

University of North Texas – TECM 4900

U.S. Small Business Administration

Plain Language Analysis

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Abstract

This report evaluates the U.S. Small Business Administration (SBA) website's compliance with federal plain language standards, as mandated by the Plain Writing Act of 2010. The analysis focuses on two critical pages: the **Homepage** and the **Loans page**, both of which are central to how users engage with the SBA's services.

Using a trait-based heuristic from the Center for Plain Language, combined with digital tools such as **Voyant Tools** and the **Datayze Readability Analyzer**, the content was evaluated across six categories: understanding audience needs, style and voice, structure and content, information design, visual elements, and overall effectiveness. The key findings of this analysis were as follows:

- The **Loans page** was more effective due to its instructional tone, clear structure, and direct guidance.
- The **Homepage** had longer average sentence length and denser text, which hindered clarity and user orientation.
- Both pages exceeded the recommended reading level for government content, with Dale-Chall scores indicating a required reading ability of **9th–10th grade**.
- The SBA's overall plain language performance score was **57%**, showing only moderate alignment with best practices.

These results mirror the SBA's declining performance on the Federal Plain Language Report Card, where its Organizational Compliance and Writing Quality grades dropped from A+/B+ in 2015 to C/C in 2022. This suggests a need to restore internal focus on clear, accessible communication.

Recommendations:

Improving these areas will not only enhance user understanding and satisfaction but will also strengthen the SBA's ability to fulfill its mission of helping small businesses start, grow, and succeed:

1. Simplify sentence structures to reduce complexity.
2. Use more user-centered, second-person language.
3. Add visuals like infographics and flowcharts to aid comprehension.
4. Improve content navigation with clearer headings and actionable design.

Introduction

Purpose

This report assesses the SBA website's adherence to federal plain language standards, focusing on the Homepage and Loans page. The objective is to evaluate how well the SBA adheres to federal plain language standards set by the Plain Writing Act of 2010. This evaluation is essential to ensure that public-facing content is accessible, usable, and effective for small business owners, entrepreneurs, and other stakeholders relying on the SBA's services.

Defining Plain Language

Plain language is a style of communication designed to easily be found, understood, and utilized by the reader. The Plain Writing Act of 2010 mandates that federal agencies use "clear Government communication that the public can understand and use" (Center for Plain Language). The Center for Plain Language expands on this, saying that plain writing involves short sentences, active voice, logical organization, and a conversational tone.

In the context of governmental communication, plain language focuses on precision, user orientation, and clarity to inform decision-making. It is necessary for agencies like SBA to meet plain language standards to best help their broad and diverse audiences.

Agency Overview

The SBA was established in 1953 to support and advocate for small businesses in the US. Its services are centered around three core concepts: capital, contracts, and counseling (U.S. Small Business Administration). These three focuses promote tangible and educational growth for small businesses and entrepreneurs across the country. Over the decades, the SBA has expanded its operations to include recovery aid and relief during crises such as the COVID-19 pandemic.

The SBA website acts as the primary point of access for the agency's information and services. The clarity and accessibility of this website is critical for high quality service and efficiency of the agency for the good of the public.

Past Plain Language Performance

The Center for Plain Language evaluates federal agencies using two core criteria: **Organizational Compliance** and **Writing Quality**.

Organizational Compliance assesses how well an agency supports plain language through internal policies, training, and leadership commitment. This measures whether the infrastructure is in place to promote clear communication. Writing Quality examines the clarity and effectiveness of the agency's actual content, focusing on sentence structure, tone, layout, and usability. Together, these scores reflect not only how committed an agency is to plain language but also how well that commitment translates into accessible, user-friendly communication.

The SBA's performance has declined over recent years. In 2015, the organization scored an A+ in Org Compliance and a B+ in Writing. In 2019, it scored a B+ in Org Compliance and a B in Writing. Lastly, in 2022, it scored a low of a C in Org Compliance and a C+ in Writing

This decline is partially attributed to the increase in content volume and complexity during the COVID-19 pandemic, which shifted focus away from content quality toward rapid information dissemination. The 2022 scores suggest the SBA must re-focus its communication strategies on clarity and user engagement.

Scope

This report analyzes two high-traffic and content-rich areas of the SBA website:

- **Homepage:** The primary landing page that sets the tone and framework for the entire site.
- **Loans Page:** The most visited content section, guiding users through loan eligibility, benefits, and the application process.

These pages were selected based on site analytics and content significance. By focusing on these central access points, this analysis aims to evaluate not just individual pages, but the SBA's broader approach to communication. The results will inform whether the SBA is currently meeting its audience's needs and suggest actionable improvements.

Roadmap

The remainder of this report is organized into the following sections:

- **Methods:** Outlines the heuristic framework, page selection criteria, and tools used for analysis.
- **Results:** Presents quantitative and qualitative findings across six plain language criteria.
- **Discussion:** Interprets results, compares them with historical performance, and offers targeted recommendations.
- **References:** Provides source citations and supplementary materials used in the evaluation.

Methods

Page Selection and Justification

For this analysis, two key pages from the U.S. Small Business Administration’s website were selected: the Homepage and the Loans page. The selection was based on both website analytics and content depth. According to internal SBA data, the Loans page consistently ranks as the most visited content area on the website, attracting thousands of users every hour. This high engagement makes it a critical entry point for assessing the clarity and accessibility of the SBA’s information delivery. The Homepage was selected as the second page due to its central role in the site architecture. As the primary landing page, it serves as a hub, framing the user experience and connecting visitors to services, guidance, and resources. Evaluating these two pages provides insight into both the agency’s general outreach and its specialized services.

Trait-Based Analysis Framework

This analysis applied a trait-based heuristic drawn from the Center for Plain Language’s Clearmark Award criteria. The framework focuses on six traits:

1. **Understanding Audience Needs** – Evaluates whether the content meets user expectations, guides them toward action, and uses an appropriate tone.
2. **Style and Voice** – Assesses clarity of writing, sentence structure, tone, and the use of active vs. passive voice. Reader-oriented language such as “you” and “your” is considered a positive trait.
3. **Structure and Content** – Analyzes organization, section labeling, logical flow, and how well information is prioritized.
4. **Information Design and Navigation** – Focuses on layout, typography, white space, and visual guidance that aid scanning and navigation.
5. **Visual Elements** – Looks at the quality and relevance of graphics, images, or charts, evaluating whether they support comprehension or act merely as decoration.
6. **Overall Effectiveness** – Considers whether users can find, understand, and act on the information and whether the content supports the SBA’s broader mission.

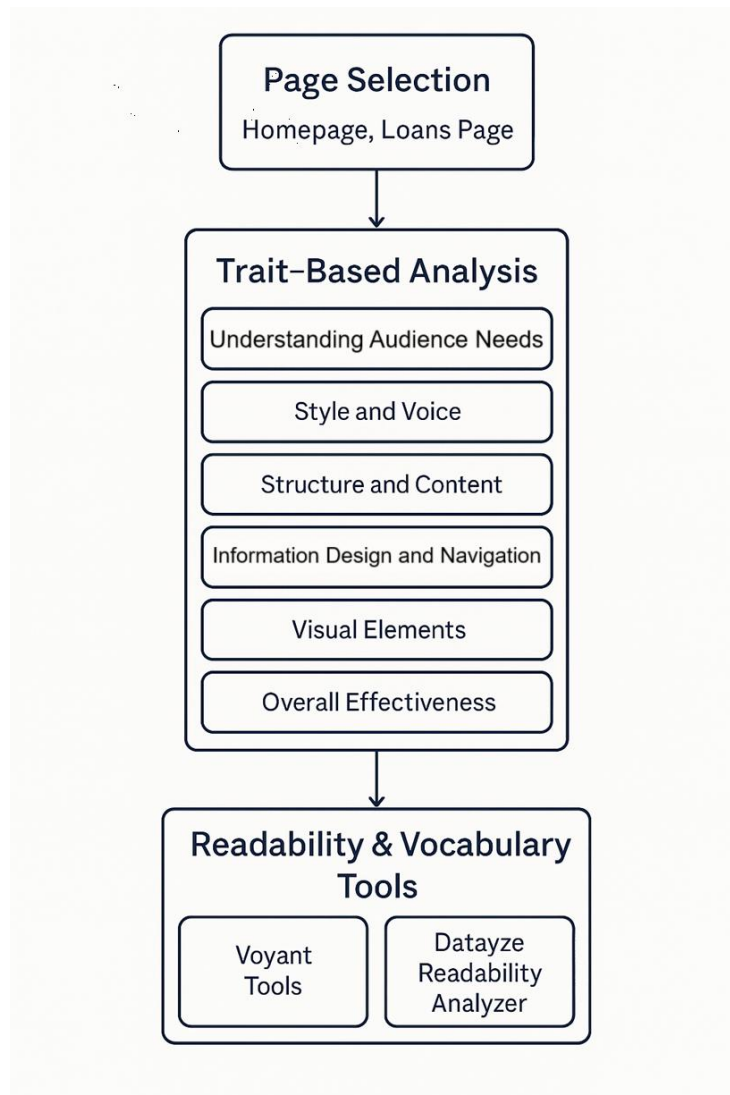
Each trait was scored on a 1-to-5 scale, with 1 indicating poor adherence and 5 indicating excellent adherence. The total score (out of 30) was converted to a percentage to provide an overall plain language performance score for the SBA’s website.

Readability and Vocabulary Tools

To support the trait-based evaluation with quantitative data, two digital tools were used. Voyant Tools provided vocabulary density, keyword frequency, and average sentence length. These metrics helped quantify the text’s complexity and tone. Datayze Readability Analyzer assessed the content using three standardized readability formulas:

- **Flesch Reading Ease:** Scores range from 0 (very difficult) to 100 (very easy). A score of 60–70 is expected for general audiences.
- **Flesch-Kincaid Grade Level:** Indicates the U.S. school grade level required to understand the text.
- **Dale-Chall Score:** Uses a list of familiar words to assess difficulty, with higher scores reflecting greater complexity. A score above 8.0 suggests the content is harder to understand for people without college education.

Together, these tools provided evidence for qualitative evaluations. All findings were compiled and interpreted within the **Results** section of this report.



Results

This section covers the findings from the plain language evaluation of the SBA's Homepage and Loans page. Six traits have been reviewed from the two pages mentioned. A score of 1-5 has been given for each (1 = Poor, 5 = Excellent)

Trait	Score (1–5)	Key Examples
Audience Needs	3	Loans page guides application steps (Using Lender Match, contacting a loan officer). Homepage assumes some business knowledge.
Style/Voice	2	Frequent long sentences (67.2 avg on Homepage). Use of passive voice is common. Phrasing can be overly formal.
Structure & Content	4	Clear section labels on Loans page ("Benefits," "Eligibility Requirements"). Homepage structure is denser, no consistent subheadings.
Design & Navigation	3	Basic navigation menus are effective (dropdown menus, sidebar links). No visual cues to highlight key actions.
Visual Elements	2	Limited use of graphics. No icons or flowcharts to guide first-time users. Visual elements are largely decorative.
Overall Effectiveness	3	Users can find info but may struggle to interpret or act on complex sentences.

The total score achieved by these pages is 17/30 or 57%.

Readability and Vocabulary Metrics

Page	Word Count	Avg. Sentence Length	Vocabulary Density	Flesch Reading Ease	Flesch-Kincaid Grade	Dale-Chall Score
Homepage	1,343	67.2 words	0.249	52.7	7.23	8.33
Loans Page	1,244	27.6 words	0.365	55.78	7.84	9.07

The Loans page performs slightly better on reading ease and sentence length, aligning with its instructional tone. Vocabulary density is higher on the Loans page, indicating greater word variation, though potentially at the cost of accessibility. Both pages exceed the recommended reading level for plain language, which ideally targets an 8th-grade reading level or lower.

Key Examples

The following are two plain language examples from the reviewed pages that differ in clarity:

- Homepage Sentence Example (Poor Clarity):
“Run your business like a boss. Master day-to-day operations and prepare for success.”

While conversational in tone, this language lacks specificity and actionable detail for first-time users. It largely serves as decorative text that does not serve the end user goals.

- Loans Page Sentence Example (Improved Clarity):
“To get an SBA-backed loan: Enter basic information about what you’re looking for on Lender Match. Create an account to start talking to interested lenders.”

This example clearly outlines steps and uses direct, second-person instructions, aligning more closely with plain language principles.

Discussion

Summary of Key Findings

The analysis reveals that while the SBA website offers essential and relevant information to small business owners, it falls short of fully meeting plain language standards. The Loans page outperforms the Homepage in nearly every category due to its instruction, clear labeling, and step-based guidance. However, both pages share weaknesses in sentence structure, tone, and visual support. The average plain language score across six heuristic traits was 57%, indicating only moderate compliance with the standards expected of a federal website.

Readability metrics reinforce these findings. The SBA's content, particularly the Homepage, contains lengthy and complex sentences that challenge user readability skills. Although the Flesch-Kincaid Grade Levels suggest 7th to 8th-grade readability, the Dale-Chall scores (8.33–9.07) point to a more accurate reading level of 9th–10th grade, which exceeds the federal guideline for plain language aimed at the general public.

Historical Comparison

The SBA's declining performance on the Federal Plain Language Report Card mirrors the shortcomings identified in this analysis. In 2015, the agency received an A+ in Organizational Compliance and a B+ in Writing Quality. However, by 2022, both categories had dropped to the C-range, signaling a substantial reduction in quality and attention to clarity.

This trend aligns with contextual factors like the increased content demand during the COVID-19 pandemic. The urgent need to publish new programs and resources may have prioritized speed over clarity. This may also explain the mismatch between the SBA's strong organizational mission and the lessened impact of its digital content.

Interestingly, while the SBA has historically excelled in offering services like free counseling, disaster relief, and access to capital, the digital means of delivering those services no longer communicates with the same effectiveness. This disconnect between mission and message undermines accessibility, especially for users who are unfamiliar with government processes or small business terminology.

Recommendations

To enhance the SBA's compliance with plain language standards and ensure more equitable user access, the following recommendations are proposed:

- 1) Simplify Sentence Structure
 - Aim to reduce sentence length to an average of 20–25 words. Use shorter, clearer constructions and active voice to aid comprehension.
- 2) Adopt User-Centered Language
 - Integrate more second-person pronouns ("you," "your") and reader-focused phrasing. This improves tone and empowers users to act confidently.
- 3) Enhance Visual Communication
 - Incorporate infographics, step-by-step flowcharts, and icons to reinforce key processes such as loan eligibility or business startup pathways.
- 4) Improve Content Navigation and Layout
 - Use bold headings, 'call-to-action' buttons, and highlighted tips or callouts to direct user attention to important steps and actions.

The SBA plays a vital role in empowering small businesses, especially in underserved communities. To fully realize this mission, the agency must ensure that its digital content reflects the same accessibility, clarity, and support that its services aim to provide. By recommitting to plain language best practices and reinforcing its communication infrastructure, the SBA can significantly improve public engagement and service delivery.

References

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