

# Your Stake in Plain Language

Plain language is language that everyone in your audience can easily understand.

The basics of a plain-language program are:

1. Establish the reading level of the audience.
2. Create documents to match that reading level.

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# 1. Establish the reading level of the audience

## The National Literacy Studies

**Y**ou cannot understand the need for plain language without first understanding the different levels of reading ability.

The Young Adult Literacy Study of 1985 and the National Adult Literacy Study of 1992 measured the reading skills of adults in the U.S. They found:

- The average adult in the U.S. reads at the 8th-grade level.
- Nearly 80 percent of adults read below the 10th-grade level.
- Nearly 50 percent of adults read below the 8th-grade level.

Low literacy is not chiefly the problem of immigrants, the elderly, high school dropouts, or people whose first language is not English. Low literacy knows no age, education, income levels, or national origins. Most people with low literacy skills were born in this country and have English as their first language.

Additional effort is required to educate adults who cannot read at all, but 97 percent of all readers feel they read well enough for their daily tasks. The challenge is to provide all who can read with readable texts at their levels.

The first challenge of plain language is to find the reading level of your audience.

## The Costs of Poor Writing

It is obvious that schools, business, and government have not responded to the challenge of the literacy studies.

Other studies have shown that 80% of the adult reading population cannot find consumer-health information written at their levels. This problem costs the U.S. a whopping \$62 billion a year in extra health costs—according to the National Academy on an Aging Society.

Business and government Web sites regularly present information written at the 12<sup>th</sup>-grade level and up, reaching less than 15% of their intended audience.

Many organizations waste enormous amounts of money producing forms that are badly designed or are too complicated. According to an AARP study of 3,800

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members, filling out government and insurance forms makes 66% feel frustrated, 58% feel angry, 42% feel confused, and 31% feel intimidated.

Forms that are badly filled out can waste 28% of clerical staff time, requiring more staff for the processing of forms.

Consumers of your products and services increasingly judge your organization by the quality of its documents. They are learning not to sign anything they do not understand. If your documents are too difficult for them, they simply stop reading the text.

If your organization is not using plain language, you are wasting money. You are paying costs like these:

- Support calls resulting from documents too difficult to read.
- Memos and business letters that require endless clarification.
- Legal notices and procedures that no one can read.
- Newsletters that reach only a fraction of the targeted audience.
- Web sites that fail to inform and motivate readers to act.

As much as 40% of the cost of managing business transactions is spent on problems caused by poor communications. Managers, however, often consider poor writing a necessary cost of doing business. They do not realize that good writing is the result of training, method, and a commitment to plain language.

## 2. Create Documents that Match the Audience

### What Makes a Text Easy-to-Read?

When a text is too difficult to read, people simply stop reading. If they are highly motivated, they might seek information elsewhere, but otherwise they don't bother.

Plain language means writing at the grade level required by the audience. This skill does not come naturally. It takes training and method. There are four different features of a text that affect its **readability**, that is, its **ease of reading**:

1. **Content**—the ideas you want to express that make use of the **prior knowledge** and **interests** of the audience.
2. **Style**—including the vocabulary and sentence structure that correctly matches the **reading level** of the audience.
3. **Structure**—including organization, rhetoric, and coherence.
4. **Design**—including layout, typography, and illustrations that match the reading habits of the audience.

Readers, too, bring features that affect their success in reading a text:

1. **Prior knowledge**—what readers already know.
2. **Reading skill**—measured in grade levels.
3. **Interest**—a personal liking for the subject.
4. **Motivation**—an external stimulus such as work or school requirement, social expectation, or payment.

Plain language means taking into consideration both the readability of the text and the features of the readers. That is what plain language is all about.

### What Does a Plain-Language Program Look Like?

To produce plain-language documents, you need a plain-language program with these four key elements:

1. **Strong commitment** on the part of top management. Without this key element, the benefits of a plain-language program will be short-lived.
2. Development of **standards and procedures** for the sustained creation of plain-language documents.

3. Training of writing staff in **audience analysis and testing**.
4. Training of writing staff in the **production and testing** of text to match the needs and ability of the audience.

### The Benefits of Plain Language

Consumers in many countries have sought and won legislation protecting their right to plain language in laws, regulations, contracts, legal notices, insurance forms, and health information.

The results of simplifying **forms** using plain language include these benefits:

- Customers complete the form—and the transaction.
- Information you need reaches you on the first try.
- You accurately respond to your clients' needs.
- You use fewer forms. Moore Business Forms reports that a billion forms are started and thrown away each year because people filling them out make mistakes.
- Staff time goes to more important projects.
- Phone costs decrease when fewer people call for help in filling out forms.
- More forms are returned to the correct office.

Research and the best practices of leading institutions have established the bottom-line benefits of plain language.

Examples:

- When **Southern California Edison** simplified its mail insert for soliciting for the Winter Assistance Fund for the elderly, contributions went up over 40 percent.
- Ground-operation manuals revised in plain language saved **Federal Express** an estimated \$400,000 in the very first year.
- In 1991, the **U.S. Department of Veterans Affairs** tested newly written plain-language form letters and found that they reduced support calls from 1.5 per letter to 0.27 calls per letter. Changes in one letter alone saved the Department an estimated \$40,000 per year.
- A 1995 study reported that a new plain-language software manual issued by **General Electric** reduced support calls from each customer by 125 a month and

saved G.E. between \$22,000 and \$375,000 for each customer.

- Plain-language revision of 200 forms used by **Alberta Agriculture, Food, and Rural Development** saved the department a total of Can\$3.4 million per year.
- Plain-language revision of change-of-address forms used by the **Royal Mail** in the U.K. saved £500,000 in the first nine months.

These studies and many others show that a plain-language program is the one of the most important investments your organization can make.

### 3. Conclusion: What are You waiting For?

**T**he national literacy studies mentioned on page two have presented your organization with a unique opportunity. If you have ever wondered why your printed materials produce so few results, those studies provide the answer. Adults have different levels of reading ability. To communicate effectively, your documents must match those levels.

Countless studies show that plain language improves not only reading ease, but also reading speed, comprehension, retention, and reader response. If you want your readers to remember something or to do something, you need plain language.

A plain-language program offers a proven, scientific way to address and solve many problems of communication. Whether it is for internal or external documents, a plain language program is something you cannot afford to be without.

In today's busy world, people depend more on effective communications. Plain language can give you the competitive edge you need for success. Don't delay another minute in setting up your own plain-language program. Call today for a free consultation.

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## Samples of Plain-Language Rewrites

### Sample 1

#### Original:

Studies show that reading aloud to children, beginning at an early age, is the single most important factor in preventing early reading problems.

Our pediatric staff — along with pediatric staffs of many other hospitals nationwide—believes it has a unique opportunity to intervene during the crucial early years of a child's development. Pediatricians have a special opportunity to promote early, positive book exposure because they see infants frequently in the first two years of life. They are often the only professionals to have repeated, one-to-one contacts with parents during their children's early years. The pediatrician sees the child and parent together at least every two to three months for the first 18 months of the child's life, and every six to 12 months thereafter.

**Grade Level: 14.9**

### Sample 1

#### After Plain-Language Rewrite:

If you want your children to read well in school, start reading aloud to them early in life.

Pediatricians—children's doctors—can help prevent reading problems later in life. They are often the only professionals to have many contacts with you and your child in the first two years. They see both you and your child at least every two to three months for the first 18 months. After that, they see you both every six to 12 months.

**Grade Level: 6.5**

**Estimated increase in readership: 400%**

## Sample 2 Original:

THE DEALER WANTS ME TO SIGN ANOTHER CONTRACT AT A HIGHER INTEREST RATE. DO I HAVE TO DO SO?

No. After you have signed a contract, the dealer cannot change the financing or payment terms, unless you agree in writing to the change. You do not have to agree to any change and the dealer cannot make a change without your permission. If you refuse to sign another contract, and the dealer cannot arrange financing on the terms of your original contract, the contract is canceled, and your down-payment, and any vehicle you traded in, must be returned to you. If the dealer let you to take delivery of the new car you were purchasing before your financing was approved, the dealer cannot charge you for having driven the car. {Civil Code 2982(h)}

**Grade Level: 10.5**

## Sample 2 Plain-Language Version:

**The dealer wants me to sign another contract at a higher interest rate. Do I have to do so?**

No. After you have signed a contract, the dealer cannot change the terms of payment, unless you agree in writing to the change. The dealer cannot change the contract without your permission.

If the dealer cannot arrange financing on the basis of the first contract, the dealer may ask you to sign a new contract. If you refuse to sign it, you cancel the first contract. The dealer then must return your down payment and any vehicle you traded in. If you took the new car before getting financing, the dealer cannot charge you for having driven the car. {Civil Code 2982(h)}

**Grade Level: 6.8**

**Estimated increase in readership: 300%**

## Sample 3

### Original:

#### LEMON LAW

The law assumes that your new car is a lemon if, during the first 18 months from delivery to you or 18,000 miles on the odometer, it (1) is in the shop for repairs 4 or more times for the same problem, or (2) is in the shop for more than 30 days for any number of problems. The problems must be serious enough to impair the use, value, or safety of the vehicle. Also, you have to directly notify the manufacturer at least once about the need for repairs. If your car cannot be repaired, the manufacturer must replace the car or refund your money. Always keep records of all repairs. Make sure that these records state the problem, such as "car shakes" or "car stalls." You must be given a copy of the repair invoice, even if there is no charge. Check your owner's manual. Most manufacturers have dispute resolution programs to handle complaints concerning "lemons." {Civil Code 1793.22}

**Grade Level: 9.5**

## Sample 3

### Plain-Language Version:

#### What is the Lemon Law?

The Lemon Law says, if your car is a "lemon," the maker of the car must replace it or refund your money.

The law defines a car as a lemon if all the following are true:

1. During the first 18 months from delivery to you **or** during the first 18,000 miles on the odometer,
  - a. Your car is in the shop for repairs four or more times for the same problem.
  - or-**
  - b. Your car is in the shop for more than 30 days for any number of problems.
2. The problems are serious enough to impair the use, value, or safety of the vehicle.
3. You have directly notified the manufacturer at least once about the need for repairs.
4. You cannot repair your car.

Always keep records of all repairs. Make sure that these records state the problem, such as "car shakes" or "car stalls." The law requires shops to give you a copy of the repair invoice, even if there is no charge.

Check your owner's manual if your car is a lemon. Most car makers have programs to handle complaints concerning lemons. {Civil Code 1793.22}

**Grade Level: 5.8**

**Estimated increase in readership: 300%**

### Sample 4

#### Original:

Preceding your agreement to participation in this experimental investigation, it is important that the following explanation of the investigation be read in its entirety and signed.

The following specifies the purpose, methodology, benefits, potential risks, discomforts, and precautions of the research investigation in which we are soliciting your voluntary participation.

We are requesting that you participate in a study to determine acceptability of a new mouthwash product. This mouthwash preparation is formulated with a new ingredient devised to counteract malodorous breath and provide for the refreshment of the oral cavity. In this investigation, the mouthwash preparations you will utilize are comprised of some or all of the following ingredients: cetylpyridinium chloride, domiphen bromide, sodium saccharin, benzoic acid in addition to other flavor and color additives. It should be noted that the actual products that you evaluate either may or may not contain the new experimental ingredient.

**Grade Level: 16.4**

### Sample 4

#### Plain-Language Version:

Before you agree to take part in this study, you must read and sign this consent form.

This is a study to see how much people like a new mouthwash. The mouthwash in this study contains the same ingredients used in most other mouthwashes. It also contains a new ingredient for fighting bad breath and making your mouth feel fresh. The mouthwash you will use may or may not contain this new ingredient.

**Grade Level: 5.9**

**Estimated increase in readership: 600%**

## Sample 5

### Original Version:

#### **What Is A High Cost Home Loan?**

This type of loan has abusive terms and conditions including some of the following:

- High interest rates (12% to 20%)
- High upfront fees as much as 10% of the loan amount
- Penalties for paying off the loan early
- High cost insurance coverage

#### **What Is The Difference Between A Good Loan And A High Cost Loan?**

A homeowner borrowing \$100,000 would be charged upfront fees totaling \$10,000 and be subject to a interest rate of 12% or higher. There would be a penalty for paying the loan off early. (High Cost)

A homeowner with good credit borrowing \$100,000 would be charged upfront fees totaling \$1,000 and have an interest rate of around 6%. There would be no penalty for early payoff. (Good Loan)

#### **How Do I Protect Myself?**

**Comparison Shop** – Call your local bank or loan company to see if you qualify for a good loan. If you need a loan for home repairs, you may qualify for a low interest government loan.

**Review All Loan Documents** – The Truth and Lending Disclosure has the basic terms and conditions of the loan. The Settlement or Closing Statement shows all money you are being charged and any money you are paying out.

**Request Loan Counseling**– Call the Los Angeles County Department of Consumer Affairs to review your loan documents before signing.

**Grade Level: 9.0**

### Sample 5

#### Plain-Language Version:

#### **What Is A High-Cost Home Loan?**

A high-cost home loan has:

- High interest rate (12 to 20%)
- High starting fees as much as 10% of the loan amount
- Fines for paying off the loan early
- High cost of insurance

#### **What Is The Difference Between A High-Cost Loan and a Good Loan?**

A **high-cost loan** charges \$10,000 for a loan of \$100,000. It has an interest rate of 12% or higher. It also charges a fine if you pay the loan off early.

A **good loan** charges \$1,000 for a loan of \$100,000—if you have good credit. It has an interest rate of around 6%.

There is no fine if you pay the loan off early.

#### **How Do I Get a Good Loan?**

**Shop Around** – Call your local bank or loan company to see if you can get a good loan. If you need a loan for home repairs, you may be able to get a good loan from the government with low interest.

**Read All Loan Papers** – The "Truth and Lending Disclosure" shows the basic terms of the loan. The "Settlement or Closing Statement" shows the amount you have to pay at the start and the amount you have to pay later.

**Call for Help**– Call the Los Angeles County Department of Consumer Affairs before you sign. They will go over your loan papers with you. Be sure you understand everything before you sign!

**Grade Level: 6.6**

**Estimated increase in readership: 200%**

### Sample 5

#### Original Version:

For most people, the entirety of their preparation to go on a diet is deciding when they'll officially begin. Start times tend to fall into predictable patterns: Monday is the most frequently chosen day of the week, January is the most popular month, and spring is the time of year when people feel the most motivated to make positive changes. But is deciding when to embark on your weight-loss plan the best way to prepare for it? In reality, you need to do much more to ensure your success.

First and foremost, you need to focus on your psychological readiness. That means taking an inventory of people, places and situations that support your goal, as well as making note of the people, places and situations that may sabotage your goal. Specifically identifying potential supporters and saboteurs ahead of time will help you effectively evaluate your psychological readiness. How? By allowing you to figure out who in your life is going to be helpful to you and who, wittingly or unwittingly, may undermine your efforts. Do family members insist that you're going to get "too thin" the moment you announce plans to go on a diet? Does your best friend assure you that you're doing great when you're wondering if all the effort is worthwhile? Stick with people who'll help you reach your goals, not stand in your way.

**Grade Level: 9.3**

### Sample 5

#### Plain-Language Version:

For many people going on a diet, when to start is the big decision. Most people, for example, choose a Monday, while January is the most popular month. It is in spring that people feel most like making big changes in their life.

But really, there are more important things to consider.

First, you should focus on what supports you can rely on. What are the places and situations that you should avoid? Who are the people who will be helpful? Who will cause you to fail, whether on purpose or not? Will your family members support you in your diet or be critical? Do you have friends who can reassure you when you get discouraged?

You need to identify those persons you can depend on and not stand in your way.

**Grade Level: 4.9**

**Estimated increase in readership: 400%**