

Revising real world tax management speak – a study of reader response

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Abstract In Denmark, as in many other countries, there are extensive efforts to revise texts that emanate from public authorities to make them easier to understand and more appropriate for an audience of lay citizens (a development akin to the campaign for plain English). Such efforts focus mainly on practice and not on evidence derived from research. Furthermore, insofar as the effects of revisions of texts from public authorities and private businesses have been tested by research, the revisions under examination have been conducted by researchers or at least for research purposes. This study takes a different approach by focusing on textual revisions made 'at-source' by employees at the Danish Tax Authority and independently of any research project. Taking as its point of departure the communicative goals laid down by the Authority, the main question addressed in this article is whether three 'at-source' textual versions vary in respect of their recipients' levels of comprehension and perceptions. Three different versions of a letter from the Danish Tax Authority (an unrevised version and two versions that had been revised in different ways) were distributed at random. Each respondent read one version and then answered a questionnaire about his/her level of comprehension and about his/her perceptions of the letter. A total of 714 questionnaires were collected. The analysis shows that the revised letter versions are, in fact, easier to understand, that the perceptions of these versions do vary, and that the variations are in accordance with the communicative goals of the Authority. However, the results also indicate that there is room for further improvement and they may suggest that the textual revision practices that are applied – or at least held up as ideal – by Danish authorities are not as effective as sometimes assumed.

Keywords plain language, textual comprehension, perceptions of text, textual revisions, public authorities, writing in organizations, effects of textual revisions

1 Introduction: background and prior research

The ongoing effort to make texts from public authorities and private companies easier to understand is a relatively well-known phenomenon in a number of countries. Kimble (2012) gives an account of attempts to promote so-called *plain language* in a range of (primarily English-speaking) countries, while Janssen/Neutelings (2001a), Gogolok (2005) and Solomon (1996) provide an overview of the situation in the Netherlands, Germany and Australia respectively.

Attempts to revise texts from public authorities and private companies in order to make them more accessible and easier to understand have been primarily oriented around practice. Several studies provide fairly anecdotal evidence, as, for example, a number of the studies mentioned in Kimble (2012: 107–167). However, these studies have not been described with the rigour and detail that would allow us to determine whether they meet the requirements for validity and reliability. Some empirical research on the effects on actual readers of revisions of texts from public authorities and private companies does however exist, see for example Da-

vis (1977), Walmsley/Scott/Lehrer (1981), Gunnarsson (1982), Swaney et al. (1991), Campbell (1999), Dickinson/Raynor/Duman (2001), Jansen/Steehouder (2001), Pedersen (2004), Jones et al. (2012), Demarmels et al. (2013) and Balling (2013).

These studies all include a more or less direct focus either on readers' textual comprehension or on perceptions of texts and their senders – or on both. However, they are also characterised by very different approaches to the question of whether textual revisions have an effect on end readers. For instance, the methodological approaches range from reading protocols (Swaney et al. 1991) and qualitative interviews (Pedersen 2004) to questionnaires (Gunnarsson 1982). The results of these studies do not point unambiguously in the same direction, but several suggest that textual revisions may have a positive effect on textual comprehension, see for example Jansen/Steehouder (2001), Dickinson/Raynor/Duman (2001), Swaney et al. (1991), Gunnarsson (1982) and Davis (1977). In addition, they seem to suggest that revisions focusing on specific variables, e.g. the passive voice and nominalisations (Balling 2013), or the use of pronouns and the formulation of headlines as either questions or statements (Jones et al. 2012), do not have a significant impact on comprehension. See also Campbell (1999: 354), who provides evidence that texts written in “plain English” do enhance comprehension, but also concludes that “linguistic and superficial design changes may not be enough to make the documents truly comprehensible”. Revisions that also include more global text features (e.g. information selection and information structuring in texts) have greater impact on comprehension (cf. Gunnarsson 1982 and Jansen/Steehouder 2001). As regards perceptions, one of the main conclusions seems to be that revisions do have effects on readers' perceptions (cf. Dickinson/Raynor/Duman 2001 and Pedersen 2004), even though Jones et al. (2012: 348) conclude that their hypothesis that personal pronouns and headlines formulated as questions “would positively affect reader perceptions” is only partly confirmed by their study.

The studies referred to above all focus on textual revisions made by researchers or at least for research purposes. This approach enables a focus on selected variables, e.g. the passive voice or the use of pronouns (cf. Balling 2013), and makes it possible to examine whether such particular variables do indeed have any significance for readers. It also enables a focus on changes that do not necessarily form part of conventional revision practice among communication professionals. For examples of this approach, see Jansen/Steehouder (2001), who base their revisions on the *scenario principle* (cf. Flower/Hayes/Swartz 1983), and Jones et al. (2012) who test some of the guidelines that they identify to be among those “which PL guideline writers resist most, which they perceive to be most difficult to follow, and which are least acceptable to writers' lead agencies” (Jones et al. 2012: 335 f.).

From the studies referred to above, it does, however, remain unclear how texts are *in reality* revised in organisations, and what effects such revisions have on readers. Solomon (1996: 301) points out that the revision work carried out by communication professionals is often based on a much more sophisticated approach to texts and language than the traditional recommendations found in guides on how to write effective texts (cf. also Nord 2011 for a similar point). Furthermore, as pointed out by Redish and Rosen (1991: 89), “[r]eal-world documents are compromises” between different professional groups, representing different interests, and not all textual changes proposed are necessarily accepted by professionals outside the communication profession (see also Schriver 2012: 283 ff. for a similar point). Thus, neither the writing guides used as the starting point in Balling (2013), nor principles such as the *scenario principle* applied in revisions in Jansen/Steehouder (2001) necessarily give a fair indication of how texts are actually revised in organisations. It may be that communication professionals

do not adhere uncritically to traditional recommendations often promoted in writing guides such as “avoid the passive voice”, and it may also be that they are forced to compromise with other professional groups who do not accept all of the text changes that the communication professionals would like to make – whatever these changes may be.

This study was designed to examine whether ‘real-world’ revision work in organisations, carried out by communication professionals and not for research purposes, has effects on the reader – and whether these effects are in line with the intentions of the organisation in question. The overall question in this study is, therefore, whether ‘real-world’ textual revisions from the Danish Tax Authority (SKAT) have any effects on readers as regards their comprehension and their perception of the text.¹ By ‘real-world’ revisions, I mean texts that have been revised by employees in organisations to fulfil certain communicative goals formulated within the organisation, unrelated to any research project. Accordingly, the study described in this article is primarily sender-based, that is the aspects under examination (readers’ comprehension and perceptions) are related to the communicative goals formulated by the Danish Tax Authority. However, these two aspects are fairly typically in focus among Danish institutions in general, and are also recurrent topics in the existing research, as can be seen from the account given above.

After accounting for the versions of the letter and the data collection, the two main analyses of the study are presented. Analysis 1 concerns the question of whether three selected versions of the text result in different levels of comprehension among readers. Analysis 2 concerns the question of whether the three real-world versions of the text result in different perceptions among readers. The article concludes with a discussion of the limitations of the study and of its implications and potential for further development.

2 The three versions of the letter

The purpose of this section is to provide the reader with background knowledge about the work process behind the revisions, particularly about those who made them, and to give an impression of the differences between the three different versions of the letter.

The revision work at the Danish Tax Authority (SKAT) is carried out by a central language unit in collaboration with local offices (see Pedersen 2014 for a more detailed description). The revision work of the Authority has been recognised by external stakeholders. In 2011 the Authority was awarded the Danish business language prize (“Erhvervsprogrisen”) for one of its letters. In making my selection of suitable texts, I wanted to pick at least one version of the letter version that was rated as a high quality revision both by the Authority and by external stakeholders. Among these three different versions of the letter, therefore, is the one that had won the business language prize. The letter is sent to people to inform them that they owe money to the tax authority, and that part of their income will be withheld to pay the amount owing.

It was unclear exactly who had written the first version of the letter (V1), but the communication professionals at the Authority considered that it was difficult for lay recipients to un-

¹ The study was funded by the Danish Ministry of Culture and the Danish Language Council, whereas the Danish Tax Authority did not support the study financially. I was contacted by the Danish Tax Authority because they were interested in hearing more about the results of my PhD thesis (Kjærgaard 2010). As they had won the Danish business language prize (see below), they were an obvious choice of case.

derstand and that its tone was inappropriate. V1 is characterised by a range of the features that have traditionally been under critique in the Danish plain language tradition (see Jensen et al. 2014, Jensen 1998 and Wille 2001 for a summary of the tradition). The critique is quite similar to that traditionally levelled at texts in English (cf. for example Strunk 2000 and Gowers 1973). For example, V1 contains a range of technical terms such as “lønindeholdelse”² (*withholding of salary*) that appears 30 times (which include a number of compound words and derivations) without being explicitly defined in the letter. It also contains a range of verbal nouns (e. g. “fastsættelse” [*stipulation*], “inddrivelse” [*arrears collection*], “tilbagekaldelse” [*withdrawal*]), long compound nouns (“lønindeholdelsesprocent” [*percentage of salary that will be withheld*], “betalingssevne” [*capacity to pay*], “nettoindkomstforhold” [*net income conditions*]) and fairly formal words and phrasing (e. g. “Lønindeholdelsen vil blive tilbagekaldt når restancen er indfriet” [*The withholding of your salary will be revoked when the arrears have been redeemed*]). In many aspects, V1 does not seem to take the lay recipient’s perspective into account. Instead of giving the total sum of the arrears, two separate amounts are given (thereby leaving it to the reader to add up the amounts), and references to legislation are long and detailed and would presumably be difficult to decode for readers not used to this type of reference. Furthermore, the introductory paragraph does not appear very inviting: “Du har ikke reageret på vores tidligere henvendelse, og vi skal derfor meddele dig, at vi agter at foretage lønindeholdelse hos dig” (*You have not responded to our previous letter, and we must therefore inform you that we intend to withhold a portion of your salary*). This introduction establishes why the letter has been sent but could also be construed as an initial criticism of the reader for not having reacted to former letters from the Authority.

The second version (V2) was written by communication professionals at the Authority, was approved by an employee with particular insight in the field that the letter relates to, and was awarded the Danish business language prize in 2011 (by a jury consisting of language and communication experts). In this version, the term “lønindeholdelse” (*withholding of salary*) does not appear. It is substituted by paraphrases of the term, such as “SKAT vil trække i din løn som betaling på din gæld” (*The Tax Authority will deduct part of your salary to pay your arrears*), which is the heading of V2. The number of long compound nouns has been reduced, and the text makes very explicit who does what. Verbal nouns have been turned into whole sentences, e.g. the subheading “Fastsættelse af lønindeholdelsesprocenten” (*Stipulation of the percentage of the salary to be withheld*) in V1 has been replaced by “Sådan fastsætter vi, hvor stor en del af din løn vi trækker” (*How we determine the portion of your salary that we will be deducting*). The removal of all passive forms ending in *-s* (an inflection form that is traditionally considered problematic in the Danish plain language tradition, cf. Balling 2013 and Løj/Wille 1985) is also an attempt to make it clear who does what (personal communication with Christina Sørensen, the Danish Tax Authority). V2 is shorter than V1 (497 words compared to 624) partly as a result of it containing less information. The references to legislation are less detailed, as is the account of what will happen if the recipient returns the so-called “budgetskema” (*budget form*) that is attached, and the information that “Lønindeholdelsen vil blive tilbagekaldt når restancen er indfriet” (*The withholding of your salary will be revoked when the arrears have been redeemed*) has been left out. In a few cases information has been expanded. The total amount owing has been added and included in a table, which also gives more detailed

² All translations of tax-related terms and quotes from the three letter versions have been made by Mona Engelbrecht, translator at the Danish Tax Authority, and supplemented by John Mason, editor.

information about the origins of the arrears (apart from the two amounts also mentioned in V1, some extra fees are specified). The introductory paragraph in V2 has also been changed:

Vi har tidligere skrevet til dig, at du har en gæld. Da du ikke har betalt beløbet, forbereder vi dig på, at vi vil trække en del af din løn som betaling på gælden. Hvis du mener, at du ikke har et rimeligt beløb til rådighed, når vi trækker i din løn, kan du inden 15 dage udfylde og sende os det budgetskeema, vi har vedlagt.

(We have previously written to you that you have a tax payment outstanding. Since you have not paid the amount, we are writing to let you know that we will deduct a portion of your salary before it is paid out to you in payment of the arrears. If you do not think that your remaining available income is sufficient after we have taken out part of your salary, you can complete and return the attached budget form within 15 days.)

The opening paragraph in V2 mentions SKAT's unsuccessful attempts to recover the arrears. The letter does not start with a (implied) reproach of the receiver, as is the case in V1. The information outlining the possibility of returning the budget form also appears considerate. Recipients who do not think they are able to pay the arrears are quickly advised of the possible alternatives.

The third version (V3) was written when the Authority was developing a new IT system for the management of documents. A number of workshops were launched, during which communication professionals revised letters in collaboration with groups of employees who had particular insight in the field that the letters were related to, and this resulted in V3. In many respects V3 is a continuation of V2. The term "lønindeholdelse" (*withholding of salary*) is paraphrased, although, in contrast to V2, it does appear once. The choice of vocabulary is fairly informal, it makes clear who does what, and the table introduced in V2 is unaltered. In other aspects, V3 is more similar to V1, particularly when it comes to the selection of information. For example, it provides a fairly detailed account of the consequences of returning the budget form, which is more in line with V1 than V2. Furthermore, information not given in V1 and V2 is added (at 779 words, V3 is the longest of the three versions). For example, it mentions that the Authority can "sælge dine ejendele på tvangsauktion og bruge pengene til at betale af på din gæld" (*sell your property by court order and use the money to pay off your arrears*). In contrast to V1 and V2, the budget form is not introduced as a means of reducing the monthly payment on the arrears but as an opportunity for getting "en konkret vurdering af din mulighed for at betale" (*a realistic assessment of your ability to pay*). Regarding the initial paragraph, the first sentences are almost identical to V2, but instead of initially drawing the reader's attention to the possibility of returning the budget form, the focus is on the size of the arrears and on where to find more information about it: "Det drejer sig om din gæld på 6.675,00 kr. Se den opgørelse, vi har vedlagt. På opgørelsen kan du se, hvilken gæld, der løber renter på." (*This relates to your arrears of 6,675.00 kr. Please see the enclosed statement. On the statement, you can see the parts of the arrears to which we add interest.*) This restructuring of information appears to be moving away from the citizen-oriented perspective in V2, as the alternatives to paying the arrears are toned down in favour of a stricter focus on the need to pay them.

Compared to V1, both revised versions are characterised by changes on a number of different textual levels, ranging from word choice and syntax to the organisation and selection of information. V2 emerges as the version that is most in line with the traditional guidelines on how to write texts that are comprehensible and helpful, whereas V3 (despite a high degree of similarity to V2), at some points is more similar to V1.

3 Data collection

The aim of the study was to determine whether, all other variables than the textual version being held constant, the revised texts would make a difference to readers' comprehension and perceptions of text and sender.

The basic criterion for recruiting participants was that they should be individuals who *could* have received the letter. This criterion is met by individuals who could potentially owe money to the Danish state, a criterion that in principle is met by all people living in Denmark. Ideally, a representative selection of the Danish population should have been recruited, but this was impossible within the temporal and financial limitations of the study. Instead, participants were recruited from educational institutions. To ensure some diversity, participants were recruited from teachers' training colleges, from institutions providing upper secondary education for young people and for adults, and from a school for health and social care assistants. The respondents were aged 17–60 years (average 24.8, N = 697).

Data was collected by means of a questionnaire. A total of 714³ questionnaires were collected. All respondents were presented with the same questionnaire and one of the three letter versions. The questionnaire was filled out as part of class. In each class, all three versions of the letter were distributed, so that one third got V1, one third got V2, and one third got V3. I distributed all the questionnaires myself and introduced the study to respondents by telling them that I was a researcher from the Danish Language Council conducting an analysis of how letters from Danish public institutions were understood and perceived by ordinary citizens. As part of my introduction, respondents were encouraged to ask any questions they might have regarding the completion of the questionnaire. The first 15 minutes were spent doing a reading test (Arnbak 2001). To limit the time spent, respondents were only presented with a part of the reading test (text group 3 in the test). Respondents were not allowed to move on to the next part of the questionnaire even if they had finished the reading test before the 15 minutes had elapsed. The respondents were then instructed to stop doing the reading test. They then had 45 minutes to read the letter and fill out the rest of the questionnaire. As I was not interested in testing respondents' memory, they were allowed to consult the letter when answering the questions. I stayed in the room during the whole session and answered questions if there were any. Respondents could leave the room when they had finished. The questionnaires were filled out on paper and later entered in SurveyXact, a tool for managing and analysing surveys.

4 Analysis 1: Comprehension of the three letter versions

Comprehension was evaluated by examining whether readers were able to extract from the letter the information that the sender of the letter had intended them to extract. Extraction of the necessary information in the three versions places different requirements on the reader. Some information is given explicitly in the text, e.g. the amount of money that the recipient owes to the Authority is explicitly stated in V2 and V3, and to answer that question correctly, the reader simply has to identify the correct amount in the text. Other information requires the reader to make inferences based on the text, i. e. draw conclusions based on the information provided. For example, the total amount of arrears is not provided in V1. Instead, two sep-

³ Kjærsgaard (2015) puts the figure at 717 questionnaires. Since then I have realized that 3 of these were incomplete duplicates of other questionnaires.

arate amounts are given, and the reader must be able to infer that the total amount of arrears is constituted by the sum of these two amounts.

The eight questions from the questionnaire selected for the comprehension analysis in this article were the questions that met all of the following three criteria:

1. The sender, i. e. the Tax Authority, intends readers to be able to answer the question on the basis of their reading of the letter and of existing relevant background knowledge. Whether a question met this criterion was determined by a reading of the letters and by discussions with my contact person at the Tax Authority. The inclusion of ‘background knowledge’ is intended to emphasise that none of the answers could be given without drawing upon some kind of background knowledge; for example, the reader had to be able to read Danish to answer any questions at all.
2. Answers should be able to be assessed as either correct or incorrect (in order to distinguish between ‘rightly’ and ‘wrongly’ understood).
3. Answers to questions should essentially be the same across all three versions of the letter (as the aim was to compare different ways of providing the same information).

The eight questions concern different themes. Questions 2 and 3 are concerned with the size and origin of the arrears, questions 4, 5 and 8 are concerned with the general conditions surrounding the arrears, and questions 1, 6 and 7 are concerned with the so-called budget form, an application form that was attached to the letter for the recipient to return under certain circumstances. In table 1 the questions are reproduced in the order in which they appeared in the questionnaire.

As I was interested in finding out whether the respondents were able to answer the questions on the basis of their reading of the letter, I only included respondents who answered *no* in answer to whether they had received the letter before (N = 541)⁴. I thus excluded respondents who might know some of the answers to the questions beforehand because they had already encountered the letter.

Questions 1, 4, 5, 6 and 7 were multiple choice questions with five possible answers. One of these possibilities was correct. The respondents could tick a box with the text *don't know/ other (please elaborate)*, and there was a line where they could write an alternative answer. In cases where they had written an alternative answer, I assessed whether the answer was correct or incorrect. If they had not formulated an alternative answer, I counted the answer as incorrect. I excluded unanswered questions as well as invalid answers from the analysis, i. e. they are not included in the reported N in table 1.

Questions 2, 3 and 8 were open. I was generally reluctant to use open questions because I was afraid that some respondents would not answer an open question because they were not able to formulate the answer in writing, even though they knew it. The answers to questions 2, 3 and 8 could, however, be copied directly from the letter.

Answers to question 2 (“According to the letter, how much do you owe the Danish Tax Authority?”) were categorised as correct or incorrect within set parameters. The correct answer was the amount *DKK 6,675*. If this amount was mentioned alongside other suggestions, it was categorised as incorrect because it indicated that the respondent was in doubt which amount to enter. The total amount of the arrears is not calculated in V1, which gives only the two separate debit items. When categorising the answers based on V1, I included the answers where the two separate amounts were entered and linked with a plus sign (indicating that the

⁴ The age of respondents in this subgroup was between 17 and 59 (average 24.2, N = 533).

respondent had realised that the total arrears is the sum of the two amounts) among the correct answers. If there was no plus sign between the two amounts, I categorised answers as incorrect (this applied to 15 answers). V3 says that an extra fee will be added to the arrears if the Authority has to deduct a sum from the recipient's income. For respondents who included this fee in the total arrears, I categorised the answer as correct if they made it clear under which circumstances the fee would be added (this applied to 1 answer). If the fee was included in the arrears without comments, I categorised it as incorrect (this applied to 4 answers)⁵.

Answers to question 3 ("According to the letter, what is the origin of your arrears?") were also categorised. Answers that included the two correct items *parking charge* (*parkeringsafgift* [*parking penalty*]) as it says in the letter, or the more informal *parkeringsbøde* [*parking fine*]) and *outstanding tax* were categorised as correct. In V2 and V3, it is specified that the total amount of arrears is constituted in part by two fees that have been added to the two original items owing. Answers were categorised as correct regardless of whether these fees were mentioned; what was important to the Authority was whether the respondents were able to identify the two main items owing. Incorrect answers included answers that only said *tax* or *outstanding arrears* without specifying further. Answers that mentioned more arrears items than those listed in the letter were also categorised as incorrect.

Regarding question 8 ("According to the letter, where on the internet can you read the legislation on which the ruling is based?"), the aim was to find out whether respondents could identify both of the two webpages mentioned in the letter. Accordingly, for an answer to be categorised as correct, it had to include the two webpages mentioned in the letter, *skat.dk* and *retsinfo.dk*.

4.1 Results of analysis 1

The main question addressed in the comprehension analysis is whether there are differences in the level of comprehension generated by the three versions:

⁵ The extra fee only appears in V3, and thus it could be argued that question 2 does not meet criteria 3 for being included in the analysis. However, the point for the Danish Tax Authority was that the recipients could reproduce the total amount of arrears, not whether the respondents understood the details regarding the fee and the circumstances under which it would be added to the arrears. I found it reasonable, therefore, to include the question in the analysis, since the answer in each case was the total amount.

Table 1: Differences in levels of reader comprehension between the three versions⁶

Question	Correct answers (%) N = total number of answers (correct and incorrect)			P-values			
	V1	V2	V3	V1 & V2 & V3 (X ²)	V1 & V2 (X ²)	V1 & V3 (X ²)	V2 & V3 (X ²)
Q1: What does “budget form” refer to in the letter?	48 % N = 180	63 % N = 174	78 % N = 180	P = <0.0001*	P = 0.0279*	P = <0.0003*	P = 0.0081*
Q2: According to the letter, how much do you owe the Danish Tax Authority?	50 % N = 169	93 % N = 165	94 % N = 179	P = <0.0001*	P = <0.0003*	P = <0.0003*	P = 2.5245
Q3: According to the letter, what is the origin of your arrears?	60 % N = 171	62 % N = 165	65 % N = 171	P = 0.5299			
Q4: What may happen if your salary decreases?	12 % N = 177	29 % N = 173	25 % N = 179	P = 0.0002*	P = <0.0003*	P = 0.009*	P = 1.0782
Q5: For how long will the Danish Tax Authority keep deducting money from your income?	66 % N = 178	84 % N = 173	76 % N = 175	P = 0.0003*	P = <0.0003*	P = 0.135	P = 0.2016
Q6: What may happen if you send in a budget form to the Danish Tax Authority?	63 % N = 176	34 % N = 172	72 % N = 177	P = <0.0001*	P = <0.0003*	P = 0.1908	P = <0.0003*
Q7: In which situation should you send in a budget form?	75 % N = 177	84 % N = 171	63 % N = 179	P = <0.0001*	P = 0.111	P = 0.06	P = <0.0003*
Q8: According to the letter, where on the internet can you read the rules on which the ruling is based?	40 % N = 172	19 % N = 165	21 % N = 169	P = <0.0001*	P = <0.0003*	P = 0.0012*	P = 1.9887

Table 1 provides an overview of the number of correct answers to each question in percentages (column 2–4). Column 5 shows the differences between all three letters when tested for statistically significant differences. Statistical tests were conducted to ascertain whether the differences merely occurred by chance or whether they were statistically significant, or in other words *not* coincidental. A p-value of 0.05 was taken to mark the significant level. Values above this level indicate that differences are to be seen as coincidental, while values of 0.05 or below indicate that they are significant. Statistically significant differences are marked with an asterisk in table 1. In cases where there was a statistically significant difference between all three letters, I compared the letters in pairs to find out between which versions the difference occurred (column 6–8). Where relevant, the statistical tests were Bonferroni-corrected in order to minimise the risk of type 1 errors (postulating a difference that is not there). It should be noted that this in turn increases the risk of type 2 errors (missing existing differences).

As can be seen in column 5, most of the questions (apart from Q3) result in statistically significant differences, that is, the differences between the versions are not coincidental. The analysis can, therefore, be said to demonstrate that the three versions do vary in the levels of

⁶ P-value = 0.05. The p-values shown in column 6–8 have been Bonferroni-corrected by being multiplied by three.

comprehension they generate, which makes it relevant to ask between which of the versions the differences occur.

In the comparison between V1 and V2 (see column 6), there is a statistically significant difference between the levels of correct answers in six out of the eight questions (all questions except Q3 and Q7). In four of the questions where a statistically significant difference is found, the highest levels of comprehension are found for V2 (Q1, Q2, Q4, Q5), indicating that the revised version is easier to understand. In the remaining two questions (Q6 and Q8), the levels of correct answers are higher for V1, indicating that the original version is easier to understand.

The comparison between V1 and V3 (column 7) shows that four of the eight questions result in statistically significant differences (Q1, Q2, Q4, Q8). In three of the questions, the level of correct answers is highest for V3 (Q1, Q2 and Q4). One question (Q8) results in higher levels of comprehension for V1 than for V3.

The comparison between V2 and V3 (column 8) shows that three of the eight questions (Q1, Q6 and Q7) result in statistically significant differences. In two of these questions (Q1 and Q6), the levels of correct answers are highest for V3, whereas in the remaining question (Q7) the level of correct answers is highest for V2.

At the Authority, V1 was expected to be hardest to understand, whereas the two revised versions were expected to be easier to understand, with V2 being a little easier than V3. In table 2, these expectations are set alongside the results of the analysis.

Table 2: Results for levels of comprehension set alongside the Authority's expectations

Compared versions	Statistically significant differences in accordance with the expectations of the Authority	Statistically significant differences NOT in accordance with the expectations of the Authority	No statistically significant differences
V1 & V2	Q1, Q2, Q4, Q5	Q6, Q8	Q3, Q7
V1 & V3	Q1, Q2, Q4	Q8	Q3, Q5, Q6, Q7
V2 & V3	Q7	Q1, Q6	Q2, Q3, Q4, Q5, Q8

All in all, the results support the expectation that the revised versions are easier to understand. In most of those cases where a statistically significant difference between the comprehension levels occurs, the revised versions turn out to be easier than V1 to understand. This applies to 4 of the 6 statistically significant differences when comparing V1 and V2, and to 3 out of the 4 statistically significant differences when comparing V1 and V3. However, these results also imply that the revised versions are not consistently easier to understand than the original version. Q6 is easier to answer correctly from a reading of V1 than of V2 (whereas there is no statistically significant difference between V1 and V3), and it is easier to answer Q8 correctly after reading V1 than after reading V2 and V3. Such results, showing that the revised versions may aggravate comprehension problems rather than solve them, is not something peculiar to the revisions in this study, see Schriver (1997: 454 f.) for a similar result. Furthermore, it is worth noting that quite a number of the differences in levels of comprehension among the eight questions are not statistically significant and consequently do not provide evidence of differences between the versions.

It seems reasonable to conclude that the expectations of the Tax Authority are generally confirmed, as the revised versions are generally easier to understand than the original version. However, the results also seem to suggest that there is room for further improvement and that

the Authority might do well to consider whether the results are satisfactory. In the last section of the article, I will give a brief account of Authority’s response to my results.

5 Analysis 2: Readers’ perceptions of the Danish Tax Authority and of the letter

The last part of the questionnaire contained different tests, the purpose of which was to gain insight into the readers’ perceptions. Two tests focused on the respondents’ general perceptions of the letter and of the Authority based on the letter. As I was interested in examining whether the communicative goals of the Authority were fulfilled, these two tests took these goals as their starting point. One test quoted one of these goals directly: “In its work, the Danish Tax Authority ensures that what we do and why we do it is transparent to both tax payers and the general public.” Respondents were then asked to assess whether this goal was met. However, since the statement of goals includes multiple subsidiary questions – ‘what’ and ‘why’ and ‘both tax payers’ and ‘the general public’ – it proved difficult to decide which aspect(s) of the statement the respondent was assessing and this presented problems for the analysis.

In what follows, I focus on the other test that takes the communicative goals of the Authority as its starting point. In this test respondents were asked to evaluate the version of the letter they had read on a five-point scale (evaluation scales are widely used within sociolinguistics, cf. Andersen 2004), see the translated example below:

Scale 1

(Tick only once)

In the letter, I think that the Danish Tax Authority appears

Accessible					Not accessible
------------	--	--	--	--	-------------------

___ Do not know/do not understand

The scales in the questionnaire can be seen in table 3. The scales were formulated on the basis of discussions with my contact person at the Authority and using documents about the communicative goals of the Authority.

One end of the scale registered what the Authority was aiming for (e.g. to appear accessible on the scale above), the other end of the scale represented the opposite (e.g. not accessible on the scale above). The values that the Authority was aspiring to could appear at both the left and right end of the scale. The intention behind this was, as far as possible, to encourage the respondents to read and assess all the statements individually rather than automatically ticking the same box for each question.

When analysing the data, the ticks in the boxes were converted to a number between 1 and 5. Five was given to answers most in accordance with the communicative goals of the Authority (i. e. a tick in the leftmost box above), 1 was given to answers least in accordance with the goals (i. e. the rightmost box above).

As with the comprehension analysis, this analysis addresses only that subgroup of respondents who stated in the questionnaire that they had not received the letter before. N in table 3 includes only respondents who ticked a box. Those respondents who ticked “do not know/ do not understand”, who did not answer the question or whose answer was invalid were not included in the analysis.

Results of analysis 2

The main question addressed in this analysis is whether the three versions of the text vary in the perceptions they generate of the text and of the sender.

Table 3: Differences in perceptions generated by the three versions of the letter⁷

Scale	Rating (average)			P-values			
	V1	V2	V3	V1 & V2 & V3 (Kruskal-Wallis)	V1 & V2 (Mann-Whitney U)	V1 & V3 (Mann-Whitney U)	V2 & V3 (Mann-Whitney U)
S1: I think that the Danish Tax Authority comes across in the letter as NOT accessible – accessible.	2.66 (N = 163)	3 (N = 162)	2.95 (N = 165)	H = 7.46 P = 0.024*	$U_A = 15300$ $P_{(2)} = 0.0393^*$	$U_A = 11549.5$ $P_{(2)} = 0.0813$	$U_A = 13737.5$ $P_{(2)} = 1.9797$
S2: I think that the Danish Tax Authority comes across in the letter as an institution that provides a poor service – a good service.	3.25 (N = 158)	3.25 (N = 155)	3.19 (N = 160)	H = 0.96 P = 0.6188			
S3: I think that the letter is difficult to understand – easy to understand	2.1 (N = 167)	2.79 (N = 163)	2.66 (N = 161)	H = 30.35 P = <0.0001*	$U_A = 17958.5$ $P_{(2)} = <0.0003^*$	$U_A = 17210.5$ $P_{(2)} = <0.0003^*$	$U_A = 12342.5$ $P_{(2)} = 1.0728$
S4: I think the letter is written with the Danish Tax Authority in focus – NOT written with the Danish Tax Authority in focus.	2.32 (N = 146)	2.47 (N = 144)	2.33 (N = 147)	H = 1.94 P = 0.3791			
S5: I think the letter is NOT written with the text receiver in focus – written with the text receiver in focus.	2.72 (N = 159)	2.91 (N = 150)	2.86 (N = 153)	H = 2.19 P = 0.3345			

Columns 2–4 in table 3 show the average evaluation on each scale (e.g. when assessing whether the Authority appears accessible based on the letter, V1 was given 2.66 points, whereas V2 was given 3 points). In column 5, the differences between the average assessments of the three letters are tested for statistical significance. As in the analysis of comprehension, a p-value of 0.05 was taken to mark the significant level. Values above 0.05 indicate that differences are coincidental, while values of 0.05 or below indicate that differences are significant. Statistically significant differences are marked with an asterisk in table 2. In cases where there was a statis-

⁷ P-value = 0.05. The p-values shown in column 6–8 have been Bonferroni-corrected by being multiplied by three.

tically significant difference between all three letters, the letters were tested in pairs to identify between which versions the difference occurred (see column 6–8).

Of the five scales, scale 2, 4 and 5 do not result in statistically significant differences, and consequently they do not provide evidence of a difference between the versions.

Scales 1 and 3 result in statistically significant differences when comparing all three versions. In scale 1, the analysis in pairs shows that the difference concerns the perceptions generated of V1 and V2. The Authority is considered more helpful from a reading of V2 than from V1. Regarding scale 3, the analysis in pairs shows that the difference concerns different perceptions of V1 and V2, as well as different perceptions of V1 and V3. Those respondents who read one of the two revised versions evaluate them as easier to understand than the respondents who read V1. As was concluded in the comprehension analysis, the two revised versions are generally easier to understand, and the perceived comprehension thus seems to mirror the higher levels of actual comprehension in V2 and V3.

The Authority's expectation was that V2 and V3 would result in perceptions that were more in line with the communicative goals of the Authority, i. e. to come across as helpful, as an authority that provides a high quality service, including writing texts considered easy to understand, and not to leave an impression of a body focused primarily on itself. All in all, the revised versions do result in perceptions that are more in line with these goals. However, the changes do not appear overwhelming. Only two of the five scales result in statistically significant differences, and in the case of scale 1, the difference is only between V1 and V2. As in the case of the comprehension analysis, this suggests that the Authority might do well to consider whether these results are satisfactory. I will return to the Authority's response to my results in the following section.

6 Conclusion and discussion of the limitations and implications of the study

The analysis has shown that levels of comprehension and the perceptions generated by the letter do vary depending on the version, and that the revised versions (V2 and V3) are as a whole easier to understand and result in perceptions that are more in line with the aims of the Authority than the original version (V1). However, the results are not unambiguously in favour of the revised versions. One comprehension question turns out to be easier for readers of the original version to answer than for those who read the two revised versions (Q8), and in one question (Q6) one of the revised versions (V2) seems to aggravate comprehension problems rather than alleviating them. Furthermore, one comprehension question (Q3) and several of the scales used for the analysis of readers' perceptions (S2, S4 and S5) do not result in statistically significant differences, i. e. they do not provide evidence that different versions of the letter make a difference to the respondents' comprehension or perceptions.

When asked whether the results were satisfactory from the point of view of the Authority, the answer from my contact person was that, essentially, they were (personal communication with Christina Sørensen). As regards the results of the comprehension analysis, she emphasized that the differences in the ways in which the three versions affect reader's comprehension and perceptions generally speaking match the Authority's expectations. My contact person also stressed that attempts to write better texts are part of a continuous process. The third version of the letter that I used in my analysis was not considered to be the final product in their attempts to improve letters from the Authority in general. It was not even seen as the final version of that particular letter. At the time when I asked my contact person for her response

to my results (February 2016), her department was about to re-revise all the debt collection letters from the Authority, including the letter that I have examined in this article. The results of my analysis were to be used as input for future revisions but were not considered the final evaluation of the quality of that particular letter, let alone of the quality of revision work at the Authority.

In relation to the results of the perception analysis, my contact person had the following comments. Firstly, she assumed that the respondents' answers mirrored their general perceptions of the Danish Tax Authority rather than their perceptions of the letter in question. Furthermore, she believed that such general perceptions could gradually change over time, but she had no illusions that one letter would be sufficient to effect this change. This meant that the results of the perception analysis came as no surprise to her. Secondly, she suggested that the perception of the letter could be linked to its message. No matter which version the respondents had read, the overall message was that the respondent owed money to the Authority. From the viewpoint of the respondent, that is a negative message, and this might effect their perceptions of the letter.

The validity of these two comments could certainly be examined in future research. Is it generally possible for respondents to separate their perceptions of a single text from their general perceptions of the sender (as I had assumed when composing my questionnaire)? And are perceptions of the clarity and validity of a letter influenced by the effect of its message on the reader? Clearly, a study such as this, focusing on three versions of one particular letter from one selected authority, cannot provide reliable insights into how texts more generally are revised by Danish authorities to make them achieve their particular communicative goals or into the more general effect these might have on their readers. Having said that, the letter selected here is particularly interesting because one of these versions was awarded the Danish business language prize. In other words, it was singled out as a high quality letter by stakeholders external to the Danish Tax Authority, and, having been awarded the language prize, it was promoted as a model for revisions in other authorities. All the more interesting, then, that the results seem to leave room for further improvement. This might suggest that the textual revision practices being applied, or at least being singled out as a model, in Danish officialdom are not as effective as might be assumed.

Paradoxical as this is, it also serves to direct attention to the ongoing discussion in existing research (see the literature review) as to which textual and linguistic variables influence aspects such as readers' comprehension and perceptions. The present study was not designed to contribute to this debate, as the main aim was to examine whether authentic textual revisions make a difference to readers' comprehension and perceptions. Nevertheless, as the revisions were characterised by changes on a number of different textual levels, the results seem to support the conclusion that textual revisions that involve various textual levels have a positive effect on comprehension. However, the character of the selected versions here makes it impossible to present explanations for (the lack of) variation in degrees of comprehension and perceptions. The texts differ in numerous ways, which makes it impossible to ascertain whether particular variables made a difference to the reader – and if so which. The results do, however, allow us to make hypotheses as to which textual factors may actually make a difference to text recipients. For example, V2 and V3 are significantly more successful than V1 when it comes to presenting the size of the arrears (Q2). In V1 the total amount owing is not mentioned in the letter, instead two separate amounts are given at the beginning of the letter and must be added up to get the total amount of the arrears. In V2 and V3, the total amount of the arrears is men-

tioned (in V2 in a table in the beginning of the letter, in V3 in the running text in the beginning of the letter as well as in a table in the end of the letter). This might lead us to the hypothesis that comprehension is enhanced when information is stated explicitly rather than leaving it up to the reader to infer the information (such as the total sum of the arrears). Such a hypothesis is supported by Swaney et al. (1991), who conclude that problems with making inferences may cause comprehension problems. Even though the study was not designed to do so, it would thus be possible to put forward at least some testable hypotheses regarding the textual factors that affect reader comprehension and perceptions.

One curious observation that arises from this study relates to the way that different groups of professionals influence textual revisions and the consequences of their influence on comprehension and perceptions. Redish and Rosen (1991: 89) note that documents from authorities are the result of compromises between different professional groups. This might lead to the assumption that the interference of groups other than communication professionals may impede communication. In the case of the Danish Tax Authority, this would imply that the interference of other professional groups in the making of V3 resulted in a version that is generally less comprehensible and generates perceptions that are less in line with the goals of the Authority. To some extent, this does indeed seem to be the case. Compared to V1, V2 is the version that (as regards both comprehension and perceptions) shows the most statistically significant differences that accord with the expectations of the Authority. On the other hand, V3 manages to solve a comprehension problem that seems to be aggravated by V2 (see Q6), and in one case (Q1) V3 results in higher levels of comprehension than both V1 and V2. This may indicate that the involvement of other professional groups is not necessarily to be considered a handicap but may also constitute a useful resource in revision work.

One of the overall purposes of this study was to examine whether, if all other variables were kept constant, different versions of a text would affect the readers' comprehension and their perceptions. In evaluating the results, however, we have to remember that the reading situation of the respondents was very different from that of most recipients when receiving a letter from the Danish Tax Authority. In the study, respondents were asked to answer a questionnaire about the letter and were assigned a slot of time for doing so. This design may well have encouraged a slow, and detailed reading mode. Such a reading mode may also operate when people actually receive a similar letter from the Authority, but many readers may apply more superficial reading strategies when receiving similar letters in their everyday lives. Consequently, the design of the study may generally have resulted in a deeper understanding of the letters than would have occurred in everyday reading situations. Questions such as that can be left to future research projects, possibly a more ethnographical study of ways in which people deal with mail from the authorities in their everyday lives (cf. Krone 2013, Sörlin 2012, Bell 2007). In the meantime, we can be grateful for any move towards eliminating obfuscation and we can continue working towards clarifying how messages are most effectively communicated through the written word.

I would like to express my thanks to all the teachers who let me visit their classes, to Christina Sørensen from the Danish Tax Authority for providing me with versions of the letter and for our continuous discussions about the study, to student assistant Kathrine Mølholm of the Danish Language Council, who typed up the questionnaires, and to Philip Diderichsen also of the Danish Language Council for helping me with the statistics.

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Appendices

Version 1:

Varsel om lønindeholdelse til dækning af parkeringsafgift m.fl.

Du har ikke reageret på vores tidligere henvendelse, og vi skal derfor meddele dig, at vi agter at foretage lønindeholdelse hos dig.

Restgælden på din parkeringsafgift udgør 1.010,00 kr. pr. dagsdato.

Restgælden på din restskat udgør på 5.665,00 kr. pr. dagsdato.

Lønindeholdelsesprocent

Vi kan foretage lønindeholdelse hos dig med 10 % efter reglerne i kapitel 5 i bekendtgørelse nr. 1365 af 19.12.2008 om inddrivelse af gæld til det offentlige (inddrivelsesbekendtgørelsen) jf. § 10 i lov nr. 1333 af 19.12.2008 om inddrivelse af gæld til det offentlige (inddrivelsesloven).

Lønindeholdelsesprocenten vil blive lagt oven i din trækprocent på dit skattekort, og lønindeholdte beløb bliver indbetalt til SKAT samtidig med indbetalingen af din A-skat.

Fastsættelse af lønindeholdelsesprocenten

Din betalingsevne er fastsat på baggrund af din årsindkomst, som er opgjort til 180.080,00 kr. Det er oplysninger fra indkomstregisteret for februar 2012 på 15.073,00 kr, som er omregnet til en årsindkomst.

Du kan med denne indkomst betale 12 % af den årlige nettoindkomst. Da lønindeholdelsen foretages over dit eSkattekort med en procentdel af din A-indkomst før skat, har vi foretaget en omregning af procenten til en lønindeholdelsesprocent på 10 %. Herved sikres, at der kun lønindeholdes det beløb, som du efter dine nettoindkomstforhold skal betale.

Beregningen af din lønindeholdelsesprocent er sket i henhold til § 5, stk. 1 i inddrivelsesbekendtgørelsen (bekendtgørelse nr. 1365 af 19. december 2008 om inddrivelse af gæld til det offentlige).

Hvis dine indkomstforhold ændrer sig, før eller efter iværksættelsen af lønindeholdelsen, kan vi ændre lønindeholdelsesprocenten. En forhøjelse vil først ske efter et nyt varsel.

Budgetskema

Hvis du mener, at lønindeholdelsen ikke giver dig og din eventuelle husstand et rimeligt rådighedsbeløb, skal du inden 15 dage udfylde og returnere det vedlagte budgetskema. Sammen med budgettet skal du vedlægge dokumentation for dine udgifter og kopi af de seneste tre lønsedler for hele din husstand.

SKAT vil på baggrund af de indsendte oplysninger vurdere, om lønindeholdelse kan gennemføres og med hvilken lønindeholdelsesprocent.

Hvis vurderingen af dit budget viser, at der kan foretages lønindeholdelse hos dig med en højere procent end angivet i dette varsel, kan SKAT foretage lønindeholdelse hos dig med den højere procent. Du vil så modtage et nyt varsel fra SKAT inden vi træffer afgørelse om lønindeholdelse.

Varslingsfrist

Hvis du ikke inden de 15 dage indsender budgetskemaet, vil SKAT iværksætte lønindeholdelse hos dig i overensstemmelse med dette varsel. Du vil modtage en skriftlig afgørelse fra os med en klagevejledning i forbindelse med, at vi iværksætter lønindeholdelsen.

Tilbagekaldelse af lønindeholdelsen

Lønindeholdelsen vil blive tilbagekaldt, når restancen er indfriet. Vi skal gøre opmærksom på, at der kan blive lønindeholdt mere end restgældens størrelse i den måned, hvor din restance er færdigbetalt.

SKAT kan anvende et overskydende beløb til dækning af andre restancer, for hvilke der kunne være truffet afgørelse om lønindeholdelse, jf. inddrivelseslovens § 10, stk. 7. Resterende beløb som ikke modregnes vil blive udbetalt til dig.

Selvom du begynder at modtage A-indkomst, der ikke kan foretages lønindeholdelse i, fx kontanthjælp og SU, jf. Inddrivelsesbekendtgørelsen § 12 tilbagekalder SKAT ikke lønindeholdelsen. Lønindeholdelsen vil i denne situation blive inaktiv og vil først blive aktiv igen på det tidspunkt, hvor du modtager A-indkomst, der kan foretages lønindeholdelse i. Har din betalingssevne ændret sig på dette tidspunkt, skal du rette henvendelse til SKAT med henblik på at få foretaget en vurdering af din betalingssevne.

Telefon eller selvbetjening

Har du spørgsmål, kan du ringe til os på telefon 70 15 73 04 alle hverdage kl. 10 - 15. Du kan hele døgnet betjene dig selv på *Selvbetjening restancer* ved at vælge *TastSelv Borger* på www.skat.dk/selvbetjening.

Hvor kan jeg finde reglerne

Du kan finde reglerne om lønindeholdelse på www.retsinfo.dk og i inddrivelsesvejledningen på www.skat.dk (Rådgiver → Juridiske vejledninger → Inddrivelsesvejledning).

Med venlig hilsen

SKAT

Inddrivelsescentret

Version 2:

SKAT vil trække i din løn som betaling på din gæld

Vi har tidligere skrevet til dig, at du har en gæld. Da du ikke har betalt beløbet, forbereder vi dig på, at vi vil trække en del af din løn som betaling på gælden. Hvis du mener, at du ikke har et rimeligt beløb til rådighed, når vi trækker i din løn, kan du inden 15 dage udfylde og sende os det budgetskeema, vi har vedlagt.

Du skylder følgende beløb:

Gæld	Beskrivelse	Periode	Modtaget i SKAT	Beløb
Restskat		Forfald 1.10.2012	05.11.2012	5.525,00
Rykkergebyr		17.11.2012	17.11.2012	140,00
Parkeringsafgift	Parkering 345677	07.08.2012	15.11.2012	910,00
	Oprettelsesgebyr			100,00
I alt				6.675,00

Vi vil trække en procentdel af din løn

Vi vil trække 10 % af din løn som betaling på gælden. Procenten bliver lagt oven i trækprocenten på dit skattekort, og beløbet bliver betalt til SKAT sammen med din A-skat. Du skal altså ikke selv gøre noget for at betale beløbet.

Du kan finde reglerne i inddrivelsesbekendtgørelsens kapitel 5 og i inddrivelseslovens § 10.

Du kan sende et budgetskeema inden 15 dage

Hvis du mener, at du ikke har et rimeligt beløb til rådighed fremover, skal du udfylde det budgetskeema, vi har vedlagt, og sende det til os inden 15 dage. Sammen med budgetskeemaet skal du sende dokumentation for dine indtægter og udgifter. Dokumentation for dine indtægter kan være kopi af lønsedler for de seneste tre måneder for dig selv og dem, du eventuelt

lever sammen med. Dokumentation for dine udgifter kan være de regninger, du senest har betalt.

Når du har sendt materialet, vurderer vi igen, om vi vil trække i din løn. Vi sender dig herefter et nyt brev med vores afgørelse. Hvis du ikke sender os budgetskemaet inden 15 dage, trækker vi den procent af din løn, som vi har varslet i dette brev.

Sådan fastsætter vi, hvor stor en procentdel af din løn vi trækker

Vi har vurderet, hvad du kan betale på baggrund af din årsindkomst, som vi har opgjort til 180.880,00 kr. efter skat. Årsindkomsten har vi beregnet ud fra din årsopgørelse for 2011.

Du skal med denne indkomst betale 12 % af din årlige indkomst *efter* skat, og det svarer til, at vi trækker 10 % af din A-indkomst *før* skat. Din A-indkomst før skat har vi opgjort til 25.826,00 kr.

Du kan finde reglerne i inddrivelsesbekendtgørelsens § 8.

Hvis din indkomst ændrer sig

Hvis din indkomst ændrer sig på et senere tidspunkt, kan vi ændre den procent, vi trækker i din løn. Hvis vi vil forhøje procenten, sender vi dig et brev.

Hvis du har spørgsmål

Har du spørgsmål, er du velkommen til at kontakte SKAT Inddrivelsescentret på telefon 70 15 73 04. Du kan hele døgnet orientere dig om din gæld på www.skat.dk → *TastSelv Borger* → *Selvbetjening restancer*.

Love og regler

Du kan finde love og regler i inddrivelsesloven og inddrivelsesbekendtgørelsen på www.retsinfo.dk og i inddrivelsesvejledningen på www.skat.dk → *Rådgiver* → *Juridiske vejledninger* → *Inddrivelsesvejledning*.

Med venlig hilsen

SKAT

Inddrivelsescentret

Version 3:

SKAT vil trække i din indkomst som betaling på din gæld

Vi har tidligere skrevet til dig, at du har en gæld. Da du ikke har betalt beløbet, forbereder vi dig på, at vi vil trække en del af din indkomst som betaling på gælden. Det drejer sig om din gæld på 6.675,00 kr. Se den opgørelse, vi har vedlagt. På opgørelsen kan du se, hvilken gæld, der løber renter på

Hvis du betaler hele gælden på 6.675,00 kr. inden 15 dage fra datoen på dette brev, undgår du, at vi trækker i din indkomst.

Den procent, vi vil trække i din indkomst

Vi kan trække 10 % i din indkomst. Procenten bliver lagt oven i trækprocenten på dit skattekort, og beløbet bliver betalt til SKAT sammen med din A-skat.

Sådan fastsætter vi, hvor stor en procentdel af din indkomst vi vil trække

Vi har beregnet, hvor meget du skal betale ud fra din årsindkomst, som er opgjort til 180.880,00 kr. Det er oplysninger om din indkomst for februar 2012 på 15.073,00 kr. fra indkomstregistret, som er omregnet til denne årsindkomst.

Du kan med denne indkomst betale 12 % af din årlige indkomst *efter* skat. Det svarer til 1.800,00 kr. om måneden og 10 % af din A-indkomst *før* skat. Reglerne om beregningen står i § 5, stk. 1 i inddrivelsesbekendtgørelsen.

Det beløb, som vil blive trukket, afhænger dog af din månedlige indkomst og dit fradrag, og derfor kan beløbet være større eller mindre.

Du kan finde reglerne om, at vi kan trække i din indkomst (lønindeholdelse) i kapitel 5 i bekendtgørelse om inddrivelse af gæld til det offentlige (inddrivelsesbekendtgørelsen) og i § 10 i lov om inddrivelse af gæld til det offentlige (inddrivelsesloven).

Du kan sende et budgetskeama

Hvis du ønsker en konkret vurdering af din mulighed for at betale, skal du inden 15 dage udfylde og sende os det budgetskeama, vi har vedlagt. Sammen med budgetskeamaet skal du sende dokumentation for din husstands udgifter. Dokumentation for udgifterne kan være de regninger, du og din eventuelle ægtefælle eller samlever senest har betalt. Du kan sende skeamaet med dokumentation elektronisk via TastSelv på skat.dk.

Når du har sendt materialet, indgår dine oplysninger i vores vurdering af, om vi kan trække i din indkomst og med hvilken procent. Hvis vurderingen af dit budget viser, at du kan betale mere end beløbet, vi har oplyst i dette brev, kan vi trække en højere procent i din indkomst. Det vil vi sende dig et varsel om, før vi sender dig en afgørelse.

Hvis vurderingen af dit budget viser, at du kan betale mindre end beløbet, vi har oplyst i dette brev, trækker vi i din indkomst med en lavere procent. Det vil vi sende dig en afgørelse om.

Hvis du ikke sender budgetskeamaet

Sender du os ikke budgetskeamaet inden 15 dage, vil vi trække den procent af din indkomst, som vi har forberedt dig på i dette brev. Det sender vi dig en afgørelse om.

Gebyr

Hvis vi træffer afgørelse om at trække i din indkomst, bliver der lagt gebyr på 200,00 kr. oven i din gæld.

Hvis din indkomst ændrer sig

Hvis din indkomst ændrer sig, før eller efter vi har truffet afgørelse om at trække i din indkomst, kan vi ændre den procent vi vil trække hos dig. Hvis vi kan trække en højere procent i din indkomst, sender vi dig først et varsel.

Vi kan modregne og foretage udlæg for din gæld

Hvis du får penge til gode hos det offentlige, fx hvis du skal have skat tilbage, får du dem ikke udbetalt. I stedet bliver pengene brugt til at betale af på din gæld. Vi kan også foretage udlæg i dine ejendele, fx i hus, bil eller andet. Det betyder, at vi har mulighed for at sælge dine ejendele på tvangsauktion og bruge pengene til at betale af på din gæld.

Love og regler

Du kan finde reglerne i inddrivelsesloven på skat.dk → *Jura, tal og statistik* → *Skattelove* og i bekendtgørelse om inddrivelse af gæld til det offentlige (inddrivelsesbekendtgørelsen) på www.retsinfo.dk.

Du kan også læse mere om reglerne på skat.dk → *Jura, tal og statistik* → *Juridiske vejledninger* → *Inddrivelsesvejledning*.

Brug TastSelv

På skat.dk har du en række muligheder for selvbetjening. Du kan fx se en oversigt over din gæld. Log på TastSelv Borger og vælg *Selvbetjening restancer*.

Hvis du har spørgsmål

Har du spørgsmål, er du velkommen til at ringe til os på telefon 70 15 73 04 → Tast 3.

Med venlig hilsen

SKAT

Inddrivelsescentret

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Journalnr. 1234

Kundenur. 123456-7890

Dato: 12.12.2012

Opgørelse pr. 12.12.2012

Gæld	Beskrivelse	Periode	Modtaget i SKAT	Beløb
Restskat		Forfald 1.10.2012	05.11.2012	5.525,00
Rykkergebyr		17.11.2012	17.11.2012	140,00
Parkeringsafgift	Parkering 345677	07.08.2012	15.11.2012	910,00
	Oprettelsesgebyr			100,00
I alt				6.675,00

Dr. Anne Kjærgaard

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