

1. On a scale of 1 to 10, where 1 is 'much worse' and 10 is 'much better', how would you rate... - Your current debt situation compared to a year ago

	Total	HOME OWNERSHIP - Own a home		HOME OWNERSHIP - Have a mortgage on home		AMOUNT LEFT OVER AFTER PAY BILLS	PERSONAL DEBT SITUATION		I am concerned about my current level of debt		I regret the amount of debt that I've taken on in my life		I am concerned about the impact of rising interest rates on my financial situation		I am worried that me or someone in my household could lose their job		I am confident I won't have any debt in retirement		I will be able to cover all living and family expenses in the next 12 months without going into further debt	
		Yes	No	Yes	No	Insolvent	Top 3 Box	Bottom 3 Box	Top 3 Box	Bottom 3 Box	Top 3 Box	Bottom 3 Box	Top 3 Box	Bottom 3 Box	Top 3 Box	Bottom 3 Box	Top 3 Box	Bottom 3 Box	Top 3 Box	Bottom 3 Box
		A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S
Base: All Respondents (unwtd)	2001	1265	736	679	586	603	862	280	347	823	433	805	421	569	287	915	646	525	756	389
Base: All Respondents (wtd)	2001	1142	859	603	539	660	820	313	337	814	427	804	410	563	277	893	601	563	704	421
Top 3 Box (Net)	500 25%	309 27%	191 22%	124 20%	186 34%	120 18%	378 46%	10 3%	66 20%	305 37%	98 23%	292 36%	109 27%	207 37%	80 29%	280 31%	271 45%	76 14%	299 42%	61 14%
10 - Much better (10)	224 11%	126 11%	99 11%	37 6%	89 16%	60 9%	189 23%	3 1%	37 11%	156 19%	49 12%	137 17%	53 13%	106 19%	43 16%	137 15%	149 25%	33 6%	147 21%	31 7%
9	102 5%	70 6%	32 4%	27 4%	43 8%	21 3%	85 10%	1 *	12 4%	61 8%	18 4%	57 7%	24 6%	42 7%	13 5%	55 6%	59 10%	12 2%	65 9%	11 3%
8	174 9%	114 10%	60 7%	60 10%	54 10%	39 6%	104 13%	5 2%	17 5%	87 11%	31 7%	98 12%	32 8%	59 10%	23 8%	88 10%	64 11%	31 6%	87 12%	19 5%
7	227 11%	144 13%	83 10%	84 14%	59 7%	49 11%	87 11%	10 3%	15 4%	85 10%	31 7%	89 11%	29 7%	60 11%	21 8%	107 12%	58 10%	53 9%	67 9%	34 8%
6	219 11%	121 11%	99 11%	77 13%	43 8%	61 9%	67 8%	18 6%	11 3%	82 10%	21 5%	64 8%	23 6%	49 9%	25 9%	87 10%	45 8%	53 9%	63 9%	34 8%
5	616 31%	352 31%	264 31%	172 28%	180 33%	195 30%	241 29%	66 21%	73 22%	237 29%	110 26%	233 29%	91 22%	161 29%	49 18%	246 28%	151 25%	172 31%	197 28%	99 24%
4	159 8%	85 7%	74 9%	48 8%	37 7%	64 10%	29 4%	29 9%	43 13%	43 5%	40 9%	51 6%	44 11%	28 5%	24 9%	63 7%	24 4%	64 11%	27 4%	54 13%
Bottom 3 Box (Net)	280 14%	132 12%	148 17%	98 16%	34 6%	170 26%	17 2%	180 58%	129 38%	62 8%	126 29%	75 9%	113 28%	57 10%	78 28%	110 12%	51 9%	144 26%	52 7%	139 33%
3	98 5%	57 5%	40 5%	44 7%	14 3%	47 7%	6 1%	54 17%	45 13%	16 2%	42 10%	21 3%	41 10%	20 4%	22 8%	37 4%	19 3%	44 8%	42 2%	42 10%
2	63 3%	26 2%	38 4%	21 4%	4 1%	39 6%	4 *	51 16%	25 7%	18 2%	26 6%	19 2%	30 7%	9 9%	26 2%	21 9%	11 6%	36 2%	11 6%	34 8%
1 - Much worse (1)	119 6%	49 4%	70 8%	33 5%	16 3%	84 13%	8 1%	75 24%	59 18%	28 3%	57 13%	36 4%	43 10%	28 5%	30 11%	53 6%	22 4%	64 11%	26 4%	63 15%
Sigma	2001 100%	1142 100%	859 100%	603 100%	539 100%	660 100%	820 100%	313 100%	337 100%	814 100%	427 100%	804 100%	410 100%	563 100%	277 100%	893 100%	601 100%	563 100%	704 100%	421 100%
Summary																				
Mean	5.9	6	5.6	5.6	6.5	5.1	7.1	3.4	4.7	6.6	5.1	6.4	5.4	6.5	5.5	6.2	6.9	4.9	6.8	4.7
Std. Dev.	2.4	2.31	2.49	2.23	2.31	2.58	2.18	2.01	2.83	2.41	2.78	2.46	2.81	2.51	2.93	2.5	2.53	2.37	2.44	2.57
Std. Err.	0.05	0.07	0.09	0.09	0.1	0.1	0.08	0.11	0.15	0.08	0.13	0.09	0.14	0.11	0.18	0.08	0.1	0.1	0.09	0.13
Median	5	6	5	5	6	5	7	3	4	6	5	6	5	6	5	6	7	5	7	5

Statistics:
 Overlap formula used
 - Column Proportions:
 Columns Tested (5%): A/B,C/D,E/F,G,H/I,J/K,L/M,N/O,P/Q,R/S
 Minimum Base: 30 (**), Small Base: 100 (*)
 - Column Means:
 Columns Tested (5%): A/B,C/D,E/F,G,H/I,J/K,L/M,N/O,P/Q,R/S
 Minimum Base: 30 (**), Small Base: 100 (*)

2_1. The third Monday of January sometimes called "Blue Monday" has often been referred as the most depressing day of the year. To what extent do you agree or disagree that during this time of year in the past you have... - Felt anxiety over the arrival of your holiday-spending bills (i.e. credit cards)

	Total	HOME OWNERSHIP - Own a home		HOME OWNERSHIP - Have a mortgage on home		AMOUNT LEFT OVER AFTER PAY BILLS	PERSONAL DEBT SITUATION		I am concerned about my current level of debt		I regret the amount of debt that I've taken on in my life		I am concerned about the impact of rising interest rates on my financial situation		I am worried that me or someone in my household could lose their job		I am confident I won't have any debt in retirement		I will be able to cover all living and family expenses in the next 12 months without going into further debt	
		Yes	No	Yes	No	Insolvent	Top 3 Box	Bottom 3 Box	Top 3 Box	Bottom 3 Box	Top 3 Box	Bottom 3 Box	Top 3 Box	Bottom 3 Box	Top 3 Box	Bottom 3 Box	Top 3 Box	Bottom 3 Box	Top 3 Box	Bottom 3 Box
		A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S
Base: All Respondents (unwtd)	2001	1265	736	679	586	603	862	280	347	823	433	805	421	569	287	915	646	525	756	389
Base: All Respondents (wtd)	2001	1142	859	603	539	660	820	313	337	814	427	804	410	563	277	893	601	563	704	421
Top 2 Box (Net)	614	288	326	196	92	282	140	162	159	142	196	138	179	93	131	165	117	195	113	160
	31%	25%	38%	32%	17%	43%	17%	52%	47%	17%	46%	17%	44%	17%	47%	18%	19%	35%	16%	38%
		A	D				F	I			K		M		O			P		R
Strongly agree	141	51	90	35	17	82	32	59	61	36	70	36	68	27	58	38	36	61	30	59
	7%	4%	10%	6%	3%	12%	4%	19%	18%	4%	16%	4%	16%	5%	21%	4%	6%	11%	4%	14%
		A	D				F	I			K		M		O			P		R
Somewhat agree	473	236	236	161	75	200	107	103	99	106	126	103	112	66	73	127	80	134	83	101
	24%	21%	28%	27%	14%	30%	13%	33%	29%	13%	29%	13%	27%	12%	26%	14%	13%	24%	12%	24%
		A	D				F	I			K		M		O			P		R
Bottom 2 Box (Net)	1387	854	533	408	447	378	681	151	178	672	231	666	231	470	146	729	484	368	591	261
	69%	75%	62%	68%	83%	57%	83%	48%	53%	83%	54%	83%	56%	83%	53%	82%	81%	65%	84%	62%
		B			C		G			H		J		L		N		Q		S
Somewhat disagree	666	385	281	206	180	195	259	70	89	233	119	219	114	161	76	283	164	178	209	114
	33%	34%	33%	34%	33%	30%	32%	22%	26%	29%	28%	27%	28%	29%	28%	32%	27%	32%	30%	27%
							G													
Strongly disagree	721	469	252	202	267	183	422	81	89	440	112	447	117	309	70	446	320	190	382	147
	36%	41%	29%	33%	50%	28%	51%	26%	26%	54%	26%	56%	29%	55%	25%	50%	53%	34%	54%	35%
		B			C		G			H		J		L		N		Q		S
Sigma	2001	1142	859	603	539	660	820	313	337	814	427	804	410	563	277	893	601	563	704	421
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

Statistics:

Overlap formula used

- Column Proportions:

Columns Tested (5%): A/B,C/D,E,F/G,H/I,J/K,L/M,N/O,P/Q,R/S
 Minimum Base: 30 (**), Small Base: 100 (*)

- Column Means:

Columns Tested (5%): A/B,C/D,E,F/G,H/I,J/K,L/M,N/O,P/Q,R/S
 Minimum Base: 30 (**), Small Base: 100 (*)

2_2. The third Monday of January sometimes called "Blue Monday" has often been referred as the most depressing day of the year. To what extent do you agree or disagree that during this time of year in the past you have... - Lost sleep because of over-spending on the holidays

	Total	HOME OWNERSHIP - Own a home		HOME OWNERSHIP - Have a mortgage on home		AMOUNT LEFT OVER AFTER PAY BILLS	PERSONAL DEBT SITUATION		I am concerned about my current level of debt		I regret the amount of debt that I've taken on in my life		I am concerned about the impact of rising interest rates on my financial situation		I am worried that me or someone in my household could lose their job		I am confident I won't have any debt in retirement		I will be able to cover all living and family expenses in the next 12 months without going into further debt	
		Yes	No	Yes	No	Insolvent	Top 3 Box	Bottom 3 Box	Top 3 Box	Bottom 3 Box	Top 3 Box	Bottom 3 Box	Top 3 Box	Bottom 3 Box	Top 3 Box	Bottom 3 Box	Top 3 Box	Bottom 3 Box	Top 3 Box	Bottom 3 Box
		A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S
Base: All Respondents (unwtd)	2001	1265	736	679	586	603	862	280	347	823	433	805	421	569	287	915	646	525	756	389
Base: All Respondents (wtd)	2001	1142	859	603	539	660	820	313	337	814	427	804	410	563	277	893	601	563	704	421
Top 2 Box (Net)	442	201	241	138	63	227	87	134	130	99	142	100	129	71	107	112	79	142	66	126
	22%	18%	28%	23%	12%	34%	11%	43%	38%	12%	33%	12%	32%	13%	39%	13%	13%	25%	9%	30%
		A	D				F	I		K		M		O		P		R		
Strongly agree	120	42	78	31	10	71	21	52	49	34	55	32	50	23	43	35	29	50	22	51
	6%	4%	9%	5%	2%	11%	3%	17%	15%	4%	13%	4%	12%	4%	16%	4%	5%	9%	3%	12%
		A	D				F	I		K		M		O		P		R		
Somewhat agree	322	159	163	107	52	156	67	82	81	65	87	68	79	48	64	78	50	93	44	75
	16%	14%	19%	18%	10%	24%	8%	26%	24%	8%	20%	8%	19%	8%	23%	9%	8%	16%	6%	18%
		A	D				F	I		K		M		O		P		R		
Bottom 2 Box (Net)	1559	942	617	465	476	432	733	179	207	715	285	704	281	492	170	781	522	421	638	295
	78%	82%	72%	77%	88%	66%	89%	57%	62%	88%	67%	88%	68%	87%	61%	87%	87%	75%	91%	70%
		B			C		G			H		J		L		N		Q		S
Somewhat disagree	666	379	287	213	166	210	222	88	101	188	130	193	117	129	75	245	145	175	186	125
	33%	33%	33%	35%	31%	32%	27%	28%	30%	23%	30%	24%	29%	23%	27%	27%	24%	31%	26%	30%
									I		K							P		
Strongly disagree	893	563	331	253	310	222	511	91	106	527	155	510	163	363	95	536	377	246	453	170
	45%	49%	38%	42%	57%	34%	62%	29%	32%	65%	36%	63%	40%	65%	34%	60%	63%	44%	64%	40%
		B			C		G			H		J		L		N		Q		S
Sigma	2001	1142	859	603	539	660	820	313	337	814	427	804	410	563	277	893	601	563	704	421
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

Statistics:

Overlap formula used

- Column Proportions:

Columns Tested (5%): A/B,C/D,E,F/G,H/I,J/K,L/M,N/O,P/Q,R/S
 Minimum Base: 30 (**), Small Base: 100 (*)

- Column Means:

Columns Tested (5%): A/B,C/D,E,F/G,H/I,J/K,L/M,N/O,P/Q,R/S
 Minimum Base: 30 (**), Small Base: 100 (*)

2_3. The third Monday of January sometimes called "Blue Monday" has often been referred as the most depressing day of the year. To what extent do you agree or disagree that during this time of year in the past you have... - Felt regret over how much I spent over the holidays.

	Total	HOME OWNERSHIP - Own a home		HOME OWNERSHIP - Have a mortgage on home		AMOUNT LEFT OVER AFTER PAY BILLS	PERSONAL DEBT SITUATION		I am concerned about my current level of debt		I regret the amount of debt that I've taken on in my life		I am concerned about the impact of rising interest rates on my financial situation		I am worried that me or someone in my household could lose their job		I am confident I won't have any debt in retirement		I will be able to cover all living and family expenses in the next 12 months without going into further debt	
		Yes	No	Yes	No	Insolvent	Top 3 Box	Bottom 3 Box	Top 3 Box	Bottom 3 Box	Top 3 Box	Bottom 3 Box	Top 3 Box	Bottom 3 Box	Top 3 Box	Bottom 3 Box	Top 3 Box	Bottom 3 Box	Top 3 Box	Bottom 3 Box
		A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S
Base: All Respondents (unwtd)	2001	1265	736	679	586	603	862	280	347	823	433	805	421	569	287	915	646	525	756	389
Base: All Respondents (wtd)	2001	1142	859	603	539	660	820	313	337	814	427	804	410	563	277	893	601	563	704	421
Top 2 Box (Net)	626	296	330	205	91	264	152	164	156	155	199	154	171	114	131	196	120	208	130	171
	31%	26%	38%	34%	17%	40%	19%	53%	46%	19%	47%	19%	42%	20%	47%	22%	20%	37%	19%	41%
			A	D				F	I		K		M		O			P		R
Strongly agree	140	46	93	34	12	77	26	53	55	41	67	36	55	29	51	39	36	52	26	60
	7%	4%	11%	6%	2%	12%	3%	17%	16%	5%	16%	5%	13%	5%	18%	4%	6%	9%	4%	14%
			A	D				F	I		K		M		O			P		R
Somewhat agree	486	249	237	170	79	187	126	112	101	115	132	118	116	84	80	157	85	157	104	111
	24%	22%	28%	28%	15%	28%	15%	36%	30%	14%	31%	15%	28%	15%	29%	18%	14%	28%	15%	26%
			A	D				F	I		K		M		O			P		R
Bottom 2 Box (Net)	1375	847	528	399	448	396	669	148	181	659	229	650	239	449	146	697	480	355	574	250
	69%	74%	62%	66%	83%	60%	81%	47%	54%	81%	53%	81%	58%	80%	53%	78%	80%	63%	81%	59%
			B			C		G			H		J		L		N	Q		S
Somewhat disagree	711	400	311	213	187	228	273	78	103	247	131	248	124	154	83	281	187	174	212	113
	36%	35%	36%	35%	35%	35%	33%	25%	31%	30%	31%	31%	30%	27%	30%	31%	31%	31%	30%	27%
							G													
Strongly disagree	665	447	218	186	261	167	395	70	78	412	98	402	115	296	62	416	293	180	362	137
	33%	39%	25%	31%	48%	25%	48%	23%	23%	51%	23%	50%	28%	53%	23%	47%	49%	32%	51%	33%
		B			C		G			H		J		L		N	Q		S	
Sigma	2001	1142	859	603	539	660	820	313	337	814	427	804	410	563	277	893	601	563	704	421
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

Statistics:

Overlap formula used

- Column Proportions:

Columns Tested (5%): A/B,C/D,E,F/G,H/I,J/K,L/M,N/O,P/Q,R/S
 Minimum Base: 30 (**), Small Base: 100 (*)

- Column Means:

Columns Tested (5%): A/B,C/D,E,F/G,H/I,J/K,L/M,N/O,P/Q,R/S
 Minimum Base: 30 (**), Small Base: 100 (*)

2_4. The third Monday of January sometimes called "Blue Monday" has often been referred as the most depressing day of the year. To what extent do you agree or disagree that during this time of year in the past you have... - Made New Year's resolutions to get your finances back on track.

	Total	HOME OWNERSHIP - Own a home		HOME OWNERSHIP - Have a mortgage on home		AMOUNT LEFT OVER AFTER PAY BILLS	PERSONAL DEBT SITUATION		I am concerned about my current level of debt		I regret the amount of debt that I've taken on in my life		I am concerned about the impact of rising interest rates on my financial situation		I am worried that me or someone in my household could lose their job		I am confident I won't have any debt in retirement		I will be able to cover all living and family expenses in the next 12 months without going into further debt	
		Yes	No	Yes	No	Insolvent	Top 3 Box	Bottom 3 Box	Top 3 Box	Bottom 3 Box	Top 3 Box	Bottom 3 Box	Top 3 Box	Bottom 3 Box	Top 3 Box	Bottom 3 Box	Top 3 Box	Bottom 3 Box	Top 3 Box	Bottom 3 Box
		A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S
Base: All Respondents (unwtd)	2001	1265	736	679	586	603	862	280	347	823	433	805	421	569	287	915	646	525	756	389
Base: All Respondents (wtd)	2001	1142	859	603	539	660	820	313	337	814	427	804	410	563	277	893	601	563	704	421
Top 2 Box (Net)	810	405	405	269	136	323	221	181	185	217	236	223	206	162	147	289	191	226	216	191
	40%	35%	47%	45%	25%	49%	27%	58%	55%	27%	55%	28%	50%	29%	53%	32%	32%	40%	31%	45%
		A	D			F	I			K			M		O			P		R
Strongly agree	195	93	102	62	31	94	45	63	68	65	78	57	64	53	45	84	66	51	72	56
	10%	8%	12%	10%	6%	14%	5%	20%	20%	8%	18%	7%	16%	9%	16%	9%	11%	9%	10%	13%
		A	D			F	I			K			M		O			P		R
Somewhat agree	614	312	303	206	105	229	176	118	117	152	158	166	142	109	102	206	125	175	145	135
	31%	27%	35%	34%	20%	35%	22%	38%	35%	19%	37%	21%	35%	19%	37%	23%	21%	31%	21%	32%
		A	D			F	I			K			M		O			P		R
Bottom 2 Box (Net)	1191	737	454	335	403	336	599	132	153	597	192	581	204	129	102	604	409	337	488	229
	60%	65%	53%	55%	75%	51%	73%	42%	45%	73%	45%	72%	50%	47%	68%	68%	60%	69%	55%	
		B		C		G		H		J			L		N		Q		S	
Somewhat disagree	540	303	238	167	136	177	198	64	76	189	83	187	93	114	54	227	122	158	149	96
	27%	27%	28%	28%	25%	27%	24%	21%	22%	23%	19%	23%	23%	20%	19%	25%	20%	28%	21%	23%
																		P		
Strongly disagree	651	434	216	168	267	160	401	68	77	408	109	395	111	287	76	378	288	179	338	133
	33%	38%	25%	28%	49%	24%	49%	22%	23%	50%	25%	49%	27%	51%	27%	42%	48%	32%	48%	32%
		B		C		G		H		J			L		N		Q		S	
Sigma	2001	1142	859	603	539	660	820	313	337	814	427	804	410	563	277	893	601	563	704	421
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

Statistics:

Overlap formula used

- Column Proportions:

Columns Tested (5%): A/B,C/D,E,F/G,H/I,J/K,L/M,N/O,P/Q,R/S
 Minimum Base: 30 (**), Small Base: 100 (*)

- Column Means:

Columns Tested (5%): A/B,C/D,E,F/G,H/I,J/K,L/M,N/O,P/Q,R/S
 Minimum Base: 30 (**), Small Base: 100 (*)

2_5. The third Monday of January sometimes called "Blue Monday" has often been referred as the most depressing day of the year. To what extent do you agree or disagree that during this time of year in the past you have... - Increased your debt load on leisure or entertainment to combat boredom.

	Total	HOME OWNERSHIP - Own a home		HOME OWNERSHIP - Have a mortgage on home		AMOUNT LEFT OVER AFTER PAY BILLS	PERSONAL DEBT SITUATION		I am concerned about my current level of debt		I regret the amount of debt that I've taken on in my life		I am concerned about the impact of rising interest rates on my financial situation		I am worried that me or someone in my household could lose their job		I am confident I won't have any debt in retirement		I will be able to cover all living and family expenses in the next 12 months without going into further debt	
		Yes	No	Yes	No	Insolvent	Top 3 Box	Bottom 3 Box	Top 3 Box	Bottom 3 Box	Top 3 Box	Bottom 3 Box	Top 3 Box	Bottom 3 Box	Top 3 Box	Bottom 3 Box	Top 3 Box	Bottom 3 Box	Top 3 Box	Bottom 3 Box
		A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S
Base: All Respondents (unwtd)	2001	1265	736	679	586	603	862	280	347	823	433	805	421	569	287	915	646	525	756	389
Base: All Respondents (wtd)	2001	1142	859	603	539	660	820	313	337	814	427	804	410	563	277	893	601	563	704	421
Top 2 Box (Net)	444	194	250	134	60	181	102	117	122	99	134	107	125	90	94	119	107	129	102	105
	22%	17%	29%	22%	11%	27%	12%	37%	36%	12%	31%	13%	30%	16%	34%	13%	18%	23%	14%	25%
Strongly agree	75	31	45	23	8	38	23	28	30	20	34	24	31	18	19	22	27	33	23	35
	4%	3%	5%	4%	1%	6%	3%	9%	9%	3%	8%	3%	8%	3%	7%	2%	4%	6%	3%	8%
Somewhat agree	369	163	206	111	52	143	79	89	92	78	101	83	94	73	75	97	80	96	79	70
	18%	14%	24%	18%	10%	22%	10%	28%	27%	10%	24%	10%	23%	13%	27%	11%	13%	17%	11%	17%
Bottom 2 Box (Net)	1557	949	608	470	479	478	718	196	215	716	293	697	285	473	183	774	493	434	602	316
	78%	83%	71%	78%	89%	73%	88%	63%	64%	88%	69%	87%	70%	84%	66%	87%	82%	77%	86%	75%
Somewhat disagree	717	418	299	236	182	254	251	94	107	230	134	218	123	145	84	283	151	189	195	129
	36%	37%	35%	39%	34%	39%	31%	30%	32%	28%	31%	27%	30%	26%	30%	32%	25%	33%	28%	31%
Strongly disagree	840	530	309	234	297	224	467	102	109	486	160	479	162	328	99	491	343	246	407	186
	42%	46%	36%	39%	55%	34%	57%	33%	32%	60%	37%	60%	39%	58%	36%	55%	57%	44%	58%	44%
Sigma	2001	1142	859	603	539	660	820	313	337	814	427	804	410	563	277	893	601	563	704	421
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

Statistics:

Overlap formula used

- Column Proportions:

Columns Tested (5%): A/B,C/D,E,F/G,H/I,J/K,L/M,N/O,P/Q,R/S

Minimum Base: 30 (**), Small Base: 100 (*)

- Column Means:

Columns Tested (5%): A/B,C/D,E,F/G,H/I,J/K,L/M,N/O,P/Q,R/S

Minimum Base: 30 (**), Small Base: 100 (*)