# Concept Testing for Pension for Life

## Executive Summary

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### Summary

In April 2019, the Government of Canada will introduce Pension for Life, to provide greater support for Veterans and their families, helping to provide a successful transition from military to post-service life. Pension for Life includes three benefits that will recognize and compensate Veterans for disability resulting from service-related injury or illness. These changes are part of an overall well-being package that combines financial recognition of pain and suffering, income replacement and a host of wellness services and programs to help Veterans successfully transition to life after service.

This testing research for Pension for Life tested both the messaging of the campaign to communicate the suite of programs and the proposed advertising concepts. Findings from the research will help inform the campaign material and any future creative development.

***Methodology***

Five draft messages and three proposed concepts were tested using online-telephone focus groups in four regions. In each region, one 90 to 120 minute group was conducted with participants from the general population of Canadians, and another group was conducted with members of a “target group”; participants representing current members of the Canadian Armed Forces, Veterans, and family members. In total, 73 individuals participated in the discussions. This included 37 who participated in the message testing between January 28 and 31, and 36 who participated in the concept testing between February 26 and 28. In each group, participants were provided with an overview of Pension for Life, to provide some context in which to react to the proposed concepts to communicate the program. Results from focus groups are used to provide rich and detailed feedback, however, results cannot be generalized to the broader population.

The three concepts were also tested using an online survey of 506 Canadians, 18 years of age and older. The sample was randomly drawn from our in-house Prob*it* panel[[1]](#footnote-1). The survey was conducted online over six days between March 1 and 6, 2019. The participation rate for the 9-minute survey was 15 per cent. The margin of error associated with the results is roughly plus or minus four per cent, at a .05 confidence interval.

***Findings***

**Message Testing**

Participants were provided a basic description of Pension for Life to begin the discussions. Some noted that the use of the term Pension, along with Veterans, creates the impression that the suite of programs is intended for those of retirement age or for all Veterans. Five proposed messages were subsequently discussed in each focus group. The wording of the message, along with a summary of findings for each message, is presented below.

Message A: Pension for Life provides Veterans with service related injuries and/or illnesses, and their families, with income security and access to services that will help improve their well being.

* Many appreciated that this message was fairly clear and simple. The wording was perceived to be informational and fairly neutral in tone.
* The wording was seen as less fluid in some areas (due to the use of “and/or”, “, and their families”. The term “income security” was viewed as unachievable and unrealistic.

Message B: Veterans and members of the Canadian Armed Forces and their families can receive a new suite of benefits that will recognize and compensate Veterans for disabilities resulting from service-related injury and/or illness.

* Viewed as clearer in terms of identifying the intended recipient as those with “service related illness and/or injury” and “suite of benefits” sounds comprehensive and hopeful. The terms “recognize and compensate” are received positively.
* Some noted that the program name is not identified and could not look up further information. Further, some felt it seemed unclear, vague, or too “feel good” and lacking sincerity.

Message C: Canada recognizes the contribution of all Veterans. Pension for Life provides financial resources and services for those with service related injuries and/or illnesses to improve their, and their families, lifetime wellbeing.

* Many appreciated the opening statement. The idea of “lifetime wellbeing” is appealing. States the ‘why’, ‘what’, ‘who’, and intended outcome.
* A few were skeptical of the opening statement. Some felt there was some awkward phrasing (and/or, multiple “theirs”)

Message D: Pension for Life is an overall well-being package that combines financial recognition of pain and suffering, income replacement and a host of wellness services and programs to help Veterans successfully transition to life after service.

* Many felt there was an appropriate combination of information with aspirational. Both the financial and services components of Pension for Life were noted.
* The term “recognition for pain and suffering” was not appealing to many. Seemed wordy and unclear, or over promising what Pension for Life could achieve.

Message E: Ill or injured Veterans will be able to receive a monthly payment to recognize any pain and suffering from service-related illness or injury. But choice is important and that is why with Pension for Life individuals can also choose a lump-sum payment if that is in the best interest of themselves and their families.

* The emphasis on choice was viewed positively by many. First sentence was perceived as clear and informational.
* Some felt it was long and wordy, while remaining vague. The message was deemed too focused on financial compensation with no mention of services. “Recognition for pain and suffering” was again viewed negatively. The term “lump sum” elicited concern as not being in the best interest of Veterans.

**Concept Testing**

In addition to concept-specific findings, some overarching reactions of participants were prevalent among the concepts in both focus group and survey findings. Concepts were deemed to be “typical” of Government of Canada advertisements, with some stating that they are therefore not attention getting or unique, and others saying that the format is appropriate and expected. The concepts followed one Veteran in each ad which resulted in participants calling for greater representation of potential Veterans who are ill or injured; including gender, race, and family configuration. Some wanted to see real Veterans used in the eventual concepts to create a less “glossy”, more realistic portrayal. The three concepts were generally seen as too positive or happy, which may not reflect the reality of those with a service related illness or injury. Finally, while participants were given an overview of Pension for Life, with some high-level details, they noted that the concepts lacked any examples of the suite of programs, such as the mix of financial compensation and support services.

Concept 1 involved the story of a male Veteran transitioning from a military to a civilian setting. The scenario is positive, starts at military barracks with colleagues and then pans down to show unlacing boots that then lacing up sneakers. He is then sitting at home and high fiving with a teenage son.

* Many recognized the message of transition and a positive feeling. Many felt that the military imagery was strong, showing clearly that the character is a Veteran. A few cautioned that the military details need to be accurate for the career cycle of someone transitioning out of service.
* Most appreciated the positive tone of the concept and the feeling that the Veteran is anticipating good things to come. Some, however, felt that the positive tone seemed unrealistic for someone who is ill or injured as a result of service and about to transition out of service.
* The terms “recognition”, “honour”, “service” and “pride” was appreciated by a few participants.

Concept 2 presented the story of a Veteran who is in transition. He is awake at night, beside his spouse, unable to sleep. In the morning, he sits at his computer that is displaying the My VAC Account website. Spouse appears supportive, and the Veteran looks relieved.

* Some felt this concept was effective in showing that the Veteran is suffering or in need of assistance, reflected in the inability to sleep.
* Many noticed the My VAC Account on the computer screen and appreciated that it appeared the Veteran knew where to go for help, and that it implied there was support available.
* Some did not feel that the concept showed clearly that the character is a Veteran.
* The wording of “choices” and “support you need, when you need it” was noticed and deemed a positive attribute of the concept by some participants.

Concept 3 involves a Veteran who appears to have received support and is beginning a new career. Military service is reflected in a photo beside her bed in the morning. She is in a work suit, her family surprises her with breakfast.

* Some noticed that this concept appears to show a character who has received support and is further along in their transition to civilian life. This was positive to some, however a few felt that more of the Veteran’s struggle should be shown and that the Veteran has accessed supports.
* Most commended the use of a female Veteran in this concept, to the point that the gender of the Veteran was a primary reason for preferring the concept.
* The supportive family was a positive attribute by many, soliciting more emotional responses by participants and the notion that the whole family is affected or benefits from Pension for Life.
* The term “recognition” was again noted and appreciated by some participants, while a few noticed the phrase “service-related disability” which was perceived as not reflecting the inclusion of mental health that can be considered an illness and not a disability.

Ratings provided by focus group participants and survey respondents alike were very similar for each of the three concepts suggesting that there was no clear winner, nor would any be the “wrong” choice.

1. Prob*it* offers complete coverage of the Canadian population (i.e., Internet, phone, cell phone), random recruitment (i.e., panel members are recruited by telephone using RDD, confirmed by live interviewers – they do not opt themselves into the panel), and equal probability sampling, which means that results are generalizable and may be extrapolated to the broader population. [↑](#footnote-ref-1)