

Where will you be living while at post-secondary school next year?

	Total	REGION					
		BC	AB	SK/MB	Ontario	Quebec	Atlantic
		A	B	C	D	E	F
<b>Base: All Respondents (unwtd)</b>	<b>1000</b>	<b>77</b>	<b>89</b>	<b>45</b>	<b>431</b>	<b>305</b>	<b>53</b>
<b>Base: All Respondents (wtd)</b>	<b>1000</b>	<b>136</b>	<b>115</b>	<b>69</b>	<b>407</b>	<b>214</b>	<b>59</b>
My parent's home	474	62	63	32	187	111	19
	47%	45%	55%	47%	46%	52%	32%
		*	F*	*		F	*
Living arrangements - Away (Net)	550	77	59	39	226	107	42
	55%	57%	51%	57%	56%	50%	71%
		*	*	*			BDE*
Away from home/renting off campus in a privately-owned property (Subnet)	411	66	40	22	164	84	35
	41%	49%	35%	32%	40%	39%	59%
		*	*	*			BCDE*
Away from home	151	29	13	13	61	21	14
	15%	21%	12%	18%	15%	10%	23%
		E*	*	*			E*
Renting off campus in a privately-owned property	293	39	31	14	120	66	24
	29%	28%	27%	20%	29%	31%	40%
		*	*	*			C*
Residence	106	12	13	12	46	18	5
	11%	9%	11%	17%	11%	8%	9%
		*	*	*			*
Renting off campus in a property owned by the university	57	5	9	7	22	13	2
	6%	4%	8%	10%	5%	6%	3%
		*	*	*			*
Sigma	1081	146	130	77	435	228	64
	108%	108%	113%	112%	107%	107%	108%

When it comes to finances, how much do you agree with each of the following statements? - I still have a lot to learn about managing finances

	Total	REGION					
		BC	AB	SK/MB	Ontario	Quebec	Atlantic
		A	B	C	D	E	F
<b>Base: All Respondents (unwtd)</b>	<b>1000</b>	<b>77</b>	<b>89</b>	<b>45</b>	<b>431</b>	<b>305</b>	<b>53</b>
<b>Base: All Respondents (wtd)</b>	<b>1000</b>	<b>136</b>	<b>115</b>	<b>69</b>	<b>407</b>	<b>214</b>	<b>59</b>
Top 2 Box (Net)	884	117	105	60	362	187	52
	88%	86%	92%	87%	89%	87%	88%
		*	*	*			*
Strongly agree	458	67	43	29	200	93	27
	46%	49%	37%	42%	49%	43%	46%
		*	*	*			*
Somewhat agree	426	51	62	31	162	94	25
	43%	37%	54%	45%	40%	44%	42%
		*	AD*	*			*
Bottom 2 Box (Net)	116	19	10	9	45	27	7
	12%	14%	8%	13%	11%	13%	12%
		*	*	*			*
Somewhat disagree	92	17	7	9	32	22	4
	9%	13%	6%	13%	8%	10%	6%
		*	*	*			*
Strongly disagree	25	1	3	-	12	5	4
	2%	1%	2%	-	3%	2%	6%
		*	*	*			*
Sigma	1000	136	115	69	407	214	59
	100%	100%	100%	100%	100%	100%	100%

When it comes to finances, how much do you agree with each of the following statements? - I am much better at spending than saving

	Total	REGION					
		BC	AB	SK/MB	Ontario	Quebec	Atlantic
		A	B	C	D	E	F
<b>Base: All Respondents (unwtd)</b>	<b>1000</b>	<b>77</b>	<b>89</b>	<b>45</b>	<b>431</b>	<b>305</b>	<b>53</b>
<b>Base: All Respondents (wtd)</b>	<b>1000</b>	<b>136</b>	<b>115</b>	<b>69</b>	<b>407</b>	<b>214</b>	<b>59</b>
Top 2 Box (Net)	535	66	63	44	225	106	31
	54%	49%	55%	63%	55%	49%	53%
		*	*	*			*
Strongly agree	188	24	21	11	76	39	16
	19%	18%	19%	17%	19%	18%	28%
		*	*	*			*
Somewhat agree	347	43	42	32	149	67	15
	35%	31%	36%	47%	37%	31%	25%
		*	*	F*			*
Bottom 2 Box (Net)	465	69	52	25	182	108	28
	46%	51%	45%	37%	45%	51%	47%
		*	*	*			*
Somewhat disagree	358	59	37	23	141	79	19
	36%	43%	32%	33%	35%	37%	32%
		*	*	*			*
Strongly disagree	107	11	15	2	41	29	9
	11%	8%	13%	3%	10%	14%	15%
		*	*	*			*
Sigma	1000	136	115	69	407	214	59
	100%	100%	100%	100%	100%	100%	100%

When it comes to finances, how much do you agree with each of the following statements? - I assume my parents will take care of my financial needs

	Total	REGION					
		BC	AB	SK/MB	Ontario	Quebec	Atlantic
		A	B	C	D	E	F
<b>Base: All Respondents (unwtd)</b>	<b>1000</b>	<b>77</b>	<b>89</b>	<b>45</b>	<b>431</b>	<b>305</b>	<b>53</b>
<b>Base: All Respondents (wtd)</b>	<b>1000</b>	<b>136</b>	<b>115</b>	<b>69</b>	<b>407</b>	<b>214</b>	<b>59</b>
Top 2 Box (Net)	433	62	48	36	178	87	22
	43%	46%	42%	52%	44%	41%	37%
		*	*	*			*
Strongly agree	95	12	6	5	41	27	4
	9%	9%	5%	7%	10%	13%	6%
		*	*	*			*
Somewhat agree	339	50	42	31	137	60	18
	34%	37%	36%	46%	34%	28%	31%
		*	*	E*			*
Bottom 2 Box (Net)	567	74	67	33	228	127	37
	57%	54%	58%	48%	56%	59%	63%
		*	*	*			*
Somewhat disagree	313	41	38	15	129	74	16
	31%	30%	33%	21%	32%	34%	28%
		*	*	*			*
Strongly disagree	253	33	29	18	99	54	21
	25%	24%	25%	26%	24%	25%	35%
		*	*	*			*
Sigma	1000	136	115	69	407	214	59
	100%	100%	100%	100%	100%	100%	100%

How much debt do you expect to have when you finish school?

	Total	REGION					
		BC	AB	SK/MB	Ontario	Quebec	Atlantic
		A	B	C	D	E	F
<b>Base: All Respondents (unwtd)</b>	<b>1000</b>	<b>77</b>	<b>89</b>	<b>45</b>	<b>431</b>	<b>305</b>	<b>53</b>
<b>Base: All Respondents (wtd)</b>	<b>1000</b>	<b>136</b>	<b>115</b>	<b>69</b>	<b>407</b>	<b>214</b>	<b>59</b>
Less than \$10K	232	21	25	22	96	57	12
	23%	16%	22%	32%	24%	26%	20%
		*	*	*			*
\$10K to less than \$20K	219	33	21	13	96	42	14
	22%	24%	19%	18%	24%	20%	23%
		*	*	*			*
\$20K to less than \$30K	156	21	28	15	60	27	5
	16%	16%	24%	22%	15%	13%	9%
		*	DEF*	*			*
\$30K to less than \$40K	64	13	7	8	24	9	2
	6%	10%	6%	12%	6%	4%	3%
		*	*	*			*
\$40K+	88	11	15	1	41	12	8
	9%	8%	13%	2%	10%	5%	14%
		*	CE*	*	E		CE*
None	240	36	19	10	89	67	19
	24%	26%	16%	15%	22%	31%	31%
		*	*	*		BCD	B*
Sigma	1000	136	115	69	407	214	59
	100%	100%	100%	100%	100%	100%	100%

How long do you expect it to take you to pay back all of your student debt?

	Total	REGION					
		BC	AB	SK/MB	Ontario	Quebec	Atlantic
		A	B	C	D	E	F
<b>Base: All Answering (unwtd)</b>	<b>748</b>	<b>55</b>	<b>75</b>	<b>38</b>	<b>341</b>	<b>204</b>	<b>35</b>
<b>Base: All Answering (wtd)</b>	<b>760</b>	<b>100</b>	<b>96</b>	<b>59</b>	<b>318</b>	<b>147</b>	<b>41</b>
Less than 1 year	146	14	7	18	57	39	9
	19%	14%	7%	31%	18%	27%	22%
		*	*	B*	B	BD	B*
1 year to less than 2 years	158	24	24	6	68	31	6
	21%	24%	25%	10%	21%	21%	15%
		*	*	*			*
2 years to less than 3 years	142	17	23	10	58	26	6
	19%	17%	24%	17%	18%	18%	16%
		*	*	*			*
3 years to less than 5 years	142	24	14	11	60	29	5
	19%	24%	15%	20%	19%	20%	11%
		*	*	*			*
5 years to less than 7 years	94	8	17	8	43	7	10
	12%	8%	18%	14%	14%	5%	24%
		*	E*	*	E		AE*
7 years to less than 10 years	51	8	8	1	21	9	4
	7%	8%	8%	2%	7%	6%	9%
		*	*	*			*
More than 10 years	27	4	3	3	11	6	1
	4%	4%	3%	6%	3%	4%	2%
		*	*	*			*
Sigma	760	100	96	59	318	147	41
	100%	100%	100%	100%	100%	100%	100%

How do you plan to manage your finances to make it through the upcoming school year?

	Total	REGION					
		BC	AB	SK/MB	Ontario	Quebec	Atlantic
		A	B	C	D	E	F
<b>Base: All Respondents (unwtd)</b>	<b>1000</b>	<b>77</b>	<b>89</b>	<b>45</b>	<b>431</b>	<b>305</b>	<b>53</b>
<b>Base: All Respondents (wtd)</b>	<b>1000</b>	<b>136</b>	<b>115</b>	<b>69</b>	<b>407</b>	<b>214</b>	<b>59</b>
Find more money (Net)	655	78	86	35	271	146	40
	66%	57%	75%	50%	67%	68%	68%
		*	AC*	*	C	C	*
Work part-time while I'm going to school	493	63	61	28	206	108	27
	49%	46%	53%	40%	51%	50%	46%
		*	*	*			*
Rely on my family for financial 'top ups' as needed	183	24	23	12	81	38	5
	18%	18%	20%	17%	20%	18%	9%
		*	*	*			*
Using an existing student loan	139	17	19	5	54	37	7
	14%	13%	16%	7%	13%	17%	13%
		*	*	*			*
Take out a new student loan	122	11	29	7	48	15	12
	12%	8%	26%	10%	12%	7%	20%
		*	ACDE*	*	E		AE*
Reduce spending (Net)	551	87	63	30	210	125	37
	55%	64%	54%	44%	52%	58%	62%
		C*	*	*			*
Reduce non-essential expenses (e.g., clothing, subscriptions, eating out)	469	74	49	27	174	112	34
	47%	54%	42%	39%	43%	52%	57%
		*	*	*		D	*
Reduce essential spending (e.g., groceries, transportation)	250	40	33	14	104	39	21
	25%	29%	29%	20%	26%	18%	35%
		E*	E*	*	E		E*
Monitoring/financial mindfulness (Net)	801	117	102	46	322	168	46
	80%	86%	88%	67%	79%	78%	78%
		C*	CE*	*			*
Prepare a budget and stick to it	447	50	62	22	186	99	28
	45%	37%	54%	32%	46%	46%	48%
		*	AC*	*			*
Regularly monitor where money is spent	451	66	60	29	174	93	29
	45%	48%	52%	42%	43%	44%	49%
		*	*	*			*
Carefully avoid debt	396	62	54	23	157	76	25
	40%	45%	47%	34%	39%	35%	43%
		*	*	*			*
Look for student discounts everywhere I shop	402	64	48	21	179	69	20
	40%	47%	42%	30%	44%	32%	34%
		E*	*	*	E		*
Pay with cash or debit wherever possible	250	43	27	13	112	38	18
	25%	32%	23%	19%	28%	18%	30%
		E*	*	*	E		*
Use a credit card for emergencies only	187	28	28	13	73	33	13
	19%	21%	25%	18%	18%	15%	21%
		*	*	*			*
I don't plan to make any major changes	82	8	3	16	37	13	6
	8%	6%	2%	23%	9%	6%	9%
		*	*	ABDE*	B		*
Sigma	3872	550	496	228	1584	769	245
	387%	405%	431%	330%	390%	359%	414%

Where do you expect to live after you graduate?

	Total	REGION					
		BC	AB	SK/MB	Ontario	Quebec	Atlantic
		A	B	C	D	E	F
<b>Base: All Respondents (unwtd)</b>	<b>1000</b>	<b>77</b>	<b>89</b>	<b>45</b>	<b>431</b>	<b>305</b>	<b>53</b>
<b>Base: All Respondents (wtd)</b>	<b>1000</b>	<b>136</b>	<b>115</b>	<b>69</b>	<b>407</b>	<b>214</b>	<b>59</b>
In my parents' home	365	56	33	21	175	65	15
	36%	41%	29%	30%	43%	30%	26%
		*	*	*	BEF		*
In rental accommodation shared with other(s)	278	43	40	21	102	59	15
	28%	31%	35%	30%	25%	27%	25%
		*	*	*			*
In rental accommodation on my own	225	28	26	19	88	46	19
	23%	20%	22%	27%	22%	21%	32%
		*	*	*			*
In a home I own/co-own	131	9	16	9	42	45	10
	13%	7%	14%	13%	10%	21%	17%
		*	*	*		AD	*
Sigma	1000	136	115	69	407	214	59
	100%	100%	100%	100%	100%	100%	100%



How long do you expect to be living at home after you graduate?

	Total	REGION					
		BC	AB	SK/MB	Ontario	Quebec	Atlantic
		A	B	C	D	E	F
<b>Base: All Answering (unwtd)</b>	<b>349</b>	<b>33</b>	<b>24</b>	<b>14</b>	<b>180</b>	<b>86</b>	<b>12</b>
<b>Base: All Answering (wtd)</b>	<b>365</b>	<b>56</b>	<b>33</b>	<b>21</b>	<b>175</b>	<b>65</b>	<b>15</b>
No more than 6 months	23	1	-	6	9	6	1
	6%	2%	-	27%	5%	10%	6%
		**	**	**		*	**
6 months to a year	66	8	5	5	26	16	6
	18%	14%	16%	22%	15%	24%	41%
		**	**	**		*	**
1 to 2 years	105	15	12	5	53	17	4
	29%	26%	35%	22%	31%	27%	24%
		**	**	**		*	**
2 to 5 years	115	23	10	2	61	18	2
	32%	41%	30%	11%	35%	28%	12%
		**	**	**		*	**
More than 5 years	55	9	6	4	26	7	3
	15%	16%	19%	18%	15%	11%	18%
		**	**	**		*	**
Sigma	365	56	33	21	175	65	15
	100%	100%	100%	100%	100%	100%	100%

Who would you turn to for help with developing your financial goals?

	Total	REGION					
		BC	AB	SK/MB	Ontario	Quebec	Atlantic
		A	B	C	D	E	F
<b>Base: All Respondents (unwtd)</b>	<b>1000</b>	<b>77</b>	<b>89</b>	<b>45</b>	<b>431</b>	<b>305</b>	<b>53</b>
<b>Base: All Respondents (wtd)</b>	<b>1000</b>	<b>136</b>	<b>115</b>	<b>69</b>	<b>407</b>	<b>214</b>	<b>59</b>
My parents	687	91	88	50	290	129	40
	69%	67%	77%	72%	71%	60%	68%
	*	E*	*	E		*	
A financial advisor	450	65	57	22	176	102	28
	45%	48%	50%	32%	43%	48%	47%
	*	*	*			*	
An employee at my bank	211	21	22	8	88	55	16
	21%	16%	19%	12%	22%	26%	27%
	*	*	*		C	*	
Financial media/websites	204	28	32	6	93	34	13
	20%	20%	28%	8%	23%	16%	22%
	*	CE*	*	CE		*	
Other relatives	145	11	23	7	63	36	5
	15%	8%	20%	10%	16%	17%	9%
	*	A*	*			*	
My friends	274	37	35	17	119	51	16
	27%	27%	30%	25%	29%	24%	26%
	*	*	*			*	
Social media	126	16	13	13	54	25	5
	13%	12%	12%	18%	13%	12%	9%
	*	*	*			*	
Other	58	7	1	2	28	14	6
	6%	5%	1%	3%	7%	7%	9%
	*	*	*	B	B	B*	
Sigma	2155	275	272	125	909	446	129
	216%	202%	236%	180%	224%	208%	218%

For each of the following, please indicate whether you plan to make these purchases, or have these expenses, and how soon you expect to do so - A house or condo

	Total	REGION					
		BC	AB	SK/MB	Ontario	Quebec	Atlantic
		A	B	C	D	E	F
<b>Base: All Respondents (unwtd)</b>	<b>1000</b>	<b>77</b>	<b>89</b>	<b>45</b>	<b>431</b>	<b>305</b>	<b>53</b>
<b>Base: All Respondents (wtd)</b>	<b>1000</b>	<b>136</b>	<b>115</b>	<b>69</b>	<b>407</b>	<b>214</b>	<b>59</b>
Within 1 year	52	7	9	7	18	10	2
	5%	5%	8%	10%	5%	4%	3%
		*	*	*			*
1 to 3 years	119	19	12	6	39	33	11
	12%	14%	10%	8%	10%	15%	18%
		*	*	*		D	*
3 to 5 years	235	32	27	16	97	51	13
	23%	23%	23%	23%	24%	24%	21%
		*	*	*			*
More than 5 years	432	62	48	30	178	87	28
	43%	45%	42%	43%	44%	41%	46%
		*	*	*			*
I don't plan on making this expense	163	17	20	11	75	34	6
	16%	13%	17%	16%	18%	16%	11%
		*	*	*			*
Sigma	1000	136	115	69	407	214	59
	100%	100%	100%	100%	100%	100%	100%

For each of the following, please indicate whether you plan to make these purchases, or have these expenses, and how soon you expect to do so - A wedding

	Total	REGION					
		BC	AB	SK/MB	Ontario	Quebec	Atlantic
		A	B	C	D	E	F
<b>Base: All Respondents (unwtd)</b>	<b>1000</b>	<b>77</b>	<b>89</b>	<b>45</b>	<b>431</b>	<b>305</b>	<b>53</b>
<b>Base: All Respondents (wtd)</b>	<b>1000</b>	<b>136</b>	<b>115</b>	<b>69</b>	<b>407</b>	<b>214</b>	<b>59</b>
Within 1 year	31	3	1	7	15	5	-
	3%	2%	1%	10%	4%	2%	-
		*	*	BEF*			*
1 to 3 years	63	7	8	6	29	6	7
	6%	5%	7%	8%	7%	3%	12%
		*	*	*	E		E*
3 to 5 years	169	20	18	23	75	25	8
	17%	15%	16%	33%	19%	12%	14%
		*	*	ABDEF*	E		*
More than 5 years	398	63	49	23	159	82	22
	40%	46%	43%	34%	39%	38%	37%
		*	*	*			*
I don't plan on making this expense	339	43	39	11	128	95	22
	34%	32%	34%	15%	31%	45%	37%
		*	C*	*	C	CD	C*
Sigma	1000	136	115	69	407	214	59
	100%	100%	100%	100%	100%	100%	100%

How much impact do you think your student debt will have on your plans to make these purchases/finance these expenses? - A trip

	Total	REGION					
		BC	AB	SK/MB	Ontario	Quebec	Atlantic
		A	B	C	D	E	F
<b>Base: All Answering (unwtd)</b>	<b>628</b>	<b>51</b>	<b>59</b>	<b>36</b>	<b>278</b>	<b>177</b>	<b>27</b>
<b>Base: All Answering (wtd)</b>	<b>639</b>	<b>92</b>	<b>76</b>	<b>55</b>	<b>260</b>	<b>126</b>	<b>30</b>
A lot of impact	144	37	18	7	60	15	7
	22%	41%	24%	12%	23%	12%	22%
		CDE*	*	*	E		**
Some impact	330	37	50	38	138	52	15
	52%	40%	66%	69%	53%	41%	48%
		*	AE*	AE*	E		**
Very little impact	127	12	8	10	47	42	7
	20%	13%	11%	19%	18%	34%	24%
		*	*	*		ABD	**
No impact at all	38	5	-	-	15	16	2
	6%	6%	-	-	6%	13%	6%
		*	*	*		BCD	**
Sigma	639	92	76	55	260	126	30
	100%	100%	100%	100%	100%	100%	100%

How much impact do you think your student debt will have on your plans to make these purchases/finance these expenses? - A car

	Total	REGION					
		BC	AB	SK/MB	Ontario	Quebec	Atlantic
		A	B	C	D	E	F
<b>Base: All Answering (unwtd)</b>	<b>588</b>	<b>47</b>	<b>63</b>	<b>34</b>	<b>268</b>	<b>148</b>	<b>28</b>
<b>Base: All Answering (wtd)</b>	<b>611</b>	<b>85</b>	<b>79</b>	<b>53</b>	<b>253</b>	<b>108</b>	<b>33</b>
A lot of impact	191	33	28	13	79	23	14
	31%	39%	36%	24%	31%	21%	43%
		E*	E*	*	E		**
Some impact	272	38	43	22	118	42	10
	44%	44%	54%	41%	47%	39%	30%
		*	*	*			**
Very little impact	121	15	7	14	41	36	8
	20%	17%	9%	26%	16%	33%	24%
		*	*	B*		ABD	**
No impact at all	28	-	1	4	14	7	1
	5%	-	1%	9%	6%	7%	3%
		*	*	A*		A	**
Sigma	611	85	79	53	253	108	33
	100%	100%	100%	100%	100%	100%	100%

How much impact do you think your student debt will have on your plans to make these purchases/finance these expenses? - A house or condo

	Total	REGION					
		BC	AB	SK/MB	Ontario	Quebec	Atlantic
		A	B	C	D	E	F
<b>Base: All Answering (unwtd)</b>	<b>634</b>	<b>49</b>	<b>65</b>	<b>31</b>	<b>283</b>	<b>175</b>	<b>31</b>
<b>Base: All Answering (wtd)</b>	<b>642</b>	<b>89</b>	<b>80</b>	<b>49</b>	<b>262</b>	<b>126</b>	<b>35</b>
A lot of impact	327	51	47	24	144	41	21
	51%	57%	59%	49%	55%	32%	59%
		E*	E*	**	E		**
Some impact	195	24	25	18	78	39	12
	30%	27%	31%	37%	30%	31%	33%
		*	*	**			**
Very little impact	88	10	4	7	31	35	-
	14%	12%	6%	14%	12%	28%	-
		*	*	**		ABD	**
No impact at all	31	4	4	-	10	11	3
	5%	4%	4%	-	4%	9%	8%
		*	*	**		D	**
Sigma	642	89	80	49	262	126	35
	100%	100%	100%	100%	100%	100%	100%

How much impact do you think your student debt will have on your plans to make these purchases/finance these expenses? - A child

	Total	REGION					
		BC	AB	SK/MB	Ontario	Quebec	Atlantic
		A	B	C	D	E	F
<b>Base: All Answering (unwtd)</b>	<b>466</b>	<b>34</b>	<b>49</b>	<b>26</b>	<b>204</b>	<b>135</b>	<b>18</b>
<b>Base: All Answering (wtd)</b>	<b>479</b>	<b>61</b>	<b>63</b>	<b>40</b>	<b>193</b>	<b>98</b>	<b>23</b>
A lot of impact	193	24	37	25	78	23	5
	40%	39%	59%	63%	40%	24%	23%
		*	DE*	**	E		**
Some impact	139	15	11	7	63	34	10
	29%	24%	17%	17%	33%	35%	42%
		*	*	**	B	B	**
Very little impact	90	12	9	8	35	23	3
	19%	19%	14%	20%	18%	23%	12%
		*	*	**			**
No impact at all	57	10	6	-	17	18	5
	12%	17%	10%	-	9%	18%	23%
		*	*	**		D	**
Sigma	479	61	63	40	193	98	23
	100%	100%	100%	100%	100%	100%	100%



How much impact do you think your student debt will have on your plans to make these purchases/finance these expenses? - A wedding

	Total	REGION					
		BC	AB	SK/MB	Ontario	Quebec	Atlantic
		A	B	C	D	E	F
<b>Base: All Answering (unwtd)</b>	<b>495</b>	<b>42</b>	<b>51</b>	<b>32</b>	<b>236</b>	<b>113</b>	<b>21</b>
<b>Base: All Answering (wtd)</b>	<b>516</b>	<b>72</b>	<b>63</b>	<b>50</b>	<b>221</b>	<b>83</b>	<b>25</b>
A lot of impact	150	20	15	16	74	15	10
	29%	28%	24%	31%	33%	18%	39%
		*	*	**	E		**
Some impact	181	23	27	27	75	21	8
	35%	31%	43%	53%	34%	25%	32%
		*	E*	**			**
Very little impact	119	15	16	8	45	33	2
	23%	20%	25%	16%	20%	40%	7%
		*	*	**		AD	**
No impact at all	65	14	4	-	27	14	5
	13%	20%	7%	-	12%	16%	21%
		*	*	**			**
Sigma	516	72	63	50	221	83	25
	100%	100%	100%	100%	100%	100%	100%