| Waste of my time | 8 |
| Too much hassle | 8 |
| Didn't have enough time to decide | 7 |
| Too expensive | 7 |
| Too stressful | 6 |
| Needed help to go through process | 4 |
| Could not get organized in time | 3 |
| Previous experience was negative | 3 |
| Too demeaning | 1 |
| Other | 6 |
| DK/NA | 2 |
| <i>Q12. Why did you not go through the other levels of appeal available to you? Subsample: All respondents except those who thought they did not qualify for CPP benefits. (N=100)</i> | |

Respondents who felt that they qualified for CPP disability benefits were asked to give more detail about each of their responses as to why they did not appeal CPP's decision on their disability benefits. Of this subsample of respondents, almost one-half (49%) say that they did not appeal CPP's decision as they were disillusioned with the process while another one-third (32%) refer to their ongoing health issues as a barrier. Other details cited include unclear options or procedures (16%), the respondents pursued alternative financial options (14%), there were paperwork delays and inconveniences (6%), financial constraints (2%), nothing (2%) or another option (9%). Three percent cannot give further detail on why they did not appeal the decision made by CPP to deny them disability benefits.

| Further Information on Reasons for Non-Appeal - Non-Appellants (%) | |
|---|----|
| Disillusioned with process | 49 |
| Ongoing health issues | 32 |
| Options/procedures unclear | 16 |
| Pursued alternative financial options | 14 |
| Paperwork delays /inconvenience | 6 |
| Expense/ financial constraints | 2 |
| None/nothing | 2 |
| Other | 9 |
| DK/NA | 3 |
| Q12.a) Your first response to the question was _____. Can you give me more detail about this response? Subsample: Respondents whose first mention in Q12 was not “time-related” or DK/NA. (N=93) | |

Two groups of Non-Appellants in particular are of interest to the Commissioner’s Office and will be examined further. Those who did not appeal CPP’s decision against their disability benefits because of unclear procedures and options only comprise 16 percent of this group. However, even with the small sample, it is clear that this group is likely to live in a household earning between \$20,000 and \$30,000 annually (35%), is 61 years old or older (25%), and is comprised of men (25%). With respect to the even smaller group (N=6%) who did not pursue an appeal due to the paperwork delays and inconvenience, results indicate that these Appellants more likely live in households earning the lowest income (\$10,000 or less - 18%) and had a negative health records experience (18%).

6.2 Factors Influencing Decision Not to Appeal

Majorities of Non-Appellants say that the stress involved in the appeal is the major factor influencing the decision not to appeal CPP’s decision. A plurality say that a lack of representation is the major factor in this regard.

When Non-Appellants are presented with six options and asked to indicate whether each was a major factor, a minor factor, or no factor at all in influencing their decision not to appeal the CPP decision against their disability benefits, a majority says that the stress involved in the appeal is a major factor (56%) while a plurality (45%) points to a lack of representation. When it comes to the length of time for the appeal a slight plurality (40%) see this as a non-factor while 36 percent see it as a major factor. In a related manner, a plurality (45%) indicates that cost is not a factor in a decision not to appeal while a large minority (29%) tout this as a major factor. Incomplete medical records (64%) and loss of income from other disability benefits (61%) are non-factors influencing the decision not to appeal for a majority of Non-Appellants.

| Factors Influencing the Decision Not to Appeal - Non-Appellants (%) | | | | | |
|--|---------------------|---------------------|---------------------|-------------------------------------|------------------------------|
| | Major Factor | Minor Factor | Not a Factor | Didn't Know there was a Cost | Don't Know/ No Answer |
| Stress | 56 | 24 | 17 | N/A | 3 |
| Lack of representation | 45 | 15 | 34 | N/A | 6 |
| Length of time | 36 | 19 | 40 | N/A | 5 |
| Cost of appeal | 29 | 8 | 45 | 12 | 5 |
| Loss of income from other disability benefits | 22 | 14 | 61 | N/A | 3 |
| Incomplete medical records | 21 | 11 | 64 | N/A | 4 |

Q16. For each of the following, please tell us whether it was a major factor, minor factor, or not a factor at all in influencing your decision not to appeal the decision made by CPP?

Stress

Majorities see stress as a major factor in not appealing CPP’s decision to deny disability benefits.

A majority of Non-Appellants (56%) indicate that the stress of the appeal itself is a major factor in not pursuing an appeal. One-quarter (24%) say that this issue is a minor factor and 17 percent say that this is not a factor at all. Three percent do not know or cannot say.

| Stress Involved in the Appeal - Non-Appellants (%) | |
|--|----|
| Major Factor | 56 |
| Minor Factor | 24 |
| Not a Factor | 17 |
| Don't Know/No Answer | 3 |
| <p><i>Q16. For each of the following, please tell us whether it was a major factor, minor factor, or not a factor at all in influencing your decision not to appeal the decision made by CPP? How about . . . ?</i></p> <p><i>e) Stress involved in the appeal</i></p> | |

There were no clear patterns in responses with respect to education and income. However, it is interesting to note that those with college graduates (59%) and those Non-Appellants in households earning \$30,000 to \$50,000 annually (65%) are most likely to see stress as a major factor while Non-Appellants with some university (30%) or who live in households earning \$10,000 to \$20,000 annually and are more likely than others to see stress as a minor factor. University graduates (26%) and those earning the highest incomes (26%) do not see stress as a factor in their decision not to appeal.

Those who have other insurance benefits are less likely (44%) than those who do not have these benefits (63%) to say that the stress of the appeal is a major factor in not pursuing an appeal, after being denied benefits by CPP. In addition, those who are satisfied with the manner in which they were treated by CPP (37%) are less likely than those who feel unsatisfied (69%) to say that stress was a major factor in their appeal decision. Interestingly, those between 45 and 50 years of age (76%) are most likely to find the stress of the appeal to be a major factor in influencing their decision not to appeal.

Lack of Representation

A plurality of non-applicants see a lack of representation as a major factor in their decision not to appeal.

A plurality of respondents (45%) indicate that a lack of representation to assist throughout the appeal process is a major factor in the decision not to appeal. However, one-third (34%) say that a lack of representation is not a factor at all and another 15 percent say that this is only a minor factor in deciding not to appeal the decision made by CPP. Six percent cannot or will not respond to this question.

| Lack of Representation - Non-Appellants (%) | |
|--|----|
| Major Factor | 45 |
| Minor Factor | 15 |
| Not a Factor | 34 |
| Don't Know/ No Answer | 6 |
| Q16. For each of the following, please tell us whether it was a major factor, minor factor, or not a factor at all in influencing your decision not to appeal the decision made by CPP? How about . . . ? f) Lack of representation | |

Those Non-Appellants between 45 and 50 years of age (60%), in households earning \$10,000 or less annually (58%), with some university experience (50%), or living alone (48%) are most likely to say that a lack of representation is a major factor in a decision not to appeal. As well, those who are satisfied (26%) that they were treated fairly by CPP even though their claim was denied are less likely than those who are dissatisfied (57%) to say that a lack of representation was a major factor in their decision not to appeal. Conversely, those who are satisfied with their treatment are more likely than those who are dissatisfied to say that a lack of representation was not a factor in their decision not to appeal CPP's decision (52% versus 23%).

| Lack of Representation by Satisfaction with CPP's Decision - Non-Appellants (%) | | | |
|--|-------|-----|----|
| | Total | Yes | No |
| Major Factor | 45 | 26 | 57 |
| Minor Factor | 15 | 19 | 14 |
| Not a Factor | 34 | 52 | 23 |
| Don't Know/ No Answer | 6 | 4 | 6 |
| Q16. For each of the following, please tell us whether it was a major factor, minor factor, or not a factor at all in influencing your decision not to appeal the decision made by CPP? How about . . . ? f) Lack of representation | | | |

Length of Time for Appeal

A slight plurality of Non-Appellants (40%) see the length of time involved in an appeal as a non-factor in their decision not to appeal the decision made by CPP. Another 36 percent see the length of time as a major factor and one in five (19%) see this issue as a minor factor. Five percent cannot answer this question.

| Length of Time For Appeal - Non-Appellants (%) | |
|--|----|
| Major Factor | 36 |
| Minor Factor | 19 |
| Not a Factor | 40 |
| Don't Know/No Answer | 5 |
| <p><i>Q16. For each of the following, please tell us whether it was a major factor, minor factor, or not a factor at all in influencing your decision not to appeal the decision made by CPP? How about . . . ?</i></p> <p><i>b) Length of time involved in the appeal</i></p> | |

Those who are most likely to see the length of time involved in an appeal as a non-factor include those who are satisfied with their treatment by the CPP office (52%), the oldest Non-Appellants (51%), those in households earning \$10,000 to \$20,000 annually (51%) and those with some university experience (50%).

This issue was somewhat more prominent in the focus group sessions. Participants tended to mention that the process was too lengthy for them to properly remember all of the details of their appeal, and that it meant that they were deprived of any disability income during that time period. As well, some participants felt that they needed a great deal of time in order to prepare for the appeal.

Cost of Appeal

A plurality of Non-Appellants indicate that cost is not a factor in their decision not to appeal.

When it comes to the cost of the appeal, a plurality of respondents (45%) indicate that this is not a factor in influencing their decision not to appeal the decision made by CPP. Another three in ten (29%) see this as a major factor. One in five either did not know there was a cost (12%) or see it as a minor factor (8%). Five percent do not know or cannot comment.

| Cost of Appeal - Non-Appellants (%) | |
|--|----|
| Major Factor | 29 |
| Minor Factor | 8 |
| Not a Factor | 45 |
| Didn't know there was a cost | 12 |
| Don't Know/ No Answer | 5 |
| Q16. For each of the following, please tell us whether it was a major factor, minor factor, or not a factor at all in influencing your decision not to appeal the decision made by CPP? How about . . . ? a) Cost of appeal | |

Men (55%) are more likely than women (36%) to see the costs associated with an appeal as a non-factor. As one would expect, those who live in households that earn more than \$50,000 per year (66%) also are more likely than others to see cost as a non-issue.

Loss of Income

A majority of Non-Appellants do not perceive a loss of income as a factor in their decision not to appeal.

Three in five Non-Appellants (61%) see a loss of income as a non-factor in a decision not to appeal the decision made by CPP. Another one in five (22%) see this as a major factor and 14 percent see this as a minor factor. Three percent will not give a response.

| Loss of Income - Non-Appellants (%) | |
|---|----|
| Major Factor | 22 |
| Minor Factor | 14 |
| Not a Factor | 61 |
| Don't Know/ No Answer | 3 |
| Q16. For each of the following, please tell us whether it was a major factor, minor factor, or not a factor at all in influencing your decision not to appeal the decision made by CPP? How about . . . ? c) Possible loss of income from other insurance or disability benefits | |

Non-Appellants with some university (75%) or a university degree (74%) are more likely than those with lower educational attainment to see a loss of income as a non-factor. Interestingly, those in the lowest income bracket (\$10,000 or less - 73%) as well as

those in the highest income bracket (more than \$50,000 - 74%) are most likely to see a loss of income from insurance or disability benefits as a non-factor.

Non-Appellants 45 to 50 years of age (36%) are more likely than others to see a loss of income as a major factor in their decision not to appeal.

Incomplete Medical Records

Non-Appellants are least likely to cite incomplete medical records as a factor in their decision not to appeal.

The largest majority within this survey see incomplete medical records as a non-factor (64%) in their decision not to appeal CPP’s decision to refuse them disability benefits. One in five (21%) see this as a major issue and one in ten (11%) see it as a minor issue. Four percent cannot respond to this question.

| Incomplete Medical Records - Non-Appellants (%) | |
|--|----|
| Major Factor | 21 |
| Minor Factor | 11 |
| Not a Factor | 64 |
| Don't Know/ No Answer | 4 |
| <p><i>Q16. For each of the following, please tell us whether it was a major factor, minor factor, or not a factor at all in influencing your decision not to appeal the decision made by CPP? How about . . .?</i></p> <p><i>d) Incomplete medical records</i></p> | |

It is not clear why there is a relationship between educational attainment and perceptions of incomplete medical records as a non-factor in deciding not to appeal. As education level increases, perceptions that the decision to appeal CPP’s decision is not at all influenced by incomplete medical records tend to increase. It may be that other factors, not studied in this survey, become more important as education levels rise.

| Incomplete Medical Records by Educational Attainment - Non-Appellants (%) | | | | | | |
|--|-------|-----------------------|-------------|-------------------|-----------------|---------|
| | Total | Less than High School | High School | Community College | Some university | Univer. |
| Major Factor | 21 | 25 | 18 | 23 | 10 | 16 |
| Minor Factor | 11 | 14 | 14 | 9 | 10 | 5 |
| Not a Factor | 64 | 54 | 64 | 66 | 75 | 79 |
| Don't Know/ No Answer | 4 | 7 | 4 | 3 | 5 | - |

Q16. For each of the following, please tell us whether it was a major factor, minor factor, or not a factor at all in influencing your decision not to appeal the decision made by CPP? (N=164)
 d) Incomplete medical records

6.3 Source of Appeal Recommendation

Appellants tend to appeal due to a strong sense of entitlement regarding these benefits. Of those who do not appeal on their own accord, majorities were told to appeal the CPP’s decision by their doctor or by a private insurance company. Non-Appellants were not often advised to appeal CPP’s decision. When advice to appeal was given, it was primarily given by CPP representatives.

Two-thirds of Appellants (67%) appealed the CPP decision on their disability benefits because they felt that they were entitled to the benefits. Another 15 percent needed the money (11%) or were unable to work or were disabled (4%). Thirteen percent were told to appeal, 2 percent felt that they “had nothing to lose,” two percent cited all previous reasons and one percent appealed for other reasons. Less than one percent of Appellants could not or would not respond to this question.

| Main Reason for Appealing Decision on Disability Benefits - Appellants (%) | |
|---|----|
| I felt that I was entitled to the benefits | 67 |
| I was told to appeal | 13 |
| I needed the money | 11 |
| Unable to work/disabled | 4 |
| I had nothing to lose | 2 |
| All of the above | 2 |
| Other | 1 |
| DK/NA | * |

Q6. What is the main reason that you appealed the Canada Pension disability decision on your disability benefits?

Perceptions of entitlement to the CPP disability benefits vary somewhat with age, language and region. For example, as Appellants age, they are less likely to feel that they are entitled to these benefits. While almost eight in ten (79%) of those who are 18 to 44 feel that they have this entitlement, this proportion decreases to only 64 percent of those aged 61 or older.

As well, Francophones (86%) are more likely than Anglophones (67%) to say that they felt entitled to the CPP disability benefits and that this motivated them to appeal CPP’s decision.

Some interesting regional differences are found in responses to this question. Appellants from Atlantic Canada (74%) are more likely than those from any other region to indicate that they appealed out of a sense of entitlement, while Albertans (58%) and Quebecers (44%) are least likely to hold this perception.

More than half of Appellants (52%) were told to appeal by a doctor (27%) or private or group insurance (25%), with another 15 percent were advised in this direction by CPP. Ten percent were advised to appeal by provincial worker’s compensation (5%) or social services benefits officials (5%) and 7 percent were advised accordingly by a lawyer. The remaining Appellants were advised to appeal CPP’s decision by a family member (6%), a Member of Parliament (2%), family benefits personnel (1%) or an elected official (less than 1%). Thirteen percent were advised by someone other than those already listed and two percent cannot answer the question.

| Source of Appeal Recommendation - Appellants (%) | |
|--|----|
| Doctor | 27 |
| Private or Group Insurance Company | 25 |
| Canada Pension Plan Disability | 15 |
| Lawyer | 7 |
| A family member | 6 |
| A friend | 5 |
| Worker’s Compensation | 5 |
| Social Services Benefits | 5 |
| Member of Parliament | 2 |
| Family benefits | 1 |
| An elected official | * |
| Other | 13 |
| DK/NA | 2 |
| Q7. Who told you that you should appeal? Subsample: Respondents who were told by someone else to appeal the Canada Pension Disability decision? (N=164) | |

Given the small numbers who responded to this question, demographic differences are more indicative than significant. There is a tendency for women more than men and non-minorities more than visible minorities to be advised to appeal by a doctor. Interestingly, those who appealed in 1998 and those in households with 5 or more people are more likely than others to have appealed based on the advice of a doctor.

As well, it appears that Appellants in the oldest age group (60 years old and older), those who appealed in 1999, and those who have completed university are more likely than others to indicate that they were told to appeal by a private or group insurance company. Not surprisingly, as income increases, so too does the tendency for Appellants to say that a private or group insurance company told them to appeal CPP’s decision.

In contrast to Appellants, the vast majority of Non-Appellants say that they were not told to continue with the appeal process. Almost 9 in 10 Non-Appellants (89%) state that they were not told that they should go to the other level of appeal, while only one in ten (10%) state that they were told that they should proceed with the appeal process. One percent of respondents are unable or unwilling to offer a response.

| Non-Appellants Told to Appeal CPP’s Decision - Non-Appellants (%) | |
|---|----|
| Yes | 10 |
| No | 89 |
| DK/NA | 1 |
| <i>Q14. Did anyone tell you that you should go to the other level of appeal that was available to you? Subsample: Respondents who were told to go to the other level of appeal available. (N=21)</i> | |

When Non-Appellants were asked who told them to appeal, a plurality of respondents (38%) state that the recommendation to appeal came from the CPP people themselves. Another one-quarter (24%) say that a friend (14%) or family member (10%) recommended that they appeal, and 14 percent say that a doctor made this recommendation. Five percent of respondents each report that they were advised to appeal by social assistance /family benefits personnel, private or group insurance, and an elected official. Almost one in five Non-Appellants (19%) say that another source suggested that they appeal. Five percent of respondents cannot offer a response. None of the respondents report that a Member of Parliament, Worker’s Compensation, or Social Service Benefits advised them to appeal.

| Who Told Non-Appellants that They Should Appeal? - Non-Appellants (%) | |
|--|----|
| CPP People | 38 |
| Physician | 14 |
| Friend | 14 |
| Family Member | 10 |
| Family Benefits | 5 |
| Private Insurance | 5 |
| Elected Official | 5 |
| Member of Parliament | - |
| Worker's Compensation | - |
| Social Services Benefits | - |
| None/nothing | - |
| Other | 19 |
| DK/NA | 5 |
| Q15. Who told you that you should appeal? Subsample: Respondents who were told to go to the other level of appeal available. (N=21) | |

Only four Non-Appellants indicate that they did not appeal because they did not have enough time to decide. These respondents are evenly divided in their responses as to the acceptable length of time in order to decide to appeal, with one each recommending a different time frame from three months or less to more than a year. It is of interest to examine the sources of advice to appeal for Appellants and Non-Appellants, given that the advice results in diametrically opposite actions. Appellants are most likely advised to appeal by a doctor or a private or group insurance company, while Non-Appellants are advised by Canada Pension Plan Disability representatives followed by some other category of person. Of note, Non-Appellants are advised to appeal by CPP, a family member or a friend more than twice as often as are Appellants. Appellants are advised to appeal by private or group insurance more than five times as often as are Non-Appellants.

| Who Told Appellants and Non-Appellants that They Should Appeal? - Appellants and Non-Appellants (%) | | |
|---|------------|----------------|
| | Appellants | Non-Appellants |
| A doctor | 27 | 14 |
| Private or group insurance company | 25 | 5 |
| Canada Pension Plan Disability | 15 | 38 |
| Lawyer | 7 | - |
| A family member | 6 | 10 |
| A friend | 5 | 14 |
| Worker’s Compensation | 5 | - |
| Social services benefits | 5 | - |
| Member of Parliament | 2 | - |
| Family benefits | 1 | 5 |
| An elected official | * | 5 |
| Other | 13 | 19 |
| None/nothing | - | - |
| DK/NA | 2 | 5 |
| <i>Appellants - Q7. Who told you that you should appeal? Subsample: Respondents who were told by someone else to appeal the Canada Pension Disability decision (N=164)</i> | | |
| <i>Non-Appellants - Q15. Who told you that you should appeal? Subsample: Respondents who were told to go to the other level of appeal available (N=21)</i> | | |

6.4 Satisfaction with Treatment by CPP

Over one-half of Non-Appellants feel that they were not treated fairly by CPP.

When Non-Appellants are asked if they feel they were treated fairly by CPP even though they were turned down by them, a majority of Non-Appellants (55%) say they were not satisfied that they received fair treatment. Four in ten Non-Appellants (40%) feel they were treated fairly, and five percent are unable or unwilling to offer an opinion on this issue.

| Non-Appellants’ Satisfaction with Fair Treatment - Non-Appellants (%) | |
|--|----|
| Yes | 40 |
| No | 55 |
| DK/NA | 5 |
| <i>Q9. Even though you were turned down by CPP, were you satisfied that you were treated fairly by them? (N=202)</i> | |

Non-Appellants who were turned down for CPP disability benefits in 1998 (75%), or 1999 (71%), high school graduates (71%), those aged 61 and over (64%), and those with less than a high school education (64%) are more likely than others to say that they were not satisfied that they were treated fairly by CPP.

Interestingly, those with an annual household income above \$50,000 (57%), Non-Appellants between 45 and 50 years of age (56%), and those with a college diploma (51%) are more likely to say that they are satisfied that they were treated fairly by CPP.

7.0 Review Tribunal Experience

It is important that the Office of the Commissioner of Review Tribunals not only maintain an appeal process that is seen within the auspices of the office as efficient, but that the clients that are served by this office see this process in a positive light as well. Furthermore, given that the Commissioner’s Office has spent effort on publicizing the costs that are covered by the office and making the hearing locations accessible to Appellants, it was of interest to determine whether Appellant perceptions mirror these efforts. We asked Appellants in this survey to indicate the level of the appeal process to which they had gone through before resolution. We also asked those who had gone to a hearing whether the ruling had been in their favour, and investigated the perceived reasons behind a ruling against an Appellant. We also investigated Appellant perceptions of the costs covered by the OCRT, and of the adequacy and appropriateness of the hearing location.

7.1 Level of Appeal

Three-quarters of Appellants had a hearing in order to resolve their most recent appeal.

The majority of Appellants (75%) went to a Review Tribunal hearing in order to resolve their most recent appeal. A further 14 percent had their appeal resolved before the hearing, six percent withdrew their appeal before the hearing and two percent are still waiting for resolution. One percent say that they have not attended a hearing and two percent cannot respond.

| Appeal Withdrawn or Resolved or Review Tribunal Hearing - Appellants (%) | |
|---|----|
| Had a hearing | 75 |
| Resolved before hearing | 14 |
| Withdrew before hearing | 6 |
| Still waiting for resolution | 2 |
| None | 1 |
| DK/NA | 2 |
| Q8. Thinking of your most recent Review Tribunal experience, can you tell me whether your most recent appeal was resolved or withdrawn BEFORE a Review Tribunal hearing took place, or if you had a Review Tribunal hearing? | |

Those who had a negative health record experience (85%) or who are from mid-Ontario (84%) are more likely than others to say that they had a hearing. Those who have completed university (23%) or live in households of four people (22%) are more likely than others to say that their appeal was resolved before a hearing.

Appellants who had a Review Tribunal hearing as part of their most recent appeal are asked to indicate whether the hearing ruled in their favour or against them. Respondents are evenly divided on this issue, with 58 percent indicating that the Tribunal ruled against them and two in five (40%) saying this ruling was in their favour.

| Most Recent Hearing Ruling - Appellants (%) | |
|--|----|
| Against | 58 |
| In favour | 40 |
| Partially in favour | * |
| Other | 1 |
| DK/NA | * |
| <i>Q9. Did your most recent hearing rule in your favour or against you? Subsample: Respondents who had a Review Tribunal hearing in their most recent appeal (N=1046)</i> | |

Although there are no clear patterns in Appellant responses by gender, age, education and income, some differences are notable. For example, those Appellants 45 to 50 years old (64%), earning the lowest income (\$10,000 or less - 62%), college graduates (60%) and men (60%) are more likely than others to say that they received an unfavourable ruling in their most recent Review Tribunal. University graduates (52%) are more likely than others to say that they received a favourable ruling.

Interestingly, differences between those who had a hearing rule against them tend to vary with language, health record experiences and representative experiences. Although only three percent of the total sample surveyed, Francophones appear to be significantly more likely than Anglophones to have a ruling against them⁸. Conversely, Anglophones are more likely than Francophones to have a ruling in their favour.

| Most Recent Hearing: In Favour or Against by Language - Appellants (%) | | | |
|--|-------|---------|--------|
| | Total | English | French |
| Against | 58 | 57 | 71 |
| In favour | 40 | 41 | 26 |
| Partially in favour | * | * | - |
| Other | 1 | 1 | 2 |
| DK/NA | * | * | - |
| <i>Q9. Did your most recent hearing rule in your favour or against you? Subsample: Respondents who had a Review Tribunal hearing in their most recent appeal (N=1046)</i> | | | |

⁸ Interestingly, French appellants in New Brunswick and Northern Ontario are more likely to receive an unfavourable ruling, than those in Quebec and Eastern Ontario. Those in Eastern Ontario are most likely, in comparison to Francophones from the three other regions, to receive a favourable ruling.

As well, those who have a negative health record experience are more likely than those who did not have these health record difficulties to indicate that they were ruled against in their most recent hearing.

| Most Recent Hearing: In Favour or Against by Health Records Experience - Appellants (%) | | | | |
|--|-------|----------|----------|---------|
| | Total | Positive | Negative | Neutral |
| Against | 58 | 52 | 88 | 61 |
| In favour | 40 | 47 | 11 | 37 |
| Partially in favour | * | * | - | * |
| Other | 1 | 1 | - | 1 |
| DK/NA | * | - | 1 | * |
| <i>Q9. Did your most recent hearing rule in your favour or against you? Subsample: Respondents who had a Review Tribunal hearing in their most recent appeal (N=1046)</i> | | | | |

Experiences with a representative also have an impact on the ruling received by the Appellant. Appellants who say they had a negative representative experience are more likely than those with a positive or neutral experience to indicate that they received an unfavourable ruling in their most recent Review Tribunal.

| Most Recent Hearing: In Favour or Against by Representative Experience - Appellants (%) | | | | |
|--|-------|----------|----------|---------|
| | Total | Positive | Negative | Neutral |
| Against | 58 | 37 | 82 | 55 |
| In favour | 40 | 63 | 16 | 43 |
| Partially in favour | * | - | 1 | * |
| Other | 1 | - | 1 | 1 |
| DK/NA | * | - | - | * |
| <i>Q9. Did your most recent hearing rule in your favour or against you? Subsample: Respondents who had a Review Tribunal hearing in their most recent appeal (N=1046)</i> | | | | |

There are also some interesting regional differences in Appellants’ experiences of the hearing outcome, even given the small sample sizes for some regions. For example, Appellants in Eastern Ontario⁹, Quebec and Georgian Bay are more likely than others to say that they received an unfavourable ruling in their most recent Tribunal hearing. In contrast, Nova Scotians, residents of Newfoundland and New Brunswick are more likely than others to say that they received a favourable ruling in their most recent Review Tribunal.

⁹ Although the regions are represented in the table, the subregions of Ontario are not included. Seventy-nine percent of those in Eastern Ontario and 70 percent of those in Georgian Bay received an unfavourable ruling in their most recent Review Tribunal.

| Most Recent Hearing: In Favour or Against by Region – Appellants (%) | | | | | | | | | | | |
|---|-------|------|-----|----|----|----|----|----|----|----|----|
| | Total | NFLD | PEI | NS | NB | ON | QC | MB | SK | AB | BC |
| Against | 58 | 35 | 41 | 20 | 38 | 68 | 71 | 69 | 61 | 54 | 54 |
| In favour | 40 | 64 | 57 | 80 | 60 | 31 | 24 | 29 | 37 | 45 | 44 |
| Partially in favour | * | – | 2 | - | 2 | * | - | 2 | - | - | - |
| Other | 1 | - | - | - | - | 1 | 5 | - | 2 | 2 | 1 |
| DK/NA | * | 1 | - | - | - | * | - | - | - | - | 1 |

*Q9. Did your most recent hearing rule in favour or against you?
Subsample: Respondents who had a Review Tribunal hearing in their most recent appeal. (N=1046)*

Although the ruling may affect perceptions regarding representative or health record experience, it is our suggestion that these areas be reviewed.

7.2 Top-of Mind Perceptions of the Review Tribunal Process

Top-of-mind perceptions of the Review Tribunal process are largely negative; a majority mention that the process was intimidating, unfair, they were unhappy with the process or the Tribunal was skeptical.

It would seem that Appellants who have attended a Review Tribunal hearing as part of their most recent appeal hold more negative than positive feelings about the Review Tribunal process. When asked to indicate in an open-ended question the feelings that they had about the Review Tribunal process, a majority of those who have gone to a Review Tribunal (63%) indicate that they were intimidated, felt vulnerable and were nervous (21%), they found the process unfair (19%), were unhappy with the process (12%) or they found the Tribunal members to be skeptical and inconsiderate (11%). Responses also include feelings that the process was degrading (8%), they felt angry or disappointed (8%), it was too lengthy (7%), or it was a waste of time (7%). Other mentions of negative feelings in regard to the Review Tribunal process are that it is stressful/difficult (4%), the Tribunal was unqualified or incompetent (4%) or the process was bureaucratic (4%).

Positive mentions include the process was fine (16%), fair and objective (8%), and user-friendly (5%). Three percent or less each mention 14 other perceptions of the Review Tribunal process and four percent do not respond to this question.

| Feelings Regarding the Review Tribunal Appeal Process - Appellants (%) | |
|---|----|
| Intimidated/vulnerable/nervous | 21 |
| Process unfair/biased/predetermined | 19 |
| Fine | 16 |
| I was unhappy with the process | 12 |
| Tribunal skeptical/inconsiderate | 11 |
| Was degrading/impersonal/insulting process | 8 |
| Process fair/objective/professional | 8 |
| Felt angry/frustrated/disappointed | 8 |
| Too long | 7 |
| It was a waste of time | 7 |
| User-friendly | 5 |
| Tribunal unqualified/incompetent | 4 |
| Process was stressful/difficult | 4 |
| Strict guidelines/inflexible/bureaucratic | 4 |
| Information was not presented properly | 3 |
| Excellent/impressive/good | 3 |
| Inconvenient/complicated process | 3 |
| I did not know what was going to happen | 3 |
| An organized process | 2 |
| Not an organized process | 2 |
| Respondent felt unprepared | 2 |
| Felt relieved/satisfied/comfortable | 1 |
| Process was unhealthy/worsened health condition | 1 |
| Tribunal was considerate/compassionate | 1 |
| Expensive/financial problems | 1 |
| Not too long | 1 |
| Other | 3 |
| None/nothing | * |
| DK/NA | 4 |
| Q14. In a word or two, can you tell me how you felt about the Review Tribunal appeal process? *Multiple responses accepted | |

Most focus group participants who had attended a Review Tribunal felt that it was unjust and unpleasant, regardless of whether they had a ruling in their favour or against them. It appears that the experience itself is stressful for Appellants, with many components that cause negative emotions to surface. Examples of these comments are listed as follows:

“They sit and they listen and they watch you. They watch, the panel members, the one’s asking you the questions, and why in God’s name do they keep asking you the same question seven or eight times in different ways?”

“You know how you can have someone to support you come into the Tribunal room with you? Well, my husband, who worked in Toronto, he flew up from Toronto the morning of the Tribunal just to be there, to support me. I also had a lady from the MS society who’s in charge of individual and family services, she’s been with MS people that have tried to get CPP . . . And then just as we’re about to go into the Tribunal room, this official said you can only have one person talking for you. So it was either a choice of my husband putting in a few words or the lady from the MS society.”

“I felt like a criminal.”

“They had my whole medical file and they still wanted more.”

“You had to dig deep into your personal resources to, you know, show the best of yourself.”

“The lawyer asked me what were my hobbies and I had mentioned that I did some knitting . . . and he mentioned to me, ‘Well, can’t you make a living out of knitting?’ I said, ‘Well, I make socks for gifts at Christmas, you know, like how can I make a living out of making a couple of pairs of socks....my hand is full of arthritis,’I thought that wasn’t called for and it was judgmental.”

Positive mentions included this one.

“I feel the panel, they were very respectful, very understanding, and you know, there was a good communication to and fro.”

When asked what change they would like to see at the Tribunal or as part of the appeal process, Appellants gave the following suggestions.

“I’d like to have a more relaxing atmosphere.”

“I would have to go with simpler wording, or more clearer rules and regulations set out as to what described a person to be disabled.”

“Each member of that jury should write you a letter and say, ‘this is my decision and this is why I took this decision.’”

“I would like to change the process, you know, so it could be shorter.”

Clearly the ruling at the Tribunal affects impressions of the Tribunal process for some Appellants. Those Appellants who had a favourable ruling (26%) are more likely to say that the process was fine compared to those who had an unfavourable ruling (8%).

Conversely, those who received a negative ruling are more likely (32%) than those who received a positive ruling (6%) to see the process as unfair, biased or predetermined.

When examining these perceptions by the year in which the most recent appeal was held, it is clear that perceptions of the process as unfair and biased (35%), general negative emotions (30%), and unhappy feeling about the process (16%) are much higher in 2002 than in any of the preceding years. Perceptions of the Review Tribunal process as being “fine” have once again decreased to the 1998 level of 13 percent.

There is a tendency for those who had a positive representative experience to be more likely to say that the Review Tribunal process was fine (23%) as opposed to those who did not have this positive experience with representatives (11%).

Not surprisingly, those Appellants who felt that they needed more time to present their case at their recent Tribunal Hearing are more likely (35%) than those who needed less time (10%) or had the right amount of time (17%) to see the Tribunal process as unfair, biased or predetermined.

Regionally, Manitobans (30%) are most likely to mention general negative emotions, resident of Mid-Ontarions (27%) are most likely to mention that the process was unfair and biased, and Newfoundlanders (21%) are most likely to say that they were unhappy with the process. In contrast, Nova Scotians (25%) are more likely than residents of any other region to say that the Review Tribunal process was fine.

7.3 Perceptions of the Review Tribunal Hearing

Majorities and pluralities hold positive perceptions about the Tribunal members and the Commissioner’s staff, and they understood the procedures that are a part of the appeal. They also feel that they had the appropriate amount of time to present their case at the Tribunal hearing.

Perceptions of the Tribunal members, the staff at the OCRT, Appellant preparedness and the process in its entirety are important aspects of the quality of services being delivered by the Commissioner’s Office to CPP Appellants. As the following tables illustrate, when asked in a forced choice format, Appellants are generally positive about specific aspects of the appeal process. When Appellants who have gone to a Review Tribunal hearing are asked to indicate their agreement with six statements on their perceptions of the appeal process, a majority strongly agree that they felt prepared at the hearing (52%) and were treated with respect by Tribunal members (50%). Pluralities also strongly agree that they understood their rights and responsibilities as an Appellant (44%), were treated respectfully by the Commissioner’s staff (40%), and understood the procedures that were part of the appeal (37%). However, Appellants are divided as to whether the Review Tribunal hearing is fair (34%) or unfair (36%).

Responses to these statements vary in each instance with the ruling obtained at the Tribunal and, in most instances, with perceptions of the ease of obtaining and completeness of health records as well as the accessibility and affordability of representatives.

| Level of Agreement With Various Statements - Appellants (%) | | | | | |
|---|-----------------------|-----------------------|--------------------------|--------------------------|--------------|
| | Strongly agree | Somewhat agree | Somewhat disagree | Strongly disagree | DK/NA |
| I felt prepared at the Review Tribunal Hearing* | 52 | 26 | 9 | 12 | 2 |
| I was treated with respect by the Tribunal members* | 50 | 32 | 6 | 11 | 2 |
| I fully understood my rights and what I had to do as an Appellant in the appeal process | 44 | 33 | 11 | 11 | 1 |
| I was treated with respect by the Commissioner's staff | 40 | 33 | 7 | 10 | 11 |
| I understood the procedures that would be a part of the appeal | 37 | 39 | 11 | 11 | 2 |
| The Review Tribunal hearing was fair* | 34 | 17 | 12 | 36 | 1 |
| Q15. Please tell me whether you strongly agree, somewhat agree, somewhat disagree or strongly disagree with the following statements: *Subsample: Respondents who had a Review Tribunal hearing in their most recent appeal (N=1046) | | | | | |

Respectful Treatment by Tribunal Members

The vast majority of Appellants agree that they were treated respectfully by the members of the Review Tribunal.

More than eight in ten Appellants (82% overall, 50% strongly) agree that they were treated with respect by Tribunal members. Only 17 percent disagree with this statement (11% strongly, 6% somewhat). Two percent of Appellants have no response to this statement.

| Treated with Respect by Tribunal Members - Appellants (%) | |
|---|----|
| Strongly agree | 50 |
| Somewhat agree | 32 |
| Somewhat disagree | 6 |
| Strongly disagree | 11 |
| DK/NA | 2 |
| Q15. Please tell me whether you strongly agree, somewhat agree, somewhat disagree or strongly disagree with the following statements. How about . . . ? a) treated with respect by Tribunal members Subsample: Respondents who had a Review Tribunal hearing in their most recent appeal (N=1046) | |

Perceptions of respectful treatment by the Tribunal members vary with the ruling that was obtained at the hearing, the health records and representative experience. A favourable ruling appears related to stronger agreement that the Tribunal members were respectful, while an unfavourable ruling is more likely to produce less intense agreement with the statement regarding respectful treatment by Tribunal members.

| Treated With Respect by Tribunal Members by Ruling - Appellants (%) | | | |
|---|-------|-----------|---------|
| | Total | In Favour | Against |
| Strongly agree | 50 | 76 | 33 |
| Somewhat agree | 32 | 18 | 41 |
| Somewhat disagree | 6 | 3 | 7 |
| Strongly disagree | 11 | 1 | 17 |
| DK/NA | 2 | 1 | 2 |
| Q15. Please tell me whether you strongly agree, somewhat agree, somewhat disagree or strongly disagree with the following statements. How about . . . ? a) I was treated with respect by the Tribunal members Subsample: Respondents who had a Review Tribunal hearing in their most recent appeal (N=1046) | | | |

Appellants with a positive health records experience¹⁰ more intensely agree than those who had a negative health records experience that they were treated respectfully by Tribunal members. Interestingly, those who had a neutral health records experience also agree more intensely than those who had a negative health records experience, that the members of the Tribunal treated them with respect.

¹⁰ As indicated in the methodology, the health records experience for Appellants refers to their ability to get health records, the difficulty in getting health records and the completeness of these records in the "Blue Book" sent to them by the Office of the Commissioner of Review Tribunals. A positive health records experience suggests that Appellants had very or somewhat complete records, they were able to get all the health records they needed for their recent appeal, and they had not much or no difficulty in getting these records. A negative health records experience suggests that Appellants had not very or not at all complete records, they were not able to get all the health records they needed for their most recent appeal and they had a great deal or some difficulty in getting these records.

| Treated With Respect by Tribunal Members by Health Records Experience - Appellants (%) | | | | |
|---|-------|----------|----------|---------|
| | Total | Positive | Negative | Neutral |
| Strongly agree | 50 | 58 | 17 | 46 |
| Somewhat agree | 32 | 29 | 44 | 33 |
| Somewhat disagree | 6 | 4 | 11 | 6 |
| Strongly disagree | 11 | 8 | 26 | 12 |
| DK/NA | 2 | 1 | 1 | 2 |

Q15. Please tell me whether you strongly agree, somewhat agree, somewhat disagree or strongly disagree with the following statements. How about . . . ?
a) I was treated with respect by the Tribunal members
Subsample: Respondents who had a Review Tribunal hearing in their most recent appeal (N=1046)

It also appears that Appellants’ representative experience affects perceptions of respectful treatment by the Tribunal members. Those who had a positive or a neutral representative experience are more likely than those who had a negative representative experience to intensely agree that the Tribunal members treated them with respect.

| Treated With Respect by Tribunal Members by Representative Experience - Appellants (%) | | | | |
|---|-------|----------|----------|---------|
| | Total | Positive | Negative | Neutral |
| Strongly agree | 50 | 61 | 31 | 53 |
| Somewhat agree | 32 | 25 | 41 | 31 |
| Somewhat disagree | 6 | 3 | 10 | 5 |
| Strongly disagree | 11 | 10 | 17 | 10 |
| DK/NA | 2 | 1 | 1 | 2 |

Q15. Please tell me whether you strongly agree, somewhat agree, somewhat disagree or strongly disagree with the following statements. How about . . . ?
a) I was treated with respect by the Tribunal members
Subsample: Respondents who had a Review Tribunal hearing in their most recent appeal (N=1046)

There are some interesting regional differences in the perceptions of respectful treatment. Residents of Nova Scotia and Quebec are more likely than residents of any other province to say that they were treated with respect, while residents of Manitoba and more likely than any other Canadians to say that they were not treated with respect by Tribunal members.

| Treated With Respect by Tribunal Members by Region – Appellants (%) | | | | | | | | | | | |
|--|-------|------|-----|----|----|----|----|----|----|----|----|
| | Total | NFLD | PEI | NS | NB | ON | PQ | MB | SK | AB | BC |
| Strongly agree | 50 | 61 | 64 | 77 | 59 | 44 | 71 | 46 | 47 | 55 | 47 |
| Somewhat agree | 32 | 26 | 33 | 16 | 30 | 35 | 21 | 26 | 37 | 32 | 31 |
| Somewhat disagree | 6 | 7 | 2 | 4 | 4 | 6 | 8 | 4 | 7 | 2 | 9 |
| Strongly disagree | 11 | 4 | 1 | 2 | 7 | 13 | - | 23 | 10 | 11 | 10 |
| DK/NA | 2 | 2 | - | 1 | - | 2 | - | 1 | - | - | 3 |

Q15. Please tell me whether you strongly agree, somewhat agree, or strongly disagree with the following statements. How about...?
 a) I was treated with respect by the Tribunal members.
 Subsample: Respondents who had a Review Tribunal hearing in their most recent appeal. (N=1046)

Of note, Appellant perceptions of respectful treatment by the Tribunal members do not vary with education, income or the year in which the Tribunal occurred. One interesting result is that those who had their hearing in 2002 (only 34 Appellants - 57%) most strongly agree, in comparison to Appellants who had their hearing in previous years, that they were treated respectfully by Tribunal members.

Preparation Level at the Hearing

A clear majority of Appellants who attended a Review Tribunal hearing felt prepared.

Almost eight in ten (78%) Appellants who attended a Review Tribunal hearing agree that they felt prepared, 52 percent strongly agree. Only one in five (21%) disagree with this statement, 12 percent strongly. Two percent cannot say.

| Prepared at the Review Tribunal - Appellants (%) | |
|---|----|
| Strongly agree | 52 |
| Somewhat agree | 26 |
| Somewhat disagree | 9 |
| Strongly disagree | 12 |
| DK/NA | 2 |

Q15. Please tell me whether you strongly agree, somewhat agree, somewhat disagree or strongly disagree with the following statements. How about . . . ?
 f) I felt prepared at the Review Tribunal Hearing
 Subsample: Respondents who had a Review Tribunal hearing in their most recent appeal (N=1046)

Preparedness at the hearing varies with the ruling, the health records experience and the representative experience. For example, those who received a ruling in their favour are more likely than those who received a ruling against them to strongly agree that they felt prepared at the hearing. On the other hand, those who received a ruling against them are more likely than those who received a ruling in their favour to strongly disagree that they felt prepared at the hearing.

| Feeling of Being Prepared at Latest Hearing by Ruling - Appellants (%) | | | |
|---|-------|-----------|---------|
| | Total | In Favour | Against |
| Strongly agree | 52 | 62 | 45 |
| Somewhat agree | 26 | 24 | 27 |
| Somewhat disagree | 9 | 8 | 10 |
| Strongly disagree | 12 | 3 | 17 |
| DK/NA | 2 | 3 | 1 |

Q15. Please tell me whether you strongly agree, somewhat agree, somewhat disagree or strongly disagree with the following statements. How about . . . ?
f) I felt prepared at the Review Tribunal hearing
Subsample: Respondents who had a Review Tribunal hearing in their most recent appeal (N=1046)

The more positive the health records experience, the more likely that Appellants felt prepared at the Review Tribunal hearing. Those who had a negative experience with their health records were most likely to strongly disagree that they felt prepared at the hearing.

| Feeling of Being Prepared at Latest Hearing by Health Records Experience - Appellants (%) | | | | |
|--|-------|----------|----------|---------|
| | Total | Positive | Negative | Neutral |
| Strongly agree | 52 | 61 | 26 | 45 |
| Somewhat agree | 26 | 25 | 25 | 27 |
| Somewhat disagree | 9 | 8 | 9 | 10 |
| Strongly disagree | 12 | 5 | 40 | 15 |
| DK/NA | 2 | 1 | - | 3 |

Q15. Please tell me whether you strongly agree, somewhat agree, somewhat disagree or strongly disagree with the following statements. How about . . . ?
f) I felt prepared at the Review Tribunal hearing
Subsample: Respondents who had a Review Tribunal hearing in their most recent appeal (N=1046)

As mentioned, the Appellants’ experience with the availability and affordability of representatives is also a factor in perceptions of preparedness at the Review Tribunal hearing. Those unable to find or afford a representative are much less likely to have felt prepared at the Review Tribunal, while those who easily found a representative, or had

only minor problems in finding a representative, are much more likely to strongly agree that they felt prepared at the Review Tribunal hearing.

| Feeling of Being Prepared at Latest Hearing by Representative Experience - Appellants (%) | | | | |
|--|-------|----------|----------|---------|
| | Total | Positive | Negative | Neutral |
| Strongly agree | 52 | 69 | 32 | 54 |
| Somewhat agree | 26 | 20 | 30 | 26 |
| Somewhat disagree | 9 | 5 | 11 | 9 |
| Strongly disagree | 12 | 6 | 25 | 10 |
| DK/NA | 2 | - | 2 | 2 |

Q15. Please tell me whether you strongly agree, somewhat agree, somewhat disagree or strongly disagree with the following statements. How about . . . ?
f) I felt prepared at the Review Tribunal hearing
Subsample: Respondents who had a Review Tribunal hearing in their most recent appeal (N=1046)

Of interest, Appellants in Nova Scotia, Southern Ontario (59%) and New Brunswick are more likely than others to strongly agree that they felt prepared at the appeal hearing. Those in Quebec, Manitoba and Prince Edward Island are more likely than any others to strongly disagree with this statement.

| Feeling of Being Prepared at Latest Hearing by Region – Appellants (%) | | | | | | | | | | | |
|---|-------|------|-----|----|----|----|----|----|----|----|----|
| | Total | NFLD | PEI | NS | NB | ON | QC | MB | SK | AB | BC |
| Strongly agree | 52 | 49 | 47 | 66 | 58 | 53 | 50 | 48 | 48 | 44 | 46 |
| Somewhat agree | 26 | 33 | 32 | 18 | 24 | 24 | 34 | 23 | 31 | 32 | 27 |
| Somewhat disagree | 9 | 11 | 6 | 9 | 9 | 9 | - | 10 | 5 | 16 | 7 |
| Strongly disagree | 12 | 6 | 14 | 5 | 9 | 12 | 16 | 15 | 11 | 8 | 16 |
| DK/NA | 2 | 1 | - | 3 | - | 2 | - | 4 | 6 | - | 3 |

Q15. Please tell me whether you strongly agree, somewhat agree, somewhat disagree or strongly disagree with the following statements. How about . . . ?
f) I felt prepared at the Review Tribunal hearing
Subsample: Respondents who had a Review Tribunal hearing in their most recent appeal (N=1046)

As with many other perceptions of the Tribunal, there are few definite patterns in responses by education, income and year in which hearing occurred. Two results are noteworthy; the most affluent Appellants (more than \$50,000 annually - 58%) and those who had a hearing in 2000 (56%) most intensely agree in comparison to others that they felt prepared at their hearing.

It is interesting that Appellants who responded to the survey tended to indicate that they feel prepared at the hearing, but that those who participated in the focus group sessions gave several examples of how they felt unprepared. The following example illustrates this trend in the focus group sessions.

“I thought I should have had more information [about the tribunal]. Why didn’t someone tell me there might be a lawyer or who is even on the Review Board. I didn’t even know how many people were going to be there. I was totally unprepared.”

Understanding of Rights and Responsibilities

Almost eight in ten Appellants understood their rights and responsibilities as an Appellant.

A majority of Appellants (77% agree, 44% strongly) agree that they understood their rights and what they had to do as Appellants in the appeal process. Only one in five (22% overall, 11% strongly) disagree with this statement. One percent cannot say or do not know.

| Understanding of Rights - Appellants (%) | |
|--|----|
| Strongly agree | 44 |
| Somewhat agree | 33 |
| Somewhat disagree | 11 |
| Strongly disagree | 11 |
| DK/NA | 1 |
| Q15. Please tell me whether you strongly agree, somewhat agree, somewhat disagree or strongly disagree with the following statements. How about . . . ? e) I fully understood my rights and what I had to do as an Appellant in the appeal process. | |

Perceptions of fully understanding their rights and responsibilities as an Appellant in the appeal process vary, as with other perceptions of the Tribunal Hearing, with the ruling received, the health records experience and the representative experience. Not surprisingly, those who had a positive representative experience (63%), a ruling in their favour (54%), or a positive health records experience (53%) are more likely than those who had a negative representative experience (32%), an unfavourable ruling (38%), or a negative health records experience (18%) to strongly agree that they fully understood their rights and responsibilities as an Appellant. Conversely, those who had a negative health records experience (35%), a negative representative experience (21%) or were ruled against (16%) are more likely to strongly disagree that they understood their rights and responsibilities as an Appellant, in comparison to those who had a positive health records experience (5%), a positive (3%) or neutral (10%) representative experience or a favourable ruling (5%). Alarming, in these disaffected groups, those who at least

somewhat agree do not constitute a majority in any instance. While one-third of those who had an unfavourable ruling (32%) or a negative representative experience (32%) somewhat agree, this proportion decreases to only one in five (19%) of those who had a negative health records experience.

Interestingly, Appellants in Quebec (60%), Newfoundland (56%) and Toronto (54%) are most likely in comparison to other Appellants to strongly agree that they understood their rights and responsibilities as an Appellant.

There are no notable variations in responses by income, education and year in which Tribunal was held.

Treated with Respect by Commissioner’s Staff

A majority of Appellants agree that they were treated with respect by the OCRT staff.

Three-quarters of Appellants (73%) agree, 40 percent strongly, that they were treated with respect by the Commissioner’s staff. Seventeen percent disagree, ten percent strongly, with this statement. Interestingly, 11 percent have no response to this question.

| Treated with Respect by Staff – Appellants (%) | |
|---|----|
| Strongly agree | 40 |
| Somewhat agree | 33 |
| Somewhat disagree | 7 |
| Strongly disagree | 10 |
| DK/NA | 11 |
| Q15. Please tell me whether you strongly agree, somewhat agree, somewhat disagree or strongly disagree with the following statements. How about . . . ? b) I was treated with respect by the Commissioner’s staff. | |

As with other perceptions of the Review Tribunal experience in this survey, Appellants’ perceptions of respectful treatment by the Commissioner’s staff vary with the ruling obtained at the hearing and their health records experience.

Those Appellants who had a ruling in their favour are more likely than those who had a ruling against them to strongly agree that they were treated respectfully by the Commissioner’s staff. As well, those who had a ruling against them are more likely than those who had a favourable ruling to strongly disagree that they were treated with respect by the Commissioner’s staff. However, even among those who were ruled against, only one-fifth (21%) disagree that they were treated with respect by the OCRT staff.

| Treated With Respect by Staff by Ruling - Appellants (%) | | | |
|--|-------|-----------|---------|
| | Total | In Favour | Against |
| Strongly agree | 40 | 54 | 29 |
| Somewhat agree | 33 | 26 | 39 |
| Somewhat disagree | 7 | 3 | 8 |
| Strongly disagree | 10 | 4 | 13 |
| DK/NA | 11 | 13 | 10 |
| <i>Q15. Please tell me whether you strongly agree, somewhat agree, somewhat disagree or strongly disagree with the following statements. How about . . . ?</i> <i>b) I was treated with respect by the Commissioner's Staff</i> | | | |

Again, as with other perceptions of the Review Tribunal experience, the more positive the health records experience, the more likely the Appellant strongly agrees that they were treated with respect by the Commissioner’s staff, and the more negative the experience, the stronger the disagreement that Appellants were treated with respect by the Commissioner’s staff.

| Treated With Respect by Staff by Health Records Experience - Appellants (%) | | | | |
|--|-------|----------|----------|---------|
| | Total | Positive | Negative | Neutral |
| Strongly agree | 40 | 47 | 18 | 36 |
| Somewhat agree | 33 | 34 | 36 | 32 |
| Somewhat disagree | 7 | 4 | 18 | 8 |
| Strongly disagree | 10 | 7 | 16 | 12 |
| DK/NA | 11 | 9 | 12 | 12 |
| <i>Q15. Please tell me whether you strongly agree, somewhat agree, somewhat disagree or strongly disagree with the following statements. How about . . . ?</i> <i>b) I was treated with respect by the Commissioner's Staff</i> | | | | |

Interestingly, Appellants from PEI, Newfoundland, Nova Scotia and Northern Ontario¹¹ are more likely than others to strongly agree that they were treated with respect by the Commissioner’s staff, while residents of Saskatchewan are more likely than others to strongly disagree that the Commissioner’s staff treated them with respect.

¹¹ Strong agreement for each region is listed in table format. However, strong agreement for Northern Ontario is 50%.

| Treated With Respect by Staff by Region – Appellants (%) | | | | | | | | | | | |
|---|-------|------|-----|----|----|----|----|----|----|----|----|
| | Total | NFLD | PEI | NS | NB | ON | QC | MB | SK | AB | BC |
| Strongly agree | 40 | 50 | 52 | 50 | 33 | 40 | 48 | 32 | 32 | 33 | 34 |
| Somewhat agree | 33 | 25 | 27 | 26 | 40 | 33 | 27 | 38 | 35 | 34 | 39 |
| Somewhat disagree | 7 | 4 | 3 | 5 | 9 | 7 | 12 | 12 | 5 | 6 | 6 |
| Strongly disagree | 10 | 10 | 6 | - | 6 | 11 | 6 | 11 | 18 | 13 | 9 |
| DK/NA | 11 | 11 | 11 | 19 | 12 | 9 | 6 | 7 | 9 | 14 | 13 |
| Q15. Please tell me whether you strongly agree, somewhat agree, or strongly disagree with the following statements. How about...? b) I was treated with respect by the Commissioner’s staff. | | | | | | | | | | | |

Although there are no clear trends in agreement to this statement by education, income and year in which the Tribunal was held, it is worthy of note that the most affluent Appellants (more than \$50,000 – 45%) are most likely to feel that they were treated respectfully by the Commissioner’s staff.

Tribunal Hearing was Fair

Three in five Appellants agree that the Review Tribunal Hearing was fair.

Although more than one-half of Appellants (51% agree, 34% strongly) agree that the Review Tribunal hearing was fair, more than two in five (48% disagree, 36% strongly) disagree with this statement. One percent of Appellants did not answer.

| Review Tribunal was Fair - Appellants (%) | |
|--|----|
| Strongly agree | 34 |
| Somewhat agree | 17 |
| Somewhat disagree | 12 |
| Strongly disagree | 36 |
| DK/NA | 1 |
| Q15. Please tell me whether you strongly agree, somewhat agree, somewhat disagree or strongly disagree with the following statements. How about . . . ? c) The Review Tribunal hearing was fair. Subsample: Respondents who had a Review Tribunal hearing in their most recent appeal (N=1046) | |

Consistent to other perceptions of the Review Tribunal process, perceptions of the fairness of the hearing vary with the ruling received, the health records experience and the representative experience. Those who received a ruling in their favour (73%), a

positive (42%) health records experience or a positive representative experience (58%) are more likely than those who had an unfavourable ruling (7%), a negative health records experience (3%) or a negative representative experience (17%) to strongly agree that the Tribunal was fair. On the other hand, those who had an unfavourable ruling (57%), a negative health records experience (68%) or a negative representative experience (55%) are more likely to strongly disagree than those who had a favourable ruling (5%), a positive (25%) or neutral (42%) health records experience, or a positive (14%) or neutral (34%) representative experience, that the Tribunal hearing was fair.

Focus group results bear out the survey results, where the Appellants who received an unfavourable ruling have a general perception of the Tribunal as unfair. In the words of one unsuccessful Appellant:

“There’s another fellow, he was a janitor. He went on disability at the school board two years ago. After his two years, he applied, he was rejected once, he reapplied, he filled in the forms again and they took him, he got it. And he works as a Marshall [on the side].”

“They don’t want to answer you, they don’t want to help you. They just say in other words, ‘Screw you.’ ”

There are interesting regional differences in responses to this question, with those in Atlantic Canada appearing more likely to see the hearing as fair, in comparison to those from Ontario, Quebec and the Western provinces. A majority of Manitobans disagree that the hearing was fair and, in Ontario, opinions are evenly split as to whether the Review Tribunal process was fair. Further, Appellants in the Ontario region of Georgian Bay¹² are less likely than Appellants in any other region to strongly agree that the hearing was fair.

| Review Tribunal was Fair by Region - Appellants (%) | | | | | | | | | | | |
|--|-------|------|-----|----|----|----|----|----|----|----|----|
| | Total | NFLD | PEI | NS | NB | ON | QC | MB | SK | AB | BC |
| Strongly agree | 34 | 52 | 56 | 66 | 56 | 26 | 34 | 21 | 31 | 33 | 30 |
| Somewhat agree | 17 | 15 | 13 | 11 | 11 | 18 | 26 | 15 | 14 | 13 | 25 |
| Somewhat disagree | 12 | 8 | 10 | 5 | 2 | 16 | - | 13 | 15 | 12 | 7 |
| Strongly disagree | 36 | 26 | 21 | 17 | 31 | 39 | 39 | 49 | 38 | 40 | 35 |
| DK/NA | 1 | - | - | - | - | 2 | - | 2 | 1 | 1 | 2 |

Q15. Please tell me whether you strongly agree, somewhat agree, somewhat disagree or strongly disagree with the following statements. How about . . . ?
c) The Review Tribunal Hearing was fair
Subsample: Respondents who had a Review Tribunal hearing in their most recent appeal (N=1046)

¹² Nineteen percent of residents of Georgian Bay strongly agree that the Review Tribunal was fair.

Similar to other perceptions of the Tribunal, perceptions of the hearing as fair do not definitively vary with education, income and year in which the hearing was held. However, a contradictory result is that the most educated (university graduates – 40% strongly disagree) but the least affluent (\$10,000 annually or less – 40%) Appellants are most likely to see the hearing as unfair.

Understanding of Procedures

Almost eight in ten Appellants understood the procedures that were a part of the appeal.

Seventy-six percent of Appellants agree, 37 percent strongly, that they understood the procedures that were a part of the appeal. Only one in five (22% disagree, 11% strongly) disagree with this statement. Two percent cannot respond to this question.

| Understanding of Procedures - Appellants (%) | |
|---|----|
| Strongly agree | 37 |
| Somewhat agree | 39 |
| Somewhat disagree | 11 |
| Strongly disagree | 11 |
| DK/NA | 2 |
| <i>Q15. Please tell me whether you strongly agree, somewhat agree, somewhat disagree or strongly disagree with the following statements. How about . . . ?</i> d) I understood the procedures that would be part of the appeal | |

As with other perceptions of the Review Tribunal, understanding of procedures that are part of the appeal process varies with the ruling at the hearing, the health records experience and the representative experience. For example, those who received a favourable ruling are more likely than those who received an unfavourable ruling to strongly agree that they understood the procedures that would be a part of the appeal. Those who received an unfavourable ruling are more likely than those who received a ruling in their favour to strongly disagree with this statement.

| Understanding of Appeal Procedures by Ruling - Appellants (%) | | | |
|---|-------|-----------|---------|
| | Total | In Favour | Against |
| Strongly agree | 37 | 49 | 31 |
| Somewhat agree | 39 | 37 | 40 |
| Somewhat disagree | 11 | 8 | 12 |
| Strongly disagree | 11 | 4 | 16 |
| DK/NA | 2 | 1 | 1 |
| <i>Q15. Please tell me whether you strongly agree, somewhat agree, somewhat disagree or strongly disagree with the following statements. How about . . . ?</i> d) I understood the procedures that would be a part of the appeal | | | |

Those who had a positive health records experience, that is, they were easily able to get the records and the records were complete, tend to more strongly agree, in comparison to those who did not have a positive health records experience, that they understood the procedures that would be a part of the appeal. On the other hand, Appellants who had a negative experience tend to strongly disagree that they understood the procedures that were part of the appeal.

| Understanding of Appeal Procedures by Health Record Experience - Appellants (%) | | | | |
|--|-------|----------|----------|---------|
| | Total | Positive | Negative | Neutral |
| Strongly agree | 37 | 47 | 12 | 31 |
| Somewhat agree | 39 | 37 | 34 | 42 |
| Somewhat disagree | 11 | 8 | 18 | 13 |
| Strongly disagree | 11 | 8 | 32 | 13 |
| DK/NA | 2 | 1 | 5 | 2 |
| Q15. Please tell me whether you strongly agree, somewhat agree, somewhat disagree or strongly disagree with the following statements. How about . . . ? d) I understood the procedures that would be a part of the appeal | | | | |

Appellants who had a positive representative experience, where they could afford representatives, and representatives were located conveniently, were more likely than those who had a negative representative experience to strongly agree that they understood the procedures that were part of the appeal. Appellants with a neutral representative experience are also more likely than those who with a negative representative experience, to intensely agree that they understood the appeal procedures.

| Understanding of Appeal Procedures by Representative Experience - Appellants (%) | | | | |
|--|-------|----------|----------|---------|
| | Total | Positive | Negative | Neutral |
| Strongly agree | 37 | 54 | 25 | 38 |
| Somewhat agree | 39 | 33 | 38 | 40 |
| Somewhat disagree | 11 | 8 | 16 | 10 |
| Strongly disagree | 11 | 5 | 18 | 10 |
| DK/NA | 2 | - | 2 | 2 |
| Q15. Please tell me whether you strongly agree, somewhat agree, somewhat disagree or strongly disagree with the following statements. How about . . . ? d) I understood the procedures that would be a part of the appeal | | | | |

Respondents in Quebec and Newfoundland are more likely than any others to intensely or strongly agree that they understood the procedures that were part of the appeal. Those in Manitoba and Alberta are less likely than others to indicate intense agreement that they understood these procedures.

| Understanding of Appeal Procedures by Region – Appellants (%) | | | | | | | | | | | |
|---|-------|------|-----|----|----|----|----|----|----|----|----|
| | Total | NFLD | PEI | NS | NB | ON | QC | MB | SK | AB | BC |
| Strongly agree | 37 | 54 | 37 | 47 | 43 | 36 | 73 | 23 | 36 | 28 | 36 |
| Somewhat agree | 39 | 31 | 33 | 40 | 38 | 40 | 21 | 43 | 41 | 41 | 37 |
| Somewhat disagree | 11 | 6 | 16 | 6 | 9 | 10 | - | 20 | 10 | 15 | 14 |
| Strongly disagree | 11 | 6 | 11 | 4 | 10 | 12 | 6 | 11 | 12 | 14 | 11 |
| DK/NA | 2 | 3 | 3 | 2 | - | 2 | - | 2 | 1 | 2 | 1 |

Q15. Please tell me whether you strongly agree, somewhat agree, somewhat disagree or strongly disagree with the following statements. How about . . . ?
d) I understood the procedures that would be a part of the appeal

Again, while there are few clear trends with respect to education, income and year in which the hearing was held, it is important to note that university graduates (43%), the most affluent (more than \$50,000 – 42%) and those who had a hearing in 2000 (42%) most intensely agree that they understood procedures that were part of the appeal.

7.4 Time to Present Case

Three-quarters of respondents say they had the right amount of time to present their case at their Tribunal hearing.

When asked whether they would have liked to have had more, less or if they had the right amount of time to present their case at their most recent hearing, seven in ten Appellants (71%) say that they had the right amount of time. Another one-quarter (24%) say that they would have liked to have more time and two percent say that they would have liked less time. Two percent of Appellants cannot respond to this question.

| Time to Present Case - Appellants (%) | |
|---------------------------------------|----|
| More | 24 |
| Less | 2 |
| Right amount | 71 |
| DK/NA | 2 |

Q19. Would you have liked to have had more or less time to present your case at your most recent hearing, or did you have the right amount of time?
Subsample: Respondents who had a Review Tribunal hearing in their most recent appeal (N=1046)

In keeping with the trend among perceptions of the Tribunal hearing, responses to this question vary with the Tribunal ruling, the experience of getting health records and the representative experience. Appellants who had a ruling in their favour (87%) are more likely than those who had an unfavourable ruling (60%) to say that they had the right amount of time to present their case. Conversely, those with an unfavourable ruling (36%) are more likely than those who had a ruling in their favour (7%) to say that they would have preferred more time.

The more positive the health records experience, the more likely the Appellant is to say that they had the right amount of time to present their case. On the other hand, those who had a negative experience with procuring their health records are more likely than those who had a neutral or positive experience to say that they would have liked more time to present their case.

| Time to Present Case by Health Records Experience - Appellants (%) | | | | |
|--|-------|----------|----------|---------|
| | Total | Positive | Negative | Neutral |
| More | 24 | 17 | 55 | 28 |
| Less | 2 | 2 | 4 | 2 |
| Right amount | 71 | 80 | 39 | 67 |
| DK/NA | 2 | 2 | 1 | 3 |
| <i>Q19. Would you have liked to have had more or less time to present your case at your most recent hearing, or did you have the right amount of time? Subsample: Respondents who had a Review Tribunal hearing in their most recent appeal (N=1046).</i> | | | | |

Similarly, those who had a positive representative experience are more likely than those who had a negative experience to state that they had the right amount of time to present their case at their Review Tribunal hearing. Appellants with a negative experience are more likely than those with a positive experience to state that they needed more time to present their case.

| Time to Present Case by Representative Experience - Appellants (%) | | | | |
|--|-------|----------|----------|---------|
| | Total | Positive | Negative | Neutral |
| More | 24 | 13 | 34 | 23 |
| Less | 2 | 2 | 2 | 2 |
| Right amount | 71 | 84 | 61 | 72 |
| DK/NA | 2 | 2 | 3 | 2 |
| <i>Q19. Would you have liked to have had more or less time to present your case at your most recent hearing, or did you have the right amount of time? Subsample: Respondents who had a Review Tribunal hearing in their most recent appeal (N=1046).</i> | | | | |

Some regional differences exist in perceptions of the amount of time to present the case. While Appellants in Nova Scotia and New Brunswick are more likely than others to say that they had the right amount of time, those in Quebec and Manitoba are more likely than others to say that they needed more time to present their case. In a contradictory manner, Quebecers are slightly more likely than others to say that they needed less time to present their case at their most recent appeal hearing.

| Time to Present Case by Region - Appellants (%) | | | | | | | | | | | |
|---|-------|------|-----|----|----|----|----|----|----|----|----|
| | Total | NFLD | PEI | NS | NB | ON | QC | MB | SK | AB | BC |
| More | 24 | 21 | 25 | 10 | 14 | 26 | 37 | 33 | 20 | 24 | 24 |
| Less | 2 | - | 1 | 3 | 4 | 2 | 8 | 1 | 4 | 1 | 1 |
| Right amount | 71 | 79 | 73 | 88 | 82 | 69 | 55 | 59 | 71 | 71 | 71 |
| DK/NA | 2 | * | 1 | - | - | 2 | - | 7 | 5 | 3 | 4 |

Q19. Would you have liked to have had more or less time to present your case at your most recent hearing, or did you have the right amount of time?
 Subsample: Respondents who had a Review Tribunal hearing in their most recent appeal (N=1046).

7.5 Expenses Covered by the Commissioner’s Office

Appellants are generally uninformed about the expenses that the Commissioner’s Office will cover as part of an appeal, with majorities saying that costs related to photocopying documents and procuring medical records for the appeal are not covered and unaware that interpretation costs are covered at the hearing. Only a plurality is aware that travel costs are covered. Appellants are aware that legal costs are not covered by the OCRT.

The Commissioner’s Office covers a number of costs that are associated with the appeal of CPP’s decision against disability benefits; these include travel costs to and from the hearing, costs for translation of documents prior to the hearing, photocopying costs, and interpretation costs at the hearing. The OCRT will cover costs related to procuring medical letters or documents already in existence, not new ones that have to be generated. Legal costs and costs for representatives are not covered by the Commissioner’s Office. Given the variety of costs and coverage, it was of interest in this survey to determine how informed Appellants are about the costs that are covered. As such, six costs, four of which are unequivocally covered, one that is conditionally covered, and one that is not covered by the Commissioner’s Office, were tested.

As shown in the table, a majority of Appellants are aware that legal costs and costs for representatives are not covered and a plurality says that the Commissioner’s Office covers travel costs to and from the hearing, but only minorities are aware that translation of documents prior to the hearing, photocopying of documents for the appeal, and interpretation costs at the hearing are covered. A majority of Appellants sees costs related to getting medical letters or documents as not covered by the Commissioner’s Office. Of note, a significant minority in each instance are unable to offer an opinion on whether costs are covered by the Commissioner’s Office, with the

lack of awareness most notable for costs related to interpretation at the hearing and translation of documents prior to the hearing.

| Coverage of Expenses by the Commissioner's Office - Appellants (%) | | | |
|---|-----|----|-------|
| | Yes | No | DK/NA |
| Travel costs to and from the hearing | 45 | 39 | 16 |
| Costs related to getting medical letters or documents | 22 | 62 | 16 |
| Translation of documents prior to the hearing | 21 | 38 | 41 |
| Costs for photocopying documents for the appeal | 19 | 58 | 23 |
| Interpretation costs at the hearing (hearing impaired, language interpretation) | 17 | 28 | 55 |
| Legal costs or cost for the representatives | 11 | 63 | 26 |
| <i>Q16. Are the following expenses covered by the Commissioner's Office during an appeal? How about . . . ?</i> | | | |

Given that coverage of some expenses has been instituted at different intervals during the last five years, it is of interest to examine the variation in Appellant perceptions of coverage of expenses by the date on which the hearing occurred. As shown below, there is an increasing trend in respondents' belief that travel costs are covered until 2001. Respondents are more likely to believe that costs related to getting medical letters or documents and costs for photocopying the documents for the appeal are covered by the OCRT in 2002 in comparison to any other year, suggesting that the information is currently being well conveyed to Appellants. Over time, respondents are fairly consistent in their understanding that legal costs are not covered (a correct perception) but also fairly consistent in their assumption that interpretation costs at the hearing are not covered (an incorrect perception).

| Coverage of Expenses by the Commissioner's Office by Date of Hearing - Appellants (%) | | | | | | | | | | |
|---|------|----|------|----|------|----|------|----|------|----|
| | 1998 | | 1999 | | 2000 | | 2001 | | 2002 | |
| | Yes | No | Yes | No | Yes | No | Yes | No | Yes | No |
| Travel costs to and from the hearing | 43 | 39 | 47 | 42 | 50 | 38 | 57 | 33 | 45 | 39 |
| Costs related to getting medical letters or documents | 24 | 61 | 29 | 55 | 22 | 65 | 21 | 64 | 39 | 42 |
| Translation of documents prior to the hearing | 21 | 44 | 25 | 37 | 21 | 35 | 25 | 35 | 23 | 30 |
| Costs for photocopying documents for the appeal | 18 | 62 | 22 | 57 | 17 | 59 | 24 | 54 | 40 | 42 |
| Interpretation costs at the hearing (hearing impaired, language interpretation) | 17 | 35 | 19 | 31 | 19 | 24 | 18 | 27 | 11 | 28 |
| Legal costs or cost for the representatives | 12 | 59 | 10 | 61 | 13 | 60 | 11 | 66 | 12 | 61 |
| <i>Q16. Are the following expenses covered by the Commissioner's office during an appeal? How about . . . ?</i> | | | | | | | | | | |

Travel Costs

A plurality of Appellants believe that travel costs are covered by the Commissioner's Office.

Forty-five percent of Appellants believe that travel costs are covered by the Commissioner's Office during an appeal; another two in five (39%) believe that these costs are not covered. Seventeen percent of Appellants have no opinion on this issue.

| Travel Costs - Appellants (%) | |
|--|----|
| Yes | 45 |
| No | 39 |
| DK/NA | 16 |
| <i>Q16. Are the following costs covered by the Commissioner's Office during an appeal? How about . . . ?</i> | |
| <i>a) Travel costs to and from the hearing</i> | |

Similar to survey respondents, some focus group participants did not believe that travel costs were covered by the Commissioner's Office. However, one Appellant who received an unfavourable ruling mentioned that she knew that the Commissioner's Office did cover costs and gave the evidence to prove it in the following comment.

“They give you, I think, five dollars for your transportation, or they pay your parking if you come by car, but I came by bus, so I said to them, I think it was \$3.25 or something like that, and they sent me a check for \$3.25.”

Appellants who are most aware that travel costs to and from the hearing are covered include those who had their most recent hearing in 2001 (58%) and those who had little or no problems obtaining complete health records (51%). Regionally, Quebecers and residents of Saskatchewan are more likely than others and Newfoundlanders and residents of New Brunswick less likely than others, to be aware that travel costs are covered by the OCRT.

| Travel Costs by Region – Appellants (%) | | | | | | | | | | | |
|--|-------|------|-----|----|----|----|----|----|----|----|----|
| | Total | NFLD | PEI | NS | NB | ON | QC | MB | SK | AB | BC |
| Yes | 45 | 44 | 53 | 44 | 36 | 41 | 75 | 50 | 54 | 52 | 52 |
| No | 39 | 46 | 32 | 35 | 44 | 43 | 15 | 35 | 28 | 36 | 33 |
| DK/NA | 16 | 10 | 15 | 21 | 21 | 16 | 10 | 15 | 18 | 13 | 16 |

*Q16. Are the following costs covered by the Commissioner’s Office during an appeal?
How about . . . ?
a) Travel costs to and from the hearing*

Of note, knowledge that travel costs are covered by the OCRT has increased from 43 percent in 1998 to a high of 57 percent in 2001, but has since decreased to 45 percent in the current year.

Costs Related to Medical Letters

One in five Appellants say that costs related to getting medical letters are covered by the Commissioner’s Office.

One in five Appellants (22%) think that costs related to procuring medical letters or documents are covered by the Office of the Commissioner and three in five (62%) Appellants say these costs are not covered by the Commissioner’s Office during an appeal. Sixteen percent do not know.

| Medical Letters or Documents - Appellants (%) | |
|--|----|
| Yes | 22 |
| No | 62 |
| DK/NA | 16 |

*Q16. Are the following costs covered by the Commissioner’s Office during an appeal? How about . . . ?
c) Costs related to getting medical letters or documents*

Appellants from the focus groups who were aware that costs for medical letters were not covered by the Commissioner’s Office, unless they are already in existence, recounted their experiences:

“I was charged \$980 for this letter.”
“CPP told me they didn’t pay, I had to.”

“Seventy-five dollars the first time for one doctor, twenty-five dollars this week just for my personal notes and files. I’ve been paying non-stop for the last four years.”

Perceptions of the costs related to medical letters or documents being covered by the Office of the Commissioner vary with education and health records experience. As education increases, perceptions that these costs are covered decrease. Further, those with a positive health records experience are less likely than those with a negative health records experience to say that these costs are not covered by the Commissioner’s Office.

| Medical Letters or Documents by Education - Appellants (%) | | | | | | |
|---|-------|-----------------------|-------------|---------|-----------------|------------|
| | Total | Less than high school | High School | College | Some University | University |
| Yes | 22 | 27 | 25 | 22 | 15 | 10 |
| No | 62 | 59 | 58 | 62 | 70 | 76 |
| DK/NA | 16 | 15 | 17 | 16 | 15 | 14 |
| Q16. Are the following costs covered by the Commissioner’s Office during an appeal? How about . . . ? | | | | | | |
| c) Costs related to getting medical letters or documents | | | | | | |

Of interest, Appellants are more likely to say that medical record costs are covered in 2002 than in any other year, a reflection of the relatively recent introduction of this policy. Thus, while only one-quarter say that these costs are covered in 1998, in 2002 four in ten (39%) have the same perception.

Document Translation Costs

In general, Appellants do not know whether costs related to translation of documents are covered by the Commissioner’s Office.

One in five Appellants (21%) feel that the Commissioner’s Office covers costs related to the translation of documents prior to the hearing. Another 38 percent feel that these costs are not covered and a plurality (41%) do not know or cannot say.

| Document Translation Costs - Appellants (%) | |
|---|----|
| Yes | 21 |
| No | 38 |
| DK/NA | 41 |
| Q16. Are the following costs covered by the Commissioner’s Office during an appeal? How about . . . ? f) translation of documents prior to the hearing | |

Not surprisingly, Quebecers (64%) and Francophones (35%) are more likely than others to say that document translation is covered by the Commissioner’s Office. Eastern Ontarians (51%), visible minorities (45%) and university graduates (46%) are more likely than others to say that these costs are not covered. This perception that document translation costs are not covered is an important misconception and should be highlighted in counselling of future Appellants.

Costs for Photocopying Documents

A majority of Appellants incorrectly say that the Commissioner’s Office does not cover photocopying of documents.

Almost six in ten Appellants (58%) believe that photocopying costs are not covered by the Commissioner’s Office during an appeal. One-quarter (23%) cannot say, while only one in five Appellants (19%) correctly believe that these costs are covered. In actual fact, these costs are covered if the records are already in existence but are not if the records need to be generated.

| Photocopying Costs - Appellants (%) | |
|---|----|
| Yes | 19 |
| No | 58 |
| DK/NA | 23 |
| Q16. Are the following costs covered by the Commissioner’s Office during an appeal? How about . . . ? b) costs for photocopying documents for the appeal | |

Upon reflection, one focus group participant remembered that some photocopying costs were covered.

“The more I think about it, the Office of the Commissioner also states that there is a certain compensation paid for the preparation of material for the hearing. I remember, because I remember certain photocopies that I had to make that were included.”

Another focus group participant indicated that he thought that the photocopying costs were covered, but that the cost was so minimal as to disregard compensation. Other participants did not discuss this issue.

Perceptions of coverage of photocopying costs vary with age, health records experience and representative experience. For example, as Appellants age they are less likely to say that costs for photocopying documents are covered and more likely to say that they are unsure of whether or not these costs are covered.

| Photocopying Costs by Age - Appellants (%) | | | | | | |
|---|-------|----------|----------|----------|----------|------------|
| | Total | 18 to 44 | 45 to 50 | 51 to 55 | 56 to 60 | 61 or more |
| Yes | 19 | 18 | 17 | 21 | 19 | 21 |
| No | 58 | 62 | 60 | 56 | 58 | 53 |
| DK/NA | 23 | 20 | 23 | 23 | 23 | 26 |
| Q16. Are the following costs covered by the Commissioner's Office during an appeal? How about . . . ? b) costs for photocopying documents for the appeal | | | | | | |

Those with a positive health record experience (54%) and positive representative experience (56%) are less likely than those with a negative health record experience (66%) or a negative representative experience (66%) to say that photocopying costs are not covered. Again, this is a cost that could be highlighted for Appellants when being counselled by the Commissioner's Office.

Interpretation Costs

A majority of Appellants do not know whether interpretation costs are covered by the Commissioner's Office.

Although interpretation costs are arranged and covered by the OCRT, the majority of Appellants (55%) do not know whether these costs are covered by the Commissioner's Office. Another three in ten (28%) do not think that these costs are covered by the Commissioner's Office and 17 percent say that these costs are covered.

| Interpretation Costs - Appellants (%) | |
|---|----|
| Yes | 17 |
| No | 28 |
| DK/NA | 55 |
| Q16. Are the following costs covered by the Commissioner's Office during an appeal? How about . . . ? e) interpretation costs at the hearing (hearing impaired, language interpretation) | |

Although responses to this question are generally consistent across the various demographic groups, there are some notable differences. Visible minorities (35%), those Appellants who had their hearing in 1998 (35%), Newfoundlanders (34%) and Appellants from New Brunswick (34%) are more likely than others to incorrectly believe that interpretation costs are not covered by the Commissioner’s Office during an appeal. Those Appellants who had their hearing this year (62%) as well as residents of Manitoba (66%) and Nova Scotia (62%) are more likely to say that they do not know whether interpretation costs are covered.

Legal Costs

Two-thirds of Appellants say that legal costs are not covered by the Commissioner’s Office.

A majority of two-thirds of Appellants (63%) correctly say that legal costs and costs for representatives are not covered by the Commissioner’s Office during an appeal. Another one in ten (10%) say that these costs are covered while one-quarter (26%) cannot say or do not know.

| Legal Costs - Appellants (%) | |
|---|----|
| Yes | 11 |
| No | 63 |
| DK/NA | 26 |
| Q16. Are the following costs covered by the Commissioner’s Office during an appeal? How about . . . ? d) legal costs or cost for the representatives | |

In the words of one Appellant from the focus group sessions:

“I found it really scary when they said you have to get a lawyer. Ottawa University won’t help in that case, Legal Aid won’t help in that case. Private funds, well, I had empty pockets, so that didn’t help me.”

Interestingly, in the focus groups, some participants indicated that they had been turned down by Legal Aid lawyers who would not represent them in their appeal, even though the Commissioner’s Office does suggest that Appellants contact Legal Aid for representation.

Correct perceptions that legal costs are not covered by the Commissioner’s Office increase with Appellant education level.

| Legal Costs by Education - Appellants (%) | | | | | | |
|---|-------|-----------------------|-------------|---------|-----------------|------------|
| | Total | Less than high school | High School | College | Some University | University |
| Yes | 11 | 14 | 12 | 8 | 12 | 8 |
| No | 63 | 56 | 57 | 67 | 70 | 75 |
| DK/NA | 26 | 30 | 31 | 25 | 18 | 18 |
| Q16. Are the following costs covered by the Commissioner's Office during an appeal? How about . . . ? d) legal costs or cost for the representatives | | | | | | |

7.5 Hearing Location

Majorities of Appellants agree that the hearing location was accessible, convenient and had easily understood signage.

When Appellants who had a Review Tribunal hearing in their most recent appeal are asked to indicate their agreement with three statements on the physical location of the Review Tribunal hearing, majorities agree in each instance that the location was accessible, conveniently located and had signs and directions that were easy to understand.

| Level of Agreement With Various Statements On Hearing Location - Appellants (%) | | | | | | |
|--|----------------|----------------|----------------------------|-------------------|-------------------|-------|
| | Strongly agree | Somewhat agree | Neither agree nor disagree | Somewhat disagree | Strongly disagree | DK/NA |
| Was easily accessible | 74 | 17 | * | 3 | 5 | 1 |
| Was conveniently located | 65 | 19 | 1 | 5 | 9 | * |
| Had signs and directions that were easy to understand | 55 | 20 | 3 | 8 | 10 | 3 |
| Q20. Please tell me if you strongly agree, somewhat agree, neither agree nor disagree, somewhat disagree or strongly disagree with the following statements. [READ] The place where I had my most recent hearing: Subsample: Respondents who had a Review Tribunal hearing in their most recent appeal (N=1046) | | | | | | |

The Appellants’ representative experience affects perceptions of the hearing location for each statement tested, and the health records experience and language of the interview affects these perceptions for two of three statements.

Accessible

Nine in ten Appellants agree that the hearing location was easily accessible.

A majority of nine in ten Appellants (91%) agree, 74% strongly, that the place where they had their most recent hearing was easily accessible. Eight percent disagree, five

percent strongly. Less than one percent neither agree nor disagree and one percent do not know or cannot say.

| Easily Accessible - Appellants (%) | |
|---|----|
| Strongly agree | 74 |
| Somewhat agree | 17 |
| Neither agree nor disagree | * |
| Somewhat disagree | 3 |
| Strongly disagree | 5 |
| DK/NA | 1 |
| <p>Q20. Please tell me if you strongly agree, somewhat agree, neither agree nor disagree, somewhat disagree or strongly disagree with the following statements. The place where I had my most recent hearing . . .</p> <p>b) was easily accessible (e.g., there were no barriers to physically entering and using the buildings)</p> <p>Subsample: Respondents who had a Review Tribunal hearing in their most recent appeal (N=1046)</p> | |

Appellants who had a positive representative experience are more likely than those who had a negative experience to strongly agree that the place where they had their most recent hearing was easily accessible.

| Easily Accessible by Representative Experience - Appellants (%) | | | | |
|---|-------|----------|----------|---------|
| | Total | Positive | Negative | Neutral |
| Strongly agree | 74 | 82 | 67 | 74 |
| Somewhat agree | 17 | 17 | 17 | 17 |
| Neither agree nor disagree | * | - | 1 | - |
| Somewhat disagree | 3 | 1 | 5 | 3 |
| Strongly disagree | 5 | - | 10 | 5 |
| DK/NA | 1 | - | - | 1 |
| <p>Q20. Please tell me if you strongly agree, somewhat agree, neither agree nor disagree, somewhat disagree or strongly disagree with the following statements. The place where I had my most recent hearing . . .</p> <p>b) was easily accessible (e.g., there were no barriers to physically entering and using the buildings)</p> <p>Subsample: Respondents who had a Review Tribunal hearing in their most recent appeal (N=1046)</p> | | | | |

Not surprisingly, those who received a ruling in their favour are more likely than those who received an unfavourable ruling to intensely agree that the hearing location was easily accessible.

| Hearing Location Easily Accessible by Ruling - Appellants (%) | | | |
|--|-------|-----------|---------|
| | Total | In Favour | Against |
| Strongly agree | 74 | 77 | 71 |
| Somewhat agree | 17 | 16 | 19 |
| Neither agree nor disagree | * | - | * |
| Somewhat disagree | 3 | 2 | 3 |
| Strongly disagree | 5 | 5 | 6 |
| DK/NA | 1 | * | 1 |

Q20. Please tell me whether you strongly agree, somewhat agree, somewhat disagree or strongly disagree with the following statements. The place where I had my most recent hearing . . .
 b) was easily accessible (e.g., there were no barriers to physically entering and using the buildings).
 Subsample: Respondents who had a Review Tribunal hearing in their most recent appeal (N=1046)

Conveniently Located

More than four in five agree that the Review Tribunal was conveniently located.

A substantial majority of 84 percent of Appellants agree, 65 percent strongly, that the place where they had their most recent hearing was conveniently located. Fourteen percent disagree, nine percent strongly, with this statement. One percent neither agree nor disagree and less than one percent do not know or cannot give an opinion.

| Conveniently Located - Appellants (%) | |
|--|----|
| Strongly agree | 65 |
| Somewhat agree | 19 |
| Neither agree nor disagree | 1 |
| Somewhat disagree | 5 |
| Strongly disagree | 9 |
| DK/NA | * |

Q20. Please tell me if you strongly agree, somewhat agree, neither agree nor disagree, somewhat disagree or strongly disagree with the following statements. The place where I had my most recent hearing . . .
 a) was conveniently located
 Subsample: Respondents who had a Review Tribunal hearing in their most recent appeal (N=1046)

Perhaps not surprisingly, those who received a ruling in their favour more strongly agree than those who received a ruling against them, that the hearing was conveniently located. Even so, three of five of those who received an unfavourable ruling still strongly agree that the hearing location was convenient.

| Conveniently Located by Ruling - Appellants (%) | | | |
|--|-------|-----------|---------|
| | Total | In Favour | Against |
| Strongly agree | 65 | 73 | 60 |
| Somewhat agree | 19 | 16 | 22 |
| Neither agree nor disagree | 1 | 1 | 2 |
| Somewhat disagree | 5 | 4 | 5 |
| Strongly disagree | 9 | 6 | 10 |
| DK/NA | * | - | 1 |

Q20. Please tell me if you strongly agree, somewhat agree, neither agree nor disagree, somewhat disagree or strongly disagree with the following statements. The place where I had my most recent hearing . . .
a) was conveniently located
Subsample: Respondents who had a Review Tribunal hearing in their most recent appeal (N=1046)

Given that Appellants who were able to procure their health records easily may see the entire process in retrospect in a positive manner, it is not surprisingly to see a relationship between health records experience and hearing location. Appellants with a positive health records experience are more likely than those with a negative experience to see the hearing location as convenient. As well, those with a neutral experience are more likely than those with a negative experience to strongly agree that the hearing was conveniently located.

| Conveniently Located by Health Records Experience - Appellants (%) | | | | |
|---|-------|----------|----------|---------|
| | Total | Positive | Negative | Neutral |
| Strongly agree | 65 | 69 | 48 | 63 |
| Somewhat agree | 19 | 16 | 31 | 21 |
| Neither agree nor disagree | 1 | 2 | 4 | 1 |
| Somewhat disagree | 5 | 4 | 2 | 6 |
| Strongly disagree | 9 | 8 | 15 | 9 |
| DK/NA | * | * | - | * |

Q20. Please tell me if you strongly agree, somewhat agree, neither agree nor disagree, somewhat disagree or strongly disagree with the following statements. The place where I had my most recent hearing . . .
a) was conveniently located
Subsample: Respondents who had a Review Tribunal hearing in their most recent appeal (N=1046)

Similarly, it is not entirely surprising that Appellants who had a positive representative experience might also rate various aspects of the hearing location positively. Appellants who had a positive representative experience are more likely than those with a negative

representative experience to indicate strong agreement that the hearing was conveniently located.

| Conveniently Located by Representative Experience - Appellants (%) | | | | |
|---|-------|----------|----------|---------|
| | Total | Positive | Negative | Neutral |
| Strongly agree | 65 | 74 | 50 | 67 |
| Somewhat agree | 19 | 18 | 18 | 19 |
| Neither agree nor disagree | 1 | 1 | 2 | 1 |
| Somewhat disagree | 5 | 5 | 11 | 4 |
| Strongly disagree | 9 | 2 | 19 | 8 |
| DK/NA | * | - | - | * |

Q20. Please tell me if you strongly agree, somewhat agree, neither agree nor disagree, somewhat disagree or strongly disagree with the following statements. The place where I had my most recent hearing . . .
a) was conveniently located
Subsample: Respondents who had a Review Tribunal hearing in their most recent appeal (N=1046)

In a finding that will be further examined when discussing representatives, those who intensely agree that the hearing was at a convenient location are also more likely to intensely disagree that representatives were located too far away to properly consult with them (42%). However, those who see the location as inconvenient are also more likely to show intense agreement that representatives are also located too far away (41%). Thus, geography may be a limiting factor both during the appeal process and at the Review Hearing, for some Appellants.

Easily Understood Signage

A clear majority of Appellants agree that the signs and directions at the hearing location were easy to understand.

More than three-quarters of Appellants (75% agree, 55% strongly) agree that the place where they had their most recent hearing had signs and direction that were easy to understand. Another 18 percent disagree, 10 percent strongly, with this assessment. Three percent neither agree nor disagree and three percent cannot answer the question.

| Easily Understood Signage - Appellants (%) | |
|---|----|
| Strongly agree | 55 |
| Somewhat agree | 20 |
| Neither agree nor disagree | 3 |
| Somewhat disagree | 8 |
| Strongly disagree | 10 |
| DK/NA | 3 |
| <p>Q20. Please tell me if you strongly agree, somewhat agree, neither agree nor disagree, somewhat disagree or strongly disagree with the following statements. The place where I had my most recent hearing . . .</p> <p>c) had signs and directions that were easy to understand</p> <p>Subsample: Respondents who had a Review Tribunal hearing in their most recent appeal (N=1046)</p> | |

Responses to this statement vary with language, education, ruling, visible minority status, health records experience and representative experience. Francophones (78%) and visible minorities (62%) are more likely than Anglophones (54%) and non-minorities (52%) to strongly agree that the signs and directions at the place where they had their most recent hearing were easily understood. As well, those who received a ruling in their favour (60%) are more likely than those who received a ruling against them (51%) to intensely agree that the signage was easily understood.

One unusual result is that as education increases, strong agreement that the signage is easily understood decreases.

| Easily Understood Signage by Education - Appellants (%) | | | | | | |
|---|-------|-----------------------|-------------|---------|-----------------|------------|
| | Total | Less than high school | High School | College | Some University | University |
| Strongly agree | 55 | 64 | 59 | 51 | 49 | 36 |
| Somewhat agree | 20 | 17 | 19 | 22 | 17 | 35 |
| Neither agree nor disagree | 3 | 2 | 2 | 3 | 4 | 7 |
| Somewhat disagree | 8 | 6 | 9 | 9 | 10 | 10 |
| Strongly disagree | 10 | 9 | 7 | 12 | 15 | 9 |
| DK/NA | 3 | 2 | 4 | 4 | 5 | 3 |
| <p>Q20. Please tell me if you strongly agree, somewhat agree, neither agree nor disagree, somewhat disagree or strongly disagree with the following statements. The place where I had my most recent hearing . . .</p> <p>c) had signs and directions that were easy to understand</p> <p>Subsample: Respondents who had a Review Tribunal hearing in their most recent appeal (N=1046)</p> | | | | | | |

Again, we see Appellants with a positive health records experience displaying positive perceptions of the signage used at the hearing location. Appellants with a positive or neutral (less positive, but not negative) health records experience are more likely than those with a negative health records experience to see the signage as easy to understand.

| Easily Understood Signage by Health Records Experience - Appellants (%) | | | | |
|--|-------|----------|----------|---------|
| | Total | Positive | Negative | Neutral |
| Strongly agree | 55 | 61 | 30 | 52 |
| Somewhat agree | 20 | 19 | 28 | 20 |
| Neither agree nor disagree | 3 | 2 | 4 | 3 |
| Somewhat disagree | 8 | 8 | 14 | 8 |
| Strongly disagree | 10 | 8 | 24 | 11 |
| DK/NA | 3 | 2 | - | 6 |

Q20. Please tell me if you strongly agree, somewhat agree, neither agree nor disagree, somewhat disagree or strongly disagree with the following statements. The place where I had my most recent hearing . . .
c) had signs and directions that were easy to understand
Subsample: Respondents who had a Review Tribunal hearing in their most recent appeal (N=1046)

Similarly, and in the trend seen in responses within this section, those with a positive representative experience are more likely than those with a neutral experience or a negative experience to strongly agree that the signs and directions at the hearing location were easy to understand. Those Appellants who had a neutral representative experience are more likely than those with a negative representative experience to indicate strong agreement in this regard.

| Easily Understood Signage by Representative Experience - Appellants (%) | | | | |
|--|-------|----------|----------|---------|
| | Total | Positive | Negative | Neutral |
| Strongly agree | 55 | 61 | 30 | 52 |
| Somewhat agree | 20 | 19 | 28 | 20 |
| Neither agree nor disagree | 3 | 2 | 4 | 3 |
| Somewhat disagree | 8 | 8 | 14 | 8 |
| Strongly disagree | 10 | 8 | 24 | 11 |
| DK/NA | 3 | 2 | - | 6 |

Q20. Please tell me if you strongly agree, somewhat agree, neither agree nor disagree, somewhat disagree or strongly disagree with the following statements. The place where I had my most recent hearing . . .
c) had signs and directions that were easy to understand
Subsample: Respondents who had a Review Tribunal Hearing in their most recent appeal (N=1046)

7.6 Helpfulness of Personnel

Majorities find representatives and their doctors to be very helpful during an appeal.

When Appellants are asked to rate the helpfulness of seven types of people who can be involved in the appeal process, majorities indicate that their representative is very helpful, followed by their doctor and their family. The Review Tribunal members and Commissioner office staff are also seen as helpful, but to a lesser extent. Responses are mixed when it comes to the helpfulness of insurance company representatives. Only three Appellants were told to appeal by their Member of Parliament and thus these responses are not discussed.

| Level of Helpfulness of Various People Involved in the Appeal Process - Appellants (%) | | | | | |
|---|--------------|------------------|------------------|--------------------|-------|
| | Very helpful | Somewhat helpful | Not very helpful | Not at all helpful | DK/NA |
| Your representative* (N=846) | 76 | 13 | 4 | 3 | 4 |
| Your doctor (N=1406) | 73 | 14 | 6 | 4 | 3 |
| Your family (N=1406) | 73 | 12 | 4 | 6 | 6 |
| The three Review Tribunal members (N=1046)‡ | 31 | 30 | 16 | 17 | 4 |
| The Commissioner's Office staff who provided you with advice (N=1406) | 28 | 31 | 13 | 15 | 13 |
| Insurance company representative (N=254)? | 18 | 20 | 14 | 20 | 28 |
| Your member of Parliament (N=3)+ | - | 43 | - | - | 57 |
| <p>Q21. For each of the following people involved in the appeal process, could you please tell me whether you found them to be very helpful, somewhat helpful, not very helpful or not at all helpful when you had your most recent appeal? How about . . . ?</p> <p>* Subsample: Respondents who had someone represent them in their most recent appeal</p> <p>‡Subsample: Respondents who had a Review Tribunal hearing in their most recent appeal</p> <p>?Subsample: Respondents who qualify for private or group insurance benefits</p> <p>+Subsample: Respondents who were told to appeal by their Member of Parliament</p> | | | | | |

For four of the six categories of people involved in the appeal process, the Tribunal ruling as well as Appellants’ health records experience and representative experience influence their perceptions of helpfulness. Perceptions of helpfulness vary with language for two categories of people and with education and income in one category only. As with most responses in this survey, gender and age did not influence perceptions.

Representatives

A majority of nine in ten Appellants say that their representatives were helpful.

The largest majority of Appellants in this part of the survey (89% helpful, 76% very) say that their representative was helpful. Only seven percent say that their representatives were not helpful and another three percent say they were not at all helpful. Four percent refuse to comment.

| Level of Helpfulness of Representative - Appellants (%) | |
|---|----|
| Very helpful | 76 |
| Somewhat helpful | 13 |
| Not very helpful | 4 |
| Not at all helpful | 3 |
| DK/NA | 4 |
| <p><i>Q21. For each of the following people involved in the appeal process, could you please tell me whether you found them to be very helpful, somewhat helpful, not very helpful or not at all helpful when you had your most recent appeal? How about . . . ?</i></p> <p><i>d) Your representative</i></p> <p><i>Subsample: Respondents who had someone represent them in their most recent appeal (N=846)</i></p> | |

Anglophones (77%) and those who received a ruling in their favour (88%) are more likely than Francophones (48%) and those who received a ruling against them (64%) to say that their representative was very helpful.

Further, those with a positive health records experience are more likely than those with a negative health records experience to say that their representative was very helpful. Appellants with a negative experience are more likely than those with a positive health records experience, to say that their representative was not helpful.

| Level of Helpfulness of Representative by Health Records Experience - Appellants (%) | | | | |
|---|-------|----------|----------|---------|
| | Total | Positive | Negative | Neutral |
| Very helpful | 76 | 81 | 58 | 73 |
| Somewhat helpful | 13 | 10 | 17 | 15 |
| Not very helpful | 4 | 3 | 14 | 5 |
| Not at all helpful | 3 | 3 | 7 | 3 |
| DK/NA | 4 | 4 | 3 | 5 |

Q21. For each of the following people involved in the appeal process, could you please tell me whether you found them to be very helpful, somewhat helpful, not very helpful or not at all helpful when you had your most recent appeal? How about . . . ?
 d) Your representative
 Subsample: Respondents who had someone represent them in their most recent appeal (N=846)

Not surprisingly, those who had a positive or a neutral representative experience are more likely than Appellants with a negative representative experience to say that their representative was very helpful.

| Level of Helpfulness of Representative by Representative Experience - Appellants (%) | | | | |
|---|-------|----------|----------|---------|
| | Total | Positive | Negative | Neutral |
| Very helpful | 76 | 80 | 44 | 77 |
| Somewhat helpful | 13 | 12 | 14 | 13 |
| Not very helpful | 4 | 5 | 17 | 4 |
| Not at all helpful | 3 | - | 16 | 3 |
| DK/NA | 4 | 3 | 10 | 4 |

Q21. For each of the following people involved in the appeal process, could you please tell me whether you found them to be very helpful, somewhat helpful, not very helpful or not at all helpful when you had your most recent appeal? How about . . . ?
 d) Your representative
 Subsample: Respondents who had someone represent them in their most recent appeal (N=846)

Doctors

A majority of almost nine in ten Appellants say that their doctor was helpful during their most recent appeal.

Almost nine in ten Appellants (87% helpful, 73% very) say that their doctor was helpful during their most recent appeal. Only one in ten (10%) say that their doctor was not very (6%) or not at all (4%) helpful. Three percent cannot say or do not know.

| Level of Helpfulness of Doctor - Appellants (%) | |
|--|----|
| Very helpful | 73 |
| Somewhat helpful | 14 |
| Not very helpful | 6 |
| Not at all helpful | 4 |
| DK/NA | 3 |
| Q21. For each of the following people involved in the appeal process, could you please tell me whether you found them to be very helpful, somewhat helpful, not very helpful or not at all helpful when you had your most recent appeal? How about . . . ? c) Your doctor | |

Similarly to perceptions of the helpfulness of representatives, perceptions of the helpfulness of Appellants’ doctors are higher for Anglophones (73% very helpful) and those who received a ruling in their favour (81%), as opposed to Francophones (54%) and those who received a ruling against themselves (64%).

Again, in the trend seen in perceptions of Appellants’ representatives, those who had a positive or neutral health records experience are more likely than those who had a negative experience to say that their doctor was helpful during their recent appeal. Interestingly, even among those with a negative experience, a plurality still say that their doctor was very helpful.

| Level of Helpfulness of Doctor by Health Records Experience - Appellants (%) | | | | |
|--|-------|----------|----------|---------|
| | Total | Positive | Negative | Neutral |
| Very helpful | 73 | 79 | 46 | 69 |
| Somewhat helpful | 14 | 14 | 13 | 15 |
| Not very helpful | 6 | 3 | 10 | 8 |
| Not at all helpful | 4 | 2 | 18 | 5 |
| DK/NA | 3 | 1 | 13 | 3 |
| Q21. For each of the following people involved in the appeal process, could you please tell me whether you found them to be very helpful, somewhat helpful, not very helpful or not at all helpful when you had your most recent appeal? How about . . . ? c) Your doctor | | | | |

When it comes to perceptions of the doctor’s helpfulness during the appeal, those with a positive representative experience are more likely than those with a negative experience to say that their doctor was very helpful. This is not surprising, given that many Appellants in the focus groups suggested that their doctors advised them in matters concerning their appeal, provided them with extra health records and letters to use as evidence, gave opinions on what to expect at the hearing and even offered to act as representatives.

| Level of Helpfulness of Doctor by Representative Experience - Appellants (%) | | | | |
|--|-------|----------|----------|---------|
| | Total | Positive | Negative | Neutral |
| Very helpful | 73 | 84 | 63 | 73 |
| Somewhat helpful | 14 | 11 | 17 | 14 |
| Not very helpful | 6 | 5 | 8 | 6 |
| Not at all helpful | 4 | - | 12 | 3 |
| DK/NA | 3 | - | 1 | 3 |

Q21. For each of the following people involved in the appeal process, could you please tell me whether you found them to be very helpful, somewhat helpful, not very helpful or not at all helpful when you had your most recent appeal? How about . . . ?
 c) Your doctor

Family

More than eight in ten Appellants say that their family was helpful during their most recent appeal.

When asked to rate the helpfulness of their family, a majority of 85 percent of Appellants say that their family was very (73%) or somewhat (12%) helpful during their most recent appeal. Another one in ten (10%) say that their family was not very (4%) or not at all (6%) helpful. Six percent do not know or cannot say.

| Level of Helpfulness of Family - Appellants (%) | |
|---|----|
| Very helpful | 73 |
| Somewhat helpful | 12 |
| Not very helpful | 4 |
| Not at all helpful | 6 |
| DK/NA | 6 |

Q21. For each of the following people involved in the appeal process, could you please tell me whether you found them to be very helpful, somewhat helpful, not very helpful or not at all helpful when you had your most recent appeal? How about . . . ?
 e) Your family

As with perceptions of representatives and doctors during the appeal process, perceptions of the helpfulness of the Appellants’ families vary with language. Anglophones (73%) are more likely than Francophones (57%) to say that their families were very helpful during the appeal process.

Perceptions of family helpfulness also decrease with Appellant education and increase with income. Those who have less than a high school education (78%) are more likely than those with a university degree (65%) to say that their families were helpful during

the appeal. Conversely, those in the lowest income bracket (\$10,000 per year or less) are least likely and those in the highest income bracket (more than \$50,000 per year) are most likely to see their families as helpful during their most recent appeal.

Review Tribunal Members

Six in ten Appellants say that the Review Tribunal members were helpful when they had their most recent appeal.

Sixty-one percent of Appellants found the members of the Review Tribunal helpful, 31 percent very helpful, during their most recent appeal. One-third (33%), however, found the Tribunal members either not very (16%) or not at all (17%) helpful. Four percent cannot say or do not know.

| Level of Helpfulness of Review Tribunal Members - Appellants (%) | |
|---|----|
| Very helpful | 31 |
| Somewhat helpful | 30 |
| Not very helpful | 16 |
| Not at all helpful | 17 |
| DK/NA | 4 |
| <p><i>Q21. For each of the following people involved in the appeal process, could you please tell me whether you found them to be very helpful, somewhat helpful, not very helpful or not at all helpful when you had your most recent appeal? How about . . . ?</i></p> <p><i>b) The three Review Tribunal members</i></p> <p><i>Subsample: Respondents who had a Review Tribunal Hearing in their most recent appeal (N=1046)</i></p> | |

As with perceptions of the helpfulness of representatives and doctors, perceptions of the three Review Tribunal members vary with the ruling, their health records experience and representative experience.

Those who received a ruling in their favour (61%) are more likely than those who received a ruling against them (11%) to say that the three Review Tribunal members were very helpful.

Those Appellants who had a positive or a neutral health records experience are more likely than those who had a negative experience to say that the three Review Tribunal members were very helpful during their most recent appeal. As well, Appellants who had a negative health records experience are more likely than those with a neutral or positive experience to say that the three Review Tribunal members were not at all

helpful during their most recent appeal. Again, it may be that we are seeing that a positive health records experience sets a positive tone for the entire appeal process.

| Level of Helpfulness of Review Tribunal Members by Health Records Experience - Appellants (%) | | | | |
|--|-------|----------|----------|---------|
| | Total | Positive | Negative | Neutral |
| Very helpful | 31 | 39 | 3 | 27 |
| Somewhat helpful | 30 | 32 | 18 | 30 |
| Not very helpful | 16 | 13 | 27 | 18 |
| Not at all helpful | 17 | 12 | 49 | 19 |
| DK/NA | 4 | 3 | 4 | 5 |

Q21. For each of the following people involved in the appeal process, could you please tell me whether you found them to be very helpful, somewhat helpful, not very helpful or not at all helpful when you had your most recent appeal? How about . . . ?
b) The three Review Tribunal members
Subsample: Respondents who had a Review Tribunal Hearing in their most recent appeal (N=1046)

Appellants who had a positive or neutral representative experience are more likely than those who had a negative experience to say that the three Review Tribunal members were very helpful. Those Appellants who had a negative experience are more likely than those with a positive representative experience to say that the Tribunal members were not at all helpful. Again, this is not entirely a surprising finding, given that focus group participants indicated that the representatives can often interact with the Tribunal members more than do the Appellants themselves.

| Level of Helpfulness of Review Tribunal Members by Representative Experience - Appellants (%) | | | | |
|--|-------|----------|----------|---------|
| | Total | Positive | Negative | Neutral |
| Very helpful | 31 | 55 | 18 | 32 |
| Somewhat helpful | 30 | 25 | 28 | 31 |
| Not very helpful | 16 | 10 | 24 | 16 |
| Not at all helpful | 17 | 6 | 28 | 16 |
| DK/NA | 4 | 4 | 2 | 5 |

Q21. For each of the following people involved in the appeal process, could you please tell me whether you found them to be very helpful, somewhat helpful, not very helpful or not at all helpful when you had your most recent appeal? How about . . . ?
b) The three Review Tribunal members
Subsample: Respondents who had a Review Tribunal Hearing in their most recent appeal (N=1046)

Commissioner’s Office Staff

A majority of Appellants say that the Commissioner’s Office staff were helpful during their most recent appeal.

Six in ten Appellants (59%) say that the Commissioner’s Office staff who provided them with advice were either very (28%) or somewhat (31%) helpful during their most recent appeal. Another three in ten (28%) say that the staff was not very (13%) or not at all (15%) helpful. Thirteen percent have no opinion on the helpfulness of the Commissioner’s Office staff.

| Level of Helpfulness of Commissioner’s Office Staff - Appellants (%) | |
|--|----|
| Very helpful | 28 |
| Somewhat helpful | 31 |
| Not very helpful | 13 |
| Not at all helpful | 15 |
| DK/NA | 13 |
| <p><i>Q21. For each of the following people involved in the appeal process, could you please tell me whether you found them to be very helpful, somewhat helpful, not very helpful or not at all helpful when you had your most recent appeal? How about . . . ?</i></p> <p><i>a) The Commissioner’s Office staff who provided you with advice</i></p> | |

As with perceptions of representatives, doctors and the three Review Tribunal members, perceptions of the Commissioner’s Office staff vary with the Tribunal ruling, the health records experience and the representative experience. Appellant responses also vary with visible minority status.

Appellants who received a ruling in their favour (42%) or who are visible minorities (35%) are more likely than those who received a ruling against them (19%) or who are non-minorities (26%) to say that the Commissioner’s Office staff were very helpful.

Those with a positive health records experience (39%) are more likely than those with a negative health records experience (7%) to say that the Commissioner’s Office staff who provided them with advice were very helpful. On the other hand, those who had a negative experience (37%) are more likely than those who had a positive health records experience (10%) to say that the staff were not at all helpful.

Similarly, Appellants with a positive representative experience (53%) are more likely than those with a negative representative experience (19%) to see the Commissioner’s Office staff as very helpful.

Once again, focus group participants were far more negative than were survey respondents, on the helpfulness of the Commissioner’s Office staff. Focus group participants generally commented on low levels of helpfulness, as seen below:

“They were more confused than I was.”

“They were very nice. The questions I was asking, as I mentioned before, they were substantive questions about the meaning of certain terms. They were unable to answer any questions.”

“During the process of the application and everything, it’s just that sometimes they make you feel like you are losing your mind. You know the information, you send them the information and they make it seem like, this is not what [it was]. It was very confusing.”

However, those in the minority who found the Commissioner’s staff to be helpful were very positive. For example:

“In my case, I had to get a copy of the papers so I could get it to a lawyer. I just phoned them and I said, ‘Look, I need a copy of all the paperwork,’ and they said, ‘Give me your name, address, phone number,’ and a week later I had everything. It was that easy, it was not hard. So they were very friendly to me.”

Finally, there are some interesting regional differences among respondents regarding the helpfulness of the Commissioner’s Staff. It appears that those in Nova Scotia and Newfoundland are more likely than others to see the Commissioner’s staff as helpful, while those in Quebec and Alberta are less likely than others to hold this view.

| Helpfulness of Commissioner’s Staff by Region – Appellants (%) | | | | | | | | | | | |
|---|-------|------|-----|----|----|----|----|----|----|----|----|
| | Total | NFLD | PEI | NS | NB | ON | QC | MB | SK | AB | BC |
| Very helpful | 28 | 42 | 31 | 46 | 33 | 25 | 31 | 31 | 21 | 24 | 26 |
| Somewhat helpful | 31 | 34 | 38 | 31 | 32 | 29 | 27 | 29 | 39 | 32 | 29 |
| Not very helpful | 13 | 7 | 12 | 5 | 12 | 15 | 12 | 14 | 14 | 13 | 15 |
| Not at all helpful | 15 | 12 | 7 | 4 | 7 | 17 | 19 | 18 | 18 | 21 | 16 |
| DK/NA | 13 | 6 | 12 | 14 | 16 | 14 | 10 | 7 | 9 | 10 | 14 |

Q21. For each of the following people involved in the appeal process, could you please tell me whether you found them to be very helpful, somewhat helpful, not very helpful when you had your most recent appeal? How about . . . ?

a) The Commissioner’s Office staff who provided you with advice

Insurance Company Representative

Appellants are almost evenly divided on whether insurance company representatives are helpful or not during an appeal.

When Appellants who qualify for private or group insurance are asked about the helpfulness of insurance company representatives, 38 percent say that they were helpful (18% very, 20% somewhat) and 34 percent say that they are not helpful (20% not at all, 14% not very). Interestingly, more than one-quarter (28%) do not know or cannot comment on the helpfulness of the insurance company representatives.

| Level of Helpfulness of Insurance Company Representative - Appellants (%) | |
|--|----|
| Very helpful | 18 |
| Somewhat helpful | 20 |
| Not very helpful | 14 |
| Not at all helpful | 20 |
| DK/NA | 28 |
| <p>Q21. For each of the following people involved in the appeal process, could you please tell me whether you found them to be very helpful, somewhat helpful, not very helpful or not at all helpful when you had your most recent appeal? How about . . . ?</p> <p>g) Insurance company representative</p> <p>Subsample: Respondents who qualify for private or group insurance benefits (N=254)</p> | |

Appellants who had a hearing in 1998 (31%), those with a negative representative experience (30%) or a university degree (30%), and those with some university experience (29%) are more likely than others to say that insurance company representatives were not at all helpful. Those who had a positive health records experience (23%) or a positive representative experience (22%) are more likely than others to say that insurance company representatives were very helpful during their most recent appeal.

7.7 Reasons for Receiving a Negative Ruling

A plurality of Appellants who received an unfavourable ruling in their most recent appeal feel that this is due to perceptions of their disability as not as serious as alleged, their situation was dismissed and their circumstances unappreciated.

When those respondents who were ruled against in their most recent appeal hearing are asked to indicate the reasons why this ruling came about, a plurality (38%) suggest that this ruling is a result of their disability not being seen as serious enough to impede

some form of employment or their disability is seen as a temporary problem, their situation is dismissed and their circumstances unappreciated. Another 18 percent say that they do not understand why they were denied and a further 17 percent point to the perception of the process as being unfair. On the next tier of reasons behind the unfavourable rulings are incomplete records (9%), unsatisfactory evidence (8%), lack of preparation (6%), lack of information (6%), the strictness of guidelines (6%), discrimination (6%) and elapsed time or policy changes (5%). Eight additional reasons are given by four percent or fewer respondents, and six percent did not respond.

| Perceptions of Reasons for Unfavourable Ruling - Appellants (%) | |
|--|----|
| Disability situation dismissed/unappreciated ¹³ | 38 |
| I didn't understand why I was denied | 18 |
| The process was unfair | 17 |
| My records were not complete | 9 |
| Unsatisfactory evidence (documents, testimony) | 8 |
| I was not prepared enough | 6 |
| I needed more information | 6 |
| Strict guidelines/inflexible/bureaucratic | 6 |
| Discrimination (age, race, gender, appearance) | 6 |
| Elapsed time/policy changes | 5 |
| Other financial support available (spouse, insurance) | 4 |
| Tribunal unqualified/incompetent | 4 |
| Employed | 3 |
| Insufficient CPP contributions | 3 |
| I realized that I did not qualify | 3 |
| Insufficient hours worked | 2 |
| Could not afford to spend the money I needed in order to win | * |
| Other | 5 |
| DK/NA | 6 |
| Q29. Why do you think that you were ruled against during your most recent appeal? Subsample: Respondents who were ruled against in their most recent appeal (N=517) | |

Those Appellants who stated that their disability was not considered serious enough, their situation dismissed and unappreciated as the reasons behind losing their most recent appeal are more likely to be Anglophones (39%) than Francophones (10%). Further, as the year during which the appeal was resolved becomes more recent, Appellants are less likely to say that their disability was seen in this manner. Almost one-half of those who appealed in 1998 (49%) give this reason. This proportion

¹³ These Appellants felt that the Tribunal perceived that: their disability was not serious enough to impede some form of employment, it was a temporary injury rather than something chronic or permanent, it was not clinically recognized (skepticism surrounding "chronic fatigue syndrome" for example) or that the respondent was faking or grossly exaggerating the condition.

decreases to 44 percent of those who appealed in 1999, and 32 percent of those who appealed in 2002.

Although there are no clear trends with respect to education and income, it is worth noting that university graduates (54%) are more likely than any other education group to say that they were ruled against because their disability was not seen as serious enough. Although all Appellants, regardless of income, are more likely to mention that they felt their disability was not taken seriously, as the most compelling reasons for a denial of benefits, the most affluent Appellants (more than \$50,000 – 50%) are most likely to give that reason, and those in households earning \$10,000 to \$20,000 annually (24%) who are more likely to suggest that they simply didn't understand why they were denied, in comparison to other income groups.

8.0 Accessibility of the Commissioner’s Office

As part of providing quality service to Appellants at the Commissioner’s Office, it was of interest to determine whether Appellants were satisfied with several aspects of the accessibility of this office. To this end, we asked those respondents who had contacted the Office of the Commissioner of Review Tribunals about their perceptions of the hours of service, the accessibility by phone, by fax, by mail, e-mail and courier, as well as perceptions of the Commissioner’s website.

Three-quarters of Appellants say they are satisfied with the hours of service of the Commissioner’s Office, although accessibility by telephone is a problem for one-quarter of Appellants. Those who did use a courier, phone or mail are satisfied with this service. A majority of Appellants did not access the Commissioner’s Office through its website, e-mail or fax.

Appellants were asked about their perceptions of the accessibility of the Commissioner’s Office. Their responses indicate that a majority of Appellants did not try to use the Commissioner’s website (www.ocrt-bctr.gc.ca), or try to contact the OCRT by e-mail or fax. However, majorities or pluralities of Appellants used, and were satisfied with, the accessibility of the Commissioner’s Office by phone, mail, and courier, as well as the hours of service at OCRT.

| Level of Satisfaction With Various Aspects of the Commissioner's Office - Appellants (%) | | | | | | |
|---|----------------|--------------------|---------|-----------------------|-------------------|------------|
| | Very satisfied | Somewhat satisfied | Neither | Somewhat dissatisfied | Very dissatisfied | Didn't use |
| Accessibility by mail | 40 | 38 | 3 | 6 | 7 | 3 |
| The hours of service | 37 | 37 | 6 | 6 | 5 | 3 |
| Accessibility by phone | 30 | 27 | 5 | 10 | 15 | 10 |
| Accessibility by courier | 26 | 17 | 6 | 3 | 2 | 41 |
| Accessibility by fax | 13 | 10 | 6 | 2 | 3 | 60 |
| Accessibility by e-mail | 5 | 4 | 6 | 2 | 3 | 75 |
| The Commissioner's website | 4 | 4 | 5 | 2 | 3 | 75 |
| Q18. Were you very dissatisfied, somewhat dissatisfied, neither satisfied nor dissatisfied, somewhat satisfied or very satisfied with the following aspects of the Commissioner's Office? | | | | | | |

There are few notable demographic trends in satisfaction ratings for the various types of accessibility of the Commissioner’s Office; however, health records and representative experience affect perceptions for three of the seven ways in which the Commissioner’s Office can be accessed. That is, the more positive the health records and representative experiences, the more likely that the Appellants are satisfied with the accessibility of the Commissioner’s Office. While regional differences are discussed in the individual sections, there are some general trends that should be noted.

Atlantic Canadians generally seem to be more satisfied than those in the rest of Canada, with all ways of accessing the Commissioner’s Office, except for when it comes to fax accessibility, where Quebecers are the most satisfied overall. Those in Western Canada appear to have some of the lowest satisfactions ratings for each way of accessing the OCRT, other than fax accessibility. Respondents in Ontario have satisfaction levels that are at the average, for almost each accessibility item examined.

When it comes to use of these ways that the OCRT can be accessed across the various provinces, Quebecers and Newfoundlanders are least likely to access the Commissioner’s Office using the various methods of accessibility while Prince Edward Island and Manitoba are far more likely to use these methods.

| Level of Satisfaction With Various Aspects of the Commissioner's Office by Region – Appellants (%) | | | | | | | | | | | |
|---|-------|------|-----|----|----|----|-----|----|----|----|----|
| | Total | NFLD | PEI | NS | NB | ON | QC | MB | SK | AB | BC |
| Accessibility by Mail | | | | | | | | | | | |
| Very Satisfied | 40 | 47 | 47 | 52 | 51 | 38 | 42 | 39 | 35 | 35 | 37 |
| Didn't Use | 3 | 3 | 1 | 2 | 4 | 3 | 10 | 8 | 3 | 2 | 4 |
| Hours of Service | | | | | | | | | | | |
| Very Satisfied | 37 | 41 | 55 | 51 | 44 | 34 | 40 | 41 | 26 | 24 | 33 |
| Didn't Use | 3 | 7 | 2 | 4 | 2 | 3 | 6 | 1 | 4 | 1 | 2 |
| Accessibility by Phone | | | | | | | | | | | |
| Very Satisfied | 30 | 37 | 38 | 46 | 36 | 27 | 33 | 30 | 26 | 25 | 28 |
| Didn't Use | 10 | 12 | 12 | 8 | 10 | 11 | 10 | 8 | 8 | 6 | 9 |
| Accessibility By Courier | | | | | | | | | | | |
| Very Satisfied | 26 | 38 | 38 | 30 | 25 | 26 | 27 | 18 | 24 | 16 | 20 |
| Didn't Use | 41 | 33 | 32 | 45 | 47 | 39 | 62 | 45 | 41 | 49 | 39 |
| Accessibility by Fax | | | | | | | | | | | |
| Very Satisfied | 13 | 10 | 17 | 13 | 11 | 11 | 29 | 16 | 11 | 18 | 14 |
| Didn't Use | 60 | 68 | 58 | 60 | 65 | 62 | 58 | 51 | 61 | 57 | 51 |
| Accessibility by E-mail | | | | | | | | | | | |
| Very Satisfied | 5 | 9 | 8 | 8 | 10 | 5 | 6 | 4 | 1 | 4 | 3 |
| Didn't Use | 75 | 75 | 68 | 75 | 75 | 76 | 77 | 78 | 77 | 74 | 73 |
| Commissioner's Website | | | | | | | | | | | |
| Very Satisfied | 4 | - | 7 | 4 | 8 | 4 | - | 2 | 2 | 3 | 3 |
| Didn't Use | 75 | 79 | 67 | 70 | 76 | 75 | 100 | 82 | 75 | 75 | 73 |
| Q18. Were you very dissatisfied, somewhat dissatisfied, neither satisfied nor dissatisfied, somewhat satisfied or very satisfied with the following aspects of the Commissioner's Office? | | | | | | | | | | | |

8.1 Accessibility by Mail

Almost eight in ten Appellants are satisfied with the accessibility of the Commissioner’s Office by mail.

Seventy-eight percent of Appellants say that they were very (40%) or somewhat (38%) satisfied with the accessibility of the Commissioner’s Office by mail, the largest satisfied proportion in this section of the survey. Thirteen percent are either very (7%) or somewhat (6%) dissatisfied. Three percent of Appellants state that they did not use mail to access the Commissioner’s Office, and two percent are unable to offer an opinion about the accessibility of the Commissioner’s Office by mail.

| Level of Satisfaction with Accessibility by Mail - Appellants (%) | |
|---|----|
| Very satisfied | 40 |
| Somewhat satisfied | 38 |
| Neither satisfied nor dissatisfied | 3 |
| Somewhat dissatisfied | 6 |
| Very dissatisfied | 7 |
| Didn't use | 3 |
| DK/NA | 2 |
| <i>Q18. Were you very dissatisfied, somewhat dissatisfied, neither satisfied nor dissatisfied, somewhat satisfied or very satisfied with the following aspects of the Commissioner’s Office? e) Accessibility by mail</i> | |

Those Appellants who received a favourable ruling (46%) are more likely than those who received an unfavourable ruling (32%) to say that they were very satisfied with the accessibility of the Commissioner’s Office by mail.

As with many perceptions throughout these results, as Appellants have a more positive health records experience, they are more likely to say that they were very satisfied with the accessibility by mail of the Commissioner’s Office.

| Level of Satisfaction with Accessibility by Mail by Health Records Experience - Appellants (%) | | | | |
|---|-------|----------|----------|---------|
| | Total | Positive | Negative | Neutral |
| Very satisfied | 40 | 46 | 19 | 37 |
| Somewhat satisfied | 38 | 38 | 37 | 38 |
| Neither satisfied nor dissatisfied | 3 | 2 | 10 | 4 |
| Somewhat dissatisfied | 6 | 5 | 16 | 7 |
| Very dissatisfied | 7 | 4 | 8 | 9 |
| Didn't use | 3 | 4 | 2 | 3 |
| DK/NA | 2 | 2 | 7 | 2 |
| Q18. Were you very dissatisfied, somewhat dissatisfied, neither satisfied nor dissatisfied, somewhat dissatisfied, or very dissatisfied with the following aspects of the Commissioner's Office? How about ...? e) Accessibility by mail | | | | |

There is also a relationship between Appellants' representative experience and their satisfaction with the accessibility of the Commissioner's Office by mail. Those with a positive representative experience are more likely than those with a negative experience to say that they were very satisfied with the accessibility of the Commissioner's Office by mail.

| Level of Satisfaction with Accessibility by Mail by Representative Experience - Appellants (%) | | | | |
|---|-------|----------|----------|---------|
| | Total | Positive | Negative | Neutral |
| Very satisfied | 40 | 58 | 34 | 40 |
| Somewhat satisfied | 38 | 25 | 43 | 38 |
| Neither satisfied nor dissatisfied | 3 | 3 | 3 | 4 |
| Somewhat dissatisfied | 6 | 2 | 7 | 7 |
| Very dissatisfied | 7 | 5 | 10 | 6 |
| Didn't use | 3 | 6 | 1 | 3 |
| DK/NA | 2 | - | 1 | 3 |
| Q18. Were you very dissatisfied, somewhat dissatisfied, neither satisfied nor dissatisfied, somewhat dissatisfied, or very dissatisfied with the following aspects of the Commissioner's Office? How about ...? e) Accessibility by mail | | | | |

Appellants in the Atlantic provinces (49%), particularly those in Nova Scotia (52%) and New Brunswick (51%) are more likely than Appellants in other regions to say that they were very satisfied with the mail accessibility of the Commissioner's Office. Appellants in mid-Ontario (31%) and Georgian Bay (33%) are the least likely to be very satisfied with the accessibility of the Commissioner's Office by mail.

8.2 Hours of Service

Three-quarters of Appellants say they were satisfied with the hours of service of the Commissioner’s Office.

Three-quarters of Appellants (74%) say they were either very (37%) or somewhat (37%) satisfied with the hours of service at the Commissioner’s Office. Another one in ten (11%) were very (5%) or somewhat (6%) dissatisfied with the hours of service. Six percent are neither satisfied nor dissatisfied and three percent didn’t use the Commissioner’s Office. Seven percent of respondents are not able to offer an opinion about the hours of service of the Commissioner’s Office or are unwilling to answer.

| Level of Satisfaction with Hours of Service - Appellants (%) | |
|--|----|
| Very satisfied | 37 |
| Somewhat satisfied | 37 |
| Neither satisfied nor dissatisfied | 6 |
| Somewhat dissatisfied | 6 |
| Very dissatisfied | 5 |
| Didn’t use | 3 |
| DK/NA | 7 |
| Q18. Were you very dissatisfied, somewhat dissatisfied, neither satisfied nor dissatisfied, somewhat satisfied or very satisfied with the following aspects of the Commissioner’s Office? How about . . . ? a) Hours of service | |

Men (40%) and those who received a ruling in their favour (45%) are more likely than women (34%) and those who received a ruling against them (29%) to say that they were very satisfied with the hours of service at the Commissioner’s Office. Further, as Appellants age there is a tendency to report greater satisfaction with the hours of service of the Commissioner’s Office.

| Level of Satisfaction with Hours of Service by Age - Appellants (%) | | | | | | |
|--|-------|----------|----------|----------|----------|------------|
| | Total | 18 to 44 | 45 to 50 | 51 to 55 | 56 to 60 | 61 or more |
| Very satisfied | 37 | 28 | 33 | 36 | 38 | 45 |
| Somewhat satisfied | 37 | 47 | 37 | 37 | 33 | 36 |
| Neither satisfied nor dissatisfied | 6 | 5 | 6 | 7 | 7 | 3 |
| Somewhat dissatisfied | 6 | 5 | 8 | 8 | 4 | 4 |
| Very dissatisfied | 5 | 6 | 5 | 5 | 4 | 6 |
| Didn't use | 3 | 4 | 3 | 3 | 3 | 1 |
| DK/NA | 7 | 5 | 6 | 5 | 12 | 5 |
| Q18. Were you very dissatisfied, somewhat dissatisfied, neither satisfied nor dissatisfied, somewhat dissatisfied, or very dissatisfied with the following aspects of the Commissioner's Office? How about ...? a) Hours of service | | | | | | |

Similar to reported satisfaction with other means of access the OCRT, there is a relationship between Appellants' health records experience and satisfaction with the hours of service. Those who have a positive or neutral experience are more likely than those who had a negative health records experience to be very satisfied with the hours of service at the Commissioner's Office.

| Level of Satisfaction with Hours of Service by Health Records Experience - Appellants (%) | | | | |
|--|-------|----------|----------|---------|
| | Total | Positive | Negative | Neutral |
| Very satisfied | 37 | 45 | 14 | 31 |
| Somewhat satisfied | 37 | 36 | 47 | 38 |
| Neither satisfied nor dissatisfied | 6 | 6 | 9 | 6 |
| Somewhat dissatisfied | 6 | 3 | 10 | 8 |
| Very dissatisfied | 5 | 3 | 16 | 6 |
| Didn't use | 3 | 3 | - | 3 |
| DK/NA | 7 | 5 | 4 | 9 |
| Q18. Were you very dissatisfied, somewhat dissatisfied, neither satisfied nor dissatisfied, somewhat dissatisfied, or very dissatisfied with the following aspects of the Commissioner's Office? How about ...? a) Hours of service | | | | |

As well, those who had a positive representative experience are more likely than those who had a negative representative experience to say that they were very satisfied with the hours of service at the Commissioner's Office.

| Level of Satisfaction with Hours of Service by Representative Experience - Appellants (%) | | | | |
|--|-------|----------|----------|---------|
| | Total | Positive | Negative | Neutral |
| Very satisfied | 37 | 59 | 32 | 36 |
| Somewhat satisfied | 37 | 18 | 37 | 39 |
| Neither satisfied nor dissatisfied | 6 | 8 | 5 | 6 |
| Somewhat dissatisfied | 6 | 4 | 9 | 5 |
| Very dissatisfied | 5 | 5 | 9 | 5 |
| Didn't use | 3 | - | 3 | 3 |
| DK/NA | 7 | 6 | 5 | 7 |
| Q18. Were you very dissatisfied, somewhat dissatisfied, neither satisfied nor dissatisfied, somewhat dissatisfied, or very dissatisfied with the following aspects of the Commissioner's Office? How about ...? a) Hours of service | | | | |

Appellants in PEI (55%), Nova Scotia (51%), and New Brunswick (44%) are also more inclined to report that they were very satisfied with the hours of service of the Commissioner's Office, compared to those Appellants in other provinces.

8.3 Accessibility by Phone

A majority of Appellants report that they were satisfied with the accessibility of the Commissioner's Office by telephone.

Almost six in ten Appellants (57%) were satisfied (30% very, 27% somewhat) with the accessibility of the Commissioner's Office by phone. Another one-quarter (25%) were very (15%) or somewhat (10%) dissatisfied with this accessibility. Five percent were neither satisfied nor dissatisfied and ten percent of Appellants say they did not access the Commissioner's Office by phone. Three percent of Appellants are unable or unwilling to offer a response.

| Level of Satisfaction with Accessibility by Phone - Appellants (%) | |
|---|----|
| Very satisfied | 30 |
| Somewhat satisfied | 27 |
| Neither satisfied nor dissatisfied | 5 |
| Somewhat dissatisfied | 10 |
| Very dissatisfied | 15 |
| Didn't use | 10 |
| DK/NA | 3 |
| Q18. Were you very dissatisfied, somewhat dissatisfied, neither satisfied nor dissatisfied, somewhat satisfied or very satisfied with the following aspects of the Commissioner's Office? How about ...? b) Accessibility by phone | |

Interestingly, Appellants who had a favourable ruling (40%) are more likely than those with an unfavourable ruling (22%) to report that they were very satisfied with the accessibility of the Commissioner's Office by phone. This is illustrated with the comments of Appellants who received an unfavourable ruling during the focus group sessions:

"They said, if you want to get more information, phone me at that number, the person said. You phone them, it's somebody else who answers, and then I said I'd like to talk to that person, they said, it is impossible, you cannot talk to that person."

" . . . when you phone them, you're talking to machines all the time."

There is a relationship between education and satisfaction with phone accessibility, where Appellants are less likely to say that they are very satisfied as their level of education rises.

| Level of Satisfaction with Accessibility by Phone by Education - Appellants (%) | | | | | | |
|--|-------|--------------------------|----------------|----------------------|--------------------|---------|
| | Total | Less than High School | High School | Community College | Some university | Univer. |
| Very satisfied | 30 | 32 | 33 | 30 | 26 | 24 |
| Somewhat satisfied | 27 | 27 | 29 | 27 | 30 | 19 |
| Neither satisfied nor dissatisfied | 5 | 5 | 4 | 4 | 7 | 9 |
| Somewhat dissatisfied | 10 | 8 | 10 | 9 | 14 | 17 |
| Very dissatisfied | 15 | 13 | 14 | 16 | 9 | 20 |
| Didn't use | 10 | 11 | 8 | 9 | 12 | 8 |
| DK/NA | 3 | 3 | 2 | 4 | 1 | 4 |
| Q18. Were you very dissatisfied, somewhat dissatisfied, neither satisfied nor dissatisfied, somewhat dissatisfied, or very dissatisfied with the following aspects of the Commissioner's Office? How about ...? b) Accessibility by phone | | | | | | |

As with many responses in this survey, Appellants' health records experience affects perceptions of the accessibility of the Commissioner's Office by phone. Those with a positive or neutral experience are more likely than those with a negative experience to say that they were very satisfied with the telephone accessibility of the Commissioner's Office. Those with a negative experience are more likely than those with a positive or neutral experience to say that they were very dissatisfied with this accessibility.

| Level of Satisfaction with Accessibility by Phone by Health Records Experience - Appellants (%) | | | | |
|--|-------|----------|----------|---------|
| | Total | Positive | Negative | Neutral |
| Very satisfied | 30 | 36 | 7 | 27 |
| Somewhat satisfied | 27 | 29 | 23 | 26 |
| Neither satisfied nor dissatisfied | 5 | 4 | 7 | 5 |
| Somewhat dissatisfied | 10 | 9 | 15 | 11 |
| Very dissatisfied | 15 | 9 | 38 | 17 |
| Didn't use | 10 | 10 | 8 | 10 |
| DK/NA | 3 | 3 | 2 | 4 |
| Q18. Were you very dissatisfied, somewhat dissatisfied, neither satisfied nor dissatisfied, somewhat dissatisfied, or very dissatisfied with the following aspects of the Commissioner's Office? How about ...? b) Accessibility by phone | | | | |

Similarly, Appellants who had a positive representative experience are more likely than those who had a negative experience to say that they were very satisfied with the accessibility of the Commissioner's Office by phone.

| Level of Satisfaction with Accessibility by Phone by Representative Experience - Appellants (%) | | | | |
|--|-------|----------|----------|---------|
| | Total | Positive | Negative | Neutral |
| Very satisfied | 30 | 49 | 24 | 30 |
| Somewhat satisfied | 27 | 22 | 26 | 28 |
| Neither satisfied nor dissatisfied | 5 | 6 | 5 | 5 |
| Somewhat dissatisfied | 10 | 7 | 13 | 10 |
| Very dissatisfied | 15 | 11 | 20 | 14 |
| Didn't use | 10 | 6 | 10 | 10 |
| DK/NA | 3 | - | 2 | 4 |
| Q18. Were you very dissatisfied, somewhat dissatisfied, neither satisfied nor dissatisfied, somewhat dissatisfied, or very dissatisfied with the following aspects of the Commissioner's Office? How about ...? b) Accessibility by phone | | | | |

Similar to other satisfaction ratings in this section, Appellants in Nova Scotia (46%), PEI (38%) and Newfoundland (37%) are more likely than those in the rest of the country to report being very satisfied with the accessibility of the Commissioner's Office by phone.

8.4 Accessibility by Courier

While four in ten Appellants say they did not use courier services to access the Commissioner's Office, another four in ten were generally satisfied with courier access to the Commissioner's Office.

Four in ten Appellants (41%) say they did not use a courier service to access the Commissioner's Office. Another 43 percent say they were very (26%) or somewhat (17%) satisfied with the accessibility of the office through courier use. Another five percent were very (2%) or somewhat (3%) dissatisfied and six percent were neither satisfied nor dissatisfied with courier access to the Commissioner's Office. Five percent of Appellants are unable or unwilling to offer an opinion about the accessibility of the Commissioner's Office by courier.

| Level of Satisfaction with Accessibility by Courier - Appellants (%) | |
|---|----|
| Very satisfied | 26 |
| Somewhat satisfied | 17 |
| Neither satisfied nor dissatisfied | 6 |
| Somewhat dissatisfied | 3 |
| Very dissatisfied | 2 |
| Didn't use | 41 |
| DK/NA | 5 |
| Q18. Were you very dissatisfied, somewhat dissatisfied, neither satisfied nor dissatisfied, somewhat satisfied or very satisfied with the following aspects of the Commissioner's Office? How about ...? g) Accessibility by courier | |

Francophones (63%) are more likely than Anglophones (40%) to say that they did not use a courier to access the Commissioner's Office. Appellants who have completed some university (51%) are most likely to say they did not use a courier to contact the Commissioner's Office.

Interestingly, as income increases, there is a greater tendency for Appellants to say that they did not use a courier service to access the Commissioner's Office.

| Level of Satisfaction with Accessibility by Courier by Income - Appellants (%) | | | | | | |
|--|-------|------------------|----------------------|----------------------|----------------------|--------------------|
| | Total | \$10,000 or less | \$10,000 to \$20,000 | \$20,000 to \$30,000 | \$30,000 to \$50,000 | More than \$50,000 |
| Very satisfied | 26 | 29 | 32 | 25 | 21 | 20 |
| Somewhat satisfied | 17 | 18 | 15 | 21 | 17 | 15 |
| Neither satisfied nor dissatisfied | 6 | 7 | 4 | 6 | 9 | 7 |
| Somewhat dissatisfied | 3 | 4 | 3 | 2 | 4 | 3 |
| Very dissatisfied | 2 | 2 | 2 | 2 | 2 | 3 |
| Didn't use | 41 | 35 | 39 | 41 | 42 | 43 |
| DK/NA | 5 | 5 | 5 | 3 | 5 | 9 |
| Q18. Were you very dissatisfied, somewhat dissatisfied, neither satisfied nor dissatisfied, somewhat dissatisfied, or very dissatisfied with the following aspects of the Commissioner's Office? How about ...? g) Accessibility by courier | | | | | | |

Appellants who had a positive representative experience (42%), had an appeal in 2002 (36%), or received a favourable ruling (34%) are more likely to report high levels of satisfaction with courier access to the Commissioner’s Office.

Appellants in Newfoundland and PEI are more likely to report that they were very satisfied with courier access to the Commissioner’s Office in comparison to Appellants in other regions. Appellants in Quebec, Alberta and New Brunswick are more likely than those in other provinces to indicate that they did not use a courier service to access the Commissioner’s Office.

| Level of Satisfaction with Accessibility by Courier by Region - Appellants (%) | | | | | | | | | | | |
|---|-------|------|-----|----|----|----|----|----|----|----|----|
| | Total | NFLD | PEI | NS | NB | ON | QC | MB | SK | AB | BC |
| Very satisfied | 26 | 38 | 38 | 30 | 25 | 26 | 27 | 18 | 24 | 16 | 20 |
| Somewhat satisfied | 17 | 11 | 14 | 9 | 14 | 18 | 4 | 22 | 21 | 19 | 22 |
| Neither satisfied nor dissatisfied | 6 | 3 | 4 | 7 | 5 | 6 | - | 4 | 8 | 4 | 10 |
| Somewhat dissatisfied | 3 | 6 | 9 | 2 | 2 | 3 | - | 2 | 1 | 4 | 1 |
| Very dissatisfied | 2 | 7 | - | - | 2 | 2 | 6 | 4 | - | 2 | 2 |
| Didn't use | 41 | 33 | 32 | 45 | 47 | 39 | 62 | 45 | 41 | 49 | 39 |
| DK/NA | 5 | 2 | 4 | 7 | 7 | 6 | - | 4 | 5 | 6 | 5 |
| Q18. Were you very dissatisfied, somewhat dissatisfied, neither satisfied nor dissatisfied, somewhat dissatisfied, or very dissatisfied with the following aspects of the Commissioner’s Office? How about ...? g) Accessibility by courier | | | | | | | | | | | |

8.5 Accessibility by Fax

The majority of Appellants say they did not access the Commissioner’s Office by fax.

When asked to indicate their satisfaction with the accessibility of the Commissioner’s Office by fax, six in ten Appellants say they did not use a fax machine to access the Commissioner’s Office. In addition, one-quarter (23%) were either very (13%) or somewhat (10%) satisfied with the accessibility of the Commissioner’s Office. Six percent were neither satisfied nor dissatisfied with the accessibility of the Commissioner’s Office by fax and five percent are dissatisfied (3% very). Six percent are unable to offer an opinion about the accessibility of the office by fax.

| Level of Satisfaction with Accessibility by Fax - Appellants (%) | |
|---|----|
| Very satisfied | 13 |
| Somewhat satisfied | 10 |
| Neither satisfied nor dissatisfied | 6 |
| Somewhat dissatisfied | 2 |
| Very dissatisfied | 3 |
| Didn't use | 60 |
| DK/NA | 6 |
| Q18. Were you very dissatisfied, somewhat dissatisfied, neither satisfied nor dissatisfied, somewhat satisfied or very satisfied with the following aspects of the Commissioner's Office? How about ...? c) Accessibility by fax | |

Francophones (72%) are more likely than Anglophones (59%) to report not using a fax machine to access the Commissioner's Office. However, there are no notable differences among those Appellants from each group who have used a fax machine to access OCRT.

There is a relationship between age and fax machine usage, where older Appellants are more likely than younger Appellants to report not using a fax machine in order to access the Commissioner's Office. This division in fax accessibility occurs with Appellants between 45 and 50 years of age, where those below 45 years of age are far more likely to access the Commissioner's Office via fax, and those 45 years old and older are far less likely to do so.

| Level of Satisfaction with Accessibility by Fax by Age - Appellants (%) | | | | | | |
|--|-------|----------|----------|----------|----------|------------|
| | Total | 18 to 44 | 45 to 50 | 51 to 55 | 56 to 60 | 61 or more |
| Very satisfied | 13 | 13 | 16 | 13 | 13 | 9 |
| Somewhat satisfied | 10 | 15 | 10 | 10 | 9 | 9 |
| Neither satisfied nor dissatisfied | 6 | 10 | 6 | 7 | 3 | 4 |
| Somewhat dissatisfied | 2 | 4 | 3 | 2 | * | 2 |
| Very dissatisfied | 3 | 3 | 3 | 3 | 3 | 3 |
| Didn't use | 60 | 48 | 60 | 60 | 62 | 66 |
| DK/NA | 6 | 7 | 3 | 5 | 9 | 7 |
| Q18. Were you very dissatisfied, somewhat dissatisfied, neither satisfied nor dissatisfied, somewhat dissatisfied, or very dissatisfied with the following aspects of the Commissioner's Office? How about ...? c) Accessibility by fax | | | | | | |

Similarly, the likelihood of not using a fax machine to access the Commissioner’s Office decreases with education. While two-thirds of those who have less than a high school education (63%) report not using a fax machine to access the Commissioner’s Office, this proportion decreases to 49 percent of those who have graduated from university.

Appellants in mid-Ontario (71%), Newfoundland (68%) and Georgian Bay (68%) are more likely than others to say that they did not use a fax machine to access the Commissioner’s Office. Appellants in Quebec (29%) are more likely than those from any other region to say that they were very satisfied with the fax accessibility of the Commissioner’s Office.

8.6 Accessibility by E-mail

An outstanding majority of Appellants did not use e-mail to access the Commissioner’s Office. Of those who did, opinions were divided on whether they were satisfied, ambivalent and dissatisfied.

Seventy-five percent of Appellants say they did not use e-mail to access the Commissioner’s Office. Of those who did use e-mail for this purpose, nine percent were either very (5%) or somewhat (4%) satisfied, five percent either very (3%) or somewhat (2%) dissatisfied, and six percent were neither satisfied nor dissatisfied. Five percent are unable to comment on the e-mail accessibility of the Commissioner’s Office.

| Level of Satisfaction with Accessibility by E-mail - Appellants (%) | |
|--|----|
| Very satisfied | 5 |
| Somewhat satisfied | 4 |
| Neither satisfied nor dissatisfied | 6 |
| Somewhat dissatisfied | 2 |
| Very dissatisfied | 3 |
| Didn't use | 75 |
| DK/NA | 5 |
| Q18. Were you very dissatisfied, somewhat dissatisfied, neither satisfied nor dissatisfied, somewhat satisfied or very satisfied with the following aspects of the Commissioner’s Office? How about ...? f) Accessibility by e-mail | |

Appellants with a negative representative experience (81%), those whose hearing was in 2002 (81%) and those 61 years of age and older (80%) are most likely to say that they did not use e-mail to access the Commissioner’s Office. Appellants 18 to 44 years old (66%), and those with a university degree (64%) are significantly less likely to report

that they did not use e-mail to access the Commissioner’s Office; in other words, they were more likely to have used e-mail to access the Commissioner’s Office. Of note, the largest proportion in each of these groups (11% of those 18 to 44 and 13% of those with a university degree) report feeling neither satisfied nor dissatisfied with this service.

8.7 Accessibility of Commissioner’s Website

Three-quarters of Appellants report that they did not use the Commissioner’s Website. Of those who did, attitudes were split between satisfaction, ambivalence and dissatisfaction.

It is not entirely surprising that a majority of three-quarters (75%) of Appellants say that they did not use the Commissioner’s Website, given that this service item was not available until December, 2000. Another eight percent were very (4%) or somewhat (4%) satisfied, five percent were either very (3%) or somewhat (2%) dissatisfied and five percent were neither satisfied nor dissatisfied. Eight percent of Appellants are unable to offer an opinion about the website.

| Level of Satisfaction Accessibility of Commissioner’s Website - Appellants (%) | |
|--|----|
| Very satisfied | 4 |
| Somewhat satisfied | 4 |
| Neither satisfied nor dissatisfied | 5 |
| Somewhat dissatisfied | 2 |
| Very dissatisfied | 3 |
| Didn’t use | 75 |
| DK/NA | 8 |
| <i>Q18. Were you very dissatisfied, somewhat dissatisfied, neither satisfied nor dissatisfied, somewhat satisfied or very satisfied with the following aspects of the Commissioner’s Office? How about ...?</i> d) The Commissioner’s website | |

Interestingly, although the website was introduced in late 2000, the proportions of Appellants who use the website do not increase dramatically between 2000 and 2002. Thus, while 83 percent of those who had a hearing in 1998 did not use the website, this proportion only decreases to 78 percent of those who had an appeal in 2000, 71 percent of those who appealed in 2001 and 29 percent of those who appealed in 2002. Also interesting is the result that 12 percent of respondents who appealed in 1998, and 17 percent of those who appealed in both 1999 and 2000 report varying levels of satisfaction with the website, although it was not in operation for the largest proportion

of that time period. Given these results, it would seem that there is a need to promote the existence of the website.

Appellants 61 years old and older (81%), Francophones (81%), those with a high school education (81%) and those with a negative health records experience (81%) are more likely to say that they did not use the website. When regional differences are examined, Appellants in Quebec (100%), mid-Ontario (83%) and Manitoba (82%) have a greater tendency than others to say that they did not use the website of the Commissioner's Office.

9.0 Service Issues

Appellants and Non-Appellants involved with the Office of the Commissioner of Review Tribunals should expect to receive an appropriate level of service in keeping with the mission of the Commissioner's Office to "ensure expert, independent, unbiased quality service to all parties to an appeal." In this section, we investigate the perceptions of both Appellants and Non-Appellants of the type and quality of service that they received from the Commissioner's Office throughout the course of their appeal, or their dealings with the OCRT, in the case of Non-Appellants. Included in these service issues are perceptions of bilingual service, whether full and complete information was available and dispensed, the ease of information gathering and appeal procedures, as well as general issues of clarity related to service and information materials.

9.1 Service Issues for Appellants

Majorities of Appellants are positive about nine of 12 service issues of the Commissioner's Office, with Appellants most positive about the bilingual service provided by the Commissioner's Office and being fully informed about appeal procedures. Communications appears to be the area most in need of improvement.

We presented survey respondents with a list of 12 statements on different service issues associated with the Commissioner's Office and asked them to indicate their agreement or disagreement with each. Majorities of Appellants agree that they had a choice of service in either English or French (90%), they were informed of everything they had to do in order to get their appeal heard (75%), their questions were answered (63%), documents and other information were easy to understand (65%), procedures were straightforward (60%) and they received consistent information and advice (51%).

One-half (50%) disagrees that they were not satisfied with their communications with the Commissioner's Office. Appellants are divided as to whether they agree (47%) or disagree (44%) that the forms were not easy to understand and fill out, a reasonable response given that there are a large variety of forms to which this statement could occur¹⁴. However, they show clear disagreement that the information they needed was not available (55%), written and verbal language was not clear (53%) and the service staff were not easy to understand (51%). Regarding the issue of the "brown brochure"¹⁵ from the Commissioner's Office, while a plurality of respondents disagree (43%) that they received this brochure, a further one-third (33%) do not know or cannot respond to this question, suggesting that their awareness of, and familiarity with, this document is low. Further, there could be some confusion as to the identity of this brochure, as

¹⁴ The responses to the question are further complicated by the fact that respondents may be referring to forms that do not relate to OCRT, but rather to CPP.

¹⁵ This document is formally known as "Appealing a Decision to a Review Tribunal Under the Canada Pension Plan." However, it is more commonly known as the "brown brochure."

represented by the 33 percent of Appellants who cannot definitely say whether or not they received this item.

| Level of Agreement with Statements on Service Issues With the Commissioner's Office - Appellants (%) | | | | | | |
|---|----------------|----------------|----------------------------|-------------------|-------------------|-------|
| | Strongly agree | Somewhat agree | Neither agree nor disagree | Somewhat disagree | Strongly disagree | DK/NA |
| I had a choice of service in either English or French. | 80 | 10 | 1 | 1 | 1 | 6 |
| I was informed of everything I had to do in order to get my appeal heard. | 46 | 29 | 3 | 9 | 11 | 2 |
| My questions were answered. | 35 | 28 | 5 | 12 | 16 | 4 |
| Documents and other information were easy to understand. | 30 | 35 | 3 | 15 | 15 | 2 |
| Procedures were straightforward and easy to understand. | 30 | 30 | 3 | 17 | 18 | 2 |
| I received consistent information and/or advice. | 24 | 27 | 4 | 15 | 26 | 5 |
| I was not satisfied with my communications with the Commissioner's Office. | 24 | 17 | 5 | 21 | 29 | 5 |
| Forms were not easy to understand and fill out. | 22 | 25 | 4 | 24 | 21 | 4 |
| The information that I needed was not available. | 17 | 16 | 5 | 25 | 30 | 7 |
| Written and verbal language was not clear. | 16 | 23 | 5 | 24 | 29 | 4 |
| Service staff were not easy to understand. | 16 | 18 | 6 | 23 | 28 | 8 |
| I received a brown brochure with pictures on the front from the Commissioner's Office. | 10 | 7 | 7 | 10 | 33 | 33 |
| <i>Q17. Do you strongly agree, somewhat agree, neither agree nor disagree, somewhat disagree or strongly disagree with the following statements related to your contacts with the Commissioner's Office? This is the office that you dealt with in matters pertaining to your appeal after your benefits were denied by the Canada Pension Disability people.</i> | | | | | | |

Overall, there were no notable gender differences with these 12 service issue statements. As well, age and income were only a differentiating factor for the statement that procedures were straightforward and easy to understand. As Appellants age and become more affluent, they are more likely to see procedures as straightforward and easy to understand.

There are notable differences between Anglophones and Francophones on five of the 12 service issues, where Anglophones tend to be more critical than do Francophones. Anglophones are more likely than Francophones to strongly disagree that they received consistent information and advice (26% versus 7%), written and verbal language was not clear (30% versus 18%) and service staff were not easy to understand (29% versus 15%) and strongly agree that forms were not easy to understand and fill out (22% versus 9%). For these, Francophones are more likely than Anglophones (57% versus 34%) to strongly agree that their questions were answered.

Not surprisingly, the Tribunal ruling affects perceptions of the service provided by the Commissioner's Office. Those who received a favourable ruling are more likely than those who received an unfavourable ruling to give a strongly positive rating for nine of the 12 service issue statements. The widest difference between those who received a positive and a negative ruling was seen in responses to the statement, "My questions were answered" where 48 percent of those who received a favourable ruling strongly agree compared to 26 percent of those who received an unfavourable ruling. The ruling was not a factor only with the statements on bilingual service, straightforwardness of procedures, and satisfaction with communications with the Commissioner's Office.

Appellant perceptions of service issues by year in which appeal was resolved may be important for future policy and programming issues. Although there are less Appellants sampled in 2002 (34 in total), it is clear that satisfaction with services provided by the Commissioner's Office is highest in 2002 for seven of the 11 statements.. It is also interesting that in 1998, satisfaction is lowest for six issue areas and in 1999 satisfaction is lowest for four issue areas. Finally, while the item, "I received a brown brochure . . ." receives the lowest agreement overall, Appellants are more likely to acknowledge receipt of this brochure in 2001 and 2002, a reasonable response given that the brochure initiative was launched in August 2000.

| Level of Agreement with Statements on Service Issues With the Commissioner's Office by Year- Appellants (%) | | | | | |
|--|------|------|------|------|------|
| | 1998 | 1999 | 2000 | 2001 | 2002 |
| I had a choice of service in either English or French.* | 90 | 87 | 89 | 91 | 88 |
| I was informed of everything I had to do in order to get my appeal heard. | 77 | 76 | 75 | 76 | 71 |
| My questions were answered. | 68 | 59 | 64 | 64 | 62 |
| Documents and other information were easy to understand. | 73 | 64 | 66 | 64 | 53 |
| Procedures were straightforward and easy to understand. | 63 | 59 | 61 | 62 | 67 |
| I received consistent information and/or advice. | 57 | 47 | 49 | 55 | 63 |
| I was not satisfied with my communications with the Commissioner's Office. | 48 | 46 | 39 | 42 | 28 |
| Forms were not easy to understand and fill out. | 55 | 44 | 43 | 48 | 52 |
| The information that I needed was not available. | 38 | 29 | 35 | 34 | 23 |
| Written and verbal language was not clear. | 43 | 36 | 40 | 36 | 24 |
| Service staff were not easy to understand. | 38 | 33 | 34 | 34 | 26 |
| I received a brown brochure with pictures on the front from the Commissioner's Office. | 12 | 12 | 16 | 23 | 27 |
| <p><i>Q17. Do you strongly agree, somewhat agree, neither agree nor disagree, somewhat disagree or strongly disagree with the following statements related to your contacts with the Commissioner's Office? This is the office that you dealt with in matters pertaining to your appeal after your benefits were denied by the Canada Pension Disability people.</i></p> <p><i>* Those who strongly or somewhat agreement with the statement</i></p> | | | | | |

It is not entirely clear why status as a visible minority affected agreement for four of the 12 statements. Nevertheless, visible minorities are more likely than non-minorities to indicate strong agreement that they were informed of everything they had to do in order to get their appeal heard (54% versus 43%), documents and other information were easy to understand (35% versus 28%), procedures were straightforward and easy to understand (34% versus 29%) and they received consistent information and/or advice (29% versus 23%).

Overall, there was a relationship between representative experience, health record experience and services issues. For ten of 12 statements, those with a positive representative experience or a positive health records experience are more likely than

those with a negative experience in each case to give the more positive and intense response, depending on the valence of the statement.

Regionally, Appellants from Nova Scotia and Quebec are generally the most positive regarding these service areas in comparison to those from other provinces and regions. With the issue of the forms being easy to understand and fill out, Appellants from New Brunswick were equally as positive as those from Nova Scotia and Quebec. On the other hand, residents from Saskatchewan are more likely than others to indicate strong disagreement that they received the “brown brochure” from the Commissioner’s Office.

| Level of Agreement with Statements on Service Issues With the Commissioner's Office by Region- Appellants (%) | | | | | | | | | | | |
|--|-------|------|-----|----|----|----|----|----|----|----|----|
| | Total | NFLD | PEI | NS | NB | ON | QC | MB | SK | AB | BC |
| I had a choice of service in either English or French.* | 80 | 77 | 84 | 84 | 76 | 81 | 90 | 82 | 80 | 82 | 76 |
| I was informed of everything I had to do in order to get my appeal heard. | 75 | 81 | 66 | 84 | 87 | 72 | 84 | 72 | 79 | 78 | 75 |
| My questions were answered. | 35 | 36 | 34 | 53 | 47 | 33 | 46 | 33 | 28 | 34 | 30 |
| Documents and other information were easy to understand. | 30 | 34 | 22 | 43 | 38 | 30 | 42 | 25 | 17 | 23 | 28 |
| Procedures were straightforward and easy to understand. | 30 | 33 | 27 | 42 | 39 | 31 | 42 | 25 | 23 | 25 | 21 |
| I received consistent information and/or advice. | 24 | 30 | 23 | 36 | 26 | 21 | 52 | 23 | 23 | 26 | 23 |
| I was not satisfied with my communications with the Commissioner's Office. | 24 | 19 | 24 | 10 | 21 | 25 | 12 | 28 | 30 | 34 | 24 |
| Forms were not easy to understand and fill out. | 22 | 14 | 21 | 14 | 15 | 24 | 25 | 26 | 16 | 24 | 25 |
| The information that I needed was not available. | 17 | 11 | 16 | 7 | 20 | 17 | 6 | 21 | 19 | 27 | 20 |
| Written and verbal language was not clear. | 16 | 7 | 22 | 9 | 8 | 15 | 12 | 23 | 21 | 14 | 19 |
| Service staff were not easy to understand. | 16 | 10 | 13 | 9 | 13 | 17 | 10 | 21 | 15 | 17 | 16 |
| I received a brown brochure with pictures on the front from the Commissioner's Office. | 17 | 19 | 11 | 20 | 19 | 25 | 16 | 21 | 13 | 13 | 15 |
| <p>187. Do you strongly agree, somewhat agree, neither agree nor disagree, somewhat disagree or strongly disagree with the following statements related to your contacts with the Commissioner's Office? This is the office that you dealt with in matters pertaining to your appeal after your benefits were denied by the Canada Pension Disability people.</p> <p>* Those who strongly or somewhat agreement with the statement</p> | | | | | | | | | | | |

As with other results in this research, focus group participants were generally more negative about the service issues outlined in this section, with only a minority pleased with the service that they had received from the OCRT. However, some focus group participants acknowledged that there was a need for a rigorous process in order to disallow unqualified Appellants from receiving disability benefits. One participant reflected on this issue as follows:

“I understand the system. Part of what they are doing is [screening out those who are] screwing the system. That’s what everybody else pays for.”

Consistent comments were made on the preponderance of letters that were sent and received as part of the appeal process, as well as the overwhelming nature of the forms for some Appellants. One focus group participant had the following comment:

“I was overwhelmed with the forms. I waited almost to the closing date to fill them out, because I was [thinking], ‘Where do I start?’ ”

9.2 Service Issues for Non-Appellants

Non-Appellants are almost evenly divided in their agreement and disagreement with five statements on service issues related to the CPP office. Majorities agree, however, with three positive statements and three negative statements.

We presented Non-Appellants with 11 statements on service issues identical in every aspect to those presented to the Appellants, except that Non-Appellants were asked to respond to these as they related to the Canada Pension Plan (CPP) office. Majorities agree that they had a choice of service in either official language (86%) and that they were not satisfied with their communications with the CPP office (53%), and also disagree that they received consistent information and advice (56%) and pluralities disagree that they were informed of everything to be done in order to get their appeal heard (if they were to appeal) (48%). As well, majorities agree that the procedures were straightforward and easy to understand (55%) and documents and other information were easy to understand (56%). Responses for the remaining statements are mixed, with similar proportions in each instance indicating strong agreement and strong disagreement to each statement.

| Level of Agreement with Statements on Service Issues With Canada Pension Plan - Non-Appellants (%) | | | | | | |
|--|----------------|------------|----------------------------|---------------|-------------------|------|
| | Strongly Agree | Mod. Agree | Neither agree nor disagree | Mod. disagree | Strongly disagree | DKNA |
| I had a choice of service in either English or French. | 67 | 19 | 5 | 2 | 2 | 4 |
| I was not satisfied with my communications with the CPP people. | 37 | 16 | 10 | 14 | 20 | 3 |
| Forms were not easy to understand and fill out. | 27 | 20 | 5 | 24 | 22 | 2 |
| Procedures were straightforward and easy to understand. | 25 | 30 | 5 | 14 | 23 | 3 |
| Documents and other information were easy to understand | 24 | 32 | 4 | 18 | 21 | 1 |
| My questions were answered. | 20 | 29 | 13 | 9 | 25 | 3 |
| The information that I needed was not available. | 20 | 18 | 12 | 21 | 24 | 4 |
| Written and verbal language was not clear. | 20 | 22 | 7 | 27 | 22 | 2 |
| Service staff were not easy to understand. | 20 | 13 | 18 | 18 | 23 | 8 |
| I was informed of everything I had to do in order to get my appeal heard. | 17 | 18 | 11 | 13 | 35 | 6 |
| I received consistent information and/or advice. | 16 | 19 | 7 | 18 | 38 | 2 |
| <i>Q17. On a scale of 1 to 5, where 1 is strongly disagree, 5 is strongly agree and 3 is neither agree nor disagree, please tell me about your agreement with the following statements related to your dealings with the Canada Pension Plan People. These are the people that you dealt with in matters pertaining to your disability benefits.</i> | | | | | | |

In contrast to responses given by Appellants to these statements, there were gender differences on three of the 11 service issue statements. Men (26%) are more likely than women (20%) to strongly disagree that service staff were not easy to understand but more likely than women to strongly agree with the statement, “I was not satisfied with my communications with the CPP people” (41% versus 33%). On the other hand, women (26%) are more likely than men (18%) to strongly disagree that “forms were not easy to understand and fill out”.

There were no differences in responses to these statements by Non-Appellants on the basis of income or education. However, age was a factor in responses to two statements. Agreement with the statement, “service staff were not easy to understand” increases with age while disagreements with the statement “I received consistent information and/or advice” also increases with age.

Differences on ten of the 11 statements vary with responses to the question on overall satisfaction.¹⁶ Those Non-Appellants who are satisfied that they were treated fairly are more likely than those who are dissatisfied to indicate strong agreement with service issue statements with a positive valence, such as “my questions were answered” or to indicate strong disagreement to statements with a negative valence, such as “the information that I needed was not available”. The only statement for which there were no differences with regard to satisfaction was “forms were not easy to understand and fill out”.

The health records experience did not have as large an impact for Non-Appellants as we witnessed for Appellants, in responses to these service statements. There is a relationship between the health records experience¹⁷ and only three of the 11 statements. Non-Appellants who had a neutral health records experience (50%) are more likely than those who had a positive (32%) or negative (38%) experience to strongly agree that they were not satisfied with their communications with the CPP staff. When it comes to the ease of understanding and filling out forms, those with a negative health records experience (48%) are more likely than those who had a positive (22%) or neutral (29%) experience to say that they strongly agree. Finally, Non-Appellants with a positive health records experience (29% strongly agree) are more likely than those with a negative (14%) or neutral (18%) experience to indicate strong agreement that the procedures were straightforward and easy to understand. In addition, those Non-Appellants with a negative health records experience (38%) are more likely than those with a positive (18%) or neutral (26%) experience to strongly disagree that the procedures were straightforward and easy to understand.

¹⁶ The question is “Even though you were turned down by CPP, were you satisfied that you were treated fairly by them?”

¹⁷ As indicated in the methodology, the health records experience for Non-Appellants refers to their ability to get all the necessary health records for their most recent application for disability benefits and the difficulty in this endeavour. A positive health records experience suggests that Non-Appellants were able to get all the health records they needed for their recent appeal, and they had not much or no difficulty in getting these records. A negative health records experience suggests that Non-Appellants were not able to get all the health records they needed for their most recent appeal and they had a great deal or some difficulty in getting these records.

9.3 Comparison Between Appellants and Non-Appellants

As shown in the table below, Appellants are generally more satisfied than Non-Appellants with the 12 service issues that relate to either the Commissioner’s Office or the Canada Pension Disability people. Taking into account that the statements on these service items were worded positively and negatively, it is clear that Appellants are more positive than Non-Appellants on every item of comparison. Appellants are particularly more positive than Non-Appellants when it comes to the choice of service in English or French, being informed of everything in order to get the appeal done and having questions answered. Perhaps this apparent frustration displayed by Non-Appellants may be part of the reason that this group does not appeal CPP’s decision against their disability benefits.

| Level of Agreement* with Statements on Service Issues With the Commissioner's /CPP Office by Status as Appellant or Non-Appellant (%) | | |
|---|-----------------|----------------|
| | Appellants | Non-Appellants |
| I had a choice of service in either English or French. | 80 | 67 |
| I was informed of everything I had to do in order to get my appeal heard. | 46 ¹ | 17 |
| My questions were answered. | 35 | 20 |
| Documents and other information were easy to understand. | 30 | 24 |
| Procedures were straightforward and easy to understand. | 30 | 25 |
| I received consistent information and/or advice. | 24 | 16 |
| I was not satisfied with my communications with the Commissioner's Office. | 24 | 37 |
| Forms were not easy to understand and fill out. | 22 | 27 |
| The information that I needed was not available. | 17 | 20 |
| Written and verbal language was not clear. | 16 | 20 |
| Service staff were not easy to understand. | 16 | 20 |
| I received a brown brochure with pictures on the front from the Commissioner's Office. | 10 | N/A |
| <p><i>Appellants: Q17. Do you strongly agree, somewhat agree, neither agree nor disagree, somewhat disagree or strongly disagree with the following statements related to your contacts with the Commissioner's Office?</i></p> <p><i>Non-Appellants: Q17. On a scale of 1 to 5, where 1 is strongly disagree, 5 is strongly agree and 3 is neither agree nor disagree, please tell me about your agreement with the following statements related to your dealings with the Canada Pension Plan People. These are the people that you dealt with in matters pertaining to your disability benefits.</i></p> <p><i>* Those who strongly agree with the statement</i></p> <p><i>¹ Subsample: Respondents who had a Review Tribunal hearing in their most recent appeal (N= 1046)</i></p> | | |

10.0 Health Records Issues

Given that every respondent in both surveys applied for disability benefits from the Canada Pension Plan, it was thought that their experiences in procuring full and complete health records in support of their claim would be of pivotal importance to their subsequent interactions with Canada Pension Plan and Commissioner's Office personnel. Issues for Appellants involve persuading doctors and hospitals to give them copies of their records. On the other hand, Appellants and Non-Appellants give the Commissioner's Office blanket permission to obtain their medical records, and there are potential issues about how well the OCRT develops the medical information on individual files. Thus, the access to and completeness of health records could possibly colour Appellant perceptions of the appeal process and in the case of Non-Appellants, might be a factor in their decision not to appeal. We therefore investigated perceptions of respondents toward the completeness of the health records sent to them in the Blue Book (Appellants), whether they were able to get all of their health records and the level of difficulty with this endeavour, as well as the perceived impediments to obtaining these records. We also tested perceptions of the helpfulness of the physician (Non-Appellants) and provision of information to the Canada Pension Plan office to assist in their decision (Non-Appellants).

10.1 Completeness of Health Records

Seven in ten Appellants feel that the health records sent to them by the Commissioner's Office were complete.

The Commissioner's Office receives a copy of the file from the Appellant, and the Commissioner's staff reminds Appellants that it is up to them to check the file for completeness and to fix any gaps before the hearing. Although this is a collaborative process between the OCRT and Appellants, it still appears that the Commissioner's Office has done a good job on upholding their duties in this process. A clear majority of Appellants (70%) report that the health records they received from the Commissioner's Office were somewhat (33%) or very complete (37%). Only one-in-seven (16%) suggest that these records were not very (8%) or not at all complete (8%). Another 15 percent of Appellants are unable or unwilling to comment on the completeness of these records.

| Completeness of Health Records - Appellants (%) | |
|---|----|
| Very complete | 37 |
| Somewhat complete | 33 |
| Not very complete | 8 |
| Not at all complete | 8 |
| DK/NA | 15 |
| <i>Q25. Regarding the health records in the Blue Book (hearing case file) sent to you by the Commissioner's Office, do you feel that these health records were very complete, somewhat complete, not very complete, or not at all complete?</i> | |

Keeping in mind the relatively small number of Francophone Appellants that participated in this survey (48 respondents), it is interesting to note that Francophone Appellants have strong and polarized views concerning the completeness of these health records. Not only are Francophone Appellants much more likely than Anglophone Appellants (50% vs. 36%) to say that the health records they received were very complete, they are also more likely to suggest that they were not very or not at all complete (22% vs. 15%). A closer examination of the regional findings suggests that Francophone satisfaction is largely based in Quebec and that Francophone dissatisfaction with these health records tends to be derived from Francophones living outside of Quebec.

In general, Appellants who had their most recent hearing in the last few years (2000-2002) are more positive about the completeness of their health records than those whose most recent hearing was in 1998, an increase in perceptions of health records completeness of ten percent over the five years examined.

| Completeness of Health Records by Date of Hearing - Appellants (%) | | | | | | |
|---|-------|------|------|------|------|------|
| | Total | 1998 | 1999 | 2000 | 2001 | 2002 |
| Very complete | 37 | 31 | 38 | 42 | 40 | 41 |
| Somewhat complete | 33 | 45 | 37 | 37 | 35 | 35 |
| Not very complete | 8 | 4 | 6 | 7 | 8 | 10 |
| Not at all complete | 8 | 4 | 9 | 6 | 9 | 3 |
| DK/NA | 15 | 16 | 10 | 8 | 9 | 10 |
| <i>Q25. Regarding the health records in the Blue Book (hearing case file) sent to you by the Commissioner's Office, do you feel that these health records were very complete, somewhat complete, not very complete, or not at all complete?</i> | | | | | | |

Appellants between 56 and 60 years of age (44%) and those with less than a high school education (41%) are also more likely than others to feel that the health records they received were very complete.

There are some interesting regional differences regarding perceptions of the completeness of health records received from the Commissioner's Office. As the following regional graph attests, Appellants from Quebec, Nova Scotia, and Prince

Edward Island offer the most flattering assessments of these health records, while Appellants from Southern Ontario (23% incomplete, 17% not at all complete) and Manitoba tend to be the most critical. These differences could be a possible result of the records policies of each individual province¹⁸.

| Completeness of Health Records by Region - Appellants (%) | | | | | | | | | | | |
|--|-------|------|-----|----|----|----|----|----|----|----|----|
| | Total | NFLD | PEI | NS | NB | ON | QC | MB | SK | AB | BC |
| Very complete | 37 | 32 | 47 | 45 | 38 | 35 | 63 | 41 | 33 | 38 | 29 |
| Somewhat complete | 33 | 28 | 36 | 41 | 28 | 32 | 25 | 25 | 38 | 29 | 43 |
| Not very complete | 8 | 3 | 8 | 1 | 13 | 9 | 6 | 11 | 6 | 5 | 5 |
| Not at all complete | 8 | 9 | 1 | 5 | 7 | 9 | 6 | 11 | 6 | 11 | 5 |
| DK/NA | 15 | 18 | 8 | 8 | 14 | 15 | - | 13 | 17 | 17 | 18 |

Q25. Regarding the health records in the Blue Book (hearing case file) sent to you by the Commissioner’s Office, do you feel that these health records were very complete, somewhat complete, not very complete, or not at all complete?

10.2 Access to Health Records

Appellants and Non-Appellants overwhelmingly state that they were able to obtain all the health records they needed for their appeal or application for disability benefits.

It is clear that access to health records was not a major problem for Appellants in launching their appeals. Over eight out of ten Appellants (82%) report that they were able to get all the health records they needed for their most recent appeal; one in seven (16%) were not. Three percent offer no opinion.

| Access to Health Records - Appellants (%) | |
|--|----|
| Yes | 82 |
| No | 16 |
| Don’t Know/ No Answer | 3 |

Q26. Were you able to get all of the health records you needed for your most recent appeal?

Focus group results support these perceptions. As one individual stated:

“In terms of getting medical records relevant to the hearing itself, I was provided with the full file in [a] timely fashion.”

¹⁸ The Nova Scotia government has a policy whereby they release one medical record for free. This policy differs from that in other provinces across Canada.

There appears to be a relationship between access to health records and the results of recent hearings. Of note, Appellants who had a favourable ruling at their most recent hearing are much more likely than those who had an unfavourable ruling to say that they were able to get all the health records they needed for their most recent appeal (92% vs. 73%).

| Access to Health Records by Results of Most Recent Hearing - Appellants (%) | | | |
|--|-------|-----------|---------|
| | Total | In Favour | Against |
| Yes | 82 | 92 | 73 |
| No | 16 | 6 | 24 |
| DK/NA | 3 | 2 | 3 |
| <i>Q26. Were you able to get all of the health records you needed for your most recent appeal?</i> | | | |

Income level affects accessibility of health records, as the most affluent Appellants (more than \$50,000 - 88%) are more likely than the least affluent Appellants (annual income of \$10,000 or less - 78%) to report that they were able to obtain all the necessary health records.

While Appellants from Nova Scotia (93%) are the most likely to contend that they were able to get all the health records they needed, Appellants from Northern Ontario (69%) were the least successful.

Non-Appellants also report a great deal of success in obtaining necessary health records for their appeal. While over eight out of ten Non-Appellants (83%) report that they were able to access all the necessary health records for their most recent application for disability benefits, approximately one in seven (15%) say they were not able to get the health records they needed. Two percent of Non-Appellants refused to comment.

| Access to Necessary Health Records - Non-Appellants (%) | |
|--|----|
| Yes | 83 |
| No | 15 |
| DK/NA | 2 |
| <i>Q20. Were you able to get all your necessary health records for your most recent application for disability benefits?</i> | |

In general, Non-Appellants' reported ability to obtain their necessary health records was relatively consistent across the various subgroups we examined. However, it is interesting to note that Non-Appellants with an annual household income between \$20,000 and \$30,000 were the least successful (69%) in gaining access to the health records they needed for their most recent application for disability benefits.

10.3 Difficulty in Obtaining Health Records

A majority of Appellants and Non-Appellants report that they had little or no difficulty obtaining all the health records they needed for their appeal for disability benefits.

Not only were Appellants able to obtain the health records they needed for their recent appeal but, in general, this process did not prove to be an onerous task. A majority of Appellants (52%) argue that they had no difficulty obtaining these records while another one in ten (9%) suggest that they did not have much difficulty. However, for some Appellants, accessing their health records did prove more challenging. Thirty-six percent report that they had some (25%) or a great deal of difficulty (11%) obtaining the health records they needed for their appeal. Three percent did not comment on the level of difficulty they experienced.

| Difficulty of Access to Health Records - Appellants (%) | |
|---|----|
| Great Deal | 11 |
| Some | 25 |
| Not Much | 9 |
| No Difficulty | 52 |
| Don't Know/ No Answer | 3 |
| Q27. Did you have a great deal, some, not much, or no difficulty getting these records? | |

While Appellants 50 years of age or younger are more likely to suggest that they experienced difficulty in obtaining their necessary health records (age 18-44: 47% some or great deal of difficulty; age 45-50: 45% some or great deal of difficulty), Appellants over 60 years of age had much less trouble (61% no difficulty).

An Appellant's educational background is also an important factor in determining the ease with which an Appellant was able to obtain their health records. However, the trend was the reverse of what one might expect normally to take place. In this instance, difficulty of health records access tends to increase as Appellants become better educated. Those with a high school education or less reported the least amount of difficulty in comparison with university graduates, who are the most likely to argue that they experienced at least some difficulty during this process.

| Difficulty of Access to Health Records by Education - Appellants (%) | | | | | | |
|---|-------|-----------------------|-------------|---------|-----------------|-------------------|
| | Total | Less than High School | High School | College | Some University | University Degree |
| Great Deal | 11 | 8 | 13 | 11 | 12 | 16 |
| Some | 25 | 22 | 23 | 24 | 38 | 35 |
| Not Much | 9 | 10 | 5 | 9 | 10 | 8 |
| No Difficulty | 52 | 57 | 56 | 53 | 40 | 39 |
| DK/NA | 3 | 2 | 3 | 3 | 1 | 1 |

Q27. Did you have a great deal, some, not much, or no difficulty getting these records?

Appellants who had their hearing during 2002 (23%) are the most likely to report that they had a great deal of difficulty obtaining their health records for their most recent appeal, and Appellants from households with five or more people (38%) are more inclined to suggest that they had some difficulty.

Appellants from Northern Ontario¹⁹ and Manitoba are the most likely to report that they had a great deal of difficulty obtaining their health records for their most recent appeal. Further, Appellants from PEI and Manitoba are more inclined to suggest that they had some difficulty. On the other hand, Quebec Appellants, Francophone Appellants, and Appellants from Newfoundland, Alberta, and Nova Scotia are more likely to have had little or no difficulty.

| Level of Difficulty in Obtaining Records by Region - Appellants (%) | | | | | | | | | | | |
|--|-------|------|-----|----|----|----|----|----|----|----|----|
| | Total | NFLD | PEI | NS | NB | ON | QC | MB | SK | AB | BC |
| Great deal | 11 | 5 | 10 | 4 | 9 | 12 | 4 | 19 | 13 | 10 | 10 |
| Some | 25 | 20 | 32 | 23 | 28 | 25 | 6 | 31 | 23 | 18 | 29 |
| Not much | 9 | 10 | 6 | 9 | 6 | 8 | 17 | 9 | 11 | 13 | 12 |
| No difficulty | 52 | 64 | 51 | 62 | 53 | 52 | 73 | 39 | 52 | 58 | 42 |
| DK/NA | 3 | 1 | 1 | 1 | 4 | 3 | - | 1 | 2 | 1 | 7 |

Q27. Did you have a great deal, some, not much, or no difficulty getting these records?

It seems that Non-Appellants had even less difficulty than Appellants did in obtaining their health records. Three-fifths of Non-Appellants (63%) say that they had no difficulty obtaining their necessary health records for their most recent application for disability benefits with another one in ten (9%) contending that they did not have much difficulty. One-quarter of Non-Appellants (25%) suggest that they had some (16%) or a great deal of difficulty (9%) obtaining these health records. Four percent of Non-Appellants offer no opinion on this issue.

¹⁹ While regional results are itemized in the table, results for the subregions of Ontario are not. Nineteen percent of residents of Northern Ontario say that they had a great deal of difficulty in obtaining their health records while 80% of Francophone Appellants say that they had little or no difficulty in obtaining these records.

| Difficulty Obtaining Health Records - Non-Appellants (%) | |
|---|----|
| Great Deal | 9 |
| Some | 16 |
| Not much | 9 |
| No difficulty | 63 |
| DK/NA | 4 |
| Q21. Did you have a great deal, some, not much, or no difficulty obtaining these records? Subsample: All respondents except those who said DK/NA in Q20. N=198 | |

As we saw with Appellants, Non-Appellants between 18 and 44 years of age (43% some or great deal of difficulty) had the most difficulty accessing their health records while those over 60 years of age (78% no difficulty) had a much more positive experience.

| Difficulty Obtaining Health Records by Age - Non-Appellants (%) | | | | | | |
|---|-------|----------|----------|----------|----------|------------|
| | Total | 18 to 44 | 45 to 50 | 51 to 55 | 56 to 60 | 61 or more |
| Great Deal | 9 | 13 | 9 | 5 | 12 | 4 |
| Some | 16 | 30 | 22 | 15 | 5 | 11 |
| Not much | 9 | 11 | 17 | 7 | 12 | 2 |
| No difficulty | 63 | 47 | 48 | 63 | 71 | 78 |
| DK/NA | 4 | - | 4 | 10 | - | 4 |
| Q21. Did you have a great deal, some, not much, or no difficulty obtaining these records? Subsample: All respondents except those who said DK/NA in Q20. (N=198) | | | | | | |

It is also interesting to note that Non-Appellants from households with four or more people also had more difficulty (36% some or a great deal) than those in households with less than four members in obtaining the necessary health records for their most recent application for disability benefits.

10.4 Barriers to Obtaining Health Records

Both Appellants and Non-Appellants see delays by doctors and cost as the two biggest barriers in obtaining their health records.

Appellants were presented with four possible barriers to accessing their health records (cost of getting the records, delays by doctors, delays by hospitals, and refusal by the medical system) and asked which factor would most likely prevent them from obtaining their health records for an appeal. Delays by doctors and cost are seen as the two biggest challenges. One-third of Appellants (33%) identify delays by doctors as the

factor that would most likely prevent them from obtaining their health records for an appeal and another one-quarter (25%) cite the cost of getting the records. An Appellant recounted her experience getting her medical records from her doctor below:

“I had to keep going six times and the secretary kept saying that he’s busy, and I said, ‘I’ve been going to him for years.’ Finally, he did co-operate because he got a phone call and a letter from this [official] and I thought why was he taking so long, or he just didn’t want to do it, and so I found that frustrating.”

Less than one in ten Appellants suggest that delays by hospitals (8%) and refusal by the medical system (5%) are the most formidable barriers in this process. Two percent of Appellants feel that all of these factors are most likely to prevent their access to their health records. Similar proportions suggest that inconvenience or other delays (2%), procedures being unclear (1%) or other factors (1%) would be the most important barrier to this access. Sixteen percent of Appellants argue that none of these factors would prevent them from obtaining their health records for an appeal. Approximately one in ten Appellants (8%) refuse or are unable to offer an opinion on this question.

In general, Non-Appellants have very similar opinions to those held by Appellants with respect to possible barriers to obtaining their health records. Non-Appellants are most likely to suggest that delays by doctors (27%) would prevent them from having access to their health records, followed by the cost of getting the records (22%), delays by hospitals (10%), and a refusal by the medical system (3%). Three percent of Non-Appellants feel that all of these factors are most likely to prevent their access to their health records while another one percent spontaneously mentions a mix of other possible important barriers. Approximately one in seven Non-Appellants (15%) contend that none of these factors would prevent them from obtaining their health records for an appeal with another 10 percent reporting that they had no problems or difficulties. One in ten Non-Appellants (10%) were unable or unwilling to identify the factor that would most likely prevent them from having access to their health records.

| Obstacles to Access to Health Records by Appellant or Non-Appellant Status (%) | | |
|--|------------|----------------|
| | Appellants | Non-Appellants |
| Delays by doctors | 33 | 27 |
| Cost of getting the records | 25 | 22 |
| Delays by hospitals | 8 | 10 |
| Refusal by the medical system | 5 | 3 |
| Inconvenience / Other delays | 2 | - |
| All | 1 | 3 |
| None of the above/none | 16 | 15 |
| No problems or difficulties | - | 10 |
| Other | 1 | 1 |
| DK/NA | 8 | 10 |
| Q22. What would most likely prevent you from having access to your health records? Subsample: All respondents except those who said DK/NA in Q20. (N=198) | | |

Delays by doctors tended to be seen as the most important barrier to accessing health records by Appellants who had their most recent hearing in 2000 (40%) and 2002 (38%) as well as Appellants from Nova Scotia (50%) and Prince Edward Island (45%). Appellants from Newfoundland and Labrador (15%) and Saskatchewan (15%) are relatively more likely than Appellants from other parts of the country to feel that delays by hospitals are the most likely reason behind prevention of access to their health records for an appeal.

Appellants who had a negative health records experience (34%), those between 45 and 50 years of age (33%), those who had their hearing in 1999 (31%), those from a single person household (30%), Albertans (37%) and those in Southern Ontario (31%) are the most likely to cite cost as the largest barrier to accessing their health records. A few groups tend to suggest that none of these factors would prevent them from getting their health records for an appeal. These groups include Appellants over 60 years of age (25%), as well as those from Quebec (29%), and New Brunswick (24%).

Of note, Non-Appellants who access the mail centre in Timmins are the least likely (15%) in comparison to those who access the Scarborough (30%) and Chattham (29%) mail centres, to suggest that delays by doctors would most likely prevent them from having access to their health records.

Not surprisingly, the cost of obtaining health records was cited as an important barrier to access by Non-Appellants with an annual household income of less than \$20,000. Cost

also tended to be a bigger concern for Non-Appellants between 45 and 50 years of age and those with four or more people in their household.

Non-Appellants over 50 years of age are much more likely than those 50 years of age or younger to not only suggest that none of the four identified factors would most likely prevent them from having access to their health records, but also to suggest that they had no problems or difficulties.

10.5 Helpfulness of Physician

Over eight out of ten Non-Appellants suggest that their physician was at least somewhat helpful in their application for disability benefits from CPP.

Overall, Non-Appellants have a very favourable opinion regarding the assistance they received from their physician in their application for disability benefits from CPP. Six in ten Non-Appellants (61%) report that their physician was very helpful during this process while another one-quarter (24%) say that their physician was somewhat helpful. One in seven Non-Appellants say their physician was not very (7%) or not at all helpful (7%). One percent did not comment.

| Helpfulness of Physician - Non-Appellants (%) | |
|--|----|
| Very helpful | 61 |
| Somewhat helpful | 24 |
| Not very helpful | 7 |
| Not at all helpful | 7 |
| DK/NA | 1 |
| <i>Q18. Would you say that your physician was very, somewhat, not very or not at all helpful in your application for disability benefits from CPP?</i> | |

While Non-Appellants over 60 years of age (73%) are more likely to feel that their physician was very helpful in their application for disability benefits from CPP, those between 45 and 50 years of age (48%) are much less positive.

It seems that there is a relationship between perceived helpfulness of physicians and views regarding the adequacy of medical information. Non-Appellants who report that they had more than enough medical information to help the CPP people make a proper decision on their case are also more likely to suggest that their physician was very helpful during the application process. Conversely, those who felt that they did not have enough medical information are more likely to contend that their physician was, at best, only somewhat helpful.

| Helpfulness by Amount of Medical Information - Non-Appellants (%) | | | | |
|---|-------|------------------|------------|--------|
| | Total | More than enough | Not enough | Enough |
| Very helpful | 61 | 78 | 29 | 64 |
| Somewhat helpful | 24 | 10 | 42 | 24 |
| Not Very helpful | 7 | 8 | 11 | 4 |
| Not at all helpful | 7 | 5 | 13 | 6 |
| DK/NA | 1 | - | 4 | 1 |
| Q18. Would you say that your physician was very, somewhat, not very or not at all helpful in your application for disability benefits from CPP? | | | | |

It is interesting to note that Non-Appellants who had a negative health records experience are also more inclined to report that their physician was not very or not at all helpful during their application procedures.

10.6 Sufficiency of Medical Information

A plurality of Non-Appellants feels that they had enough medical information to help the CPP people make a proper decision on their case.

A lack of medical information does not appear to be a problem for Non-Appellants, especially with respect to receiving what they feel is a proper decision in their case. More than two-fifths of Non-Appellants (45%) report that they had enough medical information to help the CPP people make a proper decision in their case, while another three in ten (31%) suggest that they had more than enough information. Some Non-Appellants are less positive. One in five (22%) argue that a lack of medical information did affect what they saw as an incorrect decision on their case. Two percent refused or were unable to comment.

| Sufficient Medical Information to Make a Decision - Non-Appellants (%) | |
|---|----|
| More than enough | 31 |
| Not enough | 22 |
| Enough | 45 |
| DK/NA | 2 |
| Q19. Do you feel that you had more than enough, not enough, or enough medical information to help the CPP people make a proper decision on your case? | |

There are some interesting age differences regarding the perceived sufficiency of medical information. Once again, we find that Non-Appellants over 50 years of age

report a more positive experience involving access to medical information than Non-Appellants 50 years of age or less. In general, while Non-Appellants over 50 years of age are more likely to suggest that they have enough or more than enough medical information, Non-Appellants 50 years of age or less are relatively more inclined to argue that they did not have enough medical information for a proper decision to be taken on their case.

| Sufficient Medical Information to Make a Decision by Age - Non-Appellants (%) | | | | | | |
|---|-------|----------|----------|----------|----------|------------|
| | Total | 18 to 44 | 45 to 50 | 51 to 55 | 56 to 60 | 61 or more |
| More than enough | 31 | 21 | 28 | 45 | 37 | 24 |
| Not enough | 22 | 28 | 32 | 19 | 19 | 18 |
| Enough | 45 | 47 | 36 | 36 | 44 | 56 |
| DK/NA | 2 | 4 | 4 | - | - | 2 |
| Q19. Do you feel that you had more than enough, not enough, or enough medical information to help the CPP people make a proper decision on your case? | | | | | | |

11.0 Benefits Other than Canada Pension Plan Disability

Frequently Appellants appeal the ruling by Canada Pension Plan on their disability benefits to the Office of the Commissioner of Review Tribunals on the advice or encouragement of other insurance providers that they may have. It is also likely that Non-Appellants do not appeal because receipt of Canada Pension Plan disability benefits may have a negative impact on their disability benefits from other insurance providers. Therefore, it was of interest to examine issues related to the provision of other disability benefits. In this section, we present the results of our investigation into the kinds of disability benefits being provided by bodies or agencies other than the Canada Pension Plan disability, the analysis of encouragement given by other insurance providers to apply and appeal CPP’s decision, and whether disability benefits from other providers are affected by the receipt of disability benefits from Canada Pension Plan.

11.1 Qualification

A majority of Appellants and Non-Appellants did not qualify for insurance or disability benefits other than the Canada Pension Disability.

It appears that most Appellants are currently mostly dependent on the Canadian Pension Plan Disability as six out of ten Appellants (59%) indicate that they did not qualify for other insurance or disability benefits. A significant minority (39%) did qualify for such other benefits. Two percent of Appellants were unable or unwilling to comment on this issue.

| Qualified for Other Insurance or Disability Benefits - Appellants (%) | |
|---|----|
| Yes | 39 |
| No | 59 |
| DK/NA | 2 |
| <i>Q11. Did you qualify for insurance or disability benefits, other than the Canada Pension Disability?</i> | |

Qualification for other insurance benefits appears to vary with gender, education, affluence, appeal status, and region.

In one of the gender differences seen in this survey, men are more likely to have access to other benefits than are women.

| Qualified for Other Insurance or Disability Benefits by Gender - Appellants (%) | | | |
|---|-------|------|--------|
| | Total | Male | Female |
| Yes | 39 | 43 | 36 |
| No | 59 | 55 | 62 |
| DK/NA | 2 | 2 | 2 |
| <i>Q11. Did you qualify for insurance or disability benefits, other than Canada Pension Disability?</i> | | | |

In general, as Appellants become more educated, the proportion who report that they qualify for other insurance or disability benefits increases. As we might expect, the most affluent Appellants (58%) are also more likely to say that they have qualified for insurance or disability benefits other than the Canada Pension Plan Disability. Conversely, those Appellants with an annual household income of \$10,000 or less (26%) are much less likely to state they have qualified for other insurance and disability benefits.

While Appellants from Northern Ontario (52%) and Alberta (52%) indicate a greater tendency to have access to other insurance and disability benefits, Appellants from Prince Edward Island (25%), and New Brunswick (27%) are the least likely to have access to other insurance and disability benefits. Appellants whose hearing was in 1998 and those over 60 years of age are also less likely to have qualified for any other insurance or disability benefits.

Access to other insurance benefits is also a problem for a number of Non-Appellants. A majority of Non-Appellants (54%) did not qualify for other insurance benefits related to disability or inability to work; two-in-five Non-Appellants (40%) did qualify for such benefits. Six percent refused to comment.

| Qualified For Other Benefits – Non-Appellants (%) | |
|--|----|
| Yes | 40 |
| No | 54 |
| DK/NA | 6 |
| <i>Q4. Do you qualify for other insurance benefits related to disability or inability to work?</i> | |

As we saw with Appellants, better-educated and more affluent Non-Appellants are more likely to qualify for other insurance or disability benefits. In addition, Non-Appellants between 18 and 44 years of age are also more likely to indicate that they qualify for these other benefits.

Non-Appellants from three-person households are the least likely to have qualified for other insurance benefits related to disability or inability to work.

11.2 Types of Other Insurance or Disability Benefits

Private or group insurance are the most popular form of insurance or disability benefits for both Appellants and Non-Appellants.

Appellants who qualified for benefits other than the Canada Pension Plan Disability were asked specifically to detail the type of insurance or disability benefits for which they had qualified. The most popular of these benefits is private or group insurance (55%), followed by worker’s compensation (22%), social services benefits (9%), and the Ontario Disability Support Program (7%). Fewer Appellants mention government coverage²⁰ (4%), unspecified disability coverage (3%), Assured Income for the Severely Handicapped (an Alberta program) (2%), and family benefits (1%). Two percent identify a mix of other benefits; one percent says that they qualified for no benefits while another two percent did not identify the specific benefits for which they qualified.

| Other Insurance Benefits Qualified For - Appellants (%) | |
|---|----|
| Private or Group Insurance | 55 |
| Worker’s Compensation | 22 |
| Social Services Benefits | 9 |
| Ontario Disability Support Program | 7 |
| Government Coverage (various federal/provincial programs) | 4 |
| Disability Coverage (unspecified) | 3 |
| AISH/Assured Income for the Severely Handicapped | 2 |
| Family Benefits | 1 |
| None/nothing | 1 |
| Other | 2 |
| DK/NA | 2 |
| Q12. What OTHER insurance or disability benefits do you qualify for? Subsample: Respondents who qualify for benefits other than the Canada Pension Disability (N=547) | |

While visible minorities (29%) are more likely than non-minorities (20%) to have qualified for worker’s compensation, non-minorities (61%) are much more likely than visible minorities (40%) to have qualified for private or group insurance. Similarly, men (32%) are more likely than women (14%) to have qualified for worker’s compensation, but women (62%) are more likely than men (48%) to have qualified for private or group insurance.

²⁰ This was a general mention of government coverage that included various federal and provincial programs.

As Appellants’ education level and affluence increases, they are more inclined to indicate that they have access to private or group insurance. In addition, those who won their most recent appeal hearing are more likely than those Appellants who were unsuccessful to have access to private or group insurance (61% vs. 51%). On the other hand, unsuccessful Appellants are relatively more likely to have qualified for worker’s compensation (24% vs. 18%) or social service benefits (12% vs. 4%).

Appellants from Saskatchewan (77%), those over 60 years of age (70%), and Appellants from British Columbia (67%) are also more likely to report that they have qualified for private or group insurance.

While qualification for worker’s compensation tended to be more frequent in Appellant households with four or more people (31%) and in Newfoundland (35%), Northern Ontario (34%), Prince Edward Island (33%), social services benefits are more common among the least affluent Appellants (37%) and those from New Brunswick (24%).

Of the six Ontario regions we examined, access to the Ontario Disability Support Program was most prevalent in Southern Ontario (26%).

In general, Non-Appellants have qualified for similar insurance or disability benefits as those identified by Appellants. One-half of Non-Appellants who qualified for other insurance benefits related to disability or inability to work (50%) say that they qualified for private or group insurance. One in six Non-Appellants (16%) had qualified for worker’s compensation, with another one in eight (12%) having qualified for social services benefits. Fewer Non-Appellants mention that they have qualified for family benefits (5%), general government coverage (5%), and the Ontario Disability Support Program (5%). Two percent say that they qualified for no benefits while another three percent were unable or unwilling to identify the specific benefits for which they qualified.

| Qualification for Insurance or Disability Benefits - Non-Appellants (%) | |
|---|----|
| Private or Group Insurance | 50 |
| Worker’s Compensation | 16 |
| Social Services Benefits | 12 |
| Family Benefits | 5 |
| Government Coverage | 5 |
| Ontario Disability Support Program | 5 |
| None/nothing | 2 |
| DK/NA | 3 |
| <i>Q23. What kind of insurance or disability benefits do you qualify for? Subsample: All respondents except those who do not qualify for other insurance benefits related to disability or inability to work. (N=92)</i> | |

As we saw with Appellants, Non-Appellants over 60 years of age and those with an annual household income of more than \$50,000 are the most likely to indicate that they have qualified for private or group insurance. In addition, while Non-Appellants between 56 and 60 years of age are more apt to have qualified for worker’s compensation, those in a single person household and less affluent Non-Appellants are more likely to report that they have qualified for social services benefits.

11.3 Effect on Other Insurance or Disability Benefits

A majority of Appellants report that their other insurance or disability benefits were not affected as a result of their appeal to the Review Tribunals. Non-Appellants are even more likely to report that their insurance benefits were not affected after being denied CPP disability.

Overall, launching an appeal to the Review Tribunals does not appear to have an impact on other insurance or disability benefits for a large number of Appellants. In fact, a majority of Appellants (57%) say that their other insurance or disability benefits remained the same after their appeal to the Review Tribunals. That being said, where the appeal has had an impact on some Appellants, the impact tends to be negative. While only four percent of Appellants suggest that their other insurance or disability benefits have increased as a result of their appeal to the Review Tribunals, three in ten (29%) note that they have decreased. Another three percent say their case is still ongoing and seven percent are unable or unwilling to comment on the effect their appeal has had on their other insurance or disability benefits.

| Other Insurance or Disability Benefits: Increase, Decrease or Remain the Same - Appellants (%) | |
|---|----|
| Increase | 4 |
| Decrease | 29 |
| Remain the same | 57 |
| Still ongoing | 3 |
| DK/NA | 7 |
| Q13. Did your OTHER insurance or disability benefits increase, decrease or remain the same, as a result of your appeal to the Review Tribunals? Subsample: Respondents who qualify for benefits other than the Canada Pension Disability (N=547) | |

It is worth noting that almost three-quarters of those Appellants who say that their other insurance or disability benefits decreased as a result of their appeal to the Review Tribunal (72%) report that they qualified for private or group insurance.

Appealing to the Review Tribunals is most likely to have resulted in a decrease in other insurance or disability benefits for Appellants with a university degree (51%), an annual

household income of more than \$50,000 (40%) or those from Nova Scotia (63%), Prince Edward Island (42%) and Newfoundland (42%).

Those whose most recent appeal hearing was in 2001 (66%) and Appellants between 18 and 44 years of age (65%), and as well as those from Ontario (63%), especially those from Northern Ontario (66%) and Southern Ontario (65%) tend to indicate that their other insurance or disability benefits have not changed as a result of their appeal to the Review Tribunals.

Once again, we find that the results of Appellants’ most recent hearing have had a significant impact on the lives of Appellants. In this instance, a favourable ruling is much more likely to result in a decrease in their other insurance or disability benefits than an unfavourable ruling (54% vs. 7%). An unfavourable ruling is more likely to have no effect on other insurance or disability benefits (82% vs. 30%).

As we have seen previously, insurance or disability benefits vary with appeal status. Those who resolved their appeal are more likely to say that their benefits decreased, whereas those who withdrew their appeal say that their benefits remained then same.

| Other Insurance or Disability Benefits: Increase, Decrease or Remain the Same by Appeal Status -Appellants (%) | | | | |
|---|-------|----------|----------|-------------|
| | Total | Resolved | Withdrew | Had Hearing |
| Increased | 4 | 1 | 6 | 4 |
| Decreased | 29 | 57 | 17 | 25 |
| Remained the same | 57 | 33 | 68 | 61 |
| Still ongoing | 3 | 3 | - | 3 |
| DK/NA | 7 | 7 | 9 | 6 |
| Q13. Did your other insurance or disability benefits increase, decrease or remain the same as a result of your appeal to the Review Tribunal? Subsample: Respondents who qualify for benefits other than the Canada Pension Disability (N=547) | | | | |

As focus group participants attested below:

“I was getting compensation, full benefits . . .but then I got CPP which started in January. Now I won but I lost. WCB has taken away my full benefits and put me on pension now, so I’ve lost \$1,500 a month.”

“I am presently on ODSP which is non-taxable, and if I was to obtain my CPP, then that would become taxable. I would become poorer from this action of getting my CPP because I would have to be paying tax at the end of the year.”

Keeping in mind the relatively small number of Francophone Appellants responding to this question, it is interesting to note, that this group is more likely to indicate that their other insurance or disability benefits have increased (23% versus 3%) or remained the same (63% versus 57%), when compared to Anglophone Appellants. Less than one in ten Francophone Appellants (5%) but three in ten Anglophone Appellants(30%) report that these benefits decreased as a result of their appeal to the Review Tribunals.

Non-Appellants are even more likely than Appellants to report that their insurance benefits did not change as a result of their experience with the CPP process. Almost eight out of ten Non-Appellants who had access to private or group insurance (78%) indicate these benefits remained the same after being denied CPP disability. Eight percent saw their insurance benefits increase while three percent saw them decline. One in eight of the Non-Appellants who had access to private or group insurance (13%) were unable or unwilling to comment the impact being denied CPP disability had on their insurance benefits.

| Amount of Benefits After CPP Was Denied - Non-Appellants (%) | |
|--|----|
| Increase | 8 |
| Decrease | 3 |
| Remain the same | 78 |
| DK/NA | 13 |
| Q26. Did your benefits from insurance increase, decrease or remain the same, after being denied CPP disability? Subsample: Respondents who qualify for private or group insurance. (N=40) | |

11.4 Influence of Insurance Providers on Applying to and Appealing CPP Disability

While a clear majority of Non-Appellants indicate that their insurance company encouraged them to apply for CPP disability benefits, only one-quarter were encouraged to appeal CPP’s decision on their disability benefits.

Non-Appellants who had access to private or group insurance were asked if their insurance company put pressure on them to not only apply for CPP disability benefits but to also launch an appeal if their claim was unsuccessful. From the results of this survey, insurance companies appear to put more pressure on their policy holders to launch an initial claim, but are less insistent that they follow-up with an appeal, if one is necessary.

Eight out of ten Non-Appellants who qualify for private or group insurance (80%) report that their insurance company encouraged them to apply for CPP disability benefits; one in five (20%) did not receive any such encouragement from their insurance company.

| Insurance Company Encouraged Application for CPP Benefits - Non-Appellants (%) | |
|--|----|
| Yes | 80 |
| No | 20 |
| DK/NA | - |
| Q24. Did your insurance company encourage you to apply for CPP disability benefits? Subsample: Respondents who qualify for private or group insurance. (N=40) | |

As one focus group participant illustrated:

“They forced me. They said you have to fight or you lose your [insurance provider] benefits as well.”

Meanwhile, one-quarter of Non-Appellants who qualify for private or group insurance (25%) say that their insurance company encouraged them to appeal CPP’s decision on their disability benefits. Nearly three-quarters (73%) were not pushed by their insurance company to appeal. Three percent refused to comment.

| Insurance Company Encouraged Appeal of CPP Decision - Non-Appellants (%) | |
|--|----|
| Yes | 25 |
| No | 73 |
| DK/NA | 3 |
| Q25. Did your insurance company encourage you to appeal CPP’s decision on your disability benefits? Subsample: Respondents who qualify for private or group insurance. (N=40) | |

12.0 Representatives

Those denied disability benefits under the Canada Pension Plans can appeal this decision to the Office of the Commissioner, with the assistance of a representative. We were interested in whether representatives were more often family members or friends, or personal lawyers, or others who provided these services as part of a profession. Appellants in this survey were also asked to indicate whether they used a representative and paid them a fee, and if so, we were interested in the amount of the fee. Further, we wanted to examine Appellants’ perceptions of the accessibility of representatives, the need for them, whether the fees were prohibitive, and what relationship representatives tended to have with Appellants. The results of this analysis are presented in this section.

12.1 Use of Representatives

A majority of Appellants use representatives. Of those who do not, a plurality cite a prohibitive cost as the main barrier.

Three in five Appellants (59%) indicate that they had a representative, such as a family member or lawyer, assist or represent them in their most recent appeal. Another two in five (41%) did not use representatives and less than one percent did not respond to this question.

| Representatives Used - Appellants (%) | |
|---|----|
| Yes | 59 |
| No | 41 |
| DK/NA | * |
| <i>Q3. Did you have anyone, like a family member or lawyer, assist or represent you in your most recent appeal?</i> | |

Appellants who had their appeal in 2002 (78%), those who had a favourable ruling (73%), women (62%) and Anglophones (59%) are more likely than those who appealed in any previous year, those who had an unfavourable ruling (51%), men (54%), and Francophones (41%) to say that they had a representative assist them in their most recent appeal.

In addition, the Appellants’ appeal status affects whether or not a representative is used. Those who had a hearing are more likely than those who resolved or withdrew their claim to have had a family member or lawyer assist them during the appeal. This is particularly interesting, as this result begs the question as to whether those

Appellants who withdraw, the least likely ones to have representatives, do so because of a lack of representation.

| Representation by Appeal Status -Appellants (%) | | | | |
|--|-------|----------|----------|-------------|
| | Total | Resolved | Withdrew | Had Hearing |
| Yes | 59 | 53 | 44 | 60 |
| No | 41 | 47 | 56 | 40 |
| DK/NA | * | * | - | * |
| Q3. Did you have anyone, like a family member or lawyer, assist or represent you in your most recent appeal? | | | | |

Regionally, residents of Southern Ontario (72%), Prince Edward Island (67%) and Newfoundland (63%) are more likely than those in other regions to say that they used a representative in their most recent appeal.

| Assistance with Most Recent Appeal - Appellants (%) | | | | | | | | | | | |
|--|-------|------|-----|----|----|----|----|----|----|----|----|
| | Total | NFLD | PEI | NS | NB | ON | QC | MB | SK | AB | BC |
| Yes | 59 | 63 | 67 | 62 | 48 | 59 | 40 | 58 | 56 | 55 | 59 |
| No | 41 | 35 | 33 | 37 | 52 | 40 | 60 | 42 | 44 | 45 | 41 |
| DK/NA | * | 1 | - | 1 | - | * | - | - | - | - | - |
| Q3. Did you have anyone, like a family member or lawyer, assist or represent you in your most recent appeal? | | | | | | | | | | | |

When Appellants who say that they did not use a representative are asked to indicate the reasons behind this decision, a plurality of 47 percent indicates that the cost of a representative prohibited them from using one. Another two in five (37%) say that they felt that they did not need a representative and ten percent cite the difficulty of finding a representative. One percent of Appellants who did not use a representative say that they were unaware of this option and four percent give other reasons. One percent cannot or would not respond to this question.

| Reasons for Lack of Representation (%) | |
|--|----|
| Cost of a representative | 47 |
| Felt I didn't need a representative | 37 |
| Difficulty finding representative | 10 |
| Unaware of the option | 1 |
| Other | 4 |
| Don't Know/ No Answer | 1 |
| Q24. Why did you not have a representative? Was it . . . ? Subsample: Respondents who did not have someone represent them in their most recent appeal (N=557) | |

Appellants who live in households where there are five or more people (68%) and the youngest Appellants (18-44 years old - 57%), are more likely than others to indicate that they did not have a representative due to the cost. Interestingly, Appellants who live in households with an income between \$20,000 and \$30,000 annually (54%) are more likely than Appellants with other levels of income, higher or lower, to say that the cost prohibited them from obtaining a representative.

Regionally, those who live in Eastern Ontario²¹, Saskatchewan and British Columbia are more likely than others to cite cost as a prohibitive factor in finding a representative while Newfoundlanders are far more likely than others to indicate that they simply felt they did not need a representative. Quebecers and Manitobans are more likely than others to cite the difficulty of finding a representative as a reason for a lack of representation.

| Reasons for Lack of Representation by Region - Appellants (%) | | | | | | | | | | | |
|--|-------|------|-----|----|----|----|----|----|----|----|----|
| | Total | NFLD | PEI | NS | NB | ON | QC | MB | SK | AB | BC |
| The cost of a representative | 47 | 33 | 46 | 31 | 50 | 48 | 41 | 42 | 53 | 46 | 53 |
| That you felt you didn't need a representative | 37 | 64 | 30 | 53 | 39 | 36 | 24 | 33 | 32 | 34 | 36 |
| The difficulty of finding a representative | 10 | - | 19 | 3 | 2 | 10 | 17 | 17 | 12 | 6 | 10 |
| Unaware of the option | 1 | - | - | 4 | - | 1 | - | 2 | - | 6 | 1 |
| Other | 4 | 3 | 5 | 9 | 7 | 4 | 17 | 6 | - | 4 | - |
| DK/NA | 1 | - | - | - | 2 | * | - | - | 3 | 3 | - |

Q24. Why did you not have a representative? Was it . . . ?
 Subsample: Respondents who did not have someone represent them in their most recent appeal (N=557)

12.2 Who Acts as Representatives

Appellants are most likely to have their own lawyer or a family member act as a representative during their appeal.

Appellants who used a representative to assist them during their most recent appeal indicate that they are most often represented by a lawyer (28%) or a family member (27%). Another nine percent of Appellants cite Legal Aid, eight percent say they were represented by a friend, six percent were represented by someone from an advocate group and five percent by a pension consultant. Less than five percent of Appellants mention five other categories of representatives. Two percent say other, less than one

²¹ Although percentages are provided for most regions, they are not provided for the six regions of Ontario. Sixty-two percent of those who live in Eastern Ontario cite cost as a prohibitive factor.

percent say they had no representative (although they previously responded that they did) and one percent will not say which category best describes their representative.

| Categories of Representatives - Appellants (%) | |
|--|----|
| Lawyer | 28 |
| Family Member | 27 |
| Legal Aid | 9 |
| Friend | 8 |
| Someone from Advocate Group | 6 |
| Pension Consultant | 5 |
| Member of Parliament | 4 |
| Community Services Organization | 3 |
| Physician | 3 |
| Union Representative | 3 |
| Other Elected Official | 1 |
| None/nothing | * |
| Other | 2 |
| Don't Know/ No answer | 1 |
| Q23. Which category best describes your representative? Subsample: Respondents who had someone represent them in their most recent appeal (N=846) | |

Although they are less likely to have used a representative, Francophones (60%) are more than twice as likely than Anglophones (27%) to say that they used a lawyer as their representative in their most recent appeal. The most educated Appellants (46%) are also more likely to say that they used a lawyer as their representative while those who had a negative representative experience (45%) are more likely to have been represented by a family member.

There are some interesting regional variations in the categories of representatives used by Appellants. While Appellants from each region are most likely to have a lawyer or a family member as their representative, Quebecers are most likely overall to use these two categories of representatives and residents of New Brunswick are most likely to use lawyers. Manitobans are most likely to use Legal Aid representatives, Newfoundlanders and residents of PEI are most likely to use a friend, and residents of Saskatchewan and Alberta are most likely to use someone from an advocate group as their representative in their most recent appeal.

| Best Description of Representative by Region – Appellants (%) | | | | | | | | | | | |
|--|-------|------|-----|----|----|----|----|----|----|----|----|
| | Total | NFLD | PEI | NS | NB | ON | QC | MB | SK | AB | BC |
| Lawyer | 28 | 29 | 20 | 27 | 53 | 29 | 58 | 25 | 30 | 22 | 21 |
| Family member | 27 | 27 | 39 | 27 | 17 | 23 | 42 | 31 | 34 | 32 | 31 |
| Legal Aid | 9 | 5 | - | - | 2 | 13 | - | 16 | - | 2 | 9 |
| Friend | 8 | 12 | 12 | 10 | 7 | 7 | - | 10 | 7 | 11 | 10 |
| Someone from an advocate group | 6 | - | 5 | 5 | - | 4 | - | 2 | 16 | 15 | 12 |
| Pension Consultant | 5 | 4 | 3 | 2 | 6 | 7 | - | - | 2 | 2 | 3 |
| Member of Parliament | 4 | 10 | 9 | 12 | 2 | 2 | - | 4 | 2 | 3 | 2 |
| Someone from a community services organization | 3 | - | 7 | - | - | 4 | - | 6 | - | 6 | 3 |
| Physician | 3 | 4 | 6 | 6 | 2 | 3 | - | 2 | 4 | 2 | 3 |
| Union representative | 3 | 2 | - | 2 | 9 | 4 | - | 2 | 3 | 6 | 1 |
| Other elected official | 1 | 4 | - | 7 | - | * | - | - | 3 | - | - |
| Other | 2 | 2 | - | 2 | 2 | 2 | - | 2 | - | - | 3 |
| None/nothing | * | - | - | - | - | 1 | - | - | - | - | - |
| DK/NA | 1 | 2 | - | 2 | - | 2 | - | - | - | - | - |

Q23. Which category best describes your representative?
 Subsample: Respondents who had someone represent them in their most recent appeal (N=846)

12.3 Need, Availability and Affordability of Representatives

Majorities disagree that they could afford a representative but agree that they needed a representative in order to do their most recent appeal.

A majority of Appellants (73%) indicate strong disagreement that they could afford a representative but concurrently indicate strong agreement (66%) that they needed a representative in order to do their most recent appeal. Therefore, a lack of resources is a limiting factor in launching an appeal. A plurality (42%) strongly agree that they found a representative to help with their appeal, with three in ten (31%) indicating strong disagreement with this statement. One-half also strongly disagrees that people offered to represent them (50%) and a plurality strongly disagrees that representatives were located too far away for proper consultation (34%). Interestingly, more than one in ten Appellants (12%) have no response to the statement that representatives were located too far away to properly be consulted. These results suggest that representatives are needed and often found within a reasonable distance from the Appellants who hire them, but that Appellants have to find these representatives themselves and often have difficulty in affording them.

The responses of focus group participants support these findings. As some commented on the need for representatives:

“I think, because it’s such a unique and new experience for you, it’s psychologically better to have, you know, an acquaintance, a close family member to be there and give you a smile, you’re doing fine, or, you know, just little cues that things are going well. I think it depends on the individual if someone feels someone else can talk for them or supply information for them on professional aspects, I think you would just feel better for the moral support.”

“The lawyer really helped me and having my mother available - it helped”.

| Level of Agreement With Statements on Representatives - Appellants (%) | | | | | |
|--|----------------|----------------|-------------------|-------------------|-------|
| | Strongly agree | Somewhat agree | Somewhat disagree | Strongly disagree | DK/NA |
| I needed a representative in order to do my most recent appeal | 66 | 8 | 10 | 13 | 3 |
| I found a representative to help with my most recent appeal | 42 | 12 | 8 | 31 | 6 |
| People offered their services to act as my representative | 22 | 11 | 12 | 50 | 5 |
| Representatives were located too far away for me to properly consult with them | 21 | 12 | 20 | 34 | 12 |
| I could afford a representative | 7 | 9 | 9 | 73 | 2 |
| Q22. For each of the following statements, please indicate whether you strongly agree, somewhat agree, somewhat disagree, or strongly disagree. How about. . . ? | | | | | |

Overall, gender, education, income, visible minority status and date of appeal are not very notable in these results. However, when it comes to the issue of finding a representative, women strongly agree more than do men (45% versus 39%).

Curiously, education is a factor in responses to the statement that “people offered their services to act as my representative”. As education increases, so too does strong disagreement to this statement, from 46 percent of the least educated to 58 percent of the most educated Appellants.

There were no differences relative to income except regarding the issue of affordability, where, as expected, strong disagreement that Appellants could afford a representative decreases as income increases. While 83 percent of those in the lowest income

category strongly disagree that they could afford a representative, this proportion decreases to 53 percent of the most affluent Appellants.

As with some other differences that vary with status as a visible minority, it is not clear why visible minorities (77%) are more likely than non-minorities (71%) to strongly disagree that they could afford a representative. Similarly intriguing, the more recent the appeal, the more likely the Appellant strongly disagrees that representatives were located too far away to be properly consulted. While one-third of those who had their appeal in 1998 (32%) strongly disagree with this statement, 43 percent of those who had/have their appeal this year also strongly disagree.

Interestingly, as Appellants age, they are less likely to strongly disagree that people offered their services to act as their representatives. While more than half of the youngest Appellants (56%) strongly disagree with this statement, this proportion decreases to only 45 percent of those who are 61 years old and older. This suggests that older Appellants have broader access to social networks or that they have a greater need for assistance. In addition, strong disagreement that Appellants can afford a representative decreases with age. Eight in ten of the youngest Appellants (79%) strongly disagree with this statement, but only three in five of the oldest Appellants (64%) indicate strong disagreement.

There are differences between Anglophones and Francophones on two of the five statements tested. Anglophones are more likely than Francophones to strongly agree that they needed a representative (67% versus 50%), and that they found a representative (43% versus 29%).

There are notable differences in agreement to these statements as a function of the ruling they received. Those who received an unfavourable ruling are more likely than those who received a favourable ruling to strongly agree that they needed a representative in their most recent appeal (70% versus 63%) and more likely to strongly disagree that people offered their services as representatives (58% versus 40%). As well, Appellants who had a favourable ruling are more likely than those who had an unfavourable ruling to have found a representative (61% versus 28% strongly agree). It appears that having a representative positively affects the eventual ruling that is received.

As we have seen throughout this report, Appellants' health records experiences affect their agreement to these statements on need and accessibility of representatives. Those with positive health records experiences are more likely than those with negative experiences to indicate strong agreement that they needed a representative, and less likely than those with negative experiences to offer strong disagreement that people offered their services as representatives, and that they could afford a representative. Appellants with positive health records experiences are also more likely than those with negative or neutral health records experiences to strongly disagree that representatives were located too far away.

| Level of Agreement With Various Statements by Health Records Experience - Appellants (%) | | | | |
|--|-------|----------|----------|---------|
| | Total | Positive | Negative | Neutral |
| <i>I needed a representative in order to do my most recent appeal</i> | | | | |
| Strongly agree | 66 | 62 | 82 | 68 |
| Strongly disagree | 13 | 15 | 5 | 12 |
| <i>I found a representative to help with my most recent appeal</i> | | | | |
| Strongly agree | 42 | 46 | 36 | 40 |
| Strongly disagree | 31 | 29 | 44 | 32 |
| <i>People offered their services to act as my representative</i> | | | | |
| Strongly agree | 22 | 27 | 15 | 19 |
| Strongly disagree | 50 | 44 | 62 | 54 |
| <i>Representatives were located too far away for me to properly consult with them</i> | | | | |
| Strongly agree | 21 | 18 | 36 | 22 |
| Strongly disagree | 34 | 37 | 24 | 33 |
| <i>I could afford a representative</i> | | | | |
| Strongly agree | 7 | 9 | 2 | 6 |
| Strongly disagree | 73 | 66 | 88 | 77 |
| Q22. For each of the following statements, please indicate whether you strongly agree, somewhat agree, somewhat disagree, or strongly disagree. How about. . . ? | | | | |

There are few notable regional trends in responses to these statements.

12.4 Cost of Representatives

More than two-thirds of Appellants did not have to pay their representative a fee. Of those who did, two in five paid \$1000 or less.

When Appellants who had someone represent them in their most recent appeal are asked whether they paid that person a fee in order for this service, more than one-third (36%) say they did pay a fee, two-thirds (63%) say that they did not pay a fee and less than one percent do not know whether or not they paid their representatives.

| Paid Representation in Most Recent Appeal by Appeal Status - Appellants (%) | | | | |
|--|-------|----------|----------|-------------|
| | Total | Resolved | Withdrew | Had Hearing |
| Yes | 36 | 51 | 44 | 34 |
| No | 63 | 49 | 56 | 65 |
| DK/NA | * | - | - | * |

*Q4. Did you have to pay your representative a fee in order for him or her to help you?
Subsample: Respondents who had someone represent them in their most recent appeal (N=846)*

Regionally, there is some interesting variation in responses to whether or not representatives were paid. Residents of Prince Edward Island, Northern Ontario²² and British Columbia are most likely to say that they did not pay their representatives a fee while those who live in Newfoundland or mid-Ontario more than others did pay their representatives at their most recent appeal.

| Paid Representation in Most Recent Appeal - Appellants (%) | | | | | | | | | | | |
|---|-------|------|-----|----|----|----|----|----|----|----|----|
| | Total | NFLD | PEI | NS | NB | ON | QC | MB | SK | AB | BC |
| Yes | 36 | 44 | 25 | 32 | 54 | 38 | 47 | 29 | 41 | 30 | 29 |
| No | 63 | 52 | 75 | 68 | 46 | 61 | 53 | 68 | 59 | 70 | 71 |
| DK/NA | * | 4 | - | - | - | * | - | 2 | - | - | - |

*Q4. Did you have to pay your representative a fee in order for him or her to help you?
Subsample: Respondents who had someone represent them in their most recent appeal. (N=846)*

Those Appellants who paid someone to represent them in their most recent appeal were asked to indicate the fee amount. A plurality of two in five Appellants (39%) indicates that they paid \$501 to \$1,000 (22%) or less than \$500 (17%). Almost equal proportions say that they paid \$1,001 to \$1,500 (8%), \$1,501 to \$2,000 (7%), \$2,002 to \$3,000 (8%), \$3,001 to \$5,000 (8%), or more than \$5,000 (8%). Notably, one in five Appellants (21%) do not know how much they paid their representative.

In contrast to many other results in this survey, there is a relationship between gender and the amount paid for a representative. Women (21%) are more likely than men (12%) to pay less than \$500 for their representative.

There also appears to be a relationship between the ruling and the fee paid to representatives. Those who paid a lower fee (less than \$1000) are more likely than those who paid a higher fee (more than \$3001) to receive an unfavorable ruling. The converse is also true, where those who paid a higher fee are more likely than those who paid a lower fee to receive a favourable ruling. Given these results, in conjunction with

²² Although regional responses are indicated in the table, responses for the subregions in Ontario are not. Seventy-one percent in Northern Ontario did not pay their representatives while 44 percent in mid-Ontario did so.

the finding that lawyers receive more than any other representatives, it would seem then that Appellants benefit more from paying a lawyer to represent them, than a pension consultant or a Legal Aid lawyer.

| Amount Paid to Representative in Most Recent Appeal By Ruling - Appellants (%) | | | |
|--|-------|-----------|---------|
| | Total | In Favour | Against |
| Less than \$500 | 17 | 16 | 20 |
| \$501 to \$1,000 | 22 | 15 | 29 |
| \$1,001 to \$1,500 | 8 | 9 | 8 |
| \$1,501 to \$2,000 | 7 | 9 | 5 |
| \$2,001 to \$3,000 | 8 | 8 | 9 |
| \$3,001 to \$5,000 | 8 | 10 | 4 |
| More than \$5,000 | 8 | 11 | 3 |
| DK/NA | 21 | 21 | 23 |
| <i>Q5. How much did you have to pay your representative? Subsample: Respondents who had someone represent them in their most recent appeal, and who had to pay for this representation (N=310)</i> | | | |

Interestingly, Appellant income has little effect on the fee paid to representatives. However, it seems that the more educated Appellants are more likely to pay a higher fee than are less educated Appellants.

The size of fee paid to representatives varies, depending on the type of representative used in the appeal. Although these results must be interpreted with caution, given the small sample sizes²³, it is clear from the table on the following page that lawyers command a larger fee than do any other representatives. While physicians are more likely than others to be paid less than \$500 to act as representatives, legal aid representatives and pension consultants are more likely to be paid between \$500 and \$1000. Interestingly, 15 percent of family members who act as representatives are paid between \$1501 and \$2000. As well, Appellants are most likely to be unaware of the fee for Legal Aid representation, in comparison to all other types of representatives.

²³ While 310 Appellants responded to this question overall, the numbers who used representatives in each category vary from a low of N=2 for both union representatives and other elected officials, to a high of N=195 for lawyers. Thus, where the samples sizes are prohibitively small (union representatives, other elected officials, community services organizations, N=4 and Members of Parliament, N=4, friends, N=8) the results were not noted.

13.0 Life Changes

It is expected that Appellants who have undergone an appeal as a result of a denial by the Canada Pension Plan (CPP) office will experience life changes. While many speculations about possible life changes have been made, this is the first time that this area has been investigated. It was of interest, therefore, to examine this issue in this section. To do so, we simply asked Appellants to tell us, top of mind, about their largest life changes as a result of their experience with the Canada Pension Plan.

Appellants tend to report negative life changes as a result of their overall experience with the Canada Pension Plan Disability office. A decrease in their standard of living and an inability to work are the most frequently cited negative changes in their life. Fewer Appellants mention positive life changes, such as an increase in their income or a sense of relief, satisfaction, or vindication.

When asked to report the largest changes in their life as a result of their overall experience with the Canada Pension Disability office, it is clear that many Appellants are dissatisfied or have a negative view of this experience. In some cases, this negativity occurs even though some of the negative life changes that they mentioned may not be directly related to this process. Almost one in three Appellants (28%) say that their standard of living has decreased as a result of their overall experience with the Canada Pension Plan Disability office, while one-in-seven (15%) suggest that their largest change in their life was an inability to work or that they were disabled or housebound. More than one in ten report declining health (14%) or disillusionment with CPP or the process (12%). Less than one in ten Appellants suggest their overall experience with the Canada Pension Disability office resulted in more worry (9%), anger, frustration or disappointment (6%), depression or sadness (6%), less recreational activities (2%), family problems or relationship issues (2%), less stability or greater dependence on others (2%), medical expenses being less affordable (1%), and smaller living areas (1%). As some focus group participants commented:

“I worked for my whole adult life. Just four years ago I quit and, all of a sudden, I’m not worth anything, you know? Like, they said they didn’t find me handicapped, and I couldn’t use either hand or arm at the time.”

“I don’t trust a whole lot.”

“It’s gotten worse because of the 30% or 40% loss of income. I can’t survive.”

However, it is important to note that, for some Appellants, this experience was a positive one. One in six Appellants (13%) report that this experience resulted in an increase in their income, with another one in ten (9%) saying that they felt a sense of relief, satisfaction, or vindication. Other positive life changes noted by Appellants include

improved health or quality of life (2%), greater independence or stability (1%), medical expenses became more affordable (1%), and an ability to travel more (<1%).

Three percent of Appellants mention other more neutral life changes (3%). Further life changes cited by Appellants include being forced to work (1%) and having to move in with children or other family members (<1%). Three percent offer a mix of other life changes. Of note, one in five Appellants (20%) contend that there was no change in their life as a result of their overall experience with the Canada Pension Disability Office; four percent refuse to comment.

| Greatest Life Change as a Result of Experience with CPP Disability - Appellants (%) | |
|--|----|
| Standard of living has decreased | 28 |
| Inability to work/ disabled/ housebound | 15 |
| Declining health | 14 |
| More income | 13 |
| Disillusioned with the CPP | 12 |
| More worry | 9 |
| Relief/ satisfaction/ vindication | 9 |
| Anger/ frustration/ disappointment | 6 |
| Depression/ sadness/ sense of loss | 6 |
| Neutral mentions (finance/living standard/ lifestyles) | 3 |
| Family problems/ relationship issues | 2 |
| Less recreational activities | 2 |
| Dependent/less stable | 2 |
| Improved health/quality of life/well-rested | 2 |
| Medical expenses (not affordable) | 1 |
| Independent/more stable | 1 |
| Forced to work/find work | 1 |
| Smaller living area | 1 |
| Medical expenses (affordable) | 1 |
| Had to move in with children/family | * |
| Able to travel more | * |
| Other | 3 |
| No change | 20 |
| DK/NA | 4 |
| Q30. As a result of your overall experience with Canada Pension disability, what has been the largest change in your life, if any? | |

Not surprisingly, the results of Appellants’ most recent appeal hearing has a dramatic effect on their reported life changes. As we might expect and as can be clearly seen in the table below, Appellants who received a favourable ruling are much more likely than those who received an unfavourable ruling to identify positive changes in their life.

Appellants who received an unfavourable ruling more frequently cite various negative changes in their life.

| Greatest Life Change* as a Result of Experience with CPP Disability by Ruling - Appellants (%) | | | |
|---|-------|-----------|---------|
| | Total | In Favour | Against |
| Standard of living has decreased | 28 | 19 | 35 |
| Inability to work/ disabled/ housebound | 15 | 14 | 16 |
| Declining health | 14 | 10 | 18 |
| More income | 13 | 26 | 2 |
| Disillusioned with the CPP | 12 | 8 | 17 |
| More worry | 9 | 8 | 9 |
| Relief/ satisfaction/ vindication | 9 | 17 | 2 |
| Anger/ frustration/ disappointment | 6 | 3 | 8 |
| Depression/ sadness/ sense of loss | 6 | 3 | 8 |
| Q30. As a result of your overall experience with Canada Pension disability, what has been the largest change in your life, if any? * Nine most common responses only | | | |

It seems that women have a somewhat more positive outlook on their experience with the Canada Pension Plan Disability office than do men. While men (31%) are more likely than women (26%) to suggest that their standard of living has decreased as result of this experience, women are more likely to report an increase in their income (15% vs. 10%).

The presence of a representative or someone to assist in the appeal appears to have resulted in a more favourable experience for Appellants. Appellants who had someone assist them or represent them in their most recent appeal (15%) are more likely than those without such assistance (10%) to report an increase in their income as a result of their experience with the Canada Pension Plan Disability office. Conversely, Appellants who did not have any help with their most recent appeal (31%) are more likely than those who had such assistance (26%) to indicate that their standard of living has decreased.

Keeping in mind the small number of Francophone Appellants who participated in this survey, it is interesting to note that, while Anglophone Appellants are more inclined than their Francophone counterparts to report an inability to work, disillusionment with CPP or the process, or a sense of relief, Francophone Appellants are more inclined to indicate declining health, and increased anger or frustration as the largest changes in their life. In addition, Francophone Appellants are almost twice as likely as Anglophone Appellants to say that there was no change in their life as a result of this experience.

Appellants whose most recent hearing was in 1998 (38%), those who had a negative representative experience (36%), those from a single person household (36%), those with an annual household income of \$10,000 or less (35%) and those from Saskatchewan (39%) are more likely to suggest that their experience with the Canada Pension Plan Disability Office resulted in a decrease in their standard of living.

In addition, Appellants who have had their hearing this year tend to have a more negative outlook on their experience with the Canada Pension Plan Disability office. They generally report negative life changes such as more worry and anger, frustration and disappointment due to this experience.

Appellants from Newfoundland (26%) are relatively more inclined to cite an inability to work as the largest life change resulting from this experience. An increase in income tended to be the result of this experience for Appellants from Nova Scotia (28%) and those who had a positive representative experience (24%).

The most affluent Appellants are relatively more likely to suggest that they became disillusioned with CPP or the process after their experience with the Canada Pension Disability office.

14.0 Perceptions of Organizational Independence

The Canada Pension Plan (CPP) office and the Office of the Commissioner of Review Tribunals are separate entities that maintain policies of independence from one another. As well, the Review Tribunal members who listen to the appeals that come to the Office of the Commissioner function entirely independently from the Commissioner’s Office, while operating under their guidelines and using their policies in order to make decisions. Given the desire to maintain independence from one another, we felt that it would be important to determine whether Appellants perceived these bodies as independent from one another and further and to determine whether it was important that these organizations and bodies remain independent.

14.1 Canada Pension Plan Disability Office and the Commissioner’s Office

While a plurality of Appellants believe that Canada Pension Plan Disability Office and the Commissioner’s Office are independent from one another, an overwhelming majority say that it is important to them for these two organizations to be independent.

There is a fairly positive perception of the independence of the Canada Pension Plan Disability Office and the Commissioner’s Office, but there also is a significant minority who are simply unable or unwilling to comment on this relationship. Nearly one-half of Appellants (45%) suggest that these offices are somewhat (28%) or very independent (17%) from one another. Three in ten (31%) feel that the Canada Pension Plan Disability Office is not very (12%) or not at all independent (19%) from the Commissioner’s Office. However, there is one-quarter of Appellants (24%) who cannot comment on the level of independence between the Canada Pension Plan Disability Office and the Commissioner’s Office.

| Relationship Between Canada Pension Plan Disability Office and the Commissioner’s Office - Appellants (%) | |
|--|----|
| Very independent | 17 |
| Somewhat independent | 28 |
| Not very independent | 12 |
| Not at all independent | 19 |
| Don’t Know/ No Answer | 24 |
| <i>Q31. Thinking about the relationship between the Canada Pension Disability and the Commissioner’s Office, do you think that these two organizations are very independent, somewhat independent, not very independent, or not at all independent from one another?</i> | |

Focus group participants had a different perspective on this issue. In the focus groups, those who had an opinion on this issue tended to feel that the Canada Pension Plan

Disability and the Commissioner’s Office were not independent from one another. There was a perception that these agencies were conspiring to present an impression of independence when they were in fact working together, or all the same agency. Appellants commented on the issue below:

“That’s what they say on the forms [that they are independent] but I don’t think so. I think they work together.”

“They all are together, because . . .when you see one letter, you call them, the information that they give you, you try and call another one, they are all together and they make us more confused . . . “

“How could they be separate? Even if they are separate, they are going to be more biased to CPP than to us.”

It seems that the hearing ruling has an impact on their perceptions of the level of independence between these two organizations. In general, those who received a favourable ruling are much more positive about the level of independence than those who received an unfavourable ruling.

| Relationship Between Canada Pension Plan Disability Office and the Commissioner’s Office by Ruling - Appellants (%) | | | |
|---|-------|-----------|---------|
| | Total | In Favour | Against |
| Very independent | 17 | 21 | 13 |
| Somewhat independent | 28 | 38 | 22 |
| Not very independent | 12 | 9 | 15 |
| Not at all independent | 19 | 11 | 27 |
| Don’t Know/ No Answer | 24 | 20 | 23 |
| Q31. Thinking about the relationship between the Canada Pension Disability and the Commissioner’s Office, do you think that these two organizations are very independent, somewhat independent, not very independent, or not at all independent from one another? | | | |

As one Appellant who received an unfavourable ruling commented:

“I think that they [the Commissioner’s Office] are involved with CPP. I do not think it’s an independent agency from CPP. I think they are all one and the same. Working at refusing people’s requests in order to save money to the taxpayers.”

Similarly, there is a relationship between appeal status and perceptions of independence between the OCRT and CPP. Appellants who withdraw are much less

likely to see the two organizations as at least somewhat independent, in comparison to those who resolve their claim or go to a Review Tribunal hearing.

| Independence of Canada Pension Disability and Commissioner’s Office by Appeal Status – Appellants (%) | | | | |
|---|-------|----------|----------|-------------|
| | Total | Resolved | Withdrew | Had Hearing |
| Very independent | 17 | 26 | 16 | 16 |
| Somewhat independent | 28 | 32 | 16 | 29 |
| Not very independent | 12 | 8 | 12 | 13 |
| Not at all independent | 19 | 9 | 27 | 21 |
| DK/NA | 24 | 25 | 30 | 22 |
| Q31. Thinking about the relationship between the Canada Pension Disability and the Commissioner’s Office, do you think that these two organizations are very independent, somewhat independent, not very independent, or not at all independent from one another? | | | | |

Visible minorities (51%) are more likely than non-minorities (45%) to feel that these two organizations are at least somewhat independent of each other. Other groups that are more likely to suggest that these two organizations have some independence from each other include Appellants between 18 and 44 years of age, those with an annual household income between \$20,000 and \$50,000, those with five or more people in their household, those who had a positive health record experience, those who had a positive representative experience, and those whose hearing was in 1999.

Francophone Appellants, those with some university education, those with university degree, and those who had a negative health record and negative representative experience are more skeptical about the level of independence between the Canada Pension Plan Disability Office and the Commissioner’s Office.

In addition, Francophone Appellants (35% DK/NA) are much more likely than Anglophone Appellants (23% DK/NA) to be unable or unwilling to comment on the level of independence between the Canada Pension Plan Disability Office and the Commissioner’s Office.

There are a number of interesting regional differences with respect to the perceived independence of the Canada Pension Plan Disability Office and the Commissioner’s Office. Appellants from Quebec (62%), Prince Edward Island (61%), and Manitoba (55%) are the most likely to see these two organizations as being independent from one another. Conversely, Appellants from New Brunswick (38%), Saskatchewan (38%), and Eastern Ontario (37%) are more inclined to suggest that these two organizations are not very or not at all independent from one another. Appellants from Toronto (32% DK/NA)

have the most difficulty commenting on the relationship between the Canada Pension Plan Disability Office and the Commissioner’s Office.

While Appellants are not necessarily convinced that the Canada Pension Plan Disability Office is independent from the Commissioner’s Office, they do indicate a strong desire for these two organizations to be independent from one another. Seven out of ten Appellants (70%) suggest that it is important to them that the Canada Pension Plan Disability Office and the Commissioner’s Office be independent; one-in-six (16%) do not feel it is important. Fourteen percent of Appellants did not offer an opinion.

| Importance of Independence of CPP and the Commissioner’s Office - Appellants (%) | |
|---|----|
| Yes | 70 |
| No | 16 |
| DK/NA | 14 |
| <i>Q33. Is it important to you that the Canada Pension Disability and the Commissioner’s Office be independent?</i> | |

As Appellants’ level of education and affluence increases, so too does their emphasis that the Canada Pension Plan Disability Office and the Commissioner’s Office are independent from one another.

Men (75%) and Anglophone Appellants (70%) are more inclined than women (66%) and Francophone Appellants (55%) to say it is important to them that the Canada Pension Disability Office and the Commissioner’s Office be independent.

Appellants from Manitoba and university graduates are also more likely to indicate that it is important that these two groups be independent. Appellants from Eastern Ontario, Southern Ontario and those between 18 and 44 years of age are more apt to suggest that this independence is not as important to them.

14.2 Tribunal Members and the Canada Pension Disability Office

A slight majority of Appellants feel that Tribunal members and the Canada Pension Plan Disability Office are at least somewhat independent from one another.

Appellants are slightly more positive about the level of independence between Tribunal members and the Canada Pension Plan Disability Office than they are regarding the level of independence between the Canada Pension Plan Disability Office and the Commissioner’s Office. One-half of Appellants (50%) suggest that Tribunal members are somewhat (28%) or very independent (22%) from the Canada Pension Plan Disability Office. One in ten (12%) contend that these two groups are not very

independent while another one in five (19%) argue that they are not at all independent from one another. One in five Appellants (21%) are unable or unwilling to comment on the level of independence between Tribunal members and the Canada Pension Disability Office.

| Relationship Between Tribunal Members and CPP Disability - Appellants (%) | |
|--|----|
| Very Independent | 22 |
| Somewhat Independent | 28 |
| Not Very Independent | 12 |
| Not At All Independent | 19 |
| DK/NA | 21 |
| Q32. When it comes to the Tribunal Members and the Canada Pension Plan Disability, do you think that these two groups or organizations are very independent, somewhat independent, not very independent, or not at all independent from one another? | |

Focus group participants tended to agree that the Tribunal members appeared to be different than the CPP people. One Appellant reasoned out the differences between the two:

“Obviously, they’re both part of the government, within that context of course, they represent independent organizations . . . the personnel on the Tribunal were substantially different than civil servants.”

Once again, the result of Appellants’ most recent hearing has an impact on their perceptions of the level of independence involving the Canada Pension Disability Office. In this instance, Appellants who received a favourable ruling in their most recent appeal hearing (69%) are much more likely than those who received an unfavourable ruling (38%) to feel that Tribunal members are somewhat or very independent from the Canada Pension Disability Office. This difference is illustrated in the comments of Appellants who received a negative ruling from the Review Tribunal, none of whom saw the two organizations as independent and many of whom felt, like some focus group participants with respect to CPP and the Commissioner’s Office, that there was a plan to present themselves as independent when they were actually working together.

“I think they’re supposed to be impartial, but I think they’re in cahoots. They’re working with CPP, like, maybe, on the side. Because one of the questions the lawyer asked, no way had I given that information out, they had to have obtained it from CPP.”

“I could see though the Tribunal was supposed to be independent, it wasn’t. It was obvious by the questions and the sarcasm in the lawyer’s voice.”

In general, those who had a positive representative experience (33%), or a hearing in 2002 (32%), Appellants between 18 and 44 years of age (25%), those who had a positive health record experience (24%), as well as those from Prince Edward Island (34%), Quebec (38%), and Nova Scotia (25%) are the most positive about the level of independence between these two groups. On the other hand, Appellants with a negative representative experience (32%) or a negative health record experience (28%), a university degree (26%), or those from Toronto (27%) and Eastern Ontario (26%) are more critical of the level of independence between Tribunal members and the Canada Pension Disability Office.

Francophone Appellants (34%) and those from Newfoundland (28%) and Toronto (28%) have the most difficulty offering an opinion regarding the level of independence between Tribunal members and the Canada Pension Disability Office.

15.0 Connectivity

The Commissioner’s Office is interested in being accessible to those who have been denied disability benefits by the Canada Pension Plan office in several ways, one of which is through electronic media. As seen in another section of this report, the majority of Appellants say that they did not access the Commissioner’s Office by e-mail and did not look at the Commissioner’s website. It would be helpful to know whether these methods of communication are being underused due to a lack of Internet access for Appellants and Non-Appellants. In this section, we ask respondents to indicate their levels of connectivity, in order to gain a clearer understanding of this issue.

15.1 Appellant Connectivity

A majority of Appellants have access to a computer. However, access to the Internet and e-mail is less prevalent, followed by fax machine access.

| Access to Various Methods of Communication - Appellants (%) | | | |
|--|-----|----|-------|
| | Yes | No | DK/NA |
| Computer | 55 | 45 | * |
| Internet | 47 | 52 | * |
| E-mail | 45 | 54 | * |
| Fax machine | 31 | 69 | * |
| Q36. Which of the following do you have access to. . . ? | | | |

While a majority of Appellants say they have access to a computer, only a plurality of Appellants say that they have access to the Internet or e-mail. Smaller proportions have access to a fax machine.

It appears that access to various methods of communication varies across time, with 1999 and 2000 as the time period during which access to the OCRT was highest using three of the four methods of communication outlined below. Access to the OCRT through e-mail was at its highest level in 2001, a result that makes intuitive sense, given that it was a service instituted in January 2001.

| Access to Various Methods of Communication by Date of Hearing - Appellants (%) | | | | | | |
|--|-------|------|------|------|------|------|
| | Total | 1998 | 1999 | 2000 | 2001 | 2002 |
| Computer | 55 | 55 | 57 | 57 | 51 | 49 |
| Internet | 47 | 41 | 50 | 50 | 46 | 37 |
| E-mail | 31 | 22 | 30 | 31 | 32 | 27 |
| Fax machine | 45 | 37 | 50 | 48 | 42 | 43 |
| Q36. Which of the following do you have access to. . . ? | | | | | | |

Appellant connectivity varies with age and income for three of the four electronic media issues tested, with access tending to increase with each of these factors. Appellant level of education affects the accessibility of the Commissioner’s Office through two of the electronic media tested.

Access to Computer

A majority of Appellants have access to a computer.

Over half of Appellants (55%) have access to a computer, while 45 percent do not have computer access. Less than one percent do not know whether they have computer access.

| Computer Access - Appellants (%) | |
|---|----|
| Yes | 55 |
| No | 45 |
| DK/NA | * |
| Q36. Which of the following do you have access to...? How about . . . ? a) computer | |

As with the general population, the likelihood of having computer access decreases with age. Thus, while more than two thirds of the youngest Appellants (18 to 44 - 67%) have computer access, this decreases to only 44 percent of the oldest Appellants (61 or more).

Anglophones (56%) are more likely than Francophones (26%) to have access to a computer. Additionally, visible minorities (47%) are also significantly less likely to have access to a computer than non-minorities (58%).

Again, as with the general population, computer access increases with income. As Appellants become more affluent, they are more likely to have computer access. One-third (\$10,000 or less - 33%) of the least affluent Appellants as opposed to 77 percent of the most affluent Appellants (more than \$50,000) have computer access. As well,

respondents who have completed university (83%), and those who live in a household with four people (70%) are more likely to have access to a computer. In terms of regional differences, Appellants in Atlantic Canada (46%) are less likely to have access to a computer than Appellants in other regions. Conversely, Appellants in British Columbia (68%) are more likely than Appellants in other regions to have access to a computer.

Internet

A little over half of Appellants do not have access to the Internet.

Fifty-two percent of Appellants do not have access to the Internet, while 47 percent do have access to the Internet. Less than one percent are unwilling or unable to answer the question.

| Internet Access - Appellants (%) | |
|---|----|
| Yes | 47 |
| No | 52 |
| DK/NA | * |
| Q36. Which of the following do you have access to...? How about . . . ? b) Internet | |

Anglophones (48%) are also more likely than Francophones (19%) to have access to the Internet. As with computer access, there is a relationship between age and Internet access, where access decreases with age. Three in five of the youngest Appellants (18-44 - 61%) but only 36 percent of the oldest (61 or older) have Internet access.

In the same trend as seen with computer access and mirroring that of the Canadians in general, Internet access increases with income. Three in ten of the least affluent (\$10,000 or less - 27%) but two-thirds of the most affluent (more than \$50,000 - 72%) have this access.

Respondents who have completed university (80%), and those who live in households with four people (62%) or five people (61%) are most likely to have access to the Internet. Conversely, respondents with less than a high school education (72%) and visible minorities (59%) are more likely not to have access to the Internet.

E-mail

Less than one-half of Appellants have access to e-mail.

While 45 percent of Appellants have access to e-mail, 54 percent do not have access to e-mail. Less than one percent are unable to say whether or not they have access to e-mail.

| E-mail Access - Appellants (%) | |
|---|----|
| Yes | 45 |
| No | 54 |
| DK/NA | * |
| Q36. Which of the following do you have access to...? How about . . . ? d) E-mail | |

Not surprisingly, in the same manner as with computer and Internet access, e-mail access decreases with age and increases with income. Fifty-seven percent of the youngest Appellants (18 to 44) have e-mail access; this proportion decreases to one-third (61 years old and older - 33%) of the oldest Appellants. In the reverse trend, three in ten (27%) of those in households earning \$10,000 or less per year have e-mail access, a proportion that increases to seven in ten (72%) of those in households earning \$50,000 or more per year.

E-mail access also increases with education, a result that is not surprising given the emphasis on computer usage in schools. Thus while only one-quarter (27%) of those who have less than a high school education indicate that they have e-mail access, this proportion increases to three-quarters (74%) of those who have a university degree.

Appellants with four people in the household (59%) and five people in the household (58%) are significantly more likely to have access to e-mail than Appellants who live with fewer people.

Francophones (84%) are more likely than Anglophones (53%) not to have access to e-mail. Visible minorities (62%) are also more likely than non-minorities (51%) not to have access to e-mail.

Regionally, Appellants in Atlantic Canada (63%) are more likely to not have access to e-mail, while Appellants in Alberta (63%) and British Columbia (60%) are significantly more likely to have access to e-mail.

Fax Machine

Seven in ten Appellants do not have access to a fax machine.

Access to a fax machine is uncommon among survey respondents. Sixty-nine percent of Appellants do not have access to a fax machine, while 31 percent do have fax machine access. Less than one percent cannot respond to this question.

| Fax Machine Access - Appellants (%) | |
|--|----|
| Yes | 31 |
| No | 69 |
| DK/NA | * |
| Q36. Which of the following do you have access to...? How about . . . ? c) Fax machine | |

Fax machine access increases with education level. Those with less than a high school education are less likely than those who have a university degree to have access to a fax machine.

| Fax Machine Access by Education - Appellants (%) | | | | | | |
|--|-------|-----------------------|-------------|---------|-----------------|-------------------|
| | Total | Less than High School | High School | College | Some University | University Degree |
| Yes | 31 | 20 | 31 | 33 | 42 | 48 |
| No | 69 | 80 | 69 | 67 | 58 | 51 |
| DK/NA | * | - | - | * | - | 1 |
| Q36. Which of the following do you have access to...? How about . . . ? c) Fax machine | | | | | | |

Likewise, as the number of people in the household increases, the more likely they are to have access to a fax machine. Appellants with five or more people residing in their household (43%) are more likely to have access to a fax machine.

| Fax Machine Access by Number of People in Household - Appellants (%) | | | | | | |
|--|-------|-----|-----|-------|------|--------------|
| | Total | One | Two | Three | Four | Five or more |
| Yes | 31 | 28 | 29 | 31 | 33 | 43 |
| No | 69 | 72 | 71 | 69 | 67 | 57 |
| DK/NA | * | - | * | - | 1 | - |
| Q36. Which of the following do you have access to...? How about . . . ? c) Fax machine | | | | | | |

Additionally, there is a greater tendency among respondents with an annual household income above \$30,000 to have personal access to a fax machine.

While respondents in Alberta (46%) and British Columbia (42%) are more likely than respondents in other regions to have access to a fax machine, respondents in New Brunswick (13%) are significantly less likely to have access to a fax machine.

15.2 The Commissioner’s website

Even with majority access to a computer and plurality access to the Internet, the Commissioner’s website is only accessed by less than one in ten Appellants.

Appellants do not have much familiarity with the Commissioner’s website. Nine in ten Appellants (91%) have not looked at the Commissioner’s website, while less than one in ten (8%) have done so. One percent cannot say.

| Commissioner Office's Website - Appellants (%) | |
|--|----|
| Yes | 8 |
| No | 91 |
| DK/NA | 1 |
| <i>Q37. Have you looked at the Commissioner’s Office website? Subsample: Respondents who have access to e-mail (N=636)</i> | |

Given that the Commissioner’s Office website was introduced in January 2001, it is not surprising that respondents are more likely to say that they have looked at this website in 2001, in comparison to any other year. Appellants in PEI (16%), and residents of Georgian Bay (15%), are more likely to have looked at the Commissioner’s website.

15.3 Non-Appellant Connectivity

The majority of Non-Appellants have computer access, but little access to the Internet and e-mail, and least access to a fax machine.

As with trends seen in Appellant responses to this question, the majority of Non-Appellants have computer access, but smaller proportions have Internet and e-mail access. Very small proportions have access to a fax machine.

| Access to Various Methods of Communication - Non-Appellants (%) | | | |
|--|-----|----|-------|
| | Yes | No | DK/NA |
| Computer | 52 | 48 | - |
| Internet | 45 | 54 | * |
| E-mail | 41 | 59 | - |
| Fax machine | 26 | 74 | - |
| <i>Q29. Which of the following do you have personal access to. . . ?</i> | | | |

There are few notable demographic differences between Non-Appellant responses on the accessibility of the four electronic media tested. Similarly to responses of Appellants, there appears to be a trend toward computer, Internet and e-mail access decreasing with age and increasing with income. Furthermore, access to a computer and the Internet increases with the number of people in the household. Note that trends are indicative rather than significant due to the small sample sizes in the Non-Appellant survey.

16.0 Research Issues

Often when public opinion research is undertaken with specialized samples such as those used in this study, there are specific research issues that are encountered. It is helpful to have these issues outlined for two reasons: it gives a clearer context for the results that are discussed in the report, and it provides guidelines for future research done in this area.

Conducting the focus groups before the survey was fielded afforded us several advantages, one of which was the knowledge that we would have a sample that was somewhat distrustful of the interviewers and cynical toward the appeal process. In order to compensate for these negative predispositions, we included the toll-free numbers from both Environics Research Group and the Commissioner's Office in the introduction to the survey, and we emphasized the confidential nature of the results both at the beginning of the survey and at the conclusion. As well, we mentioned that respondents' disability benefits would not be affected by the answers that they gave on this survey in order to further allay their fears.

During questionnaire design and piloting, we were extremely flexible and changed many questions so that respondents would find them clear and direct. We also modified wording to remove jargon, simplify language and present issues in a non-condescending or patronising manner. After pilot testing, we modified rating scales to use very few negatively-worded statements, as respondents found the alternation between positive and negative statements confusing. Although this problem was not evident in the pilot-testing, during the survey fielding it became apparent that use of numerical scales was problematic for respondents. In future replications of this research, these types of scales should be avoided, in favour of semantic scales.

Because of the nature of the population, which included various forms of disability, it was necessary to provide extra sensitivity training to our interviewers. We used the most skilled and considerate interviewers at our disposal for this survey. The relationship between Canada Pension Plan and the Commissioner's Office was explained to the interviewers, in order to provide a context against which they were administering the survey and to provide substance to the answers obtained, particularly when open-ended responses were solicited. Although they were required to follow the script, extra leeway was given during these surveys for repetition of the questions, three, four and even five times. Although the Appellant survey was scheduled to take 25 minutes, these surveys characteristically ran from one-half of an hour to one hour as a result of the repetition needed to clarify issues for respondents. However, given the patience of our interviewers and the eagerness of respondents to participate in the surveys, we were able to successfully complete the fielding.

In contrast to a typical survey, Environics only conducted interviews between the hours of 9:00 a.m. and 6:00 p.m. across the country during the week. Although this presented quite a challenge in terms of the limited call hours in some Western and Eastern

provinces, we were able to surmount these obstacles and complete the survey in a timely fashion.

Although we tried to stay aware of respondent limitations, given the sensitive nature of the questionnaire content and the nature of the sample, it was clear that some survey respondents were simply too exhausted by the length of the survey to continue. In one instance, a respondent completed a survey over a three hour period, during which he stopped the survey three times in order to rest his back, make tea, and get more paper to write down the questions as they were administered! Clearly, in future replications of this research, a shorter survey would be more appropriate for respondents with disabilities.

This sample was composed of people who had all applied for disability benefits to the Canada Pension Plan and been denied. However, many in the focus groups and the surveys said that they were afflicted with the presence of a variety of disabilities. Although some indication of the disabled nature of the population was captured in the focus groups, we did not include a question on the survey to more precisely determine the nature of the disabilities affecting this population. Given that many results did not vary with standard demographic information such as gender, age, education and income, it is possible that a measure of level of disability might have resulted in a trend that could have accounted for many of the results. That is, the level of disability experienced by respondents might be a mediating factor in the current results, but had it been measured more precisely, this interaction could have been examined more closely. In future research, inclusion of this measure would be an asset.

Appendices

5117 Office of the Commissioner of Review Tribunals (OCRT) Recruiting Guide –
March 1st, 2002.

Note: Please recruit 12 people (10 to show) for each session according to the recruiting criteria attached to this guide. WATCH QUOTAS. We need to recruit Anglophones for group 1 and bilingual Canadians for Group 2. As well, those in Group 1 are successful appellants while those in Group 2 are unsuccessful, withdrew from the process or were denied. In addition, we need 50% of participants in each group to have representatives and 50% of participants to be those without representatives.

Good morning/afternoon/evening. My name is (_____) of the _____, a professional public opinion research firm. From time to time, we get opinions by sitting down and talking with a group of people. We are having a discussion session with CPP and OAS recipients and are calling to find out if someone in your household can participate. These sessions take about two hours and those who qualify and attend will receive \$50.00 as a token of our appreciation. I would like to ask you a few questions to see if you qualify to attend.

1. Could I speak to _____ (NAME FROM LIST)?

Yes (CONTINUE)

No (ARRANGE TO SPEAK TO THAT PERSON OR ARRANGE A TIME WHEN THAT PERSON WOULD BE AT HOME.)

2. Were you receiving CPP disability at any time in the last three years?

Yes (CONTINUE)

No (THANK AND TERMINATE)

3. Did you start the appeal process with the Office of the Commissioner of Review Tribunals, in order to appeal a decision made by HRDC concerning your CPP or OAS benefits?

Yes (CONTINUE)

No (THANK AND TERMINATE.)

4. Was your appeal successful?

Yes (CONTINUE)

No (GO TO **QUESTION 8**)

Note: This part of recruit is for Group 1 participants.

5. Do you consider yourself to be an Anglophone or bilingual?

Anglophone – (CONTINUE)

Bilingual (THANK AND TERMINATE)

6. Did you have a representative, such as a family member or a lawyer, help you with your appeal?

ASSIGN TO GROUP AS NEEDED TO FILL QUOTAS
CONFIRM CONTACT INFORMATION

WATCH QUOTAS: Need to have half of the participants with a representative and half without, for group 1.

7. Would you be available to attend a session at (TIME) on (DATE)?

IF YES, ASSIGN TO GROUP AND CONFIRM CONTACT INFORMATION
IF NO, THANK AND TERMINATE

Note: This part of the recruit is for Group 2 participants.

8. Was your appeal denied, or otherwise unsuccessful?

Yes (CONTINUE)

No (THANK AND TERMINATE)

9. Do you consider yourself to be an Anglophone or bilingual?

Anglophone – (THANK AND TERMINATE)

Bilingual (CONTINUE)

10. Did you have a representative, such as a family member or a lawyer, help you with your appeal?

ASSIGN TO GROUP AS NEEDED TO FILL QUOTAS
CONFIRM CONTACT INFORMATION

WATCH QUOTAS: Need to have half of the participants with a representative and half without, for group 2.

11. Would you be available to attend a session at (TIME) on (DATE)?

IF YES, ASSIGN TO GROUP AND CONFIRM CONTACT INFORMATION
 IF NO, THANK AND TERMINATE

| Focus Group Schedule | | | |
|-----------------------|---|--------------|--|
| <i>Date</i> | <i>Location</i> | <i>Time</i> | <i>Primary Recruiting Criteria</i> |
| March 7 th | Ottawa Opinion Search 160 Elgin St. Suite 1800 Ottawa, ON Tel: 613-230-9109 | 9:00 – 11:00 | Anglophones Successful 50% with representatives, 50% without representatives |
| | | 11:00 – 1:00 | Bilingual Canadians Denied, unsuccessful, withdrew 50% with representatives, 50% without representatives |

Office of the Commissioner of Review Tribunals
MODERATOR'S GUIDE
Second Draft
March 7th, 2002

Introduction **15 Minutes 0:00**

Hello, my name is _____. I work for the Environics Research Group Ltd, a national public opinion research firm. I would like to welcome all of you to our session today.

- These sessions allow us to get more detail on topics and issues than we can from telephone surveys (thoughts, feelings and opinions)
- We are not here to reach a consensus. There are no right or wrong answers - you help me by giving me your opinions, thoughts and ideas. It is important to respect the views of others in the room. We can disagree without being disagreeable.
- This meeting will be tape-recorded in order to help me write my report later. Indicate that there are observers (if any) behind the one-way mirror. Everything discussed here will be kept in complete confidentiality - no names will be attached to the results in any way. Your participation in this session will not affect your relationship with the Office of the Commissioner of Review Tribunals, HRDC or any other government agency in any way. Feel free to use your first name only. Please do not feel that you have to volunteer information that would make you feel uncomfortable in any way.
- We are going to be talking about your experience in appealing a decision made by your Tribunal. Although I am conducting this work on behalf of the Commissioner's Office, my role is to provide the Commissioner's Office with an honest assessment of how those who have appealed their CPP rulings view this issue. I am an independent, third party evaluator and your views are important to this process.
- *Round-table introductions.* Start with Moderator giving brief sketch of themselves, where they live, and favourite hobby.

Initial Discussion **20 Minutes 0:15**

- To start the discussion, what would you say is the purpose of our disability income security system, such as CPP, EI sickness benefits, social assistance and provincial disability programs, workers' compensation and private disability insurance?
- What connection is there between the different disability income programs?
- PROBE: Is there consistency between the different programs?

- PROBE: Do you find these programs simple or complex? How so?
- Do you think that the disability income programs are adequate, not adequate enough or more than enough to meet the needs of the Canadians?
- Do you think that the Office of the Commissioner of Review Tribunals (OCRT) and Human Resources Development Canada (HRDC) are independent of each other in their dealings with disability income?
- PROBE: What evidence do you have that they are similar? What evidence do you have that they are different?
- What words do you think best describe the Office of the Commissioner of Review Tribunals?
 - PROBE: accessible, helpful, caring, competent, unbiased, expert, fair
 - PROBE: uncaring, confusing, unfair, biased, incompetent
- Regardless of the experience that you had with your appeal, we are interested in your feelings on the appeal system for CPP disability benefits. Within the last two years, have your feelings about the appeal process become more positive, more negative, or have they not changed?
- What about the pre-hearing or post-hearing appeal process itself?
 - PROBE: fair, easy,
 - PROBE: unfair, biased, too confusing

(WRITE POINTS ON FLIP-CHART)

- What about the hearing process?
 - PROBE: fair, easy,
 - PROBE: unfair, biased, too confusing

(WRITE POINTS ON FLIP-CHART)

Dealings with the OCRT Office 20 Minutes 0:35

- Given that the appeal process may or may not be confusing, do you feel that you were given guidance that helped to clear up issues in your appeal?

- PROBE: Communication was satisfactory? Inconvenience was minimized in your communications?
- What more could the Commissioner's Office have done to help you in your appeal?
 - PROBE: Could the Commissioner's Office have helped you more effectively, as you went through the appeal process? How?
- The Commissioner's Office mission statement says that everyone should be treated with understanding, respect and dignity. Do you think that the staff members that you dealt with treated you in this manner?
 - PROBE: Courteous? Helpful? Respectful? Understanding?
 - PROBE: Rude? Not helpful? Disrespectful? Patronizing?
- Were you able to easily get the information that you needed from the Commissioner's Office? Why or why not?
 - PROBE: Bounced from person to person? Information was available? Information was not straightforward?
- Did you receive documentation in a timely fashion?
- Did any of you experience unnecessary time delays in the appeal or hearing process?
 - If so, where do you think the time delays occurred?
 - PROBE: Getting documentation, time to get a hearing, length of hearing, time to get a decision?
 - PROBE: At the OCRT, at HRDC?
- Do you feel that the time it takes for an appeal to be resolved is too long, too short or about right?
- Did you feel that you were fully informed of the procedures that you would need to undergo, before and during the appeal process?
 - PROBE: Informed about costs? Time commitments? Documents? Representatives? Counselling?

Hearing 15 Minutes 0:55

- Do you think that the Panel members work independently from the OCRT staff?
Why or why not?
- What more could the Commissioner’s Office have done to help you in with your hearing?
 - PROBE: Could the Commissioner’s Office have helped you more effectively?
How?
- Do you think the people that you dealt with during your hearing treated you with understanding, respect and dignity?
 - PROBE: Courteous? Helpful? Respectful? Understanding?
 - PROBE: Rude? Not helpful? Disrespectful? Patronizing?
- Did you feel that you were fully informed of the documentation that you would need for your hearing?
 - PROBE: Informed about costs? Time commitments? Documents?
Representatives? Counselling?

Resources 10 Minutes 1:10

- The Office of the Commissioner of Review Tribunals is concerned that people may not know about the resources that are available to them when submitting an appeal. What resources do you think are provided to you during an appeal?
 - PROBE: Legal Aid? Coverage of travel costs? Coverage of obtaining medical records?
- What resources would you have liked to have had, when you went through the appeal process?
 - PROBE: Financial, informational
- Do you feel that the Commissioner’s Office provided enough information about Legal Aid to you?
- Were you fully informed about the Commissioner’s Office’s coverage of hearing-related expenses such as paying for existing medical records?

- Sometimes it is helpful for the Tribunal to have an independent medical assessment. Would you be pleased, not at all pleased, or it would have no effect on you if the Tribunal asked that you have an independent medical exam?
- Did you feel that your life changed since your appeal? If so, how?
 - PROBE: Financial resources are increased? More disposable income? No change in living conditions? Peace of mind?

Representatives 10 Minutes 1:20

- Appellants have a right to a representative during the appeal process. Did any of you use a representative? Who was that representative?
 - PROBE: Are representatives accessible? Are representatives available? Are they affordable?
- Do you think that the presence of a representative puts appellants at an advantage or disadvantage during the hearing process? Why or why not?
- Do you think that the presence of a representative places appellants at an advantage or disadvantage in terms of the outcome of the appeal? Why or why not?
- Should anyone, either a lawyer or a non-lawyer, be able to represent an appellant? Why or why not?
- Should the Commissioner's Office have controls of rules of conduct for representatives?
 - PROBE: benefits to rules
 - PROBE: drawbacks to rules
- Should the Commissioner's Office make information detailing how to contact representatives available to appellants? Would this be useful?
 - PROBE: What other information would you want?
- Should the Commissioner's Office have criteria for referrals of representatives?
 - PROBE: What would these criteria be?
- Should the Commissioner's Office pay for representatives, either by reimbursing expenses or having government lawyers or agents available on request?

Insurance 10 Minutes 1:30

- Some people have other forms of insurance other than CPP, such as Blue Cross, that can cover them when they are on disability. Did you have access to this type of insurance?
- Why would someone with access to other forms of insurance also apply for CPP?
 - PROBE: Forced to apply? Do not know the trade-offs? Hope to benefit from two incomes?
- Would the availability of CPP benefits have any effect on other potential insurance benefits? Should the availability of CPP have any effect on these other insurance benefits?
- Do you find that people are caught between these two benefit providers – CPP and another insurer? In what way?
- Do you feel that one benefit provider is trying to urge you to pursue another provider for benefits?
 - Why would they be doing that?
 - Which benefit provider is urging you to do this?

Access to Records and Counselling 10 Minutes 1:40

- Did you need to speak to the client service officers at the Commissioner's Office during your appeal?
 - PROBE: If yes, were they helpful? Courteous?
 - PROBE: If no, why did you feel that you did not need to speak to them?
- Was it difficult or easy to reach client service officers?
 - PROBE: How many calls were required before speaking to a "live" person?
- Did your experience with the client service officers affect your appeal? How so?
- How complete were the health records that you received from the Commissioner's Office?
 - PROBE: Was much more work needed to complete the files? If so, how much?

- Should the Commissioner's Office complete files that are not sent complete by HRDC, or would this interfere with the impartiality of the Commissioner's Office?

Decision of the Tribunal 10 Minutes 1:50

- ***Remind participants of confidentiality of the session.***
- Did you appeal your decision? Why or why not?
- For those who did appeal, do you understand why you did or did not win your appeal at the Review Tribunal?
- Did you feel that you had a chance to say everything that you wanted to say at your hearing?
- Did you feel that the tribunal listened to your arguments when making its decision? Why or why not?
 - PROBE: already had minds made up, tribunal is biased, did not take my particular case into consideration
 - PROBE: they used all of my information, they were respectful when my case was outlined

Wrap-Up 5 Minutes 1:55

- If you had one change you could make to your experience with the pre-hearing and post-hearing process, what would that be? [CANVASS TABLE]
- If you could change one thing about your experience during the hearing process, what would that be? [CANVASS TABLE]

Thank you for your participation.

**Review Tribunals Client Satisfaction Survey –
Draft 5_3 – Draft Field Version - Appellants - April 4th, 2002
PN5118**

We are looking to speak to _____ (NAME).

Good morning/afternoon/evening. My name is (_____) of the Environics Research Group Ltd. We are conducting a survey in order to find out what Canadians think about some issues related to disability pensions. This survey is on behalf of the Office of the Commissioner of Review Tribunals. The Commissioner's Office does the preparation for an appeal, and the hearing itself.

Please be assured that we are not selling or soliciting anything and that your responses will not in any way affect your relationship with the Canada Pension Disability people. Your participation is entirely voluntary. The grouped results will be included in a report that can be available to the public under the Access to Information Act, program Records bank HRDC-PAF-616. Under the Privacy Act, we cannot release your name or your individual answers to anyone who is not involved in this research project, and as with all our research, your responses will be kept strictly confidential. We have a toll-free number that we can give you at any time, if you would like to check out this study with either our Environics office (1-888-222-5809) or the Commissioner's Office (1-800-363-0076). **DO NOT GIVE OUT 1-800 NUMBERS UNLESS ASKED**

May we begin? **(IF NOT AVAILABLE NOW, ASK):** When would it be more convenient for me to call back?

Time: _____

Day: _____

1. Did you appeal a decision on a disability claim for Canada Pension Plan Disability?

01 -Yes **(GO TO Q.2)**

02 - No **(THANK AND TERMINATE)**

2. There are several levels of appeal. Can you tell me whether you went to a Review Tribunal for your disability pension?

01 - Yes

02 - No

99 - DK/NA

3. Did you have anyone, like a family member or lawyer, assist or represent you in your most recent appeal?

01 - Yes **(GO TO Q.4)**

02 - No **(SKIP TO Q.7)**

4. Did you have to pay your representative a fee in order for him or her to help you?

01 - Yes (**GO TO Q.5**)

02 - No (**SKIP TO Q.6**)

VOLUNTEER ONLY

03 – Had to pay some but not others (**GO TO Q.5**)

99 - DK/NA (**SKIP TO Q.6**)

5. How much did you have to pay your representative? (If answered 03 to Q.4, ask “**your most recent representative**”?)

01 - _____(dollars)

99 - DK/NA

6. What is the main reason that you appealed the Canada Pension disability decision on your disability benefits? (**READ – CHOOSE ONE ONLY**)

01 - I felt that I was entitled to the benefits. (**SKIP TO Q.8**)

02 - I was told to appeal. (**GO TO Q.7**)

03 - I needed the money. (**SKIP TO Q.8**)

04 - I had nothing to lose. (**SKIP TO Q.8**)

VOLUNTEER ONLY

98 - Other _____ (**SKIP TO Q.8**)

99 - DK/NA (**SKIP TO Q.8**)

7. Who told you that you should appeal? [**DO NOT READ - PRE-CODE OPEN-ENDED**]

01 - Family benefits

02 - Social services benefits

03 - Private or group insurance company

04 - Workman's Compensation

05 – A doctor

06 - A friend

07 - A family member

08 - Member of Parliament

09 – Canada Pension Plan disability

10 - An elected official

98 – Other _____

99 - DK/NA

8. Thinking of your most recent Review Tribunal experience, can you tell me whether your most recent appeal was resolved or withdrawn **BEFORE** a Review Tribunal hearing took place, or if you had a Review Tribunal hearing?

01 - Resolved before hearing (**SKIP TO Q.11**)

02 - Withdrew before hearing (**SKIP TO Q.11**)

03 - Hearing (**GO TO Q.9**)

VOLUNTEER ONLY

04 – None (**SKIP TO Q.11**)

05 – Still waiting for resolution (**SKIP TO Q.11**)

99 - DK/NA (**SKIP TO Q.11**)

9. Did your most recent hearing rule in your favour or against you?

01 – In favour

02 – Against

VOLUNTEER ONLY

03 – Partially in favour

98 - Other _____

99 - DK/NA

10. What was the date of your most recent hearing?

01 - _____ (**DATE – YEAR ONLY**)

99 – DK/NA

11. Did you qualify for insurance or disability benefits, other than the Canada Pension Disability?

01 - Yes (**GO TO Q.12**)

02 - No (**SKIP TO Q.14**)

99 - DK/NA (**SKIP TO Q.14**)

12. What **OTHER** insurance or disability benefits do you qualify for? [**DO NOT READ - PRE-CODE OPEN-ENDED**]

01 - Family benefits

02 - Social services benefits

03 - Private or group insurance

04 - Workman's Compensation

05 - Tax credit

98 - Other _____

99 - DK/NA

13. Did your **OTHER** insurance or disability benefits increase, decrease or remain the same, as a result of your appeal to the Review Tribunals?

- 01 - Increase
- 02 – Decrease
- 03 – Remain the same

VOLUNTEER ONLY

- 04 – Still ongoing
- 99 – DK/NA

Now I am going to ask you some general questions about your most recent experience with the Review Tribunals.

14. In a word or two, can you tell me how you felt about the Review Tribunal appeal process?
[DO NOT READ - PRE-CODE OPEN-ENDED]

- 01 – Intimidating
- 02 – User-friendly
- 03 – Too long
- 04 – Not too long
- 05 – Not an organized process
- 06 – An organized process
- 07 – Information was not presented properly
- 08 – Fine
- 09 – I was nervous
- 10 – I was scared
- 11 – I did not know what was going to happen
- 12 – I was unhappy with the process
- 13 – I was embarrassed
- 14 – It was a waste of time
- 98 - Other _____
- 99 - DK/NA

15. Please tell me whether you strongly agree, somewhat agree, somewhat disagree or strongly disagree with the following statements [**READ a) and b) first**]

- a) I was treated with respect by the Tribunal members. (**ASK ONLY IF ANSWERED 03 IN Q.8**)
- b) I was treated with respect by the Commissioner's staff.

- 01 - Strongly agree
- 02 - Somewhat agree
- 03 - Somewhat disagree
- 04 - Strongly disagree
- 99- DK/NA

[**READ AND RANDOMIZE c) to f)**]

- c) The Review Tribunal hearing was fair. (**ASK ONLY IF ANSWERED 03 IN Q.8**)
- d) I understood the procedures that would be a part of the appeal.
- e) I fully understood my rights and what I had to do as an appellant in the appeal process.
- f) I felt prepared at the Review Tribunal hearing. (**ASK ONLY IF ANSWERED 03 IN Q.8**)

16. Are the following expenses covered by the Commissioner's office during an appeal? How about . . . ? [**READ AND RANDOMIZE**]

- a) Travel costs to and from the hearing

- 01 – Yes
- 02 - No
- 99 – DK/NA

- b) Costs for photocopying documents for the appeal
- c) Costs related to getting medical letters or documents
- d) Legal costs or cost for the representatives
- e) Interpretation costs at the hearing (hearing impaired, language interpretation)
- f) Translation of documents prior to the hearing

CMT modified

17. Do you strongly agree, somewhat agree, neither agree nor disagree, somewhat disagree or strongly disagree with the following statements related to your contacts with the Commissioner's Office. This is the office that you dealt with in matters pertaining to your appeal after your benefits were denied by the Canada Pension Disability people. [**READ - RANDOMIZE**]

- a) My questions were answered.

- 01 - Strongly agree
- 02 - Somewhat agree
- 03 - Neither agree nor disagree
- 04 - Somewhat disagree
- 05 - Strongly disagree
- 99 - DK/NA

- b) The information that I needed was not available.
- c) I received consistent information and/or advice.
- d) Written and verbal language was not clear
- e) I had a choice of service in either English or French.
- f) Service staff were not easy to understand.
- g) Documents and other information were easy to understand.
- h) Forms were not easy to understand and fill out.
- i) Procedures were straight forward and easy to understand.
- j) I was informed of everything I had to do in order to get my appeal heard. **(ONLY IF 03 IN Q.8)**
- k) I received a brown brochure with pictures on the front from the Commissioner's Office.
- l) I was not satisfied with my communications with the Commissioner's Office.

CMT modified

18. Were you very dissatisfied, somewhat dissatisfied, neither satisfied nor dissatisfied, somewhat satisfied or very satisfied with the following aspects of the Commissioner's Office.

a) The hours of service

- 01 - Very dissatisfied
- 02 - Somewhat dissatisfied
- 03 - Neither satisfied nor dissatisfied
- 04 - Somewhat satisfied
- 05 - Very satisfied

VOLUNTEER ONLY

- 06 – Didn't use
- 99 - DK/NA

- b) Accessibility by phone
- c) Accessibility by fax
- d) The Commissioner's website
- e) Accessibility by mail
- f) Accessibility by e-mail
- g) Accessibility by courier

(ASK ONLY IF ANSWERED 03 - HEARING IN Q.8. ALL OTHERS, SKIP TO Q.20)

Now I would like to ask you some questions about your Review Tribunal hearing

19. Would you have liked to have had more or less time to present your case at your most recent hearing, or did you have the right amount of time? **[READ]**

- 01 – More
- 02 – Less
- 03 – Right amount
- 99 – DK/NA

CMT modified

20. Please tell me if you strongly agree, somewhat agree, neither agree nor disagree, somewhat disagree or strongly disagree with the following statements. **[READ]** The place where I had my most recent hearing:

a) . . . was conveniently located.

- 01 - Strongly agree
- 02 - Somewhat agree
- 03 - Neither agree nor disagree
- 03 - Somewhat disagree
- 04 - Strongly disagree
- 99 - DK/NA

b) . . . was easily accessible (e.g., there were no barriers to physically entering and using the buildings).

c) . . . had signs and directions that were easy to understand.

Now on another topic . . . (ALL RESPONDENTS)

21. For each of the following people involved in the appeal process, could you please tell me whether you found them to be very helpful, somewhat helpful, not very helpful or not at all helpful when you had your most recent appeal? How about . . . ? **(READ AND RANDOMIZE)**

a) The Commissioner's Office staff who provided you with advice

- 01 – Very helpful
- 02 – Somewhat helpful
- 03 – Not very helpful
- 04 – Not at all helpful
- 99 - DK/NA

b) The three Review Tribunal members **(IF 03 TO Q.8)**

- c) Your doctor
- d) Your representative **(IF YES TO Q.3)**
- e) Your family
- f) Your member of parliament **(IF 08 TO Q.7)**
- g) Insurance company representative **(IF 03 TO Q.12)**

01. For each of the following statements, please indicate whether you strongly agree, somewhat agree, somewhat disagree, or strongly disagree. How about. . . ? **[READ AND RANDOMIZE]**

a) I needed a representative in order to do my most recent appeal

- 01 - Strongly agree
- 02 - Somewhat agree
- 03 - Somewhat disagree
- 04 - Strongly disagree
- 99 - DK/NA

- b) I found a representative to help with my most recent appeal.
- c) I could afford a representative.
- d) Representatives were located too far away for me to properly consult with them.
- e) People offered their services to act as my representative.

[ONLY ASK IF ANSWERED YES TO Q. 3. ALL OTHERS SKIP TO Q.24]

02. Which category best describes your representative? **[READ]**

- 01 - family member
- 02 - lawyer (not legal aid)
- 03 - Legal Aid
- 04 - friend
- 05 - pension consultant
- 06 - someone from an advocate group
- 07 - union representative
- 08 - someone from a community services organization
- 09 – Member of Parliament
- 10 - Other Elected official
- 98 - OTHER _____
- 99 - DK/NA

(ONLY RESPONDENTS WHO ANSWERED NO IN Q.3. ALL OTHERS, SKIP TO Q.25)

03. Why did you not have a representative? Was it . . .? **(READ)**

- 01 - the cost of a representative?
- 02 - the difficulty of finding a representative?
- 03 - that you felt you didn't need a representative?

DO NOT READ

- 98 - OTHER _____
- 99 - DK/NA

ASK ALL . . . On another topic . . .

04. Regarding the health records in the Blue Book (hearing case file) sent to you by the Commissioner's Office, do you feel that these health records were very complete, somewhat complete, not very complete, or not at all complete? **[READ]**

- 01 – Very complete
- 02 – Somewhat complete
- 03 – Not very complete
- 04 – Not at all complete
- 99 – DK/NA

05. Were you able to get all the health records you needed for your most recent appeal?

- 01 –Yes
- 02 – No
- 99 – DK/NA

06. Did you have a great deal, some, not much, or no difficulty getting these records? **[READ]**

- 01 – Great deal
- 02 – Some
- 03 – Not much
- 04 – No difficulty
- 99 - DK/NA

07. What would most likely prevent you from getting your health records for an appeal? **[READ]**

- 01 – Refusal by the medical system;
- 02 – Cost of getting the records.
- 03 - Delays by doctors
- 04 - Delays by hospitals

VOLUNTEER ONLY

- 05 – All
- 06 - None
- 98 – Other_____
- 99 - DK/NA

[ONLY FOR THOSE WHO ANSWERED 02 – AGAINST IN Q.9. ALL OTHERS SKIP TO Q.30]

08. Why do you think that you were ruled against during your most recent appeal? **[PRE-CODED, OPEN-ENDED]**

- 01 - The process was unfair.
- 02 - I was not prepared enough.
- 03 - I needed more information.
- 04 - Could not afford to spend the money I needed in order to win.
- 05 - My records were not complete.
- 06 - I didn't understand why I was denied.
- 07 – I realized that I did not qualify
- 98 - OTHER_____
- 99 - DK/NA

ALL RESPONDENTS

09. As a result of your overall experience with the Canada Pension disability, what has been the largest change in your life, if any? (**DO NOT READ - PRE-CODE OPEN-ENDED**)

- 01 - Standard of living has decreased
- 02 - More income
- 03 - Had to move in with children /family
- 04 - Able to travel more
- 05 - Less recreational activities
- 06 - Smaller living area
- 07 – More worry
- 08 – Declining health
- 09 - No change
- 98 - Other _____
- 99 – DK/NA

READ AND ROTATE Q.31 AND Q.32

10. Thinking about the relationship between the **Canada Pension Disability** and the **Commissioner's Office**, do you think that these two organizations are very independent, somewhat independent, not very independent or not at all independent from one another? **[READ]**

- 01 – Very independent
- 02 – Somewhat independent
- 03 – Not very independent
- 04 – Not at all independent
- 99 - DK/NA

11. When it comes to the **Tribunal members** and the **Canada Pension Disability**, do you think that these two groups or organizations are very independent, somewhat independent, not very independent or not at all independent from one another? **[READ]**

- 01 – Very independent
- 02 – Somewhat independent
- 03 – Not very independent
- 04 – Not at all independent
- 99 - DK/NA

12. Is it important to you that the **Canada Pension Disability** and the **Commissioner's Office** be independent?

- 01 – Yes
- 02 – No
- 99 – DK/NA

DEMOGRAPHICS

And now, I'd like to ask you some questions about you and your household. Please be assured that all your responses will be kept entirely anonymous and absolutely confidential.

13. What is the highest level of education that you have reached? [**DO NOT READ - SELECT ONE ONLY**]

- 01 - Some elementary (Grades 1-6)
 - 02 - Completed elementary (Grade 7 or 8)
 - 03 - Some high school (Grades 9-11)
 - 04 - Completed high school (Grades 12 or 13)
 - 05 - Community college, vocational, trade school
 - 06 - Some university
 - 07 - Completed university (Bachelor's Degree)
 - 08 - Post graduate/professional school (Master's Degree, Ph.D., etc.)
 - 09 - No schooling
- VOLUNTEERED**
- 99 - DK/NA

14. In what year were you born?

- 01 - SPECIFY _____
- 99 - DK/NA

CMT modified

15. Which of the following do you have access to . . . ? [**READ AND RANDOMIZE**]

a) Computer (**SKIP TO Q.38**)

- 01 - Yes
- 02 - No
- 99 - DK/NA

b) Internet (**SKIP TO Q.38**)

c) Fax machine (**SKIP TO Q.38**)

d) E-mail (**IF YES, GO TO Q.37. IF NO, SKIP TO Q.38**)

16. I have looked at the Commissioner's Office's website.

- 01 - Yes
- 02 - No
- 99 - DK/NA

17. How many people are in your household? (**DO NOT READ**)

- 01 - SPECIFY _____
- 99 - DK/NA

18. People in Canada come from different cultural and racial backgrounds. In order to understand the data we are collecting, we would like to have a better idea of the racial/cultural backgrounds of respondents. Would you consider yourself a visible minority?
[IF RESPONDENT IS UNCLEAR WHAT IS MEANT BY A VISIBLE MINORITY, DEFINE VISIBLE MINORITY AS A NON-CAUCASIAN OR NON-WHITE PERSON]

- 01 – Yes
- 02 – No
- 99 – DK/NA

19. For statistical purposes only, we need information about your income. All individual responses will be kept confidential. Please tell me which category applies to your **total household income** before taxes for 2001. **[READ - CIRCLE ONE ONLY]**

- 01 - Under \$5,000
- 02 - \$5,001 to \$10,000
- 03 - \$10,001 to \$15,000
- 04 - \$15,001 to \$20,000
- 05 - \$20,001 to \$25,000
- 06 - \$25,001 to \$30,000
- 07 - \$30,001 to \$40,000
- 08 - \$40,001 to \$50,000
- 09 - \$50,001 to \$60,000
- 10 - \$60,001 and over
- 99 - DK/NA

If we have any further questions, may we call you back?

- 01 - Yes
- 02 – No

I would like to remind you that your responses will not in any way change your relationship with the Canada Pension Disability people, and that under the Privacy Act, we cannot release your name or your answers to anyone who is not involved in this research project. Your responses will be kept strictly confidential. Thank-you very much for your participation.

The House of Commons Sub-Committee on Persons with Disabilities would also like to consult Canadians about their CPP disability experience. The Commissioner's Office is not part of the Sub-Committee's study, but has agreed to use our survey to tell you about it. If you would like to learn more about the Sub-Committee's study, please contact the Clerk of the Sub-Committee by telephone at (613) 947-6728 or by e-mail at sper@parl.gc.ca.

41. NOTE GENDER...DO NOT ASK

- 01 - Male
- 02 - Female

42. Community size (system-code)

- 01 - 1 million or more
- 02 - 100 thousand to one million
- 03 - 25 thousand to 100 thousand
- 03 - 10 thousand to 25 thousand
- 04 - 5 thousand to 10 thousand
- 05 - Less than 5 thousand

43. Province of Residence (system-recorded):

- 01 - British Columbia
- 02 - Alberta
- 03 - Saskatchewan
- 04 - Manitoba
- 05 - Ontario
- 06 - Quebec
- 07 - New Brunswick
- 08 - Nova Scotia
- 09 - Prince Edward Island
- 10 - Newfoundland

44. Region (RE-CODE)

- 01 - British Columbia
- 02 - Prairie Provinces
- 03 - Ontario
- 04 - Quebec
- 05 - Atlantic Canada

45. Language of Interview (SYSTEM-CODE)

- 01 - French
- 02 - English

**Enquête sur la satisfaction des clients des tribunaux de révision –
Ébauche 5_2 – Ébauche de la version de terrain – Les appelants - le 2 avril 2002
PN5118**

Nous désirons parler à _____ (NOM).

Bonjour/Bonsoir, Je m'appelle (_____) et je représente le Groupe de recherches Environics limité. Nous effectuons une enquête dont le but est de savoir ce que les Canadiens et Canadiennes pensent au sujet de diverses questions liées aux pensions d'invalidité. Cette enquête est réalisée au nom du Bureau du Commissaire des tribunaux de révision. Le Bureau du Commissaire est responsable de la préparation d'un appel, de même que de l'audience proprement dite.

Veillez avoir l'assurance que nous ne faisons ni vente ni sollicitation pour quoi que ce soit et que vos réponses n'affecteront d'aucune façon vos relations avec les gens des Prestations d'invalidité du Régime de pensions du Canada. Votre participation est purement volontaire. Une fois regroupés avec d'autres seulement, les résultats seront inclus dans un rapport qui sera accessible au public aux termes de la *Loi sur l'accès à l'information*, banque de dossiers de programmes DRHC -PAF-616. Aux termes de la *Loi sur la protection des renseignements personnels*, nous ne sommes pas autorisés à divulguer votre nom ou vos réponses individuelles à quiconque ne travaillant pas dans ce projet de recherche et, comme dans tous nos travaux de recherche, vos réponses demeureront strictement confidentielles. Il y a un numéro sans frais que nous pouvons vous donner à tout moment, si vous désirez vérifier où en est cette enquête, soit aux bureaux d'Environics (1-888-222-5809) ou au Bureau du Commissaire (1-800-363-0076). **NE DONNEZ PAS LES NUMÉROS SANS FRAIS SAUF SI ON VOUS LES DEMANDE.**

Pouvons-nous commencer ? **(SI NON DISPONIBLE, DEMANDEZ :)** À quel moment serait-il plus pratique de vous rappeler ?

Heure : _____

Jour : _____

1. Avez-vous soumis un appel au sujet d'une décision relative à une demande de prestation d'invalidité auprès de Prestations d'invalidité du Régime de pensions du Canada ?

01 - Oui (**PASSEZ À Q.2.**)

02 - Non (**REMERCIEZ ET TERMINEZ.**)

2. Il existe plusieurs paliers d'appels. Pouvez-vous me dire si vous avez comparu devant un tribunal de révision au sujet de votre prestation d'invalidité ?

03 - Oui

04 - Non

99 - NSP/ND

3. Est-ce qu'une autre personne, soit un membre de votre famille ou un avocat vous représentait lors de votre appel le plus récent ?

01 - Oui (**PASSEZ À Q.4.**)

02 - Non (**SAUTEZ À Q.7.**)

4. Avez-vous eu à verser des honoraires à votre représentant pour qu'il ou elle vous représente ?

01 - Oui (**PASSEZ À Q.5**)

02 - Non (**SAUTEZ À Q.6**)

RÉPONSES DONNÉES VOLONTAIREMENT.

03 – A du en verser à certains, mais pas à d'autres (**PASSEZ À Q.5.**)

100– NSP/ND (**SAUTEZ À Q.6**)

5. Combien d'argent avez-vous eu à verser à vos représentants ? (**SI A RÉPONDU 03 À Q.4, DITES : « votre plus récent représentant » ?**)

01 - _____ (dollars)

99 – NSP/ND

6. Quelle est la raison principale pour laquelle vous en avez appelé de la décision de Prestations d'invalidité du Régime de pensions du Canada au sujet de vos prestations d'invalidité ? (**LISEZ – CHOISISSEZ UNE SEULE RÉPONSE.**)

01 – J'avais le sentiment d'avoir droit aux prestations. (**SAUTEZ À Q.8.**)

02 – On m'a dit de soumettre un appel. (**PASSEZ À Q.7.**)

03 – J'avais besoin de cet argent. (**SAUTEZ À Q.8.**)

04 – Je n'avais rien à perdre. (**SAUTEZ À Q.8.**)

RÉPONSES DONNÉES VOLONTAIREMENT.

100 – Autre _____ (**SAUTEZ À Q.8.**)

101 – NSP/ND (**SAUTEZ À Q.8.**)

7. Qui vous a dit que vous devriez soumettre un appel ? [**NE LISEZ PAS - QUESTION OUVERTE PRÉ-CODÉE.**]

01 – Prestations familiales

02 – Prestations des services sociaux

03 – Compagnie d'assurances privée ou de groupe

04 – Commission des accidents du travail

05 – Un médecin

06 – Un ami

07 – Un membre de ma famille

08 – Un député fédéral

09 – Prestations d'invalidité du Régime de pensions du Canada

10 – Un élu

99 – Autre _____

99 - NSP/ND

8. Si vous réfléchissez à votre plus récente expérience du Tribunal de révision, pouvez-vous me dire si votre appel le plus récent s'est réglé ou a été retiré **AVANT** que l'audience du Tribunal de révision ne soit entendue ou, encore, si vous avez été entendu lors d'une audience du Tribunal de révision ?

01 – Régulé avant l'audience (**SAUTEZ À Q.11.**)

02 – Retiré avant l'audience (**SAUTEZ À Q.11.**)

03 – Audience (**PASSEZ À Q.9.**)

RÉPONSES DONNÉES VOLONTAIREMENT.

04 – Aucun (**SAUTEZ À Q.11.**)

05 – En attente d'un règlement (**SAUTEZ À Q.11.**)

99 – NSP/ND (**SAUTEZ À Q.11.**)

9. Est-ce que votre plus récente audience s'est soldée en votre faveur ou contre vous ?

01 – En faveur

02 – Contre

RÉPONSES DONNÉES VOLONTAIREMENT.

04 – Partiellement en faveur

98 - Autre _____

99 - NSP/ND

10. À quelle date a eu lieu votre plus récente audience ?

01 - _____ (**DATE – ANNÉE SEULEMENT.**)

99 – NSP/ND

11. Étiez-vous admissible à des prestations d'assurances ou d'invalidité autre que l'invalidité en vertu du Régime des pensions du Canada ?

01 – Oui (**PASSEZ À Q.12.**)

02 – Non (**SAUTEZ À Q.14.**)

99 - NSP/ND (**SAUTEZ À Q.14.**)

12. À quelles **AUTRES** prestations d'assurance ou d'invalidité étiez-vous admissible ? [**NE LISEZ PAS - QUESTION OUVERTE PRÉ-CODÉE.**]

01 – Prestations familiales

02 – Prestations des services sociaux

03 – Compagnie d'assurances privée ou de groupe

04 – Commission des accidents du travail

05 – Crédit d'impôt

06 – Autre _____

98 – NSP/ND

13. Vos **AUTRES** prestations d'assurance ou d'invalidité ont-elles augmenté, diminué ou sont-elles demeurées les mêmes résultat de votre appel aux Tribunaux de révision ?

- 01 – Augmenté
- 02 – Diminué
- 03 – Demeurées les mêmes

RÉPONSES DONNÉES VOLONTAIREMENT.

- 04 – Toujours en cours
- 99 – NSP/ND

À présent, je vais vous poser des questions plus générales au sujet de votre plus récente expérience des Tribunaux de révision.

14. En peu de mots, pouvez -vous me dire ce que vous ressentiez devant le processus d'appel du Tribunal de révision ? **[NE LISEZ PAS - QUESTION OUVERTE PRÉ-CODÉE.]**

- 01 – Intimidant
- 02 – Facile à utiliser
- 03 – Trop long
- 04 – Pas assez long
- 05 – Pas un processus bien organisé
- 06 – Un processus bien organisé
- 07 – Les renseignements n'étaient pas présentés correctement
- 08 – Correct
- 09 – J'étais nerveux(euse)
- 10 – J'avais peur
- 11 – Je ne savais pas ce qui allait se passer
- 12 – Je n'étais pas heureux(euse) avec le processus
- 13 – J'étais embarrassé(e)
- 14 – C'était une perte de temps
- 98 – Autre _____
- 99 – NSP/ND

15. Veuillez s'il vous plaît me dire si vous êtes fortement d'accord, plutôt d'accord, plutôt en désaccord ou fortement en désaccord avec les énoncés suivants. **[LISEZ a) ET b) EN PREMIER.]**

- a) J'ai été traité(e) avec respect par les membres du tribunal. **(POSEZ SEULEMENT SI A RÉPONDU 03 À Q.8.)**
- b) J'ai été traité(e) avec respect par le personnel du Bureau du Commissaire.

- 01 – Fortement d'accord
- 02 – Plutôt d'accord
- 03 – Plutôt en désaccord
- 04 – Fortement en désaccord
- 99 - NSP/ND

[LISEZ ET VARIEZ L'ORDRE ALÉATOIREMENT. c) À f).]

- c) L'audience du Tribunal de révision a été juste. **(POSEZ SEULEMENT SI A RÉPONDU 03 À Q.8.)**

- d) Je comprenais les procédures qui feraient partie de l'appel.
- e) Je comprenais entièrement mes droits et ce que j'avais à faire à titre d'appelant dans le processus d'appel.
- f) Je me sentais préparé(e) lors de l'audience du Tribunal de révision. (**POSEZ SEULEMENT SI A RÉPONDU 03 À Q.8.**)

16. Est-ce que les dépenses suivantes sont couvertes par le Bureau du Commissaire au cours d'un appel ? Qu'en est-il... ? [**LISEZ ET VARIEZ L'ORDRE ALÉATOIREMENT.**]

a) Les frais de voyage aller-retour à l'audience

- 01 – Oui
- 02 – Non
- 99 – NSP/ND

- b) Les frais de photocopies de documents pour l'appel
- c) Les frais liés à l'obtention de lettres ou documents d'ordre médical
- d) Les frais juridiques ou les frais des représentants
- e) Les frais d'interprétation à l'audience (interprétation pour malentendant, interprétation linguistique)
- f) Traduction de documents avant l'audience

CMT modifié

17. Êtes-vous fortement d'accord, plutôt d'accord, ni en accord ni en désaccord, plutôt en désaccord ou fortement en désaccord avec les énoncés suivants concernant vos échanges avec le Bureau du Commissaire. Il s'agit du Bureau avec lequel vous avez eu affaire en relation avec votre appel après que vos prestations aient été refusées par les gens d'invalidité en vertu du Régime des pensions du Canada. [**LISEZ – VARIEZ ALÉATOIREMENT.**]

a) On a répondu à mes questions.

- 06 – Fortement d'accord
- 07 – Plutôt d'accord
- 08 – Ni d'accord ni en désaccord
- 09 – Plutôt en désaccord
- 10 – Fortement en désaccord
- 99 - NSP/ND

- b) Les renseignements dont j'avais besoin n'étaient pas disponibles.
- c) J'ai reçu des renseignements et/ou des avis cohérents.
- d) Les communications écrites et verbales n'étaient pas claires.
- e) J'avais le choix d'obtenir un service en anglais ou en français
- f) Le personnel du service n'était pas facile à comprendre.
- g) Les documents et autres renseignements étaient faciles à comprendre.
- h) Les formulaires n'étaient pas faciles à comprendre et à remplir.
- i) Les procédures étaient simples et faciles à comprendre.
- j) J'étais informé(e) de tout ce que j'avais à faire pour que mon appel soit entendu. (**UNIQUEMENT SI 03 À Q.8**)
- k) J'ai reçu une brochure brune avec des photographies sur la couverture provenant du

Bureau du Commissaire.

- l) Je n'étais pas satisfait(e) de mes communications avec le Bureau du Commissaire.

CMT modifié

Étiez-vous très insatisfait(e), plutôt insatisfait(e), ni satisfait(e) ni insatisfait(e), plutôt satisfait(e) ou très satisfait(e) des aspects suivants du Bureau du Commissaire ?

- a) Les heures d'ouverture

- 07 – Très insatisfait(e)
- 08 – Plutôt insatisfait(e)
- 09 – Ni satisfait(e) ni insatisfait(e)
- 10 – Plutôt satisfait(e)
- 11 – Très satisfait(e)

RÉPONSES DONNÉES VOLONTAIREMENT

- 12 – N'a pas utilisé
- 99 - NSP/ND

- b) Accès téléphonique
- c) Accès par télécopieur
- d) Le site Web du Commissaire
- e) Accès postal
- f) Accès par courriel
- g) Accès par messageries

(POSEZ UNIQUEMENT SI A RÉPONDU 03 - AUDIENCE À Q.8. TOUS LES AUTRES, SAUTEZ À Q.20.)

À présent, j'aimerais vous poser quelques questions au sujet de votre audience devant le Tribunal de révision.

18. Auriez-vous aimé avoir plus ou moins de temps pour présenter votre cas lors de votre plus récente audience ou est-ce que vous avez eu le temps approprié ? **[LISEZ.]**

- 01 – Plus
- 02 – Moins
- 03 – Le temps approprié
- 99 - NSP/ND

CMT modifié

19. S'il vous plaît, veuillez me dire si vous êtes fortement d'accord, plutôt d'accord, ni d'accord ni en désaccord, plutôt en désaccord ou fortement en désaccord avec les énoncés suivants. **[LISEZ.]** L'endroit où s'est déroulé ma plus récente audience était...

- a) . . . situé de façon pratique.

- 01 – Fortement d'accord
- 02 – Plutôt d'accord
- 03 – Ni d'accord ni en désaccord
- 03 – Plutôt en désaccord
- 04 – Fortement en désaccord
- 99 – NSP/ND

- b) . . . facile d'accès (p. ex., il n'y avait pas d'obstacles physiques pour entrer ou circuler dans l'édifice).
- c) . . . doté de signes et de directions faciles à comprendre.

À présent, passons à un autre sujet . . . (TOUS LES RÉPONDANTS.)

20. Pour chacun des types de personnes suivantes participant au processus d'appel, pourriez-vous s'il vous plaît m'indiquer si vous les avez trouvées très utiles, plutôt utiles, pas très utiles ou pas utiles du tout lors de votre appel le plus récent ? Qu'en est-il ... **[LISEZ ET VARIEZ L'ORDRE ALÉATOIREMENT.]**

- a) Des personnes du Bureau du Commissaire qui vous a conseillé(e)

01 – Très utile
02 – Plutôt utile
03 – Pas très utile
04 – Pas utile du tout
99 – NSP/ND

- b) Des trois membres du Tribunal de révision (**SI 03 À Q.8.**)
- c) De votre médecin
- d) De votre représentant (**SI OUI À Q.3.**)
- e) De votre famille
- f) De votre député(e) (**SI 08 À Q.7.**)
- g) Du représentant de la compagnie d'assurance (**SI 03 À Q.12.**)

21. Pour chacun des énoncés suivants, veuillez s'il vous plaît indiquer si vous êtes fortement d'accord, plutôt d'accord, plutôt en désaccord ou fortement en désaccord. Ainsi, ... **[LISEZ ET VARIEZ L'ORDRE ALÉATOIREMENT.]**

- a) J'ai eu besoin d'une personne pour me représenter lors de mon plus récent appel.

01 – Fortement d'accord
02 – Plutôt d'accord
03 – Plutôt en désaccord
04 – Fortement en désaccord
99 – NSP/ND

- b) J'ai trouvé un représentant pour m'aider lors de mon plus récent appel.
- c) J'avais les moyens d'avoir un représentant.
- d) Les représentants étaient situés trop loin pour que je puisse les consulter efficacement.
- e) Des personnes ont offert leurs services pour me représenter.

[POSEZ SEULEMENT SI A RÉPONDU OUI À Q. 3. TOUS LES AUTRES, SAUTEZ À Q.23.]

22. Laquelle de ces catégories correspond le mieux à votre représentant ? **[LISEZ.]**

- 01 – Membre de la famille
- 02 – Avocat (pas de l'aide juridique)
- 03 – Aide juridique
- 04 – Ami(e)
- 05 – Conseiller en pensions
- 06 – Quelqu'un provenant d'un groupe de défense des droits
- 07 – représentant syndical
- 08 – Quelqu'un d'un organisme des services communautaires
- 09 – Député(e) fédéral
- 10 – Autre élu(e)
- 98 – AUTRE : _____
- 99 – NSP/ND

(UNIQUEMENT LES RÉPONDANTS QUI ONT RÉPONDU NON À Q.3. TOUS LES AUTRES, SAUTEZ À Q.24.)

23. Pourquoi n'aviez-vous pas de représentant ? Était-ce en raison...? **(LISEZ.)**

- 01 – du coût d'un représentant?
- 02 – de la difficulté à trouver un représentant ?
- 03 – que vous aviez l'impression de ne pas avoir besoin d'un représentant ?

NE LISEZ PAS

- 98 – AUTRE : _____
- 99 – NSP/ND

POSEZ À TOUS . . . Dans un autre ordre d'idées...

24. En ce qui a trait aux dossiers de santé consignés dans le « Cahier bleu » (dossier d'audience) que vous a envoyé le Bureau du Commissaire, aviez-vous le sentiment que ces dossiers de santé étaient très complets, plutôt complets, pas très complets ou pas complets du tout ? **[LISEZ.]**

- 01 – Très complets
- 02 – Plutôt complets
- 03 – Pas très complets
- 04 – Pas complets du tout
- 99 – NSP/ND

25. Avez-vous été en mesure d'obtenir tous les dossiers de santé dont vous aviez besoin lors de votre plus récent appel ?

- 01 – Oui
- 02 – Non
- 99 – NSP/ND

26. Est-ce que vous avez eu beaucoup, quelque peu, pas beaucoup ou aucune difficulté à obtenir ces dossiers ? **[LISEZ.]**

- 01 – Beaucoup de difficulté
- 02 – Quelque peu
- 03 – Pas beaucoup
- 04 – Aucune difficulté
- 99 - NSP/ND

27. Quelle serait la chose la plus susceptible de vous empêcher d'obtenir vos dossiers de santé pour un appel ? **[LISEZ.]**

- 01 – Refus du système médical;
- 02 – Les frais pour obtenir les dossiers.
- 03 - Délais des médecins
- 04 - Délais des hôpitaux

RÉPONSES DONNÉES VOLONTAIREMENT

- 05 – Toutes
- 06 – Aucune
- 98 – Autre : _____
- 99 - NSP/ND

[UNIQUEMENT CEUX ET CELLES QUI ONT RÉPONDU 02 – CONTRE À Q.9. TOUS LES AUTRES, SAUTEZ À Q.29.]

28. Pourquoi pensez-vous que le jugement a été rendu contre vous lors de votre plus récent appel ? **[QUESTION OUVERTE À RÉPONSES PRÉ-CODÉES.]**

- 01 – Le processus est injuste.
- 02 – Je n'étais pas assez préparé(e).
- 03 – J'avais besoin de plus de renseignements.
- 04 – Je n'avais pas les moyens de dépenser l'argent nécessaire pour gagner.
- 05 – Mes dossiers étaient incomplets.
- 06 – Je n'ai pas compris pourquoi j'ai perdu.
- 07 – Je me suis rendu compte que je n'étais pas admissible
- 98 - AUTRE _____
- 99 - NSP/ND

TOUS LES RÉPONDANTS

29. Résultat de l'ensemble de votre expérience avec Prestations d'invalidité du Régime de pensions du Canada, s'il y a lieu, quel a été le changement le plus important dans votre vie ? **[NE LISEZ PAS - QUESTION OUVERTE À RÉPONSES PRÉ-CODÉES.]**

- 01 – Baisse du niveau de vie
- 02 – Plus grand revenu
- 03 – Ai du emménager chez mes enfants/ma famille
- 04 – Capable de voyager davantage
- 05 – Moins d'activités récréatives
- 06 – Plus petit logement
- 07 – Plus d'inquiétude
- 08 – Santé se détériore
- 09 - Aucun changement
- 98 - Autre : _____
- 99 – NSP/ND

LISEZ ET FAITES UNE ROTATION DE Q.37 ET Q.38.

30. Si vous réfléchissez à la relation entre **Prestations d'invalidité du Régime des pensions du Canada** et le **Bureau du Commissaire**, pensez-vous que ces deux organisations sont très indépendantes l'une de l'autre, plutôt indépendantes, pas très indépendantes ou pas indépendantes du tout ? **[LISEZ.]**

- 01 – Très indépendantes
- 02 – Plutôt indépendantes
- 03 – Pas très indépendantes
- 04 – Pas indépendantes du tout
- 99 – NSP/ND

31. En ce qui concerne les **membres du Tribunal** et **Prestations d'invalidité du Régime des pensions du Canada**, pensez-vous que ces deux groupes ou organisations sont très indépendants l'une de l'autre, plutôt indépendants, pas très indépendants ou pas indépendants du tout ? **[LISEZ.]**

- 01 – Très indépendants
- 02 – Plutôt indépendants
- 03 – Pas très indépendants
- 04 – Pas indépendants du tout
- 99 – NSP/ND

32. Selon vous, est-il important que **Prestations d'invalidité du Régime des pensions du Canada** et le **Bureau du Commissaire** soient indépendants l'un de l'autre ?

- 01 – Oui
- 02 – Non
- 99 – NSP/ND

QUESTIONS DÉMOGRAPHIQUES

À présent, j'ai quelques questions à vous poser sur vous-même et votre foyer. Veuillez avoir l'assurance que toutes vos réponses demeureront entièrement anonymes et strictement confidentielles.

33. Quel est le niveau de scolarité le plus élevé que vous avez atteint ? **(NE LISEZ PAS – CHOISISSEZ UNE SEULE RÉPONSE.)**

- 01 – Partie du niveau primaire (1^{ière} – 6^e années)
- 02 – Niveau primaire complété (7^e ou 8^e année)
- 03 – Partie du niveau secondaire (9^e – 11^e années)
- 04 – Niveau secondaire complété (12^e ou 13^e année)
- 05 – Collège communautaire, Cégep, cours professionnel, école de métiers
- 06 – Partie du niveau universitaire
- 07 – Niveau universitaire complété (Baccalauréat)
- 08 – Études supérieures/École de profession (Maîtrise, doctorat, etc.)
- 09 – Pas de scolarité

RÉPONSES DONNÉES VOLONTAIREMENT

99 – NSP/ND

34. En quelle année êtes-vous né(e) ?

- 01 – PRÉCISEZ : _____
- 99 – NSP/ND

CMT modifié

35. Auxquelles des choses suivantes avez-vous accès... ? **[LISEZ ET VARIEZ L'ORDRE ALÉATOIREMENT.]**

a) Un ordinateur **(SAUTEZ À Q.37.)**

- 01 – Oui
- 02 – Non
- 100 - NSP/ND

b) L'Internet **(SAUTEZ À Q.37.)**

c) Un télécopieur **(SAUTEZ À Q.37.)**

d) Le courrier électronique **(SI OUI, PASSEZ À Q.36. SI NON, SAUTEZ À Q.37)**

36. J'ai visité le site Web du Bureau du Commissaire.

- 01 - Oui
- 02 - Non
- 99 - NSP/ND

37. Combien de personnes vivent-elles dans votre foyer ? **(NE LISEZ PAS.)**

- 01 – PRÉCISEZ : _____
- 99 - NSP/ND

38. Au Canada, les gens ont diverses origines culturelles et raciales. Pour mieux comprendre les données que nous recueillons, nous aimerions avoir une meilleure idée des origines culturelles/raciales des répondants et des répondantes. Vous considérez-vous comme appartenant à une minorité visible ? **[SI LE/LA RÉPONDANT(E) N'EST PAS CERTAIN(E) DE LA SIGNIFICATION DE MINORITÉ VISIBLE, DÉFINISSEZ L'EXPRESSION MINORITÉ VISIBLE PAR UNE PERSONNE QUI N'EST PAS DE RACE BLANCHE.]**

- 01 – Oui
- 02 – Non
- 99 -NSP/ND

39. À des fins statistiques seulement, nous avons besoin de renseignements sur votre revenu. Toutes les réponses individuelles demeureront confidentielles. Veuillez s'il vous plaît me dire à quelle catégorie correspond **le revenu total de votre foyer** avant impôts pour l'an 2001. **(LISEZ – ENCERCLEZ UNE SEULE RÉPONSE.)**

- 01 – Moins de 5 000 \$
- 02 – 5 001 \$ à 10 000 \$
- 03 – 10 001 \$ à 15 000 \$
- 04 – 15 001 \$ à 20 000 \$
- 05 – 20 001 \$ à 25 000 \$
- 06 – 25 001 \$ à 30 000 \$
- 07 – 30 001 \$ à 40 000 \$
- 08 – 40 001 \$ à 50 000 \$
- 09 – 50 001 \$ à 60 000 \$
- 10 – 60 001 \$ et plus
- 99 – NSP/ND

Si nous avons d'autres questions, pouvons-nous vous rappeler ?

- 01 – Oui
- 02 – Non

Je tiens à vous rappeler que vos réponses ne modifieront en rien votre relation avec les gens de Prestations d'invalidité du Régime de pensions du Canada, et qu'aux termes de la *Loi sur la protection des renseignements personnels*, nous ne sommes pas autorisés à divulguer votre nom ou vos réponses à toute personne de travaillant pas à ce projet de recherche. Vos réponses demeureront strictement confidentielles. Je vous remercie beaucoup de votre participation.

Le Sous-comité de la Chambre des communes de la condition des personnes handicapées souhaiterait également consulter les Canadiens et Canadiennes au sujet de leur invalidité en vertu du RPC. Le Bureau du Commissaire ne fait pas partie de l'étude du Sous-comité, mais a accepté d'utiliser notre enquête pour vous en parler. Si vous désirez en apprendre davantage sur l'enquête du Sous-comité, veuillez communiquer avec le greffier du Sous-comité par téléphone au numéro (613) 947-6728 ou par courriel à l'adresse sper@parl.gc.ca.

40. NOTEZ LE SEXE... NE LE DEMANDEZ PAS

- 01 - Masculin
- 02 - Féminin

41. Taille de la collectivité (code-système)

- 01 – 1 million ou plus
- 02 – 100 mille à un million
- 03 – 25 mille à 100 mille
- 04 – 10 mille à 25 mille
- 05 – 5 mille à 10 mille
- 06 – Moins de 5 mille

42. Province de résidence (inscrit dans le système):

- 01 – Colombie-Britannique
- 02 – Alberta
- 03 – Saskatchewan
- 04 – Manitoba
- 05 – Ontario
- 06 – Québec
- 07 – Nouveau-Brunswick
- 08 – Nouvelle-Écosse
- 09 – Île-du-Prince-Édouard
- 10 – Terre-Neuve et Labrador

43. Région (CODEZ DE NOUVEAU.)

- 01 – Colombie-Britannique
- 02 – Provinces des Prairies
- 03 – Ontario
- 04 – Québec
- 05 – Canada atlantique

44. Langue de l'entrevue (CODE-SYSTÈME)

- 01 - Français
- 02 - Anglais

**Review Tribunals Client Satisfaction Survey –
Draft 6_1 Final Field Version- NEVER APPEALED TO OCRT – April 15th, 2002
PN5118**

We are looking to speak to _____ (NAME)?

Good morning/afternoon/evening. My name is (_____) of the Environics Research Group Ltd. We are conducting a survey on behalf of the Office of the Commissioner of Review Tribunals in order to find out what Canadians think about some issues related to disability pensions. This survey is on behalf of the Office of the Commissioner of Review Tribunals. The Commissioner's Office does the preparation for an appeal, and the hearing itself, after disability benefits have been denied by the CPP office.

Please be assured that we are not selling or soliciting anything and that your responses will not in any way affect anyone's relationship with CPP in any way. Under the Privacy Act, we cannot release your name or your responses to anyone who is not involved in this research project, so, as with all our research, your responses will be kept strictly confidential. **(DO NOT GIVE OUT 1-800 NUMBERS UNLESS ASKED FOR)** We have a toll-free number that we can give you at any time, if you would like to check the validity of this study with either our Environics office (1-888-222-5809) or the Commissioner's Office (1-800-363-0076).

May we begin? **(IF NOT AVAILABLE NOW, ASK):** When would it be more convenient for me to call back?

Time: _____

Day: _____

Yes **(THANK AND TERMINATE)**

No **(CONTINUE)**

01. Did the Canada Pension Plan Office turn you down for CPP disability payments? **[DO NOT READ]**

01 -Yes **(GO TO Q.2)**

02 - No **(THANK AND TERMINATE)**

02. Did you appeal the denial of your CPP disability claim? **[DO NOT READ]**

01 -Yes **(THANK AND TERMINATE)**

02 - No **(GO TO Q.3)**

03. What year did you get turned down?

01 - _____ (YEAR)

99 – DK/NA

04. Do you qualify for other insurance benefits related to disability or inability to work? **[DO NOT READ]**

01 - Yes

02 - No

99 – DK/NA

Now I am going to ask you some general questions.

05. What did you do about your claim after receiving the letter telling you that your claim was denied? **[DO NOT READ - PRE-CODED OPEN-ENDED]**

01 – Nothing (**SKIP TO Q.8**)

02 - Was too upset to take any further action

03 - Called the CPP people to get more information on my case

04 - Did not know that I could do anything further

05 - Asked for general information on appealing

06 - Other _____

99 - DK/NA

06. Did you call or write the CPP disability office about your claim being denied? **[DO NOT READ]**

01 – Call (**GO TO Q.7**)

02 – Write (**GO TO Q.7**)

03 - Neither (**SKIP TO Q.8**)

04 – Both (**GO TO Q.7**)

99 – DK/NA (**SKIP TO Q.8**)

07. Were you satisfied with the response that you received from the CPP disability office? **[DO NOT READ]**

01 - Yes

02 - No

03 - Did not get response

99 - DK/NA

08. Did you understand the reasons why your benefits were denied? **[DO NOT READ]**

01 – Yes

02 – No

99 - DK/NA

09. Even though you were turned down by CPP, were you satisfied that you were treated fairly by them? **[DO NOT READ]**

01 – Yes

02 – No

99 - DK/NA

10. After being denied your benefits by CPP, was it clear to you that you could appeal to a Review Tribunal? **[DO NOT READ]**

01 –Yes (**GO TO Q.11**)

02 - No (**GO TO Q.11**)

99 - DK/NA (**SKIP TO Q.12**)

11. We are interested in why you did not appeal. Was it because you did not think that you qualified for CPP disability benefits? **[DO NOT READ]**

- 01 –Yes (**SKIP TO Q.14**)
- 02 - No (**GO TO Q.12**)
- 99 - DK/NA (**GO TO Q.12**)

12. Why did you not go through the other levels of appeal available to you? **[DO NOT READ - CODE ALL THAT APPLY]**

- 01 - Too stressful
- 02 - Too much hassle
- 03 - Didn't think it would change anything
- 04 - Can't fight the system
- 05 - Would be a waste of my time
- 06 - Could not get organized in the time allotted
- 07 - Too expensive a process
- 08 - Needed help to go through the process
- 09 - Too demeaning a process
- 10 - Health reasons
- 11 - My previous experience was negative
- 12 – Didn't have enough time to decide/time related
- 13 – The appeal does not make a difference to the government's decision
- 98 - Other _____
- 99 - DK/NA

12a). PROBE RESPONSE TO QUESTION 12. IF MULTIPLE RESPONSES TO Q.12, PROBE FIRST MENTION ONLY, I.E, WHY DID YOU FEEL THAT WAY?

IF RESPONSE 12 TO Q.12, DO NOT PROBE AND INSTEAD GO TO Q.13. OTHERWISE, PROBE FIRST MENTION AND THEN SKIP TO Q.14.

13. What is an acceptable length of time in order to decide whether or not you will appeal, when CPP denies your claim for disability benefits? **[DO NOT READ]**

- 01 – _____ days
- 99 - DK/NA

14. Did anyone tell you that you should go to the other level of appeal that was available to you?

- 01 – Yes (**GO TO 15**)
- 02 – No (**SKIP TO 16**)
- 99 - DK/NA (**SKIP TO 16**)

15. Who told you that you should appeal? [**DO NOT READ - PRE-CODE OPEN-ENDED**]

- 01 - Family benefits
- 02 - Social services benefits
- 03 - Private or group insurance
- 04 - Workman's Compensation
- 05 - A friend
- 06 - A family member
- 07 - Physician or doctor
- 08 - Member of Parliament
- 09 - CPP people
- 10 - An elected official
- 98 - Other _____
- 99 - DK/NA

16. For each of the following, please tell us whether it was a major factor, a minor factor, or not a factor at all in influencing your decision not to appeal the decision made by CPP?

a) Cost of appeal

- 01 - Major factor
- 02 - Minor factor
- 03 - Not a factor at all
- VOLUNTEER ONLY**
- 04 - Didn't know there was a cost (**FOR OPTION A ONLY**)
- 99 - DK/NA

b) Length of time involved in the appeal

c) Possible loss of income from other insurance or disability benefits

d) Incomplete medical records

e) Stress involved in the appeal

f) Lack of representation

CMT modified

17. On a scale of 1 to 5, where 1 is strongly disagree, 5 is strongly agree and 3 is neither agree nor disagree, please tell me about your agreement with the following statements related to your dealings with the Canada Pension Plan people. These are the people that you dealt with in matters pertaining to your disability benefits. [**READ - RANDOMIZE**]

a) My questions were answered.

- 01 - Strongly agree
- 02 - Moderately agree
- 03 - Neither agree nor disagree
- 04 - Moderately disagree
- 05 - Strongly disagree
- 99 - DK/NA

b) The information that I needed was not available.

c) I received consistent information and/or advice.

- d) Written and verbal language was not clear
- e) I had a choice of service in either English or French.
- f) Service staff were not easy to understand.
- g) Documents and other information were easy to understand.
- h) Forms were not easy to understand and fill out.
- i) Procedures were straight forward and easy to understand.
- j) I was informed of everything I had to do in order to get my appeal heard.
- k) I was not satisfied with my communications with the CPP people.

18. Would you say that your physician was very, somewhat, not very or not at all helpful in your application for disability benefits from CPP? **[READ]**

- 01 – Very helpful
- 02 – Somewhat helpful
- 03 – Not very helpful
- 04 – Not at all helpful
- 99 – DK/NA

19. Do you feel that you had more than enough, not enough or enough medical information to help the CPP people make a proper decision on your case? **[READ]**

- 01 – More than enough
- 02 – Not enough
- 03 – Enough
- 99 – DK/NA

20. Were you able to get all your necessary health records for your most recent application for disability benefits?

- 01 –Yes (**GO TO Q.21**)
- 02 – No (**GO TO Q.21**)
- 99 – DK/NA (**GO TO Q.23**)

21. Did you have a great deal, some, not much, or no difficulty obtaining these records? **[READ]**

- 01 – Great deal
- 02 – Some
- 03 – Not much
- 04 – No difficulty
- 99 - DK/NA

22. What would most likely prevent you from having access to your health records? **[READ]**

- 01 – Refusal by the medical system;
- 02 – Cost of getting the records.
- 03 - Delays by doctors
- 04 - Delays by hospitals

VOLUNTEER ONLY

- 05 – All
- 98 – Other _____
- 99 - DK/NA

23. What kind of insurance or disability benefits do you qualify for? **ALL EXCEPT THOSE WHO SAY NO TO Q.4 [READ]**

- 01 - Family benefits (**SKIP TO Q.27**)
- 02 - Social services/welfare benefits (**SKIP TO Q.27**)
- 03 - Private or group insurance (**GO TO Q.24**)
- 04 – Workman’s Compensation (**SKIP TO Q.27**)
- 05 – Tax credit (**SKIP TO Q.27**)

VOLUNTEER ONLY

- 98 - Other _____ (**SKIP TO Q.27**)
- 99 - DK/NA (**SKIP TO Q.27**)

24. Did your insurance company encourage you to **apply** for CPP disability benefits?

- 01 - Yes
- 02 - No
- 99 – DK/NA

25. Did your insurance company encourage you to **appeal** CPP’s decision on your disability benefits?

- 01 - Yes
- 02 - No
- 99 - DK/NA

26. Did your benefits from insurance, increase, decrease or remain the same, after being denied CPP disability?[**READ**]

- 05 - Increase
- 06 - Decrease
- 07 - Remain the same
- 99 - DK/NA

DEMOGRAPHICS

And now, I'd like to ask you some questions about you and your household. Please be assured that all your responses will be kept entirely anonymous and absolutely confidential.

27. What is the highest level of education that you have reached? [**DO NOT READ - SELECT ONE ONLY**]

- 01 - Some elementary (Grades 1-6)
- 02 - Completed elementary (Grade 7 or 8)
- 03 - Some high school (Grades 9-11)
- 04 - Completed high school (Grades 12 or 13)
- 05 - Community college, vocational, trade school
- 06 - Some university
- 07 - Completed university (Bachelor's Degree)
- 08 - Post graduate/professional school (Master's Degree, Ph.D., etc.)
- 09 - No schooling

VOLUNTEERED

99 - Don't Know / Refuse

28. In what year were you born?

- 01 - SPECIFY _____
- 02 - Don't Know / Refuse

29. Which of the following do you have personal access to . . . ? [**READ AND RANDOMIZE**]

e) Computer

- 01 - Yes
- 03 - No
- 99 - DK/NA

- f) Internet
- g) Fax machine
- h) Electronic mail (e-mail)

30. How many people are in your household? (**DO NOT READ**)

- 01 - _____
- 99 - DK/NA

31. For statistical purposes only, we need information about your income. All individual responses will be kept confidential. Please tell me which category applies to your **total household income** before taxes for 2001. [READ - CIRCLE ONE ONLY]

- 11 - Under \$5,000
- 12 - \$5,001 to \$10,000
- 13 - \$10,001 to \$15,000
- 14 - \$15,001 to \$20,000
- 15 - \$20,001 to \$25,000
- 16 - \$25,001 to \$30,000
- 17 - \$30,001 to \$40,000
- 18 - \$40,001 to \$50,000
- 19 - \$50,001 to \$60,000
- 20 - \$60,001 and over
- 99 - DK/ NA

If we have any further questions, may we call you back?

- 01 - Yes
- 02 - No

I would like to remind you that your responses will not in any way affect your current relationship with CPP, and that under the Privacy Act, we cannot release your name or your answers to anyone who is not involved in this research project. Your responses will be kept strictly confidential. Thank-you very much for your participation.

32. NOTE GENDER...DO NOT ASK

- 01 - Male
- 02 - Female

33. Community size (system-code)

- 01 - 1 million or more
- 02 - 100 thousand to one million
- 03 - 25 thousand to 100 thousand
- 06 - 10 thousand to 25 thousand
- 07 - 5 thousand to 10 thousand
- 08 - Less than 5 thousand
- 09 - Don't know / Refuse

34. Province of Residence (system-recorded):

- 01 - British Columbia
- 02 - Alberta
- 03 - Saskatchewan
- 04 - Manitoba
- 05 - Ontario
- 06 - Quebec
- 07 - New Brunswick
- 08 - Nova Scotia
- 09 - Prince Edward Island
- 10 - Newfoundland

35. Region (RE-CODE)

- 01 - British Columbia
- 02 - Prairie Provinces
- 03 - Ontario
- 04 - Quebec
- 05 - Atlantic Canada

36. Language of Interview (SYSTEM-CODE)

- 01 - French
- 02 - English