

Improved letters about benefits

A case study

Rob Waller April 2011

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The Department for Work & Pensions deal with most of the UK's social security benefits, and send out over 150 million letters a year. Their system-produced letters had become long and unwieldy, so they asked the Simplification Centre to join their project team tasked with designing a better format.

The new format breaks up the content, showing its different status, and uses a layout that encourages strategic reading. It is written in plain English, and explains step-by-step how amounts are calculated.

Introduction

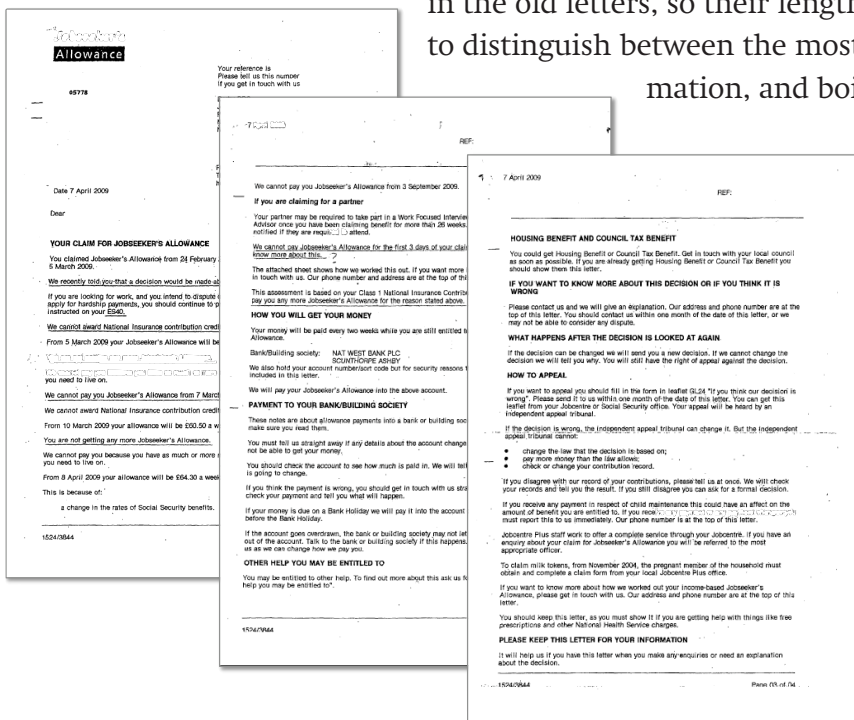
The Simplification Centre exists to help organisations improve the documents they send to their customers. We can do this not only through research, but through demonstration.

In November 2009 we were asked to help the Department for Work & Pensions (DWP) improve some of the millions of letters they send each year. We worked over a two month period with their Letters Transformation Team to develop the prototypes discussed here – this was followed by consultations with users and content experts within DWP. Work is continuing within DWP and their IT suppliers to implement the letters, and so it should be noted that the final letters that appear may be different from those shown here.

The old letters were suffering from years of amendments, and had grown excessively long. A key problem was that they had to incorporate a range of different kinds of information, including:

- personalised information about the amount of benefit the customer would receive
- reasons for any changes in the amount
- how the calculation was done
- the process for asking questions or appealing
- standard text that communicates about other benefits people might be entitled to.

These different types of information were mostly undifferentiated in the old letters, so their length was off-putting and it was hard to distinguish between the most relevant and personalised information, and boilerplate text that has to be there in case you need it (for example, outlining the appeals process).




Designing for strategic reading

The new letters are designed to encourage strategic reading. Strategic reading means reading with a purpose, varying your pace, ignoring information you don't need, and looking for answers to questions that form in your mind as you read.

1 The letters start with a dominant heading that conveys the key message, together with a subheading that adds extra information. Between them the heading and subheading always include two key pieces of information: firstly, the reason DWP is writing; and secondly, the name of the person the letter relates to (it is important this is prominently established, as these letters are also used as proofs of entitlement, and therefore as passports to other benefits).

If you contact us, use this reference:
AB123456N

Mr Ian Ingleton
29 Station Road
Whitley Bay
Tyne and Wear
NE25 9DF


Part of the Department
for Work and Pensions

The Pension Service
PO Box 1032
Cardiff
CF91 1XN

The amount we pay you is changing
Pension Credit for Ian Ingleton

Dear Mr Ingleton

We have looked at the amount we pay you because your savings have gone down.

We have decided that this does not affect what we pay you now, but it will affect what we pay you in the future.

We will pay you the following amounts:

From 13 Jan 2010 to 19 Jan 2010	£31.75 a week as now
From 20 Jan 2010 until further notice	£34.75 a week

For more information see the section 'How we worked out your Pension Credit'.

What you need to do now
Please read the enclosed leaflet INF4(PC) 'Changes you must tell us about'.
Please keep this letter as proof you are entitled to Pension Credit. See the enclosed leaflet INF2(PC) 'Other help you may be entitled to'.

Yours sincerely
Paul Jones, Manager

www.direct.gov.uk
Telephone: 0845 6060 265
Textphone users with speech or hearing difficulties 0845 6060 285

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2 Then each letter summarises the situation using as few words as possible. Ideally we would like each letter to be no more than a page long, so people can get an overview of the whole situation before drilling down to deeper information to answer their questions.

3 If the department can predict more than one future change in the benefit that is payable, then this is shown in a clear table, with dates and amounts. The amounts are in bold so they can be quickly spotted – they are the key information people are looking for.

4 Headings are also used where appropriate – for example, to draw people's attention to action they need to take.

How we worked out your Pension Credit	
From 13 Jan 2010 to 19 Jan 2010	
This is what the law says you need to live on	
Living expenses	£130.00
We take off money you have coming in	
Your State Pension	£95.25
Your assumed income from capital of £11,001.00	£3.00
<i>We count £1 for every £500 you have over £10,000</i>	
Total	-£98.25
So your weekly Pension Credit guarantee credit is	£31.75
From 20 Jan 2010	
This is what the law says you need to live on	
Living expenses	£130.00
We take off money you have coming in	
Your State Pension	£95.25
Your assumed income from capital of £9,800.00	£0.00
<i>We count £1 for every £500 you have over £10,000</i>	
Total	-£95.25
So your weekly Pension Credit guarantee credit is	£34.75

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Questions you may have about our decision

If you want to know more about this decision or if you think the decision is wrong, please get in touch with us, by phone or in writing, within one month of the date of this letter. If you contact us later we may not be able to help you. Our address and phone number are on the front page of this letter.

You, or someone else who has the authority to act on your behalf, can

- ask for an explanation
- ask for a written statement of reasons for our decision
- ask us to look again at the decision to see if it can be changed. There may be some facts you think we have overlooked or you may have more information which affects the decision.
- appeal against the decision. Please see the next column for more information.

You can do any of the actions listed above, or you can do all of them.

You can find more information about decision making and appeals in leaflet GL24 'If you think our decision is wrong'.

What happens if you ask us to look at the decision again?

If we can change the decision, we will send you a new decision.

If we cannot change the decision, we will send you a letter telling you why. You will have one month from the date of that letter to appeal if you still disagree with the decision.

How to appeal

Your appeal must be in writing. You can fill in the form in leaflet GL24 if you think our decision is wrong or you can write to us. You must tell us which decision your appeal is against and give your reasons for the appeal.

You can get a copy of leaflet GL24 if you think our decision is wrong from:

- Jobcentre Plus,
- our website at www.dwp.gov.uk/advisers/cat1/all-products.asp, or
- an advice centre, like the Citizens Advice Bureau.

Please send your appeal to the address at the top of this letter.

Note: To guarantee that your appeal is heard it must be made within one month of the date of this letter. If you make your appeal after the expiry of this month it will be 'late' and you must include the reason(s) why it was not made in time. Your appeal will be treated as made in time if the Secretary of State accepts there were special circumstances for the delay in making the appeal. Otherwise the First-tier Tribunal can extend your time limit. There is no guarantee that it will do so. There is an absolute time limit of 13 months for appealing.

If your appeal is heard it will be by an independent appeal tribunal.

Health benefits and other help

Because you are entitled to Income Support, you are also entitled to some health benefits to cover things like dental treatment. Please see the enclosed leaflet 'Other help you may be entitled to' INF2(IS). You need to show this letter to your health service provider to prove you get Income Support.

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In order to keep the main letter short, more detailed information is provided on separate detail pages.

Calculation pages show the sum – how the total payment was decided, with a separate table for each time period. The calculation is expressed in a narrative format, with clear explanations of each amount, and link words such as ‘less’ and ‘so’.

Panel pages include standardised text that is important but which previously made the letters seem overlong and impersonal. By placing them in panels, the text is signalled as optional reading, with bold headings to help you decide. The most commonly used panels are about asking questions and appealing decisions.

The use of panels also helps get over the problem that each panel contains text from a different source, and that has been negotiated and agreed separately. Because they are in separate panels, readers should not expect a narrative that flows.

The use of panels is an example of what we called layered text. This means writing and designing a document so it can be read strategically at different levels – a first pass at a summary level that gives an overall understanding, with extra information available, and clearly signalled, if you need it. It is a structure that has become very familiar in online information, where you click on a link to read more detailed information. But it is also effective in printed text, by using page design to achieve a similar effect.

More about strategic reading

Strategic reading is an important aspect of functional literacy – the set of skills used to read and use complex information.

Effective readers are better able to look for the structure of a document, and to change their reading style according to the kind of information they see. They may focus on different parts of the text on different occasions. When they get a letter about their benefits, they will naturally look for the amount first. If it is unexpected, they will look for the reasons. If they are in doubt, or just want to be sure, they will look for how it is calculated. Then later, if they have questions, they will look for answers or information about where to find out more. Because their reading is fluent, the most effective readers can do this with linear text that is graphically undifferentiated. They can remember the location of key content, and (so long as the text is well enough written) they can detect the structure of content well enough to search within it to find answers to their questions. We call this style of reading ‘strategic’ because it is done with a purpose in mind, which shapes the order and depth in which each element of text is attended to.

Less skilled readers, on the other hand, tend to read line by line, and may not read with a positive purpose in mind. Much of their cognitive effort is spent understanding unfamiliar words, and working out the structure of complex sentences, and they may be less familiar with the fact that official texts have multiple authors and multiple purposes (and so are less coherent).

These readers may not have the confidence to park or ignore parts of the content that seem less relevant to them, so our new letters are designed to allow them – to encourage them, or at least to give them permission – to treat different parts of the text differently.

Strategic reading is an important part of functional literacy – this goes beyond the basics of prose literacy (deciphering the words and sentences) to describe the purposeful use of information sources to solve real world problems. While levels of prose literacy are very high (around 97%) in most western countries such as the UK, levels of functional literacy are worryingly low. The measurement of this is controversial, but the 1999 Moser Report claimed that around 50% of the UK population is below the level which the OECD stated is ‘a suitable minimum for coping with everyday life and work in a complex, advanced society’ and the proportion is higher among disadvantaged groups such as the long term unemployed.

How we worked

The project team

The DWP team worked to a very demanding but highly effective fast-track process, with short reporting lines to senior management. Drawn from different parts of the business, they met for two days a week at DWP's Solutions Centre in Glasgow over a six week period, to work intensively together interpreting the data structure of the current letters, adapting it to changes in the benefits system, and drafting new content.

In our experience, the way such teams work together is critical to the success of projects like this. Because they are working in the same physical environment, the inevitable departmental positions become less important as the team develops a shared understanding of different points of view and different business pressures.

We joined the team around halfway through the process, and we had two main roles: to develop a design template for the letters, and to draft final text chunks that reflect plain language principles and that would knit together into a coherent whole.

User consultations

Ideally we would recommend quite detailed and extensive performance testing of document such as these, but it is an expensive, and time-consuming process. So it was decided to limit research to consultations with groups of users, and expert staff. The feedback was very positive about the design approach, and produced a great deal of useful insight about content.

Dynamic documents

System letters are examples of 'dynamic documents' – these are automatically generated using business rules to select the data and text to merge. Each customer gets a personalised version of the document, with information only included that is potentially relevant to them.

A business rule is typically in the form: 'if there is a Welsh postcode print a message about the Welsh language call centre', or 'if the amount is zero, do not include information about payments'. It might be driven by the data (such as date or amount) or it might use a data flag that is put there to instruct the system. For example, there is a code that represents the reason someone's benefit has

changed – this is translated into a phrase such as ‘because you are no longer working’ or ‘because your savings have gone down’.

As well as developing plain English versions of the text, we worked with the team to develop a specification for the page design, based on an existing template, with some refinements to the relative sizes of type, and lines.

Patterns we used in this project

At the Simplification Centre we are developing a pattern library approach to document design. It is a way to describe solutions to common problems, that can be used as a design tool by others faced with a similar problem. A typical example of a design pattern is the ‘1, 2, 3’ numbered steps used in instruction manuals. Each time you see the pattern in use, signalled by the use of numbers, often with diagrams, with the steps graphically separated, you know how the writer intends you to use the information. And although each example might be different in execution, it has to follow certain guidelines if it is to work – for example, the numbers need to be prominent, and the beginning and end of the sequence have to be clear.

Guidelines about document design have often been communicated in a fragmented way in the past – separately addressing issues such as writing style, line length, typeface, or document structure. The pattern approach is more holistic, combining recommendations about a range of issues. Our Technical Paper 4 introduces the concept in more detail.

Some patterns we used here are:

News headlines

As the name suggests, this kind of headline is designed to engage the reader with the text – it focuses on what is interesting and relevant, and may be in two parts: a heading and subheading (which expands on the heading, often emphasising an action that is required, or a key aspect of the content). The prompted reading strategy is: glance at the headline, and only read further if you need more information.

Panels

Panels are blocks of text that stand alone from the main narrative. They are used in many publications to contain specific messages that do not fit easily into the main text, or which need to be accessed

easily. The prompted reading strategy is: there is no particular order to read the panels – just note the content and read if and when it is relevant to you.

Summary table

Tables are a fundamental graphic pattern and do not need justification. They show systematic relations among the content – in the this case, the dates and amounts.

Narrative sum

The calculation pages use a pattern that is probably more familiar in a primary maths textbook – it talks you through the sum using ordinary language in much the same way as you might talk someone through it face-to-face. The prompted reading strategy is: don't panic – work your way systematically through each line, and we'll explain as we go how the sum works.

Next steps

The project described here is now being implemented, and the first transformed letters should appear in 2011. Inevitably as the project was developed further, complications emerged both in terms of content and the data available in the system to generate some of the messages. But we trust that the improvements will largely have survived, and that differences in performance will emerge. In particular, we hope that the measurable cost of confusion (evidenced through enquiries from customers) will be seen to drop.

Further reading

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