Everyday discrimination in the Australian workplace: Assessing its prevalence and age and gender differences

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Abstract

Objective(s). This study aimed to increase understanding of the nature and prevalence of discriminatory experiences in the workplace, focusing on issues of age and gender.

Methods. The concept of everyday discrimination was operationalised in a survey of a representative sample of Australian workers. **Results.** It was observed that, overall, experiences of everyday discrimination were rare. Among men such experiences declined with age, whereas for women almost no age differences were observed.

Conclusion. It is argued that the nature of labour market age barriers has been misunderstood and the extent of discrimination faced by older workers possibly overstated.

Keywords

Ageism, employment discrimination, work, gender.

Introduction

Nations experiencing population ageing are intent on delaying the age of retirement. Prominent among policy measures aimed at prolonging working lives have been efforts to tackle age discrimination [1]. A conclusion of the recent Australian Human Rights Commission (AHRC) report *Willing to Work: National Inquiry into Employment Discrimination Against Older Australians and Australians with Disability* is that age discrimination is 'ongoing and a common occurrence in the Australian workforce' [2; p. 60]. In this regard, AHRC research found that 27% of people aged 50 or older had experienced age discrimination [3]. Supporting evidence comes from an Australian study [4] of people aged 18 and over which identified similarities between age groups, with 23% of those aged 18–24 and 25% of those aged 50–64 reporting not being offered a job because of their age. Notably, 53% of

the 18-24 age group reported being treated with disrespect while 41% reported being ignored due to their age.

The relative narrowness of the Willing to Work inquiry's terms of reference may have simplified the complex social problem of prolonging working lives into one blunt issue of direct age discrimination. Such a position is problematical as a result of issues in conceptualising age discrimination, as well as methodological limitations in studies purporting to measure it [5]. Importantly, the findings of other Australian studies do not support the AHRC's conclusions. For instance, Wilkins and colleagues [6] found that only 4.4% of employees and 6% of jobseekers of all ages had experienced age discrimination. Meanwhile, McGann and colleagues [7] reported a decline in reported age discrimination among older jobseekers between the years 2001 and 2013.

While Australian public policy has generally considered age discrimination to be a phenomenon exclusive to older people, as noted by Duncan [8; p. 108], 'age prejudice differs from other forms of discrimination in that there is no single, clearly defined, oppressed group. Everyone is of an age and can be subject to age discrimination'. Notable, therefore, is Taylor and Smith's [9] finding, again drawing upon Australian data, that those aged 15-24 were most likely to experience age discrimination (7%), followed by those aged 55-64 (6%). Indeed, elsewhere younger people have been found to experience age discrimination in recruitment and employment, including underemployment [10, 11, 12]. For example, obscene and insulting 'banter' is a prominent component of interpersonal relationships between younger and older workers [13], while initiation rituals, 'hazing' or pranks are particularly observed in male-dominated workplaces [14]. Such experiences can affect job satisfaction and psychological wellbeing [15]. The visibility of young workers' experiences is camouflaged by labels such as bullying, even though these can reasonably be understood as forms of age discrimination. Under discrimination law, less favourable treatment on the basis of protected attributes such as age can include harassment or bullying [16]. The situation may be exacerbated by public policy based on chronological age, even though age is socially constructed and experienced through diverse but interrelated social factors [17].

Focusing solely on chronological age or an 'age group' is a reductionist strategy that does not account for labour market dynamics and diversity. There is a need to

consider how age discrimination – at any age – intersects with sex, race and disability discriminations as well as other contextual factors of the workplace. It is difficult to disentangle different forms of discrimination, as age discrimination is bound up with gender, race and class [18, 19]. Studies focused on ‘gendered ageism’ have articulated this as a ‘double jeopardy’ [20, 21, 22] of ageism and sexism (distinct from the historical double jeopardy of sex and race discrimination, for example [23]), which affects women’s opportunities through pressures placed on them to conform to youthful and male conceptualisations of employment chronology and career progression.

Measuring age discrimination is, as demonstrated in the studies reported above, problematical. Studies face potential methodological problems; a deficiency is that these studies have often deployed questions enquiring about personal experiences of direct age discrimination [2, 6]. Asking leading questions of this kind may result in inflated reports of having experienced a given phenomenon [24]. Also, indirect, more subtle forms of disguised discrimination are prevalent and more likely to be experienced or perceived by jobseekers, low income earners, and those with an illness or injury [25].

In considering such concerns, the wider literature provides guidance on how a less direct approach to measurement might elicit a more nuanced and, potentially, more accurate picture of discrimination, particularly among groups stigmatised in the dominant culture. Exploring racial discrimination in workplaces, Deitch and colleagues [26] argued that, as a consequence of anti-discrimination legislation, major events of blatant racism are rare, being replaced by more subtle forms of everyday discrimination – defined in the literature as ‘chronic and routine unfair treatment in everyday life’ [27; p. 4] – that may be perpetrated even by individuals who consider themselves non-prejudiced. Such people are unlikely to perpetrate overt expressions of racism, but may still engage in subtle discriminatory behaviours, such as avoidance, ‘closed’ and unfriendly communication and not providing assistance.

Drawing on data collected for a major national survey of Australian workers, this study aimed to increase understanding of the relationship between experiences of discriminatory events and age and gender, building on the work of Deitch and

colleagues to consider behaviours they describe as ‘attributionally ambiguous’ (p. 1303), that is: ones to which the victim has difficulty assigning a motivation. In the context of the present study, this would describe acts that might not be directly ascribed to one being considered, for example, ‘too young’ or ‘too old’. Consideration of everyday discrimination is necessary because, as noted by Deitch and colleagues, it is known to be a better predictor of health status than are major experiences of discrimination. Analysis was undertaken that aimed to address the following questions: 1. What is the prevalence and nature of everyday discrimination in the Australian workplace? and 2. What factors determine levels of everyday discrimination? This article expands upon analysis reported in a working paper produced as part of the activities of the CSIRO-Monash Superannuation Research Cluster [28].

Methods

Monash University Human Research Ethics Committee (MUHREC) approved the research (CF11/0983 - 2011000500: Age, Work Ability and Work-related Injury in Australian Workers – Pilot Study). The study, aimed at validating a conceptual model and obtaining national benchmarking data, utilised data collected via a computer-aided telephone interview (CATI) survey of 3,203 people in paid work.

Of the total telephone calls made 3.5 per cent resulted in a completed survey. The study methodology is described in detail in the aforementioned working paper.

Data collection took place in 2011. While these data may not reflect current experiences, they provided a unique opportunity to compare perceptions of everyday discrimination among workers with a range of characteristics from a representative sample. In addition, the CATI method facilitated collection of high quality data free from limitations commonly observed in self-completed surveys.

Everyday discrimination was assessed using 12 items adapted from two discrete surveys of Deitch and colleagues [26] and a single survey of Taylor and colleagues [15] (see Table 1 for the list of items) that sat alongside a large set of questions that assessed a range of worker attitudes and experiences and collected demographic information. Respondents were asked if they had experienced instances of everyday

discrimination in the previous 12 months. The response categories were ‘hardly ever/never’, ‘seldom’, ‘sometimes’, ‘fairly regularly’ or ‘frequently’.

In order to explore the frequency of experiences of everyday discrimination in the workforce, descriptive statistics were derived. Subsequently, binary logistic regression was applied to within-gender groups to explore the relationships between manifestations of everyday discrimination and a worker’s age while controlling for a range of other variables: functional capacity (using a measure derived from Tuomi and colleagues’ Work Ability Index [29]), industry sector, educational attainment, occupation and household income. Statistically significant associations between everyday discrimination items and control variables were interpreted in order to provide additional context for age-related findings.

Results

This section begins by considering sample characteristics. Next, the incidence of different forms of everyday discrimination is reported, followed by the results of binary logistic regression analyses.

Respondent characteristics

The mean age of respondents was 43 years (median 43, mode 39, standard deviation 12.6, range 18-83). Approximately 60% were women. Most had a secondary school education, with three-in-four having completed year 11 or 12 (75.2%). All were in paid work. The mean number of weekly working hours was 34 (median 36, mode 40).

Comparisons with national data

Data drawn from responses to the 2006 Australian Census of Population and Housing [30] were used to assess the comparability of the sample to the Australian workforce. Although the results suggested an over-representation of women, the proportions of respondents from different age groups were largely comparable. In contrast, the representation of the different industry sectors was somewhat incongruent to national counts. Overall, however, comparisons suggested that conclusions drawn from statistical analysis could be generalised to a large segment of the workforce.

Prevalence of everyday discrimination

Factor analysis of the everyday discrimination items produced results that were not considered meaningful [28]. As previously reported latent factors could not be replicated, analysis proceeded on an item-by-item basis.

Table 1, which reports responses to the 12 everyday discrimination items, demonstrates that experiences of this were uncommon. With the exception of one item – ‘Receiving insufficient information to do your job properly’ – large majorities of respondents reported hardly ever/never facing everyday discrimination.

Table 1 about here.

Intersections of age and gender in everyday discrimination

Next, analysis was undertaken to reveal how experiences of everyday discrimination were different for women and men in different age groups. With this goal in mind, a series of analyses tested the same regression model on men and women separately and explored the effects of age within genders. The results are presented in Tables 2 and 3. The analysis proceeded based on the assumption that factors associated with experiences of discrimination would be different for women and men. In addition to facilitating this intersectional approach to age and gender, this analysis allowed the assessment of how additional contextual factors such as industry, occupation, functional capacity and educational attainment, were associated with discrimination and how these differed for women and men.

Tables 2 and 3 about here.

Twelve parallel binary logistic regression analyses were completed. The analysis implemented a binary categorisation of the dependent variable. Responses were dichotomised to classify respondents who had experienced everyday discrimination and those who had not. Specifically, respondents who selected any of the four

response options: 'seldom', 'sometimes', 'fairly often' or 'frequently' were grouped and compared with those selecting the 'hardly ever/never' option. The dichotomisation was applied for pragmatic reasons, given the majority of respondents did not experience these types of behaviours.

The Nagelkerke R Square values indicated that the regression models predicted the likelihood of experiences of everyday discrimination for men more effectively than it did for women. Across the 12 analyses, the regression models explained between 7% and 13% of the variation in responses of men but only between 5% and 9% for women. A two-step regression was used to assess the variance explained that could be attributed to age differences. The addition of age group to the model increased explained variance by as much as six percentage points for men but no more than one percentage point for women. These values are shown in Table 2 and Table 3.

The association between age and experiences of everyday discrimination was markedly different for women and men. Men aged over 50 were significantly less likely to report experiencing everyday discrimination on all behaviours assessed except 'experiencing your property being damaged' (where no significant relationship was found) compared to prime-age men aged between 35 and 49. The older age group was between 37% and 55% less likely to report experiencing the different everyday discrimination behaviours than male respondents aged between 35 and 49. Women aged over 50 were significantly less likely (27%) to report only experiencing 'receiving insufficient information to do your job properly' compared to women aged 35 and 49. No other significant associations were detected in comparing the responses of older and prime-age women. A healthy worker effect might explain the more favourable experiences of older than younger men but it is unclear why such an effect, if robust enough to produce such ubiquitous results, was not evident for women.

Further evidence suggesting homogenous experiences of everyday discrimination among women of different ages was found in comparing the youngest age group to prime-age workers. Younger and prime-age women's experiences did not differ across the range of items. In comparison, younger men were significantly more likely to report experiencing insulting jokes or comments, receiving insufficient information to do their job properly and not getting the opportunities they needed in order to be

competitive for promotions. The probabilities of experiencing these behaviours were between 52% to 61% higher for younger men than prime-age men in this sample. These results indicate that the clearest expression of everyday discrimination on the grounds of age and gender was evident in younger men's experiences (compared to those of older men). By contrast, there was a broad homogeneity of experiences across age groups of women.

Intersections of age, gender and other contextual factors in everyday discrimination

The probability of experiencing everyday discrimination was higher for both men and women with more impaired functional capacity. Relatively, functional capacity was a stronger predictor of experiences of everyday discrimination than age for women but the inverse was the case for men. Educational attainment and household income predicted few of the indicators of everyday discrimination in the case of women and appeared irrelevant to the experiences of men. Turning to occupation level, in the case of women and men, this predicted levels of everyday discrimination to a limited extent and across a narrow range of items. In the case of women industry sector was relatively frequently and robustly associated with the probability of experiencing everyday discrimination, compared to the other control variables and age.

Discussion and conclusions

Within the workplace context, where legislation proscribes direct discrimination, this study reveals the extent of covert and unobtrusive discrimination among different groups of people in work. It was found that everyday discrimination affects a minority of workers overall, with younger men more likely to experience it in some forms than older men. By contrast, there is no evidence from this study to support the contention that gendered ageism, at least as it is commonly defined, acts as a double jeopardy for older women. Rather, it appears that women's everyday experiences of discrimination are similar, whatever their age.

Based on these findings it is contended that the extent of discrimination affecting older Australian workers may have been overstated. However, an intersectional approach that takes contextual factors and other grounds for discrimination into

consideration might lead to tailored solutions that, for instance, address specific sources of discrimination affecting men and women, working in particular industry sectors, or in specific age groups.

Potential and actual methodological limitations should be acknowledged. Firstly, sample biases may have resulted in an under-representation of workers who had experienced everyday discrimination, although it is difficult to posit a hypothesis that one age group who might have been more likely to report such experiences might have been less likely to participate, thus invalidating age group comparisons. Secondly, it is the authors' contention that the measure of everyday discrimination requires further refinement and validation. Thirdly, it is important to restate that people in paid work were studied, not jobseekers, who may be more likely to experience discrimination. Fourthly, given the size of the sample collected, more careful deployment of sampling strata may have allowed the simultaneous assessment of ethnicity along with other characteristics, thus increasing the scope of this study. Finally, the response options used for the everyday discrimination items were potentially ambiguous, arguably making it more likely that respondents would endorse the lowest frequency response option.

Impact statement

This article contributes to understanding of the phenomenon of everyday discrimination. It is reported that everyday discrimination is not ubiquitous in the Australian workplace and that older men experience lower levels than younger ones. From a policy perspective the study indicates that there would be value in considering how it manifests among workers with different characteristics.

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Table 1 Incidence of experiences of everyday discrimination (%)

	Frequently	Fairly often	Sometimes	Seldom	Hardly ever/never
Being ignored by your colleagues or treated as if you didn't exist	4	3	11	14	69
Being left out of a social gathering at work	2	2	7	11	76
Being excluded from a work meeting	2	3	6	11	78
Being set up for failure	2	2	5	9	82
Not getting privileges others received	3	2	9	11	74
Your property being damaged	1	1	3	5	90
Insulting jokes or comments	3	1	7	9	79
Receiving insufficient information to do your job properly	6	6	24	18	46
Your work performance being evaluated unfairly	3	2	10	11	73
Feeling as though you were being pushed out	3	2	8	8	78
Not getting the opportunities you needed to be competitive for promotions	3	4	10	11	71
Being passed over for promotion	3	2	6	8	79

Table 2 Exponential Beta values for regression model predicting the probability of women experiencing specific types of everyday discrimination. († p< 0.001, ** p< 0.01, * p< 0.05)

	Being ignored by your colleagues or treated as if you didn't exist	Left out of a social gathering at work	Excluded from a work meeting	Set up for failure	Passed over for promotion	Not getting privileges others received	Property being damaged	Insulting jokes or comments	Receiving insufficient information to do your job properly	Work performance being evaluated unfairly	Not getting the opportunities you needed to be competitive for promotions	Feeling as though you were being pushed out
Household income	1.02	1.00	1.04	1.01	1.00	1.02	1.05	1.02	1.1*	0.99	1.01	0.99
Functional capacity	1.31†	1.20**	1.14*	1.22†	1.11	1.09*	1.09	1.19†	1.21†	1.24†	1.07*	1.22†
Managers												
Professionals	1.04	1.21	1.30	0.58*	1.18	1.10	0.78	0.83	1.09	1.04	1.00	0.83
Technicians and trades	1.29	1.18	1.37	0.76	1.08	0.88	0.65	1.33	0.97	0.48	1.03	0.91
Community and personal service	0.95	0.80	1.07	0.45*	0.66	0.68	0.76	0.58	0.83	0.69	0.67	0.79
Clerical and administrative	1.05	1.07	1.77*	0.59*	1.02	1.10	1.00	0.81	0.90	0.85	0.75	0.92
Sales	1.40	1.24	1.43	0.70	0.94	2.13	0.75	1.27	1.02	0.86	0.79	1.02
Machinery operators and drivers	1.09	0.87	1.22	0.98	0.57	2.50	0.69	2.05	0.70	0.71	1.17	2.02
Labourers	1.01	0.76	0.90	0.37*	0.67	0.67	0.57	1.15	0.46*	0.77	0.63	1.02
Other services												
Agricultural, forestry and fishing	1.25	0.00	3.12	0.00	0.00	1.56	0.60	0.62	0.71	0.25	0.44	0.61
Mining	0.70	2.13	2.15	2.28	11.25	8.59	0.90	0.82	0.76	0.00	1.33	0.00
Manufacturing	1.28	2.96	2.79	1.59	4.30	8.33	0.40	1.47	1.18	1.13	1.40	2.07
Construction	2.81	7.89*	3.61	4.54	7.51	10.10*	1.00	2.43	1.11	2.29	2.36	1.66

Retail trade		1.80	2.66	2.84	2.94	6.89	5.56	0.10	0.90	1.15	1.63	2.27	1.87
Accommodation and food service		1.57	3.47	1.91	1.62	2.25	9.73*	1.10	1.11	0.69	0.93	1.12	0.73
Transport, postal and warehousing		1.67	2.77	3.21	1.85	8.31	8.53	1.00	1.85	1.27	1.49	2.16	1.32
Information media and communications		2.11	3.20	3.19	3.14	5.83	10.86*	0.80	1.15	1.43	1.98	3.35	0.88
Financial and insurance services		2.19	5.72*	6.68*	3.86	10.88*	13.27*	1.10	1.33	1.09	6.40**	6.07*	3.65*
Professional, scientific and technical services		1.47	2.98	3.05	2.36	4.70	5.60	0.50	1.07	0.77	1.07	2.22	1.36
Administrative and support services		1.72	5.32*	2.64	2.45	6.03	5.25	0.80	0.86	1.00	1.46	2.58	1.26
Public administration and safety		2.67	6.09*	5.65*	2.53	9.83*	9.61*	0.70	1.94	1.70	2.08	4.89*	2.65
Education and training		3.20*	5.91*	5.24*	3.57	6.04	13.91*	1.10	1.86	1.56	2.01	3.25	1.96
Health care and social assistance		2.19	3.69	3.47	2.41	4.28	7.25	0.90	1.29	1.10	1.15	2.26	1.38
Arts and recreation services		1.00	2.92	5.88*	0.75	5.66	11.12*	0.80	2.69	1.03	3.10	3.69	3.35
Bachelor Degree													
Year 10		1.55	1.41	1.33	1.12	1.09	1.12	0.80	1.07	1.24	1.21	1.36	0.94
Year 12		1.35	1.15	0.98	0.84	0.71	0.96	0.64	0.79	1.24	1.00	1.02	0.69
Trade Certificate		1.72*	1.49	1.07	1.04	0.77	1.04	0.67	0.91	1.54*	1.08	1.05	0.90
TAFE diploma		1.70*	1.23	0.99	1.11	1.27	1.47*	0.73	1.02	1.22	1.13	1.22	0.93
Graduate Diploma		1.69*	1.14	0.82	0.79	0.85	1.25	0.81	1.21	1.48	1.27	0.99	0.96
Post Graduate		1.16	1.03	0.91	1.15	1.30	1.13	0.95	1.00	1.13	0.95	1.28	1.22
Age 35 to 49													
Age 18 to 34		1.31	1.08	1.12	0.96	1.41	1.22	1.31	1.09	1.14	1.06	1.22	1.05
Age 50 plus		0.81	0.86	0.93	0.80	1.19	0.83	1.18	0.87	0.73*	0.94	1.07	1.09
Constant		0.10†	0.12†	0.14†	0.13**	0.10**	0.12†	0.00	0.15**	0.42	0.24**	0.14†	0.14**
Nagelkerke R square	Model 1	6.5%	5.6%	5.0%	6.0%	5.7%	7.5%	8.5%	4.5%	5.4%	7.2%	5.0%	6.0%
	Model 2	6.5%	5.8%	5.2%	6.0%	6.2%	7.7%	8.6%	4.7%	6.3%	7.4%	5.1%	6.1%

Table 3 Exponential Beta values for regression model predicting the probability of men experiencing specific types of everyday discrimination

(† p< 0.001, ** p< 0.01, * p< 0.05).

	Being ignored by your colleagues or treated as if you didn't exist	Left out of a social gathering at work	Excluded from a work meeting	Set up for failure	Passed over for promotion	Not getting privileges others received	Property being damaged	Insulting jokes or comments	Receiving insufficient information to do your job properly	Work performance being evaluated unfairly	Not getting the opportunities you needed to be competitive for promotions	Feeling as though you were being pushed out
Household income	0.99	1.00	0.98	1.02	1.00	1.00	1.01	1.01	1.02	1.00	0.98	0.97
Functional capacity	1.23**	1.11*	1.24*	1.05	1.06*	1.08	1.17	1.12*	1.10*	1.15*	1.06	1.05
Managers												
Professionals	1.18	1.54	1.23	1.17	1.41	1.68	0.82	2.04*	1.70*	0.91	1.51	1.21
Technicians and trades	1.23	1.26	1.14	0.86	0.91	1.94*	1.30	2.20*	1.56	0.94	1.13	1.36
Community and personal service	1.18	1.17	0.80	0.69	1.34	1.07	0.50	2.37*	0.92	0.81	0.74	1.24
Clerical and administrative	1.60	1.21	1.94	1.24	1.61	1.74	0.82	1.50	1.05	0.89	0.99	1.41
Sales	0.62	0.81	0.43	1.19	0.00	0.99	1.19	0.51	2.00	1.29	0.74	1.01
Machinery operators and drivers	1.85	1.60	1.86	2.44*	1.75	2.16*	2.00	3.56**	1.58	1.43	1.46	2.02
Labourers	1.08	1.17	1.18	1.18	1.17	1.43	1.26	2.80*	1.23	0.49	0.53	1.20
Other services												

Agricultural, forestry and fishing	0.25	0.76	0.30	0.28	0.19	0.42	1.66	0.40	0.52	0.30	0.26	0.20
Mining	1.50	1.06	1.40	0.51	1.44	1.92	1.80	0.46	1.54	1.30	1.15	1.75
Manufacturing	1.86	2.57	1.00	1.13	1.96	2.37*	2.96	1.68	1.33	1.30	2.69*	2.12
Construction	0.53	0.66	0.42	0.37	0.61	0.82	4.47*	0.83	0.66	0.78	0.57	1.41
Retail trade	2.29	2.59	2.18	0.86	1.25	1.60	2.59	2.32	1.89	0.62	0.87	1.52
Accommodation and food service	0.84	1.81	0.97	0.43	0.84	1.63	0.00	1.29	1.39	0.93	0.76	2.66
Transport, postal and warehousing	1.46	1.55	0.80	0.55	1.12	1.21	2.69	1.20	1.23	0.67	1.09	1.46
Information media and communications	1.01	1.87	0.85	0.90	1.02	2.62	1.63	1.02	2.03	1.65	0.84	1.29
Financial and insurance services	0.97	1.76	0.43	0.49	0.22	1.85	2.16	1.08	1.23	1.50	0.93	2.01
Professional, scientific and technical services	1.09	1.29	1.02	0.74	0.83	1.10	1.72	1.23	0.97	0.90	0.82	0.85
Administrative and support services	1.22	1.59	0.59	0.28	0.37	1.13	4.82	1.15	1.26	1.41	1.04	2.15
Public administration and safety	1.55	2.61	2.26	1.05	1.81	1.99	3.20	1.50	1.96	1.15	1.65	1.69
Education and training	2.05	1.98	1.26	0.53	1.57	1.73	11.39**	1.55	1.92	0.82	1.75	1.52
Health care and social assistance	1.45	1.45	2.55	1.10	1.79	1.82	11.61**	1.49	3.15*	0.82	1.01	2.00
Arts and recreation services	1.63	1.07	1.87	0.65	0.87	1.30	6.19	1.95	1.70	0.72	0.90	1.70
Bachelor Degree												

Year 10	1.39	0.91	0.63	0.62	0.79	0.85	1.93	0.95	1.17	0.58	0.53	0.89
Year 12	0.98	0.72	0.95	0.96	1.35	1.09	0.97	0.84	0.94	0.65	1.01	0.85
Trade Certificate	0.87	1.11	0.95	1.02	1.15	0.84	1.68	1.12	1.10	0.73	0.85	0.57
TAFE diploma	1.01	0.99	1.51	1.43	1.46	0.87	1.57	0.75	1.16	0.82	1.28	1.18
Graduate Diploma	0.56	0.43	0.71	1.58	1.42	0.86	1.09	0.99	1.24	0.73	0.60	0.76
Post Graduate	1.18	1.21	1.10	0.68	0.77	1.06	0.73	1.23	0.72	0.83	1.03	1.14
Age 35 to 49												
Age 18 to 34	1.27	1.24	0.90	0.90	1.03	1.11	1.61	1.52*	1.55*	1.22	1.61*	0.88
Age 50 plus	0.51**	0.54**	0.50†	0.45†	0.49**	0.52†	0.77	0.63*	0.52†	0.50†	0.51†	0.61*
Constant	0.22*	0.10**	0.39*	0.21*	0.16**	0.25**	0.14†	0.14†	0.50	0.54	0.43	0.31*
Nagelkerke Model 1 R square	8.6%	6.2%	8.3%	5.5%	10.4%	6.3%	11.4%	7.1%	7.4%	5.1%	7.4%	6.0%

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