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Revising the Californial welfare form into plain language

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**REVISING THE CALIFORNIA WELFARE FORM
INTO PLAIN LANGUAGE**

A Thesis

Presented to

The Office of Graduate Studies

San Jose State University

In Partial Fulfillment

of the Requirements for the Degree

Master of Arts

in

Interdisciplinary Studies

by

Janet Tanner Perry

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ABSTRACT

REVISING THE CALIFORNIA WELFARE FORM INTO PLAIN LANGUAGE

by Janet T. Perry

The California welfare application form and accompanying instructions (called the “SAWS 1”) is identified as a public document needing plain language revision. It is redesigned based on findings from think-aloud protocols, document design analyses and principles, and an interview with Social Services Agency employees. Protocol participants are adult women incarcerated at Correctional Center for Women in Milpitas, California, whose reading abilities typify those of welfare applicants.

The think-aloud protocols indicate that the revised SAWS 1 better matches the literacy levels and abilities of typical welfare applicants. The revised form may (1) relieve the paperwork burden, (2) reduce the burden on the user, and (3) improve government efficiency while reducing costs. To advance the plain language movement, government needs to allocate resources to plain language efforts and writers and designers must pay closer attention to the audience of every document.

ACKNOWLEDGEMENTS

After I completed all my course work and had my first thesis project approved, I decided to change the direction of my research. I insisted on doing a project that was both interesting to me and relevant to the fields of document design and literacy. This change was a daring move that put extra pressure on all those who have supported me. I have spent many moments giving silent thanks to those who stood by me and am grateful for the opportunity to thank them formally.

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TABLE OF CONTENTS

Chapter		Page
1	INTRODUCTION	
	Proposal	2
	Rationale	4
	Relieving the Paperwork Burden	5
	Relieving the User Burden	6
	Improving Government Efficiency and Reducing Costs	7
	Literature Review	8
	Literature on Plain Language in Public Documents and Forms	8
	Literature on Literacy	13
	Literature on Welfare	15
2	METHODS AND MATERIALS	
	Think-aloud Protocol Strategy	18
	Preparing to Collect the Protocols	19
	Conducting the Protocols	22
	Observing the Protocols	23
	Document Design Strategy	23
	Making Pre-assessments	24
	Graphic and linguistic analyses	24
	Cognitive burdens	25
	Revising the Coversheet of Instructions	25
	Letter format	26
	Subsections	26
	Definitions	27
	Boxed small print	28
	Revising the Application	29
	Interview Strategy	31
3	RESULTS	
	Think-aloud Protocol (Cycle 1)	33
	Reading the Coversheet	34
	Filling Out the Application	35
	Implications of the Interview	38
	Think-Along Protocol (Cycle 2)	39
	Reading the Cover Letter	39
	Filling Out the Application	40
4	DISCUSSION	
	Recommendations for a Third Think-aloud Protocol Cycle	44
	Recommendations for Helping the Plain Language Movement	46

Conclusion	48
REFERENCES	50
APPENDIXES	
A: SAWS 1 Coversheet and Application	53
B: Revised SAWS 1 Cover Letter and Application	56
C: Instructions for Think-Aloud Protocol (Cycle 1)	59
D: Instructions for Think-Aloud Protocol (Cycle 2)	60
E: Graphic Analysis of SAWS 1 Coversheet/Cover Letter	61
F: Linguistic Analysis of SAWS 1 Coversheet/Cover Letter.	62
G: Graphic Analysis of SAWS 1 Applications	63
H: Linguistic Analysis of SAWS 1 Applications.	64
I: Wide Range Achievement Test (WRAT)	65
J: Cognitive Burdens Caused by the Tasks on the SAWS 1 Application	68
K: Cognitive Burdens Caused by the Tasks on the Revised SAWS 1 Application	70
L: Ideas for Revising the SAWS 1 Coversheet and Application	72
M: Feedback (via fax machine) from Two Social Services Employees on a Draft of the Cover Letter.	73

Chapter 1

For almost three decades, citizens from the U.K. to Canada, from Australia to the United States have asked that documents in English be written in plain language, language they could understand. Prior to the 1970s, relatively few spoke out against the jargon-filled, convoluted writing so pervasive in academia, law, and government that even the highly educated struggled to understand. A shift to plain language was sorely needed, especially in government, whose publications were notorious for their so-called “gobbledygook.” For the most part, efforts to make such change in official language were dwarfed next to the looming tradition of pompous prose. Nevertheless, the outcry for “writing that is straightforward, that reads as if it were spoken” (Redish, 1985, p. 125) has continued to sound at an increasing rate and has led to what is now known as the plain language movement.

Over the past twenty years, many organizations have responded to the plain language movement by publishing document design manuals that emphasize both verbal features and visual dimensions of text; but mere compliance with a set of guidelines alone cannot change the language of bureaucracy. Document design is, according to Schriver (1989),

an interdisciplinary area of inquiry with rich historical roots. It draws on a matrix of theory and research about how people produce and use text, particularly how they read, write and understand, and are motivated by text. *At its heart, document design is concerned with readers and writers and how writers can most effectively*

find ways to provide readers with texts they can use, understand, and perhaps even get excited about [italics added] (p. 316).

Effective document designers first consider their audience and how to make both the layout and the language of a document compatible with the literacy skills of that document's users.

Such plain language revision is not only the desire of citizens and consumers; government itself has mandated such change through numerous pieces of legislation. Accordingly, the government documents that should be changed first are those most often used, most often misunderstood, most costly to administer, or all of the above. Each year millions of Californians apply for welfare assistance by completing the SAWS 1 form (Appendix A), seeking cash aid, food stamps, and/or medical assistance. Because of the large number of people using the SAWS 1 form and the millions of dollars spent both in processing welfare forms and in granting welfare assistance, the SAWS 1 form merits immediate plain language revision.

Proposal

The purpose of this project was to put the SAWS 1 form into plain language so typical welfare applicants could understand it and fill it out correctly. The SAWS 1 form was selected for this study for several reasons. First, it is a public document in public domain and, therefore, could be used without being subject to copyright laws. Second, the SAWS 1 form is produced *en masse* and, therefore, touches millions of lives. Not only are applicants and government workers affected by the form's efficiency, but state

taxpayers (who may never see or use the form) also have a vested interest in the form's efficiency. Third, and perhaps most importantly, the audience for the SAWS 1 is generally made up of people with low literacy skills, making it a prime candidate for plain language revision.

Transforming the SAWS 1 form included matching the document's visual and verbal levels of difficulty to the literacy abilities of welfare recipients. This conversion to plain language should not be mistaken for a mere dilution or simplification of the form. Instead, the researcher's intent was to characterize the revised SAWS 1 form with the kind of plain English described by Australia's 1986 Law Reform Commission of Victoria, which is:

a full version of the language, using the patterns of normal, adult English. It is not a type of basic English, or baby-talk. While documents that are converted to plain English are *simplified*, they are simplified in the sense of being rid of entangled, convoluted language—language that is difficult to analyze and understand . . . not in the sense that the language has been severely condensed or amputated and the message truncated. Plain English is not artificially complicated, but it is clear and effective for its intended audience (as cited in Schriver, 1991, pp. 149-150).

Furthermore, the distinction between improving the document and improving the literacy levels of the participants needs to be clear. Even though literacy training is vital, documents must match what welfare applicants can do now. Redish confirmed this point by saying,

There is a time and a place for everything. Yes, of course, we want to find ways to help people learn to read and write better than they do, but . . . the purpose of the document is to help these people in their current state to accomplish a given task. Therefore, we must make the document match what they can do now (personal communication, June 14, 1998).

In other words, redesigning the form will not improve people's literacy skills but will allow more people to successfully complete the task.

Rationale

Written forms are not going to go away. Society will continue to need forms in a myriad of arenas. Even two decades ago, in the 1975 UK Civil Service Department *Management Services Handbook*, this truth was acknowledged: "There is no administrative procedure which does not require the use of at least one form" (Wright, 1980a, p. 151). Unfortunately, while often essential, forms also "provide multiple opportunities for incomprehensible communications" (p. 151). Both the language and visual design of a form can cause difficulties for form-fillers.

Such is the case with the SAWS 1 form. Welfare applicants must fill out the SAWS 1 form in order to receive necessities: money, clothing, food, and medical assistance. However, the current SAWS 1 form and accompanying instructions are not written or designed appropriately for welfare applicants whose literacy skills are usually low. Therefore, the form must be redesigned (verbally and visually) in plain English. There are three sound reasons for this change: (1) to relieve the paperwork burden, (2) to

reduce the burden on the user, making it easier to understand and use, thereby reducing the error rate, and (3) to ease government's job and save the government money (Redish, 1983, pp. 167-168).

Relieving the Paperwork Burden

To relieve the paperwork burden, one may argue in favor of redesigning forms so they are presented in the spoken medium. However, research has shown that adults tend to listen, on the average, at the same level they read (Sticht, 1985). Sticht, Hooke, and Taylor (as cited in Sticht) confirmed this, finding a "near parallelism of listening and reading skills in adults of marginal literacy . . . for the full range of young adult readers spanning RGLs [reading grade levels] from the second through the eleventh-grade level" (p. 327). In other words,

simply substituting the spoken for the written language as a means of redesigning materials to accommodate less literate users is not likely to be very productive. In the present-day United States, youth and adults who have poor reading vocabularies and abilities to comprehend materials . . . are also likely to have poor oral language comprehension skills (pp. 327-328).

The Paperwork Reduction Act of 1995 required government agencies to gradually replace a portion of their paper forms with electronic forms. In accordance with the Act, some forms, such as Social Security benefit forms, are filled out electronically by a trained liaison. This process may reduce the paperwork burden and should reduce errors; however, simply converting text to an electronic format does not address the comprehension problems low literate adults still face when the text itself is not altered to

meet their skills. In addition, electronic applications may require applicants to have more than just reading and writing skills, which can complicate the form-filling process. Furthermore, training and using liaisons can be very costly, as can the initial costs of converting to an electronic format. In the meantime, government and citizens must continue to rely on the paper forms already in existence. Those forms, if designed well, can reduce paperwork significantly.

Relieving the User Burden

In addition to reducing the quantity of paperwork, the content of government documents must also be simplified. This distinction is supported by Etzkorn (1991), who says that “government must make sure that the essential paperwork is written in clear, readable language appropriate for its intended audience, and formatted in a manner that is suitable for its use” (p. 224).

Attention paid to the form-filler is especially critical because, according to Rose (1981), “Most problems are caused by the failure to consider the requirements of a document from the perspective of the document’s audience” (p.179). If document users are ignored, then all the manuals giving advice on data preparation, printing techniques, and distribution are rendered useless. As Wright (1980a) said, “All forms have one common element. Somewhere there is a form-filler” (p. 155). Since welfare applicants tend to have low literacy levels, writers and designers should match welfare documents accordingly.

The plain language approach to relieving user burden should not be viewed as a cure-all to errors or as a replacement for literacy programs. Instead, changes should

complement the efforts of all adult literacy programs, which recognize the urgent need to improve and refine literacy skills. To reiterate, the purpose of this project is to match the language and design of the SAWS 1 form to the *current* literacy abilities of welfare recipients, not to change literacy levels to accommodate the form. The job of improving literacy is left to literacy trainers.

Improving Government Efficiency and Reducing Costs

Government can become more efficient, improve its image, and reduce costs by making better forms. In the past, organizations have failed to realize how strongly consumers care about communications, since so many seem unwilling to invest even a few cents extra per product to improve the quality of their writing and design. This may be a critical oversight (Shriver, 1993, p. 248).

By producing plain language documents that reflect a genuine consideration for the users, government can become a trusted source of information for its citizens. The long-term social benefit of simplifying forms is that “government [is] perceived as a clear, forthright communicator [that] stands to gain respect from its citizens” (Etzkorn, 1991, p. 230).

Furthermore, government can reduce costs by making forms that are both clear and simple. In March of 1983, the *Wall Street Journal* reported, “For every \$1 spent on forms, \$20 more goes for clerical costs to process them” (as cited in Etzkorn, 1991, p. 230). Because it is produced in such large quantities, the potential monetary savings from improving the SAWS 1 form are staggering. As Wright (1980a) says, “It is the very

large numbers in which forms are processed that is the strongest advocate for the cost effectiveness of good form design” (p. 157). Simple forms that people can understand and use will yield for the government “less obvious, more dramatic savings . . . realized from fewer completion errors, shorter training time for employees, and prompter, more accurate processing” (Etzkorn, 1991, p.230). In effect, there are no good reasons for *not* improving the design of forms.

Literature Review

Literature on Plain Language in Public Documents and Forms

In the United States, changing the style of government documents came slowly for a number of reasons. First, demands of reformers went unsupported by any type of government edict requiring that documents be written in plain language. Second, government writers were somewhat shackled by a long-standing tradition of writing in the passive voice. According to Redish (1983), the language of public documents was laden with nominatives, jargon, and legalese. And third, these same writers “had few well-organized and well-presented models to follow” (p.160).

Schraver (1991) explains how early advocates of plain language used their energy to overcome these obstacles to plain language during the 1970s. Some were busy trying to define plain language and its implications for consumers, critics, government officials, and researchers. Other plain language proponents were busy provoking controversy, arguing that “unclear and purposefully vague and jargon-laden language was being used

as a tool to keep the less knowledgeable, less powerful, less wealthy, from knowing what they were signing” (pp. 148-149).

Amidst the confusion and controversy, some small inroads were made. Redish was involved in a counter-movement to government gobbledygook in which she and others developed “a small but growing body of well-written, direct, personal, and understandable bureaucratic documents” (1983, p. 151). Unfortunately, these few well-designed documents were not the ones the media chose to publicize and praise. And, in reality, the majority of public documents still needed to be rewritten.

Fortunately, however, about the time President Nixon resigned in 1974, two major changes in the United States created the impetus needed to propel the plain English movement. “One was the tremendous growth in the size of the federal government and the inordinate amount of paperwork that new government programs generated. The other was the rise in consumer activism” (Redish, 1985, p. 128). These two behemoth forces—government and citizens—essentially collided, resulting in several acts and regulations that required documents such as warranties, leases, and banking transfers be clear and readable. Legislation such as the Magnuson-Moss Warranty-Federal Trade Commission Improvement Act (1975), the Consumer Leasing Act (1976), and the Electronic Fund Transfer Act (1978) were genuine albeit small victories for the plain language movement.

The real overhauling of government documents began with an act of Congress when the Commission on Federal Paperwork was established in 1974. After two and a half years studying the federal paperwork burden and trying to find ways to relieve it, the Commission generated 36 reports and over 250 recommendations. The Commission

estimated that filing and processing federal forms was costing about \$100 billion a year, or roughly \$500 for every person in the United States (Ways Federal Forms, 1978, p. 58). Of all the findings in the Commission's report, "one of the strongest messages . . . was that the government needed to rewrite its documents into understandable language and formats that were clear to consumers" (Redish, 1985, p.129).

President Carter responded to the scathing report by issuing two Executive Orders. Less than six months after the Commission delivered its 1978 report, Executive Order 12044 insisted that government agencies reduce the costs and the burden of federal paperwork. They were required to make their writing "as clear and simple as possible, written in plain English, and understandable to those who must comply with [the regulations]" (Carter, 1979, p. 561). In 1979, President Carter issued a second Executive Order, nicknamed "The Paperwork Reduction Act." This time, in addition to trying to reduce paperwork as a whole, Carter specifically targeted forms. Agencies were required "to keep forms as short as possible . . . elicit[ing] information in a simple, straightforward fashion" (Redish, 1985, p. 129). Carter hoped that by limiting the amount of paper that forms required, the number of burden hours needed to fill out forms would naturally be reduced.

Initially, President Carter's emphasis on plain language paid great dividends. Between 1980 and 1983, U.S. government paperwork was reduced by 32 percent, far surpassing its 25 percent goal. During one decade (1981 to 1991) over 400 million hours of paperwork were eliminated simply because filing requirements and eligibility rules changed, enabling people to use fewer and shorter forms (Etzkorn, 1991, p. 224). Plain

language advocates had much to celebrate. However, waste and problems persisted because, while it had reduced some of its paperwork, the government had not made certain that the remaining paperwork would also be simplified.

Meanwhile, in the private sector, researchers were making concerted efforts to identify problematic documents that needed simplifying. Bagin and Rose (1991), from the American Institutes of Research, conducted a comprehensive study of public documents. Using a questionnaire, the researchers surveyed dozens of public documents that most of us encounter daily, such as application forms, instructions, directives, regulations, legal contracts, and government documents. This survey resulted in the worst forms being “unearthed” (p. 64).

Bagin and Rose (1991) found respondents’ most common complaint was about the language of forms. Almost half said the language was too complicated and that the instructions were unclear; about a fourth found the vocabulary too difficult. Design of forms brought complaints from roughly a third of respondents who felt the forms were too long, the type was too small, and the space given to write was inadequate (p. 65). Although the intent of the survey was not to single out application forms as the major problem area, in the end, application forms were categorized as critical problems because misunderstanding them resulted in some of the most severe consequences. For example, over one-third of those surveyed reported losing either money or benefits, such as food stamps and Medicare, because the form was too difficult to understand or fill out.

Efforts to identify and improve public documents continued. However, by 1994 small businesses and individuals were still spending a whopping six billion dollars--six

times the amount spent in 1978--and one billion hours filling out and processing required government paperwork (JetForm Archives, 1998, p. 1). In spite of well-intentioned legislation and some real strides towards cutting costs and saving time, government forms still suffered from poor design.

Government leaders were aware of the overwhelming burden forms and other paperwork continued to place on society. Sixteen years after President Carter signed the original Paperwork Reduction Act of 1979, President Clinton signed The Paperwork Reduction Act of 1995. The new spin on this old mandate was not only to shorten forms but also to shift to electronic forms with the hope that both costs and paperwork would be minimized. To reach those goals, the 1995 Act required that all government agencies aim to “reduce paperwork demands on the general public by 10 percent in 1996 and 1997, and by 5 percent annually until 2001” (JetForm Archives, 1998, p.1). Again, the emphasis was on reduction only, not on simplifying the remaining paperwork through plain language.

Recognizing the need to further improve public documents, President Clinton released on June 1, 1998, an official Memorandum addressed to the heads of executive departments and agencies that, again, insisted on plain language in government writing. Clinton said,

The Federal Government’s writing must be in plain language. By using plain language, we send a clear message about what the Government is doing, what it requires, and what services it offers. Plain language saves the Government and the private sector time, effort, and money (Memorandum, 1998, p.1).

The purpose of the Memorandum (1998) was to “make the Government more responsive, accessible, and understandable in its communications with the public” (p. 1).

Clinton acknowledged that plain language documents may vary according to the intended audience, but his official memo defines all plain language documents as having “logical organization” and “easy-to-read design features.” It further outlines four specific elements that the government would apply to such documents:

- common, everyday words, except for necessary technical terms
- “you” and other pronouns
- the active voice
- short sentences

To ensure compliance with his directive, President Clinton demands that, beginning October 1, 1998, plain language be used in all documents such as letters, forms, notices, and instructions. All documents designed prior to that date are to be put into plain language by January 1, 2002. Additionally, President Clinton counsels agencies to consider rewriting existing regulations in plain language when they have the opportunity and resources to do so. He refers agencies to the National Partnership for Reinventing Government for support and encourages them to use customer feedback and common sense to guide them in following his newly outlined plain language directives.

Literature on Literacy

Over the years the notion of literacy has been defined and redefined. From as early as 1956, various classifications of literacy have been developed. Gray (as cited in Wright, 1980b) grouped literacy skills according to the domain in which they would be

used: “domestic literacy” (private life), “functional literacy” (job-related), or “advanced literacy” (entertainment and self-instruction). Interestingly, Gray considered filling out forms to be a function of “domestic literacy,” or that which is needed in private life, when filling out forms is actually required in all three literacy domains he describes. For example, one might fill out a form to apply for welfare (private life), to complete a work order (job-related), or to subscribe to a magazine (entertainment and self-instruction). Hence, Gray’s literacy categories are problematic.

Of course, as Wright (1980b) points out, “Literacy means more than the ability to understand the words and sentences on a page” (p. 517). Literacy connotes involvement with words on some level or another. In the late 1970s when Sticht and his colleagues studied literacy problems in the Army and Navy, they defined two levels of literacy, distinguishing between “reading to do” or “reading to learn” (as cited in Redish, 1988a). “When reading to do, the reader’s primary goal is to extract information for immediate action.... By contrast, when reading to learn, the reader’s primary goal is to absorb information for future recall” (p. 223). To illustrate, students reading to learn might simply read a magazine for pleasure, gathering interesting facts and either reading the text smoothly or hopping from text to graphic and back to text. In contrast, someone reading to do may read a set of instructions in order to assemble a power lawn mower.

Interestingly, Sticht’s research team found that students spend most of their time in school reading to learn and only 15 percent of their time reading to do, whereas the situation is reversed in the workplace. Workers spend only 15 percent of their time reading to learn and the majority of their time reading to do. The implications are that

students are not well prepared to handle workplace literacy tasks because they have not been well-trained in school to read to do. Moreover, even outside the workplace much of the reading requires involves reading-to-do tasks. Says Redish (1988a), “The documents that are critical to people in the course of their lives are action documents—from income tax forms to college loan applications to the instructions for putting together a VCR” (p. 224).

Redish (1983) acknowledged that users of forms had specific literacy needs. “No matter how much we decomplexify the language of the bureaucracy, government documents (especially forms) will require literacy skills that are different from reading novels or textbooks” (p. 173). Recognizing the need for a variety of literacy skills may have led to her later breakthrough. About ten years after Sticht made the distinction between reading to do and reading to learn, Redish (1988a) married the two notions, naming a new kind of literacy: “reading to learn to do.” This kind of literacy seemed especially applicable to the workplace where, for example, tutorials not only help readers use computer programs but also to learn as they use them.

Different literacy skills are required for each of the two parts of the SAWS 1 document. The Coversheet of Instructions is a case of reading to learn to do and the accompanying application form requires reading to do.

Literature on Welfare

The current California welfare program is known as the California Welfare Opportunity and Responsibility to Kids (CalWORKs). The program provides emergency cash aid, food stamps, and medical assistance. To apply for welfare, Californians must

first complete the SAWS 1 form (Appendix A), which includes both a Coversheet of Instructions and an application form.

Recent statistics from the National Institute for Literacy reveal a partial profile of welfare recipients and the likelihood of their remaining on welfare. First, welfare recipients usually have little education and read, on average, at the sixth grade level. Of those with low literacy skills, 43 percent live in poverty and 17 percent receive food stamps (“How to Prepare,” 1996, pp. 5-6). Second, those with little education remain on welfare the longest. Specifically, “over 60 percent of those who spend more than five years on welfare enter [welfare] with less than a high school education” (p. 6).

Fortunately, the corollary to these facts is also true, as more education yields greater income and less welfare dependency. Indeed, statistics show that “among adults with strong literacy skills, less than five percent live in poverty and less than one percent receive food stamps” (p. 5).

Over a decade ago, experts observed that “the plight of marginally literate adults appear[ed] to be deepening” (Sticht, 1985, p. 329). More recent data from the National Institute for Literacy concurs, reporting that “forty million American adults can read some basic information, but cannot locate an intersection on a map or read a newspaper article. *Until they improve their basic education and literacy skills, these adults cannot effectively compete for today’s jobs*” (“How to Prepare,” 1996, p. 5). The economic costs of functional illiteracy are staggering. In 1995 alone, 16.2 million Americans between the ages of 15 and 74 who received Medicaid were given an average of \$3,311 per year,

costing taxpayers more than 45 billion dollars (U.S. Bureau of the Census, 1998, Tables 7 & 9).

In order to combat the vicious cycle of low literacy leading to welfare dependency, the federal government has mandated change in the welfare program. States are now required to involve welfare recipients in more education and training than they have in the past. Specifically, by 1999 no less than 35 percent of a state's entire caseload must be involved in education and training ("Congress Considers New Literacy," 1997, p. 5). If states do not meet this requirement, they lose a portion of their allotted funds. The risk of losing federal welfare money gives states strong incentive to ensure that recipients are prepared with workplace literacy skills. Therefore, literacy training has become an increasingly critical element in making this welfare reform successful.

Welfare recipients, however, must first be able to read and complete welfare application forms before they can better their literacy skills through government-sanctioned programs. Hence, the 1996 welfare-to-work legislation presents a paradox. Will some people be denied benefits as well as literacy training opportunities because they cannot read and understand the welfare form well enough to fill it out correctly? To avoid such incongruity, documents such as the California welfare form, which directly affects those with low literacy skills, should be tested and revised into plain language.

Chapter 2

METHODS AND MATERIALS

Several strategies have been developed to better match materials to readers. In this study, the SAWS 1 form was tested then redesigned using three strategies: (1) the think-aloud protocol (Schriver, 1991); (2) the document design strategy (Sticht, 1985); and (3) the interview strategy. The think-aloud protocol was used to test the original SAWS 1 form. Then form was redesigned based on findings from the protocol and from an interview with Social Services Agency employees. Finally, the newly designed SAWS 1 form was tested in a second think-aloud protocol cycle.

Think-Aloud Protocol Strategy

When a document is redesigned, the final product is incomplete without some sort of field-testing. Rose (1981) confirmed this when, after surveying dozens of problematic documents, he concluded, "A public document should be field-tested by having an audience of potential users actually attempt to use it prior to final production" (p. 194). For this project, the think-aloud protocol provided such field-testing. Although originally developed in 1972 by A. Newell and H. Simon (as cited in Holland & Redish, 1982), think-aloud protocols were just becoming a popular empirical method for understanding public documents about fifteen years ago. More recently, "document designers, teachers, and researchers have asserted that think-aloud protocols are one of the most sensitive ways to evaluate the quality of a functional document," claiming that they consistently

reveal “gaps and ambiguities in texts that have already gone through many technical reviews” (Schriver, 1991, p. 154).

Think-aloud protocols rely on reader feedback to locate problems in a text. Researchers Holland and Redish (1982) describe the think-aloud protocol’s simple process. “In a thinking-aloud protocol, the participant is asked to say whatever comes to mind as he or she does the task (in this case filling out the form). The protocol is tape-recorded, transcribed, and analyzed” (p. 212). Using the data collected, the document is then redesigned and re-tested. “It is a cyclical activity in which each cycle consists of readers responding to a text and a writer using readers’ responses to guide revision” (Schriver, 1991, p. 152). In addition, observations about participants’ nonverbal behavior are also made.

A chief advantage of think-aloud protocols is that, unlike simply counting errors, they uncover not only *what* needs to be revised *where*, but they can also reveal *how* and *why* a text may be difficult. Because participants literally say whatever comes to mind while interacting with a document, writers can make revisions according to both comprehension and performance difficulties.

Preparing to Collect Protocols

First, the researcher spoke at length with the director of the Reading Program, an adult literacy program of Santa Clara County Library, about using low literate adults to test the design of the SAWS 1 form. The director referred the researcher to the Inmate Literacy Project (ILP) at the Santa Clara County Department of Correction in Milpitas, California. The ILP has been funded by the Inmate Welfare Fund since January 1990 and

is considered a vital part of defeating recidivism. Judy Chavez, ILP Coordinator, accepted the project proposal with enthusiasm and made every effort to facilitate the researcher's efforts.

Chavez randomly chose eighteen women residing in the Correctional Center for Women (CCW), a section of the county's correctional facilities, who were enrolled in the ILP and whose reading levels fell between the second- and eighth-grade level. Prior to the protocols, these participants' reading levels were determined by the Wide Range Achievement Test (WRAT) (Appendix I), which collects a writing sample and assigns a Vocabulary Recognition Level (VRL). Vocabulary levels were used in lieu of reading grade levels because of time constraints. According to Chavez, inmates stay at CCW an average of 90 days, and ILP workers often do not begin working with some of those inmates until a month or more after they are incarcerated. In order to maximize their time with inmates, ILP workers determine inmates' reading abilities by using the WRAT, which requires about twenty minutes to administer, rather than other more time-consuming reading grade level assessments (personal communication, October 5, 1998). Chavez also consulted with several colleagues and assigned the SAWS 1 document a twelfth grade reading level.

Previously, all the women had been matched to either a volunteer community tutor or a peer tutor who had received 15 hours of training to teach phonics, spelling, comprehension techniques, and pre-GED preparation. Tutors also teach inmates how to write resumes and how to complete job applications. Nine women participated in the

first cycle of the think-aloud protocol, and nine different women were recruited for the second cycle.

Before actually collecting the protocols, several practical issues were addressed. First, the researcher wrote a set of instructions (see Appendix C) and made a video demonstration tape of a person participating in a protocol. The demonstration tape, which is two minutes and forty seconds long, shows a woman reading the SAWS 1 Coversheet of Instructions and filling out the accompanying application. She is shown giving both positive and negative feedback about the form. Other practical issues were also addressed prior to the protocols, such as securing a VCR, a tape recorder, and audiotapes. Two copies of the SAWS 1 (one for the researcher and one for the participant) were also provided.

The ILP coordinator determined ahead of time where to conduct and observe the protocols. She selected two different places, according to where the inmates were housed. The first place was a small, empty room that had once served as a laundry facility and that contained a table and chairs. The room also had a door, which helped cut down on the peripheral noise from other inmates and cafeteria workers. Boot camp inmates were not allowed in the first meeting place, so their protocols were conducted in the boot camp group meeting room, which also had a table and chairs. Unfortunately, because it was a large, open room, the noise from other inmates coming and going was somewhat distracting.

Two other important steps were taken to prepare for the protocols: coding and pilot testing. First, the researcher devised a preliminary coding scheme for the

application. This scheme was based on the cognitive burdens caused by the tasks on the SAWS 1 application form and follows the model Redish (1988b) used to simplify the taxpayers' tasks in filling out the IRS Form 1040. (Cognitive burdens for the Coversheet and Cover Letter were not coded because no tasks were involved.) Second, the researcher conducted a pilot test of the think-aloud protocol procedure. The purpose of the pilot test answers the question, "Do participants interpret the task as I planned them to?" (Schriver, 1991, p. 156). The pilot testing was successful in that the participant, after reading instructions along with the interviewer and watching the video demonstration tape, followed the protocol correctly without asking any questions.

Conducting the Protocols

Two protocol cycles were performed, the first with the original SAWS 1 document and the second with the revised version. (Recommendations for a third cycle are included in the final chapter entitled "Discussion.") Each protocol began with the researcher reading aloud a set of instructions while the participant read the same instructions silently. (See Appendixes C and D.) The first seven items from the written instructions include explaining the purpose of the protocol, showing a sample Coversheet (or Cover Letter in cycle 2) and application form, and describing how to think aloud during the protocol. The participants then viewed the video demonstration tape, after which the researcher and participant returned to the last five items on the instructions. Participants were reminded to express both positive and negative thoughts and feelings when filling out the form. Because all the women were incarcerated, they were asked to imagine themselves as civilians in need of welfare assistance, using the facts from their

civilian lives that most accurately represented their situation. Finally, after being reassured of confidentiality, the participants were given the balance of the hour to complete the application.

Observing the Protocols

Schrive (1991) suggests researchers use the following pattern while observing protocols:

As the participant is providing the protocol, writers should try to catalog all they see, including nonverbal behavior. They ought to follow along as the participant reads the text so they can mark any section that is unclear or confusing (p. 157).

Furthermore, once protocols begin, every effort should be made to resist intervening.

For the purpose of this study, all the protocols were not transcribed, although copies of the tape-recorded protocols are included and submitted as part of this project. As was the case of Charney (1984) of the Carnegie-Mellon Communications Design Center, coding every comment and doing a quantified analysis of the types of comments went beyond the scope of this project. The protocols helped identify problems that might have been missed by simply counting errors and helped develop strategies for dealing with the individual problems on the form.

Document Design Strategy

Using Sticht's (1985) model of the document design strategy, the users' reading skills and the document's reading difficulty were pre-assessed, as discussed earlier.

Other pre-assessments included graphic and linguistic analyses as well as a study of the

cognitive burdens caused by having to fill out the form. These pre-assessments helped the researcher redesign the SAWS 1 document according to the reading levels of its users.

Benson (1985) says “Documents are most usable when the information in them is apparent both visually and syntactically” (p. 35). The researcher first changed the verbal content of the form “to cope with the lower reading skills of people by redesigning the materials to reduce the reading difficulty of the materials” (Sticht, 1985, p. 323). This change in language was particularly appropriate given the low literacy levels of many welfare applicants and the high literacy level at which the form is designed (“How to Prepare,” 1996; personal communication with J. Chavez, October 5, 1998). Second, the researcher reshaped the visual format in order to make the document more usable.

Making Pre-Assessments

In order to make both verbal and visual principles work in tandem, pre-assessments were made. A graphic and linguistic analysis of both the SAWS 1 form Coversheet and application were performed; then cognitive burdens were assigned. Finally, after this review of the document, the researcher developed her own ideas for revision.

Graphic and Linguistic Analyses

To help nonexpert readers, both the SAWS 1 Coversheet and application underwent two analyses: graphic and linguistic. (See Appendixes E, F, G, and H.) The graphic analysis included identifying four elements: (1) structure; (2) type format, size and color; (3) typeface; and (4) rules/lines. The second analysis included a review of two

linguistic elements: syntax and vocabulary. Based on those findings, both the Coversheet and the application were revised (Appendix B).

Cognitive Burdens

The researcher identified the cognitive burdens caused by the tasks on the SAWS 1 application form by using the same model Redish (1988b) used to simplify taxpayers' tasks (Appendix J). Burdens are not measured by the number of pages or by the number of items a form has because not all items are equally difficult. Instead, burdens are measured by the type of tasks required to answer the questions, and "some tasks are more difficult for people than others" (p. 2). For example, "confirming information is easier than recalling it," and "copying information from one document to another is easier for most people than doing calculations" (p. 11). However, making decisions or figuring out what is meant "may well be one of the most burdensome tasks," especially for those who are least literate (p. 9).

Revising the Coversheet of Instructions

The Coversheet of Instructions was revised in four major ways. First, the content was put into a letter format and called the "Cover Letter to the Application." Second, the Cover Letter was divided into logical subsections, typed in boldface and underlined. Third, the Cover Letter included a revised section of definitions called "What We Mean When We Say . . ." And fourth, the "Complaints" section was put inside a hairline box, again typed in small print. In "Designing a Government Form," Waller (1984) suggests using "a typeface with regular proportions and features; a sans serif is often the best choice" (p. 56). Therefore, the sans serif typeface Arial was used.

Letter Format

Research shows that people are more comfortable reading text that is presented in a personal letter format than they are reading straight instructions (Bagin, 1988; Landesman, 1981). Their schema (or mental model) for letters is much more developed than it is for forms. Therefore, their comprehension of letters tends to be better (Bagin, 1988; Redish, 1993). So, the Coversheet was converted into a Cover Letter beginning with a standard letter greeting, “Dear Applicant,” and followed by the body of the Letter.

Subsections

Dividing the information into smaller components, such as subsections, is supported by the chunking theory (Keyes, Sykes, & Lewis, 1988), which maintains that visually distinct, manageable chunks of information on a page can help readers find information. Chunking can also improve comprehension. Therefore, the Cover Letter was divided into five logical subsections.

Similarly, filtering chunks of information by using graphic elements such as subheadings and typefaces can further segment material, making it more accessible to the reader (Keyes et al., 1988). The following subheadings were printed in boldface and underlined, serving as filters for the subsections:

- **“What to Do Before You Can Get Help”**
- **“What Kinds of Help You Can Get”**
- **“What You Should Do If You Have an Immediate Need”**
- **“What You Should Know About Food Stamps and Your Date of Eligibility”**

- “What Can Happen if You Do Not Give Us All the Facts (correct and complete) or If You Cheat in Any Way”

These subheadings were designed to be more informative than those in the original SAWS 1 Coversheet. For example, the original document has four different sections with capitalized subheadings about food stamps, which read, “FOR FOOD STAMPS,” “APPLICANTS FOR FOOD STAMPS,” “FOOD STAMPS,” and “FOOD STAMP EXPEDITED SERVICE.” The information from these four sections was grouped together and put under the subheading, “What You Should Know About Food Stamps and Your Date of Eligibility.” Benson (1985) speaks in favor of such subheadings, saying, “Poor readers are significantly aided by headings that are full statements or questions. Clear, active, and specific headings can also alter how readers comprehend a text” (p. 38).

Definitions

The language of the Cover Letter itself also needed revision. The original document included many terms specific to the welfare process that were difficult for people at the sixth-grade reading level to pronounce and to understand. At one time or another all people are unfamiliar with certain terms—whether it be because they are illiterate or because they are untrained in a certain area of expertise—and they sometimes need help understanding. Applying plain language “does not mean condescending to the reader” nor does it mean eliminating or “hid[ing] complex ideas or technical terms in documents,” but instead “shuns the antiquated and inflated word . . . it does not seek to rid documents of terms which express important distinctions. . . . [Instead], plain

language documents offer nonexpert readers some assistance in coping with these technical terms” (Schraver, 1991, p. 150).

Therefore, the last section of the Cover Letter, “What We Mean When We Say,” provided definitions for various terms. Its title was copied from the Coversheet of the original form, but ellipsis marks were added to encourage further reading of the definitions. Some definitions were added to the section and others deleted. Most notably, the definition of “CalWORKs,” which is never made clear in the original form, is included in the revised version.

Also, in the “What We Mean When We Say” section of the original document the terms “you,” “anyone,” and “everyone” were defined. This definition was removed from the list and printed in all capital letters under the title of the new application, which has multiple references to these pronouns. The definition itself was altered slightly to read, “‘You,’ ‘Anyone,’ or ‘Everyone’ means persons who live in your home.” To call greater attention to this definition, the word “NOTE” preceded it. The “What We Mean When We Say” section filled the entire last column of the backside of the Cover Letter. This format created an invisible box around the terms, setting them off from the rest of the letter’s copy.

Boxed Small Print

The so-called “small print” from the original Coversheet of Instructions was placed in a box directly below the main body of the letter as another “chunk” of information (Keyes, et al., 1988). The boxed information was given the heading “What To Do If You Have Complaints” and includes all the addresses and phone numbers

applicants might need if they are unsatisfied with the welfare agency. The text's smaller point size (8 pt.) as well as its placement at the end of the Letter makes the boxed information serve as a sort of postscript.

Revising the Application

Changes made to the SAWS 1 application were similar to those made to the Coversheet. Subheadings were again used for filters and signposting (Keyes, et al., 1988; Wright, 1981). On the original SAWS 1 application, questions were arranged both horizontally (numbers 1-13) and vertically (numbers 14-18). Wright says,

When a sequence of questions goes sometimes horizontally across the page and sometimes vertically down the page, the perceptual path can become very difficult for the form-filler to discern. Ways of making this path clearer vary from numbering the questions to physically rearranging the items into a more visible sequence. Subheadings can be helpful (p. 158).

Therefore, boldfaced subheadings marked seven groups of questions, which were all rearranged horizontally. The subheadings, along with the more evenly distributed white space, acted as hanging indents, which created an invisible grid and virtually eliminated any lines (also known among graphic designers as "rules").

Yes/No questions can be problematic both linguistically and visually (Wright, 1981, p. 168). The superfluous Yes/No check boxes in question 8 and unnecessary blank check boxes in question 14 on the original form were eliminated entirely. All other Yes/No check boxes were stacked vertically near the question referred to. As Waller

(1984) says, “The size of an answer space can cue the length of answer given to open-ended questions” (p. 56). So, more white space was provided for explanations.

The mid-page instructions were eliminated entirely. This redesign choice was based on the interview with Social Services employees who stated that almost all applicants either ignore that section or, if they do read the instructions, get confused and often answer the wrong questions. Evidently, at one time, the agency did some of its own testing to make those same instructions more clear but was unsuccessful (personal communication, September 14, 1998). For consistency and legibility, the same sans serif typeface used on the revised Cover Letter was used on the application (Waller, 1984, p. 56). The signature and date boxes as well as the “County Use Only” section remained the same.

Linguistic changes to the form included providing the definitions for some terms on the form itself, even though many were previously provided in the Cover Letter. Based on Social Services workers’ recommendations, the term “Presumptive Eligibility” was eliminated entirely, and others were deliberately left off the form but still mentioned in the Cover Letter for reference. Subsections were largely designed to have responses grouped according to either fill-in blanks or check boxes, Number 3 being the exception.

In the original SAWS 1 document, several types of cognitive burdens were mixed among the eighteen questions. (See Appendix J.) In addition to making graphic and linguistic changes, on the revised SAWS 1 application form the researcher grouped questions loosely according to the burdens caused (see Appendix K) as well as thematically (see subheading titles). For example, Number 3 on the revised application

requests information that mostly requires applicants to make decisions or to figure out meaning. They only have to access long-term memory if they have received previous aid. Numbers 4, 5, and 6 all depend on applicants accessing long-term memory, copying numbers from another source without transposition errors, or making decisions/figuring out meaning.

Interview Strategy

Spilka (1989) suggests that “during planning, writers need some time alone to make predictions about their multiple audience” (p. 370). The researcher took her ideas for revising the SAWS 1 form (Appendix L) along with the data gathered during the first think-aloud protocol cycle to a three-hour joint interview with two employees at Santa Clara County Social Services Agency. Tomas Dolcini, a district office manager assistant, and Laura Ibarra, a Social Services eligibility worker, answered many questions about welfare terms and procedures, altering or eliminating many of the researcher’s original ideas (personal communication, September 14, 1998). After the interview, the researcher composed a draft of rewritten material for the same two employees to review. They provided further feedback on the draft. (See Appendix M.)

Chapter 3

RESULTS

During the actual protocol observation, the researcher found that applying the coding scheme proved to be more difficult than expected. Many of the participants moved very quickly through the protocol, making it virtually impossible for the researcher to refer to the coding scheme. Instead of relying on the coding scheme to catalog observations, the researcher attempted to highlight problematic areas, recognize where the participant did not struggle, look for nonverbal clues the participant gave, and write down any pertinent quotes the participant made throughout the protocol.

Participants were encouraged to try to understand directions on their own, but occasionally they asked the researcher for help or expressed frustration and confusion to the point of wanting to stop the protocol. At that point a comment was made, such as, "Just try to do the best you can," or "Just fill it [the form] out as you would if you were actually applying for welfare."

Think-Aloud Protocol (Cycle 1)

The first pass of the protocol took place at CCW on August 10, 1998, using nine incarcerated women as participants, whose ages ranged from 19 to 37 years old, averaging 29 years old. The average Vocabulary Recognition Level (VRL) of this group of women was 4.7, or almost fifth grade level, ranging from 2.8 to 7.5. This closely represented the statistics available for welfare recipients aged seventeen through twenty-

one, who “read, on average at the sixth-grade level” (NGA Online, 1998, p. 1). Time used to read the instructions and complete the application averaged 18.3 minutes.

One participant could pronounce “eligibility” but said, “Whatever that means.” Some could not pronounce several of the words at all. Some other examples of the most commonly mispronounced words were “CalWORKs,” “denial,” “diversion,” “eviction,” “pension,” “reduced,” and “recipient.”

Reading the Coversheet

Just because text is written does not mean it will be read. Some people deliberately choose not to read instructions (Wright, 1981, p. 171), which was true of two participants in Cycle 1. The other seven participants spent anywhere from 1-30 minutes reading the Coversheet of Instructions. Similarly, time spent reading instructions is not necessarily an indication of how well the instructions are understood or how correctly the form is filled out. In fact, the woman who spent the longest time reading it had the lowest VRL (2.8) and may have understood the form the least of all the participants in the first cycle. While reading the Coversheet, she made numerous remarks about not understanding, such as “I don’t understand this application here,” “I need help reading this,” “I don’t understand that line,” and “I don’t understand what they’re trying to say.” After struggling to read three-fourths of the Coversheet, this same participant made the following comment:

Do I have to read this [the rest of the form] too? I’m done. I would have bailed out a long time ago. I wouldn’t have even read it. I would have said, ‘Forget it.’ I wouldn’t have even signed up for it. I wouldn’t have even signed up for this

[welfare] because it was too hard for me to read. I don't understand it [pointing to the Coversheet]. I would have either just put it aside or asked for help. And I don't like asking for help, so I probably would have just put it aside.

Only she and one other participant read the second page of Instructions, but both had gross misunderstandings. For example, "denial" was pronounced "dental"; "liquid" was mistaken for "liquor"; the acronym "PE" was confused with a gym class; and "amnesty alien" was called "a nasty airline." Other words that were even more critical to understanding and completing the document, such as "CalWORKs," "eligibility," "recipient," and "diversion," were also either mistaken for other words or mispronounced.

Another participant, with a 3.3 VRL, started to read the Coversheet but said, "When I don't know what to read, I usually just start and try to connect to what I understand." And, in fact, she skipped over many unrecognizable words. She and two others finally gave up when trying to understand the Medi-Cal explanation at the bottom of the first page and moved on to the application itself.

Some specific trouble areas in the Coversheet are worth mentioning. References to "the County" prompted verbal responses like, "Who's the county?" and "There they go again, telling the county." Also, directions for applying for Food Stamps read, "All you have to do the day you apply is give us your name and address, tell us you want food stamps . . . and sign the application." In response to that directive, one participant said, "Then why do I have to read this?" When the instructions repeated information about Food Stamps, she said, "I thought we did Food Stamps already." Although she was

laughing when she made the comment, the participant's question was valid. Why did she have to wade through complicated instructions when all she may have needed was food stamps?

Filling Out the Application

When filling out the SAWS 1 application (see Appendix A), most of the participants could fill out the personal information in questions 1-6 with a fair amount of ease. However, some could not remember addresses and one forgot her Social Security number. In question 7, which asked if their home was permanent, six out of the nine applicants marked "No" or "No Home" but all except one ignored the request for an explanation.

When asked to mark the types of aid they were applying for, participants gave a wide range of answers. The most notable errors included one woman who marked all the No boxes and another who did not mark any box at all. The next question, about having received previous aid, seemed quite clear to the participants. Only one left it blank. Of the four who marked the Yes box, only three wrote any explanation, and none of them provided all four pieces of information requested (name, where, when, and what aid). One commented on the lack of space, saying it was "pretty bad because they don't have enough space for all that information."

The ethnicity and language question caused problems on two levels. First, it was unclear whether applicants should mark more than one box for each category. This was problematic because some participants actually identified themselves with more than one

group or language. Second, the statement about this question not affecting their eligibility made some of the participants skeptical.

Most of the participants responded “No” to the question about migrant farmworkers, and, perhaps because the check boxes were so far away from the question, two left the question blank. The one participant who responded affirmatively evidently felt compelled to explain who that person was by writing “My mom” in the white space.

Questions 12 and 13, which deal with pregnancy and personal emergencies, were sources of much confusion and error. The pronoun “anyone” and the question about that person getting a Presumptive Eligibility card caused confusion. For example, in response to the question, “Is Anyone Pregnant?” most checked the No box. One woman answered, “My daughter is,” then checked the Yes box. She later explained, “The only reason I wrote down the things that I wrote [is that] my daughter is [pregnant] but she’s not living with me so I didn’t know if it was supposed to be [“Yes”] or not. This is a very confusing form.” Another checked “No” but checked the Yes box for Presumptive Eligibility. The redundancy in question 13 confused others. One woman asked, “Why do they have pregnancy on there? Is that a personal emergency?”

The transition instructions printed in boldface type in the middle of the application did not seem to guide the participants correctly. In fact, they acted as more of a hindrance than as a help. Even though seven of the nine participants tried to read the instructions, most of them expressed confusion afterwards. Again, the terms in that section used to identify three different types of welfare aid were difficult. For example, even the participant with the highest VRL of the group (7.5) flipped back and forth to the

Coversheet five or six times to try to find definitions for the various welfare programs mentioned. It was never clear to her what to do, so she decided to fill out all the rest of the questions.

The last section requires applicants to provide dollar amounts, responses to potential emergency situations, and a dated signature. In question 14, with one exception, every participant completely ignored the check boxes placed before the types of liquid resources listed. Furthermore, for questions 14-16 most participants either entered the word "none" or "N/A," entered zeroes, or left all the lines blank. Only three applicants entered a dollar amount for a mortgage or rent payment. This finding concurs with the Social Services eligibility worker (personal communication, September 14, 1998), who said, "People leave questions blank for a reason," implying that welfare applicants intentionally leave information off the form in order to appear more needy. The final signature and date boxes were completed accurately for the most part except for one participant who thought she should sign as both the witness and the applicant, and another who signed in the witness box.

One participant's final comment summarized what might have been a typical reaction to the document. She said,

There's a lot of people who won't ask for help and I'm one of them. I don't like asking for help because I get embarrassed and I feel ashamed, so I just won't ask. I'll just get in a little corner and hide and try to fill things out. I know there's a lot more people like me.

Implications of the Interview

In addition to the observations collected during the protocols, the interview with Social Services employees (personal communication, September 14, 1998) proved vital to redesigning the document. Prior to this interview, the researcher did not fully understand many of the terms, legalities, and procedures involved in receiving welfare.

Most notable from the interview were comments about the nature of the applicants. "They live in the present tense," said eligibility worker Ibarra. Consequently, many more consider themselves eligible for immediate need assistance than actually qualify. "True immediate need cases make up only 5-10% of all welfare cases," according to Ibarra. This present-tense attitude is also the cause of many errors on the form, particularly when answering questions about income and other resources. Applicants almost "never give information about the next check coming in the month, only the money they have right now, today."

Another important observation made by Ibarra, who conducts an average of three eligibility interviews a day, was that in her seven years at Social Services only one applicant has ever referred back to the Coversheet of Instructions during the interview. The "majority" of applicants fill out the form themselves, but "most rely on screeners to fix their mistakes," says Ibarra.

The final product would have been unusable without the information gathered during this interview. In addition, comments from the Social Services employees written on a draft of revised material became a critical addendum to the interview. The district office manager based his written remarks on following regulations, while the eligibility

worker based her comments on trying to simplify the form, both of which strengthened the new document's viability. (See Appendix M.)

Think-aloud Protocol (Cycle 2)

The second protocol cycle, which tested the revised version of the SAWS 1 document, took place at CCW on October 5, 1998. Again, nine incarcerated women at CCW acted as participants. They ranged from 20 to 40 years old with their average age of 31.6 years being slightly higher than the first group. The second group's VRLs had a slightly tighter range, beginning at 3.0 going up to 7.0 and averaging 5.9, about one level higher than the first group. Nevertheless, their average still corresponded closely to national statistics of an average sixth-grade reading level for welfare recipients. Time spent reading the Cover Letter and completing the revised form averaged 11 minutes, significantly less time than the first group. *

Reading the Cover Letter

Four of the participants spent anywhere from 0-17 minutes reading the Cover Letter, and five of the nine participants did not read it at all. One participant explained that she deliberately avoids reading instructions, then later relies on others to help her read them:

Usually when I go to the welfare department, I fill out the welfare application first. And then when I'm in there the social worker help[s] me go through this [the instructions] by reading it because when I read a lot it gets blurry. . . . So,

first what I'm going to do is fill out the application, and then go over the reading part and see if I got it right.

Another woman with a 6.8 VRL at one point asked, "Can you put this in English?"

Those who did read the Cover Letter struggled with some of the same words as the first group. When they deliberately chose to skip sections of the document, they read the subheadings.

Filling Out the Application

Most of the participants had little trouble understanding what information was required of them in Number 1 (Personal Information) and filled in the blanks correctly. Two women did not write down their Social Security number, probably because the box is placed flush right and all the other information begins flush left. Another woman wrote down a Social Security number but was unsure if it was correct, saying, "I'll have to look into it for you." The area designated for telephone numbers caused some problems. Three women did not write down a number because, as they either said or wrote, they were homeless. The remaining six women did write down a phone number, but only one noticed that the small print above the line requested three different phone numbers: Home, Work, and Message. Finally, in the first section, most marked that their addresses were permanent. Two skipped the question, and one of the three who marked "No" or "Homeless" wrote down an explanation.

There were no significant findings in identifying Language and Ethnic Group (Number 2). Almost all the participants checked only one box under language and one under ethnic group. One woman skipped the latter, probably because the subheading

“Ethnic Group” is aligned flush left and stacked directly below the “Language” section with no hanging indent. One bilingual woman said, “I think this means what kind of language do I speak,” then she checked two languages instead of one, as did one other participant.

Responses to Number 3 (Applying for Aid) were answered quite thoroughly. The subsection heading refers applicants to the Cover Letter for definitions for each kind of aid, but some deliberately chose not to read the definitions. One participant said, “I don’t want to look at it [the Cover Letter],” then wrongfully checked boxes to receive all four types of welfare assistance. However, most of the participants took time to consider which of the four kinds of aid they needed and checked the boxes accordingly, unlike the first group that was confused with the Yes/No check boxes preceding each of the four kinds of aid. Interestingly, five of the nine protocol participants indicated they had received previous aid. Unlike those in the first cycle, four of the five filled in the blanks with the specific information requested.

Unfortunately, none of the participants read the capitalized definition of “you,” “anyone,” and “everyone” at the top of the page. Ignoring this at the beginning led to problems later with Number 3 when the pronoun “anyone” confused some of the participants. “Anyone?” asked one woman. “Does that mean your whole family? It’s confusing.” Another said, “I don’t know what they mean by ‘anyone.’ Isn’t this supposed to be for me?”

All nine participants responded very quickly to Numbers 4, 5, and 6 by entering dollar figures on the lines provided. Only one actually calculated her rent and utilities by

using white space on the Cover Letter, but most guessed about numbers because of the burden of either accessing long-term memory or copying numbers from sources, such as rent bills, which were unavailable to them. (The burden of figuring out what was meant did not appear to be an issue.) One woman seemed puzzled that she would be asked any questions about having money, saying, “If I were really filling this out it would be because I need[ed] money, not because I [had] money.”

In contrast to the first group completing the original SAWS 1 application, all participants gave either a “Yes” or “No” response to all the questions about Urgent Help/Emergencies (Number 7) with only one exception. Instead of checking the No box for an eviction notice and the utilities shut-off questions, one woman wrote “Homeless” on the dotted line to indicate these did not apply to her situation.

Surprisingly, four of the participants read all of the small print before signing and dating the application. One person complained about not being able to read it well without her glasses but afterwards read the entire section. The signature and date boxes (identical to those on the original form) were misleading. All prior questions requested that written information be given on blank lines, not inside boxes. Consequently, eight of the nine participants wrote their name on top of the signature box, and one did not sign the application at all.

In summary, the think-aloud protocols showed the revised SAWS 1 form was better suited to the literacy levels of typical welfare applicants than the SAWS 1 form currently being used by Social Services. The Cover Letter is user-friendlier than the Coversheet of Instructions and provides logical chunks of information that readers can

access quickly and easily. The revised SAWS 1 application form, though still suffering from space constraints, is designed more efficiently than the original form, allowing quicker, more accurate completion. To illustrate this point, the second group of participants asked fewer questions about vocabulary terms, made fewer errors, and completed the application in about half the time of the first group.

Chapter 4

DISCUSSION

Based on both think-aloud protocol cycles, the revised SAWS 1 form is a better document. Nevertheless, the SAWS 1 form could be further improved by conducting a third think-aloud protocol cycle. To promote this and other projects of its kind, the researcher recommends that government serve as a stronger advocate for the plain language movement. To do so, government needs to allocate resources to promote plain language and to pay close attention to document users.

Recommendations for a Third Think-Aloud Protocol Cycle

A specific approach to promoting plain language in government is to perform a third cycle of the think-aloud protocol for the SAWS 1. Shriver (1991) gives “a rule of thumb” to writers who seek to correct and improve documents by using think-aloud protocols: “The first pass finds about half of the reader’s problems, the second pass half of the remaining problems, and so on. Most texts can be revised to meet the reader’s needs in two or three cycles” (p. 155). Consider, then, how many more problems could actually be fixed in a third cycle of the protocol. If conducted, a third think-aloud protocol cycle would benefit from the following recommendations:

- Conduct another interview with Social Services Agency workers for four purposes. First, have them review the revised SAWS 1 form. Second, get permission to rename programs such as “Diversion” and “Expedited,” terms that elevate the reading level of the entire document. Third, make sure that removing the mid-page instructions

expedites processing. And fourth, clean up the “County Use Only” section by eliminating unnecessary copy and including more pertinent information. Waller (1984) says, “Most form designers take it for granted that the information elicited by a proposed form is actually needed to make an administrative decision” (p. 41). The “County Use Only” section seems to be one of those areas that asks for unnecessary information, according to eligibility worker Ibarra, who said she typically fills in only a few of the blanks in that section and ignores the rest (personal communication, September 14, 1998).

- Have a team of attorneys conduct a legal review of the document, paying particular attention to the “Cheating” section of the Cover Letter. If at all possible, remove this entire section from the letter because it contains difficult terms.
- Make the definition of “you,” “anyone,” and “everyone” more prominent on the application, and perhaps repeat it before Number 3.
- Add the word “eligibility” to definitions and/or explain what it means in the beginning of the Cover Letter. The term “presumptive eligibility” is still included in the Cover Letter in the “What We Mean When We Say” section but could be eliminated since applicants no longer have to deal with that term on the application.
- Put signature and date on lines, not in boxes, to make them consistent with the rest of the form.
- Add hairline rules between questions rather than relying on the invisible grid to guide the reader’s eye.

Recommendations for Helping the Plain Language Movement

Some things that hinder the plain language movement in government cannot be easily controlled. For example, constantly changing legislation often requires that documents be redesigned again and again to comply with new laws. The changing face of the nation's population also poses a challenge unique to government and to document designers. As Etzkorn (1991) says, "No corporation has an audience as broad as all taxpayers, all citizens, or all retirees. The diversity of the audience makes it difficult to determine a proper tone and level of communication" (p. 221).

In spite of these challenges, in the past 30 years much has been accomplished to promote the plain English movement. To a certain degree, legislation now holds the government accountable for writing clear and simple documents. Moreover, some government leaders, such as Malcolm Baldrige who served as Secretary of Commerce under President Reagan, have made the plain English movement a personal crusade (Etzkorn, 1991, p. 223). Business and government alike recognize the cost effectiveness of well-written documents both to themselves and to their clientele.

Revising the SAWS 1 form into a plain language document may help to advance the plain language movement in government, but it is not enough. Citizens have tolerated pompous, convoluted government writing long enough. Low literate users have been ignored long enough. In spite of the obstacles hindering plain English, much more must be done to close the wide communication gaps between government and its citizens. Government can better advocate plain language in the next century by applying the following recommendations:

- **Dedicate more money to research.** A small portion of funds allocated to every government agency can be used for research and redesign of its documents.
- **Encourage consumer feedback.** Although less formal than actual research, simply asking consumers to comment on documents can provide valuable feedback for redesigning paperwork into plain language.
- **Establish a national clearinghouse.** Establish something similar to the Canadian Law Information Council, which acts not only as a clearinghouse to improve the quality of government documents but also serves as a resource center and research organization.
- **Publish examples of plain language documents.** Provide easy access to well-designed materials in order to help agencies comply with new plain language government standards.
- **Endorse document design and literacy training.** Cope with the lower reading skills of people by redesigning materials to match reading levels (document design) while also attempting to “redesign” the people through making them better readers (literacy training).
- **Reward plain language efforts and celebrate plain language victories.** Offer incentives such as grants or bonuses to private companies and government agencies alike that can demonstrate they have reduced either the paperwork burden or the user burden. Consumers and taxpayers are always eager to know how much money they are saving. These savings should be publicized widely.

Conclusion

Allocating more government resources to strengthen the plain language movement can certainly effect positive change. Reference manuals can teach designers to add white space to densely packed pages, and examples of well-written documents can help turn confusing language into plain English. But such revision is often document specific and offers only partial solutions to the paperwork burden.

Paperwork will continue to burden society as long as literacy declines and bureaucracies expand unless more attention is paid to document users. Some writers worry that joining the plain language movement will force them to compromise their high standards of good English. But, as Redish (1985) says, “to be effective, a document must reach its audience at the audience’s reading level. Sometimes this means writing very simply because the audience is not very highly educated” (p. 134). In virtually every case, consumers favor plain English because they want to be able to understand what they are reading and signing.

The chief cause of problems in public documents, according to Rose (1981), is that “writers do not consider the document from the user’s perspective” (p. 194). Therefore, the primary solution to the paperwork burden and to advocating plain language lies in society’s ability to recognize that behind every document are real people with real problems. Some may be illiterate, and some may be well educated but pressed for time. Many may simply be unfamiliar with a certain type of jargon, while others may be overwhelmed by the amount of paperwork required for a certain task. But in every single case, a document will be read or used by a living, breathing individual. Therefore,

only when writers and designers begin to pay close attention to the audience of every document will the plain language movement be catapulted into the 21st century.

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Appendix A

State of California - Health and Welfare Agency

Department of Social Services
Department of Health Services

COVERSHEET TO THE APPLICATION FOR CASH AID, FOOD STAMPS, AND/OR MEDI-CAL/STATE-RUN COUNTY MEDICAL SERVICES PROGRAM (CMSP)

TO APPLY FOR CASH AID, FOOD STAMPS, AND/OR MEDI-CAL/STATE CMSP, complete Items 1-13 on the attached application, and sign the Certification Section (Item 19). Give the form to the welfare office. If you have a disability and need help applying for or continuing to receive cash aid, benefits, and services, tell the county.

BEFORE YOU CAN GET CASH AID, SUCH AS HOMELESS ASSISTANCE OR IMMEDIATE NEED; FOOD STAMPS, INCLUDING EXPEDITED SERVICE; OR MEDI-CAL/STATE CMSP you must give us all the facts we ask for on your written Statement of Facts and/or answer questions during your eligibility interview. We use the facts you give us to figure eligibility and benefits.

TO GET CALWORKS IMMEDIATE NEED AND/OR CALWORKS HOMELESS ASSISTANCE, you must appear to be eligible for CalWORKs. Complete the attached form and give us the facts we ask for. You may need to meet some rules, such as giving us your Social Security Number(s), trying to get income available to you, and agreeing to cooperate with the district attorney about child, spousal, and medical support.

FOR FOOD STAMPS, the application can be filled in and signed under penalty of perjury by either an adult household member or by an authorized representative. If you are not an adult member of the household, you must have a written note signed by the head of household or another household member saying that you can apply for the household, pick up their food stamps, and/or use the food stamps to buy food for the household.

CALWORKS IMMEDIATE NEED

If you have an emergency, you may be able to get up to \$200 while we work on your application. You will need to tell us about your emergency situation and you will need to show that you don't have the income or money to pay for these emergencies:

- Lack of housing or lack of food
- Eviction notice
- No utilities or utility shut-off notice
- Lack of essential clothing
- Essential transportation needs not met
- Other kinds of emergencies important to health and safety

If your Immediate Need request is turned down, you can ask for it again during the time we work on your application. Let the county know if something changes.

CALWORKS HOMELESS ASSISTANCE

If you are homeless and want to apply for homeless assistance, tell the county Homeless Assistance is available once in a lifetime with exceptions.

CALWORKS DIVERSION PAYMENT/SERVICES

The Diversion program helps applicant(s) who need some assistance but do not want or need to go on welfare. The Diversion program allows you to choose to get a lump sum cash payment or non-cash services instead of going on aid. You can only choose to get a Diversion payment or services at time of application for cash aid. You may be eligible for Medi-Cal, child care assistance, and food stamps.

After you have applied for cash aid, the county will tell you if you would be eligible for the Diversion program.

- If you choose to get a Diversion payment or services instead of cash aid, you will get a denial notice for cash aid and an approval notice for the Diversion program.
- Your cash aid may be lowered or the amount of time you can get cash aid may be reduced if you go on aid later.

APPLICANTS FOR FOOD STAMPS: All you have to do the day you apply is give us your name and address. Tell us you want food stamps (Item 8) and sign the application (Item 19). Before we can tell if you are eligible, you must give us all the facts we ask for on your written Statement of Facts and/or answer questions during your eligibility interview. You should be told if you are eligible within 30 days after you apply.

FOOD STAMPS — Date of Eligibility

If you are eligible for food stamps, we will figure your benefits from the date you apply. You can apply for food stamps the first day you contact the welfare office.

FOOD STAMP EXPEDITED SERVICE

You may have the right to get food stamps within three days. Your household must be eligible for the Food Stamp Program AND HAVE

- rent or mortgage and utility costs that are more than your liquid resources and this month's income before deductions (see the other side of the page for definitions of income and liquid resources),
OR
- no more than \$100 liquid resources and less than \$150 income for the month before deductions,
OR
- no more than \$100 liquid resources and at least one member who is a migrant or seasonal farmworker.

Before you can get food stamps within three days, complete Items 1 - 17 on the attached application; give us all the facts we ask for during your eligibility interview; and give us proof of your identity.

MEDI-CAL PRESUMPTIVE ELIGIBILITY (PE) FOR PREGNANT WOMEN

If you are pregnant, you may get temporary Medi-Cal from certain medical providers for many prenatal care services before applying for regular Medi-Cal. Ask your doctor or clinic if they offer PE. If you apply for CalWORKs or Medi-Cal by the end of the month after the month you get a PE card, your temporary Medi-Cal will continue until aid is approved or denied. If you are getting PE, check "YES" in both parts of Item 12 and tell the county.

MEDI-CAL/STATE CMSP - MEDICAL EMERGENCY/ PREGNANCY

If you have a medical emergency or are pregnant AND want Medi-Cal as soon as possible, complete Items 1-14. You must also give all the facts we ask for during your eligibility interview and meet all eligibility requirements.

WHAT WE MEAN WHEN WE SAY:

- **Cash Aid:** CalWORKs (California Welfare Opportunity and Responsibility To Kids) and Refugee Cash Assistance.
- **Diversion:** A lump sum cash payment or non-cash services instead of going on cash aid.
- **Food Stamps:** benefits for low income households to help buy food.
- **Food Stamp Expedited Service:** food stamps within 3 days.
- **Medi-Cal:** medically necessary benefits for eligible persons.
- **Medi-Cal Presumptive Eligibility (PE):** temporary Medi-Cal coverage from certain doctors or clinics for many out-patient prenatal care services.
- **Restricted Medi-Cal:** emergency and pregnancy related care only.
- **Authorized Representative:** a person picked by an applicant or recipient for food stamps and/or Medi-Cal, who can take care of some of their business.
- **Head of Household:** a responsible member of the food stamp household.
- **Income:** money received or expected, such as:
 - earnings, welfare, child support, Supplemental Security Income/State Supplementary Program (SSI/SSP) or Social Security, pension or retirement payments;
 - Unemployment Insurance Benefits (UIB), State Disability Insurance (SDI), Veterans Benefits (VA), or other disability payments;
 - strike funds; payments from roomers and boarders; school grants and loans;
 - cash gifts, cash winnings, any other cash payments.
- **Liquid Resources:** other money, such as:
 - cash on hand, uncashed checks; money in checking accounts, savings accounts; or saving certificates;
 - trust deeds, notes receivable, stocks or bonds, etc.
- **State CMSP:** Medically necessary benefits for eligible adults who are not on Medi-Cal and who live in some rural counties.
- **Restricted State CMSP:** Emergency care only.
- **Utilities:** gas, electricity, heating fuel, telephone (basic rate), utility installation, garbage and trash pickup, water, sewage, etc.
- **You, Anyone, Everyone:** any and all persons who live in your home.

OTHER THINGS YOU SHOULD KNOW:

- You can apply for cash aid and food stamps at the same time and have one interview for both.
- You have the right to fill out this form yourself or, if you ask, have someone help you.
- **FRAUD AND PERJURY:** Fraud and perjury are crimes. The law says you must sign a penalty of perjury statement on most forms to get and to keep getting cash aid, food stamps, and Medi-Cal. Perjury means that you swear under oath to give true, correct and complete facts. If you lie about facts or on purpose do not give us all the facts or situations that affect your eligibility and aid payment levels, you can be charged with fraud.

- If you are found guilty of committing fraud, you may be fined up to \$10,000 for cash aid and \$250,000 for food stamps and/or sent to jail/prison for 3 years for cash aid and 20 years for food stamps. Cash aid and/or food stamps can be stopped for six months, twelve months, two years, four years, five years or forever.
- **OVERPAYMENTS/OVERISSUANCES** – means you got more aid or benefits than you should have gotten. You will have to pay it back and your cash aid or food stamps will be lowered or stopped. Your Medi-Cal/CMSP share of cost may be changed.
- **SOCIAL SECURITY NUMBER (SSN) RULES** - We computer match SSNs against records from tax, welfare, employment, the Social Security Administration and other agencies to be sure you are reporting all your income and resources. We may check out differences with employers, banks, and/or others. We also match SSNs to be sure that you aren't getting aid in more than one case, or in another county or state.

Cash aid and food stamps: You must give us the SSN for each applicant/recipient for cash aid and/or food stamps. If you refuse to give us either the SSN or proof of application for the SSN, you won't be able to get cash aid or food stamps. For cash aid, you must give us your SSN(s) or proof of application for the SSN within 30 days of application and give the SSN to the county when you get it.

Medi-Cal: Each applicant for Medi-Cal who has an SSN is asked to give it to the county. Any U.S. citizen, U.S. national, amnesty alien with a valid and current I-768, alien with lawful permanent residence in the U.S. (LPR), or alien permanently residing in the U.S. under color of law (PRUCOL) who refuses to give an SSN or proof of application for an SSN, will not be able to get Medi-Cal/State CMSP. Any alien who does not have an SSN and who is not an amnesty alien with a valid and current I-688 or an LPR or PRUCOL, can still get restricted Medi-Cal/State CMSP if he/she meets all eligibility rules, including California residency.

COMPLAINTS

If you think you have been discriminated against, contact your county's civil right's representative or write to:
 State Civil Rights Bureau
 P.O. Box 944243
 Sacramento, CA 94244-2430
 or by calling collect (916) 654-2107
 or for the hearing impaired TDD
 1-(800) 654-2098

For other kinds of complaints, contact your county first. If you and the county can't agree, write or call to:
 Public Inquiry and Response (PIAR)
 744 P Street, M.S. 16-23
 Sacramento, CA 95814
 Phone 1 - (800) 952 - 5253
 or for the hearing impaired
 TDD 1 - (800) 952-8349

STATE HEARINGS

You can ask for a State Hearing by writing to your local county welfare office or by calling one of the phone numbers listed for PIAR above, if:

- you do not agree with any action taken by the county, or
- you are asking for a state hearing for cash aid, food stamps, Medi-Cal, or
- you think you are not getting the right State CMSP service.

To appeal all State CMSP eligibility issues, you can only write to your county. You must ask for the hearing within 90 days of the county's action and you must tell why you want a hearing.

APPLICATION FOR CASH AID, FOOD STAMPS, AND/OR MEDI-CAL / STATE CMSP

Before completing this application, read the coversheet. If you need more space to answer, write on the back of this sheet.

1. NAME OF APPLICANT (FIRST, MIDDLE INITIAL, LAST)		2. SOCIAL SECURITY NUMBER (SSN)		COUNTY USE ONLY	
3. MAIDEN OR OTHER NAME (IF ANY)				CASE NAME	
4. HOME ADDRESS: NUMBER STREET		5. MAILING ADDRESS (IF DIFFERENT)		CASE NUMBER	
CITY ZIP CODE		CITY ZIP CODE		DATE RECEIVED	
6. TELEPHONE NUMBER(S): HOME WORK MESSAGE				TYPE OF APPLICATION:	
7. Is your home address permanent? <input type="checkbox"/> YES <input type="checkbox"/> NO <input type="checkbox"/> NO HOME If not permanent, please explain:				CA: <input type="checkbox"/> CA <input type="checkbox"/> RCA FS: <input type="checkbox"/> Initial <input type="checkbox"/> Recert <input type="checkbox"/> Rec MC: <input type="checkbox"/> CMSP: <input type="checkbox"/>	
8. Is anyone applying for: Cash Aid <input type="checkbox"/> YES <input type="checkbox"/> NO Food Stamps <input type="checkbox"/> YES <input type="checkbox"/> NO Medi-Cal <input type="checkbox"/> YES <input type="checkbox"/> NO State CMSP <input type="checkbox"/> YES <input type="checkbox"/> NO Any Other Program(s) <input type="checkbox"/> YES <input type="checkbox"/> NO If YES, explain:				Homeless: FS: <input type="checkbox"/> YES <input type="checkbox"/> NO CA: <input type="checkbox"/> YES <input type="checkbox"/> NO <input type="checkbox"/> CA 42	
9. Has anyone ever asked for or gotten aid or benefits, including Medi-Cal/Medicaid or Diversion payment or services from the county? If YES, list: Name(s) used, where (county, state, country), when, type(s) of aid or benefit: <input type="checkbox"/> YES <input type="checkbox"/> NO				<input type="checkbox"/> Pictle Screening <input type="checkbox"/> Diversion	
10. The law says we must record your ethnic group and language. This won't affect your eligibility. a. Ethnic Group <input type="checkbox"/> White <input type="checkbox"/> Hispanic <input type="checkbox"/> Black <input type="checkbox"/> Filipino <input type="checkbox"/> Guamanian <input type="checkbox"/> Asian Indian <input type="checkbox"/> Alaskan Native <input type="checkbox"/> American Indian <input type="checkbox"/> Japanese <input type="checkbox"/> Korean <input type="checkbox"/> Chinese <input type="checkbox"/> Samoan <input type="checkbox"/> Laotian <input type="checkbox"/> Cambodian <input type="checkbox"/> Vietnamese <input type="checkbox"/> Other Asian or Pacific Islander (Specify): b. Language <input type="checkbox"/> English <input type="checkbox"/> Cantonese <input type="checkbox"/> Lao <input type="checkbox"/> Tagalog <input type="checkbox"/> American Sign <input type="checkbox"/> Spanish <input type="checkbox"/> Cambodian <input type="checkbox"/> Vietnamese <input type="checkbox"/> Russian <input type="checkbox"/> Other (Specify):				Ethnic Group: Primary Language:	
11. Is anyone a migrant or seasonal farmworker? <input type="checkbox"/> YES <input type="checkbox"/> NO				<input type="checkbox"/> Presumptive Eligibility input	
12. Is anyone pregnant? <input type="checkbox"/> YES <input type="checkbox"/> NO If YES, did she get a Presumptive Eligibility card? <input type="checkbox"/> YES <input type="checkbox"/> NO				<input type="checkbox"/> Referral Date:	
13. Does anyone have a personal emergency? If YES, check (✓) type: <input type="checkbox"/> YES <input type="checkbox"/> NO <input type="checkbox"/> Immediate Medical Need <input type="checkbox"/> Pregnancy <input type="checkbox"/> Child Abuse <input type="checkbox"/> Spousal Abuse <input type="checkbox"/> Elder Abuse <input type="checkbox"/> Other emergency which threatens health or safety: Explain:				CA IN <input type="checkbox"/> Denied/NOA prep <input type="checkbox"/> Approved <input type="checkbox"/> Expedited Grant <input type="checkbox"/> Applicant requested CWD to complete (Initials)	
IF YOU NEED: CALWORKS IMMEDIATE NEED PAYMENT _____ FILL IN ITEMS 14 - 18. FOOD STAMP EXPEDITED SERVICE _____ FILL IN ITEMS 14 - 17. MEDI-CAL OR ARE PREGNANT AND HAVE AN IMMEDIATE MEDICAL NEED _____ FILL IN ITEM 14.					
14. How much liquid resources does everyone, including children, have? <input type="checkbox"/> Cash, uncashed checks or money orders \$ _____ <input type="checkbox"/> Checking/savings or credit union account(s) \$ _____ <input type="checkbox"/> Trust deeds, notes receivable, stocks or bonds \$ _____ <input type="checkbox"/> Other (explain) \$ _____		17. How much are your utilities that are not included in your rent this month? \$ _____		FS E.S. <input type="checkbox"/> E.S. questions not completed <input type="checkbox"/> Screened for E.S. Date _____ (Initials)	
15. How much income did everyone, including children, get or will they get this month? Date Amount Date Amount \$ _____ \$ _____ \$ _____ \$ _____		18. • Do you have an eviction notice or notice to pay or quit? <input type="checkbox"/> YES <input type="checkbox"/> NO • Have your utilities been shut off or do you have a shut-off notice? <input type="checkbox"/> YES <input type="checkbox"/> NO • Will your food run out in 3 days or less? <input type="checkbox"/> YES <input type="checkbox"/> NO • Do you need essential clothing, such as diapers or clothing needed for cold weather? <input type="checkbox"/> YES <input type="checkbox"/> NO • Do you need help with transportation to get food, clothing, medical care or other emergency item(s)? <input type="checkbox"/> YES <input type="checkbox"/> NO		FS Referral for: <input type="checkbox"/> E.S. Processing <input type="checkbox"/> Regular Processing <input type="checkbox"/> CWD records cleared <input type="checkbox"/> MEDS CDB cleared <input type="checkbox"/> IEVS Initiated <input type="checkbox"/> Copy of SAWS 1 and coversheet given to applicant	
16. How much is your rent or mortgage this month? \$ _____					
<ul style="list-style-type: none"> I certify that I have been given a copy of the coversheet. I understand and agree that I have to comply with eligibility rules, some of which I may be asked to do before any aid can be given. I understand the statements I have made on this form may be checked and verified. I certify that if I have applied for Food Stamps the county has told me of my right to Expedited Service. I declare under penalty of perjury under the laws of the United States of America and the State of California that information I have given on this form is true, correct, and complete. 					
19. SIGNATURE (OR MARK) OF APPLICANT OR AUTHORIZED REPRESENTATIVE		DATE SIGNED		COUNTY OF APPLICATION	
SIGNATURE OF WITNESS TO MARK OR INTERPRETER		DATE SIGNED		COUNTY OF RESIDENCE (IF DIFF.)	

Appendix B

Cover Letter to the Application for Cash Aid, Food Stamps, and/or Medi-Cal/State-Run County Medical Services Program

Dear Applicant:

To apply for CalWORKs, please carefully read this letter before completing the attached form. CalWORKs is the name of California's state welfare system. It stands for "California Welfare Opportunity and Responsibility to Kids." (Up until 1996, CalWORKs was called AFDC.)

What to Do Before You Can Get Help

To get help from us, you must first do four things:

1. Complete the application.
2. Sign the application.
3. Give the form to the welfare office.
4. Answer questions during your eligibility interview.

We will use the information you give us to find out if you can get help. Please give us *all* the information we ask for so that we can process your application as quickly as possible.

You have the right to fill out this form yourself, or you can have someone help you. That helper is called an "authorized representative." Also, if you have a disability and need help applying for or continuing to receive Cash Aid, benefits, or services, then tell the county.

What Kinds of Help You Can Get

We offer four different kinds of help. (See "What We Mean When We Say . . . CalWORKs.") You may qualify for one or more of the following:

1. Cash Aid (including Immediate Need, Homeless Assistance, and Diversion Payment Services)
2. Food Stamps
3. Medi-Cal
4. State-run County Medical Services Program (CMSP)

If you are denied Cash Aid you still may be able to get Food Stamps, childcare assistance, and/or Medi-Cal.

What You Should Do if You Have an Immediate Need

You may be able to get up to \$200 while we work on your application if you have an emergency situation and can show that you do not have the income or money to pay for these emergencies:

- Lack of housing or lack of food
- Eviction notice
- No utilities or a utility shut-off notice
- Lack of essential clothing
- Essential transportation needs
- Other emergencies important to health and safety

If your immediate need request is turned down the first time, you can ask for it again during the time we work on your application. Please let the county know if something about your situation changes.

What You Should Know About Food Stamps and Your Date of Eligibility

You will be told if you qualify for Food Stamps within 30 days of applying and having an eligibility interview. If you are eligible for Food Stamps, we will figure your benefits from the date you sign the application and turn it in.

To qualify for Food Stamp Expedited Service, you must appear to qualify for the regular Food Stamp Program AND have one of the following cases:

- Combined rent/mortgage and utility costs that are more than your liquid resources and this month's income before deduct
- OR
- No more than \$100 liquid resources and less than \$150 income for the month before deductions
- OR
- No more than \$100 liquid resources and at least one member who is a migrant or seasonal farmworker.

What To Do If You Need Help But Do Not Want to Receive Welfare

If you need help but do not want to go on welfare, you can apply for the Diversion Program. This program issues a lump sum cash payment or non-cash services. You can only choose the Diversion Program when you are applying for Cash Aid. If you qualify, you will receive an approval notice for the Diversion Program and a denial notice for Cash Aid. If you go on Cash Aid later, your Cash Aid may be lowered or the amount of time you can get Cash Aid may be reduced.

What Can Happen if You Do Not Give Us All the Facts (correct and complete) or if You Cheat in Any Way

To get help and to keep getting help from us, the law says you must sign a form saying that you swear under oath to give true, correct, and complete facts. This is called "signing under penalty of perjury."

- Perjury means that you swear under oath to give true, correct, and complete facts. (Ask a lawyer about this definition.)
- Fraud means that you lie about facts or *on purpose* do not give us all the facts or situations that affect your eligibility and aid payment levels.

Perjury and fraud are crimes. If you are found guilty of committing fraud, you may be fined from \$10,000 to \$250,000 and/or sent to prison for three to twenty years. Also, your Cash Aid and/or Food Stamps may be stopped for a period of time lasting six months and in some instances you may never qualify again.

Overpayment and overissuance means you got more aid or benefits than you should have gotten. If you receive an overpayment or overissuance, you will have to pay it back. Also, your Cash Aid and/or Food Stamps will be lowered or stopped and your share of Medi-Cal/CMSP costs may be changed.

Rules for Social Security Numbers (SSNs) require us to check SSNs against records from tax, welfare, employment, the Social Security Administration, and other agencies. We may also check out differences with employers, banks, etc. This computer matching helps us to be sure you are reporting all your income and resources (property) and that you are not getting aid from more than one source or in another county or state.

If you refuse to give the SSN (or the proof of application for SSN), you won't be able to get Cash Aid, Food Stamps, or Medi-Cal/State CMSP. For Cash Aid, you must give us the SSN (or the proof of application for SSN) within 30 days of signing and dating the attached welfare form. However, an immigrant who does not have an SSN and who is not an amnesty alien can still get restricted Medi-Cal/State CMSP as long as he or she:

- has a valid and current I-688, or
- has a lawful permanent residence (LPR), or
- is permanently residing in the U.S. under color of law (PRUCOL).

STATE OF CALIFORNIA HEALTH AND WELFARE AGENCY
DEPARTMENT OF SOCIAL SERVICES
DEPARTMENT OF HEALTH SERVICES

What To Do If You Have Complaints

If you think you have been discriminated against, contact the county's civil right's representative or write to:

State Civil Rights Bureau
P. O. Box 944243
Sacramento, CA 94244-2430

Or you can call collect 1-916-654-2107. (For the hearing impaired using TDD, call 1-800-654-2098.)

For other kinds of complaints, contact your county first. If you and the county can't agree, then write to:

Public Inquiry and Response (PIAR)
744 P Street, M.S. 16-23
Sacramento, Ca 95814

Or you can call 1-800-952-5253. (For the hearing impaired using TDD, call 1-800-952-8349.)

Also, you can ask for a state hearing by writing to your county welfare office or by calling PIAR. They will consider your case if:

- you do not agree with any action taken by the county, or
- you are asking for a state hearing for Cash Aid, Food Stamps, or Medi-Cal, or
- you think you are not getting the right State CMSP.

To appeal State CMSP eligibility rules in certain counties, you can only write to your county. You must ask for the hearing within 90 days of the county's action, and in your letter you must tell why you want a hearing.

What We Mean When We Say . . .

Authorized Representative: a person chosen by welfare applicants or recipients, who is given permission to help fill out forms and take care of some of their business with food stamps and/or Medi-Cal.

CalWORKs: the name for California's state welfare system. It includes four categories.

1. **Cash Aid: Help getting money**
 - Cash Aid Service: a general term given to any kind of help that involves getting money directly.
 - Immediate Need: cash given when you have an emergency you can't pay for before we finish working on your application.
 - Homeless Assistance: help given to pay for a place to sleep/ lodge; given once in a lifetime, with some exceptions.
 - Diversion Payment/Services: a lump sum cash payment or non-cash services given to those who need help but who do not want or need to go on welfare.
2. **Food Stamps: Help getting food**
 - Food Stamp Program: benefits for low-income households to help buy food.
 - Food Stamp Expedited Service: when food stamps are given to households within three days of applying.
3. **Medi-Cal: Help getting medically necessary benefits**
 - Presumptive Eligibility: temporary Medi-Cal coverage for many outpatient prenatal services given to pregnant women by certain doctors or clinics.
 - Restricted Medi-Cal: emergency and pregnancy-related care only.
4. **State-run County Medical Services Program (CMSP): Help getting medical benefits for adults not on Medi-Cal who live in some rural counties**
 - Restricted State CMSP: emergency care only.

Head of Household: a person responsible for the food stamp household.

Income: money received or expected.

Income is defined as, but not limited to:

- Earnings
- Benefits, such as welfare, child support, Supplemental Security Income/State Supplementary Program (SSI/SSP) or Social Security, pension or retirement benefits
- Unemployment or disability payments, such as Unemployment Insurance Benefits (UIB), State Disability Insurance (SDI), Veterans Benefits (VA)
- Strike funds, payments from roomers and boarders, school grants and loans
- Cash gifts or winnings and any other cash payments

Liquid Resources: cash or money that can be converted into cash.

Liquid resources are defined as, but not limited to:

- Cash on hand, uncashed checks, money orders, money in checking and savings accounts, money in credit union accounts, saving certificates
- Trust deeds, stocks and bonds, notes receivable, etc.

Utilities: installation and payments for gas, electricity, heating, fuel, telephone (basic rate), garbage pickup, water, so-wage, etc.

Application for Cash and, Food Stamps, and/or Medi-Cal/State CMSP

BEFORE COMPLETING THIS APPLICATION, READ THE COVER LETTER. NOTE: "YOU," "ANYONE," OR "EVERYONE" MEANS PERSON. "I" = I LIVE IN YOUR HOME.

1. Personal Information

Social Security Number (SSN)

Name of Applicant Print, Middle Initial, Last

Maiden or Other name (if any)

Telephone Numbers Name Work Message

Home Address Number Street City Zip Code

Mailing Address Number Street City Zip Code

Is your Home Address Permanent? Yes No Homeless

If No or Homeless, please explain:

2. Language and Ethnic Group

The law says we must record your language and ethnic group. These questions won't affect your eligibility.

Language (Check one):

- English Cambodian Vietnamese Russian American Sign
- Spanish Cantonese Lao Tagalog Other (specify): _____

Ethnic Group (Check one):

- White American Indian Filipino Japanese Korean Asian Indian
- Hispanic Alaskan Native Guamanian Chinese Laotian Cambodian
- Black Hawaiian Samoan Vietnamese Other Asian or Pacific Islander (specify): _____

3. Applying for Aid (See "What We Mean When We Say...CalWORKs" in Cover Letter.)

- What kind of aid are you applying for? Cash Aid Other Program(s) (specify): _____
- Food Stamps
- Medi-Cal
- State CMSP

- Has anyone ever asked for or gotten aid or benefits, including Medi-Cal/Medicaid or Diversion payment of services from the county? Yes No. If Yes, fill in the four blanks below:

Name(s) used: _____ Where: _____
Type(s) of aid or benefits: _____ When: _____

- Is anyone a migrant farm worker? Yes No
- Is anyone applying for aid pregnant? Yes No
If Yes, is there an emergency situation related to the pregnancy? Yes No
- Does anyone have a personal emergency that threatens health or safety? Yes No
If Yes, check which kind(s): Immediate Medical Need Other emergency that threatens health or safety. Please explain:
 Child Abuse Spousal Abuse Elder Abuse

4. Liquid Resources (cash or money that can be converted into cash)

Tell how much everyone (including children) have in:

- Cash, uncashed checks, money orders \$ _____
- Checking, savings, and credit union accounts \$ _____
- Other (trust deeds, notes receivable, stocks, bonds, etc.) \$ _____

5. Income (money received or expected)

Tell how much income everyone, including children, got or will get this month (include all monthly income, even if it has already been spent or if you have not got it yet.) \$ _____

6. Household Expenses

- How much is your rent or mortgage this month? \$ _____
- How much are your utilities that are not included in your rent or mortgage this month? \$ _____

7. Urgent Help/Emergencies

- Do you have an eviction notice or notice to pay or quit? Yes No
- Have your utilities been shut off or do you have a shut-off notice? Yes No
- Will your food run out in three days or less? Yes No
- Do you need essential clothing, such as diapers or clothing needed for cold weather? Yes No
- Do you need help with transportation to get food, clothing, medical care or other emergency item(s)? Yes No

- I certify that I have been given a copy of the Cover Letter. I understand and agree that I have to comply with eligibility rules, some of which I may be asked to do before any aid can be given. I understand the statements I have made on this form may be checked and verified.
- I certify that if I have applied for Food Stamps the county has told me of my right to Expedited Service.
- I declare under penalty of perjury under the laws of the United States of America and the State of California that information I have given on this form is true, correct, and complete.

19. SIGNATURE (OR MARK) OF APPLICANT OR AUTHORIZED REPRESENTATIVE

DATE SIGNED

SIGNATURE OF WITNESS TO MARK OR INTERPRETER

DATE SIGNED

COUNTY USE ONLY

CASE NAME

CASE NUMBER

DATE RECEIVED

TYPE OF APPLICATION:

- CA: CA RCA
- FS: Initial Recert Rest
- MC: CMSP:

Homeless:

- FS: YES NO
- CA: YES NO CA 42

- Pickle Screening
- Diversion

Ethnic Group:

Primary Language:

PIA: Improve Eligibility Input

Referral Date:

CA IN

- Denied/NQA prep
- Approved
- Expected Grant
- Applicant requested CWD to complete (Initials)

FS E.S.

- E.S. questions not completed
- Screened for E.S. Date _____ (Initials)

FS Referral for:

- E.S. Processing
- Regular Processing
- CWD records cleared
- MEDS CDB cleared
- IEVS initiated
- Copy of SAWS 1 and coversheet given to applicant

COUNTY OF APPLICATION

COUNTY OF RESIDENCE (if diff.)

Appendix C

Instructions for Think-Aloud Protocol (Cycle 1) (Women's Correctional Center; Milpitas, California; August 10, 1998)

1. The purpose of this research is to test how well forms are designed.
 2. The form you will be filling out today is sometimes called the California State welfare form. The form's official name is the "Application for Cash Aid, Food Stamps, and/or Medi-Cal/State CMSP."
 3. Attached to the top of the application is a "Coversheet to the Application." The Coversheet includes instructions, explanations, definitions of terms, legal warnings, and other things you should know about filling out the welfare form.
 4. Underneath the Coversheet you will find the application form that you will write on.
 5. As you complete the application, I ask that you "think aloud." That is, as you try to understand what you should be writing, please speak all your thoughts aloud as if you were talking to yourself. For example, you may read then reread some of the instructions on the Coversheet. Or you may have questions about how to fill in the blanks on the application form. Or you may simply be trying to remember a certain fact or figure in order to complete the form.
 6. As you think aloud, I will be recording your comments on an audio tape recorder. I will also be taking brief notes as I quietly observe you.
 7. Please view the short video demonstration tape, which will show you an example of one person participating in a think-aloud protocol.
-
8. Notice that the person in the demonstration tape was free to express both positive and negative thoughts and feelings when filling out the form. *All* your comments are welcome and are important to the success of this study.
 9. Imagine you are now a civilian in need of state welfare assistance. In order to get cash aid, food stamps, and/or medical assistance, you must first complete the application correctly. Please use the facts from your life that most accurately represent your real life situation.
 10. Please be reminded that all information you give—both written and verbal—will be confidential.
 11. You will be given the balance of this hour to complete the application. You may now begin.

Appendix D

Instructions for Think-Aloud Protocol (Cycle 2)

(Women's Correctional Center; Milpitas, California; October 5, 1998)

1. The purpose of this research is to test how well forms are designed.
 2. The form you will be filling out today is sometimes called the California State welfare form. The form's official name is the "Application for Cash Aid, Food Stamps, and/or Medi-Cal/State CMSP."
 3. Attached to the top of the application is a "Cover Letter to the Application." The Cover Letter includes instructions, explanations, definitions of terms, legal warnings, and other things you should know about filling out the welfare form.
 4. Underneath the Cover Letter you will find the application form that you will write on.
 5. As you complete the application, I ask that you "think aloud." That is, as you try to understand what you should be writing, please speak all your thoughts aloud as if you were talking to yourself. For example, you may read then reread some of the instructions on the Cover Letter. Or you may have questions about how to fill in the blanks on the application form. Or you may simply be trying to remember a certain fact or figure in order to complete the form.
 6. As you think aloud, I will be recording your comments on an audio tape recorder. I will also be taking brief notes as I quietly observe you.
 7. Please view the short video demonstration tape, which will show you an example of one person participating in a think-aloud protocol.
-
8. Notice that the person in the demonstration tape was free to express both positive and negative thoughts and feelings when filling out the form. *All* your comments are welcome and are important to the success of this study.
 9. Imagine you are now a civilian in need of state welfare assistance. In order to get cash aid, food stamps, and/or medical assistance, you must first complete the application correctly. Please use the facts from your life that most accurately represent your real life situation.
 10. Please be reminded that all information you give—both written and verbal—will be confidential.
 11. You will be given the balance of this hour to complete the application. You may now begin.

Appendix E

Graphic Analysis of SAWS 1 Coversheet/Cover Letter

	Original	Cycle 1 Version
Structure	Virtually no white space is utilized. No hierarchy of information is provided through subheadings or numbering.	White space still limited but distributed evenly. Letter format imposed. Subheadings are instructive.
Type format, size & color	Headings are in 8 pt. size and the text is in 6 pt. size, both intimidating to the low literate reader. No color or shading is utilized. The combinations of upper and lower case settings in different weights vary widely, thereby confusing the reader. Much information on the first page and almost the entire second page is bulleted.	Subheadings and text in 10 pt. size. No color or shading (cost restraint). Upper/lower case used exclusively, except for all capitals used for closing. Medium weight for main body of text. Underlined boldface used for subheadings and important words. Bullets used where necessary and numbering added where needed logically.
Typeface	The typeface of the title and the text is Helvetica, no italic.	A sans serif typeface (Arial) maintained. Italics used sparingly (two times in the "Cheating" section and to define the four categories of CalWORKs in the "What We Mean" section).
Rules (lines)	No rules used with the exception of the short, heavy vertical line between two addresses in the "Complaints" section.	Hairline box added around "Complaints" section.

Appendix F

Linguistic Analysis of SAWS 1 Coversheet/Cover Letter

	Original Version	Cycle 1 Version
Syntax	Dense. Punctuation is inconsistent. Legal warnings are embedded into instructions. No clear separation of the three different kinds of assistance (cash, food, and medical).	Letter schema used. Sentences are simple. Punctuation is logical. Subheadings are instructive, including how to get different kinds of help. Legal warnings are separated out and put into the last subsection of the Letter.
Vocabulary	Terms used on the application are defined in alphabetical order, not in the order they appear on the form. High vocabulary level for many words, such as "Expedited," "Diversion," and "Presumptive Eligibility."	Terms in the "What We Mean" section still in alphabetical order. All but one term still included in definitions, many listed under CalWORKs in a hierarchical order. The only term removed is "You," et al., which is moved to the top of the application. "Fraud" and "perjury" defined in the body of the Letter.

Appendix G

Graphic Analysis of SAWS 1 Applications

	Original Version	Cycle 1 Version
Structure	Questions numbered but no hierarchy or signposting using subheadings or grouping of questions. No white space used between questions. Inadequate space for responses, especially those asking the form-filler to "explain." Yes/No check boxes placed far away from the final question mark (number 7), on a different line (number 9), or interrupted by an instruction (number 13). Unclear whether the form-filler must check the open check boxes or not (numbers 10 & 14).	Questions grouped into seven subcategories. subheadings assigned. More space provided for explanations. Yes/No boxes stacked vertically, placed near the question referred to. Mid-page instructions eliminated entirely. "Check one" added to Language/Ethnic Group section. Boxes for "Liquid Resources" eliminated. Invisible grid created between questions by using white space and hanging indents on subheadings.
Type format, size & color	Varying use of all capitals, upper and lower case, and differing sizes from 5 to 6 pt.	Upper/lower case used consistently throughout (except bottom and "County Use"). Headings in 10 pt. and subheadings in 8 pt.
Typeface	Helvetica typeface, no italic. Two weights (regular and boldface) send signals of random importance.	Arial typeface, no italic. Boldface used for subheadings, medium weight for text.
Rules (lines)	Rules define domains. Dotted rule divides question 10 about ethnicity and language. "County Use Only" section marked off by a heavy vertical line. Double rules define the top and bottom of the form.	Rules virtually eliminated except for rule under title and boxes around Social Security Number (number 2) and signature and date at the bottom. "County Use" section with heavy vertical line left exactly the same. Four new lines added for specific responses to previous aid (number 3).

Appendix H

Linguistic Analysis of SAWS 1 Applications

	Original Version	Cycle 1 Version
Syntax	Broad mix of questions, check boxes (ranging from simple yes/no responses to selecting an ethnicity and language), fill-in blanks (represented by a short line or given as a domain/box), and straight terms not written in a sentence at all. The form is written at approximately a 12 th grade level.	Questions grouped in numbers 3, 6, and 7. Written at approximately an 8 th grade level.
Vocabulary	Terms such as “anyone,” “Diversion payment,” “Presumptive Eligibility card,” and “Expedited Service” are not defined on the form. The form-filler must refer to the back of the Coversheet for definitions. Also, the acronym “CSMP” is defined only in the heading of the Coversheet and nowhere else.	“You,” “anyone,” and “everyone” defined at the top of the form. Reference to definitions given in parentheses (number 3) and other definitions given directly on the form (numbers 4 and 5). “Presumptive Eligibility” eliminated. “Expedited Service” and “Diversion Program” defined in Cover Letter but not included on the form.

Appendix I

WIDE RANGE ACHIEVEMENT TEST

LEVEL 1

cat 1.3	then 1.9	should 2.7	huge 3.9	clarify 6.1	intrigue 8.7	novice 12.9
see 1.3	open 2.0	lip 2.8	quality 4.0	recession 6.3	repugnant 9.0	audacious 13.7
red 1.4	letter 2.1	finger 2.9	sour 4.1	threshold 4.5	putative 9.3	mitosis 13.7
to 1.4	jar 2.1	tray 3.0	imply 4.2	horizon 6.7	endeavor 9.7	seismograph 14.1
big 1.5	deep 2.2	felt 3.1	humidity 4.3	residence 6.8	heresy 10.1	spurious 14.5
work 1.5	even 2.3	stalk 3.3	urge 4.4	participate 7.0	discretionary 10.5	idiosyncrasy 14.9
book 1.6	spell 2.3	cliff 3.4	bulk 4.5	quarantine 7.2	persevere 10.9	itinerary 15.4
eat 1.6	awake 2.4	lame 3.5	exhaust 5.3	luxurious 7.5	anomaly 11.3	pseudonym 15.8
was 1.7	block 2.5	struck 3.6	abuse 5.5	rescinded 7.8	rudimentary 11.7	aborigines 16.2
him 1.8	size 2.5	approve 3.7	collapse 5.7	emphasis 8.1	miscreant 12.1	
how 1.9	weather 2.6	plot 3.8	glutton 5.9	aeronautic 8.4	usurp 12.5	

LEVEL 2

milk 1.3	stretch 3.9	conspiracy 6.2	mosaic 8.1	irascible 10.8	coercion 13.8	ebullience 17.1
city 1.5	theory 4.2	image 6.3	municipal 8.3	peculiarity 11.3	vehemence 14.1	misogyny 17.4
in 1.7	contagious 4.4	ethics 6.5	decisive 8.5	pugilist 11.6	sepulcher 14.4	beneficent 17.7
tree 1.8	grieve 4.6	deny 6.6	contemptuous 8.7	enigmatic 11.9	emaciated 14.4	desuetude 17.7
animal 2.0	toughen 4.8	rancid 6.8	deteriorate 8.9	predilection 12.2	evanescence 15.0	egregious 18.5
himself 2.2	aboard 5.0	humiliate 6.9	stratagem 9.1	covetousness 12.4	centrifugal 15.3	heinous 18.6
between 2.4	triumph 5.2	bibliography 7.1	benign 9.3	soliloquize 12.6	subtlety 15.6	internecine 19
chin 2.6	contemporary 5.4	unanimous 7.3	desolate 9.6	longevity 12.8	beatify 15.9	synecdoche 19.4
split 2.8	escape 5.6	predatory 7.5	protuberance 9.9	abysmal 13.0	succinct 16.2	
form 3.2	eliminate 5.8	alcove 7.7	prevalence 10.2	ingratiating 13.2	regicidal 16.4	
grunt 3.5	tranquillity 6.0	scald 7.9	regime 10.5	oligarchy 13.5	schism 16.7	



SANTA CLARA COUNTY LIBRARY READING PROGRAM

Learner Intake - Inmate Literacy

Today's date: _____

Assessed by: _____

Database entered: _____

Assessment Reassessment

PERSONAL INFORMATION
 First Name: _____ Last Name: _____
 Address: _____ City: _____ State: _____ Zip: _____
 Home Phone: _____ Date of Birth: _____
 Booking Number: _____ PFN #: _____
 Housing: _____ Release date: _____

EMPLOYMENT INFORMATION
 Job Title/Type of work: _____

DEMOGRAPHICS
 Ethnicity: Asian Black Hispanic Native American
 Pacific Islander White Other
 Language(s) other than English? Y N Spoken _____ Read Write
 Children: _____ Ages: _____
 Are you interested in remaining in the Reading Program after release? Y N

EDUCATION
 Highest grade completed: _____ School location: _____
 Have diploma or GED? Y N
 Were you ever in special ed? Y N
 Have you been tutored before? Y N

ASSESSMENT INFORMATION
 WRAT Score: _____ Reading for Today: _____
 Oral Reading Level: _____ Title of Story: _____

MATCH HISTORY
 Tutor _____ Start date _____ End date _____
 Tutor _____ Start date _____ End date _____

WRITING SAMPLE

GOALS AND INTERESTS

Why do you want to be tutored right now? _____

Do you have any hobbies or other interests? _____

MATCH INFORMATION

Tutoring site: Elmwood CCW Main Jail

Wears glasses/contacts? Y N Wears hearing aid? Y N

On medication? Y N If yes, specify: _____

Health problems? Y N If yes, describe: _____

Do you have a learning disability? Y N

ASSESSMENT SUMMARY

Observations on:
Oral reading (word by word or phrase reading/ tracking problems; error patterns such as drops endings, word attack strategies, self-corrects based on context, etc.)

- ♦ _____
- ♦ _____

Comprehension (must refer to text for recall; able to make predictions, etc.)

- ♦ _____
- ♦ _____

Recommended instructional materials and techniques:

- ♦ _____ ♦ _____
- ♦ _____ ♦ _____

ISSUE OF CONFIDENTIALITY

All information you have provided to the Reading Program is considered confidential. It will be shared only with Reading Program staff, administrative volunteers, and your assigned tutor(s) for purposes related to providing you with literacy services. If you have any concerns or requests regarding this policy, you have the right to discuss them with one of our Reading Program staff. Please sign on the line below to indicate that you understand this policy.

Learners Signature: _____ Date: _____

Appendix J

Cognitive Burdens* Caused by the Tasks on the SAWS 1 Application

Box 1: Name of Applicant (First, Middle Initial, Last)

Recall information that is easy to access

Box 2: Social Security Number

Copy numbers from another source without transposition errors OR
Access long-term memory

Box 3: Maiden or Other Name (if any)

Recall information that is easy to access

Box 4: Home Address: Number, Street, City, Zip Code

Recall information that is easy to access

Box 5: Mailing Address (if different)

Recall information that is easy to access

Box 6: Telephone Numbers: Home, Work, Message

Recall information that is easy to access

Box 7: Is your home address permanent?

If not permanent, please explain:

Make decisions, figure out what is meant

Box 8: Is anyone applying for: Cash Aid, Food Stamps, Medi-Cal, State CMSP

Any other program(s) If YES, explain:

Make decisions, figure out what is meant

Box 9: Has anyone ever asked for or gotten aid or benefits, including Medi-Cal/Medicaid or Diversion payment or services from the county? If YES, list: Name(s) used, where (county, state, country) when, type(s) of aid or benefit:

Access long-term memory

Make decisions, figure out what is meant

Box 10: The law says we must record your ethnic group and language. This won't affect your eligibility.

Recall information that is easy to access

Make decisions, figure out what is meant

See Redish, J. (1988, November). The cognitive burden: Simplifying the taxpayer's tasks. Paper presented at a meeting of the Internal Revenue Service, U. S. Department of Treasury, Washington, DC.

Box 11: *Is anyone a migrant or seasonal farmworker?*

Make decisions, figure out what is meant

Box 12: *Is anyone pregnant? If YES, did she get a Presumptive Eligibility card?*

Recall information that is easy to access

Make decisions, figure out what is meant

Box 13: *Does anyone have a personal emergency? If YES, check type:*

Other emergency which threatens health or safety: Explain:

Make decisions, figure out what is meant

Box 14: *How much liquid resources does everyone, including children, have?*

Access long-term memory

Make decisions, figure out what is meant

Box 15: *How much income did everyone, including children, get or will they get this month?*

Copy numbers from another source without transposition errors OR

Access long-term memory

Box 16: *How much is your rent or mortgage this month?*

Access long-term memory

Box 17: *How much are your utilities that are not included in your rent this month?*

Copy numbers from another source without transposition errors OR

Do calculations OR

Access long-term memory

Box 18:

- *Do you have an eviction notice or notice to pay or quit?*
- *Have your utilities been shut off or do you have a shut-off notice?*
- *Will your food run out in 3 days or less?*
- *Do you need essential clothing, such as diapers or clothing needed for cold weather?*
- *Do you need help with transportation to get food, clothing, medical care or other emergency item(s)?*

Make decisions, figure out what is meant

Appendix K

Cognitive Burdens* Caused by the Tasks on the Revised SAWS 1 Application

Number 1: Personal Information

Social Security Number

Copy numbers from another source without transposition errors OR

Access long-term memory

Name of Applicant (First, Middle Initial, Last)

Maiden or Other Name (if any)

Telephone Numbers: Home, Work, Message

Home Address: Number, Street, City, Zip Code

Mailing Address (if different)

Recall information that is easy to access

Is your home address permanent?

If No or Homeless, please explain:

Make decisions, figure out what is meant

Number 2: Language and Ethnic Group

The law says we must record your ethnic group and language. These questions won't affect your eligibility.

Recall information that is easy to access

Make decisions, figure out what is meant

Number 3: Applying for Aid

What kind of aid are you applying for?

Make decisions, figure out what is meant

Has anyone ever asked for or gotten aid or benefits, including Medi-Cal/Medicaid or Diversion payment or services from the county? If YES, fill in the four blanks below:

Make decisions, figure out what is meant

Access long-term memory

Is anyone a migrant or seasonal farmworker?

Make decisions, figure out what is meant

Is anyone applying for aid pregnant? If YES, is there an emergency situation related to the pregnancy?

Recall information that is easy to access

Make decisions, figure out what is meant

Does anyone have a personal emergency that threatens health or safety? If YES, check which kind(s):

Other emergency that threatens health or safety: Please explain:

Make decisions, figure out what is meant

* See Redish, J. (1988, November). The cognitive burden: Simplifying the taxpayer's tasks. Paper presented at a meeting of the Internal Revenue Service, U. S. Department of Treasury, Washington, DC.

Number 4: Liquid Resources

Tell how much everyone (including children) have in:

Access long-term memory OR

Copy numbers from another source without transposition errors OR

Make decisions, figure out what is meant

Number 5: Income

Tell how much income everyone, including children, got or will get this month?

Access long-term memory OR

Copy numbers from another source without transposition errors OR

Make decisions, figure out what is meant

Number 6: Household Expenses

- *How much is your rent or mortgage this month?*
- *How much are your utilities that are not included in your rent or mortgage this month?*

Access long-term memory OR

Copy numbers from another source without transposition errors OR

Make decisions, figure out what is meant

Number 7: Urgent Help/Emergencies

- *Do you have an eviction notice or notice to pay or quit?*
- *Have your utilities been shut off or do you have a shut-off notice?*
- *Will your food run out in 3 days or less?*
- *Do you need essential clothing, such as diapers or clothing needed for cold weather?*
- *Do you need help with transportation to get food, clothing, medical care or other emergency item(s)?*

Make decisions, figure out what is meant

Appendix L

Ideas for Revising the SAWS 1 Coversheet and Application

- A. Possibly divide application into four separate applications or at least different sections:
1. Cash Aid (Immediate Need)
 2. Homeless Assistance
 3. Food Stamps (including “Expedited Service”)
 4. Medical Aid
 - a. Medi-Cal (Presumptive Eligibility, Restricted)
 - b. State or Restricted CSMP
- B. In lieu of the current “Coversheet,” provide a one-page letter explaining briefly what CalWORKs is and how it can help the applicant. Have the latter part of the letter serve as a sort of questionnaire that will help him/her determine which of the above four applications he/she needs to fill out.
- C. Begin each form with a cover letter instead of a “Coversheet.” Include information particular to that application form only. Also, explain what they can expect in an eligibility interview and if they need to bring certain items with them to the interview.
- D. At the top of each form, include a checklist of items needed to fill out the form, such as “Before you fill out this form, you will need to gather the following information:
- Social Security number
 - Rent information
 - Utility information
 - \$, etc.”
- E. Put a check box on *each* form indicating the applicant wants to choose the “Diversion program.”
- F. Eliminate “Other Things You Should Know” section. These warnings, legal courses of actions, rules, etc. should be eliminated, dealt with in the eligibility interview, explained when benefits are obtained (perhaps in a cover letter), or be requested by the applicant.
- G. Move “County Use Only” information to a sheet of paper or at least print it in a shaded area of the form so applicants don’t write in that area and perhaps not even read that section.
- H. Phrase all the info requested in question form, including defining terms such as “maiden name.” For example what is your maiden name (your name before you got married)?

Appendix M
Feedback from Two Social Services Employees on
Draft of the Cover Letter

9-24-1998 10:10AM FROM: AAA 2715677
DEPT: 9800 NEW ORLEANS MM KEN & JANET PERRY

910 457 3644

P. 2
P. 02

Cover Letter to the Application for Cash Aid, Food Stamps, and/or Medi-Cal/State-Run County Medical Services Program

Dear Applicant:

CalWORKs is the name of California's state welfare system. It stands for "California Welfare Opportunity and Responsibility to Kids" and includes refugee cash assistance. (Up until 1996, CalWORKs was called AFDC.) To apply for CalWORKs, please carefully read this letter before completing the attached form.

Before You Can Get Help

To get help from us, you must first do four things:

1. Complete items 1-7 on the application.
2. Sign the Certification Section (last item, no. 7).
3. Give the form to the welfare office.
4. Answer questions during your eligibility interview.

We will use the information you give us to find out if you qualify for help. Please give us *all* the information we ask for so that we can process your application as quickly as possible.

You have the right to fill out this form yourself, or you can have someone help you. That helper is called an "authorized representative." Also, if you have a disability and need help applying for or continuing to receive Cash Aid, benefits, or services, then tell the county. (Janet: address the problem of having/not having an eligibility interview.)

What Kinds of Help You Can Get

We offer four different kinds of help. You may qualify for one or more of the following:

1. Cash Aid (including Immediate Need, Homeless Assistance, and Diversion Payment Services, ~~anything else?~~)
2. Food Stamps
3. Medi-Cal
4. State-run County Medical Services Program (CMSP)

To understand these kinds of help, please see "What We Mean When We Say CalWORKs."

What You Should Do if You Have an Immediate Need

You may be able to get up to \$200 while we work on your application if you have an emergency situation and can show that you do not have the income or money to pay for these emergencies:

- Lack of housing or lack of food
- Eviction notice
- No utilities or a utility shut-off notice

Doesn't flow with above

not so

(Turnerize)

change!

9-24-1998 10:10AM FROM AAA 2715677
 SEP-23-98 WED 09:28 AM KEN & JANET PERRY

318 657 3644

P. 3
 P. 03

- Lack of essential clothing
- Essential transportation needs
- Other emergencies important to health and safety

If your immediate need request is turned down the first time, you can ask for it again during the time we work on your application. Please let the county know if something about your situation changes.

What You Should Know About Food Stamps and Your Date of Eligibility

You are told if you qualify for Food Stamps within 30 days of applying and having an eligibility interview. (Is this stated correctly?) If you are eligible for Food Stamps, we will figure your benefits from the date you sign the application and turn it in. (Janet: check to make sure this is a correct statement and that it applies exclusively to Food Stamps.)

To qualify for Food Stamp Expedited Service, you must ^{appear to} first qualify for the regular Food Stamp Program AND have one of the following cases:

- Combined rent/mortgage and utility costs that are more than your liquid resources and this month's income (before deductions??)

OR

- No more than \$100 liquid resources and less than \$150 income for the month before deductions

OR

- No more than \$100 liquid resources and at least one member who is a migrant or seasonal farmworker.

What To Do If You Need Help But Do Not Want to Receive Cash Aid/Welfare?

If you need help but do not want to go on welfare, you can apply for the Diversion program. This program issues a lump sum cash payment or non-cash services. You can only choose the Diversion program when you are applying for Cash Aid. ~~Even~~ If you qualify, you will receive an approval notice for the Diversion program and a denial notice for Cash Aid. ~~Even~~ If you go on welfare later, your Cash Aid may be lowered or the amount of time you can get Cash Aid may be reduced.

What Can Happen If You Do Not Give Us All the Facts (correct and complete) or If You Cheat in Any Way

To get help and to keep getting help from us, the law says you must sign a form saying that you swear under oath to give true, correct, ~~(this is important)~~ and complete facts. This is called "signing under penalty of perjury."

- Perjury means that you swear under oath to give true, correct, and complete facts. (Ask a lawyer about this definition.)
- Fraud means that you lie about facts or *on purpose* do not give us all the facts or situations that affect your eligibility and aid payment levels.

9-24-1998 10:11AM FROM AAA 2715677

SEP-24-98 WED 09:28 AM KEN & JANET PERRY

518 657 3644

P.04

Perjury and fraud are crimes. If you are found guilty of committing fraud, you may be fined from \$10,000 to \$250,000 and/or sent to prison for three to twenty years. Also, your Cash Aid and/or Food Stamps may be stopped for periods of time ~~from~~ six months ~~up to forever~~

and in some instances you may never ^{lasting up to} qualify again.
Overpayment and overissuance means you got more aid or benefits than you should have gotten. If you receive an overpayment or overissuance, you will have to pay it back. Also, your Cash Aid and/or (vs. just saying "or"?) Food Stamps will be lowered or stopped and your share of Medi-Cal/CMSP costs may be changed.

Social Security Number (SSN) rules tell us to computer match SSNs against records from tax, welfare, employment, the Social Security Administration, and other agencies. We may also check out differences with employers, banks, ~~or others~~ (Janet: other agencies and others is redundant. Can you just say other agencies after banks?) This computer matching helps us to be sure you are reporting all your income and resources and that you are not getting aid in more than one case, or in another county or state.

If you refuse to give the SSN (or the proof of application for SSN), you won't be able to get Cash Aid, Food Stamps, or Medi-Cal/State CMSP. For Cash Aid, you must give us the SSN (or the proof of application for SSN) within 30 days of signing and dating the attached welfare form. However, an alien who does not have an SSN and who is not an amnesty alien can still get restricted Medi-Cal/State CMSP as long as he or she:

- has a valid and current I-688, or
- has a lawful permanent residence (LPR), or
- is permanently residing in the U.S. under color of law (PRUCOL).

Other Things You Should Know

You may still qualify for Food Stamps, child care assistance (what category does this fall under?), and/or Medi-Cal.

(Came from Diversion program description. Where do I put this?)

What To Do If You Have Complaints

If you think you have been discriminated against, contact the county's civil rights representative or write to:

State Civil Rights Bureau
 P. O. Box 944243
 Sacramento, CA 94244-2430

Or you can call collect 1-916-654-2107. (For the hearing impaired using TDD, call 1-800-654-2098.)

For other kinds of complaints, contact your county first. If you and the county can't agree, then write to:

Public Inquiry and Response (PIAR)
 744 P Street, M.S. 16-23
 Sacramento, Ca 95814

9-21-1998 10:12AM FROM AAA 2715677

SEP-23-98 WED 09:29 AM KEN & JANET PERRY

510 657 3644

P.05

Or you can call 1-800-952-5253. (For the hearing impaired using TDD, call 1-800-952-8349.)

Also, you can ask for a state hearing by writing to your county welfare office or by calling PIAR. They will consider your case if:

- you do not agree with any action taken by the county, or
- you are asking for a state hearing for Cash Aid, Food Stamps, or Medi-Cal, or
- you think you are not getting the right State CMSP.

To appeal State CMSP eligibility rules, you can *only write* to your county. You must ask for the hearing within 90 days of the county's action, and in your letter you must tell why you want a hearing.

<This only applies in certain counties>

9-24-1998 10:12AM FROM AAA 2715677
 SEP-25-98 WED 09:38 AM KEN & JANET PERRY

510 657 3644

P. 6

P. 86

What We Mean When We Say CalWORKs

CalWORKs is the name of California's state welfare system. It includes four categories.

1. Cash Aid: Help getting money

- Cash Aid Service: (correct term?) A general term given to any kind of help that involves getting money directly, including refugee cash assistance?? and child care assistance??
- Immediate Need: Cash given when you have an emergency you can't pay for before we finish working on your application.
- Homeless Assistance: Help given to pay for a place to lodge/sleep? Given once in a lifetime, with some exceptions.
- Diversion Payment/Services: A lump sum cash payment or non-cash services given to those who need help but who do not want or need to go on welfare.

2. Food Stamps: Help getting food

- Food Stamp Program: Benefits for low-income households to help buy food.
- Food Stamp Expedited Service: When food stamps are given to households within three days of applying.

3. Medi-Cal: Help getting medically necessary benefits

- Presumptive Eligibility: Temporary Medi-Cal coverage for many outpatient prenatal services given to pregnant women by certain doctors or clinics.
- Restricted Medi-Cal: Emergency and pregnancy-related care only.

4. State-run County Medical Services Program (CMSP): Help getting medical benefits for adults not on Medi-Cal who live in some rural counties

- Restricted State CMSP: Emergency care only.

9-24-1998 10:13AM FROM AAA 2715677
 SEP-24-98 WED BY:38 AM KEN & JANET PERRY

518 657 3644

P. 7
 P. 67

What We Mean When We Say:
 (in order of appearance or ABC order?)

Authorized Representative: a person chosen by welfare applicants or recipients, who is given permission to help fill out forms and take care of some of their business with food stamps and/or Medi-Cal.

Head of Household: a person responsible for the food stamp household. (Only applies to food stamps?)

Income: money received or expected.

Below are some examples of income: is defined as, but not limited to:

- Earnings
- Benefits, such as welfare, child support, Supplemental Security Income/State Supplementary Program (SSI/SSP) or Social Security, pension or retirement benefits
- Unemployment or disability payments, such as Unemployment Insurance Benefits (UIB), State Disability Insurance (SDI), Veterans Benefits (VA)
- Strike funds, payments from roomers and boarders, school grants and loans
- Cash gifts or winnings and any other cash payments

Liquid Resources: cash or money that can be converted into cash. (Do we use this term on the application?) ignore this Q.?

Below are some examples of liquid resources: are defined as, but not limited to:

- Cash on hand, uncashed checks, money orders, money in checking and savings accounts, money in credit union accounts, saving certificates
- Trust deeds, stocks and bonds, notes receivable, etc.

Utilities: installation and payments for gas, electricity, heating, fuel, telephone (basic rate—why?), garbage and trash (redundant?) pickup, water, sewage, etc.

only $\frac{1}{2}$ allowed

Cover Letter to the Application for Cash Aid, Food Stamps, and/or Medi-Cal/State-Run County Medical Services Program

Dear Applicant:

CalWORKs is the name of California's state welfare system. It stands for "California Welfare Opportunity and Responsibility to Kids" and ~~includes refrigeration~~ assistance. (Up until 1996, CalWORKs was called AFDC.) (To apply for CalWORKs, please carefully read this letter before completing the attached form.) **FIRST (BEGINNING)**

Before You Can Get Help

To get help from us, you must first do four things:

1. Complete items 1-? on the application.
2. Sign the Certification Section (~~last item~~, no.?).
3. Give the form to the welfare office.
4. Answer questions during your eligibility interview.

We will use the information you give us to find out if you qualify for help. Please give us *all* the information we ask for so that we can process your application as quickly as possible.

You have the right to fill out this form yourself, or you can have someone help you. That helper is called an "authorized representative." Also, if you have a disability and need help applying for or continuing to receive Cash Aid, benefits, or services, then tell the county. ~~(Do not address the problem of having not having an eligibility interview.)~~ *N/A*
must have interview w/ Elig. talker.

What Kinds of Help You Can Get

We offer four different kinds of help. You may qualify for one or more of the following:

1. Cash Aid (including Immediate Need, Homeless Assistance, and Diversion Payment Services) *anything else?*
2. Food Stamps
3. Medi-Cal
4. State-run County Medical Services Program (CMSP)

To understand these kinds of help, please see "What We Mean When We Say CalWORKs."

What You Should Do if You Have an Immediate Need

You may be able to get up to \$200 while we work on your application if you have an emergency situation and can show that you do not have the income or money to pay for these emergencies:

- Lack of housing or lack of food
- Eviction notice
- No utilities or a utility shut-off notice

9-24-1998 10:14AM FROM AAA 2715677

P. 9

- Lack of essential clothing
- Essential transportation needs
- Other emergencies important to health and safety

If your immediate need request is turned down the first time, you can ask for it again during the time we work on your application. Please let the county know if something about your situation changes.

What You Should Know About Food Stamps and Your Date of Eligibility

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To qualify for Food Stamp Expedited Service, you must first qualify for the regular Food Stamp Program AND have one of the following cases:

- Combined rent/mortgage and utility costs that are more than your liquid resources and this month's income before deductions

OR

- No more than \$100 liquid resources and less than \$150 income for the month before deductions

OR

- No more than \$100 liquid resources and at least one member who is a migrant or seasonal farmworker.

What To Do If You Need Help But Do Not Want to Receive Cash

Aid/Welfare? (Welfare is cash aid, refugee aid, food stamp, & medical)

If you need help but do not want to go on welfare, you can apply for the Diversion Program. This program issues a lump sum cash payment or non-cash services. You can only choose the Diversion program when you are applying for Cash Aid. Then, if you qualify, you will receive an approval notice for the Diversion program and a denial notice for Cash Aid. ~~Then~~ ^{Cash Aid} If you go on welfare later, your Cash Aid may be lowered or the amount of time you can get Cash Aid may be reduced.

What Can Happen If You Do Not Give Us All the Facts (correct and complete) or If You Cheat in Any Way

To get help and to keep getting help from us, the law says you must sign a form saying that you swear under oath to give true, correct, (this is redundant) and complete facts. This is called "signing under penalty of perjury."

- Perjury means that you swear under oath to give true, correct, and complete facts. (Ask a lawyer about this definition.) *to us, but must make sure customer REALLY knows what they are signing*
- Fraud means that you lie about facts or *on purpose* do not give us all the facts or situations that affect your eligibility and aid payment levels.

9-24-1998 10:15AM FROM AAA 2715677

P. 10

Perjury and fraud are crimes. If you are found guilty of committing fraud, you may be fined from \$10,000 to \$250,000 and/or sent to prison for three to twenty years. Also, your Cash Aid and/or Food Stamps may be stopped for periods of time from six months up to forever.

Overpayment and overissuance means you got more aid or benefits than you should have gotten. If you receive an overpayment or overissuance, you will have to pay it back. Also, your Cash Aid and/or (vs. just saying "or"?) Food Stamps will be lowered or stopped and your share of Medi-Cal/CMSP costs may be changed. *↳ can qualify for both or or both or one will be receive at the same time*

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- is permanently residing in the U.S. under color of law (PRUCOL).

Other Things You Should Know

You may still qualify for Food Stamps, child care assistance (what category does this fall under?), and/or Medi-Cal, if *you are denied cash aid.* (Came from Diversion program description. Where do I put this?)

What To Do If You Have Complaints

If you think you have been discriminated against, contact the county's civil right's representative or write to:

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Sacramento, CA 94244-2430

Or you can call collect 1-916-654-2107. (For the hearing impaired using TDD, call 1-800-654-2098.)

For other kinds of complaints, contact your county first. If you and the county can't agree, then write to:

Public Inquiry and Response (PIAR)
744 P Street, M.S. 16-23
Sacramento, Ca 95814

9-24-1998 10:16AM FROM AAA 2715677

P. 11

Or you can call 1-800-952-5253. (For the hearing impaired using TDD, call 1-800-952-8349.)

Also, you can ask for a state hearing by writing to your county welfare office or by calling PIAR. They will consider your case if:

- you do not agree with any action taken by the county, or
- you are asking for a state hearing for Cash Aid, Food Stamps, or Medi-Cal, or
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 - Food Stamp Program: Benefits for low-income households to help buy food.
 - Food Stamp Expedited Service: When food stamps are given to households within three days of applying.
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 - Presumptive Eligibility: Temporary Medi-Cal coverage for many outpatient prenatal services given to pregnant women by certain doctors or clinics.
 - Restricted Medi-Cal: Emergency and pregnancy-related care only.
4. **State-run County Medical Services Program (CMSP): Help getting medical benefits for adults not on Medi-Cal who live in some rural counties**
 - Restricted State CMSP: Emergency care only.

9-24-1998 10:17AM FROM AAA 2715677

P. 13

What We Mean When We Say:
(in order of appearance or ABC order?)

Authorized Representative: a person chosen by welfare applicants or recipients, who is given permission to help fill out forms and take care of some of their business with food stamps and/or Medi-Cal.

Head of Household: a person responsible for the food stamp household. (Only applies to food stamps?)

Income: money received or expected.

Below are some examples of income:

- Earnings
- Benefits, such as welfare, child support, Supplemental Security Income/State Supplementary Program (SSI/SSP) or Social Security, pension or retirement benefits
- Unemployment or disability payments, such as Unemployment Insurance Benefits (UIB), State Disability Insurance (SDI), Veterans Benefits (VA)
- Strike funds, payments from roomers and boarders, school grants and loans
- Cash gifts or winnings and any other cash payments

Liquid Resources: cash or money that can be converted into cash. (Do we use this term on the application?) *ignore this Q.?*

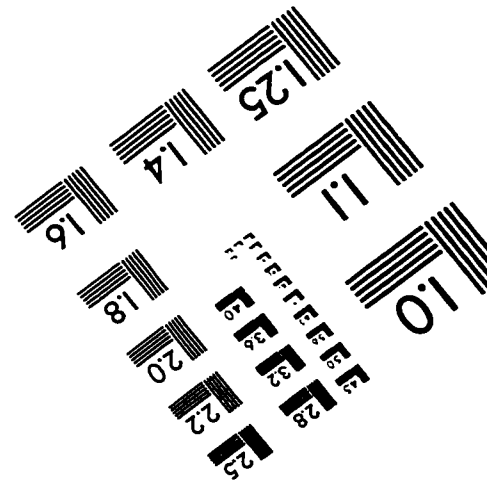
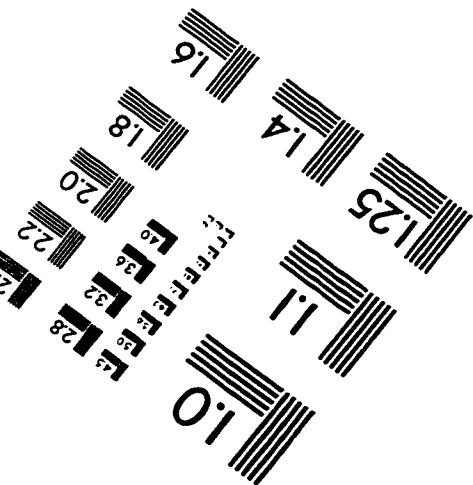
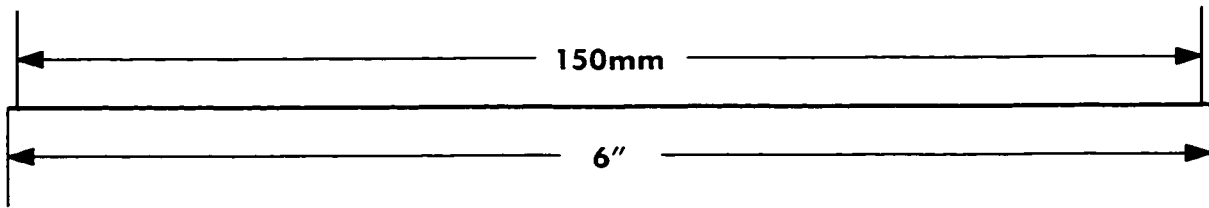
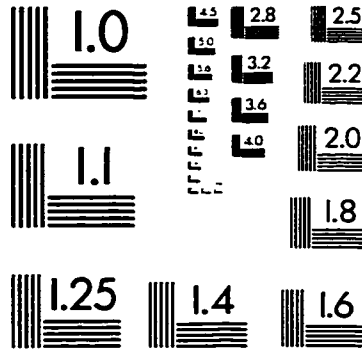
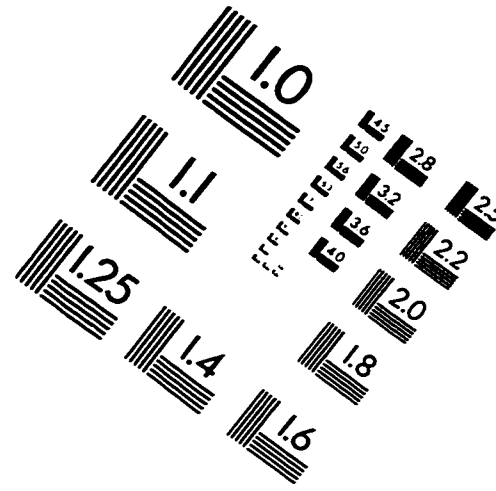
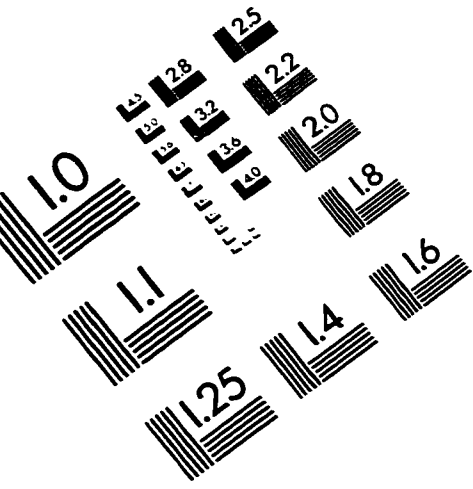
Below are some examples of liquid resources:

- Cash on hand, uncashed checks, money orders, money in checking and savings accounts, money in credit union accounts, saving certificates
- Trust deeds, stocks and bonds, notes receivable, etc.

Utilities: installation and payments for gas, electricity, heating, fuel, telephone (basic rate—why?), garbage and trash (redundant?) pickup, water, sewage, etc.

only?

IMAGE EVALUATION TEST TARGET (QA-3)



APPLIED IMAGE, Inc
1653 East Main Street
Rochester, NY 14609 USA
Phone: 716/482-0300
Fax: 716/288-5989

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