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Agence du revenu
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2018-2019 CRA BENEFITS AND CREDITS CAMPAIGN CONCEPT TESTING

Executive Summary

Prepared for the Canada Revenue Agency

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Canada

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December 2018

The Canada Revenue Agency (CRA) commissioned EKOS Research Associates, Inc., to conduct focus groups among Canadians to discuss concepts for an advertising campaign on the availability of tax benefits and credits. The aim of this research was to learn how members of the general public and specific audiences within the general public responded to three different advertising concepts, each presented in television, print and radio formats. A total of 10 focus groups were conducted among 84 participants, aged 18 or older. The groups were segmented to include separate groups among key audiences, including: low income, Indigenous, New Canadians and youth (aged 18 to 24). The fieldwork was conducted between September 10 and 18, 2018. This publication reports on the findings of the research.

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I hereby certify as Senior Officer of EKOS Research Associates, Inc., that the deliverables fully comply with the Government of Canada political neutrality requirements outlined in the Policy on Communications and Federal Identity and the Directive on the Management of Communications.

Specifically, the deliverables do not include information on electoral voting intentions, political party preferences, standings with the electorate, or ratings of the performance of a political party or its leaders.

Signed:

A handwritten signature in black ink, appearing to read "WDD".

Wil Daley
Vice President
EKOS Research Associates, Inc.

1. Executive Summary – English

1.1. Introduction

Many Canadians depend on benefit payments and tax credits for a significant part of their household income. For lower-income households, benefits can increase household incomes by as much as 50 per cent.¹

However, vulnerable populations such as low-income households, Indigenous peoples, newcomers to Canada, and young adults face a number of barriers when it comes to doing their taxes and getting their benefits and credits. Their situations are diverse, from living in remote locations, to language barriers, to having low financial literacy, or dealing with mental or health issues. Some need more support to help complete their income taxes, while others lack awareness. These challenges make it more difficult to reach these populations to ensure they are aware of all of the benefits and credits that are entitled to, but which they may not be receiving.

In view of these barriers, Canada Revenue Agency (CRA) identified the need to communicate with these audiences and provide them with the information and support about the benefits and credits to which they are entitled when they file their taxes. This includes the Canada child benefit (CCB), the Working income tax benefit (WITB) / Canada Workers Benefit (CWB), and the GST/HST credit. In addition, greater awareness is needed so these populations are aware that filing tax returns every year is necessary to be eligible for these benefits and credits contributing to the government priority of poverty reduction, health and wellbeing, found in the Gender Results Framework. Therefore, the CRA is developing an advertising campaign to inform the general public of the federal benefits and tax credits available to those who may qualify, and to encourage members of vulnerable populations to seek out information about what might be available to them.

In light of this, the CRA commissioned EKOS Research Associates to conduct qualitative focus group research designed to test the reactions of a range of general public audiences to three advertising concepts on the topic of tax benefits and credits. The intent is to determine the most effective type of messaging and proposed creative for this campaign. The campaign will run from December 2018 to April 2019.

¹ Canadian Income Survey, 2016. Statistics Canada. Found online at:
<https://www150.statcan.gc.ca/n1/en/daily-quotidien/180313/dq180313a-eng.pdf?st=WUNH1aB1>

1.2. Methodology

EKOS conducted a series of 10 focus groups between September 10 and 18, 2018. Eight groups were conducted in-person and two were conducted by telephone with advertising concepts presented online. The eight in-person groups were conducted in Quebec City, Winnipeg, Brampton, and St. John's, while the telephone/online groups recruited participants from Eastern and Western Canada, respectively.

In total, 86 participants took part in the discussions, with the size of the groups ranging between eight and 10 participants. The number of participants per group is indicated in the table below.

City	Date	Group 1	Group 2
Quebec City, Qc.	Sept. 10	8	8
Winnipeg, Mn.	Sept. 11	8	8
Brampton, On.	Sept. 12	8	8
St. John's, Nfld.	Sept. 13	10	9
Telephone/Online	Sept. 18	9	10

The groups were segmented to include a variety of target audiences. Three groups were conducted among low-income participants (in households earning less than \$40,000 per year). One group was conducted among indigenous/First Nations participants. One group was conducted among newcomers to Canada (who have lived in Canada within the past five years). Two groups were conducted by telephone and online among younger participants (18-24 years of age). Finally, three groups were conducted among a broad mix of general public participants.

City	Date	Group 1	Group 2
Quebec City, Qc.	Sept. 10	Low income	General Population
Winnipeg, Mn.	Sept. 11	Indigenous / First Nations	General Population
Brampton, On.	Sept. 12	Newcomers to Canada	Low Income
St. John's, Nfld.	Sept. 13	General Population	Low income
Telephone/Online	Sept. 18	Youth 18-24 years (Eastern Canada)	Youth 18-24 years (Western Canada)

Note to reader: Please note that the findings of the qualitative research within this research are not designed or intended to be representative of the general population or any audience within the population. As qualitative research, the results are intended to provide directional guidance in the formation of a communications campaign based on the verbatim comments and feedback provided by participants.

1.3. Key findings

The following summarizes the key findings that emerged from the focus groups.

Preferred Concept

Of the three concepts tested, the concept *Testimonials – Remember when?* was the clear favorite among most participants in most groups. The concept *Common Bond* was a distant second choice, while *It Means a Lot* was the least preferred concept.

Reasons for Choosing *Testimonials – Remember when?*

Participants who preferred *Testimonials – Remember when?* gave two main reasons for doing so:

- Because it was the concept that most **clearly connected** the people in the ad with the Benefits and Credits being advertised.
- Because it was that concept that participants felt **best represented** them and that seemed to be the most relatable to the broadest cross-section of Canadians.

Note: Participants were not told that the people depicted in the concepts would be “real” people telling their personal stories (and not actors). The fact that participants liked the “relatable” nature of the vignettes suggests that “real” people would be well received.

Areas of Caution

Participants repeatedly mentioned three elements (more or less applicable to all three concepts) that turned them off. These were:

- The sense that the ads **oversell the value of tax benefits** and credits and seem to suggest a windfall of material riches to the people who qualify for them.
- The sense that the ads seem to **promise that everyone could qualify** for tax benefits and credits, when many participants know from experience that this is not the case.
- The sense that the ads **portray the Government as being generous**, when filing taxes and receiving tax benefits and credits is a matter of getting one’s due and not largess.

To be clear, *Testimonials – Remember when?* was not seen to cross these lines and was preferred by many for this reason. Still, the potential for the creative execution to go in these directions warrants caution.

To avoid these pitfalls, we offer two basic recommendations:

- Avoid creative concepts showing how recipients use the extra money from tax benefits and credits and instead describe how people qualify for specific benefits and credits. Keeping the focus on the benefits or credits rather than how recipients spend money has three main advantages:
 - It clearly focuses on the benefits and credits themselves;
 - It avoids overselling their value;
 - It avoids seeming to sell the Government as being generous.

- *Example: instead of showing a woman buying a lamp for her apartment, show a worker in a hardhat with the words “workers benefits.”*
- Fine-tune the language to avoid suggesting that tax benefits and credits are broadly available. Example: “Remember to file your taxes to learn whether you qualify for benefits and credits.”
 - The conditional phrasing and word “qualify” were seen as more accurate than the sense of getting “what you’re entitled to” taken from the tested concepts.
 - The word, “entitled,” turned many participants off, as they felt it was a pejorative expression and that it falsely implied that anyone might receive the benefit in question.
 - The French groups took no particular notice of the comparable language, “...auxquels vous avez droit...” but were wary of what the ads seemed to promise, suggesting that more conditional language would also work better in French.

Taglines

In English, the ad concepts featured three taglines:

- “Just do your taxes.”
- “So make sure you do your taxes and get the benefits and credits – the extra help – you’re entitled to.”
- “Remember to file your taxes to receive the benefits and credits you’re entitled to.”

As mentioned above, participants in the English groups often worried that the ads seemed to suggest that everyone would qualify for benefits and credits. The second and third taglines above are examples of this. The easy fix is to include conditional language in the copy. Example: “So do your taxes and find out if you qualify for benefits and credits.”

Participants were not fond of the language “Just do your taxes,” saying that it seemed too much like they were being ordered to do something or that they were being nagged by the Government. They liked the phrasing “So make sure you do...” and “Remember to file...” as these sounded more like friendly suggestions than commandments or orders.