



Canada Revenue  
Agency

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du Canada

# 2023-2024 Benefits and Credits Campaign Concept Testing

## Executive Summary

Prepared for Canada Revenue Agency

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Ce rapport est aussi disponible en français.

Canada

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This public opinion research report presents the results of focus groups conducted by Earnscliffe Strategy Group on behalf of Canada Revenue Agency. The qualitative research was conducted in October 2023.

Cette publication est aussi disponible en français sous le titre : *Mise à l'essai des concepts de la campagne sur les prestations et les crédits de 2023-2024.*

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## Executive summary

Earnscliffe Strategy Group (Earnscliffe) is pleased to present this report to the Canada Revenue Agency (CRA) summarizing the results of qualitative research undertaken to test creative concepts for its benefits and credits advertising campaign.

Given the current mood of people living in Canada around the economy and personal financial outlook resulting from increased pressure around the rising cost of living, interest, inflationary rates, and others, the CRA would like to ensure people living in Canada are aware of benefits and credits to which they are entitled when they do their personal income taxes. These benefits and credits provide additional income or tax relief to help make life more affordable since many depend on benefit payments and tax credits for a significant part of their household income.

That being said, certain segments of the population, such as modest-income households, Indigenous Peoples, those new to Canada, people living with disabilities, and youth aged 18 to 24 years face a variety of barriers when doing their taxes and receiving their benefits and credits. These are individuals who may be hard to reach or those who experience certain situational or systemic challenges that can negatively impact their outcomes or put them at a disadvantage. To meet these challenges, it is important for the Government of Canada to make proactive and targeted efforts to reach these populations with important tax-related information. Greater awareness is required to ensure that these populations know that doing their taxes every year is necessary to be eligible for benefits and credits and that they are aware of tax literacy tools and supports like free tax clinics that are available to them.

The objective of this research was to evaluate the effectiveness of proposed concepts aimed at raising awareness of benefits and credits available to those living in Canada when they do their personal taxes. Additionally, the research was designed to produce recommendations to modify the concepts that would increase effectiveness. The CRA wanted to ensure a successful ad campaign that would capture the attention of the target audiences.

The total contract value of the multi-phased project was \$94,411.50 including HST.

To meet the research objectives, Earnscliffe conducted qualitative research that involved ten online focus groups, with five target audiences, between October 14 and 17, 2023. The target audiences for the research included: Indigenous Peoples, peoples with disabilities, modest income members of the general population, modest income youth, and modest income newcomers to Canada. Modest income referred to those with a maximum annual household income of \$50,000 or less. With each audience, one group was conducted in English and one in French. Between ten and 12 participants were recruited and between six and 12 participated in each group, and all groups were 90 minutes in length.

It is important to note that for the focus groups and interviews, qualitative research is a form of scientific, social, policy, and public opinion research. Focus group and interview research is not designed to help a group reach a consensus or to make decisions, but rather to elicit the full range of ideas, attitudes, experiences, and opinions of a selected sample of participants on a defined topic. Unlike the survey results, because of the small numbers involved in the qualitative component of the research, the participants cannot be expected to be thoroughly representative

in a statistical sense of the larger population from which they are drawn. Findings are directional in nature, and cannot reliably be generalized beyond their number.

The key findings of this research are presented below:

## Creative concepts

Participants reviewed three creative concepts, one at a time in randomized order. For each concept, they were shown a video ad followed by an audio ad.

### Overall reactions to the concepts

- Overall reaction to the three concepts was lukewarm to positive.
- Some participants volunteered they appreciated the message conveyed in the website address, that “every dollar counts,” on account of it being succinct, memorable, relevant, and accurate.
- More often than not, participants seemed to prefer the wording messages conveyed in the audio ads (feeling they were clear and to the point) over those conveyed in the video ads.
- While for the most part the concepts were deemed appropriate for the federal government, there was some confusion as to the main message of the concepts. Some wondered whether it was to encourage people living in Canada to do their taxes annually, by offering federal benefits and tax credits. Others hoped the focus of the campaign was to point them in the right direction of federal benefits and tax credits for which they may qualify.
- Most participants felt that informing people living in Canada about the benefits and credits available to them was important and appreciated; however, a few suggested that the message that you file your taxes to access benefits and credits was misleading. Participants noted that not all people will qualify for benefits and credits or may even owe money, and that there are other steps required to apply for benefits and credits.
- Asked which of the three concepts they preferred, votes were split between two concepts, “Silver Linings” and “Because You Did Your Taxes,” with fewer who preferred “Left Behind”.

### Silver Linings

- Participants described Silver Linings as realistic and very relatable (specifically, not wanting to wake up early or do your taxes). As a result, they felt it was credible and attention-grabbing. Youth, in particular, identified with this concept though there was a sense that it was a little too urban and metropolitan in its choice of settings and images.
- Others were turned off by the negative tone and emphasis on things people do not like to do. Some did not appreciate that exercising, and even doing their taxes, were framed in this light.

- By this token, participants felt that the audio ad did a better job of framing what people do not like in the positive. Because the positive outcome was tied directly to the perceived negative effort, the message did not come across as negatively. For example, “Priya doesn’t love exercising, but loves the way it makes her feel.”
- However, where the audio concept could be improved was in the sense that it took too long to get to the point. Many questioned whether they would have continued listening through to the end. They explained it could be an ad for just about anything and the link to doing your taxes was not obvious until much later in the ad and the transition was a little jarring.

### **Because You Did Your Taxes**

- What participants liked about Because You Did Your Taxes was the positive tone and that it conveyed the focus on federal benefits and tax credits very early in the ad. Participants felt it was informative, advising them of specific benefits and credits, and effective in terms of conveying that extra money can help with expenses or splurges.
- Having said that, many participants felt that the examples provided in the video ad, about how to use the extra money, were exaggerated. In particular, the references to creating lasting memories or new friendships were not viewed as realistic outcomes of doing one’s taxes and therefore did not resonate well.
- Participants felt the audio ad did a much better job of conveying how the extra money could be helpful. The examples of everyday essentials, getting repairs done, or even treating someone, were deemed to be much more relevant to their current situations, and commensurate with their expectations of the anticipated benefit and credit amounts.
- Some did wonder whether this ad would capture their attention if they saw or heard it. They felt the tone conveyed by the emotional music throughout could be more upbeat, attention-grabbing, and positive.
- Worth noting, and this only seemed to have been noted by one or two participants, was the timing of the illustration of a woman (could be an Indigenous person) at a computer and a voiceover about the disability tax credit. These participants felt it could be perceived to imply or perpetuate former stereotypes of Indigenous people.

### **Left Behind**

- Reaction to the Left Behind concept was mixed. Some really liked the concept and gravitated toward the humorous approach. Others did not understand the concept, did not think the visuals and wording messages correlated well in the video ad, and thought the video ad took too long to get to the point.
- What worked was the upbeat, catchy music. And for some, trying to figure out the story of the video. The suggestion that one could be leaving money behind if they do not do their taxes (and claim the benefits and credits for which they qualify) was also effective; though for youth in French, the saying “laisser de l’argent sur la table” was not familiar or understood.

- For others, trying to figure out the story of the video was challenging, and they ended up being more distracted by it than anything. They argued it did not correlate with the wording messages and many feared they would have skipped the ad (especially if viewing online) right away. Several offered that they would have mistaken it for a public transit ad.
- The audio ad, on the other hand, was generally well received and, again, considered to the point and more relevant. Participants clearly understood the story and message. The only concern tended to relate to the sound effect of low battery noise; most questioned what that would sound like or its placement after (instead of before) its mention.

## Calls to action

- With respect to the calls to action, preferences were a little more obvious. The vast majority of participants preferred when examples of federal benefits and tax credits were cited. This is perhaps not all that surprising given the findings of the initial warm-up discussion which revealed that unaided awareness of the availability of federal benefits and tax credits was low.
- With respect to the specific examples cited in the ads, other than the one mention of the disability tax credit in *Because You Did Your Taxes*, there was a sense that awareness of the Canada child benefit and the GST/HST credit was broad and a desire to cite benefits and credits that were less familiar to most. Participants felt it would encourage them to learn more about other benefits and credits for which they may qualify.
- The federal benefits or tax credits that participants felt should feature in an ad, therefore, were the Canada workers benefit, housing measures, and the disability tax credit. The latter was, perhaps not surprisingly, particularly relevant for those with disabilities.
- In terms of specific wording messages, participants were asked which they preferred: do your taxes or file your taxes. Most participants indicated that the way they commonly refer to the exercise is to “do” taxes over “file” taxes.
- The message that was particularly resonant was, “By doing your taxes every year...” because it was not a command and was felt to be more polite, respectful, and subtle in the sense that it started from a place of appreciation that most Canadians are compliant (and do their taxes) every year with a gentle reminder for those who are not.
- Asked which they preferred of five calls to action, and preferences were fairly evenly split between two: “Do your taxes every year to get the benefits and credits you may qualify for, like the Canada child benefit, GST/HST credit, and more”, and “By doing your taxes every year, you may be eligible for benefits and credits.”
- In fact, many participants volunteered they would prefer a combination of the two by adding the citation of specific federal benefits and tax credit examples to the message, by doing your taxes every year, you may be eligible for benefits and credits.

- Worth noting, the reference to “access” benefits and credits was also well received.

## Communications and framing

- Almost all participants would like to learn more about how the taxes they pay are used. It was deemed important mainly for reasons of transparency, though it may encourage some to file, or at least feel better about filing, their taxes.
- That said, participants were very disappointed (if not hostile and insulted) with the specific example provided and the reference to investment in programs and services that includes education, health care, and infrastructure. Participants felt it was a platitude (obvious and vague) and certainly did not meet their hopes or desires for such information.
- Participants volunteered that they had hoped to learn more about specific projects in their communities. They also explained they had hoped there may have been numbers or data shared to demonstrate the tax money collected, the investment, and impact.

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I hereby certify as a representative of Earnscliffe Strategy Group that the final deliverables fully comply with the Government of Canada political neutrality requirements outlined in the Communications Policy of the Government of Canada and Procedures for Planning and Contracting Public Opinion Research. 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:

Date: November 1, 2023



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Principal, Earnscliffe