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SOCIAL SECURITY ADMINISTRATION

Additional Actions Needed in Ongoing Efforts to Improve 800-Number Service

G A O
Accountability ★ Integrity ★ Reliability

GAO-05-735

SOCIAL SECURITY ADMINISTRATION

Additional Actions Needed in Ongoing Efforts to Improve 800-Number Service

Why GAO Did This Study

The Social Security Administration (SSA) at some point touches the life of nearly every American. Each day thousands of people contact SSA to file claims, update records, and request information from its 1,300 field offices, website, and national toll-free 800 number. Implemented nationwide in 1989, SSA's 800-number has become a principal contact point for millions of individuals seeking agency services. Congressional requesters asked GAO to review the quality of SSA's 800 number in terms of caller access and agent accuracy of response and courtesy.

What GAO Recommends

GAO recommends that SSA take steps to (1) increase callers' access to agent services, (2) determine why agents fail to comply with SSA requirements when handling calls, and (3) establish uniform procedures for documenting and assessing customers' agent-related complaints. SSA agreed with the first two recommendations, but disagreed with the third, saying that its consistently high courtesy rates demonstrates that its present approach is working and taking any additional measures to improve courtesy would not be cost-effective. GAO maintains that routinely documenting and analyzing customer complaints could help SSA identify callers' concerns and reinforce the agency's commitment to quality "citizen-centered" service.

www.gao.gov/cgi-bin/getrpt?GAO-05-735.

To view the full product, including the scope and methodology, click on the link above. For more information, contact Barbara Bovbjerg at (202) 512-7215 or bovbjergb@gao.gov.

What GAO Found

Despite making improvements to its 800-number service, SSA still has difficulty keeping pace with caller demand for agent assistance. In 2001, SSA upgraded its 800-number network so that all callers could either access its automated services or be routed to the next available agent at any site in the network—a feat not possible under the previous system. The new network also enhanced SSA's ability to monitor and manage call traffic, agent availability, and network operations in real-time to ensure the network's integrity and the consistent delivery of services. SSA also expanded its automated and agent-assisted services accessible through the 800-number network. However, SSA's expansion of its automated services to reduce agent call burden has not had its intended effect, as callers continue to show a strong preference for agent assistance. In fiscal year 2004, about 51 million of the more than 71 million callers requested to speak to an agent. However, 8.7 million, or 17 percent, of these calls did not get through to an agent—a 2 percentage point increase over the previous year.

SSA has taken steps to help agents provide callers with accurate information and consistent services, but still has problems with agents assisting callers in line with agency policies and procedures. SSA's training curriculum provides agents with a comprehensive overview of SSA programs. Agents are also encouraged to use available on-the-job resources, including a customized computer application that helps agents provide consistent service and accurate responses. Nevertheless, from 2001 through 2003, SSA did not meet its 90 percent target for service accuracy—that is, agents' performance in handling non-payment related issues in accordance with agency requirements. Although SSA has taken several actions to help agents improve their performance, including mandating agent use of the computer application, it has not yet determined why agent compliance with agency policies continues to fall short.

SSA trains and monitors agents for courtesy and conducts periodic customer satisfaction surveys, but does not routinely capture all customer complaints about alleged agent discourtesy. Agents receive training on developing their interviewing and interpersonal skills, and SSA monitors agents to determine whether or not they are providing courteous service to callers. SSA monitoring indicates that agent courtesy levels are high. SSA solicits limited customer feedback on agent courtesy in its annual surveys and compiles general ratings, but these surveys do not ask callers for the reasons behind the ratings. Callers to the 800 number do complain of agent discourtesy, but SSA does not routinely document and assess all complaints. Some call center staff told us that when they receive allegations of agent discourtesy, they typically apologize for the discourteous service and may proceed to assist the caller without recording the complaint. SSA has feedback mechanisms in place to capture caller complaints, but these mechanisms do not do so in a manner that allows SSA to assess complaints and identify corrective actions needed.

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Contents

Abbreviations

CHIP	Customer Help Information Program
OIG	Office of the Inspector General
OQA	Office of Quality Assurance and Performance Assessment
OTS	Office of Telephone Services
SSA	Social Security Administration
SSI	Supplemental Security Income

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Accountability * Integrity * Reliability

United States Government Accountability Office
Washington, DC 20548

August 8, 2005

The Honorable Charles E. Grassley
Chairman
The Honorable Max Baucus
Ranking Member
Committee on Finance
United States Senate

The Social Security Administration (SSA) at some point touches the life of nearly every American. Its services include issuing Social Security cards, maintaining earnings records, and administering some of the largest federal benefit programs—Old Age and Survivors Insurance and Disability Insurance—commonly referred to as Social Security—and Supplemental Security Income (SSI). Each day thousands of people contact SSA's 1,300 field offices, Web site, and national toll-free 800 number (1-800-SSA-1213) to file claims, report events to update records, and request information about SSA's programs. Since becoming available nationwide in 1989, SSA's 800 number has become a principal contact point for individuals seeking agency services. Callers to the 800 number may opt to use a self-service menu of automated services or request to speak with an agent. In fiscal year 2004, callers placed over 71 million calls to SSA's 800 number.

SSA has made improvements and adjustments to its 800-number service in response to customer feedback. However, some problems have persisted. For example, SSA reported that millions of calls were encountering busy signals or being terminated before being served. An SSA survey of 800-number callers in September 2000 found that callers wanted easier and faster access to live service—that is, to speak with an agent without wading through the lengthy list of automated services. Furthermore, callers commented that SSA could improve its 800-number services by having agents with expertise provide consistent information and exhibit courteous behavior and helpful attitudes.

In this context, you asked us to review the quality of SSA's 800 number in terms of caller access, agent accuracy of response and courtesy. This report discusses SSA's efforts to (1) improve caller access to the 800 number; (2) ensure that SSA agents provide accurate responses and follow SSA requirements; and (3) ensure that agents treat callers courteously.

To conduct our work, we reviewed SSA's policies and procedures for 800-number agents and interviewed SSA officials to develop information on SSA's telephone systems and services, training offerings and requirements, and the steps they take to ensure that their agents provide acceptable service. Specifically, we interviewed and obtained documentation from officials at SSA headquarters in Baltimore, Maryland; regional officials in 3 of the 10 regions; and staff working in a total of six call centers—two in each location visited—Birmingham, Alabama; Kansas City, Missouri; and Richmond, California. The call centers we selected varied in the volume of calls handled and included those that handled 800-number calls on a routine basis and centers that handled calls as needed. We reviewed SSA performance data related to access, accuracy, and courtesy and determined the data to be sufficiently reliable for the purposes of this report. We conducted our work from September 2004 through July 2005 in accordance with generally accepted government auditing standards. Appendix 1 provides a more detailed description of our scope and methodology.

Results in Brief

Despite making improvements to its 800-number systems, management, and services to improve caller access, SSA still has difficulty keeping pace with caller demand for agent assistance. In 2001, SSA upgraded its 800-number network so that all callers could either access its automated services or be routed to the next available agent at any site in the network—a feat not possible under the previous system. The new network also enhanced SSA's ability to monitor and manage call traffic, agent availability, and network operations in real-time to ensure the network's integrity and the consistent delivery of services. SSA also expanded its automated and agent-assisted services accessible through the 800-number network. However, SSA's expansion of its automated services to reduce agent call burden has not had its intended effect, as callers continue to show a strong preference for agent assistance. In fiscal year 2004, 51 million of the more than 71 million callers opted to speak with an agent, but 8.7 million, or 17 percent, did not get through—a 2 percent increase over the previous year.

SSA has taken steps to help agents provide callers accurate information and to comply with SSA requirements, but still has problems with agents not meeting its standards for accurate service. SSA provides agents with comprehensive training and equips them with on-the-job resources such as a customized computer application to enable them to offer a broad range of services and to help ensure that they provide accurate and consistent service. SSA also makes experienced staff available to assist agents with

complex or technical calls. In addition, SSA monitors agents' calls agencywide to assess agent accuracy and training needs. SSA's own monitoring assessments for 1998 through 2003 found that the agency generally met its 95 percent standard for "payment accuracy," having agents correctly handle inquiries involving eligibility and benefit payment issues. However for this same period, SSA did not meet its standard for "service accuracy," having agents correctly handle issues that do not have the potential to affect eligibility and/or payment according to agency requirements. SSA's overall performance for "service accuracy" for fiscal year 2003 was 85.1 percent; below the agency's 90 percent target. According to SSA's assessment, agents' failure to obtain six personal identifying pieces of information from callers to verify their identity before accessing and disclosing information was the most frequent service error committed by agents. This error accounted for 28 percent of all service errors identified through SSA's assessment in fiscal year 2003. SSA has taken several actions to help agents improve their performance, including requiring agents to use the computer application designed to help them comply with agency requirements by directing their questions and responses to callers. However, the improvement in the service accuracy rate that followed these initiatives was short-lived. SSA has not determined why agents fail to comply with requirements and thus commit service errors.

SSA trains and monitors agents for courtesy and conducts periodic customer satisfaction surveys, but does not routinely document or analyze all incidents of discourtesy or caller complaints. As part of the basic training curriculum, agents are taught interviewing and interpersonal skills. In addition to monitoring for accuracy, SSA also monitors agents to determine whether or not they were courteous to callers. Based on 4,384 monitored calls in 2003, SSA reported an agent courtesy rate of 99.9 percent. Although this would mean discourtesy was highly infrequent, it would still mean that agents may have handled as many as 60,000 calls placed during fiscal year 2003 discourteously. SSA solicits direct customer feedback about agent courtesy by surveying callers annually. In 2004, 91 percent of the respondents rated the agent level of courtesy as good, very good, or excellent while 5 percent rated it as fair and 4 percent rated it as poor or very poor. However, the survey does not ask callers their reasons for the ratings. Also, while callers also contact SSA to complain of agent discourtesy, SSA does not routinely document all complaints. We were told that when callers report allegations of agent discourtesy, call center staff typically apologize for the discourteous service and may proceed to assist the caller without making a record of the complaint. In addition, callers sometimes make complaints about agent discourtesy

through SSA's Web site. However, the Web site does not give guidance to complainants about the specific information they should provide. As a result, customers do not typically provide information that would help SSA assess the overall nature of complaints and identify any needed action. According to experts on customer service, a good management complaint system is key to building customer relations and identifying recurring problems and solutions to prevent future problems. Without such a system, SSA may be missing opportunities to address customer concerns and improve 800-number services.

This report contains recommendations to the SSA Commissioner that are intended to improve the quality of the 800-number service related to access, accuracy, and courtesy. In its comments on a draft of this report, SSA agreed with our recommendations to identify cost-effective ways to increase agent availability to handle 800-number calls and conduct a comprehensive analysis of the source of agent service errors. SSA disagreed with our recommendation to establish procedures for documenting and assessing customer complaints. SSA believes a formal complaint system is not necessary or cost-effective given the consistently high level of courteous service indicated by SSA's service monitoring and customer satisfaction surveys. In our report, we acknowledge the high level of agent courtesy indicated through these sources. Yet, SSA's high call volume means that even with low rates of discourtesy, agents may be treating potentially tens of thousands of callers discourteously. Good customer service stresses the importance of paying attention to customers' complaints, however minor, and establishing a simple user-friendly and comprehensive complaint management system. We do not anticipate a need for SSA to expend extensive resources in meeting our recommendation, but rather suggest that SSA modify and uniformly apply the mechanisms already in place to obtain information about callers' concerns or complaints that could help the agency further improve customer service.

Background

Before implementing the nationwide 800-number service, SSA delivered most of its services to the public face-to-face in an SSA field office. In 1989, SSA implemented a national, toll-free 800 number to better enable individuals to request information on SSA programs or report events that affect their own or someone else's SSA records or payments.[1] SSA set up

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[1]First established in 1988, SSA's 800-number service was initially available to 60 percent of the population. SSA expanded the service to all callers nationwide in 1989.

the 800-number service with the expectation that callers would ask basic questions and conduct simple business transactions, such as reporting address changes and scheduling field office appointments. When a call came into the 800 number, it would be routed to a local SSA call center. This strategy resulted in a high busy rate. Troubled by high busy-signal rates, SSA in 1996 added a nationwide automated menu to the 800 number that allowed callers to conduct a limited number of transactions without speaking to an agent.

In 1997, we identified a number of conditions that limited the effectiveness of SSA's 800-number service.[2] For one, callers often reached a busy signal instead of the automated menu or an agent. In addition, the automated menu offered only a limited number of services. To reach an agent, callers were required to select a specific topic about which they wished to speak to an agent so that the system could direct their call to an agent in a call center with the requisite subject matter expertise. This routing strategy led to some call centers being overwhelmed with calls. Also, because agents could not transfer calls, callers sometimes were inconvenienced by having to redial the 800 number to complete their business.
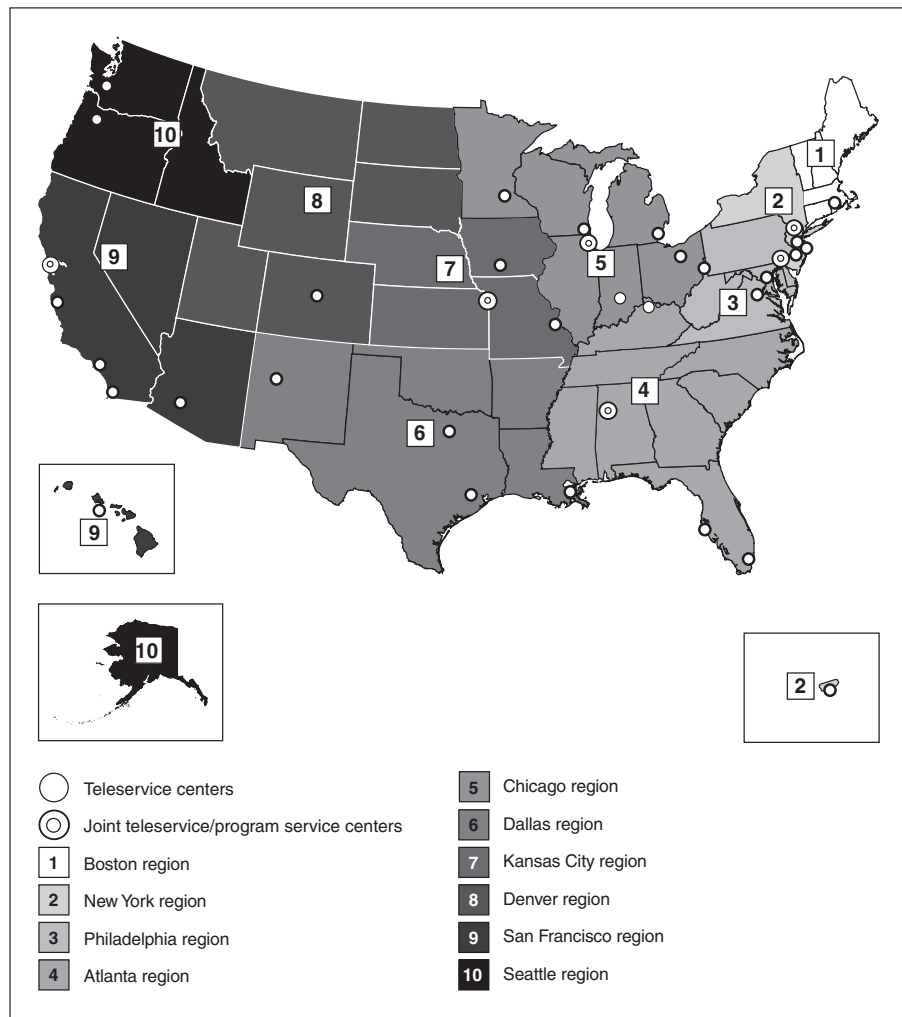
Since the introduction of its nationwide 800-number service, SSA has worked to keep pace with the public's growing demand for telephone services and interests in conducting more complex transactions over the telephone. Today, calls made to the 800 number are answered at 44 geographically dispersed locations. A call placed to the 800 number may be answered by agents located in any one of SSA's 36 teleservice centers, 6 Program Service Centers; or at one of 2 components within SSA's Office of Central Operations.[3] Figure 1 shows the locations of these call centers within the 10 SSA regions.

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[2]GAO, *Social Security Administration: More Cost-Effective Approaches Exist to Further Improve 800-Number Service*, GAO/HEHS-97-79 (Washington, D.C.: June 1997).

[3]Two components within SSA's Office of Central Operations also answer 800-number calls. SSA's Wilkes Barre Data Operations Center in Pennsylvania has approximately 266 agents trained to answer calls. In addition, SSA's Division of Earnings Record Operations in Baltimore, Maryland, has 198 agents trained to answer 800-number calls.

Figure 1: SSA's 800-Number Call Center Locations

○	Teleservice centers	**5**	Chicago region
◉	Joint teleservice/program service centers	**6**	Dallas region
1	Boston region	**7**	Kansas City region
2	New York region	**8**	Denver region
3	Philadelphia region	**9**	San Francisco region
4	Atlanta region	**10**	Seattle region

Source: GAO analysis of SSA data.

SSA staffs its 36 teleservice centers with approximately 4,060 teleservice representatives who answer incoming calls to the 800 number. In addition, each of SSA's six program service centers, which are co-located on teleservice center sites, has designated specialists, called "SPIKES," who have been cross-trained to provide back-up support in answering 800-number calls during peak call volume periods. The SPIKE staff is comprised of various technical staff in the program service centers whose routine responsibilities include processing claims, mailing out notices,

managing SSA's debt collection activities, and handling reports of non-receipt of checks and representative payee issues.

SSA employs a cadre of approximately 2,030 trained SPIKES in its six program service centers. When the volume of calls is expected to exceed the levels that teleservice representatives can handle, SSA activates SPIKES, diverting them from their routine responsibilities to answer incoming 800-number calls. These peak calling periods typically occur on the first day of the week, the first week of the month, and the first 3 months of the year. In this report, we refer to teleservice representatives and SPIKES as "agents" and to teleservice centers and program service centers as "call centers."
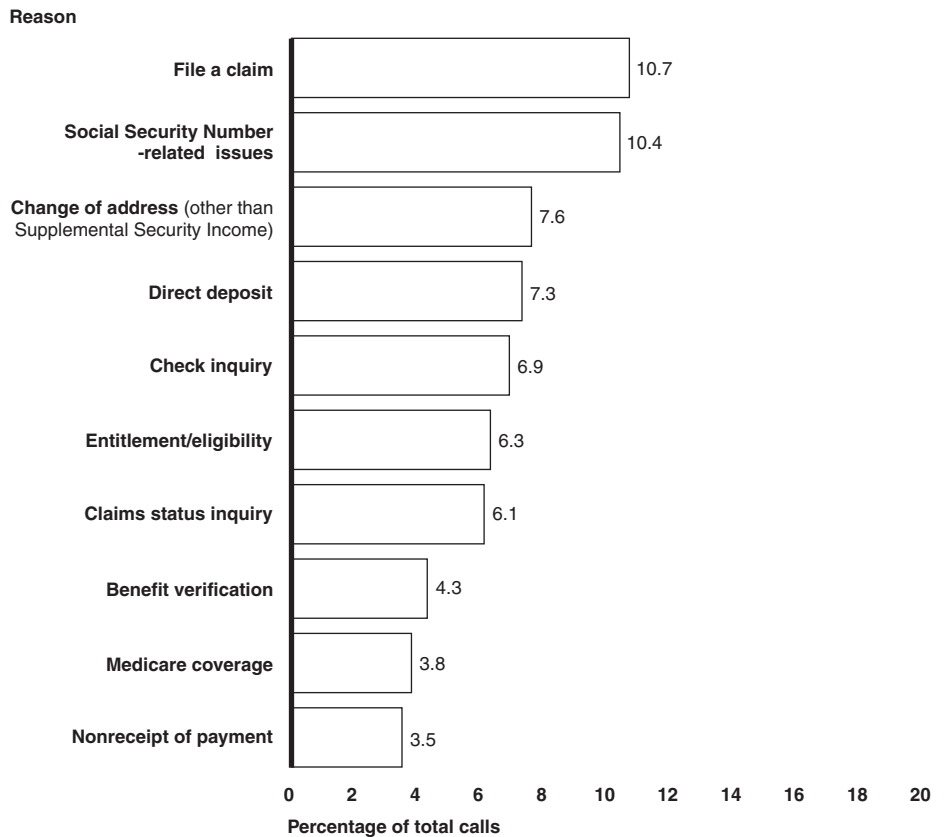
SSA's Office of Telephone Services (OTS) plans, implements, operates, and evaluates SSA telephone service to the public delivered by way of the national 800 number and field offices. OTS plans and conducts studies, pilots, and analyses of 800-number and field office telephone operations to assess and improve the service. It also provides direct support to call centers and field offices, including developing and communicating uniform operating policies and procedures. OTS staff works closely with SSA's vendor that supplies and manages the network hardware, software, and telephone equipment used to support the 800-number service. OTS also manages the 800-number network operations, designs and administers call routing plans, and monitors call handling and adjusts call routing to handle emergency situations.

Full-time SSA agents spend much of their time answering calls.[4] These calls may cover a broad range of inquiries about SSA programs and procedures. Figure 2 shows the 10 most frequent reasons for calls to the 800 number in fiscal year 2003.

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[4]The terms full-time and back-up agents are used to describe SSA employees who handle 800-number telephone calls as their primary and secondary responsibility, respectively.

Figure 2: Most Frequent Reasons for Calls to the 800 Number, Fiscal Year 2003

Reason

Reason	Percentage of total calls
File a claim	10.7
Social Security Number -related issues	10.4
Change of address (other than Supplemental Security Income)	7.6
Direct deposit	7.3
Check inquiry	6.9
Entitlement/eligibility	6.3
Claims status inquiry	6.1
Benefit verification	4.3
Medicare coverage	3.8
Nonreceipt of payment	3.5

Percentage of total calls

Source: SSA weighted estimates based on sampled data.

Agents' time off the phone, such as for staff meetings, training sessions, or annual leave must be scheduled months in advance so that the network operations may continue without interruption.

SSA sets goals for telephone access and agent services and measures performance in these areas. In recent years, to measure access, SSA calculated the number of calls handled, the number of calls that reach the 800 number on their first attempt, and the number of calls that reach an agent within 5 minutes of selecting the option to speak with an agent. In fiscal year 2005, SSA replaced these measures with two new access performance measures—the average speed of answer and the agent busy rate—consistent with standards in the telecommunications industry. SSA also expects agents to adhere to agency guidance and procedures and sets standards and measures agent accuracy (i.e., compliance with SSA's requirements when serving callers) and agent courtesy. The Office of

Quality Assurance and Performance Assessment (OQA) measures the accuracy of information agents provide callers by listening in daily to a statistical random sample of calls handled by agents nationwide. OQA assesses accuracy based on whether agents adhered to SSA requirements when responding to callers' inquiries. As shown in table 1 agents are expected to provide callers a broad range of services. OQA also periodically surveys 800-number callers to assess, among other things, callers' perception of agent courtesy.

Table 1: Major Services That Agents Provide to 800-Number Callers

Provide information about Social Security numbers including requirements for obtaining Social Security numbers and replacement cards
Explain SSA program rules specific to individuals' circumstances
Screen individuals for entitlement to benefits under SSA programs
Advise individuals about their rights and responsibilities as participants in SSA programs
Receive and input reports such as address changes, non-receipt of checks, and deaths that affect SSA records or benefit payments
Answer questions about communications individuals received from SSA
Inform individuals of assistance provided by other agencies and make referrals

Source: GAO analysis of SSA data.

SSA Has Improved Overall Access to the 800 Number, but Many Calls Seeking Agent Assistance Do Not Get Through

Despite making improvements to its 800-number systems, SSA still has difficulty keeping pace with caller demand for agent assistance. Since 2001, SSA has made improvements to its telephone systems, management, and services to improve caller access to the 800-number network. Specifically, the new enterprise-wide network improved incoming call routing and network capacity; enhanced SSA's ability to manage network operations, forecast call volumes, and set staffing levels; and expanded automated and agent services. However, callers continue to demonstrate a preference for speaking with an agent over using the automated service menus. In fiscal year 2004, about 51 million callers requested to speak to an agent. Of these calls, 8.7 million, or 17 percent, of these calls did not get through to an agent—a 2 percent increase over the previous year.

SSA Made Numerous Upgrades to Its 800-Number Network

SSA upgraded the network to help overcome past access problems. One major upgrade was the replacement of the geographically based routing system with a nationwide routing system capable of distributing calls to any agent within the network. This change gave SSA the ability to monitor call traffic and agent availability in real time at each call center and receive "cradle to grave" management information on a call's movement from the

time the caller dials the 800 number until the call is terminated. The network also effectively eliminated the busy signal that callers encountered when using the older system. The new system accepts all calls made to the 800-number network and provides callers with a broad range of automated services. Calls seeking agent assistance are distributed to 1 of SSA's 44 answering sites.

When callers dial the 800 number, the network provides a series of prompts to direct them to the desired services. The network uses recorded announcements and pre-set menu prompts to separate callers according to language preference (i.e., English or Spanish) or type of telephone service (i.e., touchtone or rotary dial). The network uses a digitized voice to read menu selections to the caller and responds to caller-entered touch-tone digits. The caller's selection can invoke a number of options, such as playing a recorded announcement (e.g., on cost-of-living adjustments) or transferring a call to an agent. SSA provides callers with an extensive menu of available automated services before offering them the option of acquiring agent assistance. SSA told us that the menus were set up this way to offer callers an opportunity to conduct their business using automated services before forwarding their calls to agents.

When a caller indicates a preference for agent assistance, the network determines the optimum destination for the call. It reviews among other factors agent availability, the number of calls in queue, and the minimum expected delay. If all agents are busy and call queues are filled to capacity, the network delivers an agent busy message to callers, advising them that heavy call volume prohibits the transfer of their call to an agent and encouraging them to call back during periods of typically lower call volumes.

A call placed in agent queue remains queued until an agent becomes available. The network applies treatments to calls waiting in agent queue, such as announcements promoting the use of SSA's Web site. According to SSA, if the wait time in an agent's queue exceeds 15 minutes, the call is re-routed to another agent and given priority over other incoming calls. The network continually tracks the status of each call until the caller disconnects. Although the network was designed to hold one call per agent in queue, the vendor told us that it typically holds up to 1.65 calls in queue per agent.

SSA and the vendor have taken measures to ensure the integrity of network-generated data and the continuous operation of the network. Both SSA and the vendor conduct ongoing tests of the accuracy and

completeness of the network-generated data on which so much of SSA's 800-number related performance measurement, management decisions, and staffing levels depend. The vendor told us that redundancy was built into the network to ensure that the failure of any one component only affected existing calls. For example, if one component fails, the network automatically employs a backup execution path to bypass the problem location and reroutes calls to one of the remaining call centers. According to the vendor, the redundancy built into the 800-number network and the geographical dispersion of its redundant functions would make a complete system outage almost unimaginable. Vendor staff told us that the local outages that occur on occasion are mainly caused by loss of network facilities, extended local power failures, or hardware issues. SSA and the vendor maintain back up databases critical to network operations.

SSA takes several additional steps to help ensure that callers can access 800-number services. SSA network operations staff frequently calls the 800-number network to test the integrity of the main menu scripts and the routing of calls to both automated and agent services. They evaluate calls for proper routing through the option choices; proper functionality of the automated scripts; proper functionality of routing to agents; proper routing to agents and agent queues; and the quality and clarity of the connection. Call centers also have systems administrators who monitor the performance of the equipment used on the premises and notify headquarters when any anomalies appear. System administrators are responsible for keeping the phones and headsets working, troubleshooting problems with desktop applications, monitoring computers, printers, or management information data. If the administrators notice any problems, they are responsible for notifying headquarters so that the vendor can dispatch a technician to initiate repair.

SSA Manages Call Traffic and Forecasts Future Call Demand and Staffing Needs

SSA takes advantage of the wealth of management information at its disposal to monitor ongoing network operations and plan for the future. SSA forecasts call volumes and schedules the appropriate number of agents in accordance with anticipated demand based on historical data. These forecasts allow SSA to group days into specific levels depending on the anticipated volume of calls. For example, the busiest days—"Level 1" days—require the greatest number of SPIKES to be activated to answer phones. SSA sets and tracks SPIKE commitments to help ensure that enough SPIKES will be available networkwide to answer the volume of incoming calls. Depending on network conditions, managers may make adjustments to the number of available agents and the routing of calls to align available 800-number resources with caller demand. SSA adjusted its

call volume forecast downward 5 times each in fiscal years 2003 and 2004, allowing SPIKES scheduled to answer 800-number calls to return to their other assigned duties.

SSA uses real-time data to monitor call traffic, caller activity, and system performance. SSA can use these data to track overall incoming calls and information on automation or determine whether calls were routed to an SSA call center or to a busy message. SSA monitors such 800-number network statistics as calls made to the network, calls offered to agents, agent staff levels, average speed of answer, and agent busy rate. Staff also monitors cable and national news for events, such as inclement weather, news stories on Social Security, or homeland security events to determine what impact they may have on projected 800-number call volumes. Furthermore, SSA monitors caller usage of the automated menus and reshuffles automated options to keep the most popular options first.

SSA performs limited checks of the network generated data. Upon receiving the data electronically, SSA runs the data through a multistep automated procedure that backs up the data and converts it to a readable format. As part of this process, SSA checks each record to ensure that all area codes are good, all phone numbers are properly formatted, and all listed phone numbers originate in the 800-number network. The vendor also generates separate reports on automated services and agents. SSA reviews the reports and compares the results with historical trends. Although SSA has no additional means of verifying the reliability of the vendor-provided data or the results that appear in report field outputs, both SSA and the vendor maintain that these data are accurate, and the vendor states that SSA has the source data it needs to assess network performance.

SSA Expanded Its Automated and Agent-Assisted Services, but 17 Percent of Calls Seeking Agent Assistance Do Not Get Through

Since the inception of the nationwide 800 number and the later introduction of limited 24-hour automated services, SSA has continually improved the quality and quantity of services available to callers. In 1996, SSA introduced voice-recognition applications and added an option allowing callers to replace their Medicare card by phone. In 1998, SSA implemented five new automated service options to handle inquiries surrounding the increased number of Social Security statement mailings. By 2002, SSA had made the full range of automated services available in the Spanish language.

Callers may access the automated services at any time in English or Spanish to obtain services, information, or forms. Table 2 lists the services available through the 800-number automated menus.

Table 2: Services Available through the 800-Number Automated Menus, As of June 2005

Main service categories	Subcategories
Field office locator database	• N/A
Password/password request code/account status	• N/A
Social Security card application form	• N/A
Benefit verification	• N/A
Social Security statement options	• Form to request Social Security statement • Form to correct name or date of birth • Form to request Social Security statement with different estimate of future earnings • Message—why Social Security statement was sent • Message—address on Social Security statement • Message—earnings on Social Security statement
Medicare options	• Replacement Medicare card • Form to request help with the Medicare Prescription Drug Plan costs • Medicare Prescription Drug Plan message
Pamphlets	• Understanding the benefits • Retirement benefits • Disability benefits • Survivors benefits • How work affects your benefits • Benefits for children with disabilities • What every woman should know
Informational messages	• Payment delivery dates • Direct deposit • Best times to call 800 number • SSA Internet address and services • SSI message • 1099 benefits statement (seasonal) • Cost-of-living adjustment (seasonal)

Source: SSA data.

SSA has adopted the telephone industry "best practice" of taking care of all of the caller's business during the initial contact. Agents have been trained to answer a wide range of inquiries and have the capacity to transfer calls they cannot handle to others who handle these calls. For example, in 1998, SSA began allowing callers to file claims for retirement
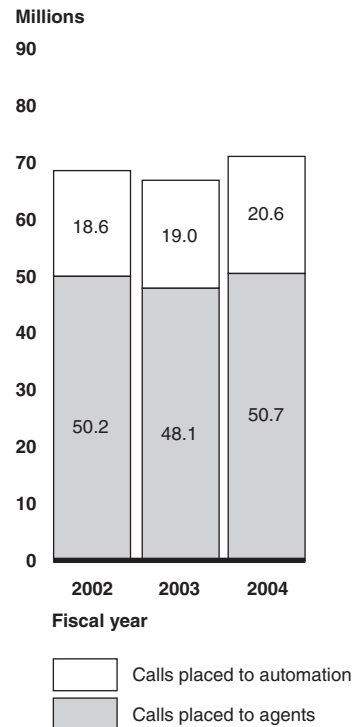
and survivors' benefits immediately through the 800 number, eliminating the need for the caller to leave a message and wait for another SSA agent to return the call. In 1999, SSA gave agents access to a computer-based application to assist them in handling telephone calls more efficiently. In 2002, SSA provided callers the option of having their call routed to a designated group of bilingual agents. SSA also extended the hours of agent availability nationwide. Agents are now available weekdays from 7 a.m. to 7 p.m. in each time zone. In addition, SSA provides unadvertised agent service for extended hours on weekday nights and weekends. SSA also provides agent service for the hearing impaired through a separate toll-free number.

In following SSA's instructions to handle all of the caller's business needs, agents may be performing tasks that limit their availability to answer calls. During site visits, we observed agents who filled out forms by hand, retrieved printouts, placed the mailings in an envelope, addressed the envelopes by hand, and put the envelope in the mail slot, while the caller remained on hold. While these steps may help give callers the assurance that their business is being completed, such manual tasks are time-consuming and potentially limit the number of calls that agents can handle.

Although the number of calls placed to the 800 number has increased slightly since fiscal year 2002 and SSA has expanded services available through automation, the agency continues to have difficulty keeping pace with caller demand for live agent assistance. Figure 3 shows the calls made to the 800 number since fiscal year 2002 when SSA's most recent telephone network upgrade was fully implemented. The proportion of calls to the 800 number indicating a preference for agent assistance has been relatively consistent, whereas SSA had hoped that the introduction of automated services would divert calls away from agents to the less costly, self-service automated system. Such a reduction would be consistent with the call center industry trend toward self-service with minimal agent intervention. However, agents continue to answer the majority of calls, including some calls that, according to agents, could easily be handled through automation. The percentage of calls seeking agent assistance but not getting through declined from 22.7 percent in fiscal year 2002 to 15.2 percent in 2003, but rose 2 percent in fiscal year 2004. Specifically, as figure 4 shows, 8.7 million (or 17.2 percent) of the 51 million calls seeking agent assistance in fiscal year 2004 did not get through. About half of these calls encountered a busy message and the other half abandoned the call while waiting in queue. Managers of private call centers do not place a lot of importance on call abandonment rates for several reasons, including
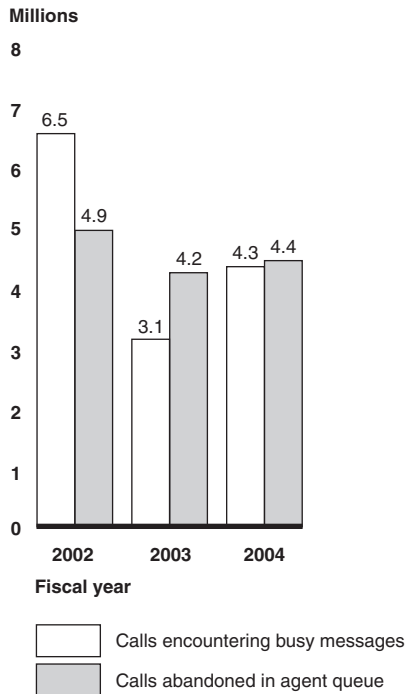
their belief that callers terminate calls to visit the Web site. Some callers that request SSA agent assistance may be able to satisfy their needs through the automated menu or Web site. However, if callers' business require agent assistance, they will not be able satisfy their needs if they unable to get reach an agent.

Figure 3: Calls Placed to the 800 Number, Fiscal Years 2002 through 2004 (in Millions)

Millions

	2002	2003	2004
Calls placed to automation	18.6	19.0	20.6
Calls placed to agents	50.2	48.1	50.7

Fiscal year

☐ Calls placed to automation
▨ Calls placed to agents

Source: SSA data.

Figure 4: 800-Number Calls Seeking Agent Assistance That Did Not Get Through, Fiscal Years 2002 through 2004 (in Millions)

Millions

```
8

7    6.5

6          4.9
                              4.3  4.4
5                      4.2
                                          
4                3.1
                                          
3

2

1

0
    2002        2003        2004
Fiscal year
```

☐ Calls encountering busy messages

▨ Calls abandoned in agent queue

Source: SSA data.

SSA offers a variety of possible reasons why callers abandon their calls after being placed in queue for an agent, one being that customers simply do not want to continue waiting any longer before having an opportunity to speak to an agent. SSA has several initiatives underway to reduce the number of abandoned calls in queue, including a call-back service, which will provide callers kept in queue beyond a certain threshold with an opportunity to enter their telephone number and select a contact time so that an agent can call them back. While providing convenience to callers and potentially using any agent "down" time more efficiently, a call back option also has the potential to increase agent workload.

Since 2002, SSA's 800-number automated menus have received progressively higher call volumes but handled fewer calls to completion. In addition, as shown in figure 5, the number of calls being abandoned without completing a transaction in the automated menus has steadily increased, culminating in fiscal year 2004, when nearly half of calls to automation were abandoned.

Figure 5: 800-Number Calls Handled and Abandoned in Automation, Fiscal Years 2002 through 2004 (in Millions)
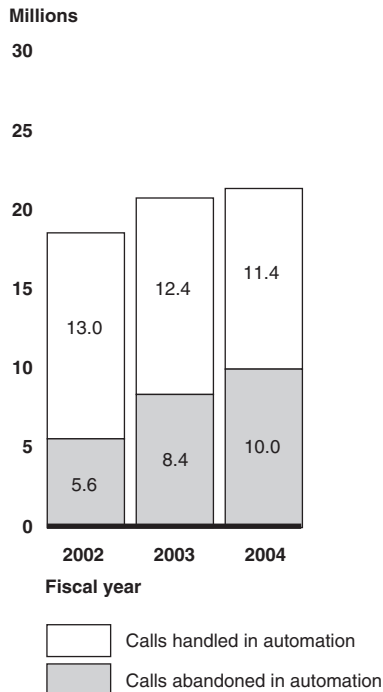
Source: SSA data.

Although SSA offers a number of possible reasons, it is unable to say with any degree of certainty why calls continue to be abandoned. In the past, SSA has conducted follow-up caller surveys to ask callers what had prompted them to abandon the automated services. The primary reason that callers gave for hanging up after an initial selection of an automated service was their desire to speak to an agent. According to SSA, many callers simply desire the security of human contact when leaving personal information that is required to transact business. SSA has now eliminated the need for callers to redial; callers may now have their calls transferred from automated services to agent queue. However, this option will likely increase agents' call burden. SSA intends to make its automated menu selections more accessible by introducing a speech-enabled main menu that would allow callers to simply speak their needs in response to directed questions. For example, rather than listening to a list of options, callers will be able to use their voice to narrow down available options and find the ones relevant to the services they seek. SSA plans to implement this feature nationwide later in this fiscal year. SSA also redesigned its Web site in 2003 to improve its accessibility and usability in the hope of

relieving the burden on the 800 number. The Web site now attracts over 30 million visitors a year, which SSA says has reduced the demand for direct service from 800-number and field office agents. SSA's customer satisfaction surveys from 2002 and 2003 show that the percentage of the survey respondents who said they would likely use the 800 number the next time they contacted SSA decreased from 75 to 61 percent. In contrast, the percentage of respondents who reported they were likely to use the Internet or email to contact SSA increased by 2 percent and the percentage of those who said that they would likely call or visit a field office increased by 10 percent.

SSA Trains and Provides Agents on-the-Job Resources, but Agents Have Not Met SSA's Standard for Accuracy of Assistance

SSA has taken steps to help agents provide callers accurate information and comply with agency requirements, but still has problems with agents meeting its standards for accurate service. SSA provides agents with comprehensive training and equips them with on-the-job resources to help them provide accurate and consistent service. In addition, SSA monitors agents' calls and compiles agencywide assessments of agent accuracy in handling calls and identifies agent training needs. SSA's own monitoring assessments for 1998 through 2003 found that the agency generally met its standard for agent accuracy in handling issues that had the potential to affect individuals' benefit payments, but not its standard for "service accuracy," handling issues that did not have the potential to affect benefits. SSA's overall performance for "service accuracy" for fiscal year 2003 was 85.1 percent; below SSA's 90 percent target. According to SSA's assessment, agents' failure to obtain the required identifying pieces of information from callers to verify their identity before accessing and disclosing information was the most frequently committed service error. In fiscal year 2003, this error alone accounted for 28 percent of all service errors that SSA identified. SSA has taken several actions to help agents improve their performance, but these actions have not resulted in sustained improvements in service accuracy.

SSA Trains Agents and Equips Them with Resources to Properly Handle Calls

SSA provides agents with comprehensive training to enable them to offer callers a broad range of services and to complete callers' business on initial contact. The basic training curriculum is comprised of formal course work to teach agents about the agency's programs, policies, and procedures,[5] including rules for disclosing information to and accepting reports from callers; how to access, interpret, and enter data into SSA computer systems and databases; and how to query and interpret SSA records. As part of their basic training, agents take frequent tests, conduct mock interviews, observe experienced agents handling calls, and answer calls. The basic training curriculum for full-time agents at the call centers we visited ranged from 11 to 16 weeks. In addition, call center officials told us that they taught a modified 11- to 12-week course to back-up agents to augment their existing technical skills. In addition, officials told us that they supplemented the basic training with regional and call center training offerings, such as new employee orientation, diversity training, and public service training.

After agents complete basic training, regions and call centers follow their own established practices to help agents transition to handling calls on their own. At the sites we visited, agents were mentored or closely supervised during a transitional period. For example, some call centers assigned a personal mentor to sit and observe agents handling calls and to provide prompt assistance, as needed. After spending a number of weeks with a mentor, agents are evaluated to determine their readiness to handle calls on their own. As another transitional step, one call center placed agents in a training unit that had a higher supervisor-to-agent ratio to allow closer supervision and monitoring of agents' work. Floor support staff in one training unit said that, in addition to providing technical assistance, they review the accuracy of agents' data entries for events, such as direct deposit requests and death reports. Based on an agent's proficiency, floor-support staff may review agents' work to provide daily feedback or review their work less frequently as agents demonstrate proficiency.

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[5]Guidance for SSA's programs include, the *Teleservice Center Operating Guide* (guidance for answering general inquiries and processing events callers report), the Program Operations Manual System (instructions for developing actions for input), the *Modernized Systems Operations Manual* (instructions for entering transactions into SSA's computer system), the *Social Security Handbook* (explains SSA's programs, health insurance, and related programs), and the *Medicare Handbook* (explains how Medicare program services are provided and payments made).

Agents may receive subsequent training in a variety of ways. For example, training can occur during the 3-hour allotments reserved for monthly staff meetings. Call center staff and officials told us that these meetings were used as a forum to provide agents information on emerging issues such as national and regional initiatives and changes in operating procedures, as well as feedback on the call center's performance. During the workday, supervisors may provide agents with important information that agents need to know, such as generic responses to calls triggered by current media reports on Social Security solvency. We were told that agents also receive voluminous intra-agency communications for which they may be allotted 15 minutes at the end of each workday to read. We were also told that supervisors and floor-support staff use various strategies to ensure that agents are aware of the most important changes. Call center managers and supervisors told us, that if needed, more time maybe requested for agents to be off the telephones to receive additional training, such as hands-on computer training.

To assist agents in providing callers with accurate and consistent services, SSA provides agents with the Customer Help and Information Program (CHIP)—a customized online computer application for providing services to 800-number callers. CHIP helps agents navigate the comprehensive set of requirements and guidance for SSA programs and directs agents in the actions they should take to accurately complete callers' business on initial contact. For example, if an agent enters an address change for individuals receiving Supplemental Security Income (SSI) benefits, CHIP displays screens prompting the agent to ask callers a series of questions about changes in living arrangements—events that may lead to an increase or decrease in SSI benefits. As another resource, the call centers we visited made more experienced staff available to help agents handle more complex or technical calls. Officials told us that such floor support was customary at call centers agencywide.

SSA Monitors Agents to Assess Performance and to Identify Training Needs

SSA monitors agents' handling of 800-number calls for payment accuracy and service accuracy.[6] SSA assesses agent performance for payment accuracy in cases where agents' responses on such matters as eligibility, filing of claims, or reportable events could potentially affect an individual's eligibility or benefits. SSA also assesses agents' performance for service

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[6]SSA's practices for monitoring agents are subject to a memorandum of understanding with the American Federation of Government Employees.

accuracy to determine whether or not the services they provide correspond with SSA policies and procedures. When assessing service accuracy, SSA considers whether agents provided accurate information as well as performed all other related actions that the agency requires. Some of these actions are required as a matter of convenience to callers or to avoid the potential need for follow-up contact.

SSA conducts random, remote monitoring of agents handling calls for various purposes. OQA is responsible for two types of monitoring. First, OQA monitors a statistical national sample of calls handled by agents throughout the year to develop both agencywide and regional assessments of agent performance. This type of monitoring serves as SSA's means of assessing agent payment accuracy and service accuracy. OQA officials told us that such monitoring had the capacity to reveal issues that needed to be addressed at the agency level, such as pinpointing areas needing policy clarification. However, the responsibility for agent performance, including improving performance to meet agency targets, rests with the various regions and individual call centers. Second, if requested by regional officials, OQA occasionally monitors a small number of calls handled by individual call centers and visits the call centers to brief managers and agents on its findings. Call center staff also randomly monitor calls handled by their call center for payment accuracy and service accuracy and to identify training needs for their agents. SSA does not specify the number of calls that should be monitored for this purpose. Call center officials told us that the number of calls they monitored do not provide a statistically valid assessment of their center's performance.

Designated call center personnel also monitor individual agents to provide agents individualized feedback on their telephone performance. Monitors may point out positive aspects of agents' performance as well as suggest additional training. Agents are given advance notice of when monitoring will occur and are allowed to choose whether to have monitors sit with them or to have monitors listen in from a remote location.[7] For full-time agents, SSA guidance recommends monitoring as many as five calls per month for agents with more than 1 year of experience and unlimited calls for agents with less than 1 year.[8] Officials told us that agents are given

[7]The purpose of monitoring individual agents is to assess an agent's performance and provide feedback without creating a punitive environment.

[8]The national American Federation of Government Employees agreement allows SSA to monitor all full-time agents individually but requires SSA to bargain with local unions to similarly monitor backup agents.

timely feedback on assessments of their overall performance. Some officials also said that when monitors observe agents making an error, they may interrupt the call to instruct the agent on the correct procedure.

Agents Have Not Met SSA's Standard for Accuracy of Assistance

Although SSA takes a number of actions to help agents provide callers accurate information in accordance with agency policies and procedures, agents still have problems meeting SSA's standard for service accuracy. As shown in figure 6, from fiscal year 1998 through fiscal year 2003, SSA generally met its 95 percent target for payment accuracy—having agents correctly handle inquiries involving eligibility and benefit payment issues—but not its 90 percent target for service accuracy—having agents serve calls related to nonpayment –related issues according to agency requirements.[9]

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[9]In fiscal year 2003, SSA discontinued externally reporting performance for meeting the goals it set for payment accuracy and service accuracy. However, the agency has indicated that it remains committed to agents delivering an acceptable level of service. SSA officials told us that the agency continues to use the performance goals internally.

Figure 6: SSA's Performance in Meeting Payment Accuracy and Service Accuracy Targets, Fiscal Years 1998 through 2003
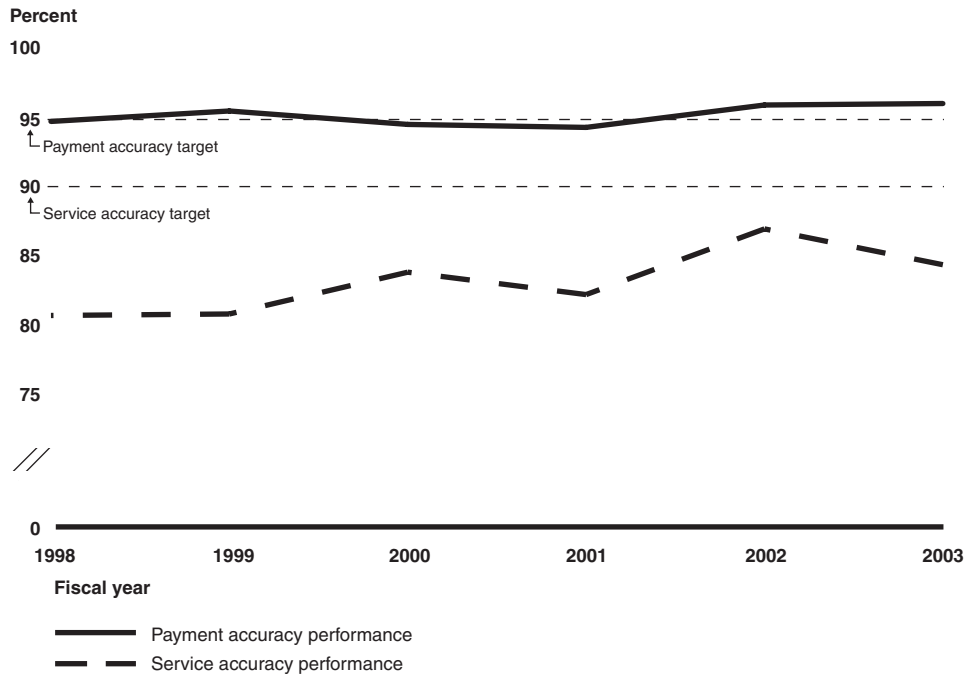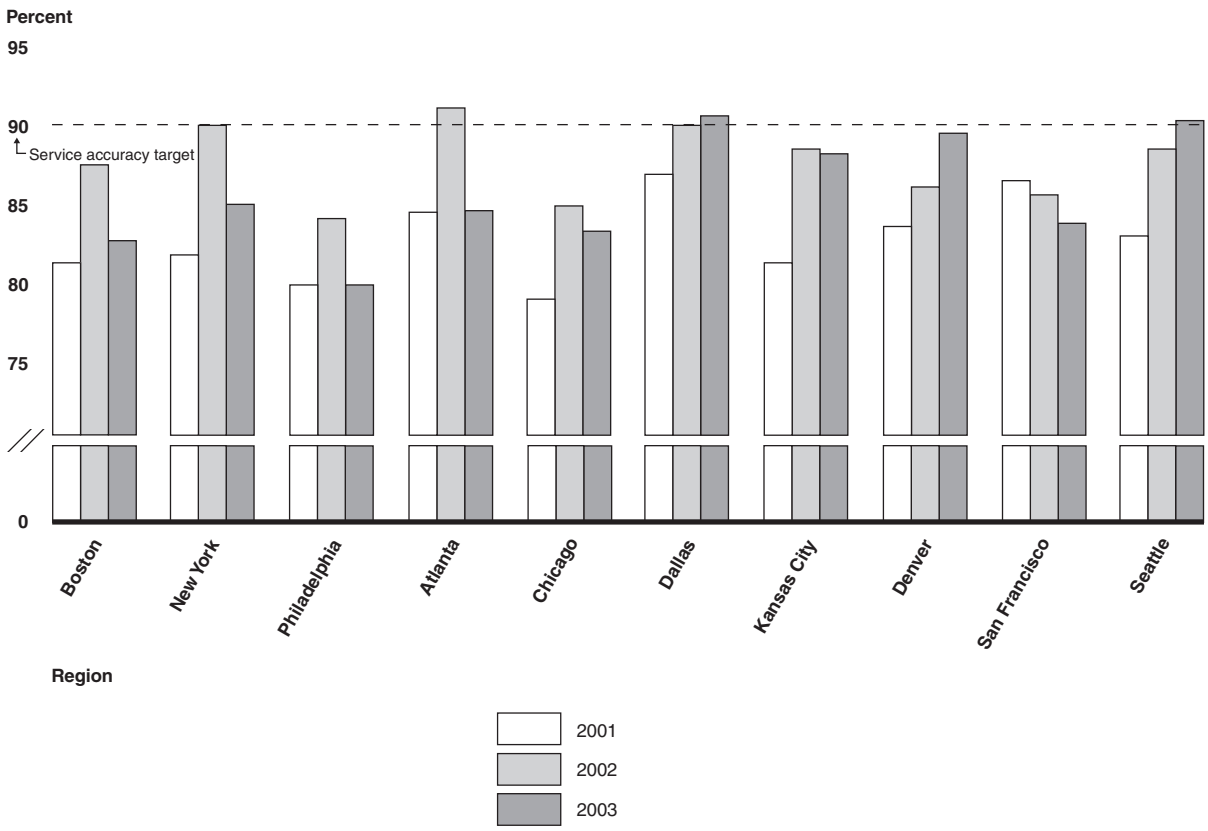

Source: SSA weighted estimates based on sample data.

Note: OQA does not routinely calculate and publish confidence intervals at the agency level. However, OQA calculated the approximate sampling variability for the fiscal year 2003 results at the 95 percent confidence level to be ± .8 percent for payment accuracy for the universe of calls with a payment-affecting issue and ±1.1 percent for service accuracy. OQA said that because the call population, the number of calls monitored, and accuracy rates have remained relatively constant for the period of our review, the confidence intervals would change by only tenths of a percentage point from one year to the next.

SSA reported that its overall performance for payment accuracy in fiscal year 2003 was 95.9 percent, and the performance for each of its 10 regions was similar. However, SSA reported its overall performance for service accuracy in fiscal year 2003 was 85.1 percent. Based on OQA's assessment, as few as four regions may have met the 90 percent service accuracy target in 2003.[10] As shown in figure 7, for fiscal years 2001 through 2003, almost all regions had problems consistently meeting SSA's established target for service accuracy.

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[10]Given that OQA estimated the sampling error for fiscal year 2003 could have been as large as ±4.4 percent, only the four regions for which OQA reported service accuracy rates of at least 85.6 percent may have met the 90 percent service accuracy target.

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Figure 7: Regional Performance for Meeting Service Accuracy Target, Fiscal Years 2001 through 2003

Source: SSA weighted estimates based on sample data.

Note: OQA does not routinely calculate and publish confidence intervals at the regional level. OQA estimates the sampling variability for FY 2003 at the 95 percent confidence level, would range from ±2.9 percent to ±4.4 percent for service accuracy. OQA said it would expect similar regional sampling variability for prior years.

OQA identified 63 types of required actions that agents failed to take in fiscal year 2003 that led SSA to miss its service accuracy target. Agents' failure to take these required actions resulted in service errors. As shown in table 3, the most frequent error stemmed from agents' inadequate protection of individuals' personal information. SSA protects individuals' privacy by limiting disclosure of the personal information in its records to individuals for whom the agency maintains the records and to others authorized. Agents committed an error each time they failed to collect the requisite six identifying pieces of information to verify a caller's identity

before accessing or disclosing information from SSA records (i.e., improper handling of access and disclosure).[11]

Table 3: Top Five Types of Service Errors Observed in Fiscal Year 2003

Type of service error[a]	Percentage of all service errors	Example of service error	
		Caller inquiry and agent action	Action agent failed to take
Improper handling of access/disclosure	28	A caller representing an attorney's office wanted to know when a client who was in the attorney's office should expect payment of disability benefits. The client had received a letter indicating SSA had made a favorable decision. The agent obtained the client's Social Security number from the caller, verified that a favorable decision was made, and told the caller that it usually takes 3 months from the date of the letter to receive payment.	Agent should have asked to speak to the client to verify client's identity and ask the client's permission to conduct business with the attorney representative.
Failure to obtain or properly interpret a query	10	A caller wanted to know the status of her child's disability claim. The agent misread SSA's records, advised the caller that the claim was denied, and offered to mail appeal forms.	Agent should have advised the caller that a final decision had not been made and to allow 60 days for SSA's decision.
Improper handling of potential claims[b]	8	A widow reported her husband's death to stop his retirement checks. The agent accepted the death report and told the widow she should return the husband's next payment to her local SSA office.	Agent should have screened the widow to determine her possible eligibility for benefits on her husband's account.
Improper handling of referral to another SSA component	8	Caller wanted to obtain replacement of a lost Social Security card. The caller acknowledged having two of the identity documents that the agent said she would need to get a replacement. Agent told the caller to contact the SSA office ahead of her visit to make sure the two documents were sufficient and was given the SSA office address and telephone number.	Agent should have offered to mail the caller a Social Security card application form that would have allowed caller to obtain a replacement Social Security card without having to visit an SSA office.

[11]SSA does not consider the ability to provide all the required identifiers to be proof of callers' identity. Similarly, the agency does not consider the failure to provide required identifiers as conclusive evidence that callers are not who they allege.

Type of service error[a]	Percentage of all service errors	Example of service error	
Improper handling of acceptable reporter[c]	6	Caller was payee for two children receiving benefits, one of whom recently turned 18 and was away at school. Caller wanted to report address change for both children.	Agent should have accepted address change for both children because caller was an acceptable reporter.
		Agent properly identified the caller, processed a change of address for the younger child, and told the caller the older child would have to report the address change herself.	

Source: OQA "800 Number Evaluation Reports" for fiscal years 2001 through 2003.

Note: The examples provided are for illustrative purposes and the actual incident depicted may not have occurred in fiscal year 2003.

[a]OQA identified 58 additional causes of service errors, 9 of which occurred at frequencies between 1 and 5 percent, and the remaining 49 occurred at a frequency of less than 1 percent.

[b]Inquiries about claims where there was no reasonable probability to affect payment or eligibility for benefits.

[c]This error occurs when agents either accept a nonpayment-affecting report without verifying the identity of the reporter to determine if the report can be accepted, or refuses to accept a nonpayment-affecting report from a proper reporter.

Managers at the sites we visited have taken actions to reduce the number of service errors, particularly access and disclosure errors. For example, some call centers provided CHIP refresher training, designed desk aids reminding agents of the steps for proper disclosure, placed "hot pink" sheets detailing the service errors on the desks of agents who commit them, or established a "CHIP doctor" to provide agents with technical assistance to help navigate the CHIP computer application. However, the effectiveness of these actions to improve service accuracy for agents within the respective call center is unknown because the monitoring that occurs at the call center level does not provide a statistically valid measurement to make such an assessment.

OQA has reported that the lower service accuracy rate primarily stemmed from agents' failure to follow SSA's requirements when asking callers to verify their identities. Assuming that such "access and disclosure" failures could be cleared up through the use of the CHIP application, SSA mandated its use in November of 2001. The service accuracy rate subsequently improved for fiscal year 2002, but dropped the next fiscal year because, according to OQA, agents did not make optimal use of CHIP. OQA recomputed SSA's service accuracy rate without the access and disclosure error for comparison purposes and reported that it would have increased from 85.1 to 89.2 percent in fiscal year 2003. SSA has not

determined why agents fail to follow agency procedures when handling some calls, resulting in service errors.

SSA Conducts Training, Monitoring, and Customer Surveys but Lacks a Uniform System for Assessing Agent Courtesy

SSA uses training, call monitoring, and surveys to ensure that agents deliver courteous service, but does not routinely document or analyze all incidents of discourtesy or caller complaints. As part of its comprehensive, multiweek training curriculum, SSA teaches agents the interviewing and interpersonal skills they need to provide courteous service. It also determines through monitoring whether agents are being courteous. Based on its monitoring results from 2001 through 2003, SSA reported that it found agents to be courteous to callers over 99 percent of the time. SSA also measures caller satisfaction with agent courtesy as part of its annual 800-number customer satisfaction survey. In 2004, 91 percent of respondents rated agent courtesy as good, very good, or excellent; 5 percent rated agent courtesy as fair, and 4 percent rated it poor or very poor. While SSA uses training, monitoring and customer surveys to ensure courtesy, it does not have a uniform system for analyzing incidents and complaints of discourtesy. Call center staff told us that they typically apologize to callers and offer to provide the desired assistance whenever callers lodge complaints by phone. Moreover, they may not record the complaint or attempt to capture and assess information on the nature of complaints. Customer service studies highlight the importance of paying attention to complaints and the benefits of having a good management complaint system.

SSA Relies on Training, Monitoring, and Customer Surveys to Ensure Agent Courtesy

As part of its comprehensive, multiweek training curriculum, SSA teaches interviewing and interpersonal skills to help agents serve callers in a professional and courteous manner. The training includes instruction on how to establish rapport with callers, how to obtain information necessary to accurately serve callers' needs, and how to end calls on a positive note. As a courtesy measure, agents are instructed to allow callers to end the call. Agents also receive training on how to respond to angry, loud, or abusive callers, including how to calm such callers, and how to continue serving them or to transfer those calls to supervisors.

SSA also uses its call monitoring process to oversee courtesy levels and has procedures for immediate intervention to remedy any observed

problem.[12] OQA procedures call for monitors to immediately inform management of a discourteous incident, prepare a written report for the agent's call center manager, and retain a copy of the report in the event that a disciplinary action is taken against the agent. Call center managers who become aware of discourtesy allegations or observe agent discourtesy are required to follow similar procedures. They are required to discuss any incident with the agent and consider a progressive range of disciplinary actions from issuing a reprimand to terminating an agent's employment.

OQA officials told us that formal monitoring is time-consuming work. As a result, OQA said that over the years, it reduced the sample size of the monitored calls due to resource constraints. Regional and call center management expressed varied opinions as to whether the reduction in the number of monitored calls was an obstacle to identifying agent discourtesy. One call center manager told us that discourtesy was more likely to be observed by managers and supervisors patrolling work areas than through formal monitoring. On the other hand, one regional official noted that additional unannounced monitoring would be a more effective way of catching agent rudeness.

Some of the managers and officials with whom we met, however, told us that they believed courtesy levels were very high and not a problem. According to the agency's call monitoring records, SSA agents have performed at consistently high rates with regard to courtesy. For fiscal year 2003, OQA determined that based on 4,384 calls, agents had been courteous to callers 99.9 percent of the time. [13] It reached similar conclusions from its 2001 and 2002 monitoring.

SSA also relies on its annual survey of callers to assess and ensure agent courtesy. Callers who have used agent services have been asked, among other questions, to rate agent courtesy on a 6-point scale. The 2004 survey showed that 91 percent of the callers rated agent courtesy as being good, very good, or excellent; 5 percent rated it as being fair; and 4 percent rated

[12]OQA defines courtesy as a reflection of whether agents treated callers in accordance with generally accepted standards. Other SSA guidance provides examples of unacceptable agent conduct, including hanging up on callers without cause, using profanity, yelling at callers, exhibiting rudeness or impatience with callers, using inappropriate tone, and putting callers on hold unnecessarily.

[13]OQA observed six calls of discourteous service that they said represented a population of nearly 60,000 calls.

it as being poor or very poor.[14] These rates were about the same as those reported for the 2001 though 2003 surveys.

Other call centers may use telephone or online surveys to obtain feedback from customers, although the actual administration of the surveys may vary. For example, one organization conducts telephone surveys using voice capture software to record customer responses. At the beginning of a call, the survey system randomly selects participants and asks them to participate in a 2-3 minute survey after they complete their call. Another organization conducts online surveys, sending a survey to selected customers via email. Nonetheless, these organizations seek to obtain customers' views on their organization's performance.

SSA Lacks a Uniform System for Assessing Agent Courtesy

SSA monitors calls and receive feedback from customers, but it does not systematically gather and assess this information to identify courtesy problems, such as particular problem locations or persistent patterns or trends. SSA agents handled an average of 40.9 million calls each year from 2001 through 2003. Even if agents were courteous 99.9 percent of the time as OQA reported, for fiscal year 2003 that would still leave nearly 60,000 calls in which the agents may have been discourteous. However, because SSA does not routinely analyze the details of agent discourtesy observed through monitoring, it has no way of determining the circumstances or lessons learned from monitored calls.

Studies conducted on customer service have shown that building relationships with customers and a having first-rate management complaint system are critical to maintaining good customer relations. One study in particular noted that paying attention to customer complaints, regardless how minor they may be and addressing them quickly and completely helps satisfy customers and build trusting relationships. [15]

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[14]A study contracted by the Office of the Inspector General reported that SSA's customer satisfaction survey provided a reliable statistical representation of caller's views for the period measured. However, because SSA limits the survey to being conducted during a designated period—most recently a 4-week period in March—the survey may be an inadequate representation of customers' views year round. Further, the sampling variability for responses to this question would be ±2 percent or less at the 95 percent confidence level. SSA's response rate during the period 2001 through 2004, ranged from 53 to 71 percent. Although response rates within these ranges are not unexpected for this kind of telephone survey, it should be noted that as the response rate decreases, the certainty that survey results represent the universe of 800-number callers decreases.

[15]Richard D. Young, *Customer Driven Focus and Excellence in the Public Sector* (Columbia, S.C.: Institute for Public Service and Policy Research, University of South Carolina, 2002).

Similarly, people who contact their government agencies want to be heard and expect courteous and respectful treatment. It is therefore important for government employees to distinguish what their customers want and to take actions to ensure that their customers are satisfied. The study also noted that no matter how good the service or product is, occasions will invariably arise that result in customer complaints. However, it is important that when criticisms are voiced, that they are systematically and promptly addressed. A good management complaint system can provide data and information on complaints that can be compiled and analyzed to give insight into where problems are recurring and what needs to be done to fix them or prevent them from happening in the future. A good complaint system also facilitates the filing of complaints using simple, yet comprehensive complaint forms.

SSA's 800-number customer satisfaction surveys are one means of gathering feedback from callers on agent courtesy. However, the survey does not ask why some respondents rate agent courtesy as poor. In addition, the agency does not routinely collect or analyze all caller complaints placed through the 800 number. Our visits to call centers found variation in how they handled such calls. When customers call the 800 number to report agent-related complaints, SSA guidance requires agents to refer calls to supervisors or floor-support staff. However, SSA does not provide guidance for how those receiving referrals should handle them. We were frequently told that call center staff receiving these calls typically apologize for the other agents' rudeness and offer to provide service to the caller. SSA provides call center staff a form to document 800-number service complaints, including agent lack of courtesy. However, SSA has not provided them agencywide guidance on documenting complaints or the type of information they should record to allow SSA to identify service issues or trends. We were given a variety of reasons why call center staff may not document agent-related complaints. One call center official told us that his site allowed agents to exercise judgment in deciding which complaints they documented. Some agents, supervisors, and technical staff told us they were unaware of procedures for handling such complaints while others believed callers needed to provide sufficient information such as the offending agent's name or call center location to lodge a formal complaint. It was our observation that 800-number agents may not provide their full name or mention their call center location when answering a call.

SSA responds differently to customer-reported complaints sent to agency offices than to complaints registered on its Web site. Specifically, regional and call center officials said that when warranted they would attempt to

identify the agent, investigate the merits of the complaints reported to their offices, and initiate disciplinary actions. Headquarters staff who receive complaints through the agency's Web site told us that they routinely send customers a letter of apology, but have no one designated within SSA to whom to forward and or resolve complaints. Although the Web site has an Intranet-based form ostensibly designed to capture complaint information, it does not ask for specific information such as the nature of the alleged act of discourtesy and the date and time it occurred. By not systematically collecting and analyzing information on alleged agent discourtesy, SSA is unable to identify service issues that may warrant corrective actions.

Conclusions

SSA's toll-free phone service is an important resource for the thousands of people who call the number daily, and the steps the agency has taken in recent years demonstrate a commitment to quality service. The agency's upgraded telephone system along with its expanded menu options and agent-assisted services has improved access in many respects by giving customers more services at their convenience. In addition, the agency has taken steps to help ensure that callers receive more accurate and courteous service.

Even with good service, however, there is room for improvement. Improvements to the 800-number network have not necessarily ensured that callers receive the help they seek, given the number of calls not reaching an agent. This may not be a mounting problem if callers follow the general trend in the call center industry toward automation and self-service as they grow more comfortable with these options. However, the impending increase in the size of the retiree and disability populations, and anticipated changes to the Social Security system suggest that SSA may continue to experience a substantial proportion of callers who request agent assistance. Measures to improve customer access to agents may therefore be needed. In addition, SSA's many benefit programs will continue to generate some complex questions that require agent assistance. Currently, the prevalence of service accuracy errors diminishes the quality of service that callers receive when they do reach an agent through the 800 number. Finally, although SSA's estimates show instances of agent discourtesy to be rare among all calls, such instances could nonetheless affect tens of thousands of callers. Because SSA does not routinely capture information on all customer complaints about discourtesy, however, it loses the ability to assess the severity of the problem and misses opportunities to better understand caller needs, solve unanticipated problems, and retain the good will of the public.

Recommendations for Executive Action

To improve the quality of the 800-number telephone service, we recommend that the Commissioner of the Social Security Administration take the following three steps:

- Identify cost-effective ways that will help ensure that more calls seeking agent assistance get through to agents, such as streamlining the call-handling process, automating some mailings that agents now do by hand, or increasing number of agents available to take calls.

- Conduct a comprehensive analysis of the source of service errors. For example, the agency might consider holding agent focus groups to gain insight into why agents tend to fail to comply with certain requirements. The agency could get agents' views on the effectiveness of CHIP in helping them meet agency requirements.

- Establish procedures for documenting and assessing customer-reported complaints. In doing so, the agency should determine the types of information it needs to assess customers' concerns and to provide the agency a means to identify and address service issues.

Agency Comments and Our Evaluation

We obtained written comments on a draft of this report from the Commissioner of SSA. In its comments, SSA said it was pleased that our report reflected the agency's commitment to providing high-quality 800-number telephone service that meets the needs and expectations of its customers. SSA agreed with our recommendation to identify cost-effective ways to increase agent availability to handle 800-number calls and described several planned initiatives to improve agent productivity and to expand automated services. SSA also agreed with our recommendation to conduct a comprehensive analysis of the source of agent service errors. Accordingly, SSA said it would convene a workgroup to obtain feedback on the source of agent service errors and make recommendations as appropriate to improve the agency service accuracy level.

SSA disagreed with our recommendation to establish procedures for documenting and assessing customer complaints. SSA said that its findings that agent courtesy levels are consistently high demonstrate that its present approach to ensuring agent courtesy—which combines training, monitoring, and customer surveys—is working. Moreover, SSA said that based on its experience with prior initiatives, a nationwide reporting system would require heavy resource expenditures and be cost prohibitive given current budget constraints. Furthermore, SSA stated that any use of agent resources to document complaints would be counterproductive to improving caller access to agent services.

While we agree that agent courtesy levels are high and state this in the report, given the sheer volume of 800-number calls SSA receives, even relatively small percentages of callers encountering agent discourtesy could result in tens of thousands of callers not getting the service they deserve. Thus, we believe that SSA can benefit from having uniform procedures for documenting and assessing customer complaints and have added additional information for further clarification. Experts believe that paying attention to customer complaints, however minor, and working to quickly resolve them is important to building relationships with customers. In addition, having information on complaints helps identify recurring problems and potential fixes as well as help prevent future occurrences. Under SSA's current practices, because the decision to document a complaint lies with the individual agent handling the call, customers contacting the 800 number have no assurance that SSA will review the merits of their complaints. Routinely documenting and assessing customer-initiated feedback could help the agency identify areas of concern to callers and reinforce the agency's commitment to providing quality "citizen centered" service.

While we understand SSA's concerns about resource constraints, we maintain that SSA can implement a system to document complaints using existing mechanisms, such as its 800-number feedback form and Internet form for complaints reported to its 800 number and Web site, respectively. As we state in the report, SSA already devotes time and staff to the documentation and handling of customer-reported complaints; however, such efforts are not done routinely. SSA states that its agents provide more efficient service when they keep the caller on the phone until the caller's business and all agent actions are completed. We believe routinely documenting callers' concerns would take no more time than completing callers' other business. Further, the information could be collected uniformly in an electronic format that would facilitate analysis that could be used to improve service. As others have pointed out, a good system for managing complaints should be comprehensive, yet simple. Finally, we believe that understanding and responding to customer complaints are integral to the delivery of quality customer service.

SSA's comments are reproduced in appendix II. SSA also provided technical comments, which we have incorporated in the report as appropriate.
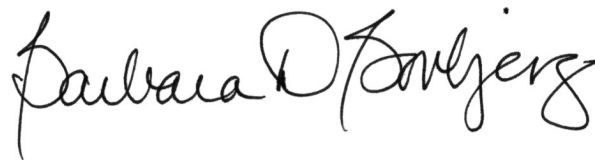
As agreed with your offices, unless you publicly announce its contents earlier, we plan no further distribution of this report until 30 days after its

issue date. At that time, we will send copies of this report to the interested congressional committees and the Commissioner of SSA and will make copies available to others upon request. In addition, the report will be available at no charge on GAO's Web site at http://www.gao.gov.

If you or your staff have any questions about this report, please contact me at (201) 512-7215 or bovbjergb@gao.gov. Contact points for our Offices of Congressional Relations and Public Affairs may be found on the last page of this report. Key contributors to this report are listed in appendix III.

Barbara D. Bovbjerg, Director
Education, Workforce and Income Security Issues

Appendix I: Objectives, Scope, and Methodology

The objectives of this study were to evaluate SSA's actions for ensuring callers have ready access to 800-number services and receive accurate and courteous service from agents. To do this, we reviewed published works that included the National Performance Review benchmarking reports to identify industry benchmarks in areas key to our work and issues surrounding call center services.[1] We also reviewed GAO and the Office of the Inspector General (OIG) reports and SSA annual performance plans to identify what is currently known about SSA telephone service operations. To evaluate the quality of the 800-number service, we compared telephone system performance data compiled by a contractor for SSA and SSA's Office of Quality Assurance and Performance Assessment (OQA) assessments of agent accuracy and courtesy to SSA's established standards and, where applicable, to industry benchmarks. We used performance data from OQA's monitoring of agents for fiscal years 1998 through 2003 and from OQA's 800-number customer satisfaction surveys conducted fiscal years 2001 through 2003. We reviewed OQA's management reports for these activities.

To develop information on the actions SSA takes at the headquarters level to ensure quality 800-number telephone service, we reviewed documents related to (1) SSA's forecasts of call volumes and projected staffing levels for auxiliary agents; (2) services offered using the automated menu; (3) vendor-contracted services for the 800-number telephone systems hardware, software, and performance data; and (4) requirements for training agents, monitoring agent performance, and agent courtesy to callers. We interviewed officials in the Office of Telephone Services to obtain an understanding of the general operation of the 800-number telephone system including the routing of calls; the compilation of performance data; and SSA's actions to monitor the performance of the 800-number system and of the vendor. We also interviewed OQA officials to obtain more detailed information on procedures for monitoring agents and surveying 800-number callers. In addition, we reviewed some complaints reported by the public over the agency's Web site and interviewed officials in the SSA's Center for Program Support to discuss practices for handling complaints.

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[1]National Performance Review, "Serving the American Public: Best Practices in Telephone Service," *National Performance Review Benchmarking Study Report* (Washington, D.C.: 1995).

We visited six call centers to observe the 800-number service operations at the regional and call center levels. At the locations visited, we observed officials monitoring their centers' call traffic and agent availability in real time, officials monitoring agents handling live calls, and agents handling live calls from customers. We reviewed documentation call center officials provided on agent training, monitoring of agents, agent-related complaints received, and disciplinary actions taken against agents. We interviewed regional and call center officials having line-management, supervisory, floor support, monitoring, and call-handling responsibilities to obtain information on call center operations and their experiences in providing telephone services and serving the public. The call centers we selected varied in the frequency and volume of calls they handled—three handled calls routinely and three on a back-up basis—and are not representative of call centers SSA-wide.

To assess caller access and the reliability of the 800 number, we interviewed SSA officials and contacted selected vendor staff to obtain documents and data on the 800-number management and operations. SSA uses the management data and information supplied by the vendor to track all calls and transactions on the network, including data on overall incoming calls and information on automation and to determine whether calls were routed to an SSA call center or to a busy message. The vendor's reporting system has internal alarms running on each server and an application that periodically checks each server's vital functions, capacity, and environmental operating conditions against a predetermined set of normal operational conditions. Upon receipt, SSA runs the vendor-supplied data through a multistep automated procedure that backs up the data, creates data storage files, extracts data to be stored in other datasets, and recreates the data in a readable format. As part of this process, SSA checks each record to ensure that all area codes are good, all phone numbers are properly formatted, and all answering telephones originate in the 800-number network. The vendor also generates separate reports on automated services and agents. SSA reviews the reports and compares the results with historical trends. Although SSA has no additional means of verifying the reliability of the vendor-provided data or the results that appear in report field outputs, both SSA and the vendor maintain that these data are accurate and the vendor states that SSA has the source data it needs to assess network performance. We reviewed SSA performance data related to access and determined the data to be sufficiently reliable for the purposes of this report.

To assess the reliability of OQA's monitoring assessments of agents' performance, we examined data reliability issues identified in an OIG

report and interviewed OQA officials knowledgeable about the monitoring process and resulting data. In addition, we reviewed documentation and training materials, including monitoring instructions, evaluation data entry forms and desk aids, corrective action and evaluation feedback forms, and information regarding the statistical sampling of calls. In evaluating OQA's sampling and weighting methodology, we determined that OQA's methodology for monitoring agents' payment and service accuracy appears to adequately represent the population of telephone calls. Approximate confidence intervals were produced by OQA using standard formulas for proportions based on a simple random sample. As OIG previously reported, [2] we also found that decisions regarding payment accuracy and service accuracy continue to be unverifiable because SSA does not maintain documentation of all monitored calls. We determined that the data were sufficiently reliable for our purposes, given these limitations.

To assess the reliability of the survey of 800-number callers, we interviewed OQA officials about the survey and resulting data and reviewed documentation on the survey methodology, sampling, response rates, and sampling variability. We also reviewed a report contracted by the OIG regarding this measurement of customer satisfaction.[3] This report concluded that the 800-number caller survey produced a reliable measurement of callers' views of agent courtesy for the period measured, but that because the survey was administered only twice a year, it was unlikely that the survey results matched the true customer satisfaction across the entire year. Because the survey was recently limited to being conducted during a single 4-week period in March, we found that the survey results continue to be unrepresentative of callers' responses throughout the year. We believe that seasonal events could affect customer satisfaction in different ways throughout the year. The survey response rate during the period 2001 through 2004, ranged from 53 percent to 71 percent. Although response rates within these ranges are not unexpected for this kind of telephone survey, it should be noted that as the response rate decreases, the certainty that the survey results represent the universe decreases. We determined that the survey data are

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[2]Social Security Administration Office of the Inspector General, *Management Advisory Report: Performance Measure Survey of the Percent of 800-Number Calls Handled Accurately*, OIG-A-08-01-11024 (Washington, D.C., August 2001).

[3]Social Security Administration Office of the Inspector General, *Performance Indicator Audit: Customer Satisfaction*, OIG A-02-02-11082 (Washington, D.C.: February 2003).

sufficiently reliable for providing a general indication of customer satisfaction, for the specified periods of administration.

We conducted our work at SSA headquarters, Baltimore, Maryland; at regional offices in Birmingham, Alabama; Kansas City, Missouri; and Richmond, California; and at two call centers in each region. We conducted our work from September 2004 through July 2005 in accordance with generally accepted government auditing standards.

Appendix II: Comments from the Social Security Administration

SOCIAL SECURITY

The Commissioner

July 22, 2005

Ms. Barbara Bovbjerg
Director, Education, Workforce and
  Income Security Issues
U.S. Government Accountability Office
441 G Street NW
Room 5968
Washington, D.C. 20548

Dear Ms. Bovbjerg:

Thank you for the opportunity to review and comment on the draft report, "Social Security Administration: Additional Actions Needed in Ongoing Efforts to Improve 800-Number Service" (GAO-05-735).

Our response and technical comments to the draft report are enclosed. If your staff has questions about the comments, they may contact Candace Skurnik, Director, Audit Management and Liaison Staff, at (410) 965-4636.

Sincerely,

Jo Anne B. Barnhart

Enclosure

SOCIAL SECURITY ADMINISTRATION   BALTIMORE MD 21235-0001

**COMMENTS ON THE GOVERNMENT ACCOUNTABILITY OFFICE (GAO)
DRAFT REPORT, "SOCIAL SECURITY ADMINISTRATION: ADDITIONAL
ACTIONS NEEDED IN ONGOING EFFORTS TO IMPROVE 800-NUMBER
SERVICE" GAO-05-735**

We appreciate the opportunity to comment on the draft report. In general, we find the
report to be thorough and comprehensive. We are pleased that GAO has recognized our
commitment to providing high-quality National 800 Number Network (N8NN) service
that meets the needs and expectations of our beneficiary population and the American
public. We are proud that we have consistently met annual N8NN access performance
goals.

Additionally, we are pleased GAO recognized that the Agency has: 1) Expanded its
automated and agent-assisted call service accessible through the N8NN; 2) upgraded its
telephone systems, management and service to enhance its ability to monitor and manage
call traffic, agent availability and network operations; 3) adopted the telephone industry
"best practice" of taking care of all the caller's business during the initial contact; and 4)
taken steps to help agents provide callers with accurate information (i.e., providing
comprehensive training and on-the-job resources such as a customized computer
application program).

Our responses to the specific recommendations and our technical comments are provided
below.

Recommendation 1

Identify cost-effective ways that will help ensure that more calls seeking Agency
assistance get through to agents, such as streamlining the call-handling process,
automating some mailings that agents now do by hand, or increasing number of agents
available to take calls.

Comment

We agree. We acknowledge that callers continue to show a strong preference for agent
assistance. Therefore, we have focused on enhancements that improve agent productivity
and expand our automated services. Both types of enhancements increase the number of
agents available to assist callers seeking agent service and increase caller convenience.

To make improvements in agent availability and productivity, we are implementing a
Screen Pop feature by the end of December 2005 for our agents that will make use of
computer telephone integration. After the caller has been prompted to provide us with
his/her Social Security number (SSN), Screen Pop will deliver the caller information
screen, populated with the caller's data, to the answering agent's desktop simultaneous
with the receipt of the voice call. Eliminating the need for the agent to ask, enter and
query our data system with the caller's SSN is expected to save about 10 seconds per call.
In addition, we have formed a workgroup, the Teleservice Center (TSC) Steering
Committee, consisting of regional representatives tasked with developing

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recommendations to ensure consistent agent coverage throughout each day. The TSC
Steering Committee is expected to complete development of its recommendations by
November 2005.

We also plan to conduct a pilot with call-back services. The Schedule Voice Callback
(SVC) service will provide callers with the option of scheduling a callback from SSA in
lieu of waiting in queue to speak with an agent. Equipment within the N8NN network
places a call to the individual during the selected time slot and connects him/her to one of
our agents. Our expectation is that SVC, when fully implemented, will move calls from
the peak calling times to times when agent queues are shorter or nonexistent. This will
improve customer access and make more efficient use of our staffing resources. An
implementation date for the pilot has not yet been determined.

Regarding enhancements to our automated services, we plan to implement, by
October 2005, the ability to offer two speech enabled options to callers who desire to
change their address/telephone number or sign up for direct deposit (or make changes to
their direct deposit bank accounts) without the need to speak with an agent. We also
plan to redesign our main menu to allow callers to simply speak their needs in response to
directed questions rather than use the telephone keypad (a simple "yes/no" response) to
navigate to the desired service. By December 2005, this speech enabled main menu will
be available to approximately 55 percent of our callers with full implementation by the
end of fiscal year (FY) 2006. We believe these two enhancements will further increase
the number of callers using our automated services and thus, increase the availability of
our agents.

Currently, many requests for forms and publications are processed through the Public
Information Request System (PIRS). PIRS allows the agent to select the type/number of
forms/publications, key in address information and have the requests automatically filled
by an outside vendor. This system eliminates most of the manual tasks that are involved
in mailing forms/publications from N8NN. We are constantly updating the list of
forms/pamphlets available for automated mailing, allowing more agent availability to
answer calls. While it may be necessary for an agent to occasionally mail documents
(forms, printouts, etc.) to the caller, we believe more efficient service is provided when
the caller remains on the telephone until all agent actions related to the call are completed.
This ensures that the caller receives the service requested at the time of the call and
eliminates time that might be wasted in conducting after-call wrap up activities. While a
few of these tasks are manual in nature (e.g., appeals forms), handing off some of the
tasks would not be cost-effective since it would require double handling of the workload
(i.e., more than one employee required to complete the action) and require additional
resources.

Finally, we will continue to develop ways to expand self-help options in our automated
services and on our Internet site, thus further increasing the availability of our agents.

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Recommendation 2

Conduct a comprehensive analysis of the source of service errors. For example, the Agency might consider holding agent focus groups to gain insight into why agents tend to fail to comply with certain requirements. The Agency could get agent's views on the effectiveness of Customer Help Information Program (CHIP) in helping them meet Agency requirements.

Comment

We agree. We know that non-compliance with access/disclosure requirements by our agents accounts for the majority of the service errors and that improvement in this area would significantly improve the service accuracy level. We have observed that agents who routinely use CHIP and available desk-aids have much higher service accuracy levels.

We plan to convene an intercomponent workgroup to address improvements needed to meet out service accuracy level. This workgroup will be tasked to conduct agent focus groups to obtain feedback on the nature/source of our major service errors, in particular, non-compliance with access/disclosure. These focus groups will also provide insight on why agents fail to comply with the access/disclosure requirements and why they fail to fully utilize CHIP. The workgroup will also examine making recommendations for changes to our access/disclosure policy and the possibility of making recommendations for technical changes (e.g., adding a CHIP "check-off" screen for the access/disclosure questions; adding a message to callers in agent queue that they will be asked several questions about their personal identity). A start-up date for the workgroup has not yet been determined.

In October 2006, we plan to implement a Screen Splash feature. This feature will allow us to collect personal identifying information from callers while they are waiting in a queue for agents. The collected information will be presented to the agent's desktop via a pop-up screen reflecting which information was verified or not verified against our records. We expect this feature to save up to 30 seconds per call, improve agent availability and improve service accuracy.

Recommendation 3

Establish procedures for documenting and assessing customer-reported complaints. In doing so, the Agency should determine the types of information it needs to assess customers' concerns and to provide the Agency means to identify and address service issues.

Comment

We disagree. As noted in the report, SSA's service monitoring and customer satisfaction survey's have consistently shown a high level of courteous service. We do not believe a

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formal complaint system is necessary or worth the intensive resources that would be required. We place a high value on the courtesy of our service, and believe that our current approach combining training, call monitoring and customer survey's is the best way to ensure courteous service

SSA previously piloted a Talking and Listening to Customer (TLC) initiative that was designed to gather and maintain records on customer comments and complaints. This initiative was abandoned due to heavy resource requirements. Likewise, a pilot to mandate the input and maintenance of a system for Customer Comment Cards used in our field offices was also determined to be too labor intensive. Accordingly, we decided that the benefit to the Agency was not proportionate to the resource investment.

Despite the potential benefit of having a formal, consistent and uniform process, we do not believe the Agency can devote, within current budget constraints, the resources required to plan, design, test and implement, then collect, analyze, distribute and dispose of courtesy complaints via a structured nationwide system. We believe requiring N8NN agents to register complaints received during N8NN calls would considerably lengthen the call. This would reduce the number of agents available and be counterproductive to our efforts to improve access to callers desiring agent assistance.

We also question the benefits to be gained by adopting a formal complaint process to assess courtesy. Many service complaints are often vague or invalid (i.e., the citizen didn't "like" the answer we provided). We believe that current and any additional resources that become available would be more cost-effectively used in conducting increased service observations at the local answering site level. Not only would this provide more valid site-specific data and indicate persistent patterns/trends, it would also permit quicker feedback and corrective actions, such as additional focused training. As noted above, our prior TLC pilot was not productive and we believe that future attempts would yield similar results.

Appendix III: GAO Contact and Staff Acknowledgments

GAO Contact

Barbara D. Bovbjerg, Director (202) 512-7215

Staff Acknowledgments

The following individuals made important contributions to this report: Shelia Drake, Assistant Director, Jacquelyn Stewart, Analyst-in-Charge, Susan Bernstein, Michelle Fejfar, Jonathan McMurray, and Roger Thomas.