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INTRODUCTION

This paper presents an example of a transfer of technology in which techniques developed in psychology and survey research were examined to determine their suitability for use in the Social Security Administration (SSA) claims process. Three studies were funded to investigate this issue and their findings have been implemented within many of the administrative processes involving Social Security claims.

The SSA claims process is a complex activity involving the collection and evaluation of information to determine eligibility and payment level of applicants in a group of cash benefit programs, paying out over \$150 billion annually.

At the heart of this claims process is a personal interview between an SSA Claims representative (CR) and an applicant (in the Family Assistance or AFDC program, the interview is conducted by a State eligibility worker). During the course of this interview several different kinds of information may be furnished by applicants to support their benefit claims. These may range from documents such as official public records of births and marriages to self-reports and statements by other persons about income, resources, living arrangements and the effects of physical and mental conditions upon daily functioning and capacity for work.

The difficulty of determining the existence and authenticity of documents, records and statements related to eligibility for benefits, is complicated further by dynamic and related factors of the interview situation. Dynamic factors relate to the interaction between CRs and applicants, e.g.; personalities, needs, and roles of CRs and applicants and their effect on each other in the interview process.

One example of a dynamic factor that affects the interview process is the role perception of CRs, e.g.; whether at one extreme they see themselves as "guardians of the Federal trust funds" or, at the other extreme, "dispensers of Federal largess to the needy," or somewhere in between. These CR role perceptions may affect the extent to which CRs follow up on or ignore gaps, inconsistencies or questionable elements in a claim. In addition, while some CRs may be constitutionally less assertive than others, even those who are assertive may become less so as a result of the cumulative effects of stress associated with day-to-day exposure to the aged, sick, distressed and deprived. Similarly, deficiencies in knowledge or training may affect the extent to which CRs probe for or develop information which may be sensitive or threatening to applicants.

On the other side of the information exchange process, communication of claims-related information may be impeded by applicants who lack the education or sophistication to comprehend the need for supplying data to support their claims [Bendick and Cantu, 1978] or the ability to provide

a coherent history. In contrast, some applicants may choose not to provide information (a form of negative allegation) or may present other information in such a way so as to encourage more favorable treatment of their claims. For example, some disability applicants present themselves as unable to work despite evidence suggesting that their impairments are minimal. Self-enhancement, therefore, is a factor which may motivate some applicants to omit, distort, or selectively remember their circumstances. Additionally, some claimants may resist providing certain claims-related data because they consider it threatening, sensitive or an invasion of their personal privacy.

In summary, conflicting motivations, expectations and pressures on CRs and claimants may complicate the information exchange process of the claims interview, causing omission or distortion of claims-relevant data and, ultimately, errors in determination of eligibility or payment amount.

Because of the very large amounts of money involved in the SSA cash benefit programs and because entitlement is contingent on the communication and evaluation of relevant information which is affected by myriad individual and social factors as suggested above, SSA research and program management staff have been sensitive to developments in scientific and technical disciplines which might lead to improvements in the SSA claims process.

The increasing efficiency and sophistication of field data collection by survey research organizations was one area known to be rich in possible transferable knowledge. Experience in this field had been accumulating rapidly on topics such as enhancing response rates, obtaining information about sensitive or threatening subjects (e.g.; income, assets, etc.), questionnaire/interview design and development, data processing and editing, and interviewer selection and training.

Concomitantly, the above improvements in empirical methods and procedures were paralleled by advances resulting from experimental research, e.g.; the work of Bradburn and Sudman [1980] on threatening questions, Dohrenwend and Richardson [1964] on the use of leading questions, Schuman and Presser [1977] and Sudman and Bradburn [1982] on the effects of question wording on response, Monsees and Massey [1980] on collecting income data by telephone and Cannell et al [1977] for methodological studies on a wide range of interview variables and processes.

Concurrent empirical and research advances in psychology--especially the fields of clinical, social and cognitive psychology--also offered possibilities for transfer to the SSA claims development process. For example, experimental clinical research suggested techniques for increasing response such as the use of positive reinforcement, prompting, and psychological modeling; and clinical practice provided techniques for evaluating the meaning of verbal and nonverbal behavior, and

suggested methods to encourage discussion of sensitive/ threatening topics. Social psychology offered insights gained through the study of dyadic (cf. claimant and CR) interactions [Siegman and Pope, 1972], and the influence and consequences of role perceptions on behavior [Berne, 1964]. Lastly, advances in cognitive psychology offered increased appreciation of human information processing i.e., functions such as reasoning, remembering and forgetting, and suggested strategies for facilitating retrieval from short-term and long-term memory [Mahoney, 1974; Bideman et al, 1980].

To take advantage of the above advances in practice and research, SSA management requested proposals from qualified survey research and psychologically oriented firms to suggest ways of improving claims interviewing at SSA by the transfer of relevant techniques and procedures from their respective disciplines. After examining a number of proposals, SSA awarded three competitive contracts:

- a) to Teknekron, Inc. to draw from its experience in psychiatric therapy/research to investigate possible transfer to the SSA Family Assistance (AFDC) Program,
- b) to Cooper and Company to draw on psychological literature and practice in investigating a broad array of Title II SSA programs: retirement, survivors and disability, and
- c) to the Survey Research Laboratory (SRL) of the University of Illinois to draw on its experience and the survey research literature to investigate the Title XVI Supplemental Security Income (SSI) program for the aged, blind and disabled, as well as the related Title II disability program.

Contractors were to review relevant literature, observe SSA claims interview practices and procedures and make recommendations with respect to the following:

- o selection, training and supervision of interviewers
- o physical setting of the interview
- o nature of questions asked
- o forms, questionnaires and other instruments used in the interview
- o structure of the interview, ordering of questions, etc.
- o interviewer-interviewee interaction
- o use of documentation provided by claimant
- o "edits" or consistency checks of information provided by claimant.

The general approach of each of the contractors was to:

1. observe interviews (at least 50-100) in a variety of field offices and discuss the claims operation with field office managers, supervisors and clerks and groups of claim representatives,
2. review the literature in their field of expertise and apply it to the SSA claims interview process, and
3. make recommendations to SSA for both immediate and longer term changes in the claims process, couching such recommendations in terms of costs and benefits of various approaches and probabilities for successful transfer and high payback in the SSA environment.

The findings and recommendations of one of the contractors, SRL, will now be examined in detail. The Principal Investigator for SRL was Dr. Seymour Sudman.

Study Design

The initial step in the SRL study was the observation (and ultimately the analysis and evaluation) of the SSA interview process in selected field offices. Offices were selected so that characteristics of program clientele (race, ethnic, socioeconomic status) and district office (rural vs. urban, high vs. low "welfare" caseload) could be observed for their differential effects on the claims process. On this basis, the following district offices (DO) were selected for observation and analysis: Champaign-Urbana, Illinois; Chicago, Illinois; Boston, Massachusetts; Meridian, Mississippi; and Los Angeles, California.

Several days were spent at each site. In addition to the observations of live claims interviews and related procedures, discussions were held with claims representatives both individually and in groups. Several group interviews were audio tape-recorded to facilitate accurate and complete recall of the main issues as perceived by the CRs. In addition, discussions were conducted with other DO personnel whose roles in the claims process were important; these included district office managers, claims supervisors, claims technical support personnel, service representatives, and receptionists. This was done to increase SRL understanding of the claims process in its more global aspects, e.g.; administrative, program/technical, data processing, and human resource management.

Findings and Recommendations

These topics are arranged so that recommendations, to be presented immediately afterwards, will correspond to findings of the same lettered and numbered group. Some of the more important findings resulting from the district office interviews and observations included the following:

Findings

A. Forms Design and Testing

1. Claims forms were not tested in the field prior to their use, leading to problems in comprehension, uniformity of interpretation and data processing.
2. The language used in claims application forms and related material was frequently highly technical and not readily understood by claimants.
3. Use of abbreviated questions without explicit response categories encouraged errors through differences in interpretation and coverage as well as CR fatigue from excessive writing.
4. Use of multiple claims application and related forms (e.g.; Title II and Title XVI disability programs) resulted in the collection of duplicative information.
5. Question order and structure for topics such as utilization of medical treatment and work history negatively affected recall.

B. Claims Interviewing

1. Lack of knowledge or use of clarifying

techniques such as reflection (feedback of claimant's own responses) and "probes" was widespread and led to "gaps" or errors in data collection.

2. Inappropriate use of "leading" questions produced "expected" or "cue-related" responses which, in many cases, were probably erroneous.
3. Critical case data were seldom edited and reviewed with claimants either during or immediately after interviews, leading to possible processing of incomplete or inaccurate data.
4. Many claims representatives reported feeling inadequately prepared to obtain information from claimants who were inarticulate, marginally literate, emotionally impaired, etc.

Recommendations

A. Forms Design and Testing

1. & 2. Make forms and related materials more user-oriented. Pretest all forms and instructions for clarity, comprehension and usability. Such tests should be designed to obtain feedback from both SSA claims representatives and claimants.
3. Increase the use on claims forms of verbatim questions with explicit response categories.
4. Explore the possibility of combining forms to reduce duplication of information and to simplify claims representatives' task.
5. Restructure question sequences involving matters such as medical and employment history to obtain most recently occurring information first, and most distant last.

B. Claims Interviewing

1. Modify Claims representative training. Interview skills should be demonstrated with appropriate provision for practice in simulated interviews; live interviews should be observed and immediate feedback from experienced interview trainers should be utilized to reduce potential for perpetuation of initial learning errors.
2. Develop standardized probes for critical interview questions related to eligibility and payment, especially those which are more error-prone.
3. Review critical interview/application responses with claimant during or after the interview is completed to assure accuracy and completeness.
4. Train CRs in procedures for interviewing cognitively or emotionally impaired persons. For example: (a) go slower, (b) be more concrete, (c) spell out implications, and (d) do not overreact to what the client says. Consider use of outside experts to conduct training sessions on stress management techniques for both beginning and experienced claims representatives.

Findings and Recommendations from the Other Contractors

The findings of the other two contractors had much in common with those of SRL. Cooper and

Company emphasized the need for more and better training in interview technique to overcome problems created by: (a) effects of interviewer expectations, (b) the absence of knowledge about probing, and (c) failure to communicate effectively with claimants in the domain of their rights and responsibilities. In addition, Cooper and Company emphasized the need for additional agency training in certain areas identified by the CRs themselves; these included situations such as: (a) forgetful clients, (b) emotionally disturbed clients, (c) interviews in which there is an open or implied threat of violence, and (d) interviews in which clients have complaints about situations in which SSA was at fault.

The report from Teknekron reiterated the need for more extensive training on interview process and techniques. While AFDC and Title II SSA programs are not identical programmatically or administratively, sufficient similarities exist that an analogy may be drawn. For example, Teknekron reported the following as the six highest ranked causes of interviewer errors as perceived by AFDC interviewer workshop participants in Michigan and Illinois:

1. agency pressure to complete claims interviews as expeditiously as possible,
2. frequency of policy changes/program complexity,
3. intimidation, deception and manipulation by clients,
4. poor verbal interviewing skills,
5. failure to pick-up, follow-up or record pertinent claims information, and
6. too many and redundant forms.

While the first two causes are administrative/program related, the other four refer to problems in interview process and procedures.

Secondly, with respect to interviewer roles and their effects on interview errors, Teknekron identified the following major interviewer role types:

1. The Facilitator - skilled in interviewing and identifies equally with agency and client; least likely (of the four) to make errors in determining eligibility.
2. The Agent - over-identifies with agency and likely to take adversarial stance with client; likely to make underpayment errors.
3. The Bleeding Heart - over-identifies with client; avoids probing issues likely to be disadvantageous to client; inclined towards overpayment errors, and
4. The Fill-in-the-Blanks Artist - production oriented - avoids complicated or difficult issues; may be most error prone of the four types.

While the above assumed roles are to some extent embedded in personality, they more often than not also reflect psychological defenses or deficiencies which are amenable by training.

Presentation of Findings and Implementation by Management

The three contractors prepared written reports based on relevant literature reviews and on their observations, analyses and evaluations of claims interviews in SSA. After review and comment by SSA staff, the reports were sent to SSA management officials including those responsible for key SSA programs such as SSI and DI, claims interviewer

training, claims operating procedures and forms design. The contractors also discussed their findings and recommendations in face to face meetings with SSA officials and staff.

The recommendations from these three studies have already had a significant impact on SSA claims processes. There is now a greater awareness among agency operating personnel of the need for field testing of forms and procedures prior to their implementation. Additionally, the SRL recommendations on combining forms, and greater use of verbatim questions have been used by operating personnel in the revision of the SSI application form, the SSI redetermination form, and several disability forms. Teknekron findings have been used by the Office of Family Assistance in evaluating State interviewing efforts, and Cooper and Company suggestions have had an effect on interviewer training. Thus these studies have had an important overall effect on SSA claims processes and represent a successful example of technology transfer. The authors hope that in the future more of the recommendations can be implemented.

FOOTNOTES

- 1/ This paper is based upon work sponsored by the Social Security Administration. However, the opinions and recommendations expressed are those of the authors and do not necessarily represent the views of the agency, or of the private contractors listed below who were involved in the study.
- 2/ The authors would like to express their thanks to the Survey Research Laboratory (SRL) of the University of Illinois, Cooper and Company, and Teknekron, Inc. and also to SSA district office and management staff who participated in the study.
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