Business Travelers: In Search of Opportunity, Safely

By Lynn Pina, Europ Assistance USA

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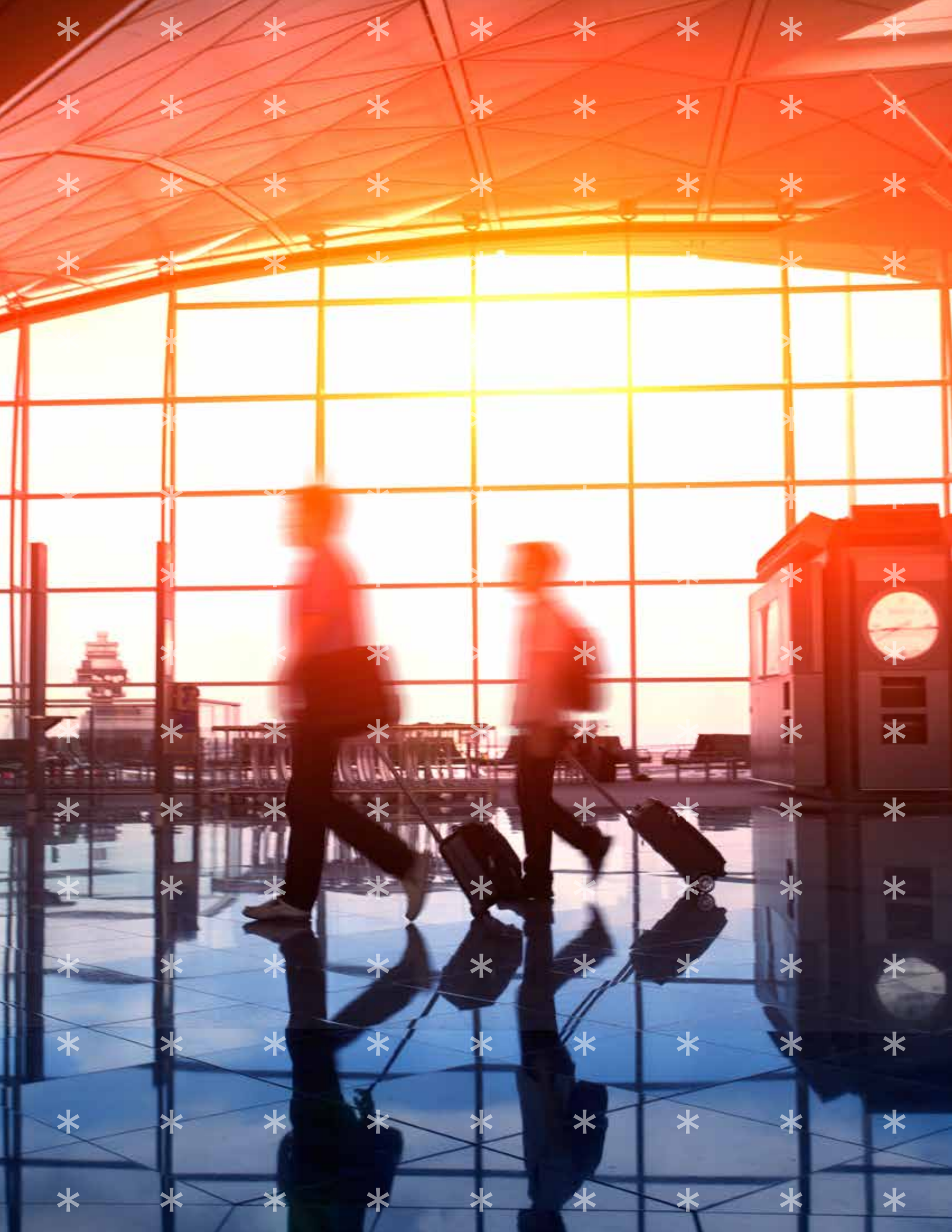

Abstract

To manage and grow their businesses, Americans take over 16 million business trips internationally a year. To grow further, companies will continue to look for opportunities abroad, especially in emerging markets. With this expansion and international travel comes risk. Indeed, a number of cities around the world – *including many that offer substantial growth opportunities for businesses* – are not particularly well-regarded as safe. And, for companies and their international business travelers, safety is a significant concern. In fact, over half of all business travelers have needed some level of medical attention and 30 percent have had an incident involving their personal safety and security while traveling internationally. This paper asked two questions: one, how can business travelers and their employers determine if the place where they need to do business is safe, and two, how do various international cities rank in terms of risk factors that could impact the safety and well-being of business travelers?

The paper finds that business travelers primarily use the Internet and specifically, search engines, to answer these questions – a finding corroborated by a recent study of frequent international business travelers conducted by Europ Assistance USA that found 50 percent of respondents use a web search to prepare for international business travel[1]. The paper also finds that the value of the Internet as a source of personal safety information – especially for business travelers – may be limited. Europ Assistance USA commissioned a poll of 50,000 people in 31 countries. This poll, the Asterisk™ Global Safety Perception Index, ranked relative safety issues of cities from the perspective of people who live in these cities. According to people who live and work in the cities polled, the residents of the following cities were more likely to say they felt safe in their city at night: Vancouver, Canada; Singapore; Khartoum, Sudan; Paris, France and Montreal, Canada. The poll exposed local biases including local definitions of "safe," especially when compared to other cities. The conclusion is that while local perceptions are valid, they are just that – perceptions. They are not wholly informative. While important, these perceptions are one data point among many to consider. Relevant data points also include government stability, terrorism, criminal activity, local healthcare standards, as well as availability of transport for emergency care or evacuation.

The paper concludes that, while business travelers rank safety as their highest concern, they cannot choose where they conduct their business based solely or even primarily on the notion of "the safest city." Opportunity is the main driver of business travel, so companies and their business travelers need the services of travel risk management experts who have the relevant intelligence and experience managing and responding to risk in a given country. Travel risk management services can help reduce the risks of international travel and allow companies to conduct business globally with peace of mind about the safety and security of their travelers.

[1]Asterisk™ International Business Traveler Study, August 2013

In Search of Opportunity, Safely

Business people charged with growing their companies face many challenges. One of the largest is where to find opportunities; whether those opportunities are for new markets, new suppliers, new talent or strengthening their supply chain. Often the search for these opportunities takes people overseas and more frequently to emerging markets which tend to be less safe and pose greater risks to both travelers and their companies.

Most likely, the safest place to do business is the city in which you already work. You know the streets. You read the local media and (hopefully) you trust the local police force. If you don't know the nearest hospital, you do know how to call for emergency help and, overall, familiarity instills comfort and a feeling of safety.

However, for many companies, doing business from the safety of their "home base" is just not an option. Opportunities are "out-there" and often outside the country. In 2005, Goldman Sachs confirmed this.

That year, Goldman Sachs Investment Bank first identified a new group of up-and-coming economies that along with the BRIC nations (Brazil, Russia, India and China) would soon become the largest economies in the world[2]. Goldman Sachs called this group of economies the Next 11 (or N-11). They include Bangladesh, Egypt, Indonesia, Iran, Mexico, Nigeria, Pakistan, the Philippines, Turkey, South Korea and Vietnam.

The report states that:

"As a group of potentially large, fast-growing markets, with rising incomes and activity, they [the N-11] could be an important source of growth and opportunity both for companies and investors over the next two decades."[3]

In 2012, Americans made over 60 million trips outside the country[4], with 27 percent of those traveling on business[5]. This means that Americans are making about 16 million business trips internationally every year, and increasingly, it's to places they've never been before or are unfamiliar with. With each of these trips, both the employee and the employer are taking on a significant amount of risk, especially if they know little about the health and security context of the city to which they're traveling – or worse – overestimating their own knowledge. Indeed, this seems to be the case.

In 2013, Europ Assistance USA published the second annual *Asterisk™ International Business Travel Study*. The survey polled five hundred US-based business travelers, each of whom had taken at least three trips internationally in the last 12 months. The number-one concern of those polled was safety[6] – including personal security, terrorism and radicalism. Indeed, 83 percent of business travelers polled stated that safety and the ability to take care of their medical needs while traveling internationally were their highest priorities. And they should be, as wholly half of those polled have needed some kind of medical assistance while away from home and 90 percent felt unequipped to deal with political unrest, such as the Arab Spring of 2011 or the more recent events in Egypt, Syria and Lebanon[7].

Despite these concerns, an overwhelming number of respondents – 90 percent – were confident in their knowledge of the local social and political climates of the countries they intended to visit.

So, while the travelers clearly indicated their concern is safety, the connection between that concern and their personal knowledge of local social and political climates seems tenuous. Or perhaps business travelers are just confident that CNN and other news sources are providing them with everything they need to know.

When it comes to managing the risks of international business travel, what you don't know can indeed hurt you. Even the safest city has inherent dangers, and

[2]Goldman Sachs, Global Economics Paper No: 153 – The N-11: More than an Acronym
[3]Ibid
[4]US Department of Commerce, International Trade Administration, Office of Travel & Tourism Industries, http://tinet.ita.doc.gov/view/m-2012-0-001/index.html
[5]US Department of Commerce, International Trade Administration, Office of Travel & Tourism Industries, Survey of International Air Travelers, January to December 2012, Responses to Question 10, Main Purpose of Trip.
[6]Asterisk™ International Business Traveler Study, August 2013
[7]Ibid

sometimes the great business opportunities are not in the safest of places.

This paper examines two questions:

1. *How can business travelers and their employers determine if the place where they need to do business is safe?*

2. *In terms of personal safety and healthcare, what cities are the most and least risky to travel to?*

Is where you are going to do business a safe place?
For Americans, the Internet is the single largest source for information about anything – travel safety included. The US Department of State website contains "Tips for Traveling Abroad[8]," including information such as registering for the Smart Traveler Enroll Program, and recommending that travelers sign their passport and complete the emergency contact information. Most pertinent to the question "is this place safe?," the site contains a link to another page where one can select a country and receive information about that specific country[9]. The information provided, however, is not city based, and does not zero in on any specific neighborhoods or areas that a traveler may wish to do business.

Not surprisingly, visitors to the US State Department website come primarily through search engines, with 77 percent of all visitors to such websites coming from Google, Bing and Yahoo![11]. This reflects the search habits of most Americans. However, the ability to actually *find* information on the Internet is often an issue. Seventy-five percent of search engine users never scroll past the first page of results[12]. Sixty percent of users never get past the top three results. This means the information people find on the Internet is based on popularity, not accuracy or quality.

In an effort to reach visitors and to simplify the content, many sites use the editorial tactic of lists and rankings – such as "Top Ten," "Most Selected," "Best Of," etc. Travel safety information is no different.

TripAdvisor is a website that gathers and shares user opinions on almost every travel topic imaginable. According to its own promotional materials, it is the world's largest social travel network with over 10 million members. TripAdvisor's data is crowd-sourced, meaning any information it posts comes directly from users of the site. Its opinions fall into the category of, "if a lot of people think this way, it must be true." In a search-engine environment ruled by popularity, it is an information resource so dominant that almost every one of its "top lists" will rank high after a related Internet query.

So is TripAdvisor an option for business travelers seeking information about the city to which they are traveling? It certainly is a data point to consider (if you can get through the advertising for local hotel stays and the visitor commentary that may not be relevant to your query).

For example, let's say you were considering traveling to Vancouver for business. If you go to the TripAdvisor site and type "*is Vancouver safe?*" in the search box, you will first get a correction note asking if you meant "*in Vancouver café?*" Ignoring this, you will see a "Review and opinion results" section which leads to several discussion forums, one of which is titled "Traveling to Vancouver – Would You Say This Area Is Safe?" In all, it seems a place where your question is likely to be answered.

When you click through to reach this forum, the first question you see is: "Which Vancouver hotels are on sale?" Ignoring this and continuing into the forum to find the answer to the question, "Is Vancouver safe?", you see that one person asked this question and nine people responded. Some of the responses include:

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[8]US Department of State Website, Travel.State.Gov - http://travel.state.gov/travel/tips/tips_1232.html
[9]US Department of State Website, Travel.State.Gov - http://www.travel.state.gov/travel/cis_pa_tw/cis/cis_4965.html
[10]PEW Internet – How Americans use government websites - http://pewinternet.org/Reports/2010/Government-Online/Part-One/How-Americans-use-government-websites.aspx
[11]Ibid
[12]MarketShareHitsLink.com, October 2010

* *"Yes, it's certainly a safe, largely industrial, area. In fact, possibly Vancouver's best ice cream can be found at "http://www.tripadvisor.com/Restaurant_Review-g154943-d705821-Reviews-La_Casa_Gelato-Vancouver_British_Columbia.html" \t "_blank"*
  La Casa Gelato on Venables a couple of blocks west of Clark."

* *"I think commonsense is needed even in Vancouver. My daughter had things stolen from a vehicle left overnight in what she found out wasn't the best of areas. Silly thing to do but I think she'd seen too many shows portraying Canada as totally safe in every circumstance; that nobody ever locks their doors etc.! Good thing was the cops found most of her stuff for her."*

* *"Vancouver especially does have a property crime problem and it's heavily connected to the city's problem with drug addicts, as they're often the people breaking into cars to steal items to pawn off for drug money. However, I too would park my car all over Vancouver."*

* *"As stated common sense is needed anywhere, not just here. You wouldn't walk down a dark alley would you?"*

Not exactly scientific or even relevant information. However, the gelato shop recommendation may be considered "value-added."

TripAdvisor also publishes an annual World City Survey, which includes such details as "friendliest locals," "friendliest taxi drivers," "cleanest streets" and, notably, "safest city." According to TripAdvisor:

"The survey was sent to those that have written a review on a hotel, restaurant or attraction in the featured cities during the previous year, with the majority of surveys sent to travelers and the remainder to locals. To be included in the results a city had a minimum of 300 completed responses, with the ranking based on average scores for each question. All analysis was conducted by Brainbox Research. The selection of featured cities is based on the key cities from countries which receive the largest number of international visitor arrivals (data compiled by the UNWTO 2010)."[13]

According to the TripAdvisor list, Tokyo was the safest city, followed by Singapore and Dubrovnik. Vancouver ranked 11th and one city in the US, Honolulu, was listed in the top 15 (in 15th place). TripAdvisor also published the lowest-ranked in all categories – except safest city. No reason for this omission is provided.[14]

Of course, many people will not go directly to the TripAdvisor site to ask the question "*is Vancouver safe?*" Based on previous data, we know that they are likely to ask this question in a search engine. When one types that question into Google's search bar, the most popular answer comes from City-Data.com[15]. TripAdvisor ranks second and third. The Vancouver Police Department ranks sixth. The City-Data.com ranking is based on one question from 2009 that had 12 responses.

So the sum total of the travel risk management data available through the most relevant and popular Internet information sites is about 10 or 12 random responses to one or two questions. And this is the first source of choice for most people, including those who travel for business[16]. As an employer, are you comfortable with your employees traveling around the world relying on destination information obtained solely from a Google search? Are you confident that they have the right intelligence that could help avoid an incident which could not only affect their health and safety, but also cost you money and lost productivity?

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[13]Trip Advisor – December 13, 2012, media release - http://www.multivu.com/mnr/57943-tripadvisor-world-city-survey-tokyo-rated-highly-among-global-travelers

[14]Ibid

[15]City-Data.com - http://www.city-data.com/forum/vancouver/568588-vancouver-safe-city-2.html

[16]Asterisk™ International Business Traveler Study, August 2013

Safe, safer & safest.

Safe is difficult to define. What is safe for one person may be very unsafe for another.

Europ Assistance USA decided to find out what local perceptions are around health and safety, knowing that many travelers rely on local opinions for knowledge and insight about their destinations[17]. The company conducted a worldwide survey with RIWI Corporation of Toronto, Canada. RIWI's research technology is the only one capable of randomly intercepting respondents in every country in the world, and was recently unanimously awarded the top prize at the June 2013 Insight Innovation Exchange competition held in Philadelphia as the most innovative and disruptive global intelligence technology[18]. Using short four- to twelve question nano-surveys, RIWI is able to provide unique data and insights for global sentiment indices, global polling, national security, economic data capture, brand tracking, competitor intelligence, consumer usage and attitude, and concept testing.

Between May 23 and June 24, 2013, RIWI published an eight-question survey in nine relevant local languages (English, French, German, Chinese, Italian, Arabic, Urdu, Spanish and Portuguese). In total, the international poll captured over 50,000 respondents from 31 different countries. The results, included in this white paper, rank 35 major cities, each with an average of 630 respondents. Called the Asterisk™ Global Travel Safety Perception Index, the international poll asked people the following questions about the cities in which they live:

1. Do you feel safe in your community at night?
2. How safe do you feel in your neighborhood compared to one year ago?
3. Is crime a problem in your neighborhood?
4. Are foreigners safe in your city?
5. Are Americans safe in your city?
6. Are women travelers safe in your city?
7. Is it easy to find quality healthcare in your neighborhood?

On the following pages, we detail the results question-by-question. There was, however, a primary result that we found surprising. In many instances, people's perception of safety in their own neighborhood did not match up with reality.

Indeed, depending on the question asked, cities such as Lagos, Nigeria; Accra, Ghana and Kampala, Uganda, were ranked highly by the local residents.

Yet, for most people, Lagos doesn't leap to mind as a safe city. Indeed within our own travel risk intelligence data, Lagos, Nigeria is categorized as a "high risk" location, and one for which we'd recommend travelers take extreme precautions and consider specialized training before travel. Respondents in Central Africa, not surprisingly, have a different definition of safety than a typical Western business traveler. But, if one considers the BRIC and N-11 nations as places with high potential for business opportunities, many cities in these countries rank higher than one might expect.

In fact, while the Asterisk™ Global Travel Safety Perception Index demonstrated that local bias is a dominating factor in opinion surveys – especially in regard to personal safety, the data also suggests that the places in which you may want to do business require some advance knowledge of safety and security issues and even more information than readily available through traditional sources.

Let's look at some of the answers:

Is your community safe at night? *(Appendix – Table 1)*
This question looked at the most basic element of safety for a business traveler. Vancouver had the highest number of residents respond "Yes" to this question, despite police reports of break-ins and auto-theft.

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[17] Asterisk™ International Business Traveler Study, August 2013
[18] RIWI - http://riwi.com/index.php/2013/06/riwi-wins-top-prize-at-insight-innovation-exchange-in-philadelphia/

Highest Top 2 Box ("Always" + "Mostly") Responses	• Vancouver, Canada • Hong Kong • Singapore • Toronto, Canada • Khartoum, Sudan
Lowest Top 2 Box Responses	• Buenos Aires, Argentina • Caracas, Venezuela • La Paz, Bolivia • Mexico City, Mexico • Luanda, Angola
US Cities	• Los Angeles (11th of 35) • New York (15th of 35) • Chicago (24th of 35)

How safe do you feel in your neighborhood compared to one year ago? *(Appendix – Table 2)*
This question was asked to determine any changes that had occurred, so we could determine not if a city was safe, but rather whether residents considered it "more safe" or "less safe" than the year before. It is important to remember that a place may be considered "more safe" than it was the previous year, but still "not safe" from the perspective of a business traveler. Nations in middle Africa note significant positive changes which may be why locals rank their cities so positively despite the local risk realities. Also, for cities where residents already feel generally safe, a comparison to the prior year will likely yield fewer "more safe" responses since there is already a high perception of safety.

Highest "More Safe" Responses	• Lagos, Nigeria • Accra, Ghana • Kampala, Uganda • Abidjan, Côte d'Ivoire • Khartoum, Sudan
Lowest "More Safe" Responses	• Caracas, Venezuela • Zurich, Switzerland • La Paz, Bolivia; • Mexico City, Mexico • Vancouver, Canada
US Cities	• Los Angeles (12th of 35) • New York (18th of 35) • Chicago (24th of 35)

Is crime a problem in your neighborhood?
(Appendix – Table 3)
This is another question that is specific to the issue of safety, where the top answers reflect the perception of being least safe. Not surprisingly, cities such as Brussels, Zurich and Toronto rank as safest, with cities such as Cairo and Caracas ranking crime as problematic.

Highest "Yes" Responses	• Algiers, Algeria • Caracas, Venezuela • Karachi, Pakistan • Lima, Peru • Cairo, Egypt
Lowest "Yes" Responses	• Brussels, Belgium • Abidjan, Côte d'Ivoire • Paris, France • Zurich, Switzerland • Toronto, Canada
US Cities	• New York (17th of 35) • Los Angeles (18th of 35) • Chicago (30th of 35)

Are foreigners safe in your city? *(Appendix – Table 4)*
This question deals specifically with visitors to the city. The local residents of several middle African nations consider their cities safe for foreigners – despite news of kidnapping and assaults that counter this opinion. Vancouver ranks the highest of traditional market cities.

Highest Top 2 Box ("Always" + "Mostly") Responses	• Khartoum, Sudan • Lagos, Nigeria • Kampala, Uganda • Accra, Ghana • Vancouver, Canada
Lowest Top 2 Box Responses	• Buenos Aires, Argentina • Caracas, Venezuela • São Paulo, Brazil • Mexico City, Mexico • Lima, Peru
US Cities	• New York (16th of 35) • Los Angeles (17th of 35) • Chicago (20th of 35)

Are Americans safe in your city? *(Appendix – Table 5)*

We also wanted to drill deeper into the specific question of American travelers. Americans may think they are disliked around the world, especially given television news scenes of flag burning and anti-American protests, however, the results were somewhat surprising.

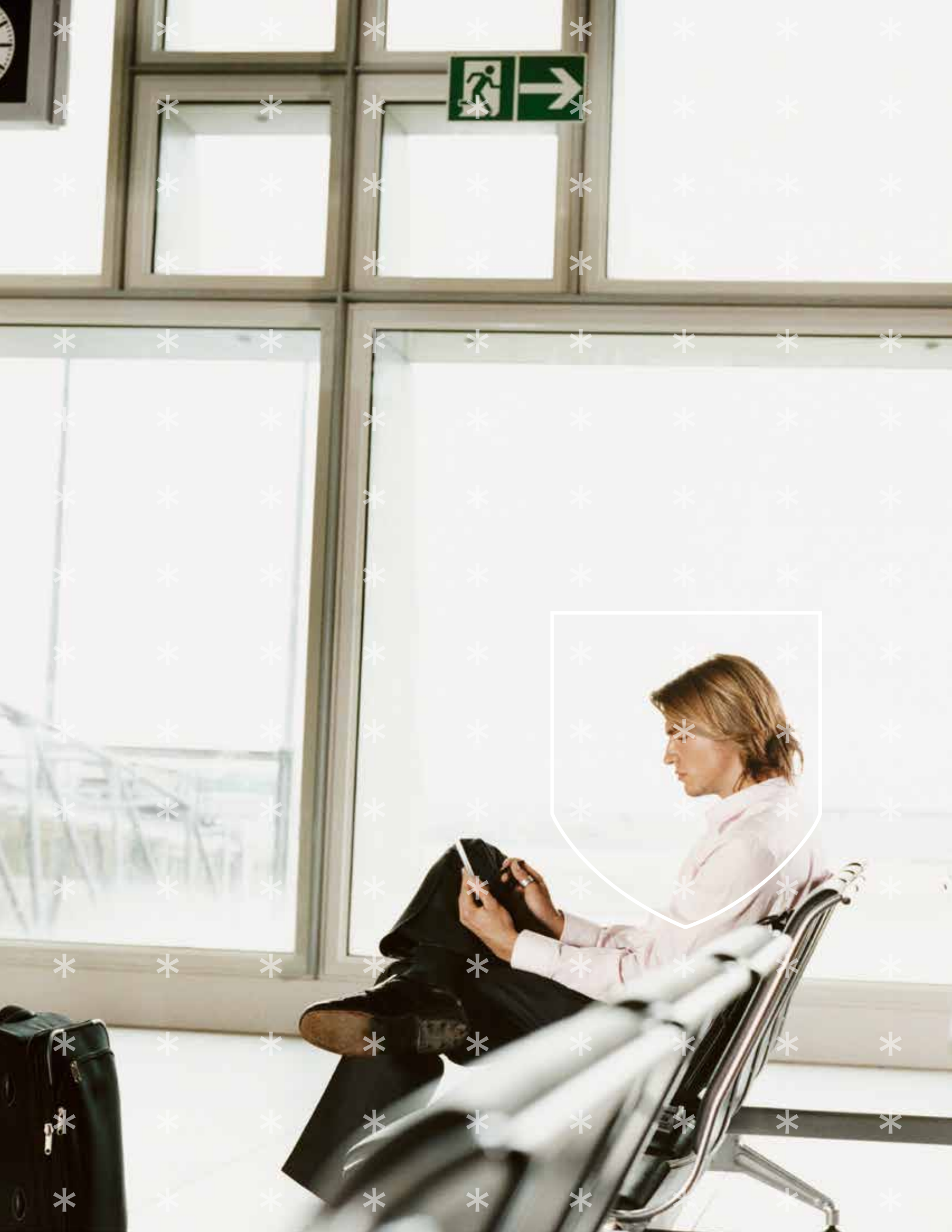
Highest Top 2 Box ("Always" + "Mostly") Responses	• Lagos, Nigeria • Accra, Ghana • Khartoum, Sudan • Kampala, Uganda • Abidjan, Côte d'Ivoire
Lowest Top 2 Box Responses	• Brussels, Belgium • Abidjan, Côte d'Ivoire • Buenos Aires, Argentina • Caracas, Venezuela • Mexico City, Mexico • São Paulo, Brazil • Lima, Peru
US Cities	• New York (13th of 35) • Los Angeles (18th of 35) • Chicago (25th of 35)

Are women travelers safe in your city?
(Appendix – Table 6)
Many countries have different views on the role of women, both at home and in the workplace. We wanted to see if any of these were carried forward onto women business travelers. The responses were similar to those about Americans and foreigners in general. Again, these responses seem to counter our own travel risk intelligence.

Highest Top 2 Box ("Always" + "Mostly") Responses	• Lagos, Nigeria • Accra, Ghana • Khartoum, Sudan • Kampala, Uganda • Singapore
	• Buenos Aires, Argentina • Caracas, Venezuela • Mexico City, Mexico • São Paulo, Brazil • Santiago, Chile
	• New York (14th of 35) • Los Angeles (20th of 35) • Chicago (21th of 35)

Is it easy to find quality healthcare in your neighborhood? *(Appendix – Table 7)*
Finally, to gauge the ability to obtain treatment if a traveler became sick or injured, we asked about the ease of finding quality healthcare. Europ Assistance audits local healthcare facilities to determine their capabilities and quality of care for travelers. But again, we wanted to ascertain local opinion. We might have also expected that US and Canadian cities might rank the highest, but again that did not reflect the opinion of local residents. However, from the perspective of Western healthcare standards, it is doubtful that Singapore, Zurich and Lagos are relatively equal in terms of access and quality.

Most "Yes" Responses	• Singapore • Zurich, Switzerland • Lagos, Nigeria • Accra, Ghana • Kampala, Uganda
Least "Yes" Responses	• Tripoli, Libya • Casablanca, Morocco • Luanda, Angola • Caracas, Venezuela • Lisbon, Portugal
US Cities	• Los Angeles (14th of 35) • New York (19th of 35) • Chicago (21th of 35)



Let's revisit the two central questions in this paper:

How can business travelers and their employers determine if the place where they need to do business is safe?

In terms of personal safety and healthcare, what cities are the most and least risky to travel to?

Looking at the survey results, there is no clear answer. Some findings are expected while some are unexpected. In terms of the latter and identifying what cities are safest (or not), the best answer is "it depends."

Answering the question "what is the safest city for business travelers?" is even more challenging for perhaps a single most important reason. Few make their business decisions on the notion of what is the safest city to travel to. Being the world's safest city for the business traveler may be worth a newspaper headline, but it does not truly answer the more fundamental question for companies and their business travelers: is there opportunity here?

This makes the former question the most pertinent – determining if the place that opportunities lie is a safe place to do business, and further, how can a traveler and his/her company reduce the risk of international travel.

The answer to that is question is clear: your health, safety, and even life rest on having access to expert knowledge and intelligence about the places in which you wish to do business.

Knowledge that can't be found with an Internet search. Or through friends. Or even people who might have made a trip to that location before. And, certainly, based on the results of Asterisk™ Global Travel Safety Perception Index, not solely on the opinions of people who live in those communities.

Expert, targeted information, and most importantly, people who can interpret that information most effectively is needed.

Skilled travel risk management advice and support is the best answer. For many large corporations, they've had the opportunity to purchase such services for years. But for small and mid-sized companies, the cost of these services may have been out of reach. Also, as we found in the second annual Asterisk™ International Business Travel Study, many businesspeople over-estimate their own knowledge and comfort with local social, political and medical risks.

As part of our Asterisk™ travel risk management service, we provide destination risk intelligence that is collected through a variety of sources and means using experienced analysts who not only gather data from trusted sources as well as open-source monitoring but also analyze it and provide guidance from a business travel risk perspective. This means companies can rely on a resource with risk content tailored to the needs of global businesses and designed to ensure the safety and security of travelers while also enabling business.

The best decision about business travel safety is not to rely on personal research, but to consult with experts in travel risk management who are health, safety and security experts on a global scale with experience in the communities you wish to do business.

This is how a business can turn risk into opportunity. Forearmed with expert knowledge and experienced support for assessing and responding to risk, worldwide opportunities can be made real, safely.

Lynn Pina is Director of Marketing at Europ Assistance USA.

About Europ Assistance

As the largest individual crisis protection provider, Europ Assistance (EA) has 50 years of experience and on-the-ground assets to take care of anyone, anywhere in the world, anytime. Offering protective services for the corporate traveler, EA USA serves more than half of the Fortune 100, providing travel risk management solutions that help companies achieve their global ambitions while ensuring the safety of their traveling employees. Asterisk™ is a travel risk management service from Europ Assistance and its security partner, Drum Cussac.

Appendix – Asterisk™ Global Safety Perception Index

PROJECT OVERVIEW

* Research conducted by RIWI Corp using patented Nano-Survey™ technology
* 8 question survey (including age + gender demographics)
* Field dates: May 23rd – June 24th, 2013
* Conducted in relevant local language (English, French, German, Chinese, Italian, Arabic, Urdu, Spanish, Portuguese)
* 50,000+ global respondents
* 31 countries
* 35 major cities rated (average of 630 respondents per city)
* Automated country and city level geo-location

ABOUT THE RESEARCH PROVIDER

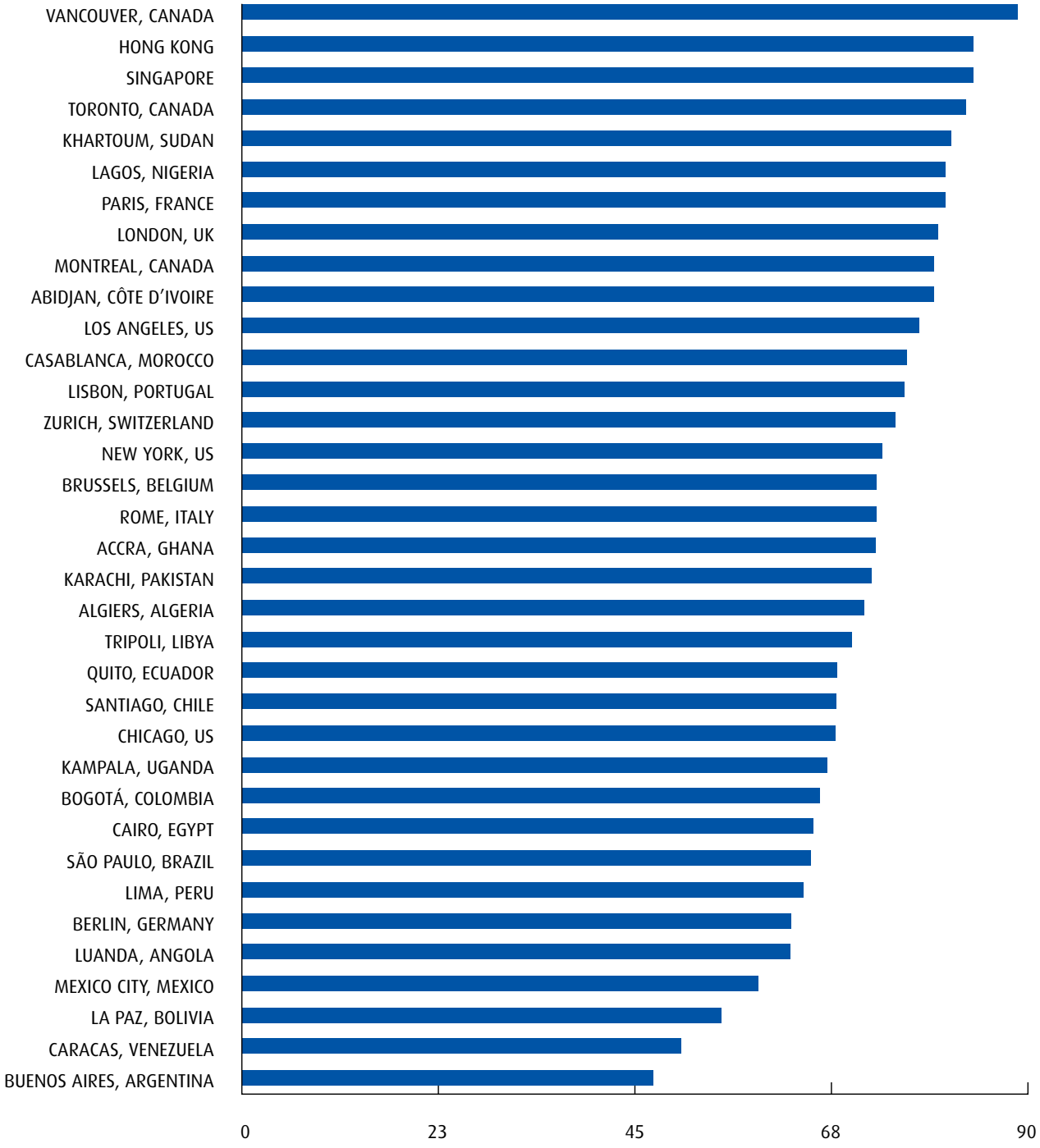
* *RIWI ("http://www.riwi.com/" www.riwi.com) is a proven and patented global data and respondent capture technology.*
* *RIWI's technology is the only one capable of randomly intercepting respondents in every country in the world, and was recently unanimously awarded the top prize at the June 2013 Insight Innovation Exchange competition as the most innovative and disruptive global intelligence technology.*
* *Since 2009, RIWI has captured millions of people's opinions in over 200 countries/regions for global clients such as: The World Bank, The International Association of Prosecutors, KPMG, Accenture, The Huffington Post, and CLSA Asian Markets.*
* *Details of RIWI's methodology and illustrated case studies can be found in RIWI's publication "Smarter Data: Eliciting Insights from the Cloud."*

:20 AZ7072 Belgrade
09:35 AZ202 London
09:40 LX1727 Zurich
09:45 CO041 Newark
09:50 DL071 Atlanta
09:55 DL8179 New York
0:00 AZ686 Caracas
0:00 AZ630 Miami
0:00 AA235 New York
Toronto

Table 1

Do you feel safe in your community at night?

Respondents could choose "always," "mostly," "sometimes" or "never"



Combined percentage of respondents who answered "always" or "mostly"

Table 2

How do you feel in your neighborhood compared to one year ago?

Respondents could choose "more safe" or less safe"

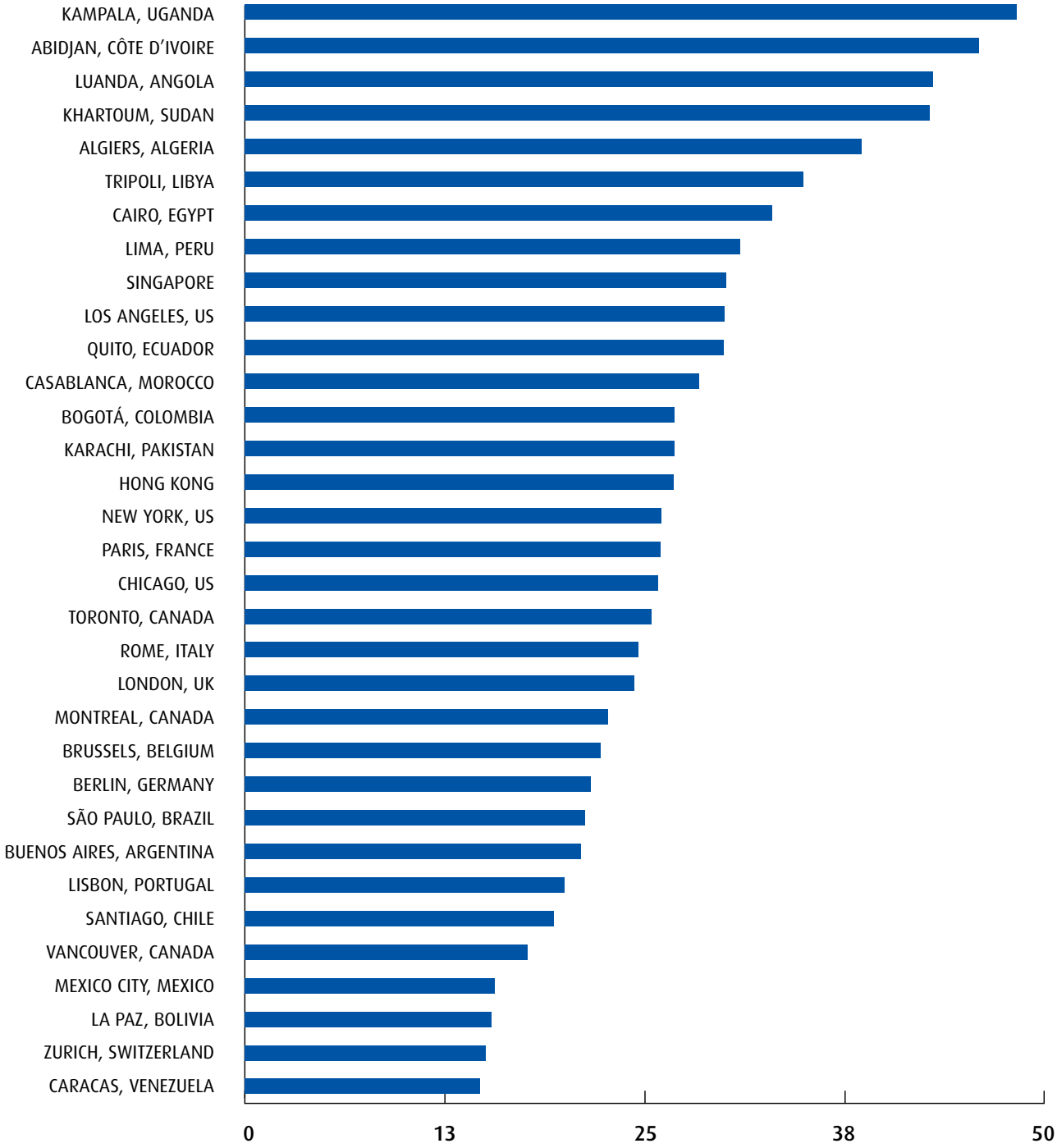


Table 3

Is crime a problem in your neighborhood?

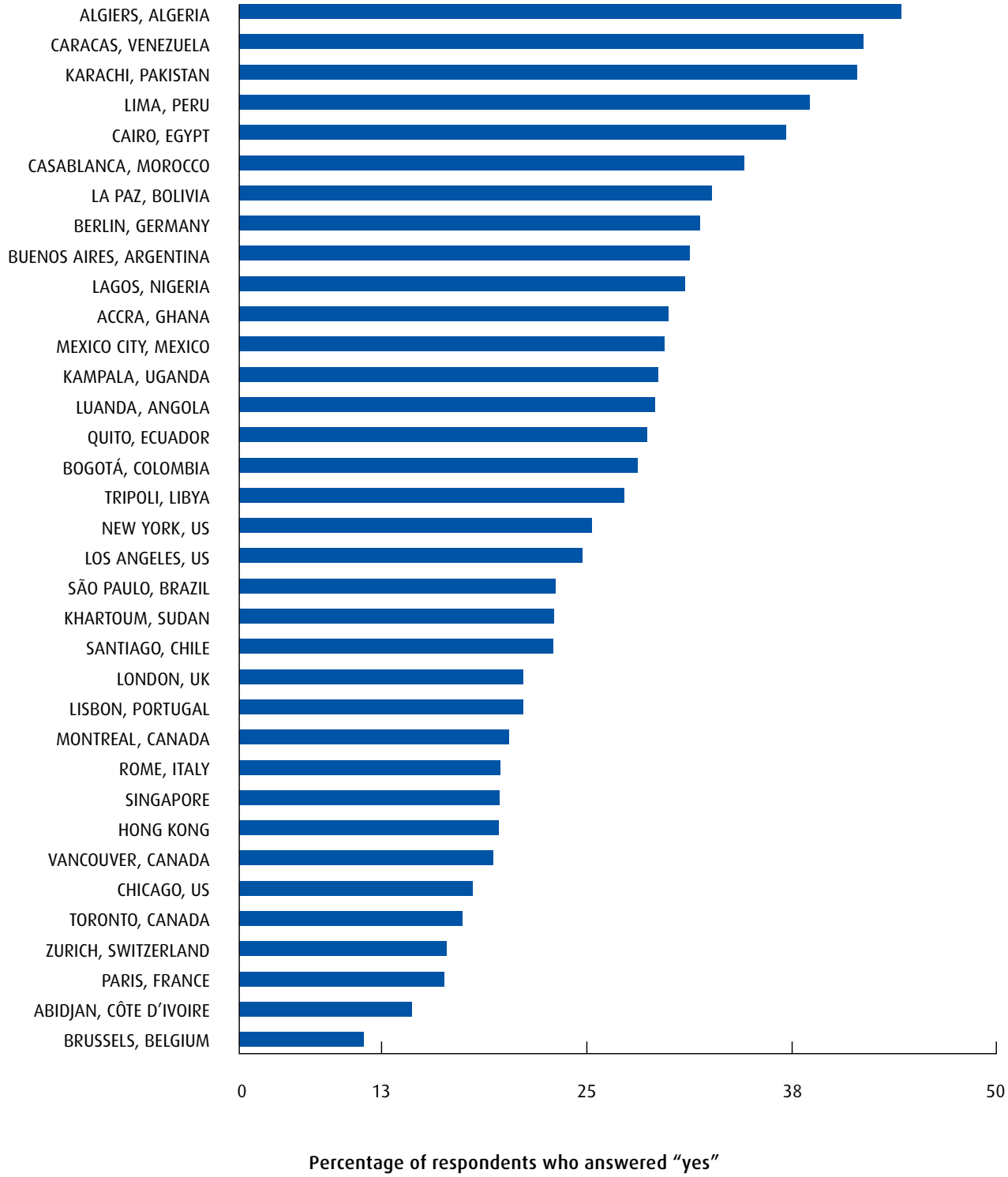
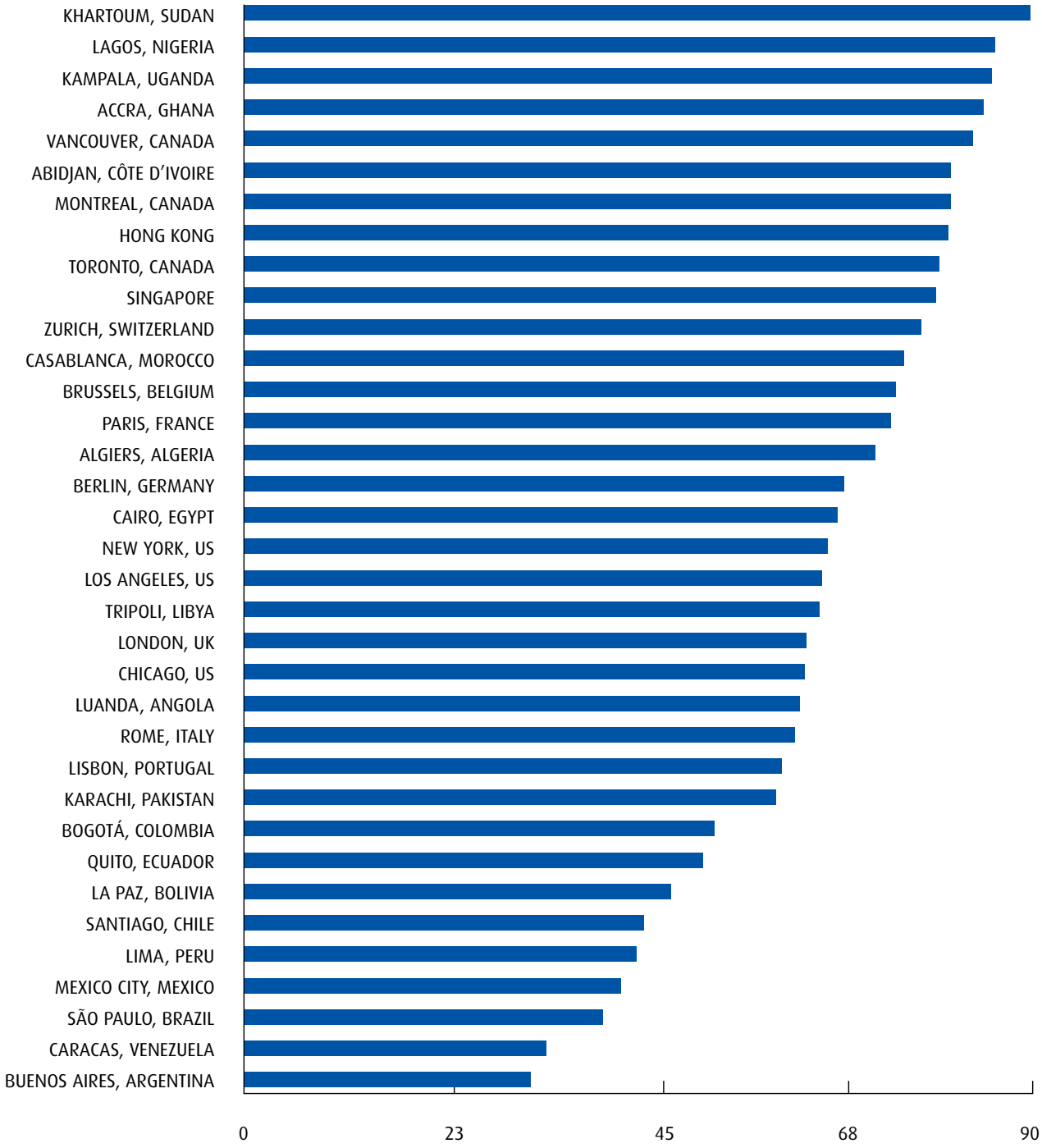


Table 4

Are foreigners safe in your city?

Respondents could choose “always,” “mostly,” “sometimes” or “never”



Combined percentage of respondents who answered “always” or “mostly”

Table 5

Are Americans safe in your city?

Respondents could choose "always," "mostly," "sometimes" or "never"

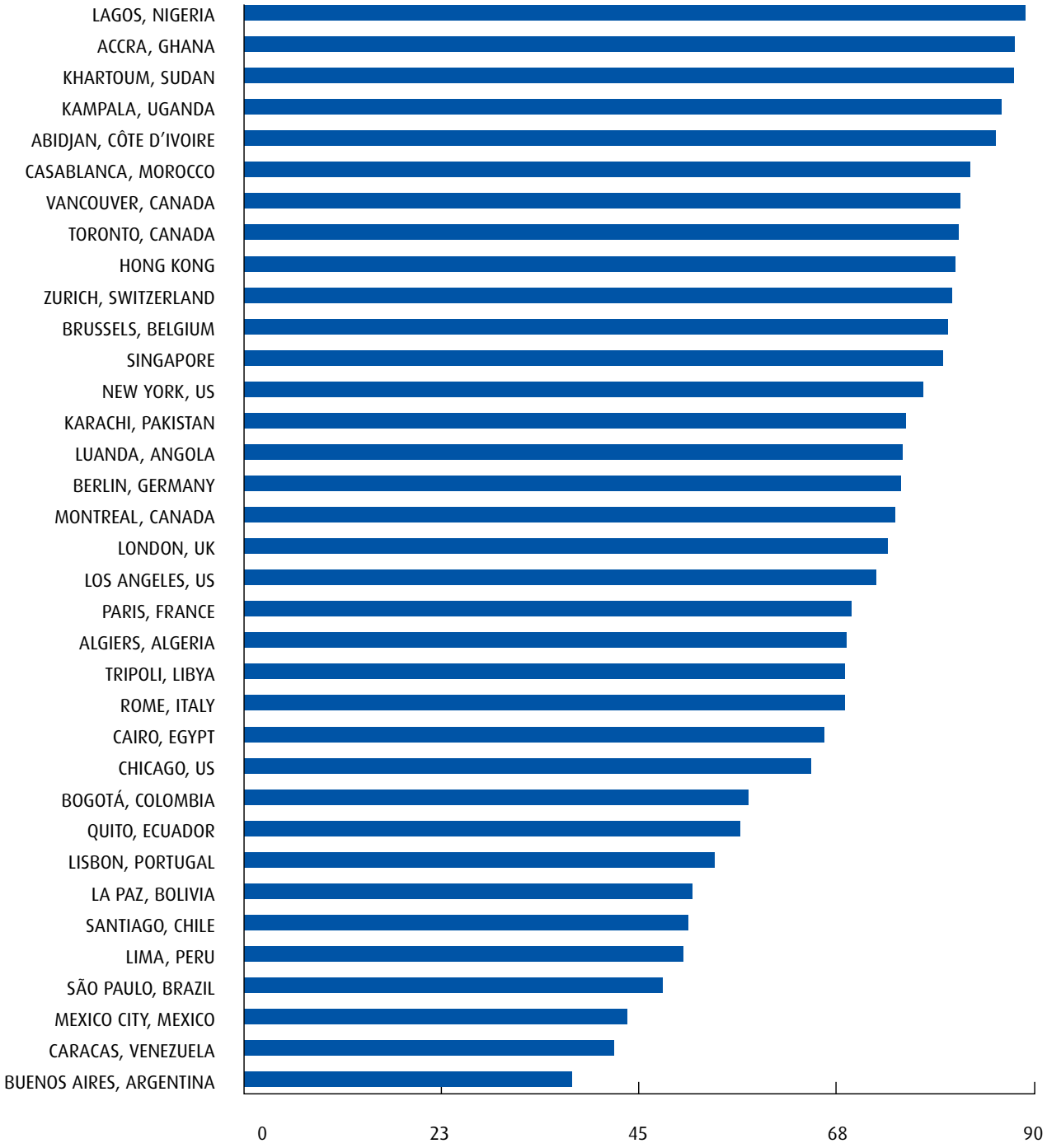
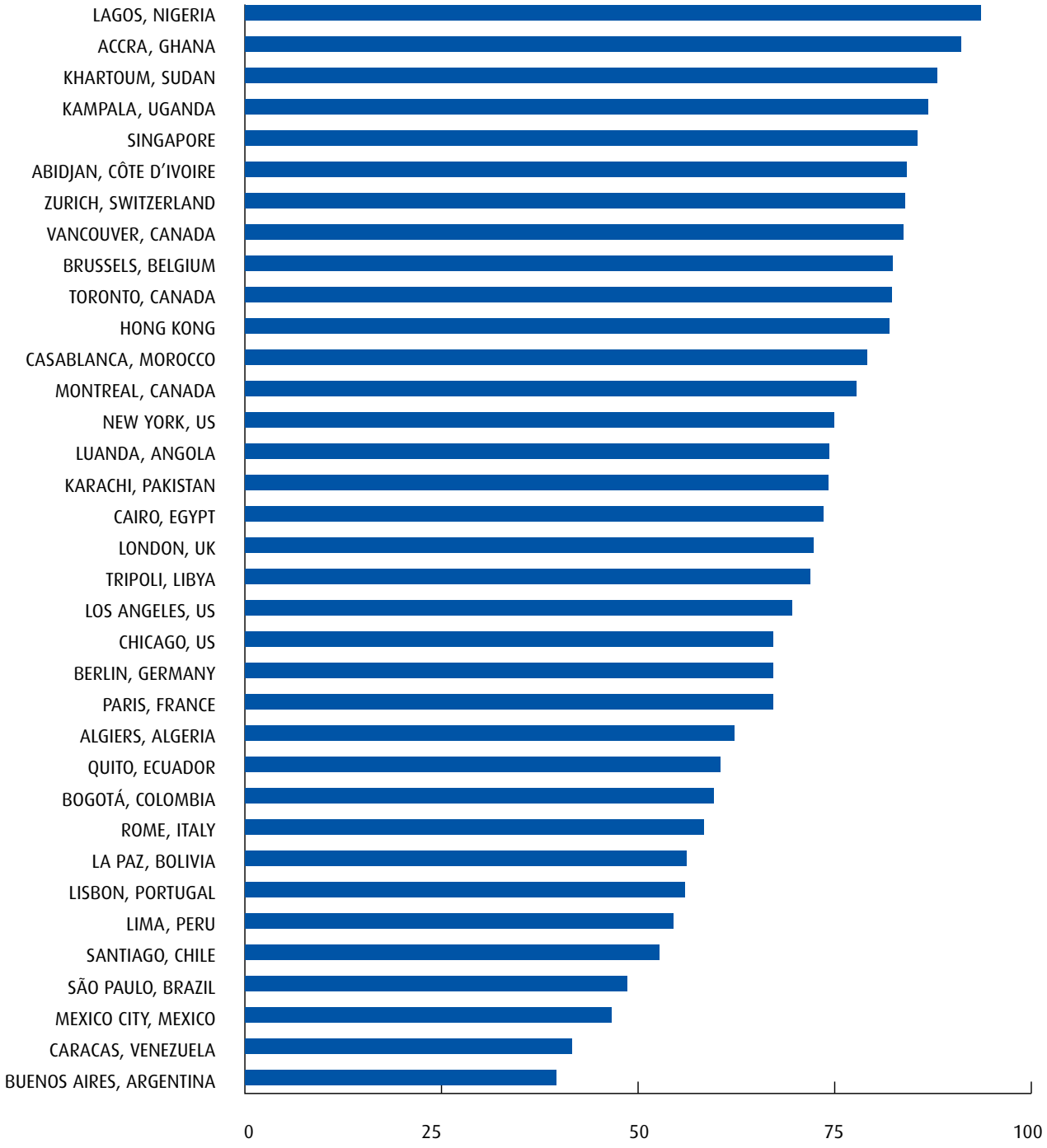


Table 6

Are women safe in your city?

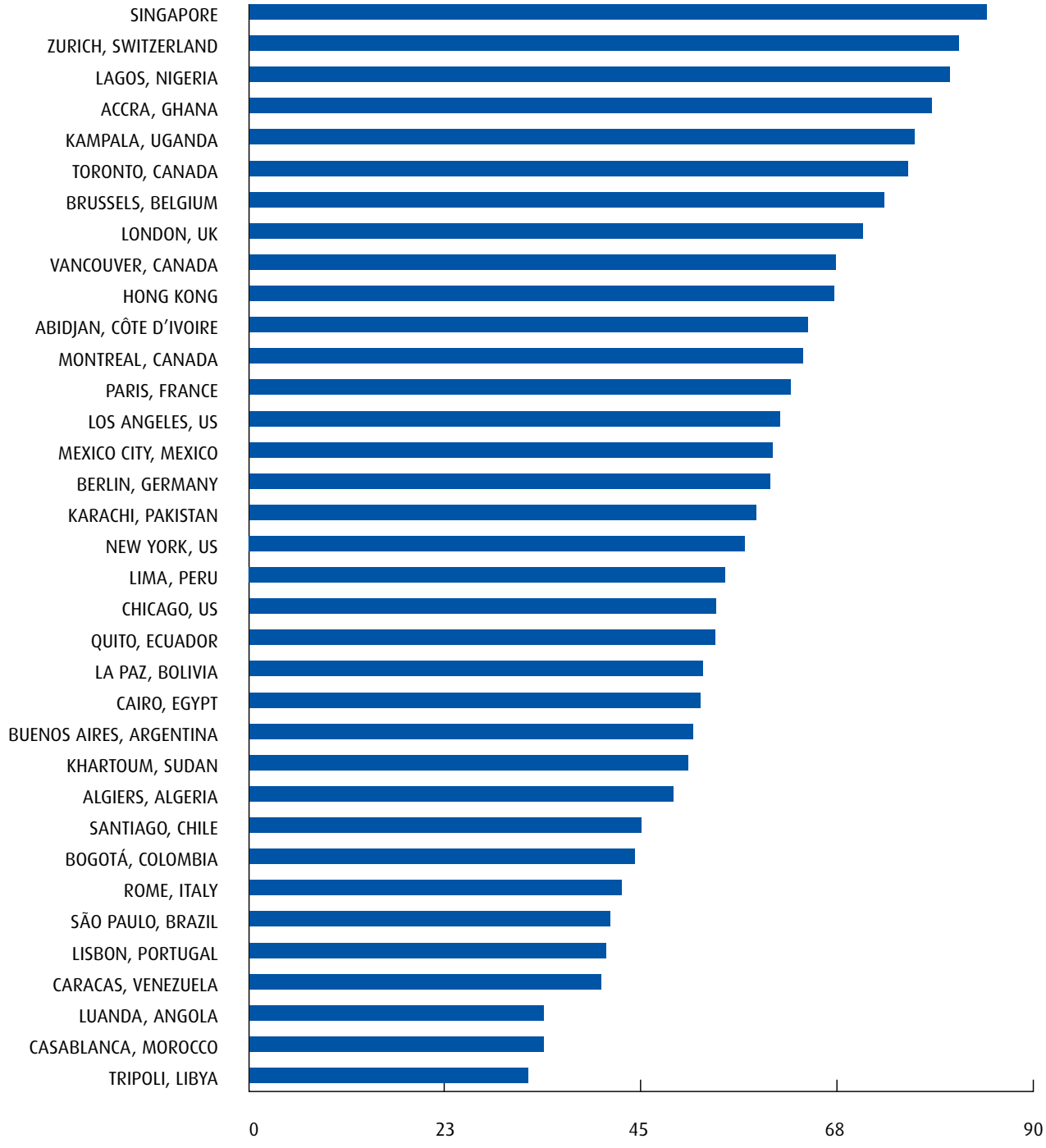
Respondents could choose "always," "mostly," "sometimes" or "never"



Combined percentage of respondents who answered "always" or "mostly"

Table 7

Is it easy to find quality health care in your neighborhood?



Percentage of respondents who answered "yes"

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