

Plain Language at OSFI

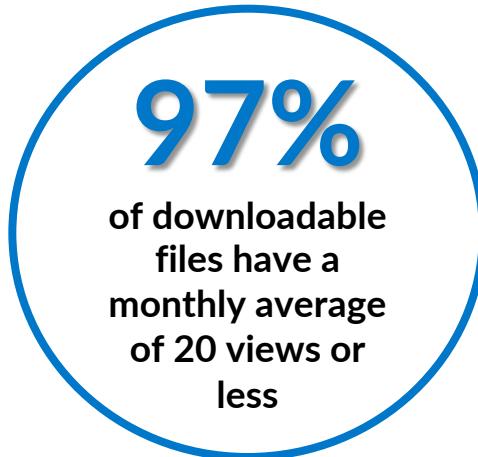
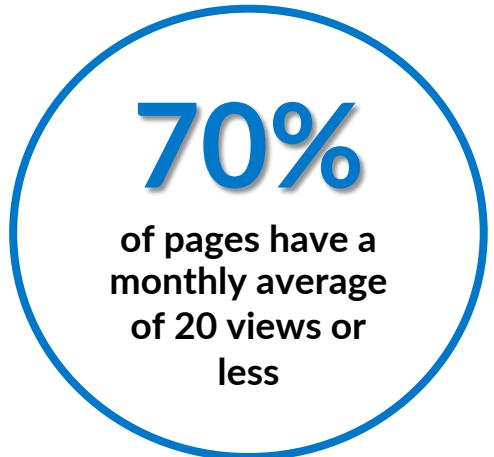
How to write effective web content

February 2023

Overview

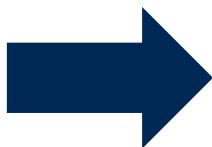
- Plain language should be used for all Government of Canada communications
 - Requirement of the *[Directive on the Management of Communications](#)*
- This presentation is specifically about plain language for websites
- Four main areas:
 - Changing the culture
 - Understanding user behaviour
 - Tips for simplifying your content
 - Using plain language tools

The current state of OSFI's external website



Existing challenges

- No content is written in plain language or for the web
- Site is used as a document repository
- Overcommunication makes important messages difficult to find



All of these are against Government of Canada policies on digital first, TBS guidance, and web best practices.

Changing the culture

What is plain language?

- Plain language is communication your audience can understand the first time they read or hear it
- Only the intended audience can determine if the communication is in plain language
 - What's plain language to one audience may not be plain to another
- What this means for web content:
 - Users can find what they need
 - They can understand a web page the first time they read it
 - They can use this information to complete a task

Communication is in plain language if its wording, structure, and design are so clear that the intended audience can easily find what they need, understand what they find, and use that information.

– International Plain Language Federation

True or false?

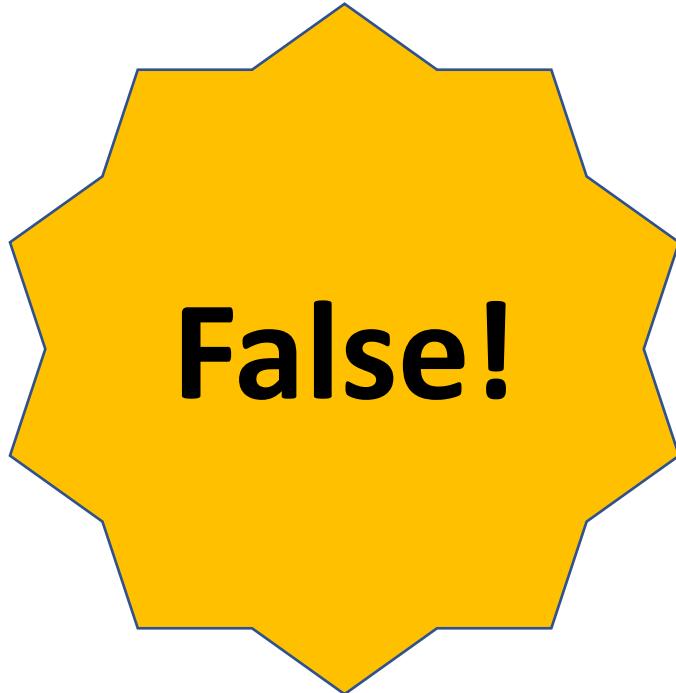
Writing in plain language means dumbing down the content.

TRUE

or

FALSE

True or false: Writing in plain language means dumbing down the content



- **Simplifying content** is not the same as “dumbing down”
- Simplifying may mean:
 - Using common words
 - Avoiding idioms that don’t transfer across cultures
 - Avoiding plays on words that may be unclear to non-native speakers
 - Using shorter sentences and paragraphs so content is easier to read

Consider this scenario

- Jun Lee is a Canadian permanent resident who's originally from China
- She has a PhD from Tsinghua University in Beijing, currently works in Ottawa for the Government of Canada, and English is her fourth language
- She wants to find more information about pensions on OSFI's external site

Does she require **dumbed down** content,
or simplified content?

What's the literacy rate of Canadians?

According to Statistics Canada, which of the following percentage of Canadians DO NOT have the literacy skills they need:

A.
21%

B.
48%

C.
33%

D.
54%

What's the literacy rate of Canadians?



What this means is...

- Nearly half of Canadians have difficulty reading, online or not
- The simpler we can make our sites, the more likely Canadians will be able to understand and use the information we provide
- When we're writing for the public, we should aim for a Grade 6 to 8 readability level
 - Specialized content can be higher

Consider one of our main audiences

Audience Profile: Pension plan member



Falguni has been working as an airline dispatcher for almost 20 years. Recently, she's received bad health news and would like to retire early. She's approached her pension plan administrator to investigate unlocking her pension, and is now looking for more information from OSFI on what's required to do so.

- OSFI has essential information for them
 - For example, how to unlock their pension
- BUT:
 - They're not financial experts
 - They may not be technologically savvy
 - They're probably not familiar with our site
 - They may not know what they're looking for or how to find it

True or false?

You can ignore plain language rules when writing for specialized audiences.

TRUE

or

FALSE

True or false: You can ignore plain language rules when writing for specialized audiences.

False!

- Even specialized audiences appreciate plain language writing
- They may tolerate jargon or complex language...but they don't really want to
 - Keep essential complex terms but try to simplify the wording around them
- You need to understand who you're trying to reach

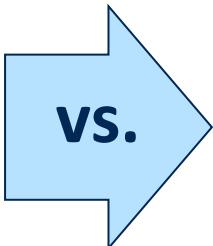
From the article Plain Language is for Everyone, Even Experts:

“All writers, including producers of technical and academic content, owe it to readers to communicate information simply, and clearly. **Remember that the primary goal of communication is to convey information.**”

Neilsen Norman Group, October 2017

Specific communication

All the details
Often too much information
Can be difficult to understand



Effective communication

More general
Fewer details
Higher concept
Easier to understand

Provide only the information your user needs to know
to complete their task

If your audience can't understand your content the first time they read it...
what are you risking?

OSFI's reputation

Damaged perception of authority

Misunderstanding

Uncomplimentary media coverage

Increased demand on call centre/correspondence teams

Poor user experience

Negative impact on institutions

Missed deadlines

Unfulfilled regulatory requirements

Government of Canada reputation



True or false?

Accessible content only benefits people who are blind and use screen reading software to access content.

TRUE

or

FALSE

True or false: Accessible content only benefits people who are blind

False!

Accessible web content addresses a broad range of temporary or permanent user impairments or challenges including:



Dexterity or mobility

- Injured arm
- Arthritis
- Neuro-muscular disorders
- Quadriplegia



Cognitive and learning

- Dyslexia
- Attention deficit and hyperactivity disorder
- Learning disabilities
- Memory disorders



Visual

- Colour blindness
- Low vision (due to aging or illness)
- Blindness



Hearing

- Noisy room
- No device volume or speakers
- Mild hearing loss
- Severe/profound hearing loss

Writing for accessibility and inclusivity is the right thing to do

- Accessibility for government communications is the law
 - Federal court ruling in 2010 that GC websites must be accessible (Jodhan)
 - Accessible Canada Act (2019)
- OSFI is not currently compliant
 - At risk of \$250,000 fine per complaint
- Inclusive writing helps us to produce content that's free of discrimination
- Techniques include:
 - Using “they” instead of “he” or “she”
 - Rewriting the content to omit a pronoun
 - Avoiding gendered titles such as sir, madam, Mr., Ms., etc.



What can you do to help promote plain language culture at OSFI?

- 1 Understand why plain language is needed, especially for web content
- 2 Make an effort to apply the techniques in this presentation
- 3 Continue learning about plain language
- 4 Promote the use of plain language writing to subject matter experts and colleagues

Understanding user behaviour

What percentage of content on a page do users typically read?

A.
10%

B.
91%

C.
66%

D.
28%

What percentage of content on a page do users typically read?

D.
28%

What this means is...

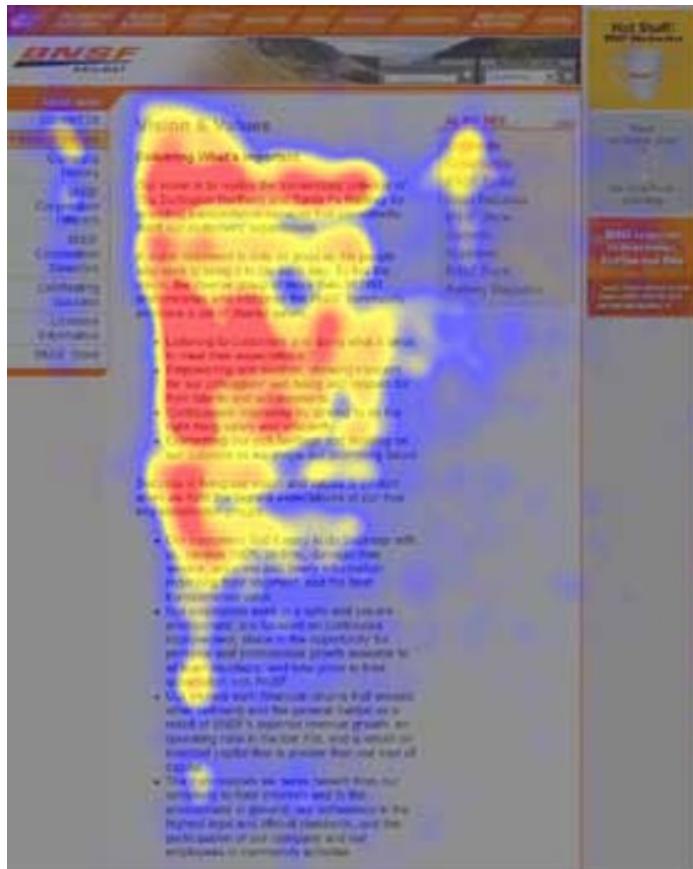
- Concise and focused content is essential
- By cutting down the amount of content on a page, you're increasing the chances users will read what they need to know to complete their task

Why is understanding user behaviour important?

- User behaviour has remained the same for 20+ years
- We're not going to change it just because we want to
- We need to work with it



Users scan, they don't read



- Users scan in a consistent F-pattern
 - Important to keep in mind when creating pages
 - Pattern can be influenced by formatting, etc.

Most viewed areas

Page title

First heading

First line of first paragraph

Left margin of content

Least viewed areas

Top banner

Right-side images

Navigation (left and right)

Tips for simplifying your content

What are some of the problems with this paragraph?

Smart Grid

To Enable the Integration of Renewable Energy

The grid integration of renewable energy is a driver for a major infrastructure modernization project known as "smart grid". A significant increase in customer side participation in the energy supplied and demand side management is contributing to a paradigm shift in the power industry towards a more decentralized energy supply and bidirectional power flows. Each component of a smart grid enables the management of a modernized electrical grid and has a different impact on achieving environmental, reliability or economic objectives.



What this content *could* look like...

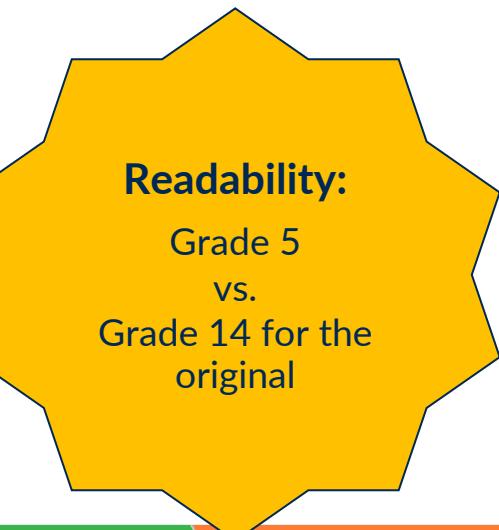
Putting your solar energy back into the power grid

Many homeowners are using solar panels to help power their homes. In some cases, this may lead to extra energy they don't need. Thanks to modern "smart grids", homeowners can share this extra energy with the power grid.

This shareable renewable energy is changing the power industry. It makes the energy supply less centralized. Also, instead of power flowing only one way, from the grid to home, it can flow both ways.

Smart grids can help improve:

- the impact on the environment
- the reliability of power grids
- cost to both consumers and industry





Choose simpler words

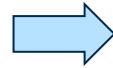


in order to



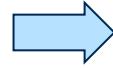
to

is able to



can

utilize



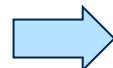
use

a number of



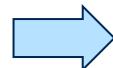
many

in collaboration with



worked with

assist



help



Speak directly to the user



Use “you”

We encourage **individuals** to follow us for updates.



We encourage **you** to follow us for updates.

Use “we”

OSFI regulates by developing rules...

We regulate by developing rules...

DON'T use “I”

How do **I** fill out form 1234?

How **to** fill out form 1234



Use the active voice

Passive voice

A task is done (by someone).

- Less clear who's doing the action
 - Especially if the "by someone" is omitted
 - Can damage public perception
- More mental decoding needed
- More words

Active voice

Someone does a task.

- Uses fewer words
- Direct and easy to understand
- Clear who's doing the action



Passive voice vs. active voice examples

Passive voice	Active voice
Financial institutions are regulated by OSFI.	We regulate financial institutions.
Form 1234 needs to be signed .	You need to sign form 1234.
These rulings are designed to provide insights for issuers...	These rulings provide insights for issuers...
Copies of the updated Framework were sent to institutions.	We sent copies of the updated framework to institutions.
...once a pension plan is established , it must be funded and administered...	...once an employer establishes a pension plan, they must fund and administer it...



Avoid organizational terms

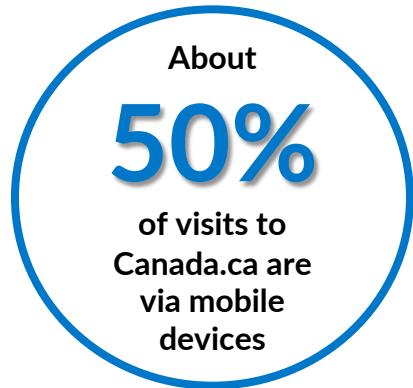
- Don't use:
 - Jargon
 - Internal names (groups, programs, etc.)
 - Acronyms
- These terms have no meaning out of context
- Keep your audience in mind

Exceptions

You can use acronyms that are more widely known than their long form, such as: DNA, RCMP, etc.



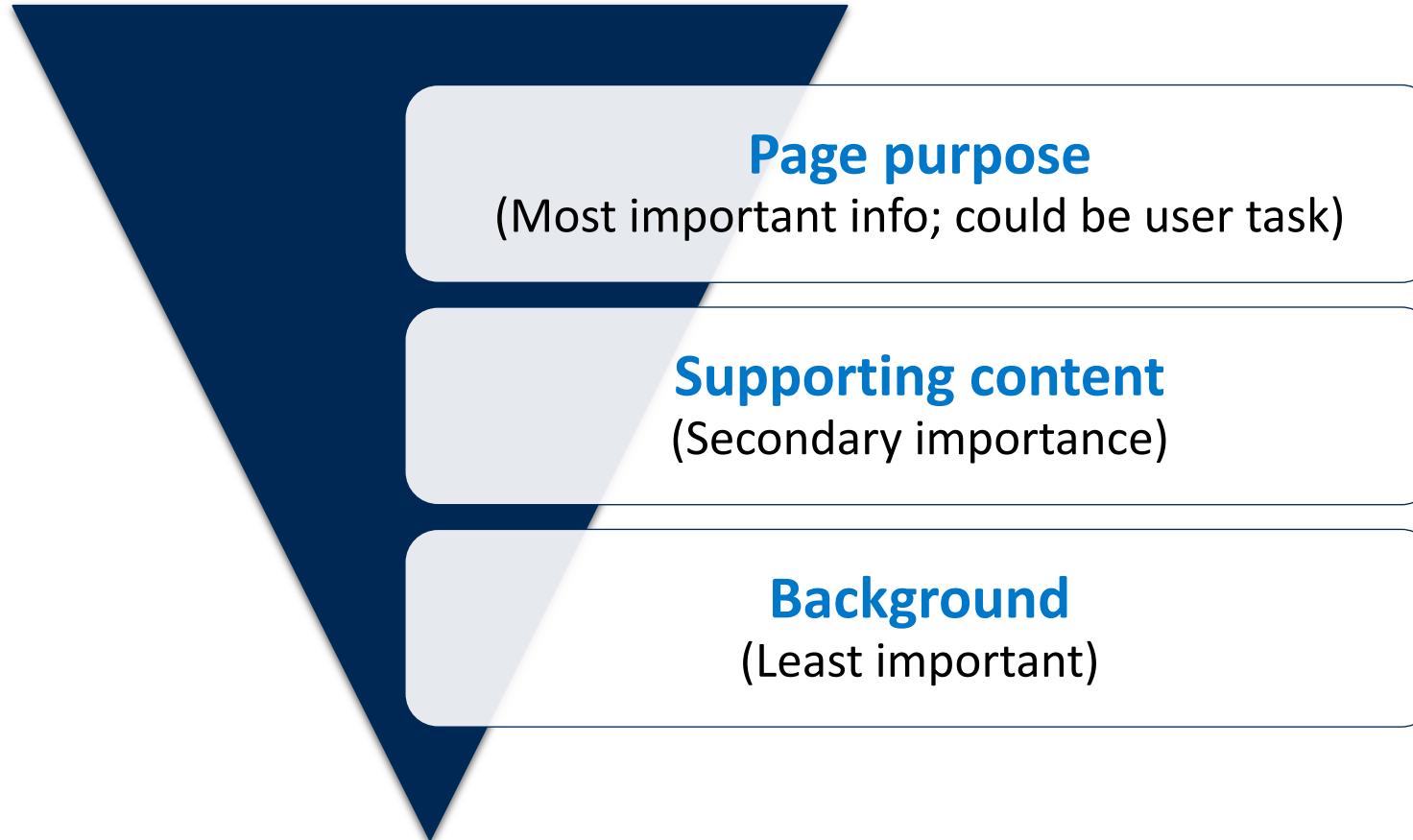
Keep mobile in mind



- Mobile = more general population audience
- Mobile users have less time and are more easily distracted
- They want info that's easy to find and understand



Use the inverted pyramid





Break up content with lists

- Reduce blocks of text
- Helps with scanning
- Summarize key arguments/points
- Don't overuse them

The 5x5 Guideline

No more than 5 bullets per list.

No more than 5 words per bullet.



Use descriptive headings

- Summary of page content
- Simple and descriptive
 - Don't use "Introduction", "Background", etc.
- No acronyms in headings
- Remember: scanning!
- Don't use punctuation at the end of headings
 - Including question marks, exclamation marks, or colons

Paint a picture in 6 words or less!



Avoid repeating/duplicating content

- Keep all related content on one page or in a group of pages
 - Interlink pages as needed
- Unique page titles are required for accessibility
- Don't overcommunicate
 - Clutters the site with non-essential information
 - Makes it difficult for users to find what they need

What will a user do if they find content that isn't quite what they're looking for, but close?

A.

They'll keep looking

B.

They'll contact us

C.

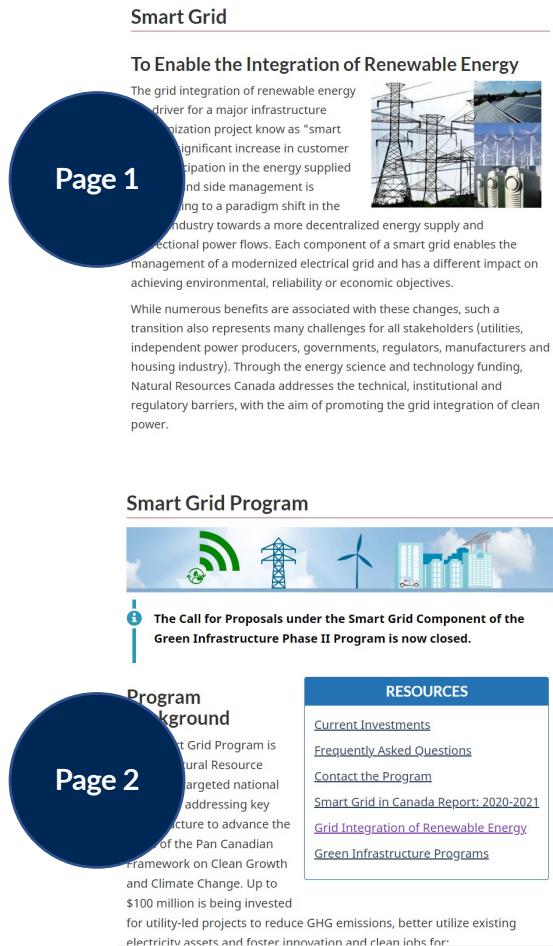
They'll stop looking

What will a user do if they find content that isn't quite what they're looking for, but close?



- This is known as **satisficing**.
- The user believes that they've found all of the content on this topic, so they stop looking

Example of where a user might satisfice



Smart Grid

To Enable the Integration of Renewable Energy

The grid integration of renewable energy is a driver for a major infrastructure modernization project known as "smart grid". This significant increase in customer participation in the energy supplied and demand side management is leading to a paradigm shift in the industry towards a more decentralized energy supply and management of regional power flows. Each component of a smart grid enables the management of a modernized electrical grid and has a different impact on achieving environmental, reliability or economic objectives.

While numerous benefits are associated with these changes, such a transition also represents many challenges for all stakeholders (utilities, independent power producers, governments, regulators, manufacturers and housing industry). Through the energy science and technology funding, Natural Resources Canada addresses the technical, institutional and regulatory barriers, with the aim of promoting the grid integration of clean power.

Smart Grid Program

The Call for Proposals under the Smart Grid Component of the Green Infrastructure Phase II Program is now closed.

Program Background

Smart Grid Program is a Natural Resource Canada targeted national program addressing key infrastructure to advance the use of the Pan Canadian Framework on Clean Growth and Climate Change. Up to \$100 million is being invested for utility-led projects to reduce GHG emissions, better utilize existing electricity assets and foster innovation and clean jobs for

Page 1

Page 2

- Pages are in different sections of the website
 - Page 1: Energy sources and distribution > Energy infrastructure
 - Page 2: Climate change: Adapting to impacts and reducing emissions > Green infrastructure programs
- No links between the pages
- Outdated vs. updated
 - Page 1 has a link to an outdated report (Smart Grid in Canada 2018 report)
 - Page 2 has a link to the updated report (Smart Grid in Canada Report: 2020-2021)

Using plain language tools

Essential reading for government communicators

- Canada.ca Content Style Guide

- All GC websites required to follow
 - Provides plain language and style requirements

- Inclusive writing – Guidelines and resources

- Exhaustive list of resources and articles on writing inclusively from the Language Portal of Canada

Readability score tools

- Hemingway App
 - My personal favourite
- Flesch-Kincaid readability statistics
 - MS Word review
- www.readable.com
- www.scolarius.com
 - en français

References

- [Literacy rates in Canada](#)
(Statistics Canada, 2012)
- [How Little Do Users Read?](#)
(Nielsen Norman Group, May 2008)
- [F-Shaped Pattern of Reading on the Web: Misunderstood, But Still Relevant \(Even on Mobile\)](#)
(Nielsen Norman Group, Nov. 2017)
- [Inverted Pyramid: Writing for Comprehension](#)
(Nielsen Norman Group, Feb. 2018)
- [Plain Language Is for Everyone, Even Experts](#)
(Nielsen Norman Group, Oct. 2017)
- [Plain Writing Tips - Passive Voice and Zombies](#)
(US Govt Archives, 2016)
- [Writing resources—Plain language](#)
(Translation Bureau, Feb. 2021)

Plain language quiz

Q1: How do you speak directly to the user?

1

Use “you”

2

Use “I”

3

Use “Government of Canada”

4

Use idioms

Q2: Which of the following sentences is in the active voice?

1

Your application will be reviewed by OSFI.

2

Make sure your form is signed.

3

Opportunities will be identified.

4

Eligible foreign institutions control foreign bank subsidiaries.

Q3: What's the inverted pyramid?

1

A tourist attraction in Egypt.

2

A journalistic writing style where the most important information is presented first.

3

A journalistic writing style where the most important information is presented last.

4

None of the above.

Q4: What does the “5x5 Guideline” refer to?

1

Number of paragraphs on a page, number of pages on a site

2

Number of images on a page, number of images on a site

3

Number of bullets in a list, number of words per bullet

4

Number of tables on a page, number of rows in a table

Q5: Out of the following four headings, which is the best?

1

Context

2

Why the Office of the Superintendent of
Financial Institutions exists

3

Background

4

Why does OSFI exist?

Q6: What is satisficing?

1

When someone is satisfied with their browsing session

2

When someone is satisfied with their online purchase

3

When someone feels like the Government of Canada has really come through for them

4

When someone stops looking for information because they think they've found it

Q7: What grade level of readability should we aim for when writing web content?

1

Grade 3 to 6

2

Grade 9 to 11

3

Grade 6 to 8

4

Grade 12 to 16

Quiz answers

- Q1: 1 - Use “you”
- Q2: 4 - Eligible foreign institutions control foreign bank subsidiaries.
- Q3: 2 - A journalistic writing style where the most important information is presented first.
- Q4: 3 - Number of bullets in a list, number of words per bullet
- Q5: 2 - Why the Office of the Superintendent of Financial Institutions exists
- Q6: 4 - When someone stops looking for information because they think they've found it
- Q7: 3 - Grade 6 to 8

Thank you!

If you have questions or concerns, please contact:

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