



Financial Consumer
Agency of Canada

Agence de la consommation
en matière financière du Canada

Pre-testing and Evaluation of the “Make Change that Counts: Managing Your Money in a Changing World” Ad Campaign

Focus Group and ACET Methodological Report

Prepared for the Financial Consumer Agency of Canada (FCAC)

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May 2024

This public opinion research report provides the results of the focus groups conducted pre-campaign, as well as a methodological report for pre- and post-campaign online surveys conducted by Leger Marketing Inc. on behalf of the Financial Consumer Agency of Canada. The focus group research was conducted with 64 Canadians between November 21st and November 23rd, 2024. The ACET pre-campaign survey was conducted with 2,003 respondents from the Canadian general public aged 18 years and older, between January 5 and January 12, 2024. The ACET post-campaign survey was conducted with 2,014 respondents from the Canadian general population aged 18 years and older, between April 1 and 9, 2024.

Cette publication est aussi disponible en français sous le titre : Essai préliminaire et évaluation de la campagne publicitaire « Faisons des changements qui comptent : Gérer votre argent dans un monde en évolution » : Groupe de discussion et rapport méthodologique de l’OECF.

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Executive Summary

Introduction

Leger was contracted by the Financial Consumer Agency of Canada (FCAC) to conduct concept testing and campaign evaluation using the Advertising Campaign Evaluation Tool (ACET) for the 2023-2024 ad campaign “Make Change that Counts: Managing Your Money in a Changing World.” A total of eight (8) online focus groups were conducted from November 21st to November 23rd, 2023, with Canadian residents 18 or older. Participants were recruited from across Canada to take part in a 90-minute focus group, held virtually. A total of six (6) groups were conducted in English and two (2) groups were conducted in French. In addition, the pre-campaign survey was conducted with 2,003 respondents from the Canadian general population aged 18 years and older, between January 5 and January 12, 2024. The post-campaign survey was conducted with 2,014 respondents from the Canadian general population aged 18 years and older, between April 1 and 9, 2024. The following summarizes the findings from the qualitative research study and the methodological report on findings from the ACET surveys designed to determine the effectiveness of the advertising campaign in shifting attitudes, beliefs, and behaviours by measuring awareness of the subject matter with the target audiences.

Background

The Financial Consumer Agency of Canada (FCAC) is an independent federal government agency mandated to protect Canadian financial consumers. FCAC supervises federally regulated financial entities, ensuring that they comply with consumer protection measures set out in legislation, public commitments, and codes of conduct. It also promotes financial education to strengthen the knowledge, skills and confidence of Canadians and raise awareness of consumer rights and responsibilities.

Strengthening the financial literacy of Canadians is a key pillar of FCAC’s consumer protection mandate. Canadians face an increasingly complex and digital financial marketplace. For this reason, it is more important than ever that Canadians have the knowledge, skills, and confidence to make informed decisions about their personal finances. Financial literacy is important not only for the financial well-being of individuals, but also for the economy.

The rising cost of living has left many Canadians increasingly stressed and worried about their financial futures. While inflation in Canada has slowed in recent months, the cost of living remains high. As of July 2023, inflation rose 3.3% year over year. In addition, the Bank of Canada rapidly increased its policy rate from 0.25% in March 2022 to the level of 4.75%, bringing higher mortgage rates along with it. Higher interest rates have resulted in many homeowners experiencing financial difficulties. They have also put additional pressure on Canada’s rental market. Higher rates have not only created more demand for rental properties as homebuyers wait for borrowing costs to come down, but they have also increased rent prices as landlords pass off higher costs to tenants.

At the same time, the number of highly indebted households in Canada has risen. This is on top of already historically high debt levels in Canada. According to the Bank of Canada’s Financial System Review, more households are carrying large mortgage debt and households with high debt burdens are especially vulnerable if their incomes decline. Renters, who represent 41.2% of Canadians, are also struggling to keep up with their financial commitments and are more likely than homeowners to report that their debt had increased since 2019.

Given that mortgage holders and renters are increasingly facing financial challenges, it is important that they have access to authoritative and unbiased financial information, tools, and resources to help them confidently make informed

decisions. Strengthening the financial literacy of Canadians will help decrease their risk of vulnerability and increase their resilience in financially challenging times.

On top of personal financial challenges, Canadians face a daunting financial landscape. The marketplace for financial products, services, and advice is complex, constantly changing and increasingly digital. There is a wide range of product choices, an overwhelming amount of information available through financial websites and financial apps, and more people and companies providing advice on money and finances. As a result, it is more difficult to navigate the financial marketplace, know who to trust, and how to make the best decisions for one's circumstances. This is especially problematic for people with limited financial knowledge.

National advertising campaign

FCAC's national multimedia campaign that ran from January 15 to March 31, 2024, aimed to strengthen the financial literacy of Canadians and help them build financial resilience in a continually changing economic landscape. Under the theme of "Managing Your Money in a Changing World", FCAC's national campaign focused on helping Canadian financial consumers manage their money and navigate the financial marketplace as they consider their housing and home financing options in today's financially challenging times.

Research Purpose and Objectives

The purpose of the qualitative research was to conduct a pre-test of the advertising creative concepts to guide decisions related to the selection of the most effective creative concept and assist with the finalization of creative elements for the ads. The purpose of the quantitative research was to conduct the campaign evaluation using the standardized Advertising Campaign Evaluation Tool (ACET). Pre- and post-campaign ACETs are used for all major Government of Canada advertising campaigns to consistently evaluate campaigns and comply with key requirements in the Government of Canada Communications Policy.

The campaign's research objectives included three components:

1. *Qualitative pre-testing of creative concepts*: The goal was to choose the creative concept that resonated the most with the target audiences and performed the best in terms of meeting the campaign objectives.
2. *Quantitative pre-campaign evaluation using the standardized ACET baseline online survey*: The goal was to assess pre-campaign awareness of the subject matter, including:
 - Aided and unaided awareness of general Government of Canada advertisements or other advertisements related to the campaign topic;
 - Aided and unaided awareness of the subject matter.
3. *Quantitative post-campaign evaluation using the standardized ACET post-campaign online survey*: The goal was to measure the post-campaign awareness of the subject matter, including:
 - Aided and unaided awareness of FCAC's ads and general Government of Canada ads;
 - Recall of key campaign messages;
 - Whether the ads were attention grabbing, relevant, difficult to follow, about an important topic, and provided new information;
 - Whether any action was taken as a result of seeing or hearing FCAC's ads;
 - Awareness of who was responsible for creating the ads.

Methodology

Pre-testing of creative concepts (qualitative research)

A qualitative (focus group) research approach was used to pre-test the creative concepts for final feedback before being released in the media. The target audience for the research included working-aged Canadians (18 to 65+) with participants recruited from the following targets:

- Homeowners with a mortgage
- Canadians considering buying a home in the next 12 to 24 months
- Renters

The qualitative research to pre-test the creative concepts comprised of eight (8) online focus groups. The groups took place from November 21st to November 23rd, 2023, with Canadian residents 18 or older (with a maximum of one participant 65+ in each group). Participants were recruited from across Canada to take part in a 90-to-100-minute focus group, held virtually. A total of six (6) groups were conducted in English and two (2) groups were conducted in French. A total of sixty-four (64) participants took part in the focus groups and all participants were provided with \$100 as an honorarium. All participants were recruited per established industry standards and per the recruitment specifications of the [Standards for the Conduct of Government of Canada Public Opinion Research—Qualitative Research](#). The participants were screened using Leger’s online panel and then validated and recruited by phone.

The focus groups evaluated three video ads and nine social media ads, distributed across three distinct concepts: Housing on the Mind, Home Finances Toolbox, and Keeping up with the Joneses. Each concept was represented by one storyboard video and three social media ads. All participants viewed all the ads from each concept, and the sequence of the concepts presented was varied.

This report presents the findings from these focus groups. Caution must be exercised when interpreting the results from this research, as qualitative research is directional only. Results cannot be attributed or extrapolated to the overall population under study, with any degree of confidence.

Pre- and post-campaign ACET (quantitative research)

For the ACET, the target audience was Canadians 18 years of age and older. Data for both the pre- and post-campaign surveys was gathered from Leger’s panel LEO. LEO has approximately 400,000 members nationally and has a retention rate of 90%. The panel is made up of Web users profiled on different sociodemographic variables. The majority of Leger’s panel members (61%) have been recruited randomly over the phone over the past decade, making it highly similar to the actual Canadian population on many demographic characteristics. Leger ensured that the sample reflected the key demographics of Canadians by age, gender, and region. All recruiting, fieldwork procedures followed the [Standards for the Conduct of Government of Canada Public Opinion Research—Online Surveys](#).

The pre-campaign ACET baseline survey of Canadians aged 18+ years of age was undertaken online from January 5 to 12, 2024. It required an average of approximately four (4) minutes to administer for both the French and English versions. There was a total of 2,003 useable surveys completed in the pre-campaign evaluation.

The post-campaign ACET survey of Canadians aged 18+ years of age was undertaken online from April 1 to 9, 2024. It required an average of approximately six (6) minutes to administer for both the French and English versions. There was a total of 2,014 useable surveys completed in the post-campaign evaluation.

No margin of error can be associated with a non-probability sample (i.e., a web panel in this case, where respondents opt-in to the panel). For comparative purposes, though, probability samples of 2,003/2,014 respondents would have a margin of error of $\pm 2.2\%$, 19 times out of 20.

Interpretation of ACET Research Findings

Given that the pre- and post-campaign ACET was conducted using online survey methodology and the sample drawn from an internet panel is a non-probability sample, the data collected cannot be extrapolated to the Canadian general public adult population. Respondents for this survey were selected from among those who had volunteered or registered to participate in online surveys. The results of such surveys cannot be described as statistically projectable to the target population. The data has been weighted to reflect the demographic composition of the target population.

Key Findings and Conclusions (Qualitative Research)

The pre-testing helped to select a concept to move forward with and checked that the creative concepts did not contain any hidden disasters and the overall reactions to them were positive.

Among the three concepts shown (Concepts 1-3), *Housing on the Mind* (Concept 1) was the preferred by the majority of participants and received high praise across all demographic segments. *Home Finances Toolbox* (Concept 2) was the second most preferred concept of the three and evoked positive to neutral reaction. While *keeping up with the Joneses* (concept 3) was the least preferred among the participants, it was appreciated by participants for the look and feel of the static social media ads, finding them "eye-catching" and "memorable".

Although none of the concepts were deemed problematic, it's crucial to approach them with care, particularly when addressing renters and individuals with lower incomes. Participants with fixed incomes or financial challenges were often the first to question the effectiveness of the tools and resources offered by the government.

Given some questions about the effectiveness of the tools and resources offered, providing information on the type of support that is being offered would be a valuable aspect to include, as well as emphasizing the utility of the tools regardless of the user situation (renter, homeowner, or prospective home buyer).

"Housing on the Mind" (Concept 1)

The *Housing on the Mind* concept garnered significant approval from the majority of participants, cutting across all demographic groups, and was particularly praised for its compelling and clear messaging. The concept's approach, which featured literal imagery of houses on individuals' heads, resonated deeply with participants, especially those between the ages of 18-40, who found the images both unique and memorable. While some described the images as "jarring", this was not necessarily a negative element since most indicated the ad would prompt a double take.

The concept was widely perceived as impactful and effective due to its literal and unique approach that resonated with the majority of participants. Many participants believed the *Housing on the Mind* concept demonstrated what Canadians are worried about in terms of housing and finances and would encourage them to take action (visit the website/investigate the resources).

The few participants who didn't prefer *Housing on the Mind* cited the imagery as off-putting and inappropriate for government messaging. They found the ads initially confusing, requiring a complete viewing for comprehension and criticized social media versions for busy visuals and a lack of a clear call to action.

Overall, while the concept received some critical reaction in terms of clarity and the appeal of visuals, it was most likely to capture the attention of a broad audience among the tested concepts and effectively communicated its key message about government resources available to tackle housing affordability issues.

“Home Finances Toolbox” (Concept 2)

The *Home Finances Toolbox* concept was also well liked and ranked as the second most preferred concept among the three presented. The focus on the toolbox was seen as interesting and the imagery was generally liked. Participants concurred that the core message of the campaign was to provide access to financial tools that aid in making informed decisions across various housing scenarios. The toolbox analogy was well-received, with many considering it an effective concept for the campaign. The idea of categorizing the tools into three groups, each tailored to specific informational needs, was also met with approval.

Several participants felt that this concept might appeal predominantly to older Canadians, critiquing it as somewhat boring and lacking the engaging elements for widespread attention. Some mixed reactions also emerged regarding toolbox symbolism, with some participants finding the imagery irrelevant or limited to those interested in actual tools. Some participants also found the storyboard concept confusing, especially concerning the implied connection between homeownership tasks and a renter ordering takeout, which was perceived as unclear and potentially negative. Critiques included a lack of information in the video leaving participants desiring more clarity, as well as the perception that the messaging in the video and the social media ads were not cohesive.

Overall, feedback on this concept was generally positive or neutral. Participants in Montreal and Halifax were more likely to select *Home Finances Toolbox* as the preferred concept in comparison to GTA/Ottawa and Vancouver.

“Keeping up with the Joneses” (Concept 3)

Although *Keeping up with the Joneses* was the least preferred concept among the participants, it was acknowledged for the visual appeal of its static social media ads, which were described as "eye-catching" and "memorable." Most participants found the message of the concept clear and easy to understand, interpreting the main message as the government providing tools to help Canadians make informed financial decisions, particularly in relation to purchasing a home or mortgage renewal.

Participants, especially in the French language groups, perceived a lack of proposed solutions in the *Keeping up with the Joneses* concept. While the portrayal of Canadian families living the same lifestyle but not being at the same level of preparedness was well liked, the comparison of two families and the idea of life being about comparison were disliked across all groups. The visuals also evoked some skepticism about the government website's potential to significantly improve financial situations and concerns that the concept may not resonate with renters.

Opinions were divided on whether the *Keeping up with the Joneses* concept would appeal exclusively to homeowners or if its messaging would also resonate with renters and potential home buyers. Some participants, especially concerning the storyboard, believed that the concept did not target renters.

Expenditure

The total project expenditure was \$100,567.74 including HST, for qualitative concept testing and the quantitative pre- and post-campaign ACET surveys.

Political Neutrality Certificate

I hereby certify as a representative of Leger Marketing 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



Llisa Morrow, Associate Vice-President

Leger Marketing Inc.

May 14, 2024

Project Background and Research Methodology

Background

The Financial Consumer Agency of Canada (FCAC) is an independent federal government agency mandated to protect Canadian financial consumers. FCAC supervises federally regulated financial entities, ensuring that they comply with consumer protection measures set out in legislation, public commitments, and codes of conduct. It also promotes financial education to strengthen the knowledge, skills and confidence of Canadians and raise awareness of consumer rights and responsibilities.

Strengthening the financial literacy of Canadians is a key pillar of FCAC's consumer protection mandate. Canadians face an increasingly complex and digital financial marketplace. For this reason, it is more important than ever that Canadians have the knowledge, skills, and confidence to make informed decisions about their personal finances. Understanding the basics about money is as essential today as numeracy and basic literacy. Financial literacy is important not only for the financial well-being of individuals, but also for the economy.

The rising cost of living has left many Canadians increasingly stressed and worried about their financial futures. While inflation in Canada has slowed in recent months, the cost of living remains high. As of July 2023, inflation rose 3.3% year over year¹. In addition, the Bank of Canada rapidly increased its policy rate from 0.25% in March 2022 to the level of 4.75%, bringing higher mortgage rates along with it. Higher interest rates have resulted in many homeowners experiencing financial difficulties. They have also put additional pressure on Canada's rental market. Higher rates have not only created more demand for rental properties as homebuyers wait for borrowing costs to come down, but they have also increased rent prices as landlords pass off higher costs to tenants².

At the same time, the number of highly indebted households in Canada has risen. This is on top of already historically high debt levels in Canada. According to the Bank of Canada's Financial System Review, more households are carrying large mortgage debt and households with high debt burdens are especially vulnerable if their incomes decline. They will also feel the impact of higher interest rates on their budgets more than others (particularly those with variable rate mortgages) and face more financial strain when they renew their mortgages at higher rates. Furthermore, given the significant increase in house prices since 2020, a growing number of households have taken out sizeable mortgages relative to their income to purchase a house. As a result, many recent homebuyers do not have enough home equity to borrow against and would have limited access to secured forms of credit if their income declined³.

A mortgage is the most common and significant type of debt held by Canadians. FCAC's COVID-19 Financial Well-Being Survey found that more than one third (35.5%) of Canadians hold a mortgage and two-thirds of mortgage holders are struggling to meet their financial commitments.

Renters, who represent 41.2% of Canadians, are also struggling to keep up with their financial commitments and are more likely than homeowners to report that their debt had increased since 2019. However, the group with the largest jump in respondents reporting more debt was mortgage holders. The proportion of mortgage holders who needed to use their savings or borrow money for daily expenses has increased and now matches that of renters⁴.

¹ The Daily – Consumer Price Index, July 2023 ([statscan.gc.ca](https://www150.statcan.gc.ca/n1/pub/2462801/202307001-eng.htm))

² <https://www.bnnbloomberg.ca/rental-market-will-suffer-most-amid-bank-of-canada-interest-rate-hike-experts-1.1930028> **Error! Bookmark not defined.**³

³ Financial System Review - 2022 – Bank of Canada

⁴ FCAC Report: The financial well-being of Canadian homeowners with mortgage – Canada.ca

Given that mortgage holders and renters are increasingly facing financial challenges, it is important that they have access to authoritative and unbiased financial information, tools, and resources to help them confidently make informed decisions. Strengthening the financial literacy of Canadians will help decrease their risk of vulnerability and increase their resilience in financially challenging times.

On top of personal financial challenges, Canadians face a daunting financial landscape. The marketplace for financial products, services, and advice is complex, constantly changing and increasingly digital. There is a wide range of product choices, an overwhelming amount of information available through financial websites and financial apps, and more people and companies providing advice on money and finances. As a result, it is more difficult to navigate the financial marketplace, know who to trust, and how to make the best decisions for one's circumstances. This is especially problematic for people with limited financial knowledge.

National advertising campaign

FCAC's national multimedia campaign that ran from January 15 to March 31, 2024, aimed to strengthen the financial literacy of Canadians and help them build financial resilience in a continually changing economic landscape. Under the theme of "Managing Your Money in a Changing World", FCAC's national campaign focused on helping Canadian financial consumers manage their money and navigate the financial marketplace as they consider their housing and home financing options in today's financially challenging times.

The campaign promoted financial tools and resources related to renting or buying a home and choosing, renewing, and paying a mortgage to equip consumers with the knowledge they need to confidently make informed financial decisions. This included FCAC's comprehensive consumer information and tools to help strengthen their financial literacy, information on government programs to help them rent or buy a home, mortgage relief options for those struggling to keep up with their financial commitments, and information on their rights when dealing with federally regulated financial institutions, such as banks – because a better-informed consumer is a better protected consumer.

Research Purpose and Objectives

The purpose of the qualitative research was to conduct a pre-test of the advertising creative concepts to guide decisions related to the selection of the most effective creative concept and assist with the finalization of creative elements for the ads. The purpose of the quantitative research was to conduct the campaign evaluation using the standardized Advertising Campaign Evaluation Tool (ACET). Pre- and post-campaign ACETs are used for all major Government of Canada advertising campaigns to consistently evaluate campaigns and comply with key requirements in the Government of Canada Communications Policy.

The campaign's research objectives included three components:

1. *Qualitative pre-testing of creative concepts:* The goal was to choose the creative concept that resonated the most with the target audiences and performed the best in terms of meeting the campaign objectives. The secondary objective was to ensure that the chosen concept did not have any red flags.
2. *Quantitative pre-campaign evaluation using the standardized ACET baseline online survey:* The goal was to assess pre-campaign awareness of the subject matter, including:

- Aided and unaided awareness of general Government of Canada advertisements or other advertisements related to the campaign topic;
 - Aided and unaided awareness of the subject matter.
3. *Quantitative post-campaign evaluation using the standardized ACET post-campaign online survey:* The goal was to measure the post-campaign awareness of the subject matter, including:
- Aided and unaided awareness of FCAC’s ads and general Government of Canada ads;
 - Recall of key campaign messages;
 - Whether the ads were attention grabbing, relevant, difficult to follow, about an important topic, and provided new information;
 - Whether any action was taken as a result of seeing or hearing FCAC’s ads;
 - Awareness of who was responsible for creating the ads.

Research Methodology

A qualitative (focus group) research approach was used to pre-test the campaign concepts for final feedback before being released in the media. The target audience for the research included Canadians 18 or older with participants recruited from the following targets:

- Homeowners with a mortgage
- Canadians considering buying a home in the next 12 to 24 months
- Renters

A total of eight online focus groups were conducted, with each group viewing all the creative concepts. The sequence in which the concepts were presented was varied across the groups.

Focus Groups:

Of the eight (8) groups completed, six (6) were conducted in English and two (2) were conducted in French. All groups were conducted in the evening and completed between November 21st and 23rd, 2023. A total of sixty-five (65) participants took part in the discussion groups, all of which were conducted online using Leger’s virtual focus group platform. The English language groups were moderated by Lliisa Morrow, Associate Vice-President with Leger and the French language groups were moderated by Sebastien Poitras, Vice-President with Leger. The groups lasted approximately one hundred and twenty (120) minutes and all participants were provided with \$100 as a thank you for their time. All participants were recruited per established industry standards and per the recruitment specifications for the Government of Canada.

Group Schedule:

- Group 1: Gen Pop (18-65+), Greater Toronto Area/Ottawa - English (9 participants)
- Group 2: Gen Pop (18-65+), Greater Toronto Area/Ottawa - English (10 participants)
- Group 3: Gen Pop (18-65+), Montréal - French (8 participants)
- Group 4: Gen Pop (18-65+), Montréal - French (9 participants)
- Group 5: Gen Pop (18-65+), Vancouver - English (8 participants)
- Group 6: Gen Pop (18-65+), Vancouver - English (6 participants)
- Group 7: Gen Pop (18-65+), Halifax – English (8 participants)
- Group 8: Gen Pop (18-65+), Halifax - English (7 participants)

Context of Qualitative Research

Focus groups are an ideal way of conducting qualitative research that allows for a moderator-directed, informal discussion with a variety of different participants with different demographic backgrounds, habits, and attitudes. Qualitative research allows for in-depth questioning and important discussions among the participants to help determine attitudes, behavioural habits and patterns, and perceptions related to the research topic. Using a focus group approach allows for the moderator to adjust questioning in response to participants feedback and reactions within the group. The primary focus is on uncovering participant's feelings and opinions driven by their current awareness of the subject matter and the world around them. It is important to note that qualitative techniques used in market research are structured to provide insight and direction rather than quantitative data and numeric measurements. Throughout this report, we occasionally use participant counts and percentages to illustrate differences, but these references should be used only as a guide and not thought of as valid quantitative data due to the small sample size and overall qualitative research method used for the study.

An online focus group approach was chosen for the research structure. Using Leger's virtual focus group platform called FOCUS, participants were able to connect to the discussion group using the virtual meeting platform. The online focus group approach allowed participants from across the country to participate, not limiting the focus groups to specific geographical locations.

Detailed Findings (Qualitative Pre-testing)

Discussion Warm-Up

A warm-up series of questions is typically used to help participants start thinking about the topics to be discussed during the group. At the beginning of each focus group, participants were asked questions related to their housing situation: whether they owned a home or rented, whether their mortgage was up for renewal, and what their experience of purchasing a home or renting has been like. There was a mix of renters, homeowners, and prospective home buyers in each group.

For those who own a home, some said that their mortgage is up for renewal soon and it's a bit scary as they don't know what to expect, or it is stressful because they are expecting a large increase in their interest rate and mortgage payments.

For those who rent, many have said that rent has increased a great deal in the last few years, giving them less spending money. Those in Montreal are an exception, with more people saying they are happy with the experience of renting and haven't had any issues. Many Canadians say they are looking to buy a home within the next couple of years – while some have doubts about whether this is possible, others simply say they are keeping an eye on the market. The high cost of a down payment was mentioned as a significant barrier, and some participants mentioned that there are many other costs associated with home ownership that may contribute to its difficulty.

Presenting Each Concept

It is important to note that the order in which the concepts/ads were presented varied for each focus group. Each concept/ad was shown and discussed collectively before proceeding to the next. Images and descriptions of each concept and ad are available in Appendix A.

Concept 1 - “Housing on the Mind”

Initial Reactions

After reviewing the video and the social media images for *Housing on the Mind*, participants shared what they believed to be the main message and purpose of the concept. Frequent response themes included:

- To inform the public that FCAC has tools on their website that can help with budgeting and housing costs
- Acknowledging that housing costs are a huge worry for Canadians
- To reassure the public by letting them know the FCAC has tools to help them
- If you have questions about housing, there is a place you can go to find answers
- The tools that FCAC provides are for everyone: renters, homeowners, and prospective home buyers
- Visit the government website for tips and tools

This concept was generally preferred over the other two concepts. Many participants said the houses on people’s heads was attention grabbing and an interesting concept. A few found it confusing or didn’t like the imagery, but many could understand what the ad was trying to convey: that housing is a huge worry for a lot of Canadians, and that worry can take over. Participants felt that this ad reflected how people really feel. A lot of younger participants said that housing costs are something that worry them a lot, and this series of ads spoke to that. A Vancouver participant said “it taps into the anxiety people are feeling.”

Participants were asked for both their positive and negative reactions to the concept. In terms of positive reactions, participants found the imagery attention grabbing and impactful. It was a message that many could relate to, and one Quebec participant said, “it reflects my worries.” The tagline “It’s hard to focus on anything else when housing costs are on your mind” resonated well across groups, and participants said it was relevant due to the high cost of living.

In terms of negative reactions, some participants thought the imagery of houses for heads was a little bit weird. Some participants felt that more information should be given about what tools are available on the website. Participants from Halifax were more likely to say it was a bit silly and that it was geared towards a younger audience.

Many participants across groups said they would go to the Government of Canada website. Those who said they would not visit the website said it was because they already have the tools they need, or they were skeptical of how the government can help them with housing costs.

Feedback on “Housing on the Mind” storyboard

- Some participants liked the red-light scene, and said it’s true that you can’t focus on anything else
- Some participants said it wasn’t clear that there’s help for renters too
- A few participants said this was confusing at first, and they didn’t know what was going on; but by the end it was very clear

Feedback on “Housing on the Mind” social media ads

- Some participants didn’t like the house head imagery and found it jarring or off-putting
- A few participants said there wasn’t a clear call to action
- A few participants thought the wording such as, “Will I ever be able to buy?” sounded hopeless and could be rephrased as “How can I buy?”
- It was pointed out that it’s just young people in the images, but this issue affects Canadians of all ages. One older participant from Quebec mentioned that there should be some older people in the images too.

Polling Results for “Housing on the Mind”

During polling, everyone (64 out of 64) indicated the message being communicated was important. Nine-in-ten (57 out of 64) believed the concept was effective in getting their attention and communicating the message. Half (34 out of 64) indicated that *Housing on the Mind* would be the concept that would most encourage them to take action; fewer than one-in-ten (4 out of 64) chose it as the concept they liked least.

Concept 2 - “Home Finances Toolbox”

Initial Reactions

After reviewing the images for *Home Finances Toolbox*, participants shared what they believed to be the main message and purpose of the concept. Frequent response themes included:

- *Providing access to financial tools:* Accessing tools to aid in making informed financial decisions related to housing, encompassing aspects such as mortgages, renting, and budgeting.
- *Government support through online resources:* The Canadian government is deploying online resources to assist individuals in understanding the financial aspects of their living situations, providing comprehensive information and funding options in one accessible place.
- *Empowering informed decision-making:* Tools to empower individuals to make decisions and navigate changes to mortgages, rents, and financial matters related to home ownership.
- *Tools for various housing situations:* Highlighting the existence of tools for mortgage renewal, home buying, and rental situations, offering assistance and guidance for diverse housing scenarios.

Most of the reactions to this concept were positive or neutral. Participants commented that they were confused by the concept and imagery at first but, as the storyboard unfolded and the social media ads were presented, the concept became clear. Participants with adult children in Halifax said this ad concept might grab their attention to look for information to help their children with housing/budgeting. While the toolbox analogy was understood well and the messaging was seen as important, many felt that the concept was 'boring', and the video and static message was not as cohesive.

Participants were asked for both their positive and negative reactions to the concept. In terms of positive reactions, the toolbox analogy was well-received, seen as a good and effective concept for the campaign. The messaging was seen as important. Described as a buzzword, the term “toolbox” immediately communicated the concept, making it effective and easily understandable. Participants appreciated the brevity and clarity of the campaign, especially the use of the toolbox concept. Participants also responded positively to the concept of separating the toolbox into three groups, allowing more specific information to each group’s needs, rather than presenting general information.

In terms of negative reactions, many participants did not think the imagery was relevant and the reactions to toolbox symbolism were mixed at best. There was some confusion about the storyboard ad concept, particularly in interpreting the woman's reaction to expenses and the implied connection between homeownership tasks and ordering takeout by a renter, which is seen as unclear and potentially negative. Some also thought that the video did not provide enough information, leaving participants wanting more clarity. Some participants did not see a clear connection between the video and social media ads, expressing a preference for a more cohesive message. Several participants considered the concept less engaging compared to other concepts.

The campaign strongly encouraged visiting the government website for information on mortgages, rent, or homebuying, emphasizing the use of smart devices for accessing relevant tools. Participants felt urged to take action and access free government resources, even if some ads implied rather than explicitly provided a link. The overarching message was

expressed as exploring FCAC resources on housing with the theme "It Pays to Know". One of the participants commented: "It's interesting. I'm financially literate so I don't need to rely on this toolbox, but I would click to see what's there. I might use the information in the future when buying a house." (Male, 18-24, Vancouver, Renter).

Feedback on "Home Finances Toolbox" storyboard

- The toolbox analogy made sense to participants across groups and was quite natural.
- Some didn't understand the relevance of food take out imagery. Others expressed that food delivery imagery could hint at targeting younger people exclusively.
- Some found the toolboxes a bit confusing and did not automatically make them think of home ownership.

Feedback on "Home Finances Toolbox" social media ads

- Toolboxes were viewed as a natural analogy. They were seen as modern and useful, and the imagery was liked by most. However, some found them a bit confusing and did not automatically make them think of home ownership.
- Participants' reactions to the social media ads were generally neutral. They understood the messaging and images but did not necessarily think it would grab their attention. Some said the concept was somewhat boring.

Polling Results for "Home Finances Toolbox"

During polling, nearly all (60 out of 64) indicated the message being communicated was important. Four-in-five (53 out of 64) believed the concept was effective in getting their attention and communicating the message. Four-in-ten (24 out of 64) chose this as the one that would encourage them to take action; fewer than one-in-ten (5 out of 64) chose it as the concept they liked least.

Concept 3 - "Keeping up with the Joneses"

Initial Reactions

After reviewing the images for *Keeping up with the Joneses*, participants shared what they believed to be the main message and purpose of the concept. Frequent response themes included:

- *Empowering financial decision-making*: Providing tools to help individuals make informed and appropriate financial choices, particularly in relation to housing.
- *Website utilization for financial management*: Encouragement to use the government website for preparation regarding housing needs and planning for the future.
- *Cost management and bill payment*: Focus on tools that assist in managing costs, staying on top of bills, and being prepared for financial changes related to housing.
- *Preparation for economic changes*: Emphasis on the importance of preparing for various economic situations, with tools available to help calculate and navigate potential financial challenges.
- *Financial education and health*: Promotion of financial education for good financial health, including setting money aside for unexpected expenses to avoid coming up short.
- *Straightforward message*: The overall message is straightforward, suggesting the use of financial tools to manage one's finances, especially in relation to property.

Out of the three concepts, this concept was least preferred. The video ad offered a comparison between two families, which was well received by some and poorly received by others. Several participants thought the concept was divisive and did not appreciate the comparative nature of the storyboard concept. Older participants (55+) were more likely to be familiar with the "Keeping up with the Joneses" reference (English groups only) in comparison to younger participants

(18-24). While it may not have been the most preferred concept, a lot of participants favoured the look and feel of the static social media ads and felt they were “eye-catching” and “memorable”. Those in Halifax were more likely than other regions to choose this concept as their favourite, while participants from Ontario were more likely to indicate this as their least favourite concept.

In terms of positive reactions, the reference to the Joneses was seen as a “fun nod to pop culture”. Several participants across all groups had positive reactions to the static social media ads and the message was clear and easy to understand. There were some positive reactions to the “keep on top” phrase.

In terms of negative reactions, participants across all groups, including the French language groups, thought the concept involved the comparison of two families, with a sentiment that life should not be about comparing oneself to others. Some expressed skepticism about the government website's ability to drastically improve individual financial situations, suggesting that the concept lacked nuance. Many pointed out that it was geared towards only homeowners so might not resonate with renters. Participants, particularly in the French language groups, did not think the concept proposed a solution. One of the participant commented: *“The concept makes sense but there is no staying power. I don't think it is the best way to communicate staying on top of your finances”* (Vancouver Female 41-54 Homeowner).

Overall, there were mixed reactions to the phrase “Keeping up with the Joneses”. Younger participants were more likely not to understand the reference. Additionally, this concept resonated the least with renters and prospective home buyers. Some specifically commented that the storyboard concept was not targeted towards renters, while those considering purchasing a home believed this concept was targeted toward homeowners. They believed the information provided on the website would primarily be for those in a mortgage renewal situation.

Feedback on “Keeping up with the Joneses” storyboard

- The element of competition and “you’re responsible for your own finances” came through very clearly, and not necessarily in a positive light. Some participants found the concept simplistic and felt it did not adequately address renters' needs, despite recognizing the messaging's consistent promotion of tools for both renting and mortgages, guiding users to the website for future living decisions.
- Not everyone was familiar with the phrase “Keeping up with the Joneses”. Some viewed the phrase as a cliché, as cute but out of touch with today's economic reality, especially for young people trying to enter the housing market.

Feedback on “Keeping up with the Joneses” social media ads

- Participants generally had a positive reaction to both of these phrases, “Keeping up with the Joneses” and “Do like the Tremblay's”, citing they were simple and easy to understand. It is noteworthy to mention that a few thought the phrases in their entirety were too textually wordy.
- The ads were perceived as more relevant for first-time homebuyers or renters, focusing on the costs associated with buying a house and looking at one's budget.
- There was recognition that renters are also impacted by factors like interest rates and increasing costs, but the ads were criticized for being moralized and implying control over uncontrollable factors, like rent increases and utility costs.
- A suggestion was made to change the messaging from “Be in control” to “Learn to manage your expenses related to housing,” to better reflect the lack of control renters may have.

Polling Results for “Keeping up with the Joneses”

During polling, the majority (57 out of 64) indicated the message being communicated was important. Seven-in-ten (49 out of 64) believed the concept was effective in getting their attention and communicating the message. Those who indicated the message was not effective said it was because the concept didn’t speak to their financial situation. One in ten (6 out of 64) selected *Keeping up with the Joneses* as the concept that would encourage them to take action; half (35 out of 64) chose it as the concept they liked least.

Conclusion & Final Recommendations

Conclusion

- The concept *Housing on the Mind* was selected to move forward due to its strong resonance across focus groups and its frequent selection as the favorite in polls. It presented no significant concerns.
- Although each concept had its merits, *Keeping up with the Joneses* elicited stronger negative reactions and was often deemed the least favorite, indicating its polarizing nature.

Recommendations

- The chosen concept should cater to various age groups and financial circumstances, ensuring inclusivity.
- It's crucial to provide detailed information about the support being offered. Canadians are eager to understand what benefits they can expect from these resources and how they differ from other available options.
- Given that many Canadians regard the government as a credible information source but also blame it for the rising cost of living and housing issues, careful wording is essential. The language used should responsibly address financial management without assigning undue blame.
- Keeping the ads concise, clear, and easy to understand will likely encourage more Canadians to engage and seek further information by clicking on provided links.
- Avoid imagery that suggests competition and comparison, as this does not sit well with many Canadians. Instead, focus on empathetic portrayals that respect individuals' financial challenges, especially in the current economic climate where many feel the pressure and struggle to save. This approach will likely foster a more positive reception and engagement with the ads.

Appendix A: Qualitative Research

A.1 Concepts and Descriptions

Concept 1- Housing on the Mind / Le logement en tête

Storyboard



Social media ad 1



Social media ad 2

fcac_can • Follow

Is paying rent on your mind? We have tools and resources to help you manage your expenses, make a budget, and prepare for unexpected situations.



Is my rent going up?

Financial Consumer Agency of Canada / Agence de la consommation en matière financière du Canada

Canada

Liked by **siddiquisiddique** and others
3 DAYS AGO

Social media ad 3

fcac_can • Follow

Mortgage renewal on your mind? We have tools and resources to help you prepare financially, like our free Mortgage Calculator that can tell you what your payments could be when you renew.



Will rates keep rising?

Financial Consumer Agency of Canada / Agence de la consommation en matière financière du Canada

Canada

Liked by **siddiquisiddique** and others
3 DAYS AGO

Image descriptions:

Storyboard

- Someone with a house for a head is stopped in their car at a red light. The light turns green and they are still stopped.
- Someone with a house for a head is standing at the cashier in grocery store. The scene changes to show the cashier looking upset because the person is distracted. The person then opens their wallet.
- Someone with an apartment building for a head pours coffee. The coffee overflows and spills.
- We see the person with an apartment building head from behind; they are on their laptop. The scene switches to show them from the front. It is a woman with a normal head, looking relieved.
- The image of the woman blurs and large black text appears at the centre of the screen: “Learn more at Canada.ca/It-pays-to-know.”

Social media ad 1

- Black text at the top of the ad reads: “Is buying a home on your mind? Use our free Mortgage Qualifier Tool to see if you can qualify for a mortgage and learn about programs and resources that can help.”
- Below the text is a portrait of a person with a beige detached house in place of their head. The person is standing outside, in an alleyway.
- A big yellow text box in front of person says, “Will I ever be able to buy?”
- The Government of Canada wordmark is displayed below the image, on the bottom of the ad.

Social media ad 2

- Black text at the top of the ad reads: “Is paying rent on your mind? we have tools and resources to help you manage your expenses, make a budget, and prepare for unexpected situations.”
- Below the text is a portrait of a person with a high-rise apartment building in place of their head. The person is standing outside, in front of a building on a street corner.
- A big yellow text box in front of person says, “Is my rent going up?”
- The Government of Canada wordmark is displayed below the image, on the bottom of the ad.

Social media ad 3

- Black text at the top of the ad reads: “Mortgage renewal on your mind? We have tools and resources to help you prepare financially, like our free Mortgage Calculator that can tell you what your payments could be when you renew.”
- Below the text is a portrait of a person with a blue detached house in place of their head. The person is standing outside on a sidewalk.
- A big yellow text box in front of person says, “Will rates keep rising?”
- The Government of Canada wordmark is displayed below the image, on the bottom of the ad.

Concept 2- Home Finances Toolbox / La boîte à outils pour les questions financières liées au logement

Storyboard



Social media ad 1

 **fcac_can** • Follow

Thinking about buying a home? With our toolbox of resources and calculators, like our free Mortgage Qualifier Tool, we can help you make a plan.

The Home Buyer's Financial Toolbox




 Financial Consumer Agency of Canada / Agence de la consommation en matière financière du Canada 


♥ 💬 📌

Liked by **siddiquisiddique** and others
3 DAYS AGO



Social media ad 2

 fcac_can • Follow

About to renew your mortgage? We have tools and resources to help you prepare financially, like our free Mortgage Calculator. Safety glasses not included.




**The Mortgage
Renewal Financial
Toolbox**

 Financial Consumer Agency of Canada / Agence de la consommation en matière financière du Canada 


♥ 💬 📌

Liked by **siddiquisiddique and others**
3 DAYS AGO



Social media ad 3

 fcac_can • Follow

Renting? Our Home Finances Toolbox comes in handy when you need help managing your expenses, budgeting, and preparing for unexpected situations.



**The Renter's
Financial
Toolbox**

 Financial Consumer Agency of Canada / Agence de la consommation en matière financière du Canada 

♥ 💬 📌

Liked by **siddiquisiddique and others**
3 DAYS AGO

Image descriptions:

Storyboard

- A woman reads a paper while sipping a beverage in her kitchen.
- She is now holding a toolbox shaped like a house.
- A man walks down the street and sees a “For Sale” sign in front of a house. His hand is in his pocket.
- His hand is now holding a toolbox shaped like a house.
- A woman opens her door to receive a food delivery. One hand is holding a toolbox shaped like a house.
- She stands at the door smiling, holding the food bag and the toolbox. She goes inside to eat ramen and has the toolbox on the table.
- The next scene switches among the three people. The first woman is looking at a tablet. The man is looking at his phone. The last woman is looking at a laptop.
- We see the laptop screen. The URL “Canada.ca/It-pays-to-know” is visible.
- The laptop blurs and large black text appears at the centre of the screen: “Learn more at Canada.ca/It-pays-to-know.”

Social media ad 1

- Black text at the top of the ad reads: “Thinking about buying a home? With our toolbox of resources and calculators, like our free Mortgage Qualifier tool, we can help you make a plan.”
- Below the text is an image with a greenish yellow background. At the bottom right, there is a black line drawing of a toolbox shaped like a house with tools sticking out of it.
- The upper part of the image contains black text that says: “The Homebuyer’s Financial Toolbox.”
- The Government of Canada wordmark is displayed below the image, on the bottom of the ad.

Social media ad 2

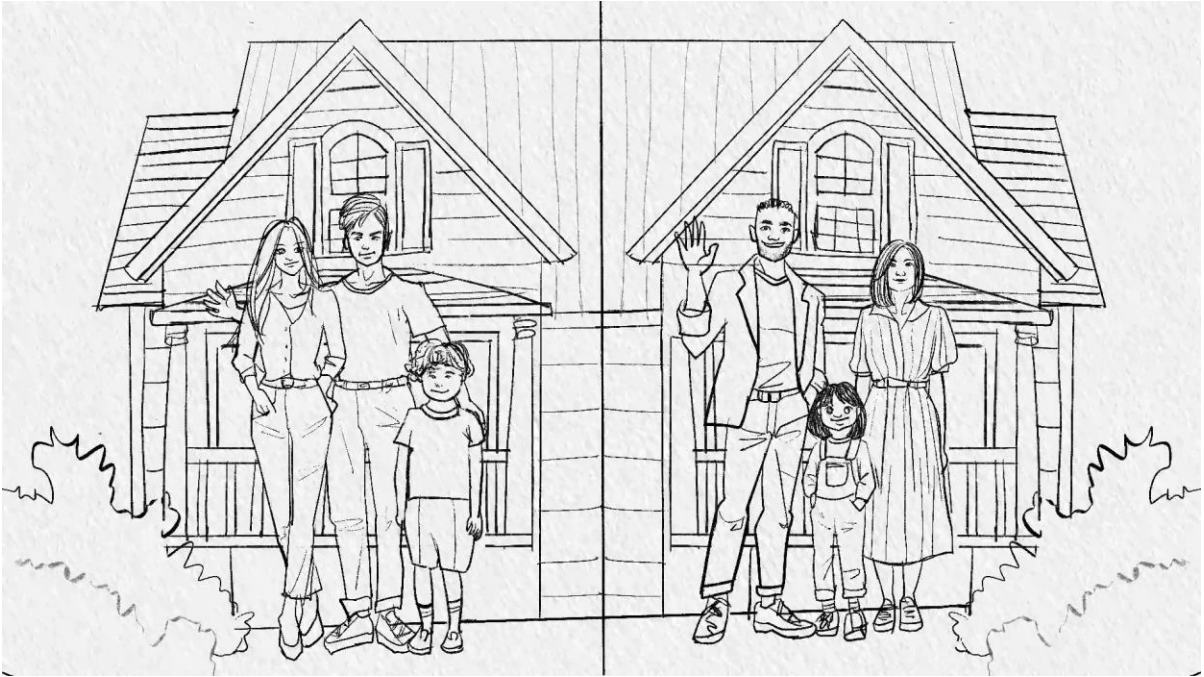
- Black text at the top of the ad reads: “About to renew your mortgage? We have tools and resources to help you prepare financially, like our free Mortgage Calculator. Safety glasses not included.”
- Below the text is an image with a green background. At the bottom right, there is a black line drawing of a toolbox shaped like a house with tools sticking out of it.
- The upper part of the image contains black text that says: “The Mortgage Renewal Financial Toolbox.”
- The Government of Canada wordmark is displayed below the image, on the bottom of the ad.

Social media ad 3

- Black text at the top of the ad reads: “Renting? Our Home Finances Toolbox comes in handy when you need help managing your expenses, budgeting, and preparing for unexpected situations.”
- Below the text is an image with a purple background. At the bottom right, there is a black line drawing of a toolbox shaped like an apartment building with tools sticking out of it.
- The upper part of the image contains black text that says: “The Renter’s Financial Toolbox.”
- The Government of Canada wordmark is displayed below the image, on the bottom of the ad.

Concept 3- Keeping up with the Joneses / Faites comme les Tremblay

Storyboard



Social media ad 1

fcac_can • Follow

Down payments, pre-approvals, mortgages... As a home buyer, it can be hard to keep on top of it all. That's why we have free tools and resources that can help you.

It can be hard to keep up with the cost of housing.

Canada

Financial Consumer Agency of Canada / Agence de la consommation en matière financière du Canada

Liked by siddquisiddique and others
3 DAYS AGO

Social media ad 2

fcaac_can • Follow

Rent, utilities, insurance – it's a lot to keep on top of. That's why we have free tools and resources to help you manage your expenses and make informed financial decisions.



Keep on top of your housing costs.

Canada

Financial Consumer Agency of Canada / Agence de la consommation en matière financière du Canada

Liked by siddiquisiddique and others
3 DAYS AGO

The advertisement features a modern, multi-story apartment building against a clear blue sky. A large green diagonal shape is overlaid on the right side of the image, containing the text 'Keep on top of your housing costs.' in a bold, dark green font. At the bottom left, there is a small Canadian flag and the text 'Financial Consumer Agency of Canada / Agence de la consommation en matière financière du Canada'. At the bottom right, the word 'Canada' is written in a stylized font with a small Canadian flag above the 'a'. Below the image are icons for a heart, a comment bubble, a share icon, and a bookmark icon. Below these icons, it says 'Liked by siddiquisiddique and others' and '3 DAYS AGO'.

Social media ad 3

fcaac_can • Follow

Is your mortgage renewal coming up? Keep on top of it with our free tools and resources, like our Mortgage Calculator, to help you prepare financially.



Keep on top of your home finances.

Canada

Financial Consumer Agency of Canada / Agence de la consommation en matière financière du Canada

Liked by siddiquisiddique and others
3 DAYS AGO

The advertisement features a row of colorful, two-story houses under a clear sky. A large green diagonal shape is overlaid on the right side of the image, containing the text 'Keep on top of your home finances.' in a bold, dark green font. At the bottom left, there is a small Canadian flag and the text 'Financial Consumer Agency of Canada / Agence de la consommation en matière financière du Canada'. At the bottom right, the word 'Canada' is written in a stylized font with a small Canadian flag above the 'a'. Below the image are icons for a heart, a comment bubble, a share icon, and a bookmark icon. Below these icons, it says 'Liked by siddiquisiddique and others' and '3 DAYS AGO'.

Image descriptions:

Storyboard

- Two families are shown side by side standing in front of their houses. Black text appears over each one: “The Smiths” and “The Joneses.”
- Both dads are shown with a kid in the kitchen. Both moms are shown getting into their cars in the garage.
- Next, both couples are seen looking over a sheet of paper. The Smiths are frowning. The Joneses are smiling.
- Mr. Smith falls backward and a pile of papers flies into the air. Mr. Jones sits at the table with his paper smiling.
- The image of the two men blurs and large black text appears at the centre of the screen: “Learn more at Canada.ca/It-pays-to-know.”

Social media ad 1

- Black text at the top of the ad reads: “Down payments, pre-approvals, mortgages...As a home buyer, it can be hard to keep on top of it all. That’s why we have free tools and resources that can help you.”
- Below the text is an image of the upper portion of a blue house.
- A triangular yellow-green text box covers the upper left corner of the image, and in navy text says: “It can be hard to keep up with the cost of housing.”
- The Government of Canada wordmark is displayed below the image, on the bottom of the ad.

Social media ad 2

- Black text at the top of the ad reads: “Rent, utilities, insurance – it’s a lot to keep on top of. That’s why we have free tools and resources to help you manage your expenses and make informed decisions.”
- Below the text is an image of the upper portion of a white apartment building.
- A triangular yellow-green text box covers the upper left corner of the image, and in navy text says: “Keep on top of your housing costs.”
- The Government of Canada wordmark is displayed below the image, on the bottom of the ad.

Social media ad 3

- Black text at the top of the ad reads: “Is your mortgage renewal coming up? Keep on top of it with our free tools and resources, like our Mortgage Calculator, to help you prepare financially.”
- Below the text is an image of three detached houses in a row.
- A triangular yellow-green text box covers the upper left corner of the image, and in navy text says: “Keep on top of your home finances.”
- The Government of Canada wordmark is displayed below the image, on the bottom of the ad.

A.2 Recruitment Screener

Hello/Bonjour, may I please speak with _____? My name is _____ and I am calling on behalf of Leger, a national opinion research firm. Would you prefer that I continue in English or French? "Préférez-vous continuer en français ou en anglais?"

We are calling today to see if you are interested in participating in upcoming online Focus Group research, the focus group will discuss advertising ideas that the Government of Canada is planning to share with Canadians.

READ TO ALL:

Participation is voluntary and all your answers will be kept confidential and will be used for research purposes only. We are simply interested in hearing your opinions – no attempt will be made to sell you anything. The online discussion is led by a research professional with Leger. Only first names are used to identify your comments during the discussion. Transcripts of the session will be produced for research purposes. The transcripts will be used only by the research professional to assist in preparing a report on the research findings and will be destroyed once the report is completed.

READ TO ALL:

"The information collected through the research is subject to the provisions of the Privacy Act, the legislation of the Government of Canada, and to the provisions of relevant provincial privacy legislation.]

All those who participate in the research will receive a **\$100 e-transfer** as a token of appreciation for their time. The total time commitment to participate is approximately **90-120 minutes**.

For more information about this research, visit Canadianresearchinsightscouncil.ca and do a search using this project registration # **20231027-LE776**

A2. The group discussions we are organizing are going to be held **over the Internet**. They are going to be "online focus groups". Participants will need to have access to a **reliable laptop or desktop computer**, a **high-speed Internet connection**, and a **WebCam** in order to participate in the group. You would need to be in a place that is quiet and free of distractions for the duration of the discussion, with no distractions like other people, children or pets. Would you be able to participate with these requirements?

Yes	1	CONTINUE
No	2	THANK AND CONCLUDE

Would you be interested in participating in the focus group?
[IF YES, CONTINUE to READ ALL].

- IF YES, CONTINUE
- IF NO, TRY TO SET A CALL BACK OR THANK AND TERMINATE

Before I can invite you to attend there are a few questions I need to ask to see if you qualify. This will take few minutes (e.g. 5 minutes)

May I ask you a few questions? **[YES = CONTINUE]**


1. Are you a resident of [- based on sample] for at least six months?
 - Halifax [Group 7,8]
 - Montreal [Group 3,4]

- Greater Toronto Area [Group 1,2]
- Ottawa [Group 1,2]
- Vancouver [Group 5,6]

[Interviewer NOTE: If the respondent from GTA, Ottawa, Halifax, or Vancouver prefers to speak in French, they can be recruited for groups 3 & 4, regardless of location. Similarly, if the respondent from Montreal prefers to speak in English, they can be recruited for group 2]

[Interviewer Note: Group 1 and 2: Aim for a good mix among GTA and Ottawa residents]

2. Please tell me if you or any member of your immediate family works in or has retired from:

	
Media, such a newspaper, TV or radio station	
Advertising or Communications	
Market or Public opinion research	
Journalism	

[IF YES TO ANY OF Q2: THANK AND TERMINATE]

NOTE: FOR TERMINATION SAY – UNFORTUNATELY THAT CATEGORY IS FILLED FOR THIS SESSION. THANK YOU FOR YOUR TIME.

3. Gender **[BY OBSERVATION ONLY]** [AIM FOR 50/50 split for all groups]

- Male
- Female

4. Can you please tell me which of the following age categories you fall into? [AIM FOR GOOD MIX]

- Under 18 **[TERMINATE]**
- 18-24
- 25-40
- 41-54
- 55-64
- 65 plus **[MAX 1 IN EACH GROUP]**
- Refuse **[THANK & TERMINATE]**

5. What is your marital status? [AIM for a mix]

- Single
- Common-law partner/ Married
- Separated/ Divorced
- Widowed
- Refuse **[THANK & TERMINATE]**

5A. Can you estimate in which of the following groups your household income falls **[WATCH MINIMUM QUOTAS AND AIM FOR MIX OF INCOME RANGES]:**

- Less than \$40,000 [**MINIMUM 1 per group**]
- \$40,000 to just under \$60,000
- \$60,000 to just under \$80,000
- \$80,000 to just under \$100,000
- \$100,000 to just under \$150,000
- Over \$150,000
- Refuse [**THANK & TERMINATE**]

6. Which of the following represents your current primary residence situation? [**AIM for a good mix**]

- Own my home
- Rent my home [2 per group]
- Other
- Refuse [**THANK & TERMINATE**]

7. [**HOMEOWNERS**] Do you currently have a mortgage on your house?

- Yes [At least 4 per group]
- No
- Refuse [**THANK & TERMINATE**]

7A. [**YES AT Q7**] Can you please tell me which type of mortgage interest rate you have? [**READ LIST AND CHECK ALL THAT APPLY**]

- [Ask Homeowners only] Fixed Rate Mortgage
- [Ask Homeowners only] Variable Rate Mortgage
- Don't know

7B. [**HOMEOWNERS**] Do you anticipate renewing your mortgage within the next 3-6 months?

- Yes
- No
- Don't know

8. [**HOMEOWNERS/RENT/OTHER**] Are you looking to purchase a new house in the next 12 to 24 months?

- Yes [at least 2 per group]
- No
- Refuse

9. What is your current employment situation? Are you... [**READ; SELECT ONE**] [**AIM for a good mix**]

- Employed full time
- Employed part-time
- Self-employed

- Not employed
- Retired
- Student
- Unable to work/ Employed but on leave (due to disability/ maternity/ paternity etc)
- Other
- Refuse [**THANK & TERMINATE**]

10. What is the highest degree or level of school you have completed? [**Aim for a good mix**]

- Less than a high school diploma
- High school degree or equivalent
- Bachelor's degree
- Master's degree
- Professional degree
- Doctorate
- Refuse [**THANK & TERMINATE**]

11. Were you born in Canada or did you immigrate to Canada? [**Recruit minimum of 1 who have immigrated 10 years or less (option 3 & 4)**]

- Born in Canada
- Immigrated to Canada more than ten years ago
- Immigrated to Canada one to ten years ago
- Immigrated to Canada less than one year ago
- Refuse [**THANK & TERMINATE**]

12. While we are all Canadians, we belong to different ethnic or cultural groups. To which ethnic group(s) do you belong? [**Recruit minimum 1 Indigenous and recruit minimum 1 visible minority**]

- Black
- East/Southeast Asian
- Indigenous (First Nations, Inuk, Inuit, Métis)
- Latino
- Middle Eastern
- South Asian
- White
- Other Specify
- Don't know
- Prefer not to answer

[**INTERNAL NOTE**] Each participant should qualify as at least one of the following:

1. Own a home with a mortgage (preferably a variable rate mortgage)
2. Looking to purchase a new house in the next 12 to 24 months
3. Rent a home

13. As I mentioned earlier, you are being invited to an online group discussion where you will be asked to type in answers to questions from the moderator as well as possibly questions put forward by other participants in a chat/text-based format. How comfortable are you participating in a discussion forum in this manner? Would you say you are very comfortable, somewhat comfortable, not very comfortable or not at all comfortable?

		Instruction
--	---	--------------------

Very comfortable		CONTINUE
Somewhat comfortable		CONTINUE
Not very comfortable		THANK & TERMINATE
Not at all comfortable		THANK & TERMINATE
Don't know		THANK & TERMINATE

14. Have you ever attended a consumer group discussion, an interview or survey which was arranged in advance and for which you received a sum of money?

- Yes [CONTINUE TO Q15]
 No [SKIP TO Q17]

15. When was the last time you attended a focus group? PLEASE SPECIFY _____
[STAND BY IF IN THE six months]

16. [IF ATTENDED GROUPS IN PAST ASK SIX MONTHS] What was the topic of the research groups you attended in the past six months?

_____ [TERMINATE IF FINANCE RELATED]

17. Sometimes participants are also asked to type out their answers in a questionnaire, read or watch material during the discussion. Is there any reason why you could not participate in any of this?

- Yes PROBE TO UNDERSTAND BUT IF UNABLE TO DO ANY OF ABOVE THANK & TERMINATE]
 No [CONTINUE]

Read to Stand-by Respondents

Thank you for answering my questions. At this time, the group that you qualify for is full. I would like to place you on our stand-by list. This means that if there is an opening in the group, we will call you back and see if you are available to attend the group. **Please understand, you are not invited to attend the focus group at this time. If we have a spot open, WE will call you back and ask you to attend.**

May I please have a daytime contact number, an evening contact number and an email address, if you have one, so that we can contact you as soon as possible if an opening becomes available. [RECORD CONTACT INFO]

PRIVACY SECTION

Now I have a few questions that relate to privacy, your personal information and the research process. We will need your consent on a few issues that enable us to conduct our research. As I run through these questions, please feel free to ask me any questions you would like clarified.

P1) First, we will provide the session moderator with a list of respondents' names and profiles (screener responses) so that they can sign you into the group. This information will not be shared with the Government of Canada. Do we have your permission to do this? I assure you it will be kept strictly confidential.

Yes	1 GO TO P2
No	2 Read information below and P1A

*We need to provide the **online platform** and **session moderator** with the names and background of the people attending the focus group because only the individuals invited are allowed in the session and the facility and moderator must have this information for verification purposes. Please be assured that this information will be kept strictly confidential. **GO TO P1A***

P1a) Now that I've explained this, do I have your permission to provide your name and profiles **to the online platform and moderator?**

Yes	1 GO TO P2
No	2 THANK AND CONCLUDE

P2) A recording of the group session will be produced for research purposes. The recording will only be used by **the team of researchers at Léger** to assist in preparing a report on the research findings. Do you agree to be recorded for research purposes only?

Yes	1 GO TO INVITATION
No	2 Read information below and P2A

It is necessary for the research process for us to record the session as the researcher needs this material to complete the report. When the report is finalized the recordings are destroyed.

P2a) Now that I've explained this, do I have your permission for recording?

Yes	1 GO TO INVITATION
No	2 THANK AND CONCLUDE

Tuesday, November 21, 2023

Group 1: Online GTA/Ottawa (18-65+) – English (5:30 PM Eastern)

Group 2: Online GTA/Ottawa (18-65+) – English (7:30 PM Eastern)

Wednesday, November 22, 2023

Group 3: Online Montreal (18-65+) – French (5:30 PM Eastern)

Group 4: Online Montreal (18-65+) – French (7:30 PM Eastern)

Group 5: Online Vancouver (18-65+) – English (5:30 PM Pacific) (8:30pm Eastern)

Group 6: Online Vancouver (18-65+) – English (7:30 PM Pacific) (10:30pm Eastern)

Thursday, November 23, 2023

Group 7: Online Halifax (18-65+) – English (5:30 PM Atlantic) (4:30pm Eastern)

Group 8: Online Halifax (18-65+) – English (7:30 PM Atlantic) (6:30pm Eastern)

[INV1] As I mentioned earlier, the online group discussion will take place **[INSERT DATE/TIME]**.

The groups are conducted via a video group discussion. You will be required to log-in a few minutes prior to the start time **[5:30pm/7:30pm]**. The moderator will ask questions in the video discussion as well as display some material. **A video camera associated with your computer is required for the discussion.** Would you be willing to participate?

Yes [CONTINUE]

No [THANK & TERMINATE]

Great, I would like to invite you to participate in an Online Focus Group. All participants who attend will receive **\$100 e-transfer** as a thank you for their time.

I want to tell you a bit more about how the online focus group will run:

All you would need is access to a computer with High-speed Internet and a video camera. The group will have 8 to 10 participants. You can participate on a tablet or a smartphone as well, however we recommend using a laptop or desktop. The device must be video enabled.

You will be **required to log-in about 5 to 10 minutes prior to the beginning of the group [5:30pm/7:30pm]**. Participating in the group is very easy and you only need to contribute to the discussion and provide your opinion.

In the next couple of days, a confirmation email will be sent out with all this information. The day before the group takes place you will receive an email with your log in instruction and special password.

If you have never participated in an online focus group that is O.K- you will be provided with all the instructions by the moderator via email and you can ask questions at any time. Again, it is very user friendly.

You should know that in addition to the moderators, there may be other people from the department's creative/research team observing the session. You should also know that a transcript of the sessions will be kept to assist in preparing a report on the research findings and will be destroyed once the report is completed.

This is standard for research studies of this nature. Please be assured, however, that any transcripts will be used for research purposes only and that your comments will be treated confidentially.

Participants will receive an **\$100 e-transfer**; the e-transfer will be sent out 10-15 business days after the groups are completed. They will be sent to your email address.

Given all that I've just outlined, would you be willing to commit to and participate in the online focus group?

- Yes **[CONTINUE & RECORD ALL CONTACT INFORMATION ON PAGE 1]**
 No **[THANK & TERMINATE]**

Your attendance is very important to the success of this research, we are depending on you to attend.

Your attendance is extremely important since we only ask a small number of people to participate. If for any reason you are unable to participate, please let me know as soon as possible so we can find someone to fill your spot. Because we are looking for specific types of people, please do not have anyone log on in your place. I can be reached at [XXXXX].

To ensure that the focus groups run smoothly, we remind you:

- To make sure you are connected to the Internet and logged on 5 to 10 minutes in advance of the group
- To turn off your cellular phones – to avoid disruptions during the group.
- Make sure your WebCam is ON and functional
- To bring reading glasses, if necessary, to be able to go over the material.
- To make sure you will be located in a quiet and well lit room (luminous)
- That the session will be recorded for analysis purposes only.

We look forward to seeing you on:

Tuesday, November 21, 2023

- Group 1: Online** GTA/Ottawa (18-65+) – English (5:30 PM Eastern)
 Group 2: Online GTA/Ottawa (18-65+) – English (7:30 PM Eastern)

Wednesday, November 22, 2023

- Group 3: Online** Montreal (18-65+) – French (5:30 PM Eastern)
 Group 4: Online Montreal (18-65+) – French (7:30 PM Eastern)
 Group 5: Online Vancouver (18-65+) – English (5:30 PM Pacific) (8:30pm Eastern)
 Group 6: Online Vancouver (18-65+) – English (7:30 PM Pacific) (10:30pm Eastern)

Thursday, November 23, 2023

Group 7: Online Halifax (18-65+) – English (5:30 PM Atlantic) (4:30pm Eastern)

Group 8: Online Halifax (18-65+) – English (7:30 PM Atlantic) (6:30pm Eastern)

A.3 Moderator's Guide

GROUP DISCUSSION SCHEDULE

- Introduction (7 minutes)
- Warm up (10 minutes)
- Review of concepts (45 minutes)
- Specific concept probes (30 minutes)
- Wrap-up overview discussion (15 minutes)
- Wrap-up (5 minutes)

OBJECTIVE (INTERNAL ONLY - NOT READ TO PARTICIPANTS)

FCAC's national multimedia campaign "Make Change that Counts: Managing Your Money in a Changing World" will focus on helping Canadian financial consumers manage their money and navigate the financial marketplace as they consider their housing and home financing options in today's financially challenging times.

The campaign will promote financial tools and resources related to renting or buying a home and choosing, renewing, and paying for a mortgage to equip consumers with the knowledge they need to confidently make informed financial decisions. This include FCAC's comprehensive consumer information and tools to help strengthen their financial literacy, information on government programs to help them rent or buy a home, mortgage relief options for those struggling to keep up with their financial commitments, and information on their rights when dealing with federally regulated financial institutions, such as banks - because a better-informed consumer is a better protected consumer.

The objective of the qualitative work is to review the different ad creative approaches to capture overall impressions, glean which concept is most preferred, and act as a check for anything that may be ill received or problematic.

INTRODUCTION & DISCUSSION GUIDELINES (7 minutes)

- Introduce the moderator and Leger
- The sponsor of this research is the Financial Consumer Agency of Canada, a federal agency of the Government of Canada that is responsible for protecting the rights and interests of consumers of financial products and services. [MODERATOR Link to background on role of FCAC <https://www.canada.ca/en/financial-consumer-agency/corporate/about.html>]
- Participation is voluntary, length of session is 1.5hrs to 2 hrs, (explain if there is a break)
- Today we will be reviewing some creative materials about managing personal finances and I will be asking you some specific questions to gather your feedback.
- Only talking with a few groups of people across Canada, thus your observations and opinions are important.
- Conduct of the discussion
 - Not all at once, please use your “hands up” button
 - Please keep your mic on mute unless you are speaking (helps to eliminate background noise)
 - There is no correct or wrong answers. I Want to get individual thoughts and opinions—I’m not looking for a consensus.
 - I will encourage individual group members to participate.
 - Please bring a paper, and pen, have it in-front of you. We will ask you to jot some ideas or answers that you will later share with the group!
- Recording and presence of observers from FCAC. They won’t participate in the discussion.
- Confirm that individual identities, and responses will be kept confidential. Use of first names. The purpose is not to report on individuals, but instead to get a better understanding of the opinions of different members of the Canadian society.
- Explain what to do if anyone needs technical advice.

Now I would like to quickly go around and have everyone introduce themselves, first name is fine and where you are located, province or city is fine.

WARM-UP (10 MINUTES)

1. Tell me about your housing situation right now? Do you rent, have a mortgage, thinking about purchasing a home?

Is anyone’s mortgage up for renewal in the next six months? Or was renewed recently? What was that experience like?
2. For those who are thinking of purchasing a home, what has that experience been like for you so far?
3. For those who are renting, what has been your experience?

REVIEW OF CONCEPTS (45 MINUTES)

I have some images that I would like to show you to get your reactions.

I am going to share my screen and show you several images. As I am showing them to you, I would like you to answer the questions I ask using the paper in front of you. We will all record our answers and then we will discuss as a group. So, for now, we will save our comments until we open up the discussion. Sound good?

FIRST CONCEPT - #1 (15 minutes per concept)

[SHOW SLIDE # VISUAL OF THE FIRST CONCEPT – CHECK ROTATION ORDER OF CONCEPTS – last page]

EXPLAIN WHAT AN ANIMATIC STORYBOARD IS: An animatic story board is a way to present an ad concept that will be in video format using a slideshow with simple sketches. For now, please focus on the overall concept that will be in video format with live actors in its final form.

MODERATOR NOTE: Play the storyboard video followed by the Social Media Static Images

ALLOW A FEW SECONDS TO REVIEW.

Before we get into a discussion about this concept, I want you to answer a few questions for me.

1. Using the chat feature [IF NECESSARY, DESCRIBE WHERE CHAT FEATURE IS] send me/the moderator a short message of what you feel is the main message or purpose of this advertisement.
2. What are your initial reactions to the concept? DISCUSS
 - What did you like?
 - What did you dislike?
3. What was the main message? REFER TO CHATS AS NECESSARY
Next are a couple of poll questions....
4. POLL QUESTION #1a How important is the message being communicated?
 - Very important
 - Somewhat important
 - Not very important
 - Not at all important
5. POLL QUESTION #1b How effective is the advertisement in getting your attention and communicating the message?
 - Very effective
 - Somewhat effective
 - Not very effective
 - Not at all effective

DISCUSSION – USE POLL RESULTS AND CHAT FEEDBACK TO PROBE DURING THE DISCUSSION

SHOW SLIDE WITH ALL THREE SOCIAL STATIC IMAGES WHILE ASKING THE FOLLOWING QUESTIONS:

6. The social media ads and the storyboard concept inform you of what? What action do they encourage? PROBE:
Where did the ad direct you to go? [Canada.ca/It-pays-to-know]

[Moderator note: If the answers are straight-forward, then move on and don't spend too much time on this question.]

- Would you do this?
- What do you expect this site (Canada.ca/It-pays-to-know) to provide?

Moderator instruction: ASK SPECIFIC CONCEPT PROBES BELOW AND THEN REPEAT GENERAL APPROACH ABOVE FOR CONCEPTS 2 AND 3

SPECIFIC CONCEPT PROBES

Concept #1 – Housing on the Mind (10 minutes)

[Moderators note: In the storyboard, there is a frame where the man is at the grocery store. We want to steer away from talking about the cost of groceries and keep the focus on housing costs.]

7. What is your impression of the visuals? Do they make sense? Tell me more about this.
8. What about the phrase from the storyboard, “It’s hard to focus on anything else when housing is always on your mind.” Does this make sense to you?
 - What do you think of the questions that each ad puts forward (Will I ever be able to buy/ Is my rent going up/ Will rates keep rising?) Are these relevant to you? How so?

Do you believe these are questions that Canadians are asking themselves?

Concept #2 – Keeping up the Joneses (10 minutes)

9. What is your impression of the visuals? Do they make sense? Tell me more about this.
10. What about the phrase from the storyboard, “We can’t help you keep up with the Joneses. But we can help you keep on top of your finances.” Does this make sense to you? (MODERATOR TO PAY SPECIAL ATTENTION TO ANYONE WHO MIGHT BE CONFUSED BY THIS PHRASE SUCH AS YOUNGER PARTICIPANTS OR NEW CANADIANS)
 - What do you think of the phrase, “It can be hard to keep up with the cost of housing? Is that true? Do agree with that statement?
 - What do you think of the phrase, “Keep on top of your housing costs.” Is this clear? What do you think this means? PROBE: What does *housing costs* mean to you?
 - What do you think of the phrase, “Keep on top of your home finances.” Is this clear? What do you think this means? PROBE: What does *home finances* mean to you?

11. [Moderator's note: In the storyboard, the focus is on mortgage renewal which is so specific that some participants could say this ad isn't for me because I rent, or I don't have a mortgage to renew. If this happened, it could be probed further to see if it's too specific.]

- You indicated this ad might not be for you because it is targeted for those who are renewing their mortgage. Do you think the messaging of this add is too specific and that it might not resonate with those who are not in a mortgage renewal situation?
- What could change in the wording of the ad to make it more relevant to others (i.e., renters/home buyers)?

Concept #3- The Home Finance Toolbox (10 minutes)

12. What is your impression of the visuals? Do they make sense? Tell me more about this.

13. What about the phrase from the storyboard, *"We're equipping Canadians with tools and resources to make informed decisions about their home finances."* Does this make sense to you?

14. What do you think about the concept of the financial toolbox (The home buyers/ Mortgage renewal/ The Renters financial toolbox). Is this concept clear? Tell me about this.

15. Would you prefer to have a vanity URL that matches the concept? For example, Canada.ca/home-finances-toolbox, as opposed to Canada.ca/It-pays-to-know. Does this make a difference to you?

WRAP-UP OVERVIEW DISCUSSION (15 minutes)

16. POLL QUESTION (1C) Which of the three concepts would most encourage you to take action?

- Housing on the Mind
- Keeping up with the Joneses
- The Home Finance Toolbox

17. POLL QUESTION (2C) Was there a concept that you didn't like? Please use the chat function to tell me why you didn't like the concept?

- Housing on the Mind
- Keeping up with the Joneses
- The Home Finance Toolbox
- None- liked all the concepts

DISCUSS RESULTS

18. Those who selected concept 1/2/3 as preferred, what was the reason for this? DISCUSS FOR EACH CONCEPT

What made this concept stand-out from the others?

FINAL WRAP UP (5 MINUTES)

[FINAL QUESTION FROM OBSERVERS]

Those are all of my questions for today but before I let you go, are there any other final thoughts or comments that you would like to share?

On behalf of the Financial Consumer Agency of Canada and Léger, thank you for your time and great feedback.

CONCEPT ROTATION GRID

GROUP	Order of Discussion		
	<i>First</i>	<i>Second</i>	<i>Third</i>
Grp 1 GTA/Ottawa (5:30pm EST)	#1 Housing on the mind	#2 Keeping up	#3 Tool Box
Grp 2 GTA/Ottawa (7:30pm EST)	#3 Tool Box	#1 Housing on the mind	#2 Keeping up
Grp 3 Montreal (5:30pm EST)	#2 Keeping up	#3 Tool Box	#1 Housing on the mind
Grp 4 Montreal (7:30pm EST)	#1 Housing on the mind	#2 Keeping up	#3 Tool Box
Grp 5 Vancouver (8:30pm EST)	#3 Tool Box	#1 Housing on the mind	#2 Keeping up
Grp 6 Vancouver (10:30pm EST)	#2 Keeping up	#3 Tool Box	#1 Housing on the mind
Grp 7 Halifax (4:30pm EST)	#1 Housing on the mind	#2 Keeping up	#3 Tool Box
Grp 8 Halifax (6:30pm EST)	#3 Tool Box	#1 Housing on the mind	#2 Keeping up

Appendix B: Quantitative Research (ACET)

B.1 Quantitative Methodology

This evaluation utilized the Government of Canada’s Advertising Campaign Evaluation Tool (ACET) and was administered to a sample of Canadian adults 18 years old and older. Quantitative research was conducted through online surveys, using Computer Aided Web Interviewing (CAWI) technology. The online-based data collection regimen entailed pre- and post-advertising campaign data collection conducted in two waves. This approach permits a comparison of awareness and opinions over time, as compared to other Government of Canada commissioned advertising campaigns.

As a CRIC Member, Leger adheres to the most stringent guidelines for quantitative research. The survey was conducted in accordance with Government of Canada requirements for quantitative research, including the Standards for the Conduct of Government of Canada Public Opinion Research— Series A – Fieldwork and Data Tabulation for Online Surveys.

Respondents were assured of the voluntary, confidential, and anonymous nature of this research. As with all research conducted by Leger, all information that could allow for the identification of participants was removed from the data, in accordance with the Privacy Act.

B.1.1 Questionnaire Design

The questions utilized in this study were based on the Government of Canada’s standard Advertising Campaign Evaluation Tool questionnaire. No ads were displayed in the pre-campaign wave as the pre-advertising survey was aimed at assessing recall and opinions prior to FCAC’s new 2023-2024 advertising campaign. In the post-campaign wave, the respondents were shown four ads (one video and 3 images) from the campaign and were subsequently asked a series of questions about the advertisements. Leger ensured that respondents were able to complete the survey on various platforms including computers, tablets, or smartphones. English and French pre-test surveys were collected in both pre- and post-campaign evaluation waves.

To make sure that online respondents answered the survey properly and seriously, Leger inserted two validation questions. Our experience shows that including such questions reduces the likelihood that respondents do not read the questions. In addition, any respondent that answered the survey in less than 30% of the median completion time was automatically removed from the sample as such speeds are simply not achievable when reading questions properly. The questionnaires were not altered in any other way, including the wording, order, and coding of questions.

The questionnaire is available in Appendix A2.

B.1.2 Survey Administration

B.1.2.1 Sampling Procedure

The survey approach utilized in each wave was designed to be administered to an online adult panel sample of approximately 2,000 Canadian adults aged 18 or older. Leger ensured that the surveys collected closely reflected the Canadian general population in terms of region, gender, and age groups. To ensure robustness of the samples that approximate the true population parameters, quotas were implemented in both pre- and post-wave data collection.

Leger owns and operates an Internet panel of more than 400,000 Canadians from coast to coast. An Internet panel is made up of Web users profiled on different sociodemographic variables. The majority of Leger’s panel members (61%)

have been recruited randomly over the phone over the past decade, making it highly similar to the actual Canadian population on many demographic characteristics.

B.1.2.2 Survey Programming and Testing

In both waves, Leger programmed the questionnaire using Decipher software. The survey was both desktop and mobile optimized and thoroughly tested for consistent functionality. To best accomplish this, rather than the usual method of designing for desktop and adapting for mobile, Leger designs the surveys for smartphones and then adapts for larger screens. This “mobile-first” approach provides the best overall usability. The Decipher software we use stands out as the best online survey software for this purpose, as well as in terms of being able to handle even the most complex surveys.

An important part of our internal testing of the survey is to ensure the survey is programmed correctly. To help with this, we run a survey “simulation” which automatically inserts many cases of randomly generated data so we can see how the survey works along every possible path and for every possible response. Effectively, a simulation essentially runs imitation samples through the program to make it easier to review for correct skip logic and programming instructions. Leger also tested the survey manually to explore every path and response as well as to assess the usability and visual appeal of the survey.

Once the team was certain about the functionality of the survey using simulation and testing the programming, the surveys were pre-tested. Pre-test is a soft launch with a small portion of respondents. It allowed the collected data to be reviewed to ensure accuracy and to identify any programming aspects that should be modified. Pre-tests were conducted in both official languages for both waves. For the pre-campaign baseline survey, the pre-test was conducted on January 5, 2024, and completed 37 interviews in English and 5 interviews in French. For the post-campaign survey, Leger conducted the pre-test on April 1, 2024. For this round, 34 English interviews and 3 French interviews were conducted.

B.1.2.3 Data Collection

After the pre-test results were checked and found to have no concerns, the surveys were launched for the data collection phase. The pre-campaign wave was conducted with 2,003 respondents from the Canadian general population aged 18 years and older, between January 5 and January 12, 2024. The post-campaign wave was conducted with 2,014 respondents from the Canadian general population aged 18 years and older, between April 1 and 9, 2024. The survey invitations as well as reminder invitations were sent to panel members during the data collection period. Fieldwork was monitored and reviewed on an ongoing basis to ensure target quotas were being met.

Since a sample drawn from an Internet panel is not probabilistic in nature, the margin of error cannot be calculated for this project. Respondents for the surveys were selected from among those who have volunteered or registered to participate in online surveys. The results of such surveys cannot be described as statistically projectable to the target population. The data have been weighted to reflect the demographic composition of the target population. Because the sample is based on those who initially self-selected for participation, no estimates of sampling error can be calculated.

Based on data from Statistics Canada’s 2021 national census, Leger weighted the results of this survey by age, gender, language, education and presence of children in the household within each region of the country.

Overall Participation rate for each wave was ~10%. The following table provides detailed calculation of the Web survey’s participation rate. The participation rate is calculated using the following formula: Participation rate / response rate = $R \div (U + IS + R)$.

Table B.1 Participation Rate Calculation

	Pre-Campaign Wave	Post-Campaign Wave
Invalid cases	215	248
Invitations mistakenly sent to people who did not qualify for the study	215	248
Incomplete or missing email addresses	0	0
Unresolved (U)	17,093	18,149
Email invitations bounce back	48	11
Email invitations unanswered	17,045	18,138
In-scope non-responding units (IS)	53	128
Non-response from eligible respondents	0	0
Respondent refusals	0	0
Language problem	0	0
Selected respondent not available (illness; leave of absence; vacation; other)	0	0
Early breakoffs	53	128
Responding units (R)	2,222	2,265
Surveys disqualified – quota filled	0	0
Completed surveys disqualified for other reasons	219	251
Completed interviews	2,003	2,014
POTENTIALLY ELIGIBLE (U+IS+R)	19,368	20,542
Participation rate= R/(U + IS + R)	10.3%	9.8%

The participation rates were within the range of what is normally recorded for general population web surveys.

B.1.3 Data Cleaning and Tabulation

Once the data collection was completed, the data collected in each wave was processed, cleaned and tabulated.

B.1.3.1 Unweighted and Weighted Sample

A basic comparison of the unweighted and weighted sample sizes was conducted to identify any potential non-response bias that could be introduced by lower response rates among specific demographic subgroups (see tables below).

The following table provides the geographic distribution of respondents, before and after weighting. The weighting adjusted for some minor discrepancies so that each province has a representative importance in the results.

Table B.2 Unweighted and Weighted Sample Distribution by Province

Province	Pre-campaign Unweighted	Pre-campaign Weighted	Post-campaign Unweighted	Post-campaign Weighted
Atlantic	136	135	139	136
Quebec	460	464	468	466
Ontario	773	779	772	781
Prairies	132	121	132	126
Alberta	222	224	223	225

British Columbia	280	280	280	281
Total	2,003	2,003	2,014	2,014

The following tables present the demographic distribution of respondents, according to gender and age. The adjustments made by weighting are minor, and in no way can we believe that the small differences observed in the effective samples could have introduced a non-response bias for either of these two sample subgroups.

Table B.3 Unweighted and Weighted Sample Distribution by Gender

Gender	Pre-campaign Unweighted	Pre-campaign Weighted	Post-campaign Unweighted	Post-campaign Weighted
Male	971	968	983	969
Female	1,023	1,027	1,016	1,030
Total	1,994	1,995	1,999	1,999

Note: Gender-diverse people and answer refusals make up the rest of the sample.

Regarding age distribution, the weighting process has corrected some discrepancies. The actual distribution of the sample generally follows the distribution of age groups in the actual population. In this case, it is unlikely that the observed distributions introduce a non-response bias for a particular age group. Weighting allowed the weights to be corrected without further manipulation.

Table B.4 Unweighted and Weighted Sample Distribution by Age Group

Age	Pre-campaign Unweighted	Pre-campaign Weighted	Post-campaign Unweighted	Post-campaign Weighted
Between 18 and 34	504	528	507	534
Between 35 and 55	661	647	656	649
55 and over	838	828	851	830
Total	2,003	2,003	2,014	2,013

There is no evidence from the data that having achieved a different age or gender distribution prior to weighting would have significantly changed the results for this study.

The following tables present the weighting factors applied to the database according to the different respondent profiles.

Table B.5 Weight Factors

Labels	Pre-Campaign Wave Weights	Post-Campaign Wave Weights
BC/YK: M 18-24	1.256457192	1.733112991
BC/YK: M 25-34	0.947152912	1.979499263
BC/YK: M 35-44	0.977032436	0.644088072
BC/YK: M 45-54	0.994401346	0.952214522
BC/YK: M 55-64	0.860601037	1.456874458
BC/YK: M 65+	0.944360068	1.342090409
BC/YK: F 25-34	1.859473038	1.632203938
BC/YK: F 35-44	0.938301016	1.120571011
BC/YK: F 45-54	0.963984927	0.800313182
BC/YK: F 18-24	1.495434009	0.900108756
BC/YK: F 55-64	0.892374619	0.783306527

BC/YK: F 65+	0.919390146	0.768590623
AB/NT: M 18-24	1.744388011	1.53118487
AB/NT: M 25-34	1.190423527	1.194202523
AB/NT: M 35-44	1.364150221	1.824640949
AB/NT: M 45-54	1.225765458	1.084991159
AB/NT: M 55-64	0.755206973	0.909125251
AB/NT: M 65+	0.645025869	0.668642619
AB/NT: F 25-34	1.269574727	0.955203741
AB/NT: F 35-44	0.968465832	1.073807615
AB/NT: F 45-54	0.999424343	0.959005838
AB/NT: F 18-24	1.140354148	1.143974198
AB/NT: F 55-64	1.228447658	0.840236837
AB/NT: F 65+	0.780381503	0.840848363
SK/MB/NU: M 18-24	3.01295571	1.932570048
SK/MB/NU: M 25-34	1.410535804	0.841487124
SK/MB/NU: M 35-44	2.200205936	0.760152794
SK/MB/NU: M 45-54	2.226920048	1.425566219
SK/MB/NU: M 55-64	1.395276637	0.707175798
SK/MB/NU: M 65+	0.698671397	1.052226985
SK/MB/NU: F 25-34	3.01295571	3.006012024
SK/MB/NU: F 35-44	0.81394983	1.444302209
SK/MB/NU: F 45-54	1.046194525	0.944190177
SK/MB/NU: F 18-24	0.573798344	1.255651279
SK/MB/NU: F 55-64	0.9133091	1.651672548
SK/MB/NU: F 65+	1.675795966	0.596613139
ON: M 18-24	0.90947566	0.912362788
ON: M 25-34	0.966999802	1.062457115
ON: M 35-44	0.973977676	1.062777422
ON: M 45-54	0.870212363	0.987463354
ON: M 55-64	1.296461225	0.850377163
ON: M 65+	1.055147398	0.981979108
ON: F 25-34	1.279602916	1.808800698
ON: F 35-44	1.135483129	1.016416732
ON: F 45-54	0.958036391	1.00612819
ON: F 18-24	0.990299651	0.978391182
ON: F 55-64	0.983957723	1.095043311
ON: F 65+	0.91980795	0.958913284
QC: M 18-24	1.287456061	0.844470479
QC: M 25-34	0.822947766	0.648654452
QC: M 35-44	0.791668131	0.847126698
QC: M 45-54	1.07227046	1.014207272
QC: M 55-64	0.8336278	1.348829271
QC: M 65+	1.509296363	1.048214506
QC: F 25-34	0.748621214	0.678320512
QC: F 35-44	0.919169351	0.922087251
QC: F 45-54	0.976939816	1.1944251
QC: F 18-24	0.922182754	0.950113199
QC: F 55-64	1.061145425	0.946234692
QC: F 65+	1.343614626	1.65892914

ATL: M 18-24		1.471580389
ATL: M 25-34	1.845244792	1.485803791
ATL: M 35-44	1.047083783	1.295768356
ATL: M 45-54	0.97611955	0.7364176
ATL: M 55-64	0.993334376	0.966645559
ATL: M 65+	0.930443972	0.745718329
ATL: F 25-34	2.212768227	1.616834278
ATL: F 35-44	1.163042422	1.047702254
ATL: F 45-54	1.105723864	1.389562926
ATL: F 18-24	1.582359746	1.710505266
ATL: F 55-64	1.264253784	1.306779029
ATL: F 65+	1.24155748	0.863877923

B.1.3.2 Non-response Bias Analysis

Any survey that is conducted is potentially subject to bias or error. When a survey is conducted with a sample of the population, different types of biases or errors can occur such as: sampling error, measurement errors, non-response bias, processing error. Sampling error cannot be measured given that the contact records utilized in the data collection process were derived from an online panel, which is to say, a non-probability sample source. Having stated that, measures were taken in the implementation of the data collection to ensure sufficient completed surveys were obtained from demographic groups traditionally regarded as central in quantitative survey research, such as gender, age, region/province.

With respect to non-sampling error, several steps were taken to minimize bias. All surveys utilized online interviewing technology to ensure proper survey skip patterns were followed and to minimize errors due to data entry and data capture. The French and English survey instruments from each campaign were pre-tested with a small sample of respondents to ensure the survey material was easily understood by respondents, and that the resultant data were being captured properly. In terms of coverage, the surveys were conducted based on a randomized sampling of panel records for the target audience drawn from an online general population panel.

B.2.1 Survey Questionnaires: Pre-Campaign

ADVERTISING CAMPAIGN EVALUATION TOOL BASELINE AND POST-CAMPAIGN SURVEY TEMPLATE

Baseline sections should be asked before the ads have run in the media.

All sections should be asked after the ads have run in the media.

INTRODUCTION [ASK IN BASELINE AND POST-CAMPAIGN SURVEYS]

Thank you for taking a few minutes to complete this survey on current issues that matter to Canadians. Si vous préférez répondre à ce sondage en français, veuillez cliquer sur [français](#) [SWITCH TO FRENCH VERSION].

Your participation is voluntary and your responses will be kept entirely confidential. The survey takes about [BASELINE: 5 minutes / POST-CAMPAIGN: 7 minutes] to complete.

[START SURVEY](#)

[Click here](#) if you wish to verify the authenticity of this survey. To view our privacy policy, [click here](#).

If you require any technical assistance, please contact XXX.

a) Does anyone in your household work for any of the following organizations?

SELECT ALL THAT APPLY

- a marketing research firm
- a magazine or newspaper
- an advertising agency or graphic design firm
- a political party
- a radio or television station
- a public relations company
- the federal or provincial government
- none of these organizations

IF "NONE OF THESE ORGANIZATIONS" CONTINUE, OTHERWISE THANK AND TERMINATE.

b) What is your gender?

- Male
- Female
- Other
- Prefer not to answer

c) In what year were you born?

YYYY

ADMISSIBLE RANGE 1900-2006

IF > 2006, THANK AND TERMINATE

ASK D IF QUESTION C IS LEFT BLANK

d) In which of the following age categories do you belong?

SELECT ONE ONLY

- less than 18 years old
- 18 to 24
- 25 to 34
- 35 to 44
- 45 to 54
- 55 to 64
- 65 or older

IF "LESS THAN 18 YEARS OLD" OR "BLANK", THANK AND TERMINATE

e) In which province or territory do you live?

SELECT ONE ONLY

- Alberta
- British Columbia
- Manitoba
- New Brunswick
- Newfoundland and Labrador
- Northwest Territories
- Nova Scotia
- Nunavut
- Ontario
- Prince Edward Island
- Quebec
- Saskatchewan
- Yukon

IF NO PROVINCE OR TERRITORY IS SELECTED, THANK AND TERMINATE

f) Which of the following best describes your housing arrangement?

- Own your home with a mortgage
- Own your home without a mortgage
- Rent your home
- Neither own nor rent your home
- Don't know

CORE QUESTIONS [ASK IN BASELINE AND POST-CAMPAIGN SURVEYS]

ASK ALL RESPONDENTS

Q1:

Over the past three weeks, have you seen, read or heard any advertising from the Government of Canada?

- yes
- no

=> GO TO T1A

Q3:

Think about the most recent Government of Canada ad that comes to mind. What do you remember about this ad?

CAMPAIGN-SPECIFIC QUESTIONS [ASK IN BASELINE AND POST-CAMPAIGN SURVEYS]

ASK ALL RESPONDENTS

T1A:

Over the past three weeks, have you seen, read or heard any Government of Canada advertising about free financial tools and resources to help Canadians manage their home finances?

- Yes
- No

=> GO TO T1D

T1B:

Where have you seen, read or heard this ad about free financial tools and resources to help Canadians manage their home finances?

[NOTE: SELECT FROM LIST ALL MEDIA USED IN THE CAMPAIGN. YOU MAY ALSO INCLUDE OTHER MEDIA OF YOUR CHOICE. HEADINGS ARE FOR GUIDANCE ONLY AND NOT TO BE USED IN THE FINAL VERSION OF THE QUESTIONNAIRE]

SELECT ALL THAT APPLY

Broadcasting	
Radio	In-store audio system
Online / digital	
Reddit	Snapchat
La Presse	Digital/Streaming radio (e.g., Spotify, Podcast)
Web search (e.g., Google, Bing)	TikTok
Internet website	Rate-Hub
LinkedIn	YouTube
Online news sites	
Out-of-home (indoor and outdoor signage)	
Residence (condo building)	Office/workplace
Elevator	Street furniture
Digital billboard	Shopping mall
Transit (e.g., Inside/outside bus/subway or bus shelter)	
Mandatory option(s):	
Other, specify:	

T1C:

What do you remember about this ad?

ASK ALL RESPONDENTS

CAMPAIGN SPECIFIC ATTITUDINAL AND BEHAVIOURAL QUESTIONS MAY BE ADDED HERE

T1D:

T1Da. Have you heard anything about Financial Literacy Month?

- Yes, I have heard about it and I am familiar with the details
- Yes, I have heard about it and I know some of the details
- Yes, I have heard about it but I don't know any of the details [SKIP TO T1Db]
- Not sure [SKIP TO T1E]

T1Db. Where have you seen, read or heard about Financial Literacy Month? Select all that apply. [ACCEPT MULTIPLE RESPONSES]

- cinema
- Internet website
- magazines
- newspaper (daily)
- newspaper (weekly or community)
- outdoor billboards
- pamphlet or brochure in the mail
- public transit (bus or subway)
- radio
- television
- Twitter
- YouTube
- Facebook
- Instagram
- LinkedIn
- Snapchat
- Spotify
- Other, specify _____

T1E: To the best of your knowledge, does the government of Canada have a department or agency that provides free financial tools and resources for Canadians?

- Yes, I have heard about it and I am familiar with the agency and/or department
- Yes, I have heard about it and I know some information about the agency and/or department
- Yes, I have heard about it but I don't know the agency and/or department
- No, I haven't heard anything about it

T1F: To the best of your knowledge, does the government of Canada have a department or agency dedicated to financial education and consumer protection?

- Yes, I have heard about it and I am familiar with the agency and/or department
- Yes, I have heard about it and I know some information about the agency and/or department
- Yes, I have heard about it but I don't know the agency and/or department
- No, I haven't heard anything about it

T1G: Have you heard of the Financial Consumer Agency of Canada or FCAC?

- Yes, I have heard about the FCAC and I am familiar with its mandate
- Yes, I have heard about the FCAC and I know some information about its mandate
- Yes, I have heard about the FCAC but I don't know its mandate
- No, I haven't heard about them

T1H: Have you ever used online financial management tools or resources?

- yes
- no

T1I: Have you ever used financial management tools or resources offered by the FCAC? [ONLY ASK IF YES TO T1G]

- yes
- no

T1J: Would you ever use financial management tools or resources offered by the FCAC? [ONLY ASK IF YES TO T1G]

- yes
- no [SKIP TO T1Ja]

T1Ja: If no, why?

T1H:

Here are some ads that have recently been broadcast on various media. Click here to watch.

[INSERT VIDEO, PRINT AND RADIO ADS]

[CLICK TO GO TO THE NEXT PAGE]

Over the past three weeks, have you seen, read or heard these ads?

- yes
- no

=> GO TO T1J

T1I:

Where have you seen, read or heard these ads?

[NOTE: SELECT FROM LIST ALL MEDIA USED IN THE CAMPAIGN. YOU MAY ALSO INCLUDE OTHER MEDIA OF YOUR CHOICE. HEADINGS ARE FOR GUIDANCE ONLY AND NOT TO BE USED IN THE FINAL VERSION OF THE QUESTIONNAIRE]

SELECT ALL THAT APPLY

Broadcasting	
Radio	In-store audio system
Online / digital	
Reddit	Snapchat
La Presse	Digital/Streaming radio (e.g., Spotify, Podcast)
Web search (e.g., Google, Bing)	TikTok
Internet website	Rate-Hub
LinkedIn	YouTube
Online news sites	
Out-of-home (indoor and outdoor signage)	
Residence (condo building)	Office/workplace
Elevator	Street furniture
Digital billboard	Shopping mall
Transit (e.g., Inside/outside bus/subway or bus shelter)	
Mandatory option(s):	
Other, specify:	

T1J:

What do you think is the main point these ads are trying to get across?

T1K:

Please indicate your level of agreement with the following statements about these ads?

RANDOMIZE STATEMENTS

	1 Strongly Disagree	2	3	4	5 Strongly Agree
These ads catch my attention	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

These ads are relevant to me	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
These ads are difficult to follow	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
These ads do not favour one political party over another	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
These ads talk about an important topic	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
These ads provide new information	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
These ads clearly convey that the Government of Canada has free financial tools and resources to help manage home finances	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

DEMOGRAPHIC QUESTIONS [ASK IN BASELINE AND POST-CAMPAIGN SURVEYS]

D1:

Which of the following categories best describes your current employment status? Are you...

SELECT ONE ONLY

- working full-time (30 or more hours per week)
- working part-time (less than 30 hours per week)
- self-employed
- unemployed, but looking for work
- a student attending school full-time
- retired
- not in the workforce (Full-time homemaker or unemployed but not looking for work)
- other employment status

D2:

What is the highest level of formal education that you have completed?

SELECT ONE ONLY

- grade 8 or less
- some high school
- high school diploma or equivalent
- registered Apprenticeship or other trades certificate or diploma
- college, CEGEP or other non-university certificate or diploma
- university certificate or diploma below bachelor's level
- bachelor's degree
- postgraduate degree above bachelor's level

D3:

Are there any children under the age of 18 currently living in your household?

- yes
- no

D4:

Which of the following categories best describes your total annual household income, including income from all household members, before taxes are deducted?

SELECT ONE ONLY

- under \$20,000
- between \$20,000 and \$40,000
- between \$40,000 and \$60,000
- between \$60,000 and \$80,000

- between \$80,000 and \$100,000
- between \$100,000 and \$150,000
- between \$150,000 and \$200,000
- \$200,000 and above
- prefer not to say

D5:

Where were you born?

- born in Canada
- born outside Canada
↳ Specify the country:

ASK IF D5=BORN OUTSIDE CANADA

D6:

In what year did you first move to Canada?

YYYY

ADMISSIBLE RANGE: 1900-2024

D7:

What is the language you first learned at home as a child and still understand?

SELECT UP TO TWO

- English
- French
- Other language, specify _____

That concludes the survey. This survey was conducted on behalf of the Financial Consumer Agency of Canada. In the coming months the report will be available from Library and Archives Canada. We thank you very much for taking the time to answer this survey, it is greatly appreciated.

B.2.2 Survey Questionnaires: Post-Campaign

ADVERTISING CAMPAIGN EVALUATION TOOL BASELINE AND POST-CAMPAIGN SURVEY TEMPLATE

Baseline sections should be asked before the ads have run in the media.

All sections should be asked after the ads have run in the media.

INTRODUCTION [ASK IN BASELINE AND POST-CAMPAIGN SURVEYS]

Thank you for taking a few minutes to complete this survey on current issues that matter to Canadians. Si vous préférez répondre à ce sondage en français, veuillez cliquer sur [français](#) [SWITCH TO FRENCH VERSION].

Your participation is voluntary and your responses will be kept entirely confidential. The survey takes about [BASELINE: 5 minutes / POST-CAMPAIGN: 7 minutes] to complete.

[START SURVEY](#)

[Click here](#) if you wish to verify the authenticity of this survey. To view our privacy policy, [click here](#).

If you require any technical assistance, please contact XXX.

g) Does anyone in your household work for any of the following organizations?

SELECT ALL THAT APPLY

- a marketing research firm
- a magazine or newspaper
- an advertising agency or graphic design firm
- a political party
- a radio or television station
- a public relations company
- the federal or provincial government
- none of these organizations

IF "NONE OF THESE ORGANIZATIONS" CONTINUE, OTHERWISE THANK AND TERMINATE.

h) What is your gender?

- Male
- Female
- Other
- Prefer not to answer

i) In what year were you born?

YYYY

ADMISSIBLE RANGE 1900-2006

IF > 2006, THANK AND TERMINATE

ASK D IF QUESTION C IS LEFT BLANK

j) In which of the following age categories do you belong?

SELECT ONE ONLY

- less than 18 years old
- 18 to 24
- 25 to 34
- 35 to 44
- 45 to 54
- 55 to 64
- 65 or older

IF "LESS THAN 18 YEARS OLD" OR "BLANK", THANK AND TERMINATE

k) In which province or territory do you live?

SELECT ONE ONLY

- Alberta
- British Columbia
- Manitoba
- New Brunswick
- Newfoundland and Labrador
- Northwest Territories
- Nova Scotia
- Nunavut
- Ontario
- Prince Edward Island
- Quebec
- Saskatchewan
- Yukon

IF NO PROVINCE OR TERRITORY IS SELECTED, THANK AND TERMINATE

l) Which of the following best describes your housing arrangement?

- Own your home with a mortgage
- Own your home without a mortgage
- Rent your home
- Neither own nor rent your home
- Don't know

CORE QUESTIONS [ASK IN BASELINE AND POST-CAMPAIGN SURVEYS]

ASK ALL RESPONDENTS

Q1:

Over the past three weeks, have you seen, read or heard any advertising from the Government of Canada?

- yes
- no

=> GO TO T1A

Q3:

Think about the most recent Government of Canada ad that comes to mind. What do you remember about this ad?

CAMPAIGN-SPECIFIC QUESTIONS [ASK IN BASELINE AND POST-CAMPAIGN SURVEYS]

ASK ALL RESPONDENTS

T1A:

Over the past three weeks, have you seen, read or heard any Government of Canada advertising about free financial tools and resources to help Canadians manage their home finances?

- Yes
- No

=> GO TO T1D

T1B:

Where have you seen, read or heard this ad about free financial tools and resources to help Canadians manage their home finances?

[NOTE: SELECT FROM LIST ALL MEDIA USED IN THE CAMPAIGN. YOU MAY ALSO INCLUDE OTHER MEDIA OF YOUR CHOICE. HEADINGS ARE FOR GUIDANCE ONLY AND NOT TO BE USED IN THE FINAL VERSION OF THE QUESTIONNAIRE]

SELECT ALL THAT APPLY

Broadcasting	
Radio	In-store audio system
Online / digital	
Reddit	Snapchat
La Presse	Digital/Streaming radio (e.g., Spotify, Podcast)
Web search (e.g., Google, Bing)	TikTok
Internet website	Rate-Hub
LinkedIn	YouTube
Online news sites	
Out-of-home (indoor and outdoor signage)	
Residence (condo building)	Office/workplace
Elevator	Street furniture
Digital billboard	Shopping mall
Transit (e.g., Inside/outside bus/subway or bus shelter)	
Mandatory option(s):	
Other, specify:	

T1C:

What do you remember about this ad?

ASK ALL RESPONDENTS

CAMPAIGN SPECIFIC ATTITUDINAL AND BEHAVIOURAL QUESTIONS MAY BE ADDED HERE

T1D:

T1Da. Have you heard anything about Financial Literacy Month?

- Yes, I have heard about it and I am familiar with the details
- Yes, I have heard about it and I know some of the details
- Yes, I have heard about it but I don't know any of the details [SKIP TO T1Db]
- Not sure [SKIP TO T1E]

T1Db. Where have you seen, read or heard about Financial Literacy Month? Select all that apply. [ACCEPT MULTIPLE RESPONSES]

- cinema
- Internet website
- magazines
- newspaper (daily)
- newspaper (weekly or community)
- outdoor billboards
- pamphlet or brochure in the mail
- public transit (bus or subway)
- radio
- television
- Twitter
- YouTube
- Facebook
- Instagram
- LinkedIn
- Snapchat
- Spotify
- Other, specify _____

T1E: To the best of your knowledge, does the government of Canada have a department or agency that provides free financial tools and resources for Canadians?

- Yes, I have heard about it and I am familiar with the agency and/or department
- Yes, I have heard about it and I know some information about the agency and/or department
- Yes, I have heard about it but I don't know the agency and/or department
- No, I haven't heard anything about it

T1F: To the best of your knowledge, does the government of Canada have a department or agency dedicated to financial education and consumer protection?

- Yes, I have heard about it and I am familiar with the agency and/or department
- Yes, I have heard about it and I know some information about the agency and/or department
- Yes, I have heard about it but I don't know the agency and/or department
- No, I haven't heard anything about it

T1G: Have you heard of the Financial Consumer Agency of Canada or FCAC?

- Yes, I have heard about the FCAC and I am familiar with its mandate
- Yes, I have heard about the FCAC and I know some information about its mandate
- Yes, I have heard about the FCAC but I don't know its mandate
- No, I haven't heard about them

T1H: Have you ever used online financial management tools or resources?

- yes
- no

T1I: Have you ever used financial management tools or resources offered by the FCAC? [ONLY ASK IF YES TO T1G]

- yes
- no

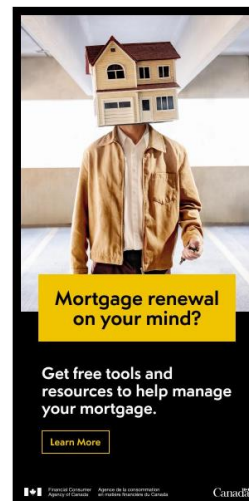
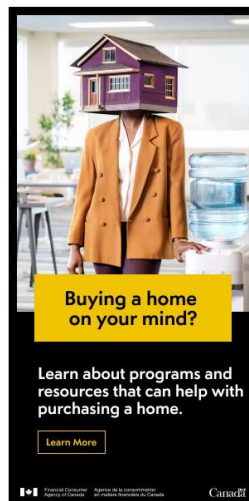
T1J: Would you ever use financial management tools or resources offered by the FCAC? [ONLY ASK IF YES TO T1G]

- yes
- no [SKIP TO T1Ja]

T1Ja: If no, why?

T1H:

Here are some ads that have recently been broadcast on various media. Click here to watch.



[CLICK TO GO TO THE NEXT PAGE]

Over the past three weeks, have you seen, read or heard these ads?

- yes
- no

=> GO TO T1J

T1I:

Where have you seen, read or heard these ads?

[NOTE: SELECT FROM LIST ALL MEDIA USED IN THE CAMPAIGN. YOU MAY ALSO INCLUDE OTHER MEDIA OF YOUR CHOICE. HEADINGS ARE FOR GUIDANCE ONLY AND NOT TO BE USED IN THE FINAL VERSION OF THE QUESTIONNAIRE]

SELECT ALL THAT APPLY

Broadcasting	
Radio	In-store audio system
Online / digital	
Reddit	Snapchat
La Presse	Digital/Streaming radio (e.g., Spotify, Podcast)
Web search (e.g., Google, Bing)	TikTok

Internet website	Rate-Hub
LinkedIn	YouTube
Online news sites	
Out-of-home (indoor and outdoor signage)	
Residence (condo building)	Office/workplace
Elevator	Street furniture
Digital billboard	Shopping mall
Transit (e.g., Inside/outside bus/subway or bus shelter)	
Mandatory option(s):	
Other, specify:	

T1J:

What do you think is the main point these ads are trying to get across?

T1K:

Please indicate your level of agreement with the following statements about these ads?

RANDOMIZE STATEMENTS

	1 Strongly Disagree	2	3	4	5 Strongly Agree
These ads catch my attention	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
These ads are relevant to me	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
These ads are difficult to follow	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
These ads do not favour one political party over another	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
These ads talk about an important topic	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
These ads provide new information	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
These ads clearly convey that the Government of Canada has free financial tools and resources to help manage home finances	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

DEMOGRAPHIC QUESTIONS [ASK IN BASELINE AND POST-CAMPAIGN SURVEYS]

D1:

Which of the following categories best describes your current employment status? Are you...

SELECT ONE ONLY

- working full-time (30 or more hours per week)
- working part-time (less than 30 hours per week)
- self-employed
- unemployed, but looking for work
- a student attending school full-time
- retired
- not in the workforce (Full-time homemaker or unemployed but not looking for work)
- other employment status

D2:

What is the highest level of formal education that you have completed?

SELECT ONE ONLY

- grade 8 or less
 - some high school
 - high school diploma or equivalent
 - registered Apprenticeship or other trades certificate or diploma
 - college, CEGEP or other non-university certificate or diploma
 - university certificate or diploma below bachelor's level
 - bachelor's degree
 - postgraduate degree above bachelor's level
-

D3:

Are there any children under the age of 18 currently living in your household?

- yes
 - no
-

D4:

Which of the following categories best describes your total annual household income, including income from all household members, before taxes are deducted?

SELECT ONE ONLY

- under \$20,000
 - between \$20,000 and \$40,000
 - between \$40,000 and \$60,000
 - between \$60,000 and \$80,000
 - between \$80,000 and \$100,000
 - between \$100,000 and \$150,000
 - between \$150,000 and \$200,000
 - \$200,000 and above
 - prefer not to say
-

D5:

Where were you born?

- born in Canada
- born outside Canada
 ↳ Specify the country:

ASK IF D5=BORN OUTSIDE CANADA

D6:

In what year did you first move to Canada?

YYYY

ADMISSIBLE RANGE: 1900-2024

D7:

What is the language you first learned at home as a child and still understand?

SELECT UP TO TWO

- English
- French
- Other language, specify _____

That concludes the survey. This survey was conducted on behalf of the Financial Consumer Agency of Canada. In the coming months the report will be available from Library and Archives Canada. We thank you very much for taking the time to answer this survey, it is greatly appreciated.
