



Workplace Violence: Is it a Real Threat?

By Kent Sutherland

He was a big guy. An ex-professional football player with a perfect, white smile and a heart as big as anyone I ever knew. He was a conscientious husband and father who was driven to succeed and be recognized by his peers as an achiever. His football career was cut short by injury and probably, as he confided to me, a lack of the kind of skill required to succeed in the NFL. By the time he showed up in my management training class, he had achieved a noticeable measure of success as a rising star in the company's management ranks. But, he made a huge, expensive mistake.

Every rental store manager knows that Saturday morning, if you can get there early enough, is the best time to "catch" some of those non-paying customers who have been dodging every collection attempt. This scenario occurs every Saturday morning in virtually every city, town and hamlet in America as rental store managers send out the troops to bring in the money or the merchandise. They're successful in most cases because that particular type of customer has learned to wait for the store representative to knock on his door on Saturday morning and collect the payment to renew the rental agreement. He is only too happy to have this doorstep collection service, which most often costs nothing and does not penalize him for failing to honor the signed agreement.

But there is another type of customer. This customer understands the protection of the law better than many people who are paid to collect those payments. This type of customer is looking for the company and its representatives to make a mistake they can use to their own benefit. This type of customer knows human nature dictates a certain posturing attitude when one's pride is at stake. On this particular Saturday morning, George (as we will call our above-mentioned manager trainee) was just going about his regular routine. Mechanically going from one door to the next collecting those over-due payments from mostly cooperative customers was something he had done many times before. On this Saturday morning, however, he was about to encounter the type of customer who knew how to push the wrong buttons, or the right buttons, depending on your perspective.

George approached the apartment residence and noticed two men and a woman standing casually at the door. They were talking and laughing and spoke to him in a friendly enough manner as he approached. When he asked for the customer whose name appeared on his past due printout, one of the men extended his hand as if to greet George. When George stated his business the man quietly informed him that he didn't have the required sum of cash and stepped back from the door in a gesture that suggested that George enter the residence to recover the rented stereo.

As George stepped through the door and went to the stereo to begin disconnecting the components, another woman came running and screaming from a back bedroom, shouting at him to get out of her home. He began to try to explain the situation, but by then the other three had joined the verbal attack. The man he had first spoken to threatened George with bodily harm if he didn't leave immediately. But, being a conscientious company man, George knew from his short experience that they would probably never see that stereo again. So he ignored all of them and continued the disconnection process.

By this time the shouting had drawn a small crowd at the front door and George, sensing that things were getting out of hand, began to take a defensive posture. He informed all of them that he was skilled at self-defense and, if necessary, he was prepared to take the stereo by force. The verbal exchange was cut short by the terrified cries of a young child and the appearance of a baseball bat in the hands of the man who had originally given the

impression of being the named customer.

When George arrived back at the store, he was still feeling the adrenaline rush and discussed the possibility with the store manager of taking two or three other guys back out to the residence to recover the stereo. While they were discussing this, the police arrived and asked for George. He was handcuffed and taken to jail, charged with unlawful entry of a private residence. Here is a case of someone just doing the job he was paid to do, but who also reached a level of personal pride that ignored the law, company policy and just plain good sense. He lost, big. Although the legal case eventually went nowhere, George was never the same. He became defensive, even combative with difficult customers. Eventually he transitioned out of the company after being transferred to two other stores and never achieving the star status he had shown earlier. His story is familiar to anyone who has worked in a rental-purchase store for any length of time. Eventually you encounter that type of customer who thrives on intimidation.

The rental-purchase program of service assumes the customers' willingness to either renew the rental agreement by making the required payment or agreeing to return the rented product to the company. But every customer has at least 13 clear options when the agreement expires. About half of those options defy all state laws and moral obligations because they are based on the customer's refusal to honor the signed rental agreement and one way or another keep the rented product without making further payments. Every rental store has a small number of these accounts, which are eventually charged off. These accounts represent the highest risk because this type of customer is usually highly skilled at the fine art of deception. They also represent the highest risk to rental store employees who are paid to collect those accounts or recover the product.

The potential for violence or at least the threat of violence is very real. There are rental store employees who have been verbally threatened, pushed, kicked, beaten, kidnapped, robbed and shot. Although these confrontations rarely end up with critically injured employees, every such incident had that potential and some of them maybe even had that intention.

Violence in the American Workplace

According to the Workplace Violence Research Institute, homicide is now the No. 1 cause of work-related death for women and No. 2 for men. It also represents the No. 1 security threat to all corporations in the United States. In 1997, violence directly affected approximately 600,000 employees, costing them about 1.8 million work days and nearly \$60 million in lost wages. Also in 1997, employees killed 166 bosses and coworkers. The primary targets of workplace violence are supervisors and domestic partners. Termination related homicides occur from 5 minutes to 3 years after the termination. The average age of employee aggressors is 38 years. In 37 percent of violent incidents, the assailant immediately committed suicide. More than 75 percent of violent incidents were preceded by warning signs that were ignored. The total cost of workplace violence for 1997 has been estimated at about \$38 billion.

The Associated Press reported in August 1999 the findings of a new study entitled "The Experience of Anger at Work: Lessons from the Chronically Angry," that nearly one in four employees are "generally, at least somewhat angry at work." According to this study, the primary reason surveyed employees gave for their anger is, "the actions of supervisors or managers."

But there is an even more frightening prospect than an angry coworker or ex-employee.

According to the latest figures available from the Department of Justice, of the 1,063 workplace homicides in 1993, 43 were committed by customers. Nearly half of the estimated 300,000 workplace violent incidents in 1997 were perpetrated by customers or those posing as customers.

Is Violence a Threat to Rental Store Employees?

The obvious answer is "yes." But what is being done throughout the industry to address this threat? While rental dealers are concerned for their employees' safety and health and probably caution them about certain hazards periodically, more than a casual, occasional cautionary warning is required by federal law and moral obligation.

In a July 1996 bulletin, NIOSH (National Institute for Occupational Safety and Health), an OSHA agency, gave the following risk factors for workplace violence:

- Contact with the public
- Exchange of money
- Delivery of passengers, goods or services
- Having a mobile workplace
- Working with unstable or volatile persons
- Working alone or in small numbers
- Working late at night or during early morning hours
- Working in high-crime areas
- Guarding valuable property or possessions
- Working in community-based settings.

That list of prime risk factors doesn't just fit police officers, taxi drivers, security guards and convenience store clerks-it is a perfect description of nearly every rental-purchase store in America. If you are a rental dealer or manager, take a moment to consider the following:

- Who takes your daily receipts to the bank?
- Is there a clear, written process for handling money and assets?
- How many robberies, attempted robberies or other threats of violence has your company experienced in recent memory?
- Are you sure every potentially violent occurrence is properly reported?

- How could those situations have been prevented?
- What are your greatest security weaknesses?
- Do you have a written, no-tolerance policy regarding violence in your workplace?
- What has been done to train every employee to recognize and prevent violent confrontations or respond to them?
- Does your operations program allow or instruct employees to walk away from threatening situations?

Creating a Safer Workplace

Since every rental-purchase store is perfectly described in NIOSH's list of prime risk factors, maybe the industry as a whole and each rental dealer and rental store manager in particular, should take a new look at the potential danger they face.

Train all employees to be alert in the store and in the field for people or situations that don't look or feel right. Anything that appears to be out of place or gives you a bad feeling should probably be viewed with caution. Plan better to ensure more than one person is present in the store as much as possible. Leaving a male or female employee alone in your store in either daytime or night hours is probably an unnecessary risk.

As much as possible, eliminate the need to collect money in the field. Find a way to have two employees involved in all field activities. Make multiple bank deposits during the day when your cash drawer reaches a pre-determined cash level. Eliminate the practice of keeping excessive amounts of cash in the store.

All bank deposits should be made by management. Train those managers to be especially observant when counting the receipts in the store, leaving the store to go to the bank and when arriving at the bank. They should not routinely make bank deposits at the same time every day or night. You never know who might be watching.

Maintain all outside and inside lighting in peak operating condition. A brightly lit exterior and interior has been found to be a powerful deterrent. Teach all employees never to try to be a hero, but comply with whatever demands a robber makes.

Immediately report any suspicious or threatening activity to the police. Create and distribute a no tolerance weapons policy for all employees (see sample).

Train every store manager in the art of people management and conducting performance counseling and even how to properly terminate an employee. Train every employee to:

- Always walk away from any escalating confrontation, immediately.
- Be prepared for anything when knocking on a stranger's door.
- Never respond in anger on the phone or in person, especially when they are on the customers' home turf.

- Never attempt to intimidate a customer just to get a payment or TV.
- Leave the premises immediately if the customer so orders or requests.

Sidebar 1:

Suggestions for minimizing cash field collections Collect all delivery fees and payments in the store upon the customers' submission of the rental order rather than upon delivery. If the order is taken over the phone, inform the customer of the exact, full payment amount that will need to be made by either check or money order due to the company's policy of prohibiting delivery personnel from carrying cash in the field.

When the delivery person arrives at the residence, if the customer has only cash to make the payment, train employees to reiterate the company's policy and inform the customer they will accept the cash this one time only. Doorstep collection of expired accounts should always be handled without any cash changing hands. The customer signed an agreement to bring the renewal payments to the store. The primary reason nearly half of them don't honor that agreement is they are allowed to do so without penalty. All field collection employees should be re-trained to inform the customer by phone they are making a courtesy call. The customer should be asked, "What time today do you expect to bring your renewal payment (with all appropriate fees) to the store?" If the customer still doesn't honor the agreement they signed, return your merchandise to the store. In the long run, collecting all those accounts may cost you more than they will pay you.

Train your account management employees to get better at telephone collection techniques. The better job they do on the phone, the less they will have to do in the field. Observe their technique and identify the words and actions that may be reinforcing the customers' paying habits.

Of course, having two people working together for all delivery, pick-up and collection calls is always the best option. However, two people may not deter two or more robbers. The lure of easy cash or merchandise that can be turned into easy cash will be weighed against the risk.

Sidebar 2:

Suggested Tolerance weapons and violence policy Under no circumstances will the company permit or condone any acts or threats of violence toward a customer, a coworker or a visitor in any company location. Possession or use of guns or other weapons such as clubs and knives other than small pocketknives, is prohibited at all times in all company vehicles and premises. Even where state law permits carrying a concealed weapon, this policy will take precedence in prohibiting the possession and use of any type of weapons on company time and property, including parking lots, at all times. Violation of this policy can result in disciplinary action including immediate termination of employment.