

**YouGov NY**  
**Trust in Insurance**

US nationally representative sample: July 7-9, 2017



Total	Gender		Age			Region				Race			
	Male	Female	18 to 34	35 to 54	55+	Northeast	Midwest	South	West	White	Black	Hispanic	Other

To what extent, if at all, do you trust insurance companies?

Unweighted base	1151	521	630	283	357	511	201	238	404	308	800	122	132	97
<b>Base: All US adults</b>	1135	562	572	350	345	440	207	224	404	300	725	141	166	104
I trust insurance companies a lot	10%	10%	9%	11%	9%	9%	6%	7%	14%	8%	9%	15%	8%	5%
I trust insurance companies a little	38%	37%	38%	30%	36%	45%	37%	42%	36%	37%	39%	39%	37%	27%
I don't trust insurance companies very much	26%	27%	26%	25%	27%	27%	24%	23%	27%	29%	28%	20%	27%	23%
I don't trust insurance companies at all	17%	18%	15%	18%	17%	15%	19%	20%	13%	18%	17%	9%	14%	31%
Don't know	10%	8%	13%	16%	11%	5%	15%	8%	10%	8%	7%	17%	14%	14%
Net: Trust	47%	47%	47%	41%	45%	53%	42%	49%	50%	45%	48%	54%	45%	32%
Net: Don't trust	43%	45%	40%	42%	44%	42%	43%	43%	40%	47%	44%	29%	41%	54%

Thinking generally about insurance companies...To what extent, if at all, do you respect insurance companies?

Unweighted base	1151	521	630	283	357	511	201	238	404	308	800	122	132	97
<b>Base: All US adults</b>	1135	562	572	350	345	440	207	224	404	300	725	141	166	104
I respect insurance companies a lot	9%	9%	9%	9%	10%	9%	8%	9%	12%	6%	8%	18%	9%	6%
I respect insurance companies a little	41%	41%	42%	37%	42%	43%	40%	43%	42%	40%	41%	48%	42%	31%
I don't respect insurance companies very much	23%	24%	21%	21%	19%	27%	23%	22%	22%	24%	25%	10%	20%	27%
I don't respect insurance companies at all	15%	18%	13%	15%	16%	15%	14%	14%	13%	20%	17%	8%	12%	22%
Don't know	12%	8%	15%	17%	13%	6%	14%	12%	11%	10%	9%	16%	17%	15%
Net: Respect	50%	50%	51%	47%	52%	52%	48%	52%	54%	46%	49%	66%	51%	36%
Net: Don't respect	38%	42%	34%	36%	35%	42%	37%	36%	35%	44%	42%	18%	32%	48%

To what extent do you agree or disagree with each of the following statements? Please select one option on each row.

- I believe that the insurance company/companies I use are competent and know what they are doing

Unweighted base	1151	521	630	283	357	511	201	238	404	308	800	122	132	97
<b>Base: All US adults</b>	1135	562	572	350	345	440	207	224	404	300	725	141	166	104
Strongly agree	18%	19%	18%	21%	16%	18%	11%	20%	23%	15%	17%	31%	17%	10%
Somewhat agree	47%	48%	45%	37%	41%	58%	47%	48%	44%	49%	50%	39%	44%	36%
Somewhat disagree	16%	16%	16%	20%	18%	12%	18%	15%	14%	18%	16%	10%	17%	25%
Strongly disagree	7%	8%	7%	8%	8%	6%	8%	5%	6%	11%	7%	3%	8%	16%
Don't know	12%	10%	14%	14%	16%	7%	16%	13%	12%	8%	10%	18%	14%	13%
Net: Agree	65%	67%	62%	58%	57%	76%	58%	68%	67%	64%	67%	69%	61%	46%
Net: Disagree	23%	23%	24%	28%	26%	18%	26%	20%	21%	29%	23%	13%	25%	41%

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Total	Education				Marital Status					
	No HS, High school graduate	Some college, 2-year	4-year	Post Grad	Married	Separated	Divorced	Widowed	Never married	Domestic / civil partnership

To what extent, if at all, do you trust insurance companies?

Unweighted base	1151	408	393	220	130	558	15	124	60	349	45
<b>Base: All US adults</b>	1135	474	361	193	107	503	17	118	46	398	53
I trust insurance companies a lot	10%	11%	7%	9%	14%	10%	-	7%	4%	10%	14%
I trust insurance companies a little	38%	35%	41%	37%	37%	42%	64%	41%	31%	31%	36%
I don't trust insurance companies very much	26%	24%	28%	25%	34%	26%	13%	25%	51%	25%	31%
I don't trust insurance companies at all	17%	13%	18%	24%	11%	16%	8%	14%	8%	21%	8%
Don't know	10%	16%	6%	5%	5%	6%	16%	13%	6%	14%	11%
Net: Trust	47%	46%	48%	46%	50%	53%	64%	48%	35%	40%	50%
Net: Don't trust	43%	37%	46%	49%	45%	41%	20%	39%	59%	45%	39%

Thinking generally about insurance companies...To what extent, if at all, do you respect insurance companies?

Unweighted base	1151	408	393	220	130	558	15	124	60	349	45
<b>Base: All US adults</b>	1135	474	361	193	107	503	17	118	46	398	53
I respect insurance companies a lot	9%	10%	8%	7%	13%	11%	-	11%	4%	8%	6%
I respect insurance companies a little	41%	41%	44%	40%	36%	43%	62%	41%	40%	38%	41%
I don't respect insurance companies very much	23%	20%	20%	29%	31%	24%	13%	19%	37%	20%	29%
I don't respect insurance companies at all	15%	9%	20%	22%	14%	13%	3%	14%	15%	19%	12%
Don't know	12%	20%	8%	3%	6%	9%	22%	15%	5%	15%	12%
Net: Respect	50%	51%	52%	46%	49%	54%	62%	52%	44%	46%	47%
Net: Don't respect	38%	29%	40%	51%	45%	37%	16%	33%	52%	39%	41%

To what extent do you agree or disagree with each of the following statements? Please select one option on each row.

- I believe that the insurance company/companies I use are competent and know what they are doing

Unweighted base	1151	408	393	220	130	558	15	124	60	349	45
<b>Base: All US adults</b>	1135	474	361	193	107	503	17	118	46	398	53
Strongly agree	18%	18%	15%	21%	19%	18%	-	30%	9%	15%	29%
Somewhat agree	47%	46%	48%	45%	49%	50%	60%	39%	64%	42%	37%
Somewhat disagree	16%	14%	17%	19%	13%	17%	13%	12%	15%	17%	13%
Strongly disagree	7%	5%	8%	9%	12%	8%	5%	7%	6%	7%	8%
Don't know	12%	16%	12%	5%	7%	7%	22%	12%	5%	18%	12%
Net: Agree	65%	64%	63%	67%	68%	69%	60%	69%	73%	57%	66%
Net: Disagree	23%	20%	25%	28%	24%	24%	18%	19%	22%	25%	21%

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Total	Children under the age of 18		Income			
	Yes	No	Under \$40k	\$40k to \$80k	\$80k+	Prefer not to say

To what extent, if at all, do you trust insurance companies?

Unweighted base	1151	281	870	418	286	245	202
<b>Base: All US adults</b>	1135	273	862	431	280	226	198
I trust insurance companies a lot	10%	10%	9%	13%	7%	11%	4%
I trust insurance companies a little	38%	41%	37%	38%	35%	47%	31%
I don't trust insurance companies very much	26%	26%	26%	24%	32%	22%	27%
I don't trust insurance companies at all	17%	15%	17%	13%	20%	15%	20%
Don't know	10%	8%	11%	12%	6%	5%	17%
Net: Trust	47%	51%	46%	50%	42%	58%	35%
Net: Don't trust	43%	40%	43%	38%	52%	37%	47%

Thinking generally about insurance companies...To what extent, if at all, do you respect insurance companies?

Unweighted base	1151	281	870	418	286	245	202
<b>Base: All US adults</b>	1135	273	862	431	280	226	198
I respect insurance companies a lot	9%	13%	8%	11%	10%	9%	5%
I respect insurance companies a little	41%	45%	40%	46%	39%	48%	26%
I don't respect insurance companies very much	23%	19%	24%	18%	26%	21%	30%
I don't respect insurance companies at all	15%	11%	16%	10%	20%	16%	19%
Don't know	12%	12%	12%	15%	6%	6%	21%
Net: Respect	50%	57%	48%	57%	48%	58%	31%
Net: Don't respect	38%	31%	40%	29%	46%	37%	48%

To what extent do you agree or disagree with each of the following statements? Please select one option on each row.

- I believe that the insurance company/companies I use are competent and know what they are doing

Unweighted base	1151	281	870	418	286	245	202
<b>Base: All US adults</b>	1135	273	862	431	280	226	198
Strongly agree	18%	18%	18%	20%	18%	22%	10%
Somewhat agree	47%	49%	46%	43%	50%	49%	47%
Somewhat disagree	16%	16%	16%	16%	16%	18%	14%
Strongly disagree	7%	9%	7%	6%	7%	7%	10%
Don't know	12%	9%	13%	15%	9%	4%	19%
Net: Agree	65%	66%	64%	63%	68%	70%	57%
Net: Disagree	23%	25%	23%	22%	23%	26%	24%

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Total	Social networks membership													
	Facebook	Twitter	LinkedIn	Google+	MySpace	Pinterest	Tumblr	Instagram	nosquare	Snapchat	Periscope	Other	Don't know	None

To what extent, if at all, do you trust insurance companies?

Unweighted base	1151	896	413	327	316	60	309	85	317	7	178	21	19	14	156
<b>Base: All US adults</b>	1135	881	424	310	320	64	284	92	341	7	209	18	16	14	153
I trust insurance companies a lot	10%	9%	11%	6%	11%	15%	11%	14%	12%	19%	14%	25%	10%	22%	6%
I trust insurance companies a little	38%	39%	39%	41%	40%	31%	43%	33%	37%	12%	33%	51%	41%	10%	33%
I don't trust insurance companies very much	26%	27%	26%	27%	23%	29%	26%	18%	25%	56%	24%	10%	20%	26%	20%
I don't trust insurance companies at all	17%	16%	15%	18%	17%	12%	13%	20%	17%	-	20%	15%	19%	6%	24%
Don't know	10%	9%	8%	9%	10%	13%	7%	16%	10%	12%	10%	-	10%	36%	17%
Net: Trust	47%	48%	50%	47%	51%	46%	54%	46%	48%	31%	47%	76%	50%	32%	39%
Net: Don't trust	43%	43%	42%	44%	40%	41%	38%	38%	42%	56%	44%	24%	39%	32%	44%

Thinking generally about insurance companies...To what extent, if at all, do you respect insurance companies?

Unweighted base	1151	896	413	327	316	60	309	85	317	7	178	21	19	14	156
<b>Base: All US adults</b>	1135	881	424	310	320	64	284	92	341	7	209	18	16	14	153
I respect insurance companies a lot	9%	9%	10%	9%	10%	20%	11%	4%	12%	7%	11%	24%	8%	6%	6%
I respect insurance companies a little	41%	42%	45%	42%	48%	45%	47%	37%	40%	51%	39%	54%	26%	27%	31%
I don't respect insurance companies very much	23%	23%	22%	27%	22%	13%	20%	28%	22%	-	24%	21%	37%	20%	21%
I don't respect insurance companies at all	15%	15%	15%	14%	13%	10%	13%	23%	14%	30%	16%	-	19%	6%	22%
Don't know	12%	11%	8%	8%	8%	12%	9%	8%	11%	12%	9%	-	10%	41%	20%
Net: Respect	50%	52%	55%	51%	58%	65%	59%	41%	52%	58%	50%	79%	34%	32%	37%
Net: Don't respect	38%	38%	37%	42%	34%	23%	33%	51%	37%	30%	40%	21%	56%	27%	44%

To what extent do you agree or disagree with each of the following statements? Please select one option on each row.

- I believe that the insurance company/companies I use are competent and know what they are doing

Unweighted base	1151	896	413	327	316	60	309	85	317	7	178	21	19	14	156
<b>Base: All US adults</b>	1135	881	424	310	320	64	284	92	341	7	209	18	16	14	153
Strongly agree	18%	18%	19%	17%	22%	25%	22%	24%	19%	7%	17%	36%	30%	10%	15%
Somewhat agree	47%	48%	49%	50%	45%	45%	48%	48%	44%	24%	41%	39%	60%	23%	41%
Somewhat disagree	16%	16%	15%	15%	18%	12%	13%	12%	18%	44%	23%	8%	-	28%	17%
Strongly disagree	7%	7%	7%	7%	6%	5%	6%	3%	7%	13%	10%	6%	5%	6%	9%
Don't know	12%	11%	10%	10%	8%	12%	10%	13%	12%	12%	9%	10%	5%	34%	17%
Net: Agree	65%	66%	68%	67%	67%	70%	71%	72%	63%	31%	58%	75%	90%	33%	56%
Net: Disagree	23%	23%	22%	23%	24%	18%	19%	15%	25%	56%	33%	14%	5%	34%	27%

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Total	Gender		Age			Region				Race			
	Male	Female	18 to 34	35 to 54	55+	Northeast	Midwest	South	West	White	Black	Hispanic	Other

To what extent do you agree or disagree with each of the following statements? Please select one option on each row.

- In general, I think insurance companies are a force for good

Unweighted base	1151	521	630	283	357	511	201	238	404	308	800	122	132	97
<b>Base: All US adults</b>	1135	562	572	350	345	440	207	224	404	300	725	141	166	104
Strongly agree	9%	9%	10%	12%	7%	9%	5%	9%	10%	11%	8%	15%	11%	8%
Somewhat agree	39%	40%	39%	34%	35%	48%	38%	40%	42%	36%	41%	45%	36%	27%
Somewhat disagree	22%	23%	21%	22%	23%	22%	23%	24%	19%	24%	23%	13%	21%	27%
Strongly disagree	15%	17%	13%	14%	18%	14%	15%	9%	13%	22%	15%	8%	14%	25%
Don't know	14%	11%	18%	19%	18%	8%	18%	18%	15%	8%	13%	19%	18%	13%
Net: Agree	49%	49%	49%	45%	42%	56%	44%	49%	53%	47%	49%	60%	47%	35%
Net: Disagree	37%	41%	34%	36%	40%	36%	38%	33%	33%	45%	39%	21%	35%	52%

To what extent do you agree or disagree with each of the following statements? Please select one option on each row.

- In general, I trust insurance companies to act in their customers' best interests

Unweighted base	1151	521	630	283	357	511	201	238	404	308	800	122	132	97
<b>Base: All US adults</b>	1135	562	572	350	345	440	207	224	404	300	725	141	166	104
Strongly agree	11%	11%	11%	15%	9%	10%	11%	11%	13%	8%	9%	22%	13%	7%
Somewhat agree	31%	29%	33%	26%	31%	34%	31%	33%	31%	28%	32%	34%	28%	21%
Somewhat disagree	25%	28%	22%	23%	26%	26%	21%	25%	23%	30%	26%	13%	25%	30%
Strongly disagree	24%	25%	23%	23%	21%	26%	26%	19%	23%	27%	25%	16%	19%	33%
Don't know	10%	8%	11%	12%	13%	5%	12%	12%	9%	7%	7%	15%	15%	9%
Net: Agree	42%	40%	44%	41%	40%	43%	41%	44%	44%	37%	41%	56%	41%	28%
Net: Disagree	49%	53%	45%	46%	47%	52%	47%	44%	46%	56%	52%	29%	44%	63%

To what extent do you agree or disagree with each of the following statements? Please select one option on each row.

- In general, I think insurance companies use confusing language which is difficult to understand

Unweighted base	1151	521	630	283	357	511	201	238	404	308	800	122	132	97
<b>Base: All US adults</b>	1135	562	572	350	345	440	207	224	404	300	725	141	166	104
Strongly agree	31%	32%	30%	26%	32%	35%	31%	33%	34%	27%	33%	23%	33%	26%
Somewhat agree	41%	41%	41%	40%	38%	45%	41%	46%	36%	45%	43%	35%	36%	42%
Somewhat disagree	15%	15%	14%	17%	13%	13%	14%	7%	18%	16%	12%	16%	19%	21%
Strongly disagree	5%	5%	4%	6%	5%	3%	3%	4%	5%	5%	4%	8%	4%	3%
Don't know	9%	7%	10%	11%	12%	4%	12%	10%	7%	7%	7%	18%	9%	8%
Net: Agree	72%	73%	72%	66%	70%	80%	72%	79%	70%	72%	77%	58%	69%	69%
Net: Disagree	19%	20%	18%	24%	18%	16%	17%	11%	23%	22%	17%	24%	22%	23%

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	No HS, High school graduate	Some college, 2-year	4-year	Post Grad	Married	Separated	Divorced	Widowed	Never married	Domestic / civil partnership

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Strongly agree	9%	11%	9%	6%	8%	9%	3%	13%	7%	9%	13%
Somewhat agree	39%	39%	42%	38%	35%	41%	59%	39%	48%	35%	38%
Somewhat disagree	22%	20%	19%	30%	28%	25%	11%	21%	22%	20%	20%
Strongly disagree	15%	9%	17%	21%	23%	15%	5%	14%	15%	16%	14%
Don't know	14%	21%	12%	5%	6%	10%	22%	12%	9%	20%	15%
Net: Agree	49%	50%	52%	44%	42%	50%	62%	53%	54%	44%	51%
Net: Disagree	37%	29%	37%	51%	51%	40%	16%	35%	37%	36%	34%

To what extent do you agree or disagree with each of the following statements? Please select one option on each row.

- In general, I trust insurance companies to act in their customers' best interests

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Somewhat agree	31%	34%	31%	24%	27%	33%	37%	32%	36%	27%	26%
Somewhat disagree	25%	21%	27%	28%	27%	28%	26%	26%	28%	20%	24%
Strongly disagree	24%	17%	24%	37%	30%	24%	10%	21%	22%	26%	22%
Don't know	10%	15%	8%	3%	5%	6%	27%	9%	9%	14%	13%
Net: Agree	42%	47%	41%	32%	38%	43%	37%	44%	42%	40%	40%
Net: Disagree	49%	38%	51%	65%	57%	52%	36%	47%	50%	46%	47%

To what extent do you agree or disagree with each of the following statements? Please select one option on each row.

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Strongly agree	31%	31%	32%	29%	38%	33%	26%	32%	26%	30%	27%
Somewhat agree	41%	36%	42%	52%	44%	44%	53%	39%	51%	36%	42%
Somewhat disagree	15%	14%	16%	12%	15%	14%	-	19%	11%	14%	20%
Strongly disagree	5%	5%	4%	6%	1%	3%	-	4%	8%	7%	2%
Don't know	9%	15%	6%	2%	2%	5%	22%	6%	4%	13%	9%
Net: Agree	72%	66%	73%	81%	83%	77%	78%	71%	77%	66%	69%
Net: Disagree	19%	19%	20%	18%	16%	17%	-	22%	19%	21%	22%

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Total	Children under the age of 18		Income			
	Yes	No	Under \$40k	\$40k to \$80k	\$80k+	Prefer not to say

To what extent do you agree or disagree with each of the following statements? Please select one option on each row.

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<b>Base: All US adults</b>	1135	273	862	431	280	226	198
Strongly agree	9%	10%	9%	11%	7%	12%	7%
Somewhat agree	39%	37%	40%	41%	41%	39%	32%
Somewhat disagree	22%	25%	21%	21%	25%	23%	19%
Strongly disagree	15%	14%	15%	10%	17%	19%	20%
Don't know	14%	13%	14%	17%	9%	7%	23%
Net: Agree	49%	47%	49%	52%	49%	51%	39%
Net: Disagree	37%	39%	36%	31%	42%	42%	39%

To what extent do you agree or disagree with each of the following statements? Please select one option on each row.

- In general, I trust insurance companies to act in their customers' best interests

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<b>Base: All US adults</b>	1135	273	862	431	280	226	198
Strongly agree	11%	12%	11%	16%	9%	11%	4%
Somewhat agree	31%	34%	29%	34%	30%	32%	21%
Somewhat disagree	25%	25%	25%	23%	24%	29%	25%
Strongly disagree	24%	22%	25%	15%	32%	25%	31%
Don't know	10%	7%	11%	12%	5%	3%	19%
Net: Agree	42%	46%	40%	50%	40%	43%	25%
Net: Disagree	49%	47%	49%	38%	55%	54%	56%

To what extent do you agree or disagree with each of the following statements? Please select one option on each row.

- In general, I think insurance companies use confusing language which is difficult to understand

Unweighted base	1151	281	870	418	286	245	202
<b>Base: All US adults</b>	1135	273	862	431	280	226	198
Strongly agree	31%	32%	31%	27%	37%	31%	32%
Somewhat agree	41%	43%	41%	39%	44%	45%	38%
Somewhat disagree	15%	14%	15%	18%	11%	15%	11%
Strongly disagree	5%	4%	5%	5%	4%	5%	4%
Don't know	9%	7%	9%	11%	4%	4%	15%
Net: Agree	72%	75%	72%	66%	81%	76%	70%
Net: Disagree	19%	18%	19%	23%	15%	20%	15%

**YouGov NY**  
**Trust in Insurance**

US nationally representative sample: July 7-9, 2017



Total	Social networks membership													
	Facebook	Twitter	LinkedIn	Google+	MySpace	Pinterest	Tumblr	Instagram	nosquare	Snapchat	Periscope	Other	Don't know	None

To what extent do you agree or disagree with each of the following statements? Please select one option on each row.

- In general, I think insurance companies are a force for good

Unweighted base	1151	896	413	327	316	60	309	85	317	7	178	21	19	14	156
<b>Base: All US adults</b>	1135	881	424	310	320	64	284	92	341	7	209	18	16	14	153
Strongly agree	9%	9%	11%	5%	11%	9%	9%	10%	9%	19%	9%	15%	20%	-	8%
Somewhat agree	39%	41%	44%	45%	44%	33%	45%	42%	43%	25%	37%	60%	34%	35%	30%
Somewhat disagree	22%	21%	19%	24%	22%	25%	23%	18%	23%	14%	27%	25%	28%	6%	24%
Strongly disagree	15%	15%	14%	15%	13%	13%	10%	13%	11%	30%	14%	-	8%	12%	19%
Don't know	14%	13%	12%	11%	10%	20%	12%	18%	14%	12%	12%	-	10%	47%	19%
Net: Agree	49%	50%	55%	50%	55%	43%	55%	52%	51%	44%	46%	75%	53%	35%	37%
Net: Disagree	37%	36%	33%	39%	35%	38%	33%	30%	34%	44%	41%	25%	36%	18%	43%

To what extent do you agree or disagree with each of the following statements? Please select one option on each row.

- In general, I trust insurance companies to act in their customers' best interests

Unweighted base	1151	896	413	327	316	60	309	85	317	7	178	21	19	14	156
<b>Base: All US adults</b>	1135	881	424	310	320	64	284	92	341	7	209	18	16	14	153
Strongly agree	11%	11%	12%	9%	15%	16%	12%	12%	16%	7%	14%	36%	13%	-	7%
Somewhat agree	31%	31%	32%	26%	32%	31%	33%	21%	27%	12%	25%	17%	21%	7%	30%
Somewhat disagree	25%	25%	25%	31%	24%	14%	29%	30%	25%	39%	26%	28%	32%	40%	23%
Strongly disagree	24%	24%	25%	31%	22%	30%	18%	28%	24%	30%	28%	19%	28%	14%	26%
Don't know	10%	9%	6%	6%	7%	10%	9%	9%	9%	12%	7%	-	6%	40%	14%
Net: Agree	42%	42%	44%	34%	47%	46%	45%	34%	43%	19%	39%	53%	34%	7%	37%
Net: Disagree	49%	49%	50%	59%	46%	44%	47%	58%	49%	69%	54%	47%	60%	54%	49%

To what extent do you agree or disagree with each of the following statements? Please select one option on each row.

- In general, I think insurance companies use confusing language which is difficult to understand

Unweighted base	1151	896	413	327	316	60	309	85	317	7	178	21	19	14	156
<b>Base: All US adults</b>	1135	881	424	310	320	64	284	92	341	7	209	18	16	14	153
Strongly agree	31%	32%	35%	35%	35%	33%	35%	38%	34%	20%	30%	30%	35%	26%	31%
Somewhat agree	41%	42%	41%	42%	40%	38%	41%	38%	41%	24%	43%	44%	34%	23%	31%
Somewhat disagree	15%	13%	14%	15%	14%	17%	14%	17%	16%	44%	17%	12%	21%	11%	21%
Strongly disagree	5%	5%	5%	3%	5%	3%	4%	4%	3%	-	2%	13%	-	12%	1%
Don't know	9%	7%	5%	5%	6%	8%	6%	4%	7%	12%	7%	-	10%	28%	15%
Net: Agree	72%	74%	76%	77%	75%	71%	76%	75%	75%	44%	74%	74%	68%	49%	62%
Net: Disagree	19%	18%	19%	18%	19%	21%	18%	21%	19%	44%	19%	26%	21%	23%	23%