

INFORMATION TO USERS

The most advanced technology has been used to photograph and reproduce this manuscript from the microfilm master. UMI films the text directly from the original or copy submitted. Thus, some thesis and dissertation copies are in typewriter face, while others may be from any type of computer printer.

The quality of this reproduction is dependent upon the quality of the copy submitted. Broken or indistinct print, colored or poor quality illustrations and photographs, print bleedthrough, substandard margins, and improper alignment can adversely affect reproduction.

In the unlikely event that the author did not send UMI a complete manuscript and there are missing pages, these will be noted. Also, if unauthorized copyright material had to be removed, a note will indicate the deletion.

Oversize materials (e.g., maps, drawings, charts) are reproduced by sectioning the original, beginning at the upper left-hand corner and continuing from left to right in equal sections with small overlaps. Each original is also photographed in one exposure and is included in reduced form at the back of the book.

Photographs included in the original manuscript have been reproduced xerographically in this copy. Higher quality 6" x 9" black and white photographic prints are available for any photographs or illustrations appearing in this copy for an additional charge. Contact UMI directly to order.

U·M·I

University Microfilms International
A Bell & Howell Information Company
300 North Zeeb Road, Ann Arbor, MI 48106-1346 USA
313/761-4700 800.521-0600

Order Number 9029925

**The effect of terrorism on executives' willingness to travel
internationally**

Cook, William Joseph, Jr., Ph.D.

City University of New York, 1990

Copyright ©1990 by Cook, William Joseph, Jr. All rights reserved.

U·M·I
300 N. Zeeb Rd.
Ann Arbor, MI 48106

THE EFFECT OF TERRORISM ON EXECUTIVES'
WILLINGNESS TO TRAVEL INTERNATIONALLY

by

William J. Cook, Jr.

A dissertation submitted to the
Graduate Faculty in Criminal Justice in
partial fulfillment of the requirements for
the degree of Doctor of Philosophy,
The City University of New York

1990

Copyright 1990
William J. Cook, Jr.
All Rights Reserved

This manuscript has been read and accepted for the Graduate Faculty in Criminal Justice in satisfaction of the dissertation requirement for the degree of Doctor of Philosophy.

5/1/90
Date

Robert Kelly
Professor Robert Kelly
Chair of Examining Committee

1 May 90
Date

Dorothy Bracey
Professor Dorothy Bracey
Executive Officer

Carl F. Wiedemann
Professor Carl Wiedemann

Ruth B. Shapiro
Professor Ruth Shapiro

Supervisory Committee

The City University of New York

Abstract

THE EFFECT OF TERRORISM ON EXECUTIVES'
WILLINGNESS TO TRAVEL INTERNATIONALLY

by

William J. Cook, Jr.

Advisor: Professor Robert Kelly

The goal of this study was to examine the effects of terrorism, crime, and political instability, along with experience in international travel, employment in the security industry, and knowledge about terrorism on business executives' willingness to travel internationally. It was hypothesized that experience in international travel would be positively associated with greater willingness, and that both employment in the security industry and the level of knowledge about terrorism would be negatively related to willingness to travel internationally.

A total of 408 subjects were studied during two phases of the research project. In phase I, 140 subjects who attended an International Security Conference completed a questionnaire. The questionnaire was composed of eight narratives which described imaginary countries which varied according to rates of terrorism, crime, and political instability. After reading each narrative, subjects completed

a Guttman-type scale which measured willingness to travel to that country. Biographical information was also elicited.

In phase II, 268 executives (from a nationally selected sample of 1200) returned questionnaires which had been mailed to them. The phase II questionnaires used key phrases, instead of narratives, to describe the imaginary countries.

Data was analyzed using a Multiple Regression Analysis and a 3x2 ANOVA of the dependent measures, while the hypotheses were tested using χ^2 and t tests.

Results supported the hypothesis that willingness to travel under high terrorism conditions is related to prior experience in international travel. The strongest predictor of willingness to travel internationally under conditions of high terrorism was a subject's reluctance to change travel plans in response to news media coverage of terrorism. Subjects feared terrorism most, but also feared crime; they were not as concerned about political instability unless it occurred with terrorism; then, it increased a subject's fear of terrorism. It was found that both higher levels of knowledge about terrorism and employment in the security industry are negatively related to willingness for the Phase I group; contrary to what was expected, these variables were positively related to greater willingness for the Phase II group. The contradictory results were attributed to probable sampling bias for the phase I grouping, so it is argued that the phase II results are more likely to be valid.

Acknowledgements

I wish to thank Professor Robert Kelly, my mentor, who, in the fashion of a river pilot, guided me expertly through the turbulent waters of the dissertation process. Bob Kelly's mentoring style is characterized by acuity, creativity, and thoroughness.

I also wish to acknowledge my indebtedness to the supervisory committee members, Professors Ruth Shapiro and Carl Wiedemann, who, by their incisive and often catalytic suggestions, helped me to bring the idea of this study from a scintilla to a completed project.

Finally, I wish to thank my wife, Susan Drude, whose patience and support made this study possible.

The work is dedicated to James Dinneen, S.J., who has helped many through dangerous passages.

TABLE OF CONTENTS

	Page
ABSTRACT	iv
ACKNOWLEDGEMENTS	vi
LIST OF TABLES	ix
CHAPTER I	
INTRODUCTION	
Introduction	1
CHAPTER II	
STATEMENT OF THE PROBLEM	
Statement of the Problem	6
Hypotheses	11
Variables	13
Summary	16
CHAPTER III	
LITERATURE REVIEW	
Theory	17
Literature Review	31
Fear of Crime	32
Level of Knowledge and Fear	36
Risk and Decision Making	38
Summary	41
CHAPTER IV	
RESEARCH DESIGN	
General Method	44
Universe	44
Sample	45
Questionnaire Design.	46
Proceedure at Conference.	56
Proceedure for Mailed Questionnaires.	57
Coding	59
Pilot Study	61
Summary	62
CHAPTER V	
FINDINGS	
General Characteristics of the Sample.	64
Willingness to Travel Scalogram	72
Question Ordering	74
Group Comparisons	75
Security vs. Non-security	75
Travel vs. Non-travel.	76
Phase I vs. Phase II	78
Phase I: Security vs. Non-security	80

Phase I: International Travel vs. No- International Travel	81
Phase II: Security vs. Non-Security	82
Phase II: International Travel vs. No- International Travel	84
Correlations	85
Multiple Regression	90
Phase I: Total Score	92
Phase I: Crime Score	93
Phase I: Terrorism Score	94
Phase I: Political Instability	95
Phase II: Total Score	96
Phase II: Crime Score	97
Phase II: Terrorism Score	98
Phase II: Political Instability Score	99
Analyses of Variance	102
Two-Way Analysis of Variance	102
Phase I: Analysis of Variance	102
Phase II: Analysis of Variance	104
Three-Way Analysis of Variance	106
Phase I: Analysis of Variance	106
Phase II: Analysis of Variance	108
Five Way Analysis of Variance	109
Phase I: Analysis of Variance	109
Phase II: Analysis of Variance	114
Summary	121
CHAPTER VI	
DISCUSSION	
Conclusion	125
Conclusions about the Hypotheses	125
Conclusions in Relation to Crime, Terrorism, and Political Instability	135
Implications	136
Recommendations for Future Research	140
Summary	142
APPENDIX A	145
APPENDIX B	156
REFERENCES	167

LIST OF TABLES

	Page
TABLE 4-1: Variable Levels for Country Questions	48
TABLE 4-2: Regional Levels of Terrorism	54
TABLE 5-1: General Characteristics of Subjects	65
Table 5-2: Job Category	66
TABLE 5-3: Type of Business	67
TABLE 5-4: Travel For Business	68
Table 5-5: Estimations of Levels of Terrorism	70
Table 5-6: Percentage of Subjects Who Answered "Yes" To Scalogram Questions Related To Willingness To Travel	72
Table 5-7: Mean Scores For Scalogram Responses	72
Table 5-8: Correlations Between Willingness Scores	86
Table 5-9: Correlations Between Semi-isolated Willingness Scores	87
Table 5-10: Correlations of Subjects' Descriptor Variables with Total Score, and Scores for Crime, Terrorism, and Political Instability.	89
Table 5-11: Multiple Regression Analysis of Subject Characteristics on Total Score for Phase I	92
Table 5-12: Multiple Regression Analysis of Subject Characteristics on Crime Score for Phase I	93
Table 5-13: Multiple Regression Analysis of Subject Characteristics on Terrorism Score for Phase I	94
Table 5-14: Multiple Regression Analysis of Subject Characteristics on Political Instability Score for Phase I	95
Table 5-15: Multiple Regression Analysis of Subject Characteristics on Total Score for Phase II	96
Table 5-16: Multiple Regression Analysis of Subject Characteristics on Crime Score for Phase II	97
Table 5-17: Multiple Regression Analysis of Subject Characteristics on Terrorism Score for Phase II	99
Table 5-18: Multiple Regression Analysis of Subject Characteristics on Political Instability Score for Phase II	100
Table 5-19: Predictors Identified by Multiple Regression Analysis for Phase I and Phase II Mean Scores	101
Table 5-20: Mean Scores for Phase I Subjects	103
Table 5-21: Mean Scores for Phase II Subjects	105

Table 5-22: Phase I : Crime x Terrorism Interaction . .	111
Table 5-23: Phase I : Terrorism x Political Instability Interaction	112
Table 5-24: Phase I : Crime x Terrorism x Political Instability Interaction	113
Table 5-25: Phase I : Crime x Political Instability x Change Plans News Interaction	114
Table 5-26: Phase II: Crime x Terrorism Interaction . .	116
Table 5-27: Phase II: Terrorism x Political Instability Interaction	117
Table 5-28: Phase II: Crime x Change Plans News Interaction	118
Table 5-29: Phase II: Crime x Terrorism x Political Instability Interaction	119
Table 5-30: Phase II: Level of Knowledge x Political Instability x Change Plans News Interaction	120

CHAPTER I INTRODUCTION

In the beginning, there was a Nissan commercial.

During the Fall of 1988, the Nissan Motor Corporation ran a series of television advertisements for a new vehicle, "The Pathfinder." The advertisements described a trip taken by a young couple, the Andersons, who drove from Chicago to Rio de Janeiro, Brazil, in their Pathfinder. The 6500 mile trip was seen by Nissan as the "ultimate road test".

Lev (1988), in a newspaper article which described the advertisement campaign, reported that John Rinek, national truck sales manager for Nissan, had commented that, "It taps into the adventurous feelings that people who are buying Pathfinders have...the opportunity the ads provided to hook potential Pathfinder buyers made the journey worth any risks...the big risk was illness and perhaps accidents."

What were some of the risks that the Andersons faced? They drove their Pathfinder through floods, bad roads, a river crossing where the water washed over the truck's hood, and they even outran a hurricane. But, in Central America, they came upon an obstacle which, even in the tough, durable Pathfinder, they were unwilling to face: bullets.

When the couple is shown to have reached the country of Belize, the advertisement's narrator reports they (the Andersons) knew their Pathfinder could get them through many risky circumstances, but that it wasn't bullet-proof.

Therefore, upon the advice of the U.S. State Department, the Anderson's Pathfinder was jet-lifted over Guatemala, El Salvador, and Nicaragua, so that they would not encounter the insurgents in these areas. The Andersons resumed their trip in northern Brazil.

If one assumes that advertisements are reflective of current needs and pre-occupations of the target audience, then the description of concerns about insurgency and terrorism in the Nissan commercial marks a significant occurrence. It suggests that terrorism has become an important concern for this advertisement's target audience - the middle-aged, upper middle-class individual. It also suggests that business persons, such as the Nissan managers, are willing to take some life-threatening risks, but not others; in this case, the Andersons would take life-threatening chances with possible illness or accidents, but not with terrorism.

The Pathfinder advertisement piqued the curiosity of this author: he began to wonder if other business persons were as unwilling as the Nissan managers to risk exposure to terrorism. He began to interview corporate executives who travelled internationally for business about their concerns with regard to terrorism, crime, and political instability. Initial results of these interviews indicated that business executives who must travel to high risk places will do so, regardless of the types of threats which they might face.

When executives were asked why they would risk exposure to terrorism, most would offer some strategy or justification which they used. One American corporate executive reported that she would go to a high risk place, but that she "would get in and out quickly before they knew I was there....I'd be gone before they knew it." Another executive, a European, stated that he does "not worry about crime - it can happen anywhere and you've got insurance...nor am I worried about political instability...they had an absolutely bloodless coup in Portugal - the whole thing was quite civilized. No, it is terrorism that I fear...it can happen anywhere...and this is what I'd be concerned about."

Another American explained that he was in Paris when a terrorist's bomb ripped through a department store which was across from his hotel. He reported that he felt apprehensive at first, but was then re-assured by the presence of police. For the remainder of his trip there, he said, "We avoided areas that we thought were risky...and when we went to the airport, we didn't linger; we moved quickly to the airplane."

A third American executive, a manufacturer, stated that he is concerned about high risk countries, but said that he does not believe that he would be a target. He said: "It is mostly political targets who are attacked...not so many businessmen...it is like the situation here in New York with crime - people come here afraid of it, but then find out that it is targeted toward specific groups, such as in the ghetto."

It is the same way with terrorism, unless you are in a target group, your chances of becoming a victim are not high."

A fourth American executive reported that she was "ready to cancel a trip to Europe after the terrorist attack on Pan Am flight 103...but, I called the British Consulate and they were not concerned....so, I went to Europe."

These executives were generally most concerned about the threat of terrorism, but they did not change their travel plans. Some of the interviewees displayed rationalizations which were questionable: for example, does moving quickly at the airport protect one from terrorist attack? Does "getting in and out of a country quickly" minimize one's risk of terrorist attack? Or, can one truly believe that executives are generally not targets of terrorism?

This study systematically explores the effects of terrorism, crime, and political instability on business persons' willingness to travel to high risk areas. The following chapter (Chapter II) will discuss the issue of terrorism as an indiscriminate and ubiquitous threat and will examine the psychological sequelae and dynamics among those most likely to be exposed to it.

Chapter III presents the theoretical underpinnings of this study, as well as a review of the previous research which is related to this topic. Chapter IV and V focus on the methodology and data analysis for the study. Finally, Chapter

6 discusses the results of the study and offers suggestions for further research and changes in professional practice.

CHAPTER II STATEMENT OF THE PROBLEM

In December, 1988, the world's attention was riveted on the debris-strewn hillsides of a remote Scottish village. For there, rending the fabric of a bucolic peace, lay the wreckage of Pan American flight 103. An act of terrorism was reported to be the cause of the disaster.

As the horror began to fade, one clear issue began to emerge. Many asserted that passengers on flight 103 should have been warned of the terrorist threat which they faced. Yet, such a warning gives rise to this question: would travellers change their plans in response to knowledge of the threat of terrorist activities?

Terrorists commit crimes for political reasons. Comay (1976) has argued that the main aim of terrorism is to spread fear. Turk (1982) has maintained that terrorism, as a means of political opposition, is intended to maximize fear, especially by random targeting. Hacker (1980) has conceived of terrorism as involving a triadic set of relationships: the terrorist, the victim, and the observer. He suggests that the mass media is used by terrorists, in much the same way as in show business, to produce results among the audience. Thus, another question emerges: does terrorism affect these

observers?

The incidence of terrorism has continued to increase over the years. For example, in 1987, there were 832 incidents of terrorism worldwide, but more than 1000 incidents for 1988. The targets of such attacks have also changed over the years. Russell and Miller (1976) have traced the change in terrorist targeting through three stages. The first target group tended to be composed of police and government personnel. Next, there followed a shift toward targeting diplomats. Most recently, the focal point of terrorist targeting has become the international corporation and its personnel. By 1978, half of all terrorist attacks were against corporate personnel and buildings. Alexander and Kilmarx (1976) have contended that business executives are especially vulnerable because they are "soft" targets (i.e., easy to attack).

Along with the change in targeting, there has been a change in the nationality of the targets. According to Sessions (1989), nearly one-quarter of the terrorist incidents which occurred worldwide in 1988 were directed against U.S. citizens. He says that in 1988, approximately 194 attacks were carried out against American interests; this number was higher than in 1987, when the number of attacks against U.S. citizens was 149.

What is it that the terrorists do? According to Jenkins (1988), terrorists' tactics have changed little over the years and are unlikely to change in the future. He says that they

"blow up things, kill people, or seize hostages. Every terrorist attack is merely a variation of these three activities" (Pg.257). Further, Jenkins believes that terrorism will increase and continue to focus in the future on the same targets: "representatives and symbols of nations and governments - in particular, diplomats and airlines, of economic systems such as corporations and corporate executives, of policies and presence such as military officials"(Pg.259). Schmid (1988) agrees that it is the business persons, in addition to diplomats, who are now targeted.

The result of this terrorist targeting, according to Wardlaw (1988) is that it:

is a phenomenon that is increasingly coming to dominate our lives. It influences the way governments conduct their foreign policy and corporations transact their business.... It affects the way we travel, the places we visit, and the manner in which we live our daily lives. Our newspapers, radios, and televisions saturate our every waking moment with the lurid details of the latest terrorist spectacular. (Pg.206)

Thus, one might ask, how has terrorism affected the way in which executives "live their lives?" Have executives been so saturated by media coverage of terrorism that it dominates their lives?

There is no doubt that the increasing threat of terrorism has created stress for executives who are at risk. The form which this stress takes is fear. Poland (1988) believes that "we all have different thresholds of fear based on our

personal and cultural backgrounds ...it appears that those engaged in the business of terrorism know the right fear buttons to push" (pg.11).

Morris and Hoe (1988) argue that terrorism undermines peoples' sense of safety and security, which leaves them fearful. First, they point out that anyone can become a victim, " a businessman abroad has no particular identity, but he can be kidnapped, maimed, or blown to bits"(pg.43). According to Morris and Hoe, the fear which terrorism implants is later manifested in irrational behavior:

a classic example (of irrationality) occurred in the aftermath of the American air raids on Libya. Many Americans feared reprisals if they came to Europe, so they cancelled their vacations. This was a completely irrational action since their chances of becoming involved in a terrorist incident were sufficiently remote..."(pg.43)

It was because of an expected irrational response by the public that Pan Am officials decided not to warn the public of the threat which caused the Flight 103 disaster. In a newspaper article describing the decision not to warn passengers, Cushman (1988) says that officials from the company were concerned that such publicity would eventually lead to a large number of crank calls which would paralyze the air industry; people would simply refuse to travel.

Yet, the business person does not have the freedom of the vacation traveller who can cancel plans at will. Many executives find that, risky or not, the responsibilities of their positions include travelling to dangerous places.

Clutterbuck (1981) explains this phenomenon as "...a chief executive will blench (sic) at the thought of disrupting his work and private life and will hunt for arguments not to do so - "It won't happen to me" or "If they want me, they'll get me" or "How can I do a decent job if I'm hemmed in by security?" or "I'd rather take the risk than sacrifice all the pleasures of living..." (pg.133).

Thus, one might ask how executives cope with the greater stress-induced anxiety that terrorism must cause? Roth (1982) believes that the answer lies in the mechanism of denial. He states that the ability to utilize denial develops with experience and suggests that business persons may be taught how to use denial effectively. Roth draws the following conclusion based on studies of parachutists:

We can infer...that the novices unsuccessfully attempted to control their fear by denial, whereas the experienced group, having less fear to control because they were more familiar with the tasks, could control what fear remained by not thinking about their feelings. These studies ...also emphasize the important effects of training on stress response. While this particular variable may have little relevance for the average citizen, who may nonetheless become the victim of terrorists he or she has never heard of, it does have considerable relevance to groups who are at "high risk" from either a geographical or professional standpoint. (pg.53)

It is interesting to note that Roth adds a second factor in his explanation of how executives may cope with terrorism: he suggests that increased training, or knowledge, also decreases fear. Fisher (1984), writing in relation to general types of stress, reaches a conclusion that is similar to Roth's: "There

is now a great deal of research pointing to the importance of knowledge and thinking as a factor in the magnitude of the stress response"(pg.9).

It is the goal of this study to explore the relationship between the threats of terrorism, crime, and political instability and business executive's willingness to travel to areas of high risk. The theoretical perspective which guides the research is based on the premise that the mechanism of denial is essential to understanding how executives cope with the threat of terrorism.

It is expected that the information collected in this study will be useful in forming a baseline for the estimation of business executives' response to terrorism. Up to this point, very little research has been conducted into executives' reactions to having become the targets of terrorism; most of the literature concerning executives and terrorism is conjectural. Consequently, the practical measures which are taken to prepare business persons for dealing with terrorism are conjecturally based and may be dangerously flawed.

Hypotheses

This study, which utilizes survey questionnaire methodology, examines the relationship between willingness to travel to areas of high terrorist threat and experience in international travel, acquired knowledge about terrorism, and

occupation as a security professional. The hypotheses are that:

1. There would be a positive relationship between a business executive's willingness to expose himself to travel in areas of high terrorist threat and experience in international travel.

This means that experience in international travel would be related to a higher level of willingness to travel to places where there is a high incidence of terrorism.

2. There would be a negative relationship between business executives' willingness to expose themselves to travel in areas of high terrorist threat and acquired knowledge about terrorism.

This means that acquired knowledge about terrorism would be related to a lower level of willingness to risk exposure in travelling to areas of high terrorist threat.

3. There would be a negative relationship between business executives' willingness to expose themselves to travel to areas of high terrorist threat and their employment as security professionals.

This means that employment as a security professional would be related to a lower level of willingness to be exposed to travel to areas of high terrorist threat.

Variables

Independent Variables:

Some of these variables (i.e., knowledge, occupation, and experience) were selected as the independent variables because research in related areas has suggested that they are important factors in determining a subject's anxiety levels in response to stress. Anxiety level influences how subjects will respond to stress such as that caused by terrorism.

The remaining variables (terrorism, crime, and political instability) are included because these are the major evaluative criteria which are utilized by the U.S. State Department in estimating the safety level of a given country.

The independent variables are:

1. Acquired Knowledge about Terrorism: A subject's acquired knowledge about terrorism is measured on two dimensions by using a set of questions in the survey questionnaire. The first dimension measures abstract knowledge about terrorism and is based on a question which asks the subject to rate the levels of terrorism in different regions of the world as either "high", "medium", or "low." The second dimension of acquired knowledge about terrorism relates to actual victimization in a terrorist act. Subjects are asked about their personal exposure to a terrorist incident.

2. Occupation: Occupation is defined by the selection of a category by the subjects. The choices are these: retail/wholesale; government; services; financial; industrial/manufacturing; construction; institutions; other (i.e., security). In addition, subjects were asked to specify their job titles.

3. Experience in International Travel: Subjects are asked whether or not they travel internationally for business. Subjects are also asked to specify how frequently they travel internationally.

4. Terrorist Threat: Terrorist threat is defined, for the purposes of the study, as politically motivated crime (e.g., kidnapping, bombing, or sabotaging).

5. Crime: Crime is defined, for the purposes of this study, as felonious acts such as assault, robbery, or theft.

6. Political Instability: Political instability, for the purposes of this study, is defined as being an institutional condition in a fictional society where a government has been toppled; or where a government is controlled by factions following a coup; or where basic functional pre-requisites for social-order control and maintenance are precarious and periodically disrupted.

Dependent Variable:

1. Willingness to be Exposed to Threat: This variable is measured with a Guttman scale. In the survey questionnaire, subjects are asked to read descriptions of several imaginary countries which vary according to terrorist threat, level of crime, and political instability. Following each description is a series of questions which measure the subject's willingness to visit and stay in that particular country.

Four "willingness" scores are calculated for each subject:

a. Total score: This score is a measure of the overall willingness of a subject to risk exposure to terrorism, crime, and political instability in foreign lands.

b. Terrorism score: This score is a measure of a subject's willingness to risk exposure to terrorism while travelling.

c. Crime Score: This score is a measure of a subject's willingness to risk exposure to crime while travelling.

d. Political Instability score: This score is a measure of a subject's willingness to risk exposure to political instability while travelling.

Summary

The business executive who must travel internationally faces the risk of becoming the victim of a terrorist attack. This danger creates stress for the executive which has not been adequately studied, nor has there been adequate exploration of the responses of executives to the higher levels of danger that are caused by the attacks terrorists.

The goal of this project is to examine the relationship between business executives' experience in international travel, acquired knowledge about terrorism, and occupational status as security professionals and their willingness to travel to areas of high terrorist threat. The theoretical perspective of the study suggests that the defense mechanism of denial constitutes an essential coping mechanism utilized by executives who are facing the threat of terrorism.

CHAPTER III

LITERATURE REVIEW

Theory

In this study, it is hypothesized that those business executives who are actually exposed to risk will show a greater willingness to put themselves into risky situations. Those who are not exposed to such risk should be significantly less willing to do so.

The first group of executives (i.e., those who are exposed to risk during their ordinary employment) should be more willing to be exposed to risk because they utilize the psychological defense mechanism of denial. These executives cope with higher levels of stress and anxiety by denying actual or anticipated potential danger to themselves. Executives who are not ordinarily exposed to such danger should be less prone to denial and, therefore, less willing to risk exposure to life-threatening situations.

The theoretical underpinnings of this study were developed through the amalgamation of the views of three authors: Lazarus, Janis, and Breznitz. Each of these authors has explored the relationship between stress and a person's response to it.

The concept of denial, a psychoanalytic term, has passed through various stages of development and definition. Blum (1985) notes that Freud described a case which involved the mechanism of denial as early as 1894. Werblowsky (1983) has

defined the German word used by Freud for denial, that is Verleugnung, as being one "which etymologically includes the notion of lying: the attempt by a "lying" type of denial to refuse accepting a certain reality" (p.213). Fenichel (1945), in defining denial, has said that "the tendency to deny painful sensations and facts is as old as the feeling of pain itself" (p.144).

Theorists outside of the psychoanalytic tradition have also considered denial-like behaviors. Lewin (1935) discussed "Strata of Reality in the Environment" and argued that there are various planes of experience which the adult transits. First there is the plane of reality which involves behavior that is more reality-oriented or realistic. Next, there is a plane of unreality, which consists of fantasies. Lewin stated that there is a strong pull away from the plane of reality toward levels of unreality "if conditions on the plane of reality become too disagreeable." (P.103)

Leon Festinger (1957) proposed a theory of Cognitive Dissonance which asserts that there tends to be a consistency between what a person does and what he or she believes. When a situation occurs in which dissonance or inconsistency is present, the person will feel uncomfortable. He or she will then be motivated to try to reduce the level of dissonance; the individual may attempt to reduce this dissonance by ignoring information.

Lazarus (1983) has asserted that human nature requires

both self and shared deceptions in order to survive. He has said :

Yet, in spite of the ambiguities in judging reality, strip us of beliefs...and we are...seriously-disrupted in our life course and capacity for involvement and satisfaction. In effect, we pilot our lives by virtue of illusions....Life cannot be easily lived...without beliefs that have no necessary relationship with reality.(P.8)

Thus, to Lazarus' mind, it is deception which sometimes allows us to cope with stress.

In discussing stress, Lazarus (1966) stated that one must first understand the concept of "threat." Threat is the intervening psychological variable in the stress reaction. There are two aspects to stress: "(1) it is anticipatory or future oriented, and (2) it is brought about by cognitive processes involving perception, learning, memory, judgement, and thought."(P.30)

Experience of threat can vary from individual to individual; persons vary in their responsiveness and vulnerability. However, one important factor which determines the intensity of a subject's experience of threat is what Lazarus and Folkman describe as "ambiguity." These authors say that "ambiguity can intensify threat by limiting the individual's sense of control and/or increasing a sense of helplessness or danger. Anxiety is often associated with uncertainty about the nature of a threat..."(1984,p.106)

Further, Lazarus (1966) has pointed out that increased levels of threat so overwhelm the individual that his or her responses become primitive and regressive. The highly threatened person is unable to respond in a more effective way because an increased level of anxiety inhibits cognitive functioning.

Lazarus has argued that a person's response to threat is also determined by his or her ability to accurately localize its cause. He has said:

what the individual can do to cope with threat depends on whether there is a clearly identified agent of harm. Unless the agent of harm is identified, direct forms of coping such as avoidance or attack are not possible since one must avoid (and fear) or attack (and be angry at) something in particular. When the individual is threatened, but cannot specify by what, the primary reaction is anxiety. (1966, p.174)

Thus, one would expect a person to become most anxious when exposed to a threat which is non-specific - such as is the case with terrorism. The insidious nature of the terrorist threat is that one could be killed or maimed at any time, and it is nearly impossible to predict the time or method of such an attack.

One might concede that Lazarus' position with respect to threat-induced stress and anxiety, which results in a response of denial, is tenable in concrete circumstances (e.g., such as the case when one might be present during an armed bank robbery). However, one might question whether or not this approach is also defensible in the case of a

vicarious threat. Are reactions to vicarious threat comparable to actual, direct threat? Following a series of experiments which exposed individuals to films of accidents, Lazarus (1966) concluded that the results of the experiment suggested that responses to vicarious threat are comparable to those which occur in relation to actual threats.

Given a high level of stress, with a person having no way to actively change his or her circumstances, then one would expect a primitive response such as denial. In psychoanalytic terms, one might call this activity a "withdrawal of ego cathexis" from one's senses. Weiss (1960) suggested that "a person who is shocked by a horrifying sight or terrifying news may be unable to accept such a perceived reality; he expresses himself by saying, "I cannot believe it." (Pg. 362). Denial is common, according to Weiss, among persons who feel helpless in the face of a "painful reality."

Lazarus (1983) has argued that it is extremely difficult to define denial . He instead opts for what he refers to as "denial-like" behavior. Further, he has suggested that one should also draw a distinction between problem-focused behavior and emotion-focused coping. Folkman and Lazarus (1980) found that people tend to use both styles of coping, but that when circumstances do not allow the subject to take direct action in response to a threat, then emotion-focused behavior dominates. He asserts that there can be beneficial effects to the emotion-focused response of denial:

. . . some kinds of denial are more or less fruitless and dangerous, while others may have considerable value. For example, two objects of denial, emotional distress and the harm or threat inherent in some encounter, the former has less utility because it provides little reason for the person actually to feel better--while denying, the person still feels upset. On the other hand, if we can believe that we are not seriously ill, or not in some danger, there is no reason to be upset; the threat has been short circuited. (1983, P. 25)

Speisman, et. al. (1964) studied the question of denial in relationship to business executives. They compared two groups of individuals: one group was composed of college students, and the other was formed by mid-level airline executives. The student group was predicted to show the utilization of the defense of intellectualization in response to an anxiety provoking film. Executives, on the other hand, were expected to show high levels of denial. In discussing this study, Lazarus (1964) says:

. . . the activities of life of the executive are more action-oriented. Decision is emphasized, rather than intellectual introspection. Managerial people are apt to be subjected far more . . . to such denial slogans as "the power of positive thinking" . . . As it turns out, some personality tests data on both groups of subjects were available and this appeared to support our assumption that students were more apt to be intellectualizers and executives more disposed to the denial type of defense. (p. 47)

The results of this study were problematic, but nonetheless, the authors concluded that executives are more prone in their modes of thought to denial and reaction formation.

That executives are prone denial can be explained by the

work of Schutz (1957) in terms of his concept of "recipe knowledge". He says, "...the man on street...His is a knowledge of recipes indicating how to bring forth in typical situations typical results by typical means" (p.122). This recipe knowledge is acquired from others who teach us how to define and respond to the environment. For executives, the recipe knowledge would seem to include the use of denial in specific circumstances.

One might conclude this summary of Lazarus' perspective by noting that he does not necessarily see denial as a maladaptive response. It is the circumstances which determine the evolution of the act of denial. Denial is maladaptive if it prevents a person from taking action which might extricate him from his stressful circumstances. On the other hand, denial might be considered to be functional if, under circumstances where direct action by the subject to alter stressful circumstances is impossible, the denial "could even be of value by reducing distress and allowing the person to get on with other matters. (1983, p. 23)

Another theorist who has explored denial as a response to stress is Janis. He has suggested that a person might be expected to engage in "wishful thinking" or denial when a possible loss remains "vague and ambiguous" (1983, p. 43).

Janis (1983) has examined denial and defined three types. First, he draws a distinction between what he sees as adaptive denial and pathological denial. Adaptive denial involves the

minimization of threat in the service of a functional purpose; it allows a person to pursue goals which might otherwise not be accomplished in the face of threat before which he or she is powerless. Pathological denial is predicated upon a "break with reality;" it is dysfunctional and, generally speaking, dangerous for the individual.

There is a third type of denial, called pathogenic denial, which Janis suggests is located between adaptive and pathological. He says:

This third major type occurs in somewhat ambiguous circumstances of potential adversity . . . it does not involve a break with reality . . . A person who displays this nonpathological form of denial is likely to be highly responsive to changes in the environment that provide new clues as to what is likely to happen After being exposed to advice or persuasion from a respected authority, a person who has been minimizing on-coming danger will change his or her appraisals and no longer fail to take precautionary action. (1983, p. 37)

Janis and Mann (1977) proposed an analysis of coping patterns which suggests that individuals cope with realistic threat in five ways:

- (1) Unconflicted adherence: The person deciding persists in his activity, while ignoring information about risk.
- (2) Unconflicted change: The person who must decide selects whatever solution seems to be most highly recommended to him;
- (3) Defensive avoidance: The decision maker tends to avoid decision by shirking responsibility, or creating rationalizations which minimize unfavorable consequences;
- (4) Hypervigilance: This is a panic reaction in which the person selects whatever response promises immediate relief;

- (5) Vigilance: The decision-maker takes in all relevant information, weighs alternatives carefully before making a choice.

Janis and Mann asserted that the coping pattern selected was determined by the presence or absence of three conditions: (1) awareness of serious risks; (2) hope of finding a better solution, and (3) a belief that adequate time exists in which to form a good decision. According to these authors, if the first or second condition is not present, then defensive avoidance can be the expected coping pattern. Janis has said:

Pathogenic denial can be conceptualized as a component of the pattern of defensive avoidance, which involves suppression of disturbing thoughts, or guilt, and biased information-processing of messages that deal with the emotionally disturbing issue." (1983, p. 37-38)

Yet, Janis does not believe that because someone is engaging in pathogenic denial, there can be no change toward a more realistic response to threat. He suggests that persons who display pathogenic denial "can generally be influenced by corrective information." Stress-inoculation is . . . the major means of presenting corrective information to prevent or counteract pathogenic denial." (1983, p. 39). Stress-inoculation is a treatment in which a subject is exposed to communications which have the effect of increasing his or her tolerance for stress by discouraging denial and encouraging more adaptive responses.

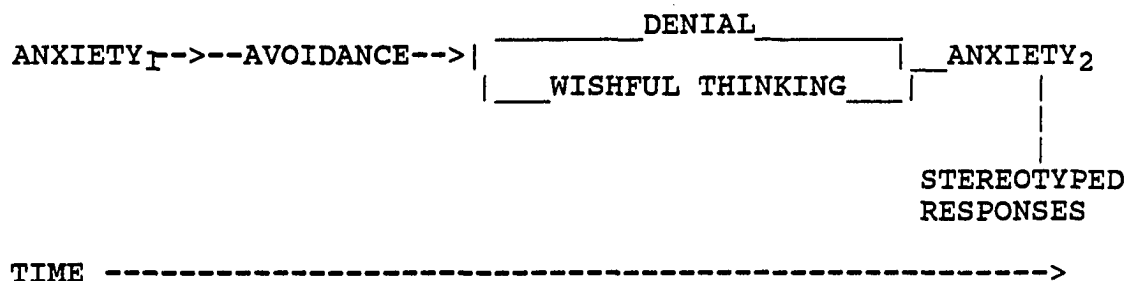
It should be noted that the effectiveness of denial cannot only be enhanced under some circumstances (e.g., the

work of Speisman, et. al, 1964), but can also be weakened under others. Janis (1982) reviewed work which was published in 1951 and involved the study of reactions to the air war during World War II. He concluded that people protected themselves through "complete denial of the impending danger, implicit trust in the protectiveness of the authorities, and other unconscious or partially conscious defense mechanisms" (p. 49). Nonetheless, when a survivor of an air raid experienced a "near miss," his "latent anticipatory fears would be strongly reinforced because the experience of being unprotected from danger would tend to break down feelings of invulnerability that had previously been effective" (p. 50).

Breznitz (1983) has advanced a model of reactions to anticipatory stress which suggests that an individual may move through stages of coping with anticipatory stress. He has observed that when individuals were first presented with information which was threatening, their initial responses tended toward avoidance. However, as the danger became more immanent, many showed responses characterized by denial.

If the stage of denial is not effective, the subject may move to another stage, called Anxiety 2. At this point, the subject responds to Anxiety 2 with perseverative responses which are indicative of significant distortions of reality. Breznitz's model may be depicted as:

REACTIONS TO ANTICIPATORY STRESS



A taxonomy of denial-like behaviors has also been advanced by Breznitz (1983). This model is based on two assumptions: first, it is assumed that the individuals are facing a situation in which they are actually helpless; secondly, it is assumed that the individuals do in fact perceive that they are being threatened by something. Breznitz postulates seven kinds of denial, each of which is defined by what he describes as a "meta-question."

The initial meta-question, according to Breznitz, is: Is there Information? Because of the assumptions of the model, the answer should be yes. He continues:

The next meta-question is: Is it threatening? -to which, in view of our assumption, the answer should be yes....Is it threatening to me personally? If the answer is yes...How urgent is the threat to myself? ...Is there anything I can do about it?...Assuming objective helplessness, the answer should be no. Such an answer in case of immanent danger should give rise to emotional reaction, to anxiety....(p.260)

Breznitz assumes that individuals engage in the least amount of reality distortion at any given point in time. However,

as the threat moves closer, so does the person move through these stages of denial:

- a. Denial of Personal Relevance
- b. Denial of Urgency
- c. Denial of Vulnerability / Responsibility
- d. Denial of Affect
- e. Denial of Affect Relevance
- f. Denial of Threatening Information
- g. Denial of Information

For the normal individual, the first stage is the denial of personal relevance; a person may perceive a threat, but deny its relevance to his or her own life.

As the threat increasingly menaces the individual, the person may be forced to shift to the next stage, which is to deny the urgency of the threat. However, as the reality of the threat impinges upon the consciousness of the person, he or she may then be propelled toward the subsequent stage which involves a denial of vulnerability. Breznitz allows that, in some cases, there may be a certain amount of control over the threat which the person possesses; nonetheless, in this stage, the individual can be expected to deny responsibility and not take action.

Should the threat persist, the individual may move through two more stages. One is the denial of affect, and the other is the denial of affect relevance. In the denial of affect stage, one may deny that his or her anxiety exists. However, if affect cannot be denied, Breznitz then suggests that "it may be explained away" (p.262). Thus, the person ascribes his or her fears to something other than the true

cause.

Should these last defenses lose their effectiveness, then a final stage is reached in which a denial of threatening information takes place. Breznitz describes this as "using a filtering device, sifting information in a biased fashion, those aspects of the stimulus situation which are particularly threatening can be minimized..."(p.262). In this stage, the person is expected to engage in perceptual defense. Therefore, threatening information is prevented from reaching consciousness.

In extreme cases, some individuals move beyond this stage into another, which Breznitz has called the denial of information stage. This stage is defined by a psychotic break with reality.

As one reviews this description of Breznitz's model of denial, it can be seen that there are seven stages. It is assumed by Breznitz that movement from one stage to the next occurs when the continuation of the presence of the threat makes it "impossible to maintain the previous level of adjustment"(p.263). Breznitz does not contend that each person must pass through all of the stages. The threat level of the threatening information may not be very high; on the other hand, if the threat is extreme, it may occur that the person will move directly to the advanced stages of denial. One important assumption of this model is that a person can only move forward through the stages, and that this is an

additive process. Thus, it can be said that, as one moves through the stages, more distortion of reality occurs.

Breznitz has maintained that his model is exhaustive and that there are no more than the seven kinds of denial which he enumerates.

In conclusion, the theoretical position which grounds this study suggests that reference to the defense mechanism of denial is central to explaining business executives' responses to the threat of terrorism. Drawing from the work of Lazarus, who first investigated executives' utilization of denial in response to stress, along with Janis and Breznitz, it is argued that executives who travel for work must deny the danger posed by terrorism in order to cope with their fears.

On the other hand, executives who do not travel internationally for business should not need to engage in denial activity with respect to the dangers of terrorism. Therefore, one would expect them to show significantly less willingness to travel to high risk locations.

Literature Review

The effect of terrorism on observers is an area which has not been adequately explored. One study by Rachel Kats(1982) compared survey results for two groups of Israelis, one group having been examined in 1962, and the other in 1975. It was found that several new concerns appeared among the responses of the second group. One important new concern was a fear of terrorism.

A second study of the effects of terrorism was also done in Israel. The results of a national survey (N=1500) indicated that terrorism does cause fear and worry, regardless of the actual damage caused by the terrorist acts. Another finding of this study was that terrorist acts increased the oppositional attitudes of Israelis toward terrorists (Friedland, Nehemia, Merari and Ariel; 1985).

Cynthia Hartz (1987) has studied the effects of terrorism on executives who travel abroad. Using an interview technique, she studied twenty-nine executives from four multi-national corporations. Hartz found that 31% of her subjects had been victims of a terrorist event. About two-thirds of her subjects reported anxiety; the final third denied any experience of anxiety. Hartz concluded that, when an executive's fear of falling victim to a terrorist attack increased beyond a certain point, he simply refused to travel

(about 14% of her respondents acknowledged having done this). Finally, Hartz found that some executives used the defense of denial to cope with their anxiety stemming from their fear of terrorism.

There have been no other studies of the psychological effects of terrorism on business executives as observers (though there have been studies of the effect of terrorism on actual victims). Therefore, research related to other areas of interest will now be reviewed. These areas are: fear of crime; level of knowledge and fear; risk-taking and courage.

Fear of Crime

In a study of whether or not heavy exposure to media violence would increase individuals' fears, it was found that an increase in apprehension would occur. The authors concluded that the results of their study were consistent with the results of other research which has demonstrated that there is a relationship between exposure to television and fear of crime (Wakshlag, et. al.; 1983).

Heath (1984) studied the effects of reading newspaper crime reports on fear of crime. She performed a telephone survey of 335 readers of newspapers which had been evaluated

according to these variables: level of crime; reports of local crime; sensational crime, and random crime. It was found that individuals reported higher fear levels if they read about local crimes which were sensational or random. Individuals who read newspapers which reported low proportion of local crime news seemed to experience lower levels of fear. Heath replicated her study and found the same pattern evident among college students. They tended to be more fearful if the local crimes which they read about were random and were less fearful if the crimes were non-local. Thus, one's fear of crime seems to be related to geographical proximity.

Lavrakas, et. al., (1981) studied the effects of a program to inform neighborhood residents of the local crime level. In this study, individuals were sent a monthly crime prevention newsletter, but the test group also received a supplement in the form of a monthly crime statistics sheet. It was expected that levels of fear of crime would increase among test group, and there was such an increase. However though fear increased, feelings of vulnerability did not.

It should be noted that not all authors have found a relationship between media exposure and fear of crime. Gomme (1986) studied fear of crime among Canadians and concluded that significant factors related to fear of crime were: sex; previous victimization experience; socio-economic status; and

social isolation. Media exposure was not related to fear of crime. Killias (1983) has also concluded that mass media is not the cause of the discrepancy between fear of crime and the objective risk of victimization.

Another study explored the question of how individuals' fear of crime is a function of their perceived risk. A group of 1,852 Louisiana driver's license holders were surveyed about their fears of being victimized by such crimes as murder, rape, etc. It was found that drunk driving ranked highest in provoking fear among them. The authors found a high correlation between fear and risk (Bankston, et. al.; 1986). Therefore, one might infer that a subject's fear of being victimized by a crime is related to the realistic likelihood that he may actually become its victim.

Research by Stafford and Galle (1984) analyzed victimization data from National Crime Survey for Chicago in 1973. Their results indicated that fear of crime was positively related to victimization rates when these were adjusted for exposure to risk. The authors argued that their results put into question the results of other studies which had concluded that those groups which expressed the highest fear of crime had the lowest victimization rates. They concluded that fear of crime is not an irrational response.

Other research suggests that fear of crime is negatively related to one's exposure to it. In a study of Louisiana

residents which compared location of residence to fear of crime, it was found that rural farm residents were more sensitive to risk than those individuals who lived in more urban areas. Also, rural individuals were disproportionately fearful of victimization as their perceived risk increased (Bankston, et. al.; 1987).

Gomme (1988) studied the role of direct and vicarious experience in the production of fear of crime among Canadian citizens. He concluded that direct and vicarious experience of crime have a "statistically significant, but small effect on fear of crime" (p.73). It was the more "experienced" who were more afraid of crime.

However, it may be that the actual victimization by crime causes one to find ways to diminish its psychological impact. Agnew (1985) contends that the relationship between fear of crime and victimization is weak. He has argued that the effects on an individual who has been victimized are vitiated by certain beliefs of the individual which tend to diminish the seriousness of the event. The subject psychologically neutralizes the event and thereby avoids experiencing fear.

Fear of victimization may also be determined by one's sensitivity to risk. Warr (1987) has concluded that individuals' fear of crime is not only determined by the persons' perception of their level of risk, but also by their sensitivity to the type of crime by which they could be victimized. Thus, for example, a person would be expected to

be highly sensitive to robbery, but nearly insensitive to harassment.

Level of Knowledge and Fear

In a study of the effects of fear arousing communications by Janis and Feshbach (1953), it was found that the effectiveness of a persuasive communication is reduced when it increases a persons's emotional tension, but does not meet his or her need for reassurance. The authors concluded that in a mass communication the use of a strong fear appeal increased the tension level of an audience to such a point that, if it is not relieved by reassurances, it will be ignored or minimized as a threat by the audience.

In a study of concerns about death and feelings in relation to travel, Spilka (1977) found that individuals tended to relieve their anxiety through the process of denial. Another study by Vasilescu (1977) studied the evaluation of danger in the work place. He found that an increase in the probability of an accident might lead to a denial of the possibility that it could occur.

Robert S. Wyer (1974) has argued that fear affects an audience's acceptance of a communication because it creates internal "noise" which may distract a subject. Thus the subject may not understand a communication or be able to counterargue against it.

Fear can be reduced in most cases by knowledge. For

example, in a study of fear of AIDS by Temoshoka, et. al. (1987), it was found that general fear of AIDS was negatively correlated with knowledge about it. Work by Dhooper, et. al. (1987), has also suggested that knowledge of AIDS was associated with lower levels of fear.

Robert Shipley (1978) studied the reduction of fear among patients who were about to undergo medical procedures. He discovered that fear can be reduced by offering patients information about the procedure and through exposure to the feared stimuli in the absence in pain.

Another aspect of knowledge is experience. It has been found that experience is associated with lower levels of fear. In a study of Tarantula enthusiasts, Kleinknecht (1982) found that though individuals at first had experienced fear of Tarantulas which resulted from media information and interpersonal communication, their fears were eventually reduced. Fear was reduced by learning about Tarantulas, observing them and actually touching them. Thus, experience reduced the level of fear.

Rachman (1983) studied fear and courage among military bomb disposal operators. They evidenced less fear after training and after the successful execution of dangerous missions. Again, one can see that experience is a factor in fear reduction.

Gudjonsson (1984) found that, with experience, fear of bodily harm decreased among British police officers. However,

these officers' fear of failure for negative evaluation increased with experience.

Risk and Decision Making

Tversky and Kahneman (1974) studied the subjective assessment of probability and found that it resembles subjective assessment of physical quantities in that both are influenced by biases. Among these biases are availability (to memory) of an event, retrievability, salience, and imaginability. Thus, when one is evaluating the riskiness of a proposed action, his or her judgement is influenced by these subjective biases.

Lichtenstein, et al., (1978) investigated how persons judge frequency of death from various causes. They found two highly consistent biases: first, there was a tendency to overestimate small frequencies; secondly, there was a tendency to exaggerate some causes, generally sensational ones, and underestimate others which were more common. Individuals were unable to correct for these biases.

In contemplating risk, an individual tends to evaluate a situation differently if the risk is to himself or herself as opposed to others. Hale (1980) has suggested that individuals will recommend less risky actions to others. He asserts that the reason for this is that individuals tend to view others as having less personal control over their actions

than they themselves do; others are seen as less skillful. Further, Hale (1987) has shown that the work of Wilson and other authors indicates that "those who believe themselves knowledgeable about and in control of a dangerous situation show little concern about it."

There seems to be a difference between the sexes in terms of willingness to take risks. Hudgens and Fatkin (1985) studied the behavior of male and female enlisted personnel on a computer controlled task. The task involved driving a tank through a minefield which was displayed on a video terminal. Generally speaking, women at first took greater risks in low-probability of success circumstances; however, in all other circumstances, the men tended to take greater risks. These authors stated that their results were consistent with similar, previously done studies.

Levin, et al., (1988) also have found a gender based difference in risk-taking propensity. They studied a group of students' responses to gambling options and found that males responded more favorably to the gambling options; it was also found that experienced gamblers also responded more favorably.

A. I. Glendon (1987) studied individuals' perceptual differences of their responsibility for their own safety in various environments. He concluded that individuals felt that they personally were "most responsible for their own safety in the street, then in their own homes, and least of

all, at work." Thus one might hypothesize that individuals who travel must feel that they, themselves, are responsible for their own safety.

Attitudes toward risk among business majors in a college were studied by Grigsby and Leap (1982). They found that these students tended to rate risk takers higher if they themselves were risk takers. Thus, corporate culture may be a factor in risk taking behavior. Hornstein (1986) studied Japanese and U.S. managers and found that organizational pressures may determine the amount of managerial courage as evidenced in an individual's willingness to speak out for personal beliefs when they conflict with company policy. It may be that managers are rewarded (i.e., evaluated more highly) for taking risks and, depending on the corporate climate, may be forced to take risks which they do not wish to take.

Summary

There have been a number of studies of fear of crime and of risk-taking behavior. There have been few studies, however, of the effect of terrorism on observers, and only one researcher, Hartz has investigated the effects of terrorism on executives who must travel for work. In this study, it is argued that some executives use denial in order to cope with their fears of terrorism.

Studies of fear of crime have lead researchers to conclude that more sensational crimes lead to higher levels of fear. Additionally, fear of crime is related to victimization rates and to the sensitivity of the crime involved (e.g., robbery is more sensitive than harassment).

There is a relationship between level of knowledge and fear. Knowledge, especially experiential knowledge, can sometimes reduce fear. On the other hand, under certain circumstances, such as when the danger seems unavoidable, increased knowledge of a threat can also intensify a subject's level of fear. Then, the response of the subject is often one of denial.

When individuals attempt to estimate the risks which they face, there are systematic and consistent biases which affect their judgments. In relation to causes of death, individuals

tend to overestimate the frequency of sensational causes and underrate more common causes.

The contribution which the present study makes is that it investigates how executives who must travel cope with the threat of terrorism. Though Hartz studied this question, her sample size was very small ($N=29$) and her investigative approach was more qualitatively oriented. This study utilized a large sample drawn from every region of the country and tested them systematically.

It is expected that the individuals in this study will overestimate the danger posed by the sensational crimes of terrorists. It is also expected that the individuals, in a fashion similar to the business executives studied by Speisman, et al., will cope with stress and anxiety through denial. Consequently, it is anticipated that those executives who are faced with exposure to terrorist threat will show higher levels of denial in the face of that threat.

It is also expected that greater knowledge about the threat will lead to lower levels of fear of terrorism. There are two aspects to this variable: experience and acquired knowledge.

It has been shown that experience tends to decrease fear. Therefore, it is expected that those persons who have more

experience in international travel will be more willing to risk exposure to the risks of terrorism, crime, and political instability.

CHAPTER IV

RESEARCH DESIGN

General Method

The methodology used in this study involved the distribution of a questionnaire to two groups of executives: one group was composed of security executives and the other consisted of executives who are employed in other kinds of businesses. The questionnaire was designed to measure the level of risk to which an executive would be willing to expose himself or herself during foreign travel. The testing instrument was distributed in two ways: first, attendees at a conference were approached by the researcher and asked to complete it; and, secondly, the questionnaire was mailed to randomly selected executives.

Universe

The Universe for the study was formed from three populations. The first group were attendees at the International Security Conference which was held in New York City in August, 1989. Though the majority of participants at the conference are employed as managers in the security industry, executives from other industries were also in attendance; most of these others come to the security conference primarily in order to seek new markets for their products. Approximately eight thousand persons were registered for the conference.

The second and third populations were found among the subscribers for two trade journals, one aimed at the security industry , and the other designed primarily for engineers and architects. Both journals are published by the Cahner's Publishing Company of Des Plaines, Illinois.

The second population was drawn from those subscribers to SECURITY magazine who identified themselves (on a subscription application) as executives in the security industry with decision making authority and direct department budgets of \$1.5 million or more. The third population was selected from subscribers to BUILDING, DESIGN & CONSTRUCTION magazine who identified themselves (on a subscription application) as executives whose firms' annual dollar volume is more than \$30 Million.

Sample

Two sampling techniques were used for this study. For those individuals who were asked to complete the questionnaire at the conference, the method of Random Intercept was used. Subjects were approached as they entered and exited from the conference, or as they relaxed in one of the snack areas at the Javits Conference Center in New York City. Based on the results of a pilot study, it was expected that at least one hundred subjects would agree to participate in the study and complete a questionnaire during the three day conference.

The second technique that was used to sample subjects for this study was to randomly generate an integer (n), then to select every "n th" name from the two stratified sampling frames (of executives who subscribed to either SECURITY or BUILDING, DESIGN & CONSTRUCTION) until a sample size of 600 executives from each of the two lists had been chosen. The total number of subjects for both groups equaled 1200.

Questionnaire Design

The questionnaire used in this study (see Appendices A and B) was designed to test the influence of three variables on the decisions of executives with regard to taking risks during international travel. The three variables are employed by the U.S. State Department to evaluate the level of threat to American travellers to particular countries and to prepare travel advisories which are disseminated to the public. Information about the nature of the criteria used by the State Department was initially cultivated, and later independently confirmed, by the author through "off the record" phone conversations with government analysts. The three variables used by the State Department are:

- a. LEVEL OF TERRORISM: the number of recorded incidents of terrorist activity such as politically motivated bombings, kidnappings, etc., in a given country.

- b. LEVEL OF CRIME: the number of recorded incidents of ordinary crime such as murder, robbery, assault, etc., in a given country; and
- c. POLITICAL INSTABILITY: the estimated stability of the government of a given country.

The State Department may also use a fourth variable which is defined as the involvement of a particular country in a war or similar regional conflict. This variable was not utilized in the design of the present study because it is not used consistently by the State Department.

The questionnaire was constructed so that narrative descriptions of imaginary countries which vary according to the levels of the three State Department variables could be developed; the variable levels are either high or low. Thus, one imaginary country might be characterized by high levels of crime, terrorism, and political instability; whereas another might be crime ridden, but be politically stable with an insignificant amount of terrorist activity. There are eight narratives in all (3 variables x 2 levels equalling 8 combinations).

In order to facilitate the projective usefulness of the

narratives, each country was named using only a letter such as "R" or "W". Table 4-1 indicates how the variables are arrayed among the fictitious countries used in this study:

TABLE 4-1
Variable Levels for the Country Questions

COUNTRY	CRIME	LEVELS OF	
		TERRORISM	POLITICAL INSTABILITY
W	HIGH	HIGH	HIGH
F	HIGH	HIGH	LOW
H	HIGH	LOW	LOW
C	HIGH	LOW	HIGH
R	LOW	LOW	LOW
B	LOW	HIGH	LOW
T	LOW	LOW	HIGH
G	LOW	HIGH	HIGH

Following each narrative is a series of questions, each of which requires a "yes" or "no" answer. The questions are designed as a Guttman scale so as to measure a subject's willingness to expose himself or herself to risk in travelling to the country. According to Anastasi (1988), the Guttman scale was originally designed to measure a unidimensional set of attitude statements. She says:

In Guttman's sense, a perfect scale exists if a respondent who agrees with a certain statement of a particular attitude also agrees with milder statements of that attitude....Each person's position on the scale would thus completely determine his or her responses. If we know the most extreme statement an individual will accept, we should be able to reproduce all his or her responses. (P.585)

As one examines the Guttman scale designed for this study, it will be seen that the first question asks whether one would be willing to make short, necessary business trips to a country. When one reaches the last question in the series of five, individuals are asked whether or not they would risk a very high level of exposure to the narrative's variables (i.e., crime, terrorism, and political instability.) This is to say that they are asked whether or not they would take a vacation in this country. The series of questions which followed the description of each country were these:

1. Would you make a brief, absolutely necessary business trip to this country?
Yes _____ No _____
2. Would you spend one to two weeks on a business trip in this country?
Yes _____ No _____
3. Would you agree to an extended business trip (e.g., three months) in this country?
Yes _____ No _____
4. Would you agree to relocate so that you could work in this country for as long as one year?
Yes _____ No _____
5. Would you travel on vacation in this country?
Yes _____ No _____

Assuming that this scale conforms to the type envisioned by Guttman, it will be seen that respondents answering "Yes" to question three would also be expected to answer questions one and two affirmatively; they would not only make an extended business trip to the country, but would agree to go there for either a brief trip or even a two week stay. Conversely, those replying "yes" to question three would not agree to relocate or take a vacation in this country.

One concern regarding the testing instrument which arose during the pilot study was that the order of presentation of the narratives might affect a subject's responses. For example, one French executive who opened the test booklet scanned the first narrative, which happened to describe a country which had "high" crime, "high" terrorism, and "high" political instability. He returned the booklet to the interviewer, and said: "Monsieur, no Marxists! I will only travel to democratic countries." He refused to proceed with the questionnaire and was probably responding to the words, "Marxist slogans", which appeared in the first narrative. Though this was an extreme case, others may have had similar reactions.

In order to control for error which might be caused by the order of presentation of the narratives, a package was created in which the order of the narrative was varied in a random manner. A "pseudo-random" ordering of the questions

was prepared using the following schema:

<u>Order</u>	<u>Question</u>							
	<u>1st</u>	<u>2nd</u>	<u>3rd</u>	<u>4th</u>	<u>5th</u>	<u>6th</u>	<u>7th</u>	<u>8th</u>
#1	R	B	H	T	F	G	C	W
#2	W	C	G	F	T	H	B	R
#3	R	B	T	H	F	G	C	W
#4	W	C	F	G	T	H	B	R
#5	R	B	H	T	G	F	C	W
#6	W	C	G	F	H	T	B	R
#7	R	B	T	H	G	F	C	W
#8	W	C	F	G	H	T	B	R

Order #1 may be described as consisting of progressively more "threatening" scenarios: it begins with question "R" which describes a location which has no crime, terrorism, or political stability. The last question, entitled "W", represents the other end of the continuum, which would be a location that had high levels of crime, terrorism, and political instability. Order #2 is simply the mirror image of order #1; therefore, the first question would involve the most "threatening" place, while the last would be the most stable and least threatening locality.

Order #3 and #4 follow the basic pattern of orders #1 and #2 respectively, but with this change: the third and fourth questions have been flipped over so that their order of presentation is reversed. In a similar fashion, question order in #5 and #6 follow the basic pattern of orders #1 and #2, except that the fifth and sixth questions have been presented in inverted order.

Finally, in question orders #7 and #8, the basic pattern

of orders #1 and #2 is again followed, but now with all four (i.e., 3rd, 4th, 5th, 6th) of the central questions in opposite places. Thus, the order of the questions has been systematically varied in order to minimize error caused by the sequence of the presentation of the questions.

The question order for the mailed questionnaires was not varied. All subjects received the same order which was:

QUESTION
ORDER

9. W G F B C T H R

The order of presentation of the questions in the mailed questionnaire was not varied because of budgetary limitations.

This instrument was designed in accordance with guidelines for questionnaire construction which were suggested by Dillman (1978) in his book, Mail and Telephone Surveys: The Total Design Method. These design features were incorporated:

a. Question ordering: the questions were ordered so that those which appeared most socially useful appeared first. Those questions (e.g., age, etc.) which the respondent might find objectionable were placed at the end of the questionnaire;

b. Attractive format: the appearance of the questionnaire was designed so as to make it seem "fast" and easy to complete. This was accomplished by spacing narrative questions so that generally there was no more than one on each page.

The final page of each questionnaire was used to collect biographical information about a subject. Questions about the frequency and destinations (in terms of regions such as Europe, Asia, South America, etc.) of a subject's business

travel were asked. Then, subjects were asked if they had ever been a victim of terrorism, or crime, while travelling; they were also asked whether or not they personally know any victims of terrorism. In addition, respondents are asked whether or not they would change their travel plans either in response to State Department Warnings or news media accounts of terrorism in a particular country.

Subjects were asked to rate terrorist threats in various regions around the world (the same set of regions was used for the travel question which was previously described). Based on a subject's responses to this question, he was given a "level of knowledge" score of high, medium, or low. The baseline for correct estimations of terrorist threat was a publication of the U.S. State Department called, Patterns of Global Terrorism: 1988. According to this publication, terrorist threat is highest in the Middle East and lowest in North America. Each region of the world was assigned a rating for its level of terrorism which was based on the number of incidents which had occurred there. (See Table 4-2).

Table 4-2
Regional Levels of Terrorism

<u>PLACE</u>	<u>APPROXIMATE NUMBER OF INCIDENTS</u>	<u>RATING</u>
North America	0	low
Africa	50	low
Latin America	150	medium
Europe	150	medium
Asia	190	high
Middle East	310	high

A subject was then assigned a score which was determined by the number of his or her estimations of terrorist threat which corresponded with those which were established by the State Department. A respondent who rated only one or two of the regions correctly was assigned a score that was "low"; a subject who correctly rated three or four of the listed regions was given a score that was "medium"; finally, an individual who could correctly rate five or more regions was assigned a score of "high".

Finally, each subject was asked a series of questions related to his or her biography. They were also asked to indicate their type of business, position, age, marital status, and citizenship.

The cover of the questionnaire was designed with a view toward immediately catching the subject's attention. The original conception, which was tested during the pilot study, had been to keep the cover nearly blank so as to make the instrument as bias free as possible. However, the unfortunate by-product of this was that it made a much less attractive "package." A balance was sought between neutrality and attractiveness. It was decided that some striking phrase or graphic image should be printed on the booklet cover. "Executives Abroad: Out on a Limb" was selected. (This was actually the title of an article by Kelly and Barnathan).

Problems with subject's reluctance to participate that were encountered during the pilot study were noticeably diminished during the actual data collection phase of the study.

Thus, it was found that the advantage of using "Executives Abroad: Out on a Limb" as a title on the questionnaire's cover is that it is eye-catching, but somewhat neutral. Though it acknowledges that executives might be at risk while abroad, it does not suggest a reason (e.g., terrorism, crime, or political instability.)

One other change to the questionnaire cover (following the pilot study) was the addition of the words: "Return to: John Jay College: Study of Terrorism", followed by an address.

The title "Study of Terrorism" was included in the return address in order to afford an air of legitimacy to the document. That the "air of legitimacy" was needed followed from experience gained from the pilot study: many potential respondents at the conference suspected that the interviewer's request that they complete questionnaires was actually part of a sales ploy. Several of the subjects chuckled as they returned the completed questionnaire, "I really thought you were going to try to sell me something . . . this really is a research study."

Procedure at Conference

The interviewer randomly approached participants at the conference as they were exiting the building , awaiting admission, or relaxing in one of the rest areas. He would approach the person and begin the following introduction:

"Hi, I'm Bill Cook, and I'm from John Jay College. We're doing a study of terrorism and its effects on executives' willingness to travel to high risk countries. We have a questionnaire which only takes about ten minutes to complete. Would you mind doing one now?"

These remarks were developed as a result of experience which was gained during the pilot study. Originally, for the pilot study, different remarks were used; these were:

"Hi, I'm Bill Cook, and I'm from John Jay College. We're doing a study of executive travel plans. Would you fill out this questionnaire?"

Generally, two objections arose in response to the original set of remarks: 1) subjects were convinced that this must be part of a sales gimmick; and 2) they were concerned about the length of time.

One important observation made following use of these instructions was that individuals would disqualify themselves if they did not consider themselves to be "executives." Additionally, the redesigned introductory remarks were more effective in eliciting cooperation from the subjects.

The author constantly "patrolled" the conference

facility at the Jacob Javits Center. Approximately five hundred (500) persons were asked to complete the questionnaire. Only about two hundred (200) of these persons were willing to accept a questionnaire, and one-hundred and fifty-three actually returned a completed instrument to the researcher. Others simply left the area, absconding with the questionnaire. None of these "absconded" cases sent the instrument back through the mail.

Collection of the completed questionnaires proved to be a good opportunity to hear subjects' reactions to the questionnaire. Many mentioned that they "recognized" certain countries. Others expressed concern about terrorism or emphasized their willingness to travel in spite of terrorist threat. Some subjects recounted stories of their own brushes with terrorism.

Procedure for Mailed Questionnaires

In the second phase of the study, questionnaires were mailed to subjects who had been selected from the sampling frames which were previously described. In accordance with the recommendations of Dillman (1978) relating to a successful survey, care was taken to present a "personal" appeal to the subject. Each subject received a cover letter that was signed by the editors of both magazines and which explained how important his or her participation was to the

production of a valid study. In order to facilitate a subject's response, a hand-stamped return envelope was included with each questionnaire.

One aspect of the questionnaire's format was expected to possibly diminish the response rate for those who received it in the mail: that is the length of the narratives. It had been noticed by the researcher that subjects, both during the pilot study and during the first phase of data collection, expressed unwillingness to invest the time in reading the narrative descriptions of the various countries. As a way of obviating this hesitancy to complete the questionnaire, the narratives were "pared down" in the mailed version. Thus, key phrases from the original descriptions of the variables were presented. In this fashion, the descriptor variables for each country remained the same.

Cahner's Publishing Company agreed to sponsor the mailed phase of the study by printing all materials, assembling the questionnaires, providing the randomly selected list of names, addressing the envelopes, and mailing the packages. All of the packages of questionnaires were mailed out from Des Plaines, Illinois, in envelopes which bore the return address of SECURITY magazine. Responses were received in New York City at a post office box at the Lenox Hill Station under the name, "Terrorism Study." Prior to this data collection phase, the author tested the effectiveness of the

postal delivery to the post box by mailing several dummy responses to the Lenox Hill Station address; all pieces were received.

No attempt was made to follow-up the mailed questionnaires so as to attempt to increase the response rate. The primary reason for this lack of a follow-up was that budgetary considerations precluded the use of this technique.

Coding

Coding for the questionnaire involved two procedures for each protocol. The first procedure was to develop a raw score based on responses to the Guttman Scale questions following each story (each question was scored with a 0 for "no" and a 1 for "yes"). The highest score for each country's narrative was five (5), and the lowest score was zero (0). A score of five (5) indicated the highest level of willingness to travel to that particular country. Because each questionnaire was composed of eight (8) scenarios, then the highest raw score for this section was forty (40). This raw score was labelled the "Total Score."

Other scores were calculated. The "Terrorism Score" was the sum of the individual's scores for the country questions, W, F, B, and G. The "Crime Score" was the sum of the individual's scores for the country questions W, F, H, and C. Finally, the "Political Instability" score was the sum of the

scores for the country questions W, T, C, G.

The second part of the coding involved scoring answers from the biographical section of each questionnaire, which elicited information such as a travel experience, job title, age, etc. For those variables which required simply a "yes" or "no" answer, a dichotomous variable was used: a one (1) indicated the presence of a variable; a zero (0) indicated its absence. For variables which had three levels (e.g., knowledge of terrorism) a score of one (1), two (2), or three (3) was assigned according to whether the value was low, medium, or high, respectively. The strictly nominal variable related to type of business was assigned these values:

- 1 = Security
- 2 = Retail or Wholesale
- 3 = Government
- 4 = Services (e.g., utilities)
- 5 = Financial
- 6 = Industrial or Manufacturing
- 7 = Construction
- 8 = Institutions (e.g., hospitals)
- 9 = Other

The nominal variable related to job title was assigned these values:

- 0 = Non-supervisory
- 1 = Supervisory (i.e., middle management)
- 2 = Vice president, or lower level corporate officer
- 3 = President
- 4 = Professional (e.g., lawyer, engineer)
- 5 = Other (e.g., editor, training coordinator, forester)
- 6 = Consultant
- 9 = No response

As each questionnaire was scored by the researcher, the scores for each item were recorded on a "Scoring Sheet" which

was designed so as to situate each score in an enumerated column (numbered from 1-80). Information from each scoring sheet was then entered into a computerized database, an ASCII file.

Pilot Study

In August, 1988, the author attended the International Security Conference in New York City. Using a random intercept technique, he interviewed participants after asking them to complete the questionnaire. Respondents fell into two groups: those who were employed in the security industry and those who represented other industries (For example, one plastics manufacturer was looking for new markets for his products). In total, some 58 persons were interviewed.

Analysis of the data for the pilot study revealed that the response pattern for the security executives was different from those who are employed in other industries. Raw scores for both sets of executives on two variables, terrorism and crime, were calculated. It was found that the raw scores for security executives who travel was lower than for non-security executives. Additionally, scores for both types of executives were very different depending on whether or not one travelled for business:

Variable: Terrorism

	Intl. Travel	No Intl. Travel
Security	104	64
Non-Security	143	64

Variable: Crime

	Intl. Travel	No Intl. Travel
Security	112	68
Non-Security	133	64

The trend in these results seemed to be that, generally speaking, security executives are less willing to expose themselves to risk in situations that involve terrorism or crime. However, these differences are overshadowed by that which exists between executives (security and non-security) who travelled internationally versus those who don't. Those who travel exhibit much greater willingness to expose themselves to risk as measured by the questionnaire.

Summary

The general method of the research design which was utilized in this study involved the distribution of a questionnaire to two groups of executives: one which was formed from those who work in the security industry and the other group being formed from those who do not. The questionnaire was developed so as to test these executives'

willingness to travel to various imaginary countries which are characterized by the presence or absence of three variables: terrorism, crime, and political instability. The willingness to travel is measured by a Guttman scale in this study.

The questionnaire was first distributed to attendees at the International Security Conference in New York in August, 1989. One hundred and fifty-five persons agreed to complete the questionnaire during this phase of the study. Later, during the second phase of the study, questionnaires were mailed to twelve hundred (1200) subjects, six hundred of whom identified themselves as working in the security industry, with the balance working in other industries or professions. Two hundred and seventy-three responses were received from the mailing.

CHAPTER V

FINDINGS

The primary goal of this study was to examine business executives' willingness to travel to foreign countries which presented threatening conditions connected with terrorism and crime. Participants in the study completed questionnaires designed to measure four dependent variables: (a) willingness to travel under high crime conditions in a given country; (b) willingness to travel under high terrorism conditions in a given country; (c) willingness to travel under high levels of political instability in a given country; (d) overall willingness to travel under threatening conditions of various combinations of crime, terrorism, and political instability. Before describing the results of the inferential statistical analyses of the data, it would be useful to describe the general characteristics of the sample which was studied.

General Characteristics of the Sample

In total, four hundred and eight (408) subjects' questionnaires were analyzed. Most of the subjects utilized in this study were males (nearly 93%), who are citizens of the United States. The majority are married, and the median age for the sample is forty-two (42), with the mean age being

about forty-four. Table 5-1 summarizes demographic information about the population.

TABLE 5-1

General Characteristics of Subjects

Sex	Frequency	Percent
Male	378	92.6
Female	28	6.9
Missing	2	.5
	-----	-----
Total	408	100.0
Citizenship	Frequency	Percent
U.S.	386	93.8
Other	13	5.0
Missing	9	2.2
	-----	-----
Total	408	100.0
Marriage	Frequency	Percent
Yes	340	83.3
No	61	15.0
Missing	7	1.7
	-----	-----
Total	408	100.0
Age Group	Frequency	Percent
21-30	44	10.8
31-35	61	15.0
36-40	61	15.0
41-45	59	14.5
46-50	58	14.2
51-55	44	10.8
56-60	42	10.3
> 60	26	6.4
Missing	13	3.2
	-----	-----
Total	408	100.0

Respondents were first sorted into "executive" and "non-executive" groupings (Table 5-2). It can be seen that

approximately fifty-six (56) percent of all respondents were classified as executives. These individuals identified themselves as corporate officers such as president, vice-president, or Director of Marketing or Security. Subjects who identified themselves as supervisors or middle-managers were placed in the non-executive group, along with those who had no supervisory duties.

Table 5-2

Job Category

Executives	Frequency	Percent
President	29	7.9
V.P., etc.	145	39.4
Professional	52	14.1
Consultant	4	1.0
	-----	-----
	230	56.4
Non-Executives	Frequency	Percent
Non-supervisors	30	7.4
Mid-managers	105	25.7
Other	3	.7
	-----	-----
	138	33.8
Missing	40	9.8
	-----	-----
Total	100	100.0

A second major division was between those who work in the security industry and those who do not. Forty-five (45) percent of the respondents identified themselves as being employed in the security industry or serving as members of an organization's security staff. Among those subjects who were classified as belonging to the "non-security" employment grouping, the majority of subjects were drawn from two

sectors: the government and industrial or manufacturing organizations. The balance of this grouping was dominated by persons from the construction and service or utility industries (Table 5-3).

TABLE 5-3

Type of Business

Business	Frequency	Percent
Security	184	45.0
Retail or		
Wholesale	11	2.7
Government	46	11.2
Services or		
Utilities	26	6.4
Financial	13	3.2
Industrial or		
Manufacturing	66	16.2
Construction	26	6.4
Institutions	10	2.5
Other	26	6.4
Total	408	100.0

About nine out of ten of the subjects reported that they travelled for business, with slightly more than one-third indicating that their business-related travel is international. Subjects were also asked to rate the frequency of their business travel. About forty (40) percent of the respondents reported that they travelled no more than five times per year. Another Twenty-two (22) percent indicated that they make between five to ten business trips each year. (Table 5-4).

TABLE 5-4

Travel For Business

Trips	Frequency	Percent
0-5	167	40.9
6-10	90	22.1
11-25	34	8.3
25-50	28	6.9
Missing	89	21.8
	-----	-----
	408	100.0

Domestic	Frequency	Percent
Yes	363	89.0
No	45	11.0
	-----	-----
	408	100.0

International	Frequency	Percent
Yes	153	37.5
No	255	62.5
	-----	-----
	408	100.0

Those subjects who indicated that they travel internationally for business were asked to specify which regions of the world they must ordinarily visit. Frequency of travel was rated as "high, medium, or low." Analyzing the responses to this question proved to be problematic because the low category was used by subjects who would have answered "none" if this choice had been available. Therefore, only medium and high responses were utilized in inferential analyses of the data. Based on these responses, one might conclude that the most frequently travelled to region is Europe, followed by Asia, then Central and South Americas, and the Middle East. Very few travelled to Africa.

Several questions elicited information about the respondents' experience in relation to terrorism and crime during their international travel. Eleven subjects (about three percent) indicated that they had been victims of terrorism. A much larger number of subjects reported that they personally knew a victim of terrorism; one-hundred and twelve (112) subjects, about twenty-seven percent of all respondents, were in this category. The most surprising result from this series of questions was to be found in relation to crime victimization while travelling abroad. More than twenty percent (84 respondents) indicated that they had been victimized while visiting other countries.

Two questions were included in the questionnaire in order to measure subjects' willingness to modify their travel plans in response to information about terrorist threat. One question asked if a subject would change travel plans based on a U.S. State Department warning about the safety of a given country. The other question asked if travel plans would be altered in response to news media reports of terrorist activity. Most subjects (about 93%) stated that they would modify their travel plans in response to a State Department warning. Additionally, a majority of the respondents (about 73%) reported that they would change their travel plans as a result of exposure to news media accounts of terrorism in a country.

Knowledge about levels of terrorism around the world was also measured in this study. Respondents were given a series of questions in which they were asked to estimate the levels of terrorist activity in seven world regions. Table 5-5 outlines the evaluations of threat which were ascribed to various world regions.

Table 5-5

Estimations of Levels of Terrorism

Percentage of Responses

Threat

	N.A.	C.A.	S.A.	Eu.	M.E.	As.	Af.
High	.5	43.4	31.4	35.8	83.3	9.3	9.6
Medium	10.0	43.4	50.0	46.1	10.3	43.6	47.8
Low	85.0	9.1	14.0	12.5	2.2	41.9	36.8
Missing	5.5	4.1	4.6	5.6	4.2	5.2	7.8

Key: N.A. - North America M.E. - Middle East
 C.A. - Central America As. - Asia
 S.A. - South America Af. - Africa
 Eu. - Europe

Respondents evaluated the Middle East as the most dangerous region. The next most dangerous regions were thought to be Central America and South America. Actually, the most dangerous region during 1988 was the Middle East, followed by Asia, then Europe. However, a distinction could be made as to which place is most dangerous for U.S.

citizens. In fact, Latin America was more dangerous in terms of the number of Americans who have been victimized there.

Subjects were assigned a "Knowledge of Terrorism" score based on the accuracy of the world-wide ratings of terrorist threat which they had completed. About 26% of the subjects displayed a "high" level of knowledge, which is to say that they correctly evaluated at least five of the seven regions. About 52% of the subjects, having correctly evaluated between three and four of the regions, were given a score of "medium." Finally, 22% were assigned a "low" score based on having produced only one or two correct evaluations.

Respondents were asked whether or not their companies had a response plan for a terrorist incident. It was found that 35% of the subjects who were asked this question responded affirmatively. About 39% of the respondents said that their companies did not have a response plan. A large number of subjects (26%) did not know whether or not their companies had such a plan.

Table 5-6

Percentage of Subjects Who Answered "Yes" To Scalogram
Questions Related To Willingness To Travel

Country	Percentage of "Yes" Answers				
	Brief	1-2 Wk	Extnd	Relocate	Vacatn
W	52.9	18.1	3.9	2.0	1.5
F	85.8	63.7	29.9	11.8	20.1
C	83.3	62.0	31.1	11.8	17.9
H	91.2	78.2	52.7	28.4	34.1
G	64.7	37.7	9.6	2.2	5.6
B	84.1	72.3	43.6	21.6	31.6
T	97.3	93.6	70.6	40.0	65.4
R	99.5	98.0	90.9	75.5	90.7

Table 5-7

Mean Scores For Scalogram Responses

Country	Brief	1-2Wk	Extnd	Reloct	Vactn	Sumscore
W	.5 SD.5	.181 SD.386	.039 SD.194	.02 SD.139	.015 SD.121	.784 SD.923
F	.858 SD.350	.637 SD.481	.299 SD.458	.118 SD.323	.201 SD.401	2.113 SD1.440
C	.833 SD.373	.620 SD.486	.311 SD.464	.118 SD.323	.179 SD.384	2.061 SD1.450
H	.912 SD.284	.782 SD.413	.527 SD.50	.284 SD.452	.341 SD.475	2.85 SD1.59
G	.647 SD.478	.377 SD.485	.096 SD.294	.022 SD.147	.056 SD.231	1.196 SD1.128
B	.841 SD.366	.723 SD.448	.436 SD.497	.216 SD.412	.316 SD.466	2.52 SD1.60
T	.973 SD.162	.936 SD.245	.706 SD.456	.40 SD.49	.654 SD.476	3.67 SD1.31
R	.995 SD.07	.980 SD.139	.909 SD.288	.750 SD.434	.907 SD.291	4.53 SD .917

Willingness to Travel Scalogram

Responses to the sets of questions which measured subjects' willingness to travel under varying conditions of terrorism, crime, or political instability are shown in Tables 5-6 which shows percentages of "yes " answers for the various questions and Table 5-7 which shows the mean scores for these same questions.

The countries in both tables 5-6 and 5-7 are arrayed in descending order of threat so that Country R, the most threatening, appears at the top of the list, with Country R, the least threatening, being placed at the bottom.

It can be seen that nearly everyone was willing to make both a "brief, absolutely necessary" business trip and a one to two week business trip to country R. This would be as expected because Country R presents a scenario in which there are low levels of crime, terrorism, and political instability.

Countries W and G were the two places which respondents were most reluctant to visit. Country W has high levels of crime, terrorism, and political instability. Country G, though it has low crime, has high levels of terrorism and political instability. It is interesting to note that about 20% or more of the subjects were willing to spend one to two weeks in country G rather than country W. This pattern might lead one to suspect that respondents were more afraid of crime than terrorism. The possibility that this is indeed the case will be explored more thoroughly later in this chapter.

The Guttman scale which was utilized in this study is very consistent across the first four responses for each country. Thus, if subjects answer "yes" to the question as to whether or not they would relocate to a given country, then they can also be expected to have agreed to a brief business trip and an extended one. The coefficient of reproducibility for this scale is .93; Guttman (1944) has argued that even a coefficient as low as .85 is acceptable. An examination of Table 5-7 will reveal why the coefficient of reproducibility is low. As one can see, in responses to seven of the eight countries, subjects indicated that they were more willing to go on vacation than to relocate to a given country. Otherwise, the number of errors for the scalogram was extremely low.

Question Ordering

The effect of question ordering was examined for the phase I subjects. A relationship between question ordering and the level of a subject's willingness scores was found to be significant; this relationship held for three of the four willingness scores.

For total score, it was found that generally 60-80% of the respondents scored less than 20 if the question ordering began with the least threatening questions. On the other hand, for subjects who answered questions which were ordered so that the most threatening questions were presented first, the pattern of the scores was more evenly distributed across

the scale. This relationship was significant, $\chi^2(21, N=140)=39.31, p<.01$.

Similar patterns were found to be significant with the crime score, $\chi^2(1, N=140)=32.83, p<.05$, and with the political instability score, $\chi^2(21, N=140)=36.60, p<.05$. No significant relationship was found between the terrorism score and question ordering.

Group Comparisons

Security vs. Non-security

Subjects who identified themselves as being employed in the security industry were compared to those who are not. The mean sum scores for both of the groups in response to the various country questions (i.e., willingness to go to country W, etc.) were analyzed using T-tests and were not found to be significantly different ($p<.05$).

Nevertheless, there does appear to be some relationship between employment in the security industry and willingness to spend long periods exposed to the threats of terrorism, crime, and political instability. About 13.6% of the subjects who are employed in the security industry as compared to 6.3% of the non-security subjects were willing to make an extended trip to country G, a place of high terrorism and political instability. This was statistically significant, $\chi^2(1, N=406)=6.29, p<.05$. This same pattern of having nearly twice the number of security subjects willing to risk longer exposure to threat is present in responses to country F, a

place of high criminal and terrorist activity. In this case, about 15.2% of the security subjects, as compared with 8.9% of the non-security subjects were willing to relocate here. The relationship between willingness to relocate and employment in the security industry is significant, $\chi^2(1, N=406)=3.84, p<.05$. In response to the question for country B, a place characterized by high terrorism, once again, more security subjects (26.6%) were willing to relocate there; only about 17.4% of the non-security subjects were willing to do the same. This was significant, $\chi^2(1, N=406)=5.08, p<.05$.

In one instance, for country F, a location of high terrorism and crime, there was a relationship between willingness to make a brief trip to this place and non-security employment. Approximately 89.3% of the non-security subjects were willing to make a brief trip to this place; only 81.5% of the security subjects would agree to do the same. This was significant, $\chi^2(1, N=406)=4.99, p<.05$.

Travel vs. Non-travel

The responses of individuals who identified themselves as travelling for business were compared to those for subjects who do not. Mean scores for the various country questions and for the total scores were examined. T-test results suggested that there are significant differences between the two groups. The travellers' group mean (.81) was higher than that

of the non travellers (.56) for country W, a place of high crime, terrorism, and political instability, $t(406)=-2.16$, $p<.05$. Similarly, the travellers' group mean (1.24) for the country G story was also significantly higher than the mean for non-travellers (.87), $t(406)=-2.73$, $p<.01$. Country G is characterized by high terrorism and political instability, but low crime. The mean score for travellers (2.20) was again significantly higher than that for non-travellers (1.33) for country F, which was depicted as a location with high crime and high terrorism, but low political instability, $t(406)=-4.82$, $p<.001$.

The mean score for country T for travellers (3.74) is significantly higher than that of non-travellers (3.11), $t(406)=-3.23$, $p<.01$. Country T has high political instability. For country H, a place of high crime, the mean score for travellers was significantly higher than for non-travellers, $t(406)=-3.68$, $p<.01$. Finally, the mean total score (20.160 for travellers was significantly higher than for non-travellers, $t(406)=-4.62$, $p<.001$.

Thus, those who travel for business (both domestically and internationally) evidenced a higher degree of willingness to travel to places which are under high threat conditions of terrorism or political instability.

Phase I vs. Phase II

It was suspected that important differences might exist between those subjects who completed the questionnaire at the conference (phase I) and those who received it in the mail (phase II). T-test results for comparisons of the scores of the two phases suggested three differences which were significant.

The mean score (3.17) for phase I subjects on the country T question was significantly lower than that for phase II (3.93), $t(406) = -5.27$, $p < .001$. Country T is a place which has high political instability, but low rates of crime and terrorism. The phase I group's mean (4.08) was also significantly lower than the phase II group mean (4.76) for country R, which is characterized by low crime, terrorism, and political instability, $t(406) = -6.21$, $p < .001$. The total score mean (17.10) for phase I was also significantly lower than the mean (21.07) for phase II, $t(406) = -5.40$, $p < .001$. Thus, one might conclude that the phase II subjects were generally more willing to travel under possibly threatening conditions.

Phase I subjects were compared to phase II subjects in terms of the distribution of their scores for the various country questions. There were significant differences between the two groups on six of the eight country questions.

The distribution of scores for country G (high crime and political instability) was significantly different for the two

phase groups, $\chi^2 (5, N=408)=11.82, p<.001$. More phase I subjects (5% as opposed to 2.6%) were willing to travel to this country.

For country F, a reversal occurs as there appears to be a relationship between membership in phase II and willingness to travel to this country, a land of high crime and terrorism. About 21.3% of phase II subjects scored at least a 4 on this question, as opposed to 13.6% of phase I subjects. This difference was significant, $\chi^2(5, N=408)=20.39, p<.01$.

For country B, a location of high terrorism, more phase II subjects (32%) evinced a greater degree of willingness than phase I subjects (23.5%) to be exposed to this threat, $\chi^2(5, N=408)=15.32, p<.001$. Under the conditions of high political instability which is the distinctive feature of country T, a significantly larger number of phase II subjects were willing to risk exposure to this threat, $\chi^2 (5, N=408)=41.89, p <.001$.

The relationship between membership in the phase II group and willingness to be exposed to risk was also evident in the distribution of responses to country H, a place of high crime. In this case, 46.6% of the phase II subjects scored a four or higher, whereas only 15% of the phase I subjects scored a four or higher. This relationship was significant, $\chi^2(5, N=480)=80.47, p<.001$. Finally, in response to country question R (low on all variables), 94.8% of the phase II subjects scored four or higher for this item; only about

72.9% of the phase I subjects scored as highly as the phase II group. These results were also significant, $\chi^2(5, N=408)=51.96, p<.001$.

Interestingly, one more relationship to phase II group membership was found: nearly twice as many phase II members indicated that they would not change their travel plans in response to news media accounts of terrorist activity in a country. Among phase two members, 31% refused to change their plans, while only 16% of phase I subjects refused to do so. This relationship of reluctance to change plans and group membership was also significant, $\chi^2(5, N=408)=7.16, p<.01$.

Phase I: Security vs. Non-security

Only one relationship was found between employment in the security industry for phase I group members and willingness to be exposed to risk. In response to the question for country F, which has high crime and political instability, significantly fewer subjects who are employed in the security industry were willing to make a brief trip to this place, $\chi^2(1, N=140)=5.40, p<.05$.

Phase I: International Travel vs. No-International Travel

A significantly larger number of the phase I group's international travellers (23.3% scored 4 or higher) were willing to go to country C, which was depicted as being torn by high crime and political instability; only 8.8% of non-international travellers scored as highly, $\chi^2(1, N=140)=12.69, p<.05$. International travellers also showed a greater willingness to make both an extended trip and to relocate to country T, a place of high political instability. About 68.3% of the international travellers and only 46.3% of the non-international travellers agreed to make an extended trip there, $\chi^2(1, N=140)=6.77, p<.01$. Similarly, 36.7% of the travellers, as opposed to 20% of the non-travellers, agreed to relocate to a place of high political instability; this relationship was significant, $\chi^2(1, N=140)=4.81, p<.05$.

More international travellers (20% as opposed to 1.2%) would refuse to change their plans in response to U.S. State Department warnings of terrorist threat, $\chi^2(1, 140)=14.31, p<.001$. Not surprisingly, the same pattern exists in response to news media accounts of terrorist activity: 30% of the international travellers, as compared to only 6.4% of the non-travellers, would refuse to change their plans. This relationship was significant, $\chi^2(1, N=140)=13.58, p<.001$.

Phase I international travellers were more likely to know a victim of terrorism : about 33.3% of the international

travellers knew a victim of terrorism, whereas only 13.8% of the non-travellers did, $\chi^2(1, N=140)=7.63, p=.01$. Phase I international travellers were also more likely to have been a victim of crime while travelling to other countries: 35% of the travellers as opposed to 11.3% of the non-travellers had been victimized. This relationship between victimization and international travel was significant: $\chi^2(1, N=140)=11.49, p<.001$.

No relationship was found to exist between a subject's experience in international travel and level of knowledge about terrorism. International travellers did not know more than non-travellers about terrorism.

Phase II: Security vs. Non-Security

Phase II subjects employed in the security industry showed the same statistically significant inclination as phase I subjects to be willing to be exposed for longer periods to the threat of terrorism or crime. For country F (high crime and terrorism conditions), 78.2% of the security subjects were willing to spend one to two weeks, whereas only 65.2% of the non-security subjects would do the same, $\chi^2(1, N=268)=4.29, p<.05$. About 20% of the security subjects and only 10.5% of the non-security subjects would agree to relocate to country F, $\chi^2(1, N=268)=5.13, p<.05$.

For country B (high terrorism), significantly more security subjects were willing to spend one or two weeks or

and extended trip there. Additionally, 35.6% of the security subjects and only 19.3% of the non-security subjects were willing to relocate to country B. This was significant, $\chi^2(1, N=268)=8.41, p<.01$.

Country H is depicted as a high crime locale, and the relationship between employment in the security industry and willingness to spend long periods in a threatening environment still holds. Significantly higher numbers of security subjects agreed to spend either one to two weeks or an extended period in country H. Further, approximately 51.7% of the individuals employed in security were willing to relocate here, while 33.1% of the non-security subjects would. This finding was significant, $\chi^2(1, N=268)=8.50, p<.01$.

Even for the low threat country question (country R: low crime, terrorism, and political instability), more security subjects (90.8%) were willing to relocate; only 81.2% of the non-security subjects would relocate. Again, the relationship was significant, $\chi^2(1, N=268)=4.08, p<.05$.

Phase II: International Travel vs. No-International Travel

International travellers in the phase II grouping manifested a greater willingness to risk longer periods of exposure to threats of terrorism, crime, or political instability than non-international travellers.

For country G (high terrorism and political instability), 43% of the travellers, as compared to 26.9% of the non-travellers would spend one-two weeks there; this was significant, $\chi^2(1, N=268)=7.33, p<.01$. More travellers (44.1%) than non-travellers (28.0%) indicated willingness to make an extended trip to country B (high terrorism), $\chi^2(1, N=268)=7.34, p<.01$. In the case of country C (high crime and political instability), not only were international travellers more willing to make an extended trip to this country, they were also more willing to agree to vacation there: 24.7% of the travellers, as compared to 14.9% of the non-travellers, would do so. This was a significant result, $\chi^2(1, N=268)=3.96, p<.05$.

More international travellers (55.9%) would agree to relocate in country T (high political instability) ; only 41.7% of non-travellers would go there, $\chi^2(1, N=268)=4.92, p<.05$. In a similar fashion, 100% of the international travellers would go on an extended trip to country R (low on crime, terrorism, and political instability), but only 94.9% of the non-travellers would, $\chi^2(1, N=268)=4.95, p<.05$.

Phase II group international travellers (10.8%) were more reluctant than non-travellers (2.9%) to change plans in response to warnings from the United States Department of State, $\chi^2(1, N=268)=7.16, p<.01$. Not surprisingly, 77.1% of the international travellers reported that they would refuse to alter their travel plans subsequent to being exposed to news media reports of terrorist activity; 22.9% of the non-travellers stated that they would behave similarly. This relationship between travel and refusal to change one's plans was significant, $\chi^2(1, N=268)=15.5, p<.001$.

International travel was significantly related to both knowing a victim of terrorism, $\chi^2(1, N=268)=9.26, p<.01$., and to having been a victim of crime while travelling to other countries for business, $\chi^2(1, N=268)=6.98, p<.01$.

Correlations

Because the two samples used for this study evinced some significant differences, separate sets of correlations were run for the group which completed the questionnaire at the Security Conference (phase I) and the group which received the questionnaire through the mailing (phase II). There were some notable differences in the correlations, but the similarities will be discussed first.

Table 5-8

Correlations Between Willingness ScoresPhase I

	Crime	Terror	Pol.Instab.
Crime	1.0000 (140) P=	.8558 (140) P=.000	.8610 (140) P=.000
Terror	.8558 (140) P=.000	1.000 (140) P=	.7561 (140) P=.000
Pol. Instab.	.8610 (140) P=.000	.7561 (140) P=.000	1.000 (140) P=

Phase II

	Crime	Terror	Pol.Instab
Crime	1.000 (268) P=	.8229 (268) P=.000	.8367 (268) P=.000
Terror	.8229 (268) P=.000	1.000 (268) P=	.7487 (268) P=.000
Pol. Instab.	.8367 (268) P=.000	.7487 (268) P=.000	1.000 (268) p=

Table 5-9
Correlations Between Semi-isolated Willingness Scores

Phase I

	Terror. - No Crime
Crime-	.6042
No Terror.	(140)
	p<.001

	Pol. Instab.- No Crime
Crime-	.6514
No Pol.	(140)
Instabil.	p, .001

	Pol. Instab. - No Terror.
Terror.-	.4370
No Pol.	(140)
Instab.	p<.001

Phase II

	Terror. - No crime
Crime -	.5059
No Terror.	(268)
	p<.001

	Pol. Instab. - No Crime
Crime -	.5265
No Pol.	(268)
Instabil.	p<.001

	Pol. Instabil. - No Terror.
Terror. -	.4480
No Pol.	(268)
Instabil.	p<.001

The various willingness scores were correlated with one another. As can be seen in Table 5-8, the three scores (crime score, terrorism score, and political instability score) were fairly strongly correlated with one another for both phase I and phase II groupings. Table 5-9 exhibits correlations for the same willingness scores, but is designed to control for the influence of the other two variables. Thus, for example, the scores for countries which have terrorism, but no crime, are correlated with the scores for the two countries with crime, but no terrorism. It will be seen that the correlations for each of the sets are moderate.

Table 5-10 shows the correlations which exist among descriptor variables for the subjects (first in the phase I group, and then in the phase II group) and their "Willingness to Travel" scores for the varying conditions of crime, terrorism, and political instability. Total score reflects the subject's overall willingness to travel under threatening conditions.

For the both sample groups, the strongest correlation was a negative one involving willingness to change plans in response to news media reports of terrorist threat in a given country which one might visit. For the phase I grouping, subjects who were most willing to ignore news media reports were most willing to travel to high threat

Table 5-10

Correlations of Subjects' Descriptor Variables with Total Score, and Scores for Crime, Terrorism, and Political Instability.

Variable	Total Score	Crime	Terror	Pol. Instabil.
Travel	.1151	.1779*	.1088*	.1145
Intl.Travel	.1531*	.2077**	.0851*	.1952*
Frequency	.0471	.0753	.0418	.0953
To C.A.	-.0566	-.0522	-.0669	-.0464
To S.A.	-.0030	-.0061	-.0529	.0093
To Eu.	-.0629	-.0880	-.1524	-.0622
To M.E.	-.0948	-.1582	-.1291	-.0898
To As.	-.0827	-.0534	-.1541	-.0499
To Af.	-.0643	-.0534	-.1223	-.0649
Chg.Plն.State	-.1731*	-.1938*	-.1233	-.2616*
Chg.Plն.News	-.3825***	-.3816***	-.3644***	-.4233***
Victim Terror	.1335	.1863***	.1108	.1241
Knowl Terror.	-.1989**	-.2126**	-.2090**	-.1504*
Security	-.0394	-.0733	.0046	.0532
Title	-.2613**	-.2402**	-.1873*	-.3510***
Age	-.0224	-.0683	-.0704	-.0273

Phase II

Variable	Total Score	Crime	Terror	Pol. Instabil.
Travel	.2277***	.2020***	.1792**	.1719**
Intl.Travel	.1727**	.1745**	.1575**	.1670**
Frequency	.0115	.0027	-.0175	-.0470
To C.A.	.0515	.0609	.0943	.0183
To S.A.	.0813	.1097	.0339	-.0741
To Eu.	.0049	.0096	-.0019	-.1468
To M.E.	.0318	.0284	.0559	-.1037
To As.	.1344	.1357	.0927	.0163
To Af.	.0945	.1236	.1404	-.0623
Chg.Plն.State	-.1195*	-.1377*	-.1440**	-.1507**
Chg.Plն.News	-.3635***	-.3898***	-.3485***	-.3048***
Victim Terror	.0814	.0934	.1079***	.0098
Knowl Terror	.1375*	.1412*	.1339*	.1238*
Security	.1461**	.1397*	.1260*	.0511
Title	.0116	.0136	.0461	-.0366
Age	-.0597	-.0824	-.0920	.0427

Note:*** = $p < .001$ ** = $p < .01$ * = $p < .05$

areas ($r = -.3825$, $p < .001$), under conditions of crime ($r = -.3816$, $p < .001$), conditions of terrorism ($r = -.3644$, $p < .001$), and conditions of political instability ($r = -.4233$, $p < .001$). Correlations between this same variable and the total score, crime score, terrorism score, and the political instability score are very similar for the phase II grouping: Total score ($r = -.3635$, $p < .05$), conditions of crime ($r = -.3898$, $p < .001$), conditions of terrorism ($r = -.3485$, $p < .001$), and conditions of political instability ($r = -.3048$, $p < .001$).

There were several noticeable differences between the sets of correlations for the two phases. First, correlations between the "Knowledge of Terrorism" variable (score) and the various willingness scores were higher for phase I. Secondly, correlations between the job category variable and the various willingness scores were higher and of a different direction (negative) for the phase I group. Finally, the correlations for the "Travel for Business" variable were higher for the phase II group.

Multiple Regression Analysis

Multiple regression equations were calculated in order to evaluate the usefulness of various independent variables in predicting the different willingness scores. Equations were generated for the four dependent variables (i.e., the

total score, crime score, terrorism score, and the political instability score) for both the phase I and phase II groups.

The equations for the various willingness scores were generated through a process of stepwise regression analysis, with the criterion level of statistical significance set at .05. The characteristics of the subjects which were entered into the regression analysis were: (a) travel (i.e., whether one travels for business or not); (b) international travel (i.e., whether one's business travel is international or not); (c) Change plans news (i.e., whether one would change travel plans in response to news media coverage of terrorist activity); (d) knowledge of terrorism (i.e., one's level of knowledge about terrorism); (e) title category (i.e., whether one is an executive, or not); (f) Security (i.e., whether one is employed in the security industry, or not); (g) "Go South" (i.e., whether one travels to either Central or South America, or not). These variables were selected for entry into the regression analysis for two reasons. First, use of variables (a), (b), (d), and (f) is directly related to the hypotheses that were proposed for this study. Second, the independent variables, (c) and (g) were selected, along with those just mentioned, as the predictor variables in an initial, screening regression analysis of all of the descriptor variables which had been performed.

Phase I: Total Score

This regression equation examines the relationship between total score and the seven independent variables. The analysis identified these three variables as the significant predictors of the total score: (1) change plans news (Beta=-.36, $p<.001$); (2) Job title category (Beta=-.22, $p<.01$); (3) Knowledge of terrorism (Beta=-.18, $p<.05$). The total score for willingness to travel to high risk places is likely to be higher for a person who does not change his travel plans in response to news media accounts of terrorist activity, is an executive, and has a lower level knowledge of terrorism. These variables produce an R of .48, which accounts for about 23% of the total variation (R^2) in total score for willingness to travel. (See table 5-11).

Table 5-11

Multiple Regression Analysis of Subject Characteristics on Total Score for Phase I

I.V.	Beta	t	Significance of t
1. Change Plans news	-.36	-4.53	.001
2. Job Title	-.22	-2.78	.01
3. Knowl. Terror.	-.18	-2.32	.05

$R = .48$
Adj. $R^2 = .23$

Phase I: Crime Score

This equation examines the relationship between the crime score and the seven independent variables. The regression analysis identified the following four variables as the significant predictors of the crime score: (1) Change Plans News (Beta=-.29, $p < .001$); (2) Go South (Beta=.23, $p < .01$); (3) Knowledge of Terrorism (Beta=-.22, $p < .01$); (4) Title Category (Beta=-.22, $p < .05$). The crime score, which is an indicator of a subject's willingness to travel to countries which have high crime rates is most likely to be higher for a person who (a) does not change his travel plans in response to news media accounts of terrorism; (b) travels to Central or South America for business; (c) has a low level knowledge of terrorism; and (d) is an executive. This combination of variables generated an adjusted R^2 which equals .25, so they accounted for approximately 25% of the total variation in the crime score. (see table 5-12).

Table 5-12

Multiple Regression Analysis of Subject Characteristics on Crime Score for Phase I

I.V.	Beta	t	Significance of t
1. Change Plans news	-.29	-3.50	.001
2. Go South	.23	2.75	.01
3. Knowl. Terror.	-.22	-2.86	.01
4. Job Title	-.18	-2.25	.05

$R = .52$
Adj. $R^2 = .25$

Phase I: Terrorism Score

This regression equation investigates the relationship between the seven independent variables and the terrorism score. The regression analysis generated these two variables as the predictors of the terrorism score: (1) Change Plans News (Beta=-.36, $p < .001$); (2) Knowledge of terrorism (Beta=-.20, $p < .05$). The terrorism score, which is an indicator of willingness to visit a location where there is a high incidence of terrorism, is significantly influenced by the reluctance of a subject to change his plans in response to news media accounts of terrorist activity and by a lower level of knowledge about terrorism. Persons who have these two characteristics are likely to have relatively higher terrorism scores. This pair of variables produced an $R^2 = .16$, which indicates that approximately 16% of the variation in the terrorism score is explained by these variables. (See table 5-13).

Table 5-13

Multiple Regression Analysis of Subject Characteristics on Terrorism Score for Phase I

I.V.	Beta	t	Significance of t
1. Change Plans news	-.36	-4.41	.001
2. Knowledge Terror.	-.20	-2.50	.05

$R = .42$
Adj. $R^2 = .16$

Phase I: Political Instability

The influence of the seven independent variables on the political instability score was examined in this regression equation. The political instability score is an indicator of a subjects' willingness to travel to a country that is subject to an unstable government. The regression analysis produced these two indicators: (1) Change plans news ($-.40$, $p < .001$); and (2) Title category ($Beta = -.32$, $p < .001$). Thus, an individual's political instability score can be expected to be higher if he shows reluctance to changing his travel plans in response to news media accounts of terrorist activity and if he is an executive. The R^2 for this equation was .27, so 27% of the variation in the terrorism score is explained by the two predictor variables. (See Table 5-14).

Table 5-14

Multiple Regression Analysis of Subject Characteristics on Political Instability Score for Phase I

I.V.	Beta	t	Significance of t
1. Change Plans news	-.36	-5.14	.001
2. Job title	-.31	-4.11	.001

$R = .53$
Adj. $R^2 = .27$

Phase II: Total Score

This regression equation examined the relationship between total score and the seven independent variables. The regression analysis produced these variables as the significant predictors of the total score: (1) Change plans news (Beta=.35, $p < .001$); (2) Travel for business (Beta=.17, $p < .01$); (3) Knowledge of terrorism (Beta=.166, $p < .01$); (4) Security (Beta=.15, $p < .05$). The total score for willingness to travel to high risk places may be expected to be higher for an individual if he or she is reluctant to change travel plans in response to news media reports of terrorist activity, travels for business (domestically), has a high knowledge of terrorist threat, and is employed in the security industry. These variables produced an $R^2 = .19$, so about 19% of the variation in the total score is explained by these variables. (See table 5-15).

Table 5-15

Multiple Regression Analysis of Subject Characteristics on Total Score for Phase II

I.V.	Beta	t	Significance of t
1. Change Plans news	-.35	-6.04	.001
2. Travel	.17	2.94	.01
3. Knowl. Terror.	.16	2.85	.01
4. Security	.15	2.59	.05

$R = .46$
Adj. $R^2 = .19$

Phase II: Crime Score

The relationship between crime score, an indicator of a subject's willingness to risk exposure to crime while travelling, and the seven independent variables was examined in this regression equation. The analysis yielded four variables which are significant predictors of the crime score: (1) change plans news (Beta=-.36, $p < .001$); (2) Knowledge of terrorism (Beta=.17, $p < .01$); (3) Security (Beta=.14, $p < .05$); (4) Travel for business (Beta=.14, $p < .05$). The person who is reluctant to change plans in response to news media coverage of terrorist activity, has a high knowledge of terrorism, is employed in the security industry, and travels domestically for business is likely to have a higher score on this variable. The $R^2 = .19$, so 19% of the variation in crime score is explained by these four variables. (See table 5-16).

Table 5-16

Multiple Regression Analysis of Subject Characteristics on Crime Score for Phase II

I.V.	Beta	t	Significance of t
1. Change Plans news	-.36	-6.20	.001
2. Knowledge Terror.	.17	2.95	.01
3. Security	.14	2.48	.05
4. Travel	.14	2.46	.05

$R = .46$
Adj. $R^2 = .20$

Phase II: Terrorism Score

This regression equation explored the relationship between the terrorism score, which is an indicator of a subject's willingness to travel under high terrorism conditions, and the seven independent variables. The regression analysis produced four variables which are significant predictors of the terrorism score: Change plans news (Beta=-.34, $p < .001$); (2) Knowledge of Terrorism (Beta=.16, $p < .01$); (3) Security (Beta=.13, $p < .05$); (4) Travel (Beta=.12, $p < .05$). Thus, it could be expected that an individual who (a) refused to change plans in response to news media coverage of terrorist activity in a particular area, (b) had a higher level of knowledge of terrorism, (c) is employed in the security industry, and (d) and travels for business would show greater willingness to travel under high terrorism conditions. The R^2 equals .16 for this equation, so about 16% of the variation in the terrorism score is explained by these four variables. (See table 5-17).

--

Table 5-17

Multiple Regression Analysis of Subject Characteristics on
Terrorism Score for Phase II

I.V.	Beta	t	Significance of t
1. Change Plans news	-.346	-5.77	.001
2. Knowledge Terror.	.16	2.75	.001
3. Security	.13	2.20	.05
4. Travel	.12	2.09	.05

R= .42
Adj. R²=.16

Phase II: Political Instability Score

The relationship between the political instability score, an indicator of a subject's willingness to risk exposure to political instability, and the seven independent variables was examined in regression equation. The analysis identified these variables as significant predictors of the political instability score: (1) Change plans news (Beta=-.30, $p < .001$); (2) Knowledge of terrorism (Beta=.14, .05); (3) travel for business (Beta=.12, $p < .05$). A person who is reluctant to change his plans in response to news media reports of terrorism in an area, knows about terrorism, and travels for business is more likely to achieve a higher score on this variable. The R^2 equals .12 for this equation, so 12% of the variation in the political instability score is explained by these variables. (See table 5-18).

Table 5-18

Multiple Regression Analysis of Subject Characteristics on
Political Instability Score for Phase II

I.V.	Beta	<u>t</u>	Significance of <u>t</u>
1. Change Plans news	-.30	-4.92	.001
2. Knowledge Terror.	.14	2.32	.05
3. Travel	.12	2.04	.05

R = .36

Adj. R^2 = .12

The different predictors for the various willingness scores of both phase I and phase II subjects are summarized in Table 5-19.

Table 5-19

Predictors Identified by Multiple Regression Analysis for
Phase I and Phase II Mean Scores

Phase I:

Total Score

1. Change Plans News
2. Job Title
3. Knowledge of Terrorism

Crime Score

1. Change Plans News
2. Go South
3. Knowledge of terrorism
4. Job Title

Terrorism Score

1. Change Plans News
2. Knowledge of Terrorism

Political Instability Score

1. Change Plans News
2. Job Title

Phase II:

Total Score

1. Change Plans News
2. Travel
3. Knowledge of terrorism
4. Security

Crime Score

1. Change Plans News
2. Knowledge of Terrorism
3. Security
4. Travel

Terrorism Score

1. Change Plans News
2. Knowledge of terrorism
3. Security
4. Travel

Political Instability Score

1. Change Plans News
2. Knowledge of terrorism
3. Travel

Analyses of Variance

Two-Way Analysis of Variance

A two way analysis of variance was performed in order to compare the various willingness scores for subjects who either (a) work in the security industry or not, and (b) travel internationally for business or not. Separate analyses were performed for phase I and phase II subjects.

Phase I: Analysis of Variance

MAIN EFFECTS

Security: There was no main effect for employment in the security industry in terms of willingness to be exposed to the threats of crime, terrorism, or political instability for the phase I group of subjects. (See Table 5-20).

International Travel: There was a main effect for international travel for the phase I group. Under high crime conditions, phase I subjects who travel were significantly more willing to risk exposure to threat, $F(1, 140)=5.44$, $p<05$. (See Table 5-20).

Interaction Effects

There were no interaction effects for the security and international travel variables for the phase I group.

Table 5 -20

Mean Scores for Phase I Subjects
Crime Score Mean

		Travel Internationally		
S e c u r i t y		Yes	No	
	Yes	6.88	5.80	6.11
	No	8.00	5.53	6.72
		7.22	5.61	

Political Instability Mean

		Travel Internationally		
S e c u r i t y		Yes	No	
	Yes	7.95	6.47	7.11
	No	8.33	6.96	7.53
		8.07	6.3	

Phase II: Analysis of Variance

MAIN EFFECTS

Security: Phase II subjects who are employed in the security industry are significantly more willing to travel under overall threat conditions. The mean total score ($\bar{M}=20.43$) for non-security subjects was significantly lower than the mean total score ($\bar{M}=22.41$) for the security subjects, $F(1, 268)=5.298, p<.05$. (See table 5-21).

Phase II subjects who are employed in the security industry are also significantly more willing than non-security subjects to travel under high crime conditions, $F(1, 268)=3.88, p<.05$; under high terrorism conditions, $F(1, 268)=3.87, p<.05$. (See Table 5-21).

International Travel: A main effect for international travel was also evident among the phase II subjects. The mean total score ($\bar{M}=22.58$) for those who travel internationally was significantly higher than the mean total score ($\bar{M}=20.27$) for those who do not, $F(1, 268)=7.65, p<.01$.

Subjects who travel internationally also showed significantly greater willingness to travel under high crime conditions, $F(1, 268)=7.84, p<.01$, high terrorism conditions, $F(1, 268)=6.33, p<.05$, and high political instability conditions, $F(1, 268)=7.39, p<.01$. (See Table 5-21).

Table 5-21

Mean Scores for Phase II SubjectsTotal Score Means

Travel Internationally

S e c u r i t y	Yes		No	
	Yes	24.15	21.35	22.41
	No	21.72	19.79	20.43
		22.58	20.27	

Crime Score Means

Travel Internationally

S e c u r i t y	Yes		No	
	Yes	10.45	8.72	9.38
	No	9.02	7.82	8.22
		9.53	8.10	

Terrorism Score Means

Travel Internationally

S e c u r i t y	Yes		No	
	Yes	8.61	7.04	7.63
	No	7.30	6.26	6.60
		7.76	6.50	

Political Instability Score Means

Travel Internationally

S e c u r i t y	Yes		No	
	Yes	9.09	7.65	8.20
	No	8.50	7.50	7.83
		8.71	7.55	

INTERACTION EFFECTS

There were no significant interaction effects for the variables of security industry employment and international travel for the phase II subjects.

Three-Way Analysis of Variance

The willingness scores for the eight country questions were analyzed in terms of the effects of these three variables: job title (i.e., executive or not), security industry employment, and international travel. A three-way ANOVA was performed for each phase.

Phase I

MAIN EFFECTS

Job title: There was a main effect for the job title variable. The mean total score for executives was 18.51, but for non-executives, it was 14.60. This difference was significant, $F(1, 140)=7.81, p<.01$. A similar pattern existed under high crime conditions: the mean score for executives was 7.0 and for non-executives, it was 5.14; this was a significant difference, $F(1,140)=6.08, p<.05$. Under high terrorism conditions, executives are more willing to travel ($M=6.59$ for executives and $M=5.02$ for non-executives); this was a significant difference, $F(1, 140)= 4.10, p<.05$.

Finally, under highly unstable political conditions, executives had a higher mean score ($\bar{M}=8.18$) than non-executives ($M=5.02$); this was also significant, $F(1, 140)=15.34$, $p<.001$.

International Travel: There was a main effect for international travel. The mean crime score for non-international travellers ($\bar{M}=5.57$) was significantly lower than that of international-travellers ($\bar{M}=7.18$), $F(1, 140)=4.17$, $p<.05$. Under highly unstable political conditions, the international travellers ($\bar{M}=8.05$) were significantly more willing to travel than those who do not travel internationally ($\bar{M}=6.47$), $F(1, 140)=3.93$, $p<.05$.

INTERACTION EFFECTS

Job title x International Travel: Under highly politically unstable conditions, there was a significant interaction between being an executive and experience in international travel. The mean score for executives who travel internationally was 9.26 and the mean score for those who do not was 7.10. Those who were not executives, but who do travel internationally for business, had a mean score of 5.73; those who are neither executives, nor international travellers, had a mean score of 5.29. This interaction was significant, $F(1, 140)=4.10$, $p<.05$. It would seem that international travel experience significantly increases the general willingness of executives to travel under high risk conditions.

Phase II

MAIN EFFECTS

Security: There was a main effect for the security variable with the phase II subjects. The mean total score for subjects employed in the security industry was 22.42, which was significantly higher than for the mean of the non-security subjects ($M=20.21$), $F(1, 268)=5.89$, $p<.01$. Under high crime conditions, the mean score ($M=9.83$) for security subjects was significantly higher than the mean ($M=8.1$) for non-security subjects, $F(1, 268)=5.08$, $p<.05$. Under high terrorism conditions, the mean score ($M=7.67$) for the security subjects was significantly higher than the mean score (6.39) for the non-security subjects, $F(1, 268)=5.15$, $p<.05$.

International Travel: The mean total score for international travellers was 22.45, and the mean score for non-travellers was 20.23. This difference was significant, $F(1, 268)=5.53$, $p<.05$. Under high crime conditions, the international traveller ($M=9.44$) was significantly more willing to travel than the non-traveller ($M=8.09$), $F(1, 268)=5.05$, $p<.05$. Finally, under highly unstable political circumstances, the international traveller ($M=8.65$) is significantly more inclined to risk travel than the non-international traveller ($M=7.56$), $F(1, 268)=5.15$, $p<.05$.

There were no interaction effects for these variables.

Five Way Analysis of Variance

The willingness scores for the eight country questions were analyzed in terms of the effects of these five independent variables: crime, terrorism, political instability, knowledge of terrorism, and change plans news. The first three variables, of course, are the major independent variables for the study. The knowledge of terrorism and the change plans news were the most common predictors which were identified by the multiple regression analysis. Two five-way ANOVAS were performed: one for phase I, and another for the phase II group.

Phase I

MAIN EFFECTS

Crime: There was a main effect for the crime variable. The mean score for the low crime countries was 2.71, but for the high crime countries, the mean score was 1.57. This difference was significant, $F(1, 140)=159.20$, $p<.001$. (See Table 5-22).

Terrorism: There was a main effect for the terrorism variable. The mean score for the low terrorism country questions ($M=2.78$) was significantly lower than the mean score ($M=1.51$) for the high terrorism country questions, $F(1, 140)=133.18$, $p<.001$. (See Table 5-22).

Political Instability: There was a main effect for the political instability variable. The mean score ($M=2.48$) for

low politically unstable conditions was significantly higher than the mean score ($\bar{M}=1.81$) for highly unstable conditions, $F(1, 140)=33.21$, $p<.001$. (See Table 5-23).

Change Plans News: There was a main effect for the change plans news variable. Those subjects who were reluctant to change their travel plans subsequent to exposure to news media reports of terrorist activity had a significantly higher mean score ($\bar{M}=2.90$) than those who did not ($\bar{M}=1.96$), $F(1, 140)=20.45$, $p<.001$. (See Table 5-25).

INTERACTION EFFECTS: TWO-WAY INTERACTIONS

Crime x Terrorism: There was an interaction effect between crime and terrorism. The mean score ($\bar{M}=1.22$) for country questions which were characterized by both high crime and terrorism was significantly lower than when only one of the threat conditions was present, $F(1, 140)=33.21$, $p<.001$. Relatively speaking, terrorism, by itself, had a more powerful effect than crime did by itself ($\bar{M}=1.80$ for high terror and $\bar{M}=1.93$ for high crime situations.) (See table 5-22).

Table 5-22

Phase I : Crime x Terrorism Interaction

		Terrorism		
		High	Low	
C r i m e	High	1.22	1.93	1.57
	Low	1.80	3.63	2.71
		1.51	2.78	

Terrorism x Political Instability: There was an interaction between terrorism and political instability. Subjects were significantly less willing to travel to countries which were characterized by high terrorism and political instability ($\bar{M}=1.06$) than to countries with high terrorism alone ($\bar{M}=1.96$) or high political instability alone ($\bar{M}=2.56$), $F(1, 140) = 15.63$, $p < .001$. Additionally, it should be noted that subjects were more reluctant to travel to countries which were characterized by high terrorism than by high political instability. (See Table 5-23).

Table 5-23

Phase I : Terrorism x Political Instability Interaction

		Terrorism		
		High	Low	
P o l i t i c a l I n s t a b i l i t y	High	1.06	2.56	1.81
	Low	1.96	3.00	2.48
		1.51	2.78	

THREE-WAY INTERACTIONS

Crime x Terrorism x Political Instability: There was a three way interaction between crime, terrorism, and political instability. The lowest mean score ($\bar{M}=1.708$) was associated with a country which had high crime, terrorism, and political instability. Conversely, the highest mean score ($\bar{M}=4.08$) was associated with a country that was low on all three variables, $F(1, 140)=8.14, p<.01$. Subjects appeared to be least concerned with political instability and most sensitive to terrorism, though their response to crime was also marked. (See Table 5-24).

Table 5-24

Phase I : Crime x Terrorism x Political Instability
Interaction

		Terrorism			
		High		Low	
		Pol. Inst.		Pol. Inst.	
		High	Low	High	Low
C r i m e	High	.708	1.73	1.95	1.90
	Low	1.40	2.19	3.16	4.08

Change Plans News x Crime x Political Instability: There was a three-way interaction between change plans news, crime, and political instability. Under the least threatening conditions (low crime and low political instability), those subjects who would refuse to change their plans in response to news media accounts of terrorist activity had the highest mean score ($\bar{M}=4.35$). In contrast, it was found that the lowest mean score ($\bar{M}=1.05$) occurred under the most threatening conditions (high crime and political instability) among subjects who indicated willingness to change their plans after exposure news media reports of terrorist activity in an area. This difference in mean scores was significant, $F(1, 140)=8.14, p<.01$. A high level of crime tended to potentiate a decline in the mean score under high political instability conditions; similarly, a high level of political

instability caused further decline in the mean score under conditions of high crime. Both of these mean scores were strongly effected by the presence of a reluctance of a subject to change plans in response to news media reports of terrorism. Those who agreed to change plans were significantly less willing to risk exposure to threatening conditions. One possibly inexplicable interaction occurred under high crime conditions for the "would not change plans" group. In a way that is completely opposite to what one might expect, their mean score actually decreases under low politically unstable conditions. (See Table 5-25).

Table 5-25

Phase I : Crime x Political Instability x Change Plans News Interaction

		Crime				
		High		Low		
		Pol. High	Inst. Low	Pol. High	Inst. Low	
C h a n g e s	Yes	1.05	1.29	1.61	3.49	1.96
	No	2.06	1.89	2.63	4.35	2.90

Phase II

MAIN EFFECTS

Crime: There was a main effect for the crime variable. The mean score ($\bar{M}=3.06$) under low crime conditions was significantly higher than the mean score ($\bar{M}=2.45$) under high crime conditions, $F(1, 268)=31.26$, $p<.001$. (See Table 5-26).

Terrorism: There was also a very strong main effect for the terrorism variable. The mean score ($\bar{M}=3.54$) under low terrorism conditions was significantly higher than the mean score ($\bar{M}=1.74$) under conditions of high terrorist threat, $F(1, 268)=455.08$, $p<.001$. (See Table 5-27)

Knowledge of Terrorism: One's level of knowledge about terrorism was found to significantly influence a subject's willingness to be exposed to risk. The mean score for those with a low level of knowledge of terrorism was 2.54; for a medium level of knowledge it was 2.71; and for a high level of knowledge it was 2.99. The progressive differences in mean scores were significantly different, $F(1, 268)=4.06$, $p<.05$. (See Table 5-26).

Change Plans News: There was a statistically significant effect of the change plans news variable on the mean scores for the different subjects. The mean score ($\bar{M}=3.06$) for individuals who reported that they are unwilling to change their travel plans in response to news media reports of

terrorism was significantly higher than the mean score ($\bar{M}=2.45$) for those who would, $F(1, 268)=31.26$, $p<.001$. (See Table 5-28).

INTERACTION EFFECTS: TWO-WAY INTERACTIONS

Crime x Terrorism: There was an interaction effect between crime and terrorism. The mean score ($\bar{M}=1.56$) for country questions which were characterized by both high crime and terrorism was significantly lower than when only one of the threat conditions was present, $F(1, 140)=33.21$, $p<.001$. Relatively speaking, terrorism, by itself, had a more powerful effect than crime did by itself ($\bar{M}=1.74$ for high terror and $\bar{M}=2.16$ for high crime situations.) (See table 5-26).

Table 5-26

Phase II: Crime x Terrorism Interaction

		Terrorism		
		High	Low	
C r i m e	High	1.56	2.74	2.16
	Low	1.91	4.34	3.13
		1.74	3.54	

Terrorism x Political Instability: There was an interaction between terrorism and political instability. Subjects were significantly less willing to travel to countries which were characterized by high terrorism and political instability ($\bar{M} = .96$) than to countries with high terrorism alone ($\bar{M} = 1.74$) or high political instability alone ($\bar{M} = 1.99$), $F(1, 140) = 15.63, p < .001$. Additionally, it should be noted that subjects were more reluctant to travel to countries which were characterized by high terrorism than by high political instability. (See Table 5-27).

Table 5-27

Phase II: Terrorism x Political Instability Interaction

		Terrorism		
		High	Low	
P o l i t i c a l I n s	High	.96	3.03	1.99
	Low	2.52	4.06	3.29
		1.74	3.54	

Crime x Change Plans News: There was a significant interaction between crime and the change plans news variables. The mean score ($\bar{M} = 1.91$) was lowest under high crime conditions among subjects who indicated a willingness

to change their plans in response to news media reports of terrorist activity. The mean score ($\bar{M}$ = 2.69) under high crime conditions for those who would not change plans was significantly higher, $F(1, 268) = 11.42$, $p < .01$. Similarly, the same trend was observed for the mean scores under low crime conditions. (See Table 5-28)

Table 5-28

Phase II: Crime x Change Plans News Interaction

		Change Plans		
		Yes	No	
C r i m e	High	1.91	2.69	2.30
	Low	2.97	3.45	3.21
		2.44	3.07	

THREE-WAY INTERACTIONS

Crime x Terrorism x Political Instability: There was a three way interaction between crime, terrorism, and political instability. The lowest mean score ($\bar{M}$ = .824) was associated with a country which had high crime, terrorism, and political instability. Conversely, the highest mean score ($\bar{M}$ = 4.08) was associated with a country that was low on all three

variables, $F(1, 268)=10.73$, $p<.01$. Subjects appeared to be least concerned with political instability and most sensitive to terrorism, though their response to crime was also marked. (See Table 5-29).

Table 5-29

Phase II: Crime x Terrorism x Political Instability Interaction

		Terrorism				
		High		Low		
		Pol. Inst.		Pol. Inst.		
		High	Low	High	Low	
C r i m e	High	.824	2.32	2.13	3.36	2.16
	Low	1.090	2.73	3.93	4.76	3.13

Change Plans News x Knowledge of Terrorism x Political Instability: There was a three-way interaction between the change plans news, the knowledge of terrorism, and the political instability variables. The lowest mean score ($\bar{M}=1.757$) was found to be associated with a low level of knowledge of terrorism, conditions of high political instability, and willingness to change plans in response to news media coverage of terrorist events. Conversely, under conditions in which there is a high level of knowledge of terrorism, low political instability, and reluctance to change plans, it is found that the mean score ($\bar{M}=3.76$) is

nearly twice as high. Further, it was found that increasing levels of knowledge were associated with higher mean scores under both high and low levels of political instability; additionally, reluctance to change plans was associated with higher mean scores under both levels of political instability and all three levels of knowledge. (See table 5-30).

Table 5-30

Phase II: Level of Knowledge x Political Instability x Change Plans News Interaction

		Change Plans				
		Yes		No		
K T n e o r w r l o e r d i g s e m		Pol.	Inst.	Pol.	Inst.	
		High	Low	High	Low	
	Low	1.75	2.83	2.01	3.72	2.58
	Med	1.78	3.01	2.33	3.84	2.74
	High	1.94	3.29	2.85	3.76	2.96

Summary

Overall Characteristics of Subjects:

There were 408 subjects, of whom 93% were male, with a median age of about 42 years old. Executives accounted for about 56% of the sample, and about 45% of the sample are employed in the security industry. Most subjects travel domestically for business, and about one-third travel internationally for business.

The entire sample was divided into two subgroups: phase I and phase II. Phase I (N=140) was composed of subjects who completed the questionnaire at the International Security Conference in New York in August, 1989. Phase II (N=268) consisted of subjects who responded to mailed questionnaires.

It was found that there were significant differences between phases I and II. First, phase II subjects appeared to be generally more willing to risk exposure to high risk places. Second, and most importantly, with the phase I grouping it was found that there was basically no difference between the security and non-security subjects; with the phase II subjects, there are strong differences between security and non-security subjects. Thus, phase I must be considered as predominantly a security group.

Support for the Hypotheses:

Hypothesis #1 proposed that there would be a positive relationship between executives' willingness to expose themselves to travel to areas of high terrorism and their experience in international travel. This hypothesis was confirmed for both the phase I and phase II groupings. International travellers were significantly more willing to risk exposure to terrorism, crime, and political instability in travelling to other countries.

International travellers, in both phase I and phase II groups, were significantly less likely to change their travel plans in response to either warnings about terrorism from both the U.S. State Department or news media accounts of terrorist activity in a given area. Those who travelled internationally were also more likely to know someone who had been the victim of terrorism.

Hypothesis #2 proposed that there is a negative relationship between a business executives's willingness to expose himself to travel in areas of high terrorist threat and acquired knowledge about terrorism. This hypothesis was supported by the responses of the phase I group. The responses of the phase II group, however, do not support this hypothesis; in fact, the opposite position is supported.

Phase I subjects evidenced a negative relationship between willingness to be exposed to risk and knowledge of terrorism; the lower the level of knowledge for a subject,

the more likely he or she would be to travel to a high risk area. These results are based on an almost negligible negative correlation between level of knowledge and willingness to risk exposure to terrorism. An analysis of variance failed to demonstrate a main effect for the knowledge variable with the phase I group. Therefore, support for the hypothesis based on phase I responses is questionable.

Phase II subjects' responses produce opposite results. They evidenced a positive relationship between level of knowledge and willingness to risk exposure to terrorism. The more a subject knows about terrorism, the more likely he or she is to risk exposure to it. This result is based on both a multiple regression analysis and an analysis of variance which showed a significant main effect for level of knowledge.

Therefore, the hypothesis is not supported. The phenomenon appears to be the reverse of what was expected: it is that higher levels of knowledge are related to a subject's increased willingness to risk exposure to terrorism.

Hypothesis #3 proposed that there will be a negative relationship between subjects' willingness to expose themselves to travel to areas of terrorist threat and their occupation as security professionals. This hypothesis was not supported. Results from the phase II grouping suggest the opposite conclusion. Subjects who are employed in the

security industry are more willing to risk exposure to terrorism and crime, and show more overall willingness to risk exposure to high risk conditions than do non-security subjects.

Unanticipated Results

Two unanticipated results were that: (1) the strength of the relationship between the change plans news variable and a subject's willingness to risk exposure to the various threats while travelling; and (2) the number of subjects who reported that they had been victims of crime while travelling internationally.

The strongest predictor of the various willingness scores (total, crime, terrorism, and political instability) was found to be the change plans news variable. Those subjects who indicated that they would not change plans in response to news media reports of terrorist activity were the most likely to be willing to risk exposure to terrorism.

It was surprising to find that 84 of the subjects reported that they had been victimized by crime (other than terrorism) while travelling. Only 7 subjects reported that they had been the victims of terrorism. Nevertheless, subjects were still more fearful of terrorism than crime.

CHAPTER VI

DISCUSSION

ConclusionsConclusions about the Hypotheses:

Of the three hypotheses which were advanced for this study, one is clearly supported.

Hypothesis #1 proposed that there would be a positive relationship between an executive's experience in international travel and his or her willingness to be exposed to the risk of terrorism while travelling. The findings support the hypothesis: it was found that, not only were international travellers more willing to risk exposure to terrorism, they were also more willing to risk high crime and politically unstable conditions.

This result is as one might expect. International travellers, as opposed to non-international travellers, are likely to be more willing to take risks because their prior experience allows these individuals to make more appropriate evaluations of the actual risks involved. Cell (1984) has described the phenomenon of learning from experience in terms of cognitive maps which persons develop and continuously adjust; persons use these maps to guide their decision-making. He says, "our map provides us with ways of dealing with ourselves and the world....when what happens contradicts our anticipations...we look for the explanation which will

enable us to respond" (pg.66).

The individual who does not have prior experience in international travel must make his or her decisions about levels of risk based on information from secondary sources such as television or newspapers. It would seem that because of the bias caused by the availability heuristic that has been described by Kahneman and Tversky (1974) and Slovic, et al., (1976), the inexperienced subject will overestimate the risks of becoming a target of terrorism and be much less willing to travel to possibly dangerous areas. This behavior was clearly manifested among subjects who participated in this study.

A second reason that one might expect to see that international travellers would be more willing to risk exposure to terrorism, crime, or political instability is that their prior exposure to risk would have encouraged their utilization of the defense mechanism of denial. In a fashion similar to the experienced parachutists discussed by Roth (1982) and the combat veterans discussed by Whitney (1962), experienced international travellers are probably also more able to use denial effectively.

It would seem that the use of denial by executives who travel internationally is probably the dominant reason for their being willing to take greater risks. A finding of this study is that the strongest predictor of willingness to be exposed to terrorism, crime, or political instability is an

individual's reluctance to change his or her travel plans subsequent to exposure to news media coverage of terrorist activity in a particular area. That these executives would ignore or discount the most readily available source of information suggests that the cognitive constriction which is characteristic of denial is operative.

Withey (1962) reported a similar finding in a study of persons who felt unable to manage and control their own personal affairs. Here, it was found that "they had little confidence in the likelihood of others controlling larger affairs....These individuals paid little attention to what was available in the news about threats to the society at large"(pg.118). Executives who travel would be expected to feel powerless in the face of terrorism, and one way of controlling the consequent anxiety that the helplessness causes is to ignore news media reports of terrorist activity.

Thus, it can be seen that executives who travel internationally have a better "recipe knowledge" from which to draw in deciding whether or not to risk exposure to terrorism. From actual travel experience, the executive knows that the possibility of victimization from terrorism is not as high as one might first believe. In addition, the executive has acquired the skill of using the mechanism of denial to control the residual anxiety which he or she must feel in travelling to high risk places.

A competing explanation for the finding that executives tend to ignore news media reports of terrorist activity is that they distrust the accuracy of such reporting. They may realize, as Urquhart and Heilmann (1985) have noted, that: "We get most of our information from the news media, including almost all of the information about the risks in our lives, but unfortunately, the matters which preoccupy the news media are most often the small risks..."(pg.26). This is a difficult argument to refute, especially because new international travellers soon find that their initial expectations of what their risks would be are inaccurate. One could argue that travellers soon become suspicious of the source (i.e., the news media) which they used to originally form a cognitive map of the risks that they would be taking.

Another argument against the denial explanation is that there may be a group of individuals who are naturally risk-takers. These persons possibly could be expected to face risk without needing to resort to denial.

One counter-argument which might be adduced in favor of the denial explanation of executives' ignoring news media reports is that many executives would also ignore U.S. State Department warnings of danger in a particular area. Though the number of international travellers who would ignore a State Department warning is smaller, it does suggest a trend toward denial. It is difficult to refute the argument that some risk-takers are naturally inclined to do so without

resort to denial; nonetheless, one might suggest that it is unlikely that such individuals would be manifesting behavior which is normative.

Before examining this study's findings in relation to the two unsupported hypotheses, it is necessary to review one difficulty with the sample which was used. It was found that there were pronounced differences between the phase I grouping (i.e., those subjects who were attendees at the International Security Conference) and the phase II grouping (i.e., the subjects who responded to the random mailing.) which necessitated a separate analysis for each phase.

There was essentially no effect for the security employment variable with the phase I group. This result suggests that the sample group may have been composed predominantly of "security" people, even though the subjects may have identified themselves as belonging to another category. For example, one individual described his employer as a manufacturer, but the company produces surveillance cameras. It may be that tangential involvement in the security industry promotes attitudes which are more similar to those who are directly involved in the security industry.

Another difference may have been operative: employment involving physical security as opposed to "generalist security." Many participants at the International Security Conference are persons who design, manufacture, sell, or install security hardware such as cameras, alarms, safes, or

other intrusion prevention devices. The security respondents in the phase II group were more clearly "generalists" who might specify security hardware, but probably spend most of their time performing tasks which are more related to the "law enforcement" side of the continuum (e.g., doing investigations or threat analysis).

These vocational differences may be reflected in the personalities of the two groups. This distinction may be similar to the relationship between cognitive style and career choice which Witkin (1978) has discussed. He argues that different cognitive styles are associated with different occupations. Thus, he proposes that one might see engineers as being "field-independent", and sales persons as "field-dependent" in their cognitive styles. Thus, there is probably a different type of security professional represented in the phase I group.

Differences between the phase I and II groups can be attributed to two other causes which were related to the experimental procedure. First, the phase I group received the narrative version of the questionnaire; the phase II group received the same information about each country, but it was in the form of key phrases. It is possible that the different formats contributed to differences between the groups.

The second procedural difference relates to the conditions under which the subjects completed the

questionnaires. For the phase I group, the environment was the highly charged atmosphere of the security conference. Each subject was immersed in a vast display of information and equipment related to preventing the dangers of terrorism, crime, or fire. It is reasonable to assume that subjects at the conference may have exhibited greater fear of terrorism and crime because of the fervor instilled at the conference. This higher level of sensitivity to terrorism may have fostered more conservative responses among the conference participants; the artificially increased concerns about crime and terrorism may have created an interference with the subjects' ability to utilize denial which is reflected in their lower willingness scores.

Phase II subjects completed questionnaires in a place that was familiar to them. In addition, the question order for all phase II subjects was the same: the most threatening country was presented first. Analysis of the responses of the phase I subjects to the different orderings indicated that there was an effect to the order of question presentation. The more threatening the first question, the higher the willingness score. Thus, one would anticipate that the question ordering would also create differences between phase I and phase II results.

Given this background discussion of the phase I and phase II differences, the remaining two hypotheses will now be examined.

The second hypothesis proposed that there would be a negative relationship between business executives' willingness to expose themselves to travel to areas of high terrorist threat and acquired knowledge about terrorism.

The phase I subjects' responses were ostensibly in line with the results which one might expect if the hypothesis were valid: phase I subjects who had lower levels of knowledge about terrorism were more willing to risk exposure to terrorism. Conversely, higher levels of knowledge about terrorism were related to decreased willingness to risk exposure to terrorism.

Phase II subjects manifested the opposite relationship between willingness to be exposed to risk and knowledge of terrorism. The more that a phase II subject knew about terrorism, the more likely he or she was to risk exposure to it.

In examining these results more closely, one sees that the phase I results are supported by only a negligible negative correlation between the level of knowledge and willingness to be exposed to terrorism. An analysis of variance failed to demonstrate a main effect for the knowledge variable with these subjects.

The phase II results show that a positive relationship exists between levels of knowledge and willingness to be exposed to terrorism. This finding is based on both a multiple regression analysis and an analysis of variance.

The weight of the evidence is on the side of the positive relationship, so this hypothesis must be rejected. This result is consistent with studies which have shown that increased knowledge is related to lower levels of fear. Subjects who are aware of the actual levels of threat of terrorism are understandably less afraid of it: their chances of victimization are not very high.

Hypothesis #3 proposed that there will be a negative relationship between subjects' willingness to expose themselves to travel to areas of terrorist threat and their occupation as security professionals.

This hypothesis was not supported. For the phase I subjects, although there was a very slight negative correlation between the security employment variable and willingness to be exposed to risk of terrorism while travelling, this was probably the result of an increased fear or apprehensiveness which was a function of the conference environment. An analysis of variance failed to demonstrate a main effect for employment in the security industry; further, a multiple regression analysis failed to identify the security employment variable as a significant predictor variable for the phase I grouping. Therefore, one might reasonably disregard the results for phase I subjects with respect to the security variable.

The results from the phase II group were once again antithetical to those for the phase I group. Here, there

was a positive relationship between employment in the security industry and willingness to be exposed to the risk of terrorism. An analysis of variance demonstrated a main effect for the security employment variable and a multiple regression analysis identified employment in the security industry as a significant predictor variable of willingness to travel under conditions of high terrorism. Thus, one might fairly conclude that employment in the security industry is associated with a greater willingness to be exposed to the risks of terrorism.

Although this result is the converse of what was expected, it may perhaps be explained through reference to the "recipe knowledge" construct which was described earlier. Security professionals, because of their greater access to information about terrorism and crime, are more cognizant of the actual vulnerabilities and risks involved in international travel and may feel safer. This situation may be compared to that of physicians being exposed to infectious diseases. The physician, because of his or her knowledge of the vehicles for the transmission of a given disease, is enabled to take better precautions to prevent it. The layperson, on the other hand, has more limited knowledge and is more vulnerable to infection; the layperson, therefore, is more fearful of exposure to the disease. As Bacon (1597) said, "knowledge is power."

Conclusions in Relation to Crime, Terrorism, and Political Instability:

Generally speaking, the results of this study indicated that the subjects feared terrorism most; this is to say that their willingness scores were lowest under high terrorism conditions. One would expect this result because of the availability of terrorism in the subjects' memories. Terrorism, because of its news media coverage, is highlighted in the public's mind, so its frequency is overestimated.

After terrorism, subjects most feared crime; in fact, the subjects' fear of crime was nearly as high as for terrorism. Among executives, concern with becoming a crime victim while travelling is a powerful motivating force. It is a realistic concern for them, too, because, if the actual victimization rates are as high as were found in this study, then the business person who travels internationally is indeed vulnerable to crime. The comparison between the crime victimization rate in this study and the terrorism victimization rate is stark: only about 3% of the subjects reported that they had been victimized by terrorism, while more than 20% reported that they had been the victims of crime. Crime was defined in the questionnaire as theft or assault, so it is likely that the subjects who reported in the study that they were crime victims suffered an assault or theft, but other crimes may have been involved.

There was a significant interaction between terrorism and political instability. Under high terrorism conditions, there was a potentiating effect to political instability. Subjects were significantly less willing to risk exposure to terrorism if the local government were unstable. This finding calls to mind the story of one executive who had been nearby during a bombing in Paris and found the arrival of the police very comforting; the police represented stability to him.

Other studies have shown that individuals experience anxiety in threatening circumstances that do not have structure. According to Withey (1962), the work of Hudson, and Freud and Burlingham demonstrated this. He says that, "threat seems to occur only as individual interpretation in such an ambiguous setting.. Any stability in the present environment aids in reducing this anxiety"(pg.108). In the case of the international traveller, the sense of order provided by a stable government counteracts the seeming randomness and the consequent feelings of helplessness which are evoked in the face of terrorism.

Implications

An important implication of this study relates to the question as to which persons should be selected for assignments which may involve high risk travel. The results of this study suggest that the persons who will handle the

assignment most successfully are those who have prior experience in international travel. Inexperienced international travellers may be too anxious to operate effectively in a threatening foreign milieu.

Another implication of the study involves the preparation of executives for international travel. Nocella (1990) has written that, in his work as a corporate security director, he does not try to stop executives from going to high risk countries. He says that, "when I think it is too risky to travel to a certain country, the person who is contemplating the travel makes the final decision whether to go"(pg.89).

Though Nocella's approach might appear to be sound, it is incomplete if it does not consider the resistance which many executives display toward security advice and measures. As Kelly and Barnathan (1988) have observed: "an executive may be his own worst enemy"(p.127). Executives often chafe at the precautionary measures which exposure to terrorism requires; they often simply ignore the threat. Niehous (1982), once taken hostage by terrorists himself, has written: "I also admit that during my nine years of working in a foreign country as the head of a local subsidiary of a multinational corporation, I had never taken seriously the possibility that I might be kidnapped...I never thought I'd be a target" (p.35).

Thus, an important implication of this study is that the mechanism of denial, a key psychological process which is

associated with willingness to risk exposure to terrorism, is also the strongest contributor to an executive's vulnerability. If an executive who travels to a high risk country ignores news media reports of terrorist activity, he or she very probably also ignores signs of vulnerability - much in the way that Niehous did.

It is standard advice, in materials written about executive protection, to recommend monitoring the news media for information about terrorist activity. For example, Nocella, in advising other corporate security officers how to develop intelligence related to protecting executives, says "...check the news items in the local media (of a foreign country)...get a feeling for what's happening locally and nationally as reported in the country's news media"(pg.90). Cole (1980) suggests that an executive should be provided with news clippings which report incidents of terrorism, political instability, and socio-economic conditions which relate to criminality. He continues: "While it is often believed that newspapers cannot be considered reliable sources of information, quite the opposite is true. Overall, newspapers accurately report the mass of facts....Very credible government intelligence agencies use newspapers as an initial source of intelligence"(pg.169).

Cole argues that more than newspaper clippings must be provided to the executive; the security director must cultivate an awareness in the executive traveller of personal

vulnerability to terrorism. Cole suggests that an effective technique to use in the preparation of executives for international travel is to offer them regular briefings on the potential dangers in the different areas to which they may travel.

Cole's suggestion that regular briefings should be given to executives is supported by the results of this study with respect to the knowledge variable. Executives who knew more about terrorism were more willing to risk exposure to it. One way in which the effectiveness of these briefings would be increased is if information provided by the U.S. State Department were included. About 90% of all of the respondents in this study indicated that they would heed warnings issued by the State Department.

Nevertheless, one must still keep in mind the findings of this study with respect to the relationship between executives' willingness to risk exposure to terrorism while travelling and their reluctance to change plans in response to news media reports of terrorism. The advice of security experts must be re-evaluated. The results of this study suggest that denial is a major coping mechanism utilized by executives who must face danger while travelling. Thus, simply providing them with more information about the nature and levels of threat is not a sufficient response to the problems that are caused by the executives' refusal to recognize the threats which they may face. In preparing

executives for international travel, one must factor in their tendency for denial.

One solution might be to supplement the regular security briefings which are given to executives with videotaped lectures by former victims of terrorist attack; periodic re-exposure to the tapes might be valuable. This technique would take advantage of the tendency to respond more strongly to concrete, as opposed to abstract, information. Nisbett and Ross (1980) describe an analogous situation which illustrates the effectiveness of concrete information as compared to abstract statistics in motivating a response to threatening circumstances. They note that there was a "flood of visits to cancer detection clinics" following the mastectomies of Mrs. Ford and Mrs. Rockefeller in 1974 (pg.56).

Recommendations for Future Research

It is recommended that future research be directed toward four areas. First, this study uncovered an association between an executives' unwillingness to change plans in response to news media reports of terrorism and willingness to risk exposure to terrorism; this reluctance to heed news media reports is interpreted as a form of denial. Thus, there should be a more thorough examination of the forms which denial may take among executives who travel internationally.

More qualitative information which is based on extensive interviews of executives would be helpful.

A second area for further research would involve investigation of the relative strengths of denial, as opposed to knowledge and experience in international travel, in determining executives' willingness to be exposed to risk of terrorism, crime, terrorism, and political instability. Again, it is suggested that more extensive qualitative information about how these executives experience risk be gathered through an extensive interview process.

A third area for research would be to test the security employment and knowledge variables for their effects on other groups of subjects. This is necessary in order to confirm the results which were found in this study.

A fourth direction for future research would be to explore crime victimization among executives who travel internationally. Approximately one in every five executives who participated in this study reported that they had been victims of crime while travelling internationally. The present study failed to elicit information about the nature of the crimes which these subjects suffered. Further, victimization should be explored in terms of the areas where these events occurred so that patterns of criminality may be established. For example, this could establish whether or not travellers to South America are more frequently robbed or pick-pocketed. Executives could then be provided with more

specific information relating to the type of crime which threatens visitors to a given country.

Summary

This study investigated the effects of crime, terrorism, and political instability on executives' willingness to travel internationally. It was found that executives feared terrorism most, but were also highly concerned about crime in foreign lands. Executives are not so concerned about political instability except in relation to terrorism. Then, political instability has a potentiating effect to terrorism. Executives are extremely unwilling to risk exposure to terrorism when it is accompanied by political instability.

Only one of the three hypotheses which were advanced for this study was actually supported. This hypothesis was that experience in international travel among business executives leads to greater willingness to risk exposure to the threats of terrorism, crime, and political instability while in foreign lands. It was found that experience in international travel is associated with greater willingness to be exposed to those threats.

Another finding of this study is that willingness to

risk exposure to the threat of terrorism is positively related to one's knowledge about terrorism. The higher one's level of knowledge about terrorism, the more likely one is prepared to risk exposure to it.

It was also found that there is a positive relationship between employment in the security industry and willingness to be exposed to the threats of terrorism, crime, and political instability.

Executives who travel internationally for business displayed a strong reluctance to change their travel plans in response to news media reports of terrorist activity. This reluctance has been interpreted as an indicator of the utilization of the defense mechanism of denial among these subjects. This finding supports the contention that executives control their feelings of anxiety caused by terrorism through the defense mechanism of denial.

Although business executives who travel internationally reported that they were not willing to change their plans in response to news media reports of terrorist activity, many were willing to attend to one source of information. These subjects indicated that they would change their plans in response to U.S. State Department warnings.

One surprising result of this study was the finding that many of the subjects who travelled internationally for business reported that they had been victimized by crime. More than 20% of the subjects indicated that they were crime

victims.

The main implication of this study for professional practice involved the preparation of executives for international travel. A formal training program which consists of regular briefings is endorsed. This program should be supplemented by more concrete information in the form of video-taped interviews of executives who have been victims of terrorism.

Suggestions for further research include the recommendation that a more qualitative exploration of the functioning of denial in the coping strategies used by executives who travel internationally be conducted. Another recommendation is that a more extensive survey of crime victimization among international travellers be performed. That study would examine the types of crimes which travellers have suffered along with the location of occurrence.

APPENDIX A
PHASE I QUESTIONNAIRE

THIS STUDY INVESTIGATES THE CONCERNS AND ATTITUDES
OF CORPORATE EXECUTIVES TOWARD THE TERRORIST THREAT.

OUT ON A LIMB:
EXECUTIVES ABROAD

INSTRUCTIONS:

THIS SURVEY IS COMPOSED OF A SERIES DESCRIPTIONS OF
VARIOUS COUNTRIES AROUND THE WORLD. EACH DESCRIPTION
IS FOLLOWED BY A SET OF QUESTIONS WHICH REQUIRE EITHER
A "YES" OR "NO" ANSWER. PLEASE ANSWER EVERY QUESTION.

RETURN TO:

SECURITY/ JOHN JAY COLLEGE
Study of Terrorism
Box 654
Lenox Hill Station
New York, New York 10021

COUNTRY R

This country was formerly a colony of a nineteenth century world power. For the past thirty years, it has had its own government which has been led by a succession of elected officials. The citizen population has approved of its government, and there are no known radically dissident groups in the country. Also, possibly because of a prosperous economy, the crime rate here is negligible.

Questions:

1. Would you make a brief, absolutely necessary business trip to this country?

Yes _____ No _____

2. Would you spend one to two weeks on a business trip to this country?

Yes _____ No _____

3. Would you agree to an extended business trip (e.g., three months) in this country?

Yes _____ No _____

4. Would you agree to relocate so that you could work in this country for as long as one year?

Yes _____ No _____

5. Would you travel on vacation in this country?

Yes _____ No _____

--

COUNTRY H

This moderately populated country has long been known for its crime problem. Though the government is very stable, and there are no disruptive or politically dissident groups active there, street crime such as robbery, burglary, and even kidnapping for ransom are all commonplace.

Questions:

1. Would you make a brief, absolutely necessary business trip to this country?

Yes____ No____

2. Would you spend one to two weeks on a business trip to this country?

Yes____ No____

3. Would you agree to an extended business trip (e.g., three months) in this country?

Yes____ No____

4. Would you agree to relocate so that you could work in this country for as long as one year?

Yes____ No____

5. Would you travel on vacation in this country?

Yes____ No____

COUNTRY W

Politically radical insurgent groups have concentrated power in this country. Kidnappings and bombings of politically defined targets tear this once peaceful land. The government, fragmented by internal struggles among military officers, wealthy patricians and political revolutionaries, has become vulnerable to being influenced by socialistic powers. Unable to depend on their government to protect them, citizens live in fear of the many criminals who range about freely in this land.

Questions:

1. Would you make a brief, absolutely necessary business trip to this country?

Yes _____ No _____

2. Would you spend one to two weeks on a business trip to this country?

Yes _____ No _____

3. Would you agree to an extended business trip (e.g., three months) in this country?

Yes _____ No _____

4. Would you agree to relocate so that you could work in this country for as long as one year?

Yes _____ No _____

5. Would you travel on vacation in this country?

Yes _____ No _____

COUNTRY C

The government of this nation has been toppled several times during the past twenty years. More than one military coup has occurred. Surprisingly, no radical, insurgent groups have taken root here. Nonetheless, crime is a notable problem in this country, with theft being the most widely reported crime.

Questions:

1. Would you make a brief, absolutely necessary business trip to this country?

Yes _____ No _____

2. Would you spend one to two weeks on a business trip to this country?

Yes _____ No _____

3. Would you agree to an extended business trip (e.g., three months) in this country?

Yes _____ No _____

4. Would you agree to relocate so that you could work in this country for as long as one year?

Yes _____ No _____

5. Would you travel on vacation in this country?

Yes _____ No _____

COUNTRY B

A small percentage of the population of this nation has adapted the radical Marxist view that "power is at the end of a gun." These dissidents had been responsible for several hijacking episodes, and more recently, have become involved in hostage-taking assaults upon foreign diplomats. Despite the activities of this small, radical segment of the population, the government of this country remains strong and has alliances with other free-market countries. In addition, strong cultural pressures have maintained a low crime rate here.

Questions:

1. Would you make a brief, absolutely necessary business trip to this country?

Yes _____ No _____

2. Would you spend one to two weeks on a business trip to this country?

Yes _____ No _____

3. Would you agree to an extended business trip (e.g., three months) in this country?

Yes _____ No _____

4. Would you agree to relocate so that you could work in this country for as long as one year?

Yes _____ No _____

5. Would you travel on vacation in this country?

Yes _____ No _____

COUNTRY F

The political structure of this country has been stable since the end of World-War Two, with the majority of its population strongly supporting its constitution and elected officials. However, the country's level of poverty has yielded fertile ground for the germination of seeds of crime and political insurgence. The level of ordinary crime, such as theft or assault, is high. In recent years, political insurgents have begun to carry out bombings and assassinations.

Questions:

1. Would you make a brief, absolutely necessary business trip to this country?

Yes _____ No _____

2. Would you spend one to two weeks on a business trip to this country?

Yes _____ No _____

3. Would you agree to an extended business trip (e.g., three months) in this country?

Yes _____ No _____

4. Would you agree to relocate so that you could work in this country for as long as one year?

Yes _____ No _____

5. Would you travel on vacation in this country?

Yes _____ No _____

COUNTRY T

This economically underdeveloped country is well known for its peaceful, law-abiding citizenry. Socially disruptive behavior such as theft or violence is almost unheard of here. Politically uninterested, citizens of this nation tend to accept whichever small group of politicians has risen to power at a given time. Yet, during recent memory, the strength of this nation's government has faltered repeatedly as various leaders have used it to serve their own desires and purposes.

Questions:

1. Would you make a brief, absolutely necessary business trip to this country?

Yes____ No____

2. Would you spend one to two weeks on a business trip to this country?

Yes____ No____

3. Would you agree to an extended business trip (e.g., three months) in this country?

Yes____ No____

4. Would you agree to relocate so that you could work in this country for as long as one year?

Yes____ No____

5. Would you travel on vacation in this country?

Yes____ No____

COUNTRY N

Strong cultural bonds which are rooted in commonly held religious beliefs are thought to be the cause of the low crime rate in this nation. However, neighboring socialist countries have targeted this nation for revolution. Economic support and militaristic training for local dissidents has been provided by the neighboring countries, and this has caused an increase in politically motivated violence in the form of sporadic bombings. The stability of this nation's government was undermined after a retired army general seized power.

Questions:

1. Would you make a brief, absolutely necessary business trip to this country?

Yes _____ No _____

2. Would you spend one to two weeks on a business trip to this country?

Yes _____ No _____

3. Would you agree to an extended business trip (e.g., three months) in this country?

Yes _____ No _____

4. Would you agree to relocate so that you could work in this country for as long as one year?

Yes _____ No _____

5. Would you travel on vacation in this country?

Yes _____ No _____

SUPPLEMENTAL QUESTIONS:

1. Do you travel for business?..... Yes___ No___
 If YES, is your travel international? Yes___ No___
 How many times a year? 0-5___ 5-10___ 1-15___ 16-25___
 How frequent is your travel to the following regions?

North America.....	High___	Medium___	Low___
Central America...	High___	Medium___	Low___
South America.....	High___	Medium___	Low___
Europe.....	High___	Medium___	Low___
Middle East.....	High___	Medium___	Low___
Asia.....	High___	Medium___	Low___
Africa.....	High___	Medium___	Low___
2. Would you change your travel plans in response to either of these warnings:

U.S. State Department Advisories about the safety of a given country?	Yes___	No___
News media accounts of terrorist activity in a particular country?	Yes___	No___
3. Have you ever been the victim of a terrorist action? Yes___ No___
 Do you know anyone who has? Yes___ No___
4. Have you ever been the victim of a crime (e.g., theft) while visiting another country?..... Yes___ No___
5. Please rate the terrorist threat in these regions:

North America.....	High___	Medium___	Low___
Central America...	High___	Medium___	Low___
South America.....	High___	Medium___	Low___
Europe.....	High___	Medium___	Low___
Middle East.....	High___	Medium___	Low___
Asia.....	High___	Medium___	Low___
Africa.....	High___	Medium___	Low___
6. Please check the kind of business your company does:
 Security___ Finance___ Manufacturer___ Construction___
 Retail___ Other___
7. Does your company have a terrorist incident response plan?..... Yes___ No___ Don't Know___
8. Your title? _____
9. Sex: M___ F___ Married: Yes___ No___ Age:___
10. Citizenship: _____

APPENDIX B
PHASE II QUESTIONNAIRE

THIS STUDY INVESTIGATES THE CONCERNS AND ATTITUDES
OF CORPORATE EXECUTIVES TOWARD THE TERRORIST THREAT.

OUT ON A LIMB:
EXECUTIVES ABROAD

INSTRUCTIONS:

THIS SURVEY IS COMPOSED OF A SERIES DESCRIPTIONS OF
VARIOUS COUNTRIES AROUND THE WORLD. EACH DESCRIPTION
IS FOLLOWED BY A SET OF QUESTIONS WHICH REQUIRE EITHER
A "YES" OR "NO" ANSWER. PLEASE ANSWER EVERY QUESTION.

RETURN TO:

SECURITY/ JOHN JAY COLLEGE
Study of Terrorism
Box 654
Lenox Hill Station
New York, New York 10021

COUNTRY "W"

Country "W" has: (1) politically motivated kidnappings
and bombings;
(2) a weak, undependable government;
(3) a large criminal population.

Questions:

1. Would you make a brief, absolutely necessary business trip to this country?

Yes _____ No _____

2. Would you spend one to two weeks on a business trip to this country?

Yes _____ No _____

3. Would you agree to an extended business trip (e.g., three months) in this country?

Yes _____ No _____

4. Would you agree to relocate so that you could work in this country for as long as one year?

Yes _____ No _____

5. Would you travel on vacation in this country?

Yes _____ No _____

Country "G"

Country "G" has:

- (1) a very low crime rate;
- (2) frequent occurrences of politically motivated violence by insurgents;
- (3) an erratic tyrant who has seized control of the government.

Questions:

1. Would you make a brief, absolutely necessary business trip to this country?

Yes _____ No _____

2. Would you spend one to two weeks on a business trip to this country?

Yes _____ No _____

3. Would you agree to an extended business trip (e.g., three months) in this country?

Yes _____ No _____

4. Would you agree to relocate so that you could work in this country for as long as one year?

Yes _____ No _____

5. Would you travel on vacation in this country?

Yes _____ No _____

Country "F"

Country "F" has:

- (1) a strong, democratic government;
- (2) many incidents of theft and assault;
- (3) political insurgents who have carried out assassinations.

Questions:

1. Would you make a brief, absolutely necessary business trip to this country?

Yes____ No____

2. Would you spend one to two weeks on a business trip to this country?

Yes____ No____

3. Would you agree to an extended business trip (e.g., three months) in this country?

Yes____ No____

4. Would you agree to relocate so that you could work in this country for as long as one year?

Yes____ No____

5. Would you travel on vacation in this country?

Yes____ No____

Country "B"

- Country "B" has:
- (1) many recorded incidents of terrorist activity, including hijacking.
 - (2) a strong, stable government;
 - (3) a very low level of street crime.

Questions:

1. Would you make a brief, absolutely necessary business trip to this country?

Yes _____ No _____

2. Would you spend one to two weeks on a business trip to this country?

Yes _____ No _____

3. Would you agree to an extended business trip (e.g., three months) in this country?

Yes _____ No _____

4. Would you agree to relocate so that you could work in this country for as long as one year?

Yes _____ No _____

5. Would you travel on vacation in this country?

Yes _____ No _____

Country "C"

Country "C" has: (1) a very unstable government;
(2) no known incidents of terrorism;
(3) a high level of theft and other crimes.

Questions:

1. Would you make a brief, absolutely necessary business trip to this country?

Yes _____ No _____

2. Would you spend one to two weeks on a business trip to this country?

Yes _____ No _____

3. Would you agree to an extended business trip (e.g., three months) in this country?

Yes _____ No _____

4. Would you agree to relocate so that you could work in this country for as long as one year?

Yes _____ No _____

5. Would you travel on vacation in this country?

Yes _____ No _____

COUNTRY "T"

Country "T" has:

- (1) a very low crime rate;
- (2) no known incidents of terrorism;
- (3) a weak government controlled by self-interested politicians.

Questions:

1. Would you make a brief, absolutely necessary business trip to this country?

Yes _____ No _____

2. Would you spend one to two weeks on a business trip to this country?

Yes _____ No _____

3. Would you agree to an extended business trip (e.g., three months) in this country?

Yes _____ No _____

4. Would you agree to relocate so that you could work in this country for as long as one year?

Yes _____ No _____

5. Would you travel on vacation in this country?

Yes _____ No _____

COUNTRY "H"

Country "H" has: (1) a high level of street crime
 such as robbery and assault;
 (2) a strong, stable government;
 (3) no known incidents of
 terrorism.

Questions:

1. Would you make a brief, absolutely necessary business trip to this country?

Yes____ No____

2. Would you spend one to two weeks on a business trip to this country?

Yes____ No____

3. Would you agree to an extended business trip (e.g., three months) in this country?

Yes____ No____

4. Would you agree to relocate so that you could work in this country for as long as one year?

Yes____ No____

5. Would you travel on vacation in this country?

Yes____ No____

COUNTRY "R"

Country "R" has: (1) a strong, stable government;
 (2) no known incidents of
 terrorism;
 (3) a very low level of street
 crime.

Questions:

1. Would you make a brief, absolutely necessary business trip to this country?

Yes____ No____

2. Would you spend one to two weeks on a business trip to this country?

Yes____ No____

3. Would you agree to an extended business trip (e.g., three months) in this country?

Yes____ No____

4. Would you agree to relocate so that you could work in this country for as long as one year?

Yes____ No____

5. Would you travel in vacation in this country?

Yes____ No____

SUPPLEMENTAL QUESTIONS:

1. Do you travel for business?..... Yes___ No___
 If YES, is your travel international? Yes___ No___
 How many times a year? 0-5___ 5-10___ 1-15___ 16-25___
 How frequent is your travel to the following regions?

North America.....	High___	Medium___	Low___
Central America...	High___	Medium___	Low___
South America.....	High___	Medium___	Low___
Europe.....	High___	Medium___	Low___
Middle East.....	High___	Medium___	Low___
Asia.....	High___	Medium___	Low___
Africa.....	High___	Medium___	Low___

2. Would you change your travel plans in response to either of these warnings:

U.S. State Department Advisories about the safety of a given country? Yes___ No___

News media accounts of terrorist activity in a particular country? Yes___ No___

3. Have you ever been the victim of a terrorist action? Yes___ No___
 Do you know anyone who has? Yes___ No___

4. Have you ever been the victim of a crime (e.g., theft) while visiting another country?..... Yes___ No___

5. Please rate the terrorist threat in these regions:

North America.....	High___	Medium___	Low___
Central America...	High___	Medium___	Low___
South America.....	High___	Medium___	Low___
Europe.....	High___	Medium___	Low___
Middle East.....	High___	Medium___	Low___
Asia.....	High___	Medium___	Low___
Africa.....	High___	Medium___	Low___

6. Please check the kind of business your company does:
 Security___ Finance___ Manufacturer___ Construction___
 Retail___ Other___

7. Does your company have a terrorist incident response plan?..... Yes___ No___ Don't Know___

8. Your title? _____

9. Sex: M___ F___ Married: Yes___ No___ Age:___

10. Citizenship: _____

REFERENCES

- Agnew, R.S. (1985). Neutralizing the impact of crime. Criminal Justice and Behavior, 12 (2), 221-239.
- Alexander, Y. & Kilmarx, R.A. (1976). International network of terrorist movements. In Y. Alexander and R.A Kilmarx(Eds.) Political terrorism and business: the threat and response (pp.12-15). New York: Praeger.
- Anastasi, Anne (1988). Psychological Testing. New York: MacMillan Publishing Company.
- Bacon, Francis (1597). De haeresibus. In R.T. Trip (Ed.), The international thesaurus of quotations (p.337). New York: Thomas Y. Crowell Company.
- Bankston, W.B., Jenkins, Q.A., Thayer-Doyle, C.L., Thompson, C.Y. (1987). Fear of the drunk driver: analysis of an emergent social problem. Deviant Behavior, 7 (2), 107-120.
- Bankston, W.B., Jenkins, Q.A., Thayer-Doyle, C.L., Thompson, C.Y. (1987). Fear of criminal victimization and residential location: the influence of perceived risk. Rural Sociology, 52 (1) 98-107.
- Borgida, E. & Nisbett, R.E. (1977). The differential impact of abstract vs. concrete information on decisions. Journal of Applied Social Psychology, 7, 258-271.
- Brehmer, B. (1987). The psychology of risk. In W.T. Singleton & J. Hovden (Eds.), Risk and Decision (p.25). New York; Wiley.
- Blum, Harold P. (1985). Defense and resistance: historical perspectives and current concepts. New York: International Press.
- Breznitz, S. (1983). Anticipatory stress and denial. In S. Breznitz (Ed.). The denial of stress (pp.225-256). New York: International Universities Press.
- Cell, E. (1984). Learning to learn from experience. Albany: State University of New York Press.

- Clutterbuck, R. (1981). The management of kidnap risk. In P. Wilkinson (Ed.), Brittish perspectives on terrorism (pp.125-138). London: George, Allen & Unwin.
- Cole, R.B. (1980). Executive security: a corporate guide to effective response to abduction and terrorism. New York: John Wiley & Sons.
- Comay, M. (1976). Political terrorism. Mental Health and Society, 3 (5-6), 249-261.
- Copeland, L. (1987). Travelling safe or sorry? Security Management, 31 (9), 161-164.
- Cushman, J. H. (1988, December 23). Pan Am was told of terror threat. The New York Times, pg. 1A, 16A.
- Dhooper, S.S., Royse, D.D., & Tran, T.V. (1987). Social work practitioners attitudes towards AIDS victims. Journal of Applied Social Sciences, 12 (11), 108-123.
- Fine, B.D., Joseph, E.D., & Waldhorn, H.F. (1969). The mechanism of denial. New York: International University Press.
- Fenichel, Otto. The Psychoanalytic theory of neurosis. (1945). New York: W.W. Norton & Co., Inc.
- Festinger, L. (1957). A theory of cognitive dissonance. Stanford University Press.
- Fisher, S.. (1984). Stress and the Perception of Control. Hillsdale, N.J.: Lawrence Erlblum Associates, Publisher.
- Folkman, S. & Lazarus, R. (1980) An Analysis of Coping in middle-aged community sample. Journal of Health and Social Behavior, 21:219-239.
- Friedland, N. & Merari, A. (1985). The psychological impact of terrorism: a double edge sword. Political Psychology, 6 (40), 591-604.
- Glendon, A.I. (1987). Risk cognition. In W.T. Singleton & J. Hovden (Eds.) Risk and decisions (pp.73-77). New York: Wiley.
- Gomme, I.M. (1986). Fear of crime among Canadians: a multivariate analysis. Journal of Criminal Justice, 14 (3), 249-258.

- Gomme, I.M. (1988). The role of experience in the production of fear of crime: A test of a causal model. Canadian Journal of Criminology, 30 (1) 67-76.
- Gordon, M.T. & Heath, L. (1987). Reactions to crime: institutions react: the news business, crime and fear. Sage Criminal Justice System Annuals, 16, 227-250.
- Greenwood, J.W. (III) & Greenwood, J. W. (Jr.). (1979). Managing executive stress: a systems approach. New York: John Wiley & Sons.
- Grigsby, D.W. & Leap, T.L. (1982). Impact of risk-taking attitudes on performance appraisal. Psychological Reports, 51 (3, pt. 2), 1139-1147.
- Gudjonsson, G. (1984). The fear of failure and tissue damage in police recruits, constables, sergeants, and senior police officers. Personality and Individual Differences, 5(2), 233-36.
- Guttman, L. L. (1944). A basis for scaling qualitative data. American Sociological Review, 9 (April), 139-150.
- Hacker, F. J. (1980). Terror and terrorism: modern growth industry and mass entertainment. Terrorism, 4 (1-4), 143-159.
- Hale, A.R. (1980). Attributing cause. Occupational Health, 10, 519-521.
- Hale, A.R. (1987). Subjective risk. In W.T. Singleton & J. Hovden (Eds.), Risk and decisions. (p.73-77). New York: Wiley.
- Harrick, P. J. (1989). Dangerous Waters. Security Management, 33 (11), 44-50.
- Hartz, C. (1988, August). Economic Terrorism - The Executives of Multinational Corporations as Symbolic and Putative Targets. Unpublished paper presented at the Conference on International Terrorism at the University of Illinois at Chicago.
- Heath, L. (1984). Impact of newspaper crime reports on fear of crime multimethodological investigation. Journal of Personality and Social Psychology, 47 (2), 263-276.

- Hornstein, H.A. (1986). Managerial courage: Individual initiative and organizational innovation. Personnel, 11 (53), 618.
- Hudgens, Gerald A. & Fatkin, Linda T. Sex difference in risk taking: repeated sessions on a computer-simulated task. The Journal of Psychology, 1985 May Vol 119 (3) 197-206.
- Janis, I.L. (1958). Psychological stress. New York: John Wiley & Sons.
- Janis, I.L. (1982). Stress, attitudes, and decisions: selected papers. New York: Praeger Publishers.
- Janis, I.L. (1983). Preventing pathogenic denial by means of stress inoculation. In S. Breznitz (Ed.), The denial of stress (pp.35-76). New York: International Universities Press.
- Janis, I.L. & Feshbach, S. (1953). Effects of fear-arousing communications. Journal of Abnormal and Social Psychology, 1 (1), 78-92.
- Janis, I.L., & Mann, L. (1977). Decision making: a psychological analysis of conflict, choice, and commitment. New York: Free Press.
- Jenkins, B. (1988). Future trends in international terrorism. In R. O. Slater & M. Stohl (Eds.), Current perspectives on International Terrorism (pp.246-266). New York: St. Martin's Press.
- Kats, Rachel. (1982). Concerns of the Israeli: change and stability from 1962-1973. Human Relations, 35 (1) 83-100.
- Kelly, R.J. & Barnathan, J. (1988). "Out on a limb: executives abroad." Security Management, 32 (11) 117-127.
- Keyes, R. (1985). Chancing it: why we take risks. Boston: Little, Brown and Company.
- Kilias, M. (1983). Mass media, fear of crime and criminal policy; a selective review of recent literature. Revue Internationale De Criminologie et de Police Technique. 36 (4), 60-71. (From SilverPlatter, 6 PsychLIT Abstract).
- Lazarus, R. S., & Alfert, E. (1964). Short-circuiting of threat by experimentally altering cognitive appraisal. Journal of Abnormal and Social Psychology, 69 (2) 195-205.

- Lazarus, R.S. (1964). In G. H. Grosser, H. Wechsler, & M. Greenblatt (Eds.), A laboratory approach to the dynamics of psychological stress. The threat of impending disaster: contributions to the psychology of stress, (pp.34-58). Cambridge: The M.I.T. Press.
- Lazarus, R.S. (1966). Psychological stress and the coping process. New York: Mc Graw-Hill.
- Lazarus, R.S. (1983). The costs and benefits of denial. In S. Breznitz (Ed.), The denial of stress (pp.1-30). New York: International Universities Press.
- Lavrakas, P.J., Rosenbaum, D.P., & Kaminski, F. (1983). Transmitting information about crime and crime prevention to citizens: the Evanston newsletter quasi experiment. Journal of Police Science and Administration, 11 (4), 463- 473.
- Leach, N. (1989). Terrorism in your own backyard. Security Management, 33 (5), 56-60.
- Lev, M. (1988, November 3). The Daily Breeze. p.B5.
- Levin, I.P., Snyder, M A., & Chapman, D.P. (1988). The interaction of experiential and situational factors and gender in a simulated risky decision-making task. The Journal of Psychology, 122 (2) 173-181.
- Lewin, K. (1935). A dynamic theory of personality. New York: McGraw-Hill.
- Lichtenstein, S., Slovic, P., Fischhoff, B., Layman, M. & Combs, B. (1978). Judged frequency of lethal events. Journal of Experimental Psychology: Human learning and memory, 4 (6), 551-579.
- Morris, E. & Hoe, A. (1988). Terrorism: threat and response. New York: St. Martin's Press.
- Niehous, W.F. (1982). How to survive as a hostage. In M. Hertz (Ed.), Diplomats and terrorists: what works and what doesn't (pp.33-36). Washington: Georgetown University Institute for the Study of Diplomacy.
- Nisbett, R. & Ross, L. (1980). Human Inference: strategies and shortcomings of social judgement. Englewood Cliffs: Prentice-Hall, Inc.
- Nocella, H.A. (1990). Executive protection: bandaging bruised egos. Security Management, 34 (9), 89-90.

- Poland, J.M. (1988). Understanding terrorism: groups, strategies and responses. Englewood Cliffs: Prentice Hall.
- Rachman, S. (1983). Fear and courage among military bomb disposal operators. Advances in Behavior Research and Therapy, 4 (3), 175.
- Riger, S., Le Bailly, R.K., Gordon, M.T. (1981). Community ties and urbanites' fear of crime: an ecological investigation. American Journal of Community Psychology, 9 (6), 653-665.
- Rosenberg, M.J. (1966). Some limits of Dissonance. In S. Feldman (Ed.). Cognitive Consistency, (pp. 166-169). New York: Academic Press.
- Ross, L., Greene, D., & House, P. (1977). The false consensus phenomenon: An attributional bias in self-perception processes. Journal of Experimental Social Psychology, 13, 279-301.
- Roth, W.T. (1982). The meaning of stress. In F.M. Ochberg & D.A. Soskis (Eds.), Victims of terrorism, (pp.37-59). Boulder: Westview Press.
- Russell, C.A. & Miller, B.H. (1976) The executive target. In Y. Alexander & R.A. Kilmarx (Eds.), Political terrorism and Business: the threat and the response, (pp. 58-65). New York: Praeger.
- Schmid, A. (1988). Goals and objectives of international terrorism. In R. O. Slater & M. Stohl (Eds.), Current perspectives on International Terrorism (pp.47-87). New York: St. Martin's Press.
- Schutz, A. (1971). Collected papers II: studies in social theory. The Hague: Martinus Nijhoff.
- Sessions, W. (1989). The threat of terrorism. Security Management, 33 (9), 10-13.
- Shipley, R.H. (1978). Preparation for stressful medical procedures: application of learning principles. Rehabilitation Psychology, 25 (4), 195-200.
- Slovic, P., Fischhoff, B., & Lichtenstein, S. (1976). Cognitive Processes and societal risk taking. In J. Carrol & J. Payne (Eds.). Cognitive and social behavior. (pp.165-184). New York: John Wiley & Sons, Inc.

- Speisman, J.C., Lazarus, R.S., Mordkoff, A., & Davidson, L. (1964). Experimental reduction of stress based on ego defense theory. Journal of Abnormal Social Psychology. 68, 367-380.
- Stafford, M.C. & Galle, O.R. (1984) Victimization rates, exposure to risk, and fear of crime. Criminology: An Interdisciplinary Journal. 22 (2), 173-185.
- Temoshok, L., Sweet, D., & Zich, J. (1987). Three city comparison of the public's knowledge and attitudes about AIDS. Psychology and Health, 1 (1), 43-60.
- Turk, A. (1982). Social dynamics of terrorism. Annals of The American Academy of Political and Social Science, 463, 119-128.
- Tversky A. & Kahneman, D. (1974). Judgement under uncertainty: heuristics and biases. Science, 185, 1124-1131.
- Urquhart, J. & Heilman, K. (1984). Risk watch: the odds of life. Munich: Kindler Verlag, GmbH.
- United States Department of State (1989). Patterns of global terrorism: 1988 (USDS Publication No. 9705). Washington, DC: U.S Government Printing Office.
- Vasilescu, I.P. (1977). A Factor in risk-taking behavior: the evaluation of danger in industrial work-estimating accident probability. Revista de Psihologie, 23 (4), 447-461.
- Wakshlag, J., Vial, V., & Tamborini, R. (1983). Selecting crime drama and apprehension about crime. Human Communication Research, 10 (2), 227-242.
- Wardlaw, G. (1988). State response to international terrorism. In R.O. Slater & M. Stohl (Eds.), Current perspectives on International Terrorism (pp. 206-245). New York: St. Martin's Press.
- Warr, M. (1987). Fear of victimization and sensitivity to risk. Journal of Quantitative Criminology, 3 (1), 29-46.
- Weiss, Edoardo (1960). The structure and dynamics of the human mind. New York: Grune and Stratton.
- Werblowsky, R.S.Z. (1983). Denial and religion. In S. Breznitz (Ed.), The denial of stress (pp. 213-222). New York: International Universities Press.

Withey, S.B. (1962). Reaction to uncertain threat. In G. W. Baker & W. Chapman, (Eds.), Man and society in disaster (pp.93-124). New York: Basic Books.

Witkin, H. (1978). Cognitive styles in personal and cultural adaptation. Worcester: Clark University Press.

Wolf, J. B. (1976). Domestic Terrorist movements. In Y. Alexander & R.A. Kilmarx (Eds.), Political terrorism and business: the threat and the response. (12-15). New York: Praeger.

Wyer, R.S., Jr. (1974). Cognitive Organization and Change. New York: Wiley.