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## Respecifying ‘worry’: Service and emotion in welfare encounters

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### ABSTRACT

This paper uses Discursive Psychology (DP) to investigate formulations of worry as an interactional resource. DP conceptualizes emotion as something people display or formulate in interaction with other people, and draws on conversation analysis (CA) to examine its social functions across settings. Data consist of 366 recorded phone calls to the Swedish Social Insurance Agency’s customer service for housing allowance – a benefit targeting financially vulnerable youth and families. The article examines how clients’ worry is formulated (e.g., ‘I’m really worried now’), what functions such formulations serve, and how they are responded to. In line with the broader DP goal of uncovering how institutions are characterized by psychological business, the study shows how worry is linked to lack of knowledge, building worry as warranted and as warranting further institutional activity (or not). Speakers thus treat worry as morally and institutionally constrained. The analysis shows how orientations to worry in the context of state welfare customer service both corresponds and contrasts with what research on worry formulations in other institutional settings has found. This highlights the way that psychology is locally specific and bound up with institutionality, and reinforces the need for close empirical analysis of psychology-relevant matters across settings.

### KEYWORDS

discursive psychology (DP);  
conversation analysis (CA);  
institutional talk; emotion;  
social insurance

## Introduction

In psychology, worry tends to be approached as an internal state affected by different external and internal factors – a ‘state of mental distress or agitation due to concern about an impending or anticipated event, threat, or danger’ (APA Dictionary of Psychology). Psychologists have been interested in worry mainly in relation to anxiety disorders, but worry is increasingly distinguished from anxiety and deemed interesting in its own right (Goodwin, Yiend, and Hirsch 2017). Psychological research of worry has to date been overwhelmingly quantitative in orientation and typically aims to explain why people worry and what effects it has (cf., Britton 2016). Studies have for instance related worry to various personality traits and biases in information-processing and cognition, as

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well as laid out its effects on, e.g., task performance (Matthews and Funke 2006). Drawing on a functionalist perspective where worry is seen as an effect of uncertainty, worry has also been found to motivate information-seeking, for example, in health services (Lee and Hawkins 2016).

In terms of content, financial circumstances are one of the central domains for which worry tends to be reported (Holaway, Rodebaugh, and Heimberg 2006). Research also links worry to social problems such as poverty, indicating that a subjective need for security is frustrated by financial hardship, leading to feelings of uncertainty, worry, anxiety, nervousness or fear (Underlid 2007). The psychology of poverty literature has furthermore shown that in addition to poverty's effects on feelings of insecurity, people's psychological states in turn also impact their life chances (Anand and Lea 2011). It has been suggested that poverty causes stress and negative affective states, which may make decision-making more short-sighted and risk-averse, thus creating a feedback loop that perpetuates poverty (Haushofer and Fehr 2014).

An explicit goal of this line of work has been to provide evidence for causal relationships between psychological and financial states and behaviors and it has heavily relied on laboratory studies (cf., Haushofer and Fehr 2014). Relatedly, a major concern for the study of worry more broadly is how to measure worry, 'because it is a cognitive activity that is usually directly unobservable under natural conditions' (Davey 2006, 157). Definitions and measures of worry, therefore, tend to be based on people's self-reports, i.e., what they in surveys, interviews, etc., report to be feeling and doing when they worry (Holaway, Rodebaugh, and Heimberg 2006). This means that (a) descriptions are largely treated as reflective of an underlying mental state; (b) the 'interpretative gap' between the studied phenomenon and the scientific account of it is fairly large (cf., Edwards 2012). Moreover, despite it being widely acknowledged in the worry literature that worrying is bound up with language, worry tends to be placed in the individual's skull in the sense that worry is described as 'talking to ourselves' (Sibrava and Borkovec 2006, 242). In sum, descriptions of worry are thus either approached as reflections of inner states or as part of an internal process.

In contrast, interactional research within primarily Discursive psychology (DP) and Conversation analysis (CA) has demonstrated the benefits of approaching psychological matters not as something lying behind what people say or do, but as something 'talked into being' and managed in social interaction (Potter 2005; Ruusuvuori 2014). This involves investigating how emotional displays are put to use, organized and responded to, for instance examining features such as laughing, crying, facial expressions, tone of voice, volume, bodily stance, etc. (see, e.g., Clift 2014; Couper-Kuhlen 2012; Goodwin, Cekaite, and Goodwin 2012; Hepburn 2004; Potter and Hepburn 2010; Whalen and Zimmerman 1998). Rather than seeing expressed emotion as indicating a particular affective state *in* the individual (and as such

potentially prompting action), emotion is thus approached as an integral part of action as it is carried out in interaction. This shifts the object of study from inner states and processes, to the social organization of interaction.

A closely related strand of DP is developing what is sometimes called ‘the psychological thesaurus’, i.e., providing a better understanding for how people use psychological terms in and for the interactional business in which they are engaged (Potter 2005). For instance, this line of work has examined formulations of honesty (Edwards and Fasulo 2006); ‘wants’ (Childs 2012; Flinkfeldt 2017), anger or shock (Weatherall and Stubbe 2015), and understanding (Iversen 2019). This means approaching the social meaning of psychological states and processes as treated in everyday situations rather than in laboratories or surveys – a commonsense ‘folk psychology’ rather than decontextualized scientific definitions or measures (Edwards and Potter 2005).

Part of DP’s goal in this respect is showing how institutions are characterized by specific psychological business (Potter 2005), for instance, how explicit orientations to psychological states or processes perform institutional tasks (Potter and Hepburn 2003). Several studies have provided insight into how worry can work as an interactional resource in this respect. In a study of openings of phone calls to a child-protection helpline, Potter and Hepburn (2003) show how formulations of worry or concern are used to account for the call, prefacing a collaborative unpacking of institutionally relevant issues. They point out that callers by invoking worry implicate subjective stance while suggesting that there is something external to be relevantly concerned *about*. Displaying subjective stance is therefore part of how a problem gets to be established as objective (cf., Edwards 2005). By invoking concern, callers also orient to uncertainty about the object of concern and lack of knowledge about its institutional relevance, thus managing the call’s appropriateness and seriousness (Potter and Hepburn 2003). Some interesting parallels can be found in a study investigating how patients’ concern, worry, or fear are made interactionally relevant in oncology visits (Beach et al. 2005). Here, patients disclose or enact feelings as part of telling doctors about their medical history or experience of symptoms. However, doctors respond minimally to these aspects of the telling and instead work to close down and move away from emotional concerns. Emotional issues that patients treat as important are thus systematically avoided, instead focusing on establishing biomedical facts (Beach et al. 2005).

In a study of medical professionals’ and parents’ shared decision-making in antenatal screenings, Pilnick and Zayts (2016) find that when listing different options for the parents, professionals frame the decision to be made on the basis of the parents’ worry about abnormalities, rather than medical expertise. Since feelings are in the parents’ domain and the professional has no direct access to them, invoking worry in effect lets professionals

step back from involvement in the decision-making, thus managing an ideal of non-directiveness (Pilnick and Zayts 2016). Nishizaka (2017) also studies the delivery of test results in medical encounters, similarly showing how worry is morally bound up with a lack of knowledge. He finds that the doctor's presentation of negative test results (i.e., 'good news') makes an expression of relief relevant from the patient, which may involve explicit mentioning of having gained new knowledge. Distinguishing between what they thought before and what they now know is also a way of providing a justification of the previous worry (that it was rational given the information at the time). Worry is thus inevitably morally constrained as interactants work to manage the displayed worry's proportionality to the problem, adequacy for the situation (e.g., an institutional encounter), and fit to the local, interactional context (Nishizaka 2017).

In sum, previous studies of how worry features in institutional interaction have shown it to be treated as epistemically bound in different ways. On an overall level, worry seems to be a flexible but epistemically sensitive resource for bringing up potential problems in a range of institutional settings. In adding to this literature, the current study highlights how detailed analysis of the use of worry formulations (e.g., 'I'm really worried now' or 'that's what I was worried about') in institutional talk can inform our understanding of how psychology matters in people's everyday life. Since meaning is understood as collaboratively established in situated ways, the 'psychological thesaurus' metaphor should not be seen as re-establishing fixed and contextually transferable meanings. Rather, psychological states and processes should be seen as interactionally contingent, varying depending on both the sequential context and the broader interactional context (e.g., institutionality). Indeed, this article will show how orientations to worry in the context of state welfare customer service in Sweden both corresponds and contrasts with what previous research on other institutional settings has found. This highlights the way that psychology is locally specific and bound up with institutionality, and reinforces the need for close empirical analysis of psychology-relevant matters across settings.

### **The legitimacy of seeking service**

Conversational research of institutional talk has drawn attention to how interactants manage the legitimacy of seeking some kind of institutional service. When initiating a service encounter, the client or customer needs to establish the basis on which service is sought, i.e., present the underlying problem in a service-appropriate way. For instance, when calling a student loan agency to renegotiate one's debt, it is important to describe the life circumstances that have occasioned this need (Ekström, Lindström, and Karlsson 2013), whereas callers to emergency services must quickly establish the facts necessary for the call-taker to dispatch help (e.g., Cromdal,

Osvaldsson, and Persson-Thunqvist 2008; Raymond and Zimmerman 2007). This can be called *serviceability*, i.e., establishing ‘that a given problem is appropriate for whatever service is called on’ (Edwards and Stokoe 2007, 10).

In a medical setting, for instance, a ‘doctorable’ problem is a problem that is ‘worthy of medical attention, worthy of evaluation as a potentially significant medical condition, and worthy of advice and, where necessary, medical treatment’ (Heritage and Robinson 2006, 58). Studies of doctorability have shown how people work to establish that they are in fact ill and that this is severe enough for them to seek medical care, for instance by describing symptoms in sufficient detail or by recounting advice from others to seek help (Heritage 2009). This involves attending to a possible subjective basis for turning to the institution; by a range of available interactional means, patients (and physicians) work to establish that the patient is neither a malingerer, nor a hypochondriac, but that they are ‘reasonable people’ with ‘legitimate reasons’ for seeking medical attention, and that they are not the kind of people who seek care ‘on a whim’ but have taken measures to avoid this as long as possible. Seeking institutional attention and service, in this sense, is established as rational by managing its subject side (cf., Edwards 2007).

Professionals’ and service-seekers’ orientations to psychological matters as part of managing the legitimacy of service-seeking can inform our understanding of the institution and its constraints. In the state welfare setting under study in this paper, clients’ financial situation and dependency on benefits certainly mean that there might be a reason for worrying (cf., Flinkfeldt [submitted](#); Flinkfeldt and Näsman 2019). However, this does not necessarily entail that it is appropriate for clients to bring up worry in encounters with social insurance officers. While Potter and Hepburn (2003) showed that worry or concern is a relevant way of opening a call to a child protection helpline, emotion also risks to undermine the rational basis of a concern (Edwards 1999) and may be treated as a deviation from rational, institutional practice (Nikander 2007). From this line of work, we may expect that service-seeking due to worry entails a need to manage a dispositional basis for doing so, i.e., countering an understanding of the contact as having been initiated because you are ‘the worrying kind’ rather than there being an objective need. The current study analyzes in detail how the subject side of service-seeking is managed by means of orientations (or lack of orientations) to worry in a social insurance setting, showing how worry is treated as an insufficient or otherwise problematic reason for contacting the service.

### **Data and analytic procedure**

The data consist of 366 audio-recorded phone calls about housing allowance to the Swedish Social Insurance Agency customer service. This is a state-run welfare service that administers a wide range of benefits, from universal child

allowances (given to all Swedish families with children) to means-tested benefits such as housing allowance, which is calculated based on pre-defined criteria mainly relating to income, the costs and size of housing, and household composition. The customer service is a centralized service whose primary tasks are receiving and giving information and guidance about the different benefits and their administration. The service receives about 6 million calls per year (which should be put in relation to the Swedish population size of 10 million). Call-takers have training for specific benefits but are not considered experts and at the time of recording rarely made decisions about benefits as part of their customer service work tasks (Flinkfeldt and Näsman 2019).

Recordings were made in 2016 and 2017 at two call-centers, involving 17 social insurance officers (SIOs) who gave written consent to participating. Callers were informed about the research by an automated message, and were asked to tell the SIO if they did not want to participate. The study has been approved by the Regional Ethics Board in Uppsala (Ref. nr 2016/073). About 10% of the calls feature formulations of worry. These calls were transcribed verbatim, with Jefferson (2004) transcription of relevant sequences, and analyzed using a DP approach as described in the introduction. The analytic framework draws heavily on CA (see Sidnell and Stivers 2014, for an overview). While DP to some degree involves research interests stretching beyond the study of interaction, it broadly shares with CA a reliance on naturally occurring data, data-driven analysis, and a focus on participants' orientations rather than researcher-initiated categorizations (Kent 2016).

The data set is predominated by the word worry – which is why the examples are referred to as 'worry formulations' (cf., Potter and Hepburn 2003). However, examples also include lexical terms such as concern or fear and metaphors such as 'lying sleepless', as long as their invocations formulate emotion related to some uncertainty about how the client's financial situation will develop. In most of these, the SIO also specifically respond to the formulations as indicating worry (e.g., that the SIO responds to the client's formulation that he is 'scared' that something will happen by saying 'you don't need to worry'). The overall collection includes 34 instances where worry is formulated. Of these, most feature towards the end of calls and are either formulations of retrospective worry (that the client was worried before but no longer needs to be; 17 instances) or of prospective worry (that the client does not need to worry in the future; 11 instances). There are only six instances where current or ongoing worry is formulated.

## Analysis

In the analyzed data, orientations to worry manage the legitimacy of service-seeking in different ways. In contrast to Potter and Hepburn's (2003) study, there are no instances where callers invoke worry when initially describing

their reason for calling (e.g., ‘I’m calling because I’m worried about ... ’). In the beginning of calls, callers instead tend to ask information-seeking questions in a straight-forward manner. In this institutional environment, worry is thus not treated as a relevant resource for introducing the broader reason for calling. Instead, worry almost entirely features after service has been delivered, either as a post-hoc formulation of previous worry that has now been removed, or as a formulation of prospective worry that there is no grounds for. Both these types of worry formulations are bound to knowledge in the sense that gaining knowledge or receiving information is treated as removing the grounds for worry. In these instances, the formulations of (non-) worry contribute to moving the calls to closing.

Previous conversation analytic work has brought attention to the various ways in which interactants coordinate the gradual closing (or the possible closing) of an interaction (e.g., Button 1987; Schegloff and Sacks 1973). Pre-closing work involves providing for additional matters to be raised before termination, so that participants are aligned at the moment of closing. For example, displays of appreciation are a common feature in closing environments in both mundane and institutional settings (Antaki 2002; Sikveland and Stokoe 2017; Woods, Drew, and Leydon 2015). Other common features are summarizing what has been said or orienting to future action or arrangements (e.g., Button 1987; Patterson and Potter 2009; Robinson 2001). Discursive psychologists have pointed out that the practical ways in which closing gets done are ‘bound up with, and interactionally inseparable from, delicate psychological matters’ (Patterson and Potter 2009, 447). For example, closing a phone call runs the risk of suggesting that the person is not so interested in the other person and such possible inferences may, therefore, need to be managed as part of pre-closing. Meanwhile, in closing service encounters, participants tend to deal with the extent to which relevant service has in fact been delivered (Sikveland and Stokoe 2017).

In the following two analytic subsections, I will examine worry formulations that appear in a closing environment in the studied phone calls. The third and final analytic subsection will then deal with current or ongoing worry, as formulated to account for service requests.

### ***Retrospective worry***

In this set of examples, worry is formulated retrospectively as part of pre-closing sequences. By bringing up settled worry, callers treat the issue for which they have contacted the service as being resolved. In the first example, the caller (C) thanks the call-taker (CT) for her help, praising her as being ‘really kind’, which is a routine feature of closing environments (Button 1987).



Following CT's receipt of this appreciation with 'no problem' in line 5, C then invokes previous worry:

Excerpt 1 (ISSICS1687):

- 01 C Tack så jättem-  $\text{fD(h)e=e}$  [j(h)ättes(h)nällt,  $\text{f}$ ]  
*Thanks so very m-  $\text{fT(h)hat's r(h)eally k(h)ind, f}$*
- 02 CT [  $\text{fJa:, f}$  ]  
 *$\text{fYeah:, f}$*
- 03 C Du [först(h)å:r mejhh.]  
*You underst(h)a:nd mehh*
- 04 CT [ Heh heh ]
- 05 CT [ $\text{fDe=e ingen fara.f}$ ]  
 *$\text{fThat's no problem.f}$*
- 06 C [ .hhh hhhh ]
- 07 C Jag har lite orå:lig, fürs(h)äka me(h)j.  $\text{f}$   
 I have little worried excuse me  
***I have been a little worried,  $\text{fexc(h)use m(h)e.f}$***
- 08 [h .hhh ]
- 09 CT [Ja de=e] [ingen] fara $\text{ç}$  De=e: De=e  
*Yeah that's no problem $\text{ç}$  It's: It's*
- 10 C [ Ja ]  
*Yeah*
- 11 C [Ja! ]  
*Yeah!*
- 12 CT [Man-] man har funderingar, å så måste man  
*One- one has queries, and then one must*
- 13 fråga. Så de=e::=  
*ask. So that's::=*
- 14 C =Å:kej.  
*O:kay.*

After having received the sought information, C in line 7 formulates worry in retrospective terms: she has worried a little. This can be heard as an account for having called the service in the first place (i.e., as motivating the questions posed). Now that C has received information from CT, she is thus not worried anymore. The worry is minimized ('a little') and accompanied by an apology, treating it as institutionally problematic. The laugh particles interpolating the apology add further modulation; laughter signals subjective stance and can work to manage sensitive situations or dispositional inferences such as being 'a worrier' (cf., Edwards 2005). After saying that this is 'no problem', CT in lines 12–13 reformulates the worry as 'queries': 'one has queries, and then one must ask'. Rather than orienting to the worry as such, CT thus replaces the primarily emotional grounds for seeking service that are made relevant in C's worry formulation with a more explicit lack of knowledge, in which case it is 'o:kay' (line 14) to ask questions – indeed it is something one 'must' do. After this, the caller moves to close down the call, again thanking CT and wishing her a nice weekend. Retrospectively invoking worry is thus a way for the caller to establish that there is no need for further service, at the same time as the legitimacy of having made the call in the first place is maintained.

The next example is also from a pre-closing environment. In the call, CT has helped C estimate her annual income in order to renew her housing allowance. Towards the end of the call, CT concludes that given the figures provided by C, she will receive the same amount as before (five thousand two hundred crowns):

Excerpt 2 (ISSICS1265):

- 01 CT .h Så kommer du få samma  
*.h So you will get the same*
- 02 femtusen tvåhundra kronor; .hh Så:  
*five thousand two hundred crowns; .hh So:*
- 03 att=öh::: [Du behöver inte-  
*that=uh::: You don't need-*
- 04 C [De=e femhundrafemtio ja näe  
*That's five hundred and fifty yeah no*
- 05 de: ja- FÖR DE VAR DE JA OROADE MEJ för,  
*it: I-/yeah- because it was that I worried myself about*  
*it: I-/yeah- **BECAUSE THAT'S WHAT I WAS WORRIED about,***

- 06            för ja var [rädd att om-  
                  *because I was afraid that if-*
- 07    CT                            [Nej  
    No
- 08    C            Får ja mindre så klarar ja inte hy:ran va.  
                  *If I get less I won't manage the re:nt like.*
- 09            [.shih
- 10    CT            [Nå. För att du har .h Öh: Du ha:r  
                                  No. *Because you have .h uh: You ha:ve*
- (lines 11-22 excluded; CT continues explaining how it is that C will receive the same as before, which is the maximum amount possible)
- 23    C            Ja. .hhh JA:, NÄMEN, Tack så jä-  
                                  *Yeah. .hhh WELL:, NO BUT, Thanks so ve-*
- 24            jättemycke- JA KLArar ju inte av å  
                                  *very much- I'M NOT ABle you know to*
- 25            räkna ut de här [självç ]  
                                  *calculate this by myselfç*
- 26    CT                            [Nej, ja] förstår.  
                                  *No, I understand.*

In line 4, C receives the information from CT about her unchanged level of housing allowance (although giving a different sum, which CT does not pick up on). Then in lines 5–8, she accounts for contacting the service by invoking previous worry that this might not be so ('BECAUSE THAT'S WHAT I WAS WORRIED about'. By accounting for the worry by means of financial difficulties, C provides an objective basis which counters an understanding of the worry as dispositional – it is not because she is a 'worrier', but because of her financial situation that she was worried, thus rendering the worry rational and legitimate. In invoking serious financial consequences C thus manages the legitimacy of having requested help with the calculation, at the same time as the need for housing allowance is also established and thereby her 'deservingness' (cf., Flinkfeldt [submitted](#)).

Similarly to the previous example, CT does not pick up on the expressed worry *per se* but by repeating the previously mentioned figures she instead treats it as seeking reconfirmation. Worry is thus treated as making sense given a lack of knowledge about the application of the insurance, and as something that is relevantly responded to by providing that information rather than a consoling ‘don’t worry’ or empathetic ‘I understand’ (cf., e.g., Antaki et al. 2015; Ekström, Lindström, and Karlsson 2013; Ruusuvuori 2005 for similar findings in different institutional settings).

In lines 23–25, C begins to close down the call, thanking CT for her help, but cuts off and gives a new account for having contacted the service: that she is unable to do the calculations. Replacing the worry-based account with an inability-based one is in line with CT’s treatment of worry as indicating lack of knowledge. Contrastive to how she treated the worry-based account, CT in line 26 claims to ‘understand’ C’s need for institutional help on the basis of inability. She thus more explicitly warrants the legitimacy of seeking service in a situation where there is lack of knowledge or skill in applying insurance regulations.

### **Prospective worry**

In this set of examples, worry is formulated not as a current or past feeling, but as a prospective one. Like the instances examined in the previous section, these worry formulations feature in a pre-closing environment. Orientations to future action or the making of arrangements tend to be common in pre-closings in both mundane and institutional settings (Button 1987; Patterson and Potter 2009; Robinson 2001). Here, however, it is not a future appointment or similar that is brought up, but a future feeling hinged on potential uncertainty about what might be going on with the client’s case. In both examples, in this section, the main business of the call has already been dealt with, namely C’s request to pay a repayment claim in installments. In both excerpts, CT has written down the request to be processed by a different department and after informing C that a confirmation will be sent to her if they accept the request, CT adds that this may take time. In excerpt 4, the caller connects the delay to possible worry, whereas in excerpt 3, it is CT who makes this connection.

Excerpt 3 (ISSICS2589):

- 01     CT     Eh:.. .tst De som e å komma ihåg nu,  
                   Uh:.. .tst *The thing to remember now,*
- 02             de e ju=att .hh dom har ju väldit  
                   *that is you know that .hh you know they have very*

- 03            många å ta emot och behandla.  
                  *many to receive and process.*
- 04    CT    .h Så de kan ta lång tid innan  
                  *.h So it can take a long time before*
- 05            du får sva:r?    Så bli inte oroli;  
                  *you get response so get not worried*  
                  *you get a respo:nse? So don't get worried;*
- 06            (.)
- 07    CT    Om de tar        ganska lång tid.  
                  *If it takes a pretty long time.*
- 08            (.)
- 09    CT    .hh Å de närmar sej förfalldatum  
                  *.hh And it closes in on the expiration date*
- 10            >för< du har lämnat in (.) ditt förslag.  
                  *>because< you have submitted (.) your proposal.*

In lines 1–5, CT informs C that the department in question is busy and that the response may therefore take time. By instructing C to ‘remember’, she frames the information as being of use to C in the future, on the basis of which she will then know not to worry. By such means, CT preempts future service-seeking on the basis of worry. This also shows how worry is bound up with knowledge in this context, as information is provided specifically in order to ward off potential worry. In line 10, CT also relates worry to the ongoing service encounter and frames C’s measures in solving the issue (proposing to pay in installments) as sufficient for the time being. This implies that C should not take any further action, even if the decision is delayed.

In the next excerpt, which is taken from a similar situation, it is rendered more explicit how the provision of information makes further worry-induced service-seeking unwarranted. The excerpt comes from the end of a call from C on behalf of a friend in the background who does not speak Swedish. Immediately prior, C has asked if the decision may take as long as four weeks. CT confirms that ‘It can, yes.’:

## Excerpt 4 (ISSICS2412):

- 01 CT Kan göra de, ja. .hh Men de viktiga ä  
It can, yes. .hh But the important thing is
- 02 att ni- han bara inväntar svar från-  
that you- he just awaits response from-
- 03 För nu har han lämnat beskedet. [.h Så:,]  
Because now he has filed a notification. .h So:,
- 04 C [Å:kej. ]  
O:kay.
- 05 Så=han behöver inte vara orolig för de.  
So=he needs not be worried about that  
**So=he doesn't need to be worried about that.**
- 06 CT Nej. [Han ska ba:ra invänta svar.  
No. He should ju:st await response.
- 07 C [((talks to person in background))
- 08 (0.4)
- 09 CT Mm,
- 10 C [Ja.]  
Yeah.
- 11 CT [.h ] Nä de enda han ska göra de=e å kolla posten.  
.h No the only thing he should do that's to check the mail.
- 12 För de=e ju där han får svar.  
Because that's where he gets the response you know.

After confirming that the decision may take four weeks, CT instructs C's friend to just wait for the response. Waiting is thus singled out as the appropriate behavior with the implication that C should not make contact again. C confirms this in line 4 and requests confirmation that this means that his friend does not need to be 'worried about that'. Worry is here treated as unwarranted and as potentially prompting unnecessary service-seeking. With information about

a possible delay, the grounds for worry are removed and further contact based on such worry is thus rendered illegitimate. In line 6, CT confirms that there is no need to worry and repeats that he should ‘ju:st await reponse’. Waiting, i.e. doing nothing, is here contrasted with worrying, further working up the meaning of worry as prompting unnecessary service-seeking. In lines 11–12, finally, CT further clarifies this, singling out the only warranted activity in C’s situation, namely checking the mail. By adding that ‘that’s where’ C will get a response, it is also made evident where the response will *not* come, namely from the customer service in question, further warding off future calls on the matter.

The first two analytic subsections have dealt with formulations of worry in closing environments. Here, invoking previous worry (that has been settled after knowledge has been gained) or prospective worry (that is preempted by CT’s information) is a resource to move the call towards closing, while it also manages the legitimacy of service-seeking. The next analytic subsection will instead focus on cases where worry is invoked as part of requests in the main body of the calls.

### Current worry

Although there are no instances in the data where callers initiate calls by formulating worry (e.g. ‘I’m calling because I’m worried about ...’), there are a six instances in the data where worry is invoked to account for specific requests or questions. In excerpt 5 (which is divided into two parts that will be discussed in turn), C has received a repayment claim for a previously claimed housing allowance (similar to the two previous excerpts), and CT has filed her request to pay in installments. C then makes another request: to terminate her ongoing housing allowance:

Excerpt 5a (ISSICS2429):

- 01 C Å sen vill ja jättegärna avsluta  
*And then I very much want to terminate*
- 02 mitt >hh< fn(h)uvarande bostadsbidra(h)g.f  
*my >hh< fc(h)urrent housing allow(h)ance.f*
- 03 [.hh]
- 04 CT [ O]kej¿ Vi ska [se:]  
*Okay¿ Let’s see:*
- 05 C [Ja ]  
*Yeah*

- 06 CT <Du ha:r nu: h .hhhh ((skriver)) bostadsbidragsbeslut  
<You ha:ve now h .hhhh ((writes)) a housing allowance decision
- 07 till å me ju:ni må:nad, som ä=baseras på en  
up until the month of Ju:ne, which is based on an
- 08 å:rsinkomst på tre hundra tusen,>  
a:nnual income of three hundred thousand,>
- 09 CT .hh Så du tror du kommer tjäna  
.hh So you think you will make
- 10 mer än tre hundra tusen eller?  
more than three hundred thousand or?

C's request to cancel her housing allowance is delivered with smiley voice and interpolated laugh particles. Together with the 'want' formulation and the upgrading 'very much', the grounds for the request are hearably subjective: it is not that C no longer *needs* or is *entitled* to housing allowance, but that she does not *want* it anymore (cf., Flinkfeldt 2017). In response, CT begins to check the details of C's current housing allowance, but does not confirm that he will in fact cancel it. In lines 9–10, CT then formulates the institutional grounds on which the request would make sense, namely an income above the previously reported level. In contrast to how C formulated her request, these grounds are 'objective' (and calculable) rather than 'subjective' (and emotional). In response, C denies having a higher income and instead invokes worry to account for the request:

Excerpt 5b (ISSICS2429):

- 11 C Nåe, de kommer ja ju i=å=för=sej inte.  
No, you know I suppose I will not.
- 12 HEH hh UTAN JA Ä jätteo[roli nu] asså=att  
**HEH hh BUT I AM really worried now so=that**
- 13 CT [ A::, ]  
Yeah::,
- 14 C d(h)e [.hhh]  
i(h)t's .hhh
- 15 CT [Fö- ]  
Beacu-



- 16 C [ Ja: ]  
*Yeah:*
- 17 CT [För de=e så] här. Ja;  
*Because it's like this. Yeah;*
- 18 C [ Mm: ]
- 19 CT [Ja ska ba för]klara i- För- Just me  
*I'll just explain i- Becaus- Specifically for*
- 20 *bostadsbidraget. Öh. För å undvika*  
*housing allowance. Uh. To avoid*
- 21 *återbeta:ning. .h*  
*repa:yment. .h*
- 22 C [ Mm ]
- 23 CT [Istället] för att i liksom panik dra  
*Instead of like in panic suspend*
- 24 *in de direkt. För de=e ju- första*  
*it directly. Because that's you know the first*
- 25 *instinkten. Ja kan förstå de.*  
*instinct. I can understand that.*
- 26 C [A: ]  
*Yeah:*
- 27 CT [Eh:] Så är de bästa egentlien å höja upp inkomsten;  
*Uh: The best is really to report a higher income;*

After denying having higher income, C in line 12 accounts for the request in emotional terms – she is ‘really worried’ now. The worry formulation is hearably emotional: it is amplified and delivered with breathiness and crying-implicative interpolated particles of aspiration. She does not reveal the basis of her worry, but the context of having been issued a repayment claim that she is unable to repay makes available the understanding that she is worried that this will happen again. This is also how CT treats it, as he begins to explain how to avoid a repayment claim and how cancelling the housing allowance might in

fact make another repayment debt *more* likely. In lines 23–25, CT then describes C’s requested course of action as irrational and heedless: it is done ‘in panic’, ‘directly’, and based on ‘instinct’ (rather than following careful consideration). While acknowledging the reaction as understandable, CT contrasts it with ‘the best’ option in terms of being financially smarter, namely to induce a reduction of the housing allowance by reporting a higher income. Acting based on worry, therefore, is treated as institutionally illogical and C is treated as lacking sufficient knowledge and therefore acting instinctively, which CT sets out to remedy by providing relevant information, effectively steering away from additional troubles talk (cf., Ekström, Lindström, and Karlsson 2013; Ruusuvuori 2005).

The final excerpt provides another example where worry works to account for a request for help. While not specifically using the word ‘worry’, being ‘desperate’ is here invoked in the context of describing concern about an uncertain future – whether or not C will be able to solve her housing situation. Previously in the call, C has asked CT for a calculation of the housing allowance she would be eligible for if she were to buy a house. Before starting to perform the calculation, CT informs C that they can only include mortgages with an interest over three percent, thus making relevant confirmation from C that she falls in this category. C confirms this and then reissues the request for a calculation as something she needs to supply the bank with:

Excerpt 6 (ISSICS1292):

- 01 CT [°<(Annars kan vi inte ta den)>°]  
*Otherwise we can't take/include it*
- 02 C [ Ja, för ja tror ja har sju ]  
*Yes, because I think I have seven*
- 03 procent, för ja har priva:tlån hos  
*percent, because I have a private loan with*
- 04 Svea Ekonomi? Å hon har sagt så här  
*Svea Ekonomi? ((a bank)) And she's said like this*
- 05 eh den bankkvinnan, för ja har haft  
*uh that bank woman, because I've had*

- 06 dom i- i nåra år nu, [me anra] hu:set?  
*them for- for some years now, with the other hou:se?*
- 07 CT [ °Mm° ]  
 [Mm:]
- 08 C [.h ] Å hon sa de, att bara ja får en  
*.h And she said that, that if I just get a*
- 09 uträ:kning, typ >↑↑om ni bara hjälper mej,  
*calculation, like >↑↑if you just help me,*
- 10 Ja e desperat. ni måste hjälpa mej.< .hh  
*I am desperate you must help me. .hh*  
***I'm desperate you have to help me.< .hh***
- 11 CT [ °Ja° ]  
 °Yeah°
- 12 C [↑↑~Ja kan] inte ha de så här~=  
 ↑↑~I can not live like this~=
- 13 CT =Nä::e,=  
 =No::,=
- 14 C =.hh [ hh ↑↑Å ja- ]  
 =.hh hh ↑↑And I-
- 15 CT [>Men va=har du för person]nummer då:?:<  
 >But what's your civic registration number then:?:<

Referring to the bank as requiring these details makes available an external, objective basis for the reissued request. Meanwhile, urgency is bolstered by invoking her mental state and describing herself as unable to escape current problems without help. C thus supports both the need for the requested calculation and for housing allowance as such. The delivery is hearably emotional with crying-implicative markers such as raised pitch, sped up talk and ‘wobbly’ voice (cf., Hepburn 2004). Meanwhile, CT does not display empathy towards or otherwise pick up on C’s emotional stance (although her quiet ‘yes’ at line 11 and ‘no’ at line 13 are aligning). She instead moves on to beginning to process the request by asking for C’s civic

registration number, which is a recognizable first step in making the calculations. CT thus treats the formulated and displayed emotion as relevantly prompting service, but does not treat it as an institutionally relevant topic in itself – indeed, in beginning to provide service, she cuts it off. Like in the previous excerpt, therefore, worry is responded to by providing information.

## Discussion

A core Discursive psychology (DP) project is to investigate the ways in which institutions are bound up with psychology, i.e., how psychological matters are part of how institutional business gets done. This work draws heavily on Conversation analysis (CA) and involves asking how participants in institutional encounters display, formulate or manage psychological states and processes (see, e.g., Iversen 2019; Potter and Hepburn 2010; Ruusuvuori 2014; Weatherall and Stubbe 2015). This article has used DP in conjunction with CA to analyze formulations of worry in phone calls to the Swedish Social Insurance Agency's customer service for housing allowance. Although claimants of housing allowance by definition have a financial situation in which worry might be called for (cf., Flinkfeldt and Näsman 2019), worry formulations feature in only about 10% of the examined 366 calls. This may in itself be taken as an indication of the broader service-focus of the setting, where emotional aspects are given little or no space.

Previous DP and CA work on worry in interaction has shown how worry is treated as epistemically bound and used as a flexible resource for bringing up potential problems in a variety of institutional settings (Beach et al. 2005; Nishizaka 2017; Pilnick and Zayts 2016; Potter and Hepburn 2003). While Potter and Hepburn (2003) found that formulations of worry were as legitimate and relevant way to motivate calls to a child protection helpline, expressions of worry are not only fairly infrequent in the welfare customer service setting studied here – they also never appear in call openings as a way to frame the overall reason for contacting the service.

When worry *is* raised, it is typically in a preclosing environment, after service has been provided and the problem prompting the call has been dealt with. Worry is here formulated either *retrospectively* (in terms of having been worried but now that knowledge has been gained the grounds for such worry have been removed) or *prospectively* (where potential future worry is pre-empted by information, thus also warding off worry-induced service-seeking in the future). In both these types of formulations, worry is thus bound up with knowledge. When knowledge has been gained, worry is treated as either unwarranted or as implying a need for additional information. While lack of knowledge is treated as a legitimate reason for contacting the service (and indeed features regularly in the opening stages of the calls), this entails that the call should focus on seeking and providing such knowledge, rather than on any worry that might be linked to

this. When worry formulations are used to account for service requests, call-takers thus respond by providing relevant service, rather than encourage further talk about the worry as such. This corroborates results from studies of service providers' responses to troubles-talk in other settings (see, e.g., Ekström, Lindström, and Karlsson 2013; Ruusuvaori 2007). In the analysis, we have also seen call-takers' tendency to discourage talk about worry by, for example, reformulating it as a 'query', thus orienting to its rational rather than emotional foundation, or responding to it as irrational and financially unsound (again as displaying lack of institutional knowledge). All in all, the emotional side of worry tends to be downplayed or disregarded in favor of the epistemic side, in the sense that worry has to do with uncertainty that can and should be overcome.

The study's findings are inherently institutionally specific. The ways in which worry features (and indeed does not feature) in the calls tell us important things about what kind of service this is – namely one where delimited problems are 'serviced' but where there is little room for therapeutic or empowering work with clients. This highlights how worry – like psychological states and processes more generally – is locally specific and bound up with institutionality, and reinforces the need for close empirical analysis of psychology-relevant matters across settings. Although mainstream psychological studies of worry tend to emphasize its verbal aspects (e.g., Sibrava and Borkovec 2006), it localizes those under the skull and has relied heavily on decontextualized self-reports with the purpose of reaching beyond the observable (cf., Holaway, Rodebaugh, and Heimberg 2006). Ironically, this has come to mean that the observable verbal and non-verbal features of worry as a socially situated phenomenon are rarely acknowledged; psychologists seeking to uncover that which is obscured from view therefore tend to miss what is already out in the open. Importantly, investigating how psychological states such as worry are invoked or managed as part of everyday situations matters, because people in those situations observably treat it as mattering.

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