



Worst forms

Deciphering bureaucratic gobbledygook

unearthed

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In the February–March 1990 issue of Modern Maturity we asked readers to participate in a survey about bad forms and notices. Here’s what analysis by the American Institutes for Research told us.

Emma Rose Elliot of Fort Myers, Florida, fills out at least five prescription-drug forms a month. The print is so small, she says, “that I’ve made out many holding a magnifying glass over them.”

But Elliot is luckier than the Wisconsin man who reports, “I get printed material you can’t read—even with a magnifying glass.”

“When I receive what I think might be a form,” says another reader, “I postpone opening it for as long as possible.”

Unfriendly forms and documents: We can’t read them; we can’t understand them. They clog our mailboxes, slow down our applications for benefits, raise our blood pressure. A paperless society? We should be so lucky. Instead, our attempts to conduct our personal and business affairs efficiently often result in a paper chase that engulfs us as relentlessly as any winter blizzard.

A frustrated Florida woman sums it up: “Some of the forms we use,” she observes, “would make the Marquis de Sade wild with envy.”

The frustration of dealing with bad forms and notices affects almost all of us at one time or another. The federal government, insurance companies, private hospitals, individual doctors, and a wide variety of corporations, organizations and agencies have created a mountain of unclear forms, notices and letters that plague people at every income level. They aggravate and upset us; they cost us untold dollars in lost benefits, entitlements and services.

As a result of our questionnaire in the February–March 1990 issue, we received almost 4,000 responses reporting some 5,600 problems (multiple answers were allowed), making

What forms caused problems?

We received 5,607 responses on 3,547 questionnaires; multiple responses were allowed.

Type	% of survey
Health-care	50.4
Social Security	18.5
[Tax	14.0]
Life insurance	12.6
Pension/financial summary	9.9
Loan application	6.8
Utility company	6.7
Veterans Administration	6.3
Contract; credit application	6.3
Housing/rental/mortgage	5.1
Immigration/naturalization	0.9
Other (food stamps, misc.) ..	20.6

this one of the largest studies to examine problem forms and notices and their consequences. Local AARP volunteers helped as we analyzed 1,392 separate forms readers sent from 609 different organizations.

On the average, respondents were 66.6 years old with annual incomes of between \$25,000 and \$35,000. They were well educated (about half were college graduates) and retired (about 72 percent); most lived in their own homes. Fifty-seven percent were female.

Although we asked people not to send in tax forms, many couldn't resist the temptation, and tax forms were cited by 14 percent of respondents.

Tax forms apart, the health-care field generated the largest single group of problem forms, making up more than half the responses. One visit to the hospital can generate at least three different forms or notices—one from the doctor, another from the insurance company, and another from the hospital. Since the health-care system demands that people work with all of these documents simultaneously, the effects can be overwhelming.

Misinformation or confusion concerning one form ripples through the entire set, delaying benefits, increasing the likelihood of errors, and creating more paperwork to rectify those errors.

The problems with poor documents, however, are not limited to health care. Almost every industry produces unclear forms, ill-conceived notices, and unintelligible letters readers are expected to understand.

The largest number of complaints about forms involved language. Roughly 48 percent of respondents told us forms were too complicated, some 47 percent said the instructions were unclear. Almost 23 percent complained that the words were too difficult. (We weren't surprised to see forms, notices and letters incorporating such double-speak as "actions involving a breach of fiduciary duty limited to equitable remedies such as an injunction or rescission.")

A Newport, Oregon, woman told us she received in the mail, completed and returned one form without understanding what it was. "I haven't the vaguest idea," she said. "It came in an official-looking envelope with another official-looking envelope for its return and I was afraid not to return it."

Forms have design problems, too. More than 30 percent of respondents found them too long; some 28 percent said the type was too small. (One woman wrote, "I've just noticed a teensy-weensy statement in one margin that says something about a felony. When I'm arrested, maybe someone can read it to me along with my rights.") More than 25 percent reported there wasn't enough room to write the answers; almost 15 percent said the color of the type/paper made it hard to read the words.

More than 32 percent of our respondents said the paperwork offered no help (i.e., included no instructions) if they had problems or questions; almost 27 percent said the forms took too long to fill out; approximately 21 percent complained that the information requested was too personal. Al-

A classic case

Is the woman who got this letter entitled to benefits or not?

We are writing to let you know that you are entitled to Social Security benefits. . . . We reduce Social Security benefits paid to widows or widowers if they also receive a government pension based on their own work. We reduce benefits by two-thirds of the amount of the pension. Your benefit is less than two-thirds of the amount of the pension. For this reason, we cannot pay you.

The monthly earnings test applies only to one year. That year is the first year a beneficiary has a non-work month after entitlement to Social Security benefits. 1988 is your first year of entitlement. Our records show that you had or will have at least one non-work month in 1988. If benefits were not suspended due to spouse's government pension offset, benefits for years after 1988 would be payable based solely on total annual earnings.

You are not eligible for any type of benefit other than what is stated on this certificate. Entitlement to another benefit on this or any other record in the future requires a separate application.

If you think we are wrong, you have the right to appeal.

most 12 percent said the forms were too hard to get.

But what does all this mean? What are the consequences of these badly designed documents?

More than 21 percent of respondents told us that when they encountered a bad form or notice, they didn't get the correct service or help they needed. Another 20 percent said they were forced to get help before they could complete the document. And more than 34 percent reported losing either money or benefits.

