

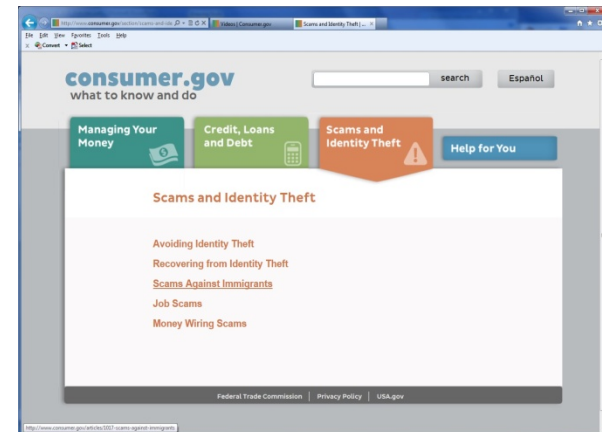
Legal Aid Webinar: Communicating with Adults with Limited Literacy

Deborah Kennedy, DeAnna Coon, & Adriana Jokisch-Sagrera

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Welcome and Introductions

- ▶ Federal Trade Commission
 - Julie Mayer, *Attorney*
- ▶ CAL Presenters
 - Deborah Kennedy, *Associate Vice President, Adult English Language Education*
 - DeAnna Coon, *Research Assistant*
 - Adriana Jokisch-Sagrera, *Technical Specialist*



Webinar Overview

- ▶ Context and focus of the webinar
- ▶ Characteristics of readers with limited reading proficiency
- ▶ The nature of reading
- ▶ Writing guidelines and practice activities
- ▶ Response to questions from chat



Context and Focus of the Webinar

- ▶ CAL's work with the FTC:
Consumer.gov and Consumidor.gov
- ▶ Challenges for legal aid attorneys
 - Simplifying documents, including advice letters, instruction letters, “know your rights” materials, other informational materials
 - Simplifying oral presentation of information
 - Using visuals and graphic representations of legal concepts and processes
- ▶ Today's webinar
 - Understanding the needs and perspectives of readers with low literacy
 - Writing to meet clients' needs and align with their perspectives

Readers with Limited Literacy in English

- ▶ Two groups:
 - Adult English learners (ELs)
 - Adult native speakers of English with limited formal education
- ▶ 14 percent of adults in the United States have low literacy
- ▶ About half of those in adult education are ELs; of these, about half have low levels of literacy



Characteristics: Shared Challenges

Often:

- Preference for getting information orally, rather than from print sources
- Tendency to think in here and now, rather than future, in concrete rather than abstract terms, to look at literal interpretations of written word
- Lack of employment

Sometimes:

- Limited educational backgrounds (limited literacy in native language for ELs)
- Disabilities (reading, language, learning) or impairments (vision, hearing)

Characteristics: Differences

- ▶ Language and cultural background
- ▶ For ELs, cannot assume oral language capacity in English
- ▶ Many ELs have highly developed literacy skills in other language(s) and high levels of education
- ▶ Generational differences (kids speak/read English but parents struggle)
- ▶ Lack of understanding or cultural knowledge about systems, agencies, policies in the United States

Reading in English: Vocabulary

- ▶ Vocabulary, or the words that a person knows, is critical to the comprehension processes of skilled readers.
- ▶ Fluent English speakers have a written vocabulary of 10,000 – 100,000 words; second language speakers may only have between 2,000-7,000.
- ▶ In order to use context clues to decipher the meaning of an unknown word, the reader must understand at least 98% of the other words in the passage.

Reading in English: Fluency and Reading Speed

- ▶ The ability to read easily and accurately.
- ▶ Readers with the lowest literacy (both native- and foreign-born) read fewer than 60 words per minute. A substantial portion of these read only 34 words per minute or less.
- ▶ Example:

Homeowners may be deceived into signing over the deed to their home to a scam artist who tells them they can remain in their house as a renter and eventually buy it back. The terms of this scheme are so demanding that the buy-back becomes impossible, the homeowner gets evicted, and the rescuer walks off with all of the equity.

Comprehension and Cultural Knowledge

- ▶ Reading comprehension is the ability to discern meaning from the written text.
- ▶ Cultural perspectives and differences may impede text comprehension.



Working with Spanish-Speaking Clients

- ▶ They may not expect the law to be on their side.
- ▶ They may be hesitant to even ask for help.
- ▶ They are likely to trust anyone perceived as an expert.
- ▶ They will likely need help in understanding any written documentation. Be prepared to provide detailed oral explanations in Spanish or English.
- ▶ Other tips:
 - Hire a trained, qualified, sworn and impartial translator/interpreter, ideally someone who understands the law and the client's dialect, especially with lengthier or technical documents.
 - If possible, translate important documents into Spanish.

Writing and Text Adaptation Guidelines

1. Present key information only. Present it in small chunks.
2. Simplify sentences and make paragraphs shorter.

Original:

You will want to **request** that the debt collector provide you with written proof of the debt, the exact amount of the debt, and copies of any judgments or documentation against you.

Modified:

You should **ask** the debt collector for these things in writing:

- Proof of the debt
- Amount of the debt
- Judgments or documentation against you

Writing and Text Adaptation Guidelines

3. Streamline vocabulary to omit unnecessary verbiage, slang, or technical terms.

Original:

There are no additional fees or costs to you resulting from my administration of your file. **During my administration of your debt settlement program,** I will continue to use **this third party administrator** and your service **will continue uninterrupted.**

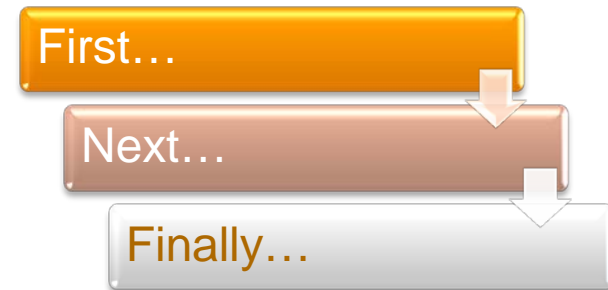
Modified:

This change will not cost you anything. I will use the same administrator. Your service **will not stop.**

Writing and Text Adaptation Guidelines

4. Support the reader with

- Redundancy
- Chronological flow
- Shorter sentences



5. Replace passive verb structures with active ones.

Original:

I **was authorized by** the U.S. Bankruptcy Court to forward this letter to you and other clients enrolled in the debt settlement program.

Modified:

The U.S. Bankruptcy Court **told me** to send you this letter.

Writing and Text Adaptation Guidelines

6. Use the simplest verb form possible.

Original:

The landlord's **negligence** clearly could have contributed to the severity of the leak that you reported.

Adapted:

You asked the landlord to repair the leak. The landlord did not respond. This probably made the leak **worse**.

7. Use the same word consistently for the same thing.

Original:

Scammers often target the **elderly**. **Seniors** need to be **on their toes** when receiving suspicious phone calls requesting personal information.

Adapted:

Dishonest people often call **older people**. **Older people** must be **careful** not to give personal information on the phone.

Writing and Text Adaptation Guidelines

8. Use “you” to speak directly to the reader

Original:

Military consumers can contact the Department of Defense, toll-free 24 hours a day, 7 days a week, at 1-800-342-9647, or at www.militaryonesource.com.

Adapted:

If **you** are in the military, contact the Department of Defense.

- **You** can call 1-800-342-9647 any time.
- **You** can go to www.militaryonesource.com



Guidelines: Formatting

- ▶ Use a typeface that is easy to read for all text, including headings. Avoid *script* and **novelty** fonts.
- ▶ Font size should be at least 12 point.
- ▶ White space is acceptable and allows the reader a visual break.
- ▶ If using visual aids, use cues such as arrows or circles to identify key information.



**Write what the client needs to know,
not what you need to say.**

Example:

In fact, some credit counseling organizations collect high fees, which they may hide, or urge their clients to make “voluntary” contributions that can cause more debt.

Rewrite:

Some credit counseling organizations charge a lot of money. Be careful. There are *free* credit counseling organizations.

Practice 1

Example:

You may not know your identity's been stolen until you notice that something's amiss: you may get bills for a credit card account you never opened; your credit report may include debts you never knew you had; a billing cycle may pass without your receiving a statement; or you may see charges on your bills that you didn't sign for, didn't authorize, and don't know anything about.

Rewrite:

How will you know if someone stole your identity? Here are some ways:

- You get bills for a credit card account you did not open.
- Your credit report shows debts you do not have.
- You do not get a statement from a bank or another creditor one month.
- Your statement lists charges that you did not make.

Practice 2

Example:

Leaseback and rent-to-buy schemes: Con artists entice you to transfer the title of your home to them with promises of new and better financing. They say you can rent your home and eventually buy it back. But, if you do not comply with the terms of the rent-to-buy agreement, you can lose your money and your home.

Rewrite:

What scammers will do:

- Promise you better financing
- Promise that you can rent your home
- Promise that you can buy your home back
- Tell you to transfer your home's title to them

Be careful!

- You might lose your money and your home!



Thank You!

If you have any questions – please contact us!

- ▶ DeAnna Coon, dcoon@cal.org
- ▶ Adriana Jokisch-Sagrera, ajokisch-sagrera@cal.org
- ▶ Deborah Kennedy, dkennedy@cal.org
- ▶ Alvaro Puig, apuig@ftc.gov