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## Interviewers

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(O\*NET 43-4061.00, 43-4111.00, 43-4131.00)

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### Significant Points

- A high school diploma or its equivalent is the most common educational requirement.
- Familiarity with computers and strong interpersonal skills are very important

### Nature of the Work

Interviewers obtain information from individuals and business representatives who are opening bank accounts, trying to obtain loans, seeking admission to medical facilities, participating in consumer surveys, applying to receive aid from government programs, or providing data for various other purposes. By mail, by telephone, or in person, these workers solicit and verify information, create files, and perform a number of other related tasks.

The specific duties and job titles of *interviewers* depend upon the type of employer. In doctors' offices and other health care facilities, for example, interviewing clerks also are known as *admitting interviewers* or *patient representatives*. These workers obtain all preliminary information required for a patient's record or for his or her admission to a hospital, such as the patient's name, address, age, medical history, present medications, previous hospitalizations, religion, people to notify in case of emergency, attending physician, and party responsible for payment. In some cases, interviewing clerks may be required to verify that an individual is eligible for health benefits or to work out financing options for those who might need them.

Other duties of interviewers in health care include assigning patients to rooms and summoning escorts to take patients to their rooms; sometimes, interviewers may escort patients themselves. Using the facility's computer system, interviewers schedule laboratory work, x-rays, and surgeries; prepare admission and discharge records; and route these medical records to appropriate departments. They also may bill patients, receive payments, and answer the telephone. In an outpatient or office setting, interviewers schedule appointments, keep track of cancellations, and provide general information about care. In addition, the role of the admissions staff, particularly in hospitals,



*Interviewers may ask questions over the phone or face-to-face.*

is expanding to include a wide range of patient services, from assisting patients with financial and medical questions to helping family members find hotel rooms.

Interviewing clerks who conduct market research surveys and polls for research firms have somewhat different responsibilities. These interviewers ask a series of prepared questions, record the responses, and forward the results to management. They may ask individuals questions about their occupation and earnings, political preferences, buying habits, satisfaction with certain goods or services sold to them, or other aspects of their lives. Although most interviews are conducted over the telephone, some are conducted in focus groups or by randomly polling people in a public place. More recently, the Internet is being used to elicit people's opinions. Almost all interviewers use computers or similar devices to enter the responses to questions.

*Eligibility interviewers, government programs*, determine the eligibility of individuals applying to receive government assistance, such as welfare, unemployment benefits, Social Security benefits, and public housing. These interviewers gather the relevant personal and financial information about an applicant and, on the basis of the rules and regulations of the particular government program, grant, modify, deny, or terminate an individual's eligibility for the program. They also help to detect fraud committed by people who try to obtain benefits that they are not eligible to receive.

*Loan interviewers and clerks review individuals' credit history* and obtain the information needed to determine the creditworthiness of applicants for loans and credit cards. These workers spend much of their day on the telephone, obtaining information from credit bureaus, employers, banks, credit institutions, and other sources to determine an applicant's credit history and ability to pay back a loan or charge.

Loan interviewers interview potential borrowers; help them fill out applications for loans; investigate the applicant's background and references; verify the information on the application; and forward any findings, reports, or documents to the company's appraisal department. Finally, interviewers inform the applicant as to whether the loan has been accepted or denied.

*Loan clerks, also called loan processing clerks, loan closers, or loan service clerks*, assemble documents pertaining to a loan, process the paperwork associated with the loan, and ensure that all information is complete and verified. Mortgage loans are the primary type of loan handled by loan clerks, who also may have to order appraisals of the property, set up escrow accounts, and secure any additional information required to transfer the property.

The specific duties of loan clerks vary by specialty. Loan closers, for example, complete the loan process by gathering the proper documents for signature at the closing, including deeds of trust, property insurance papers, and title commitments. They set the time and place for the closing, make sure that all parties are present, and ensure that all conditions for settlement have been met. After the settlement, the loan closer records all of the documents involved and submits the final package to the owner of the loan. Loan service clerks maintain the payment records on a loan once it is issued. These clerical workers process the paperwork for payment of fees to insurance companies and tax authorities, and also may record changes in clients' ad-

## Projections data from the National Employment Matrix

Occupational Title	SOC Code	Employment, 2006	Projected employment, 2016	Change, 2006-16	
				Number	Percent
Interviewers.....	—	589,000	612,000	22,000	4
Eligibility interviewers, government programs.....	43-4061	112,000	116,000	3,500	3
Interviewers, except eligibility and loan.....	43-4111	221,000	242,000	21,000	10
Loan interviewers and clerks.....	43-4131	256,000	254,000	-2,300	-1

NOTE: Data in this table are rounded. See the discussion of the employment projections table in the *Handbook* introductory chapter on *Occupational Information Included in the Handbook*.

dresses and ownership of a loan. When necessary, they answer calls from customers with routine inquiries.

**Work environment.** Working conditions vary for different types of interviewers, but most of these workers work in areas that are clean, well lit, and relatively quiet. Most of these workers work a standard 35 to 40 hour week, but evening and weekend work may be required in some establishments. Some interviewers may conduct surveys on the street or in shopping malls, or they may go door to door.

### Training, Other Qualifications, and Advancement

There are minimal formal educational requirements for interviewers, and most new employees receive on-the-job training. Employers seek applicants with strong interpersonal skills, including a pleasant personality, clear voice, and the ability to communicate with others.

**Education and training.** Most employers prefer applicants with a high school diploma or its equivalent or a mix of education and related experience.

New employees generally train on the job, working under the close supervision of more experienced employees, although some firms offer formal training. Some loan interviewers also take courses about credit that are offered by banking and credit associations, public and private vocational schools, and colleges and universities.

**Other qualifications.** Because interviewers deal with the public, they must have a pleasant personality, clear speaking voice, and professional appearance. Familiarity with computers and strong interpersonal skills are very important. Fluency in a foreign language also can be beneficial.

**Advancement.** Experienced interviewers may advance to positions with added responsibilities or supervisory duties. Many organizations fill open supervisory positions by promoting qualified individuals from within the company. Interviewers who obtain additional skills or training will have the best opportunities. For some managerial positions, a college degree may be required.

### Employment

Interviewers held about 589,000 jobs in 2006. Approximately 221,000 were interviewers, except eligibility and loan; 256,000 were loan interviewers and clerks; and 112,000 were eligibility interviewers, government programs. About half of all interviewers, except eligibility and loan, worked in health care and social assistance industries, and about 23 percent of these interviewers worked part time. Most loan interviewers and clerks worked in financial institutions. About 7 out of every

10 eligibility interviewers for government programs, worked in State and local government.

### Job Outlook

Slower than average growth is expected for interviewers during the projection period, but levels of employment change vary significantly with occupational specialty. Prospects will be best for applicants with a broad range of job skills, including good customer service, math, and telephone skills.

**Employment change.** Employment of interviewers is expected to grow by 4 percent from 2006 to 2016, which is slower than the average for all occupations. However, the projected change in employment varies by specialty.

The number of interviewers, except eligibility and loan, is projected to grow about as fast as average, with the most growth in the health care and social assistance sector. This sector will hire more admissions interviewers as health care facilities consolidate staff and expand the role of the admissions staff and as an aging and growing population requires more visits to health care practitioners. However increases in the use of online surveys and questionnaires, which are often cheaper than other data collection methods, should reduce the demand for interviewers who conduct market research interviews over the phone relative to other jobs involved in marketing.

Employment of eligibility interviewers for government programs is projected to grow slower than the average for all occupations. The increase in the number of retiring baby boomers becoming eligible for Social Security and other government entitlement programs will be the main cause of growth in this occupation. Automation should have an effect on some eligibility interviewers because, as with credit and loan ratings, eligibility for government aid programs can be determined instantaneously by entering information into a computer.

Little or no change in employment is projected for loan interviewers and clerks due to advances in technology that are making these workers more productive. Despite a projected increase in the number of applications for loans, automation will increase productivity so that fewer workers will be required to process, check, and authorize applications than in the past. The effects of automation on employment will be moderated, however, by the many interpersonal aspects of the job. Mortgage loans, for example, require loan processors to personally verify financial data on the application, and loan closers are needed to assemble documents and prepare them for settlement.

Moreover, employment will be adversely affected by changes in the financial services industry. For example, significant consolidation has occurred among mortgage loan servicing companies. As a result, fewer mortgage banking companies are

involved in servicing loans, making the function more efficient and reducing the need for loan service clerks.

**Job prospects.** Some job openings will come from employment growth, but most job openings should arise from the need to replace the numerous interviewers who leave the occupation each year. Prospects for filling these openings will be best for applicants with a broad range of job skills, including good customer service, math, and telephone skills. In addition to openings for full-time jobs, opportunities also should be available for part-time and temporary jobs.

The job outlook for loan interviewers and clerks is sensitive to overall economic activity. A downturn in the economy or a rise in interest rates usually leads to a decline in the demand for loans, particularly mortgage loans and can result in layoffs. Even in slow economic times, however, job openings will arise from the need to replace workers who leave the occupation for various reasons.

The job outlook for eligibility interviewers also is sensitive to overall economic activity; a severe slowdown in the economy will cause more people to apply for government aid programs, increasing demand for eligibility interviewers.

**Earnings**

Median hourly wage and salary earnings of eligibility interviewers, government programs, in May 2006 were \$18.05. The middle 50 percent earned between \$14.40 and \$21.92. The lowest 10 percent earned less than \$12.18, and the highest 10 percent earned more than \$24.30. Median hourly earnings in the industries employing the largest number eligibility interviewers, government programs were:

Federal Government.....	\$21.20
Local government .....	17.52
State government.....	16.35

Median hourly wage and salary earnings of loan interviewers and clerks in May 2006 were \$14.89. The middle 50 per-

cent earned between \$12.07 and \$18.69. The lowest 10 percent earned less than \$9.88, and the highest 10 percent earned more than \$22.66. Median hourly earnings of loan interviewers and clerks in depository credit intermediation was \$15.22, while median hourly earnings in nondepository credit intermediation was \$14.35.

Median hourly wage and salary earnings of interviewers, except eligibility and loan, in May 2006 were \$12.64. The middle 50 percent earned between \$10.12 and \$15.31. The lowest 10 percent earned less than \$8.35, and the highest 10 percent earned more than \$18.57. Median hourly earnings in the industries employing the largest number of interviewers, except eligibility and loan, were:

State government.....	\$15.27
Colleges, universities, and professional schools .....	15.05
General medical and surgical hospitals.....	12.69
Offices of physicians.....	12.55
Other professional, scientific, and technical services .....	10.10

**Related Occupations**

Interviewers obtain information from individuals. Other workers who perform similar duties include procurement clerks, customer service representatives, and bill and account collectors.

**Sources of Additional Information**

State employment service offices can provide information about employment opportunities for interviewers.

For specific information on a career as a loan processor or loan closer, contact:

► Mortgage Bankers Association, 1919 Pennsylvania Ave. NW., Washington, DC 20006.

Internet: <http://www.mortgagebankers.org>