

8 consistent, overarching learnings...

3

'Over' versus 'under'-stating ...managing expectations relating to **financial scale** of HAP

Perhaps driven by low existing knowledge of HAP, many expected relatively 'substantial' lump sums (four figures) from the content provided in the existing concepts.

In "Fridge", this is heightened by individual 'mental calculations', adding multiple bills together – and this is driven by the visual and voice-over behind the idea of 'making bills disappear' (rather than eg. 'bridging a gap').

Without clarification, this poses real risk for the campaign, and HAP, in falling short of expectations ...and driving negativity.

8 consistent, overarching learnings...

3

'Over' versus 'under'-stating ...managing expectations relating to **financial scale** of HAP

**learning:
terminology – bills
disappear**

Would be considered incorrect for most households, and therefore misleading – by 'over-stating' and raising expectations.

Avoid, or significantly tone down, the visual and verbal expression of this (particularly relevant for the 'Fridge' concept).

this research suggests some potential expressions as starting points for consideration / inclusion ...

**helping/
assisting to
'bridge' the gap**

**helping/ assisting
to 'balance'
increases**

**helping/
assisting with
increased 'cost of
living' / pressure**

**'adjustment'
payment**

**initial
'adjustment'
amount**

**learning:
terminology –
one-off lump-sum
payment**

Many link this to the preceding economic stimulus package ...and subsequently assume it is implying a figure equal to, or greater than, \$900.

Avoid, or tone down this expression.

8 consistent, overarching learnings...

4

Consider removing references to '**economic boost**' / '**boosting the economy**'

To many, terms like 'economic boost' drive the 'memory' of 'economic stimulus package' ...

While most (recipients) reflect positively, and validate their personal use of the money...

Most non-recipients understood and accepted the previous economic stimulus package ...

...they are quick to cite memories, driven by media, of (eg.) 'retail frivolity' which are often negatively emotionally charged.

...their receptiveness to a (perceived) 'take 2' which they don't receive appears questionable.

8 consistent, overarching learnings...

4

Consider removing references to **'economic boost' / 'boosting the economy'**

learning:
'economic boost' or 'stimulating the economy' references could be risky

These should be
toned down,
and referenced in
an alternative manner.

this research suggests some potential
expressions as starting points for
consideration / inclusion ...

**balancing
economic
growth**

**recognising
current economic
conditions**

**maintaining the
economy**

8 consistent, overarching learnings...

5

Explicitly reference the '**longevity**' of HAP (in press and radio)

Some become overly focussed on the 'one-off lump sum payment' which cannibalises their recall and understanding of 'regular payments'...

which raises questions...

...'when' the regular payments commence?

...whether this will continue to be supported in the event of a change in Government?

8 consistent, overarching learnings...

5

Explicitly reference the '**longevity**' of HAP (in press and radio)

Some become overly focussed on the 'one-off lump sum payment' which cannibalises their recall and understanding of 'regular payments'...

learning:

increased focus on regular payment

The concept of a holistic package is crucial in generating acceptance, and reducing confusion – both in this launch phase, but also to build a sound basis for future phases of communications.

This research suggests the concept of a 'one-off lump sum payment' (albeit, with changes to its articulation – as referenced previously) is likely to naturally have higher recall than 'regular payments'.

Therefore, content relating to 'regular payments' and 'tax cuts' should receive greater focus in communications to compensate for this – and raise awareness that HAP is a holistic 'package'.

8 consistent, overarching learnings...

6

Focus direction to further information to **website**

The potential 'complexity' of HAP (eg. eligibility and personalised calculations etc) is generally understood among recipients ...it is not interpreted via the current concepts as a 'one size fits all' solution ...

8 consistent, overarching learnings...

6

Focus direction to further information to **website**

However, there are indicatively 3 'groups' of people...

1. 'Take it as it comes' – every bit counts / is a bonus (*likely a minority*).

Unlikely to seek additional information.

2. I might / might not be eligible, and would like to know in advance (*likely to be the majority of recipients*).

Website is appropriate for clarification for most in this group (if critical information is easily accessible).

3. My situation is complex, I will need to clarify (*likely a minority*).

They will seek to clarify via telephone.

8 consistent, overarching learnings...

6

Focus direction to further information to **website**

Key content areas for prominence on website ...

(Note: this is not an exhaustive list, rather, this focusses on the key areas of importance for inclusion)

What is included in HAP?

(ie. content clarifying to the holistic nature of the package)

Am I eligible? - for lump sum payment ...for regular payments ...for tax cut?

**How much am I eligible for? – for the lump sum
...for the regular payments ...in terms of tax cuts?**

How long does HAP last for?

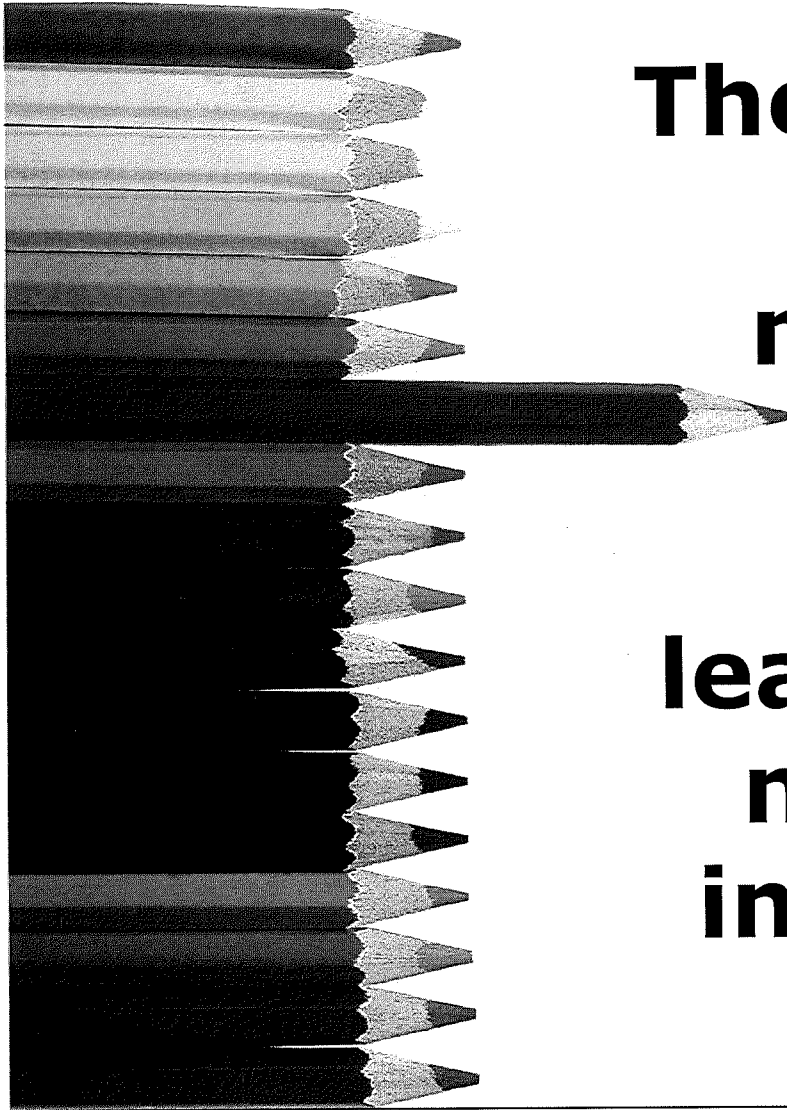
Why is the Government introducing the HAP?

(This is where the link to carbon pricing / carbon tax could be appropriately included and addressed)

Why is the Government advertising / mass communicating about HAP?

How long does the lump sum need to last me for until regular payments kick in?

Will I get the lump sum again next year, and how much will it be?



**The overall creative,
message and
medium challenge
generates
8 consistent
learnings which will
need to be applied
in refining “Fridge”
(2 related to the *context*)...**

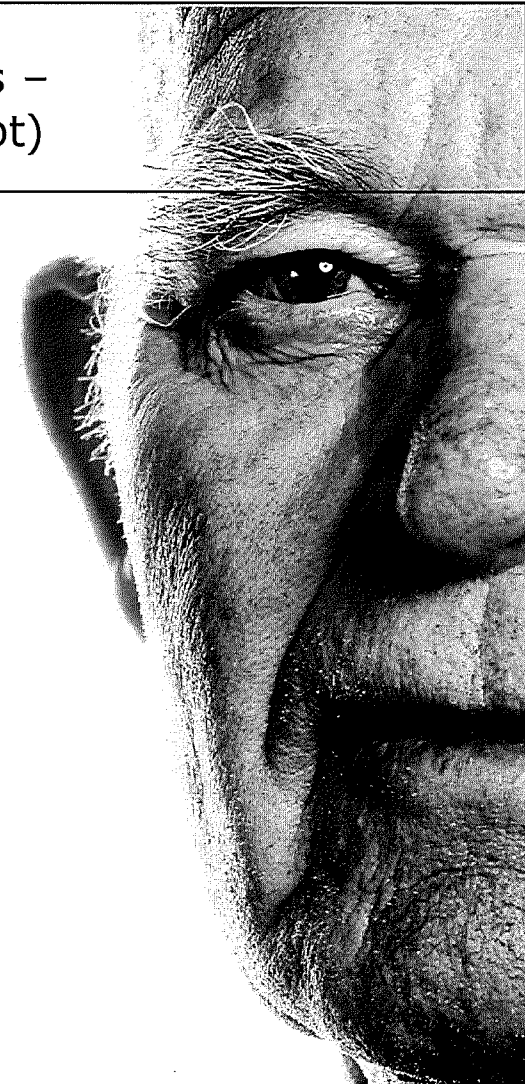
8 consistent, overarching learnings...

7

Address '**legitimacy**' for the communications – their perceived 'purpose' (...regardless of concept)

s47F (Personal privacy)

(recipient)



8 consistent, overarching learnings...

7

Address '**legitimacy**' for the communications – their perceived 'purpose' (...regardless of concept)

Following fairly 'intense' exposure to the campaign, the majority express being left with unanswered questions (further detail later)

...which ultimately raises questions as to the fundamental purpose of the communications

...and (for some) the purpose of HAP.

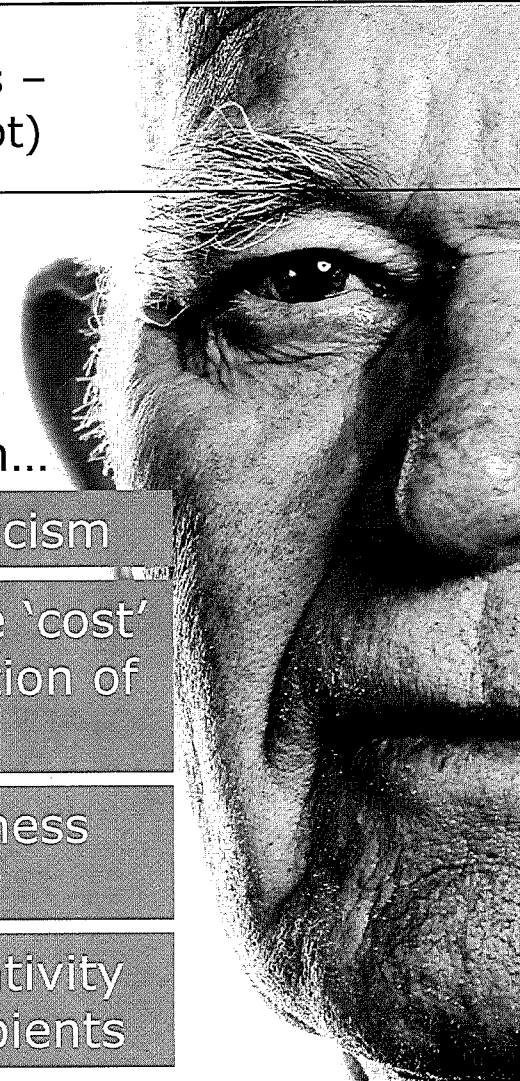
This results in...

negativity / cynicism

challenging of the 'cost' vs 'benefit' equation of advertising

potential openness to criticism

heightened negativity among non-recipients



8 consistent, overarching learnings...

7

Address '**legitimacy**' for the communications – particularly TV, their perceived 'purpose' (...regardless of concept)

learning: campaign content

The more content ('questions answered') received from the communications, the less likely they were to question legitimacy.

Press and radio should retain (and, elevate) their focus on content and information delivery – the creative idea should not be perceived as 'cannibalising' these mediums.

learning: campaign purpose

Consider direct articulation of campaign purpose (eg. because notifications may follow the automatic payment – which, qualitatively, seems accepted as a valid reason among recipients).

learning: media buy

Consider the media buy ...giving higher weights, and duration of support to press and radio (as the higher content mediums) will increase legitimacy of communications – as these mediums can more effectively articulate, and thus demonstrate, the campaign's 'purpose'.

Focus on reach, not frequency – or, lighter weights following week 1 to account for cumulative build, or targeted buys by week linked to rollout.

learning: simplicity

Needs to be creatively engaging ...but, sufficiently simple such that the 'message' remains the 'hero' – a low scale / necessary spend.

(Note: All three concepts already appear to fulfil this – qualitatively, and via rating tasks.)

8 consistent, overarching learnings...

8

Absence of explicit link to the carbon price leaves unanswered questions about campaign legitimacy. If people spontaneously draw a 'natural' linkage to **carbon pricing**, the campaign is legitimised ... but there is a risk that negative 'interference' messaging will erode this.

On average, only 1 or 2 people per group spontaneously linked the campaign / HAP with carbon tax.

s47F (Personal privacy)

When this link is made in 'natural conversation', the majority seem to 'accept' HAP the campaign on this premise ...

(recipient)

8 consistent, overarching learnings...

8

Absence of explicit link to the carbon price leaves unanswered questions about campaign legitimacy. If people spontaneously draw a 'natural' linkage to **carbon pricing**, the campaign is legitimised ... but there is a risk that negative 'interference' messaging will erode this.

However, this research suggests that if the link is drawn by the media (negatively)

...this could, in turn, negatively impact receptiveness to HAP and the campaign as, for some, it indicates an intentional omission of 'the obvious'...

s47F (Personal privacy)

(recipient)

8 consistent, overarching learnings...

8

Absence of explicit link to the carbon price leaves unanswered questions about campaign legitimacy. If people spontaneously draw a 'natural' linkage to **carbon pricing**, the campaign is legitimised ... but there is a risk that negative 'interference' messaging will erode this.

learning:
**not referencing
carbon pricing could be risky**

Referencing carbon pricing can be addressed through other communication mechanisms and does not necessarily need to be a part of this campaign.

We do, however, recommend that the link is referenced, even if external to the mass media campaign.

This will help reduce the risk of backlash for what is considered (to some) 'intentionally avoiding the obvious'.

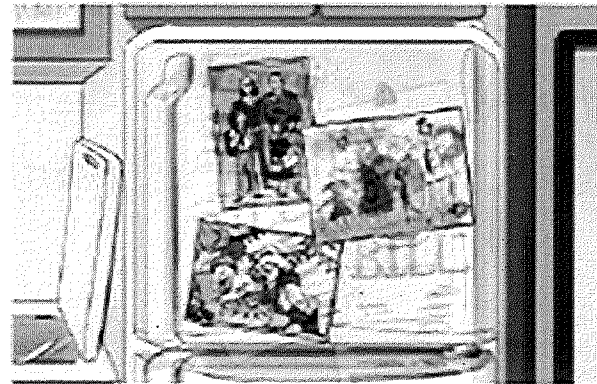


Feedback on content of Print Ads...

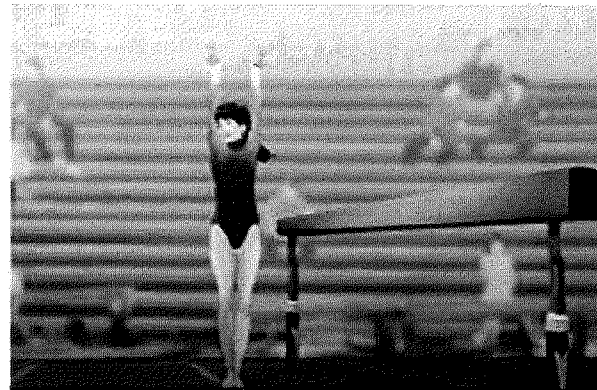
Bright



Fridge



Gym





Six million Australians will soon see some everyday expenses disappear.

If you currently receive Centrelink, some welcome financial relief from the Australian Government could be headed your way. It's called the Household Assistance Benefit and it will be automatically deposited in your bank account in May. This lump sum is to help remove the burden of everyday expenses for families, individuals and the elderly for the next twelve months and boost our national economy. From this next year, this ongoing financial assistance will be added to your regular Centrelink payments. The Household Assistance Benefit will help millions of households cover unexpected costs in the months ahead and stimulate our local economy for the benefit of all Australians. To see if you are one of the six million Australians who qualify call 13 13 13 or visit australia.gov.au/hab

The Family Household Allowance will:

- be paid to six million Australians as a lump sum in May,
- complement new tax cuts from July, 1 and
- form regular ongoing payments added to Centrelink next year.

Call to see if you're eligible on:

13 13 13

or visit australia.gov.au/hab

The
Household
Assistance
Benefit

Benefiting those who need it most.



FRIDGE

- Not making link between bills disappearing and 'happy family memories'
- Family pictures need to reflect wider range of family types (matching those eligible)
- Less emphasis on nuclear families

STRENGTHS – liked or easy to understand (mostly to the idea suggested by the copy, rather than the wording itself)

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The Household Assistance Benefit

Benefiting those who need it most.



Australian Government

WEAKNESSES – disliked, confusing or polarising

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~~The~~
~~Household~~
~~Assistance~~
~~Benefit~~

Benefiting those who need it most.



Australian Government

A more detailed focus on “Fridge” Print Ad...

Currently the weakest element of the Fridge campaign.

1. Main pic /graphic/logo

- Pictures liked by seniors as the only Ad that is inclusive of grandparents/seniors
- Logo disliked by majority as fridge magnets suggests directed at families (only) and thought to trivialise a serious issue (financial hardship)
- Tag line ‘benefitting those who need it most’ universally liked

2. Headline

- Is alienating to non-recipients as it draws attention to the fact they are missing out. “Six million Australians’ triggers negative emotional reactions amongst non-recipients (no negative reaction from recipients) – it is reinterpreted as “is that how many people are on centrelink benefits?” or “is that where my tax is going?” or *“that’s 16 Million people getting nothing!”*
- The word ‘disappear’ is polarising – suggests the payment will means your bills won’t arrive, or that the payments will solve all your problems – it’s aspirational, but unrealistic
“bills don’t disappear, they just might get paid on time!” (unemployed)

A more detailed focus on “Fridge” Print Ad...

3. Main copy

- Re-word descriptors of recipients to better describe the variety of people included. Avoid the term ‘individuals’ as it’s not inclusive of unemployed/youth allowance etc – not seen as ‘for them’, and seniors take exception at being regarded differently to ‘individuals’.
- ‘elderly’ prefer the term ‘seniors’
- ‘unexpected costs in the months ahead’ - more bills?? What costs????
- Remove references to ‘stimulus’, ‘the economy’ and ‘nation building’ as it introduces controversy and baggage from the ESS.
- Direct people to website before 131313 in main copy and text box

4. Text box – increase prominence

- Re-word header to read “The Household Assistance Package will”
- Then list the 3 bullet point core elements, as per wording in 1st 3 bullet points of “Bright” print ad text box
- Replicate look of the ‘Bright’ text box format i.e. coloured bullets, larger font:

- Increase prominence of where to go next as per Gymnast press (but put website 1st)

- An automatic lump sum payment in May
- New tax cuts from July 1
- Regular payments from next year

Call to see if you’re eligible on:

13 13 13

or visit australia.gov.au/householdallowance



Communications Research

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 Australian Government



Helping make ends meet The Household Benefits Scheme

With the cost of living continuing to rise, many families, individuals and the elderly are finding it increasingly difficult to make ends meet, often struggling to find a way out of their financial black hole.

But in its continued effort toward a strong economic future, the Australian Government is helping to make the future look bright with the introduction of a new financial package to assist those that need it most over the next 9-12 months.

It's called the Household Benefits Scheme and if you currently receive Centrelink payments, you may soon get a lump sum payment that will automatically appear in your bank account in early May. Regular assistance payments will then commence with your regular Centrelink payment next year.

We think all Australian's should be free from the burden of economic hardship and with the Household Benefits Scheme, the future's looking bright.

To find out more and whether you're eligible, call 13 13 13 or visit our website at australia.gov.au/hbs

- An automatic lump sum payment in May
- New tax cuts from July 1
- Regular payments from next year
- 6 million Australian's will benefit
- A strong economic future for Australia

**Household
Benefits Scheme**


13 13 13 australia.gov.au/hbs

BRIGHT

- **Positive reactions to look and feel – upbeat, inspiring, friendly – most strongly felt by family recipients**
- **Focus on child drawings felt by some to be trivialising the topic**
- **Headline positive and empathic**

Research

Helping make ends meet

The Household Benefits Scheme

With the cost of living continuing to rise, many families, individuals and the elderly are finding it increasingly difficult to make ends meet, ~~often struggling to find a way out of their financial black hole.~~

~~But in its continued effort toward a strong economic future, the Australian Government is helping to make the future look bright with the introduction of a new financial package to assist those that need it most over the next 9-12 months.~~

It's called the Household Benefits Scheme and if you currently receive Centrelink payments, you may soon get a lump sum payment that will automatically appear in your bank account in early May. Regular assistance payments will then commence with your regular Centrelink payment next year.

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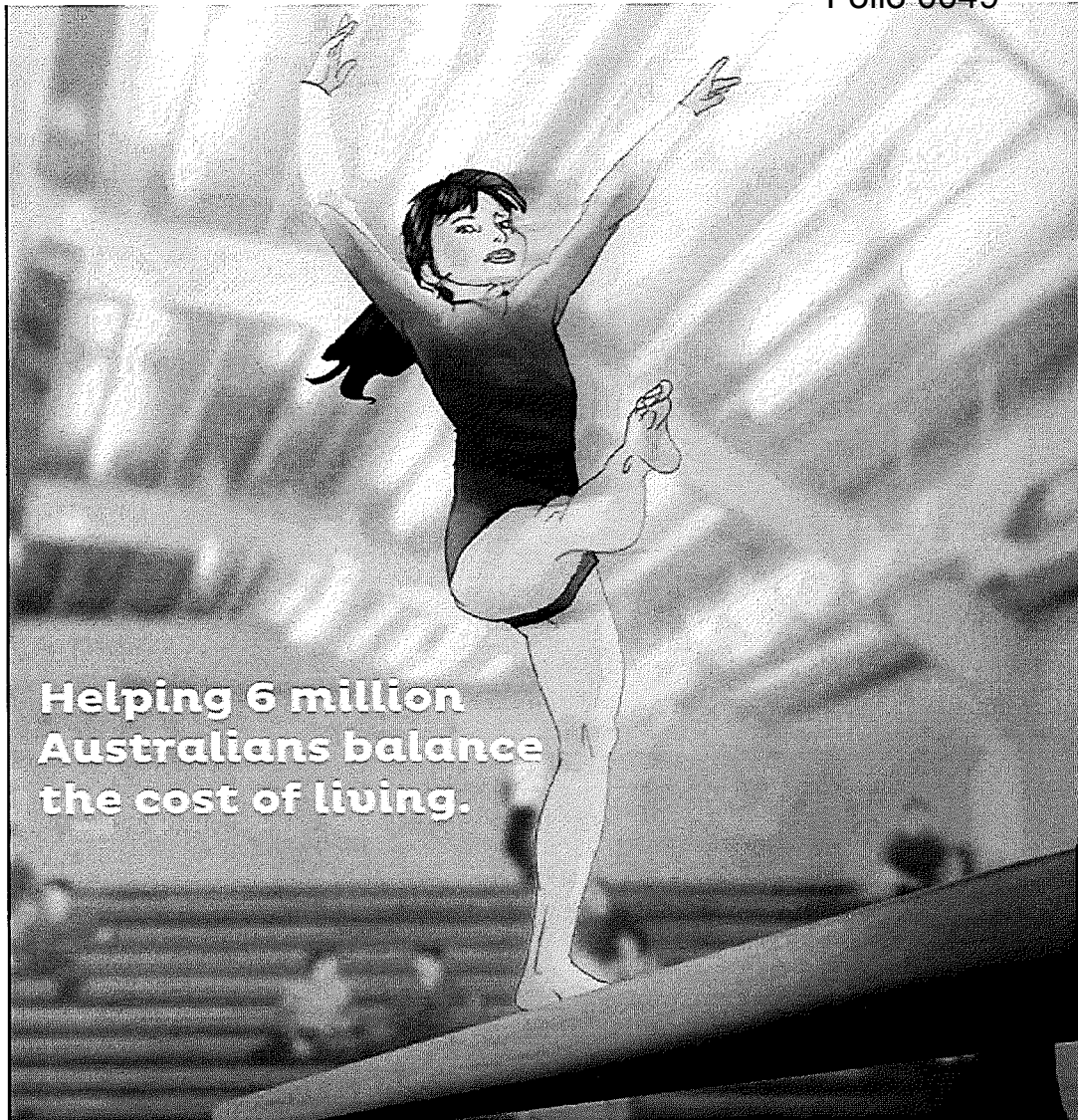
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- An automatic lump sum payment in May
- New tax cuts from July 1
- Regular payments from next year
- ~~6 million Australian's will benefit~~
- ~~A strong economic future for Australia~~

Household Benefits Scheme



13 13 13 australia.gov.au/hbs



**Helping 6 million
Australians balance
the cost of living.**

If you are currently receiving Centrelink payments you could be one of the six million Australians who will be receiving a lump sum payment from the Australian Government. It's called the Household Allowance, and if you are eligible it will automatically arrive in your bank account in May. It's to help families, individuals and the elderly stay on their feet financially. This isn't just a one off payment, it's a buffer to last you the next twelve months while this ongoing assistance gets added to your regular Centrelink entitlements mid next year. The Family Household Allowance will help millions of Australians balance the cost of living.

The Household Allowance will:

- be paid to six million Australians as a lump sum in May.
- complement new tax cuts from July 1 and
- form regular ongoing payments added to Centrelink next year.

Call to see if you're eligible on:

13 13 13

or visit australia.gov.au/householdallowance

**The Household
Allowance**

Balancing the cost of living.



GYMNAST

- (As per TVC reactions), the concept of 'balancing the cost of living' resonates strongly, but gymnast theme rejected on grounds of 'too clever', 'too middle/upper class' or too removed from cost of living pressures.
- Reference to 6 Million Australians too alienating to non-recipients

earch



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~~The Household Allowance will:~~

- ~~• be paid to six million Australians as a lump sum in May.~~
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Call to see if you're eligible on:

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The Household Allowance

Balancing the cost of living.



Australian Government

Feedback on content of the Radio Ads...

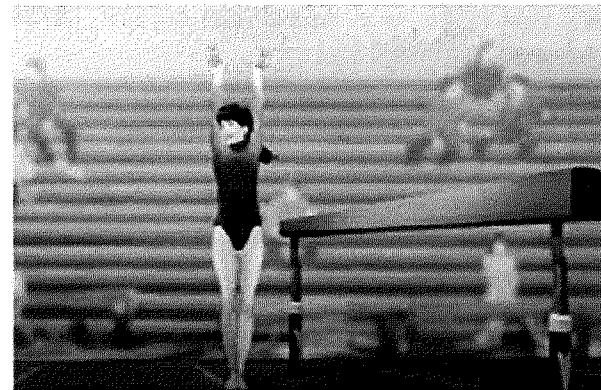
Bright



Fridge



Gym



Comparison of Radio Ads ...

- **Reactions to Radio Ads were more subdued, and difficult to separate from the TVC concepts.**
- **Far less discrimination between the radio ads, all regarded as informative and 'to the point' - "*they tell you what you need to know*"**
- **When compared to each other, the Gymnast Ad was the stand out because it articulated the information through the voice of a range of recipient types, and thus was more inclusive of all recipients than the other ads. This was particularly felt by seniors and fathers, who felt excluded by the Bright and Fridge radio ad.**

Comparison of Radio Ads ...

BRIGHT

- **script rests too much on the 'future's looking bright' language, which was rejected both by recipients or non-recipients.**

FRIDGE

- **Confusion over the sentence "It's to last 'till mid next year, when this extra financial assistance will become part of your regular Centrelink payments" – leaves unanswered questions**
- **'benefitting those who need it most' resonates well across all groups**

GYMNAST

- **the concept of 'balancing your expenses' resonates strongly, independently of the gymnast visual imagery. It is engaging, and easy to relate to for all recipients (and non-recipients).**
- **Use of multiple voices endorsed by all for inclusiveness, however it was not deemed appropriate to use the voice of a 13yr old girl to talk about Centrelink payments – this voice could be replaced with that of another adult recipient ... OR ...**
- **Delete girl's line, as it's too wordy and unclear , and replace with line from Bright Future "Regular payments will begin next year".**