UNIVERSITAS INDONESIA

COMPONENTS OF EMPLOYEE BENEFIT PACKAGE AND ITS INFLUENCE TOWARDS EMPLOYEE BENEFIT SATISFACTION

THESIS

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FACULTY OF ECONOMICS
MASTER OF MANAGEMENT PROGRAM
JAKARTA
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Submitted to fulfill one of the requirements to obtain degree of
Master of Management

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This final paper represents my own effort, any idea or excerpt from other writers in this final paper, either in form of publication or in other form of publication, if any, have been acknowledged in this paper in accordance to the academic standard or reference procedures

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PREFACE

This thesis is submitted in partial fulfilment of the requirements for Master of Management / Master of Business Administration Degree.

Writing this thesis has been hard but in the process of writing, I feel that I have learned a lot with regards to employee benefit. It was a real eye opener.

I would like to express my sincere gratitude to my councillor, Mrs. Yanki Hartijasti for lots of great ideas, comments and endless stream of articles.

Thanks also to the human resource division of Bank XYZ for giving me the chance and opportunity to conduct my research and their positive attitude.

Finally, I wish to express my greatest thanks to my family, and for my other half for their continuous support and understanding

Jakarta, June 2011

Author

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ABSTRACT

Name : Nur Ardianto Utomo
Program Study : Master of Management – MBA
Title : Components of Employee Benefit Package and Its Influence towards Employee Benefit Satisfaction

The purpose of this study was to examine the components of employee benefit package and its influence towards employee benefit satisfaction. The key issues being explored in this study is the influence of employee benefit package components, employee benefit communication and demographic profile towards employee benefit satisfaction. The result showed that among health care, paid time off, retirement benefit, education benefit and other benefit (wellness and employee loan), only other benefit significantly influence employee benefit satisfaction, but regression model with only one component showed that all components significantly influence employee benefit. On top of that, satisfaction with employee communication and few demographic profile (marital status, age, job tenure and education level) were found to be significantly related to the employee benefit satisfaction.

Key Words :

Employee Benefit Package, Employee Benefit Satisfaction

ABSTRAK

Nama : Nur Ardianto Utomo
Program Study : Master of Management – MBA
Judul : Komponen paket tunjangan karyawan dan pengaruhnya terhadap tingkat kepuasan

Tujuan daripada penelitian ini adalah untuk lebih memahami komponen paket tunjangan karyawan dan pengaruhnya terhadap tingkat kepuasan karyawan. Isu pokok pembahasan dalam tesis ini adalah pengaruh komponen paket tunjangan karyawan, komunikasi yang diterima oleh karyawan mengenai paket tunjangan dan profil demografi terhadap tingkat kepuasan karyawan. Hasil dari penelitian ini menunjukkan bahwa diantara tunjangan kesehatan, cuti, dana pensiun, tunjangan pendidikan dan paket tunjangan lainnya yang terdiri dari program kesehatan dan dana pinjaman karyawan, faktor yang secara signifikan mempengaruhi tingkat kepuasan hanya paket tunjangan lainnya. Tetapi model regresi dengan hanya satu komponen menunjukkan bahwa semua faktor secara signifikan mempengaruhi tingkat kepuasan. Selain daripada itu, kepuasan akan komunikasi yang diberikan kepada karyawan dan beberapa faktor demografi (status, umur, lama bekerja dan tingkat pendidikian) juga berpengaruh secara signifikan terhadap tingkat kepuasan karyawan.

Kata Kunci:

Paket Tunjangan Karyawan, Tingkat Kepuasan Terhadap Paket Tunjangan

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INTRODUCTION

1.1 Background

Competitive salary is no longer the only driving factor that people use when evaluating job offers. Most jobseekers today know that salary is not everything. Nowadays paycheck is considered to be the basic reward and employee benefits are increasingly becoming important and integral part of job offer. In 1900, medical plan, paid holidays, life insurance etc are unheard of. They are considered to be unconventional and something that are seldom given to the employees.

Most of the employers usually underestimate or did not put much attention on the significance that employees place on different aspect of compensation (Davis, Giles, & Field, 1985; Giles & Field, 1982). Most companies pay competitive salaries but fail to understand what motivates employees in the form of benefits. Considering the extensive efforts made by companies to redesign their benefits program to reduce or contain the costs while still providing benefits that satisfy employee needs, it's important to study the phenomena of employee satisfaction with benefits. Employers and researchers have to have an understanding of the factors and how they influence employee's reaction to benefits.

Total remuneration that employees received throughout the years has transformed into something more complex. Jobseekers demand more out of their total package. In the past, employers only give salary without any additional incentive or benefit. Employee benefit went through evolution same like human needs. As time progress, human needs are becoming more and more complex thus employers must follow the trend and match the benefit with their employees and prospective employees' needs in order to recruit and retain the best talents in the industry. The following chart illustrates typical benefits provided by large employers in the year shown.

Table 1.1 The Evolution of Employee Benefit

	Year				
Compensation	1900	1925	1950	1975	2000
Wages	Wages for time worked or pieces produced	Wages for time worked or pieces produced	Wages for time worked or pieces produced	Wages for time worked or pieces produced. Annual Bonuses	Wages for time worked or pieces produced Annual Bonuses Pay for performance
Time Off		Paid Holidays	Paid Holidays Paid Vacation	Paid Holidays Paid Vacation	Paid Holidays Paid Vacation Unpaid Family Leave
Healthcare		Company Doctor	Basic Medical Plan	Basic and Major Medical Plan Medicare Dental Plan	Choice of Medical Plans Medicare Dental, Vision and prescription drug plans
Life Insurance		Benevolent association death and disability benefits	Life insurance and disability benefits	Life Insurance Paid Sick Leave	Life Insurance Paid Sick Leave
Retirement			Social Security	Social Security Defined Benefit Pension	Social Security Defined Benefit Pension Savings Plan

Source: Schwenk & Pfuntner (2001).

Employee benefits play an important role in making the company a great place to work. It's an integral part of overall employee satisfaction. Companies compete not just in pay but also in benefits provided. In a very real sense, benefits are as much a part of employee earnings as employee regular compensation. It's an integral part to recruit and retain talent. Wages and benefits often are viewed as important motivators for employees (Lawler, 1990; Rynes & Gerhart, 2000). Benefits have the potential to influence not only employee attraction to the organization but also employee satisfaction, motivation, performance, commitment to the organization, attendance and retention (Ash & Bendapudi, 1996; Flannery, Hofrichter, & Platten, 1996; Iles, Mabey, & Robertson, 1990;

Lawler, 1990). High employee benefit satisfaction promotes high level of organizational commitment, which improves employee effectiveness and efficiency. Employees are also more willing to put in effort for the organization and improve their loyalty because they feel that the company care for them and they are being properly rewarded.

When organizations might not be able to offer their employees pay raises and bonuses, benefits become one of the many tools employers use to increase loyalty, productivity and job satisfaction. This especially happen during economic downturn where is not feasible to offer high salary but at the same time it is necessary to recruit talents to be able to maintain competitive advantage.

High level of loyalty reduce company's turnover rate. Employee turnover can be financially consuming, not only because of replacement related costs, but also because loss of employees negatively affects service quality which may eventually take a toll on customer value (Shinnar, 1996, p.2).

Employee benefits have raised some concerned with companies due to annually escalating costs which seem to resist efforts at cost containment (Dreher, Ash & Bretz, 1988: Bergmann & Bergmann, 1987). In an effort to control these costs, some employers have shifted from being self insured to using insurance for the health care coverage; some employers even have cut back their cash contributions to certain benefit programs and asked their employees to make up the difference out of their pay. For example, companies in the 1990s have increased the deductible and the employee's monthly contribution on health insurance benefit in order to control health care costs.

1.2 Purpose of the Research

The purpose of this study is to examine the relation between components of employee benefit satisfaction with employee benefit satisfaction. This paper will determine to what extent each benefit contributes to overall employee satisfaction. So it can help employers to design the overall employee benefit plan that can give a desirable level of employee's satisfaction. On top of that the paper will also take a look on the relation between demographic profile such as age, gender, marital status and education level with the level of employee benefit

satisfaction. For example, the company would like to know whether the female employees are more satisfied, whether the younger generations are the one that is not satisfied, and if they are not satisfied, which aspects of employee benefit package that they are not satisfied with.

Employee's level of satisfaction with their benefits package depends on the components included in the package, their cost (i.e. coverage level), the degree of control the employee has on the components (i.e. flexibility, and the level of knowledge the employee has regarding the availability components and their actual value. (Shinnar, 1996, p.3). Thus it is pertinent for companies to fully understand how to effectively design the benefit package which can yield high level of employee satisfaction while at the same time minimize their expense on those items.

The need to study employee satisfaction or dissatisfaction with the provision of employee benefits arises because of their influence on employee behaviors, including absenteeism, organizational commitment and turnover. (Shinnar, 1996, p.3). According to Milkovitch and Newman in *Compensation*, it is "all forms of financial returns and tangible services and benefits employees receive as part of an employment relationship". The tangible services and benefits that was referred to is the components of employee benefits package such as medical benefit, life insurance, paid time off, retirement benefits or pension plan and employee discounts. According to Gallup report in 2002, highly satisfied groups of employees often exhibit above-average levels of customer loyalty by 56 percent, productivity by 50 percent, employee retention by 50 percent, safety records by 50 percent and profitability by 33 percent (Corporate Leadership Council, 2003). In summary, unhappy employees are less productive and more likely to have higher absence rates, satisfied employees are more productive, innovative and loyal, increases in satisfaction lead to increases in employee morale which lead to increased employee productivity and employee satisfaction leads to customer retention (Corporate Leadership Council, 2003). Looking at the significant impact of employee satisfaction on various aspects of employees' and company's performance, it is pertinence to fully explore the relationship between employee benefit package and employee benefit satisfaction.

Another reason that drives the importance of employee benefit package is the fact that banking is a service oriented industry in which people are among the most important assets. To stay competitive, a bank must effectively and efficiently manage its employee, recruit and retain the best talent available out there. The squeeze in the labor market has forced employers to compete with each others in the recruitment of qualified, talented and loyal employees. One of the basic components of the retention strategies used by Human Resources executives today to recruit and retain employees is by offering attractive employee benefits. Salary is considered to be the basic remuneration, pay has become a given – an expected reward for coming to work. To stimulate and encourage top performance, growth and loyalty, employees are looking for something more which is the benefits given. Employee benefit is where prospective employer can differentiate themselves as compared to its competitors. Therefore it's important to understand the relationship between the employee benefit components and the employee benefit satisfaction.

This unbiased research will be able to provide a clear perspective of what's going on in the company. The employees are free to express their opinion and concerns about the benefit given by the company. It can serve as a channel to voice employee needs and wants. Equipped with that information, the company is able to identify which components that are important and has high impact towards employee satisfaction, then they can come up with more effective and efficient benefit package.

Another facet that this paper would like to address as well is about employee benefits communication. Most employees are simply not aware that the cost of their employer's indirect compensation is huge. Employee indifference about the benefit package is common, until there's a need. Even then, most employees lack a true understanding of their total compensation. Helping employees understand the total employer compensation with effective benefits communication is a powerful message of how the company values each employee and ultimately influences how employee values the company.

To have a proper employee benefit communication and to achieve the above mentioned purposes human resource benefits or rewards managers try to

use all the media all the media tools at their disposal to market the employee reward package including: seminars, presentations, staff meetings, line managers, text messaging, webinars, podcasts, staff handbooks, staff magazines and online modeling tools. Common methods used in Indonesia are employee benefit socialization using presentation and discussion, staff handbooks and communication through online human resource website.

Bank XYZ is chosen because it has been around for more than 20 years, it has went through various stages of employee benefit evolution, it has significant number of employees with various age group, job tenure, education level which worked under numerous divisions and lastly because the employees have consistently enjoyed an extensive array of employee benefit for the past 5 years. Employees need to have a few years of experience with employee benefits package before they can give a proper opinion or review about it.

1.3 Problem Statement

In today's world, human resource in each company are required to find the right mix of employee benefits that satisfies the personal and financial needs of their current and potential workforce when considering the design of the total benefit package. It is a challenging task given existing business conditions and cost constraints. Human resource managers must consider as well the anticipated needs, preferences and the profile of their workforce. Finding a satisfactory, cost-effective and affordable benefits package is particularly difficult amidst the high-and-keep-rising cost of health care.

The purpose of this study is to examine the components of employee benefit in relation with employee's satisfaction. This paper will determine to what extent each benefit contributes to overall employee satisfaction. The result will help industry professionals in designing their benefit package to improve the employee satisfaction which in turn will be able to increase employee's loyalty and organizational commitment.

1. 4 Research Questions

The study proposes to investigate the following questions:

1. Is there any significant influence between components of employee benefits package and employee's benefits satisfaction?

The components / factors of employee benefits believed to have an impact on employee's satisfaction are:

Factor 1: Health Care Benefit

This factor examines the extent to which an employee is satisfied with health care benefits and includes the quality of the health benefits, the size of employer's contribution to the plan and the cost to the employee of the health care benefits.

Factor 2: Paid Time Off

This factor examines the extent to which and employee is satisfied with benefits that offer time off with pay and includes amount of annual vacation, paid holidays and number of sick leave days.

Factor 3: Retirement

This factor examines the extent to which an employee is satisfied with the retirement benefits including the quality of the plan, the size of the employer's contribution to retirement, and the employer's ability to provide information about the retirement benefits.

Factor 4: Life Insurance and Income Continuation

This factor examines the extent to which an employee is satisfied with benefits that provide financial security if the employee loses his or her job involuntarily, such as worker's compensation and unemployment compensation.

This factor examines the extent to which an employee is satisfied with benefits that provide financial security if the employee passed away or become disabled due to an accident or poor health.

Factor 5: Education Benefits

This factor examines the extent to which an employee is satisfied with education opportunities that provided by the company. This includes training given by the employees, the chance of employees to take part in offsite training and any loans provided for employee to get a degree.

Factor 6: Other Benefits

Such as Wellness Program (Fitness Centre membership), Employee Loans and Family Friendly Benefits (flexible working condition).

2. Is there any significant influence between benefit communication received and employee's benefit satisfaction?

Naturally, employee will put the blame on the employer if they don't understand or fully aware of their benefits. Benefits are in place to enhance the employer-employee relationship; the fact that benefits have become increasingly complex in recent years should not change that initial purpose. (Shinnar, 1996, p.6). The company also has to make sure that the employees fully aware on the value of each components of the benefit package as this will help to improve employee's appreciation towards it. It will also reduce perception of inadequate benefit if compared to competitors.

One of the variables that affected employee's perceived value of their benefits is the effectiveness of communication. How employees perceive the value of their benefits directly influences how important benefits are to employees when selecting a job or deciding whether to stay with the current employer. According to Metlife (2011) in their 9th Annual Study of Employee Benefit, this is because effective communications help employees to not only understand but also appreciate the benefits they have or those that are available to them, there is a positive connection between employee benefits and employer's recruitment and retention efforts. It's actually better for a company to provide fewer benefits but explain them well instead of providing full extensive and costly benefit package

that employees do not really understand. Employees who say that their company has effective benefits communications, or who recognize that their employer has improved communications, are more than twice as likely to say they are loyal to their employer (Metilife, 2011). Therefore it's important to include the employee benefit communication in this study.

3. Is there any significant influence between employee's sociodemographic characteristics and employee's benefit satisfaction?

To fully understand the relationship and to identify which particular employee group that needs to be addressed, demographic profile need to be factored in into the research. For example, is there any difference in satisfaction for different age group, and if there is, which age group that is not satisfied, why and how the company can fully address it.

4. Which components of Employee benefit Package that needs to be improved?

1.5 Definitions of Terms

For the purpose of aligning people perception about the object of this study, below are the definitions of the terms that are being used.

1.5.1 Benefits

Benefit is a service (as health insurance) or right (vacation time) provided by an employer in addition to wages or salary (Merriam Webster Dictionary).

1.5.2 Types of Employee Benefits

There are various type of benefits currently offered by companies, they are described as follows:

<u>Medical Insurance</u>

Medical insurance provides protection and group-rate coverage of basic and major medical expense for accidents and illness. Medical plan can be set up to cover the individual workers and in many cases, the worker's family as well. It usually covers the costs of physician, surgeon fees, hospital rooms, intensive care, accidental injury expenses and prescription drugs or over-the-counter medication. These programs may be a reimbursement model where employee submits qualifying receipts for reimbursement or the employee may receive a card for cashless facility to be used in hospitals.

Employers usually pay all or part of the premium for employee medical insurance. Often employees pay a percentage of the monthly premium. Even if the employer does not pay the entire monthly premium, the cost is often lower than if the employee has to buy the insurance as an individual.

Wellness and Wellbeing Benefits

The wellness and wellbeing perk has become an important part of company healthcare and sickness absence strategies. Healthcare benefits that prevent staff from falling ill include gym membership for staff, healthcare cash plans, private medical insurance, employee assistance programs and health screening. Wellbeing benefits can be part of a long term strategy to improve productivity, engagement and health care of staff and also drive down the amount of days off work sick their employees are taking.

Disability Insurance

Disability insurance replaces all or part of the income that is lost when a worker is unable to perform their job because of illness or injury.

Life Insurance

Life insurance protects the employee's family in case of the demise of the employee. Insurance benefits are paid all at once to the designated beneficiaries of the policy, usually a spouse or the children.

Dental & Vision Insurance

Dental insurance is designed to provide financial protection against expenses associated with dental care and vision aid (spectacles and/or contact lens).

Paid Time Off (PTO)

Three common types of paid time off are holidays, sick leave and vacation leave. In the majority of workplaces, employees earn vacation, sick leave and paid holidays as separate benefits.

Vacation leave are usually paid though some employers may offer unpaid vacation time as well. The amount of vacation time varies greatly and depends on the company's policy and employee's seniority but amounts typically range from five to twenty vacation days per year. Vacation time is usually accrued on a per month basis. The employee must schedule the use of vacation days in advance and gain approval from his immediate supervisor or human resource.

The amount of sick days given to an employee typically ranges from five to twenty days, though employers may offer more or less time. Some companies may require a note from physician that verifies illness before approving the use of a sick day.

Retirement Benefits

Pension plan is compulsory in any company; it provides protection and ensures a steady flow of income when the employee retires.

Fringe Benefits

A variety of non-cash payments are increasingly being used to attract and retain talented employees. These are referred to as “fringe benefits” and can include tuition assistance, child care benefits, car benefit, non-production bonuses, etc.

Offering child care in the workplace forms an important part of a family friendly policy for many employers. Some companies also runs child care services such as the onsite nursery, while emergency childcare provision is becoming increasingly popular among staff.

Fleet management allows employers to offer company cars to employees in different forms. If not given a traditional company car, staff are likely to receive this perk as a cash allowance which they can use to lease, purchase or hire a vehicle. Employers need to choose the most appropriate solution for drivers, whether that is an employee car ownership scheme or traditional company car or a combination of both.

Discounts

As part of employee’s benefit package, a company may offer discounts for in-house products or services. For example, retail companies often offer an employee discount for merchandise sold by the company. Other companies may also offer discounts for products and services offered by a network of outside companies.

Stock Options

A stock option gives employees right to purchase a specific number of shares of the company’s stock during a time and at a price that the company specifies. Stock options helps the company to attract and keep good workers, make the employees to feel like owners or partners in the business, reward them

for performance that is aligned with company success and provide compensation that beyond a salary.

1.6 Summary

According to Haar & Kossack (1990), the main motives or purposes in providing benefits package are:

1. To create a competitive advantage for attracting new employees
2. To increase employee motivation and morale
3. To retain employees

Due to high cost in providing benefit plan, it is utmost important to fully understand the impact of each component of benefit plan on employee's satisfaction. It can help the employer to reach maximum benefit satisfaction while minimizing cost. Employer should emphasize more on the components which have significant impact on the employee satisfaction.

This study will examine employee's satisfaction with benefit regarding the following issues:

1. Influence of components of employee benefits package
2. Influence of employee benefits communication received by employee
3. Influence of demographic profile
4. Which component of employee benefit package that needs to be improved

CHAPTER 2
LITERATURE REVIEW

2.1 Employee Satisfaction

Employee satisfaction is a measure of how happy workers are with their job and working environment. It's basically to see whether the employees are contented and their desires and needs are fulfilled. Keeping morale high among workers can be of tremendous benefit to any company, as happy workers will be more likely to produce more, take fewer days off, and stay loyal to the company.

Employees with higher satisfaction believe that the organization will be satisfying in the long run, care about the quality of their work, create and deliver superior value to the customer, are more committed to the organization goal, have higher retention rate (low turnover rate) and ultimately more productive. Satisfied, loyal and productive employees provide top notch services to the customer which drives the customer satisfaction. High rate of customer satisfaction promotes customer loyalty which stimulated profit and growth of the company. That is why companies spend so much time and effort in trying to maintain high employee satisfaction.

2.2 Employee Satisfaction Reduce Turnover

Nowadays, companies are finding it more difficult to maintain and retain talents. Employee turnover is a huge concern to most companies, it is costly. The financial impact of employee turnover to the company is very high, this one of the thing that have to be realized by a company. According to Aspen Business Group and Bliss & Associates Inc., there are hidden cost of employee turnover and those costs includes costs due to a person leaving, recruitment costs, training costs, lost of productivity costs, new hire costs and lost sales costs. Those related costs are as follows:

Costs due to a Person Leaving:

- Cost of the person(s) who fills in while the position is vacant. This can be either the cost of a temporary or the cost of existing employees performing the vacant job as well as their own. Include the cost at overtime rates.

- Cost of lost productivity if the position is completely vacant for any period of time.
- Cost of conducting exit interview to include the time of the person conducting the interview, the time of the person leaving and the administrative cost.
- Cost of the manager who has to understand what work remains and how to cover that work until a replacement is found.
- Cost of training the company has invested in this employee who is leaving. Include internal training, external programs, external academic education and licenses or certifications the company has helped the employee obtain to do their job effectively.
- Impact on departmental productivity, considering who will pick up the work, whose work will suffer, what departmental deadlines will not be met or delivered late.
- Cost of knowledge, skills and contact that the person has.
- Cost of losing customers that the employee is going to take with them or the amount it will cost the company to retain the customers.

Recruitment Costs

- Cost of advertisement, agency cost, employee referral cost and internet posting cost.
- The cost of the internal recruiter's time to understand the position requirements, develop and implement a sourcing strategy, review candidates backgrounds, prepare for interviews, conduct interviews, prepare candidate assessments, conduct reference checks, make the employment offer and notify unsuccessful candidates.
- Cost of recruiter's assistant who will spend 20 or more hours in basic level review of resumes, developing candidates interview schedules and making any travel arrangement for out of town candidates.
- The cost of hiring department time to review and explain position requirements, review candidate's background, conduct interviews, discuss their assessments and select finalists.

- Administrative cost of handling, processing and responding to the resumes.
- Costs of internal recruiter interviewing internal candidates along with the cost of those internal candidates to be away from their jobs during interview process.
- Cost of drug screens, medical check up, educational and criminal background checks and other reference checks especially if these tasks are outsourced.
- Costs of the various candidate pre-employment tests to help assess a candidate's skills, abilities, aptitude, attitude, values and background.

Training Costs:

- Cost of orientation including of the cost of the person doing the orientation and the orientation material.
- Cost of departmental training. Note that cost will be significantly higher for some positions such as sales representatives and call centre agents who require 4-6 weeks or more of classroom training.
- Costs of the person(s) who conduct the training.
- Cost of various training materials and technology equipment used to deliver the training.
- Cost of supervisory time spent in assigning, explaining and reviewing work assignments and output.

Lost of Productivity Costs:

- New employees usually only contributes a certain percentage of productivity level during their first few months at work. This relates to how complex the job scope is, how fast the new employee can adapt to the new role, how much training given by the company and how much assistance provided by the supervisor and the colleague.
- Cost of coworkers and supervisor lost productivity due to their time spent on bringing the new employees "up to speed".
- Cost of mistakes the new employees makes.

- Cost of lost department productivity caused by departing member of management who is no longer available to guide and direct the remaining staff.
- Cost on the completion or delivery of a critical project where the departing employee is a key participant.
- Cost of reduced productivity of a manager or director who looses a key staff member, such as an assistant, who handle a great deal of routine, administrative tasks that the manager will now have to handle.

New Hire Costs:

- Cost of bringing the new person on board including he cost to put the person on the payroll, establish computer and security passwords and identification cards, business cards, internal and external publicity announcements, telephone hookups, cost of establishing email accounts, costs of establishing credit card accounts, or leasing other equipment such as cell phones, automobiles, pagers.
- Cost of a manager's time spent developing trust and building confidence in the new employee's work

These significant costs should encourage every organization to re-evaluate its retention program, but the employee turnover costs are usually underestimated and because of that they register less concern.

A one time off bonus will not significantly improve the retention of the employees. The employer has to create the desired level of employee package that are suitable to its employees.

2.3 What Are The Factors Affecting Employee Satisfaction

There are many factors in improving or maintaining high employee satisfaction, which wise employers would do well to implement such as treating employee with respect, put attention to employee recognition, provide benefits and compensation that is above industry average, arrange employee activities and conduct positive management.

A 2009 Survey conducted by the Society for Human Resource Management (SHRM) looked at 24 factors that are regularly thought to relate to employee satisfaction. The study found that employees identify these 5 most important factors:

- Job Security
- Benefits (especially Health Care) with the importance of retirement benefits rising with age of the employee.
- Compensation / Pay
- Opportunities to use skills and abilities, and
- Feeling safe in the environment

The next 5 (five) most important satisfaction factors for employees are:

- Relationship with immediate supervisor
- management recognition of employee job performance
- communication between employees and senior management
- the work itself, and
- autonomy and independence

2.4 Relationship between Employee Benefits and Employee Satisfaction

Employee Job Satisfaction year 2009 by Society for Human Resource Management shows that Employee Benefits is ranked no. 2 in the important aspect of Employee Job Satisfaction according to employees, just below job security. It's even higher than compensation or pay which ranked 3rd. This is a strong indication that employee benefit drives employee satisfaction.

Employee benefits are used by companies to recruit and retain top talents. In times of economic uncertainty, when organizations might not be able to offer their employees pay raises and bonuses, benefits become one of the many tools employers use to increase loyalty, productivity and job satisfaction. Benefits have remained among the top two most important contributors of job satisfaction to employees (SHRM, 2009).

There has been a fundamental shift in how most corporate executives view their employees. In the past, employees are considered as cost of doing business

but nowadays, people have realized that employees are essential components in the success of their company. The 5th Annual MetLife Study of Employee Benefits Trends on 1202 employees reveals a strong correlation between benefits satisfaction and job satisfaction which showed 72% of surveyed employees say workplace benefits were the reason for joining their current company and 83% of surveyed employees say that employee benefit is a factor that makes them stay in the current company. The study also shows that how employees feel about their benefits is associated with feelings about their job and their company. Employees who report that they are very satisfied with the benefits they receive through work are more than three times as likely to indicate that they are highly satisfied with their current job compared to with those who are very dissatisfied with the benefits program. In addition, the employees have higher probability to stay as they feel a strong sense of loyalty to the company.

Employee benefits satisfaction is important for two reasons. First, because the costs of employee benefit to company are high and because cost increases generally exceed inflation. Over the years companies have modified their benefit package to control the costs, thus there is a need for companies to measure employee reactions to each benefits. Second, employee benefit satisfaction is related to important attitudes such as organizational commitment and organizational citizenship behavior, behavior outcomes such as absenteeism and turnover.

2.5 Forces Behind Employee Compensation and Benefits

International Labor Organization (ILO) was established in 1919 as part of the Treaty of Versailles that ended World War 1, to reflect the belief that universal and lasting peace can be accomplished only if its based on social justice. The aim of ILO are to promote rights at work, encourage decent employment opportunities, enhance social protection and strengthen dialogue in handling work-related issues. ILO also increased their effort through Decent Work Agenda (DWA) which promotes fair and right-based trade globalization. ILO Country Office of Jakarta objectives are fundamental principles right at work, employment promotion and income improvement, social protection and social dialogue.

Besides political leaders, local labor unions also take part and have significant contributions towards better working conditions which includes work hours, increase in salary, grievance and arbitration procedures, safety at work procedures, pension, paid vacation / leave, sick leave, death and medical benefits and non-discriminatory policies on gender, religion and race.

In Indonesia, government regulates the provision of employee benefits and the state insurer (Jamsostek) handles the operation. According to government regulation no.14 year 1993, there are 4 types of benefits that is compulsory and they are savings program (or usually known as retirement benefit), life insurance, worker's compensation which is due to death and disability resulting from an employment related accident or disease and medical benefit. Employers who employ more than 10 employees or have monthly payroll of IDR 1,000,000 or more are required to take part in this program with the exception of medical benefit if they have their own program be it through self insured program or through insurance companies as long as the medical benefit plan is better than the basic package according to government regulation no.14 year 1993.

International Group Program has made the summary which is as follows (International Group Program, 2010).

- Savings Program

  The eligibility of savings program is age 55, death prior to age 55 or total and permanent disability. The benefit given is a lump sum equal to a lump sum equal to the accumulation of employee and employer contributions plus accrued interest if the total benefit amount is less than IDR 3,000,000. If the total benefit amount is IDR 3,000,000 or more, it will be paid regularly for the maximum of five years' term. The contribution is designed in which 3.7% of covered wages by the employer, and 2.0% by the employee or 5.7% of total contribution covered wages by the employer.

- Life Insurance

  The eligibility of life insurance is death prior to age 55 provided that death did not result from an employment-related accident or disease. The benefit given is a lump sum of IDR 10 Million plus a funeral expense benefit

amounting to IDR 2 Million. The descendant will also receive a regular monthly allowance of IDR 200,000 for the period of 24 months. The contribution is set to be 0.3% of covered wages by the employer only.

- Worker's Compensation

  To receive worker's compensation benefit, one must suffer death or disability resulting from an employment-related accident or disease, temporarily or permanently. The benefit given is medical care reimbursement, temporary disability income benefit, lump sum permanent disability benefit, death benefit with funeral expense benefit, rehabilitation expenses and employment related disease benefit. The contribution is such as 0.24 % to 1.74 % of covered wages by the employer, depending upon the company's industrial risk classification. There are 5 categories and the related contributions are as follows: Group 1 (eg. Bank, Textile, Government Service such as Police and Department, Health Industry such as hospital, Museum, Library, Zoo, Barber and Beauty Salon, Farm) is 0.24 %, Group 2 (e.g. Plantation, Paint Factory, Sugar Factory, Cigarette Factory, Sports Equipment Factory, Radio, Cinema, Laundry and Dry Cleaning, Photography) is 0.54%, Group 3 (e.g. Hunting related industry, Alcohol Factory, Wood related Factory, Printing Company, Watch Factory) is 0.89%, Group 4 (e.g. Auto and Car Factory, Bus Factory and Industry, Aeroplane Maintenance Service) is 1.27 % and Group 5 (Mining, Fishing Industry) is 1.74 %.

- Medical Benefit

  Employees and their dependents up to maximum of three dependents are eligible for medical benefit. They receive medical expense reimbursement (inpatient and outpatient), dental and maternity benefit. The contribution is 6% for married employees and 3% for single employees.

Companies who have their own medical benefit plan may opt out from the state benefit plan. Their practice varies widely, from 100% reimbursement of employee and dependent medical expense to a flat monthly medical allowance. Usually self-insured but larger companies and multinationals adopt

hospital/surgical and major medical plans from private insurance companies due to annually escalating medical cost. Benefits given usually vary based on job classification.

Some companies do take additional coverage for their employees on top of the life insurance and worker's compensation program. Life insurance, accidental death and disability benefit and total permanent disability are some of the preferred options taken by the companies. The benefit given can be fixed amount or based on monthly salary. The usual practice is 24 or 36 times of monthly salary. The main purpose of it is to ensure the financial stability of the dependents in case of death or disability to the main breadwinner.

There are two types of medical plans currently implemented in Indonesia, Indemnity plans and managed health care plans. Basic indemnity plan cover normal expenses associated with hospitalization or required medical care up to a stipulated maximum amount. The treatment can be done at provider or non-participating provider hospitals or clinics. The main difference is that in provider facilities, employees can use swipe card which entitles them access to cashless facility in which. Employees will only be charged if there are excess costs from the treatment which can be due to over the given limit or for things that are not covered by insurance such as non-medically related. In managed care plans, all medical expenses are covered so there is no maximum cap on the benefit usage, but the employees have to follow some rules and procedures that are in place. The rules such as employees must go to the designated provider hospitals or clinics that have been appointed by the insurance company, employees must go to a general practitioner before they can go to a specialist and sometimes the list of medicine that can be provided are limited and generally directed towards generic version.

Most insurance companies in Indonesia generally adopt the indemnity plans while only a few can provide managed health care plan. Currently PT Asuransi Jiwa Inhealth Indonesia (the subsidiary of PT. Askes) has the most extensive coverage of managed health care in almost all parts of Indonesia, but few other insurance companies are currently beefing up their managed care sector to compete with Inhealth.

With regards to employee leave for civil servant, it is regulated by Government Regulation no. 24 year 1976. Civil servants are entitled to annual leave, major leave, sick leave, maternity leave, leave due to important reasons (such as death of family member, wedding) and unpaid leave. One of the major differences between civil servants and employees in private sectors is the major leave up to 3 months (during this period civil servant receive full salary) which is given to civil servants who have worked for at least 6 years. By taking major leave, civil servants revoke their rights to take annual leave. Government is allowed to postpone major leave for up to 2 years if there are urgent issues that need to be attend to and involves the employee. Not all private sectors followed government in providing major leave which is not set as a compulsory in government regulation due to various reasons. Some companies do give major leave after 5 or 6 years as form of appreciation for long service rendered to the company. The given amount of major leave is not the same as government as well, some only give 1 month, other give 1 month leave plus 1 month salary or companies can also adopt providing money incentive or gifts such as ipad, latest hand phone or television as a long service award. Bank XYZ doesn't provide major leave for its employee because it's not mandatory for private sector and they can't afford to have a significant number of employees to take a very long leave at the same time.

2.6 History and Development of Employee Benefits

In the past, employee benefits are considered as a luxury that were provided to the high ranking official in the company, but today, it's considered as crucial to attract and maintain talents in the company. In an era of constantly increasing medical costs, employee medical coverage is a coveted job perk many consider nearly as important as their own salary. It's increasingly important as it also cover employee's family member. Employee benefits allow family members who otherwise could not afford medical, dental or vision insurance to receive some form of coverage sponsored by a family member's employer.

Employee benefits dated back hundreds of years ago, according to the Employee Benefit Research Institute, the first recorded employee benefits in

American History included a profit-sharing plan in 1797 and, long before that, a military program active as far back as 1636. During the age Roman Empire, in addition to pay, soldiers expected to receive share of captured booty, occasional cash payments from emperor (*donativa,* special bonuses of up to 5 years of pay) and retirement gifts which sometimes included the grant of a nice little farm land to retire in the new colony (for his 25 years of service).

Employee benefits remain largely unregulated and sporadic through the early 20th century. In United States, a change in federal tax laws which provides some relief to employers who offered voluntary employee benefits spurred an explosion of benefit programs. Nearly two thirds of Americans under voluntary benefit programs and more than 90 percent of Americans under mandatory government programs like Social Security.

Over the 20th century, the composition of employee compensation packages has changed from wages only to a wide range of time-off, insurance, retirement benefits and more, in addition to wages. Employer costs for employee benefits as a percent of compensation increased from 3 percent in 1929 to 17 percent in 1955 and 27 percent in 1999 (Schwenk & Pfuntner, 2003). In 1925, companies only provide company doctor for health care benefits to their employees. Progressing through 1950 and 1975, employers started to provide basic medical plan plus major medical through insurer with dental plan and medicare. Time off also shown significant progress from only paid holidays in 1925 to paid holidays, vacation, personal leave, exam leave, maternity and paternity leave.

In Indonesia, the first attempt to regulate the employment is through law of Republic of Indonesia number 23 year 1948 regarding labor, which then activated through law of Republic Indonesia number 3 year 1951. Regarding employee benefits, the government of Republic of Indonesia with the approval of the parliament, in 1992 produce law of Republic of Indonesia number 3 year 1992 which clearly define the required benefit to be provided to the employees which are worker's compensation, life insurance, savings program (retirement benefit) and medical benefit. The operational aspect of the law such as registration,

contribution payment, fines and claim procedure were put into words in government regulation number 14 year 1993.

With inflation and increasing medical cost, there is a need to amend the life insurance and worker compensation limit which was postulated in government regulation number 79 year 1998 and further improved in government regulation number 64 year 2005.

One of the things that best highlight the Indonesian economy is its sound and rational compensation and benefits policies. Basic salary is given on a monthly basis, and an annual incentive is legally required. Some companies resort to deferred compensation while others include various allowances. Funded pension plans, which provide retirement benefits in the form of monthly pensions, are keenly eyed by the government through the Department of Manpower and Ministry of Finance. The retirement process, along with its specifications, is governed by the Pension Law and the legal entity of Dana Pensiun is created in the absence of a trust law.

2.7 Employee Benefit Provided

Bank XYZ provides much better employee benefit package as compared to the one stipulated in the government regulation. The bank's and employee contribution are 10% and 6% respectively from the employee's pensionable salary which is much higher than the required 3.7% and 2% stipulated in Jamsostek. On top of the worker's compensation and life insurance provided through Jamsostek, Bank XYZ provides additional life insurance, accidental death and disability and total permanent disability benefit with fixed amount which amounted to few hundred millions of rupiah, a much better benefit as compared to 10 million rupiah life insurance benefit stated in the law of Republic Indonesia and government regulation.

In medical benefit aspect, it's also in accordance to government regulation but which much better benefit as compared through the state insurance program. Bank XYZ employees received inpatient, outpatient, dental, maternity, vision, diagnostic and emergency treatment benefit. On top of that, the employees also enjoys medical regular general check up benefit and able to receive treatment in

oversea hospitals. All of the bank's permanent employees are also covered under defined benefit retirement plan which is managed on its own. The establishment of self managed retirement benefit has been approved by ministry of finance. The bank also recognizes its obligation to pay severance pay, gratuity and compensation in accordance to labor law and the bank's labor agreement.

In terms of paid time off, the employees have the rights for annual leave, sick leave, exam leave, pilgrimage leave, maternity / paternity leave and emergency leave. The number of days given is depends according to year of service.

On top of all the benefits mentioned above, the employees also have access to employee loan which encompass housing loan, auto loan, emergency loan and multipurpose loan. The loan amount will depends on the monthly salary and the predicted years of service left.

2.8 Why Do Employers Provide Employee Benefits

According to EBRI (2009) the purpose of employers providing benefits to their employees is as follows:

- To promote economic security by insuring against certain events and to elevate living standard of the employees.
- To compete for workers who look for benefits, especially health and retirement, as a condition for employment.
- To add economic stability by securing the income and welfare of employees and their families.
- To encourage employee savings which contributes to capital formation and economic productivity.
- To promote work life balance which main objective is to create happier, healthier and more productive employee.

2.9 Banking Competition to Recruit and Retain Talent

In a service-oriented industry such as Banking, people are among the most important assets. To stay competitive, a bank must effectively and efficiently manage its employee. In Indonesia, there is a restricted pool of talented people

which are constantly being attack by various banks. It's common to see the same people move around different banks during the course of their employment.

The aphorism of consumer banking is the fastest and most aggressive mover makes the top dog. To retain their standing as market leader, banks must ensure that the workplace of today is reflected in the people they recruit and retain. Therefore banks have a dire need to effectively recruit top talents in the industry, stem the turnover of its employee and find ways to retain them, especially the high performers. Retention will be a concern, as disgruntled employees who had no options but to stay, take the chance to jump ships as soon as the market presents them with new opportunities. Employers should act in advance to protect and care for their best and brightest. Employee turnover can be financially consuming, not only because of replacement related costs, but also because loss of employees negatively affects service quality which may eventually take a toll on customer volume. Increased retention will allow organizations to save funds otherwise spent on recruiting, hiring and training new (replacement) employees and improve working conditions and employee benefit.

The squeeze in the labor market has forced employers to compete with each others in the recruitment of qualified, talented and loyal employees. One of the basic components of the retention strategies used by Human Resources executives today to recruit and retain employees is by offering attractive employee benefits. Salary is considered to be the basic remuneration, pay has become a given – an expected reward for coming to work. To stimulate and encourage top performance, growth and loyalty, employees are looking for something more which is the benefits given. Employee benefit is where prospective employer can differentiate themselves as compared to its competitors. Therefore it's important to understand the relationship between the employee benefit components and the employee benefit satisfaction.

2.10 Employee Benefit Communication and Satisfaction

Many employees are not familiar with the full extent of benefits that they are entitled to. Employee benefit communication is one way to address that gap and correcting this lack of awareness. It is important because people cannot

appreciate what they do not know about. Thus creating an effective employee benefit communication is one way to raise the satisfaction. Effective communications can have as much impact on employee's satisfaction with their benefits as the actual benefits offered or the amount of money a company puts into benefit plans.

One of the variables that affected employee's perceived value of their benefits is the effectiveness of communication. How employees perceive the value of their benefits directly influences how important benefits are to employees when selecting a job or deciding whether to stay with the current employer. According to Metlife (2011) in their 9th Annual Study of Employee Benefit, this is because effective communications help employees to not only understand but also appreciate the benefits they have or those that are available to them, there is a positive connection between employee benefits and employer's recruitment and retention efforts. It's actually better for a company to provide fewer benefits but explain them well instead of providing full extensive and costly benefit package that employees do not really understand. Employees who say that their company has effective benefits communications, or who recognize that their employer has improved communications, are more than twice as likely to say they are loyal to their employer (Metilife, 2011). Therefore it's important to include the employee benefit communication in this study.

According to Cole (1997), the communication vehicles that employees prefer include: printed materials with brief two to three pages descriptions of the benefits and employee 'kits' containing more detailed information, toll-free numbers for questions and required group meetings and voluntary meetings. This communication vehicle should be a standard package for all companies.

Increasing number of gen Y and gen X in the companies showed a significant change in the demand for employee benefit communication. According to Metlife (2011), gen y and gen x workers are interested in receiving benefits information through social networking, mobile devices and text messaging, while older workers are less interested. But older workers' preferences alone should not drive the communications strategy. Employers might considering some aspects of social media to build a benefits bridge to younger employees, especially since

they are most likely to be a flight risk and to rate company benefits communications as less effective.

2.11 Employee Benefit Satisfaction and Stock Price

Edmans (2010) in his paper "Does the Stock Market Fully Value Intangibles? Employee Satisfaction and Equity Prices" shows that the best companies to work for also produce significantly more earnings as compared to the rest. A value-weighted portfolio of the "100 Best Companies to Work For in America" earned an annual four-factor alpha of 3.5% from 1984 to 2009 and 2.1% above industry benchmarks. (Edmans, 2010). The result of his study is aligned with human relationship theories which promotes that there is a positive relationship between employee satisfaction and corporate performance through better recruitment, retention and improved motivation. Traditional management theory where company perceive employees like any other asset or input whereby they squeeze as much from them and pay them as little as possible is no longer applicable in today's world. Nowadays, companies are producing more high-quality products which focused more on innovation and creativity in which the value added activities comes from employees or workers rather than machines. Therefore it is the utmost importance to keep employees happy and provide them with sufficient employee benefit. Happy workers generate better returns for the company.

CHAPTER 3
METHODOLOGY

3.1 Introduction

The purpose of this study is to examine the components of employee benefit in relation with employee's satisfaction, determine to what extent each benefit contributes to overall employee satisfaction. So it can help employers to design the overall employee benefit plan that can give a desirable level of employee's satisfaction. This chapter describes the method of questionnaire design, the survey administration (i.e. data gathering procedures), methods used to analyze data and methods used for hypothesis testing.

3.2 Research Questions

1. Is there any significant influence between components of employee benefits package and employee's benefits satisfaction?

2. Is there any significance influence between benefit communication received i.e. communication between the human resource department and the employee regarding the employee's understanding of the benefits package and employee's benefit satisfaction?

3. Is there any significant influence between employee's sociodemographic characteristics and employee's benefit satisfaction?

4. Which components of Employee benefit Package that needs to be improved?

3.3 Overview of Questionnaire Design

A survey was conducted using questionnaire to obtain the necessary information. The survey was handed to Bank XYZ's employee; the respondents were expected to spend around 10 minutes to finish it. Implementation and

supervision is carried out by the bank's human resource division. Collections methods used were self-administered survey, the survey asked respondents fill out their own questionnaire (Aaker, Kumar, & Day, 2004).

Questionnaire design is very important in research because it can design have significant effects on the results of the study (Maholtra, 2007). In the research, design a good questionnaire consists of 4 parts: part introduction, demographic information, torso, and cover (Cook & Crossman, 2004). The survey questions were created based on the employee benefit categorization by Schwenk and Pfuntner which grouped it under paid time off, health care, life insurance and income continuation, retirement benefit, education benefit and other benefit. The questionnaire consists of in total four sections. The first section of the questionnaire gathered the demographic data of the respondents. In the second section of the questionnaire, the respondents were asked about their satisfaction towards current employee benefit package. In the third section, the respondents were required to fill in how important each components of employee benefit according to their own. The last section provided additional space for the employees to express their own thought about the current employee benefit package. It is a free section specifically designed for comments and suggestion.

3.3.1 Part One

Part one gathered sociodemographic data about the respondents as well as information about their employment record. The sociodemographic data included gender, marital status, age, job tenure and education level. Marital status are categorized as single with or without kids and married with kids or without kids. Age of the employee is coded in 6 categories which ranged from less than 20 years (1) to 61 – 70 years (6) and each point increase by 10 years intervals. Company experience is categorized on 5 categories, which ranged from less than 5 years (1) to more than 20 years (5) and each point represented an increase of 5 years of experience. Education level is categorized to High School, Diploma, Bachelor Degree, Master and Postgraduate.

3.3.2 Part Two

The questions in this section measure satisfaction with each specific benefit, employee benefit communication received by employees and overall employee benefit satisfaction. 5 points Likert Scale is used (Very Dissatisfied, Dissatisfied, Neither Dissatisfied nor Satisfied, Satisfied and Very Satisfied).

The questions measuring satisfaction with the following specific benefits:

Health Care Benefit

- Inpatient Medical Benefit Plan
- Outpatient Medical Benefit Plan
- Dental Plan
- Vision Plan
- Maternity Benefit Plan

Life Insurance and Income Continuation

- Life Insurance
- Total Permanent Disability (TPD)
- Accidental, Death and Disability

Paid Time Off

- Annual Leave
- Sick Leave
- Maternity Leave
- Exam Leave
- Pilgrimage Leave
- Other Type of Leave

Retirement Benefit

- Retirement Benefit

Education Benefits

- In House Training & Workshop
- Outside Training & Workshop
- Educational Assistance Program (Chance to further study - Master Degree or Post Graduate Degree)
- Work-Related Certification

Other Benefit

- Wellness Program (eg. Fitness Centre Membership)
- Employee Loans (Housing, Auto, Multi Purpose and Emergency)
- Discounts on certain products

The questions measuring satisfaction with communication received are:

- The Human Resource Department gives me enough information about my benefit
- The Human Resource Department notifies me in a timely manner of any changes in benefit plan and/or procedures.
- The Human Resource Department is responsive and helpful when I have question about my benefits or need assistance.

3.3.3 Part Three

The questions in this section measures how important the following items for the employee. 5 points Likert Scale (Not Important At All, Not Important, Neutral, Important and Very Important) is adopted for this section.

The questions measuring satisfaction with the following specific benefits:
Health Care Benefits

- Inpatient Medical Benefit Plan
- Outpatient Medical Benefit Plan
- Dental Plan
- Vision Plan
- Maternity Benefit Plan

Life Insurance and Income Continuation

- Life Insurance
- Total Permanent Disability (TPD)
- Accidental, Death and Disability

Paid Time Off

- Annual Leave
- Sick Leave
- Maternity Leave
- Exam Leave
- Pilgrimage Leave
- Other Type of Leave

Retirement Benefit

- Retirement Benefit

Education Benefit

- In House Training & Workshop
- Outside Training & Workshop
- Educational Assistance Program (Chance to further study - Master Degree or Post Graduate Degree)
- Work-Related Certification

Other Benefits

- Wellness Program (eg. Fitness Centre Membership)
- Employee Loans (Housing, Auto, Multi Purpose and Emergency)
- Discounts on certain products

The questions measuring satisfaction with communication received are:

- The Human Resource Department gives me enough information about my benefit

- The Human Resource Department notifies me in a timely manner of any changes in benefit plan and/or procedures.
- The Human Resource Department is responsive and helpful when I have question about my benefits or need assistance.

3.3.4 Part Four

Part four of the questionnaire provides platform for employees if they want to add comments or suggestion to the company regarding the medical benefit package. Sufficient space was provided so that the employees can jot down their thought and what do they feel about the current employee benefit package.

3.3.5 Questionnaire Measurement Scale

Five level Likert Scale is adopted in the questionnaire. Likert Scale require respondents to identify the degree of agree or not agrees with a variety of statements related to behaviors or object (Maholtra, 2007). The format of the Likert Item is as follows:

1. Strongly Disagree
2. Disagree
3. Neither Agree Nor Disagree
4. Agree
5. Strongly Agree

The Likert scale is the most frequently used variation of the summated rating scale. Summated scales consist of statements that express either a favorable or unfavorable attitude toward the object of interest. The respondent is asked to agree or disagree with each statement. Each response is given a numerical score to reflect its degree of attitudinal favorableness, and the scores may be totaled to measure the respondent's attitude. Between 20 and 25 properly constructed questions about an attitude object would be required for a reliable Likert Scale.

3.4 Population

The population of the object of this study is the employees of main headquarter of Bank XYZ. There are 371 employees who handle all division and all aspect of Bank XYZ, thus allowing measuring attitudes, perceptions, expectations and satisfaction towards employee benefit provided by the Bank.

3.5 Sampling and Data Collection Procedures

The surveys were handed out by the Human Resource to the various division head. Employees have the chance to fill up the form during their break. Completed forms were then submitted back to the Human Resource office. We adopt the concept of convenience sampling (non-probability sampling) in this particular study. Employees who are accessible and have more time to fill up the forms are selected.

Bank XYZ is chosen because it has been around for more than 20 years, it has went through various stages of employee benefit evolution, it has significant number of employees with various age group, job tenure, education level which worked under numerous divisions and lastly because the employees have consistently enjoyed an extensive array of employee benefit for the past 5 years. Employees need to have a few years of experience with employee benefits package before they can give a proper opinion or review about it.

3.6 Research Measurement Testing

To check whether the survey result data is valid and reliable, validity and reliability test must be conducted. Validity test is a development that shows the difference of the score scale observations could reflect real differences between objects the characteristics measured (Maholtra, 2007). Realibility test is a development that indicates that a scale will issue consistent results if the measurement is done repeatedly (Maholtra, 2007).

3.6.1 Validity Test

In some studies, conducted with the instrument validity test see Corrected Item - Total Correlation using SPSS for. If the Corrected Item - Total Correlation

>0.2, then the item statement is considered valid (Santoso, 2001). Another validity test is also frequently used factor analysis. In this particular study we make used factor analysis. Factor analysis is a procedure that aims perform dimension reduction in SPSS in order to form a factor to replace a number of specific variables (Maholtra, 2007). According to Santoso (2001), To test the validity of the survey result, we went through the following steps:

1. Kaiser-Mayer-Olki Measure of Sampling Adequacy (KMO) must meet the requirement of at least 0.5 and the significant level must be maximum of 0.05
2. Anti-Image Matrices test whether a variable worthy of analysis or do not have to comply with the provisions of the percentage above 0.5
3. Total Cumulative Variance Explained must have a percentage above 60%
4. Component Matrix number of variables must be eligible approaching 0.7

The validity of test results based on factor analysis, the obtained statement valid and invalid (Santoso, 2001).

Based on the result of Validity test, refer to table 3.1 and full calculation in appendix A-2 page A-8 to A-28 the following are included in the study:
Medical Health Care dimension:

- Inpatient
- Outpatient
- Maternity

Paid Time Off dimension:

- Annual Leave
- Sick Leave

Life Insurance and Income Continuation dimension:

- Life Insurance
- Total Permanent Disability

Training dimension:

- Educational Assistance Program
- Work-Related Certification

Other Benefits dimension:

- Wellness Program
- Housing Loan
- Auto Loan
- Multipurpose Loan
- Emergency Loan

Table 3.1 Validity Test Result

Dimension	Before Factor Analysis	After Factor Analysis	Statements Not Include
Health Care	5	4	1
Paid Time Off	6	2	4
Income Continuation	3	2	1
Retirement Benefit	1	1	0
Education Benefit	4	2	2
Other Benefit	6	5	1
Communication	3	2	1

Source: Reprocessed Data

3.6.2 Reliability Test

Reliability test conducted to measure the consistency of an instrument, so that instruments are protected from bias. To test the reliability of the questionnaire done by looking at the coefficient alpha or Cronbach's alpha using SPSS. The Cronbach alpha was used to measure internal reliability where Cronbach's alpha coefficient at 0.4 or higher was considered to be acceptable (Sproles and Kendall, 1986).

Table 3.2 Cronbach's Alpha Reliability Test Result

Dimension	Cronbach's	Reliability
Health Care	0.6405	Reliable
Paid Time Off	0.6547	Reliable
Income Continuation	0.3450	Not Reliable
Education Benefit	0.6540	Reliable
Other Benefit	0.7968	Reliable
Communication	0.6164	Reliable

Source: Reprocessed Data

Table 3.2 showed Cronbach's Alpha for all the dimensions and it showed that all of the dimensions exceed the minimum requirement alpha of 0.4 and reliable except income continuation dimension.

3.7 Data Analysis Method

The methods that were used in this study were descriptive analysis, multiple regression analysis, t-test, one way anova and performance importance analysis. Descriptive analysis is used to check the means of each of the components of employee benefits to see their order of importance according to the employees and also employee's level of satisfaction.

Multiple regression analysis is a regression for a variable more than one independent variables (Santoso & Tjiptono, 2001; Maholtra, 2007). The purpose of multiple regression is to find a regression model that most appropriate to describe the factors associated with dependent variable (Maholtra, 2007; Aaker, Kumar, & Day, 2004). In principle, multiple regression model can serves as a prediction tool, such as predicting the value of the dependent variable using information on one or several independent variables. In this study multiple regression analysis is used to determine to what extent each components of employee benefit package influence the employee benefit satisfaction.

To check if there is any difference in employee benefit satisfaction level with demographic factors such as gender we used independent sample T-Test. One-way Anova was used to test differences in the level of employee satisfaction with demographic factors on dimensions and job satisfaction in general with more than 2 variants such as age, marital status and educational level.

Last but not least, performance importance analysis is used to compare the actual and expected level of employee benefit satisfaction. From that we can determine which area that is sufficient, which area that exceeds the expectation and which area that needs to be improved.

3.8 Company Profile

Bank XYZ is one of the old banks in Indonesia which was established not long after our Indonesia independence. It has experienced various merger with a number of banks in Indonesia and has been awarded category A bank by Bank of Indonesia. It has branches in various major cities in Indonesia covering major cities such as Jakarta, Medan, Jambi, Palembang, Bandar Lampung, Semarang, Surabaya, Denpasar, Makassar, Balikpapan and Pontianak.

CHAPTER 4
RESULTS AND DISCUSSION

4.1 Sample and Population

There 371 employees in Bank XYZ headquarter's office and the number of surveys were handed out accordingly and 97 were returned out of which 79 were usable. SPSS, the Statistical Package for the Social Sciences was used for data analysis. The low response rate might be due to current various ongoing projects that took up most of employees' time. The main headquarter in Jakarta was chosen because all of the division were located and represented in Jakarta's main office.

4.2 Demographic Profile of the Sample

The demographics of the sample include gender, marriage status, age, job tenure and education level. There are 33 females and 46 males that responded to the survey, roughly about 58.2 percent male.

Marriage status is categorized into four groups: (1) Single without children, (2) Single with children, (3) Married without children and (4) Married with children. The purpose of this variable was to measure whether there is any effect of marriage status on employee benefit satisfaction. Roughly almost half of the respondent fell on the last category which is married with children.

Table 4.1 Marital Status

Marital Status	Frequency	Percent	Cumulative Percent
Single without children	8	10.13%	10.13%
Single with children	12	15.19%	25.32%
Married without children	22	27.85%	53.16%
Married with children	37	46.84%	100.00%
Total	79	100%	

Source: Reprocessed Data

The age variable was recorded under 5 categories: (1) Less than or equals to 20 years, (2) 21 – 30 years, (3) 31 – 40 years, (4) 41 – 50 years and (5) 51 – 60 years. The purpose of this new variable is the same as above which is to measure whether there is any significant difference between different age groups in their level of employee benefit satisfaction and the importance of the each components of employee benefits. Approximately half of the workforce fell under the third category which is 31 – 40 years. 79.7 percents of the workforce are below or 40 years old. This shows that Bank XYZ has a relatively young population.

Table 4.2 Age Categories

Age	Frequency	Percent	Cumulative Percent
<= 20 years	6	7.59%	7.59%
21 - 30 years	15	18.99%	26.58%
31 - 40 years	42	53.16%	79.75%
41 - 50 years	11	13.92%	93.67%
51 - 60 years	5	6.33%	100.00%
Total	79	100.00%	

Source: Reprocessed Data

The Job Tenure is categorized under 5 groups: (1) Less than or equals to 5 years, (2) 6 – 10 years, (3) 11 – 15 years, (4) 16 – 20 years and (5) More than 20 years. Education Level is also categorized into 5 groups: (1) High School (SMA), (2) Diploma (D3), (3) Undergraduate (S1), (4) Graduate (S2) and (5) Post Graduate (S3). Regarding Job Tenure the workforce is evenly spread out. The education level of the majority (70 percent) of the workforce is undergraduate degree (S1).

Table 4.3 Job Tenure

Job Tenure	Frequency	Percent	Cumulative Percent
<= 5 years	23	29.11%	29.11%
6 - 10 years	11	13.92%	43.04%
11 - 15 years	17	21.52%	64.56%
16 - 20 years	20	25.32%	89.87%
> 20 years	8	10.13%	100.00%
Total	79	100.00%	

Source: Reprocessed Data

Table 4.4 Education Level

Education Level	Frequency	Percent	Cumulative Percent
High School (SMA)	7	8.86%	8.86%
Diploma (D3)	8	10.13%	18.99%
Undergraduate (S1)	56	70.89%	89.87%
Graduate (S2)	8	10.13%	100.00%
Post Graduate (S3)	0	0.00%	100.00%
Total	79	100.00%	

Source: Reprocessed Data

4.3 Job Satisfaction Description

This part presents a descriptive analysis of the sample. The analysis aims to provide an overview of the respondents and insight into their employee benefit satisfaction, the reality or the expected value. Based on the Likert scale, the segregation of level of satisfaction are as follows:

1 - 2.99 = Not Satisfied

3 – 5 = Satisfied

General benefit satisfaction shows that the employees are generally neutral but there is a tendency towards satisfied (mean = 3.22). Anything that is above 3 is considered to be satisfied and below 3 is considered as dissatisfied. Based on table 4.5, employees are generally satisfied with inpatient benefit (mean = 4.29), outpatient benefit (mean = 4.32), annual leave (mean = 4.19), how human resource division provides update on employee benefit in a timely manner (mean = 4.14) and overall level of communication provided by human resource division (mean 4.06). Areas that need to be improved on, meaning where employees are not satisfied (mean value is less than 3 are maternity benefit (mean = 2.87), work related certification (mean = 2.92), wellness program (mean = 2.71), housing loan (mean = 2.82), auto loan (mean = 2.90), multi purpose loan (mean = 2.15), emergency loan (mean = 2.00) and overall level of other benefit satisfaction (mean = 2.52).

Table 4.5 Level of Employee Satisfaction

	Reality Mean	Reality Std Deviation	Satisfaction
Benefit Satisfaction	3.22	0.827	Satisfied
Inpatient	4.29	0.623	Satisfied
Outpatient	4.32	0.760	Satisfied
Maternity	2.87	1.275	Not Satisfied
Health Care Benefit	3.83	0.708	Satisfied
Annual Leave	4.19	0.921	Satisfied
Sick Leave	3.63	1.002	Satisfied
Paid Time Off Benefit	3.91	0.808	Satisfied
Retirement Benefit	3.91	1.028	Satisfied
Educational Assistance Program	3.49	1.036	Satisfied
Work Related Certification	2.92	0.958	Not Satisfied
Education Benefits	3.21	0.842	Satisfied
Wellness Program	2.71	1.145	Not Satisfied
Housing Loan	2.82	1.492	Not Satisfied
Auto Loan	2.90	1.008	Not Satisfied
Multi Purpose Loan	2.15	1.145	Not Satisfied
Emergency Loan	2.00	0.974	Not Satisfied
Other Benefits	2.52	0.867	Not Satisfied
Communication 2	4.14	0.693	Satisfied
Communication 3	3.99	0.670	Satisfied
Communication Benefit	4.06	0.579	Satisfied

Source: Reprocessed Data

From the table 4.5, employees generally are not satisfied with some benefits and it may give us some indication of which benefits that the employers need to pay attention to. Employees are not satisfied with maternity benefit. This may not be a surprised because the company's policy towards maternity benefit is more as a donation or help and not to fully cover the maternity cost which is considered as planned risk. Bank XYZ provides around 2 to 6 million rupiah for normal delivery and 4 to 12 million rupiah for caesarean delivery. This may be considered to be insufficient because the market price for normal delivery ranges from around 7 to 15 million rupiah and caesarean delivery cost reaches more than 15 million rupiah and in some hospitals have reached more than 20 million rupiah. Work related certificates also showed some sign of dissatisfaction (mean = 2.92),

most probability because of lack of opportunity. All the necessary training has been provided in-house, while external trainings are just limited to workshops. Wellness benefit is pretty much limited as well. Employee generally feel dissatisfied with employee loan which encompass of housing, auto, multi purpose and emergency loan which showed through their satisfaction mean of 2.82, 2.90, 2.15 and 2.00 respectively. The possible reason of low satisfaction maybe because of the strict procedure and stringent approval process in order to get employee loan. Some of employees experience may have resounded to the remaining employees, thus even though they never apply for employee loan but they already have a certain negative perspective about it.

4.4 Expected Employee Benefit

Table 4.6 Expected Employee Benefit

	Expected Mean	Expected Std Deviation
Benefit Satisfaction		
Inpatient	4.62	0.514
Outpatient	4.82	0.384
Maternity	4.09	0.701
Health Care Benefit	4.51	0.306
Annual Leave	4.47	0.574
Sick Leave	3.52	0.677
Paid Time Off Benefit	3.99	0.420
Retirement Benefit	4.33	0.729
Educational Assistance Program	3.96	0.706
Work Related Certification	3.99	0.610
Education Benefits	3.97	0.548
Wellness Program	3.96	0.542
Housing Loan	3.63	0.664
Auto Loan	4.11	0.577
Multi Purpose Loan	3.80	.723
Emergency Loan	3.53	0.596
Other Benefits	3.81	0.346
Communication 2	3.94	0.722
Communication 3	2.97	1.310
Communication Benefit	3.46	0.829

Source: Reprocessed Data

From the descriptive analysis result and table 4.6, it is observed that in order of importance based on the expected mean, the top five benefit components are as follows: Outpatient Medical Benefit (Importance Mean = 4.82), Inpatient Medical Benefit (Importance Mean = 4.62), Overall Health Care Benefit (Importance Mean = 4.51), Annual Leave (Importance Mean = 4.47) and Retirement Benefit (Importance Mean = 4.33). Those employee benefit components are what considered as the most important for the employees.

4.5 Demographic Effect on Employee Benefit Satisfaction

To determine whether there are significant differences in the level of employee satisfaction based on demographic factors on employee benefit satisfaction, T-Test and ANOVA are used. T test performed using independent sample t-test to test two variants, such as gender factor consists of 2 variants. ANOVA (one-way analysis of variance with a post-hoc LSD test), contained in SPSS is used to test the level of differences in each demographic factor with more than two variants such as marital status.

4.5.1 Gender

From the result of T-Test it can be determined that there is no significant correlation between genders towards employee benefit satisfaction. Through out each dimension, the significant value is above the 0.05. There is no difference for both genders with regards to their attitude or perspective towards employee benefit satisfaction.

Table 4.7 Gender and Employee Benefit Satisfaction (T-Test Result)

Dimension	Gender		Significant Difference	
	Female	Male	F	P
Health Care	3.76	3.88	0.387	NS
Paid Time Off	3.88	3.93	0.749	NS
Retirement	3.79	4.00	0.738	NS
Education Benefit	3.11	3.28	0.927	NS
Other Benefit	2.35	2.63	0.669	NS
Communication	4.02	4.10	0.241	NS
N	**33**	**46**		

Source: Reprocessed Data

4.5.2 Marital Status

One way ANOVA is used to determine whether there is any difference between each marital status towards employee benefit satisfaction. Regarding health care benefit, there is a significant difference between each marital status for inpatient benefit (Sig = 0.006), maternity benefit (sig = 0.004) and overall health care benefit (Sig. = 0.011). When test further for between groups, within groups and post hoc test, it can be seen that the only significant difference is for outpatient between single without child and married with child. Single without child (Mean = 3.63) is less satisfied as compared to married with child (Mean = 4.43). Refer to appendix 2 page A-38 to A-40. The reason for this is maybe because of the fact that outpatient benefit limit is given for each member, thus each employee and their dependents have their own benefit limit. Married employees with child have more experienced or higher number of their claims being approved (from his or her own, his or her spouse and his or her children) as compared to single employee without child.

Table 4.8 Marital Status and Health Care Benefit (Oneway Result)

Health Care Benefits	Sig.
Constant	0.006
Maternity	0.004
Overall Health Care Benefit	0.011

Source: Reprocessed Data

With respect to paid time off, the only difference can be seen in sick leave (Sig. = 0.046), while annual leave (Sig. = 0.433) and overall paid time off (Sig. = 0.353) don't show a significant difference. When tested further for between groups, within groups and post hoc test, it can be seen that there is a significant difference for annual leave satisfaction between single without child (Mean = 3.38) and married with child (Mean = 4.35) and for overall paid time off between single without child (Mean = 3.19) and married with child (Mean = 4.00). Refer to appendix 2 page A-42 to A-44. Both cases can be attributed to the fact that married employees with child are eligible for more types of paid time off as compared to single employee without child such as maternity / paternity leave and

any additional permission of leave of absence to take care their kids, help to prepare their children for exam etc.

Table 4.9 Marital Status and Paid Time Off Benefit (Oneway Result)

Paid Time Off Benefit	Sig.
Annual Leave	0.433
Sick Leave	0.046
Overall Paid Time Off	0.353

Source: Reprocessed Data

With regards to retirement benefit, based on the result of anova, between and within group test and post hoc test, it can be seen that there is no significant difference between each marital status towards retirement benefit satisfaction.

Table 4.10 Marital Status and Retirement Benefit (Oneway Result)

Retirement Benefit	Sig.
Retirement Benefit	0.004

Source: Reprocessed Data

With regards to education benefit, the anova result showed there is no difference between each marital status towards educational assistance program (Sig. = 0.224), work related certification (Sig. = 0.604) and overall education benefit (Sig. = 0.699). Further test of between groups, within groups and post hoc tests actually shows that there is a significant difference for educational assistance program for single with child (Mean = 2.83) and married without child (Mean = 3.73), and overall education benefit for single with child (Mean = 2.71) and married without child (Mean = 3.47). Refer to appendix 2 page A-48 to A-50.

Table 4.11 Marital Status and Education Benefit (Oneway Result)

Education Benefit	Sig.
Educational Assistance Program	0.224
Work Related Certification	0.604
Overall Education Benefit	0.699

Source: Reprocessed Data

With regards to other benefit, the anova result showed that there is a difference between each marital status towards multipurpose loan (Sig. = 0.010),

emergency loan (Sig. = 0.016) and overall other benefits satisfaction (Sig. = 0.010). Further test of between groups, within groups and post hoc tests showed a different result. There is no difference between each marital status towards other benefits. All marital status more or less feels the same satisfaction level regarding other benefits. Refer to appendix 2 page A-53 to A-55.

Table 4.12 Marital Status and Other Benefit (Oneway Result)

Other Benefit	Sig.
Wellness	0.061
Housing Loan	0.072
Auto Loan	0.246
Multi Purpose Loan	0.010
Emergency Loan	0.016
Overall Other Benefit	0.010

Source: Reprocessed Data

The difference of marital status towards employee benefit communication lies in how responsive and helpful human resource division if there is any questions from the employees and the overall benefit communication. With regards the satisfaction to how responsive human resource division towards employee questions, there is a difference between married without child (Mean = 3.64) and married with child (Mean = 4.22). Same case do happen for overall satisfaction towards employee benefit satisfaction where married without child have mean = 3.82 and married with child have mean = 4.23. In both cases they are generally satisfied, but maybe married employees with child are more satisfied because human resource division are able to answer properly myriad of questions regarding children medical benefit, especially cases of which particular vaccine is being covered, which clinics more suitable for children and human resource division is also helpful in cases of emergency.

4.5.3 Age

In this section, trying to explain whether there are any differences between the age of employees towards employee benefit satisfaction. Regarding health care benefit, anova result shows there is a significant difference for inpatient benefit (Sig. = 0.011). Further test of between groups, within groups and post hoc

tests showed that the difference lies within outpatient. It showed that those who are 20 years old or below (Mean = 3.50) are significantly less satisfied compared to the remaining age group, 21-30 years (Mean = 3.93), 31-40 years (Mean = 4.38), 41-50 years (Mean = 4.82) and 51-60 (Mean = 4.80). Refer to appendix 2 page A-62 to A-64. In general they are satisfied because the mean is higher than 3 and those of the older generation experienced a much higher satisfaction level. This may be attributed to the fact that older generation have more experience of enjoying medical care benefit provided and also the older generation are generally have spouse and children which also have enjoyed medical benefit given. Therefore, the higher age group can have a higher level of medical benefit satisfaction.

Table 4.13 Age and Medical Benefit (Oneway Result)

Medical Benefit	Sig.
Inpatient	0.011
Outpatient	0.055
Maternity	0.452
Health Care Benefit	0.063

Source: Reprocessed Data

With regards to paid time off, the test of homogeneity of variances shows that there is no significant difference between age group towards annual leave (Sig. = 0.240), sick leave (Sig. = 0.746) and overall paid time off satisfaction (Sig. = 0.673). Further test of within groups, between groups and post hoc tests showed that age group 21-30 years (Mean = 3.33) are generally less satisfied with annual leave than age group 31-40 years (Mean = 4.38) and 41-50 yeas (Mean = 4.55). Refer to appendix 2 page A-67 to A-69. The older generation may feel that they are more satisfied because older age group are generally have been working for a longer period and have a higher position thus enjoyed or given a higher level of annual leave.

Table 4.14 Age and Paid Time Off (Oneway Result)

Paid Time Off Benefit	Sig.
Annual Leave	0.240
Sick Leave	0.746
Overall Paid Time Off	0.673

Source: Reprocessed Data

With regards to retirement benefit, test of homogeneity variances showed that there is a significant difference between each age group towards retirement benefit satisfaction (Sig. = 0.000). Further test of anova between groups, within groups and post hoc test showed that there is a significant difference between those of age less than or equal to 20 years (Mean = 3.00) and those employees aged 51-60 years (Mean = 4.80). Refer to appendix 2 page A-70 to A-72. The differences in attitudes maybe because that those of aged 51-60 years have significantly amass much more money as compared to those aged up to 20 years who have just started working.

Table 4.15 Age and Retirement Benefit (Oneway Result)

Retirement Benefit	Sig.
Retirement Benefit	0.000

Source: Reprocessed Data

With regards to education benefit, test of homogeneity variances showed that there no significant difference between each age group towards educational assistance program (Sig. = 0.301), work related certification (Sig. = 0.755) and overall education benefit satisfaction (Sig. = 0.428). Further test of between and within groups showed that there is a significant difference for work related certification (Sig. = 0.014) and overall education benefit satisfaction (Sig. = 0.004). Post hoc tests showed that there is a significant difference with regard to work related certification between 21-30 years (Mean = 2.87) and 31-40 years (Mean = 3.62) and 41-50 years (Mean = 3.82). Refer to appendix 2 page A-72 to A-74.

Table 4.16 Age and Education Benefit (Oneway Result)

Education Benefit	Sig.
Educational Assistance Program	0.301
Work Related Certificate	0.755
Overall Education Benefit	0.428

Source: Reprocessed Data

With regards to other benefit, in general, those of age 20 years and below are much less satisfied as compared to the rest of age groups. They are of young age who demand more wellness benefit (Mean = 1.83), they are generally employees with lower job level and pay thus they are pretty much limited in terms of housing loan (satisfaction mean = 1.50), auto loan (satisfaction mean = 2.17), multi purpose loan (satisfaction mean = 1.67) and emergency loan (satisfaction mean = 1.33). Refer to appendix 2 page A-77 to A-79.

Table 4.17 Age and Other Benefit (Oneway Result)

Other Benefit	Sig.
Wellness	0.038
Housing Loan	0.163
Auto Loan	0.659
Multi Purpose Loan	0.263
Emergency Loan	0.080
Overall Other Benefit	0.069

Source: Reprocessed Data

With regards to employee communication, in general all of the age group are satisfied with mean satisfaction > 3, but there is a tendency that those of older generation are more satisfied. Refer to appendix 2 page A-82 to A-84. This may be attributed to the fact that those of older generation have experienced much more contact with the human resource division with regards to their employee benefit and received much more positive response.

Table 4.18 Age and Communication (Oneway Result)

Communication Benefit	Sig.
Communication 2	0.018
Communication 3	0.390
Overall Communication Benefit	0.581

4.5.4 Job Tenure

In this section, the study try to explain whether there are any differences between the job tenure of employees towards employee benefit satisfaction. Regarding health care benefit, test of homogeneity of variances showed there is a significant difference for inpatient benefit (Sig. = 0.022). Further test of between

and within groups showed that there is a significant for inpatient (Sig. = 0.005) and outpatient (Sig. = 0.01). Refer to appendix 2 page A-85 to A-87. In general they are satisfied because the mean is higher than 3 and those of the longer job tenure experienced a much higher satisfaction level. This may be attributed to the fact that longer job tenure have more experience of enjoying medical care benefit provided and also the longer job tenure are generally have spouse and children which also have enjoyed medical benefit given. Therefore, the higher age group can have a higher level of medical benefit satisfaction.

Table 4.19 Job Tenure and Medical Benefit (Oneway Result)

Medical Benefit	Sig.
Inpatient	0.022
Outpatient	0.075
Maternity Benefit	0.416
Overall Medical Benefit	0.332

Source: Reprocessed Data

With regards to paid time off, the test of homogeneity of variances shows that there is no significant difference between job tenure towards annual leave (Sig. = 0.087), sick leave (Sig. = 0.114) and overall paid time off satisfaction (Sig. = 0.552). Further test of within groups, between groups and post hoc tests showed that job tenure of less than or equal to 5 years (Mean = 3.74) are less satisfied of the annual leave as compared to employees with job tenure between 16 – 20 years (Mean = 4.65). Refer to appendix 2 page A-90 to A-92. The older generation may feel that they are more satisfied because older age group are generally have been working for a longer period and have a higher position thus enjoyed or given a higher level of annual leave.

Table 4.20 Job Tenure and Paid Time Off (Oneway Result)

Paid Time Off	Sig.
Annual Leave	0.087
Sick Leave	0.114
Paid Time Off	0.552

Source: Reprocessed Data

With regards to retirement benefit, test of homogeneity variances showed that there is a significant difference between length of job tenure towards retirement benefit satisfaction (Sig. = 0.001). Further test of anova between groups, within groups and post hoc test showed that there is a significant difference between those that have been working for less than or equal to 5 years (Mean = 3.22) and those employees who have been working for 11-15 years (Mean = 4.06) and 16-20 years (Mean = 4.70). Refer to appendix 2 page A-93 to A-95. The differences in attitudes maybe because employees who have been working for a longer period have amass much more value in their retirement benefit account as compared to employees who have just started working.

Table 4.21 Job Tenure and Retirement Benefit (Oneway Result)

Retirement Benefit	Sig.
Retirement Benefit	0.001

Source: Reprocessed Data

With regards to education benefit, test of homogeneity variances showed that there no significant difference between each age group towards educational assistance program (Sig. = 0.424), work related certification (Sig. = 0.267) and overall education benefit satisfaction (Sig. = 0.512). Further test of between and within groups also showed that there is no significant difference for educational assistance program (Sig. = 0.424), work related certification (Sig. = 0.267) and overall education benefit satisfaction (Sig. = 0.512). Refer to appendix 2 page A-95 to A-97. With this, it can be concluded that there is no difference of educational benefit satisfaction between employees with regards to how long they have been working for in the company.

Table 4.22 Job Tenure and Education Benefit (Oneway Result)

Education Benefit	Sig.
Educational Assistance Program	0.424
Work Related Certificate	0.267
Education Benefit	0.512

Source: Reprocessed Data

With regards to other benefit, test of homogeneity variances showed that there is no significant difference between lengths of job tenure towards wellness program (Sig. = 0.412), housing loan (Sig. = 0.267), auto loan (Sig. = 0.496), multipurpose loan (Sig. = 0.303), emergency loan (Sig. = 0.360) and overall other benefit satisfaction (Sig. = 0.869). Further test of between groups, within groups and post hoc test, indicated that those of shorter job tenure are much less satisfied as compared to the rest. Refer to appendix 2 page A-100 to A-102.

Table 4.23 Job Tenure and Other Benefit (Oneway Result)

Education Benefit	Sig.
Wellness	0.412
Housing Loan	0.267
Auto Loan	0.496
Multipurpose Loan	0.303
Emergency Loan	0.360
Overall Other Benefit	0.869

Source: Reprocessed Data

With regards to employee communication, in general all of the age groups are satisfied with mean satisfaction > 3, but there is a tendency that those of longer job tenure are more satisfied. Refer to appendix 2 page A-106 to A-108. This may be attributed to the fact that those employees who have been working for longer period have experienced much more contact with the human resource division with regards to their employee benefit and received much more positive response.

Table 4.24 Job Tenure and Employee Communication (Oneway Result)

Education Benefit	Sig.
Communication 2	0.682
Communication 3	0.000
Overall Communication	0.078

Source: Reprocessed Data

4.5.5 Education Level

In this section, the study try to explain whether there are any differences between employee's education levels towards employee benefit satisfaction. Regarding health care benefit, test of homogeneity of variances showed there is a significant difference for inpatient benefit (Sig. = 0.003). Further test of between and within groups showed that there is a significant for outpatient (Sig. = 0.000) and overall health care satisfaction (Sig. = 0.01). In general it can be seen that they are satisfied because the mean is higher than 3 and those of the higher education level experienced a much higher satisfaction level for example, overall health care satisfaction level for those master degree is 4.00 while those of only with high school certificates have satisfaction level of only 3.05. Refer to appendix 2 page A-110 to A-112. This may be attributed to the fact that higher education level have much better position in the company, thus they do enjoy a much better medical benefit package.

Table 4.25 Education Level and Medical Benefit (Oneway Result)

Medical Benefit	Sig.
Inpatient	0.003
Outpatient	0.283
Maternity	0.683
Health Care Benefit	0.512

Source: Reprocessed Data

With regards to paid time off, the test of homogeneity of variances shows that there is no significant difference between education level towards annual leave (Sig. = 0.218), sick leave (Sig. = 0.592) and overall paid time off satisfaction (Sig. = 0.866). Further test of within groups and between groups showed also no significant for annual leave (Sig. = 0.391), sick leave (Sig. = 0.644) and overall paid time off satisfaction (Sig. = 0.414). Refer to appendix 2 page A-114 to A-116. From the result above, it showed that there is no difference or impact between education level and paid time off satisfaction.

Table 4.26 Education Level and Paid Time Off (Oneway Result)

Paid Time Off	Sig.
Annual Leave	0.218
Sick Leave	0.592
Paid Time Off	0.866

Source: Reprocessed Data

With regards to retirement benefit, test of homogeneity variances showed that there is a significant difference between education level towards retirement benefit satisfaction (Sig. = 0.002) but further test of anova between groups, within groups and post hoc test showed that there is no significant difference between educational level and retirement benefit satisfaction (Sig. = 0.072). Refer to appendix 2 page A-118 to A-120.

Table 4.27 Education Level and Retirement Benefit (Oneway Result)

Retirement Benefit	Sig.
Retirement Benefit	0.002

Source: Reprocessed Data

With regards to education benefit, test of homogeneity variances showed that there no significant difference between each education level group towards educational assistance program (Sig. = 0.359), work related certification (Sig. = 0.726) and overall education benefit satisfaction (Sig. = 0.429). Further test of between and within groups also showed that there is no significant difference for educational assistance program (Sig. = 0.354), work related certification (Sig. = 0.523) and overall education benefit satisfaction (Sig. = 0.300). Refer to appendix 2 page A-120 to A-122. With this, it can be concluded that there is no difference of educational benefit satisfaction between employees with regards to their education level.

Table 4.28 Education Level and Education Benefit (Oneway Result)

Education Benefit	Sig.
Education Assistance Program	0.359
Work Related Certificate	0.726
Education Benefit	0.429

Source: Reprocessed Data

With regards to other benefit, test of homogeneity variances, anova between and within groups and post hoc test showed that there is a significant difference of other benefit satisfaction between employees with high school education (Mean = 1.77) and those with master (Mean = 2.88) or undergraduate education level (Mean = 2.63). Refer to page A-124 to A-126. This may be attributed to the fact that higher education level have much better position in the company, thus they do enjoy a higher salary and higher employee loan limit.

Table 4.29 Education Level and Other Benefit (Oneway Result)

Other Benefit	Sig.
Wellness	0.014
Housing Loan	0.007
Auto Loan	0.596
Multipurpose Loan	0.462
Emergency Loan	0.021
Other Benefit	0.011

Source: Reprocessed Data

With regards to employee communication, in general all of the age groups are satisfied with mean satisfaction > 3. The anova test between groups and within groups showed that there is no correlation of educational level and communication receive by employees which comprise of timely update from human resource division (Sig. = 0.924), how helpful human resource division when dealing with employee's question (Sig. = 0.640) and overall communication satisfaction (Sig. = 0.735). Refer to appendix 2 page A-129 to A-131.

Table 4.30 Education Level and Communication (Oneway Result)

Other Benefit	Sig.
Communication 2	0.004
Communication 3	0.697
Communication	0.037

Source: Reprocessed Data

4.6 Regression Result

4.6.1 Employee Benefit Package Components

Multiple regression analysis was used to determine to what extent each component influenced the general employee benefit satisfaction. Based on multiple regression models with nine predictors, it is known R^2 value of 0.366, meaning that the model is able to explain employee benefit satisfaction at 36.6%. Column unstandardized Beta coefficients are used to determine variable where the greatest influence in determining job satisfaction in general. The greater the beta value, the greater the effect on job satisfaction in general (Hastings, 2001).

Table 4.31 Regression Result

Benefit Components	B	Sig.	Significant
Constant	2.932	0.000	
Health Care	0.036	0.767	Not Significant
Paid Time Off	0.093	0.356	Not Significant
Retirement Benefit	0.072	0.539	Not Significant
Education Benefit	0.128	0.235	Not Significant
Other Benefit	0.276	0.026	Significant

Source: Reprocessed Data

When all five components in the model are used, only other benefit is the significant factor. This result shows that only other benefit (wellness program, auto loan, housing loan, multi purpose loan and emergency loan) is the main influencer of employee benefit satisfaction.

The equation using multiple regression analysis would be as follows: Employee Benefit Satisfaction = 2.932 + 0.276 Other Benefit. Therefore employee benefit satisfaction is a result of 0.276 factor of other benefit. For full calculation can be found in Appendix 3 page A-157.

The model only explains 36.6 percent of the employee benefit satisfaction. Based on the model, benefit satisfaction is still positive even if other benefit satisfaction is equal to zero. Possible reason for that is because it may also be influenced by the satisfaction on their salary, the current environment in the workplace, and the relationship with their supervisor and colleagues.

Multicollinearity exists when Tolerance is below .1; and VIF is greater than 10 or an average much greater than 1. In this case, based on the result shown in table 4.9 there is not multicollinearity. Therefore it means that there is no close to a near perfect linear relationship among some or all of the independent variables in the regression model. There is no redundancy or overlap among the variables.

Table 4.32 Multicollinearity

Benefit Components	Tolerance	VIF
Health Care	0.412	2.427
Paid Time Off	0.594	1.685
Retirement Benefit	0.409	2.444
Education Benefit	0.521	1.920
Other Benefit	0.402	2.485

Source: Reprocessed Data

4.6.2 Communications Received by Employee

With regards to what extent employee communication influence employee benefit satisfaction, the same method of multiple regressions is used. The result showed that R square is 0.110, constant is 3.215, beta is 0.274 and significance is 0.003. From the result it can be seen that the model can explain 11.0 % of the employee benefit satisfaction, the model is employee benefit satisfaction = 3.215 + 0.274 Communication, and that employee communication is a significant factor that influence employee benefit satisfaction. This is aligned with the theory and the previous result that shows employee communication is an integral part in ensuring employee benefit satisfaction.

Table 4.33 Communication Regression Result

Variable	B	Sig.	Significant
Constant	3.215	0.044	
Employee Benefit Communication	0.274	0.003	Significant

Source: Reprocessed Data

4.7 Performance Importance Analysis

The employees are asked to rate the employee benefit package components on its importance and on the company's performance with regards to those components. The importance performance scale is based on the assumption that satisfaction is affected by both the importance of an attribute and perceived performance on the attribute. Designed for translating the results into appropriate action, the graph shows what must be done by to address the issues at hand.

Mean for each attributes or components is determined for each scale. These values are then plotted with importance on one axis and performance as the other (Mullins & Spetich, 1987). The points will fall into one of the four quadrants.

- Quadrant 1 : "Keep Up the Good Work"

  Quadrant 1 is a high importance and high satisfaction area. Attributes appearing in the high importance and high satisfaction quadrant are currently not a problem area and the company should maintain their good work in those employee benefit components.
- Quadrant 2 : "Concentrate Here"

  Quadrant 2 is high importance and low satisfaction area. Attributes appearing in high importance but low satisfaction area are first that need to be taken care of.
- Quadrant 3 : "Low Priority"

  Quadrant 3 is a low importance and low satisfaction area. Attributes appearing in low importance and low satisfaction area are the attributes that the employer need to pay attention to after they have deal with those attributes in quadrant high importance and low satisfaction (quadrant 2).
- Quadrant 4 : "Possible Overkill"

  Quadrant 4 is a low importance and high satisfaction area. Attributes in the low importance and high satisfaction are possible overkill situations.

Since no employee would like to have their benefit reduced, it would be wise to maintain the current state, or the employer could reduce the benefit in quadrant 4 in order to increase the benefit in quadrant 2 where it matters most.

Table 4.34 Performance Importance Analysis

	Satisfaction	Importance	Quadrant	Recommendation
Inpatient	4.29	4.62	1	Keep Up the Good Work
Outpatient	4.32	4.82	1	Keep Up the Good Work
Maternity	2.87	4.09	2	Concentrate Here
Health Care	3.46	4.31	1	
Annual Leave	4.19	4.47	1	Keep Up the Good Work
Sick Leave	3.63	3.52	4	Possible Overkill
Paid Time Off	3.52	3.73	4	
Retirement Ben	3.91	4.33	1	Keep Up the Good Work
Educ Assistance	3.49	3.96	1	Keep Up the Good Work
Certification	2.92	3.99	2	Concentrate Here
Education Benefits	3.09	3.98	2	
Wellness Program	2.71	3.96	2	Concentrate Here
Housing Loan	2.82	3.63	3	Low Priority
Auto Loan	2.90	4.11	2	Concentrate Here
Multi Purpose Loan	2.15	3.80	3	Low Priority
Emergency Loan	2.00	3.53	3	Low Priority
Other Benefits	2.42	3.81	3	
Comm2	4.14	3.94	1	Keep Up the Good Work
Comm3	3.99	2.97	4	Possible Overkill
Communication	3.93	3.54	4	
Overall Benefit Components Rating	3.23	3.86		

Source: Reprocessed Data

Each of the benefits components are then measured based on the overall benefit components rating of satisfaction (3.23) and importance (3.86). Based on those it will be mapped accordingly to each quadrant. For example, inpatient benefit has mean satisfaction of 4.29 and mean importance of 4.62. Compared to the overall mean satisfaction of 3.23 and overall mean importance of 3.86, both satisfaction and importance are higher than overall rating. Therefore inpatient will fall under high satisfaction and high importance which is quadrant 1 or “Keep up the good work”. Auto loan has mean satisfaction of 2.90 and mean importance of 4.11. Compared to the overall mean satisfaction of 3.23 and overall mean

importance of 3.86, satisfaction is lower than overall mean satisfaction rating and importance is higher than overall mean importance rating. Therefore auto loan falls under quadrant 2 or “Concentrate Here”. The same is applied for the remaining components.

From the table above it can be derived that employee need to pay attention and improve the following employee benefit components:

- Maternity Benefit
- Work related certification
- Wellness Program
- Auto Loan

Once those components have been addressed, then the next step, employers should improve the following employee benefit components:

- Housing Loan
- Multipurpose Loan
- Emergency Loan

The result showed that, majority of the concern lies in the other benefit components, wellness program and employee loan. Therefore other benefits may be the first area that needs to be considered improved on by the company.

4.8 Discussion

4.8.1 Employee Benefit Satisfaction

Based on the result of descriptive analysis and table 4.5, the top 5 employee benefit components in which employees are satisfied are as follows:

1. Outpatient Medical Benefit (Mean = 4.32)
2. Inpatient Medical Benefit (Mean = 4.29)
3. Annual Leave (Mean = 4.19)
4. Overall Paid Time Off (Mean = 3.91)
5. Retirement Benefit (Mean = 3.91)

Comparing between the list of employee benefit components in order of importance and in order of satisfaction, it can be seen that both list are similar with the exception of overall health care benefit which are not in the list of top benefit with highest satisfaction. This is mainly because of the maternity benefit in which employee have low satisfaction level of 2.87 which dragged down the satisfaction level of overall health care. The condition of the company is somewhat ideal as employees are satisfied with those components with high importance tied to it. This practice should be maintained and the company should not reduce the benefit package in those areas.

Based on the result of descriptive analysis and table 4.5, the top 5 employee benefit components in which employees are not satisfied with are as follows:

1. Emergency Loan (Mean = 2.00)
2. Multi Purpose Loan (Mean = 2.15)
3. Other Benefits (Mean = 2.52)
4. Wellness (Mean = 2.71)
5. Housing Loan (Mean = 2.82)

The result were quite surprising as those employee benefit components are all fall under the category of other benefit. It means that the main concern of employees is actually in the other benefits components of employee benefit package. One of the main reason is because other competitor able to provide a much better standard. Other competitors has lower eligibility criteria for loans and have much higher credit payment limit of up to 30% to 40% of monthly salary.

4.8.2 Influence of Benefit Package on Employee Benefit Satisfaction

Based on the multiple regression result, by combining five benefit components (health care, paid time off, retirement benefit, education benefit and other benefit) only other benefit is a significant influence on employee benefit satisfaction. Other benefit consists of wellness program, housing loan, auto loan, multi purpose loan and emergency loan.

Those components that employees considered to be important have been sufficiently satisfied by the company. It is reflected through the high satisfaction

value of 4 and above. Another thing to note is that all 6 benefit package components with lowest satisfaction level fall under other benefit category. That can explain why other benefit is considered to be the only significant factor that influence employee benefit satisfaction.

Employees are generally quite satisfied with the remaining benefits but they are concerned with wellness program and employee loan scheme which then dictated or influenced their overall perception towards employee benefit satisfaction. Analyzing deeper into the employee loan scheme, it became apparent why it caused such a ruckus. The employee loan scheme provided is less competitive as compared what is being provided by the competitor. Employee must be at least working for 5 years and 3 years to be eligible for housing and auto loan respectively. This is much stricter compared to some of the competitor which only set requirement of 1 year. On top of that the maximum monthly payment for employee loan is capped at 20% of gross monthly salary while other competitors can give up to 30% and some even reach 40%. In terms of limit of loan, the company is also under par in comparison with the competitors. One of the competitors can provide loan of up to 65 times of monthly salary. Now let's take a look at an example of an employee with a monthly salary of 5 million rupiah. In this company he or she is limited to monthly payment of 20% which equal to 1 million rupiah while in other company the limit can be up to 30% or 40 % which amounted to 1.5 million or 2 million rupiah. Let say, it is a housing loan with 15 years term, the employee can only get a housing loan maximum of 180 million rupiah, assuming there is no interest rate, but if he or she is working at competitor, he or she may get a housing loan of 270 or 360 million rupiah. Looking at the current housing market price, it is pretty difficult to get a house with price less than 200 million rupiah. Same concept can be applied to car loan, with 1 million rupiah monthly payment; maximum amount in 5 years would be 60 million rupiah which hardly can afford any decent new car.

One quarter of the sample is below 30 years old and majority of the sample are 40 years old and below (79.75%). These age groups are currently in the life cycle of trying to get new house or new car, more concerned about wellness program such as gym membership and seldom use their medical benefit.

Thus it may provide explanation on why other benefits are the significant factor that influenced employee benefit satisfaction.

4.8.3 Influence of Employee Communication on Benefit Satisfaction

Based on the result of regression analysis, employee communication is a significant factor to influence employee benefit satisfaction. This is supported by previous study that showed employees are only satisfied if they know and aware about their benefit. The model stands as employee benefit satisfaction = 1.287 + 0.474 Communication.

Employees are generally satisfied with the communication provided by the human resource division. This can be seen from the relative mean values around 4 which indicated that employees are satisfied. The employees are satisfied with how human resource division provided timely update of changes in benefit plan (Mean = 4.14), how human resource provided satisfactory answer to employees' question (3.99) and the overall communication level (Mean = 4.06).

4.8.4 Influence of Demographic Profile on Benefit Satisfaction

From the result of T-Test, gender has no influence towards employee benefit satisfaction. Based on this it can conclude that both gender were either relatively satisfied or dissatisfied towards employee benefit.

With regards to marital status, the difference lies in the following areas: single without child (mean = 3.63) and married with child (mean = 4.43) for outpatient medical benefit, single without child (mean = 3.38) and married with child (mean = 4.35) for annual leave, single without child (mean = 3.19) and married with child (mean = 4.00) for overall paid time off, single with child (mean = 2.83) and married with child (mean = 3.73) for educational assistance program, single with child (mean = 2.71) and married without child (mean = 3.47) for overall education benefit.

Generally married employees are more satisfied as compared to single employees. This may due to the fact that outpatient benefit limit is given for each member, thus each employee and their dependents have their own benefit limit. Married employees with child have more experienced of their claims being

approved (from his or her own, his or her spouse and his or her children) as compared to single employee without child. Married employees with child are eligible for more types of paid time off as compared to single employee without child such as maternity / paternity leave and any additional permission of leave of absence to take care their kids, help to prepare their children for exam etc.

With regards to age, generally those of the younger crowd (less than 20 years old and 21-30 years) is less satisfied compared to the older age group in terms of health care benefit, annual leave, retirement benefit, education benefit, wellness benefit and employee loan. The main reason for such occurrence is because those of the younger age group generally have lower position and lower salary. Thus they are only entitled to lower medical benefit plan, less paid time off and much limited access to employee loan in terms of eligibility and limit.

With regards to job tenure, it doesn't really differ much as compared to age. Those of lesser job tenure are generally less satisfied than those employees who have been working for a much longer period. This is natural as longer job tenure means they are entitled for more annual leave and there is a tendency that those of longer job tenure have much higher position and higher salary as compared to the rest. It translates to much better medical benefit plan, better retirement benefit contribution, more access to education benefit and more access to employee loan scheme.

Employees with high levels of seniority have more bargaining power and influence to negotiate benefits package that they receive from the company. They are more aware and have a higher understanding of the employee benefit package through past experiences and thus they realize what type of benefit that they need and strive to get it from the employer.

With regards to education level, the difference lies in medical care benefit and other benefit (wellness program and employee loan). Those with lower education level (high school) generally are much less satisfied compared to those with higher education (master degree and undergraduate degree). This is normal as education level translates to job level which then dictates the benefit package given and salary level which influence the limit of employee loan.

CHAPTER 5
CONCLUSIONS AND RECOMMENDATIONS

5.1 Conclusion

The result of this study provided support to answer the research questions indicating significant correlations between employee benefit package and employee benefit satisfaction, between employee benefit communication received by employee and employee benefit satisfaction, and between certain demographic factors and employee benefit satisfaction. The following addressed each research questions.

5.1.1 Satisfaction Level on Benefit Package and Communication

The top 5 employee benefit components in which employees are satisfied are as follows: Outpatient Medical Benefit, Inpatient Medical Benefit, Annual Leave, Overall Paid Time Off and Retirement Benefit. The top 5 employee benefit components in which employees are not satisfied with are as follows: Emergency Loan, Multi Purpose Loan, Other Benefits, Wellness and Housing Loan. Besides that, in overall, employees are satisfied with how fast HR division provides satisfactory answer and timely update regarding their benefit.

5.1.2 Influence of Benefit Package on Benefit Satisfaction

The result of the study showed that other benefit (wellness benefit, housing loan, employee loan, auto loan, multi purpose loan and emergency loan) is the significant factor in influencing employee benefit satisfaction. All other factor such as health care benefit, paid time off, retirement benefit and education benefit on its own are significant factor to influence employee benefit satisfaction, but taken as a whole, other benefit takes precedence over them. Therefore to in order to significantly influence employee benefit satisfaction, the company should pay attention to the other benefit component.

5.1.3 Influence of Employee Communication on Benefit Satisfaction

The result of the study showed that employee communication is a significant factor to influence employee benefit satisfaction. Employees are also generally satisfied with the communication given by the human resource division. The employees are satisfied with how human resource division provided timely update of changes in benefit plan and how human resource provided satisfactory answer to employee's question.

5.1.4 Influence of Demographic Profile on Benefit Satisfaction

In this study, we found that gender has no influence towards employee benefit satisfaction. With regards to marital status, generally married employees with children are more satisfied compared to single employees. With regards to age, generally those of the younger crowd (less than 20 years old and 21-30 years) is less satisfied compared to the older age group in terms of health care benefit, annual leave, retirement benefit, education benefit, wellness benefit and employee loan. With regards to job tenure, it doesn't really differ much as compared to age. Those of lesser job tenure are generally less satisfied than those employees who have been working for a much longer period. With regards to education level, those with lower education level generally are much less satisfied compared to those with higher education.

5.2 Managerial Implication

Based on the results, the following are the suggested recommendations that can be taken by the company to alleviate the key issues found:

5.2.1 Recommendations on Other Benefit

Other benefit is noted to be the significant component that influence employee benefit satisfaction and based on performance importance analysis it is also the components which the company needs to pay attention to. Below are the suggested recommendations with regards to other benefit.

- In response to this situation, the company may want to review again the current scheme for employee loan and make some adjustment to be at least

on par with the competitors. Some steps that can be taken are reduce the eligibility criteria of housing and car loan from 5 and 3 years to 1 or 2 years, increase the monthly credit payment up to 30% of monthly salary.

- Tied the employee loan approval process with performance rating. Add additional rules that set only employees with certain performance rating are eligible for employee loan. This will help to motivate employees to perform. On top of that, employees who performed are more likely to stay in the company, more likely to be promoted, more likely to earn higher salary and at the end of the day, more likely to be able to pay off his or her employee loans
- Addressing the needs of the younger crowds by providing wellness benefit, adopt a flexible benefit program in which he or she can enjoy the benefit given without being sick and relax the eligibility requirement to access employee loan program. Without a doubt, the younger generations are the one that have more needs for housing loan and auto loan.
- With ever increasing medical cost, certain cost containment strategy needs to be implemented. Employers need to restrain medical care cost by encouraging its employees to stay healthy. One of the methods to accomplish that is by introducing wellness program which encompass a variety of mechanism designed to help employees lead a healthier life. Most common wellness program includes how to stop smoking classes, fitness class, jogging club, accident prevention course, weight management program and stress management techniques. Screening and medical check up can also be added into the program. Proper implementation of those programs will improve overall level of employees' health therefore reduce the frequency and severity of medical problems and thus reducing the number and cost of medical claims. Additional savings will be experienced due to reduced absenteeism and increase productivity and morale.

5.2.2 Recommendations on Maternity Benefit

The company needs to pay attention to maternity benefit based on the performance importance analysis which placed it under quadrant 2 section ("concentrate here" quadrant). Below is the recommendation with regards to maternity benefit

- Maternity benefit is also need to be improved as the coverage is no longer sufficient to cover the maternity expense of the employees. But then again, it will depend on the company policy and attitude towards maternity benefit. Maternity is actually a planned risk in which employees have sufficient time to collect the necessary cash to fund the delivery process and any related expenses.
- If the company would like to improve the maternity benefit, based on the price of normal and caesarean birth in the Jakarta hospitals, the company needs to give at least 1.5 times what the company currently gives right now.

5.2.3 Recommendations on Educational Benefit

Based on the result of Performance Importance Analysis, the company needs to improve on work related certification which lies in high importance and low satisfaction region or the concentrate-here quadrant.

- Most of the training requirements are handled through in-house training and thus less priority for work related certification. Maybe the human resource division would like to take a look again at the offered certification and try to extend the list or extend the eligibility criteria to apply for such.

5.2.4 Recommendations on How to Reduce Disparity between Younger and Older Employee

It is found that younger employees are generally less satisfied with the employee benefit package given as compared to the older employee. In order to reduce the satisfaction gap between the two age groups, we recommend that the company took the following measures.

- Based on the work of Rabin (1994) mentioned previously that younger employees are more satisfied with flexible benefit plans compared to traditional plans, introducing flexible benefit plans will be able to alleviate the issues with the younger employees and address a perception of benefit imbalance between the younger and the senior member of the company.

5.2.5 Recommendations on Employee Benefit Communication

- The human resource division has been doing a great job in communicating the employee benefit package to the employee and they should continue to maintain their great effort on this. If they would like to take one step further they could hire a consultant that is specialized in providing advice on employee communication. Those consultants can help to develop a more concrete employee and member communication strategies and deliverables inclusive communication materials in any media such as print, magazine, handout, web-based, video etc.

  In designing employee benefit communication there are few tips to take note: written communication should be simple and understandable and yet engaging, use a lot of examples that employees can relate to, use various media, communicate throughout the year, highlight key features of the benefits which emphasize values, convenience and access, and lastly regularly communicate the full value of the benefit package using benefit statement.
- Based on the research of Cole (1997) explained in chapter 2, Bank XYZ has already provide printed materials with brief two to three pages descriptions of the benefits and employee 'kits' containing more detailed information and numbers for questions. One thing that lack in Bank XYZ is the required group and voluntary meetings. Based on that, to improve the understanding of the employee especially new comers or new recruits who have very few experience in employee benefit. By improving communication, human resource division has the ability to increase employee benefit satisfaction which ultimately may lead to improved organizational commitment and job satisfaction.

5.2.6 Recommendations on Components which Indicated as Important by the Employees

Based on what's considered to be the most important, the company may want to improve the outpatient, inpatient, overall health care, annual leave and retirement benefit.

- Outpatient and Inpatient medical benefit can be improved by increasing the respective benefit limit for example increase the annual limit for inpatient or set a higher room and board level for inpatient benefit so that the employees can enjoy a better class when they are administered into hospital.
- Human Resource can help to design the benefit package which provides more annual leave days as compared to the market or other competitors. This would help to entice worker from other competitor and maintain a low level of turnover as employee feels that the company care for them and shows that the company is also committed to work life balance.
- Employees in private banks are not entitled to state pension, thus the company itself must have a definite retirement benefit package. From the result shown, it may be helpful for the company to increase the contribution both from the company and the employee towards the employee retirement plan.

5.3 Academic Implication

The following implication emanate from the results of this study that other benefit is a significant component that influence employee benefit satisfaction and that there is a disparity between different age group, job tenure and education level.

- Banking industry may want to take a look at the wellness program and employee loan scheme in their companies, because apparently it is what drive the satisfaction and it can be used as a method of differentiation with other prospective employer.
- Banking companies with relatively higher proportion of younger employees should pay attention and adopt a different method with regards

to their employee benefit package. Flexible benefit model may be introduced to properly address the needs of the different age groups.

- Further studies may be conducted to determine which of the employee loan scheme that have a bigger influence in driving the employee benefit satisfaction.

5.4 Limitations of the Study

- Employees may have limited information on their benefits package which may affect the accurateness of the survey.
- There may be a discrepancy between the definition of benefits used in this study and the employee's perception of what a benefit is.
- Employment history may have an effect on the individual's satisfaction with the benefits package. If a previous position in a different organization included a superior benefits package (superior in the eyes of the individual), the current benefits package may be perceived as non-satisfactory. Additionally, employees may express satisfaction or dissatisfaction with the benefits package based on comparison with other benefits package their friends/relatives are receiving from other organizations.
- Employees may be influenced by their pay level, employees may perceive an income effect associated with their benefits. Employees who draw higher monthly salary may be more satisfied with their benefits package than the lower paid employees despite the fact they share the same benefit package.

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Appendix 1: Research Instrument

Kuesioner Penelitian

Employee Benefit Satisfaction

Bagian Satu : Data Karyawan

Instruksi: Pilih jawaban yang sesuai dengan data diri anda dengan memberi tanda silang (X) pada pilihan yang paling sesuai. Selain itu tuliskan juga informasi yang diminta.

Tanggal: _____

Jenis kelamin anda

- ☐ Perempuan
- ☐ Lelaki

Status Pernikahan

- ☐ Single tanpa anak
- ☐ Single dengan anak
- ☐ Menikah tanpa anak
- ☐ Menikah dengan anak

Umur

- ☐ ≤ 20 Tahun
- ☐ 21 - 30 Tahun
- ☐ 31 - 40 Tahun
- ☐ 41 - 50 Tahun
- ☐ 51 - 60 Tahun
- ☐ 61 - 70 Tahun

Berapa lama anda sudah bekerja di perusahaan

- ☐ ≤ 5 Tahun
- ☐ 6 - 10 Tahun
- ☐ 11 - 15 Tahun
- ☐ 16 - 20 Tahun
- ☐ > 20 Tahun

Pendidikan terakhir anda

- ☐ SMA
- ☐ Diploma
- ☐ S1
- ☐ S2
- ☐ S3

Bidang pekerjaan anda: _____

Agama: _____

Posisi: _____

Bagian Dua: Kepuasan Karyawan akan Paket Tunjangan

Instruksi: Pernyataan dibawah ini menanyakan kepuasan anda terhadap tiap benefit yang diberikan oleh perusahaan dan komunikasi yang diberikan oleh pihak HRD. Harap menilai setiap pertanyaan sesuai dengan persepsi yang anda rasakan dengan memberi tanda silang pada kotak yang sesuai

1. Sangat tidak puas
2. Tidak Puas
3. Netral
4. Puas
5. Sangat Puas

Tidak ada jawaban benar atau salah. Jawaban yang paling baik adalah yang sesuai dengan kenyataan yang anda rasakan.

	Sangat Tidak Puas	Tidak Puas	Netral	Puas	Sangat Puas
Manfaat Rawat Inap *(Inpatient Medical Benefit Plan)*					
Manfaat Rawat Jalan *(Outpatient Medical Benefit Plan)*					
Manfaat Persalinan *(Dental Medical Benefit Plan)*					
Manfaat Gigi *(Maternity Medical Benefit Plan)*					
Manfaat Kacamata *(Vision Benefit Plan)*					
Asuransi Jiwa *(Life Insurance)*					
Asuransi Cacat Tetap *(Total Permanent Disability Insurance)*					
Asuransi Kecelakaan *(Accidental Death and Disability Insurance)*					
Cuti Tahunan *(Annual Leave)*					
Cuti Sakit *(Sick Leave)*					
Cuti Melahirkan *(Maternity Leave)*					
Cuti Ujian *(Exam Leave)*					
Cuti Naik Haji *(Pilgrimage Leave)*					
Cuti Lainya *(Other type of Leave)*					
Dana Pensiun *(Retirement Benefit)*					
Pelatihan Internal *(In House Training & Workshop)*					
Pelatihan atau kelas diluar kantor *(Outside Training & Workshop)*					
Beasiswa atau dana bantuan untuk meneruskan sekolah atau untuk mengambil kelas *(Educational Assistance Program)*					
Kesempatan untuk mengambil sertifikasi atas dana dari kantor *(Work-Related Certification)*					
Program Kesehatan & Lifestlye seperti Fitness Centre Membership *(Wellness Program)*					
Fasilitas Pinjaman Karyawan : Kredit Kepemilikan Rumah *(Employee Loan : Housing Loan)*					
Fasilitas Pinjaman Karyawan : Kredit Kendaraan Bermotor *(Employee Loan : Auto Loan)*					

	Sangat Tidak Puas	Tidak Puas	Netral	Puas	Sangat Puas
Fasilitas Pinjaman Karyawan : Kredit Multi Guna *(Employee Loan : Multi Purpose Loan)*					
Fasilitas Pinjaman Karyawan : Pinjaman Darurat *(Employee Loan : Emergency Loan)*					
Diskon di tempat-tempat atau produk-produk tertentu karena bekerja sebagai karyawan di perusahaan anda *(Discounts on certain products and place)*					
Departemen *Human Resource* memberikan informasi yang cukup mengenai benefit saya *(The Human Resource Department gives me enough information about my benefits)*					
Departemen *Human Resource* memberitahukan kepada saya dengan tepat waktu apabila ada perubahaan terhadap benefit yang ada atau perubahan terhadap prosedur *(The Human Resource Department notifies me in a timely manner of any changes in benefit plan and/or procedures)*					
Departemen *Human Resource* cepat menanggapi dan sangat membantu jika saya mempunyai pertanyaan mengenai benefit saya maupun jika saya membutuhkan bantuan *(The Human Resource Department is responsive and helpful when I have question about my benefits or if I need assistance)*					
Secara keseluruhan, saya merasa puas dengan paket tunjangan yang diberikan oleh perusahaan (*Overall, I am satisfied with the benefits given by the company*)					

Bagian Tiga: Harapan Karyawan akan Paket Tunjangan Tersebut

Instruksi: Pernyataan dibawah ini menanyakan seberapa penting bagi anda tiap benefit yang diberikan oleh perusahaan dan komunikasi yang diberikan oleh pihak HRD. Harap menilai setiap pertanyaan sesuai dengan persepsi yang anda rasakan dengan memberi tanda silang pada kotak yang sesuai

1. Sangat tidak penting
2. Tidak Penting
3. Netral
4. Penting
5. Sangat Penting

Tidak ada jawaban benar atau salah. Jawaban yang paling baik adalah yang sesuai dengan kenyataan yang anda rasakan.

	Sangat Tidak Penting	Tidak Penting	Netral	Penting	Sangat Penting
Manfaat Rawat Inap *(Inpatient Medical Benefit Plan)*					
Manfaat Rawat Jalan *(Outpatient Medical Benefit Plan)*					
Manfaat Persalinan *(Dental Medical Benefit Plan)*					
Manfaat Gigi *(Maternity Medical Benefit Plan)*					
Manfaat Kacamata *(Vision Benefit Plan)*					
Asuransi Jiwa *(Life Insurance)*					
Asuransi Cacat Tetap *(Total Permanent Disability Insurance)*					
Asuransi Kecelakaan *(Accidental Death and Disability Insurance)*					
Cuti Tahunan *(Annual Leave)*					
Cuti Sakit *(Sick Leave)*					
Cuti Melahirkan *(Maternity Leave)*					
Cuti Ujian *(Exam Leave)*					
Cuti Naik Haji *(Pilgrimage Leave)*					
Cuti Lainya *(Other type of Leave)*					
Dana Pensiun *(Retirement Benefit)*					
Pelatihan Internal *(In House Training & Workshop)*					
Pelatihan atau kelas diluar kantor *(Outside Training & Workshop)*					
Beasiswa atau dana bantuan untuk meneruskan sekolah atau untuk mengambil kelas *(Educational Assistance Program)*					
Kesempatan untuk mengambil sertifikasi atas dana dari kantor *(Work-Related Certification)*					
Program Kesehatan & Lifestlye seperti Fitness Centre Membership *(Wellness Program)*					
Fasilitas Pinjaman Karyawan : Kredit Kepemilikan Rumah *(Employee Loan : Housing Loan)*					
Fasilitas Pinjaman Karyawan : Kredit Kendaraan Bermotor *(Employee Loan : Auto Loan)*					

	Sangat Tidak Penting	Tidak Penting	Netral	Penting	Sangat Penting
Fasilitas Pinjaman Karyawan : Kredit Multi Guna *(Employee Loan : Multi Purpose Loan)*					
Fasilitas Pinjaman Karyawan : Pinjaman Darurat *(Employee Loan : Emergency Loan)*					
Diskon di tempat-tempat atau produk-produk tertentu karena bekerja sebagai karyawan di perusahaan anda *(Discounts on certain products and place)*					
Departemen *Human Resource* memberikan informasi yang cukup mengenai benefit saya *(The Human Resource Department gives me enough information about my benefits)*					
Departemen *Human Resource* memberitahukan kepada saya dengan tepat waktu apabila ada perubahaan terhadap benefit yang ada atau perubahan terhadap prosedur *(The Human Resource Department notifies me in a timely manner of any changes in benefit plan and/or procedures)*					
Departemen *Human Resource* cepat menanggapi dan sangat membantu jika saya mempunyai pertanyaan mengenai benefit saya maupun jika saya membutuhkan bantuan *(The Human Resource Department is responsive and helpful when I have question about my benefits or if I need assistance)*					

Bagian 4: Komentar dan Saran

Instruksi: Sampaikan komentar (atau contoh kasus), klarifikasi, dan saran anda yang belum tercakup dalam kuesioner di atas agar dapat menjadi masukan berharga bagi perusahaan

Komentar:

Saran:

Terima kasih banyak atas kesediaan anda untuk mengisi survey ini

Appendix 2: Validity and Reliability Test

Factor Analysis

KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.704
Bartlett's Test of Sphericity	Approx. Chi-Square	56.622
	df	10
	Sig.	.000

Anti-image Matrices

		IN_P	OUT_P	DENTAL	MATER	VISION
Anti-image Covariance	IN_P	.650	-.271	-.073	-.175	-.078
	OUT_P	-.271	.663	-.123	-.141	-.063
	DENTAL	-.073	-.123	.945	.060	.058
	MATER	-.175	-.141	.060	.752	-.161
	VISION	-.078	-.063	.058	-.161	.883
Anti-image Correlation	IN_P	.685[a]	-.412	-.093	-.250	-.102
	OUT_P	-.412	.686[a]	-.155	-.200	-.083
	DENTAL	-.093	-.155	.614[a]	.071	.063
	MATER	-.250	-.200	.071	.738[a]	-.198
	VISION	-.102	-.083	.063	-.198	.773[a]

a. Measures of Sampling Adequacy(MSA)

Communalities

	Initial	Extraction
IN_P	1.000	.639
OUT_P	1.000	.616
DENTAL	1.000	.067
MATER	1.000	.514
VISION	1.000	.280

Extraction Method: Principal Component Analysis.

Total Variance Explained

	Initial Eigenvalues			Extraction Sums of Squared Loadings		
Component	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	2.116	42.330	42.330	2.116	42.330	42.330
2	1.064	21.275	63.605			
3	.763	15.261	78.866			
4	.593	11.860	90.726			
5	.464	9.274	100.000			

Extraction Method: Principal Component Analysis.

Component Matrix[a]

	Component
	1
IN_P	.800
OUT_P	.785
DENTAL	
MATER	.717
VISION	.529

Extraction Method: Principal Component Analysis.

a. 1 components extracted.

Factor Analysis

KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.658
Bartlett's Test of Sphericity	Approx. Chi-Square	43.647
	df	3
	Sig.	.000

Anti-image Matrices

		IN_P	OUT_P	MATER
Anti-image Covariance	IN_P	.662	-.299	-.197
	OUT_P	-.299	.683	-.155
	MATER	-.197	-.155	.788
Anti-image Correlation	IN_P	.629[a]	-.444	-.272
	OUT_P	-.444	.642[a]	-.212
	MATER	-.272	-.212	.731[a]

a. Measures of Sampling Adequacy(MSA)

Communalities

	Initial	Extraction
IN_P	1.000	.689
OUT_P	1.000	.661
MATER	1.000	.545

Extraction Method: Principal Component Analysis.

Total Variance Explained

	Initial Eigenvalues			Extraction Sums of Squared Loadings		
Component	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	1.895	63.160	63.160	1.895	63.160	63.160
2	.641	21.365	84.525			
3	.464	15.475	100.000			

Extraction Method: Principal Component Analysis.

Component Matrix[a]

	Component
	1
IN_P	.830
OUT_P	.813
MATER	.738

Extraction Method: Principal Component Analysis.

a. 1 components extracted.

Reliability

```
****** Method 1 (space saver) will be used for this analysis ******

  R E L I A B I L I T Y   A N A L Y S I S   -   S C A L E   (A L P H A)

                              Mean        Std Dev       Cases

  1.     IN_P                4.2911         .6233        79.0
  2.     OUT_P               4.3165         .7603        79.0
  3.     MATER               2.8734        1.2747        79.0

                                                      N of
Statistics for       Mean   Variance    Std Dev  Variables
     SCALE       11.4810     4.5093     2.1235          3

Item-total Statistics

               Scale         Scale      Corrected
               Mean        Variance        Item-          Alpha
             if Item       if Item         Total        if Item
             Deleted       Deleted    Correlation       Deleted

IN_P          7.1899        2.9507         .5464         .5069
OUT_P         7.1646        2.6777         .5038         .4962
MATER         8.6076        1.4722         .4565         .6869

Reliability Coefficients

N of Cases =     79.0                  N of Items =  3

Alpha =    .6380
```

Factor Analysis

KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.589
Bartlett's Test of Sphericity	Approx. Chi-Square	76.258
	df	15
	Sig.	.000

Anti-image Matrices

		ANNUAL	SICK	MATER_L	EXAM	PILGRIM	OTHER
Anti-image Covariance	ANNUAL	.780	-.231	-.074	.017	-.081	-.069
	SICK	-.231	.707	.124	-.041	-.203	-.179
	MATER_L	-.074	.124	.622	-.286	-.122	-.300
	EXAM	.017	-.041	-.286	.837	.003	.170
	PILGRIM	-.081	-.203	-.122	.003	.801	-.033
	OTHER	-.069	-.179	-.300	.170	-.033	.643
Anti-image Correlation	ANNUAL	.749[a]	-.311	-.106	.021	-.102	-.098
	SICK	-.311	.603[a]	.187	-.054	-.270	-.266
	MATER_L	-.106	.187	.494[a]	-.396	-.173	-.475
	EXAM	.021	-.054	-.396	.356[a]	.004	.232
	PILGRIM	-.102	-.270	-.173	.004	.756[a]	-.046
	OTHER	-.098	-.266	-.475	.232	-.046	.581[a]

a. Measures of Sampling Adequacy(MSA)

=Factor Analysis

KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.721
Bartlett's Test of Sphericity	Approx. Chi-Square	40.321
	df	6
	Sig.	.000

Anti-image Matrices

		ANNUAL	SICK	PILGRIM	OTHER
Anti-image Covariance	ANNUAL	.789	-.227	-.101	-.137
	SICK	-.227	.733	-.190	-.161
	PILGRIM	-.101	-.190	.831	-.120
	OTHER	-.137	-.161	-.120	.832
Anti-image Correlation	ANNUAL	.718[a]	-.298	-.125	-.169
	SICK	-.298	.686[a]	-.244	-.206
	PILGRIM	-.125	-.244	.746[a]	-.145
	OTHER	-.169	-.206	-.145	.756[a]

a. Measures of Sampling Adequacy(MSA)

Communalities

	Initial	Extraction
ANNUAL	1.000	.506
SICK	1.000	.593
PILGRIM	1.000	.444
OTHER	1.000	.447

Extraction Method: Principal Component Analysis.

Total Variance Explained

	Initial Eigenvalues			Extraction Sums of Squared Loadings		
Component	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	1.990	49.754	49.754	1.990	49.754	49.754
2	.734	18.339	68.093			
3	.707	17.673	85.766			
4	.569	14.234	100.000			

Extraction Method: Principal Component Analysis.

Component Matrix[a]

	Component
	1
ANNUAL	.711
SICK	.770
PILGRIM	.666
OTHER	.669

Extraction Method: Principal Component Analysis.

a. 1 components extracted.

Factor Analysis

KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.500
Bartlett's Test of Sphericity	Approx. Chi-Square	14.067
	df	1
	Sig.	.000

Component Matrix[a]

	Component
	1
ANNUAL	.840
SICK	.840

Extraction Method: Principal Component Analysis.

a. 1 components extracted.

Anti-image Matrices

		ANNUAL	SICK
Anti-image Covariance	ANNUAL	.832	-.341
	SICK	-.341	.832
Anti-image Correlation	ANNUAL	.500[a]	-.410
	SICK	-.410	.500[a]

a. Measures of Sampling Adequacy(MSA)

Communalities

	Initial	Extraction
ANNUAL	1.000	.705
SICK	1.000	.705

Extraction Method: Principal Component Analysis.

Total Variance Explained

	Initial Eigenvalues			Extraction Sums of Squared Loadings		
Component	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	1.410	70.492	70.492	1.410	70.492	70.492
2	.590	29.508	100.000			

Extraction Method: Principal Component Analysis.

Reliability

```
 ****** Method 1 (space saver) will be used for this analysis ******
_


  R E L I A B I L I T Y   A N A L Y S I S   -   S C A L E   (A L P H A)

                            Mean        Std Dev       Cases

  1.     ANNUAL            4.1899          .9209        79.0
  2.     SICK              3.6329         1.0023        79.0

                                                    N of
Statistics for       Mean   Variance    Std Dev  Variables
      SCALE        7.8228     2.6092     1.6153          2


Item-total Statistics

               Scale         Scale      Corrected
               Mean         Variance      Item-           Alpha
              if Item       if Item       Total          if Item
              Deleted       Deleted    Correlation       Deleted

ANNUAL         3.6329        1.0045        .4098           .
SICK           4.1899         .8481        .4098           .


Reliability Coefficients

N of Cases =     79.0                  N of Items =  2

Alpha =    .5799
```

Factor Analysis

KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.490
Bartlett's Test of Sphericity	Approx. Chi-Square	4.092
	df	3
	Sig.	.252

Anti-image Matrices

		LIFE	TPD	ADD
Anti-image Covariance	LIFE	.956	-.200	.027
	TPD	-.200	.948	-.093
	ADD	.027	-.093	.991
Anti-image Correlation	LIFE	.492[a]	-.210	.028
	TPD	-.210	.493[a]	-.096
	ADD	.028	-.096	.462[a]

a. Measures of Sampling Adequacy(MSA)

Communalities

	Initial	Extraction
LIFE	1.000	.517
TPD	1.000	.620
ADD	1.000	.088

Extraction Method: Principal Component Analysis.

Total Variance Explained

	Initial Eigenvalues			Extraction Sums of Squared Loadings		
Component	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	1.225	40.836	40.836	1.225	40.836	40.836
2	1.006	33.526	74.362			
3	.769	25.638	100.000			

Extraction Method: Principal Component Analysis.

Component Matrix[a]

	Component
	1
LIFE	.719
TPD	.787
ADD	

Extraction Method: Principal Component Analysis.

a. 1 components extracted.

Factor Analysis

KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.500
Bartlett's Test of Sphericity	Approx. Chi-Square	3.400
	df	1
	Sig.	.065

Anti-image Matrices

		LIFE	TPD
Anti-image Covariance	LIFE	.957	-.199
	TPD	-.199	.957
Anti-image Correlation	LIFE	.500[a]	-.208
	TPD	-.208	.500[a]

a. Measures of Sampling Adequacy(MSA)

Communalities

	Initial	Extraction
LIFE	1.000	.604
TPD	1.000	.604

Extraction Method: Principal Component Analysis.

Total Variance Explained

	Initial Eigenvalues			Extraction Sums of Squared Loadings		
Component	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	1.208	60.425	60.425	1.208	60.425	60.425
2	.792	39.575	100.000			

Extraction Method: Principal Component Analysis.

Component Matrix[a]

	Component
	1
LIFE	.777
TPD	.777

Extraction Method: Principal Component Analysis.

a. 1 components extracted.

Reliability

```
 ****** Method 1 (space saver) will be used for this analysis ******
_


  R E L I A B I L I T Y   A N A L Y S I S   -   S C A L E   (A L P H A)

                              Mean        Std Dev       Cases

  1.     LIFE               3.2911         1.1892        79.0
  2.     TPD                2.7342         1.1952        79.0

                                                      N of
Statistics for       Mean   Variance    Std Dev  Variables
      SCALE        6.0253     3.4352     1.8534          2


Item-total Statistics

               Scale         Scale      Corrected
               Mean         Variance      Item-           Alpha
              if Item       if Item       Total          if Item
              Deleted       Deleted    Correlation       Deleted

LIFE           2.7342        1.4284        .2085           .
TPD            3.2911        1.4142        .2085           .


Reliability Coefficients

N of Cases =     79.0                  N of Items =  2

Alpha =    .3450
```

Factor Analysis

KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.655
Bartlett's Test of Sphericity	Approx. Chi-Square	42.011
	df	6
	Sig.	.000

Anti-image Matrices

		INHOUSE	OUTSIDE	EDUC_A	CERT
Anti-image Covariance	INHOUSE	.811	-.203	-.213	-.021
	OUTSIDE	-.203	.811	-.014	-.216
	EDUC_A	-.213	-.014	.751	-.267
	CERT	-.021	-.216	-.267	.747
Anti-image Correlation	INHOUSE	.676[a]	-.250	-.273	-.027
	OUTSIDE	-.250	.672[a]	-.018	-.278
	EDUC_A	-.273	-.018	.641[a]	-.356
	CERT	-.027	-.278	-.356	.641[a]

a. Measures of Sampling Adequacy(MSA)

Communalities

	Initial	Extraction
INHOUSE	1.000	.452
OUTSIDE	1.000	.449
EDUC_A	1.000	.530
CERT	1.000	.537

Extraction Method: Principal Component Analysis.

Total Variance Explained

	Initial Eigenvalues			Extraction Sums of Squared Loadings		
Component	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	1.968	49.190	49.190	1.968	49.190	49.190
2	.784	19.609	68.799			
3	.755	18.864	87.664			
4	.493	12.336	100.000			

Extraction Method: Principal Component Analysis.

Component Matrix[a]

	Component
	1
INHOUSE	.672
OUTSIDE	.670
EDUC_A	.728
CERT	.733

Extraction Method: Principal Component Analysis.

a. 1 components extracted.

Factor Analysis

KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.608
Bartlett's Test of Sphericity	Approx. Chi-Square	26.243
	df	3
	Sig.	.000

Anti-image Matrices

		INHOUSE	EDUC_A	CERT
Anti-image Covariance	INHOUSE	.865	-.231	-.087
	EDUC_A	-.231	.751	-.293
	CERT	-.087	-.293	.810
Anti-image Correlation	INHOUSE	.662[a]	-.287	-.104
	EDUC_A	-.287	.578[a]	-.376
	CERT	-.104	-.376	.610[a]

a. Measures of Sampling Adequacy(MSA)

Communalities

	Initial	Extraction
INHOUSE	1.000	.464
EDUC_A	1.000	.665
CERT	1.000	.555

Extraction Method: Principal Component Analysis.

Total Variance Explained

	Initial Eigenvalues			Extraction Sums of Squared Loadings		
Component	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	1.684	56.145	56.145	1.684	56.145	56.145
2	.768	25.590	81.735			
3	.548	18.265	100.000			

Extraction Method: Principal Component Analysis.

Component Matrix[a]

	Component
	1
INHOUSE	.681
EDUC_A	.816
CERT	.745

Extraction Method: Principal Component Analysis.

a. 1 components extracted.

Factor Analysis

KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.500
Bartlett's Test of Sphericity	Approx. Chi-Square	15.306
	df	1
	Sig.	.000

Anti-image Matrices

		EDUC_A	CERT
Anti-image Covariance	EDUC_A	.819	-.349
	CERT	-.349	.819
Anti-image Correlation	EDUC_A	.500[a]	-.426
	CERT	-.426	.500[a]

a. Measures of Sampling Adequacy(MSA)

Communalities

	Initial	Extraction
EDUC_A	1.000	.713
CERT	1.000	.713

Extraction Method: Principal Component Analysis.

Total Variance Explained

	Initial Eigenvalues			Extraction Sums of Squared Loadings		
Component	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	1.426	71.292	71.292	1.426	71.292	71.292
2	.574	28.708	100.000			

Extraction Method: Principal Component Analysis.

Component Matrix[a]

	Component
	1
EDUC_A	.844
CERT	.844

Extraction Method: Principal Component Analysis.

a. 1 components extracted.

Reliability

```
 ****** Method 1 (space saver) will be used for this analysis ******
_


  R E L I A B I L I T Y   A N A L Y S I S   -   S C A L E   (A L P H A)

                              Mean        Std Dev       Cases

  1.     EDUC_A             3.4937         1.0362        79.0
  2.     CERT               2.9241          .9577        79.0

                                                    N of
Statistics for       Mean   Variance    Std Dev  Variables
      SCALE        6.4177     2.8361     1.6841          2


Item-total Statistics

               Scale          Scale      Corrected
               Mean         Variance        Item-           Alpha
             if Item        if Item         Total          if Item
             Deleted        Deleted     Correlation        Deleted

EDUC_A         2.9241          .9172         .4258           .
CERT           3.4937         1.0737         .4258           .


Reliability Coefficients

N of Cases =     79.0                  N of Items =  2

Alpha =    .5960
```

Factor Analysis

KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.747
Bartlett's Test of Sphericity	Approx. Chi-Square	137.296
	df	15
	Sig.	.000

Anti-image Matrices

		WELLNESS	HOUSING	AUTO	MULTI	EMERG	DISC
Anti-image Covariance	WELLNESS	.548	-.283	-.041	-.166	.025	.102
	HOUSING	-.283	.588	-.094	.037	-.091	.013
	AUTO	-.041	-.094	.624	-.115	-.169	.034
	MULTI	-.166	.037	-.115	.515	-.207	-.108
	EMERG	.025	-.091	-.169	-.207	.521	-.137
	DISC	.102	.013	.034	-.108	-.137	.871
Anti-image Correlation	WELLNESS	.690[a]	-.498	-.071	-.313	.046	.148
	HOUSING	-.498	.721[a]	-.156	.068	-.165	.019
	AUTO	-.071	-.156	.843[a]	-.204	-.296	.046
	MULTI	-.313	.068	-.204	.756[a]	-.399	-.161
	EMERG	.046	-.165	-.296	-.399	.759[a]	-.203
	DISC	.148	.019	.046	-.161	-.203	.636[a]

a. Measures of Sampling Adequacy(MSA)

Communalities

	Initial	Extraction
WELLNESS	1.000	.504
HOUSING	1.000	.488
AUTO	1.000	.564
MULTI	1.000	.635
EMERG	1.000	.613
DISC	1.000	.070

Extraction Method: Principal Component Analysis.

Total Variance Explained

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	2.873	47.880	47.880	2.873	47.880	47.880
2	1.180	19.669	67.549			
3	.687	11.457	79.006			
4	.523	8.718	87.724			
5	.428	7.137	94.861			
6	.308	5.139	100.000			

Extraction Method: Principal Component Analysis.

Component Matrix[a]

	Component
	1
WELLNESS	.710
HOUSING	.698
AUTO	.751
MULTI	.797
EMERG	.783
DISC	

Extraction Method: Principal Component Analysis.

a. 1 components extracted.

Factor Analysis

KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.746
Bartlett's Test of Sphericity	Approx. Chi-Square	127.485
	df	10
	Sig.	.000

Anti-image Matrices

		WELLNESS	HOUSING	AUTO	MULTI	EMERG
Anti-image Covariance	WELLNESS	.560	-.291	-.046	-.161	.043
	HOUSING	-.291	.588	-.095	.040	-.093
	AUTO	-.046	-.095	.625	-.114	-.171
	MULTI	-.161	.040	-.114	.529	-.240
	EMERG	.043	-.093	-.171	-.240	.543
Anti-image Correlation	WELLNESS	.701[a]	-.507	-.078	-.296	.078
	HOUSING	-.507	.715[a]	-.157	.072	-.164
	AUTO	-.078	-.157	.845[a]	-.199	-.293
	MULTI	-.296	.072	-.199	.743[a]	-.447
	EMERG	.078	-.164	-.293	-.447	.741[a]

a. Measures of Sampling Adequacy(MSA)

Communalities

	Initial	Extraction
WELLNESS	1.000	.539
HOUSING	1.000	.514
AUTO	1.000	.570
MULTI	1.000	.618
EMERG	1.000	.587

Extraction Method: Principal Component Analysis.

Total Variance Explained

	Initial Eigenvalues			Extraction Sums of Squared Loadings		
Component	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	2.827	56.541	56.541	2.827	56.541	56.541
2	.880	17.607	74.148			
3	.533	10.664	84.812			
4	.450	8.997	93.809			
5	.310	6.191	100.000			

Extraction Method: Principal Component Analysis.

Component Matrix[a]

	Component
	1
WELLNESS	.734
HOUSING	.717
AUTO	.755
MULTI	.786
EMERG	.766

Extraction Method: Principal Component Analysis.

a. 1 components extracted.

Reliability

```
 ****** Method 1 (space saver) will be used for this analysis ******
_


  R E L I A B I L I T Y   A N A L Y S I S   -   S C A L E   (A L P H A)

                            Mean        Std Dev       Cases

  1.     WELLNESS          2.7089         1.1452        79.0
  2.     HOUSING           2.8228         1.4915        79.0
  3.     AUTO              2.8987         1.0076        79.0
  4.     MULTI             2.1519         1.1445        79.0
  5.     EMERG             2.0000          .9740        79.0

                                                      N of
Statistics for       Mean   Variance    Std Dev  Variables
      SCALE       12.5823    18.7848     4.3341          5


Item-total Statistics

               Scale          Scale      Corrected
               Mean         Variance       Item-           Alpha
             if Item        if Item       Total          if Item
             Deleted        Deleted    Correlation       Deleted

WELLNESS       9.8734        12.5735        .6033           .7503
HOUSING        9.7595        11.0055        .5613           .7778
AUTO           9.6835        13.4499        .5845           .7589
MULTI         10.4304        12.5560        .6064           .7493
EMERG         10.5823        13.5797        .5929           .7578


Reliability Coefficients

N of Cases =     79.0                  N of Items =  5

Alpha =    .7968
```

Factor Analysis

KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.573
Bartlett's Test of Sphericity	Approx. Chi-Square	21.565
	df	3
	Sig.	.000

Anti-image Matrices

		COMM1	COMM2	COMM3
Anti-image Covariance	COMM1	.940	-.098	-.128
	COMM2	-.098	.791	-.332
	COMM3	-.128	-.332	.784
Anti-image Correlation	COMM1	.711[a]	-.113	-.149
	COMM2	-.113	.555[a]	-.421
	COMM3	-.149	-.421	.552[a]

a. Measures of Sampling Adequacy(MSA)

Communalities

	Initial	Extraction
COMM1	1.000	.314
COMM2	1.000	.629
COMM3	1.000	.648

Extraction Method: Principal Component Analysis.

Total Variance Explained

	Initial Eigenvalues			Extraction Sums of Squared Loadings		
Component	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	1.591	53.031	53.031	1.591	53.031	53.031
2	.856	28.518	81.548			
3	.554	18.452	100.000			

Extraction Method: Principal Component Analysis.

Component Matrix[a]

	Component
	1
COMM1	.560
COMM2	.793
COMM3	.805

Extraction Method: Principal Component Analysis.

a. 1 components extracted.

Factor Analysis

KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.500
Bartlett's Test of Sphericity	Approx. Chi-Square	16.946
	df	1
	Sig.	.000

Anti-image Matrices

		COMM2	COMM3
Anti-image Covariance	COMM2	.801	-.357
	COMM3	-.357	.801
Anti-image Correlation	COMM2	.500[a]	-.446
	COMM3	-.446	.500[a]

a. Measures of Sampling Adequacy(MSA)

Communalities

	Initial	Extraction
COMM2	1.000	.723
COMM3	1.000	.723

Extraction Method: Principal Component Analysis.

Total Variance Explained

	Initial Eigenvalues			Extraction Sums of Squared Loadings		
Component	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	1.446	72.288	72.288	1.446	72.288	72.288
2	.554	27.712	100.000			

Extraction Method: Principal Component Analysis.

Component Matrix[a]

	Component
	1
COMM2	.850
COMM3	.850

Extraction Method: Principal Component Analysis.

a. 1 components extracted.

Reliability

```
 ****** Method 1 (space saver) will be used for this analysis ******
_


  R E L I A B I L I T Y   A N A L Y S I S   -   S C A L E   (A L P H A)

                            Mean        Std Dev       Cases

  1.     COMM2             4.1392          .6931        79.0
  2.     COMM3             3.9873          .6697        79.0

                                                    N of
Statistics for       Mean   Variance    Std Dev  Variables
      SCALE        8.1266     1.3427     1.1588          2


Item-total Statistics

               Scale         Scale      Corrected
               Mean         Variance      Item-           Alpha
              if Item       if Item       Total          if Item
              Deleted       Deleted    Correlation       Deleted

COMM2          3.9873          .4486        .4458           .
COMM3          4.1392          .4804        .4458           .


Reliability Coefficients

N of Cases =     79.0                  N of Items =  2

Alpha =    .6164
```

Descriptives REALITIES

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
BENEFITS SATISFACTION	79	1	5	3.22	.827
IN_P	79	3	5	4.29	.623
OUT_P	79	2	5	4.32	.760
MATER	79	1	5	2.87	1.275
HEALTH CARE BENEFITS	79	2	5	3.83	.708
ANNUAL	79	1	5	4.19	.921
SICK	79	1	5	3.63	1.002
PAID TIME OFF BENEFITS	79	2	5	3.91	.808
RETIREMENT BENEFIT	79	2	5	3.91	1.028
EDUC_A	79	2	5	3.49	1.036
CERT	79	1	5	2.92	.958
EDUCATION BENEFITS	79	2	5	3.21	.842
WELLNESS	79	1	5	2.71	1.145
HOUSING	79	1	5	2.82	1.492
AUTO	79	1	5	2.90	1.008
MULTI	79	1	5	2.15	1.145
EMERG	79	1	5	2.00	.974
OTHER BENEFITS	79	1	5	2.52	.867
COMM2	79	2	5	4.14	.693
COMM3	79	2	5	3.99	.670
COMMUNICATING BENEFITS	79	3	5	4.06	.579
Valid N (listwise)	79				

Descriptives EXPECTED

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
IN_P_E	79	3	5	4.62	.514
OUT_P_E	79	4	5	4.82	.384
MATER_E	79	3	5	4.09	.701
HEALTH CARE EXPECTATION	79	4	5	4.51	.306
ANNUAL_E	79	3	5	4.47	.574
SICK_E	79	3	5	3.52	.677
PAID TIME BENEFIT EXPECTATION	79	3	5	3.99	.420
RETIREMENT BEN. EXPECTATION	79	3	5	4.33	.729
EDU_A_E	79	3	5	3.96	.706
CERT_E	79	3	5	3.99	.610
EDUCATION BEN. EXPECTATION	79	3	5	3.97	.548
WELLN_E	79	3	5	3.96	.542
HOUS_E	79	3	5	3.63	.664
AUTO_E	79	3	5	4.11	.577
MULTI_E	79	3	5	3.80	.723
EMERG_E	79	3	5	3.53	.596
OTHER BENEFITS EXPECTATION	79	3	5	3.81	.346
COMM2_E	79	2	5	3.94	.722
COMM3_E	79	1	5	2.97	1.310
COMMUNICATING BEN. EXPECTATION	79	2	5	3.46	.829
Valid N (listwise)	79				

T-Test

Group Statistics

	GENDER	N	Mean	Std. Deviation	Std. Error Mean
IN_P	Female	33	4.27	.626	.109
	Male	46	4.30	.628	.093
OUT_P	Female	33	4.24	.751	.131
	Male	46	4.37	.771	.114
MATER	Female	33	2.76	1.347	.234
	Male	46	2.96	1.228	.181
HEALTH_C	Female	33	3.76	.760	.132
	Male	46	3.88	.672	.099

Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
									95% Confidence Interval of the Difference	
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	Lower	Upper
IN_P	Equal variances assumed	.048	.827	-.221	77	.826	-.03	.143	-.317	.253
	Equal variances not assumed			-.221	69.208	.826	-.03	.143	-.317	.254
OUT_P	Equal variances assumed	.030	.863	-.731	77	.467	-.13	.174	-.474	.219
	Equal variances not assumed			-.734	70.124	.465	-.13	.173	-.473	.218
MATER	Equal variances assumed	.587	.446	-.682	77	.497	-.20	.292	-.780	.382
	Equal variances not assumed			-.671	65.100	.504	-.20	.296	-.791	.393
HEALTH_	Equal variances assumed	.758	.387	-.736	77	.464	-.12	.162	-.442	.203
	Equal variances not assumed			-.721	63.663	.473	-.12	.165	-.450	.211

T-Test

Group Statistics

	GENDER	N	Mean	Std. Deviation	Std. Error Mean
ANNUAL	Female	33	4.15	.906	.158
	Male	46	4.22	.941	.139
SICK	Female	33	3.61	.998	.174
	Male	46	3.65	1.016	.150
PAID_TIM	Female	33	3.88	.810	.141
	Male	46	3.93	.814	.120

Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
									95% Confidence Interval of the Difference	
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	Lower	Upper
ANNUAL	Equal variances assumed	.037	.848	-.312	77	.756	-.07	.211	-.487	.355
	Equal variances not assumed			-.314	70.626	.755	-.07	.210	-.485	.353
SICK	Equal variances assumed	.186	.668	-.200	77	.842	-.05	.230	-.504	.412
	Equal variances not assumed			-.201	69.814	.841	-.05	.229	-.504	.411
PAID_TII	Equal variances assumed	.103	.749	-.302	77	.763	-.06	.185	-.425	.313
	Equal variances not assumed			-.302	69.270	.763	-.06	.185	-.425	.313

T-Test

Group Statistics

	GENDER	N	Mean	Std. Deviation	Std. Error Mean
RETIREMT	Female	33	3.79	1.053	.183
	Male	46	4.00	1.011	.149

Independent Samples Test

		Levene's Test for quality of Variance		t-test for Equality of Means						
									95% Confidence Interval of the Difference	
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	Lower	Upper
RETIREM	Equal variance assumed	.113	.738	-.904	77	.369	-.21	.235	-.680	.255
	Equal variance not assumed			-.898	67.349	.373	-.21	.236	-.684	.260

T-Test

Group Statistics

	GENDER	N	Mean	Std. Deviation	Std. Error Mean
EDUC_A	Female	33	3.45	1.121	.195
	Male	46	3.52	.983	.145
CERT	Female	33	2.76	.969	.169
	Male	46	3.04	.942	.139
EDUC_B	Female	33	3.11	.882	.153
	Male	46	3.28	.814	.120

Independent Samples Test

		Levene's Test for quality of Variance		t-test for Equality of Means						
									95% Confidence Interval of the Difference	
		F	Sig.	t	df	ig. (2-tailed)	Mean Difference	Std. Error Difference	Lower	Upper
EDUC_A	Equal variance assumed	1.315	.255	-.283	77	.778	-.07	.238	-.541	.406
	Equal variance not assumed			-.277	63.351	.783	-.07	.243	-.553	.418
CERT	Equal variance assumed	.133	.716	-1.315	77	.193	-.29	.217	-.719	.147
	Equal variance not assumed			-1.308	67.884	.195	-.29	.219	-.722	.150
EDUC_B	Equal variance assumed	.008	.927	-.918	77	.361	-.18	.192	-.559	.206
	Equal variance not assumed			-.906	65.649	.368	-.18	.195	-.566	.213

T-Test

Group Statistics

	GENDER	N	Mean	Std. Deviation	Std. Error Mean
WELLNESS	Female	33	2.45	1.092	.190
	Male	46	2.89	1.159	.171
HOUSING	Female	33	2.55	1.438	.250
	Male	46	3.02	1.513	.223
AUTO	Female	33	2.82	1.103	.192
	Male	46	2.96	.942	.139
MULTI	Female	33	2.03	1.159	.202
	Male	46	2.24	1.139	.168
EMERG	Female	33	1.91	1.011	.176
	Male	46	2.07	.952	.140
OTHER_BN	Female	33	2.35	.890	.155
	Male	46	2.63	.839	.124

Independent Samples Test

		Levene's Test for Equality of Variance		t-test for Equality of Means						
									95% Confidence Interval of the Difference	
		F	Sig.	t	df	ig. (2-tailed	Mean Difference	Std. Error Difference	Lower	Upper
WELLNE	Equal varian assumed	.399	.530	-1.692	77	.095	-.44	.258	-.951	.077
	Equal varian not assumed			-1.708	71.432	.092	-.44	.256	-.946	.073
HOUSIN	Equal varian assumed	.209	.649	-1.409	77	.163	-.48	.338	-1.150	.197
	Equal varian not assumed			-1.421	71.105	.160	-.48	.335	-1.145	.192
AUTO	Equal varian assumed	1.709	.195	-.599	77	.551	-.14	.231	-.598	.321
	Equal varian not assumed			-.584	62.152	.561	-.14	.237	-.612	.335
MULTI	Equal varian assumed	.414	.522	-.798	77	.427	-.21	.262	-.730	.312
	Equal varian not assumed			-.796	68.370	.429	-.21	.262	-.733	.315
EMERG	Equal varian assumed	.327	.569	-.700	77	.486	-.16	.223	-.600	.288
	Equal varian not assumed			-.693	66.517	.491	-.16	.225	-.606	.293
OTHER_I	Equal varian assumed	.184	.669	-1.442	77	.153	-.28	.196	-.674	.108
	Equal varian not assumed			-1.428	66.574	.158	-.28	.198	-.679	.113

T-Test

Group Statistics

	GENDER	N	Mean	Std. Deviation	Std. Error Mean
COMM2	Female	33	4.12	.650	.113
	Male	46	4.15	.729	.108
COMM3	Female	33	3.91	.678	.118
	Male	46	4.04	.665	.098
COMM_BEN	Female	33	4.02	.566	.098
	Male	46	4.10	.593	.087

Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
									95% Confidence Interval of the Difference	
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	Lower	Upper
COMM2	Equal variances assumed	1.369	.246	-.195	77	.846	-.03	.159	-.348	.286
	Equal variances not assumed			-.198	73.360	.843	-.03	.156	-.342	.280
COMM3	Equal variances assumed	.068	.795	-.878	77	.383	-.13	.153	-.439	.170
	Equal variances not assumed			-.875	68.272	.384	-.13	.154	-.441	.172
COMM_BE	Equal variances assumed	1.393	.241	-.623	77	.535	-.08	.133	-.347	.182
	Equal variances not assumed			-.628	70.953	.532	-.08	.132	-.345	.180

Oneway

Descriptives

		N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean		Minimum	Maximum
						Lower Bound	Upper Bound		
IN_P	Single w/o child	8	4.13	.354	.125	3.83	4.42	4	5
	Single with child	12	4.17	.835	.241	3.64	4.70	3	5
	Married w/o chil	22	4.32	.568	.121	4.07	4.57	3	5
	Married with chi	37	4.35	.633	.104	4.14	4.56	3	5
	Total	79	4.29	.623	.070	4.15	4.43	3	5
OUT_P	Single w/o child	8	3.63	.916	.324	2.86	4.39	2	5
	Single with child	12	4.33	.888	.256	3.77	4.90	3	5
	Married w/o chil	22	4.36	.658	.140	4.07	4.66	3	5
	Married with chi	37	4.43	.689	.113	4.20	4.66	3	5
	Total	79	4.32	.760	.086	4.15	4.49	2	5
MATER	Single w/o child	8	2.38	1.188	.420	1.38	3.37	1	4
	Single with child	12	2.92	1.730	.499	1.82	4.02	1	5
	Married w/o chil	22	2.41	.908	.194	2.01	2.81	1	4
	Married with chi	37	3.24	1.234	.203	2.83	3.65	1	5
	Total	79	2.87	1.275	.143	2.59	3.16	1	5
HEALTH_C	Single w/o child	8	3.38	.576	.204	2.89	3.86	3	4
	Single with child	12	3.81	.989	.286	3.18	4.43	2	5
	Married w/o chil	22	3.70	.513	.109	3.47	3.92	3	4
	Married with chi	37	4.01	.692	.114	3.78	4.24	3	5
	Total	79	3.83	.708	.080	3.67	3.99	2	5

Test of Homogeneity of Variances

	Levene Statistic	df1	df2	Sig.
IN_P	4.448	3	75	.006
OUT_P	1.203	3	75	.315
MATER	4.928	3	75	.004
HEALTH_C	3.942	3	75	.011

ANOVA

		Sum of Squares	df	Mean Square	F	Sig.
IN_P	Between Groups	.557	3	.186	.468	.705
	Within Groups	29.747	75	.397		
	Total	30.304	78			
OUT_P	Between Groups	4.375	3	1.458	2.686	.053
	Within Groups	40.714	75	.543		
	Total	45.089	78			
MATER	Between Groups	11.814	3	3.938	2.570	.061
	Within Groups	114.921	75	1.532		
	Total	126.734	78			
HEALTH_C	Between Groups	3.238	3	1.079	2.258	.089
	Within Groups	35.843	75	.478		
	Total	39.080	78			

Post Hoc Tests

Dependent Variable		(I) STATUS	(J) STATUS	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
							Lower Bound	Upper Bound
IN_P	Tukey HSD	Single w/o child	Single with child	-.04	.287	.999	-.80	.71
			Married w/o child	-.19	.260	.879	-.88	.49
			Married with child	-.23	.246	.793	-.87	.42
		Single with child	Single w/o child	.04	.287	.999	-.71	.80
			Married w/o child	-.15	.226	.908	-.75	.44
			Married with child	-.18	.209	.814	-.73	.37
		Married w/o child	Single w/o child	.19	.260	.879	-.49	.88
			Single with child	.15	.226	.908	-.44	.75
			Married with child	-.03	.170	.997	-.48	.41
		Married with child	Single w/o child	.23	.246	.793	-.42	.87
			Single with child	.18	.209	.814	-.37	.73
			Married w/o child	.03	.170	.997	-.41	.48
	Bonferroni	Single w/o child	Single with child	-.04	.287	1.000	-.82	.74
			Married w/o child	-.19	.260	1.000	-.90	.51
			Married with child	-.23	.246	1.000	-.89	.44
		Single with child	Single w/o child	.04	.287	1.000	-.74	.82
			Married w/o child	-.15	.226	1.000	-.76	.46
			Married with child	-.18	.209	1.000	-.75	.38
		Married w/o child	Single w/o child	.19	.260	1.000	-.51	.90
			Single with child	.15	.226	1.000	-.46	.76
			Married with child	-.03	.170	1.000	-.49	.43
		Married with child	Single w/o child	.23	.246	1.000	-.44	.89
			Single with child	.18	.209	1.000	-.38	.75
			Married w/o child	.03	.170	1.000	-.43	.49
OUT_P	Tukey HSD	Single w/o child	Single with child	-.71	.336	.161	-1.59	.18
			Married w/o child	-.74	.304	.080	-1.54	.06
			Married with child	-.81*	.287	.031	-1.56	-.05
		Single with child	Single w/o child	.71	.336	.161	-.18	1.59
			Married w/o child	-.03	.264	.999	-.73	.66
			Married with child	-.10	.245	.977	-.74	.54
		Married w/o child	Single w/o child	.74	.304	.080	-.06	1.54
			Single with child	.03	.264	.999	-.66	.73
			Married with child	-.07	.198	.986	-.59	.45
		Married with child	Single w/o child	.81*	.287	.031	.05	1.56
			Single with child	.10	.245	.977	-.54	.74
			Married w/o child	.07	.198	.986	-.45	.59
	Bonferroni	Single w/o child	Single with child	-.71	.336	.231	-1.62	.20
			Married w/o child	-.74	.304	.105	-1.56	.09
			Married with child	-.81*	.287	.038	-1.59	-.03
		Single with child	Single w/o child	.71	.336	.231	-.20	1.62
			Married w/o child	-.03	.264	1.000	-.75	.69
			Married with child	-.10	.245	1.000	-.76	.56
		Married w/o child	Single w/o child	.74	.304	.105	-.09	1.56
			Single with child	.03	.264	1.000	-.69	.75
			Married with child	-.07	.198	1.000	-.61	.47
		Married with child	Single w/o child	.81*	.287	.038	.03	1.59
			Single with child	.10	.245	1.000	-.56	.76
			Married w/o child	.07	.198	1.000	-.47	.61
MATER	Tukey HSD	Single w/o child	Single with child	-.54	.565	.773	-2.03	.94
			Married w/o child	-.03	.511	1.000	-1.38	1.31
			Married with child	-.87	.483	.282	-2.14	.40
		Single with child	Single w/o child	.54	.565	.773	-.94	2.03
			Married w/o child	.51	.444	.665	-.66	1.67
			Married with child	-.33	.411	.857	-1.41	.75
		Married w/o child	Single w/o child	.03	.511	1.000	-1.31	1.38
			Single with child	-.51	.444	.665	-1.67	.66
			Married with child	-.83	.333	.068	-1.71	.04
		Married with child	Single w/o child	.87	.483	.282	-.40	2.14
			Single with child	.33	.411	.857	-.75	1.41
			Married w/o child	.83	.333	.068	-.04	1.71
	Bonferroni	Single w/o child	Single with child	-.54	.565	1.000	-2.07	.99
			Married w/o child	-.03	.511	1.000	-1.42	1.35
			Married with child	-.87	.483	.456	-2.18	.44
		Single with child	Single w/o child	.54	.565	1.000	-.99	2.07
			Married w/o child	.51	.444	1.000	-.70	1.71
			Married with child	-.33	.411	1.000	-1.44	.79
		Married w/o child	Single w/o child	.03	.511	1.000	-1.35	1.42
			Single with child	-.51	.444	1.000	-1.71	.70
			Married with child	-.83	.333	.087	-1.74	.07
		Married with child	Single w/o child	.87	.483	.456	-.44	2.18
			Single with child	.33	.411	1.000	-.79	1.44
			Married w/o child	.83	.333	.087	-.07	1.74
HEALTH_C	Tukey HSD	Single w/o child	Single with child	-.43	.316	.525	-1.26	.40
			Married w/o child	-.32	.285	.673	-1.07	.43
			Married with child	-.63	.270	.096	-1.34	.07
		Single with child	Single w/o child	.43	.316	.525	-.40	1.26
			Married w/o child	.11	.248	.972	-.54	.76
			Married with child	-.20	.230	.812	-.81	.40
		Married w/o child	Single w/o child	.32	.285	.673	-.43	1.07
			Single with child	-.11	.248	.972	-.76	.54
			Married with child	-.31	.186	.343	-.80	.18
		Married with child	Single w/o child	.63	.270	.096	-.07	1.34
			Single with child	.20	.230	.812	-.40	.81
			Married w/o child	.31	.186	.343	-.18	.80
	Bonferroni	Single w/o child	Single with child	-.43	.316	1.000	-1.29	.42
			Married w/o child	-.32	.285	1.000	-1.10	.45
			Married with child	-.63	.270	.128	-1.36	.10
		Single with child	Single w/o child	.43	.316	1.000	-.42	1.29
			Married w/o child	.11	.248	1.000	-.56	.78
			Married with child	-.20	.230	1.000	-.83	.42
		Married w/o child	Single w/o child	.32	.285	1.000	-.45	1.10
			Single with child	-.11	.248	1.000	-.78	.56
			Married with child	-.31	.186	.587	-.82	.19
		Married with child	Single w/o child	.63	.270	.128	-.10	1.36
			Single with child	.20	.230	1.000	-.42	.83
			Married w/o child	.31	.186	.587	-.19	.82

*. The mean difference is significant at the .05 level.

Homogeneous Subsets

IN_P

	STATUS	N	Subset for alpha = .05 1
Tukey HSD[a,b]	Single w/o child	8	4.13
	Single with child	12	4.17
	Married w/o child	22	4.32
	Married with child	37	4.35
	Sig.		.773

Means for groups in homogeneous subsets are displayed.

a. Uses Harmonic Mean Sample Size = 14.244.

b. The group sizes are unequal. The harmonic mean of the group sizes is used. Type I error levels are not guaranteed.

OUT_P

	STATUS	N	Subset for alpha = .05 1	2
Tukey HSD[a,b]	Single w/o child	8	3.63	
	Single with child	12	4.33	4.33
	Married w/o child	22		4.36
	Married with child	37		4.43
	Sig.		.058	.984

Means for groups in homogeneous subsets are displayed.

a. Uses Harmonic Mean Sample Size = 14.244.

b. The group sizes are unequal. The harmonic mean of the group sizes is used. Type I error levels are not guaranteed.

MATER

	STATUS	N	Subset for alpha = .05 1
Tukey HSD[a,b]	Single w/o child	8	2.38
	Married w/o child	22	2.41
	Single with child	12	2.92
	Married with child	37	3.24
	Sig.		.249

Means for groups in homogeneous subsets are displayed.

a. Uses Harmonic Mean Sample Size = 14.244.

b. The group sizes are unequal. The harmonic mean of the group sizes is used. Type I error levels are not guaranteed.

HEALTH_C

	STATUS	N	Subset for alpha = .05
			1
Tukey HSD[a,b]	Single w/o child	8	3.38
	Married w/o child	22	3.70
	Single with child	12	3.81
	Married with child	37	4.01
	Sig.		.077

Means for groups in homogeneous subsets are displayed.

a. Uses Harmonic Mean Sample Size = 14.244.

b. The group sizes are unequal. The harmonic mean of the group sizes is used. Type I error levels are not guaranteed.

Onewav

Descriptives

		N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean		Minimum	Maximum
						Lower Bound	Upper Bound		
ANNUAL	Single w/o chi	8	3.38	1.188	.420	2.38	4.37	2	5
	Single with ch	12	4.33	.888	.256	3.77	4.90	3	5
	Married w/o ch	22	4.14	.990	.211	3.70	4.58	1	5
	Married with c	37	4.35	.753	.124	4.10	4.60	3	5
	Total	79	4.19	.921	.104	3.98	4.40	1	5
SICK	Single w/o chi	8	3.00	.756	.267	2.37	3.63	2	4
	Single with ch	12	4.00	1.044	.302	3.34	4.66	2	5
	Married w/o ch	22	3.64	.727	.155	3.31	3.96	2	5
	Married with c	37	3.65	1.136	.187	3.27	4.03	1	5
	Total	79	3.63	1.002	.113	3.41	3.86	1	5
PAID_TI	Single w/o chi	8	3.19	.884	.313	2.45	3.93	2	5
	Single with ch	12	4.17	.913	.264	3.59	4.75	3	5
	Married w/o ch	22	3.89	.635	.135	3.60	4.17	3	5
	Married with c	37	4.00	.791	.130	3.74	4.26	3	5
	Total	79	3.91	.808	.091	3.73	4.09	2	5

Test of Homogeneity of Variances

	Levene Statistic	df1	df2	Sig.
ANNUAL	.926	3	75	.433
SICK	2.801	3	75	.046
PAID_TIM	1.103	3	75	.353

ANOVA

		Sum of Squares	df	Mean Square	F	Sig.
ANNUAL	Between Groups	6.587	3	2.196	2.765	.048
	Within Groups	59.565	75	.794		
	Total	66.152	78			
SICK	Between Groups	4.831	3	1.610	1.643	.187
	Within Groups	73.523	75	.980		
	Total	78.354	78			
PAID_TIM	Between Groups	5.278	3	1.759	2.894	.041
	Within Groups	45.601	75	.608		
	Total	50.880	78			

Post Hoc Tests

Dependent Variable		(I) STATUS	(J) STATUS	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
							Lower Bound	Upper Bound
ANNUAL	Tukey HSD	Single w/o child	Single with child	-.96	.407	.095	-2.03	.11
			Married w/o child	-.76	.368	.173	-1.73	.21
			Married with child	-.98*	.347	.031	-1.89	-.06
		Single with child	Single w/o child	.96	.407	.095	-.11	2.03
			Married w/o child	.20	.320	.927	-.64	1.04
			Married with child	-.02	.296	1.000	-.80	.76
		Married w/o child	Single w/o child	.76	.368	.173	-.21	1.73
			Single with child	-.20	.320	.927	-1.04	.64
			Married with child	-.21	.240	.807	-.85	.42
		Married with child	Single w/o child	.98*	.347	.031	.06	1.89
			Single with child	.02	.296	1.000	-.76	.80
			Married w/o child	.21	.240	.807	-.42	.85
	Bonferroni	Single w/o child	Single with child	-.96	.407	.127	-2.06	.14
			Married w/o child	-.76	.368	.252	-1.76	.24
			Married with child	-.98*	.347	.038	-1.92	-.03
		Single with child	Single w/o child	.96	.407	.127	-.14	2.06
			Married w/o child	.20	.320	1.000	-.67	1.06
			Married with child	-.02	.296	1.000	-.82	.78
		Married w/o child	Single w/o child	.76	.368	.252	-.24	1.76
			Single with child	-.20	.320	1.000	-1.06	.67
			Married with child	-.21	.240	1.000	-.87	.44
		Married with child	Single w/o child	.98*	.347	.038	.03	1.92
			Single with child	.02	.296	1.000	-.78	.82
			Married w/o child	.21	.240	1.000	-.44	.87
SICK	Tukey HSD	Single w/o child	Single with child	-1.00	.452	.129	-2.19	.19
			Married w/o child	-.64	.409	.409	-1.71	.44
			Married with child	-.65	.386	.341	-1.66	.37
		Single with child	Single w/o child	1.00	.452	.129	-.19	2.19
			Married w/o child	.36	.355	.736	-.57	1.30
			Married with child	.35	.329	.710	-.51	1.22
		Married w/o child	Single w/o child	.64	.409	.409	-.44	1.71
			Single with child	-.36	.355	.736	-1.30	.57
			Married with child	-.01	.267	1.000	-.71	.69
		Married with child	Single w/o child	.65	.386	.341	-.37	1.66
			Single with child	-.35	.329	.710	-1.22	.51
			Married w/o child	.01	.267	1.000	-.69	.71
	Bonferroni	Single w/o child	Single with child	-1.00	.452	.180	-2.22	.22
			Married w/o child	-.64	.409	.742	-1.74	.47
			Married with child	-.65	.386	.582	-1.69	.40
		Single with child	Single w/o child	1.00	.452	.180	-.22	2.22
			Married w/o child	.36	.355	1.000	-.60	1.33
			Married with child	.35	.329	1.000	-.54	1.24
		Married w/o child	Single w/o child	.64	.409	.742	-.47	1.74
			Single with child	-.36	.355	1.000	-1.33	.60
			Married with child	-.01	.267	1.000	-.73	.71
		Married with child	Single w/o child	.65	.386	.582	-.40	1.69
			Single with child	-.35	.329	1.000	-1.24	.54
			Married w/o child	.01	.267	1.000	-.71	.73
PAID_TIM	Tukey HSD	Single w/o child	Single with child	-.98*	.356	.037	-1.91	-.04
			Married w/o child	-.70	.322	.141	-1.54	.15
			Married with child	-.81*	.304	.045	-1.61	-.01
		Single with child	Single w/o child	.98*	.356	.037	.04	1.91
			Married w/o child	.28	.280	.749	-.45	1.02
			Married with child	.17	.259	.918	-.51	.85
		Married w/o child	Single w/o child	.70	.322	.141	-.15	1.54
			Single with child	-.28	.280	.749	-1.02	.45
			Married with child	-.11	.210	.949	-.67	.44
		Married with child	Single w/o child	.81*	.304	.045	.01	1.61
			Single with child	-.17	.259	.918	-.85	.51
			Married w/o child	.11	.210	.949	-.44	.67
	Bonferroni	Single w/o child	Single with child	-.98*	.356	.045	-1.94	-.01
			Married w/o child	-.70	.322	.199	-1.57	.17
			Married with child	-.81	.304	.055	-1.64	.01
		Single with child	Single w/o child	.98*	.356	.045	.01	1.94
			Married w/o child	.28	.280	1.000	-.48	1.04
			Married with child	.17	.259	1.000	-.54	.87
		Married w/o child	Single w/o child	.70	.322	.199	-.17	1.57
			Single with child	-.28	.280	1.000	-1.04	.48
			Married with child	-.11	.210	1.000	-.68	.46
		Married with child	Single w/o child	.81	.304	.055	-.01	1.64
			Single with child	-.17	.259	1.000	-.87	.54
			Married w/o child	.11	.210	1.000	-.46	.68

*. The mean difference is significant at the .05 level.

Homogeneous Subsets

ANNUAL

	STATUS	N	Subset for alpha = .05	
			1	2
Tukey HSD[a,b]	Single w/o child	8	3.38	
	Married w/o child	22	4.14	4.14
	Single with child	12		4.33
	Married with child	37		4.35
	Sig.		.112	.917

Means for groups in homogeneous subsets are displayed.

a. Uses Harmonic Mean Sample Size = 14.244.

b. The group sizes are unequal. The harmonic mean of the group sizes is used. Type I error levels are not guaranteed.

SICK

	STATUS	N	Subset for alpha = .05	
			1	2
Tukey HSD[a,b]	Single w/o child	8	3.00	
	Married w/o child	22	3.64	3.64
	Married with child	37	3.65	3.65
	Single with child	12		4.00
	Sig.		.306	.761

Means for groups in homogeneous subsets are displayed.

a. Uses Harmonic Mean Sample Size = 14.244.

b. The group sizes are unequal. The harmonic mean of the group sizes is used. Type I error levels are not guaranteed.

PAID_TIM

	STATUS	N	Subset for alpha = .05	
			1	2
Tukey HSD[a,b]	Single w/o child	8	3.19	
	Married w/o child	22	3.89	3.89
	Married with child	37		4.00
	Single with child	12		4.17
	Sig.		.087	.773

Means for groups in homogeneous subsets are displayed.

a. Uses Harmonic Mean Sample Size = 14.244.

b. The group sizes are unequal. The harmonic mean of the group sizes is used. Type I error levels are not guaranteed.

Oneway

Descriptives

RETIREMT

	N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean		Minimum	Maximum
					Lower Bound	Upper Bound		
Single w/o chi	8	3.63	.744	.263	3.00	4.25	3	5
Single with ch	12	3.75	1.138	.329	3.03	4.47	2	5
Married w/o ch	22	3.95	.999	.213	3.51	4.40	3	5
Married with c	37	4.00	1.080	.178	3.64	4.36	2	5
Total	79	3.91	1.028	.116	3.68	4.14	2	5

Test of Homogeneity of Variances

RETIREMT

Levene Statistic	df1	df2	Sig.
4.859	3	75	.004

ANOVA

RETIREMT

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	1.300	3	.433	.401	.753
Within Groups	81.080	75	1.081		
Total	82.380	78			

Post Hoc Tests

Multiple Comparisons

Dependent Variable: RETIREMT

	(I) STATUS	(J) STATUS	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
						Lower Bound	Upper Bound
Tukey HS	Single w/o chi	Single with ch	-.13	.475	.994	-1.37	1.12
		Married w/o c	-.33	.429	.869	-1.46	.80
		Married with c	-.38	.405	.792	-1.44	.69
	Single with ch	Single w/o ch	.13	.475	.994	-1.12	1.37
		Married w/o c	-.20	.373	.947	-1.18	.78
		Married with c	-.25	.345	.887	-1.16	.66
	Married w/o cl	Single w/o ch	.33	.429	.869	-.80	1.46
		Single with ch	.20	.373	.947	-.78	1.18
		Married with c	-.05	.280	.998	-.78	.69
	Married with c	Single w/o ch	.38	.405	.792	-.69	1.44
		Single with ch	.25	.345	.887	-.66	1.16
		Married w/o c	.05	.280	.998	-.69	.78
Bonferror	Single w/o chi	Single with ch	-.13	.475	1.000	-1.41	1.16
		Married w/o c	-.33	.429	1.000	-1.49	.83
		Married with c	-.38	.405	1.000	-1.47	.72
	Single with ch	Single w/o ch	.13	.475	1.000	-1.16	1.41
		Married w/o c	-.20	.373	1.000	-1.22	.81
		Married with c	-.25	.345	1.000	-1.19	.69
	Married w/o cl	Single w/o ch	.33	.429	1.000	-.83	1.49
		Single with ch	.20	.373	1.000	-.81	1.22
		Married with c	-.05	.280	1.000	-.80	.71
	Married with c	Single w/o ch	.38	.405	1.000	-.72	1.47
		Single with ch	.25	.345	1.000	-.69	1.19
		Married w/o c	.05	.280	1.000	-.71	.80

Homogeneous Subsets

RETIREMT

	STATUS	N	Subset for alpha = .05
			1
Tukey HSD[a,b]	Single w/o child	8	3.63
	Single with child	12	3.75
	Married w/o child	22	3.95
	Married with child	37	4.00
	Sig.		.771

Means for groups in homogeneous subsets are displayed.

a. Uses Harmonic Mean Sample Size = 14.244.

b. The group sizes are unequal. The harmonic mean of the group sizes is used. Type I error levels are not guaranteed.

Oneway

Descriptives

		N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean		Minimum	Maximum
						Lower Bound	Upper Bound		
EDUC_A	Single w/o child	8	3.38	1.302	.460	2.29	4.46	2	5
	Single with child	12	2.83	.937	.271	2.24	3.43	2	5
	Married w/o child	22	3.50	1.058	.226	3.03	3.97	2	5
	Married with child	37	3.73	.932	.153	3.42	4.04	2	5
	Total	79	3.49	1.036	.117	3.26	3.73	2	5
CERT	Single w/o child	8	3.00	.756	.267	2.37	3.63	2	4
	Single with child	12	2.58	.900	.260	2.01	3.16	1	4
	Married w/o child	22	2.59	1.008	.215	2.14	3.04	2	5
	Married with child	37	3.22	.917	.151	2.91	3.52	1	5
	Total	79	2.92	.958	.108	2.71	3.14	1	5
EDUC_B	Single w/o child	8	3.19	.799	.282	2.52	3.86	2	5
	Single with child	12	2.71	.838	.242	2.18	3.24	2	5
	Married w/o child	22	3.05	.912	.194	2.64	3.45	2	5
	Married with child	37	3.47	.735	.121	3.23	3.72	3	5
	Total	79	3.21	.842	.095	3.02	3.40	2	5

Test of Homogeneity of Variances

	Levene Statistic	df1	df2	Sig.
EDUC_A	1.489	3	75	.224
CERT	.621	3	75	.604
EDUC_B	.478	3	75	.699

ANOVA

		Sum of Squares	df	Mean Square	F	Sig.
EDUC_A	Between Groups	7.408	3	2.469	2.426	.072
	Within Groups	76.339	75	1.018		
	Total	83.747	78			
CERT	Between Groups	7.039	3	2.346	2.728	.050
	Within Groups	64.505	75	.860		
	Total	71.544	78			
EDUC_B	Between Groups	6.178	3	2.059	3.144	.030
	Within Groups	49.125	75	.655		
	Total	55.304	78			

Post Hoc Tests

Dependent Variable		(I) STATUS	(J) STATUS	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
							Lower Bound	Upper Bound
EDUC_A	Tukey HSD	Single w/o child	Single with child					
			Married w/o child	.54	.460	.644	-.67	1.75
			Married with child	-.13	.417	.991	-1.22	.97
		Single with child	Single w/o child	-.35	.393	.804	-1.39	.68
			Married w/o child	-.54	.460	.644	-1.75	.67
			Married with child	-.67	.362	.262	-1.62	.28
		Married w/o child	Single w/o child	-.90*	.335	.044	-1.78	-.02
			Single with child	.13	.417	.991	-.97	1.22
			Married with child	.67	.362	.262	-.28	1.62
		Married with child	Single w/o child	-.23	.272	.832	-.94	.48
			Single with child	.35	.393	.804	-.68	1.39
			Married w/o child	.90*	.335	.044	.02	1.78
	Bonferroni	Single w/o child	Single with child	.23	.272	.832	-.48	.94
			Married w/o child	.54	.460	1.000	-.71	1.79
			Married with child	-.13	.417	1.000	-1.25	1.00
		Single with child	Single w/o child	-.35	.393	1.000	-1.42	.71
			Married w/o child	-.54	.460	1.000	-1.79	.71
			Married with child	-.67	.362	.417	-1.65	.31
		Married w/o child	Single w/o child	-.90	.335	.055	-1.80	.01
			Single with child	.13	.417	1.000	-1.00	1.25
			Married with child	.67	.362	.417	-.31	1.65
		Married with child	Single w/o child	-.23	.272	1.000	-.97	.51
			Single with child	.35	.393	1.000	-.71	1.42
			Married w/o child	.90	.335	.055	-.01	1.80
CERT	Tukey HSD	Single w/o child	Single with child	.23	.272	1.000	-.51	.97
			Married w/o child	.42	.423	.759	-.70	1.53
			Married with child	.41	.383	.710	-.60	1.42
		Single with child	Single w/o child	-.22	.362	.932	-1.17	.73
			Married w/o child	-.42	.423	.759	-1.53	.70
			Married with child	-.01	.333	1.000	-.88	.87
		Married w/o child	Single w/o child	-.63	.308	.178	-1.44	.18
			Single with child	-.41	.383	.710	-1.42	.60
			Married with child	.01	.333	1.000	-.87	.88
		Married with child	Single w/o child	-.63	.250	.067	-1.28	.03
			Single with child	.22	.362	.932	-.73	1.17
			Married w/o child	.63	.308	.178	-.18	1.44
	Bonferroni	Single w/o child	Single with child	.63	.250	.067	-.03	1.28
			Married w/o child	.42	.423	1.000	-.73	1.56
			Married with child	.41	.383	1.000	-.63	1.45
		Single with child	Single w/o child	-.22	.362	1.000	-1.20	.76
			Married w/o child	-.42	.423	1.000	-1.56	.73
			Married with child	-.01	.333	1.000	-.91	.89
		Married w/o child	Single w/o child	.63	.308	.261	-.47	.20
			Single with child	-.41	.383	1.000	-1.45	.63
			Married with child	.01	.333	1.000	-.89	.91
		Married with child	Single w/o child	-.63	.250	.087	-1.30	.05
			Single with child	.22	.362	1.000	-.76	1.20
			Married w/o child	.63	.308	.261	-.20	1.47
EDUC_B	Tukey HSD	Single w/o child	Single with child	.63	.250	.087	-.05	1.30
			Married w/o child	.48	.369	.568	-.49	1.45
			Married with child	.14	.334	.974	-.74	1.02
		Single with child	Single w/o child	-.29	.316	.802	-1.11	.54
			Married w/o child	-.48	.369	.568	-1.45	.49
			Married with child	-.34	.290	.653	-1.10	.43
		Married w/o child	Single w/o child	-.76*	.269	.029	-1.47	-.06
			Single with child	-.14	.334	.974	-1.02	.74
			Married with child	.34	.290	.653	-.43	1.10
		Married with child	Single w/o child	-.43	.218	.212	-1.00	.15
			Single with child	.29	.316	.802	-.54	1.11
			Married w/o child	.76*	.269	.029	.06	1.47
	Bonferroni	Single w/o child	Single with child	.43	.218	.212	-.15	1.00
			Married w/o child	.48	.369	1.000	-.52	1.48
			Married with child	.14	.334	1.000	-.76	1.05
		Single with child	Single w/o child	-.29	.316	1.000	-1.14	.57
			Married w/o child	-.48	.369	1.000	-1.48	.52
			Married with child	-.34	.290	1.000	-1.12	.45
		Married w/o child	Single w/o child	-.76*	.269	.034	-1.49	-.04
			Single with child	-.14	.334	1.000	-1.05	.76
			Married with child	.34	.290	1.000	-.45	1.12
		Married with child	Single w/o child	-.43	.218	.321	-1.02	.16
			Single with child	.29	.316	1.000	-.57	1.14
			Married w/o child	.76*	.269	.034	.04	1.49
				.43	.218	.321	-.16	1.02

*. The mean difference is significant at the .05 level.

Homogeneous Subsets

EDUC_A

	STATUS	N	Subset for alpha = .05 1
Tukey HSD[a,b]	Single with child	12	2.83
	Single w/o child	8	3.38
	Married w/o child	22	3.50
	Married with child	37	3.73
	Sig.		.092

Means for groups in homogeneous subsets are displayed.

a. Uses Harmonic Mean Sample Size = 14.244.

b. The group sizes are unequal. The harmonic mean of the group sizes is used. Type I error levels are not guaranteed.

CERT

	STATUS	N	Subset for alpha = .05 1
Tukey HSD[a,b]	Single with child	12	2.58
	Married w/o child	22	2.59
	Single w/o child	8	3.00
	Married with child	37	3.22
	Sig.		.272

Means for groups in homogeneous subsets are displayed.

a. Uses Harmonic Mean Sample Size = 14.244.

b. The group sizes are unequal. The harmonic mean of the group sizes is used. Type I error levels are not guaranteed.

EDUC_B

	STATUS	N	Subset for alpha = .05
			1
Tukey HSD[a,b]	Single with child	12	2.71
	Married w/o child	22	3.05
	Single w/o child	8	3.19
	Married with child	37	3.47
	Sig.		.065

Means for groups in homogeneous subsets are displayed.

a. Uses Harmonic Mean Sample Size = 14.244.

b. The group sizes are unequal. The harmonic mean of the group sizes is used. Type I error levels are not guaranteed.

Oneway

Descriptives

		N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean		Minimum	Maximum
						Lower Bound	Upper Bound		
WELLNESS	Single w/o child	8	2.25	.707	.250	1.66	2.84	2	4
	Single with child	12	2.83	1.267	.366	2.03	3.64	1	5
	Married w/o child	22	2.77	1.110	.237	2.28	3.26	1	4
	Married with child	37	2.73	1.217	.200	2.32	3.14	1	5
	Total	79	2.71	1.145	.129	2.45	2.97	1	5
HOUSING	Single w/o child	8	1.88	1.126	.398	.93	2.82	1	4
	Single with child	12	2.58	1.311	.379	1.75	3.42	1	5
	Married w/o child	22	2.91	1.688	.360	2.16	3.66	1	5
	Married with child	37	3.05	1.452	.239	2.57	3.54	1	5
	Total	79	2.82	1.492	.168	2.49	3.16	1	5
AUTO	Single w/o child	8	2.50	.756	.267	1.87	3.13	1	3
	Single with child	12	2.42	1.240	.358	1.63	3.20	1	5
	Married w/o child	22	2.95	.785	.167	2.61	3.30	2	5
	Married with child	37	3.11	1.048	.172	2.76	3.46	1	5
	Total	79	2.90	1.008	.113	2.67	3.12	1	5
MULTI	Single w/o child	8	2.25	.707	.250	1.66	2.84	1	3
	Single with child	12	2.33	1.557	.449	1.34	3.32	1	5
	Married w/o child	22	1.86	.710	.151	1.55	2.18	1	3
	Married with child	37	2.24	1.278	.210	1.82	2.67	1	5
	Total	79	2.15	1.145	.129	1.90	2.41	1	5
EMERG	Single w/o child	8	1.88	.835	.295	1.18	2.57	1	3
	Single with child	12	2.42	1.505	.434	1.46	3.37	1	5
	Married w/o child	22	1.68	.646	.138	1.40	1.97	1	3
	Married with child	37	2.08	.924	.152	1.77	2.39	1	5
	Total	79	2.00	.974	.110	1.78	2.22	1	5
OTHER_BN	Single w/o child	8	2.15	.366	.130	1.84	2.46	2	3
	Single with child	12	2.52	1.303	.376	1.69	3.34	1	5
	Married w/o child	22	2.44	.655	.140	2.15	2.73	2	3
	Married with child	37	2.64	.885	.145	2.35	2.94	1	5
	Total	79	2.52	.867	.098	2.32	2.71	1	5

Test of Homogeneity of Variances

	Levene Statistic	df1	df2	Sig.
WELLNESS	2.562	3	75	.061
HOUSING	2.425	3	75	.072
AUTO	1.412	3	75	.246
MULTI	4.020	3	75	.010
EMERG	3.686	3	75	.016
OTHER_BN	4.046	3	75	.010

ANOVA

		Sum of Squares	df	Mean Square	F	Sig.
WELLNESS	Between Groups	1.976	3	.659	.492	.689
	Within Groups	100.328	75	1.338		
	Total	102.304	78			
HOUSING	Between Groups	10.017	3	3.339	1.532	.213
	Within Groups	163.502	75	2.180		
	Total	173.519	78			
AUTO	Between Groups	5.751	3	1.917	1.958	.128
	Within Groups	73.439	75	.979		
	Total	79.190	78			
MULTI	Between Groups	2.609	3	.870	.655	.582
	Within Groups	99.568	75	1.328		
	Total	102.177	78			
EMERG	Between Groups	4.679	3	1.560	1.687	.177
	Within Groups	69.321	75	.924		
	Total	74.000	78			
OTHER_BN	Between Groups	1.810	3	.603	.797	.500
	Within Groups	56.798	75	.757		
	Total	58.609	78			

Post Hoc Tests

Dependent Variable		(I) STATUS	(J) STATUS	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
							Lower Bound	Upper Bound
WELLNESS	Tukey HSD	Single w/o child	Single with child	-.58	.528	.688	-1.97	.80
			Married w/o child	-.52	.478	.694	-1.78	.73
			Married with child	-.48	.451	.712	-1.66	.71
		Single with child	Single w/o child	.58	.528	.688	-.80	1.97
			Married w/o child	.06	.415	.999	-1.03	1.15
			Married with child	.10	.384	.993	-.91	1.11
		Married w/o child	Single w/o child	.52	.478	.694	-.73	1.78
			Single with child	-.06	.415	.999	-1.15	1.03
			Married with child	.04	.311	.999	-.78	.86
		Married with child	Single w/o child	.48	.451	.712	-.71	1.66
			Single with child	-.10	.384	.993	-1.11	.91
			Married w/o child	-.04	.311	.999	-.86	.78
	Bonferroni	Single w/o child	Single with child	-.58	.528	1.000	-2.01	.85
			Married w/o child	-.52	.478	1.000	-1.82	.77
			Married with child	-.48	.451	1.000	-1.70	.74
		Single with child	Single w/o child	.58	.528	1.000	-.85	2.01
			Married w/o child	.06	.415	1.000	-1.06	1.19
			Married with child	.10	.384	1.000	-.94	1.14
		Married w/o child	Single w/o child	.52	.478	1.000	-.77	1.82
			Single with child	-.06	.415	1.000	-1.19	1.06
			Married with child	.04	.311	1.000	-.80	.89
		Married with child	Single w/o child	.48	.451	1.000	-.74	1.70
			Single with child	-.10	.384	1.000	-1.14	.94
			Married w/o child	-.04	.311	1.000	-.89	.80
HOUSING	Tukey HSD	Single w/o child	Single with child	-.71	.674	.720	-2.48	1.06
			Married w/o child	-1.03	.610	.333	-2.64	.57
			Married with child	-1.18	.576	.180	-2.69	.33
		Single with child	Single w/o child	.71	.674	.720	-1.06	2.48
			Married w/o child	-.33	.530	.927	-1.72	1.07
			Married with child	-.47	.490	.773	-1.76	.82
		Married w/o child	Single w/o child	1.03	.610	.333	-.57	2.64
			Single with child	.33	.530	.927	-1.07	1.72
			Married with child	-.14	.398	.983	-1.19	.90
		Married with child	Single w/o child	1.18	.576	.180	-.33	2.69
			Single with child	.47	.490	.773	-.82	1.76
			Married w/o child	.14	.398	.983	-.90	1.19
	Bonferroni	Single w/o child	Single with child	-.71	.674	1.000	-2.53	1.12
			Married w/o child	-1.03	.610	.564	-2.69	.62
			Married with child	-1.18	.576	.264	-2.74	.38
		Single with child	Single w/o child	.71	.674	1.000	-1.12	2.53
			Married w/o child	-.33	.530	1.000	-1.76	1.11
			Married with child	-.47	.490	1.000	-1.80	.86
		Married w/o child	Single w/o child	1.03	.610	.564	-.62	2.69
			Single with child	.33	.530	1.000	-1.11	1.76
			Married with child	-.14	.398	1.000	-1.22	.93
		Married with child	Single w/o child	1.18	.576	.264	-.38	2.74
			Single with child	.47	.490	1.000	-.86	1.80
			Married w/o child	.14	.398	1.000	-.93	1.22
AUTO	Tukey HSD	Single w/o child	Single with child	.08	.452	.998	-1.10	1.27
			Married w/o child	-.45	.409	.683	-1.53	.62
			Married with child	-.61	.386	.398	-1.62	.41
		Single with child	Single w/o child	-.08	.452	.998	-1.27	1.10
			Married w/o child	-.54	.355	.434	-1.47	.40
			Married with child	-.69	.329	.161	-1.56	.17
		Married w/o child	Single w/o child	.45	.409	.683	-.62	1.53
			Single with child	.54	.355	.434	-.40	1.47
			Married with child	-.15	.266	.939	-.85	.55
		Married with child	Single w/o child	.61	.386	.398	-.41	1.62
			Single with child	.69	.329	.161	-.17	1.56
			Married w/o child	.15	.266	.939	-.55	.85
	Bonferroni	Single w/o child	Single with child	.08	.452	1.000	-1.14	1.31
			Married w/o child	-.45	.409	1.000	-1.56	.65
			Married with child	-.61	.386	.715	-1.65	.44
		Single with child	Single w/o child	-.08	.452	1.000	-1.31	1.14
			Married w/o child	-.54	.355	.804	-1.50	.42
			Married with child	-.69	.329	.233	-1.58	.20
		Married w/o child	Single w/o child	.45	.409	1.000	-.65	1.56
			Single with child	.54	.355	.804	-.42	1.50
			Married with child	-.15	.266	1.000	-.88	.57
		Married with child	Single w/o child	.61	.386	.715	-.44	1.65
			Single with child	.69	.329	.233	-.20	1.58
			Married w/o child	.15	.266	1.000	-.57	.88
MULTI	Tukey HSD	Single w/o child	Single with child	-.08	.526	.999	-1.47	1.30
			Married w/o child	.39	.476	.849	-.86	1.64
			Married with child	.01	.449	1.000	-1.17	1.19
		Single with child	Single w/o child	.08	.526	.999	-1.30	1.47
			Married w/o child	.47	.413	.669	-.62	1.56
			Married with child	.09	.383	.995	-.92	1.10
		Married w/o child	Single w/o child	-.39	.476	.849	-1.64	.86
			Single with child	-.47	.413	.669	-1.56	.62
			Married with child	-.38	.310	.614	-1.19	.44
		Married with child	Single w/o child	-.01	.449	1.000	-1.19	1.17
			Single with child	-.09	.383	.995	-1.10	.92
			Married w/o child	.38	.310	.614	-.44	1.19
	Bonferroni	Single w/o child	Single with child	-.08	.526	1.000	-1.51	1.34
			Married w/o child	.39	.476	1.000	-.90	1.68
			Married with child	.01	.449	1.000	-1.21	1.22
		Single with child	Single w/o child	.08	.526	1.000	-1.34	1.51
			Married w/o child	.47	.413	1.000	-.65	1.59
			Married with child	.09	.383	1.000	-.95	1.13
		Married w/o child	Single w/o child	-.39	.476	1.000	-1.68	.90
			Single with child	-.47	.413	1.000	-1.59	.65
			Married with child	-.38	.310	1.000	-1.22	.46
		Married with child	Single w/o child	-.01	.449	1.000	-1.22	1.21
			Single with child	-.09	.383	1.000	-1.13	.95
			Married w/o child	.38	.310	1.000	-.46	1.22
EMERG	Tukey HSD	Single w/o child	Single with child	-.54	.439	.607	-1.69	.61
			Married w/o child	.19	.397	.962	-.85	1.24
			Married with child	-.21	.375	.946	-1.19	.78
		[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
			Married w/o child	.73	.345	.153	-.17	1.64
			Married with child	.34	.319	.720	-.50	1.17
		Married w/o child	Single w/o child	-.19	.397	.962	-1.24	.85
			Single with child	-.73	.345	.153	-1.64	.17

Homogeneous Subsets

WELLNESS

	STATUS	N	Subset for alpha = .05 1
Tukey HSD[a,b]	Single w/o child	8	2.25
	Married with child	37	2.73
	Married w/o child	22	2.77
	Single with child	12	2.83
	Sig.		.537

Means for groups in homogeneous subsets are displayed.

a. Uses Harmonic Mean Sample Size = 14.244.

b. The group sizes are unequal. The harmonic mean of the group sizes is used. Type I error levels are not guaranteed.

HOUSING

	STATUS	N	Subset for alpha = .05 1
Tukey HSD[a,b]	Single w/o child	8	1.88
	Single with child	12	2.58
	Married w/o child	22	2.91
	Married with child	37	3.05
	Sig.		.153

Means for groups in homogeneous subsets are displayed.

a. Uses Harmonic Mean Sample Size = 14.244.

b. The group sizes are unequal. The harmonic mean of the group sizes is used. Type I error levels are not guaranteed.

AUTO

	STATUS	N	Subset for alpha = .05 1
Tukey HSD[a,b]	Single with child	12	2.42
	Single w/o child	8	2.50
	Married w/o child	22	2.95
	Married with child	37	3.11
	Sig.		.252

Means for groups in homogeneous subsets are displayed.

a. Uses Harmonic Mean Sample Size = 14.244.

b. The group sizes are unequal. The harmonic mean of the group sizes is used. Type I error levels are not guaranteed.

MULTI

	STATUS	N	Subset for alpha = .05 1
Tukey HSD[a,b]	Married w/o child	22	1.86
	Married with child	37	2.24
	Single w/o child	8	2.25
	Single with child	12	2.33
	Sig.		.698

Means for groups in homogeneous subsets are displayed.

a. Uses Harmonic Mean Sample Size = 14.244.

b. The group sizes are unequal. The harmonic mean of the group sizes is used. Type I error levels are not guaranteed.

EMERG

	STATUS	N	Subset for alpha = .05 1
Tukey HSD[a,b]	Married w/o child	22	1.68
	Single w/o child	8	1.88
	Married with child	37	2.08
	Single with child	12	2.42
	Sig.		.183

Means for groups in homogeneous subsets are displayed.

a. Uses Harmonic Mean Sample Size = 14.244.

b. The group sizes are unequal. The harmonic mean of the group sizes is used. Type I error levels are not guaranteed.

OTHER_BN

	STATUS	N	Subset for alpha = .05 1
Tukey HSD[a,b]	Single w/o child	8	2.15
	Married w/o child	22	2.44
	Single with child	12	2.52
	Married with child	37	2.64
	Sig.		.435

Means for groups in homogeneous subsets are displayed.

a. Uses Harmonic Mean Sample Size = 14.244.

b. The group sizes are unequal. The harmonic mean of the group sizes is used. Type I error levels are not guaranteed.

Onewav

Descriptives

		N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean		Minimum	Maximum
						Lower Bound	Upper Bound		
COMM2	Single w/o chi	8	3.63	.744	.263	3.00	4.25	2	4
	Single with ch	12	4.42	.515	.149	4.09	4.74	4	5
	Married w/o c	22	4.00	.617	.132	3.73	4.27	3	5
	Married with c	37	4.24	.723	.119	4.00	4.48	2	5
	Total	79	4.14	.693	.078	3.98	4.29	2	5
COMM3	Single w/o chi	8	3.88	.641	.227	3.34	4.41	3	5
	Single with ch	12	4.00	.603	.174	3.62	4.38	3	5
	Married w/o c	22	3.64	.848	.181	3.26	4.01	2	5
	Married with c	37	4.22	.479	.079	4.06	4.38	3	5
	Total	79	3.99	.670	.075	3.84	4.14	2	5
COMM_BE	Single w/o chi	8	3.75	.535	.189	3.30	4.20	3	5
	Single with ch	12	4.21	.498	.144	3.89	4.52	4	5
	Married w/o c	22	3.82	.628	.134	3.54	4.10	3	5
	Married with c	37	4.23	.522	.086	4.06	4.40	3	5
	Total	79	4.06	.579	.065	3.93	4.19	3	5

Test of Homogeneity of Variances

	Levene Statistic	df1	df2	Sig.
COMM2	1.209	3	75	.312
COMM3	3.845	3	75	.013
COMM_BEN	.242	3	75	.867

ANOVA

		Sum of Squares	df	Mean Square	F	Sig.
COMM2	Between Groups	3.866	3	1.289	2.876	.042
	Within Groups	33.602	75	.448		
	Total	37.468	78			
COMM3	Between Groups	4.751	3	1.584	3.928	.012
	Within Groups	30.236	75	.403		
	Total	34.987	78			
COMM_BEN	Between Groups	3.384	3	1.128	3.711	.015
	Within Groups	22.799	75	.304		
	Total	26.184	78			

Post Hoc Tests

Dependent Variable		(I) STATUS	(J) STATUS	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
							Lower Bound	Upper Bound
COMM2	Tukey HSD	Single w/o child	Single with child	-.79	.306	.055	-1.59	.01
			Married w/o child	-.38	.276	.530	-1.10	.35
			Married with child	-.62	.261	.092	-1.30	.07
		Single with child	Single w/o child	.79	.306	.055	-.01	1.59
			Married w/o child	.42	.240	.313	-.21	1.05
			Married with child	.17	.222	.863	-.41	.76
		Married w/o child	Single w/o child	.38	.276	.530	-.35	1.10
			Single with child	-.42	.240	.313	-1.05	.21
			Married with child	-.24	.180	.535	-.72	.23
		Married with child	Single w/o child	.62	.261	.092	-.07	1.30
			Single with child	.17	.222	.863	-.76	.41
			Married w/o child					
	Bonferroni	Single w/o child	Single with child	.24	.180	.535	-.23	.72
			Married w/o child	-.79	.306	.069	-1.62	.04
			Married with child	-.38	.276	1.000	-1.12	.37
		Single with child	Single w/o child	-.62	.261	.123	-1.33	.09
			Married w/o child	.79	.306	.069	-.04	1.62
			Married with child	.42	.240	.522	-.23	1.07
		Married w/o child	Single w/o child	.17	.222	1.000	-.43	.78
			Single with child	.38	.276	1.000	-.37	1.12
			Married with child	-.42	.240	.522	-1.07	.23
		Married with child	Single w/o child	-.24	.180	1.000	-.73	.25
			Single with child	.62	.261	.123	-.09	1.33
			Married w/o child	-.17	.222	1.000	-.78	.43
COMM3	Tukey HSD	Single w/o child	Single with child	.24	.180	1.000	-.25	.73
			Married w/o child	-.13	.290	.973	-.89	.64
			Married with child	.24	.262	.799	-.45	.93
		Single with child	Single w/o child	-.34	.248	.517	-.99	.31
			Married w/o child	.13	.290	.973	-.64	.89
			Married with child	.36	.228	.387	-.24	.96
		Married w/o child	Single w/o child	-.22	.211	.735	-.77	.34
			Single with child	-.24	.262	.799	-.93	.45
			Married with child	-.36	.228	.387	-.96	.24
		Married with child	Single w/o child	-.58*	.171	.006	-1.03	-.13
			Single with child	.34	.248	.517	-.31	.99
			Married w/o child	.22	.211	.735	-.34	.77
				.58*	.171	.006	.13	1.03
	Bonferroni	Single w/o child	Single with child	-.13	.290	1.000	-.91	.66
			Married w/o child	.24	.262	1.000	-.47	.95
			Married with child	-.34	.248	1.000	-1.01	.33
		Single with child	Single w/o child	.13	.290	1.000	-.66	.91
			Married w/o child	.36	.228	.688	-.25	.98
			Married with child	-.22	.211	1.000	-.79	.36
		Married w/o child	Single w/o child	-.24	.262	1.000	-.95	.47
			Single with child	-.36	.228	.688	-.98	.25
			Married with child	-.58*	.171	.007	-1.04	-.12
		Married with child	Single w/o child	.34	.248	1.000	-.33	1.01
			Single with child	.22	.211	1.000	-.36	.79
			Married w/o child	.58*	.171	.007	.12	1.04
COMM_BEN	Tukey HSD	Single w/o child	Single with child	-.46	.252	.272	-1.12	.20
			Married w/o child	-.07	.228	.991	-.67	.53
			Married with child	-.48	.215	.124	-1.04	.09
		Single with child	Single w/o child	.46	.252	.272	-.20	1.12
			Married w/o child	.39	.198	.208	-.13	.91
			Married with child	-.02	.183	.999	-.50	.46
		Married w/o child	Single w/o child	.07	.228	.991	-.53	.67
			Single with child	-.39	.198	.208	-.91	.13
			Married with child	-.41*	.148	.035	-.80	-.02
		Married with child	Single w/o child	.48	.215	.124	-.09	1.04
			Single with child	.02	.183	.999	-.46	.50
			Married w/o child	.41*	.148	.035	.02	.80
	Bonferroni	Single w/o child	Single with child	-.46	.252	.435	-1.14	.22
			Married w/o child	-.07	.228	1.000	-.69	.55
			Married with child	-.48	.215	.172	-1.06	.10
		Single with child	Single w/o child	.46	.252	.435	-.22	1.14
			Married w/o child	.39	.198	.314	-.15	.93
			Married with child	-.02	.183	1.000	-.52	.47
		Married w/o child	Single w/o child	.07	.228	1.000	-.55	.69
			Single with child	-.39	.198	.314	-.93	.15
			Married with child	-.41*	.148	.042	-.81	-.01
		Married with child	Single w/o child	.48	.215	.172	-.10	1.06
			Single with child	.02	.183	1.000	-.47	.52
			Married w/o child	.41*	.148	.042	.01	.81

*. The mean difference is significant at the .05 level.

Homogeneous Subsets

COMM2

	STATUS	N	Subset for alpha = .05	
			1	2
Tukey HSD[a,b]	Single w/o child	8	3.63	
	Married w/o child	22	4.00	4.00
	Married with child	37	4.24	4.24
	Single with child	12		4.42
	Sig.		.074	.351

Means for groups in homogeneous subsets are displayed.

a. Uses Harmonic Mean Sample Size = 14.244.

b. The group sizes are unequal. The harmonic mean of the group sizes is used. Type I error levels are not guaranteed.

COMM3

	STATUS	N	Subset for alpha = .05
			1
Tukey HSD[a,b]	Married w/o child	22	3.64
	Single w/o child	8	3.88
	Single with child	12	4.00
	Married with child	37	4.22
	Sig.		.079

Means for groups in homogeneous subsets are displayed.

a. Uses Harmonic Mean Sample Size = 14.244.

b. The group sizes are unequal. The harmonic mean of the group sizes is used. Type I error levels are not guaranteed.

COMM_BEN

	STATUS	N	Subset for alpha = .05
			1
Tukey HSD[a,b]	Single w/o child	8	3.75
	Married w/o child	22	3.82
	Single with child	12	4.21
	Married with child	37	4.23
	Sig.		.102

Means for groups in homogeneous subsets are displayed.

a. Uses Harmonic Mean Sample Size = 14.244.

b. The group sizes are unequal. The harmonic mean of the group sizes is used. Type I error levels are not guaranteed.

Oneway

Descriptives

		N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean		Minimum	Maximum
						Lower Bound	Upper Bound		
IN_P	<= 20 year	6	3.83	.408	.167	3.40	4.26	3	4
	21-30 year	15	4.00	.535	.138	3.70	4.30	3	5
	31-40 year	42	4.36	.618	.095	4.16	4.55	3	5
	41-50 year	11	4.45	.688	.207	3.99	4.92	3	5
	51-60 year	5	4.80	.447	.200	4.24	5.36	4	5
	Total	79	4.29	.623	.070	4.15	4.43	3	5
OUT_P	<= 20 year	6	3.50	.548	.224	2.93	4.07	3	4
	21-30 year	15	3.93	.884	.228	3.44	4.42	2	5
	31-40 year	42	4.38	.697	.108	4.16	4.60	3	5
	41-50 year	11	4.82	.405	.122	4.55	5.09	4	5
	51-60 year	5	4.80	.447	.200	4.24	5.36	4	5
	Total	79	4.32	.760	.086	4.15	4.49	2	5
MATER	<= 20 year	6	1.83	.753	.307	1.04	2.62	1	3
	21-30 year	15	2.60	1.121	.289	1.98	3.22	1	4
	31-40 year	42	2.93	1.276	.197	2.53	3.33	1	5
	41-50 year	11	3.45	1.440	.434	2.49	4.42	1	5
	51-60 year	5	3.20	1.304	.583	1.58	4.82	2	5
	Total	79	2.87	1.275	.143	2.59	3.16	1	5
HEALTH_C	<= 20 year	6	3.06	.251	.102	2.79	3.32	3	3
	21-30 year	15	3.51	.576	.149	3.19	3.83	2	4
	31-40 year	42	3.89	.689	.106	3.67	4.10	3	5
	41-50 year	11	4.24	.747	.225	3.74	4.74	3	5
	51-60 year	5	4.27	.494	.221	3.65	4.88	4	5
	Total	79	3.83	.708	.080	3.67	3.99	2	5

Test of Homogeneity of Variances

	Levene Statistic	df1	df2	Sig.
IN_P	3.545	4	74	.011
OUT_P	2.435	4	74	.055
MATER	.929	4	74	.452
HEALTH_C	2.338	4	74	.063

ANOVA

		Sum of Squares	df	Mean Square	F	Sig.
IN_P	Between Groups	4.300	4	1.075	3.059	.022
	Within Groups	26.003	74	.351		
	Total	30.304	78			
OUT_P	Between Groups	10.314	4	2.579	5.487	.001
	Within Groups	34.774	74	.470		
	Total	45.089	78			
MATER	Between Groups	11.988	4	2.997	1.933	.114
	Within Groups	114.746	74	1.551		
	Total	126.734	78			
HEALTH_C	Between Groups	8.093	4	2.023	4.832	.002
	Within Groups	30.987	74	.419		
	Total	39.080	78			

Post Hoc Tests

Dependent Variable		(I) AGE	(J) AGE	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
							Lower Bound	Upper Bound
IN_P	Tukey HSD	<= 20 years	21-30 years					
			31-40 years					
			41-50 years					
			51-60 years	-.17	.286	.977	-.97	.63
		21-30 years	<= 20 years	-.52	.259	.265	-1.25	.20
			31-40 years	-.62	.301	.246	-1.46	.22
			41-50 years	-.97	.359	.065	-1.97	.04
			51-60 years	.17	.286	.977	-.63	.97
		31-40 years	<= 20 years	-.36	.178	.275	-.86	.14
			21-30 years	-.45	.235	.310	-1.11	.20
			41-50 years	-.80	.306	.078	-1.66	.06
			51-60 years	.52	.259	.265	-.20	1.25
		41-50 years	<= 20 years	.36	.178	.275	-.14	.86
			21-30 years	-.10	.201	.989	-.66	.46
			31-40 years	-.44	.280	.515	-1.23	.34
			51-60 years	.62	.301	.246	-.22	1.46
		51-60 years	<= 20 years	.45	.235	.310	-.20	1.11
			21-30 years	.10	.201	.989	-.46	.66
			31-40 years	-.35	.320	.816	-1.24	.55
			41-50 years	.97	.359	.065	-.04	1.97
	Bonferroni	<= 20 years	21-30 years	.80	.306	.078	-.06	1.66
			31-40 years	.44	.280	.515	-.34	1.23
			41-50 years	.35	.320	.816	-.55	1.24
			51-60 years	-.17	.286	1.000	-1.00	.66
		21-30 years	<= 20 years	-.52	.259	.465	-1.27	.22
			31-40 years	-.62	.301	.424	-1.49	.25
			41-50 years	-.97	.359	.088	-2.01	.07
			51-60 years	.17	.286	1.000	-.66	1.00
		31-40 years	<= 20 years	-.36	.178	.488	-.87	.16
			21-30 years	-.45	.235	.572	-1.14	.23
			41-50 years	-.80	.306	.109	-1.69	.09
			51-60 years	.52	.259	.465	-.22	1.27
		41-50 years	<= 20 years	.36	.178	.488	-.16	.87
			21-30 years	-.10	.201	1.000	-.68	.48
			31-40 years	-.44	.280	1.000	-1.25	.37
			51-60 years	.62	.301	.424	-.25	1.49
		51-60 years	<= 20 years	.45	.235	.572	-.23	1.14
			21-30 years	.10	.201	1.000	-.48	.68
			31-40 years	-.35	.320	1.000	-1.27	.58
			41-50 years	.97	.359	.088	-.07	2.01
OUT_P	Tukey HSD	<= 20 years	21-30 years	.80	.306	.109	-.09	1.69
			31-40 years	.44	.280	1.000	-.37	1.25
			41-50 years	.35	.320	1.000	-.58	1.27
			51-60 years	-.43	.331	.687	-1.36	.49
		21-30 years	<= 20 years	-.88*	.299	.034	-1.72	-.04
			31-40 years	-1.32*	.348	.003	-2.29	-.35
			41-50 years	-1.30*	.415	.020	-2.46	-.14
			51-60 years	.43	.331	.687	-.49	1.36
		31-40 years	<= 20 years	-.45	.206	.202	-1.02	.13
			21-30 years	-.88*	.272	.014	-1.65	-.12
			41-50 years	-.87	.354	.114	-1.86	.12
			51-60 years	.88*	.299	.034	.04	1.72
		41-50 years	<= 20 years	.45	.206	.202	-.13	1.02
			21-30 years	-.44	.232	.335	-1.09	.21
			31-40 years	-.42	.324	.697	-1.33	.49
			51-60 years	1.32*	.348	.003	.35	2.29
		51-60 years	<= 20 years	.88*	.272	.014	.12	1.65
			21-30 years	.44	.232	.335	-.21	1.09
			31-40 years	.02	.370	1.000	-1.02	1.05
			41-50 years	1.30*	.415	.020	.14	2.46
	Bonferroni	<= 20 years	21-30 years	.87	.354	.114	-.12	1.86
			31-40 years	.42	.324	.697	-.49	1.33
			41-50 years	-.02	.370	1.000	-1.05	1.02
			51-60 years	-.43	.331	1.000	-1.39	.52
		21-30 years	<= 20 years	-.88*	.299	.043	-1.75	-.02
			31-40 years	-1.32*	.348	.003	-2.32	-.31
			41-50 years	-1.30*	.415	.025	-2.50	-.10
			51-60 years	.43	.331	1.000	-.52	1.39
		31-40 years	<= 20 years	-.45	.206	.332	-1.04	.15
			21-30 years	-.88*	.272	.017	-1.67	-.10
			41-50 years	-.87	.354	.167	-1.89	.16
			51-60 years	.88*	.299	.043	.02	1.75
		41-50 years	<= 20 years	.45	.206	.332	-.15	1.04
			21-30 years	-.44	.232	.636	-1.11	.23
			31-40 years	-.42	.324	1.000	-1.36	.52
			51-60 years	1.32*	.348	.003	.31	2.32
		51-60 years	<= 20 years	.88*	.272	.017	.10	1.67
			21-30 years	.44	.232	.636	-.23	1.11
			31-40 years	.02	.370	1.000	-1.05	1.09
			41-50 years	1.30*	.415	.025	.10	2.50
MATER	Tukey HSD	<= 20 years	21-30 years	.87	.354	.167	-.16	1.89
			31-40 years	.42	.324	1.000	-.52	1.36
			41-50 years	.02	.370	1.000	-1.09	1.05
			51-60 years	-.77	.602	.707	-2.45	.92
		21-30 years	<= 20 years	-1.10	.543	.269	-2.61	.42
			31-40 years	-1.62	.632	.088	-3.39	.15
			41-50 years	-1.37	.754	.374	-3.48	.74
			51-60 years	.77	.602	.707	-.92	2.45
		31-40 years	<= 20 years	-.33	.375	.904	-1.38	.72
			21-30 years	-.85	.494	.423	-2.24	.53
			41-50 years	-.60	.643	.883	-2.40	1.20
			51-60 years	1.10	.543	.269	-.42	2.61
		41-50 years	<= 20 years	.33	.375	.904	-.72	1.38
			21-30 years	-.53	.422	.724	-1.71	.65
			31-40 years	-.27	.589	.991	-1.92	1.38
			51-60 years	1.62	.632	.088	-.15	3.39
		51-60 years	<= 20 years	.85	.494	.423	-.53	2.24
			21-30 years	.53	.422	.724	-.65	1.71
			31-40 years	.25	.672	.996	-1.62	2.13
			41-50 years	1.37	.754	.374	-.74	3.48
	Bonferroni	<= 20 years	21-30 years	.60	.643	.883	-1.20	2.40
			31-40 years	.27	.589	.991	-1.38	1.92
			41-50 years	-1.25	.672	.996	-2.13	1.62
			51-60 years	-.77	.602	1.000	-2.51	.97
		21-30 years	<= 20 years	-1.10	.543	.475	-2.67	.48
			31-40 years	-1.62	.632	.123	-3.45	.21
			41-50 years	-1.37	.754	.740	-3.55	.82

Homogeneous Subsets

IN_P

	AGE	N	Subset for alpha = .05	
			1	2
Tukey HSD[a,b]	<= 20 years	6	3.83	
	21-30 years	15	4.00	
	31-40 years	42	4.36	4.36
	41-50 years	11	4.45	4.45
	51-60 years	5		4.80
	Sig.		.177	.505

Means for groups in homogeneous subsets are displayed.

a. Uses Harmonic Mean Sample Size = 9.123.

b. The group sizes are unequal. The harmonic mean of the group sizes is used. Type I error levels are not guaranteed.

OUT_P

	AGE	N	Subset for alpha = .05	
			1	2
Tukey HSD[a,b]	<= 20 years	6	3.50	
	21-30 years	15	3.93	3.93
	31-40 years	42	4.38	4.38
	51-60 years	5		4.80
	41-50 years	11		4.82
	Sig.		.057	.055

Means for groups in homogeneous subsets are displayed.

a. Uses Harmonic Mean Sample Size = 9.123.

b. The group sizes are unequal. The harmonic mean of the group sizes is used. Type I error levels are not guaranteed.

MATER

	AGE	N	Subset for alpha = .05 1
Tukey HSD[a,b]	<= 20 years	6	1.83
	21-30 years	15	2.60
	31-40 years	42	2.93
	51-60 years	5	3.20
	41-50 years	11	3.45
	Sig.		.052

Means for groups in homogeneous subsets are displayed.

a. Uses Harmonic Mean Sample Size = 9.123.

b. The group sizes are unequal. The harmonic mean of the group sizes is used. Type I error levels are not guaranteed.

HEALTH_C

	AGE	N	Subset for alpha = .05 1	2
Tukey HSD[a,b]	<= 20 years	6	3.06	
	21-30 years	15	3.51	3.51
	31-40 years	42	3.89	3.89
	41-50 years	11		4.24
	51-60 years	5		4.27
	Sig.		.056	.103

Means for groups in homogeneous subsets are displayed.

a. Uses Harmonic Mean Sample Size = 9.123.

b. The group sizes are unequal. The harmonic mean of the group sizes is used. Type I error levels are not guaranteed.

Oneway

Descriptives

		N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean		Minimum	Maximum
						Lower Bound	Upper Bound		
ANNUAL	<= 20 years	6	4.17	.983	.401	3.13	5.20	3	5
	21-30 years	15	3.33	1.113	.287	2.72	3.95	1	5
	31-40 years	42	4.38	.731	.113	4.15	4.61	3	5
	41-50 years	11	4.55	.688	.207	4.08	5.01	3	5
	51-60 years	5	4.40	.894	.400	3.29	5.51	3	5
	Total	79	4.19	.921	.104	3.98	4.40	1	5
SICK	<= 20 years	6	3.00	.894	.365	2.06	3.94	2	4
	21-30 years	15	3.53	.834	.215	3.07	4.00	2	4
	31-40 years	42	3.62	1.035	.160	3.30	3.94	1	5
	41-50 years	11	4.18	1.079	.325	3.46	4.91	2	5
	51-60 years	5	3.60	.894	.400	2.49	4.71	3	5
	Total	79	3.63	1.002	.113	3.41	3.86	1	5
PAID_TIM	<= 20 years	6	3.58	.917	.375	2.62	4.55	3	5
	21-30 years	15	3.43	.799	.206	2.99	3.88	2	5
	31-40 years	42	4.00	.749	.116	3.77	4.23	3	5
	41-50 years	11	4.36	.778	.234	3.84	4.89	3	5
	51-60 years	5	4.00	.707	.316	3.12	4.88	3	5
	Total	79	3.91	.808	.091	3.73	4.09	2	5

Test of Homogeneity of Variances

	Levene Statistic	df1	df2	Sig.
ANNUAL	1.408	4	74	.240
SICK	.486	4	74	.746
PAID_TIM	.587	4	74	.673

ANOVA

		Sum of Squares	df	Mean Square	F	Sig.
ANNUAL	Between Groups	14.153	4	3.538	5.035	.001
	Within Groups	51.999	74	.703		
	Total	66.152	78			
SICK	Between Groups	5.880	4	1.470	1.501	.211
	Within Groups	72.474	74	.979		
	Total	78.354	78			
PAID_TIM	Between Groups	6.693	4	1.673	2.802	.032
	Within Groups	44.187	74	.597		
	Total	50.880	78			

Post Hoc Tests

Dependent Variable		(I) AGE	(J) AGE	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
							Lower Bound	Upper Bound
ANNUAL	Tukey HSD	<= 20 years	21-30 years					
			31-40 years					
			41-50 years					
			51-60 years	.83	.405	.249	-.30	1.97
		21-30 years	<= 20 years	-.21	.366	.977	-1.24	.81
			31-40 years	-.38	.425	.900	-1.57	.81
			41-50 years	-.23	.508	.991	-1.65	1.19
			51-60 years	-.83	.405	.249	-1.97	.30
		31-40 years	<= 20 years	-1.05*	.252	.001	-1.75	-.34
			21-30 years	-1.21*	.333	.004	-2.14	-.28
			41-50 years	-1.07	.433	.110	-2.28	.14
			51-60 years	.21	.366	.977	-.81	1.24
		41-50 years	<= 20 years	1.05*	.252	.001	.34	1.75
			21-30 years	-.16	.284	.978	-.96	.63
			31-40 years	-.02	.397	1.000	-1.13	1.09
			51-60 years	.38	.425	.900	-.81	1.57
		51-60 years	<= 20 years	1.21*	.333	.004	.28	2.14
			21-30 years	.16	.284	.978	-.63	.96
			31-40 years	.15	.452	.998	-1.12	1.41
			41-50 years	.23	.508	.991	-1.19	1.65
	Bonferroni	<= 20 years	21-30 years	1.07	.433	.110	-.14	2.28
			31-40 years	.02	.397	1.000	-1.09	1.13
			41-50 years	-.15	.452	.998	-1.41	1.12
			51-60 years	.83	.405	.431	-.34	2.01
		21-30 years	<= 20 years	-.21	.366	1.000	-1.27	.84
			31-40 years	-.38	.425	1.000	-1.61	.85
			41-50 years	-.23	.508	1.000	-1.70	1.24
			51-60 years	-.83	.405	.431	-2.01	.34
		31-40 years	<= 20 years	-1.05*	.252	.001	-1.78	-.32
			21-30 years	-1.21*	.333	.005	-2.17	-.25
			41-50 years	-1.07	.433	.161	-2.32	.19
			51-60 years	.21	.366	1.000	-.84	1.27
		41-50 years	<= 20 years	1.05*	.252	.001	.32	1.78
			21-30 years	-.16	.284	1.000	-.99	.66
			31-40 years	-.02	.397	1.000	-1.17	1.13
			51-60 years	.38	.425	1.000	-.85	1.61
		51-60 years	<= 20 years	1.21*	.333	.005	.25	2.17
			21-30 years	.16	.284	1.000	-.66	.99
			31-40 years	.15	.452	1.000	-1.16	1.45
			41-50 years	.23	.508	1.000	-1.24	1.70
				1.07	.433	.161	-.19	2.32
SICK	Tukey HSD	<= 20 years	21-30 years	.02	.397	1.000	-1.13	1.17
			31-40 years	-.15	.452	1.000	-1.45	1.16
			41-50 years	-.53	.478	.798	-1.87	.80
			51-60 years	-.62	.432	.608	-1.83	.59
		21-30 years	<= 20 years	-1.18	.502	.140	-2.59	.22
			31-40 years	-.60	.599	.854	-2.28	1.08
			41-50 years	.53	.478	.798	-.80	1.87
			51-60 years	-.09	.298	.998	-.92	.75
		31-40 years	<= 20 years	-.65	.393	.470	-1.75	.45
			21-30 years	-.07	.511	1.000	-1.50	1.36
			41-50 years	.62	.432	.608	-.59	1.83
			51-60 years	.09	.298	.998	-.75	.92
		41-50 years	<= 20 years	-.56	.335	.453	-1.50	.37
			21-30 years	.02	.468	1.000	-1.29	1.33
			31-40 years	1.18	.502	.140	-.22	2.59
			51-60 years	.65	.393	.470	-.45	1.75
		51-60 years	<= 20 years	.56	.335	.453	-.37	1.50
			21-30 years	.58	.534	.811	-.91	2.07
			31-40 years	.60	.599	.854	-1.08	2.28
			41-50 years	.07	.511	1.000	-1.36	1.50
	Bonferroni	<= 20 years	21-30 years	-.02	.468	1.000	-1.33	1.29
			31-40 years	-.58	.534	.811	-2.07	.91
			41-50 years	-.53	.478	1.000	-1.92	.85
			51-60 years	-.62	.432	1.000	-1.87	.63
		21-30 years	<= 20 years	-1.18	.502	.213	-2.64	.27
			31-40 years	-.60	.599	1.000	-2.33	1.13
			41-50 years	.53	.478	1.000	-.85	1.92
			51-60 years	-.09	.298	1.000	-.95	.78
		31-40 years	<= 20 years	-.65	.393	1.000	-1.79	.49
			21-30 years	-.07	.511	1.000	-1.55	1.41
			41-50 years	.62	.432	1.000	-.63	1.87
			51-60 years	.09	.298	1.000	-.78	.95
		41-50 years	<= 20 years	-.56	.335	.974	-1.53	.41
			21-30 years	.02	.468	1.000	-1.34	1.37
			31-40 years	1.18	.502	.213	-.27	2.64
			51-60 years	.65	.393	1.000	-.49	1.79
		51-60 years	<= 20 years	.56	.335	.974	-.41	1.53
			21-30 years	.58	.534	1.000	-.96	2.13
			31-40 years	.60	.599	1.000	-1.13	2.33
			41-50 years	.07	.511	1.000	-1.41	1.55
				-.02	.468	1.000	-1.37	1.34
PAID_TIM	Tukey HSD	<= 20 years	21-30 years	-.58	.534	1.000	-2.13	.96
			31-40 years	.15	.373	.994	-.89	1.19
			41-50 years	-.42	.337	.731	-1.36	.53
			51-60 years	-.78	.392	.281	-1.88	.32
		21-30 years	<= 20 years	-.42	.468	.900	-1.73	.89
			31-40 years	-.15	.373	.994	-1.19	.89
			41-50 years	-.57	.232	.117	-1.22	.08
			51-60 years	-.93*	.307	.027	-1.79	-.07
		31-40 years	<= 20 years	-.57	.399	.617	-1.68	.55
			21-30 years	.42	.337	.731	-.53	1.36
			41-50 years	.57	.232	.117	-.08	1.22
			51-60 years	-.36	.262	.636	-1.10	.37
		41-50 years	<= 20 years	.00	.366	1.000	-1.02	1.02
			21-30 years	.78	.392	.281	-.32	1.88
			31-40 years	.93*	.307	.027	.07	1.79
			51-60 years	.36	.262	.636	-.37	1.10
		51-60 years	<= 20 years	.36	.417	.906	-.80	1.53
			21-30 years	.42	.468	.900	-.89	1.73
			31-40 years	.57	.399	.617	-.55	1.68
				.00	.366	1.000	-1.02	1.02
	Bonferroni	<= 20 years	21-30 years	.15	.373	1.000	-.93	1.23
			31-40 years	-.42	.337	1.000	-1.39	.56
			41-50 years	-.78	.392	.503	-1.92	.35
			51-60 years	-.42	.468	1.000	-1.77	.94

Homogeneous Subsets

ANNUAL

	AGE	N	Subset for alpha = .05	
			1	2
Tukey HSD[a,b]	21-30 years	15	3.33	
	<= 20 years	6	4.17	4.17
	31-40 years	42	4.38	4.38
	51-60 years	5	4.40	4.40
	41-50 years	11		4.55
	Sig.		.061	.870

Means for groups in homogeneous subsets are displayed.

a. Uses Harmonic Mean Sample Size = 9.123.

b. The group sizes are unequal. The harmonic mean of the group sizes is used. Type I error levels are not guaranteed.

SICK

	AGE	N	Subset for alpha = .05
			1
Tukey HSD[a,b]	<= 20 years	6	3.00
	21-30 years	15	3.53
	51-60 years	5	3.60
	31-40 years	42	3.62
	41-50 years	11	4.18
	Sig.		.091

Means for groups in homogeneous subsets are displayed.

a. Uses Harmonic Mean Sample Size = 9.123.

b. The group sizes are unequal. The harmonic mean of the group sizes is used. Type I error levels are not guaranteed.

PAID_TIM

	AGE	N	Subset for alpha = .05
			1
Tukey HSD[a,b]	21-30 years	15	3.43
	<= 20 years	6	3.58
	31-40 years	42	4.00
	51-60 years	5	4.00
	41-50 years	11	4.36
	Sig.		.086

Means for groups in homogeneous subsets are displayed.

a. Uses Harmonic Mean Sample Size = 9.123.

b. The group sizes are unequal. The harmonic mean of the group sizes is used. Type I error levels are not guaranteed.

Oneway

Descriptives

RETIREMT

	N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean		Minimum	Maximum
					Lower Bound	Upper Bound		
<= 20 years	6	3.00	.632	.258	2.34	3.66	2	4
21-30 years	15	3.40	.828	.214	2.94	3.86	3	5
31-40 years	42	4.02	1.024	.158	3.70	4.34	2	5
41-50 years	11	4.27	1.104	.333	3.53	5.01	2	5
51-60 years	5	4.80	.447	.200	4.24	5.36	4	5
Total	79	3.91	1.028	.116	3.68	4.14	2	5

Test of Homogeneity of Variances

RETIREMT

Levene Statistic	df1	df2	Sig.
7.379	4	74	.000

ANOVA

RETIREMT

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	14.822	4	3.705	4.059	.005
Within Groups	67.558	74	.913		
Total	82.380	78			

Post Hoc Tests

Multiple Comparisons

Dependent Variable: RETIRMT

	(I) AGE	(J) AGE	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
						Lower Bound	Upper Bound
Tukey HSD	<= 20 years	21-30 years	-.40	.462	.908	-1.69	.89
		31-40 years	-1.02	.417	.112	-2.19	.14
		41-50 years	-1.27	.485	.076	-2.63	.08
		51-60 years	-1.80*	.579	.022	-3.42	-.18
	21-30 years	<= 20 years	.40	.462	.908	-.89	1.69
		31-40 years	-.62	.287	.202	-1.43	.18
		41-50 years	-.87	.379	.156	-1.93	.19
		51-60 years	-1.40*	.493	.045	-2.78	-.02
	31-40 years	<= 20 years	1.02	.417	.112	-.14	2.19
		21-30 years	.62	.287	.202	-.18	1.43
		41-50 years	-.25	.324	.939	-1.15	.66
		51-60 years	-.78	.452	.430	-2.04	.49
	41-50 years	<= 20 years	1.27	.485	.076	-.08	2.63
		21-30 years	.87	.379	.156	-.19	1.93
		31-40 years	.25	.324	.939	-.66	1.15
		51-60 years	-.53	.515	.844	-1.97	.91
	51-60 years	<= 20 years	1.80*	.579	.022	.18	3.42
		21-30 years	1.40*	.493	.045	.02	2.78
		31-40 years	.78	.452	.430	-.49	2.04
		41-50 years	.53	.515	.844	-.91	1.97
Bonferroni	<= 20 years	21-30 years	-.40	.462	1.000	-1.74	.94
		31-40 years	-1.02	.417	.164	-2.23	.18
		41-50 years	-1.27	.485	.105	-2.68	.13
		51-60 years	-1.80*	.579	.026	-3.47	-.13
	21-30 years	<= 20 years	.40	.462	1.000	-.94	1.74
		31-40 years	-.62	.287	.332	-1.46	.21
		41-50 years	-.87	.379	.242	-1.97	.22
		51-60 years	-1.40	.493	.059	-2.83	.03
	31-40 years	<= 20 years	1.02	.417	.164	-.18	2.23
		21-30 years	.62	.287	.332	-.21	1.46
		41-50 years	-.25	.324	1.000	-1.19	.69
		51-60 years	-.78	.452	.901	-2.08	.53
	41-50 years	<= 20 years	1.27	.485	.105	-.13	2.68
		21-30 years	.87	.379	.242	-.22	1.97
		31-40 years	.25	.324	1.000	-.69	1.19
		51-60 years	-.53	.515	1.000	-2.02	.96
	51-60 years	<= 20 years	1.80*	.579	.026	.13	3.47
		21-30 years	1.40	.493	.059	-.03	2.83
		31-40 years	.78	.452	.901	-.53	2.08
		41-50 years	.53	.515	1.000	-.96	2.02

*. The mean difference is significant at the .05 level.

Homogeneous Subsets

RETIREMT

	AGE	N	Subset for alpha = .05		
			1	2	3
Tukey HSD[a,b]	<= 20 years	6	3.00		
	21-30 years	15	3.40	3.40	
	31-40 years	42	4.02	4.02	4.02
	41-50 years	11		4.27	4.27
	51-60 years	5			4.80
	Sig.		.160	.300	.419

Means for groups in homogeneous subsets are displayed.

a. Uses Harmonic Mean Sample Size = 9.123.

b. The group sizes are unequal. The harmonic mean of the group sizes is used. Type I error levels are not guaranteed.

Onewav

Descriptives

		N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean		Minimum	Maximum
						Lower Bound	Upper Bound		
EDUC_A	<= 20 years	6	3.17	1.329	.543	1.77	4.56	2	5
	21-30 years	15	2.87	.915	.236	2.36	3.37	2	5
	31-40 years	42	3.62	.987	.152	3.31	3.93	2	5
	41-50 years	11	3.82	.982	.296	3.16	4.48	3	5
	51-60 years	5	4.00	1.000	.447	2.76	5.24	3	5
	Total	79	3.49	1.036	.117	3.26	3.73	2	5
CERT	<= 20 years	6	2.50	.837	.342	1.62	3.38	2	4
	21-30 years	15	2.27	.704	.182	1.88	2.66	1	4
	31-40 years	42	3.07	.921	.142	2.78	3.36	1	5
	41-50 years	11	3.27	1.009	.304	2.59	3.95	2	5
	51-60 years	5	3.40	1.140	.510	1.98	4.82	2	5
	Total	79	2.92	.958	.108	2.71	3.14	1	5
EDUC_E	<= 20 years	6	2.83	1.033	.422	1.75	3.92	2	5
	21-30 years	15	2.57	.594	.153	2.24	2.90	2	4
	31-40 years	42	3.35	.785	.121	3.10	3.59	2	5
	41-50 years	11	3.55	.850	.256	2.97	4.12	3	5
	51-60 years	5	3.70	.758	.339	2.76	4.64	3	5
	Total	79	3.21	.842	.095	3.02	3.40	2	5

Test of Homogeneity of Variances

	Levene Statistic	df1	df2	Sig.
EDUC_A	1.242	4	74	.301
CERT	.474	4	74	.755
EDUC_B	.973	4	74	.428

ANOVA

		Sum of Squares	df	Mean Square	F	Sig.
EDUC_A	Between Groups	9.639	4	2.410	2.406	.057
	Within Groups	74.108	74	1.001		
	Total	83.747	78			
CERT	Between Groups	10.943	4	2.736	3.341	.014
	Within Groups	60.601	74	.819		
	Total	71.544	78			
EDUC_B	Between Groups	10.266	4	2.566	4.217	.004
	Within Groups	45.038	74	.609		
	Total	55.304	78			

Post Hoc Tests

Dependent Variable		(I) AGE	(J) AGE	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
							Lower Bound	Upper Bound
EDUC_A	Tukey HSD	<= 20 years	21-30 years					
			31-40 years					
			41-50 years					
			51-60 years	.30	.483	.971	-1.05	1.65
		21-30 years	<= 20 years	-.45	.437	.838	-1.67	.77
			31-40 years	-.65	.508	.703	-2.07	.77
			41-50 years	-.83	.606	.645	-2.53	.86
			51-60 years	-.30	.483	.971	-1.65	1.05
		31-40 years	<= 20 years	-.75	.301	.102	-1.59	.09
			21-30 years	-.95	.397	.128	-2.06	.16
			41-50 years	-1.13	.517	.194	-2.58	.31
			51-60 years	.45	.437	.838	-.77	1.67
		41-50 years	<= 20 years	.75	.301	.102	-.09	1.59
			21-30 years	-.20	.339	.977	-1.15	.75
			31-40 years	-.38	.473	.928	-1.70	.94
			51-60 years	.65	.508	.703	-.77	2.07
		51-60 years	<= 20 years	.95	.397	.128	-.16	2.06
			21-30 years	.20	.339	.977	-.75	1.15
			31-40 years	-.18	.540	.997	-1.69	1.33
			41-50 years	.83	.606	.645	-.86	2.53
	Bonferroni	<= 20 years	21-30 years	1.13	.517	.194	-.31	2.58
			31-40 years	.38	.473	.928	-.94	1.70
			41-50 years	.18	.540	.997	-1.33	1.69
			51-60 years	.30	.483	1.000	-1.10	1.70
		21-30 years	<= 20 years	-.45	.437	1.000	-1.72	.81
			31-40 years	-.65	.508	1.000	-2.12	.82
			41-50 years	-.83	.606	1.000	-2.59	.92
			51-60 years	-.30	.483	1.000	-1.70	1.10
		31-40 years	<= 20 years	-.75	.301	.147	-1.62	.12
			21-30 years	-.95	.397	.191	-2.10	.20
			41-50 years	-1.13	.517	.314	-2.63	.36
			51-60 years	.45	.437	1.000	-.81	1.72
		41-50 years	<= 20 years	.75	.301	.147	-.12	1.62
			21-30 years	-.20	.339	1.000	-1.18	.78
			31-40 years	-.38	.473	1.000	-1.75	.99
			51-60 years	.65	.508	1.000	-.82	2.12
		51-60 years	<= 20 years	.95	.397	.191	-.20	2.10
			21-30 years	.20	.339	1.000	-.78	1.18
			31-40 years	-.18	.540	1.000	-1.74	1.38
			41-50 years	.83	.606	1.000	-.92	2.59
CERT	Tukey HSD	<= 20 years	21-30 years	1.13	.517	.314	-.36	2.63
			31-40 years	.38	.473	1.000	-.99	1.75
			41-50 years	.18	.540	1.000	-1.38	1.74
			51-60 years	.23	.437	.984	-.99	1.46
		21-30 years	<= 20 years	-.57	.395	.600	-1.68	.53
			31-40 years	-.77	.459	.451	-2.06	.51
			41-50 years	-.90	.548	.476	-2.43	.63
			51-60 years	-.23	.437	.984	-1.46	.99
		31-40 years	<= 20 years	-.80*	.272	.033	-1.57	-.04
			21-30 years	-1.01*	.359	.049	-2.01	.00
			41-50 years	-1.13	.467	.120	-2.44	.17
			51-60 years	.57	.395	.600	-.53	1.68
		41-50 years	<= 20 years	.80*	.272	.033	.04	1.57
			21-30 years	-.20	.307	.965	-1.06	.66
			31-40 years	-.33	.428	.939	-1.53	.87
			51-60 years	.77	.459	.451	-.51	2.06
		51-60 years	<= 20 years	1.01*	.359	.049	.00	2.01
			21-30 years	.20	.307	.965	-.66	1.06
			31-40 years	-.13	.488	.999	-1.49	1.24
			41-50 years	.90	.548	.476	-.63	2.43
	Bonferroni	<= 20 years	21-30 years	1.13	.467	.120	-.17	2.44
			31-40 years	.33	.428	.939	-.87	1.53
			41-50 years	.13	.488	.999	-1.24	1.49
			51-60 years	.23	.437	1.000	-1.03	1.50
		21-30 years	<= 20 years	-.57	.395	1.000	-1.71	.57
			31-40 years	-.77	.459	.967	-2.10	.56
			41-50 years	-.90	.548	1.000	-2.49	.69
			51-60 years	-.23	.437	1.000	-1.50	1.03
		31-40 years	<= 20 years	-.80*	.272	.042	-1.59	-.02
			21-30 years	-1.01	.359	.065	-2.05	.03
			41-50 years	-1.13	.467	.177	-2.49	.22
			51-60 years	.57	.395	1.000	-.57	1.71
		41-50 years	<= 20 years	.80*	.272	.042	.02	1.59
			21-30 years	-.20	.307	1.000	-1.09	.69
			31-40 years	-.33	.428	1.000	-1.57	.91
			51-60 years	.77	.459	.967	-.56	2.10
		51-60 years	<= 20 years	1.01	.359	.065	-.03	2.05
			21-30 years	.20	.307	1.000	-.69	1.09
			31-40 years	-.13	.488	1.000	-1.54	1.29
			41-50 years	.90	.548	1.000	-.69	2.49
EDUC_B	Tukey HSD	<= 20 years	21-30 years	1.13	.467	.177	-.22	2.49
			31-40 years	.33	.428	1.000	-.91	1.57
			41-50 years	.13	.488	1.000	-1.29	1.54
			51-60 years	.27	.377	.954	-.79	1.32
		21-30 years	<= 20 years	-.51	.340	.564	-1.46	.44
			31-40 years	-.71	.396	.382	-1.82	.39
			41-50 years	-.87	.472	.362	-2.19	.45
			51-60 years	-.27	.377	.954	-1.32	.79
		31-40 years	<= 20 years	-.78*	.235	.012	-1.43	-.12
			21-30 years	-.98*	.310	.019	-1.84	-.11
			41-50 years	-1.13*	.403	.048	-2.26	-.01
			51-60 years	.51	.340	.564	-.44	1.46
		41-50 years	<= 20 years	.78*	.235	.012	.12	1.43
			21-30 years	-.20	.264	.942	-.94	.54
			31-40 years	-.35	.369	.872	-1.39	.68
			51-60 years	.71	.396	.382	-.39	1.82
		51-60 years	<= 20 years	.98*	.310	.019	.11	1.84
			21-30 years	.20	.264	.942	-.54	.94
			31-40 years	-.15	.421	.996	-1.33	1.02
			41-50 years	.87	.472	.362	-.45	2.19
	Bonferroni	<= 20 years	21-30 years	1.13*	.403	.048	.01	2.26
			31-40 years	.35	.369	.872	-.68	1.39
			41-50 years					
			51-60 years	.27	.377	1.000	-.82	1.36
		21-30 years	<= 20 years	-.51	.340	1.000	-1.50	.47
			31-40 years	-.71	.396	.762	-1.86	.43
			41-50 years	-.87	.472	.706	-2.23	.50

Homogeneous Subsets

EDUC_A

	AGE	N	Subset for alpha = .05
			1
Tukey HSD[a,b]	21-30 years	15	2.87
	<= 20 years	6	3.17
	31-40 years	42	3.62
	41-50 years	11	3.82
	51-60 years	5	4.00
	Sig.		.122

Means for groups in homogeneous subsets are displayed.

a. Uses Harmonic Mean Sample Size = 9.123.

b. The group sizes are unequal. The harmonic mean of the group sizes is used. Type I error levels are not guaranteed.

CERT

	AGE	N	Subset for alpha = .05
			1
Tukey HSD[a,b]	21-30 years	15	2.27
	<= 20 years	6	2.50
	31-40 years	42	3.07
	41-50 years	11	3.27
	51-60 years	5	3.40
	Sig.		.068

Means for groups in homogeneous subsets are displayed.

a. Uses Harmonic Mean Sample Size = 9.123.

b. The group sizes are unequal. The harmonic mean of the group sizes is used. Type I error levels are not guaranteed.

EDUC_B

	AGE	N	Subset for alpha = .05	
			1	2
Tukey HSD[a,b]	21-30 years	15	2.57	
	<= 20 years	6	2.83	2.83
	31-40 years	42	3.35	3.35
	41-50 years	11	3.55	3.55
	51-60 years	5		3.70
	Sig.		.067	.134

Means for groups in homogeneous subsets are displayed.

a. Uses Harmonic Mean Sample Size = 9.123.

b. The group sizes are unequal. The harmonic mean of the group sizes is used. Type I error levels are not guaranteed.

Oneway

Descriptives

		N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean		Minimum	Maximum
						Lower Bound	Upper Bound		
WELLNES	<= 20 year	6	1.83	.408	.167	1.40	2.26	1	2
	21-30 year	15	2.13	.990	.256	1.58	2.68	1	4
	31-40 year	42	2.79	1.180	.182	2.42	3.15	1	5
	41-50 year	11	3.45	1.036	.312	2.76	4.15	2	5
	51-60 year	5	3.20	.837	.374	2.16	4.24	2	4
	Total	79	2.71	1.145	.129	2.45	2.97	1	5
HOUSING	<= 20 year	6	1.50	.548	.224	.93	2.07	1	2
	21-30 year	15	2.13	1.302	.336	1.41	2.85	1	5
	31-40 year	42	2.98	1.456	.225	2.52	3.43	1	5
	41-50 year	11	3.82	1.601	.483	2.74	4.89	1	5
	51-60 year	5	3.00	1.225	.548	1.48	4.52	1	4
	Total	79	2.82	1.492	.168	2.49	3.16	1	5
AUTO	<= 20 year	6	2.17	.753	.307	1.38	2.96	1	3
	21-30 year	15	1.87	.743	.192	1.46	2.28	1	3
	31-40 year	42	3.07	.808	.125	2.82	3.32	1	5
	41-50 year	11	3.73	.905	.273	3.12	4.33	3	5
	51-60 year	5	3.60	.894	.400	2.49	4.71	3	5
	Total	79	2.90	1.008	.113	2.67	3.12	1	5
MULTI	<= 20 year	6	1.67	.816	.333	.81	2.52	1	3
	21-30 year	15	1.73	.961	.248	1.20	2.27	1	4
	31-40 year	42	2.10	1.100	.170	1.75	2.44	1	5
	41-50 year	11	3.09	1.446	.436	2.12	4.06	1	5
	51-60 year	5	2.40	.548	.245	1.72	3.08	2	3
	Total	79	2.15	1.145	.129	1.90	2.41	1	5
EMERG	<= 20 year	6	1.33	.516	.211	.79	1.88	1	2
	21-30 year	15	1.80	.775	.200	1.37	2.23	1	3
	31-40 year	42	2.00	.937	.145	1.71	2.29	1	5
	41-50 year	11	2.55	1.440	.434	1.58	3.51	1	5
	51-60 year	5	2.20	.447	.200	1.64	2.76	2	3
	Total	79	2.00	.974	.110	1.78	2.22	1	5
OTHER_B	<= 20 year	6	1.70	.352	.144	1.33	2.07	1	2
	21-30 year	15	1.93	.683	.176	1.56	2.31	1	3
	31-40 year	42	2.59	.759	.117	2.35	2.82	2	5
	41-50 year	11	3.33	1.017	.307	2.64	4.01	2	5
	51-60 year	5	2.88	.268	.120	2.55	3.21	3	3
	Total	79	2.52	.867	.098	2.32	2.71	1	5

Test of Homogeneity of Variances

	Levene Statistic	df1	df2	Sig.
WELLNESS	2.690	4	74	.038
HOUSING	1.684	4	74	.163
AUTO	.607	4	74	.659
MULTI	1.339	4	74	.263
EMERG	2.177	4	74	.080
OTHER_BN	2.280	4	74	.069

ANOVA

		Sum of Squares	df	Mean Square	F	Sig.
WELLNESS	Between Groups	17.138	4	4.285	3.723	.008
	Within Groups	85.165	74	1.151		
	Total	102.304	78			
HOUSING	Between Groups	29.673	4	7.418	3.816	.007
	Within Groups	143.846	74	1.944		
	Total	173.519	78			
AUTO	Between Groups	30.456	4	7.614	11.561	.000
	Within Groups	48.734	74	.659		
	Total	79.190	78			
MULTI	Between Groups	14.182	4	3.546	2.982	.024
	Within Groups	87.995	74	1.189		
	Total	102.177	78			
EMERG	Between Groups	6.739	4	1.685	1.854	.128
	Within Groups	67.261	74	.909		
	Total	74.000	78			
OTHER_BN	Between Groups	17.194	4	4.299	7.681	.000
	Within Groups	41.415	74	.560		
	Total	58.609	78			

Post Hoc Tests

Dependent Variable		(I) AGE	(J) AGE	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
							Lower Bound	Upper Bound
WELLNESS	Tukey HSD	<= 20 years	21-30 years					
			31-40 years					
			41-50 years					
			51-60 years	-.30	.518	.978	-1.75	1.15
		21-30 years	<= 20 years	-.95	.468	.260	-2.26	.36
			31-40 years	-1.62*	.544	.031	-3.14	-.10
			41-50 years	-1.37	.650	.229	-3.18	.45
			51-60 years	.30	.518	.978	-1.15	1.75
		31-40 years	<= 20 years	-.65	.323	.266	-1.55	.25
			21-30 years	-1.32*	.426	.022	-2.51	-.13
			41-50 years	-1.07	.554	.313	-2.62	.48
			51-60 years	.95	.468	.260	-.36	2.26
		41-50 years	<= 20 years	.65	.323	.266	-.25	1.55
			21-30 years	-.67	.363	.359	-1.68	.35
			31-40 years	-.41	.508	.925	-1.83	1.00
			51-60 years	1.62*	.544	.031	.10	3.14
		51-60 years	<= 20 years	1.32*	.426	.022	.13	2.51
			21-30 years	.67	.363	.359	-.35	1.68
			31-40 years	.25	.579	.992	-1.36	1.87
			41-50 years	1.37	.650	.229	-.45	3.18
	Bonferroni	<= 20 years	21-30 years	1.07	.554	.313	-.48	2.62
			31-40 years	.41	.508	.925	-1.00	1.83
			41-50 years	-.25	.579	.992	-1.87	1.36
			51-60 years	-.30	.518	1.000	-1.80	1.20
		21-30 years	<= 20 years	-.95	.468	.455	-2.31	.40
			31-40 years	-1.62*	.544	.039	-3.20	-.05
			41-50 years	-1.37	.650	.388	-3.25	.51
			51-60 years	.30	.518	1.000	-1.20	1.80
		31-40 years	<= 20 years	-.65	.323	.468	-1.59	.28
			21-30 years	-1.32*	.426	.027	-2.55	-.09
			41-50 years	-1.07	.554	.580	-2.67	.54
			51-60 years	.95	.468	.455	-.40	2.31
		41-50 years	<= 20 years	.65	.323	.468	-.28	1.59
			21-30 years	-.67	.363	.697	-1.72	.38
			31-40 years	-.41	.508	1.000	-1.88	1.05
			51-60 years	1.62*	.544	.039	.05	3.20
		51-60 years	<= 20 years	1.32*	.426	.027	.09	2.55
			21-30 years	.67	.363	.697	-.38	1.72
			31-40 years	.25	.579	1.000	-1.42	1.93
			41-50 years	1.37	.650	.388	-.51	3.25
HOUSING	Tukey HSD	<= 20 years	21-30 years	1.07	.554	.580	-.54	2.67
			31-40 years	.41	.508	1.000	-1.05	1.88
			41-50 years	-.25	.579	1.000	-1.93	1.42
			51-60 years	-.63	.673	.880	-2.52	1.25
		21-30 years	<= 20 years	-1.48	.608	.120	-3.18	.23
			31-40 years	-2.32*	.708	.013	-4.30	-.34
			41-50 years	-1.50	.844	.395	-3.86	.86
			51-60 years	.63	.673	.880	-1.25	2.52
		31-40 years	<= 20 years	-.84	.419	.272	-2.02	.33
			21-30 years	-1.68*	.553	.026	-3.23	-.14
			41-50 years	-.87	.720	.749	-2.88	1.15
			51-60 years	1.48	.608	.120	-.23	3.18
		41-50 years	<= 20 years	.84	.419	.272	-.33	2.02
			21-30 years	-.84	.472	.391	-2.16	.48
			31-40 years	-.02	.660	1.000	-1.87	1.82
			51-60 years	2.32*	.708	.013	.34	4.30
		51-60 years	<= 20 years	1.68*	.553	.026	.14	3.23
			21-30 years	.84	.472	.391	-.48	2.16
			31-40 years	.82	.752	.812	-1.28	2.92
			41-50 years	1.50	.844	.395	-.86	3.86
	Bonferroni	<= 20 years	21-30 years	.87	.720	.749	-1.15	2.88
			31-40 years	.02	.660	1.000	-1.82	1.87
			41-50 years	-.82	.752	.812	-2.92	1.28
			51-60 years	-.63	.673	1.000	-2.58	1.32
		21-30 years	<= 20 years	-1.48	.608	.177	-3.24	.28
			31-40 years	-2.32*	.708	.016	-4.37	-.27
			41-50 years	-1.50	.844	.797	-3.94	.94
			51-60 years	.63	.673	1.000	-1.32	2.58
		31-40 years	<= 20 years	-.84	.419	.481	-2.06	.37
			21-30 years	-1.68*	.553	.032	-3.29	-.08
			41-50 years	-.87	.720	1.000	-2.95	1.22
			51-60 years	1.48	.608	.177	-.28	3.24
		41-50 years	<= 20 years	.84	.419	.481	-.37	2.06
			21-30 years	-.84	.472	.787	-2.21	.52
			31-40 years	-.02	.660	1.000	-1.93	1.88
			51-60 years	2.32*	.708	.016	.27	4.37
		51-60 years	<= 20 years	1.68*	.553	.032	.08	3.29
			21-30 years	.84	.472	.787	-.52	2.21
			31-40 years	.82	.752	1.000	-1.36	2.99
			41-50 years	1.50	.844	.797	-.94	3.94
AUTO	Tukey HSD	<= 20 years	21-30 years	.87	.720	1.000	-1.22	2.95
			31-40 years	.02	.660	1.000	-1.88	1.93
			41-50 years	-.82	.752	1.000	-2.99	1.36
			51-60 years	.30	.392	.940	-.80	1.40
		21-30 years	<= 20 years	-.90	.354	.090	-1.90	.09
			31-40 years	-1.56*	.412	.003	-2.71	-.41
			41-50 years	-1.43*	.491	.037	-2.81	-.06
			51-60 years	-.30	.392	.940	-1.40	.80
		31-40 years	<= 20 years	-1.20*	.244	.000	-1.89	-.52
			21-30 years	-1.86*	.322	.000	-2.76	-.96
			41-50 years	-1.73*	.419	.001	-2.91	-.56
			51-60 years	.90	.354	.090	-.09	1.90
		41-50 years	<= 20 years	1.20*	.244	.000	.52	1.89
			21-30 years	-.66	.275	.131	-1.42	.11
			31-40 years	-.53	.384	.644	-1.60	.54
			51-60 years	1.56*	.412	.003	.41	2.71
		51-60 years	<= 20 years	1.86*	.322	.000	.96	2.76
			21-30 years	.66	.275	.131	-.11	1.42
			31-40 years	.13	.438	.998	-1.10	1.35
			41-50 years	1.43*	.491	.037	.06	2.81
	Bonferroni	<= 20 years	21-30 years	1.73*	.419	.001	.56	2.91
			31-40 years	.53	.384	.644	-.54	1.60
			41-50 years	.30	.392	1.000	-.83	1.43
			51-60 years	-.90	.354	.127	-1.93	.12
		21-30 years	<= 20 years	-1.56*	.412	.003	-2.75	-.37
			31-40 years	-1.43*	.491	.047	-2.86	-.01

Homogeneous Subsets

WELLNESS

	AGE	N	Subset for alpha = .05	
			1	2
Tukey HSD[a,b]	<= 20 years	6	1.83	
	21-30 years	15	2.13	2.13
	31-40 years	42	2.79	2.79
	51-60 years	5	3.20	3.20
	41-50 years	11		3.45
	Sig.		.060	.075

Means for groups in homogeneous subsets are displayed.

a. Uses Harmonic Mean Sample Size = 9.123.

b. The group sizes are unequal. The harmonic mean of the group sizes is used. Type I error levels are not guaranteed.

HOUSING

	AGE	N	Subset for alpha = .05	
			1	2
Tukey HSD[a,b]	<= 20 years	6	1.50	
	21-30 years	15	2.13	2.13
	31-40 years	42	2.98	2.98
	51-60 years	5	3.00	3.00
	41-50 years	11		3.82
	Sig.		.157	.084

Means for groups in homogeneous subsets are displayed.

a. Uses Harmonic Mean Sample Size = 9.123.

b. The group sizes are unequal. The harmonic mean of the group sizes is used. Type I error levels are not guaranteed.

AUTO

	AGE	N	Subset for alpha = .05		
			1	2	3
Tukey HSD[a,b]	21-30 years	15	1.87		
	<= 20 years	6	2.17	2.17	
	31-40 years	42		3.07	3.07
	51-60 years	5			3.60
	41-50 years	11			3.73
	Sig.		.933	.132	.425

Means for groups in homogeneous subsets are displayed.

a. Uses Harmonic Mean Sample Size = 9.123.

b. The group sizes are unequal. The harmonic mean of the group sizes is used. Type I error levels are not guaranteed.

MULTI

	AGE	N	Subset for alpha = .05
			1
Tukey HSD[a,b]	<= 20 years	6	1.67
	21-30 years	15	1.73
	31-40 years	42	2.10
	51-60 years	5	2.40
	41-50 years	11	3.09
	Sig.		.051

Means for groups in homogeneous subsets are displayed.

a. Uses Harmonic Mean Sample Size = 9.123.

b. The group sizes are unequal. The harmonic mean of the group sizes is used. Type I error levels are not guaranteed.

EMERG

	AGE	N	Subset for alpha = .05
			1
Tukey HSD[a,b]	<= 20 years	6	1.33
	21-30 years	15	1.80
	31-40 years	42	2.00
	51-60 years	5	2.20
	41-50 years	11	2.55
	Sig.		.061

Means for groups in homogeneous subsets are displayed.

a. Uses Harmonic Mean Sample Size = 9.123.

b. The group sizes are unequal. The harmonic mean of the group sizes is used. Type I error levels are not guaranteed.

OTHER_BN

	AGE	N	Subset for alpha = .05		
			1	2	3
Tukey HSD[a,b]	<= 20 years	6	1.70		
	21-30 years	15	1.93	1.93	
	31-40 years	42	2.59	2.59	2.59
	51-60 years	5		2.88	2.88
	41-50 years	11			3.33
	Sig.		.095	.063	.224

Means for groups in homogeneous subsets are displayed.

a. Uses Harmonic Mean Sample Size = 9.123.

b. The group sizes are unequal. The harmonic mean of the group sizes is used. Type I error levels are not guaranteed.

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Descriptives

		N	Mean	Std. Deviation	Std. Error	5% Confidence Interval fo Mean		Minimum	Maximum
						Lower Bound	Upper Bound		
COMM2	<= 20 year	6	4.00	.000	.000	4.00	4.00	4	4
	21-30 year	15	3.53	.640	.165	3.18	3.89	2	4
	31-40 year	42	4.19	.671	.104	3.98	4.40	2	5
	41-50 year	11	4.55	.522	.157	4.19	4.90	4	5
	51-60 year	5	4.80	.447	.200	4.24	5.36	4	5
	Total	79	4.14	.693	.078	3.98	4.29	2	5
COMM3	<= 20 year	6	3.67	.516	.211	3.12	4.21	3	4
	21-30 year	15	3.53	.640	.165	3.18	3.89	2	4
	31-40 year	42	4.10	.617	.095	3.90	4.29	2	5
	41-50 year	11	4.18	.603	.182	3.78	4.59	3	5
	51-60 year	5	4.40	.894	.400	3.29	5.51	3	5
	Total	79	3.99	.670	.075	3.84	4.14	2	5
COMM_BE	<= 20 year	6	3.83	.258	.105	3.56	4.10	4	4
	21-30 year	15	3.53	.516	.133	3.25	3.82	3	4
	31-40 year	42	4.14	.533	.082	3.98	4.31	3	5
	41-50 year	11	4.36	.505	.152	4.02	4.70	4	5
	51-60 year	5	4.60	.418	.187	4.08	5.12	4	5
	Total	79	4.06	.579	.065	3.93	4.19	3	5

Test of Homogeneity of Variances

	Levene Statistic	df1	df2	Sig.
COMM2	3.199	4	74	.018
COMM3	1.045	4	74	.390
COMM_BEN	.719	4	74	.581

ANOVA

		Sum of Squares	df	Mean Square	F	Sig.
COMM2	Between Groups	9.732	4	2.433	6.491	.000
	Within Groups	27.737	74	.375		
	Total	37.468	78			
COMM3	Between Groups	5.465	4	1.366	3.425	.013
	Within Groups	29.522	74	.399		
	Total	34.987	78			
COMM_BEN	Between Groups	7.229	4	1.807	7.055	.000
	Within Groups	18.955	74	.256		
	Total	26.184	78			

ost Hoc Tests

Dependent Variable		(I) AGE	(J) AGE	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
							Lower Bound	Upper Bound
COMM2	Tukey HSD	<= 20 years	21-30 years					
			31-40 years					
			41-50 years					
			51-60 years	.47	.296	.516	-.36	1.29
		21-30 years	<= 20 years	-.19	.267	.953	-.94	.56
			31-40 years	-.55	.311	.407	-1.41	.32
			41-50 years	-.80	.371	.207	-1.84	.24
			51-60 years	-.47	.296	.516	-1.29	.36
		31-40 years	<= 20 years	-.66*	.184	.006	-1.17	-.14
			21-30 years	-1.01*	.243	.001	-1.69	-.33
			41-50 years	-1.27*	.316	.001	-2.15	-.38
			51-60 years	-.19	.267	.953	-.56	.94
		41-50 years	<= 20 years	.66*	.184	.006	.14	1.17
			21-30 years	.35	.207	.433	-.93	.22
			31-40 years	.61	.290	.229	-1.42	.20
			51-60 years	.55	.311	.407	-.32	1.41
		51-60 years	<= 20 years	1.01*	.243	.001	.33	1.69
			21-30 years	.35	.207	.433	-.22	.93
			31-40 years	.25	.330	.938	-1.18	.67
			41-50 years	-.80	.371	.207	-.24	1.84
	Bonferroni	<= 20 years	21-30 years	1.27*	.316	.001	.38	2.15
			31-40 years	.61	.290	.229	-.20	1.42
			41-50 years	.25	.330	.938	-.67	1.18
			51-60 years	.47	.296	1.000	-.39	1.32
		21-30 years	<= 20 years	-.19	.267	1.000	-.96	.58
			31-40 years	-.55	.311	.833	-1.44	.35
			41-50 years	-.80	.371	.342	-1.87	.27
			51-60 years	-.47	.296	1.000	-1.32	.39
		31-40 years	<= 20 years	-.66*	.184	.006	-1.19	-.12
			21-30 years	-1.01*	.243	.001	-1.72	-.31
			41-50 years	-1.27*	.316	.001	-2.18	-.35
			51-60 years	.19	.267	1.000	-.58	.96
		41-50 years	<= 20 years	-.35	.207	.911	-.96	.25
			21-30 years	-.61	.290	.387	-1.45	.23
			31-40 years	.55	.311	.833	-.35	1.44
			51-60 years	1.01*	.243	.001	.31	1.72
		51-60 years	<= 20 years	.35	.207	.911	-.25	.96
			21-30 years	-.25	.330	1.000	-1.21	.70
			31-40 years	.80	.371	.342	-.27	1.87
			41-50 years	1.27*	.316	.001	.35	2.18
COMM3	Tukey HSD	<= 20 years	21-30 years	.61	.290	.387	-.23	1.45
			31-40 years	.25	.330	1.000	-.70	1.21
			41-50 years	.13	.305	.992	-.72	.99
			51-60 years	-.43	.276	.531	-1.20	.34
		21-30 years	<= 20 years	-.52	.321	.498	-1.41	.38
			31-40 years	-.73	.382	.317	-1.80	.34
			41-50 years	-.13	.305	.992	-.99	.72
			51-60 years	-.56*	.190	.033	-1.09	-.03
		31-40 years	<= 20 years	-.65	.251	.083	-1.35	.05
			21-30 years	-.87	.326	.070	-1.78	.05
			41-50 years	.43	.276	.531	-.34	1.20
			51-60 years	.56*	.190	.033	.03	1.09
		41-50 years	<= 20 years	-.09	.214	.994	-.68	.51
			21-30 years	-.30	.299	.845	-1.14	.53
			31-40 years	.52	.321	.498	-.38	1.41
			51-60 years	.65	.251	.083	-.05	1.35
		51-60 years	<= 20 years	.09	.214	.994	-.51	.68
			21-30 years	-.22	.341	.968	-1.17	.73
			31-40 years	.73	.382	.317	-.34	1.80
			41-50 years	.87	.326	.070	-.05	1.78
	Bonferroni	<= 20 years	21-30 years	.30	.299	.845	-.53	1.14
			31-40 years	.22	.341	.968	-.73	1.17
			41-50 years	.13	.305	1.000	-.75	1.02
			51-60 years	-.43	.276	1.000	-1.23	.37
		21-30 years	<= 20 years	-.52	.321	1.000	-1.44	.41
			31-40 years	-.73	.382	.590	-1.84	.37
			41-50 years	-.13	.305	1.000	-1.02	.75
			51-60 years	-.56*	.190	.042	-1.11	-.01
		31-40 years	<= 20 years	-.65	.251	.117	-1.37	.08
			21-30 years	-.87	.326	.097	-1.81	.08
			41-50 years	.43	.276	1.000	-.37	1.23
			51-60 years	.56*	.190	.042	.01	1.11
		41-50 years	<= 20 years	-.09	.214	1.000	-.71	.53
			21-30 years	-.30	.299	1.000	-1.17	.56
			31-40 years	.52	.321	1.000	-.41	1.44
			51-60 years	.65	.251	.117	-.08	1.37
		51-60 years	<= 20 years	.09	.214	1.000	-.53	.71
			21-30 years	-.22	.341	1.000	-1.20	.77
			31-40 years	.73	.382	.590	-.37	1.84
			41-50 years	.87	.326	.097	-.08	1.81
COMM_BEN	Tukey HSD	<= 20 years	21-30 years	.30	.299	1.000	-.56	1.17
			31-40 years	.22	.341	1.000	-.77	1.20
			41-50 years	-.31	.244	.736	-.38	.98
			51-60 years	-.53	.221	.629	-.93	.31
		21-30 years	<= 20 years	-.77	.257	.246	-1.25	.19
			31-40 years	-.30	.244	.736	-.98	.38
			41-50 years	-.61*	.152	.001	-1.04	-.18
			51-60 years	-.83*	.201	.001	-1.39	-.27
		31-40 years	<= 20 years	-1.07*	.261	.001	-1.80	-.34
			21-30 years	.31	.221	.629	-.31	.93
			41-50 years	.61*	.152	.001	.18	1.04
			51-60 years	-.22	.171	.699	-.70	.26
		41-50 years	<= 20 years	-.46	.239	.322	-1.13	.21
			21-30 years	.53	.257	.246	-.19	1.25
			31-40 years	.83*	.201	.001	.27	1.39
			51-60 years	.22	.171	.699	-.26	.70
		51-60 years	<= 20 years	-.24	.273	.908	-1.00	.53
			21-30 years	.77	.306	.101	-.09	1.62
			31-40 years	1.07*	.261	.001	.34	1.80
			[illegible]	.46	.239	.322	-.21	1.13
			[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
	Bonferroni	<= 20 years	21-30 years	.30	.244	1.000	-.41	1.01
			31-40 years	-.31	.221	1.000	-.95	.33
			41-50 years	-.53	.257	.425	-1.27	.21
			51-60 years	-.77	.306	.146	-1.65	.12

Homogeneous Subsets

COMM2

	AGE	N	Subset for alpha = .05	
			1	2
Tukey HSD[a,b]	21-30 years	15	3.53	
	<= 20 years	6	4.00	4.00
	31-40 years	42	4.19	4.19
	41-50 years	11		4.55
	51-60 years	5		4.80
	Sig.		.159	.051

Means for groups in homogeneous subsets are displayed.

a. Uses Harmonic Mean Sample Size = 9.123.

b. The group sizes are unequal. The harmonic mean of the group sizes is used. Type I error levels are not guaranteed.

COMM3

	AGE	N	Subset for alpha = .05	
			1	2
Tukey HSD[a,b]	21-30 years	15	3.53	
	<= 20 years	6	3.67	3.67
	31-40 years	42	4.10	4.10
	41-50 years	11	4.18	4.18
	51-60 years	5		4.40
	Sig.		.194	.106

Means for groups in homogeneous subsets are displayed.

a. Uses Harmonic Mean Sample Size = 9.123.

b. The group sizes are unequal. The harmonic mean of the group sizes is used. Type I error levels are not guaranteed.

COMM_BEN

	AGE	N	Subset for alpha = .05		
			1	2	3
Tukey HSD[a,b]	21-30 years	15	3.53		
	<= 20 years	6	3.83	3.83	
	31-40 years	42	4.14	4.14	4.14
	41-50 years	11		4.36	4.36
	51-60 years	5			4.60
	Sig.		.086	.177	.311

Means for groups in homogeneous subsets are displayed.

a. Uses Harmonic Mean Sample Size = 9.123.

b. The group sizes are unequal. The harmonic mean of the group sizes is used. Type I error levels are not guaranteed.

Oneway

Descriptives

		N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean		Minimum	Maximum
						Lower Bound	Upper Bound		
IN_P	<= 5 years	23	4.00	.522	.109	3.77	4.23	3	5
	6-10 years	11	4.00	.632	.191	3.58	4.42	3	5
	11-15 yea	17	4.41	.712	.173	4.05	4.78	3	5
	16-20 yea	20	4.60	.503	.112	4.36	4.84	4	5
	> 20 years	8	4.50	.535	.189	4.05	4.95	4	5
	Total	79	4.29	.623	.070	4.15	4.43	3	5
OUT_P	<= 5 years	23	3.91	.793	.165	3.57	4.26	2	5
	6-10 years	11	4.09	.831	.251	3.53	4.65	3	5
	11-15 yea	17	4.29	.772	.187	3.90	4.69	3	5
	16-20 yea	20	4.80	.410	.092	4.61	4.99	4	5
	> 20 years	8	4.63	.518	.183	4.19	5.06	4	5
	Total	79	4.32	.760	.086	4.15	4.49	2	5
MATER	<= 5 years	23	2.70	1.105	.230	2.22	3.17	1	5
	6-10 years	11	2.18	1.079	.325	1.46	2.91	1	4
	11-15 yea	17	2.94	1.249	.303	2.30	3.58	1	5
	16-20 yea	20	3.35	1.387	.310	2.70	4.00	1	5
	> 20 years	8	3.00	1.512	.535	1.74	4.26	1	5
	Total	79	2.87	1.275	.143	2.59	3.16	1	5
HEALTH_	<= 5 years	23	3.54	.575	.120	3.29	3.78	3	5
	6-10 years	11	3.42	.579	.175	3.04	3.81	2	4
	11-15 yea	17	3.88	.763	.185	3.49	4.27	3	5
	16-20 yea	20	4.25	.629	.141	3.96	4.54	3	5
	> 20 years	8	4.04	.744	.263	3.42	4.66	3	5
	Total	79	3.83	.708	.080	3.67	3.99	2	5

Test of Homogeneity of Variances

	Levene Statistic	df1	df2	Sig.
IN_P	3.036	4	74	.022
OUT_P	2.224	4	74	.075
MATER	.994	4	74	.416
HEALTH_C	1.168	4	74	.332

ANOVA

		Sum of Squares	df	Mean Square	F	Sig.
IN_P	Between Groups	5.386	4	1.347	3.999	.005
	Within Groups	24.918	74	.337		
	Total	30.304	78			
OUT_P	Between Groups	9.749	4	2.437	5.104	.001
	Within Groups	35.340	74	.478		
	Total	45.089	78			
MATER	Between Groups	10.737	4	2.684	1.712	.156
	Within Groups	115.997	74	1.568		
	Total	126.734	78			
HEALTH_C	Between Groups	7.728	4	1.932	4.560	.002
	Within Groups	31.352	74	.424		
	Total	39.080	78			

Post Hoc Tests

Dependent Variable		(I) TENURE	(J) TENURE	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
							Lower Bound	Upper Bound
IN_P	Tukey HSD	<= 5 years	6-10 years					
			11-15 years					
			16-20 years					
			> 20 years	.00	.213	1.000	-.59	.59
		6-10 years	<= 5 years	-.41	.186	.184	-.93	.11
			11-15 years	-.60*	.177	.010	-1.10	-.10
			16-20 years	-.50	.238	.231	-1.17	.17
			> 20 years	.00	.213	1.000	-.59	.59
		11-15 years	<= 5 years	-.41	.225	.362	-1.04	.22
			6-10 years	-.60	.218	.056	-1.21	.01
			16-20 years	-.50	.270	.351	-1.25	.25
			> 20 years	.41	.186	.184	-.11	.93
		16-20 years	<= 5 years	.41	.225	.362	-.22	1.04
			6-10 years	-.19	.191	.862	-.72	.35
			11-15 years	-.09	.249	.997	-.78	.61
			> 20 years	.60*	.177	.010	.10	1.10
		> 20 years	<= 5 years	.60	.218	.056	-.01	1.21
			6-10 years	.19	.191	.862	-.35	.72
			11-15 years	.10	.243	.994	-.58	.78
			16-20 years	.50	.238	.231	-.17	1.17
	Bonferroni	<= 5 years	6-10 years	.50	.270	.351	-.25	1.25
			11-15 years	.09	.249	.997	-.61	.78
			16-20 years	-.10	.243	.994	-.78	.58
			> 20 years	.00	.213	1.000	-.62	.62
		6-10 years	<= 5 years	-.41	.186	.296	-.95	.13
			11-15 years	-.60*	.177	.012	-1.11	-.09
			16-20 years	-.50	.238	.392	-1.19	.19
			> 20 years	.00	.213	1.000	-.62	.62
		11-15 years	<= 5 years	-.41	.225	.707	-1.06	.24
			6-10 years	-.60	.218	.074	-1.23	.03
			16-20 years	-.50	.270	.677	-1.28	.28
			> 20 years	.41	.186	.296	-.13	.95
		16-20 years	<= 5 years	.41	.225	.707	-.24	1.06
			6-10 years	-.19	.191	1.000	-.74	.37
			11-15 years	-.09	.249	1.000	-.81	.63
			> 20 years	.60*	.177	.012	.09	1.11
		> 20 years	<= 5 years	.60	.218	.074	-.03	1.23
			6-10 years	.19	.191	1.000	-.37	.74
			11-15 years	.10	.243	1.000	-.60	.80
			16-20 years	.50	.238	.392	-.19	1.19
OUT_P	Tukey HSD	<= 5 years	6-10 years	.50	.270	.677	-.28	1.28
			11-15 years	.09	.249	1.000	-.63	.81
			16-20 years	-.10	.243	1.000	-.80	.60
			> 20 years	-.18	.253	.955	-.89	.53
		6-10 years	<= 5 years	-.38	.221	.426	-1.00	.24
			11-15 years	-.89*	.211	.001	-1.48	-.30
			16-20 years	-.71	.284	.099	-1.51	.08
			> 20 years	.18	.253	.955	-.53	.89
		11-15 years	<= 5 years	-.20	.267	.941	-.95	.54
			6-10 years	-.71	.259	.058	-1.43	.02
			16-20 years	-.53	.321	.463	-1.43	.36
			> 20 years	.38	.221	.426	-.24	1.00
		16-20 years	<= 5 years	.20	.267	.941	-.54	.95
			6-10 years	-.51	.228	.184	-1.14	.13
			11-15 years	-.33	.296	.797	-1.16	.50
			> 20 years	.89*	.211	.001	.30	1.48
		> 20 years	<= 5 years	.71	.259	.058	-.02	1.43
			6-10 years	.51	.228	.184	-.13	1.14
			11-15 years	.17	.289	.974	-.63	.98
			16-20 years	.71	.284	.099	-.08	1.51
	Bonferroni	<= 5 years	6-10 years	.53	.321	.463	-.36	1.43
			11-15 years	.33	.296	.797	-.50	1.16
			16-20 years	-.17	.289	.974	-.98	.63
			> 20 years	-.18	.253	1.000	-.91	.56
		6-10 years	<= 5 years	-.38	.221	.889	-1.02	.26
			11-15 years	-.89*	.211	.001	-1.50	-.28
			16-20 years	-.71	.284	.143	-1.53	.11
			> 20 years	.18	.253	1.000	-.56	.91
		11-15 years	<= 5 years	-.20	.267	1.000	-.98	.57
			6-10 years	-.71	.259	.078	-1.46	.04
			16-20 years	-.53	.321	1.000	-1.46	.40
			> 20 years	.38	.221	.889	-.26	1.02
		16-20 years	<= 5 years	.20	.267	1.000	-.57	.98
			6-10 years	-.51	.228	.295	-1.17	.15
			11-15 years	-.33	.296	1.000	-1.19	.53
			> 20 years	.89*	.211	.001	.28	1.50
		> 20 years	<= 5 years	.71	.259	.078	-.04	1.46
			6-10 years	.51	.228	.295	-.15	1.17
			11-15 years	.17	.289	1.000	-.66	1.01
			16-20 years	.71	.284	.143	-.11	1.53
MATER	Tukey HSD	<= 5 years	6-10 years	.53	.321	1.000	-.40	1.46
			11-15 years	.33	.296	1.000	-.53	1.19
			16-20 years	.17	.289	1.000	-1.01	.66
			> 20 years	.51	.459	.796	-.77	1.80
		6-10 years	<= 5 years	-.25	.400	.973	-1.37	.87
			11-15 years	-.65	.383	.435	-1.72	.42
			16-20 years	-.30	.514	.976	-1.74	1.13
			> 20 years	-.51	.459	.796	-1.80	.77
		11-15 years	<= 5 years	-.76	.484	.523	-2.11	.60
			6-10 years	-1.17	.470	.105	-2.48	.15
			16-20 years	-.82	.582	.626	-2.44	.81
			> 20 years	.25	.400	.973	-.87	1.37
		16-20 years	<= 5 years	.76	.484	.523	-.60	2.11
			6-10 years	-.41	.413	.859	-1.56	.75
			11-15 years	-.06	.537	1.000	-1.56	1.44
			> 20 years	.65	.383	.435	-.42	1.72
		> 20 years	<= 5 years	1.17	.470	.105	-.15	2.48
			6-10 years	.41	.413	.859	-.75	1.56
			11-15 years	.35	.524	.963	-1.11	1.81
			16-20 years	.30	.514	.976	-1.13	1.74
	Bonferroni	<= 5 years	6-10 years	.82	.582	.626	-.81	2.44
			11-15 years	.06	.537	1.000	-1.44	1.56
			16-20 years	.51	.459	1.000	-.81	1.84
			> 20 years	-.25	.400	1.000	-1.40	.91
		6-10 years	<= 5 years	-.65	.383	.916	-1.76	.45
			11-15 years	-.30	.514	1.000	-1.79	1.18

Homogeneous Subsets

IN_P

	TENURE	N	Subset for alpha = .05
			1
Tukey HSD[a,b]	<= 5 years	23	4.00
	6-10 years	11	4.00
	11-15 years	17	4.41
	> 20 years	8	4.50
	16-20 years	20	4.60
	Sig.		.064

Means for groups in homogeneous subsets are displayed.

a. Uses Harmonic Mean Sample Size = 13.579.

b. The group sizes are unequal. The harmonic mean of the group sizes is used. Type I error levels are not guaranteed.

OUT_P

	TENURE	N	Subset for alpha = .05	
			1	2
Tukey HSD[a,b]	<= 5 years	23	3.91	
	6-10 years	11	4.09	4.09
	11-15 years	17	4.29	4.29
	> 20 years	8	4.63	4.63
	16-20 years	20		4.80
	Sig.		.066	.068

Means for groups in homogeneous subsets are displayed.

a. Uses Harmonic Mean Sample Size = 13.579.

b. The group sizes are unequal. The harmonic mean of the group sizes is used. Type I error levels are not guaranteed.

MATER

	TENURE	N	Subset for alpha = .05
			1
Tukey HSD[a,b]	6-10 years	11	2.18
	<= 5 years	23	2.70
	11-15 years	17	2.94
	> 20 years	8	3.00
	16-20 years	20	3.35
	Sig.		.118

Means for groups in homogeneous subsets are displayed.

a. Uses Harmonic Mean Sample Size = 13.579.

b. The group sizes are unequal. The harmonic mean of the group sizes is used. Type I error levels are not guaranteed.

HEALTH_C

	TENURE	N	Subset for alpha = .05	
			1	2
Tukey HSD[a,b]	6-10 years	11	3.42	
	<= 5 years	23	3.54	
	11-15 years	17	3.88	3.88
	> 20 years	8	4.04	4.04
	16-20 years	20		4.25
	Sig.		.108	.584

Means for groups in homogeneous subsets are displayed.

a. Uses Harmonic Mean Sample Size = 13.579.

b. The group sizes are unequal. The harmonic mean of the group sizes is used. Type I error levels are not guaranteed.

Oneway

Descriptives

		N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean		Minimum	Maximum
						Lower Bound	Upper Bound		
ANNUAL	<= 5 years	23	3.74	1.137	.237	3.25	4.23	1	5
	6-10 years	11	4.09	.831	.251	3.53	4.65	3	5
	11-15 years	17	4.24	.752	.182	3.85	4.62	3	5
	16-20 years	20	4.65	.671	.150	4.34	4.96	3	5
	> 20 years	8	4.38	.744	.263	3.75	5.00	3	5
	Total	79	4.19	.921	.104	3.98	4.40	1	5
SICK	<= 5 years	23	3.48	.947	.198	3.07	3.89	2	5
	6-10 years	11	3.09	1.136	.343	2.33	3.85	1	5
	11-15 years	17	4.00	.707	.171	3.64	4.36	3	5
	16-20 years	20	3.75	1.020	.228	3.27	4.23	2	5
	> 20 years	8	3.75	1.282	.453	2.68	4.82	2	5
	Total	79	3.63	1.002	.113	3.41	3.86	1	5
PAID_TIM	<= 5 years	23	3.61	.878	.183	3.23	3.99	2	5
	6-10 years	11	3.59	.801	.241	3.05	4.13	3	5
	11-15 years	17	4.12	.574	.139	3.82	4.41	3	5
	16-20 years	20	4.20	.768	.172	3.84	4.56	3	5
	> 20 years	8	4.06	.863	.305	3.34	4.78	3	5
	Total	79	3.91	.808	.091	3.73	4.09	2	5

Test of Homogeneity of Variances

	Levene Statistic	df1	df2	Sig.
ANNUAL	2.114	4	74	.087
SICK	1.933	4	74	.114
PAID_TIM	.763	4	74	.552

ANOVA

		Sum of Squares	df	Mean Square	F	Sig.
ANNUAL	Between Groups	9.324	4	2.331	3.035	.022
	Within Groups	56.828	74	.768		
	Total	66.152	78			
SICK	Between Groups	6.456	4	1.614	1.661	.168
	Within Groups	71.898	74	.972		
	Total	78.354	78			
PAID_TIM	Between Groups	5.809	4	1.452	2.384	.059
	Within Groups	45.071	74	.609		
	Total	50.880	78			

Post Hoc Tests

Dependent Variable		(I) TENURE	(J) TENURE	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
							Lower Bound	Upper Bound
ANNUAL	Tukey HSD	<= 5 years	6-10 years					
			11-15 years					
			16-20 years					
			> 20 years	-.35	.321	.809	-1.25	.55
		6-10 years	<= 5 years	-.50	.280	.399	-1.28	.29
			11-15 years	-.91*	.268	.009	-1.66	-.16
			16-20 years	-.64	.360	.400	-1.64	.37
			> 20 years	.35	.321	.809	-.55	1.25
		11-15 years	<= 5 years	-.14	.339	.993	-1.09	.80
			6-10 years	-.56	.329	.441	-1.48	.36
			16-20 years	-.28	.407	.956	-1.42	.85
			> 20 years	.50	.280	.399	-.29	1.28
		16-20 years	<= 5 years	.14	.339	.993	-.80	1.09
			6-10 years	-.41	.289	.608	-1.22	.39
			11-15 years	-.14	.376	.996	-1.19	.91
			> 20 years	.91*	.268	.009	.16	1.66
		> 20 years	<= 5 years	.56	.329	.441	-.36	1.48
			6-10 years	.41	.289	.608	-.39	1.22
			11-15 years	.28	.367	.944	-.75	1.30
			16-20 years	.64	.360	.400	-.37	1.64
	Bonferroni	<= 5 years	6-10 years	.28	.407	.956	-.85	1.42
			11-15 years	.14	.376	.996	-.91	1.19
			16-20 years	-.28	.367	.944	-1.30	.75
			> 20 years	-.35	.321	1.000	-1.28	.58
		6-10 years	<= 5 years	-.50	.280	.808	-1.31	.31
			11-15 years	-.91*	.268	.011	-1.69	-.14
			16-20 years	-.64	.360	.812	-1.68	.40
			> 20 years	.35	.321	1.000	-.58	1.28
		11-15 years	<= 5 years	-.14	.339	1.000	-1.13	.84
			6-10 years	-.56	.329	.934	-1.51	.39
			16-20 years	-.28	.407	1.000	-1.46	.89
			> 20 years	.50	.280	.808	-.31	1.31
		16-20 years	<= 5 years	.14	.339	1.000	-.84	1.13
			6-10 years	-.41	.289	1.000	-1.25	.42
			11-15 years	-.14	.376	1.000	-1.23	.95
			> 20 years	.91*	.268	.011	.14	1.69
		> 20 years	<= 5 years	.56	.329	.934	-.39	1.51
			6-10 years	.41	.289	1.000	-.42	1.25
			11-15 years	.28	.367	1.000	-.79	1.34
			16-20 years	.64	.360	.812	-.40	1.68
SICK	Tukey HSD	<= 5 years	6-10 years	.28	.407	1.000	-.89	1.46
			11-15 years	.14	.376	1.000	-.95	1.23
			16-20 years	-.28	.367	1.000	-1.34	.79
			> 20 years	.39	.361	.820	-.62	1.40
		6-10 years	<= 5 years	-.52	.315	.468	-1.40	.36
			11-15 years	-.27	.301	.895	-1.11	.57
			16-20 years	-.27	.405	.962	-1.40	.86
			> 20 years	-.39	.361	.820	-1.40	.62
		11-15 years	<= 5 years	-.91	.381	.131	-1.98	.16
			6-10 years	-.66	.370	.392	-1.69	.38
			16-20 years	-.66	.458	.605	-1.94	.62
			> 20 years	.52	.315	.468	-.36	1.40
		16-20 years	<= 5 years	.91	.381	.131	-.16	1.98
			6-10 years	.25	.325	.939	-.66	1.16
			11-15 years	.25	.423	.976	-.93	1.43
			> 20 years	.27	.301	.895	-.57	1.11
		> 20 years	<= 5 years	.66	.370	.392	-.38	1.69
			6-10 years	-.25	.325	.939	-1.16	.66
			11-15 years	.00	.412	1.000	-1.15	1.15
			16-20 years	.27	.405	.962	-.86	1.40
	Bonferroni	<= 5 years	6-10 years	.66	.458	.605	-.62	1.94
			11-15 years	-.25	.423	.976	-1.43	.93
			16-20 years	.00	.412	1.000	-1.15	1.15
			> 20 years	.39	.361	1.000	-.66	1.43
		6-10 years	<= 5 years	-.52	.315	1.000	-1.43	.39
			11-15 years	-.27	.301	1.000	-1.14	.60
			16-20 years	-.27	.405	1.000	-1.44	.90
			> 20 years	-.39	.361	1.000	-1.43	.66
		11-15 years	<= 5 years	-.91	.381	.197	-2.01	.19
			6-10 years	-.66	.370	.790	-1.73	.41
			16-20 years	-.66	.458	1.000	-1.98	.67
			> 20 years	.52	.315	1.000	-.39	1.43
		16-20 years	<= 5 years	.91	.381	.197	-.19	2.01
			6-10 years	.25	.325	1.000	-.69	1.19
			11-15 years	.25	.423	1.000	-.97	1.47
			> 20 years	.27	.301	1.000	-.60	1.14
		> 20 years	<= 5 years	.66	.370	.790	-.41	1.73
			6-10 years	-.25	.325	1.000	-1.19	.69
			11-15 years	.00	.412	1.000	-1.19	1.19
			16-20 years	.27	.405	1.000	-.90	1.44
PAID_TIM	Tukey HSD	<= 5 years	6-10 years	.66	.458	1.000	-.67	1.98
			11-15 years	-.25	.423	1.000	-1.47	.97
			16-20 years	.00	.412	1.000	-1.19	1.19
			> 20 years	.02	.286	1.000	-.78	.82
		6-10 years	<= 5 years	-.51	.250	.258	-1.21	.19
			11-15 years	-.59	.239	.107	-1.26	.08
			16-20 years	-.45	.320	.619	-1.35	.44
			> 20 years	-.02	.286	1.000	-.82	.78
		11-15 years	<= 5 years	-.53	.302	.414	-1.37	.32
			6-10 years	-.61	.293	.240	-1.43	.21
			16-20 years	-.47	.363	.692	-1.49	.54
			> 20 years	.51	.250	.258	-.19	1.21
		16-20 years	<= 5 years	.53	.302	.414	-.32	1.37
			6-10 years	-.08	.257	.998	-.80	.64
			11-15 years	.06	.335	1.000	-.88	.99
			> 20 years	.59	.239	.107	-.08	1.26
		> 20 years	<= 5 years	.61	.293	.240	-.21	1.43
			6-10 years	.08	.257	.998	-.64	.80
			11-15 years	.14	.326	.993	-.78	1.05
			16-20 years	.45	.320	.619	-.44	1.35
	Bonferroni	<= 5 years	6-10 years	.47	.363	.692	-.54	1.49
			11-15 years	-.06	.335	1.000	-.99	.88
			16-20 years	.02	.286	1.000	-.81	.85
			> 20 years	-.51	.250	.450	-1.23	.21
		6-10 years	<= 5 years	-.59	.239	.155	-1.28	.10
			11-15 years	-.45	.320	1.000	-1.38	.47

Homogeneous Subsets

ANNUAL

	TENURE	N	Subset for alpha = .05
			1
Tukey HSD[a,b]	<= 5 years	23	3.74
	6-10 years	11	4.09
	11-15 years	17	4.24
	> 20 years	8	4.38
	16-20 years	20	4.65
	Sig.		.062

Means for groups in homogeneous subsets are displayed.

a. Uses Harmonic Mean Sample Size = 13.579.

b. The group sizes are unequal. The harmonic mean of the group sizes is used. Type I error levels are not guaranteed.

SICK

	TENURE	N	Subset for alpha = .05
			1
Tukey HSD[a,b]	6-10 years	11	3.09
	<= 5 years	23	3.48
	16-20 years	20	3.75
	> 20 years	8	3.75
	11-15 years	17	4.00
	Sig.		.126

Means for groups in homogeneous subsets are displayed.

a. Uses Harmonic Mean Sample Size = 13.579.

b. The group sizes are unequal. The harmonic mean of the group sizes is used. Type I error levels are not guaranteed.

PAID_TIM

	TENURE	N	Subset for alpha = .05 1
Tukey HSD[a,b]	6-10 years	11	3.59
	<= 5 years	23	3.61
	> 20 years	8	4.06
	11-15 years	17	4.12
	16-20 years	20	4.20
	Sig.		.260

Means for groups in homogeneous subsets are displayed.

a. Uses Harmonic Mean Sample Size = 13.579.

b. The group sizes are unequal. The harmonic mean of the group sizes is used. Type I error levels are not guaranteed.

Oneway

Descriptives

RETIREMT

	N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean		Minimum	Maximum
					Lower Bound	Upper Bound		
<= 5 years	23	3.22	.736	.153	2.90	3.54	2	5
6-10 years	11	3.73	1.009	.304	3.05	4.41	3	5
11-15 years	17	4.06	1.088	.264	3.50	4.62	2	5
16-20 years	20	4.70	.733	.164	4.36	5.04	3	5
> 20 years	8	3.88	.991	.350	3.05	4.70	3	5
Total	79	3.91	1.028	.116	3.68	4.14	2	5

Test of Homogeneity of Variances

RETIREMT

Levene Statistic	df1	df2	Sig.
4.892	4	74	.001

ANOVA

RETIREMT

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	24.269	4	6.067	7.726	.000
Within Groups	58.111	74	.785		
Total	82.380	78			

Post Hoc Tests

Multiple Comparisons

Dependent Variable: RETIREMT

	(I) TENURE	(J) TENURE	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
						Lower Bound	Upper Bound
Tukey HSD	<= 5 years	6-10 years	-.51	.325	.521	-1.42	.40
		11-15 years	-.84*	.283	.032	-1.63	-.05
		16-20 years	-1.48*	.271	.000	-2.24	-.73
		> 20 years	-.66	.364	.377	-1.67	.36
	6-10 years	<= 5 years	.51	.325	.521	-.40	1.42
		11-15 years	-.33	.343	.869	-1.29	.63
		16-20 years	-.97*	.333	.036	-1.90	-.04
		> 20 years	-.15	.412	.996	-1.30	1.00
	11-15 years	<= 5 years	.84*	.283	.032	.05	1.63
		6-10 years	.33	.343	.869	-.63	1.29
		16-20 years	-.64	.292	.194	-1.46	.18
		> 20 years	.18	.380	.989	-.88	1.25
	16-20 years	<= 5 years	1.48*	.271	.000	.73	2.24
		6-10 years	.97*	.333	.036	.04	1.90
		11-15 years	.64	.292	.194	-.18	1.46
		> 20 years	.83	.371	.182	-.21	1.86
	> 20 years	<= 5 years	.66	.364	.377	-.36	1.67
		6-10 years	.15	.412	.996	-1.00	1.30
		11-15 years	-.18	.380	.989	-1.25	.88
		16-20 years	-.83	.371	.182	-1.86	.21
Bonferroni	<= 5 years	6-10 years	-.51	.325	1.000	-1.45	.43
		11-15 years	-.84*	.283	.040	-1.66	-.02
		16-20 years	-1.48*	.271	.000	-2.27	-.70
		> 20 years	-.66	.364	.747	-1.71	.39
	6-10 years	<= 5 years	.51	.325	1.000	-.43	1.45
		11-15 years	-.33	.343	1.000	-1.32	.66
		16-20 years	-.97*	.333	.046	-1.94	-.01
		> 20 years	-.15	.412	1.000	-1.34	1.04
	11-15 years	<= 5 years	.84*	.283	.040	.02	1.66
		6-10 years	.33	.343	1.000	-.66	1.32
		16-20 years	-.64	.292	.314	-1.49	.20
		> 20 years	.18	.380	1.000	-.92	1.28
	16-20 years	<= 5 years	1.48*	.271	.000	.70	2.27
		6-10 years	.97*	.333	.046	.01	1.94
		11-15 years	.64	.292	.314	-.20	1.49
		> 20 years	.83	.371	.291	-.25	1.90
	> 20 years	<= 5 years	.66	.364	.747	-.39	1.71
		6-10 years	.15	.412	1.000	-1.04	1.34
		11-15 years	-.18	.380	1.000	-1.28	.92
		16-20 years	-.83	.371	.291	-1.90	.25

*. The mean difference is significant at the .05 level.

Homogeneous Subsets

RETIREMT

	TENURE	N	Subset for alpha = .05	
			1	2
Tukey HSD[a,b]	<= 5 years	23	3.22	
	6-10 years	11	3.73	
	> 20 years	8	3.88	3.88
	11-15 years	17	4.06	4.06
	16-20 years	20		4.70
	Sig.		.108	.120

Means for groups in homogeneous subsets are displayed.

a. Uses Harmonic Mean Sample Size = 13.579.

b. The group sizes are unequal. The harmonic mean of the group sizes is used. Type I error levels are not guaranteed.

Onewav

Descriptives

		N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean		Minimum	Maximum
						Lower Bound	Upper Bound		
EDUC_A	<= 5 years	23	3.26	1.137	.237	2.77	3.75	2	5
	6-10 years	11	3.36	1.206	.364	2.55	4.17	2	5
	11-15 years	17	3.65	.996	.242	3.13	4.16	2	5
	16-20 years	20	3.45	.887	.198	3.03	3.87	2	5
	> 20 years	8	4.13	.835	.295	3.43	4.82	3	5
	Total	79	3.49	1.036	.117	3.26	3.73	2	5
CERT	<= 5 years	23	2.70	.822	.171	2.34	3.05	2	5
	6-10 years	11	3.18	1.250	.377	2.34	4.02	1	5
	11-15 years	17	2.82	.883	.214	2.37	3.28	1	5
	16-20 years	20	3.00	.973	.218	2.54	3.46	2	5
	> 20 years	8	3.25	1.035	.366	2.38	4.12	2	5
	Total	79	2.92	.958	.108	2.71	3.14	1	5
EDUC_B	<= 5 years	23	2.98	.846	.176	2.61	3.34	2	5
	6-10 years	11	3.27	1.081	.326	2.55	4.00	2	5
	11-15 years	17	3.24	.664	.161	2.89	3.58	2	5
	16-20 years	20	3.23	.835	.187	2.83	3.62	2	5
	> 20 years	8	3.69	.799	.282	3.02	4.36	3	5
	Total	79	3.21	.842	.095	3.02	3.40	2	5

Test of Homogeneity of Variances

	Levene Statistic	df1	df2	Sig.
EDUC_A	.980	4	74	.424
CERT	1.330	4	74	.267
EDUC_B	.828	4	74	.512

ANOVA

		Sum of Squares	df	Mean Square	F	Sig.
EDUC_A	Between Groups	5.059	4	1.265	1.189	.323
	Within Groups	78.688	74	1.063		
	Total	83.747	78			
CERT	Between Groups	3.068	4	.767	.829	.511
	Within Groups	68.477	74	.925		
	Total	71.544	78			
EDUC_B	Between Groups	3.118	4	.779	1.105	.361
	Within Groups	52.186	74	.705		
	Total	55.304	78			

Post Hoc Tests

Dependent Variable		(I) TENURE	(J) TENURE	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
							Lower Bound	Upper Bound
EDUC_A	Tukey HSD	<= 5 years	6-10 years					
			11-15 years					
			16-20 years					
			> 20 years	-.10	.378	.999	-1.16	.95
		6-10 years	<= 5 years	-.39	.330	.768	-1.31	.54
			11-15 years	-.19	.315	.975	-1.07	.69
			16-20 years	-.86	.423	.257	-2.05	.32
			> 20 years	.10	.378	.999	-.95	1.16
		11-15 years	<= 5 years	-.28	.399	.954	-1.40	.83
			6-10 years	-.09	.387	.999	-1.17	1.00
			16-20 years	-.76	.479	.509	-2.10	.58
			> 20 years	.39	.330	.768	-.54	1.31
		16-20 years	<= 5 years	.28	.399	.954	-.83	1.40
			6-10 years	.20	.340	.978	-.75	1.15
			11-15 years	-.48	.442	.816	-1.71	.76
			> 20 years	.19	.315	.975	-.69	1.07
		> 20 years	<= 5 years	.09	.387	.999	-1.00	1.17
			6-10 years	-.20	.340	.978	-1.15	.75
			11-15 years	-.67	.431	.524	-1.88	.53
			16-20 years	.86	.423	.257	-.32	2.05
	Bonferroni	<= 5 years	6-10 years	.76	.479	.509	-.58	2.10
			11-15 years	.48	.442	.816	-.76	1.71
			16-20 years	.67	.431	.524	-.53	1.88
			> 20 years	-.10	.378	1.000	-1.20	.99
		6-10 years	<= 5 years	-.39	.330	1.000	-1.34	.57
			11-15 years	-.19	.315	1.000	-1.10	.72
			16-20 years	-.86	.423	.448	-2.09	.36
			> 20 years	.10	.378	1.000	-.99	1.20
		11-15 years	<= 5 years	-.28	.399	1.000	-1.44	.87
			6-10 years	-.09	.387	1.000	-1.21	1.03
			16-20 years	-.76	.479	1.000	-2.15	.63
			> 20 years	.39	.330	1.000	-.57	1.34
		16-20 years	<= 5 years	.28	.399	1.000	-.87	1.44
			6-10 years	.20	.340	1.000	-.79	1.18
			11-15 years	-.48	.442	1.000	-1.76	.80
			> 20 years	.19	.315	1.000	-.72	1.10
		> 20 years	<= 5 years	.09	.387	1.000	-1.03	1.21
			6-10 years	-.20	.340	1.000	-1.18	.79
			11-15 years	-.67	.431	1.000	-1.92	.57
			16-20 years	.86	.423	.448	-.36	2.09
CERT	Tukey HSD	<= 5 years	6-10 years	.76	.479	1.000	-.63	2.15
			11-15 years	.48	.442	1.000	-.80	1.76
			16-20 years	.67	.431	1.000	-.57	1.92
			> 20 years	-.49	.353	.643	-1.47	.50
		6-10 years	<= 5 years	-.13	.308	.994	-.99	.73
			11-15 years	-.30	.294	.838	-1.13	.52
			16-20 years	-.55	.395	.627	-1.66	.55
			> 20 years	.49	.353	.643	-.50	1.47
		11-15 years	<= 5 years	.36	.372	.871	-.68	1.40
			6-10 years	.18	.361	.987	-.83	1.19
			16-20 years	-.07	.447	1.000	-1.32	1.18
			> 20 years	.13	.308	.994	-.73	.99
		16-20 years	<= 5 years	-.36	.372	.871	-1.40	.68
			6-10 years	-.18	.317	.981	-1.06	.71
			11-15 years	-.43	.412	.839	-1.58	.73
			> 20 years	.30	.294	.838	-.52	1.13
		> 20 years	<= 5 years	-.18	.361	.987	-1.19	.83
			6-10 years	.18	.317	.981	-.71	1.06
			11-15 years	-.25	.402	.971	-1.38	.88
			16-20 years	.55	.395	.627	-.55	1.66
	Bonferroni	<= 5 years	6-10 years	.07	.447	1.000	-1.18	1.32
			11-15 years	.43	.412	.839	-.73	1.58
			16-20 years	.25	.402	.971	-.88	1.38
			> 20 years	-.49	.353	1.000	-1.51	.53
		6-10 years	<= 5 years	-.13	.308	1.000	-1.02	.76
			11-15 years	-.30	.294	1.000	-1.16	.55
			16-20 years	-.55	.395	1.000	-1.70	.59
			> 20 years	.49	.353	1.000	-.53	1.51
		11-15 years	<= 5 years	.36	.372	1.000	-.72	1.44
			6-10 years	.18	.361	1.000	-.86	1.23
			16-20 years	-.07	.447	1.000	-1.36	1.23
			> 20 years	.13	.308	1.000	-.76	1.02
		16-20 years	<= 5 years	-.36	.372	1.000	-1.44	.72
			6-10 years	-.18	.317	1.000	-1.09	.74
			11-15 years	-.43	.412	1.000	-1.62	.77
			> 20 years	.30	.294	1.000	-.55	1.16
		> 20 years	<= 5 years	-.18	.361	1.000	-1.23	.86
			6-10 years	.18	.317	1.000	-.74	1.09
			11-15 years	-.25	.402	1.000	-1.41	.91
			16-20 years	.55	.395	1.000	-.59	1.70
EDUC_B	Tukey HSD	<= 5 years	6-10 years	.07	.447	1.000	-1.23	1.36
			11-15 years	.43	.412	1.000	-.77	1.62
			16-20 years	.25	.402	1.000	-.91	1.41
			> 20 years	-.29	.308	.873	-1.16	.57
		6-10 years	<= 5 years	-.26	.269	.873	-1.01	.49
			11-15 years	-.25	.257	.872	-.96	.47
			16-20 years	-.71	.345	.250	-1.67	.25
			> 20 years	.29	.308	.873	-.57	1.16
		11-15 years	<= 5 years	.04	.325	1.000	-.87	.95
			6-10 years	.05	.315	1.000	-.83	.93
			16-20 years	-.41	.390	.825	-1.51	.68
			> 20 years	.26	.269	.873	-.49	1.01
		16-20 years	<= 5 years	-.04	.325	1.000	-.95	.87
			6-10 years	.01	.277	1.000	-.76	.78
			11-15 years	-.45	.360	.719	-1.46	.55
			> 20 years	.25	.257	.872	-.47	.96
		> 20 years	<= 5 years	-.05	.315	1.000	-.93	.83
			6-10 years	-.01	.277	1.000	-.78	.76
			11-15 years	-.46	.351	.682	-1.44	.52
			16-20 years	.71	.345	.250	-.25	1.67
	Bonferroni	<= 5 years	6-10 years	.41	.390	.825	-.68	1.51
			11-15 years	.45	.360	.719	-.55	1.46
			16-20 years	-.29	.308	1.000	-1.19	.60
			> 20 years	-.26	.269	1.000	-1.03	.52
		6-10 years	<= 5 years	-.25	.257	1.000	-.99	.50
			11-15 years	-.71	.345	.432	-1.71	.29

Homogeneous Subsets

EDUC_A

	TENURE	N	Subset for alpha = .05
			1
Tukey HSD[a,b]	<= 5 years	23	3.26
	6-10 years	11	3.36
	16-20 years	20	3.45
	11-15 years	17	3.65
	> 20 years	8	4.13
	Sig.		.197

Means for groups in homogeneous subsets are displayed.

a. Uses Harmonic Mean Sample Size = 13.579.

b. The group sizes are unequal. The harmonic mean of the group sizes is used. Type I error levels are not guaranteed.

CERT

	TENURE	N	Subset for alpha = .05
			1
Tukey HSD[a,b]	<= 5 years	23	2.70
	11-15 years	17	2.82
	16-20 years	20	3.00
	6-10 years	11	3.18
	> 20 years	8	3.25
	Sig.		.565

Means for groups in homogeneous subsets are displayed.

a. Uses Harmonic Mean Sample Size = 13.579.

b. The group sizes are unequal. The harmonic mean of the group sizes is used. Type I error levels are not guaranteed.

EDUC_B

	TENURE	N	Subset for alpha = .05
			1
Tukey HSD[a,b]	<= 5 years	23	2.98
	16-20 years	20	3.23
	11-15 years	17	3.24
	6-10 years	11	3.27
	> 20 years	8	3.69
	Sig.		.191

Means for groups in homogeneous subsets are displayed.

a. Uses Harmonic Mean Sample Size = 13.579.

b. The group sizes are unequal. The harmonic mean of the group sizes is used. Type I error levels are not guaranteed.

Oneway

Descriptives

		N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean		Minimum	Maximum
						Lower Bound	Upper Bound		
WELLNES	<= 5 years	23	2.04	1.065	.222	1.58	2.50	1	5
	6-10 years	11	2.82	1.250	.377	1.98	3.66	1	4
	11-15 year	17	2.65	1.057	.256	2.10	3.19	1	5
	16-20 year	20	3.40	.995	.222	2.93	3.87	1	5
	> 20 years	8	2.88	.835	.295	2.18	3.57	2	4
	Total	79	2.71	1.145	.129	2.45	2.97	1	5
HOUSING	<= 5 years	23	2.22	1.445	.301	1.59	2.84	1	5
	6-10 years	11	2.00	1.000	.302	1.33	2.67	1	4
	11-15 year	17	2.88	1.219	.296	2.26	3.51	1	5
	16-20 year	20	3.75	1.552	.347	3.02	4.48	1	5
	> 20 years	8	3.25	1.389	.491	2.09	4.41	1	5
	Total	79	2.82	1.492	.168	2.49	3.16	1	5
AUTO	<= 5 years	23	2.39	.839	.175	2.03	2.75	1	4
	6-10 years	11	2.82	1.250	.377	1.98	3.66	1	5
	11-15 year	17	3.06	.966	.234	2.56	3.56	1	5
	16-20 year	20	3.35	.988	.221	2.89	3.81	2	5
	> 20 years	8	3.00	.756	.267	2.37	3.63	2	4
	Total	79	2.90	1.008	.113	2.67	3.12	1	5
MULTI	<= 5 years	23	1.96	1.022	.213	1.51	2.40	1	5
	6-10 years	11	1.91	.944	.285	1.27	2.54	1	4
	11-15 year	17	2.29	1.263	.306	1.64	2.94	1	5
	16-20 year	20	2.50	1.357	.303	1.86	3.14	1	5
	> 20 years	8	1.88	.835	.295	1.18	2.57	1	3
	Total	79	2.15	1.145	.129	1.90	2.41	1	5
EMERG	<= 5 years	23	1.78	.795	.166	1.44	2.13	1	3
	6-10 years	11	1.91	.944	.285	1.27	2.54	1	4
	11-15 year	17	2.00	1.000	.243	1.49	2.51	1	4
	16-20 year	20	2.40	1.231	.275	1.82	2.98	1	5
	> 20 years	8	1.75	.463	.164	1.36	2.14	1	2
	Total	79	2.00	.974	.110	1.78	2.22	1	5
OTHER_B	<= 5 years	23	2.08	.776	.162	1.74	2.41	1	4
	6-10 years	11	2.29	.723	.218	1.81	2.78	1	3
	11-15 year	17	2.58	.845	.205	2.14	3.01	2	4
	16-20 year	20	3.08	.891	.199	2.66	3.50	2	5
	> 20 years	8	2.55	.563	.199	2.08	3.02	2	3
	Total	79	2.52	.867	.098	2.32	2.71	1	5

Test of Homogeneity of Variances

	Levene Statistic	df1	df2	Sig.
WELLNESS	1.001	4	74	.412
HOUSING	1.329	4	74	.267
AUTO	.854	4	74	.496
MULTI	1.237	4	74	.303
EMERG	1.106	4	74	.360
OTHER_BN	.312	4	74	.869

ANOVA

		Sum of Squares	df	Mean Square	F	Sig.
WELLNESS	Between Groups	20.154	4	5.038	4.539	.002
	Within Groups	82.150	74	1.110		
	Total	102.304	78			
HOUSING	Between Groups	34.591	4	8.648	4.606	.002
	Within Groups	138.928	74	1.877		
	Total	173.519	78			
AUTO	Between Groups	10.584	4	2.646	2.854	.029
	Within Groups	68.606	74	.927		
	Total	79.190	78			
MULTI	Between Groups	4.907	4	1.227	.933	.449
	Within Groups	97.270	74	1.314		
	Total	102.177	78			
EMERG	Between Groups	4.878	4	1.219	1.306	.276
	Within Groups	69.122	74	.934		
	Total	74.000	78			
OTHER_BN	Between Groups	11.398	4	2.849	4.466	.003
	Within Groups	47.211	74	.638		
	Total	58.609	78			

Post Hoc Tests

Dependent Variable		(I) TENURE	(J) TENURE	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
							Lower Bound	Upper Bound
WELLNESS	Tukey HSD	<= 5 years	6-10 years					
			11-15 years					
			16-20 years					
			> 20 years	-.77	.386	.274	-1.85	.31
		6-10 years	<= 5 years	-.60	.337	.387	-1.55	.34
			11-15 years	-1.36*	.322	.001	-2.26	-.46
			16-20 years	-.83	.432	.315	-2.04	.38
			> 20 years	.77	.386	.274	-.31	1.85
		11-15 years	<= 5 years	.17	.408	.993	-.97	1.31
			6-10 years	-.58	.396	.584	-1.69	.52
			16-20 years	-.06	.490	1.000	-1.43	1.31
			> 20 years	.60	.337	.387	-.34	1.55
		16-20 years	<= 5 years	-.17	.408	.993	-1.31	.97
			6-10 years	-.75	.348	.204	-1.72	.22
			11-15 years	-.23	.452	.987	-1.49	1.04
			> 20 years	1.36*	.322	.001	.46	2.26
		> 20 years	<= 5 years	.58	.396	.584	-.52	1.69
			6-10 years	.75	.348	.204	-.22	1.72
			11-15 years	.52	.441	.756	-.71	1.76
			16-20 years	.83	.432	.315	-.38	2.04
	Bonferroni	<= 5 years	6-10 years	.06	.490	1.000	-1.31	1.43
			11-15 years	.23	.452	.987	-1.04	1.49
			16-20 years	-.52	.441	.756	-1.76	.71
			> 20 years	-.77	.386	.485	-1.89	.34
		6-10 years	<= 5 years	-.60	.337	.774	-1.58	.37
			11-15 years	-1.36*	.322	.001	-2.29	-.42
			16-20 years	-.83	.432	.584	-2.08	.42
			> 20 years	.77	.386	.485	-.34	1.89
		11-15 years	<= 5 years	.17	.408	1.000	-1.01	1.35
			6-10 years	-.58	.396	1.000	-1.73	.56
			16-20 years	-.06	.490	1.000	-1.47	1.36
			> 20 years	.60	.337	.774	-.37	1.58
		16-20 years	<= 5 years	-.17	.408	1.000	-1.35	1.01
			6-10 years	-.75	.348	.335	-1.76	.25
			11-15 years	-.23	.452	1.000	-1.54	1.08
			> 20 years	1.36*	.322	.001	.42	2.29
		> 20 years	<= 5 years	.58	.396	1.000	-.56	1.73
			6-10 years	.75	.348	.335	-.25	1.76
			11-15 years	.52	.441	1.000	-.75	1.80
			16-20 years	.83	.432	.584	-.42	2.08
HOUSING	Tukey HSD	<= 5 years	6-10 years	.06	.490	1.000	-1.36	1.47
			11-15 years	.23	.452	1.000	-1.08	1.54
			16-20 years	-.52	.441	1.000	-1.80	.75
			> 20 years	.22	.502	.993	-1.19	1.62
		6-10 years	<= 5 years	-.66	.438	.555	-1.89	.56
			11-15 years	-1.53*	.419	.004	-2.70	-.36
			16-20 years	-1.03	.562	.361	-2.61	.54
			> 20 years	-.22	.502	.993	-1.62	1.19
		11-15 years	<= 5 years	-.88	.530	.462	-2.36	.60
			6-10 years	-1.75*	.514	.009	-3.19	-.31
			16-20 years	-1.25	.637	.294	-3.03	.53
			> 20 years	.66	.438	.555	-.56	1.89
		16-20 years	<= 5 years	.88	.530	.462	-.60	2.36
			6-10 years	-.87	.452	.316	-2.13	.40
			11-15 years	-.37	.587	.970	-2.01	1.27
			> 20 years	1.53*	.419	.004	.36	2.70
		> 20 years	<= 5 years	1.75*	.514	.009	.31	3.19
			6-10 years	.87	.452	.316	-.40	2.13
			11-15 years	.50	.573	.906	-1.10	2.10
			16-20 years	1.03	.562	.361	-.54	2.61
	Bonferroni	<= 5 years	6-10 years	1.25	.637	.294	-.53	3.03
			11-15 years	.37	.587	.970	-1.27	2.01
			16-20 years	-.50	.573	.906	-2.10	1.10
			> 20 years	.22	.502	1.000	-1.24	1.67
		6-10 years	<= 5 years	-.66	.438	1.000	-1.93	.60
			11-15 years	-1.53*	.419	.005	-2.74	-.32
			16-20 years	-1.03	.562	.704	-2.66	.59
			> 20 years	-.22	.502	1.000	-1.67	1.24
		11-15 years	<= 5 years	-.88	.530	1.000	-2.42	.65
			6-10 years	-1.75*	.514	.011	-3.24	-.26
			16-20 years	-1.25	.637	.534	-3.09	.59
			> 20 years	.66	.438	1.000	-.60	1.93
		16-20 years	<= 5 years	.88	.530	1.000	-.65	2.42
			6-10 years	-.87	.452	.588	-2.18	.44
			11-15 years	-.37	.587	1.000	-2.07	1.33
			> 20 years	1.53*	.419	.005	.32	2.74
		> 20 years	<= 5 years	1.75*	.514	.011	.26	3.24
			6-10 years	.87	.452	.588	-.44	2.18
			11-15 years	.50	.573	1.000	-1.16	2.16
			16-20 years	1.03	.562	.704	-.59	2.66
AUTO	Tukey HSD	<= 5 years	6-10 years	1.25	.637	.534	-.59	3.09
			11-15 years	.37	.587	1.000	-1.33	2.07
			16-20 years	-.50	.573	1.000	-2.16	1.16
			> 20 years	-.43	.353	.746	-1.41	.56
		6-10 years	<= 5 years	-.67	.308	.204	-1.53	.19
			11-15 years	-.96*	.294	.014	-1.78	-.14
			16-20 years	-.61	.395	.540	-1.71	.50
			> 20 years	.43	.353	.746	-.56	1.41
		11-15 years	<= 5 years	-.24	.373	.967	-1.28	.80
			6-10 years	-.53	.361	.584	-1.54	.48
			16-20 years	-.18	.447	.994	-1.43	1.07
			> 20 years	.67	.308	.204	-.19	1.53
		16-20 years	<= 5 years	.24	.373	.967	-.80	1.28
			6-10 years	-.29	.318	.890	-1.18	.60
			11-15 years	.06	.413	1.000	-1.10	1.21
			> 20 years	.96*	.294	.014	.14	1.78
		> 20 years	<= 5 years	.53	.361	.584	-.48	1.54
			6-10 years	.29	.318	.890	-.60	1.18
			11-15 years	.35	.403	.907	-.78	1.48
			16-20 years	.61	.395	.540	-.50	1.71
	Bonferroni	<= 5 years	6-10 years	.18	.447	.994	-1.07	1.43
			11-15 years	-.06	.413	1.000	-1.21	1.10
			16-20 years	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
			> 20 years	-.43	.353	1.000	-1.45	.59
		6-10 years	<= 5 years	-.67	.308	.334	-1.56	.22
			11-15 years	-.96*	.294	.017	-1.81	-.11
			16-20 years	-.61	.395	1.000	-1.75	.53
			> 20 years					

Homogeneous Subsets

WELLNESS

	TENURE	N	Subset for alpha = .05 1	2
Tukey HSD[a,b]	<= 5 years	23	2.04	
	11-15 years	17	2.65	2.65
	6-10 years	11	2.82	2.82
	> 20 years	8	2.88	2.88
	16-20 years	20		3.40
	Sig.		.250	.347

Means for groups in homogeneous subsets are displayed.

a. Uses Harmonic Mean Sample Size = 13.579.

b. The group sizes are unequal. The harmonic mean of the group sizes is used. Type I error levels are not guaranteed.

HOUSING

	TENURE	N	Subset for alpha = .05 1	2
Tukey HSD[a,b]	6-10 years	11	2.00	
	<= 5 years	23	2.22	
	11-15 years	17	2.88	2.88
	> 20 years	8	3.25	3.25
	16-20 years	20		3.75
	Sig.		.133	.471

Means for groups in homogeneous subsets are displayed.

a. Uses Harmonic Mean Sample Size = 13.579.

b. The group sizes are unequal. The harmonic mean of the group sizes is used. Type I error levels are not guaranteed.

AUTO

	TENURE	N	Subset for alpha = .05 1
Tukey HSD[a,b]	<= 5 years	23	2.39
	6-10 years	11	2.82
	> 20 years	8	3.00
	11-15 years	17	3.06
	16-20 years	20	3.35
	Sig.		.082

Means for groups in homogeneous subsets are displayed.

a. Uses Harmonic Mean Sample Size = 13.579.

b. The group sizes are unequal. The harmonic mean of the group sizes is used. Type I error levels are not guaranteed.

MULTI

	TENURE	N	Subset for alpha = .05 1
Tukey HSD[a,b]	> 20 years	8	1.88
	6-10 years	11	1.91
	<= 5 years	23	1.96
	11-15 years	17	2.29
	16-20 years	20	2.50
	Sig.		.617

Means for groups in homogeneous subsets are displayed.

a. Uses Harmonic Mean Sample Size = 13.579.

b. The group sizes are unequal. The harmonic mean of the group sizes is used. Type I error levels are not guaranteed.

EMERG

	TENURE	N	Subset for alpha = .05 1
Tukey HSD[a,b]	> 20 years	8	1.75
	<= 5 years	23	1.78
	6-10 years	11	1.91
	11-15 years	17	2.00
	16-20 years	20	2.40
	Sig.		.409

Means for groups in homogeneous subsets are displayed.

a. Uses Harmonic Mean Sample Size = 13.579.

b. The group sizes are unequal. The harmonic mean of the group sizes is used. Type I error levels are not guaranteed.

OTHER_BN

	TENURE	N	Subset for alpha = .05 1	2
Tukey HSD[a,b]	<= 5 years	23	2.08	
	6-10 years	11	2.29	2.29
	> 20 years	8	2.55	2.55
	11-15 years	17	2.58	2.58
	16-20 years	20		3.08
	Sig.		.486	.086

Means for groups in homogeneous subsets are displayed.

a. Uses Harmonic Mean Sample Size = 13.579.

b. The group sizes are unequal. The harmonic mean of the group sizes is used. Type I error levels are not guaranteed.

Oneway

Descriptives

		N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean		Minimum	Maximum
						Lower Bound	Upper Bound		
COMM2	<= 5 years	23	3.70	.635	.132	3.42	3.97	2	5
	6-10 years	11	4.18	.874	.263	3.59	4.77	2	5
	11-15 years	17	4.29	.470	.114	4.05	4.54	4	5
	16-20 years	20	4.45	.605	.135	4.17	4.73	3	5
	> 20 years	8	4.25	.707	.250	3.66	4.84	3	5
	Total	79	4.14	.693	.078	3.98	4.29	2	5
COMM3	<= 5 years	23	3.61	.656	.137	3.32	3.89	2	4
	6-10 years	11	4.18	.603	.182	3.78	4.59	3	5
	11-15 years	17	4.29	.470	.114	4.05	4.54	4	5
	16-20 years	20	4.05	.826	.185	3.66	4.44	3	5
	> 20 years	8	4.00	.000	.000	4.00	4.00	4	4
	Total	79	3.99	.670	.075	3.84	4.14	2	5
COMM_BE	<= 5 years	23	3.65	.532	.111	3.42	3.88	3	5
	6-10 years	11	4.18	.643	.194	3.75	4.61	3	5
	11-15 years	17	4.29	.356	.086	4.11	4.48	4	5
	16-20 years	20	4.25	.618	.138	3.96	4.54	3	5
	> 20 years	8	4.13	.354	.125	3.83	4.42	4	5
	Total	79	4.06	.579	.065	3.93	4.19	3	5

Test of Homogeneity of Variances

	Levene Statistic	df1	df2	Sig.
COMM2	.575	4	74	.682
COMM3	5.684	4	74	.000
COMM_BEN	2.195	4	74	.078

ANOVA

		Sum of Squares	df	Mean Square	F	Sig.
COMM2	Between Groups	6.983	4	1.746	4.238	.004
	Within Groups	30.485	74	.412		
	Total	37.468	78			
COMM3	Between Groups	5.393	4	1.348	3.371	.014
	Within Groups	29.594	74	.400		
	Total	34.987	78			
COMM_BEN	Between Groups	5.675	4	1.419	5.120	.001
	Within Groups	20.508	74	.277		
	Total	26.184	78			

Post Hoc Tests

Dependent Variable		(I) TENURE	(J) TENURE	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
							Lower Bound	Upper Bound
COMM2	Tukey HSD	<= 5 years	6-10 years					
			11-15 years					
			16-20 years					
			> 20 years	-.49	.235	.246	-1.14	.17
		6-10 years	<= 5 years	-.60*	.205	.037	-1.17	-.02
			11-15 years	-.75*	.196	.002	-1.30	-.21
			16-20 years	-.55	.263	.229	-1.29	.18
			> 20 years	.49	.235	.246	-.17	1.14
		11-15 years	<= 5 years	-.11	.248	.991	-.81	.58
			6-10 years	-.27	.241	.799	-.94	.41
			16-20 years	-.07	.298	.999	-.90	.77
			> 20 years	.60*	.205	.037	.02	1.17
		16-20 years	<= 5 years	.11	.248	.991	-.58	.81
			6-10 years	-.16	.212	.947	-.75	.44
			11-15 years	.04	.275	1.000	-.73	.81
			> 20 years	.75*	.196	.002	.21	1.30
		> 20 years	<= 5 years	.27	.241	.799	-.41	.94
			6-10 years	.16	.212	.947	-.44	.75
			11-15 years	.20	.269	.945	-.55	.95
			16-20 years	.55	.263	.229	-.18	1.29
	Bonferroni	<= 5 years	6-10 years	.07	.298	.999	-.77	.90
			11-15 years	-.04	.275	1.000	-.81	.73
			16-20 years	-.20	.269	.945	-.95	.55
			> 20 years	-.49	.235	.423	-1.17	.19
		6-10 years	<= 5 years	-.60*	.205	.047	-1.19	.00
			11-15 years	-.75*	.196	.003	-1.32	-.19
			16-20 years	-.55	.263	.388	-1.32	.21
			> 20 years	.49	.235	.423	-.19	1.17
		11-15 years	<= 5 years	-.11	.248	1.000	-.83	.61
			6-10 years	-.27	.241	1.000	-.97	.43
			16-20 years	-.07	.298	1.000	-.93	.79
			> 20 years	.60*	.205	.047	.00	1.19
		16-20 years	<= 5 years	.11	.248	1.000	-.61	.83
			6-10 years	-.16	.212	1.000	-.77	.46
			11-15 years	.04	.275	1.000	-.75	.84
			> 20 years	.75*	.196	.003	.19	1.32
		> 20 years	<= 5 years	.27	.241	1.000	-.43	.97
			6-10 years	.16	.212	1.000	-.46	.77
			11-15 years	.20	.269	1.000	-.58	.98
			16-20 years	.55	.263	.388	-.21	1.32
COMM3	Tukey HSD	<= 5 years	6-10 years	.07	.298	1.000	-.79	.93
			11-15 years	-.04	.275	1.000	-.84	.75
			16-20 years	-.20	.269	1.000	-.98	.58
			> 20 years	-.57	.232	.108	-1.22	.08
		6-10 years	<= 5 years	-.69*	.202	.010	-1.25	-.12
			11-15 years	-.44	.193	.162	-.98	.10
			16-20 years	-.39	.260	.561	-1.12	.33
			> 20 years	.57	.232	.108	-.08	1.22
		11-15 years	<= 5 years	-.11	.245	.991	-.80	.57
			6-10 years	.13	.237	.981	-.53	.80
			16-20 years	.18	.294	.972	-.64	1.00
			> 20 years	.69*	.202	.010	.12	1.25
		16-20 years	<= 5 years	.11	.245	.991	-.57	.80
			6-10 years	.24	.209	.768	-.34	.83
			11-15 years	.29	.271	.814	-.46	1.05
			> 20 years	.44	.193	.162	-.10	.98
		> 20 years	<= 5 years	-.13	.237	.981	-.80	.53
			6-10 years	-.24	.209	.768	-.83	.34
			11-15 years	.05	.265	1.000	-.69	.79
			16-20 years	.39	.260	.561	-.33	1.12
	Bonferroni	<= 5 years	6-10 years	-.18	.294	.972	-1.00	.64
			11-15 years	-.29	.271	.814	-1.05	.46
			16-20 years	-.05	.265	1.000	-.79	.69
			> 20 years	-.57	.232	.157	-1.24	.10
		6-10 years	<= 5 years	-.69*	.202	.011	-1.27	-.10
			11-15 years	-.44	.193	.253	-1.00	.12
			16-20 years	-.39	.260	1.000	-1.14	.36
			> 20 years	.57	.232	.157	-.10	1.24
		11-15 years	<= 5 years	-.11	.245	1.000	-.82	.60
			6-10 years	.13	.237	1.000	-.56	.82
			16-20 years	.18	.294	1.000	-.67	1.03
			> 20 years	.69*	.202	.011	.10	1.27
		16-20 years	<= 5 years	.11	.245	1.000	-.60	.82
			6-10 years	.24	.209	1.000	-.36	.85
			11-15 years	.29	.271	1.000	-.49	1.08
			> 20 years	.44	.193	.253	-.12	1.00
		> 20 years	<= 5 years	-.13	.237	1.000	-.82	.56
			6-10 years	-.24	.209	1.000	-.85	.36
			11-15 years	.05	.265	1.000	-.72	.82
			16-20 years	.39	.260	1.000	-.36	1.14
COMM_BEN	Tukey HSD	<= 5 years	6-10 years	-.18	.294	1.000	-1.03	.67
			11-15 years	-.29	.271	1.000	-1.08	.49
			16-20 years	-.05	.265	1.000	-.82	.72
			> 20 years	-.53	.193	.057	-1.07	.01
		6-10 years	<= 5 years	-.64*	.168	.003	-1.11	-.17
			11-15 years	-.60*	.161	.004	-1.05	-.15
			16-20 years	-.47	.216	.196	-1.08	.13
			> 20 years	.53	.193	.057	-.01	1.07
		11-15 years	<= 5 years	-.11	.204	.981	-.68	.46
			6-10 years	-.07	.198	.997	-.62	.48
			16-20 years	.06	.245	.999	-.63	.74
			> 20 years	.64*	.168	.003	.17	1.11
		16-20 years	<= 5 years	.11	.204	.981	-.46	.68
			6-10 years	.04	.174	.999	-.44	.53
			11-15 years	.17	.226	.944	-.46	.80
			> 20 years	.60*	.161	.004	.15	1.05
		> 20 years	<= 5 years	.07	.198	.997	-.48	.62
			6-10 years	-.04	.174	.999	-.53	.44
			11-15 years	.13	.220	.979	-.49	.74
			16-20 years	.47	.216	.196	-.13	1.08
				-.06	.245	.999	-.74	.63
				-.17	.226	.944	-.80	.46
	Bonferroni	<= 5 years	6-10 years	-.53	.193	.076	-1.09	.03
			11-15 years	-.64*	.168	.003	-1.13	-.15
			16-20 years	-.60*	.161	.004	-1.06	-.13
			> 20 years	-.47	.216	.318	-1.10	.15

Homogeneous Subsets

COMM2

	TENURE	N	Subset for alpha = .05 1	2
Tukey HSD[a,b]	<= 5 years	23	3.70	
	6-10 years	11	4.18	4.18
	> 20 years	8	4.25	4.25
	11-15 years	17	4.29	4.29
	16-20 years	20		4.45
	Sig.		.119	.812

Means for groups in homogeneous subsets are displayed.

a. Uses Harmonic Mean Sample Size = 13.579.

b. The group sizes are unequal. The harmonic mean of the group sizes is used. Type I error levels are not guaranteed.

COMM3

	TENURE	N	Subset for alpha = .05 1	2
Tukey HSD[a,b]	<= 5 years	23	3.61	
	> 20 years	8	4.00	4.00
	16-20 years	20	4.05	4.05
	6-10 years	11	4.18	4.18
	11-15 years	17		4.29
	Sig.		.138	.745

Means for groups in homogeneous subsets are displayed.

a. Uses Harmonic Mean Sample Size = 13.579.

b. The group sizes are unequal. The harmonic mean of the group sizes is used. Type I error levels are not guaranteed.

COMM_BEN

	TENURE	N	Subset for alpha = .05	
			1	2
Tukey HSD[a,b]	<= 5 years	23	3.65	
	> 20 years	8	4.13	4.13
	6-10 years	11	4.18	4.18
	16-20 years	20		4.25
	11-15 years	17		4.29
	Sig.		.077	.918

Means for groups in homogeneous subsets are displayed.

a. Uses Harmonic Mean Sample Size = 13.579.

b. The group sizes are unequal. The harmonic mean of the group sizes is used. Type I error levels are not guaranteed.

Oneway

Descriptives

		N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean		Minimum	Maximum
						Lower Bound	Upper Bound		
IN_P	High School	7	3.86	.378	.143	3.51	4.21	3	4
	Academy	8	4.00	.535	.189	3.55	4.45	3	5
	Undergradua	56	4.36	.645	.086	4.18	4.53	3	5
	Master	8	4.50	.535	.189	4.05	4.95	4	5
	Total	79	4.29	.623	.070	4.15	4.43	3	5
OUT_P	High School	7	3.29	.488	.184	2.83	3.74	3	4
	Academy	8	3.88	.641	.227	3.34	4.41	3	5
	Undergradua	56	4.48	.713	.095	4.29	4.67	2	5
	Master	8	4.50	.535	.189	4.05	4.95	4	5
	Total	79	4.32	.760	.086	4.15	4.49	2	5
MATER	High School	7	2.00	1.155	.436	.93	3.07	1	4
	Academy	8	2.13	1.126	.398	1.18	3.07	1	4
	Undergradua	56	3.07	1.219	.163	2.75	3.40	1	5
	Master	8	3.00	1.512	.535	1.74	4.26	1	5
	Total	79	2.87	1.275	.143	2.59	3.16	1	5
HEALTH_	High School	7	3.05	.448	.169	2.63	3.46	2	4
	Academy	8	3.33	.591	.209	2.84	3.83	3	4
	Undergradua	56	3.97	.661	.088	3.79	4.15	3	5
	Master	8	4.00	.735	.260	3.39	4.61	3	5
	Total	79	3.83	.708	.080	3.67	3.99	2	5

Test of Homogeneity of Variances

	Levene Statistic	df1	df2	Sig.
IN_P	4.966	3	75	.003
OUT_P	1.292	3	75	.283
MATER	.500	3	75	.683
HEALTH_C	.775	3	75	.512

ANOVA

		Sum of Squares	df	Mean Square	F	Sig.
IN_P	Between Groups	2.590	3	.863	2.336	.081
	Within Groups	27.714	75	.370		
	Total	30.304	78			
OUT_P	Between Groups	10.803	3	3.601	7.877	.000
	Within Groups	34.286	75	.457		
	Total	45.089	78			
MATER	Between Groups	12.145	3	4.048	2.650	.055
	Within Groups	114.589	75	1.528		
	Total	126.734	78			
HEALTH_C	Between Groups	7.590	3	2.530	6.026	.001
	Within Groups	31.490	75	.420		
	Total	39.080	78			

Post Hoc Tests

Dependent Variable		(I) EDUC	(J) EDUC	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
							Lower Bound	Upper Bound
IN_P	Tukey HSD	High School	Academy	-.14	.315	.969	-.97	.68
			Undergraduate	-.50	.244	.179	-1.14	.14
			Master	-.64	.315	.182	-1.47	.18
		Academy	High School	.14	.315	.969	-.68	.97
			Undergraduate	-.36	.230	.411	-.96	.25
			Master	-.50	.304	.360	-1.30	.30
		Undergraduate	High School	.50	.244	.179	-.14	1.14
			Academy	.36	.230	.411	-.25	.96
			Master	-.14	.230	.925	-.75	.46
		Master	High School	.64	.315	.182	-.18	1.47
			Academy	.50	.304	.360	-.30	1.30
			Undergraduate	.14	.230	.925	-.46	.75
	Bonferroni	High School	Academy	-.14	.315	1.000	-1.00	.71
			Undergraduate	-.50	.244	.262	-1.16	.16
			Master	-.64	.315	.267	-1.50	.21
		Academy	High School	.14	.315	1.000	-.71	1.00
			Undergraduate	-.36	.230	.746	-.98	.27
			Master	-.50	.304	.625	-1.32	.32
		Undergraduate	High School	.50	.244	.262	-.16	1.16
			Academy	.36	.230	.746	-.27	.98
			Master	-.14	.230	1.000	-.77	.48
		Master	High School	.64	.315	.267	-.21	1.50
			Academy	.50	.304	.625	-.32	1.32
			Undergraduate	.14	.230	1.000	-.48	.77
OUT_P	Tukey HSD	High School	Academy	-.59	.350	.339	-1.51	.33
			Undergraduate	-1.20*	.271	.000	-1.91	-.48
			Master	-1.21*	.350	.005	-2.13	-.29
		Academy	High School	.59	.350	.339	-.33	1.51
			Undergraduate	-.61	.256	.091	-1.28	.06
			Master	-.63	.338	.259	-1.51	.26
		Undergraduate	High School	1.20*	.271	.000	.48	1.91
			Academy	.61	.256	.091	-.06	1.28
			Master	-.02	.256	1.000	-.69	.65
		Master	High School	1.21*	.350	.005	.29	2.13
			Academy	.63	.338	.259	-.26	1.51
			Undergraduate	.02	.256	1.000	-.65	.69
	Bonferroni	High School	Academy	-.59	.350	.578	-1.54	.36
			Undergraduate	-1.20*	.271	.000	-1.93	-.46
			Master	-1.21*	.350	.005	-2.16	-.27
		Academy	High School	.59	.350	.578	-.36	1.54
			Undergraduate	-.61	.256	.120	-1.30	.09
			Master	-.63	.338	.411	-1.54	.29
		Undergraduate	High School	1.20*	.271	.000	.46	1.93
			Academy	.61	.256	.120	-.09	1.30
			Master	-.02	.256	1.000	-.71	.67
		Master	High School	1.21*	.350	.005	.27	2.16
			Academy	.63	.338	.411	-.29	1.54
			Undergraduate	.02	.256	1.000	-.67	.71
MATER	Tukey HSD	High School	Academy	-.13	.640	.997	-1.81	1.56
			Undergraduate	-1.07	.496	.143	-2.37	.23
			Master	-1.00	.640	.406	-2.68	.68
		Academy	High School	.13	.640	.997	-1.56	1.81
			Undergraduate	-.95	.467	.188	-2.17	.28
			Master	-.88	.618	.494	-2.50	.75
		Undergraduate	High School	1.07	.496	.143	-.23	2.37
			Academy	.95	.467	.188	-.28	2.17
			Master	.07	.467	.999	-1.16	1.30
		Master	High School	1.00	.640	.406	-.68	2.68
			Academy	.88	.618	.494	-.75	2.50
			Undergraduate	-.07	.467	.999	-1.30	1.16
	Bonferroni	High School	Academy	-.13	.640	1.000	-1.86	1.61
			Undergraduate	-1.07	.496	.203	-2.41	.27
			Master	-1.00	.640	.733	-2.73	.73
		Academy	High School	.13	.640	1.000	-1.61	1.86
			Undergraduate	-.95	.467	.278	-2.21	.32
			Master	-.88	.618	.966	-2.55	.80
		Undergraduate	High School	1.07	.496	.203	-.27	2.41
			Academy	.95	.467	.278	-.32	2.21
			Master	.07	.467	1.000	-1.19	1.34
		Master	High School	1.00	.640	.733	-.73	2.73
			Academy	.88	.618	.966	-.80	2.55
			Undergraduate	-.07	.467	1.000	-1.34	1.19
HEALTH_C	Tukey HSD	High School	Academy	-.29	.335	.829	-1.17	.60
			Undergraduate	-.92*	.260	.004	-1.61	-.24
			Master	-.95*	.335	.029	-1.83	-.07
		Academy	High School	.29	.335	.829	-.60	1.17
			Undergraduate	-.64	.245	.053	-1.28	.01
			Master	-.67	.324	.177	-1.52	.18
		Undergraduate	High School	.92*	.260	.004	.24	1.61
			Academy	.64	.245	.053	-.01	1.28
			Master	.03	.245	.999	-.67	.61
		Master	High School	.95*	.335	.029	.07	1.83
			Academy	.67	.324	.177	-.18	1.52
			Undergraduate	.03	.245	.999	-.61	.67
	Bonferroni	High School	Academy	-.29	.335	1.000	-1.19	.62
			Undergraduate	-.92*	.260	.004	-1.63	-.22
			Master	-.95*	.335	.035	-1.86	-.04
		Academy	High School	.29	.335	1.000	-.62	1.19
			Undergraduate	-.64	.245	.067	-1.30	.03
			Master	-.67	.324	.259	-1.54	.21
		Undergraduate	High School	.92*	.260	.004	.22	1.63
			Academy	.64	.245	.067	-.03	1.30
			Master	-.03	.245	1.000	-.69	.63
		Master	High School	.95*	.335	.035	.04	1.86
			Academy	.67	.324	.259	-.21	1.54
			Undergraduate	.03	.245	1.000	-.63	.69

*. The mean difference is significant at the .05 level.

Homogeneous Subsets

IN_P

	EDUC	N	Subset for alpha = .05
			1
Tukey HSD[a,b]	High School	7	3.86
	Academy	8	4.00
	Undergraduate	56	4.36
	Master	8	4.50
	Sig.		.100

Means for groups in homogeneous subsets are displayed.

a. Uses Harmonic Mean Sample Size = 9.739.

b. The group sizes are unequal. The harmonic mean of the group sizes is used. Type I error levels are not guaranteed.

OUT_P

	EDUC	N	Subset for alpha = .05	
			1	2
Tukey HSD[a,b]	High School	7	3.29	
	Academy	8	3.88	3.88
	Undergraduate	56		4.48
	Master	8		4.50
	Sig.		.227	.183

Means for groups in homogeneous subsets are displayed.

a. Uses Harmonic Mean Sample Size = 9.739.

b. The group sizes are unequal. The harmonic mean of the group sizes is used. Type I error levels are not guaranteed.

MATER

	EDUC	N	Subset for alpha = .05
			1
Tukey HSD[a,b]	High School	7	2.00
	Academy	8	2.13
	Master	8	3.00
	Undergraduate	56	3.07
	Sig.		.231

Means for groups in homogeneous subsets are displayed.

a. Uses Harmonic Mean Sample Size = 9.739.

b. The group sizes are unequal. The harmonic mean of the group sizes is used. Type I error levels are not guaranteed.

HEALTH_C

	EDUC	N	Subset for alpha = .05	
			1	2
Tukey HSD[a,t]	High School	7	3.05	
	Academy	8	3.33	3.33
	Undergraduate	56		3.97
	Master	8		4.00
	Sig.		.765	.114

Means for groups in homogeneous subsets are displayed.

a. Uses Harmonic Mean Sample Size = 9.739.

b. The group sizes are unequal. The harmonic mean of the group sizes is used. Type I error levels are not guaranteed.

Onewav

Descriptives

		N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean		Minimum	Maximum
						Lower Bound	Upper Bound		
ANNUAL	High School	7	3.86	1.215	.459	2.73	4.98	2	5
	Academy	8	4.00	.926	.327	3.23	4.77	3	5
	Undergradua	56	4.20	.923	.123	3.95	4.44	1	5
	Master	8	4.63	.518	.183	4.19	5.06	4	5
	Total	79	4.19	.921	.104	3.98	4.40	1	5
SICK	High School	7	3.29	.756	.286	2.59	3.98	2	4
	Academy	8	3.38	.916	.324	2.61	4.14	2	4
	Undergradua	56	3.70	1.025	.137	3.42	3.97	1	5
	Master	8	3.75	1.165	.412	2.78	4.72	2	5
	Total	79	3.63	1.002	.113	3.41	3.86	1	5
PAID_TI	High School	7	3.57	.787	.297	2.84	4.30	2	5
	Academy	8	3.69	.843	.298	2.98	4.39	3	5
	Undergradua	56	3.95	.813	.109	3.73	4.16	2	5
	Master	8	4.19	.753	.266	3.56	4.82	3	5
	Total	79	3.91	.808	.091	3.73	4.09	2	5

Test of Homogeneity of Variances

	Levene Statistic	df1	df2	Sig.
ANNUAL	1.514	3	75	.218
SICK	.640	3	75	.592
PAID_TIM	.242	3	75	.866

ANOVA

		Sum of Squares	df	Mean Square	F	Sig.
ANNUAL	Between Groups	2.580	3	.860	1.015	.391
	Within Groups	63.571	75	.848		
	Total	66.152	78			
SICK	Between Groups	1.712	3	.571	.558	.644
	Within Groups	76.643	75	1.022		
	Total	78.354	78			
PAID_TIM	Between Groups	1.889	3	.630	.964	.414
	Within Groups	48.991	75	.653		
	Total	50.880	78			

Post Hoc Tests

Dependent Variable		(I) EDUC	(J) EDUC	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
							Lower Bound	Upper Bound
ANNUAL	Tukey HSD	High School	Academy	-.14	.476	.991	-1.39	1.11
			Undergraduate	-.34	.369	.795	-1.31	.63
			Master	-.77	.476	.378	-2.02	.48
		Academy	High School	.14	.476	.991	-1.11	1.39
			Undergraduate	-.20	.348	.942	-1.11	.72
			Master	-.63	.460	.530	-1.83	.58
		Undergraduate	High School	.34	.369	.795	-.63	1.31
			Academy	.20	.348	.942	-.72	1.11
			Master	-.43	.348	.609	-1.34	.49
		Master	High School	.77	.476	.378	-.48	2.02
			Academy	.63	.460	.530	-.58	1.83
			Undergraduate					
	Bonferroni	High School	Academy	.43	.348	.609	-.49	1.34
			Undergraduate	-.14	.476	1.000	-1.43	1.15
			Master	-.34	.369	1.000	-1.34	.66
		Academy	High School	-.77	.476	.668	-2.06	.52
			Undergraduate	.14	.476	1.000	-1.15	1.43
			Master	-.20	.348	1.000	-1.14	.75
		Undergraduate	High School	-.63	.460	1.000	-1.87	.62
			Academy	.34	.369	1.000	-.66	1.34
			Master	.20	.348	1.000	-.75	1.14
		Master	High School	-.43	.348	1.000	-1.37	.51
			Academy	.77	.476	.668	-.52	2.06
			Undergraduate	.63	.460	1.000	-.62	1.87
SICK	Tukey HSD	High School	Academy	.43	.348	1.000	-.51	1.37
			Undergraduate	-.09	.523	.998	-1.46	1.29
			Master	-.41	.405	.742	-1.48	.65
		Academy	High School	-.46	.523	.811	-1.84	.91
			Undergraduate	.09	.523	.998	-1.29	1.46
			Master	-.32	.382	.835	-1.33	.68
		Undergraduate	High School	-.38	.505	.880	-1.70	.95
			Academy	.41	.405	.742	-.65	1.48
			Master	.32	.382	.835	-.68	1.33
		Master	High School	-.05	.382	.999	-1.06	.95
			Academy	.46	.523	.811	-.91	1.84
			Undergraduate	.38	.505	.880	-.95	1.70
	Bonferroni	High School	Academy	.05	.382	.999	-.95	1.06
			Undergraduate	-.09	.523	1.000	-1.51	1.33
			Master	-.41	.405	1.000	-1.51	.69
		Academy	High School	-.46	.523	1.000	-1.88	.95
			Undergraduate	.09	.523	1.000	-1.33	1.51
			Master	-.32	.382	1.000	-1.36	.71
		Undergraduate	High School	-.38	.505	1.000	-1.74	.99
			Academy	.41	.405	1.000	-.69	1.51
			Master	.32	.382	1.000	-.71	1.36
		Master	High School	-.05	.382	1.000	-1.09	.98
			Academy	.46	.523	1.000	-.95	1.88
			Undergraduate	.38	.505	1.000	-.99	1.74
				.05	.382	1.000	-.98	1.09
PAID_TIM	Tukey HSD	High School	Academy	-.12	.418	.992	-1.22	.98
			Undergraduate	-.38	.324	.655	-1.23	.48
			Master	-.62	.418	.459	-1.72	.48
		Academy	High School	.12	.418	.992	-.98	1.22
			Undergraduate	-.26	.305	.831	-1.06	.54
			Master	-.50	.404	.605	-1.56	.56
		Undergraduate	High School	.38	.324	.655	-.48	1.23
			Academy	.26	.305	.831	-.54	1.06
			Master	-.24	.305	.859	-1.04	.56
		Master	High School	.62	.418	.459	-.48	1.72
			Academy	.50	.404	.605	-.56	1.56
			Undergraduate	.24	.305	.859	-.56	1.04
	Bonferroni	High School	Academy	-.12	.418	1.000	-1.25	1.02
			Undergraduate	-.38	.324	1.000	-1.25	.50
			Master	-.62	.418	.870	-1.75	.52
		Academy	High School	.12	.418	1.000	-1.02	1.25
			Undergraduate	-.26	.305	1.000	-1.09	.57
			Master	-.50	.404	1.000	-1.60	.60
		Undergraduate	High School	.38	.324	1.000	-.50	1.25
			Academy	.26	.305	1.000	-.57	1.09
			Master	-.24	.305	1.000	-1.07	.59
		Master	High School	.62	.418	.870	-.52	1.75
			Academy	.50	.404	1.000	-.60	1.60
			Undergraduate	.24	.305	1.000	-.59	1.07

Homogeneous Subsets

ANNUAL

	EDUC	N	Subset for alpha = .05 1
Tukey HSD[a,b]	High School	7	3.86
	Academy	8	4.00
	Undergraduate	56	4.20
	Master	8	4.63
	Sig.		.263

Means for groups in homogeneous subsets are displayed.

a. Uses Harmonic Mean Sample Size = 9.739.

b. The group sizes are unequal. The harmonic mean of the group sizes is used. Type I error levels are not guaranteed.

SICK

	EDUC	N	Subset for alpha = .05 1
Tukey HSD[a,b]	High School	7	3.29
	Academy	8	3.38
	Undergraduate	56	3.70
	Master	8	3.75
	Sig.		.742

Means for groups in homogeneous subsets are displayed.

a. Uses Harmonic Mean Sample Size = 9.739.

b. The group sizes are unequal. The harmonic mean of the group sizes is used. Type I error levels are not guaranteed.

PAID_TIM

	EDUC	N	Subset for alpha = .05 1
Tukey HSD[a,b]	High School	7	3.57
	Academy	8	3.69
	Undergraduate	56	3.95
	Master	8	4.19
	Sig.		.340

Means for groups in homogeneous subsets are displayed.

a. Uses Harmonic Mean Sample Size = 9.739.

b. The group sizes are unequal. The harmonic mean of the group sizes is used. Type I error levels are not guaranteed.

Oneway

Descriptives

RETIREMT

	N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean		Minimum	Maximum
					Lower Bound	Upper Bound		
High School	7	3.43	.787	.297	2.70	4.16	3	5
Academy	8	3.25	.886	.313	2.51	3.99	2	5
Undergraduat	56	4.00	1.044	.140	3.72	4.28	2	5
Master	8	4.38	.916	.324	3.61	5.14	3	5
Total	79	3.91	1.028	.116	3.68	4.14	2	5

Test of Homogeneity of Variances

RETIREMT

Levene Statistic	df1	df2	Sig.
5.483	3	75	.002

ANOVA

RETIREMT

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	7.290	3	2.430	2.427	.072
Within Groups	75.089	75	1.001		
Total	82.380	78			

Post Hoc Tests

Multiple Comparisons

Dependent Variable: RETIREMT

	(I) EDUC	(J) EDUC	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
						Lower Bound	Upper Bound
Tukey HSD	High School	Academy	.18	.518	.986	-1.18	1.54
		Undergraduate	-.57	.401	.488	-1.63	.48
		Master	-.95	.518	.269	-2.31	.41
	Academy	High School	-.18	.518	.986	-1.54	1.18
		Undergraduate	-.75	.378	.204	-1.74	.24
		Master	-1.13	.500	.120	-2.44	.19
	Undergraduate	High School	.57	.401	.488	-.48	1.63
		Academy	.75	.378	.204	-.24	1.74
		Master	-.38	.378	.755	-1.37	.62
	Master	High School	.95	.518	.269	-.41	2.31
		Academy	1.13	.500	.120	-.19	2.44
		Undergraduate	.38	.378	.755	-.62	1.37
Bonferroni	High School	Academy	.18	.518	1.000	-1.22	1.58
		Undergraduate	-.57	.401	.951	-1.66	.52
		Master	-.95	.518	.430	-2.35	.46
	Academy	High School	-.18	.518	1.000	-1.58	1.22
		Undergraduate	-.75	.378	.306	-1.77	.27
		Master	-1.13	.500	.165	-2.48	.23
	Undergraduate	High School	.57	.401	.951	-.52	1.66
		Academy	.75	.378	.306	-.27	1.77
		Master	-.38	.378	1.000	-1.40	.65
	Master	High School	.95	.518	.430	-.46	2.35
		Academy	1.13	.500	.165	-.23	2.48
		Undergraduate	.38	.378	1.000	-.65	1.40

Homogeneous Subsets

RETIREMT

	EDUC	N	Subset for alpha = .05
			1
Tukey HSD [a,b]	Academy	8	3.25
	High School	7	3.43
	Undergraduate	56	4.00
	Master	8	4.38
	Sig.		.071

Means for groups in homogeneous subsets are displayed.

a. Uses Harmonic Mean Sample Size = 9.739.

b. The group sizes are unequal. The harmonic mean of the group sizes is used. Type I error levels are not guaranteed.

Oneway

Descriptives

		N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean		Minimum	Maximum
						Lower Bound	Upper Bound		
EDUC_A	High School	7	3.14	1.215	.459	2.02	4.27	2	5
	Academy	8	3.00	1.309	.463	1.91	4.09	2	5
	Undergradua	56	3.61	1.003	.134	3.34	3.88	2	5
	Master	8	3.50	.756	.267	2.87	4.13	3	5
	Total	79	3.49	1.036	.117	3.26	3.73	2	5
CERT	High School	7	2.57	1.134	.429	1.52	3.62	1	4
	Academy	8	2.63	.916	.324	1.86	3.39	2	4
	Undergradua	56	2.98	.963	.129	2.72	3.24	1	5
	Master	8	3.13	.835	.295	2.43	3.82	2	4
	Total	79	2.92	.958	.108	2.71	3.14	1	5
EDUC_B	High School	7	2.86	.988	.373	1.94	3.77	2	5
	Academy	8	2.81	1.033	.365	1.95	3.68	2	5
	Undergradua	56	3.29	.813	.109	3.08	3.51	2	5
	Master	8	3.31	.651	.230	2.77	3.86	3	5
	Total	79	3.21	.842	.095	3.02	3.40	2	5

Test of Homogeneity of Variances

	Levene Statistic	df1	df2	Sig.
EDUC_A	1.089	3	75	.359
CERT	.439	3	75	.726
EDUC_B	.932	3	75	.429

ANOVA

		Sum of Squares	df	Mean Square	F	Sig.
EDUC_A	Between Groups	3.533	3	1.178	1.101	.354
	Within Groups	80.214	75	1.070		
	Total	83.747	78			
CERT	Between Groups	2.098	3	.699	.755	.523
	Within Groups	69.446	75	.926		
	Total	71.544	78			
EDUC_B	Between Groups	2.621	3	.874	1.244	.300
	Within Groups	52.683	75	.702		
	Total	55.304	78			

Post Hoc Tests

Dependent Variable		(I) EDUC	(J) EDUC	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
							Lower Bound	Upper Bound
EDUC_A	Tukey HSD	High School	Academy					
			Undergraduate	.14	.535	.993	-1.26	1.55
			Master	-.46	.415	.679	-1.55	.63
		Academy	High School	-.36	.535	.909	-1.76	1.05
			Undergraduate	-.14	.535	.993	-1.55	1.26
			Master	-.61	.391	.411	-1.63	.42
		Undergraduate	High School	-.50	.517	.769	-1.86	.86
			Academy	.46	.415	.679	-.63	1.55
			Master	.61	.391	.411	-.42	1.63
		Master	High School	.11	.391	.993	-.92	1.13
			Academy	.36	.535	.909	-1.05	1.76
			Undergraduate	.50	.517	.769	-.86	1.86
	Bonferroni	High School	Academy	-.11	.391	.993	-1.13	.92
			Undergraduate	.14	.535	1.000	-1.31	1.59
			Master	-.46	.415	1.000	-1.59	.66
		Academy	High School	-.36	.535	1.000	-1.81	1.09
			Undergraduate	-.14	.535	1.000	-1.59	1.31
			Master	-.61	.391	.747	-1.67	.45
		Undergraduate	High School	-.50	.517	1.000	-1.90	.90
			Academy	.46	.415	1.000	-.66	1.59
			Master	.61	.391	.747	-.45	1.67
		Master	High School	.11	.391	1.000	-.95	1.17
			Academy	.36	.535	1.000	-1.09	1.81
			Undergraduate	.50	.517	1.000	-.90	1.90
CERT	Tukey HSD	High School	Academy	-.11	.391	1.000	-1.17	.95
			Undergraduate	-.05	.498	1.000	-1.36	1.26
			Master	-.41	.386	.712	-1.42	.60
		Academy	High School	-.55	.498	.684	-1.86	.76
			Undergraduate	.05	.498	1.000	-1.26	1.36
			Master	-.36	.364	.760	-1.31	.60
		Undergraduate	High School	-.50	.481	.727	-1.76	.76
			Academy	.41	.386	.712	-.60	1.42
			Master	.36	.364	.760	-.60	1.31
		Master	High School	-.14	.364	.979	-1.10	.81
			Academy	.55	.498	.684	-.76	1.86
			Undergraduate	.50	.481	.727	-.76	1.76
	Bonferroni	High School	Academy	.14	.364	.979	-.81	1.10
			Undergraduate	-.05	.498	1.000	-1.40	1.30
			Master	-.41	.386	1.000	-1.46	.63
		Academy	High School	-.55	.498	1.000	-1.90	.80
			Undergraduate	.05	.498	1.000	-1.30	1.40
			Master	-.36	.364	1.000	-1.34	.63
		Undergraduate	High School	-.50	.481	1.000	-1.80	.80
			Academy	.41	.386	1.000	-.63	1.46
			Master	.36	.364	1.000	-.63	1.34
		Master	High School	-.14	.364	1.000	-1.13	.84
			Academy	.55	.498	1.000	-.80	1.90
			Undergraduate	.50	.481	1.000	-.80	1.80
EDUC_B	Tukey HSD	High School	Academy	.14	.364	1.000	-.84	1.13
			Undergraduate	.04	.434	1.000	-1.10	1.18
			Master	-.44	.336	.564	-1.32	.45
		Academy	High School	-.46	.434	.721	-1.60	.68
			Undergraduate	-.04	.434	1.000	-1.18	1.10
			Master	-.48	.317	.430	-1.31	.35
		Undergraduate	High School	-.50	.419	.633	-1.60	.60
			Academy	.44	.336	.564	-.45	1.32
			Master	.48	.317	.430	-.35	1.31
		Master	High School	-.02	.317	1.000	-.85	.81
			Academy	.46	.434	.721	-.68	1.60
			Undergraduate	.50	.419	.633	-.60	1.60
	Bonferroni	High School	Academy	.02	.317	1.000	-.81	.85
			Undergraduate	.04	.434	1.000	-1.13	1.22
			Master	-.44	.336	1.000	-1.35	.47
		Academy	High School	-.46	.434	1.000	-1.63	.72
			Undergraduate	-.04	.434	1.000	-1.22	1.13
			Master	-.48	.317	.793	-1.34	.38
		Undergraduate	High School	-.50	.419	1.000	-1.64	.64
			Academy	.44	.336	1.000	-.47	1.35
			Master	.48	.317	.793	-.38	1.34
		Master	High School	-.02	.317	1.000	-.88	.84
			Academy	.46	.434	1.000	-.72	1.63
			Undergraduate	.50	.419	1.000	-.64	1.64
				.02	.317	1.000	-.84	.88

Homogeneous Subsets

EDUC_A

	EDUC	N	Subset for alpha = .05
			1
Tukey HSD[a,b]	Academy	8	3.00
	High School	7	3.14
	Master	8	3.50
	Undergraduate	56	3.61
	Sig.		.569

Means for groups in homogeneous subsets are displayed.

a. Uses Harmonic Mean Sample Size = 9.739.

b. The group sizes are unequal. The harmonic mean of the group sizes is used. Type I error levels are not guaranteed.

CERT

	EDUC	N	Subset for alpha = .05
			1
Tukey HSD[a,b]	High School	7	2.57
	Academy	8	2.63
	Undergraduate	56	2.98
	Master	8	3.13
	Sig.		.585

Means for groups in homogeneous subsets are displayed.

a. Uses Harmonic Mean Sample Size = 9.739.

b. The group sizes are unequal. The harmonic mean of the group sizes is used. Type I error levels are not guaranteed.

EDUC_B

	EDUC	N	Subset for alpha = .05
			1
Tukey HSD[a,b]	Academy	8	2.81
	High School	7	2.86
	Undergraduate	56	3.29
	Master	8	3.31
	Sig.		.555

Means for groups in homogeneous subsets are displayed.

a. Uses Harmonic Mean Sample Size = 9.739.

b. The group sizes are unequal. The harmonic mean of the group sizes is used. Type I error levels are not guaranteed.

Oneway

Descriptives

		N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean		Minimum	Maximum
						Lower Bound	Upper Bound		
WELLNESS	High School	7	2.00	.577	.218	1.47	2.53	1	3
	Academy	8	2.50	1.069	.378	1.61	3.39	1	4
	Undergraduate	56	2.80	1.182	.158	2.49	3.12	1	5
	Master	8	2.88	1.246	.441	1.83	3.92	1	4
	Total	79	2.71	1.145	.129	2.45	2.97	1	5
HOUSING	High School	7	1.43	.535	.202	.93	1.92	1	2
	Academy	8	2.25	1.282	.453	1.18	3.32	1	5
	Undergraduate	56	3.09	1.443	.193	2.70	3.48	1	5
	Master	8	2.75	1.909	.675	1.15	4.35	1	5
	Total	79	2.82	1.492	.168	2.49	3.16	1	5
AUTO	High School	7	2.14	.900	.340	1.31	2.97	1	3
	Academy	8	2.13	.641	.227	1.59	2.66	1	3
	Undergraduate	56	3.02	.963	.129	2.76	3.28	1	5
	Master	8	3.50	1.069	.378	2.61	4.39	2	5
	Total	79	2.90	1.008	.113	2.67	3.12	1	5
MULTI	High School	7	1.86	.900	.340	1.03	2.69	1	3
	Academy	8	1.75	.707	.250	1.16	2.34	1	3
	Undergraduate	56	2.14	1.151	.154	1.83	2.45	1	5
	Master	8	2.88	1.458	.515	1.66	4.09	1	5
	Total	79	2.15	1.145	.129	1.90	2.41	1	5
EMERG	High School	7	1.43	.787	.297	.70	2.16	1	3
	Academy	8	1.38	.518	.183	.94	1.81	1	2
	Undergraduate	56	2.11	.867	.116	1.87	2.34	1	5
	Master	8	2.38	1.685	.596	.97	3.78	1	5
	Total	79	2.00	.974	.110	1.78	2.22	1	5
OTHER_BN	High School	7	1.77	.390	.148	1.41	2.13	1	2
	Academy	8	2.00	.623	.220	1.48	2.52	1	3
	Undergraduate	56	2.63	.797	.107	2.42	2.85	1	5
	Master	8	2.88	1.322	.467	1.77	3.98	2	5
	Total	79	2.52	.867	.098	2.32	2.71	1	5

Test of Homogeneity of Variances

	Levene Statistic	df1	df2	Sig.
WELLNESS	3.768	3	75	.014
HOUSING	4.410	3	75	.007
AUTO	.633	3	75	.596
MULTI	.866	3	75	.462
EMERG	3.421	3	75	.021
OTHER_BN	3.956	3	75	.011

ANOVA

		Sum of Squares	df	Mean Square	F	Sig.
WELLNESS	Between Groups	4.590	3	1.530	1.174	.325
	Within Groups	97.714	75	1.303		
	Total	102.304	78			
HOUSING	Between Groups	20.251	3	6.750	3.303	.025
	Within Groups	153.268	75	2.044		
	Total	173.519	78			
AUTO	Between Groups	12.476	3	4.159	4.675	.005
	Within Groups	66.714	75	.890		
	Total	79.190	78			
MULTI	Between Groups	6.088	3	2.029	1.584	.200
	Within Groups	96.089	75	1.281		
	Total	102.177	78			
EMERG	Between Groups	7.179	3	2.393	2.686	.053
	Within Groups	66.821	75	.891		
	Total	74.000	78			
OTHER_BN	Between Groups	7.797	3	2.599	3.836	.013
	Within Groups	50.811	75	.677		
	Total	58.609	78			

Post Hoc Tests

Dependent Variable		(I) EDUC	(J) EDUC	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
							Lower Bound	Upper Bound
WELLNESS	Tukey HSD	High School	Academy	-.50	.591	.832	-2.05	1.05
			Undergraduate	-.80	.458	.303	-2.01	.40
			Master	-.88	.591	.454	-2.43	.68
		Academy	High School	.50	.591	.832	-1.05	2.05
			Undergraduate	-.30	.431	.895	-1.44	.83
			Master	-.38	.571	.913	-1.87	1.12
		Undergraduate	High School	.80	.458	.303	-.40	2.01
			Academy	.30	.431	.895	-.83	1.44
			Master	-.07	.431	.998	-1.21	1.06
		Master	High School	.88	.591	.454	-.68	2.43
			Academy	.38	.571	.913	-1.12	1.87
			Undergraduate	.07	.431	.998	-1.06	1.21
	Bonferroni	High School	Academy	-.50	.591	1.000	-2.10	1.10
			Undergraduate	-.80	.458	.499	-2.04	.44
			Master	-.88	.591	.856	-2.48	.73
		Academy	High School	.50	.591	1.000	-1.10	2.10
			Undergraduate	-.30	.431	1.000	-1.47	.87
			Master	-.38	.571	1.000	-1.92	1.17
		Undergraduate	High School	.80	.458	.499	-.44	2.04
			Academy	.30	.431	1.000	-.87	1.47
			Master	-.07	.431	1.000	-1.24	1.10
		Master	High School	.88	.591	.856	-.73	2.48
			Academy	.38	.571	1.000	-1.17	1.92
			Undergraduate	.07	.431	1.000	-1.10	1.24
HOUSING	Tukey HSD	High School	Master	-.82	.740	.684	-2.77	1.12
		Academy	High School	-1.66*	.573	.025	-3.17	-.15
			Undergraduate	-1.32	.740	.288	-3.27	.62
			Master	.82	.740	.684	-1.12	2.77
		Undergraduate	High School	-.84	.540	.411	-2.26	.58
			Academy	-.50	.715	.897	-2.38	1.38
			Master	1.66*	.573	.025	.15	3.17
		Master	High School	.84	.540	.411	-.58	2.26
			Academy	.34	.540	.923	-1.08	1.76
			Undergraduate	1.32	.740	.288	-.62	3.27
	Bonferroni	High School	Academy	.50	.715	.897	-1.38	2.38
			Undergraduate	-.34	.540	.923	-1.76	1.08
			Master	-.82	.740	1.000	-2.83	1.18
		Academy	High School	-1.66*	.573	.030	-3.21	-.11
			Undergraduate	-1.32	.740	.469	-3.33	.68
			Master	.82	.740	1.000	-1.18	2.83
		Undergraduate	High School	-.84	.540	.747	-2.30	.62
			Academy	-.50	.715	1.000	-2.44	1.44
			Master	1.66*	.573	.030	.11	3.21
		Master	High School	-.84	.540	.747	-.62	2.30
			Academy	.34	.540	1.000	-1.12	1.80
			Undergraduate	1.32	.740	.469	-.68	3.33
AUTO	Tukey HSD	High School	Academy	.50	.715	1.000	-1.44	2.44
			Undergraduate	-.34	.540	1.000	-1.80	1.12
			Master	.02	.488	1.000	-1.26	1.30
		Academy	High School	-.88	.378	.104	-1.87	.12
			Undergraduate	-1.36*	.488	.034	-2.64	-.07
			Master	-.02	.488	1.000	-1.30	1.26
		Undergraduate	High School	-.89	.356	.067	-1.83	.04
			Academy	-1.38*	.472	.024	-2.61	-.14
			Master	.88	.378	.104	-.12	1.87
		Master	High School	.89	.356	.067	-.04	1.83
			Academy	-.48	.356	.533	-1.42	.45
			Undergraduate	1.36*	.488	.034	.07	2.64
	Bonferroni	High School	Academy	1.38*	.472	.024	.14	2.61
			Undergraduate	.48	.356	.533	-.45	1.42
			Master	.02	.488	1.000	-1.30	1.34
		Academy	High School	-.88	.378	.140	-1.90	.15
			Undergraduate	-1.36*	.488	.041	-2.68	-.03
			Master	-.02	.488	1.000	-1.34	1.30
		Undergraduate	High School	-.89	.356	.087	-1.86	.07
			Academy	-1.38*	.472	.028	-2.65	-.10
			Master	.88	.378	.140	-.15	1.90
		Master	High School	.89	.356	.087	-.07	1.86
			Academy	-.48	.356	1.000	-1.45	.48
			Undergraduate	1.36*	.488	.041	.03	2.68
MULTI	Tukey HSD	High School	Academy	1.38*	.472	.028	.10	2.65
			Undergraduate	.48	.356	1.000	-.48	1.45
			Master	.11	.586	.998	-1.43	1.65
		Academy	High School	-.29	.454	.922	-1.48	.91
			Undergraduate	-1.02	.586	.312	-2.56	.52
			Master	-.11	.586	.998	-1.65	1.43
		Undergraduate	High School	-.39	.428	.795	-1.52	.73
			Academy	-1.13	.566	.202	-2.61	.36
			Master	.29	.454	.922	-.91	1.48
		Master	High School	.39	.428	.795	-.73	1.52
			Academy	-.73	.428	.325	-1.86	.39
			Undergraduate	1.02	.586	.312	-.52	2.56
	Bonferroni	High School	Academy	1.13	.566	.202	-.36	2.61
			Undergraduate	.73	.428	.325	-.39	1.86
			Master	.11	.586	1.000	-1.48	1.69
		Academy	High School	-.29	.454	1.000	-1.52	.94
			Undergraduate	-1.02	.586	.518	-2.61	.57
			Master	-.11	.586	1.000	-1.69	1.48
		Undergraduate	High School	-.39	.428	1.000	-1.55	.77
			Academy	-1.13	.566	.303	-2.66	.41
			Master	.29	.454	1.000	-.94	1.52
		Master	High School	.39	.428	1.000	-.77	1.55
			Academy	-.73	.428	.547	-1.89	.43
			Undergraduate	1.02	.586	.518	-.57	2.61
EMERG	Tukey HSD	High School	Academy	1.13	.566	.303	-.41	2.66
			Undergraduate	.73	.428	.547	-.43	1.89
			Master	.05	.489	1.000	-1.23	1.34
		Academy	High School	-.68	.378	.285	-1.67	.32
			Undergraduate	-.95	.489	.221	-2.23	.34
			Master	-.63	.489	1.000	-1.91	.65
		Undergraduate	High School	-.73	.357	.178	-1.67	.21
			Academy	-1.00	.472	.157	-2.24	.24
			Master	.68	.378	.285	-.32	1.67
		Master	High School	.73	.357	.178	-.21	1.67
			Academy					

Homogeneous Subsets

WELLNESS

	EDUC	N	Subset for alpha = .05 1
Tukey HSD[a,b]	High School	7	2.00
	Academy	8	2.50
	Undergraduate	56	2.80
	Master	8	2.88
	Sig.		.335

Means for groups in homogeneous subsets are displayed.

a. Uses Harmonic Mean Sample Size = 9.739.

b. The group sizes are unequal. The harmonic mean of the group sizes is used. Type I error levels are not guaranteed.

HOUSING

	EDUC	N	Subset for alpha = .05 1
Tukey HSD[a,b]	High School	7	1.43
	Academy	8	2.25
	Master	8	2.75
	Undergraduate	56	3.09
	Sig.		.058

Means for groups in homogeneous subsets are displayed.

a. Uses Harmonic Mean Sample Size = 9.739.

b. The group sizes are unequal. The harmonic mean of the group sizes is used. Type I error levels are not guaranteed.

AUTO

	EDUC	N	Subset for alpha = .05 1	2
Tukey HSD[a,b]	Academy	8	2.13	
	High School	7	2.14	
	Undergraduate	56	3.02	3.02
	Master	8		3.50
	Sig.		.166	.673

Means for groups in homogeneous subsets are displayed.

a. Uses Harmonic Mean Sample Size = 9.739.

b. The group sizes are unequal. The harmonic mean of the group sizes is used. Type I error levels are not guaranteed.

MULTI

	EDUC	N	Subset for alpha = .05 1
Tukey HSD[a,b]	Academy	8	1.75
	High School	7	1.86
	Undergraduate	56	2.14
	Master	8	2.88
	Sig.		.135

Means for groups in homogeneous subsets are displayed.

a. Uses Harmonic Mean Sample Size = 9.739.

b. The group sizes are unequal. The harmonic mean of the group sizes is used. Type I error levels are not guaranteed.

EMERG

	EDUC	N	Subset for alpha = .05 1
Tukey HSD[a,b]	Academy	8	1.38
	High School	7	1.43
	Undergraduate	56	2.11
	Master	8	2.38
	Sig.		.099

Means for groups in homogeneous subsets are displayed.

a. Uses Harmonic Mean Sample Size = 9.739.

b. The group sizes are unequal. The harmonic mean of the group sizes is used. Type I error levels are not guaranteed.

OTHER_BN

	EDUC	N	Subset for alpha = .05 1	2
Tukey HSD[a,b]	High School	7	1.77	
	Academy	8	2.00	2.00
	Undergraduate	56	2.63	2.63
	Master	8		2.88
	Sig.		.105	.097

Means for groups in homogeneous subsets are displayed.

a. Uses Harmonic Mean Sample Size = 9.739.

b. The group sizes are unequal. The harmonic mean of the group sizes is used. Type I error levels are not guaranteed.

Oneway

Descriptives

		N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean		Minimum	Maximum
						Lower Bound	Upper Bound		
COMM2	High School	7	4.00	.000	.000	4.00	4.00	4	4
	Academy	8	4.13	.354	.125	3.83	4.42	4	5
	Undergradua	56	4.14	.749	.100	3.94	4.34	2	5
	Master	8	4.25	.886	.313	3.51	4.99	3	5
	Total	79	4.14	.693	.078	3.98	4.29	2	5
COMM3	High School	7	3.86	.378	.143	3.51	4.21	3	4
	Academy	8	3.88	.641	.227	3.34	4.41	3	5
	Undergradua	56	3.98	.700	.094	3.79	4.17	2	5
	Master	8	4.25	.707	.250	3.66	4.84	3	5
	Total	79	3.99	.670	.075	3.84	4.14	2	5
COMM_BE	High School	7	3.93	.189	.071	3.75	4.10	4	4
	Academy	8	4.00	.378	.134	3.68	4.32	4	5
	Undergradua	56	4.06	.611	.082	3.90	4.23	3	5
	Master	8	4.25	.756	.267	3.62	4.88	3	5
	Total	79	4.06	.579	.065	3.93	4.19	3	5

Test of Homogeneity of Variances

	Levene Statistic	df1	df2	Sig.
COMM2	4.917	3	75	.004
COMM3	.480	3	75	.697
COMM_BEN	2.968	3	75	.037

ANOVA

		Sum of Squares	df	Mean Square	F	Sig.
COMM2	Between Groups	.236	3	.079	.159	.924
	Within Groups	37.232	75	.496		
	Total	37.468	78			
COMM3	Between Groups	.773	3	.258	.565	.640
	Within Groups	34.214	75	.456		
	Total	34.987	78			
COMM_BEN	Between Groups	.438	3	.146	.425	.735
	Within Groups	25.746	75	.343		
	Total	26.184	78			

Post Hoc Tests

Dependent Variable		(I) EDUC	(J) EDUC	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
							Lower Bound	Upper Bound
COMM2	Tukey HSD	High School	Academy					
			Undergraduate	-.13	.365	.986	-1.08	.83
			Master	-.14	.282	.957	-.89	.60
		Academy	High School	-.25	.365	.902	-1.21	.71
			Undergraduate	.13	.365	.986	-.83	1.08
			Master	-.02	.266	1.000	-.72	.68
		Undergraduate	High School	-.13	.352	.985	-1.05	.80
			Academy	.14	.282	.957	-.60	.89
			Master	.02	.266	1.000	-.68	.72
		Master	High School	-.11	.266	.978	-.81	.59
			Academy	.25	.365	.902	-.71	1.21
			Undergraduate	.13	.352	.985	-.80	1.05
	Bonferroni	High School	Academy	.11	.266	.978	-.59	.81
			Undergraduate	-.13	.365	1.000	-1.11	.86
			Master	-.14	.282	1.000	-.91	.62
		Academy	High School	-.25	.365	1.000	-1.24	.74
			Undergraduate	.13	.365	1.000	-.86	1.11
			Master	-.02	.266	1.000	-.74	.70
		Undergraduate	High School	-.13	.352	1.000	-1.08	.83
			Academy	.14	.282	1.000	-.62	.91
			Master	.02	.266	1.000	-.70	.74
		Master	High School	-.11	.266	1.000	-.83	.61
			Academy	.25	.365	1.000	-.74	1.24
			Undergraduate	.13	.352	1.000	-.83	1.08
COMM3	Tukey HSD	High School	Academy	.11	.266	1.000	-.61	.83
			Undergraduate	-.02	.350	1.000	-.94	.90
			Master	-.13	.271	.967	-.84	.59
		Academy	High School	-.39	.350	.676	-1.31	.53
			Undergraduate	.02	.350	1.000	-.90	.94
			Master	-.11	.255	.975	-.78	.56
		Undergraduate	High School	-.38	.338	.684	-1.26	.51
			Academy	.13	.271	.967	-.59	.84
			Master	.11	.255	.975	-.56	.78
		Master	High School	-.27	.255	.721	-.94	.40
			Academy	.39	.350	.676	-.53	1.31
			Undergraduate	.38	.338	.684	-.51	1.26
	Bonferroni	High School	Academy	.27	.255	.721	-.40	.94
			Undergraduate	-.02	.350	1.000	-.97	.93
			Master	-.13	.271	1.000	-.86	.61
		Academy	High School	-.39	.350	1.000	-1.34	.55
			Undergraduate	.02	.350	1.000	-.93	.97
			Master	-.11	.255	1.000	-.80	.58
		Undergraduate	High School	-.38	.338	1.000	-1.29	.54
			Academy	.13	.271	1.000	-.61	.86
			Master	.11	.255	1.000	-.58	.80
		Master	High School	-.27	.255	1.000	-.96	.42
			Academy	.39	.350	1.000	-.55	1.34
			Undergraduate	.38	.338	1.000	-.54	1.29
COMM_BEN	Tukey HSD	High School	Academy	.27	.255	1.000	-.42	.96
			Undergraduate	-.07	.303	.995	-.87	.73
			Master	-.13	.235	.941	-.75	.48
		Academy	High School	-.32	.303	.715	-1.12	.48
			Undergraduate	.07	.303	.995	-.73	.87
			Master	-.06	.221	.992	-.64	.52
		Undergraduate	High School	-.25	.293	.829	-1.02	.52
			Academy	.13	.235	.941	-.48	.75
			Master	.06	.221	.992	-.52	.64
		Master	High School	-.19	.221	.832	-.77	.39
			Academy	.32	.303	.715	-.48	1.12
			Undergraduate	.25	.293	.829	-.52	1.02
	Bonferroni	High School	Academy	.19	.221	.832	-.39	.77
			Undergraduate	-.07	.303	1.000	-.89	.75
			Master	-.13	.235	1.000	-.77	.50
		Academy	High School	-.32	.303	1.000	-1.14	.50
			Undergraduate	.07	.303	1.000	-.75	.89
			Master	-.06	.221	1.000	-.66	.54
		Undergraduate	High School	-.25	.293	1.000	-1.04	.54
			Academy	.13	.235	1.000	-.50	.77
			Master	.06	.221	1.000	-.54	.66
		Master	High School	-.19	.221	1.000	-.79	.41
			Academy	.32	.303	1.000	-.50	1.14
			Undergraduate	.25	.293	1.000	-.54	1.04
				.19	.221	1.000	-.41	.79

Homogeneous Subsets

COMM2

	EDUC	N	Subset for alpha = .05
			1
Tukey HSD[a,b]	High School	7	4.00
	Academy	8	4.13
	Undergraduate	56	4.14
	Master	8	4.25
	Sig.		.862

Means for groups in homogeneous subsets are displayed.

a. Uses Harmonic Mean Sample Size = 9.739.

b. The group sizes are unequal. The harmonic mean of the group sizes is used. Type I error levels are not guaranteed.

COMM3

	EDUC	N	Subset for alpha = .05
			1
Tukey HSD[a,b]	High School	7	3.86
	Academy	8	3.88
	Undergraduate	56	3.98
	Master	8	4.25
	Sig.		.576

Means for groups in homogeneous subsets are displayed.

a. Uses Harmonic Mean Sample Size = 9.739.

b. The group sizes are unequal. The harmonic mean of the group sizes is used. Type I error levels are not guaranteed.

COMM_BEN

	EDUC	N	Subset for alpha = .05
			1
Tukey HSD[a,b]	High School	7	3.93
	Academy	8	4.00
	Undergraduate	56	4.06
	Master	8	4.25
	Sig.		.622

Means for groups in homogeneous subsets are displayed.

a. Uses Harmonic Mean Sample Size = 9.739.

b. The group sizes are unequal. The harmonic mean of the group sizes is used. Type I error levels are not guaranteed.

Onewav

Descriptives

		N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean		Minimum	Maximum
						Lower Bound	Upper Bound		
IN_P	Islam	40	4.25	.588	.093	4.06	4.44	3	5
	Christian	20	4.40	.681	.152	4.08	4.72	3	5
	Catholic	11	4.18	.603	.182	3.78	4.59	3	5
	Buddhist	2	4.00	.000	.000	4.00	4.00	4	4
	Total	73	4.27	.607	.071	4.13	4.42	3	5
OUT_P	Islam	40	4.35	.662	.105	4.14	4.56	3	5
	Christian	20	4.25	.786	.176	3.88	4.62	3	5
	Catholic	11	4.09	1.044	.315	3.39	4.79	2	5
	Buddhist	2	4.50	.707	.500	-1.85	10.85	4	5
	Total	73	4.29	.754	.088	4.11	4.46	2	5
MATER	Islam	40	2.78	1.097	.174	2.42	3.13	1	5
	Christian	20	3.15	1.461	.327	2.47	3.83	1	5
	Catholic	11	2.27	1.272	.384	1.42	3.13	1	5
	Buddhist	2	2.50	.707	.500	-3.85	8.85	2	3
	Total	73	2.79	1.236	.145	2.51	3.08	1	5
HEALTH_(	Islam	40	3.79	.588	.093	3.60	3.98	3	5
	Christian	20	3.93	.799	.179	3.56	4.31	3	5
	Catholic	11	3.52	.736	.222	3.02	4.01	3	5
	Buddhist	2	3.67	.000	.000	3.67	3.67	4	4
	Total	73	3.79	.670	.078	3.63	3.94	3	5

Test of Homogeneity of Variances

	Levene Statistic	df1	df2	Sig.
IN_P	2.411	3	69	.074
OUT_P	1.379	3	69	.257
MATER	1.047	3	69	.377
HEALTH_C	3.362	3	69	.024

ANOVA

		Sum of Squares	df	Mean Square	F	Sig.
IN_P	Between Groups	.584	3	.195	.518	.671
	Within Groups	25.936	69	.376		
	Total	26.521	72			
OUT_P	Between Groups	.700	3	.233	.400	.754
	Within Groups	40.259	69	.583		
	Total	40.959	72			
MATER	Between Groups	5.711	3	1.904	1.261	.295
	Within Groups	104.207	69	1.510		
	Total	109.918	72			
HEALTH_C	Between Groups	1.271	3	.424	.942	.425
	Within Groups	31.034	69	.450		
	Total	32.304	72			

Post Hoc Tests

Dependent Variable		(I) RELIGION	(J) RELIGION	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
							Lower Bound	Upper Bound
IN_P	Tukey HSD	Islam	Christian	-.15	.168	.808	-.59	.29
			Catholic	.07	.209	.988	-.48	.62
			Buddhist	.25	.444	.943	-.92	1.42
		Christian	Islam	.15	.168	.808	-.29	.59
			Catholic	.22	.230	.779	-.39	.82
			Buddhist	.40	.455	.815	-.80	1.60
		Catholic	Islam	-.07	.209	.988	-.62	.48
			Christian	-.22	.230	.779	-.82	.39
			Buddhist	.18	.471	.980	-1.06	1.42
		Buddhist	Islam	-.25	.444	.943	-1.42	.92
			Christian	-.40	.455	.815	-1.60	.80
			Catholic	-.18	.471	.980	-1.42	1.06
	Bonferroni	Islam	Christian	-.15	.168	1.000	-.61	.31
			Catholic	.07	.209	1.000	-.50	.64
			Buddhist	.25	.444	1.000	-.96	1.46
		Christian	Islam	.15	.168	1.000	-.31	.61
			Catholic	.22	.230	1.000	-.41	.84
			Buddhist	.40	.455	1.000	-.84	1.64
		Catholic	Islam	-.07	.209	1.000	-.64	.50
			Christian	-.22	.230	1.000	-.84	.41
			Buddhist	.18	.471	1.000	-1.10	1.46
		Buddhist	Islam	-.25	.444	1.000	-1.46	.96
			Christian	-.40	.455	1.000	-1.64	.84
			Catholic	-.18	.471	1.000	-1.46	1.10
OUT_P	Tukey HSD	Islam	Christian	.10	.209	.964	-.45	.65
			Catholic	.26	.260	.752	-.43	.94
			Buddhist	-.15	.553	.993	-1.61	1.31
		Christian	Islam	-.10	.209	.964	-.65	.45
			Catholic	.16	.287	.945	-.60	.91
			Buddhist	-.25	.566	.971	-1.74	1.24
		Catholic	Islam	-.26	.260	.752	-.94	.43
			Christian	-.16	.287	.945	-.91	.60
			Buddhist	-.41	.587	.898	-1.95	1.14
		Buddhist	Islam	.15	.553	.993	-1.31	1.61
			Christian	.25	.566	.971	-1.24	1.74
			Catholic	.41	.587	.898	-1.14	1.95
	Bonferroni	Islam	Christian	.10	.209	1.000	-.47	.67
			Catholic	.26	.260	1.000	-.45	.97
			Buddhist	-.15	.553	1.000	-1.65	1.35
		Christian	Islam	-.10	.209	1.000	-.67	.47
			Catholic	.16	.287	1.000	-.62	.94
			Buddhist	-.25	.566	1.000	-1.79	1.29
		Catholic	Islam	-.26	.260	1.000	-.97	.45
			Christian	-.16	.287	1.000	-.94	.62
			Buddhist	-.41	.587	1.000	-2.00	1.19
		Buddhist	Islam	.15	.553	1.000	-1.35	1.65
			Christian	.25	.566	1.000	-1.29	1.79
			Catholic	.41	.587	1.000	-1.19	2.00
MATER	Tukey HSD	Islam	Christian	-.38	.337	.682	-1.26	.51
			Catholic	.50	.418	.629	-.60	1.60
			Buddhist	.27	.890	.990	-2.07	2.62
		Christian	Islam	.38	.337	.682	-.51	1.26
			Catholic	.88	.461	.237	-.34	2.09
			Buddhist	.65	.911	.892	-1.75	3.05
		Catholic	Islam	-.50	.418	.629	-1.60	.60
			Christian	-.88	.461	.237	-2.09	.34
			Buddhist	-.23	.945	.995	-2.71	2.26
		Buddhist	Islam	-.27	.890	.990	-2.62	2.07
			Christian	-.65	.911	.892	-3.05	1.75
			Catholic	.23	.945	.995	-2.26	2.71
	Bonferroni	Islam	Christian	-.38	.337	1.000	-1.29	.54
			Catholic	.50	.418	1.000	-.63	1.64
			Buddhist	.27	.890	1.000	-2.14	2.69
		Christian	Islam	.38	.337	1.000	-.54	1.29
			Catholic	.88	.461	.368	-.38	2.13
			Buddhist	.65	.911	1.000	-1.83	3.13
		Catholic	Islam	-.50	.418	1.000	-1.64	.63
			Christian	-.88	.461	.368	-2.13	.38
			Buddhist	-.23	.945	1.000	-2.79	2.34
		Buddhist	Islam	-.27	.890	1.000	-2.69	2.14
			Christian	-.65	.911	1.000	-3.13	1.83
			Catholic	.23	.945	1.000	-2.34	2.79
HEALTH_C	Tukey HSD	Islam	Christian	-.14	.184	.867	-.63	.34
			Catholic	.28	.228	.622	-.32	.88
			Buddhist	.13	.486	.994	-1.15	1.40
		Christian	Islam	.14	.184	.867	-.34	.63
			Catholic	.42	.252	.352	-.24	1.08
			Buddhist	.27	.497	.950	-1.04	1.58
		Catholic	Islam	-.28	.228	.622	-.88	.32
			Christian	-.42	.252	.352	-1.08	.24
			Buddhist	-.15	.516	.991	-1.51	1.21
		Buddhist	Islam	-.13	.486	.994	-1.40	1.15
			Christian	-.27	.497	.950	-1.58	1.04
			Catholic	.15	.516	.991	-1.21	1.51
	Bonferroni	Islam	Christian	-.14	.184	1.000	-.64	.36
			Catholic	.28	.228	1.000	-.34	.90
			Buddhist	.13	.486	1.000	-1.19	1.44
		Christian	Islam	.14	.184	1.000	-.36	.64
			Catholic	.42	.252	.607	-.27	1.10
			Buddhist	.27	.497	1.000	-1.08	1.62
		Catholic	Islam	-.28	.228	1.000	-.90	.34
			Christian	-.42	.252	.607	-1.10	.27
			Buddhist	-.15	.516	1.000	-1.55	1.25
		Buddhist	Islam	-.13	.486	1.000	-1.44	1.19
			Christian	-.27	.497	1.000	-1.62	1.08
			Catholic	.15	.516	1.000	-1.25	1.55

Homogeneous Subsets

IN_P

	RELIGION	N	Subset for alpha = .05
			1
Tukey HSD[a,b]	Buddhist	2	4.00
	Catholic	11	4.18
	Islam	40	4.25
	Christian	20	4.40
	Sig.		.672

Means for groups in homogeneous subsets are displayed.

a. Uses Harmonic Mean Sample Size = 6.007.

b. The group sizes are unequal. The harmonic mean of the group sizes is used. Type I error levels are not guaranteed.

OUT_P

	RELIGION	N	Subset for alpha = .05
			1
Tukey HSD[a,b]	Catholic	11	4.09
	Christian	20	4.25
	Islam	40	4.35
	Buddhist	2	4.50
	Sig.		.790

Means for groups in homogeneous subsets are displayed.

a. Uses Harmonic Mean Sample Size = 6.007.

b. The group sizes are unequal. The harmonic mean of the group sizes is used. Type I error levels are not guaranteed.

MATER

	RELIGION	N	Subset for alpha = .05
			1
Tukey HSD[a,b]	Catholic	11	2.27
	Buddhist	2	2.50
	Islam	40	2.78
	Christian	20	3.15
	Sig.		.606

Means for groups in homogeneous subsets are displayed.

a. Uses Harmonic Mean Sample Size = 6.007.

b. The group sizes are unequal. The harmonic mean of the group sizes is used. Type I error levels are not guaranteed.

HEALTH_C

	RELIGION	N	Subset for alpha = .05
			1
Tukey HSD[a,b]	Catholic	11	3.52
	Buddhist	2	3.67
	Islam	40	3.79
	Christian	20	3.93
	Sig.		.702

Means for groups in homogeneous subsets are displayed.

a. Uses Harmonic Mean Sample Size = 6.007.

b. The group sizes are unequal. The harmonic mean of the group sizes is used. Type I error levels are not guaranteed.

Oneway

Descriptives

		N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean		Minimum	Maximum
						Lower Bound	Upper Bound		
ANNUAL	Islam	40	4.10	.928	.147	3.80	4.40	1	5
	Christian	20	4.45	.887	.198	4.03	4.87	2	5
	Catholic	11	4.00	1.000	.302	3.33	4.67	2	5
	Buddhist	2	4.00	.000	.000	4.00	4.00	4	4
	Total	73	4.18	.918	.107	3.96	4.39	1	5
SICK	Islam	40	3.78	.891	.141	3.49	4.06	2	5
	Christian	20	3.65	1.089	.244	3.14	4.16	2	5
	Catholic	11	3.00	.894	.270	2.40	3.60	1	4
	Buddhist	2	2.50	.707	.500	-3.85	8.85	2	3
	Total	73	3.59	.984	.115	3.36	3.82	1	5
PAID_TIM	Islam	40	3.94	.744	.118	3.70	4.18	3	5
	Christian	20	4.05	.857	.192	3.65	4.45	2	5
	Catholic	11	3.50	.775	.234	2.98	4.02	2	5
	Buddhist	2	3.25	.354	.250	.07	6.43	3	4
	Total	73	3.88	.788	.092	3.70	4.07	2	5

Test of Homogeneity of Variances

	Levene Statistic	df1	df2	Sig.
ANNUAL	1.066	3	69	.369
SICK	1.307	3	69	.279
PAID_TIM	.483	3	69	.695

ANOVA

		Sum of Squares	df	Mean Square	F	Sig.
ANNUAL	Between Groups	2.135	3	.712	.839	.477
	Within Groups	58.550	69	.849		
	Total	60.685	72			
SICK	Between Groups	7.646	3	2.549	2.835	.044
	Within Groups	62.025	69	.899		
	Total	69.671	72			
PAID_TIM	Between Groups	3.092	3	1.031	1.706	.174
	Within Groups	41.669	69	.604		
	Total	44.760	72			

Post Hoc Tests

Dependent Variable		(I) RELIGION	(J) RELIGION	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
							Lower Bound	Upper Bound
ANNUAL	Tukey HSD	Islam	Christian					
			Catholic	-.35	.252	.511	-1.01	.31
			Buddhist	.10	.314	.989	-.73	.93
		Christian	Islam	.10	.667	.999	-1.66	1.86
			Catholic	.35	.252	.511	-.31	1.01
			Buddhist	.45	.346	.565	-.46	1.36
		Catholic	Islam	.45	.683	.912	-1.35	2.25
			Christian	-.10	.314	.989	-.93	.73
			Buddhist	-.45	.346	.565	-1.36	.46
		Buddhist	Islam	.00	.708	1.000	-1.86	1.86
			Christian	-.10	.667	.999	-1.86	1.66
			Catholic	-.45	.683	.912	-2.25	1.35
	Bonferroni	Islam	Christian	.00	.708	1.000	-1.86	1.86
			Catholic	-.35	.252	1.000	-1.04	.34
			Buddhist	.10	.314	1.000	-.75	.95
		Christian	Islam	.10	.667	1.000	-1.71	1.91
			Catholic	.35	.252	1.000	-.34	1.04
			Buddhist	.45	.346	1.000	-.49	1.39
		Catholic	Islam	.45	.683	1.000	-1.41	2.31
			Christian	-.10	.314	1.000	-.95	.75
			Buddhist	-.45	.346	1.000	-1.39	.49
		Buddhist	Islam	.00	.708	1.000	-1.92	1.92
			Christian	-.10	.667	1.000	-1.91	1.71
			Catholic	-.45	.683	1.000	-2.31	1.41
SICK	Tukey HSD	Islam	Christian	.00	.708	1.000	-1.92	1.92
			Catholic	.13	.260	.963	-.56	.81
			Buddhist	.77	.323	.086	-.07	1.62
		Christian	Islam	1.27	.687	.257	-.53	3.08
			Catholic	-.13	.260	.963	-.81	.56
			Buddhist	.65	.356	.270	-.29	1.59
		Catholic	Islam	1.15	.703	.366	-.70	3.00
			Christian	-.77	.323	.086	-1.62	.07
			Buddhist	-.65	.356	.270	-1.59	.29
		Buddhist	Islam	.50	.729	.902	-1.42	2.42
			Christian	-1.27	.687	.257	-3.08	.53
			Catholic	-1.15	.703	.366	-3.00	.70
	Bonferroni	Islam	Christian	-.50	.729	.902	-2.42	1.42
			Catholic	.13	.260	1.000	-.58	.83
			Buddhist	.77	.323	.114	-.10	1.65
		Christian	Islam	1.27	.687	.406	-.59	3.14
			Catholic	-.13	.260	1.000	-.83	.58
			Buddhist	.65	.356	.433	-.32	1.62
		Catholic	Islam	1.15	.703	.639	-.76	3.06
			Christian	-.77	.323	.114	-1.65	.10
			Buddhist	-.65	.356	.433	-1.62	.32
		Buddhist	Islam	.50	.729	1.000	-1.48	2.48
			Christian	-1.27	.687	.406	-3.14	.59
			Catholic	-1.15	.703	.639	-3.06	.76
PAID_TIM	Tukey HSD	Islam	Christian	-.50	.729	1.000	-2.48	1.48
			Catholic	-.11	.213	.952	-.67	.45
			Buddhist	.44	.265	.356	-.26	1.13
		Christian	Islam	.69	.563	.616	-.79	2.17
			Catholic	.11	.213	.952	-.45	.67
			Buddhist	.55	.292	.244	-.22	1.32
		Catholic	Islam	.80	.576	.511	-.72	2.32
			Christian	-.44	.265	.356	-1.13	.26
			Buddhist	-.55	.292	.244	-1.32	.22
		Buddhist	Islam	.25	.597	.975	-1.32	1.82
			Christian	-.69	.563	.616	-2.17	.79
			Catholic	-.80	.576	.511	-2.32	.72
	Bonferroni	Islam	Christian	-.25	.597	.975	-1.82	1.32
			Catholic	-.11	.213	1.000	-.69	.47
			Buddhist	.44	.265	.616	-.28	1.16
		Christian	Islam	.69	.563	1.000	-.84	2.22
			Catholic	.11	.213	1.000	-.47	.69
			Buddhist	.55	.292	.381	-.24	1.34
		Catholic	Islam	.80	.576	1.000	-.77	2.37
			Christian	-.44	.265	.616	-1.16	.28
			Buddhist	-.55	.292	.381	-1.34	.24
		Buddhist	Islam	.25	.597	1.000	-1.37	1.87
			Christian	-.69	.563	1.000	-2.22	.84
			Catholic	-.80	.576	1.000	-2.37	.77
				-.25	.597	1.000	-1.87	1.37

Homogeneous Subsets

ANNUAL

	RELIGION	N	Subset for alpha = .05
			1
Tukey HSD[a,b]	Catholic	11	4.00
	Buddhist	2	4.00
	Islam	40	4.10
	Christian	20	4.45
	Sig.		.832

Means for groups in homogeneous subsets are displayed.

a. Uses Harmonic Mean Sample Size = 6.007.

b. The group sizes are unequal. The harmonic mean of the group sizes is used. Type I error levels are not guaranteed.

SICK

	RELIGION	N	Subset for alpha = .05
			1
Tukey HSD[a,b]	Buddhist	2	2.50
	Catholic	11	3.00
	Christian	20	3.65
	Islam	40	3.78
	Sig.		.101

Means for groups in homogeneous subsets are displayed.

a. Uses Harmonic Mean Sample Size = 6.007.

b. The group sizes are unequal. The harmonic mean of the group sizes is used. Type I error levels are not guaranteed.

PAID_TIM

	RELIGION	N	Subset for alpha = .05
			1
Tukey HSD[a,b]	Buddhist	2	3.25
	Catholic	11	3.50
	Islam	40	3.94
	Christian	20	4.05
	Sig.		.290

Means for groups in homogeneous subsets are displayed.

a. Uses Harmonic Mean Sample Size = 6.007.

b. The group sizes are unequal. The harmonic mean of the group sizes is used. Type I error levels are not guaranteed.

Oneway

Descriptives

RETIREMT

	N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean		Minimum	Maximum
					Lower Bound	Upper Bound		
Islam	40	3.88	1.042	.165	3.54	4.21	2	5
Christian	20	4.00	1.076	.241	3.50	4.50	2	5
Catholic	11	3.64	.924	.279	3.02	4.26	3	5
Buddhist	2	4.00	1.414	1.000	-8.71	16.71	3	5
Total	73	3.88	1.027	.120	3.64	4.12	2	5

Test of Homogeneity of Variances

RETIREMT

Levene Statistic	df1	df2	Sig.
.873	3	69	.459

ANOVA

RETIREMT

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	.970	3	.323	.298	.827
Within Groups	74.920	69	1.086		
Total	75.890	72			

Post Hoc Tests

Multiple Comparisons

Dependent Variable: RETIREMT

	(I) RELIGION	(J) RELIGION	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
						Lower Bound	Upper Bound
Tukey HSD	Islam	Christian	-.13	.285	.972	-.88	.63
		Catholic	.24	.355	.907	-.70	1.17
		Buddhist	-.13	.755	.998	-2.11	1.86
	Christian	Islam	.13	.285	.972	-.63	.88
		Catholic	.36	.391	.789	-.67	1.39
		Buddhist	.00	.773	1.000	-2.03	2.03
	Catholic	Islam	-.24	.355	.907	-1.17	.70
		Christian	-.36	.391	.789	-1.39	.67
		Buddhist	-.36	.801	.969	-2.47	1.75
	Buddhist	Islam	.13	.755	.998	-1.86	2.11
		Christian	.00	.773	1.000	-2.03	2.03
		Catholic	.36	.801	.969	-1.75	2.47
Bonferroni	Islam	Christian	-.13	.285	1.000	-.90	.65
		Catholic	.24	.355	1.000	-.73	1.20
		Buddhist	-.13	.755	1.000	-2.18	1.93
	Christian	Islam	.13	.285	1.000	-.65	.90
		Catholic	.36	.391	1.000	-.70	1.43
		Buddhist	.00	.773	1.000	-2.10	2.10
	Catholic	Islam	-.24	.355	1.000	-1.20	.73
		Christian	-.36	.391	1.000	-1.43	.70
		Buddhist	-.36	.801	1.000	-2.54	1.81
	Buddhist	Islam	.13	.755	1.000	-1.93	2.18
		Christian	.00	.773	1.000	-2.10	2.10
		Catholic	.36	.801	1.000	-1.81	2.54

Homogeneous Subsets

RETIREMT

	RELIGION	N	Subset for alpha = .05
			1
Tukey HSD[a,b]	Catholic	11	3.64
	Islam	40	3.88
	Christian	20	4.00
	Buddhist	2	4.00
	Sig.		.930

Means for groups in homogeneous subsets are displayed.

a. Uses Harmonic Mean Sample Size = 6.007.

b. The group sizes are unequal. The harmonic mean of the group sizes is used. Type I error levels are not guaranteed.

Onewav

Descriptives

		N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean		Minimum	Maximum
						Lower Bound	Upper Bound		
EDUC_A	Islam	40	3.65	1.001	.158	3.33	3.97	2	5
	Christian	20	3.10	.968	.216	2.65	3.55	2	5
	Catholic	11	3.73	1.272	.384	2.87	4.58	2	5
	Buddhist	2	4.00	1.414	1.000	-8.71	16.71	3	5
	Total	73	3.52	1.056	.124	3.27	3.77	2	5
CERT	Islam	40	2.75	.981	.155	2.44	3.06	1	5
	Christian	20	3.00	.795	.178	2.63	3.37	2	5
	Catholic	11	3.55	.820	.247	2.99	4.10	2	5
	Buddhist	2	4.00	1.414	1.000	-8.71	16.71	3	5
	Total	73	2.97	.957	.112	2.75	3.20	1	5
EDUC_B	Islam	40	3.20	.815	.129	2.94	3.46	2	5
	Christian	20	3.05	.776	.174	2.69	3.41	2	5
	Catholic	11	3.64	.951	.287	3.00	4.28	2	5
	Buddhist	2	4.00	1.414	1.000	-8.71	16.71	3	5
	Total	73	3.25	.850	.100	3.05	3.44	2	5

Test of Homogeneity of Variances

	Levene Statistic	df1	df2	Sig.
EDUC_A	1.784	3	69	.158
CERT	1.547	3	69	.210
EDUC_B	.811	3	69	.492

ANOVA

		Sum of Squares	df	Mean Square	F	Sig.
EDUC_A	Between Groups	5.137	3	1.712	1.574	.204
	Within Groups	75.082	69	1.088		
	Total	80.219	72			
CERT	Between Groups	7.718	3	2.573	3.049	.034
	Within Groups	58.227	69	.844		
	Total	65.945	72			
EDUC_B	Between Groups	3.666	3	1.222	1.742	.166
	Within Groups	48.395	69	.701		
	Total	52.062	72			

Post Hoc Tests

Dependent Variable		(I) RELIGION	(J) RELIGION	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
							Lower Bound	Upper Bound
EDUC_A	Tukey HSD	Islam	Christian					
			Catholic	.55	.286	.227	-.20	1.30
			Buddhist	-.08	.355	.996	-1.01	.86
		Christian	Islam	-.35	.756	.967	-2.34	1.64
			Catholic	-.55	.286	.227	-1.30	.20
			Buddhist	-.63	.392	.384	-1.66	.40
		Catholic	Islam	-.90	.774	.652	-2.94	1.14
			Christian	.08	.355	.996	-.86	1.01
			Buddhist	.63	.392	.384	-.40	1.66
		Buddhist	Islam	-.27	.802	.986	-2.38	1.84
			Christian	.35	.756	.967	-1.64	2.34
			Catholic	.90	.774	.652	-1.14	2.94
	Bonferroni	Islam	Christian	.27	.802	.986	-1.84	2.38
			Catholic	.55	.286	.350	-.23	1.33
			Buddhist	-.08	.355	1.000	-1.04	.89
		Christian	Islam	-.35	.756	1.000	-2.40	1.70
			Catholic	-.55	.286	.350	-1.33	.23
			Buddhist	-.63	.392	.682	-1.69	.44
		Catholic	Islam	-.90	.774	1.000	-3.00	1.20
			Christian	.08	.355	1.000	-.89	1.04
			Buddhist	.63	.392	.682	-.44	1.69
		Buddhist	Islam	-.27	.802	1.000	-2.45	1.91
			Christian	.35	.756	1.000	-1.70	2.40
			Catholic	.90	.774	1.000	-1.20	3.00
CERT	Tukey HSD	Islam	Christian	.27	.802	1.000	-1.91	2.45
			Catholic	-.25	.252	.753	-.91	.41
			Buddhist	-.80	.313	.062	-1.62	.03
		Christian	Islam	-1.25	.666	.247	-3.00	.50
			Catholic	.25	.252	.753	-.41	.91
			Buddhist	-.55	.345	.396	-1.45	.36
		Catholic	Islam	-1.00	.681	.462	-2.79	.79
			Christian	.80	.313	.062	-.03	1.62
			Buddhist	.55	.345	.396	-.36	1.45
		Buddhist	Islam	-.45	.706	.917	-2.31	1.40
			Christian	1.25	.666	.247	-.50	3.00
			Catholic	1.00	.681	.462	-.79	2.79
	Bonferroni	Islam	Christian	.45	.706	.917	-1.40	2.31
			Catholic	-.25	.252	1.000	-.93	.43
			Buddhist	-.80	.313	.079	-1.65	.05
		Christian	Islam	-1.25	.666	.388	-3.06	.56
			Catholic	.25	.252	1.000	-.43	.93
			Buddhist	-.55	.345	.710	-1.48	.39
		Catholic	Islam	-1.00	.681	.880	-2.85	.85
			Christian	.80	.313	.079	-.05	1.65
			Buddhist	.55	.345	.710	-.39	1.48
		Buddhist	Islam	-.45	.706	1.000	-2.37	1.46
			Christian	1.25	.666	.388	-.56	3.06
			Catholic	1.00	.681	.880	-.85	2.85
EDUC_B	Tukey HSD	Islam	Christian	.45	.706	1.000	-1.46	2.37
			Catholic	.15	.229	.914	-.45	.75
			Buddhist	-.44	.285	.425	-1.19	.31
		Christian	Islam	-.80	.607	.555	-2.40	.80
			Catholic	-.15	.229	.914	-.75	.45
			Buddhist	-.59	.314	.253	-1.41	.24
		Catholic	Islam	-.95	.621	.426	-2.59	.69
			Christian	.44	.285	.425	-.31	1.19
			Buddhist	.59	.314	.253	-.24	1.41
		Buddhist	Islam	-.36	.644	.942	-2.06	1.33
			Christian	.80	.607	.555	-.80	2.40
			Catholic	.95	.621	.426	-.69	2.59
	Bonferroni	Islam	Christian	.36	.644	.942	-1.33	2.06
			Catholic	.15	.229	1.000	-.47	.77
			Buddhist	-.44	.285	.783	-1.21	.34
		Christian	Islam	-.80	.607	1.000	-2.45	.85
			Catholic	-.15	.229	1.000	-.77	.47
			Buddhist	-.59	.314	.398	-1.44	.27
		Catholic	Islam	-.95	.621	.784	-2.64	.74
			Christian	.44	.285	.783	-.34	1.21
			Buddhist	.59	.314	.398	-.27	1.44
		Buddhist	Islam	-.36	.644	1.000	-2.11	1.39
			Christian	.80	.607	1.000	-.85	2.45
			Catholic	.95	.621	.784	-.74	2.64
				.36	.644	1.000	-1.39	2.11

Homogeneous Subsets

EDUC_A

	RELIGION	N	Subset for alpha = .05
			1
Tukey HSD[a,b]	Christian	20	3.10
	Islam	40	3.65
	Catholic	11	3.73
	Buddhist	2	4.00
	Sig.		.446

Means for groups in homogeneous subsets are displayed.

a. Uses Harmonic Mean Sample Size = 6.007.

b. The group sizes are unequal. The harmonic mean of the group sizes is used. Type I error levels are not guaranteed.

CERT

	RELIGION	N	Subset for alpha = .05
			1
Tukey HSD[a,b]	Islam	40	2.75
	Christian	20	3.00
	Catholic	11	3.55
	Buddhist	2	4.00
	Sig.		.095

Means for groups in homogeneous subsets are displayed.

a. Uses Harmonic Mean Sample Size = 6.007.

b. The group sizes are unequal. The harmonic mean of the group sizes is used. Type I error levels are not guaranteed.

EDUC_B

	RELIGION	N	Subset for alpha = .05
			1
Tukey HSD[a,b]	Christian	20	3.05
	Islam	40	3.20
	Catholic	11	3.64
	Buddhist	2	4.00
	Sig.		.211

Means for groups in homogeneous subsets are displayed.

a. Uses Harmonic Mean Sample Size = 6.007.

b. The group sizes are unequal. The harmonic mean of the group sizes is used. Type I error levels are not guaranteed.

Oneway

Descriptives

		N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean		Minimum	Maximum
						Lower Bound	Upper Bound		
WELLNESS	Islam	40	2.80	1.224	.193	2.41	3.19	1	5
	Christian	20	2.60	1.142	.255	2.07	3.13	1	4
	Catholic	11	2.73	1.104	.333	1.99	3.47	1	4
	Buddhist	2	3.00	1.414	1.000	-9.71	15.71	2	4
	Total	73	2.74	1.167	.137	2.47	3.01	1	5
HOUSING	Islam	40	3.08	1.559	.246	2.58	3.57	1	5
	Christian	20	2.75	1.333	.298	2.13	3.37	1	5
	Catholic	11	1.82	.982	.296	1.16	2.48	1	3
	Buddhist	2	3.00	2.828	2.000	-22.41	28.41	1	5
	Total	73	2.79	1.490	.174	2.45	3.14	1	5
AUTO	Islam	40	2.70	.966	.153	2.39	3.01	1	5
	Christian	20	3.10	.912	.204	2.67	3.53	2	5
	Catholic	11	2.91	1.136	.343	2.15	3.67	1	5
	Buddhist	2	4.00	1.414	1.000	-8.71	16.71	3	5
	Total	73	2.88	.999	.117	2.64	3.11	1	5
MULTI	Islam	40	2.08	1.248	.197	1.68	2.47	1	5
	Christian	20	2.20	1.240	.277	1.62	2.78	1	5
	Catholic	11	2.55	.820	.247	1.99	3.10	1	4
	Buddhist	2	1.50	.707	.500	-4.85	7.85	1	2
	Total	73	2.16	1.179	.138	1.89	2.44	1	5
EMERG	Islam	40	1.90	.982	.155	1.59	2.21	1	5
	Christian	20	2.20	1.005	.225	1.73	2.67	1	5
	Catholic	11	2.00	1.000	.302	1.33	2.67	1	4
	Buddhist	2	1.50	.707	.500	-4.85	7.85	1	2
	Total	73	1.99	.979	.115	1.76	2.21	1	5
OTHER_BN	Islam	40	2.51	.954	.151	2.20	2.82	1	5
	Christian	20	2.57	.881	.197	2.16	2.98	2	5
	Catholic	11	2.40	.693	.209	1.93	2.87	1	3
	Buddhist	2	2.60	1.131	.800	-7.56	12.76	2	3
	Total	73	2.51	.886	.104	2.31	2.72	1	5

Test of Homogeneity of Variances

	Levene Statistic	df1	df2	Sig.
WELLNESS	.102	3	69	.958
HOUSING	2.949	3	69	.039
AUTO	.688	3	69	.563
MULTI	.418	3	69	.740
EMERG	.067	3	69	.977
OTHER_BN	.318	3	69	.812

ANOVA

		Sum of Squares	df	Mean Square	F	Sig.
WELLNESS	Between Groups	.673	3	.224	.159	.924
	Within Groups	97.382	69	1.411		
	Total	98.055	72			
HOUSING	Between Groups	13.756	3	4.585	2.165	.100
	Within Groups	146.161	69	2.118		
	Total	159.918	72			
AUTO	Between Groups	4.781	3	1.594	1.639	.188
	Within Groups	67.109	69	.973		
	Total	71.890	72			
MULTI	Between Groups	2.825	3	.942	.668	.574
	Within Groups	97.202	69	1.409		
	Total	100.027	72			
EMERG	Between Groups	1.686	3	.562	.576	.633
	Within Groups	67.300	69	.975		
	Total	68.986	72			
OTHER_BN	Between Groups	.221	3	.074	.090	.965
	Within Groups	56.338	69	.816		
	Total	56.559	72			

Post Hoc Tests

Dependent Variable		(I) RELIGION	(J) RELIGION	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
							Lower Bound	Upper Bound
WELLNESS	Tukey HSD	Islam	Christian	.20	.325	.927	-.66	1.06
			Catholic	.07	.404	.998	-.99	1.14
			Buddhist	-.20	.861	.996	-2.47	2.07
		Christian	Islam	-.20	.325	.927	-1.06	.66
			Catholic	-.13	.446	.992	-1.30	1.05
			Buddhist	-.40	.881	.969	-2.72	1.92
		Catholic	Islam	-.07	.404	.998	-1.14	.99
			Christian	.13	.446	.992	-1.05	1.30
			Buddhist	-.27	.913	.991	-2.68	2.13
		Buddhist	Islam	.20	.861	.996	-2.07	2.47
			Christian	.40	.881	.969	-1.92	2.72
			Catholic	.27	.913	.991	-2.13	2.68
	Bonferroni	Islam	Christian	.20	.325	1.000	-.68	1.08
			Catholic	.07	.404	1.000	-1.03	1.17
			Buddhist	-.20	.861	1.000	-2.54	2.14
		Christian	Islam	-.20	.325	1.000	-1.08	.68
			Catholic	-.13	.446	1.000	-1.34	1.08
			Buddhist	-.40	.881	1.000	-2.79	1.99
		Catholic	Islam	-.07	.404	1.000	-1.17	1.03
			Christian	.13	.446	1.000	-1.08	1.34
			Buddhist	-.27	.913	1.000	-2.75	2.21
		Buddhist	Islam	.20	.861	1.000	-2.14	2.54
			Christian	.40	.881	1.000	-1.99	2.79
			Catholic	.27	.913	1.000	-2.21	2.75
HOUSING	Tukey HSD	Islam	Christian	.33	.399	.847	-.72	1.37
			Catholic	1.26	.496	.063	-.05	2.56
			Buddhist	.08	1.055	1.000	-2.70	2.85
		Christian	Islam	-.33	.399	.847	-1.37	.72
			Catholic	.93	.546	.329	-.51	2.37
			Buddhist	-.25	1.079	.996	-3.09	2.59
		Catholic	Islam	-1.26	.496	.063	-2.56	.05
			Christian	-.93	.546	.329	-2.37	.51
			Buddhist	-1.18	1.119	.717	-4.13	1.76
		Buddhist	Islam	-.08	1.055	1.000	-2.85	2.70
			Christian	.25	1.079	.996	-2.59	3.09
			Catholic	1.18	1.119	.717	-1.76	4.13
	Bonferroni	Islam	Christian	.33	.399	1.000	-.76	1.41
			Catholic	1.26	.496	.081	-.09	2.60
			Buddhist	.08	1.055	1.000	-2.79	2.94
		Christian	Islam	-.33	.399	1.000	-1.41	.76
			Catholic	.93	.546	.556	-.55	2.42
			Buddhist	-.25	1.079	1.000	-3.18	2.68
		Catholic	Islam	-1.26	.496	.081	-2.60	.09
			Christian	-.93	.546	.556	-2.42	.55
			Buddhist	-1.18	1.119	1.000	-4.22	1.86
		Buddhist	Islam	-.08	1.055	1.000	-2.94	2.79
			Christian	.25	1.079	1.000	-2.68	3.18
			Catholic	1.18	1.119	1.000	-1.86	4.22
AUTO	Tukey HSD	Islam	Christian	-.40	.270	.454	-1.11	.31
			Catholic	-.21	.336	.924	-1.09	.67
			Buddhist	-1.30	.715	.273	-3.18	.58
		Christian	Islam	.40	.270	.454	-.31	1.11
			Catholic	.19	.370	.955	-.78	1.17
			Buddhist	-.90	.731	.610	-2.83	1.03
		Catholic	Islam	.21	.336	.924	-.67	1.09
			Christian	-.19	.370	.955	-1.17	.78
			Buddhist	-1.09	.758	.480	-3.09	.90
		Buddhist	Islam	1.30	.715	.273	-.58	3.18
			Christian	.90	.731	.610	-1.03	2.83
			Catholic	1.09	.758	.480	-.90	3.09
	Bonferroni	Islam	Christian	-.40	.270	.859	-1.13	.33
			Catholic	-.21	.336	1.000	-1.12	.70
			Buddhist	-1.30	.715	.439	-3.24	.64
		Christian	Islam	.40	.270	.859	-.33	1.13
			Catholic	.19	.370	1.000	-.81	1.20
			Buddhist	-.90	.731	1.000	-2.89	1.09
		Catholic	Islam	.21	.336	1.000	-.70	1.12
			Christian	-.19	.370	1.000	-1.20	.81
			Buddhist	-1.09	.758	.928	-3.15	.97
		Buddhist	Islam	1.30	.715	.439	-.64	3.24
			Christian	.90	.731	1.000	-1.09	2.89
			Catholic	1.09	.758	.928	-.97	3.15
MULTI	Tukey HSD	Islam	Christian	-.13	.325	.981	-.98	.73
			Catholic	-.47	.404	.651	-1.53	.59
			Buddhist	.58	.860	.909	-1.69	2.84
		Christian	Islam	.13	.325	.981	-.73	.98
			Catholic	-.35	.446	.865	-1.52	.83
			Buddhist	.70	.880	.856	-1.62	3.02
		Catholic	Islam	.47	.404	.651	-.59	1.53
			Christian	.35	.446	.865	-.83	1.52
			Buddhist	1.05	.912	.663	-1.36	3.45
		Buddhist	Islam	-.58	.860	.909	-2.84	1.69
			Christian	-.70	.880	.856	-3.02	1.62
			Catholic	-1.05	.912	.663	-3.45	1.36
	Bonferroni	Islam	Christian	-.13	.325	1.000	-1.01	.76
			Catholic	-.47	.404	1.000	-1.57	.63
			Buddhist	.58	.860	1.000	-1.76	2.91
		Christian	Islam	.13	.325	1.000	-.76	1.01
			Catholic	-.35	.446	1.000	-1.56	.86
			Buddhist	.70	.880	1.000	-1.69	3.09
		Catholic	Islam	.47	.404	1.000	-.63	1.57
			Christian	.35	.446	1.000	-.86	1.56
			Buddhist	1.05	.912	1.000	-1.43	3.52
		Buddhist	Islam	-.58	.860	1.000	-2.91	1.76
			Christian	-.70	.880	1.000	-3.09	1.69
			Catholic	-1.05	.912	1.000	-3.52	1.43
EMERG	Tukey HSD	Islam	Christian	-.30	.270	.685	-1.01	.41
			Catholic	-.10	.336	.991	-.99	.79
			Buddhist	.40	.716	.944	-1.48	2.28
			Catholic	.20	.371	.949	-.78	1.18
			Buddhist	.70	.732	.775	-1.23	2.63
		Catholic	Islam	.10	.336	.991	-.79	.99
			Christian	-.20	.371	.949	-1.18	.78

Homogeneous Subsets

WELLNESS

	RELIGION	N	Subset for alpha = .05
			1
Tukey HSD[a,b]	Christian	20	2.60
	Catholic	11	2.73
	Islam	40	2.80
	Buddhist	2	3.00
	Sig.		.937

Means for groups in homogeneous subsets are displayed.

a. Uses Harmonic Mean Sample Size = 6.007.

b. The group sizes are unequal. The harmonic mean of the group sizes is used. Type I error levels are not guaranteed.

HOUSING

	RELIGION	N	Subset for alpha = .05
			1
Tukey HSD[a,b]	Catholic	11	1.82
	Christian	20	2.75
	Buddhist	2	3.00
	Islam	40	3.08
	Sig.		.445

Means for groups in homogeneous subsets are displayed.

a. Uses Harmonic Mean Sample Size = 6.007.

b. The group sizes are unequal. The harmonic mean of the group sizes is used. Type I error levels are not guaranteed.

AUTO

	RELIGION	N	Subset for alpha = .05
			1
Tukey HSD[a,b]	Islam	40	2.70
	Catholic	11	2.91
	Christian	20	3.10
	Buddhist	2	4.00
	Sig.		.112

Means for groups in homogeneous subsets are displayed.

a. Uses Harmonic Mean Sample Size = 6.007.

b. The group sizes are unequal. The harmonic mean of the group sizes is used. Type I error levels are not guaranteed.

MULTI

	RELIGION	N	Subset for alpha = .05
			1
Tukey HSD[a,b]	Buddhist	2	1.50
	Islam	40	2.08
	Christian	20	2.20
	Catholic	11	2.55
	Sig.		.427

Means for groups in homogeneous subsets are displayed.

a. Uses Harmonic Mean Sample Size = 6.007.

b. The group sizes are unequal. The harmonic mean of the group sizes is used. Type I error levels are not guaranteed.

EMERG

	RELIGION	N	Subset for alpha = .05 1
Tukey HSD[a,b]	Buddhist	2	1.50
	Islam	40	1.90
	Catholic	11	2.00
	Christian	20	2.20
	Sig.		.611

Means for groups in homogeneous subsets are displayed.

a. Uses Harmonic Mean Sample Size = 6.007.

b. The group sizes are unequal. The harmonic mean of the group sizes is used. Type I error levels are not guaranteed.

OTHER_BN

	RELIGION	N	Subset for alpha = .05 1
Tukey HSD[a,b]	Catholic	11	2.40
	Islam	40	2.51
	Christian	20	2.57
	Buddhist	2	2.60
	Sig.		.981

Means for groups in homogeneous subsets are displayed.

a. Uses Harmonic Mean Sample Size = 6.007.

b. The group sizes are unequal. The harmonic mean of the group sizes is used. Type I error levels are not guaranteed.

Oneway

Descriptives

		N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean		Minimum	Maximum
						Lower Bound	Upper Bound		
COMM2	Islam	40	4.15	.622	.098	3.95	4.35	3	5
	Christian	20	4.20	.616	.138	3.91	4.49	3	5
	Catholic	11	3.91	1.136	.343	3.15	4.67	2	5
	Buddhist	2	4.50	.707	.500	-1.85	10.85	4	5
	Total	73	4.14	.713	.083	3.97	4.30	2	5
COMM3	Islam	40	3.88	.757	.120	3.63	4.12	2	5
	Christian	20	4.10	.553	.124	3.84	4.36	3	5
	Catholic	11	4.09	.701	.211	3.62	4.56	3	5
	Buddhist	2	4.00	.000	.000	4.00	4.00	4	4
	Total	73	3.97	.687	.080	3.81	4.13	2	5
COMM_BE	Islam	40	4.01	.604	.096	3.82	4.21	3	5
	Christian	20	4.15	.489	.109	3.92	4.38	4	5
	Catholic	11	4.00	.775	.234	3.48	4.52	3	5
	Buddhist	2	4.25	.354	.250	1.07	7.43	4	5
	Total	73	4.05	.593	.069	3.92	4.19	3	5

Test of Homogeneity of Variances

	Levene Statistic	df1	df2	Sig.
COMM2	2.349	3	69	.080
COMM3	1.237	3	69	.303
COMM_BEN	.508	3	69	.678

ANOVA

		Sum of Squares	df	Mean Square	F	Sig.
COMM2	Between Groups	.921	3	.307	.593	.622
	Within Groups	35.709	69	.518		
	Total	36.630	72			
COMM3	Between Groups	.861	3	.287	.599	.618
	Within Groups	33.084	69	.479		
	Total	33.945	72			
COMM_BEN	Between Groups	.362	3	.121	.334	.801
	Within Groups	24.919	69	.361		
	Total	25.281	72			

Post Hoc Tests

Dependent Variable		(I) RELIGION	(J) RELIGION	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
							Lower Bound	Upper Bound
COMM2	Tukey HSD	Islam	Christian					
			Catholic	-.05	.197	.994	-.57	.47
			Buddhist	.24	.245	.759	-.40	.89
		Christian	Islam	-.35	.521	.908	-1.72	1.02
			Catholic	.05	.197	.994	-.47	.57
			Buddhist	.29	.270	.704	-.42	1.00
		Catholic	Islam	-.30	.534	.943	-1.70	1.10
			Christian	-.24	.245	.759	-.89	.40
			Buddhist	-.29	.270	.704	-1.00	.42
		Buddhist	Islam	-.59	.553	.710	-2.05	.87
			Christian	.35	.521	.908	-1.02	1.72
			Catholic	.30	.534	.943	-1.10	1.70
	Bonferroni	Islam	Christian	.59	.553	.710	-.87	2.05
			Catholic	-.05	.197	1.000	-.59	.49
			Buddhist	.24	.245	1.000	-.42	.91
		Christian	Islam	-.35	.521	1.000	-1.77	1.07
			Catholic	.05	.197	1.000	-.49	.59
			Buddhist	.29	.270	1.000	-.44	1.02
		Catholic	Islam	-.30	.534	1.000	-1.75	1.15
			Christian	-.24	.245	1.000	-.91	.42
			Buddhist	-.29	.270	1.000	-1.02	.44
		Buddhist	Islam	-.59	.553	1.000	-2.09	.91
			Christian	.35	.521	1.000	-1.07	1.77
			Catholic	.30	.534	1.000	-1.15	1.75
COMM3	Tukey HSD	Islam	Christian	.59	.553	1.000	-.91	2.09
			Catholic	-.22	.190	.637	-.72	.27
			Buddhist	-.22	.236	.796	-.84	.40
		Christian	Islam	-.13	.502	.995	-1.45	1.20
			Catholic	.22	.190	.637	-.27	.72
			Buddhist	.01	.260	1.000	-.68	.69
		Catholic	Islam	.10	.514	.997	-1.25	1.45
			Christian	.22	.236	.796	-.40	.84
			Buddhist	-.01	.260	1.000	-.69	.68
		Buddhist	Islam	.09	.532	.998	-1.31	1.49
			Christian	.13	.502	.995	-1.20	1.45
			Catholic	-.10	.514	.997	-1.45	1.25
	Bonferroni	Islam	Christian	-.09	.532	.998	-1.49	1.31
			Catholic	-.22	.190	1.000	-.74	.29
			Buddhist	-.22	.236	1.000	-.86	.42
		Christian	Islam	-.13	.502	1.000	-1.49	1.24
			Catholic	.22	.190	1.000	-.29	.74
			Buddhist	.01	.260	1.000	-.70	.72
		Catholic	Islam	.10	.514	1.000	-1.29	1.49
			Christian	.22	.236	1.000	-.42	.86
			Buddhist	-.01	.260	1.000	-.72	.70
		Buddhist	Islam	.09	.532	1.000	-1.36	1.54
			Christian	.13	.502	1.000	-1.24	1.49
			Catholic	-.10	.514	1.000	-1.49	1.29
COMM_BEN	Tukey HSD	Islam	Christian	-.09	.532	1.000	-1.54	1.36
			Catholic	-.14	.165	.837	-.57	.30
			Buddhist	.01	.205	1.000	-.53	.55
		Christian	Islam	-.24	.435	.947	-1.38	.91
			Catholic	.14	.165	.837	-.30	.57
			Buddhist	.15	.226	.910	-.44	.74
		Catholic	Islam	-.10	.446	.996	-1.27	1.07
			Christian	-.01	.205	1.000	-.55	.53
			Buddhist	-.15	.226	.910	-.74	.44
		Buddhist	Islam	-.25	.462	.949	-1.47	.97
			Christian	.24	.435	.947	-.91	1.38
			Catholic	.10	.446	.996	-1.07	1.27
	Bonferroni	Islam	Christian	.25	.462	.949	-.97	1.47
			Catholic	-.14	.165	1.000	-.58	.31
			Buddhist	.01	.205	1.000	-.54	.57
		Christian	Islam	-.24	.435	1.000	-1.42	.95
			Catholic	.14	.165	1.000	-.31	.58
			Buddhist	.15	.226	1.000	-.46	.76
		Catholic	Islam	-.10	.446	1.000	-1.31	1.11
			Christian	-.01	.205	1.000	-.57	.54
			Buddhist	-.15	.226	1.000	-.76	.46
		Buddhist	Islam	-.25	.462	1.000	-1.50	1.00
			Christian	.24	.435	1.000	-.95	1.42
			Catholic	.10	.446	1.000	-1.11	1.31
				.25	.462	1.000	-1.00	1.50

Homogeneous Subsets

COMM2

	RELIGION	N	Subset for alpha = .05
			1
Tukey HSD[a,b]	Catholic	11	3.91
	Islam	40	4.15
	Christian	20	4.20
	Buddhist	2	4.50
	Sig.		.489

Means for groups in homogeneous subsets are displayed.

a. Uses Harmonic Mean Sample Size = 6.007.

b. The group sizes are unequal. The harmonic mean of the group sizes is used. Type I error levels are not guaranteed.

COMM3

	RELIGION	N	Subset for alpha = .05
			1
Tukey HSD[a,b]	Islam	40	3.88
	Buddhist	2	4.00
	Catholic	11	4.09
	Christian	20	4.10
	Sig.		.943

Means for groups in homogeneous subsets are displayed.

a. Uses Harmonic Mean Sample Size = 6.007.

b. The group sizes are unequal. The harmonic mean of the group sizes is used. Type I error levels are not guaranteed.

COMM_BEN

	RELIGION	N	Subset for alpha = .05
			1
Tukey HSD[a,b]	Catholic	11	4.00
	Islam	40	4.01
	Christian	20	4.15
	Buddhist	2	4.25
	Sig.		.888

Means for groups in homogeneous subsets are displayed.

a. Uses Harmonic Mean Sample Size = 6.007.

b. The group sizes are unequal. The harmonic mean of the group sizes is used. Type I error levels are not guaranteed.

Appendix 3: Multiple Regression Result

Regression

Variables Entered/Removed[b]

Model	Variables Entered	Variables Removed	Method
1	REGR factor score OTHER BEN, REGR factor score PAID TIME BEN, REGR factor score EDUCATION, REGR factor score HEALTH CARE, RETIREMT[a]	.	Enter

a. All requested variables entered.

b. Dependent Variable: SATIS

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.605[a]	.366	.323	.681

a. Predictors: (Constant), REGR factor score OTHER BEN, REGR factor score PAID TIME BEN, REGR factor score EDUCATION, REGR factor score HEALTH CARE, RETIREMT

ANOVA[b]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	19.522	5	3.904	8.428	.000[a]
	Residual	33.820	73	.463		
	Total	53.342	78			

a. Predictors: (Constant), REGR factor score OTHER BEN, REGR factor score PAID TIME BEN, REGR factor score EDUCATION, REGR factor score HEALTH CARE, RETIREMT

b. Dependent Variable: SATIS

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	2.932	.465		6.307	.000
	REGR factor score HEALTH CARE	.036	.120	.043	.298	.767
	REGR factor score PAID TIME BEN	.093	.100	.112	.930	.356
	RETIREMT	.072	.117	.090	.617	.539
	REGR factor score EDUCATION	.128	.107	.155	1.198	.235
	REGR factor score OTHER BEN	.276	.121	.334	2.273	.026

a. Dependent Variable: SATIS

Regression

Variables Entered/Removed[b]

Model	Variables Entered	Variables Removed	Method
1	REGR factor score OTHER BEN, REGR factor score PAID TIME BEN, REGR factor score EDUCATION, REGR factor score HEALTH CARE, RETIREMT[a]	.	Enter

a. All requested variables entered.

b. Dependent Variable: SATIS

Coefficients[a]

Model		Collinearity Statistics	
		Tolerance	VIF
1	REGR factor score HEALTH CARE	.412	2.427
	REGR factor score PAID TIME BEN	.594	1.685
	RETIREMT	.409	2.444
	REGR factor score EDUCATION	.521	1.920
	REGR factor score OTHER BEN	.402	2.485

a. Dependent Variable: SATIS

Coefficient Correlations[a]

Model			REGR factor score OTHER BEN	REGR factor score PAID TIME BEN	REGR factor score EDUCATION	REGR factor score HEALTH CARE	RETIREMT
1	Correlations	REGR factor score OTHER B	1.000	-.008	-.502	-.435	-.037
		REGR factor score PAID TIM	-.008	1.000	.016	-.194	-.382
		REGR factor score EDUCATI	-.502	.016	1.000	.101	-.265
		REGR factor score HEALTH	-.435	-.194	.101	1.000	-.372
		RETIREMT	-.037	-.382	-.265	-.372	1.000
	Covariance	REGR factor score OTHER B	.015	9.932E-05	-.007	-.006	-.001
		REGR factor score PAID TIM	9.932E-05	.010	.000	-.002	-.004
		REGR factor score EDUCATI	-.007	.000	.011	.001	-.003
		REGR factor score HEALTH	-.006	-.002	.001	.014	-.005
		RETIREMT	-.001	-.004	-.003	-.005	.014

a. Dependent Variable: SATIS

Collinearity Diagnostics[a]

Model	Dimension	Eigenvalue	Condition Index	Variance Proportions: (Constant)	REGR factor score HEALTH CARE	REGR factor score PAID TIME BEN	RETIREMT	REGR factor score EDUCATION	REGR factor score OTHER BEN
1	1	2.634	1.000	.00	.04	.04	.00	.04	.04
	2	1.901	1.177	.01	.01	.00	.01	.01	.01
	3	.732	1.897	.00	.03	.44	.00	.22	.05
	4	.461	2.392	.00	.36	.31	.00	.32	.06
	5	.259	3.190	.00	.42	.06	.00	.33	.84
	6	.013	14.090	.99	.14	.15	.99	.07	.00

a. Dependent Variable: SATIS

Regression

Variables Entered/Removed[b]

Model	Variables Entered	Variables Removed	Method
1	COMM_BEN[a]	.	Enter

a. All requested variables entered.

b. Dependent Variable: SATIS

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.332[a]	.111	.099	.785

a. Predictors: (Constant), COMM_BEN

ANOVA[b]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	5.895	1	5.895	9.567	.003[a]
	Residual	47.447	77	.616		
	Total	53.342	78			

a. Predictors: (Constant), COMM_BEN

b. Dependent Variable: SATIS

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.287	.630		2.045	.044
	COMM_BEN	.474	.153	.332	3.093	.003

a. Dependent Variable: SATIS