



COMMUNICATING WITH OLDER ADULTS: IT'S NOT WHAT YOU SAY, IT'S HOW YOU SAY IT

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Creating a dialogue

- ▶ The information we develop is more than a piece of paper or words on a page.
- ▶ It is a **dialogue** with consumers.
- ▶ But how effective that dialogue is depends on how well you your audience.
- ▶ Too often we focus on **our** content – what **we** want to say and how **we** feel we need to say it.

But what about our users?



Understanding your users

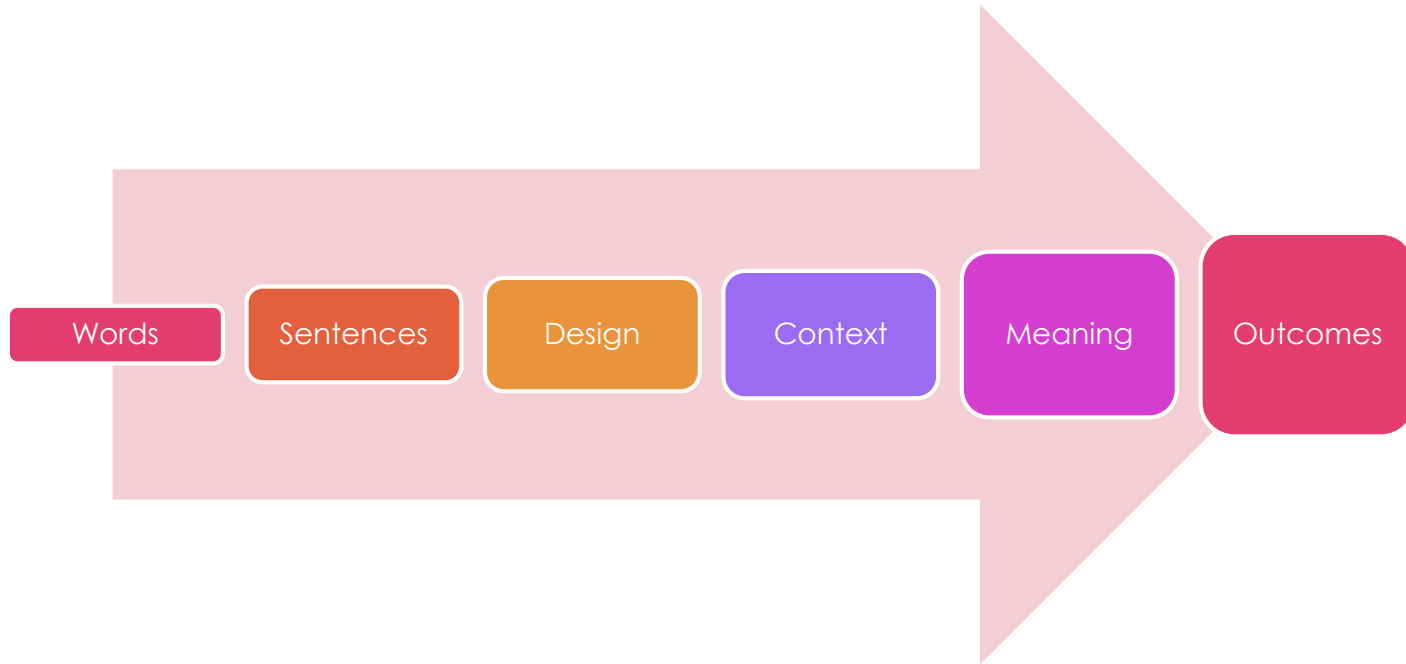
- ▶ Imagine who will be using your documents
 - ▶ Comprehension
 - ▶ Cognition
 - ▶ Context
- ▶ Learn about them
- ▶ Write for them
- ▶ Design to them
- ▶ Make them part of the process



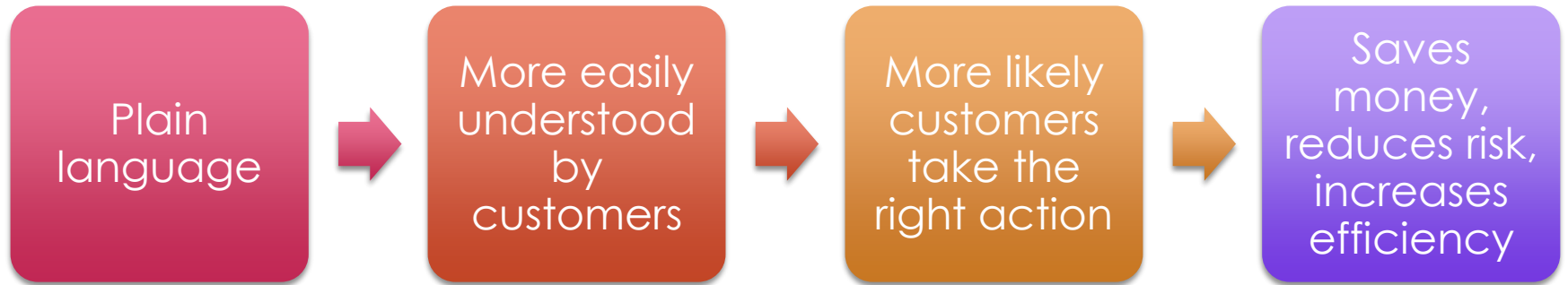
A definition of plain language

A communication is in plain language if its wording, structure, and design are so clear that the intended audience can readily find what they need, understand it, and use it.

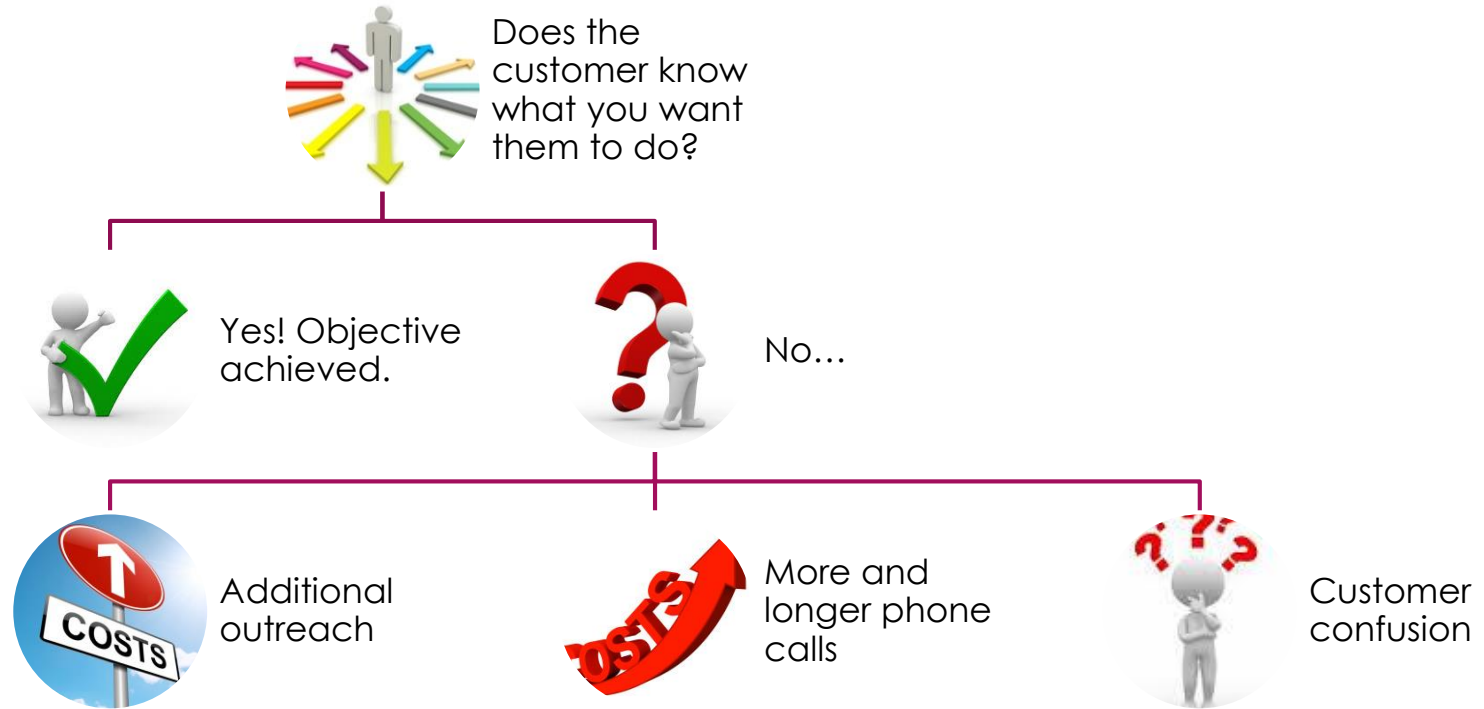
So what does plain language actually mean?



Plain language = right action



It's clear...but so what?





WHAT DO WE KNOW ABOUT
USERS?

On Saturday afternoon, if you miss the 2:35 bus leaving Hancock and Buena Ventura going to Flintridge and Academy, when will the next bus come?

- A. 3:15
- B. 3:05
- C. 2:45
- D. 3:35

ROUTE 5	VISTA GRANDE										
	<p>This bus line operates Monday through Saturday providing <i>local service</i> to most neighborhoods in the northeast section</p> <p>Buses run thirty minutes apart during the morning and afternoon rush hours Monday thru Friday</p> <p>Buses run one hour apart at all other times of day and Saturday</p> <p>No Sunday, holiday or night service</p>										
OUTBOUND <i>from</i> terminal	INBOUND <i>toward</i> terminal					You can transfer from this bus to another headed anywhere else in the city bus system					
Leave downtown terminal	Leave Hancock and Buena Ventura	Leave Citadel	Leave Rustic Hills	Leave North Cokee and Oro Blaire	Leave Flintridge and Academy	Leave Flintridge and Academy	North Cokee and Oro Blaire	Leave Rustic Hills	Leave Citadel	Leave Hancock and Buena Ventura	Arrive Downtown Terminal
						6:15	6:27	6:42	6:47	6:57	7:15
						6:45	6:57	7:12	7:17	7:27	7:45 Monday-Friday
						7:15	7:27	7:42	7:47	7:57	8:15
						7:45	7:57	8:12	8:17	8:27	8:45 Monday-Friday
AM	7:50	8:05	8:15	8:20	8:33	8:15	8:27	8:42	8:47	8:57	9:15
	8:20	8:35	8:45	8:50	9:03	8:45	8:57	9:12	9:17	9:27	9:45 Monday-Friday
	8:50	9:05	9:15	9:20	9:33	9:15	9:27	9:42	9:47	9:57	10:15
	9:20	9:35	9:45	9:50	10:03	9:45	9:57	10:12	10:17	10:27	10:45
	10:20	10:35	10:45	10:50	11:03	10:15	10:27	10:42	10:47	10:57	11:15
	11:20	11:35	11:45	11:50	12:03	11:15	11:27	11:42	11:47	11:57	12:15
						12:15	12:27	12:42	12:47	12:57	1:50 p.m.
						1:15	1:27	1:42	1:47	1:57	2:15
						2:15	2:27	2:42	2:47	2:57	3:15
						3:15	3:27	3:42	3:47	3:57	4:15
PM	2:50	3:05	3:15	3:20	3:33	3:45	3:57	4:12	4:17	4:27	4:45 Monday-Friday
	3:20	3:35	3:45	3:50	4:03	4:15	4:27	4:42	4:47	4:57	5:15
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	4:50	5:05	5:15	5:20	5:33	5:45	5:57	6:12	6:17	6:27	6:45 Monday-Friday
	5:20	5:35	5:45	5:50	6:03	6:15					
	5:50	6:05	6:15	6:20	6:33	6:45					
	6:20	6:35	6:45	6:50	7:03	7:15					

To be sure of a smooth transfer, ask the driver of this bus the name of the second bus you need

Comprehension

- ▶ Program for the International Assessment of Adult Competencies
- ▶ Surveyed 150,000 adults between the ages of 16-65 in 24 countries
- ▶ Measured competency in:
 - Literacy
 - Numeracy
 - Problem solving in technology-rich environments

“To participate in the society, to achieve one's goals, and to develop one's knowledge and potential.”

PIACC – What adults can do at each level

Read Price Tag

Below Level 1

Locate single piece of information in familiar texts.

Level 1

Read relatively short digital, print or mixed texts to locate single text.

Level 2

Make matches between text and information that may require low level paraphrasing and drawing low-level inferences.

Use Bus Schedule

Level 3

Identify, interpret, or evaluate one or more pieces of information and often require varying levels of inference.

Complete Tax Forms

Level 4

Perform multiple-step operations to integrate, interpret, or synthesize information from complex texts, and may require complex inferences.

Level 5

Integrate information across multiple, dense texts; construct syntheses, ideas or points of view; or evaluate evidence based arguments.

Literacy

Unit 2 - Question 1/3

Look at the exercise equipment chart. Click on the chart to answer the question below.

Which muscles will benefit most if you use the gym bench?

Physical Exercise

How to choose?

- 1 Decide what effect you want the exercise to have on your body.
- 2 Assess the space you have available at home.
- 3 Choose the equipment that suits your objectives. If necessary ask a specialist for advice.

For example:

OBJECTIVE	STRATEGY	EQUIPMENT
Burn off calories	Cardiovascular exercises	Rowing machine, Bicycle, Skimachine, Treadmill, Stairs, ...
Strengthen your muscles	Endurance exercises	Bench for Press-ups, Weights and Dumbbells, Elastic Tubes,

Effects on...	Cardio-Training				
	Exercise bicycle	Rowing machine	Stepper	Treadmill	Air trainer

Effects on...	Muscle Building							
	Dumbbells, weights	Elastic	Gym bench	Muscle building bench	Multi-trainer	AB trimmer	AB shaper	AB roller



Arm strength	Ineff-ective	Good	Average	Ineff-ective	Good
Leg strength	Good	Very good	Average	Very good	Good
Abdominal muscles	Average	Very good	Good	Good	Average
General muscle building	Ineff-ective	Very good	Ineff-ective	Average	Ineff-ective
Heart/arteries	Very good	Good	Very good	Very good	Good
Flexibility	Ineff-ective	Good	Ineff-ective	Ineff-ective	Average
Joints	Good	Very good	Good	Good	Good
Slimming	Good	Average	Very good	Good	Good
Dangers	None	Back	None	Legs	

Very good	Very good	Good	Good	Good	Very good	Good	Good
Ineff-ective	Good	Average	Good	Good	Ineff-ective	Good	Good
Ineff-ective	Good	Very good	Good	Average	Very good	Very good	Very good
Average	Good	Good	Good	Average	Very good	Very good	Very good
Ineff-ective	Average	Average	Average	Average	Very good	Very good	Very good
Average	Average	Good	Good	Good	Very good	Very good	Very good
Good	Average	Average	Good	Good	Very good	Very good	Very good
Ineff-ective	Average	Good	Average	Average	Very good	Very good	Very good
It is best to learn to use these types of apparatus properly before you make a major effort.							

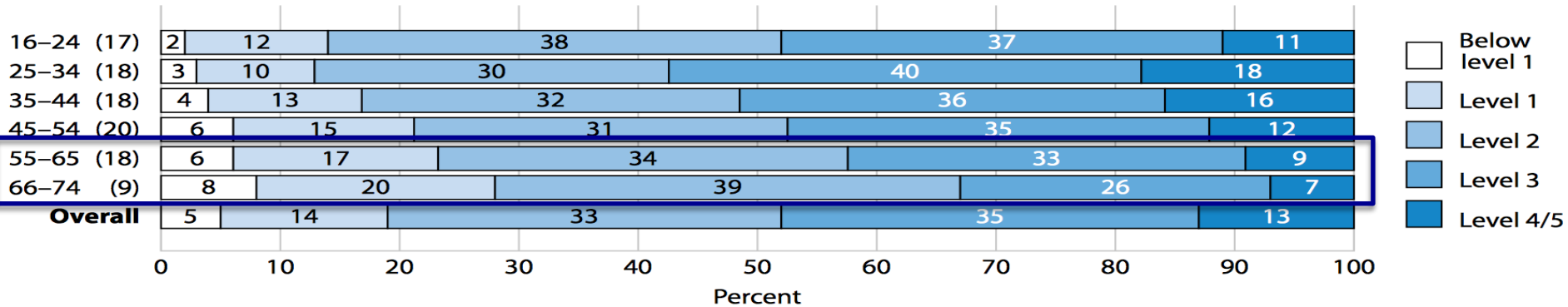
The test-taker is presented with a table showing benefits for muscle groups of different exercises

The test-taker needs to find gym bench and find the muscles worked for that exercise



Literacy: Percentage performing each level

Figure 10-A. Percentage of U.S. adults age 16 to 74 at each level of proficiency on the PIAAC literacy scale, by 10-year age intervals: 2012 and 2014



Numeracy

The test-taker is presented with factory data for two years and a bar graph.

OECD PIAAC
Unit 1 - Question 1/3

.....
.....
.....
.....
.....

The test taker is asked to find the mismatch between table and chart

Which two bars are incorrect?

Automotive Factory

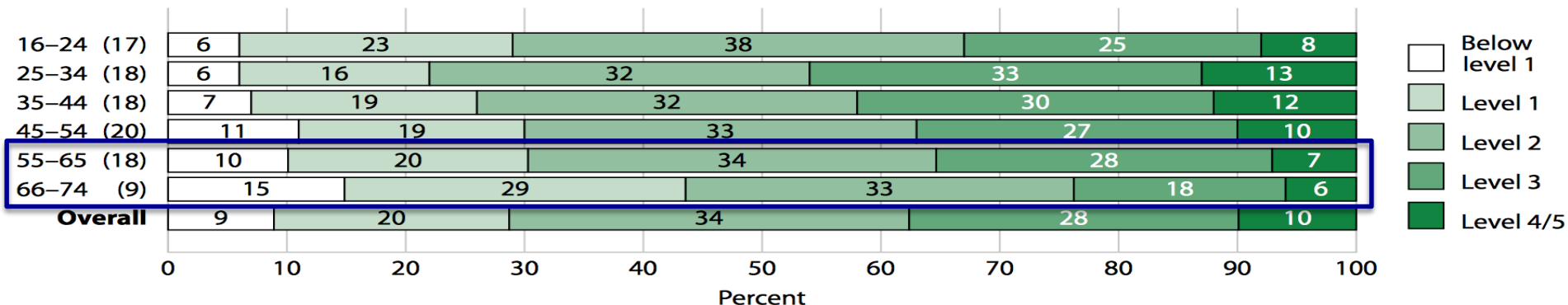
Number of workers absent
In Year 2

Month	Year 1	Year 2
Jan	20	17
Feb	21	22
Mar	34	31
Apr	30	36
May	35	33
Jun	28	23
Jul	24	21
Aug	25	19
Sep	19	14
Oct	23	18
Nov	22	19
Dec	19	22
Total	300	273



Numeracy: Percentage performing each level

Figure 10-B. Percentage of U.S. adults age 16 to 74 at each level of proficiency on the PIAAC numeracy scale, by 10-year age intervals: 2012 and 2014



Problem Solving in Technology Rich Environments

Test taker is presented with music files with genre and size

DECD PIAAC

You want to copy some music files to your portable music player.

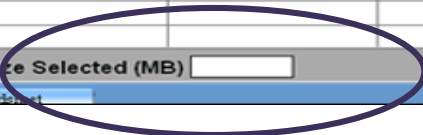
The music player has room for 20 MB and you want as many files as possible. You want to include only jazz and rock music.

Select the files to include.

	Title	Size	Time	Artist	Genre
<input type="checkbox"/>	A Foreign Affair	14.8 MB	11:40	Don Rader Quartet	Jazz
<input type="checkbox"/>	About the Blues	4.3 MB	3:08	Julie London	Blues
<input type="checkbox"/>	Another Mind	7.8 MB	8:44	Hiromi Uehara	Jazz
<input type="checkbox"/>	Blue Trane	10 MB	9:03	John Coltrane	Jazz
<input type="checkbox"/>	Don't Give up on Me	3.5 MB	3:45	Solomon Burke	Blues
<input type="checkbox"/>	Far Out	5.3 MB	5:25	Antonio Farao	Jazz
<input type="checkbox"/>	Fire and Water	5.3 MB	4:00	Free	Blues
<input type="checkbox"/>	If	4.9 MB	5:48	Myriam Alter	Jazz
<input type="checkbox"/>	Imagine	2.2 MB	3:04	John Lennon	Rock
<input type="checkbox"/>	Inclined	7.1 MB	5:59	Carol Welsman	Jazz
<input type="checkbox"/>	On an Island	16 MB	6:47	David Gilmore	Blues
<input type="checkbox"/>	Pass It On	3.1 MB	3:36	Albert Calvo	Jazz
<input type="checkbox"/>	Raindrops, Raindrops	5.2 MB	3:46	Karin Krog	Jazz
<input type="checkbox"/>	Say You Will	8.8 MB	3:47	Fleetwood Mac	Rock
<input type="checkbox"/>	Skin Deep	7.1 MB	4:28	Buddy Guy	Blues
<input type="checkbox"/>	Speak No Evil	6.9 MB	5:13	Flora Purim	Jazz
<input type="checkbox"/>	The Other Side of Blue	6.5 MB	5:08	Jean Shy & Jobo	Jazz
<input type="checkbox"/>	The Rise	7.3 MB	7:28	Julien Lourau	Jazz
<input type="checkbox"/>	The Rising	4.5 MB	4:50	Bruce Springsteen	Rock

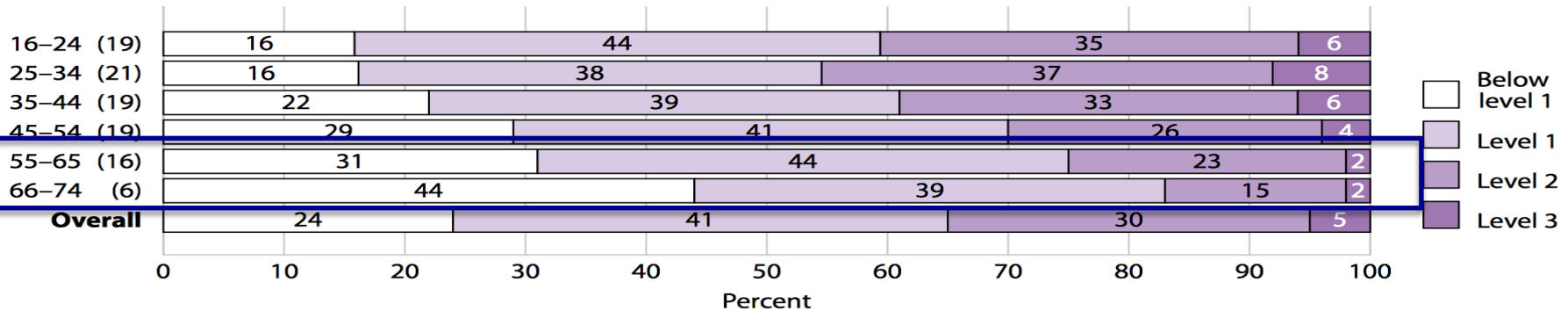
Total Size Selected (MB)

The test-taker is asked to select 20 MB worth of jazz and rock

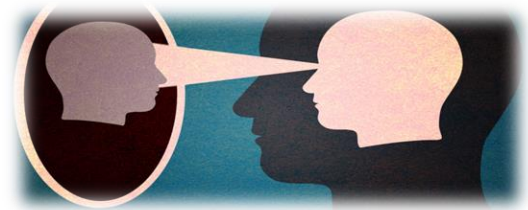
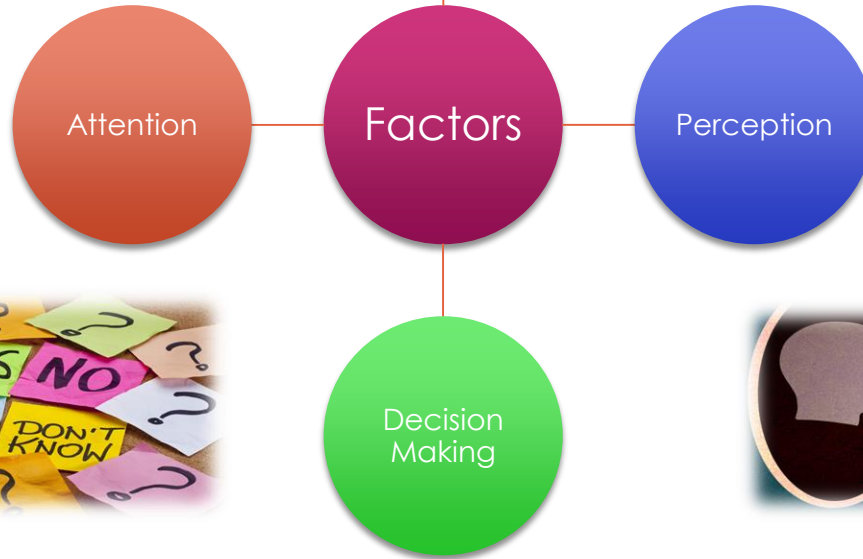


Problem Solving in Technology Rich Environments: Percentage performing at each level

Figure 10-C. Percentage of U.S. adults age 16 to 74 at each level of proficiency on the PIAAC problem solving in technology-rich environments scale, by 10-year age intervals: 2012 and 2014



Cognition



Context



Trusting
of
authority



Want to
succeed

Factors

Yield to
experts



Anxious
about
future



Three Cs in action

Login / Register

ANNUITIES

LIFE INSURANCE

RETIREMENT & PLANNING TOOLS

ABOUT

Safeguarding Our Seniors

New study confirms problem of elder financial abuse.

> [Learn more](#)

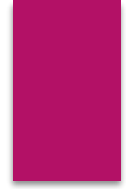
- > [Consistent financial ratings](#)
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Annuities

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- > [Fixed index annuities](#)
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- > [Indexed variable annuities](#)
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Life Insurance

- > [Fixed index universal life insurance](#)
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Not a great deal for most people

- ▶ **Complex.** Complex variable annuities are oversold to individuals who don't understand them. They're frustratingly complex to comprehend.
- ▶ **Can have negative financial consequences or penalties.**
 - ▶ Can tie you down to 3-4% fees and up to 15 year surrender penalties.
 - ▶ If bought with after tax money, can have negative tax consequences.
- ▶ **Aggressively sold.** Variable annuity salespeople earn sizable commissions; they are frequently are focused on "closing the deal" and do not consider the buyer's entire financial picture.
- ▶ **Not for most people.** Annuities should be purchased *only* if there are compelling benefits and *only* if they compliment the "whole financial picture of an individual or couple."

It said up to 60% more lifetime income if illness or disability strikes almost like having long term care

I'm a fairly well educated person a lot of this stuff is complicated "Lump sum

There are no sales charges or fees... I don't know if I am right or not, but that is

I wouldn't want to miss anything, so I would kind of read the whole thing.

This would be so much clearer if each paragraph would have gone over by the professional... the professional says this is what this means, please read it and see if you understand it, as opposed to me reading it and see if I understand.

I like the 5% bonus, the guaranteed tax favored interest, and your money is going to be... helping you build solid retirement. It is a "choice for building your retirement."

was going to take of these annuities I would want to have somebody sitting right by me who could answer questions for me I would want some... was an agent I knew exactly what these terms r

Am I doing this okay?

You are doing great. What else do you notice?



Diane of Londonderry, NH on March 8, 2017

Satisfaction Rating



We went to a couple of seminars in NH and fell for the smooth-talking rep about the [REDACTED] fixed index annuity. He told us there is a 20% cash bonus. After speaking with [REDACTED] directly, and as noted on their website, there is no cash bonus. The 20% goes towards the protected payment base. You definitely have to take a stream of income after 10 years. Don't be fooled by what sounds like a cash bonus!!



Carmen of Albuquerque, NM on Feb. 22, 2017

Satisfaction Rating



I purchased an Annuity through a Financial Advisor who I thought knew the product. Come to find out, I purchased a product that does not mature. I cannot ever withdraw the full amount in the Annuity. I can however annuitize or withdraw the money over a 10 year period. I complained about the sales pitch and misrepresentation of the product because I would never buy anything that I could not take my money out of after so many years. The Rep informed me I was given and signed a Contract. Be careful - when an Advisor tries to sell you something - make them show the points in writing they use as product benefits. Always ask what happens when you die - make them show you that info in writing as well. I am stuck with a Product I never would have wanted.



IT'S NOT WHAT YOU SAY, IT'S
HOW YOU SAY IT...

5 steps to plain language

- 1** Identify and describe the target audience
- 2** Structure the content to guide the reader through it
- 3** Write the content in plain language
- 4** Use information design to help readers see and understand
- 5** Work with the target user groups to test the design and content

An opportunity

Thank you for using the official Florida Elderly Mortgage Assistance (ELMORE) Program Website!

This site contains all the information you will need to learn how to apply for the Florida ELMORE program. You may [download facts about the program \(En Español\)](#), answers to [frequently asked questions \(FAQs\) \(En Español\)](#) and other information that may be helpful to you.

Once you review this information, if you have further questions and/or want to apply, please call the **toll-free ELMORE Application and Information Line at 1-(800) 601-3534**. This application/information line is open and staffed with live certified ELMORE advisors on Monday – Friday, 9:00 a.m. – 7:00 p.m., closed on Saturday & Sunday.

The federal government has allocated funding to assist senior homeowners with a reverse mortgage remain in their homes by providing eligible borrowers up to \$50,000 to bring their property taxes, homeowner's insurance, flood insurance and/or homeowners/condo association dues (property charges) current, to the extent that these property charges have been paid on behalf of the senior homeowner by the servicer of their reverse mortgage. The senior homeowner may also be eligible to have up to 12 months of future property charges paid on their behalf, as well. The program is available in all 67 counties in the State.

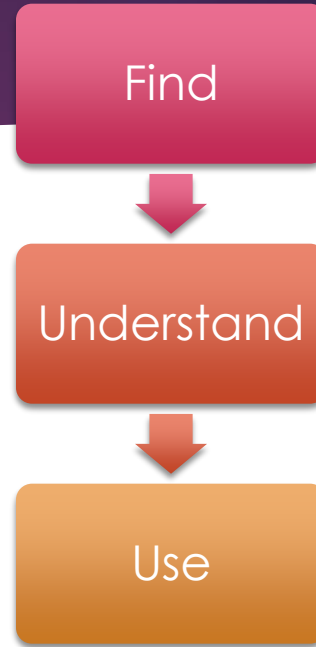
Eligibility requirements include, but are not limited to, the following:

- Must be a Florida resident and a legal US resident/legal alien;
- Must occupy property as primary residence;
- Total household income (including all persons living in the home age 18 years and older) must be less than 140% of the area median income (AMI) as provided by the US Department of Housing and Urban Development (HUD);
- If there has been a bankruptcy, it must be discharged or dismissed; and
- Must have suffered a hardship that has resulted in the inability to repay the amounts advanced on their behalf by their mortgage loan servicer to pay property charges (see the FAQs for examples of acceptable hardships).

[Click here](#) to download the **ELMORE "Frequently Asked Questions"** document, which contains the complete list of Florida ELMORE eligibility requirements and program benefits.

Plain language tools to increase engagement

- ▶ Answer questions a user would have (5Ws + H)
- ▶ Identify the tasks to take or decisions to make
- ▶ Put core tasks/decisions upfront
- ▶ Use headings to make the structure clear
- ▶ Use a strong design grid to organize elements
- ▶ Use common words and sentence constructions



Florida ELMORE program: Help for Senior Homeowners with Reverse Mortgages

Do you have a reverse mortgage and need help?

The Florida ELMORE program helps senior homeowners with reverse mortgages stay in their homes. If you are eligible, you can get

- up to 50,000 to repay what you owe your mortgage company in property charges like taxes, insurance, and dues.
- 12 months of future property charges.

Am I eligible for this program?

You may be eligible if the answers to all of these questions are YES.

1. I am a Florida resident.	<input type="checkbox"/> Yes <input type="checkbox"/> No
2. I am a legal US resident/legal alien.	<input type="checkbox"/> Yes <input type="checkbox"/> No
3. I live in my property as my main residence.	<input type="checkbox"/> Yes <input type="checkbox"/> No
4. I have not had a bankruptcy or, if I have, it has been discharged or dismissed.	<input type="checkbox"/> Yes <input type="checkbox"/> No
5. I have had a hardship that has made me unable to repay what my mortgage company has paid in property charges. (See the FAQs for examples of acceptable hardships).	<input type="checkbox"/> Yes <input type="checkbox"/> No

Orients to user questions

Structured to help find what they need

Reframes complex conditionals as yes/no

Eliminates most complex calculations

I believe I might be eligible what should I do next?

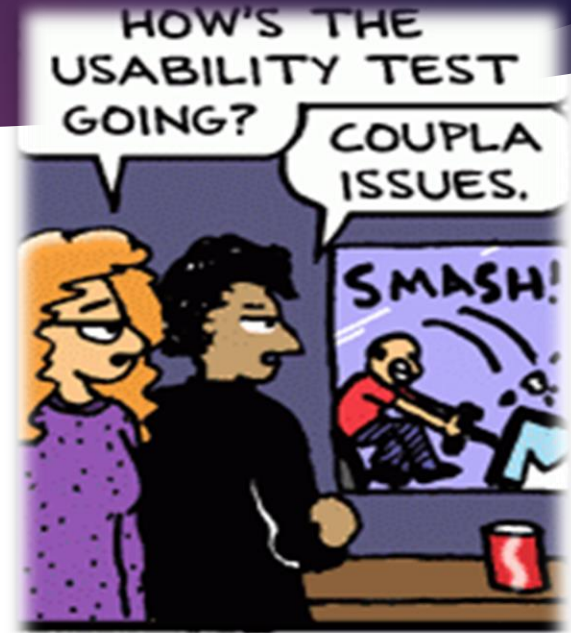
Call us at 1-800-601-3534 any time Monday – Friday, 9:00 am – 7:00 pm.

We will check your income and other requirements and find out if you are eligible. If you are, we will get you into the program.

Uses simpler words and constructions

Test!

- ▶ Combats Steven Pinker's "curse of knowledge."
- ▶ Saves time and money.
- ▶ Allows us to "try on" the document.
- ▶ Helps us focus on the needs of readers.
- ▶ Allows us to fix errors and problems.
- ▶ Everyone knows something; no one knows everything.



<http://www.bugbash.net/>

When consumers know what to do...

- ▶ 14% increase in resolved cases
- ▶ Resolved cases = less legal challenges/mediations
- ▶ 11% increase in dollars of revenue asses
- ▶ \$400 million dollar increase in revenue collected
- ▶ 5 awards for design



And if that isn't enough to convince you...

- ▶ Plain language is more usable
 - ▶ Clear information is more likely to be understood and used correctly.
 - ▶ It saves time, energy, and hassle.
- ▶ Plain language is more accurate.
 - ▶ Clear writing is clear thinking.
 - ▶ The process of getting to plain language is enlightening and clarifying.
- ▶ Plain language is brandable.
 - ▶ Unclear language is “brand-damaging”: it confuses people, and it alienates them.
 - ▶ Complex language is obscure, ambiguous, and opposite of what people want in their relationship: transparency.



Thank you!

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