AN EMPIRICAL INVESTIGATION INTO THE ROLE OF PERSONAL - RELATED FACTORS ON CORPORATE TRAVEL POLICY COMPLIANCE

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ABSTRACT

This paper presents the results of the empirical testing of the corporate travel policy compliance model conceptualised by the authors and first published in the Journal of Business Ethics in 2009. In the previous paper the theory underlying the model was explained. This paper follows with the results of the empirical testing of the model and focuses on those related to the influence of personal factors on policy compliance. The constructs used to define personal-related factors include personal ethics, individual morality, self-interest, levels of job- and life satisfaction and the conditions of travel. The empirical investigation sought to determine if personal-related factors significantly influenced travel policy compliance and from the study it could be concluded that there is a correlation, with certain factors exhibiting a stronger correlation than others. The implication is that organisations need to understand the impact of factors previously ignored or under-valued as determinants of non-compliance and take steps to recognise and remedy the situation in order to achieve higher levels of travel policy compliance amongst corporate travellers.

Keywords: Corporate travel, corporate travellers, corporate travel policy, non-compliance, personal-related factors, South Africa.

INTRODUCTION

Previous research, both industry surveys (Airplus, 2006; Institute of Travel Management, 2006; Kirchner, 2005) and scientific studies (Douglas & Lubbe, 2006; Lubbe, 2003; Mason, 2002) have shown that a number of factors affect corporate travel policy compliance These have generally been highlighted by corporate travellers as reasons why they violate the policy and analysed according to frequency of response into lists from most important to least important reasons. The factors listed include amongst others: last minute bookings, loyalty programme membership and management non-compliance. These factors have generally been viewed independently and any interrelationships between them not investigated. The study on which this paper is based asserts that the factors are interrelated and interdependent. Furthermore these can be categorised into two sets of interrelated factors, namely corporate and personal. Corporate-related factors are those over which the traveller generally has little control and fall within the domain of organisational strategy and structure and include aspects such as travel policy stipulations, corporate culture, control measures and perceived organisational injustice. Personal-related factors refer to the needs and values of corporate travellers and include levels of personal honesty, individual morality, self-interest and personal and job satisfaction. A model of corporate travel policy compliance depicting these factors and their relationships was conceptualised by Douglas & Lubbe (2009). The purpose of this paper is to present the results of the empirical research into the validation of the factors and the model with particular focus on the personal-related factors and their influence on travel policy compliance. The paper begins by providing a theory-based look into what constitutes the personal-related factors and how they can be linked to a corporate traveller's non-compliance with, or violation of the corporate travel policy. Thereafter the paper focuses on

the empirical research by explaining the methodology, sampling technique and data analysis before presenting the results. Finally the results are interpreted and the personal-related factors that have proved significant presented as a component of the corporate travel policy compliance model.

PERSONAL-RELATED FACTORS AS DETERMINANTS OF CORPORATE TRAVEL POLICY NON-COMPLIANCE

Personal-related factors refer to the needs and values held by corporate travellers and include matters such as the honesty of a traveller, the extent of individual morality that a traveller possesses, actions related to self-interest and the level of satisfaction that the traveller enjoys with regard to life in general, his/her job and the conditions under which s/he has to travel for business reasons. Gordon, Wiles and Wiles (n.d.) maintain that policy compliance depends on the *ethical values held by an individual* and Schwartz (2001) supports this saying that employees comply with their companies' codes because of their personal values. However, social scientists have continually established that people are deceitful when given the opportunity (Grover, 2005) and according to Samee (2004) corporate travellers may breach the travel policy when it is easy to get away with it. Opportunity is a situational element that supports lying and Grover (2005) says that while individuals differ in the extent to which they take advantage of moral uncertainty, some people will utilise lying as a method to get what they desire more than others. People are not expected to lie when they are clearly going to be caught. Schwarz (2001) asserts that the presence of greed is similar to the existence of personal values, it is very difficult to exert any influence over it but he suggests that companies should utilise the selection process (e.g. for example, background checks) in an effort to avoid hiring potentially

unethical employees. The *self-interest* paradigm predicts that unethical behaviour takes place when such behaviour benefits the individual (Grover, 2005) and Schwartz (2001) identified self-interest as one of the reasons why employees fail to comply with their companies' codes of ethics. According to Mason and Gray (1999), a corporate traveller will have a list of personal wants when travelling on behalf of his company, including his desire for status (for example through flying in business class). When the travel policy does not permit flying in business class, the employee could decide to breach the travel policy by booking business class in order to achieve this perceived status. When acting in this manner, the employee acts unethically because it benefits him/her to do so. Unfortunately, if an employee is intrinsically covetous, organisations will generally not be able to influence the level of self-interest (Schwartz, 2001). For those employees that perceive minor breaches as not having a detrimental effect on the company, an organisation could embark on an educational awareness initiative to influence behaviour. A third factor namely an individual's level of *satisfaction,* defined as meeting and fulfilling expectations, needs or desires, may influence travel policy compliance. From a corporate traveller perspective, satisfaction relates to three areas: first the level of satisfaction the traveller experiences with his/her life in general; second the traveller's satisfaction with his/her job, and third the traveller's satisfaction with the conditions under which s/he travels on behalf of the company. *Life satisfaction* can be defined as an overall assessment by the person of his or her life. It seems that individuals create a criterion which they perceive as suitable to themselves, and compare the circumstances of their lives with that criterion (Pavot, Diener, Colvin & Sandvik, 1991). Studies indicate that people are satisfied with their lives to the extent that their needs and values are met. According to Myers and Diener (1996), four traits typify happy people. First, they have high self-esteem and generally consider themselves to be more moral, more intelligent, less prejudiced, better able to get along

with others and healthier than the normal person. Second, happy people typically feel a sense of personal control. Those with little or no control over their lives experience lower morale and worse health. Third, happy people are generally optimistic. Fourth, the majority of happy people are extroverts. Although one might anticipate that introverts would live more contentedly in the peacefulness of their less stressed, meditative lives, extroverts are happier – whether alone or with others. It is unlikely that organisations will reach their full potential if employees are not developed and managed well. This may lead to an occurrence that is common in corporate life, namely widespread job dissatisfaction. Job dissatisfaction can be described as an affective feeling of dislike towards one or more job-related dimensions (Newstrom & Davis in Rossouw, 2006). According to Edwin Locke (in Karl & Sutton, 1998) *job satisfaction* is the result of a perception that one's job fulfils or permits the fulfilment of one's important job values. Schwartz (2001) is of the opinion that high levels of dissatisfaction may correlate with an increased potential for code infringements and should be dealt with directly by recognising the reason of the dissatisfaction. For example, reducing fringe benefits may help cut costs but may also increase the likelihood of code violations. A dissatisfied employee might exhibit rebellious feelings towards his/her employer, and in turn break the travel policy. A *satisfied traveller* is someone whose needs have been satisfied at an optimal level. Corporate travellers have very specific needs with regard to the tangible aspects of travel as these relate to air transportation, accommodation and technology (Douglas, 2005; Lubbe, 2003; Mason, 2002; Lehman & Niles, 2001; Denstadli, 2004). In addition, they also have intangible needs referred to in this research as psychological needs (Gustafson, 2006; Lassen, 2006; Travmed, 2001 and Weinreb, 2002), which include the elimination of unnecessary trips, avoidance of travel during weekends, and formally approved time off after business trips. *Employee deviance* may also be a cause of non-compliance. Robinson and Bennet (1995)

define employee deviance as: "voluntary behaviour that violates significant organisational norms and in so doing threatens the well-being of an organisation, its members or both". According to Kaplan (in Robinson & Bennet, 1995) employee deviance is intentional in that employees either lack the motivation to conform to normative expectations of the social environment, or become motivated to defy these expectations. According to Cohen (2000), some corporate travellers break the rules simply to be wayward. The above suggests that travellers sometimes breach the travel policy wilfully, for no obvious reasons. It has also been suggested that the ethical climate of an organisation might be correlated not only to the ethical conduct of employees, but also to a variety of behaviours including counterproductive actions such as tardiness, absenteeism and lax performance (Wimbush & Shepard, 1994). Thus the ethical climate of an organisation may be predictive of both ethical and deviant workplace behaviour (Peterson, 2002).

Figure 1 serves as the framework for the empirical research which hypothesises that travel policy non-compliance is a result of personal-related factors. If the framework proves to be valid, the constructs could be used to measure the level of traveller compliance.

Figure 1: Model for corporate travel policy compliance

METHODOLOGY

The study followed two phases, a qualitative and quantitative phase. The purpose of the qualitative phase was to elicit specific information from knowledgeable individuals in the corporate travel environment. This information, together with the literature review, would ensure that the measurement instrument designed for application to the corporate

travellers included an exhaustive list of personal-related factors in the context of corporate travel policy compliance. For this phase the Delphi technique was used. Phase two consisted of the design of a measurement instrument in the form of a web-based questionnaire to be distributed to corporate travellers in selected organisations in South Africa and other regions. A non-probability sampling method was used as the questionnaire was available to all corporate travellers in the selected organisations meaning that respondents were not randomly selected and thus not necessarily representative of the entire population of corporate travellers. Because of the anonymity of the questionnaire, there was no way to track the companies who responded or the actual response rate achieved since the questionnaire was also placed on the website of the Association of Corporate Travel Executives (ACTE) which was accessible to all its members including corporations, travel management companies and corporate travellers. A total number of 193 usable questionnaires were received and used for the data analysis process.

There is much debate on the advisability of using web-based questionnaires and a short discussion on this is perhaps necessary. Web-based surveys are fast becoming desirable alternatives to traditional survey methods, ameliorating some of the disadvantages of self-administered questionnaires. Researchers are attracted to email and web-based data collection techniques because of low costs and fast response rates (Illieva, Baron & Healey, 2002). One of the main reasons for using the web-based survey to collect data is the anonymity that it offers to the respondent. This provides a level of comfort that cannot be attained with conventional techniques such as mail, telephone and mall-intercept surveys. For this reason, web-based surveys are likely to represent more truthful responses than other types of surveys (Rubin in Hudson & Ritchie, 2006). The most

frequently cited drawbacks of web-based surveys are sample frame and non-response bias (Manfreda in Fleming & Bowden, 2009). The former is the non-random omission of individuals from the sample frame. In most populations, there remains a lasting social and spatial divide in access and use of the Internet, which can induce sample biases to any online research. Sample frame bias had no influence in this research study as the entire sample had access to the Internet at their places of work. Non-response bias is the bias introduced when respondents within the sample frame have very different attitudes or demographic characteristics to those who do not respond. The purposive nature of the sampling in selecting 'typical' respondents, in this case corporate travellers, should limit this type of non-response bias. Non-response bias increases when different levels of technical ability are present among potential respondents, and it becomes a particular problem when response rates are low (Fleming & Bowden, 2009). It was assumed that corporate travellers responding to the web-based questionnaire would have a certain degree of technical ability that would enable them to complete the questionnaire, and this prevented this type of non-response bias from having an influence in the study. A further potential disadvantage of web-based surveying is the fact that the researcher often has no way of knowing if there are a number of respondents at one computer address, or if one respondent is completing a questionnaire from a selection of computers (Marta-Pedroso, Freitas & Domingos, 2007). In this study, the use of cookies and server log files addressed these concerns. Respondents were guaranteed anonymity and confidentiality. To ensure the validity of the items generated, a pilot study was performed amongst a group of 10 corporate travellers to verify readability and correctness of the constructs and variables. In the data analysis phase the internal consistency and reliability for each factor was validated using Cronbach's Alpha Tests.

ANALYSIS AND DISCUSSION OF RESULTS

Descriptive statistics were used to explore the quantitative data. Then a number of variables were cross-tabulated using chi-square tests for significance to determine the relationships between and among variables followed by hypotheses testing and logistic regression modelling to assess the magnitude of the influence of personal-related factors on policy compliance.

Traveller Profile

The majority of respondents worked in the private sector. Ninety-seven percent of the respondents resided in South Africa. The average age of respondents was 42, while travellers had been employed by their organisations for an average of 12 years. Sixty one per cent of the respondents were male, while 51 % per cent were married or cohabiting, with children, and 47 % were part of middle management with the rest being part of top management (14 %) and junior management (23 %). A further 16 per cent indicated that they did not belong to any of the categories provided. Respondents to the questionnaire made an average of 14 trips domestically and four trips internationally annually. In total, they spent approximately 41 days in a year away from home on business trips. On average, a typical domestic business trip lasts three days, while an international business trip lasts seven days. When travelling for business purposes, a central travel department is mainly responsible for making the traveller's reservations (40%). The majority of the respondents indicated that the travel management function is part of the corporate travel department in their organisations (40 %). It is evident from the results that corporate self-booking tools are still not popular in South Africa, as only five per cent of respondents

indicated that their organisations made use of these tools. Most of the respondents (53 %) said that in their organisations, an in-house travel agent is mainly responsible for making travel reservations with suppliers.

Level of Non-Compliance

The section on non-compliance dealt with the frequency with which problems in compliance are experienced, the areas in which difficulty is experienced, as well as the travellers' average rate of compliance with the corporate travel policy. The results show that 83 per cent of respondents experience problems in varying degrees in complying with the travel policy with problems most often encountered in the areas of travel approval procedures and choice of airline. Respondents were asked what their approximate percentage of compliance with the travel policy was, and this emerged as 91 per cent. This means that travellers breach the travel policy 9 per cent of the time. This question was used to categorise travellers into high, medium and low compliance groups. The categories were selected based on anecdotal evidence that the non-compliance rate in organisations is generally between 10 and 15% which means that compliance at a rate of less that 85% would be regarded as low, between 86% and 95% as medium and greater than 95% as high. These categories were used in the cross-tabulations, hypotheses tests and the logistic regression model to assess the impact of various personal-related factors on each group. Sixteen per cent of respondents fell into the low compliance group, 41 per cent into the medium compliance group and 43 per cent into the high compliance group.

Non-compliance and the personal-related factors

The frequency analysis of the question on *individual morality* revealed that more than a fifth of respondents agreed that they had to compromise their beliefs so as to perform their jobs in the way the organisation wanted them to do. This result reflects poorly on some South African organisations. Second, 15 per cent of travellers said that they had to break organisation policy to do what was necessary. This might mean that travellers break the travel policy to do what is necessary for their organisations. Should an organisation then reprimand a traveller for breaking the travel policy? Most respondents disagreed with the statements relating to *self-interest*. The statement drawing the highest 'agree' response was that travellers feel it was important to fly business class, even if this was not allowed, in order to present a degree of status to their business colleagues. Overall, *employee satisfaction* was measured on three levels: traveller satisfaction, job satisfaction and life satisfaction. Overall, *travellers were satisfied* with the service providers as prescribed in their travel policies. Less than 15 per cent experienced a degree of dissatisfaction with accommodation, airlines and car rental companies respectively. In the literature review it was postulated that *job satisfaction* might have an influence on policy compliance, and in the light of this, it is necessary to highlight the following findings: less than 60 per cent of travellers were satisfied with their promotion opportunities, while only 75 per cent of respondents agreed that they were satisfied with their job security. Seventy per cent said they were satisfied with the recognition that they receive while 80 per cent felt satisfied with the amount of say they have in their organisation. Almost all travellers agreed with the statements relating to *life satisfaction*. The only statement that resulted in lower 'agree' responses was whether the traveller sees him/herself as an extrovert.

In analysing what travellers regard as important factors when travelling by air and the type of accommodation required, it is evident that safety is of primary importance, and is followed by on-time performance and comfort of seat (table 1).

Table 1: Important factors when travelling by air

Table 2 shows that the most important factor when making use of accommodation establishments is safety, followed by service and location.

Table 2: Important factors with regard to accommodation establishments

Previous studies on the demands and needs of the corporate travellers showed that the three most important factors for corporate travellers when travelling by air are on-time performance, comfort and service (Douglas & Swart, 2003). A study undertaken by Douglas (2005) supported these results, although respondents indicated the price of the airfare as the third most important factor when travelling by air. On the other hand, the most important factors when making use of accommodation establishments are location, facilities and service (Douglas & Swart, 2003; Douglas, 2005). Although the safety factor was not included in the questionnaire in 2003 and 2005, other studies have shown the importance of safety when making use of airlines (Pakdil & Aydin, 2007; Bowen & Headley (in Gkritza, Niemeier and Mannering, 2006). Even though safety has always been important, in this study, it was regarded as the most important aspect when travelling by air and when making use of accommodation establishments. This is a worrying reflection of the environment in which respondents have to travel.

Some of the statements assessing the *employee deviance* construct rendered some important results. Thirty-five per cent of respondents agreed that they did not like it when someone told them what to do. Almost 20 per cent of respondents believed that what was not stipulated was allowed. Nearly 15 per cent of respondents said they did not believe they harm their organisation when they miss their flights and simply take a later flight. Only 65 per cent indicated that there were consequences to non-compliance in their organisations, while a mere 38 per cent of respondents agreed that their companies had made an example of a non-compliant traveller. This could be a problem in organisations. How would a travel manager prevent a traveller from breaking the policy if there are no consequences to non-compliance? What is more, an absence of disciplinary actions might also decrease the staff morale of honest employees.

Although the descriptive statistics discussed above provide an indication that a correlation might exist between certain personal-related factors and non-compliance, further statistical evidence is needed to confirm this.

A number of variables were cross-tabulated using chi-square tests and a number of relationships were found to be significant. Only those tests that proved significant, with a p-value of less that 10 per cent, are shown in table 3.

Table 3: The relationship between the rate of compliance and factors that could lead to non-compliance (row percentages are given)

A correlation exists between compliance and whether travellers believe it is important to fly business class even if this is not allowed. While 47 per cent of the high compliance group

disagreed that it was important to fly business class to present a degree of status to business colleagues even if this flouted policy, only 8 per cent of the low compliance category disagreed with the statement. Thus, the more a traveller disagrees that it is important to fly business class to present a degree of status to business colleagues, the more likely s/he is to comply with the travel policy. This result confirms what Lubbe (2000) and Mason and Gray (1999) say. According to Mason and Gray (1999), a traveller will have a list of personal needs when travelling for business purposes that include having perceived status through use of business class. Lubbe (2000) identified a secondary motivation of corporate travel called status or prestige motivators, which include a desire for recognition, attention, appreciation, knowledge and a good reputation. A traveller would achieve this by flying business class. Furthermore, the more important safety is to a traveller, the more likely s/he is to comply with the travel policy. Travellers who breach the policy might jeopardise their own safety, since their organisation would not have a record of their travel arrangements.

It was hypothesised that personal-related factors influence policy compliance and since these are made up of a number of individual factors, the sub-hypotheses relating to individual immorality, self-interest, traveller dissatisfaction, job dissatisfaction and life dissatisfaction leading to a higher incidence of travel policy non-compliance were tested (table 4)

Table 4: Hypothesis test

Based on the analysis of the sample taken in this study, the only sub-hypothesis that showed a significant relationship was that of self-interest as a predictor of non-compliance

where the P value < 0.0444. The multiple comparisons test showed a significant difference between the medium and high compliance group. The median scores from hypothesis 2_b in table 4 point out that the medium compliance group had a higher median score than the high compliance group. This shows that a traveller intent on serving his/her purpose will be less compliant with the travel policy.

In assessing the magnitude of influence of personal-related factors on policy compliance, a multinomial logistic regression model for a polytomous dependent variable was specified. Multinomial logistic regression is an appropriate technique for classification when the dependent variables are more than two choices. Corporate travellers were divided into three categories: high compliance, low compliance and medium compliance. These were the categorical dependent variables in the multinomial logistic regression model, where the estimated probability (converted to odds) of compliance predicted by certain personal-related factors is the outcome of the maximum likelihood function. In other words, the respondents' rate of compliance with the travel policy was considered as a function of personal-related factors such as employee satisfaction, self-interest and others. The final model chi-square statistic tests the null hypotheses that all model coefficients are zero in the population, equivalent to the overall F test in regression. Because $p < 0.05$, the null hypothesis can be rejected; thus, at least some effect in the model is significant (see table 5).

Table 5: Model fit summary

Table 6: Parameter Estimates

Question 23 measured the self-interest factor. Taking the above table (6) into consideration, it could be argued that for every unit increase in the mean of question 23, the odds not to comply (0-84%) increase 2 times. For every unit increase in the mean of question 23, the odds not to comply (85-95%) increase 1.4 times. Thus, the more a traveller is focused on his/her own interest, the more likely s/he is to break the travel policy.

It is important to point out that although only the self-interest factor was highlighted as having a scientifically significant influence on policy compliance during the hypotheses tests and logistic regression modelling, this does not mean that if the research were replicated the other personal-related factors would still not show a significant influence. Given the limitations inherent in the sample, the results may differ should a different or larger sample be used. The literature review suggests that relationships exist between compliance and the various personal-related factors as tested above, and for this reason the researchers are of the opinion that further studies are essential before a final model can be regarded as scientifically valid and reliable.

Although an organisation will not be able to change the level of self-interest of employees (Schwartz, 2001) it is recommended that they implement programmes and feedback systems to identify the specific needs of corporate travellers. The corporate travellers travel on behalf of the organisation, and therefore comfort and convenience is necessary so that they can produce optimal results for the company. Some of the findings of this study reflect a conflict of interest between travellers and management. In order to resolve these problems, it is imperative that the policies and procedures implemented reduce this conflict, and encourage travellers to work within the stipulated policies and guidelines. For

example, systems where travellers share in the cost benefit achieved when accepting inconvenience should be investigated (Lubbe, 2003). It is also recommended that organisations adjust their travel policy to be more traveller-friendly. This includes allowing employees to keep frequent-flyer miles, not forcing them to take the lowest rates, and sometimes allowing more expensive direct flights (Gross, 1996). Including employees in travel policy-making is crucial to ensuring maximum compliance. Tactics such as involving a wide range of employees across all departments, positions and offices will ensure success. Another suggestion comes from Shapiro (2003), who advises that travel managers should combine comfort and compliance. Furthermore, it is vital for management to ensure that travellers know that they are valued and that the organisation considers their needs when formulating the policy, and to consider traveller involvement in policy-setting. Organisations can use this study to identify the specific limitations of their current policy, in order to make appropriate adjustments. It will be necessary for organisations to carry out ongoing research into the needs of their corporate travellers, because these needs are not static and can change from one year to the other.

CONCLUSION

An explicit and comprehensive travel policy should be the cornerstone of effective travel and expense management. Companies are realising this, and are increasingly relying on the travel policy to save them money. But, to have a policy is not enough, travellers actually need to comply with the policy. This study expands the theory on corporate travel management by identifying a number of personal-related factors that could possibly lead to non-compliance. It can be used for further research into corporate travel from an academic

perspective. It should also be a valuable tool for organisations to assess their policy compliance, highlighting problem areas and providing guidelines for improving compliance.

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Figures and tables

Figure 1: Model for corporate travel policy compliance
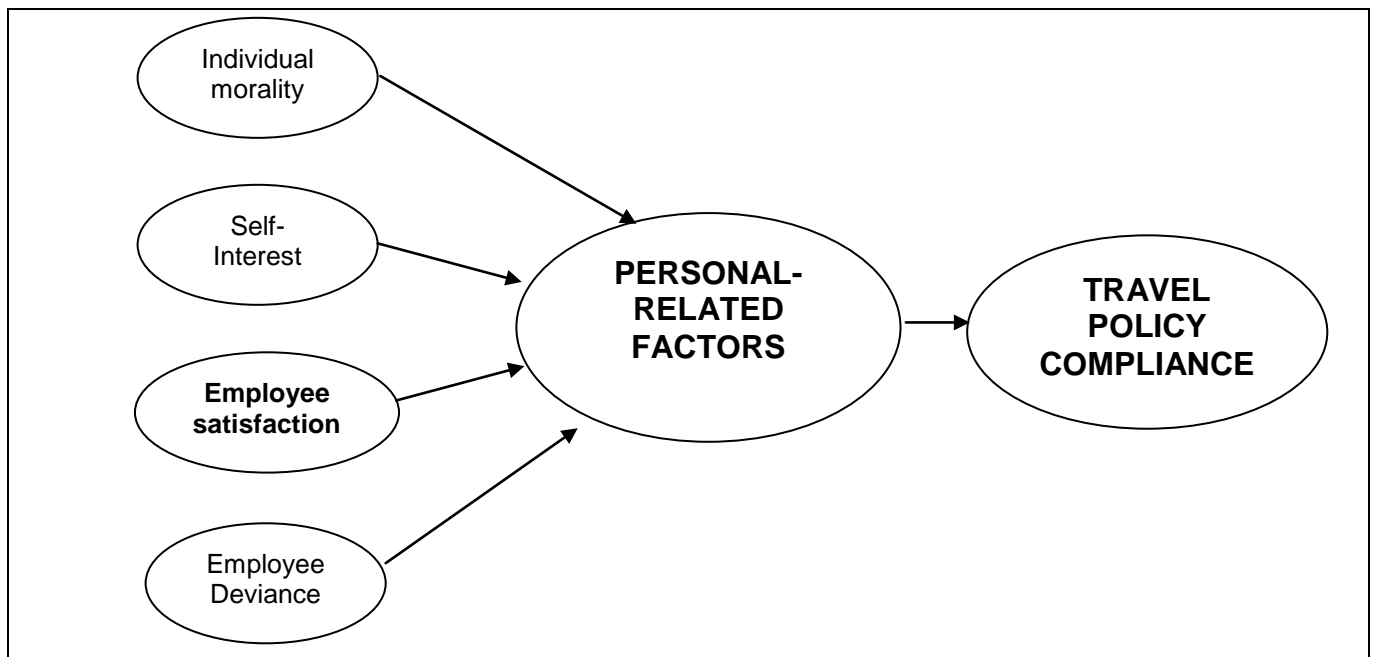
Table 1: Important factors when travelling by air

FACTOR	RANK	MEAN	STANDARD DEVIATION	VARIANCE	MEDIAN
Safety	1	4.8632	0.4013	0.1611	5
On-time performance	2	4.6198	0.5569	0.3102	5
Comfort of airline seat	3	4.5052	0.8313	0.6911	5
Overall service	4	4.2708	0.8247	0.6802	4
In-flight entertainment and meals	5	3.6354	1.0985	1.2067	4

Table 2: Important factors with regard to accommodation establishments

FACTOR	RANK	MEAN	STANDARD DEVIATION	VARIANCE	MEDIAN
Safety	1	4.7435	0.5049	0.2549	5
Service	2	4.4323	0.5839	0.3409	4
Location	3	4.4062	0.7318	0.5356	5
Comfort	4	4.3125	0.6602	0.4358	4
Facilities	5	4.0833	0.8881	0.7888	4

Table 3: The relationship between the rate of compliance and factors that could lead to non-compliance (row percentages are given)

		COMPLIANCE RATE			
		0%-84%	85%-95%	96%+	P value
TO PRESENT A DEGREE OF STATUS IT IS IMPORTANT TO FLY BUSINESS CLASS	**Disagree =** Strongly disagree + disagree + somewhat disagree	13.46	39.74	46.79	0.0536 (Fisher's Exact test: P=0.0790)
	Neutral	20.00	70.00	10.00	
	Agree = Strongly agree + agree + somewhat agree	30.00	40.00	30.00	
IMPORTANCE OF SAFETY WHEN TRAVELLING BY AIR	**Neutral**	0.00	100.0	0.00	0.0569 (Fisher's Exact test: 0.0928)
	Important	16.02	40.33	43.65	

Table 4: Hypothesis test

HYPOTHESIS	CATEGORIES OF COMPLIANCE	MEAN	MEDIAN*	STANDARD DEVIATION	P VALUE
1a	Low Medium High	2.4897 2.2312 2.1000	2.2000 2.0000 2.0000	1.1815 1.1305 0.9824	0.3530
1b	Low Medium High	2.2758 1.8571 1.6188	1.7500[ab] 2.0000[a] 1.2500[b]	1.4211 0.8075 0.7568	0.0444
1c (question 24)	Low Medium High	3.6897 3.8095 3.9625	4.0000 4.0000 4.0000	0.6954 0.7324 0.6582	0.2335
1c (question 25)	Low Medium High	3.8678 3.8290 3.7468	3.8333 3.8333 3.8333	0.6992 0.5911 0.7349	0.6463
1c (question 26)	Low Medium High	3.9828 3.7294 3.7625	3.8333 3.8333 3.6667	0.5258 0.6100 0.6665	0.3871
1d	Low Medium High	4.9138 5.0130 5.1313	4.7500 5.5000 5.2500	1.2558 1.4361 1.2170	0.7129
1e	Low Medium High	5.5241 5.5091 5.6294	5.6000 5.6000 5.8000	0.7827 0.7302 0.7615	0.3974

* Superscripts with different letters indicate a significant difference between medians on a

10 % level of significance.

Table 5: Model fit summary

Model Fitting Information

Model	Model Fitting Criteria	Likelihood Ratio Tests		
	-2 Log Likelihood	Chi-Square	df	Sig.
Intercept Only	378.604			
Final	368.242	10.362	2	.006

Table 6: Parameter Estimates

Parameter Estimates

VV16[a]		B	Std. Error	Wald	df	Sig.	Exp(B)	95% Confidence Interval for Exp(B)	
								Lower Bound	Upper Bound
0-84	Intercept	-2.378	.506	22.127	1	.000			
	MEANQ23	.718	.230	9.734	1	.002	2.051	1.306	3.220
85-95	Intercept	-.626	.374	2.813	1	.094			
	MEANQ23	.340	.196	2.998	1	.083	1.405	.956	2.065

a. The reference category is: 96+ .