



UNITED WAY OF YELLOWSTONE COUNTY

VITA FOCUS GROUPS

Marketing and Outreach

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I. Introduction

United Way of Yellowstone County conducted two focus groups on May 16 and August 18, 2010. The purpose of these groups was to discover the most effective ways to market and promote free tax preparation, or Volunteer Income Tax Assistance (VITA), sites to eligible residents of Yellowstone County, Montana. More specifically, the focus groups intended to help:

- 1) Reveal the attitudes and perceptions of Montana residents toward VITA free tax preparation services
- 2) Develop recommended methods of disseminating advertising and educational materials
- 3) Develop meaningful messages for use in outreach materials. Relevant information gathered from the focus groups will be used to improve the promotion of VITA sites in the upcoming tax season.

A. Methodology

United Way conducted two focus groups on May 16 and August 18, 2010 at the United Way of Yellowstone County building in downtown Billings, Montana. Both focus groups were documented by two observers taking notes which were compared for accuracy. The focus groups began with formal introductions and basic questions, followed by in-depth discussion. For practical purposes, the focus group conducted on May 16 will be referred to as “Group One” and the focus group conducted on August 18 will be referred to as “Group Two.”

Group One participants were recruited from a pool of VITA clients who indicated on an exit survey they were interested in participating in a focus group. Twelve participants were recruited with a total attendance of nine participants at the focus group. Below is the breakdown of demographic data:

Race/Ethnicity	
African American	0
Asian American	0
Caucasian	8
Hispanic	0
Native American/Pacific Islander	1
Household Income	
Less than \$10,000	2
\$10,000-\$20,000	3
\$21,000-\$30,000	2
\$31,000-\$40,000	1
\$41,000-\$49,000	1
Individuals in Household	

1	5
2	2
3	1
4	1

Participants were all over the age of 30 years old with an average age of 54 years old. The discussion lasted for approximately an hour and a half, and participants were given a \$25 Wal-Mart gift card and light lunch in exchange for their participation.

Group Two participants were recruited through a variety of methods. Focus group sign-up sheets were distributed to many community businesses and organizations, but ultimately resulted in very little interest. Snowball sampling, in which participants help recruit other possible participants, and the use of personal contacts proved the best methods to find willing participants. Twelve participants were recruited; one dropped out and was replaced with a United Way employee for a total of twelve participants in attendance. Below is the breakdown of demographic data:

Race/Ethnicity	
African American	0
Asian American	1
Caucasian	10
Hispanic	0
Native American/Pacific Islander	0
Household Income	
Less than \$10,000	2
\$10,000-\$20,000	5
\$21,000-\$30,000	4
\$31,000-\$40,000	0
\$41,000-\$49,000	0
Individuals in Household	
1	0
2	4
3	3
Are Individuals in Household Related?	
Yes	2
No	4
Are you married?	
Yes	0
No	5
Separated	2
Do you live with your parents?	
Yes	4
No	5

Part-time	1
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Group Two participants were required to be within the ages of 20-30. This was necessary to determine if promotional materials needed to be changed to market to a younger age group. The average age of participants was 23 years old. Participants shared ideas and engaged in discussion for approximately an hour and a half and were given a \$25 Wal-Mart gift card and light dinner in exchange for their participation (the United Way employee did not receive a gift card).

B. Key Findings

- Significant differences exist between the younger (20-30 year olds) and older (over 30 years) focus group participants in areas of social media, target outreach locations, and attitudes toward tax preparation.
- Both groups provided many examples of ways to improve promotional brochures such as: clarifying or eliminating tax credit information, removing text, adding or removing pictures, and emphasizing specific messages.
- Both groups highlighted that “free” is an important message to convey when marketing VITA.

II. Summary of Findings

A. Attitudes, Influence, and Past Experiences

Each focus group involved brief discussion about participants’ experiences and attitudes toward tax preparation in general. Before using VITA, five out of nine of Group One participants had paid to get their taxes done at places such as Jackson-Hewitt, H & R Block, and Laser 1040. Participants explained that they used these companies because of convenience, brand familiarity, and advertising. The majority of participants, seven out of nine, reported they later used VITA because it was free.

In contrast to Group One, a large number of Group Two participants, eight out of twelve, had prepared their own taxes at least once. Five participants had used some version of the computer software TurboTax. When asked their opinion about free online tax preparation services, many respondents who had used them stated that they did not seem thorough enough to ensure confidence in the preparation process. Two participants used tax preparation companies, and two participants had their taxes prepared by a personal or family accountant. Group Two participants were strongly influenced by their parents when deciding where to get their taxes prepared. Participants reported convenience was the second most important factor in their previous decision-making.

B. Perceptions of VITA

Group One participants had all used VITA services for their most recent taxes. Questions given to this group were designed to discover participants' confidence with VITA preparation services and how to improve the confidence levels of clients towards VITA. All but one participant expressed confidence in the VITA sites. Participants explained that the professional demeanor of VITA volunteers, the quality review process, preparers' explanation of their taxes, the extensive training of tax preparers, and satisfied attitudes of other clients allowed them to feel confident that their taxes were being prepared correctly.

Only one of the Group Two participants had used VITA. A little over half of the participants were aware of the existence of free tax preparation. Half were personally told by someone about free tax preparation. Many of the participants were surprised to learn that they were eligible to use VITA. When asked to discuss why they didn't think they were eligible, participants explained they believed you needed to have children, be married, live on your own, or qualify for other social or government services in order to use VITA. One participant reported that he did not like the use of the word "assistance" in the acronym VITA because he did not want to feel like he needed assistance.

Group Two also discussed what would make them feel confident that their taxes were prepared accurately at the VITA sites. Answers varied and included: proof of tax preparer IRS certification, ability to view the software used and watch while preparers enter information in the tax program, a quality review process, and preparers ability to answer questions and explain the tax process.

C. Promotional Materials

Each group discussed promotional materials in great detail. Group One brainstormed the best messages to persuade people to use VITA. Group One agreed "free" was the most important word to emphasize on promotional materials. Other popular key word suggestions included: "quick", "convenient", and "professional." Group One also analyzed the promotional brochure. They suggested including pictures of different types of clients, showing income and other qualifications for eligibility, removing some of the detail, keeping logos on the front, mentioning free tax preparation and e-filing because many people do not recognize the VITA brand, and including directions to VITA sites with landmarks. All clients agreed that the "What to Bring" portion of the brochure was helpful.

A large portion of the discussion focused on how to clarify the Earned Income Tax Credit (EITC) information on the brochure. The group agreed that the current information was too detailed and confusing. One participant suggested including a statement like, "You may qualify for credits if you make between a minimum of X number of dollars and maximum of X number of dollars." Another participant stated EITC information on the brochure gave an impression

that VITA focuses on low-income clients, which can be misleading since Montana VITA serves both low and moderate income clients. A participant noted that including the phrase “low to moderate income” can be viewed as negative and demeaning and suggested using dollar increments such as “up to \$49,000” to indicate income eligibility.

Participants also briefly discussed the benefits of brochures versus VITA business cards. One participant said that people look at brochures more than cards and another said that cards are easy to lose. The group determined cards were easier to carry than brochures, and one participant believed that most people throw brochures away. Clients also suggested that if brochures are used for promotional purposes, they should be more widely distributed. Many participants had never seen the brochures prior to the focus group session.

Focus Group Two also believed that “free” was the most essential word to use in VITA marketing and promotion. Many participants acknowledged that it was also important to include the IRS logo and the phrase “taxes are explained.” Participants readily gave their ideas for improvements that could be made to the promotional brochure. These included: use a brighter color, make sure that “free” is highlighted, have IRS and United Way logos on front of the brochure, and state that the VITA service is “sponsored by Wal-Mart.” The group suggested specific phrases such as, “free tax prep to get maximum return” and “you might be missing something,” as messages that could be included on the front of the brochure. Participants believed it was important to stress that clients will get their return in 7-10 days and can use direct deposit. Group Two also agreed that the section “What to Bring” was useful.

Group Two also found the EITC and tax credit information on the brochure confusing and too detailed. Participants suggested clarifying the EITC portion of the brochure or removing it. One participant recommended removing much of the information on the brochure and directing interested individuals to a web address instead. Another participant suggested removing the EITC information and adding the phrase “1 in 4 people don’t claim the EITC” to simplify the brochure.

Another topic of discussion was the emphasis on clients who are married and have children within the brochure. Many of the Group Two participants expressed they did not think they were eligible for VITA because they were not married and/or did not have children. The participants believed the emphasis on marriage and children within the brochure would reinforce the misconception that an individual must be married or have children to use VITA.

Group Two participants were active Facebook users. All but one of the participants had a Facebook account, and participants agreed that Facebook would be another forum in which to engage potential VITA clients. Many participants mentioned that they checked Facebook several times a day using their cell phones. United Way has a VITA Facebook Fan Page, and participants discussed what should be included on it. The suggestions included: the VITA video, IRS certifications, eligibility requirements, a video clip explaining the EITC and tax credits, client testimonies, links to the IRS, photos of tax preparers, and statistics screens from the VITA

video. Participants thought that regular Facebook status updates would be important to keep clients interested.

Although Group Two participants liked to communicate through Facebook, they did not feel that Twitter was popular enough to effectively reach a younger age group. Participants were asked if they would like to receive cell phone texts about tax information and VITA site updates, but they felt that texts would become like e-mail “spam”. Group Two participants also recommended bright posters with a web address linking to VITA information as an important advertising tool. They felt that this approach would cater more to their age group. They also expressed that marketing pieces should be humorous, eye-catching, and interactive. For example, instead of using a brochure as the main marketing material, a poster with a tear-off tab or bright stickers that would encourage physical interaction would result in more interest.

D. Outreach Locations

Participants were asked where they would place VITA outreach materials. The following are their responses:

Group One

- Senior Community Center
- Include with Meals on Wheels
- Church dinners in Huntley organized by a community food bank
- Grocery Stores-on windows and next to sale flyers
- VFW, American Legions, Shriners, Knights of Columbus, and other service organizations
- Mass mailings
- Workplaces such as K-Mart
- Distribute through the school system

Group Two

- Coffee shop boards
- Posters near or in bathroom stalls
- Outside the elevator at Liberal Arts Building at MSU-B
- Banks and credit unions
- Local businesses
- Wendy’s and other lunch spots
- Local breweries
- Student services and college orientations
- Have Resident Assistants pass them out in dorms
- Evening college and online classes
- Child Care Resource and Referral

- State daycares
- Apartment Buildings

III. Conclusion

It is important to understand that focus groups, especially those that use snowball sampling to recruit participants, may not be representative of the opinions and attitudes of the population at a whole. However, they can provide fresh ideas and a new level of awareness about the effectiveness of VITA marketing and promotional materials. The focus groups gave insight into what should be modified on marketing materials, where to promote VITA, how to reach the 20-30 year old age group, and how generational differences can affect attitudes towards tax preparation.