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Communication Attitudes and Job Effectiveness of Debt Collectors

A Thesis

Presented to the

Department of Communication

and the

Faculty of the Graduate College

University of Nebraska

In Partial Fulfillment

of the Requirements for the Degree

Master of Arts

University of Nebraska at Omaha

by

Robert S. Embrey

April 1991

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THESIS ACCEPTANCE

Acceptance for the faculty of the Graduate College, University of Nebraska, in partial fulfillment of the requirements for the degree Master of Arts, University of Nebraska at Omaha.

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ABSTRACT

This study investigates the relationship between rhetorical sensitivity attitude sets (rhetorical sensitive (RS), noble self (NS), and rhetorical reflector (RR)), effectiveness and debt collectors. The questions to be answered are: (1) do debt collectors hold predominantly one attitudinal set more than another, and (2) does collector effectiveness correlate with any specific attitudinal set held. The measurement of attitudinal sets was accomplished using the RHETSEN instrument operationalized by Hart, Carlson, and Eadie in 1980. Collector effectiveness was determined by the collectors' manager or supervisor rating them from 1 through 7 on a semantic differential scale (1 labeled Poor and 7 labeled Excellent). The 47 participants in this survey were individuals actively engaged in the collection of delinquent debts. These individuals were predominantly employed by collection agencies and financial institutions. The results of this study showed little correlation between the attitude towards encoding information and the effectiveness ratings given the collectors. It did, however, show that there is a difference in the strength of attitudinal sets held by individuals working for different types of firms.

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INTRODUCTION

The construct of rhetorical sensitivity holds that interpersonal communication is a goal-directed undertaking. Under this construct, individuals are constantly assessing and reassessing their communication efforts in light of whatever context they are involved in and the attitude which they hold towards communication.

Within the boundaries of attitudes toward encoding messages are three identifiable attitudinal sets. At one extreme there is the noble self, a perspective which offers little in the way of compromise for beliefs; at the other extreme is the rhetorical reflector, a perspective which is constantly compromising beliefs in order not to offend; and third there is rhetorical sensitive. Rhetorical sensitivity embraces the flexibility to compromise when necessary or to stand firm. Whichever attitude set an individual holds will dictate the individual's style of communication (Hart, Carlson, & Eadie, 1980, 12-19).

Rhetorical sensitivity was operationalized by Hart, et al. when they devised the RHETSEN instrument. This easy to administer test allows an individual's attitudinal set towards communication to be determined.

Debt collectors rely a great deal on their ability to communicate in order to perform their jobs. They have what many would consider the unenviable task of contacting individuals who have defaulted on legitimate debts and of persuading them to pay the debt. To do this they must maintain their communication within guidelines specified by the federal government.

It is not unreasonable to assume that there is an "ideal" attitudinal set towards communication for collectors, but exactly what is that attitude set, and is it shared by the majority of collectors? This study partially seeks to determine if any particular rhetorical sensitivity attitude is prevalent among debt collectors. The other aspect of this research is to determine if the effectiveness of collectors can be correlated with any specific communication encoding attitudinal set.

This research, then, is an attempt to operationalize rhetorical sensitivity as measured by the RHETSEN instrument. Is it possible to determine an individual's suitability for a specific job by determining the individual's attitudes towards their communications with others?

CHAPTER II

LITERATURE REVIEW

RHETORICAL SENSITIVITY

The concept of rhetorical sensitivity is a relatively recent addition to the various methods of studying interpersonal communication. The concept was outlined by Roderick Hart and Don Burks in 1972. Their stated purpose in advancing the concept was "to define that type of rhetorical sensitivity which we feel makes effective social interaction manifestly possible" (Hart & Burks, 1972, 75).

The rhetorical sensitivity concept views human communication from a goal-oriented or instrumental perspective. In this way interpersonal communication is seen as being purposefully directed by the participants in order to achieve what they perceive to be a satisfactory outcome.

In outlining the concept of rhetorical sensitivity, Hart and Burks offer the following five characteristics.

> The rhetorically sensitive person . . . (1) tries to accept role-taking as part of the human condition, (2) attempts to avoid stylized verbal behavior, (3) is characteristically willing to undergo the strain of adaptation, (4) seeks to distinguish between all information and information acceptable for communication, and (5) tries to understand that an idea can be rendered in multi-form ways. (76)

A key element evident in each of these characteristics is that of uncertainty. It is this concept of man as an uncertain, yet goal-oriented communicator which sets

rhetorical sensitivity apart from traditional humanistic inquiry.

The rhetorical sensitivity concept was enhanced by the work of Darnell and Brockriede in Persons Communicating, when they identified three distinctive types of communicator attitudes. The attitudinal sets they identified were: noble selves (uncompromising communicators), rhetorical reflectors (having no real communicator self), and rhetorical sensitives (adaptable communicators) (Darnell & Brockriede, 1976, 176).

Hart, et al. contributed to the further understanding of rhetorical sensitivity by devising a means of identifying the spectrum which the attitudes of noble selves, rhetorical reflectors, and rhetorical sensitives inhabit, and by adding to our understanding of the social and ethnic makeup of holders of these specific attitudinal sets.

In their research, Hart, Carlson, and Eadie (1980) devised the RHETSEN instrument with which to measure a person's adherence to aspects of rhetorical sensitivity, noble selfness, and rhetorical reflectorness. Early studies using this paper and pencil test showed that "communication attitudes were reflected in actual behavior" (9).

The final version of the instrument confirmed the preliminary findings and permitted the characterization of "an individual's overall attitude-toward-encoding" (12).

This version was used to test over 3,000 college students from across the United States. The picture of the attitudes toward encoding messages spectrum was summed up by the authors as follows.

> The collective image we derive is roughly this: Noble selves and rhetorical reflectors are communicative and sociological opposites. Rhetorical sensitives conform to a less standard paradigm. They embrace some middleclass values and not others; they are not formula liberals nor are they classic conservatives. Perhaps all that can be said about them at the present is that they are somewhat iconoclastic, paying homage to no deity--communicative or otherwise. (16)

The RHETSEN instrument's ability to measure the three attitudinal sets of rhetorical sensitivity, noble self, and rhetorical reflector would seem to indicate that these concepts are traits. However, "Hart, Carlson, and Eadie presented no direct evidence that behavioral differences exist among the three attitude types," (Eadie & Paulson, 1984, 381) and that other ". . . efforts to locate behavioral correlates of rhetorical sensitivity have produced no systematic pattern of findings" (381). To rectify this, Eadie and Paulson conducted a study in an attempt to determine whether there was a connection between rhetorical sensitivity style and perceived communication image and communication competence. This study looked at nine variables related to communication image and nine related to communication competence. Their results did show that each rhetorical sensitivity attitude exhibits

differences in communication style and that perceived communication competence is a function of both attitudes and context (397-403). It would seem then that future studies of competence or effectiveness take place within a well-defined context.

DEBT COLLECTORS

The profession of debt collection has received little attention from investigators of business or communication behavior. Because of this, the understanding of their activities presented herein is based on this researcher's years of experience working in the debt collection field, and on interviews conducted with individuals currently involved in the management of collection agencies in the Omaha area.

A telephone debt collector's job consists of two main activities: locating the debtors, and directly contacting them by telephone or letter in order to have them repay the legitimately-owed debt.

Debt collectors may work for an individual business or a collection agency. If working for an individual business they collect only the debts owed to that business or its subsidiaries. A collector working for a collection agency may collect debts owed to a number of businesses or individuals.

Collectors must adhere to the guidelines outlined in the Fair Debt Collection Practice Act enacted by Congress. This law prohibits the use by the collector of threats of any type or the use of objectionable language. Furthermore, the law prohibits collectors from calling debtors at unreasonable times of the day or night, or when the debtors say they do not want to receive any calls. One final prohibition on collectors is that they are not allowed to tell anyone that they contact, in their efforts to locate a debtor, that they are attempting to collect a debt or that the individual they are seeking owes any money. In fact, they are not allowed to discuss someone's debt with anyone without the debtor's consent.

Besides the legal constraints placed on collectors, the firms they work for or represent also place constraints on them. Collectors are required to deal with debtors courteously and fairly. The purpose behind this is to keep the good name and reputation of the firm intact. They want their money, but they do not want people spreading bad stories about them and the manner in which they treat their customers.

All of this is discussed in order to establish that there are constraints placed on what collectors may or may not say, as well as the manner in which they say it in persuading debtors to pay.

With all of these communication constraints and requirements, how are individuals selected to fill a collector position? What do employers look for?

Interviews with collection managers and this researcher's personal remembrances of interviewing potential collectors failed to identify any specific trait that is looked for. Ralph Stuck, owner and manager of a small Omaha collection agency, National Account Systems, Inc., said, "Always figure somebody who is an extrovert is going to make a lot better collector than an introverted type of person" (Interview, Stuck, 1990). This was echoed by Susan Safford, manager of the Omaha office of TRW Collections, part of a nationwide collection chain, who also looks for an assertive, confident individual ". . . able to express themselves" (Interview, Safford, 1990). This researcher's experiences mirror these comments. It appears that collector positions are filled on the basis of the impressions the individuals seeking the job make during their interview rather than any specific trait or traits possessed. It is difficult to identify the traits or qualities which lead managers to hire one individual over another.

Previous collection experience was not a major factor in hiring new collectors. The personality of individuals and their desire to do the job seems to share equal footing

according to both Stuck and Safford. The requisite communication skills appear to be judged by the interviewer as in place or capable of being developed through on-the-job training.

It is easy to see that debt collectors are involved in communication which is persuasive yet which must be constrained or controlled within certain boundaries. The three attitudinal sets of rhetorical sensitivity appear to be indications of how individuals react within communication constraints. The rhetorical sensitive attitude is adaptive, the noble self is demanding, and the rhetorical reflector is agreeable. The diverse nature of the daily contacts made by debt collectors would seem to indicate the need for a rhetorical sensitive attitude. However, it must be remembered that they are dealing with individuals who have already displayed a negative desire to pay their debt. In this case, perhaps the noble self attitude would be best. Then again, the non-threatening attitude of the rhetorical reflector might be appropriate. Which attitude would a collector display? Would it be the somewhat aggressive stance of a salesperson (noble self and rhetorical reflector), or the non-aggressiveness of the bartender (rhetorical reflector and rhetorical sensitive).

RESEARCH QUESTIONS

Clearly, telephone debt collectors engage in goal-directed communication. It seems reasonable to assume that, to greater or lesser degrees, the five characteristics of rhetorical sensitivity offered by Hart and Burks apply. But to what extent? RQ1: Do debt collectors tend to hold any one attitudinal set more than another?

Organizations who employ telephone debt collectors are not only concerned that their collectors adhere to the communication constraints established by them and the government, but that they are effective in doing their job. Effectiveness is, of course, a blend of many factors. In the case of collectors it might partially include their work habits, ability to locate a debtor, their persistence or doggedness, their communication ability, or their attitude. Whatever the mix of attributes, some collectors are more effective at collections than others.

The measurement of communication effectiveness in this circumstance would be extremely difficult as the range of possible factors is unlimited. However, a collector's effectiveness on the job can be measured. This is done by keeping track of the amount of money they collect. Although it would be impossible to attach this effectiveness to any particular attribute, it is possible to compare overall effectiveness to the particular encoding attitudinal set

held by a collector. The second question thus raised is:

RQ2: Does any particular encoding attitudinal set held by a telephone debt collector show a tendency to be related to a higher level of effectiveness than other encoding attitudinal set?

CHAPTER III

METHODOLOGY

SUBJECTS

The subjects for this study are telephone debt collectors. Individuals filling these positions are not usually found in any organization in particularly large numbers. In order to gain access to the population of collectors in the Omaha area, it was necessary to work through a local business organization, the Omaha chapter of the International Credit Association (ICA). This is an organization whose membership is made up of various firms and individuals associated with the granting of credit, the collection of bad credit accounts or both.

Of the 45 firms on the ICA membership list which were contacted, 15 responded. Seven of these firms did not employ debt collectors. The remaining 8 organizations agreed to allow access to their collectors and to participate in this study. The numbers of collectors within these organizations was 52, of which 49 collectors responded to the survey. Two of these responses were unusable due to errors or omissions on the part of the respondent, making the number of participants in the survey 47.

Of the 47 collectors participating in the survey, 30 (63.8%) were female. Additionally, 68.1% of the

participants were under 40 years of age. This is then a fairly young, predominantly female work force.

There were two primary groups of employers represented in the survey. Collection agency collectors accounted for 46.8% of the survey, while financial institution collectors made up 44.7%. The remaining 8.5% worked for retail or medical firms.

VARIABLES

The variables to be examined in this study are collector effectiveness and RHETSEN scores (rhetorical sensitivity (RS), noble self (NS) and rhetorical reflector (RR)).

Collector effectiveness was rated by the collection supervisor or manager. Because of the fact that this survey deals with individuals working for different firms, each of which may have a different method of gauging effectiveness, it was not deemed possible to devise a method which would have been satisfactory to all participants. Managers and supervisors were, therefore, simply asked to rate their collectors' effectiveness. The methods or ways of determining collector effectiveness were not explored and they were left to do the evaluations according to the standards that they would normally apply in their given situation. This is, of course, highly subjective, but the rationale held is that no matter what the method used, good

collectors are good collectors no matter who or what type of firm they are working for.

Managers and supervisors were provided with a semantic differential scale of seven possibilities. One end of the scale indicated "POOR" and the other "EXCELLENT." They were asked to "rate the collectors as to their effectiveness as a collector by checking the appropriate block . . ." on the scale. A separate sheet was provided for the rating of each collector.

Rhetorical sensitivity scores were determined by having each collector complete the 40 questions which make up the RHETSEN instrument. Each returned survey was then hand scored by this researcher using a special form devised for this purpose (see ATTACHMENT 2).

PROCEDURES

The first attempt at contacting the ICA membership was in December of 1990. Due to prior ICA commitments and scheduling it was not possible to give a personal presentation to the organizations at their monthly meeting. A letter was, therefore, drafted requesting their assistance. Attached to this letter was a stamped, self-addressed envelope and a short form upon which they could indicate whether they would/would not participate in the study and which also asked for the name of an individual within their firm to be contacted concerning this study.

The form also asked for the number of collectors employed by their organization. A member of the ICA Board of Directors agreed to hand these letters out to the membership at the December meeting. Unfortunately, the day of the meeting coincided with the worst snowstorm of the year and attendance was rather poor.

Because few companies received the letter at their meeting, a cover letter was attached to the request and the package mailed to all organizations on the ICA membership list.

Few responded to the first mailing, so a second letter was sent in hopes of gaining better participation. Some organizations which are known by this researcher to employ collectors were contacted by telephone shortly after this mailing.

By early February, only 15 responses had been received. It was determined that this was the best that could be hoped for. The response rate was 32%.

By mid-February all survey packets were sent to participating firms. One survey packet was sent for each collector employed by the organization. (See ATTACHMENT 1 for sample packet.) A survey packet contained a cover sheet intended for the collection manager or supervisor, with instructions for handling the forms and the scale for rating the collector. This page was to be removed before the

remainder of the packet was given to the collector. To ensure that the remainder of the packet was delivered to the collector who was rated, the supervisor/manager was instructed to write the collector's name at the top of page 1, which contained instructions to the collectors for completing their part of the survey. The instructions included the admonition to remove the page before mailing the packet to maintain their anonymity. Page 2 was a request for demographic information, and pages 3 and 4 contained the RHETSEN instrument. Both supervisor/managers and collectors were provided with stamped, addressed envelopes to return their portions of the survey. All pages of the packet were stamped with a number in the upper right corner, and each packet contained a different number. The instructions informed the participants that this number was to ensure that all pages of each packet could be maintained together during processing. This number also allowed the supervisor/manager's effectiveness rating to be matched with the appropriate collector's response.

The cover sheet with its instructions for the collection manager/supervisor and page 1 with instructions to the collectors for completing the remainder of the form both contained assurances that the information being sought would be treated confidentially and was not traceable back to any particular firm or individual.

Upon receipt of the completed packets, the cover or rating sheet was matched with the section completed by the collectors.

Scoring of the RHETSEN instrument was done by this researcher using a special form (see ATTACHMENT 2) and conformed to the procedures outlined by Hart, et al.

DATA ANALYSIS

All correlations, reliability information and other data were obtained using SPSS release 4.0 for VAX/VMS. The procedures used were Oneway ANOVA, correlation (Pearson's r), and Cronbach's Alpha.

CHAPTER IV

RESULTS

ANALYSIS

Although the effectiveness rating scale contained 7 possible ratings with poor equating to 1 and excellent equating to 7, only those numbered 3 through 7 were used in rating the collectors. The majority of the ratings on the scale were in blocks 5 and 6 which accounted for 55.4% of all collectors. Ratings in blocks 5 and 6 each accounted for 27.7% of the survey group. Only 6 collectors (12.8%) were evaluated as meeting the requirements for a top rating of a 7. Overall, the top 3 rating categories, 5, 6 and 7, accounted for 68.2% of the respondents. Table 1 shows the data for all attitudinal sets of rhetorical sensitivity.

Rhetorical sensitivity scores ranged from 12 to 48 with a potential range of 0 to 56. The mean of the group was 30.21 with 19 (40%) individuals scoring above the RS cutoff of 32. (RHETSEN scores for RS may range from 0 to 56; however, only those equal to or greater than 32 are considered to be indicative of rhetorical sensitivity.) The correlation of RS scores with effectiveness ratings was not significant at the .05 level.

Noble self scores ranged from 1 to 32 within a possible range of 0 to 40. The mean of the group was 13.6. There were 17 (36%) scoring above the NS suggested cutoff of 15.

It should be kept in mind that for this scale scoring at or above the recommended cutoff indicates a tendency for this attitude set being held. Correlation of the NS scores with the effectiveness ratings was considered insignificant at the .05 level.

Rhetorical reflector scores ranged from 2 to 25 within a possible range of 0 to 32. The mean of the group was 8.9, with 31 individuals scoring above the RR suggested cutoff of 7 (66%). Like the RS and NS scales, scoring at or above the cutoff indicates a tendency toward holding this attitude set. The correlation of the RS scores with the effectiveness ratings was not considered significant at the .05 level.

In evaluating the RHETSEN scores the one attitudinal set that most participants indicated a tendency for was rhetorical reflector. Of the 47 participants, 31 (66%) scored at or above the score of 7, indicating a tendency to hold this attitude. Only 19 (40%) scored as rhetorical sensitives and 17 (36%) scored as noble selves. While the predominant attitude seemed to be rhetorical reflector, 20 of the participants indicating this attitude also achieved scores indicating the simultaneous holding of noble selfness or rhetorical reflectorness. There is, however, a clear indication that the rhetorical reflector attitude is manifest by the majority of collectors in the survey.

Additionally, 25 (81%) of participants scoring as rhetorical reflectors had effectiveness ratings of 5, 6 or 7 even though no correlation between effectiveness and rhetorical reflectorness was found significant.

Reliability of the RHETSEN instrument was calculated. Alpha's for the three sub-scales of the instrument were: RS = .79; NS = .81; RR = .70. These corresponded very well with the reliability of RS = .76, NS = .80, and RR = .63 obtained by Hart, Carlson and Eadie in their initial tests of the RHETSEN instrument.

TABLE I RHETSEN DATA (N = 47)

	RS	NS	RR
Mean	30.2	13.6	8.9
Mode	31.0	14.0	7.2
Median	31.0	12.0	8.0
S.D.	8.9	7.6	5.2
Minimum	12.0	1.0	2.0
Maximum	48.0	32.0	25.0
Reliability Alpha	.79	.81	.70

Distribution

Individual Scores			Multiple Scores		
RS	19	(40%)	NS & RS	1	(2%)
NS	17	(36%)	RR & NS	10	(21%)
RR	31	(60%)	RR & RS	9	(19%)
			RR, RS & NS	1	(2%)

In reviewing the data it is clear that a larger percentage of females were given higher effectiveness ratings than their male counterparts (see Table 2) even though $t = -.87$ (D.F. 45, $p = .391$) for sex versus effectiveness was achieved. As can be seen in Table 2,

while only 35% of male respondents had effectiveness ratings of 6 or 7, 44% of female respondents achieved a 6 or 7 rating.

Whether this is a function of sexual differences is not clear as a large portion of the female population (60%) worked for collection agencies who showed a tendency to rate their collectors as more effective (see Table 4). Financial institutions, the other large block of collector employers, rated none of their collectors as excellent. Further investigation is needed to determine whether females are more effective as collectors, or whether there is a difference in the manner in which high effectiveness ratings are given.

The variance in the effectiveness rating between male and female is not the only difference. Males achieved higher scores on the RS scale while female respondents scored higher on the NS and RR scales. It would be easy to say then that the RHETSEN instrument appears to be gender sensitive, but that might not be accurate.

TABLE II

DISTRIBUTION OF EFFECTIVENESS RATINGS
BY RHETSEN SCORE AND SEX (N = 47)

		RS		NS		RR	
SEX		M	F	M	F	M	F
EFFECTIVENESS RATING							
(Poor)	1	0	0	0	0	0	0
	2	0	0	0	0	0	0
	3	0	1	0	3	1	3
	4	4	3	2	1	0	2
	5	3	2	1	4	3	8
	6	3	3	1	2	4	6
(Excellent)	7	1	1	0	4	0	4
Correlation w/Rhetsen(r)		.0241*		-.0635*		.0728*	

EFFECTIVENESS RATE

	1	2	3	4	5	6	7
SEX							
Male (17)	0	0	1	6	4	5	1
			6%	35%	24%	29%	6%
Female (30)	0	0	5	3	9	8	5
			17%	10%	30%	27%	17%

* Not significant at the .05 level
NOTE: Total number of effectiveness ratings shown are higher than the total participants as not all participants appear in each category, having scored below the cutoff.

Female scores differ from male scores in that they scored lower on RS yet higher on NS and RR scales. The mean scores of both groups are as follows:

	RS	NS	RR
MALE	34.18	11.12	7.82
FEMALE	27.97	14.93	9.53

In evaluating these scores it must be remembered that the higher a score on any scale, the stronger the attitude. With this in mind it is easy to see that the females in the population appear to contain their communication in a different range than males.

CHAPTER V

DISCUSSION

Using Oneway ANOVA statistical analysis and Pearson r no relationship was found between the rated effectiveness of collectors and their RS, NS or RR scores.

Rather than simply being gender sensitive, the RHETSEN instrument seems to be reflecting one of the major tenets held by muted group theory, which is, that females in a male-oriented society not only tend to mute their communications, but tend to exercise different controls over their communication than males within that society (Littlejohn, 1989, 143-144).

It cannot be said with any degree of assurance that the variance in scores is a reflection of muted group theory, but at least a direction for future research is indicated.

If, as muted group theory indicates, male and female members of our society view communication from a different perspective, the RHETSEN scores could not be considered gender sensitive, but an accurate reflection of the communication attitudes of male and female within our society.

Other findings show no correlation between experience and effectiveness. This is interesting in light of the fact that the two collection managers interviewed for this study

placed little value on an applicant's experience when considering him for employment.

It is noted that the effectiveness raters did not use the lower scale (1 and 2) of the rating scale. This effectively narrowed the range available for comparison and could have been a major factor in few correlations found between effectiveness and any attitudinal set.

The sex of the raters is unknown. Because of this, any sexual bias on the part of the rater is unknown. This is a consideration future investigations should take into account.

In evaluating the data it became clear that there were two types of firms who employed the majority of the respondents in the survey: collection agencies and financial institutions. The data was broken down to highlight any variances between the groups, and revealed distinct differences between them (see Tables III and IV).

Financial institutions do not rate their collectors' effectiveness as high as do collection agencies ($t = .87$, $D.F. = 45$, $p = .391$). Of the 21 collectors working for financial institutions, none were rated 7 (excellent), and a majority (76%) were rated 5 or below. Collection agencies, on the other hand, had 5 (23%) rated as excellent and only 10 (45%) rated at 5 or below. This seems to point out that there is a difference in evaluation methodology, or possibly

the attitude which the firms have toward the work their collectors perform.

The manner in which collectors were rated might be improved upon. When asking for the participation of organizations in this study it might have been advisable to survey them as to the methods used to evaluate their collectors. With this information in hand a more standardized method may have been developed. While the subjective method used is not considered to be inadequate, it is clear that no rationale can be presented for the ratings.

Respondents working for financial institutions did show $F = 7.3413$ (D.F. = 20, $p = .0047$) which was significant at the .05 level between RR scores and collectors' effectiveness ratings of 5, 6 and 7. This was the only possible link found between any RHETSEN score and effectiveness (see Table III).

There were enough variances between collection agencies and financial institutions that seem to indicate future research should be concentrated on individuals working for specific types of firms rather than concentrating on a specific type of skill utilized by many different organizations.

TABLE III

DATA COMPARISON OF AGGREGATE, COLLECTION AGENCY AND FINANCIAL INSTITUTION DATA FOR RHETORICAL SENSITIVITY SCORES

EFFECTIVE-NESS RATING	AGGREGATE	COLLECTION AGENCY	FINANCIAL INSTITUTION
3	6	3	2
4	9	3	6
5	13	4	8
6	13	7	5
7	6	5	0
RS SCORE			
mean	30.2	28.4	33.1
median	31.0	30.0	32.0
mode	31.0	14.0	31.0
S.D.	8.91	9.65	7.80
minimum	12.0	12.0	15.0
maximum	48.0	48.0	46.0
F	.1176	.3230	.2200
(prob)	(.8893)	(.7286)	(.8046)
r	.0241	.2210	.1360
NS SCORE			
mean	13.6	14.0	12.5
median	12.0	14.0	12.0
mode	14.0	9.0	8.0
S.D.	7.57	8.06	6.83
minimum	1.0	1.0	2.0
maximum	32.0	32.0	30.0
F	.0752	.5062	.1927
(prob)	(.9277)	(.6107)	(.8264)
r	-.0635	.1559	.1115
RR SCORE			
mean	8.9	10.1	7.6
median	8.0	9.0	7.0
mode	7.0	7.0	5.0
S.D.	5.18	6.39	3.84
minimum	2.0	2.0	2.0
maximum	25.0	25.0	16.0
F	.2741	.5974	7.3413*
(prob)	(.9277)	(.5602)	(.0047)
r	.0728	.1440	.5222

* Significant at the .05 level for Effectiveness Ratings of 5, 6 and 7.

N = (Aggregate 47) (Financial Institution 21) (Collection Agency 22)

TABLE IV

DATA COMPARISON OF AGGREGATE, COLLECTION AGENCY AND FINANCIAL INSTITUTION DEMOGRAPHIC INFORMATION

EFFECTIVENESS RATING	AGGREGATE	COLLECTION AGENCY	FINANCIAL INSTITUTION
SEX			
MALE	17	4	13
FEMALE	30	18	8
AGE (Years)			
20-30	18	10	8
30-40	14	5	8
40-50	9	4	3
50-60	6	3	2
EXPERIENCE			
Less than 5 years	22	12	8
5-10 years	12	5	7
10-15 years	8	2	6
15-20 years	5	3	0

N = (Aggregate 47) (Financial Institution 21) (Collection Agency 22)

There is some concern with the sample size. In light of the high response rate from participants (94%) the reason for the small sample appears to lie in the presentation of the project to the organizations who employ collectors. A personal approach rather than the use of letters used could possibly have generated more interest, although personal telephone calls to some organizations did not seem to generate additional participants.

It is estimated that approximately 20% of the collector population in Omaha was tapped for this survey. This figure

was determined by dividing the number of collectors available for the survey (52) by the number of organizations responding to the request for participation (15). This yielded the average number of collectors per responding firm (3.5). This average was then multiplied against the total number of firms on the ICA membership list (45) yielding the estimated number of collectors employed by ICA members (156). By dividing 47 (the number of collectors actually responding to the survey) by 156 the estimated percentage of the collector population is found to be 30. It is understood that there is a strong possibility not all organizations employing collectors are members of ICA. Therefore, the 30% figure is believed to be closer to 20%. Of course this estimate does not include part-time collectors or collection managers in small organizations who double as the collector for that organization. Were these individuals to be included this figure would most certainly fall.

The RHETSEN instrument cannot, it appears, be used to screen potential collector candidates. Exactly why this is so is not sufficiently clear. Perhaps it is not far enough along in its development to be used in such a manner.

In February of this year a revised RHETSEN instrument was outlined by William F. Eadie and Robert G. Powell in a paper presented at the Western States Communication

Association meeting. This revised instrument, named RHETSEN2, is shorter and easier to score than the original instrument. The new instrument was found to correlate favorably with the original RHETSEN; however, the RS scale on RHETSEN2 appears to measure differently, and possibly, more accurately.

Perhaps this new instrument, when used to evaluate populations, or subgroups of populations, will prove to be of benefit to businesses as a reliable and effective screening tool.

It is quite surprising that no research concerning debt collectors is available. Here is a group of individuals who, on a daily basis, encounter a more varied range of communication circumstances or contexts than almost any other group. How do they adapt? What communication strategies do they use? How do they diffuse hostile communications? These are but a few of many questions to be investigated.

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ATTACHMENT 1 - SURVEY PACKET (4 pages)

SURVEY COVER SHEET
Collection Manager/Supervisor Instructions

This survey questionnaire consists of a cover sheet (to be completed by the collection manager/supervisor), 4 pages of survey questions (to be completed by the collector), and a return envelope for the collector to send in his completed survey form. All cover sheets completed by the collection manager/supervisor should be returned in the large envelope provided.

Please follow these instructions for administering this survey questionnaire.

1. Write the name of the collector to whom you are going to give this survey packet to on the top of the next page (page 1). (NOTE: This is necessary to ensure that the collector you are rating (see next step) is the one who completes the rest of this survey. The instructions to the collector ask him to remove that page (page 1) before mailing it).

2. Rate the collector as to his effectiveness as a collector by checking the appropriate block on the following scale.

   (poor)___ ___ ___ ___ ___ ___ ___ (excellent)
   1 2 3 4 5 6 7

3. Remove this page and mail it (along with the Cover Sheets from other surveys you are completing) in the envelope provided.

4. Give the collector you have rated the rest of this survey form to complete.

(NOTE: Please note the stamped number in the upper right corner of this page and all pages to this packet. This number ensures that all pages can be matched up and processed as one. Rest assured that this form is not traceable back to any particular individual or organization.)

If you have any questions about completing this form, please call Bob Embrey at 291-8676 (home) or 554-4854/2600 (UNO Communication Department.)

Thank you very much for your assistance.

Your name has been placed on this page to help in getting this survey to you. After you have read this page, and before you begin answering any questions, remove this page and throw it away. This is to ensure that responses to the questions cannot be traced to any individual. You will note that each page has a number stamped in the upper right corner. This number is to make sure your responses stay together during processing. In the event something occurs which causes pages to get mixed up, the numbers will make it possible to ensure that your responses stay together.

- - - - - - - - - - - - - - - - - -

This is a survey to determine an individual's attitudes toward communication.

Attached you will find 3 pages. On the first you will find demographic questions which will be used to assist us in evaluating your answers to the questions on the other two pages. Pages 2 and 3 are questions related to communication attitudes. Please read the instructions and answer all questions. Be assured that there are no right or wrong answers to these questions.

When you have answered all questions, fold the pages, place them in the attached postage paid envelope, seal it and drop in the mail.

Thank you for your time in assisting us with this survey.

All information provided will be held in the strictest confidence and will not be traceable to any particular individual.

Please check the appropriate answer to the questions below.

1. Sex: _____ Male _____Female

2. Age: _____ 20 to 30 years
_____ 30 to 40 years
_____ 40 to 50 years
_____ 50 to 60 years
_____ Over 60 years

3. Do you work for:
_____ a collection agency
_____ a retail firm
_____ a medical firm
_____ a financial institution
_____ other (please specify type)
_____

4. How long have you been a collector?
_____ less than 5 years
_____ 5 to 10 years
_____ 10 to 15 years
_____ 15 to 20 years
_____ Over 20 years

INSTRUCTIONS: Listed below are a number of statements to which we would like your reactions. Please respond to each statement individually and be assured that there are no absolutely right nor absolutely wrong answers. For each statement, please indicate your opinion by choosing one of the following:

A = almost always true; B = frequently true; C = sometimes true; D = infrequently true; E = almost never true.

A	B	C	D	E		
___	___	___	___	___	1.	People should be frank and spontaneous in conversation.
___	___	___	___	___	2.	An idea can be communicated in many different ways.
___	___	___	___	___	3.	When talking with someone with whom you disagree, you should feel obligated to state your opinion.
___	___	___	___	___	4.	A person should laugh at an unfunny joke just to please the joketeller.
___	___	___	___	___	5.	It's good to follow the rule: before blowing your top at someone, sleep on the problem.
___	___	___	___	___	6.	When talking to others, you should drop all of your defenses.
___	___	___	___	___	7.	It is best to hide one's true feelings in order to avoid hurting others.
___	___	___	___	___	8.	No matter how hard you try, you just can't make friends with everyone.
___	___	___	___	___	9.	One should keep quiet rather than say something which will alienate others.
___	___	___	___	___	10.	You should share your joys with your closest friends.
___	___	___	___	___	11.	It is acceptable to discuss religion with a stranger.
___	___	___	___	___	12.	A supervisor in a work situation must be forceful with subordinates to be effective.
___	___	___	___	___	13.	A person should tell it like it is.
___	___	___	___	___	14.	"Look before you leap" is the most important rule to follow when talking to others.
___	___	___	___	___	15.	You should tell friends if you think they are making a mistake.

A	B	C	D	E		
___	___	___	___	___	16.	The first thing that comes to mind is the best thing to say.
___	___	___	___	___	17.	When conversing, you should tell others what they want to hear.
___	___	___	___	___	18.	When someone dominates the conversation, it's important to interrupt them in order to state your opinion.
___	___	___	___	___	19.	When angry, a person should say nothing rather than say something he or she will be sorry for later.
___	___	___	___	___	20.	When someone has an irritating habit, he or she should be told about it.
___	___	___	___	___	21.	When talking to your friends, you should adjust your remarks to suit them.
___	___	___	___	___	22.	You really can't put sugar coating on bad news.
___	___	___	___	___	23.	A person who speaks his or her gut feelings is to be admired.
___	___	___	___	___	24.	You shouldn't make a scene in a restaurant by arguing with a waiter.
___	___	___	___	___	25.	Putting thoughts into words just the way you want them is a difficult process.
___	___	___	___	___	26.	A friend who has bad breath should be told about it.
___	___	___	___	___	27.	If you're sure you're right, you should argue with a person who disagrees with you.
___	___	___	___	___	28.	If people would open up to each other the world would be a better place.
___	___	___	___	___	29.	There is a difference between someone who is "diplomatic" and one who is "two-faced."
___	___	___	___	___	30.	You should tell people if you think they are about to embarrass themselves.
___	___	___	___	___	31.	One should not be afraid to voice his or her opinion.
___	___	___	___	___	32.	If your boss doesn't like you there's not much you can do about it.
___	___	___	___	___	33.	You should tell someone if you think they are giving you bad advice.

A	B	C	D	E		
___	___	___	___	___	34.	Saying what you think is a sign of friendship.
___	___	___	___	___	35.	When you're sure you're right, you should press your point until you win the argument.
___	___	___	___	___	36.	"If you feel it, say it" is a good rule to follow in conversation.
___	___	___	___	___	37.	If a man cheats on his wife, he should tell her.
___	___	___	___	___	38.	It is better to speak your gut feelings than to beat around the bush.
___	___	___	___	___	39.	We should have a kind word for the people we meet in life.
___	___	___	___	___	40.	One should treat all people in the same way.

THANK YOU VERY MUCH FOR YOUR TIME IN ANSWERING THESE QUESTIONS.

ATTACHMENT 2

Form used for scoring RHETSEN surveys

Form Number _____

	RS	NS	RR
1.			
2.			
3.			
4.		x	x
5.		x	x
6.			
7.		x	x
8.			
9.		x	x
10.			
11.			
12.			
13.			
14.			
15.			
16.			
17.		x	x
18.			
19.			x
20.			

	RS	NS	RR
21.	x		
22.			
23.			
24.			x
25.			
26.			
27.			
28.			
29.			
30.			
31.			
32.			
33.			
34.			
35.			
36.			
37.			
38.			
39.			
40.			

RS Score: C=2 B/D=1 A/E=0
NS Score: A=2 B=1 C/D/E=0 (questions 4, 5, 7, 9, 17, and 21 must be reversed before scoring, i.e. E=2 D=1 A/B/C=0)
RR Score: E=2 D=1 A/B/C=0 (questions 4, 5, 7, 9, 17, 19 and 24)

ATTACHMENT 3
6 July 1990

Interview with Ralph Stuck, owner and manager of National Account Systems, Inc., Omaha, Nebraska

Interviewer: Robert Embrey

Embrey: I've just got a few questions here that I'd like to run through.

Stuck: Okay

Embrey: How many collectors do you have in your organization, Ralph?

Stuck: Okay, I've got four (4) people directly involved in collections plus an attorney right at the moment.

Embrey: Your attorney is full time, right?

Stuck: Full time, right. I have two (2) people working collections. Peg, that you know, working as collection manager over them. Another person works with the attorney on the legal collections, plus Judy makes some calls for the collectors, too.

Embrey: But they're all doing collection work?

Stuck: They're all doing collection work, right.

Embrey: Okay, when you hire a collector, what do you look for? What traits do you look for, such as personality, voice, education, vocabulary, collection experience?

Stuck: Okay, first, as far as personality, always figure somebody who is an extrovert is going to make a lot better collector than an introverted type person. I need somebody with good communication skills, somebody that speaks up, has some experience with people in the past. True, a small office like myself would try to hire somebody with collection experience so we don't have to start from day one explaining what credit collections are all about. Most of my best collectors at one time or the other in the past have been bartenders.

Embrey: Oh, really?

Stuck: Yeah. And I've kind of figured that it must be because if they can handle a drunk face to face over the bar, they can usually handle an irate person over the telephone.

Embrey: That's interesting. They have been at one time a bartender.

Stuck: Yeah. Almost all of them. I've got one now that's not, but Peg is an old bartender, and over the years it seems that at one time or another most of my collectors have been, somewhere along the line, had a stint as a bartender.

Embrey: That's fascinating. We can do something on bartenders sometime and find out if there's a correlation between the two. Is there anything else that you look for other than, say communication skills, anything that, ah, anything specific that you could think of that you would . . ?

Stuck: Not as an individual trait. A lot of it just comes out of the face-to-face interviews, to how they handle themselves. If a person cannot talk to me in an interview, I have a hard time believing they can talk to a person they don't know over the phone and try to sell them, you know, on paying the bill.

Embrey: That makes sense. That goes back to what you were saying about extroverts, being able to assert themselves in certain situations.

Stuck: Right.

Embrey: That's interesting. Bartending. I never would have thought of that. Besides actual telephone communications, what, if any, other activities do your collectors perform? In other words, do you have certain people doing skip tracing, or do collectors do their own skip tracing? (NOTE: Skip tracing is the task of locating a debtor whose present whereabouts is unknown.)

Stuck: Collectors are basically doing their own right now. Like Judy, if she's not doing anything in the office, it's raining where she can't go outside and make calls or what else have you, then she'll grab some cards, usually somebody we've got a judgment on and try to do some skip tracing on, locating

jobs. Along that line, but for the most part the collectors do their own.

Embrey: Okay, and they have . . . then you do have your part-time collectors that you use. They're primarily assigned to administrative duties then? But they do collection, also?

Stuck: Right. Everybody in the office does a little bit. Liz, up front, before the collector ever gets the account, takes the records, goes through the Polk directory, the crisscross directory, marks down any information in those directories, marks down neighbor on each side. Maybe from the address that we've got and so forth, so that if mail does come back they can look at the card and make a quick couple phone calls without having to pull all the books out and start again from day one.

Embrey: That makes sense. Do they ever have any, the collectors themselves, primary collectors, do they ever do any court appearances or face-to-face meetings with . . . ah . . . when a debtor comes into the office, does the collector themselves talk to that individual?

Stuck: Right. As far as court appearances, no. That's all strictly through the attorney, and what else have you. Yeah, if the person says they can't make payments, what else have you, a lot of times they will ask them to make up a budget, financial statement, what else have you, and come in and they'll sit down and talk to them and say why don't you do this or try to do this or work out some way so that they can make payments. But that's not on a regular basis. Most of the time it's still done by phone.

Embrey: What type or . . . ah . . . the type of training provided your collectors? Do you use . . . beside . . . you do their legal obligations, of course.

Stuck: Yeah. I've got, of course, all kinds of books on telephone collecting, skip tracing, Fair Debt Practices Act, and what have you, but Peg's been with me now for over 19 years and . . . ah . . well I used to do it myself. Anymore basically let Peg work with them, because, as collection manager, she is working with them on their accounts anyway. She'll sit with a new collector for the first

couple weeks, explaining to them what we're doing, let them listen to her make telephone calls. She'll pick out certain accounts as it goes along, the ones that are fairly simple and there's not going to be a lot of argument on. It's just a matter of pay or don't pay, and let them make the calls with her monitoring them. And then about three (3) times a year the American Collectors Association has schools that they put on in Omaha or Lincoln, and I try to send all my collectors to those. Just two (2) weeks ago they had one in Lincoln on the Fair Debt Collection Practices Act. I sent two (2) collectors down to that.

Embrey: So you have formal as well as informal and individually as well?

Stuck: Right.

Embrey: Okay. Well that was my next question, whether or not . . . ah . . . how was it conducted and you've answered that completely. Do you have any . . . ah . . . is there any type of communication training per se, for enhancing their communication skills?

Stuck: Not a whole lot other than here again working with Peg. Peg explaining to them ahead of time how . . . Peg explains to them ahead of time what she's willing to do, how she's going to motivate them. They listen to her, her responses, and then she works with them, tells them, now, this person, you know, explains to them that he hasn't paid this bill in six (6) months and that's why it has been turned over to a collection agency. . . .

Embrey: Yeah, that's what I was looking for. Anything in the realm of coping or confrontation?

Stuck: Not a whole lot. Years ago we used to have a flip chart for collectors. I found that it was more of a bother than anything else. Like, there'd be a flip chart "Broken Promise" then they'd give a little rundown on what you could say.

Embrey: I seem to remember those.

Stuck: Or, I'm out of work or what else have you, but they could look through this because it's the same thing in the book. It's just different responses. And with the flip chart in front of them, they're

hanging on the phone flipping and trying to read this while talking to the person, and that doesn't work.

Embrey: I see that. Now that you bring it up I seem to remember seeing those around someplace up at Brandeis. I think they had them. I found one stuck away back in a deep dark closet.

Stuck: Yeah, those were fairly common a number of years ago.

Embrey: Okay, you do give new collectors training before they begin active calling?

Stuck: Right.

Embrey: Do you do that to all of your collector's even the more experienced ones that you hire?

Stuck: The ones that have experience it is basically explaining how we do business in this office. You know, all collection agencies are doing the same thing. They're trying to get money for their clients. But some of them are a little more hard nosed than others. They're not flexible. They teach their people, you have to have the balance now, that's it. We try to get the balance, of course, but then if we can't, we don't just leave it hanging and call them next week and say why wasn't the money here, we told you we had to have the balance. If we can't get it we try to work with them a little more. Set up a budget for them, set up payments, what have you.

Embrey: That brings us to the next questions which is, what are your expectations with regard to your collectors' actual communication with the debtor? In other words, how do you expect your collectors to communicate with those people, with debtors?

Stuck: That comes a lot with practice, because you cannot treat all people the same way. You're not going to get the same results by treating everybody the same way. It's like you say, there's different personalities that make up the collectors. The debtors out there have different personalities, too, so they kind of have to adjust, depending on the circumstances. If you've got somebody who's real irate because the dentist pulled two of his

teeth and gave him a bridge and now he's got another toothache and doesn't think he ought to pay the old one, you know they have to try to work around that. Well, this was work done, there's no guarantee. On medical accounts you get the same thing in the hospitals. Somebody says, well I didn't need all this medication, well the hospital didn't order the medication, your doctor ordered the medication. The hospital was only supplying it as they were ordered to do by your doctor, so you still have to pay it.

Embrey: But as you said before, that's adaptability, plus the working with customers . . . ah . . .

Stuck: Yeah, but still be able to control the conversation and not let him tell you what he's going to do. Lead him into agreeing that, like this is the way he should do it, and getting the money out of him.

Embrey: That's an interesting point. Maintaining control over the conversation.

Stuck: Right.

Embrey: Earlier you mentioned some of the accounts your collectors handle. You handle retail . . .

Stuck: Basically everything. Retail, bad checks, medical, rental accounts for landlords for people who have moved out without fulfilling their lease or . . .

Embrey: Any commercial accounts?

Stuck: Very few which we would call large commercial accounts. Most of our commercial accounts are like supply companies that have fairly small balances. If it's something like where we're getting into several thousand dollars or something like that, then I get involved or Peg gets involved, and the attorney gets involved. We don't let the collector handle those as a normal course of business.

Embrey: Okay. What would you say, I guess this would be the last questions I've got here, what would you say are the attributes of your best collectors that make them the best?

Stuck: Personality has as much to do with it as anything. I suppose it gets back . . . Peg is my best

collector without a doubt, and has been for years. Peg likes people, but she thinks everybody should pay their bills. If someone lies to her, she gets very upset with them and lets them know, and explains to them that she's willing to go along with them, but they're going to have to live up to their side of the bargain. She just enjoys it. She gets the biggest kick in the world out of getting money out of someone, showing them how they can come up with the money, or what have you.

Embrey: So it's all personality you think?

Stuck: Yeah.

Embrey: What you are saying is that the easier a person is to get along with . . . ah . . . I don't know if that would be accurate.

Stuck: Yeah, it's kind of hard to define. It's everything. The tone of voice, the working with the person, the salesmanship, selling them on the fact that they've got to pay this bill. We get a lot of repeat customers. Probably, I would imagine 140 percent of the accounts that are sent to us, we are already collecting money from that person or have in the past.

Embrey: Oh, really?

Stuck: Yeah. It runs high. This has always been Peg's philosophy, rather than just the hard nosed, you've got to do it now, have'em mad at you, what have you. She says sooner or later you're going to be dealing with that person again and it's happened that way. She's worked with people to help them get it paid. First notice goes out, which a lot of people just ignore. They'll call up and ask for Mrs. Weare, no matter what the alphabet is. Saying, I remember you helped me with this before, here's my situation now, and so she'll talk to them and help them work something out.

Embrey: That's interesting. So there is a personality . . . ah . . . I guess personality . . . ah . . . likableness, willing to cooperate.

Stuck: In setting up a rapport with the customer they understand that you're doing a job, that they've

got to fulfill their obligations, that you're going to help them.

Embrey: That's interesting. Goes back to being a bartender, I guess.

ATTACHMENT 4
18 July 1990

Interview with Susan Safford, Manager of the Omaha branch of TRW Collections.

Interviewer: Robert Embrey

Embrey: How many collectors do you have?

Safford: We have six (6) collectors.

Embrey: Six (6) now?

Safford: We have 300 collectors nationwide.

Embrey: Oh, really?

Safford: We have twenty (20) offices, but we have six (6) collectors here. And we need more.

Embrey: You need more?

Safford: Yes.

Embrey: Just out of curiosity, is the collection business going up or is more business coming to you?

Safford: I think more business is coming to us. I think more people are more interested in not so much the local agencies as they were before. They want more national coverage. The clients, customers, debtors, whatever you want to call them, are moving. They're moving nationwide and it's more and more difficult to say we're going to collect our accounts in Omaha. You have to be able to collect them nationwide.

Embrey: That makes sense.

Safford: One of the things that we do . . . we utilize the Credit Bureau so much. People really want that feature.

Embrey: I really thought that was an asset.

Safford: It is. It really is, because we put all of our accounts on a Credit Bureau file.

Embrey: Oh, do you?

Safford: Yeah. Unless the client says no we don't want it on there, but most of our clients want it on there. And that's one of the things the other agencies can't figure.

Embrey: I see. So, getting into collectors. When you're hiring a new collector, what do you look for when hiring that collector? Such as voice, education, vocabulary, do they use the right words, collection experience, attitude, anything else?

Safford: We've had . . . as far as experience, I'll go for that one first. We've had high powered people that have had no experience in collections at all. And I've had . . . hired people that have had twelve (12) years of experience in collections. And I think what I'm . . . so that really doesn't have that much effect. What I look for is assertive, confidence, individual . . . someone able to express themselves. Education, at least a high school diploma because they're going to have to understand a little bit about finance and financial background. Probably someone that listens really well. We want somebody that can listen and interpret what somebody is saying to them. So I can do that during an interview process. You almost have to look and see how does this person respond to questions? Probably somebody really interested in doing that job. That's what they really want to do.

Embrey: So you say you are looking for an extrovert type of person, also?

Safford: Right.

Embrey: So it's difficult to put your finger on any one aspect then? But experience doesn't play that large a role then?

Safford: No. I've had three (3) people that I've hired that are brand new collectors . . . they've never been in collections before, and I have three (3) people that have been in collections a long time, in the process right now, and in the long run you can't see any difference between them as far as their ability. Now we've got a person who just started a couple months ago doing collections. She's brand new. Presently her ability is not as good as the others of them, but she's in training.

As long as they're trained, they know what the purpose of the job is, I think as long as they have a good ability to listen and to talk, then they can do the job if they really want to do it.

Embrey: Yeah. Have you found that any one of them have had for their previous work experience anything related . . . have you found any job that they've all had?

Safford: I would say that selling. Some type of selling. Not necessarily going out door to door, not that kind of selling, but customer related. One gentleman here, he worked for Sears in the service department, but he was selling servicing. Rhonda worked in an apartment complex. She was selling apartments. She was the manager of the apartment complex. That type of thing. Mike was with Ace Front Two or whatever. It was a selling situation, I think. I think that's what I've found that's most current or the one thing that they all have in common.

Embrey: Just sales?

Safford: Yes.

Embrey: I asked that question as when I was talking to Ralph Stuck. He said that most of his people had at some time in their work had at one time been a bartender or worked in a bar, and I thought that was kind of interesting and I was curious to know if you had any bar people?

Safford: No, not that I know of. They haven't told me about that.

Embrey: I thought that was rather odd. He said this person worked in a bar, then he started ticking off the people that . . . the people that had all been working in a bar, a bartender or a cocktail waitress or something like that. So, I was rather surprised.

Besides actual telephone collections, what, if any other duties do your collectors perform, such as skip tracing?

Safford: The collectors do their own skip tracing. They call . . . they do the same thing everybody else

does when they skip trace, call other towns, try to locate library calls, reading credit bureau report, interpreting what's on the credit bureau report. Seeing if the person has a good credit rating. Talking to clients about any particular accounts, seeing if there is a problem with any particular account. Dealing with the debtor face to face, because when the debtor comes to the counter that collector has to deal with that person.

Embrey: Yeah, that's what I was going to ask. Do they communicate in face-to-face meetings? Do you get that very often?

Safford: Not that often. I would say three (3) or four (4) a week.

Embrey: Is that right? Really?

Safford: And toward the end of the month it seems to be quite a few because they want to get their payments in before the end of the month. I would say three (3) or four (4) a week and then in the last week we have maybe two (2) or three (3) a day that come in.

Embrey: So if they come in to make a payment, actually the collector goes up and accepts the payment from them?

Safford: Especially if they want to talk to somebody. The clerical staff are instructed when somebody comes in they say are you here to make a payment or . . . but most of the time they want to talk to a collector.

Embrey: Sort of a screening process.

Safford: And then sometimes they say no we just want to make a payment and then they say well we can take that for you.

Embrey: Do they make any court appearances or anything like that at all?

Safford: We have . . . one of our collectors goes to court for us because he handles the legal unit.

Embrey: Okay. He's primarily the legal collector and works with the attorney and so on.

Safford: The other collectors only go to court appearances if their particular account . . . if there's a problem with their particular account. For example, we had one account somebody said that we had broken the law in handling this one case, and our collector had to go and testify that what he said was okay. But usually they don't. They don't go to court. But they're all capable of doing it, though.

Embrey: Yeah. I do know that sometimes in some agencies they send the collectors to court rather than having specific people assigned to legal. They will . . . collectors work with . . . ah . . . when you use an outside attorney that collector that is collecting that case will go as a witness for the attorney as opposed to what you have here. You have a designated legal collector.

Safford: Right. Any account that's been worked thoroughly and the collector says there's no other way to collect this account other than go through lawsuit, then we turn it over to the legal collector. The person that handles legal accounts.

Embrey: I'd like to get into training. What type of training do you provide the collectors? Is there . . . a course on their legal obligations . . . and also do you provide any collection or confrontation training or anything like that?

Safford: One of the things we do here, first thing we really do, before they get on the telephone, we have tapes they listen to from American Collection Association. A training tape. Beginning collections and advanced collections tapes, a series, and then they have a workbook they have to go through. And it's basically, what do you say when you get on the telephone. Real basic.

Embrey: That's before you . . . when you hire them they go through that sort of mini-course before you put them on the phone?

Safford: Right. And then we have a collection supervisor who sits with them and has them make a couple

telephone calls. He monitors their phone calls, works with them as far as one-to-one. And that can go on for a week. Depends on how they adapt to the telephone. What we usually do with a brand new collector, one who has never done it before, we'll put them on our unit called the Small Balance Unit. That's anything under $75. All they have to do on those accounts in particular is call them up and say we have a balance here of whatever for Cox Cable, you owe $75, when can we expect that payment? And it's very simple because they don't have to learn a whole bunch of scripts or anything, because they're just starting out with the basics.

Embrey: That's full balance, and there's little adaptability required?

Safford: Right. We start out brand new collectors out on that so they get familiar with the style, and get familiar with talking to the people on the telephone about bad debts. We sent them to . . . We have school from ACA for advanced telephone collections. They provide the school throughout Omaha, and a couple times they have gone to Lincoln.

Embrey: So it's a formal class?

Safford: Right. So we send them to that. We send them through FDCPA school. They have those courses.

Embrey: But do you conduct things such as meetings where you talk this over?

Safford: We have set aside meeting time on Mondays from 10 o'clock to 11 for collectors' meetings. And in that we either do something in training or new law, something that's going on in the collection business. We've got this new client and this is how they want their accounts handled. So it's a mini-workshop. We try to have one every week. Sometimes you just don't have anything, but most of the time it's every Monday around 10 o'clock we have our collectors' meetings. Sometimes it runs 'til about 12 because somebody will have a good idea that we have to talk about. Or, I've got this particular type of account I'm handling, what do you think I should do with this?

Embrey: So it's a little problem-solving, a little training, and such?

Safford: Yeah. It works out real well. Everybody has a little bit of input, and they're supposed to bring problems they have to the meeting, or if they have a solution, or if they have any ideas, particular types of work. If they run into a client that they particularly like that type of business, they should bring that to the meeting too so we can have our sales rep go after that type of business.

Embrey: Yeah, that makes sense. Use them for a resource. This is kind of a nebulous question, what are your expectations with regard to your collectors' actual communication with debtors? How do you expect collectors to handle the debtors? I guess I'm looking for what is your philosophy, your collection philosophy, that you want the collectors to convey to the debtor?

Safford: I think one of the things that we try to get across to our collectors here is that they client wouldn't have sent this account here if they hadn't given up on it. This is their last resort. They don't want to send their accounts to TRW. If they could have collected the account in their office they would have collected it. This is the last thing they've got to go on to try to get this money. So, one of the things we have to do, we have an attitude, or our philosophy has to be is, this is a valid debt. That this person on the other end of that phone really owes that money. One of the things that we like our collectors to do is to listen to what the debtor's saying to see why this bill has not been paid. We have a number of reasons, it may be that he doesn't have any money, he doesn't think he owes it, he's never been in the store, has never had his teeth operated on, or whatever the situation is, but the main thing is to find out why the debt hasn't been paid in the first place. That's one of the first things you have to do. And, I think one of the things we try to get our collectors to do is listen. You can tell them in the first sentence that this is valid and you just pay the money. What kind of response are you going to get back from that? And depending on what that response is, then that's how you respond to them.

Embrey: So it's not basically what might be termed a hard-nosed approach. It's an approach from primarily strictly a business point of view.

Safford: I would say that. It's all selling technique. What kind of attitude are you going to take with this debtor? This person says I'm not going to pay that because I am who I am and I don't have to pay my debts. So that's a different attitude than someone who says, Well, I'm on welfare and I only get $200 a month and I can make a $25 payment. So it's almost a technique where you're going to have to listen to what kind of person you're dealing with. So, I think it's more of a selling technique than anything. And I think that's what we're trying to get across. Every once in a while you get this situation where you feel, gosh, if I have to listen to one more story about how bad these people have it . . . I don't believe it. But you have to go over and over it again, because you can develop a bad attitude. The only people you're talking to or responding to are these people that owe money. All day long.

Embrey: Yeah, they consummate a sale by negatives.

Safford: You get a tunnel vision of what the world's really like. You've got all these people that are just like this, and that's not really true. But, I think that's probably what we try to do.

Embrey: Yeah. You become jaded I would imagine. What type of accounts do your collectors handle? I guess retail, doctor, hospital, checks, commercial? Do you handle all of those?

Safford: Uh-huh.

Embrey: Does the collector handle whatever comes before his desk in an alphabetical sense?

Safford: Yeah. The way our system is set up is that it's just like shuffling cards and it sorts them out. We don't have any particular client going to any collector. We don't have a disciplined way we pick our collector. Our clients, if they want one collector to handle it we can do it that way, but most often we try to sort it out so that the collector gets a variety type of business.

Embrey: Okay.

Safford: And then that, say for example, Jennene works Cox Cable, a lot of them are small balance. You get real run down with Cox Cable. I mean that's all you see is Cox Cable. And so what I feel is, and most of the office feels, is that you give the collectors a little variety on what kind of accounts he's working. They're more fresher. They're more up on things.

Embrey: That makes sense. The reason I ask that is because I know that some agencies do, in fact, specialize. Bill will handle the medical accounts, and Mary handles the retail accounts and Brenda handles the whatever, the commercial accounts, something like that. Do you provide them, or at least try to provide them with whatever comes . . . ah . . . as it comes in?

Safford: We do have available for the collectors, for example if someone's account from Saint Joe's Hospital is a Medicaid problem, well we have one collector on the floor that is well versed in Medicaid. He knows who to call, what to do with it, so she can refer that to that person, you know, as far as we have a problem account. Okay, say you run into a commercial account. Say I have a commercial account for UP Railroad or whatever, and how do I handle this particular account problem I'm running into?

Embrey: Well, you don't put the account off. Those are more or less resources. You resource their information, their knowledge, as opposed to giving them the account to collect.

Safford: Right.

Embrey: Well, that makes sense.

Safford: But we've found so far that giving the person a variety of types of accounts, like I said, like a particular client, is not handled by a collector.

Embrey: What would you say are the attributes of your, well, I guess you've already answered that. What would you say are the attributes of your best collectors that make them the best, and I guess

that would be their sale ability? Their ability to sell?

Safford: What you're really doing is selling them on paying their bills. It is . . . um . . .paying your bill and how you can go about doing that. And giving them plenty of options. How to get that payment made. I would think it is their sales ability.

Embrey: Right. Can you sell an Eskimo a refrigerator?

Safford: Yeah. This person has not paid their bills for a year. How are you going to sell them on paying it now?

Embrey: Yeah, well, that's all the questions I have.