



# Developing and promoting coaches and the role of gender in coaching and leadership positions

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# Agenda:

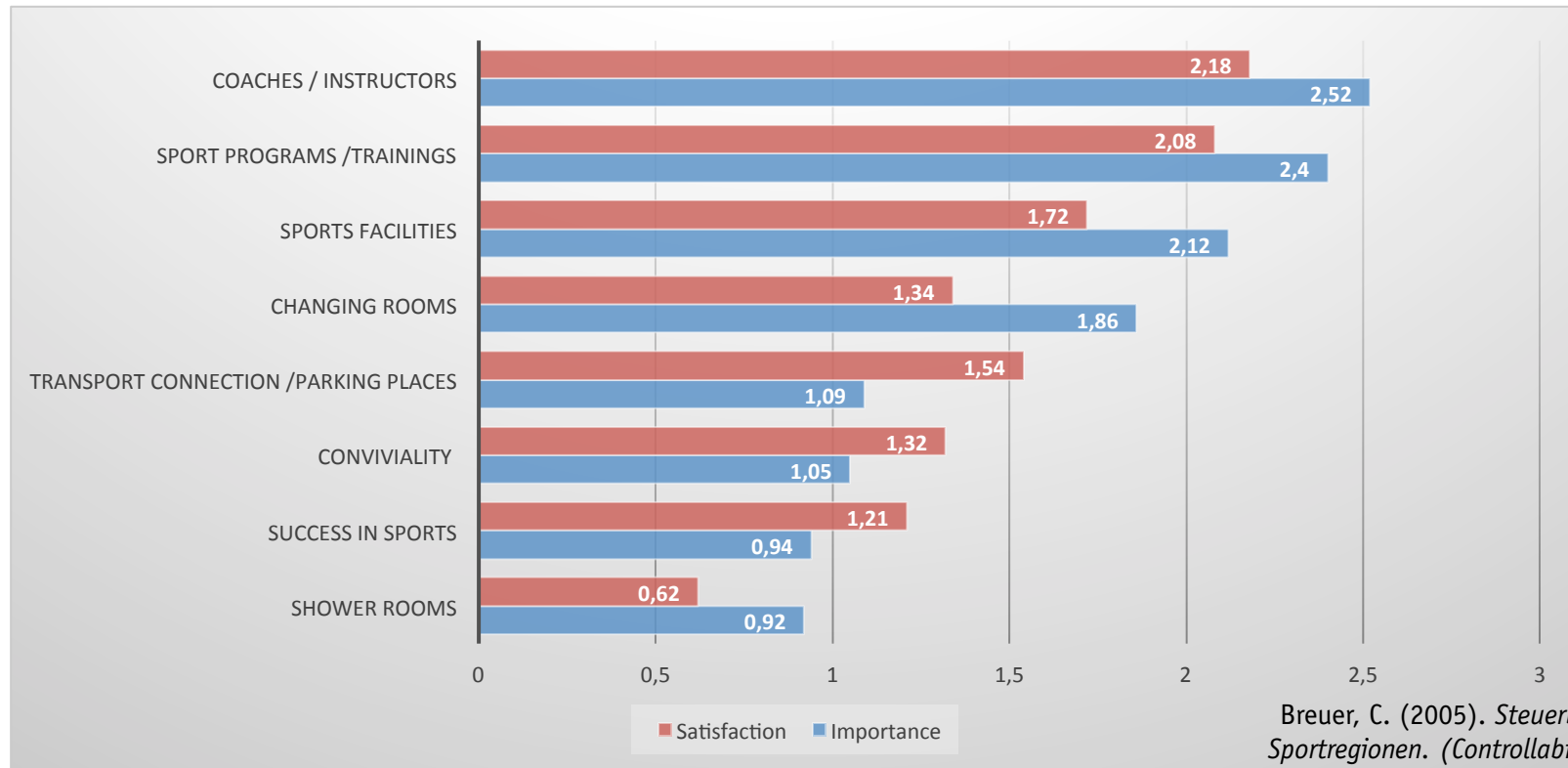
- 1) Sport coaches in Germany – location factors at the elite level
- 2) Sport coaches in Germany – The grassroots level
- 3) Role of gender in leadership positions

# Agenda:

- 1) Sport coaches in Germany – elite level
- 2) Sport coaches in Germany – The grassroots level
- 3) Role of gender in leadership positions

# Coaches do matter ...

Importance and members satisfaction with service aspects in grassroots club sport (range -3 .. +3)



Breuer, C. (2005). *Steuerbarkeit von Sportregionen. (Controllability of sport regions)*. Schorndorf: Hofmann.

# Coaches do matter ...

| Number of coaches and trainers | Mean | Median |
|--------------------------------|------|--------|
| Total                          | 10.5 | 5.0    |
| Male                           | 6.3  | 3.0    |
| Female                         | 4.2  | 1.0    |

*... multiplied by 96.000 clubs*

Breuer, C. (2015). *Sport development report 2013/2014. Analysis of the situation of sports clubs in Germany*. Schorndorf: Hofmann.

# Coaches do matter ...

| Workload per volunteer                | Mean |
|---------------------------------------|------|
| Chairman of the board                 | 20.0 |
| Deputy chairman of the board          | 10.3 |
| Voluntary director                    | 4.2  |
| Treasurer                             | 13.5 |
| Cash auditor                          | 1.2  |
| Youth director                        | 8.4  |
| Sports director                       | 6.3  |
| Press spokesman                       | 2.6  |
| Mass sport director                   | 0.6  |
| Secretary                             | 4.5  |
| Other members of the board            | 2.5  |
| Head of divisions                     | 3.0  |
| Referees/officials                    | 2.9  |
| Coaches/instructors without a licence | 8.5  |
| Coaches/instructors with a licence    | 10.7 |
| Other functions                       | 2.9  |

*... multiplied by 12 months and  
96.000 clubs*

Breuer, C. (2015). *Sport development report 2013/2014. Analysis of the situation of sports clubs in Germany*. Schorndorf: Hofmann.

# Coaches do matter ...

| Volunteers' age                       | Mean | Median | Age range<br>(percentile 25 - 75 <sup>13</sup> ) |
|---------------------------------------|------|--------|--|
| Chairman of the board                 | 53.7 | 54     | 46 - 62  |
| Deputy chairman of the board          | 49.5 | 50     | 42 - 58  |
| Voluntary director                    | 51.6 | 52     | 44 - 61  |
| Treasurer                             | 50.4 | 50     | 42 - 60  |
| Cash auditor                          | 48.3 | 49     | 40 - 58  |
| Youth director                        | 38.2 | 40     | 26 - 48  |
| Sports director                       | 46.7 | 47     | 37 - 56  |
| Press spokesman                       | 46.8 | 48     | 36 - 57  |
| Mass sports director                  | 50.1 | 50     | 42 - 59  |
| Secretary                             | 47.4 | 48     | 38 - 57  |
| Other members of the board            | 43.6 | 44     | 33 - 52  |
| Head of department                    | 41.7 | 42     | 33 - 50  |
| Referees/officials                    | 36.1 | 35     | 22 - 48  |
| Coaches/instructors with a licence    | 35.0 | 33     | 22 - 45  |
| Coaches/instructors without a licence | 38.2 | 38     | 26 - 48  |
| Other functions                       | 47.1 | 48     | 35 - 59  |

Breuer, C. (2015). *Sport development report 2013/2014. Analysis of the situation of sports clubs in Germany*. Schorndorf: Hofmann.

# Coaches do matter ...

*Tab. 29: Expenses of sports clubs in 2012 and their development (n.a.=not available 2011/2012).*

| Expenses for        | Mean<br>(in €) | Index<br>mean<br>(2011=0) | Share of clubs<br>that have the<br>expense (in %) |
|---------------------|----------------|---------------------------|---|
| Coaches/instructors | 7,146          |                           | 58.0  |

*Tab. 29: Paid from according to field of activity and its development.*

|                                    | Share of sports<br>clubs (in %) | Clubs<br>(total) | Index<br>(2007=0) |
|------------------------------------|---------------------------------|------------------|-------------------|
| Paid leadership position           | 3.7                             | 3,400            | +50.0**           |
| Direction and administration       | 7.8                             | 7,100            |                   |
| Sports, training, supervision etc. | 16.7                            | 15,200           |                   |
| Technology, maintenance etc.       | 13.4                            | 12,200           |                   |

Breuer, C. (2015). *Sport development report 2013/2014. Analysis of the situation of sports clubs in Germany*. Schorndorf: Hofmann.



# Coaches do matter ...

*Tab. 26: Cost takeover for measures of training and education and its development.*

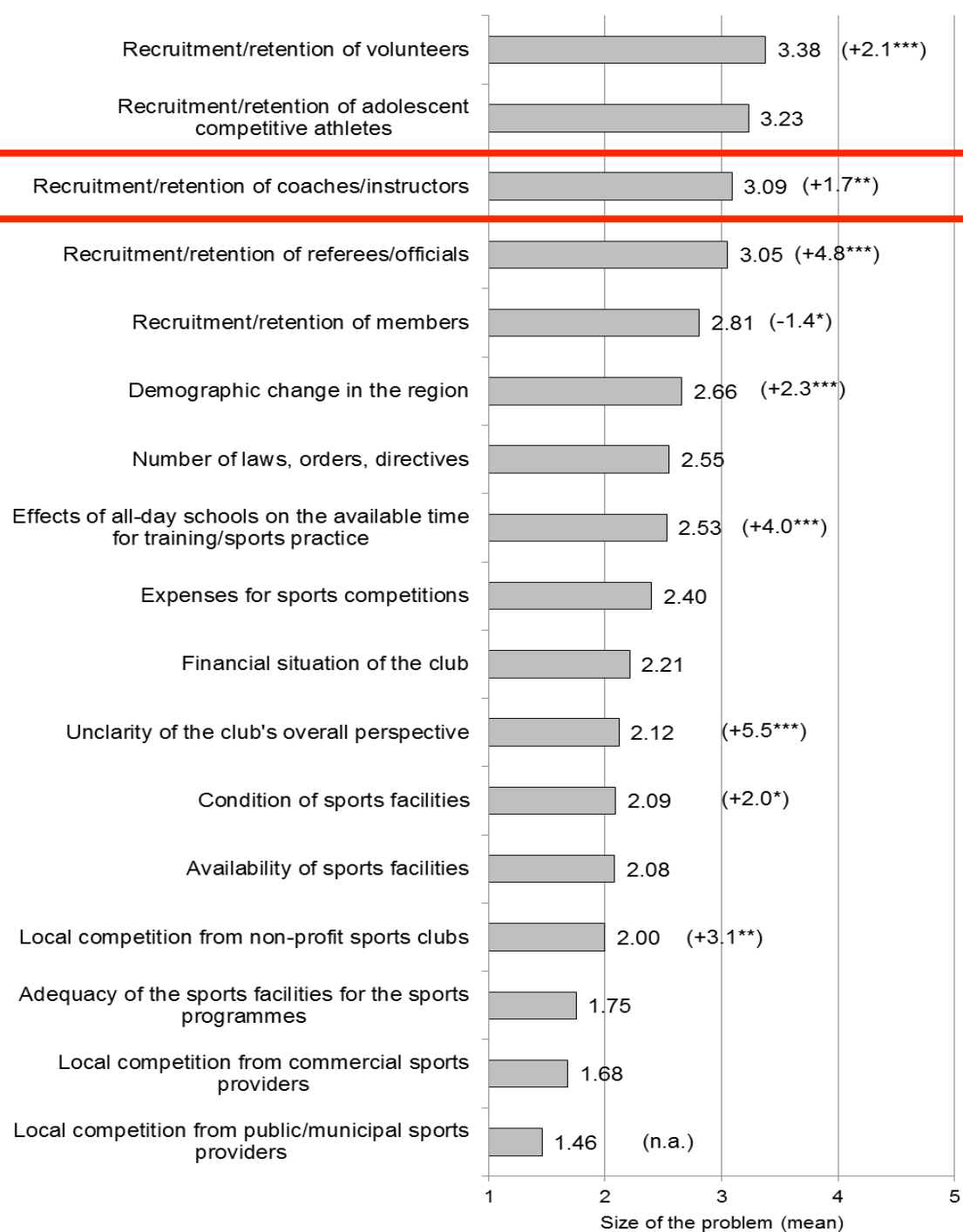
|   | Share of sports clubs (in %) | Clubs (total) | Index (2009=0) |
|---|------------------------------|---------------|----------------|
| Full costs covered by the club                  | 54.0                         | 49,200        | +5.7**         |
| Costs covered both by the club and the employee | 32.0                         | 29,100        | -8.8**         |
| Full costs covered by employee alone            | 10.4                         | 9,500         |                |
| Other   | 3.6                          | 3,300         |                |

Breuer, C. (2015). *Sport development report 2013/2014. Analysis of the situation of sports clubs in Germany*. Schorndorf: Hofmann.

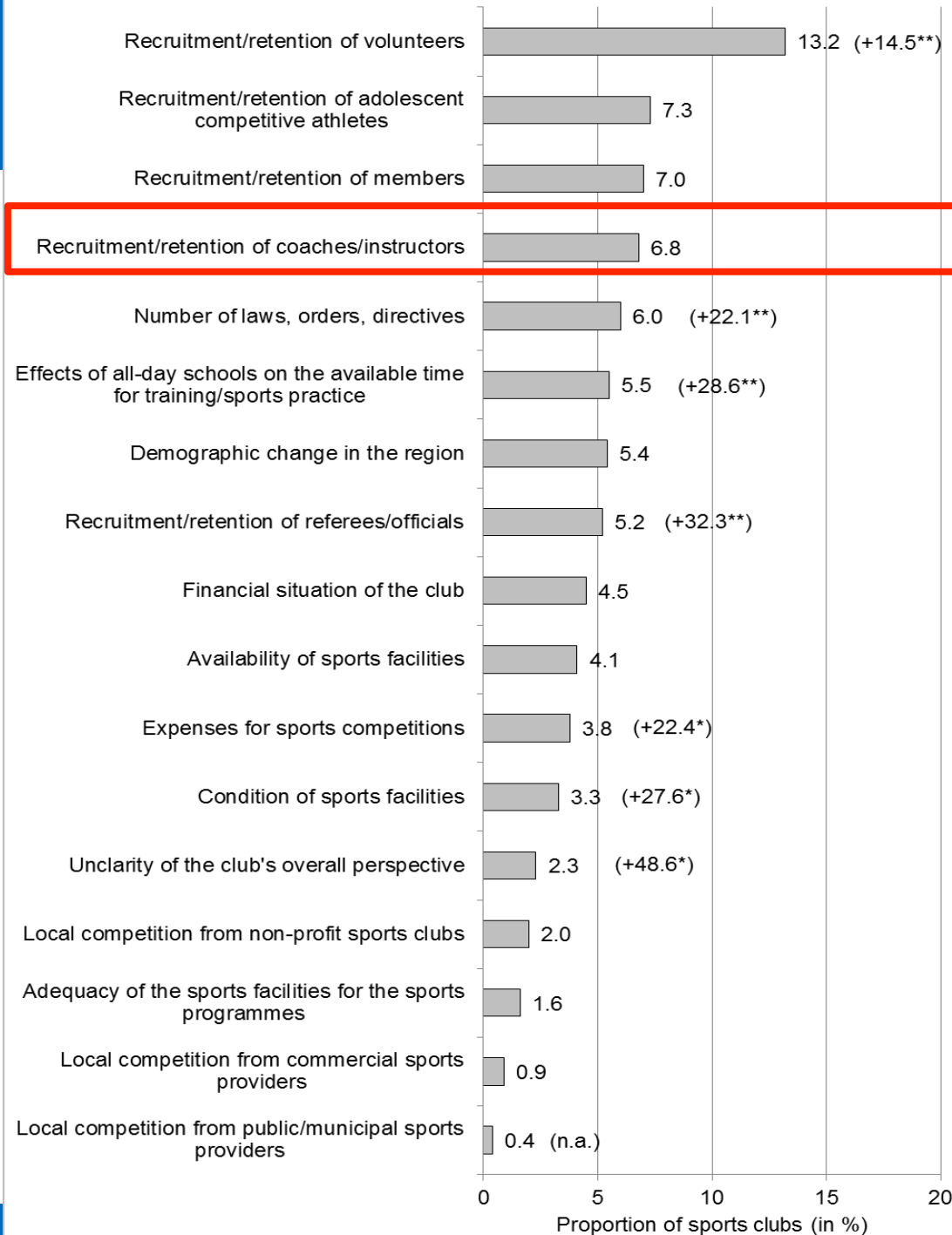
# Coaches are scarce ...

*Problems of the sports clubs sorted by the size of the problem and their development (1=no problem, 5=a very big problem; index in brackets: 2011=0; n.a.=not available 2011/2012).*

Breuer, C. (2015). *Sport development report 2013/2014. Analysis of the situation of sports clubs in Germany.* Schorndorf: Hofmann.



# Coaches are scarce ...



*Proportion of sports clubs with existential problems and their development (in %; index in brackets: 2011=0; n.a.=not available 2011/2012).*

Breuer, C. (2015). *Sport development report 2013/2014. Analysis of the situation of sports clubs in Germany.* Schorndorf: Hofmann.

## Strategy matters ...

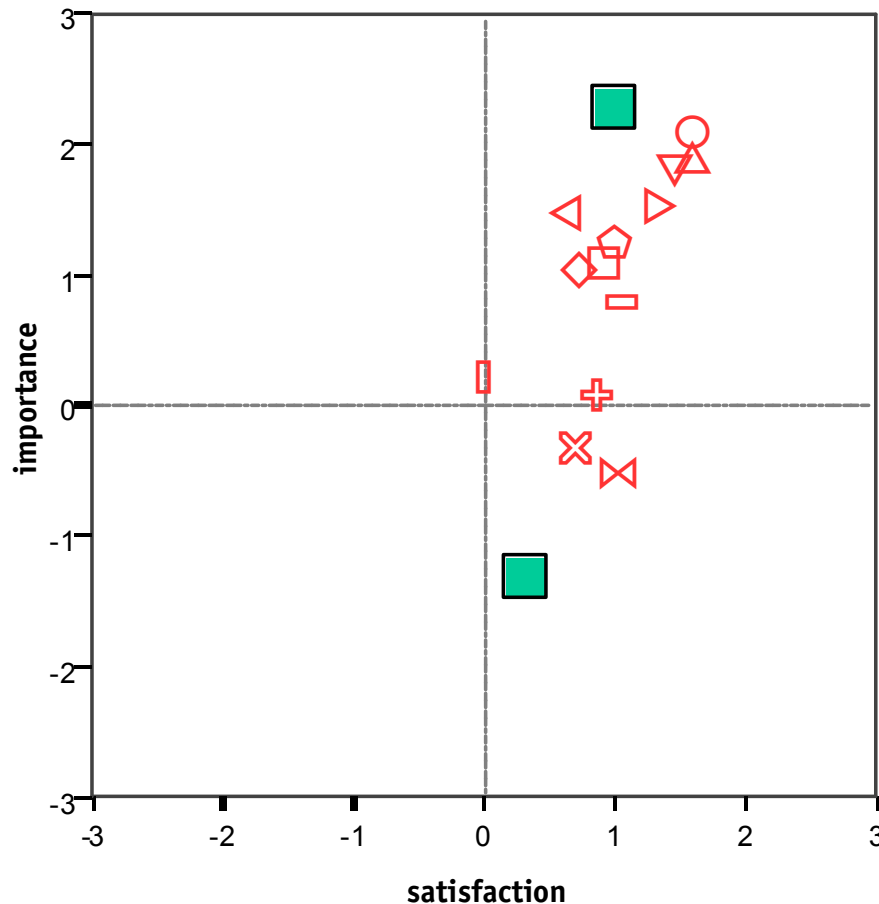
**Table 3** Summary of regression results

| Variable             | Model 1: problem members | Model 2: problem volunteers | Model 3: problem coaches |
|----------------------|--------------------------|-----------------------------|--------------------------|
| Members              |                          | –                           | –                        |
| Women board          | –.100 (–6.582)***        | –.009 (–.576)               | –.085 (–5.492)***        |
| Voluntary engagement | .147 (8.476)***          | –                           | .004 (.242)              |
| Secondary volunteers | –.078 (–4.586)*          | –                           | –.094 (–5.469)***        |
| Social involvement   | –                        | –                           | –                        |
| Size community       | .037 (2.356)*            | .015 (.953)                 | –.044 (–2.743)**         |
| Revenues             | .004 (.272)              | –.031 (–1.982)*             | –.022 (–1.397)           |
| <i>Herf</i>          | .014 (.827)              | –.121 (–7.305)***           | –.102 (–6.083)***        |
| Own facilities       | .027 (1.587)             | .069 (4.144)***             | –.009 (–.548)            |
| Public facilities    | –.098 (–5.816)***        | .033 (1.958)                | .074 (4.329)***          |
| Formation policy     | –.049 (–3.138)**         | –.043 (–2.718)**            | –.088 (–5.480)***        |
| Strategic policy     | –.174 (–10.412)***       | –.159 (–9.515)***           | –.143 (–8.444)***        |
| Value fair play      | –.040 (–2.456)*          | .009 (.534)                 | –.012 (–.705)            |
| Value tradition      | .067 (4.056)***          | .028 (1.693)                | .022 (1.302)             |
| Value conviviality   | –.070 (4.131)***         | –.167 (–9.910)***           | –.039 (–2.286)*          |
| Variety members      | .030 (1.766)             | .057 (3.368)***             | .063 (3.737)***          |
| Variety sports       | –.045 (–2.561)*          | .042 (2.432)*               | –.017 (–.961)            |
| Talent promotion     | –.008 (.490)             | .002 (.138)                 | –.011 (–.676)            |
| Constant             | 3.979 (25.316)***        | 4.436 (27.706)***           | 4.140 (24.775)***        |
| $R^2$                | .108                     | .092                        | .084                     |
| $R^2_{adj}$          | .104                     | .088                        | .080                     |
| $F$                  | 29.882                   | 28.750                      | 22.694                   |
| $p$                  | <.001***                 | <.001***                    | <.001***                 |

Note: Displayed are the standardized coefficients (except for the constant term),  $t$ -values in brackets; \*  $p < .05$ ; \*\*  $p < .01$ ; \*\*\*  $p < .001$

Wicker, P. & Breuer, C. (2012).  
Understanding the importance of  
organizational resources to explain  
organizational problems: Evidence from  
nonprofit sports clubs in Germany.  
*Voluntas* 24(2), 461-484.

# Coaches value windows of oportunties ...



## Type of support

- Openness for own ideas
- △ Windows of oportunties
- ▽ Recognition by division
- ▷ Recognition by board
- ◁ Members' survey
- ◁ Supporting administrative tasks
- ◁ Financial rewards
- ◇ Transportation tournaments
- ◻ Free membership
- ◻ Free sportswear
- ◻ Free entrance
- ⊕ Appreciation in club
- ⊗ magazine
- ⊗ Symbolic recognition

Breuer, C. (2005). *Steuerbarkeit von Sportregionen. (Controllability of sport regions)*. Schorndorf: Hofmann.



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- 3) Role of gender in leadership positions

**Table 3** Summary of regression results

Wicker, P. & Breuer, C. (2012). Understanding the importance of organizational resources to explain organizational problems: Evidence from nonprofit sports clubs in Germany. *Voluntas* 24(2), 461-484.

| Variable                      | Model 1: problem members | Model 2: problem volunteers | Model 3: problem coaches | Model 4: problem finances |
|-------------------------------|--------------------------|-----------------------------|--------------------------|---------------------------|
| Members                       |                          | –                           | –                        | –                         |
| Women board                   | –.100 (–6.582)***        | –.009 (–.576)               | –.085 (–5.492)***        | –.046 (–2.922)**          |
| Voluntary engagement          | .147 (8.476)***          | –                           | .004 (.242)              | .097 (5.419)***           |
| Secondary volunteers          | –.078 (–4.586)*          | –                           | –.094 (–5.469)***        | –.006 (–.322)             |
| Social involvement            | –                        | –                           | –                        | –                         |
| Size community                | .037 (2.356)*            | .015 (.953)                 | –.044 (–2.743)**         | .066 (4.057)***           |
| Revenues                      | .004 (.272)              | –.031 (–1.982)*             | –.022 (–1.397)           | .018 (1.091)              |
| Herf                          | .014 (.827)              | –.121 (–7.305)***           | –.102 (–6.083)***        | –.056 (–3.283)**          |
| Own facilities                | .027 (1.587)             | .069 (4.144)***             | –.009 (–.548)            | .068 (3.859)***           |
| Public facilities             | –.098 (–5.816)***        | .033 (1.958)                | .074 (4.329)***          | –.003 (–.156)             |
| Formation policy              | –.049 (–3.138)**         | –.043 (–2.718)**            | –.088 (–5.480)***        | –.060 (–3.692)***         |
| Strategic policy              | –.174 (–10.412)***       | –.159 (–9.515)***           | –.143 (–8.444)***        | –.053 (–3.053)**          |
| Value fair play               | –.040 (–2.456)*          | .009 (.534)                 | –.012 (–.705)            | –.016 (–.952)             |
| Value tradition               | .067 (4.056)***          | .028 (1.693)                | .022 (1.302)             | .043 (2.523)*             |
| Value conviviality            | –.070 (4.131)***         | –.167 (–9.910)***           | –.039 (–2.286)*          | –.054 (–3.080)**          |
| Variety members               | .030 (1.766)             | .057 (3.368)***             | .063 (3.737)***          | .023 (1.346)              |
| Variety sports                | –.045 (–2.561)*          | .042 (2.432)*               | –.017 (–.961)            | .059 (3.259)**            |
| Talent promotion              | –.008 (.490)             | .002 (.138)                 | –.011 (–.676)            | .122 (7.218)***           |
| Constant                      | 3.979 (25.316)***        | 4.436 (27.706)***           | 4.140 (24.775)***        | 2.130 (16.906)***         |
| R <sup>2</sup>                | .108                     | .092                        | .084                     | .049                      |
| R <sup>2</sup> <sub>adj</sub> | .104                     | .088                        | .080                     | .045                      |
| F                             | 29.882                   | 28.750                      | 22.694                   | 12.801                    |
| p                             | <.001***                 | <.001***                    | <.001***                 | <.001***                  |

Note: Displayed are the standardized coefficients (except for the constant term), *t*-values in brackets; \* *p* < .05; \*\* *p* < .01; \*\*\* *p* < .001

# Role of gender in leadership positions and social impact of European grassroots football clubs

Table 1 Overview of independent variables

| Variable   | Description   | Scale   |
|--|---|---------|
| Control variables  |   |         |
| country  | Country of club (Germany, Poland, Italy, Norway, France)  | Nominal |
| communitysize  | Size of community<br>(1 < 20,000; 2 = 20,001 - 100,000; 3 = 100,001 - 500,000; 4 = more than 500,000 )                | Ordinal |
| age_organ  | Years of existence of club  | Metric  |
| totalmembers   | Number of members in the football club  | Metric  |
| memberssq  | totalmembers x totalmembers   | Metric  |
| share_f_members  | Share of female members (in %)  | Metric  |
| share_y_members  | Share of members under the age of 18 (in %)   | Metric  |
| Human resource capacities  |   |         |
| cv   | Share of members with formalized position in club in %<br>(= number of core volunteers/total number of members*100)   | Metric  |
| ex_gen_share   | Share of board positions held by females in %   | Metric  |
| uniform  | Share of board positions held by females = 0 % (1=yes)  | Dummy   |
| skewed   | Share of board positions held by females > 0 % and ≤ 20 % (1=yes)   | Dummy   |
| tilted   | Share of board positions held by females > 20 % and ≤ 40 % (1=yes)  | Dummy   |
| balanced   | Share of board positions held by females > 40 % and ≤ 60 % (1=yes)  | Dummy   |
| fdominant  | Share of board positions held by females > 60 % (1=yes)   | Dummy   |
| ex_gen_critical  | Club has more than 30 % of board positions held by females (1 = yes)  | Dummy   |
| sf_ceo   | Share of ceo positions held by females (in %)   | Metric  |
| sf_vceo  | Share of vice-ceo positions held by females (in %)  | Metric  |
| sf_treasure  | Share of treasure positions held by females (in %)  | Metric  |
| sf_otherex   | Share of other board positions held by females (in %)   | Metric  |
| cv_paid  | Share of paid formalized positions in club in %<br>(= number of paid core volunteers/ number of core volunteers *100) | Metric  |
| qual_staff   | Share of coaches with a formal qualification (in %)   | Metric  |
| sv   | Share of members who work sporadically for the club as secondary volunteers (in %)                                    | Metric  |
| Financial capacities   |   |         |
| rev2013_pc   | Per capita revenues   | Metric  |
| pubsub_pc  | Per capita public subsidies   | Metric  |
| rev_diversity  | 1-Herfindahl Index; measures revenue diversification<br>(0 = perfect concentration, 1 = perfect diversification)      | Metric  |
| breakingeven   | Organization does at least break even (i.e., total revenues - total expenses ≥ 0; 1 = yes)                            | Dummy   |
| Structural capacities (Planning and Development, Infrastructure, External relationships) |   |         |
| strategy   | Club follows a strategic policy (1 = do not agree at all, 5 = totally agree)  | Ordinal |
| develop  | Club has a person who takes care of the development of staff and volunteers (1 = yes)                                 | Dummy   |
| v_tradition  | Club sets high value on tradition (1 = do not agree at all, 5 = totally agree)  | Ordinal |
| v_companionship  | Club sets high value on companionship and conviviality<br>(1 = do not agree at all, 5 = totally agree)                | Ordinal |
| f_own  | Clubs uses its own sport facilities (1 = yes)   | Dummy   |
| f_shared   | Clubs uses shared sport facilities (1 = yes)  | Dummy   |
| it_infra   | The IT-infrastructure in our club is adequate (1 = do not agree at all, 5 = totally agree)                            | Ordinal |
| experience   | Club cooperates with another institution by exchanging experiences and knowledge<br>(1 = yes)                         | Dummy   |

Nowy, T. & Breuer, C.  
(forthcoming).



# Role of gender in leadership positions and social impact of European grassroots football clubs

Table 2 Overview of Social Impact variables

| Variable  | Description   | Scale   |
|---|---|---------|
| Output variables  |   |         |
| numberofteams   | Number of active teams in club  | Metric  |
| nonsport  | Our club sets high value on non-sport activities<br>(1 = <i>do not agree at all</i> , 5 = <i>totally agree</i> )  | Ordinal |
| Outcome variables (1 = <i>do not agree at all</i> , 5 = <i>totally agree</i> ; except Social Indegration Index)             |   |         |
| disab   | Our club offers football for disabled people  | Ordinal |
| migration   | Our club offers football for people with a migration background   | Ordinal |
| senior  | Our club offers football for the elderly (seniors)  | Ordinal |
| lowinc  | Our club offers sports for people with a low income   | Ordinal |
| kidsteen  | Our club offers football for kids and teenagers   | Ordinal |
| family  | Our club offers football for families   | Ordinal |
| Social Integration Index  | Additive index based on <i>disab</i> , <i>migration</i> , <i>senior</i> , <i>lowinc</i> , <i>kidsteen</i> , and <i>family</i><br>(0= no integration efforts at all - 100 = highest integration efforts) | Metric  |
| Side-Effects (1 = <i>do not agree at all</i> , 5 = <i>totally agree</i> ; except Social Engagement and Social Values Index) |   |         |
| <i>Social Engagement Dimension</i>  |   |         |
| equal   | Our club is committed to reaching an equal participation of girls / woman and boys / men  | Ordinal |
| antidiscrimination  | Our club participates in anti-racism campaigns  | Ordinal |
| antiracism  | Our club participates in anti-discrimination  | Ordinal |
| Social Engagement Index   | Additive index based on <i>equal</i> , <i>antidiscrimination</i> , and <i>antiracism</i><br>(0= no engagement at all - 100 = highest engagement)  | Metric  |
| <i>Social / Civil Values Dimension</i>  |   |         |
| goodgov   | Our club is committed to good governance (i.e., openness, democracy, transparency and responsibility)   | Ordinal |
| consens   | Our club does not operate by dictate but in a spirit of consensus   | Ordinal |
| fairplay_tolearance   | Our club tries to convey values such as fair play and tolerance   | Ordinal |
| Social Values Index   | Additive index based on <i>goodgov</i> , <i>consens</i> , and <i>fairplay_tolerance</i><br>(0= lowest emphasis on such values - 100 = highest emphasis)   | Metric  |

Nowy, T. & Breuer, C.  
(forthcoming).



# Role of gender in leadership positions and social impact of European grassroots football clubs

Table 1 Results from multivariate OLS-regression models

|                    | (1)                      |         |           | (2)                         |         |           | (3)                          |         |           | (4)                             |         |          | (5)                 |         |          |
|--------------------|--------------------------|---------|-----------|-----------------------------|---------|-----------|------------------------------|---------|-----------|---------------------------------|---------|----------|---------------------|---------|----------|
|                    | Output (Number of teams) |         |           | Output (Non-sport programs) |         |           | Outcome (Social Integration) |         |           | Side-Effect (Social Engagement) |         |          | Social/Civil Values |         |          |
|                    | B                        | $\beta$ | t-value   | B                           | $\beta$ | t-value   | B                            | $\beta$ | t-value   | B                               | $\beta$ | t-value  | B                   | $\beta$ | t-value  |
| Control variables  |                          |         |           |                             |         |           |                              |         |           |                                 |         |          |                     |         |          |
| dummy_poland       | -0.350                   | -0.013  | -0.35     | 0.346                       | 0.118   | 2.32 **   | 0.394                        | 0.009   | -0.17     | 4.119                           | 0.063   | 1.29     | -0.34               | -0.008  | -0.16    |
| dummy_italy        | 3.837                    | 0.117   | 4.59 ***  | -0.271                      | -0.079  | -2.17 **  | -6.261                       | -0.119  | -3.24 *** | 6.901                           | 0.089   | 2.58 *** | -0.291              | -0.006  | -0.17    |
| dummy_norway       | 9.722                    | 0.235   | 11.40 *** | -0.385                      | -0.089  | -3.04 *** | -8.186                       | -0.125  | -4.20 *** | -2.871                          | -0.030  | -1.06    | -1.276              | -0.020  | -0.72    |
| dummy_france       | 5.444                    | 0.081   | 4.27 ***  | 0.446                       | 0.063   | 2.34 **   | -7.025                       | -0.066  | -2.39 **  | 3.973                           | 0.025   | 0.97     | 3.862               | 0.037   | 1.45     |
| sizeofcommunity2   | 0.540                    | 0.021   | 1.09      | -0.078                      | -0.029  | -1.06     | -0.240                       | -0.006  | -0.21     | 3.807                           | 0.053   | 2.40 **  | 0.042               | 0.001   | 0.04     |
| sizeofcommunity3   | 1.671                    | 0.045   | 2.37 **   | -0.143                      | -0.036  | -1.36     | 0.442                        | 0.007   | 0.27      | 4.651                           | 0.055   | 2.06 **  | -1.044              | -0.018  | -0.71    |
| sizeofcommunity4   | 2.594                    | 0.054   | 2.88 ***  | -0.334                      | -0.066  | -2.49 **  | -0.763                       | -0.010  | -0.37     | 6.249                           | 0.020   | 2.17 **  | 0.165               | 0.002   | 0.09     |
| age_orga           | 0.015                    | 0.054   | 2.49 **   | 0.001                       | 0.026   | -0.85     | 0.028                        | 0.063   | 2.02**    | 0.013                           | -0.144  | 0.70     | -0.007              | -0.016  | -0.56    |
| totalmembers       | 0.037                    | 0.748   | 14.75 *** | -0.001                      | -0.086  | -1.2      | 0.013                        | 0.163   | 2.23 **   | -0.000                          | -0.001  | -0.02    | -0.000              | -0.006  | -0.09    |
| member_squared     | -0.000                   | -0.195  | -4.54 *** | 0.000                       | -0.016  | -0.25     | -0.000                       | -0.094  | -1.51     | 0.000                           | 0.001   | 0.01     | 0.000               | 0.005   | 0.09     |
| share_y_members    | 0.090                    | 0.240   | 10.72 *** | 0.000                       | 0.059   | 1.84      | 0.046                        | 0.077   | 2.39 **   | 0.047                           | 0.053   | 1.75 *   | 0.061               | 0.104   | 3.46 *** |
| share_f_members    | -0.002                   | -0.003  | -0.12     | -0.002                      | -0.002  | -0.05*    | -0.021                       | -0.019  | -0.63     | 0.198                           | 0.121   | 4.26 *** | 0.01                | 0.009   | 0.32     |
| Human capacity     |                          |         |           |                             |         |           |                              |         |           |                                 |         |          |                     |         |          |
| cv_engagement      | 0.087                    | 0.095   | 4.27 ***  | -0.002                      | -0.016  | -0.51     | 0.043                        | 0.030   | 0.93      | 0.022                           | 0.010   | 0.34     | -0.034              | -0.024  | -0.80    |
| skewed             | -0.090                   | -0.003  | -0.17     | -0.123                      | -0.043  | -1.57     | 1.365                        | 0.031   | 1.13      | -1.741                          | -0.027  | -1.04    | 1.276               | 0.030   | 1.16     |
| tilted             | 0.057                    | 0.002   | -0.11     | 0.015                       | 0.006   | 0.21      | -0.145                       | -0.004  | -0.13     | 4.242                           | 0.071   | 2.65 *** | 1.960               | 0.049   | 1.87 *   |
| balanced           | 0.373                    | 0.009   | -0.46     | 0.083                       | 0.019   | 0.69      | 2.847                        | 0.042   | -1.52     | 5.623                           | 0.056   | 2.17 **  | 2.818               | 0.043   | 1.67 *   |
| fdominant          | -2.699                   | -0.038  | -1.97 **  | 0.535                       | 0.071   | 2.62 ***  | 3.005                        | 0.026   | 0.95      | 1.247                           | 0.007   | 0.28     | 4.578               | 0.041   | 1.61     |
| paid_share         | 0.009                    | 0.018   | 0.89      | -0.002                      | -0.034  | -1.17     | -0.001                       | -0.001  | -0.04     | -0.002                          | -0.002  | -0.07    | -0.017              | -0.022  | -0.84    |
| qual_staff         | -0.011                   | -0.038  | -1.79 *   | -0.000                      | -0.016  | -0.52     | -0.012                       | -0.026  | -0.86     | 0.012                           | 0.018   | 0.63     | 0.009               | 0.020   | 0.72     |
| sv                 | 0.008                    | 0.021   | 1.08      | 0.003                       | 0.068   | 2.45 **   | 0.020                        | 0.035   | 1.25      | 0.013                           | 0.015   | 0.58     | 0.011               | 0.019   | 0.73     |
| Financial capacity |                          |         |           |                             |         |           |                              |         |           |                                 |         |          |                     |         |          |
| rev2013_pc         | -0.000                   | -0.030  | -1.58     | 0.000                       | 0.019   | 0.72      | -0.000                       | -0.047  | -1.73 *   | 0.000                           | -0.010  | -0.40    | -0.000              | -0.027  | -1.06    |
| revdiv             | 0.485                    | 0.010   | 0.47      | 0.157                       | 0.032   | 1.02      | -1.195                       | -0.016  | -0.5      | -5.273                          | -0.047  | -1.60    | -3.916              | -0.052  | -1.82 *  |
| share_pub_sub      | 0.012                    | 0.030   | 1.01      | -0.001                      | -0.013  | -0.31     | 0.005                        | 0.007   | 0.17      | 0.035                           | 0.037   | 0.92     | 0.008               | 0.012   | 0.30     |
| BE                 | -0.274                   | -0.012  | -0.69     | -0.017                      | -0.007  | -0.28     | -1.510                       | -0.043  | -1.65 *   | -2.279                          | -0.044  | -1.79 *  | -0.703              | -0.020  | -0.85    |

(continued)



***Many thanks for listening!***