



Clearly Better

A publication committed to identifying, developing, and promoting effective communication tools for organizations and individuals

Center for Clear Communication, Inc.

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Plain Language Pays Off for Social Security

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At the beginning, the task seemed insurmountable... Send every working American a personalized statement that shows them an estimate of what their Social Security benefits will be when they retire — and mail it to them every year.

Give people a detailed record of their earnings in a way that they can check the figures for accuracy. Make sure that all readers ranging from ages 25 through 65 will be able understand what Social Security means to them now and in the future. Create something that is easy to produce and fairly inexpensive to mail. Write and design this document for everyone from the college graduate to the barely literate. ...And be sure to communicate clearly to everyone in the process.

- ▼ That's 125 million readers a year, 10 million a month, 500,000 a day
- ▼ That's 40,000 pounds of mail a day, costing \$70 million dollars a year
- ▼ That's the largest customized mailing every undertaken by a federal agency. (The Internal Revenue Service's mailing isn't even this large when

it sends out tax forms every year — and tax forms don't have the same degree of personalization!)

That was the task Congress assigned to the Social Security Administration (SSA) in 1989 when it passed a law requiring SSA to send every working American 25 years old and older an annual statement about their benefits. At the time, any worker could receive the original statement, called *Personal Earnings and Benefits Estimate Statement*, on request. And those who were 60 years old or older received one automatically. But the new requirement changed the focus of the task instantly and dramatically.

A daunting task

In the largest customized mailing ever undertaken by the government, communicate clearly with...

- ▲ 125 million readers a year,
- ▲ 10 million a month,
- ▲ 500,000 a day...

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Suddenly, the audience was vastly larger and much more diverse than ever before. Now the work experience and interest-level of the readers differed immensely. The new statement took on a national visibility it never had before. And now the costs of failure were incredibly higher.

Imagine the costs of any fraction of 125 million disgruntled people calling or writing with questions about an unclear statement. How could SSA even begin to handle the overwhelming workload if the new version of the document failed in its mission?

When SSA staff recognized the depth of the problem at hand, they asked the Center for Clear Communication, Inc., for help in creating a clear, easy-to-understand statement that could be produced relatively inexpensively. Together, we designed a project that covered all the important aspects of creating an effective document — from analysis through testing to refinement. The project that evolved was a classic case study in how to create a plain-language document that meets the needs of all its audiences — both internal and external.

Here's what happened.

From the Start, the Stakes Were High

The groundwork was laid for this project a number of years ago. Historically, Social Security suffered an image problem, partially because people didn't understand what Social Security was all about.

In 1996, according to a General Accounting Office report to Congress (*SSA Benefit Statements: Statements Are Well Received by the Public, But Difficult to Comprehend*), public confidence in the nation's largest federal program was low. Government officials thought that, by giving people regular statements about their Social Security benefits, they could help people understand the program better and polish their image.

This could be true — but only if the new documents were clear, easy to understand, and easy to read. Research has shown that when organizations signal to their customers that they care about them by communicating clearly and effectively with them, people will thank the organizations, will speak highly of those

organizations to others, and will generally spread the good word about how they have been treated. However, the idea would backfire if the documents weren't effective. If organizations send people documents that they can't read or can't understand without effort, people complain, ask questions, and write letters. Poor documents cost organizations precious time and resources in terms of customer representative hours, phone calls, follow-up correspondence, and reputation.

And at this point, in many ways, Social Security couldn't afford to make a mistake.

The Original Statement Was Flawed

The original statement SSA developed — a six-page document called *Personal Earnings and Benefit Estimate Statement* — automatically went to workers who were 60 years old and was intended to give them information about their yearly earnings and their eligibility for SSA benefits. It also explained basic information about SSA programs and benefits.

Rightly, the government was concerned about the clarity and usefulness of the statement when its audience expanded drastically as a result of the legislation.

Our preliminary review of the statement uncovered a number of flaws that needed to be fixed before the document could even begin to meet its goal. And, ironically, the traditional “plain language” issues of word selection, active voice, and paragraph length had already been solved, but still the document suffered from a great many defects that impeded readability.

Some problems that our initial assessment revealed:

- ▼ **Readers missed part of the message largely because of the placement, presentation, and sequence of information.** For instance, the first page was not obvious. A simple thing, you'd think, but people didn't know where the document began, largely because of an awkward fold and a down-played cover design. The unwieldy layout — heightened by a densely packed message from the Commissioner — almost guaranteed that readers' eyes would glaze over if they paused on the page. Even the best-intentioned readers didn't stand a chance of starting out on the right foot.

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The first page of the original statement

Your Personal Earnings and Benefit Estimate Statement from the SOCIAL SECURITY ADMINISTRATION



February 21, 1996

JANE Q PUBLIC
123 MAIN STREET
WASHINGTON, DC 20225-0000

A Message from the Commissioner of Social Security

Last year, the Social Security Administration sent a Personal Earnings and Benefit Estimate Statement to every American 60 years of age or older who was not receiving Social Security benefits. The purpose of the mailing was to help those individuals understand the value of Social Security in their lives as they plan their financial future. This year, we are sending the statement to people like yourself who are (or soon will be) age 60.

This statement shows the estimated amount of Social Security benefits you and your family may be eligible for now and in the future. The statement also lists the earnings your employers (or you, if you're self-employed) have reported to Social Security over the years. If your records don't agree, please let us know right away. That's important because your benefits will be based on our records of your earnings.

Keep in mind, Social Security benefits are not intended to meet all your financial needs. For example, when you retire, you'll probably need other income, such as savings or a pension.

It's also important to remember that Social Security protection offers more than retirement benefits. Most workers have Social Security disability coverage to protect them from loss of income if they become severely disabled. In addition, financial protection is available to your family through Social Security survivors benefits if you should die.

To help you better understand the basic facts about Social Security, we have included some frequently asked questions on the back of this statement. If you have other questions, we'll be glad to answer them.

For over 60 years, Social Security has worked for all of us and for our families. The Social Security Board of Trustees projects that the system will continue to have adequate resources to pay benefits in full for more than 30 years. This means there is time for the Congress to make changes needed to safeguard the program's financial future. I am confident these actions will result in the continuation of the American public's widespread support for Social Security.

We look forward to serving you today and in the future.

Shirley S. Chater
Commissioner of Social Security

You and Your Social Security

This statement provides information about your own Social Security record only. It does not talk about Social Security benefits you are now getting or might get in the future on anyone else's record. We used the following information to prepare your statement:

Your Name	Jane Q. Public
Your Social Security Number	XXX-XX-XXXX
Your Date of Birth	April 26, 1937
Estimated Future Earnings 1995 On	\$33,375
Other Social Security Numbers Also Assigned to You	None

I 63468

Start out on the right foot. It needs a new name that's easy to understand and easy to say.

This type is too densely packed. It lacks leading (white space between the lines) and it doesn't differentiate enough between paragraphs.

The line length is too long for the type size. The overall effect does not invite reading.

Some of the information is out of sequence.

Highlight important information.

- ▼ **The information lacked a context and, from the start, allowed too much room for confusion.** Important messages were buried and readers couldn't scan for key details.
- ▼ **The document's structure was not clear at a glance.** Readers couldn't immediately comprehend what the components of the document were and in which sequence they should read them. There was no visible pathway through the document, especially frustrating because the document was short and should have been easy to navigate.
- ▼ **The document failed to give readers the information they needed, in a place that they needed it.** Key details were scattered. In fact, on one page alone, we found 6 references to information that was on other pages — and the document was only 6 pages long to begin with.
- ▼ **The presentation had a grayness about it, making it difficult to read quickly.** Visual relief was needed to help readers see the unspoken hierarchy in the information. And, perhaps most important, as with many documents that live over time in large organizations, *the disorganization betrayed the document's development.* The document appeared to have been the result of too many authors, each adding a separate piece at different times, without a designated authority to review the entire document from the eyes of its readers.

To be effective, countless improvements had to be made to the document while still balancing the needs of the staff and production system.

Carefully Planned Steps Led to Success

We rolled up our sleeves and followed a plan to ensure that we covered all the necessary areas. Working closely with key SSA staff, we:

- ▼ analyzed the original document, its history of problems and successes, and its constraints;
- ▼ held intensive interviews of all staff members who came into contact with the statement — legal and programming staff, communication and publication

personnel, customer service representatives, top managers — to uncover the real constraints, as opposed to the assumed constraints built up in institutional memory.


- ▼ developed four different prototypes (both the language and design) of a new statement that would solve the problems in different ways.

The Process Paid Off

As a result of this project, more than 125 million working Americans each year now receive a statement that communicates clearly and effectively, in a language they understand, in a design that they find inviting and comfortable. Independent organizations have verified our findings. For instance, according to the January 2000 issue of *Public Relations Tactics*, a Gallup survey confirmed that “the results to date are glowing. The new Social Security statements have played a significant role in increasing Americans’ understanding of Social Security.” And, as if that weren’t enough evidence of success, Joan Wainwright, Social Security’s Deputy Commissioner for Communication, reported that “the total number of people calling with questions is less than half what was anticipated” — thus, saving both staff time and money.

The new Social Security Statement also won Vice President Gore’s Plain Language Award in October, 1999. As Vice President Gore noted, “Millions of Americans depend on Social Security, and by making critical information simpler and more easy to understand, we are better serving the public.” We’re proud that we played an instrumental role in the development of such a highly visible government document.

The new look of the statement



Your Social Security Statement

Prepared especially for Josephine Q. Public

JOSEPHINE Q. PUBLIC
123 MAIN STREET
ANYTOWN USA 11111-1111

*See inside for your
personal information ➔*

▼ What Social Security Means to You

We are sending you this *Social Security Statement* to help you better understand what Social Security means to you and your family. We hope you'll find it useful in planning your financial future.

Inside you'll find estimates of the Social Security benefits, under current law, that you and your family may be eligible for now and in the future. The statement also lists the earnings your employers (or you, if you're self-employed) have reported to Social Security. If your records don't agree, please let us know right away.

Social Security is for people of all ages

Social Security is more than just a program for retired people. It helps people of all ages in many ways. Whether you're young or old, male or female, single or with a family — Social Security plays an important role at some point in your life. It can help you when you need it most by giving you benefits when you retire or if you become severely disabled. Social Security may also help support your family when you die.

Work to build a secure future

Social Security was never intended to be your only source of income when you retire or become disabled or be your family's only income when you die. When you stop working, you'll probably need other income as well. Think of Social Security as a foundation on which you can build a more secure future. Social Security will supplement the income you have from pension plans, savings, and investments.

About Social Security's future...

Some people are concerned that Social Security won't be there when they retire. The program has changed in the past to meet the demands of the times and must do so again. Today, the challenge is how to solve long-range Social Security financing problems. Although future changes could affect the overall level of benefits, we are working to find responsible solutions so you and your family will benefit in the future from Social Security as your parents and grandparents have benefited in the past.

Kenneth S. Apfel
Commissioner of Social Security

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- ▼ If You Need More Information 4

Form SSA-60-S117EST 3 (2-00)

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