

Informe del proyecto de investigación:

Perfil y estructura de las quiebras en Puerto Rico

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Catedrática

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Resumen

La radicación de quiebras en Puerto Rico ha aumentado vertiginosamente en los últimos años. En este proyecto de investigación se estudia el perfil y la estructura de las quiebras personales y comerciales en Puerto Rico. Como parte de este perfil, se investiga el comportamiento histórico de las quiebras totales, comerciales y personales, así como sus distribuciones por región geográfica, por década y por capítulo durante el periodo estudiado (1987-2011). Se examina la relación entre el número de quiebras y algunos de los indicadores económicos de nuestro país, entre los que se encuentra el índice de actividad económica (IAE), el índice de precios al consumidor (IPC), empleo total y ventas al detal. Por último, se examina la estructura estocástica de las series de tiempo de los datos históricos de quiebras en Puerto Rico.

Palabras claves: quiebras, empresas, Puerto Rico

I. Introducción

En estos momentos en que Puerto Rico atraviesa una crisis económica, me parece imprescindible estudiar y analizar el comportamiento de las quiebras personales y comerciales en nuestro país. La radicación de quiebras en Puerto Rico ha aumentado vertiginosamente en los últimos años. En este proyecto se estudia el perfil y la estructura de las quiebras personales y comerciales en Puerto Rico. Como parte de este perfil, se investiga el comportamiento histórico de las quiebras totales, comerciales y personales, así como sus distribuciones, durante el periodo estudiado (1987-2011), por región geográfica, década y capítulo. Se examina también la relación entre el número de quiebras y algunos de los indicadores económicos de nuestro país, en específico: índice de actividad económica (IAE), índice de precios al consumidor (IPC), empleo total, tasa de participación, tasa de desempleo y ventas al detalle. Por último, se examina la estructura estocástica de las series de tiempo que mejor describen los datos históricos de quiebras en Puerto Rico.

Este informe incluye todos los impresos de computadora de los análisis efectuados hasta el momento. La base de datos utilizada para estos análisis es una muy valiosa por dos aspectos principales: (1) fue suministrada directamente por la Corte Federal de Quiebras, la fuente que produce los mismo y (2) está compuesta por todos los casos de quiebra radicados en Puerto Rico del 1 de enero de 1987 al 30 de septiembre de 2011 distrito de Puerto Rico. En total hay 258,993 casos radicados durante ese periodo.

Los resultados están agrupados en cuatro secciones principales:

1. Comportamiento histórico de las quiebras en Puerto Rico, 1987-2011
(págs. 5-8)
2. Características descriptivas de las quiebras durante el periodo 1987-2011
(págs. 9-25)
3. Características descriptivas de las quiebras durante el periodo 2006-2010
(págs. 26-45)
4. Análisis de regresión y correlación entre el número de quiebras y algunos indicadores económicos (págs. 46-54)

I. Hallazgos y Análisis

El propósito principal del presente trabajo es producir un perfil de las quiebras personales y comerciales en Puerto Rico. Aunque este perfil no constituye una caracterización total de las quiebras en nuestra isla, nos permite conocer detalles poco estudiados y analizados.

Los resultados que expondremos en esta sección representan el análisis de 5 características descriptivas de las quiebras radicadas en Puerto Rico: capítulo, naturaleza del que radica (personal, comercial), deuda estimada, región geográfica (metro, norte, sur, etc.) y área geográfica (isla, metro). La información anterior se estudia en dos periodos de tiempo: del primero de enero de 1987 al 30 de septiembre de 2011, y del primero de enero de 2006 al 31 de diciembre de 2010. Se compararán el comportamiento de las quiebras durante estos dos periodos de tiempo.

La base de datos obtenida a través de la Corte de Quiebras Federal, distrito de Puerto Rico incluye todos los casos radicados desde el 1 de enero de 1987 hasta el 30 de septiembre de 2011. La misma consiste de 258,993 récords (casos radicados). Esta base de datos es muy valiosa ya que consiste de los “datos crudos” sobre las quiebras y fue provista por la fuente primaria de producción de los mismos.

Los resultados se presentan en cinco grandes categorías o secciones: en la primera se presenta el comportamiento histórico de las quiebras mensuales comerciales, personales y por capítulo; en la segunda se presenta las características descriptivas de las quiebras durante los periodos estudiados; en la tercera se examina la asociación entre varias características de las quiebras; en la cuarta se estudia la relación del número de quiebras radicadas con algunos índices económicos del país; y finalmente, en la quinta se explora la estructura estocástica de las series históricas de quiebras a través de varios modelos de series de tiempo. En todos estos análisis se examina la dinámica temporal que informan.

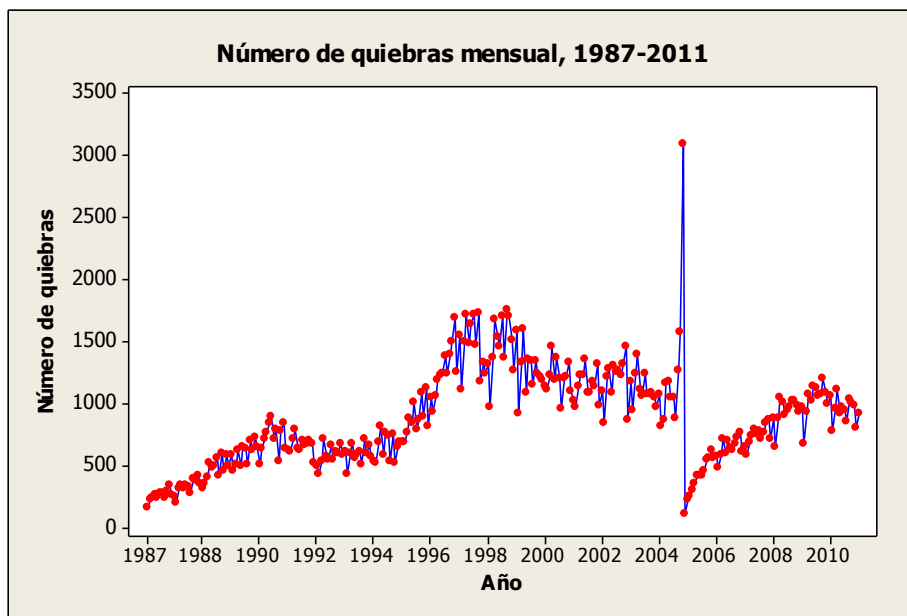
A. Comportamiento histórico de las quiebras en Puerto Rico, 1987-2011

En esta sección estudiaremos el comportamiento histórico mensual de las quiebras totales, comerciales y personales en Puerto Rico desde el 1 de enero de 1987 al 31 de diciembre de 2011. También se presentará esta serie histórica por capítulo en que se radicó la quiebra.

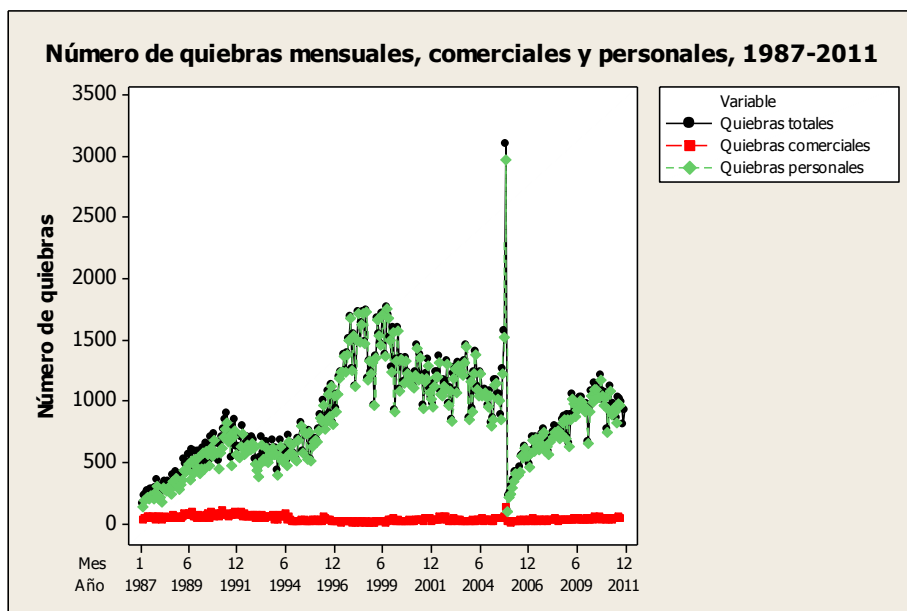
En el Panel A de la Gráfica 1 se presenta el número de quiebras mensual durante el periodo estudiado. En general la tendencia es un aumento en el número de quiebras radicadas de 1987 al 1997; del 1997 al 2004 el número de quiebras radicadas tiende a descender un poco y en el año 2005, hay un aumento vertiginoso en el número de quiebras. Luego de ese aumento, el próximo mes las quiebras descienden al número más bajo de esta serie, para desde ese punto ir en una tendencia ascendente hasta el 2010, y viendo una pequeña reducción en las quiebras radicadas en el 2011.

Gráfica 1 Serie histórica mensual del número de quiebras entre los años 1987 al 2011

Panel A

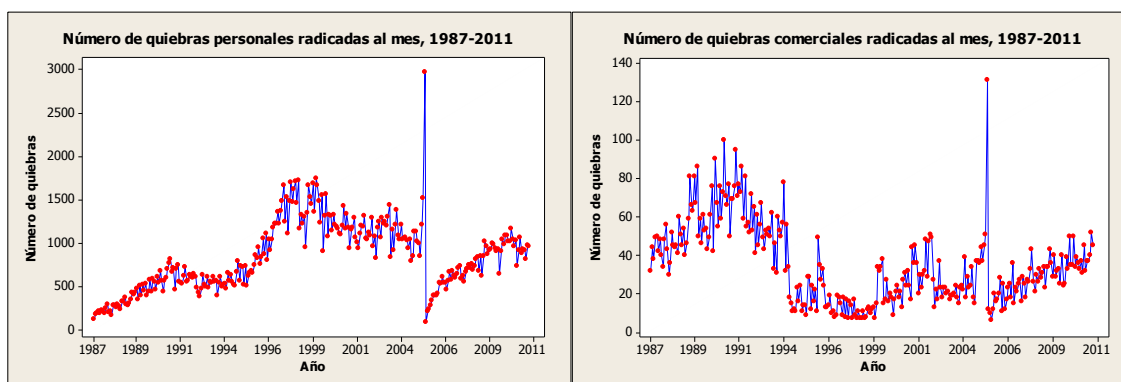


Panel B



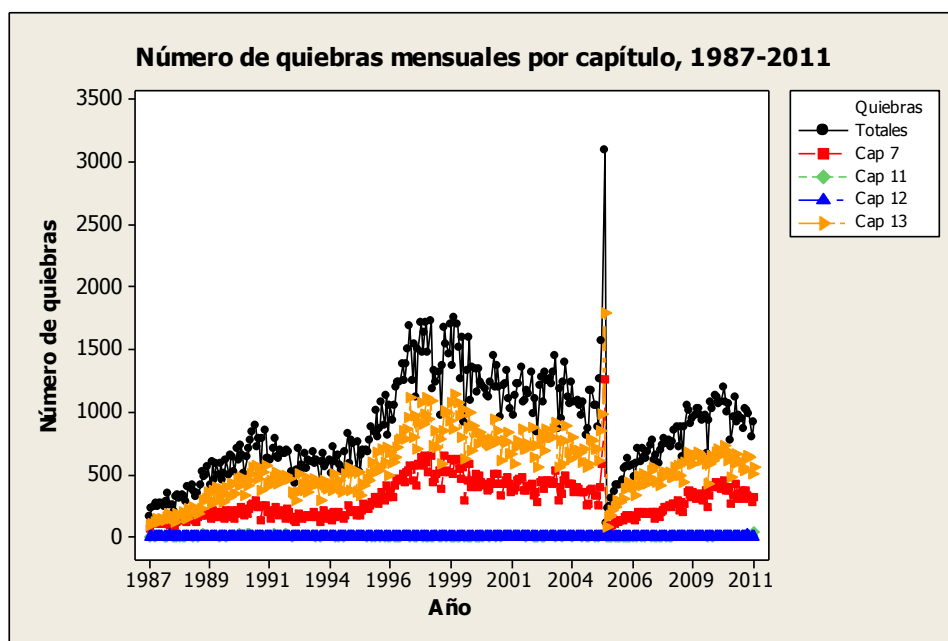
En el panel B de la Gráfica 1 se presenta la serie mensual del número de quiebras personales y comerciales junto a las quiebras totales. Se puede apreciar que el patrón de las quiebras personales sigue muy de cerca al patrón de las quiebras totales; esto es así ya que la mayor parte de las quiebras (más de un 90%) en Puerto Rico son radicadas por individuos. En la Gráfica 2 se aprecia mejor el patrón de las quiebras comerciales radicadas en Puerto Rico durante ese periodo.

Gráfica 2 Serie histórica mensual del número de quiebras personales y comerciales entre los años 1987 al 2011



En general, las quiebras comerciales radicadas ven un aumento del 1987 al 1991, cuando empiezan a reducirse hasta llegar a su punto más bajo en la serie entre el 1998 y 1999. Luego de ese punto, la tendencia es alcista hasta octubre del 2005, cuando ocurre un aumento drástico. El próximo mes se ve una reducción sustancial, llegando al nivel de 1999, y desde ese punto en adelante se ve un aumento en las quiebras año tras año.

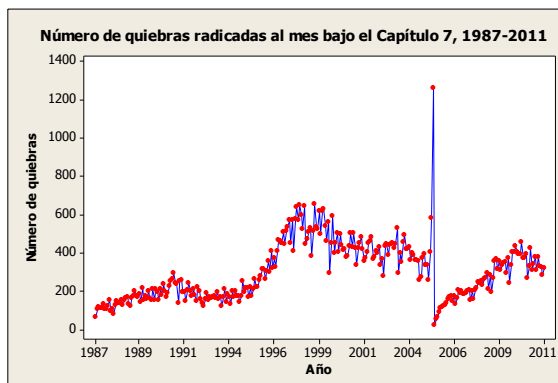
Gráfica 3 Serie histórica mensual del número de quiebras por capítulo entre los años 1987 al 2011



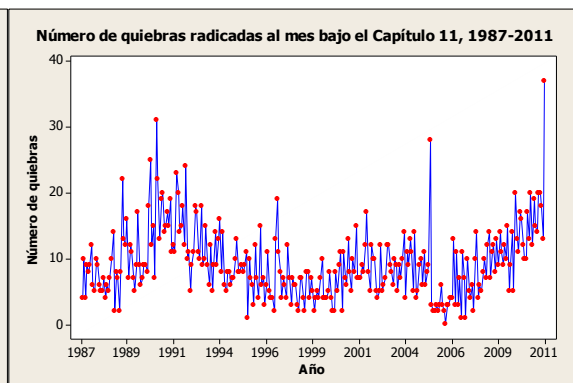
Si estudiamos la serie histórica mensual de quiebras por capítulo radicado, en la Gráfica 3 se observa que las quiebras radicadas bajo el Capítulo 13 y el Capítulo 7 siguen el mismo patrón general que las quiebras totales. Esto es así debido a que son los capítulos más utilizados en nuestra isla al momento de radicación de quiebras. En la Gráfica 4 se aprecia con más detalle el patrón de las quiebras radicadas por los Capítulos 7, 11, 12 y 13. Los paneles A y D, correspondientes a las quiebras radicadas bajo el Capítulo 7 y 13, respectivamente, exhiben el mismo patrón general.

Gráfica 4 Serie histórica mensual del número de quiebras por capítulo entre los años 1987 al 2011

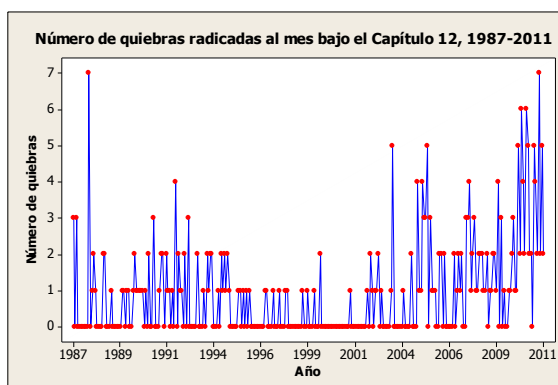
Panel A



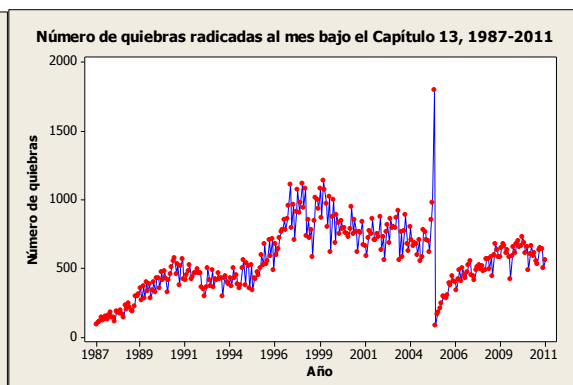
Panel B



Panel C



Panel D



B. Características descriptivas de las quiebras

En esta sección se presentará el perfil de las quiebras en Puerto Rico desde la perspectiva de cinco características: capítulo que se radica, naturaleza de la quiebra (comercial o personal), deuda estimada, región geográfica (norte, sur, este, etc.) y área geográfica (isla, metro).

Tabla 1 Serie histórica del número de quiebras anual, 1987-2011

Mes	Número de quiebras
1987	3,034
1988	3,954
1989	5,940
1990	7,050
1991	8,756
1992	7,784
1993	7,071
1994	7,022
1995	7,955
1996	10,800
1997	15,646
1998	17,434
1999	17,926
2000	14,897
2001	14,402
2002	13,802
2003	14,283
2004	13,308
2005	13,252
2006	5,447
2007	7,777
2008	9,103
2009	11,342
2010	12,430
2011*	8,578
Total	258,993

*Sólo cubre hasta el 30 de septiembre de 2011

Estas características, a su vez, se compararán para dos periodos: el periodo completo de 1987 al 2011 y el periodo que comprenden los últimos cinco años donde tenemos los datos completos, del 2006 al 2010.

La Tabla 1 presenta el número de quiebras anual desde el 1 de enero de 1987 hasta el 30 de septiembre de 2011. En general se observa un aumento en la radicación de quiebras durante ese periodo, de 3,034 quiebras radicadas en el 1987 a 12,430 en el 2010. Sin embargo, al estudiar la serie con detenimiento vemos que durante ese periodo hay fluctuaciones. Se destaca que el número de quiebras tuvo una tendencia ascendente desde el 1987 al 1991, aumentando las mismas por más del 150%; del 1992 al 1994, el número de quiebras se redujo, pero en el 1995 con el patrón de aumentar anualmente hasta el 1999. Del año 2000 al 2006, se registra una merma de quiebras anual, excepto en el 2003 que hubo un aumento con respecto al año anterior. Se destaca el dato que de 13,252 quiebras en el 2005, se reduce significativamente a 5,447 quiebras totales en el año 2006. Los últimos cinco años (2006 – 2010), la tendencia vuelve a ser ascendente, más que duplicándose las quiebras del 2006 en el 2010.

Tabla 2 Distribución del número de quiebras por mes, 1987-2011

Mes	Número de quiebras	Por ciento
Enero	16,480	6.4
Febrero	20,736	8.0
Marzo	24,078	9.3
Abril	21,437	8.3
Mayo	22,857	8.8
Junio	22,809	8.8
Julio	20,560	7.9
Agosto	23,561	9.1
Septiembre	23,136	8.9
Octubre	25,014	9.7
Noviembre	18,330	7.1
Diciembre	19,995	7.7
Total	258,993	100

Naturaleza de la quiebra	Número de quiebras	Por ciento
Comercial	10,330	3.99
Personal	248,663	96.01
Total	258,993	100

Capítulo	Número de quiebras	Por ciento
7	89,049	34.38
11	2,708	1.05
12	263	0.10
13	166,972	64.47
Total	258,992	100

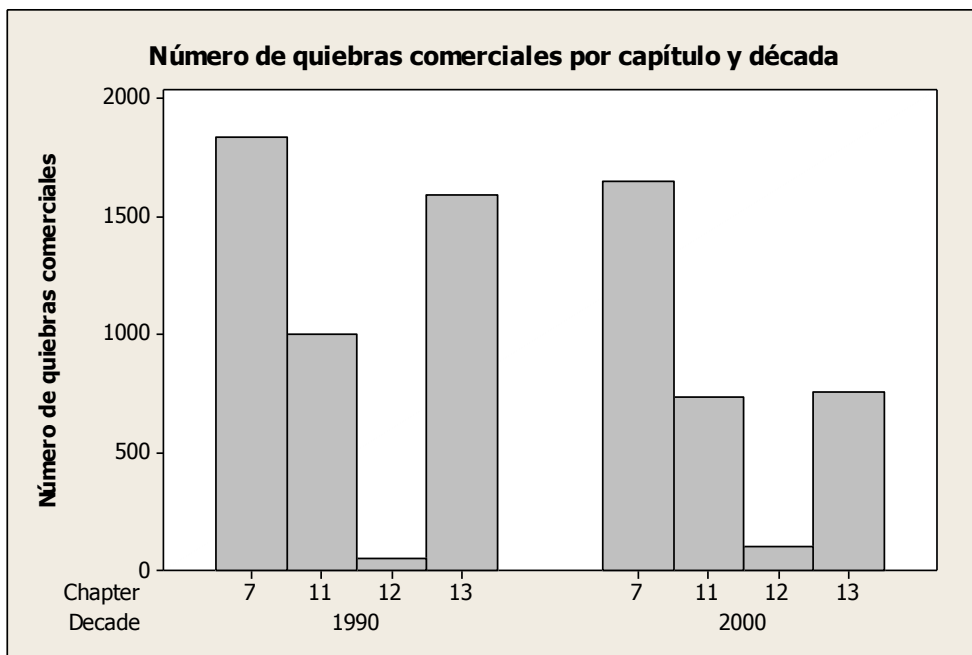
Deuda estimada (\$)	Número de quiebras	Por ciento de quiebras
50,000 o menos	165,715	64.31
50,001-100,000	44,491	17.27
100,001-500,000	42,582	16.53
500,001-1 millón	2,709	1.05
1-10 millones	1,783	0.69
10-50 millones	194	0.08
50-100 millones	33	0.01
Más de 100 millones	158	0.06
Total	257,665	100

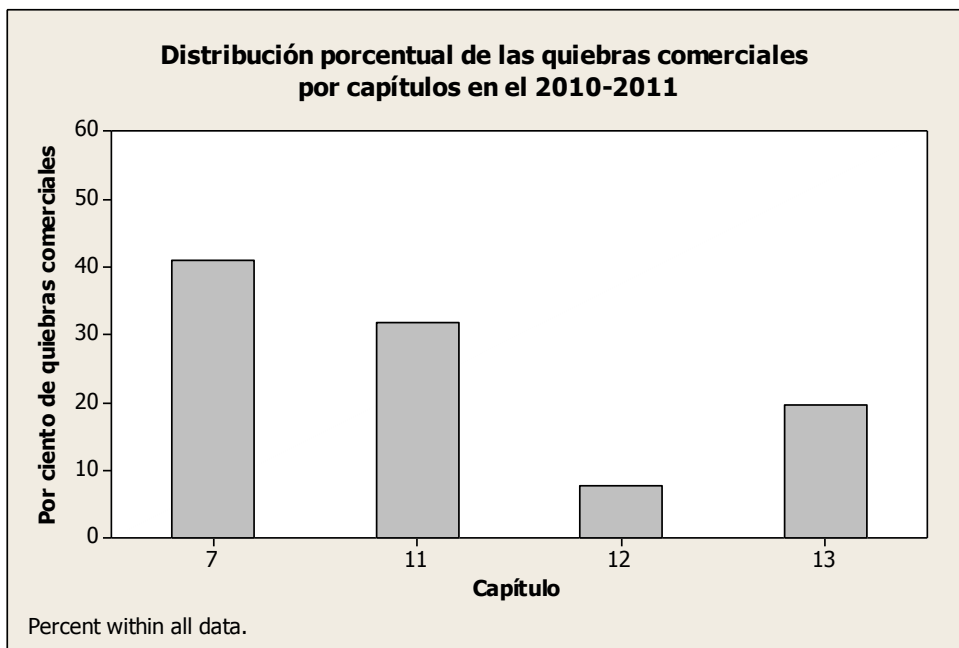
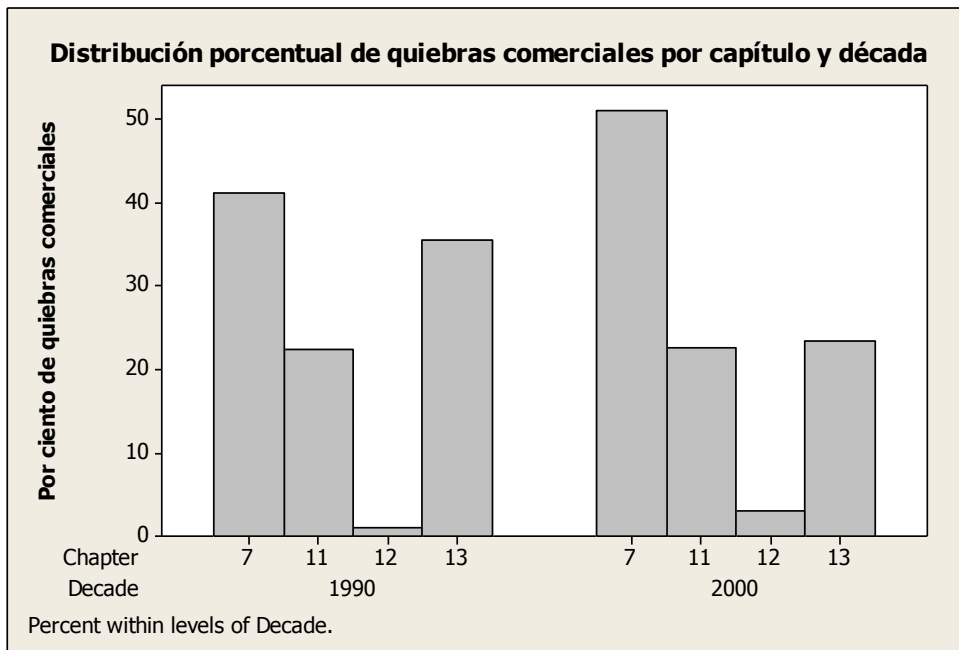
Región geográfica	Número de quiebras	Por ciento de quiebras
Área metro	94,504	36.70
Norte	19,235	7.47
Sur	39,999	15.53
Este	21,826	8.48
Oeste	33,949	13.18
Central*	48,005	18.64
Total	257,518	100

Área geográfica	Número de quiebras	Por ciento de quiebras
Isla	163,191	63.33
Área Metropolitana	94,504	36.67
Total	257,695	100

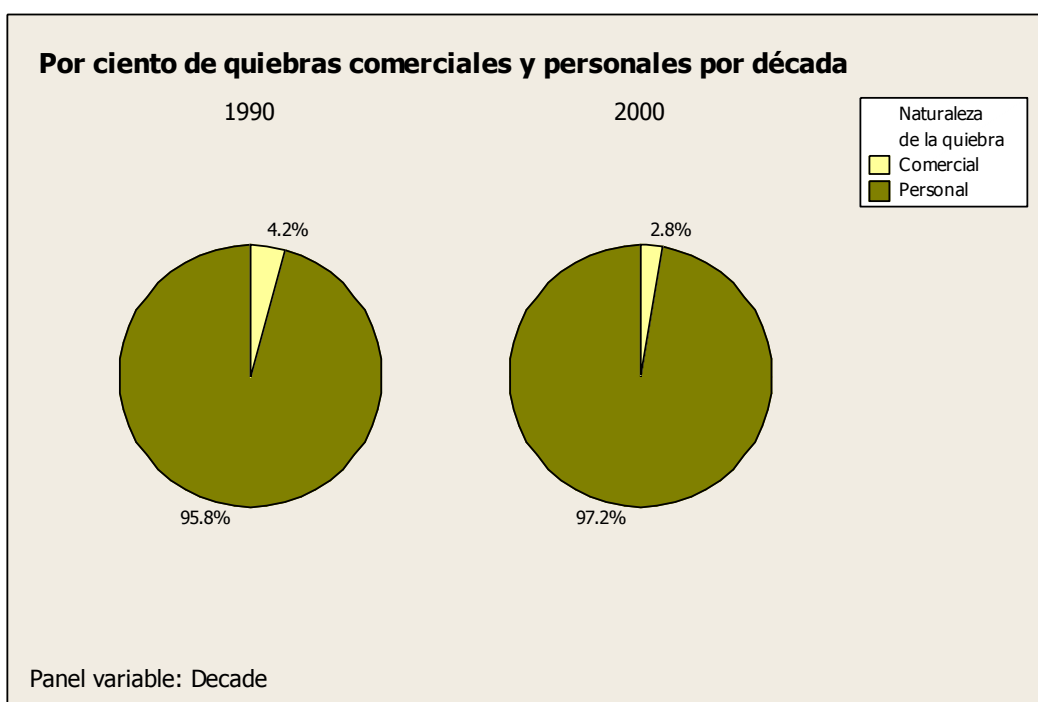
Década	Número de quiebras	Por ciento de quiebras
1980*	12,928	4.99
1990	107,444	41.49
2000	117,612	45.41
2010**	21,009	8.11
Total	258,993	100

Capítulo	1980* (%)	1990 (%)	2000 (%)	2010** (%)
7	39.2	33.7	34.1	36.6
11	2.3	1.1	0.8	1.4
12	0.2	0.1	0.1	0.3
13	58.3	65.1	65.0	61.7

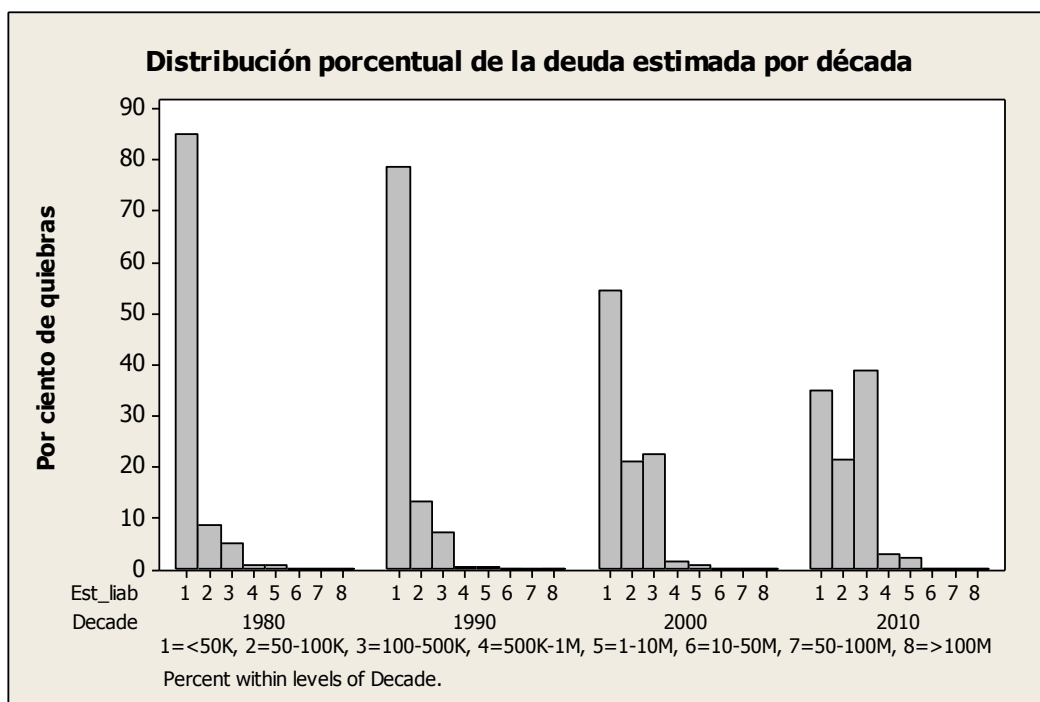


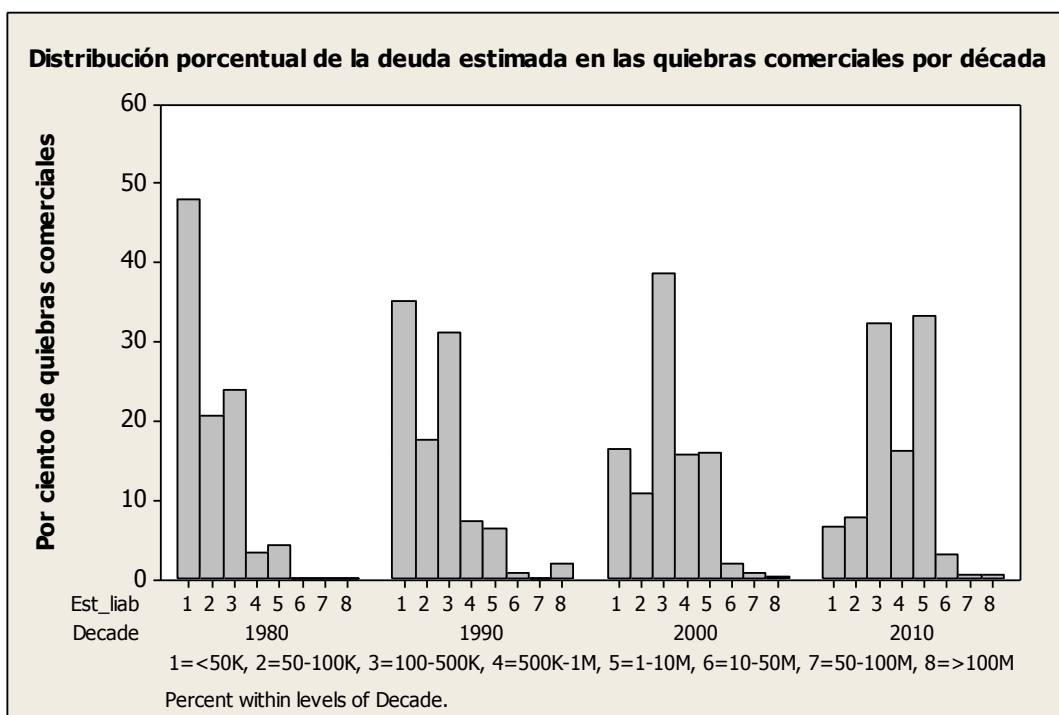


Naturaleza de la quiebra	1980* (%)	1990 (%)	2000 (%)	2010** (%)
Comercial	14.2	4.2	2.7	3.8
Personal	85.8	95.8	97.3	96.2

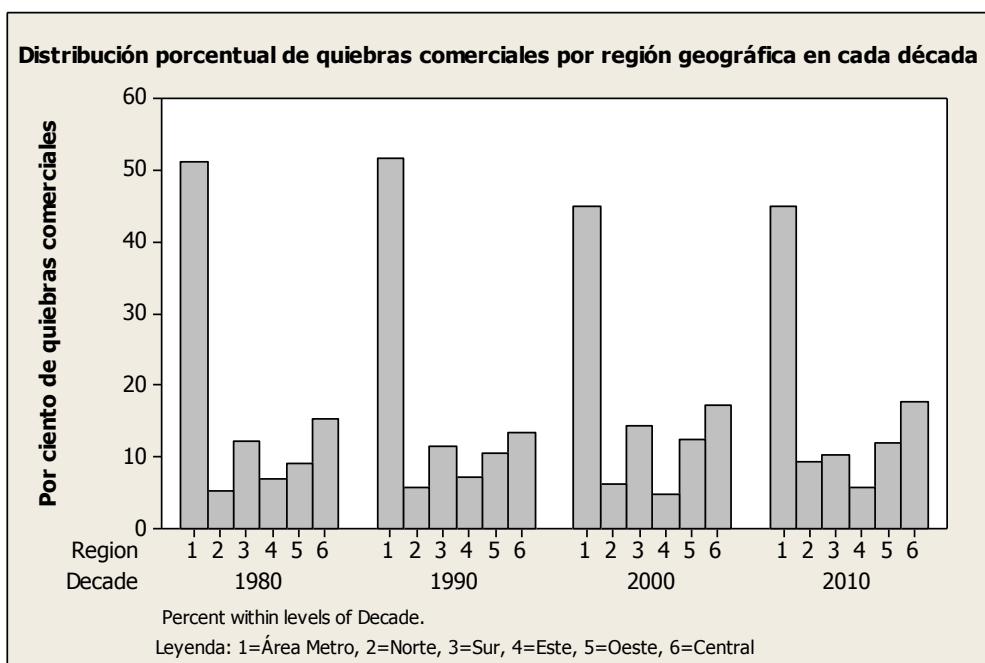
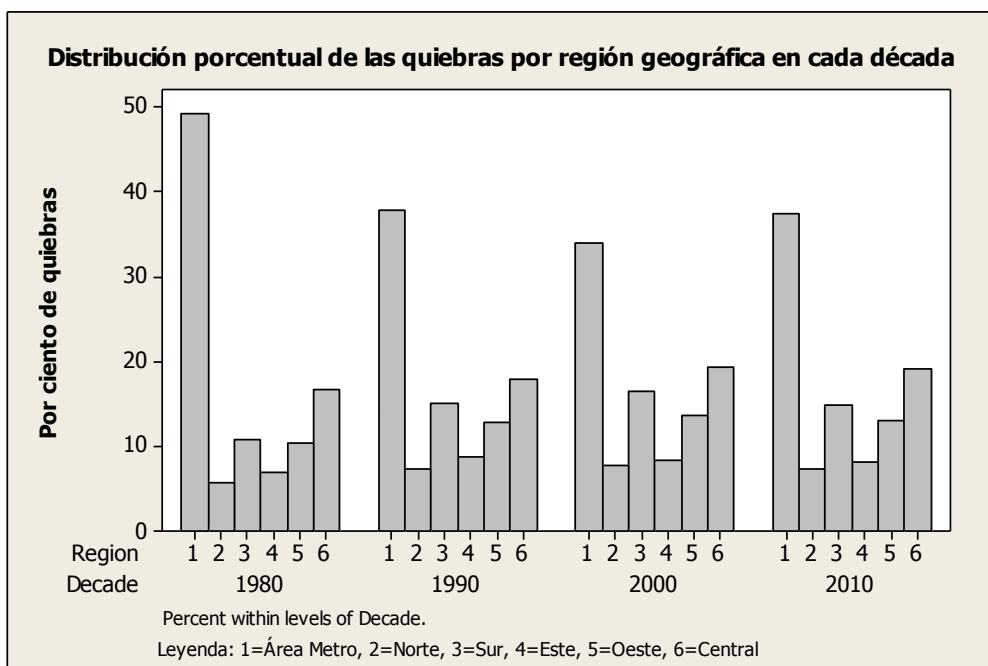


Deuda estimada (\$)	1980* (%)	1990 (%)	2000 (%)	2010** (%)
50,000 ó menos	85.0	78.6	54.5	34.8
50,001-100,000	8.7	13.2	21.1	21.4
100,001-500,000	5.0	7.1	22.3	38.9
500,001-1 millón	0.6	0.5	1.3	2.8
1-10 millones	0.8	0.4	0.7	2.0
10-50 millones	0.0	0.1	0.1	0.2
50-100 millones	0.0	0.0	0.03	0.02
Más de 100 millones	0.0	0.1	0.03	0.03

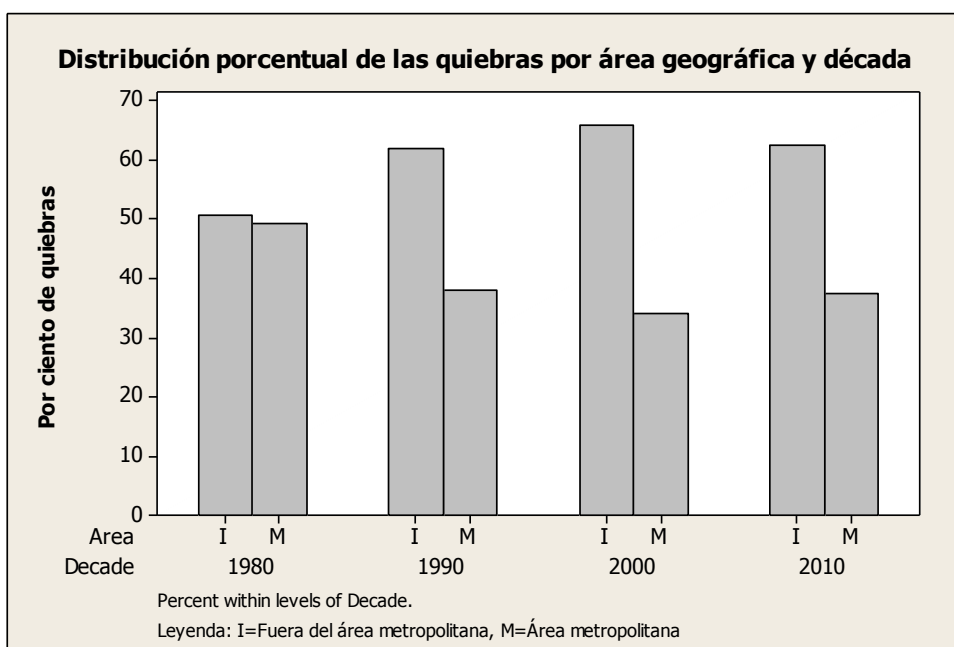


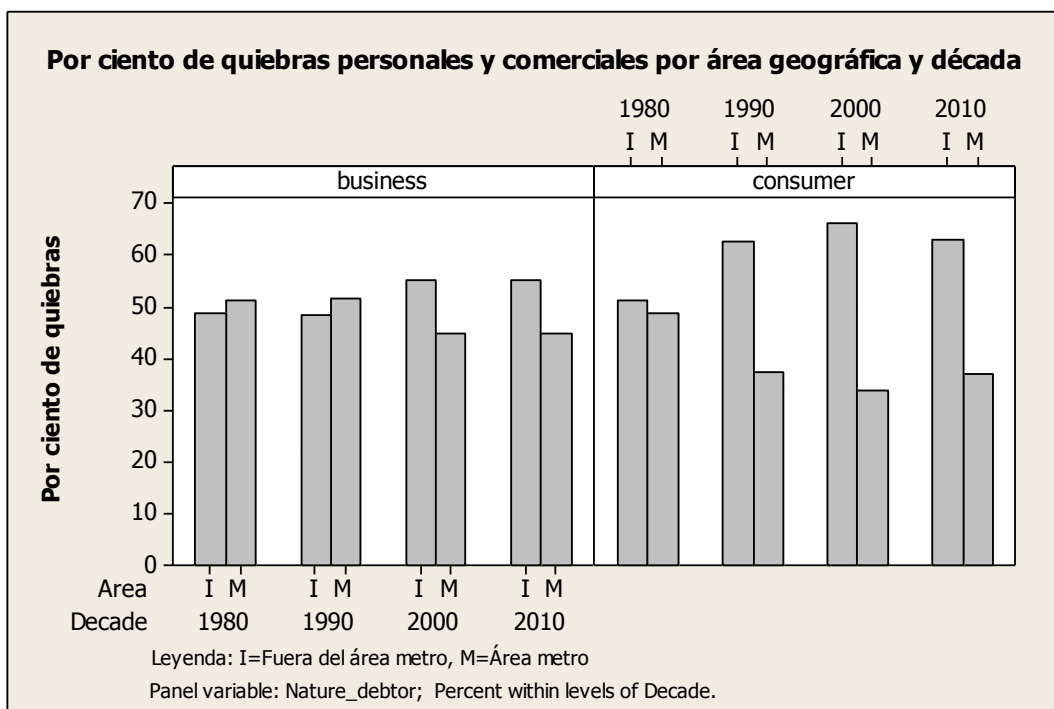


Región geográfica	1980* (%)	1990 (%)	2000 (%)	2010** (%)
Área metro	49.2	37.9	34.1	37.4
Norte	5.7	7.4	7.8	7.4
Sur	10.9	15.1	16.6	14.9
Este	7.0	8.8	8.4	8.1
Oeste	10.5	12.9	13.7	13.1
Central*	16.7	17.9	19.4	19.2

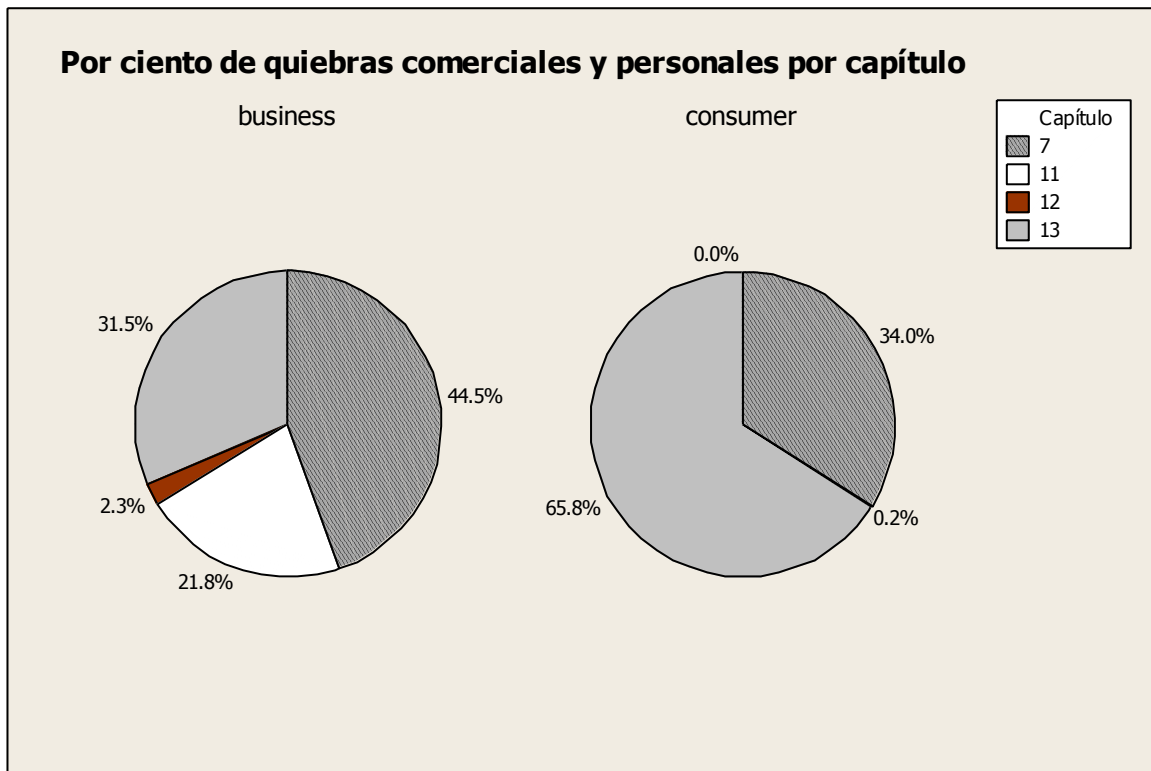


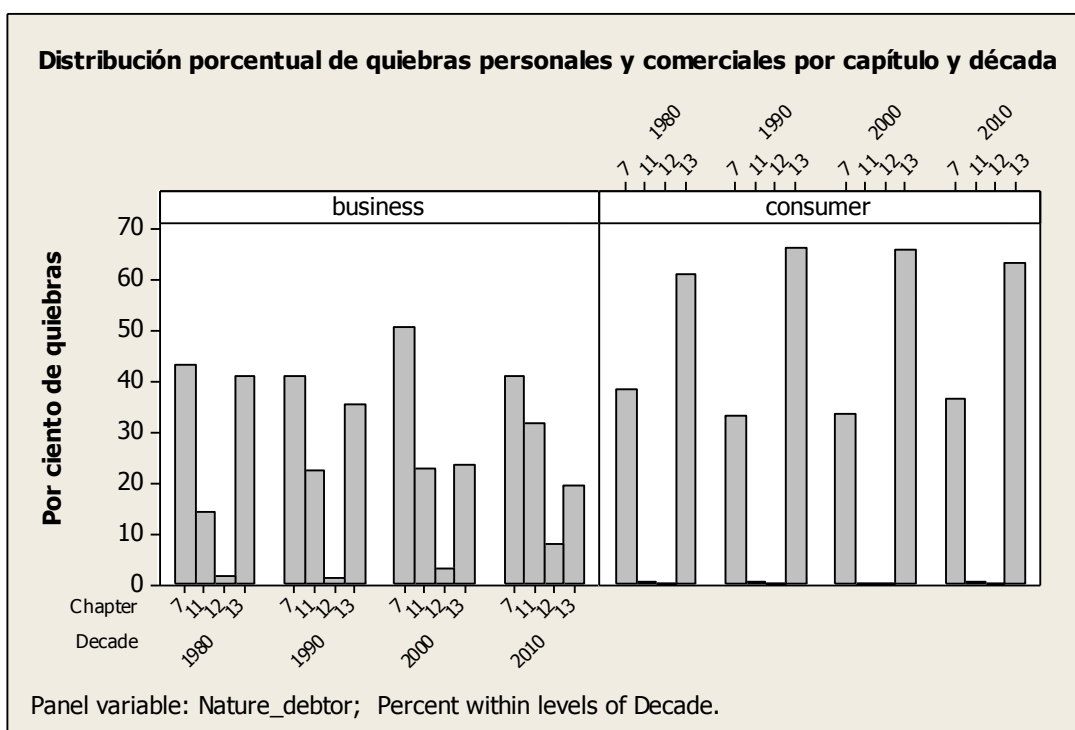
Área geográfica	1980* (%)	1990 (%)	2000 (%)	2010** (%)
Isla	50.8	62.1	66.0	62.6
Área metro	49.2	37.9	34.0	37.4





Capítulo	Quiebras comerciales (%)	Quiebras personales (%)
7	44.5	34.0
11	21.8	0.2
12	2.3	0.01
13	31.5	65.8





Deuda estimada (\$)	Capítulo 7 (%)	Capítulo 11 (%)	Capítulo 12 (%)	Capítulo 13 (%)
50,000 ó menos	72.1	10.5	14.8	61.1
50,001-100,000	12.7	6.1	7.8	19.9
100,001-500,000	13.0	30.6	38.5	18.1
500,001-1 millón	1.2	18.7	20.2	0.7
1-10 millones	0.9	27.9	17.9	0.1
10-50 millones	0.08	3.2	0.0	0.02
50-100 millones	0.02	0.5	0.0	0.003
Más de 100 millones	0.06	2.7	0.8	0.02

Región geográfica	Capítulo 7 (%)	Capítulo 11 (%)	Capítulo 12 (%)	Capítulo 13 (%)
Área metro	36.2	57.1	4.6	36.7
Norte	6.4	4.5	17.5	8.1
Sur	14.0	12.3	17.5	16.4
Este	7.2	5.2	3.4	9.2
Oeste	16.8	9.2	9.9	11.3
Central*	19.4	11.7	47.2	18.3

Área geográfica	Capítulo 7 (%)	Capítulo 11 (%)	Capítulo 12 (%)	Capítulo 13 (%)
Isla	63.8	43.0	95.4	63.3
Área metro	36.2	57.0	4.6	36.7

Deuda estimada (\$)	Quiebras comerciales (%)	Quiebras personales (%)
50,000 ó menos	29.0	65.8
50,001-100,000	15.1	17.4
100,001-500,000	32.6	15.9
500,001-1 millón	9.9	0.7
1-10 millones	11.1	0.3
10-50 millones	1.1	0.03
50-100 millones	0.2	0.004
Más de 100 millones	1.0	0.02

Región geográfica	Quiebras comerciales (%)	Quiebras personales (%)
Área metro	48.9	36.2
Norte	6.1	7.5
Sur	12.5	15.7
Este	6.3	8.6
Oeste	11.0	13.3
Central*	15.3	18.9

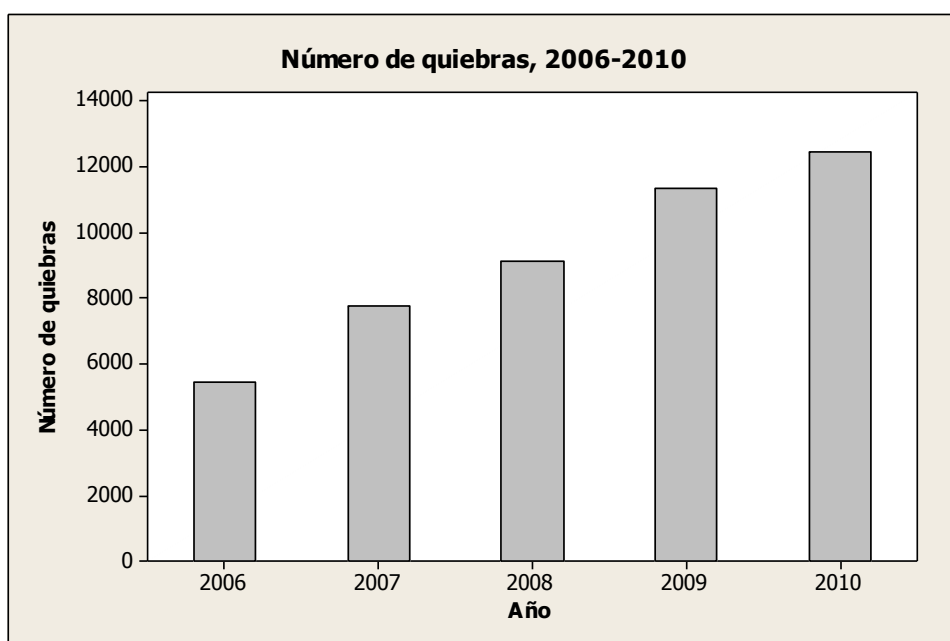
Área geográfica	Quiebras comerciales (%)	Quiebras personales (%)
Isla	51.1	63.8
Área metro	48.9	36.2

Deuda estimada (\$)	Área metro (%)	Norte (%)	Sur (%)	Este (%)	Oeste (%)	Central* (%)
50,000 ó menos	58.0	67.0	68.2	62.8	73.1	67.2
50,001-100,000	17.6	18.3	18.2	20.0	14.1	16.5
100,001-500,000	21.8	13.2	12.5	16.0	11.2	14.8
500,001-1 millón	1.5	0.7	0.6	0.6	1.0	0.9
1-10 millones	1.0	0.7	0.4	0.5	0.5	0.5
10-50 millones	0.1	0.04	0.05	0.05	0.2	0.03
50-100 millones	0.02	0.01	0.01	0.005	0.02	0.01
Más de 100 millones	0.1	0.05	0.06	0.05	0.04	0.02

Deuda estimada (\$)	Área metro (%)	Isla (%)
50,000 ó menos	68.0	58.0
50,001-100,000	17.1	17.6
100,001-500,000	13.5	21.8
500,001-1 millón	0.8	1.5
1-10 millones	0.5	1.0
10-50 millones	0.1	0.1
50-100 millones	0.01	0.02
Más de 100 millones	0.04	0.01

C. Características descriptivas de las quiebras durante el periodo 2006-2010

Mes	Número de quiebras
2006	5,446
2007	7,777
2008	9,103
2009	11,341
2010	12,430
	46,097



Mes	Número de quiebras	Por ciento
Enero	2,619	5.68
Febrero	3,391	7.36
Marzo	3,926	8.52
Abril	3,833	8.32
Mayo	3,908	8.48
Junio	3,900	8.46
Julio	3,828	8.30
Agosto	4,078	8.8
Septiembre	4,351	9.44
Octubre	4,317	9.37
Noviembre	3,816	8.28
Diciembre	4,130	8.96
Total	46,097	

Naturaleza de la quiebra	Número de quiebras	Por ciento (%)
Comercial	1,674	3.63
Personal	44,423	96.37
Total	46,097	

Capítulo	Número de quiebras	Por ciento (%)
7	15,137	32.84
11	482	1.05
12	88	0.19
13	30,390	65.93
Total	46,097	

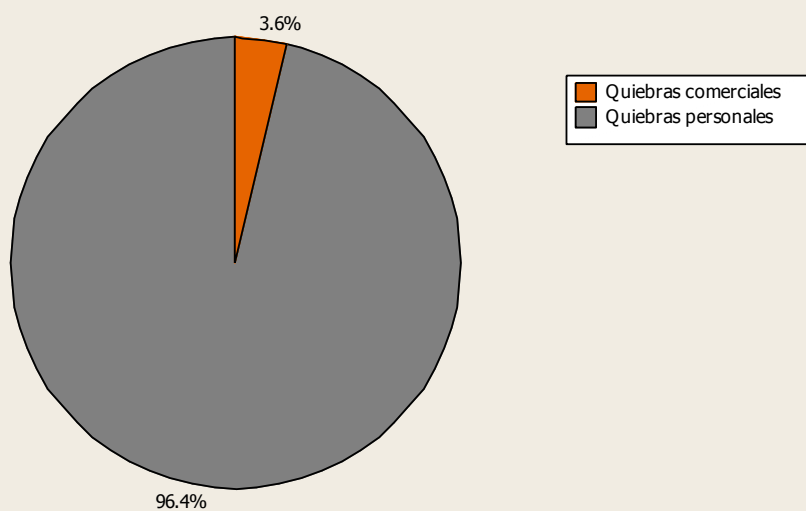
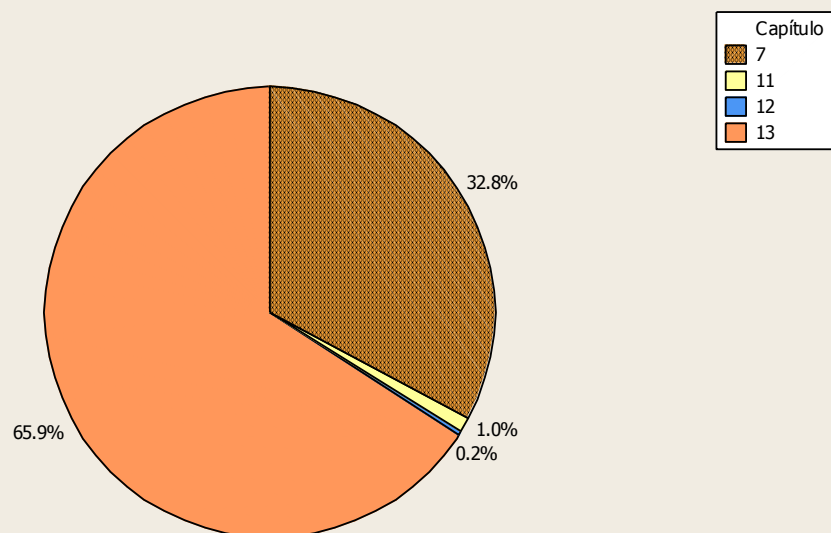
Deuda estimada (\$)	Número de quiebras	Por ciento de quiebras
50,000 o menos	16,692	36.24

50,001-100,000	10,529	22.86
100,001-500,000	17,075	37.07
500,001-1 millón	1,109	2.41
1-10 millones	573	1.24
10-50 millones	49	0.11
50-100 millones	22	0.05
Más de 100 millones	11	0.02
Total	46,060	

Región geográfica	Número de quiebras	Por ciento de quiebras (%)
Área metro	16,571	36.14
Norte	3,511	7.66
Sur	7,406	16.15
Este	3,788	8.26
Oeste	5,567	12.14
Central*	9,008	19.65
Total	45,851	

Área geográfica	Número de quiebras	Por ciento de quiebras (%)
Isla	29,358	63.92
Área Metropolitana	16,571	36.08

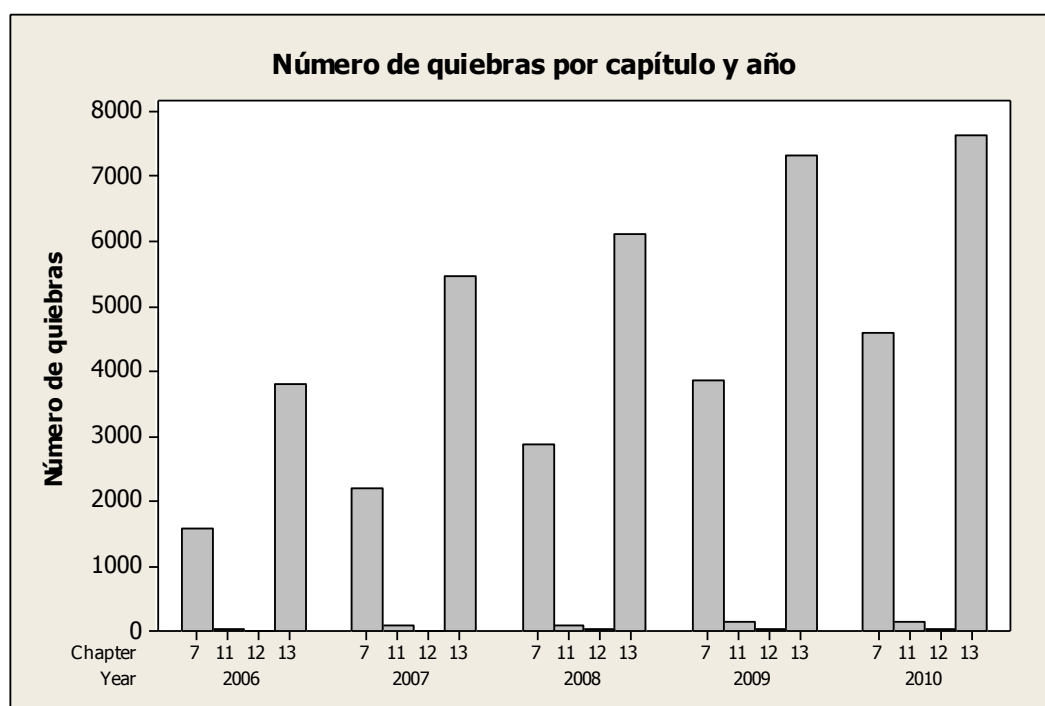
Total	45,929	
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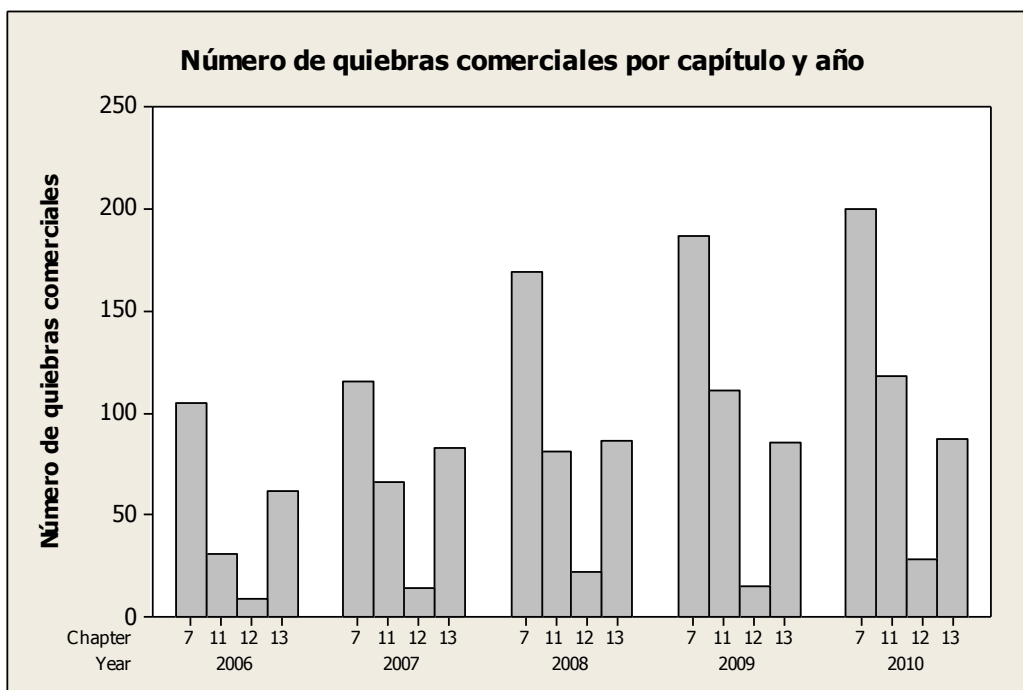
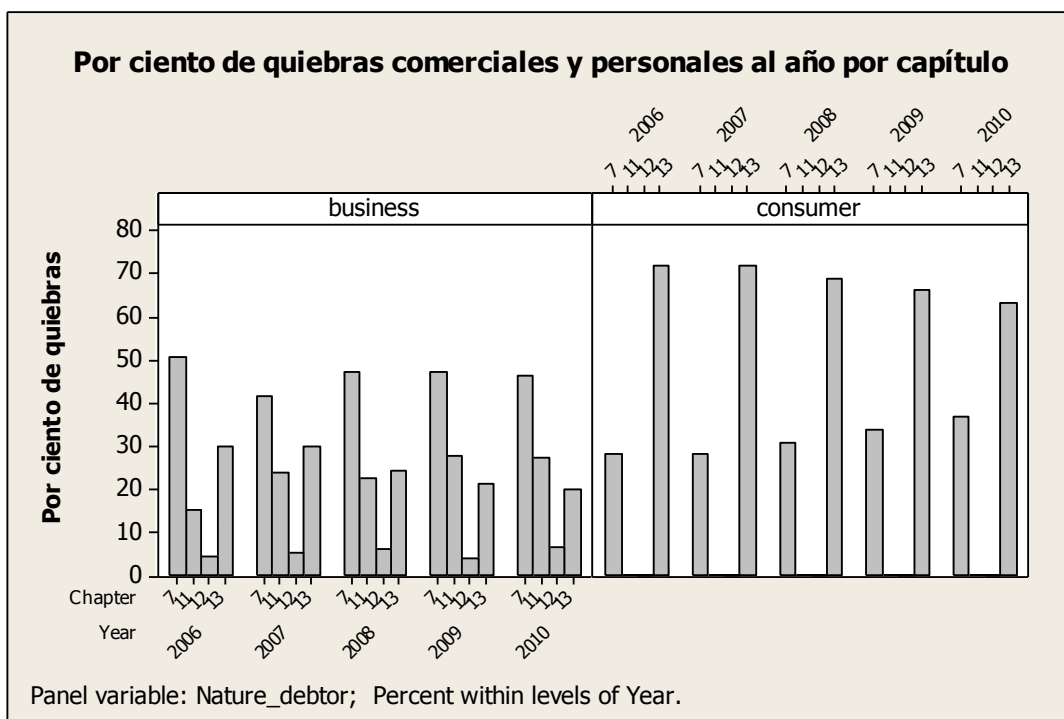
Por ciento de quiebras personales y comerciales, 2006-2010**Por ciento de quiebras por capítulos, 2006-2010**

Capítulo	2006 (%)	2007 (%)	2008 (%)	2009 (%)	2010 (%)
7	29.1	28.4	31.6	34.0	37.1
11	0.6	1.0	1.1	1.2	1.1
12	0.2	0.2	0.2	0.1	0.2
13	70.1	70.4	67.1	64.7	61.6

Pearson Chi-Square = 241.493, DF = 12, P-Value = 0.000

Likelihood Ratio Chi-Square = 243.342, DF = 12, P-Value = 0.000

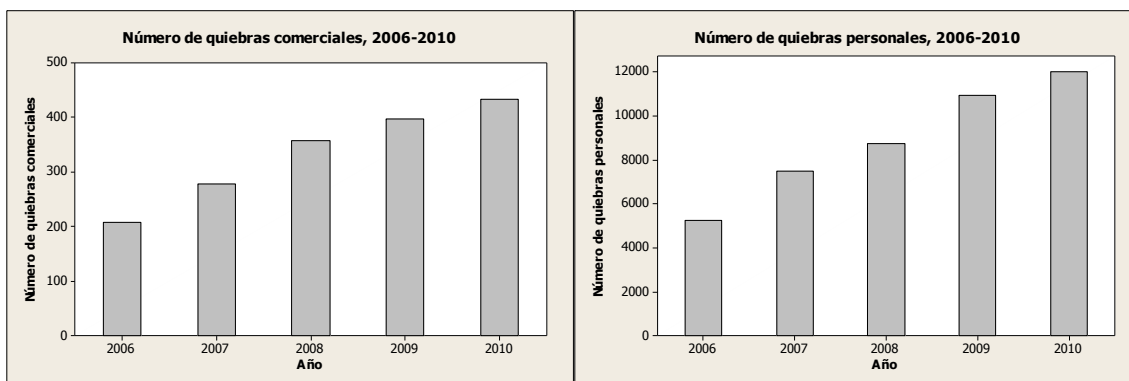




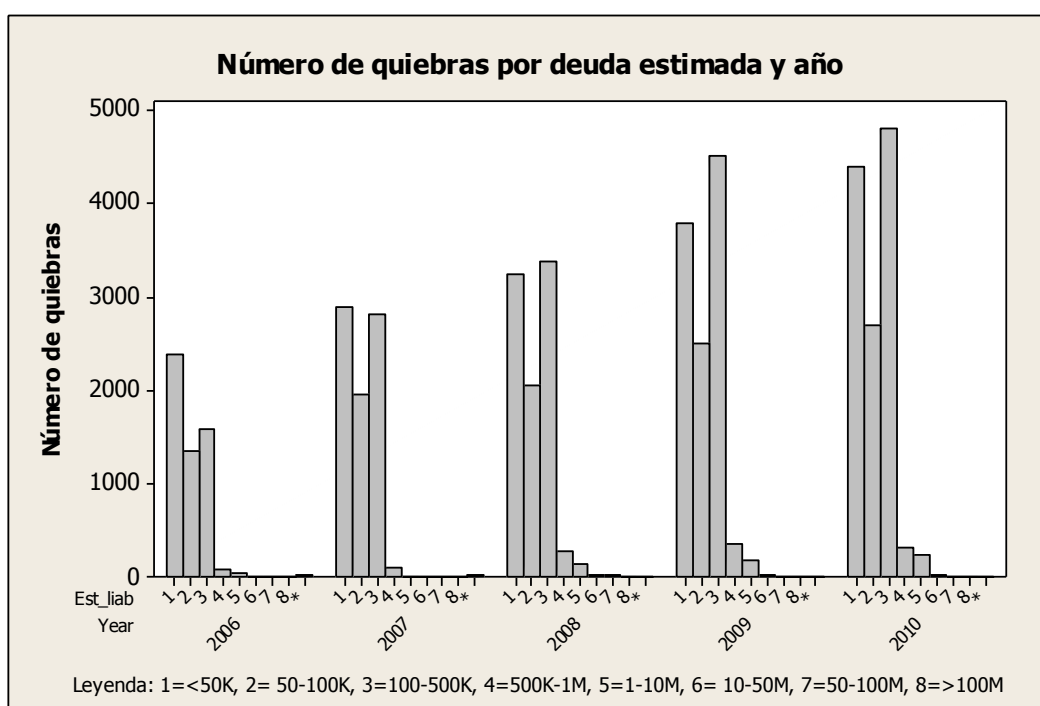
Naturaleza de la quiebra	2006 (%)	2007 (%)	2008 (%)	2009 (%)	2010 (%)
Comercial	3.8	3.6	3.9	3.5	3.5
Personal	96.2	96.4	96.1	96.5	96.5

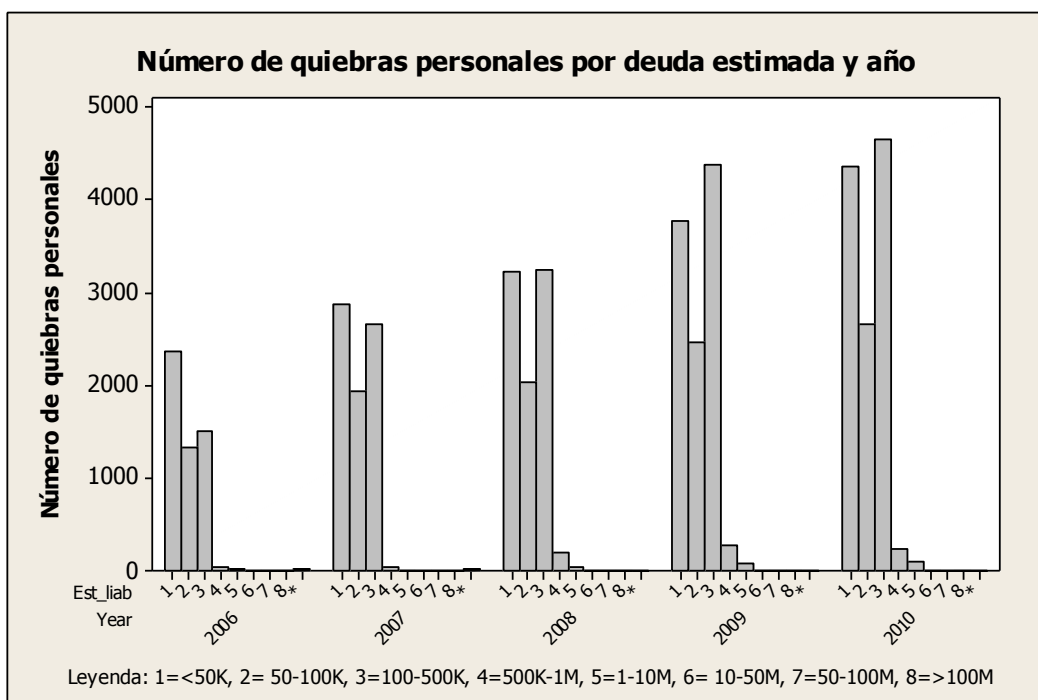
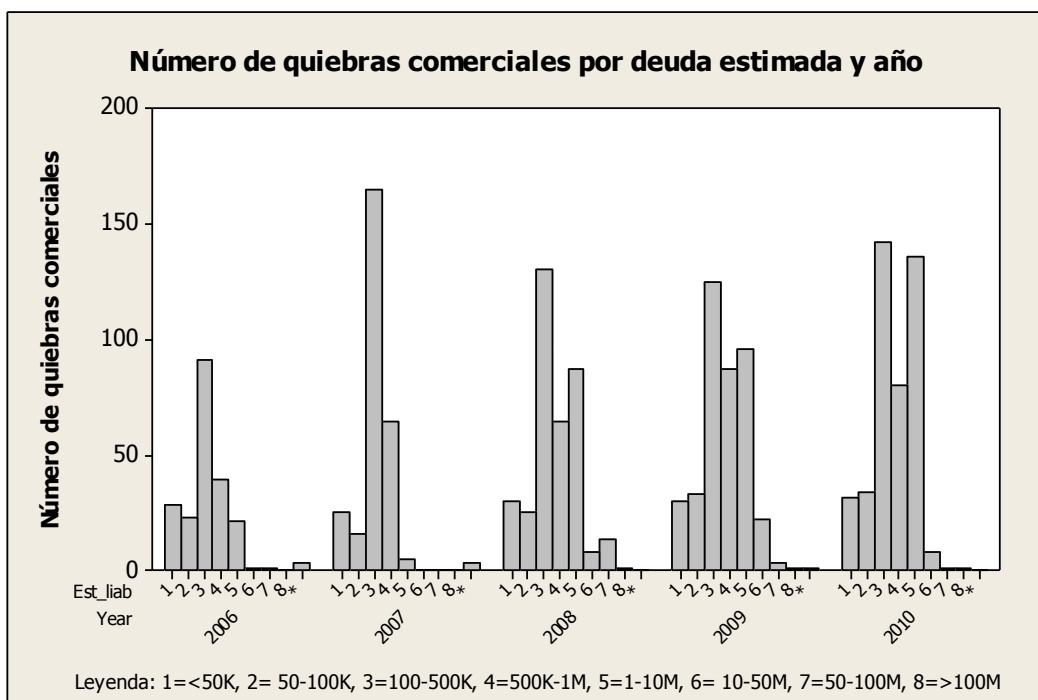
Pearson Chi-Square = 4.141, DF = 4, P-Value = 0.387

Likelihood Ratio Chi-Square = 4.090, DF = 4, P-Value = 0.394



Deuda estimada (\$)	2006 (%)	2007 (%)	2008 (%)	2009 (%)	2010 (%)
50,000 ó menos	43.9	37.2	35.7	33.4	35.3
50,001-100,000	24.7	25.1	22.6	22.0	21.6
100,001-500,000	29.2	36.3	37.0	39.7	38.6
500,001-1 millón	1.3	1.3	2.9	3.1	2.6
1-10 millones	0.7	0.1	1.5	1.5	1.8
10-50 millones	0.02	0	0.1	0.2	0.1
50-100 millones	0.04	0	0.2	0.04	0.01
Más de 100 millones	0.04	0	0.03	0.04	0.02

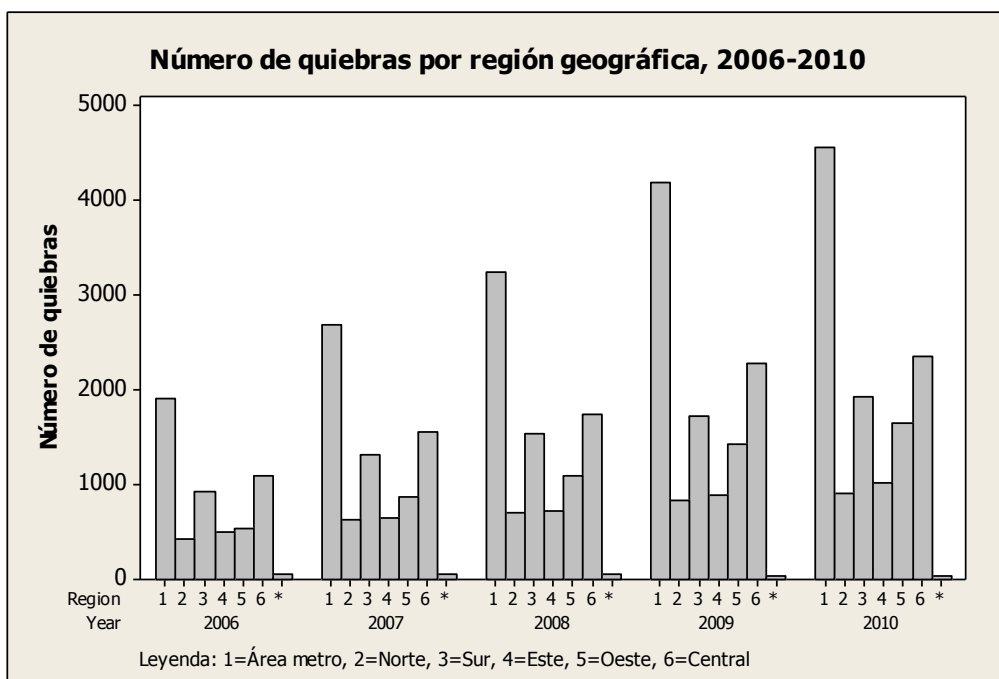


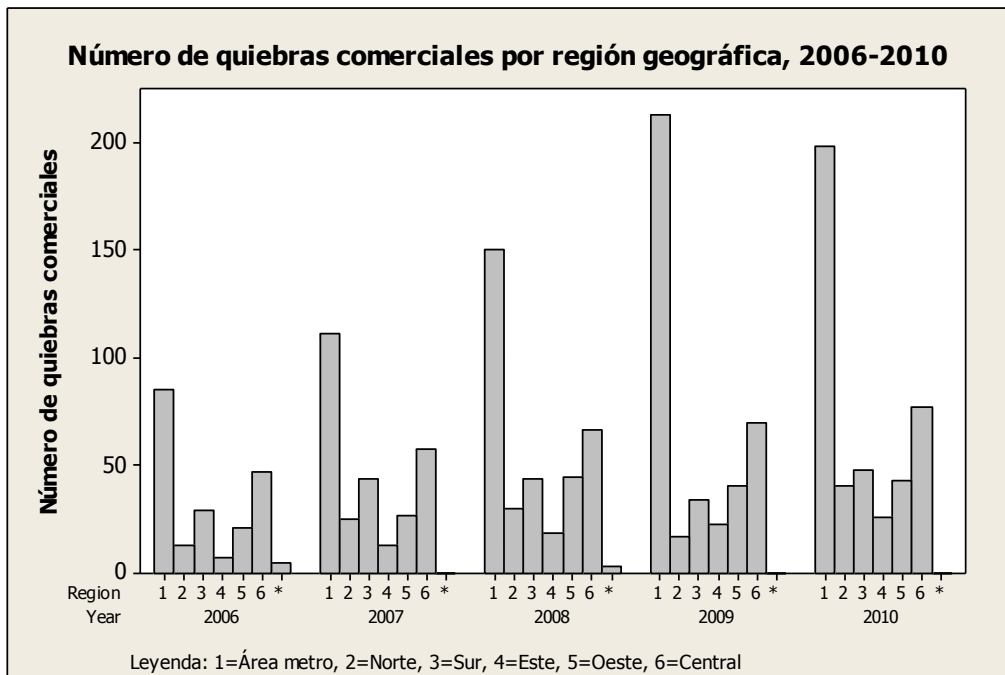


Región geográfica	2006 (%)	2007 (%)	2008 (%)	2009 (%)	2010 (%)
Área metro	35.5	34.7	35.8	37.0	36.8
Norte	8.0	8.3	7.9	7.3	7.3
Sur	17.1	17.0	16.9	15.2	15.5
Este	9.4	8.5	8.1	7.9	8.1
Oeste	9.8	11.3	12.2	12.6	13.3
Central*	20.3	20.2	19.2	20.1	18.9

Pearson Chi-Square = 99.770, DF = 20, P-Value = 0.000

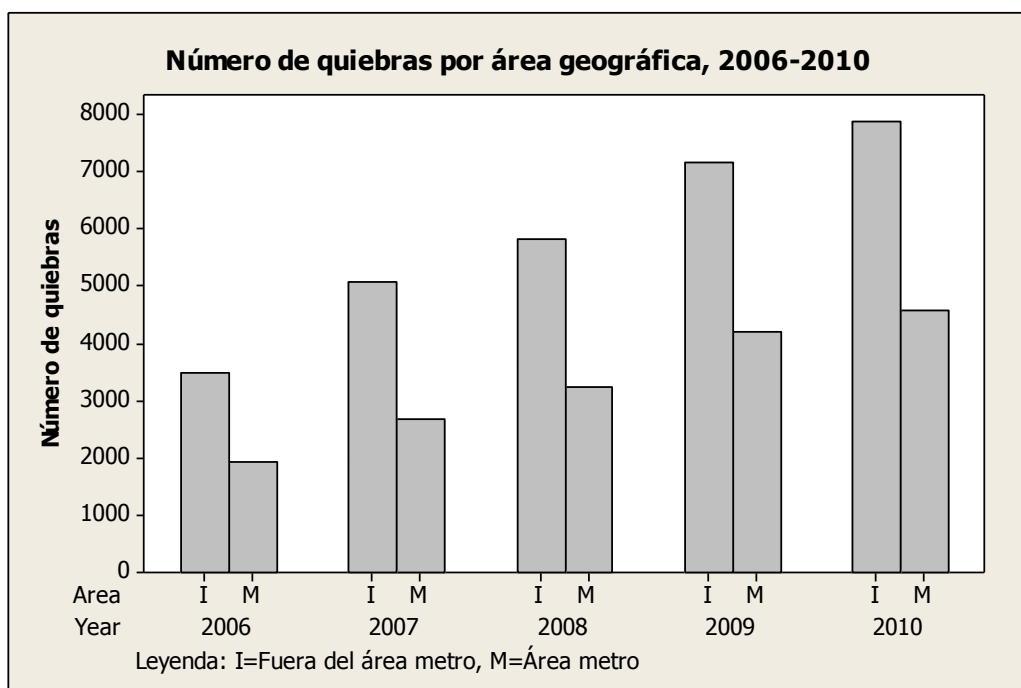
Likelihood Ratio Chi-Square = 100.922, DF = 20, P-Value = 0.000

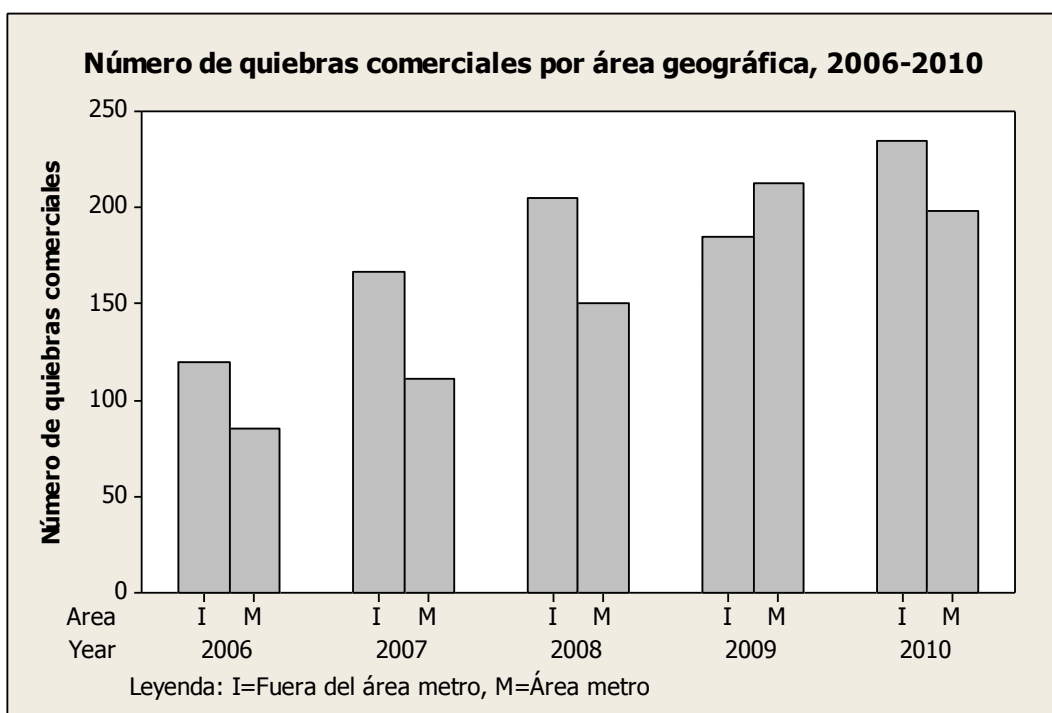




Región geográfica	2006 (%)	2007 (%)	2008 (%)	2009 (%)	2010 (%)
Isla	64.6	65.4	64.3	63.0	63.3
Área metro	35.4	34.6	35.7	37.0	36.7

Pearson Chi-Square = 14.700, DF = 4, P-Value = 0.005
Likelihood Ratio Chi-Square = 14.726, DF = 4, P-Value = 0.005



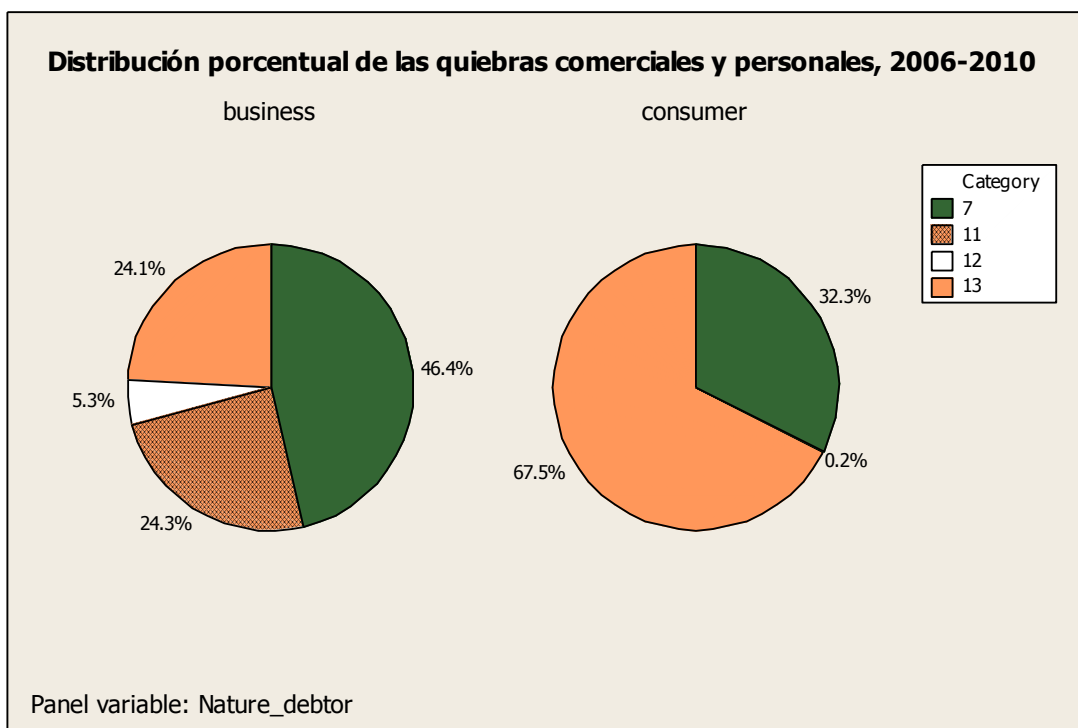


Capítulo	Quiebras comerciales (%)	Quiebras personales (%)
7	46.4	32.3
11	24.3	0.2
12	5.3	0
13	24.1	67.5

Pearson Chi-Square = 11887.231, DF = 3, P-Value = 0.000

Likelihood Ratio Chi-Square = 3563.087, DF = 3, P-Value = 0.000

* NOTE * 1 cells with expected counts less than 5



Deuda estimada (\$)	Capítulo 7 (%)	Capítulo 11 (%)	Capítulo 12 (%)	Capítulo 13 (%)
50,000 ó menos	49.5	2.7	10.2	30.2
50,001-100,000	18.9	3.6	2.3	25.2
100,001-500,000	27.3	16.4	37.5	42.2
500,001-1 millón	2.6	21.4	26.1	1.9
1-10 millones	1.5	47.2	23.9	0.3
10-50 millones	0.1	6.5	0	0.01
50-100 millones	0.07	1.9	0	0.01
Más de 100 millones	0.01	0.4	0	0.02

Región geográfica	Capítulo 7 (%)	Capítulo 11 (%)	Capítulo 12 (%)	Capítulo 13 (%)
Área metro	35.1	55.0	2.3	36.5
Norte	6.0	4.6	20.5	8.5
Sur	11.7	14.0	19.3	18.4
Este	7.5	3.5	4.6	8.7
Oeste	18.2	8.5	8.0	9.2
Central*	21.4	14.4	45.5	18.9

Pearson Chi-Square = 1266.471, DF = 15, P-Value = 0.000

Likelihood Ratio Chi-Square = 1250.263, DF = 15, P-Value = 0.000

Área geográfica	Capítulo 7 (%)	Capítulo 11 (%)	Capítulo 12 (%)	Capítulo 13 (%)
Isla	64.9	45.1	97.7	63.6
Área metro	35.1	54.9	2.3	36.4

Pearson Chi-Square = 125.327, DF = 3, P-Value = 0.000

Likelihood Ratio Chi-Square = 140.229, DF = 3, P-Value = 0.000

Deuda estimada (\$)	Por ciento de quiebras comerciales (%)	Por ciento de quiebras personales (%)
50,000 ó menos	8.6	37.3
50,001-100,000	7.9	23.4
100,001-500,000	39.2	37.0
500,001-1 millón	20.0	1.75
1-10 millones	20.7	0.5
10-50 millones	2.3	0.02
50-100 millones	1.1	0.01
Más de 100 millones	0.2	0.02

Región geográfica	Quiebras comerciales (%)	Quiebras personales (%)
Área metro	45.4	35.8
Norte	7.6	7.7
Sur	11.9	16.3
Este	5.3	8.4
Oeste	10.6	12.2
Central*	19.2	19.7

Pearson Chi-Square = 82.389, DF = 5, P-Value = 0.000
Likelihood Ratio Chi-Square = 83.978, DF = 5, P-Value = 0.000

Área geográfica	Quiebras comerciales (%)	Quiebras personales (%)
Isla	54.6	64.3
Área metro	45.4	35.7

Pearson Chi-Square = 64.630, DF = 1, P-Value = 0.000
Likelihood Ratio Chi-Square = 62.776, DF = 1, P-Value = 0.000

Deuda estimada (\$)	Área metro (%)	Norte (%)	Sur (%)	Este (%)	Oeste (%)	Central* (%)
50,000 ó menos	29.4	39.3	42.2	32.8	44.1	39.4
50,001-100,000	19.6	26.9	26.0	25.6	24.2	22.6
100,001-500,000	45.6	31.2	29.9	39.4	27.8	34.3
500,001-1 millón	3.2	1.4	1.3	1.3	2.9	2.4
1-10 millones	1.9	1.2	0.5	0.7	0.8	1.1
10-50 millones	0.19	0.06	0.04	0.05	0.07	0.08
50-100 millones	0.08	0.03	0.01	0.03	0.02	0.06
Más de 100 millones	0.04	0.06	0.03	0	0.02	0

Deuda estimada (\$)	Área metro (%)	Isla (%)
50,000 ó menos	29.4	40.1
50,001-100,000	19.6	24.7
100,001-500,000	45.6	32.3
500,001-1 millón	3.2	2.0
1-10 millones	1.9	0.9
10-50 millones	0.19	0.06
50-100 millones	0.08	0.03
Más de 100 millones	0.04	0.02

Pearson Chi-Square = 1139.947, DF = 7, P-Value = 0.000

Likelihood Ratio Chi-Square = 1131.994, DF = 7, P-Value = 0.000

* NOTE * 1 cells with expected counts less than 5

D. Análisis de regresión correlación entre el número de quiebras y algunos indicadores económicos

Correlación	Periodo	Empleo Total	Tasa de participación	Tasa de desempleo	Ventas al detalle	IPC	IAE
Quiebras totales	0.41	0.49	0.12	-0.37	0.11	0.28	0.60
Quiebras comerciales	-0.46	-0.64	-0.23	0.57	-0.29	-0.35	-0.67
Quiebras personales	0.43	0.52	0.14	-0.39	0.12	0.30	0.62
Quiebras por Capítulo 7	0.37	0.44	0.09	-0.34	0.08	0.25	0.55
Quiebras por Capítulo 11	-0.04	-0.33	-0.35	0.45	-0.01	0.04	-0.35
Quiebras por Capítulo 12	0.29	-0.003	-0.42	0.16	0.36	0.38	-0.09
Quiebras por Capítulo 13	0.43	0.52	0.15	-0.39	0.12	0.29	0.63

Best Subsets Regression: Quieb_Tot versus Emp_Tot, Tasa_Part, ...

Response is Quieb_Tot

Vars	R-Sq	R-Sq(adj)	Mallows Cp	S	T a T V E s a e I m a s n A p _ a _ E _ P _ D - T a D e I B o r e t P G t t s a C F									
1	34.8	34.6	122.3	314.80										X
1	24.0	23.7	192.1	340.05	X									
2	44.2	43.8	64.5	291.92	X									X
2	40.2	39.8	89.7	301.99						X				X
3	50.3	49.8	26.7	275.71						X	X			X
3	48.0	47.5	41.6	282.04	X		X							X
4	53.5	52.9	8.5	267.26		X	X	X						X
4	53.1	52.5	10.9	268.36	X			X	X	X				X
5	54.3	53.5	5.5	265.45	X		X	X	X	X				X
5	54.2	53.4	6.0	265.68		X	X	X	X	X				X
6	54.4	53.4	7.0	265.69	X	X	X	X	X	X				X

Stepwise Regression: Quieb_Tot versus Emp_Tot, Tasa_Part, ...

Alpha-to-Enter: 0.15 Alpha-to-Remove: 0.15

Response is Quieb_Tot on 6 predictors, with N = 300

Step	1	2	3	4	5
Constant	-1225.1	-581.2	-2418.3	-3289.6	-3162.5
IAE-BGF	15.7	45.6	51.3	44.8	39.4
T-Value	12.62	10.36	11.60	9.12	8.25
P-Value	0.000	0.000	0.000	0.000	0.000
Emp_Tot		-4.22	-3.94	-2.40	-2.47
T-Value		-7.04	-6.78	-3.05	-3.29
P-Value		0.000	0.000	0.003	0.001
Tasa_Des			58	71	38
T-Value			4.71	5.45	2.74
P-Value			0.000	0.000	0.007
Ven_Deta				-0.00008	-0.00030
T-Value				-2.86	-6.29
P-Value				0.005	0.000
IPC					17.2
T-Value					5.58
P-Value					0.000
S	315	292	282	279	265
R-Sq	34.83	44.15	48.04	49.44	54.29
R-Sq(adj)	34.61	43.77	47.51	48.75	53.51
Mallows Cp	122.3	64.5	41.6	34.6	5.5

Best Subsets Regression: Quieb_Com versus Emp_Tot, Tasa_Part, ...

Response is Quieb_Com

297 cases used, 3 cases contain missing values

						T a T V E s a e I m a s n A p _ a _ E _ P _ D - T a D e I B o r e t P G t t s a C F X				
Vars	R-Sq	R-Sq(adj)	Mallows		S					
			Cp							
1	38.1	37.9	18.8	16.076						X
1	34.9	34.7	34.8	16.481	X					
2	39.3	38.9	14.7	15.943				X		X
2	38.9	38.5	16.5	15.990	X			X		
3	42.4	41.8	1.2	15.561	X X			X		
3	40.7	40.1	9.6	15.785	X			X X		
4	42.4	41.6	3.2	15.586	X X X			X		
4	42.4	41.6	3.2	15.587	X X			X X		
5	42.4	41.4	5.0	15.609	X X X X			X X		
5	42.4	41.4	5.2	15.613	X X X X					X
6	42.4	41.2	7.0	15.635	X X X X			X X		

Stepwise Regression: Quieb_Com versus Emp_Tot, Tasa_Part, ...

Alpha-to-Enter: 0.15 Alpha-to-Remove: 0.15

Response is Quieb_Com on 6 predictors, with N = 297

N(cases with missing observations) = 3 N(all cases) = 300

Step	1	2	3	4
Constant	149.2	158.4	180.6	130.6
IAE-BGF	-0.857	-0.962	-0.930	-0.644
T-Value	-13.47	-12.60	-12.11	-4.62
P-Value	0.000	0.000	0.000	0.000
Ven_Deta		0.00000	0.00001	0.00001
T-Value		2.43	3.37	3.99
P-Value		0.016	0.001	0.000
IPC			-0.41	-0.61
T-Value			-2.49	-3.34
P-Value			0.013	0.001
Tasa_Des				1.91
T-Value				2.44
P-Value				0.015
S	16.1	15.9	15.8	15.7
R-Sq	38.07	39.30	40.55	41.74
R-Sq(adj)	37.86	38.88	39.94	40.94
Mallows Cp	18.8	14.7	10.4	6.4

Best Subsets Regression: Quieb_Per versus Emp_Tot, Tasa_Part, ...

Response is Quieb_Per

297 cases used, 3 cases contain missing values

					T a T V E s a e I m a s n A p _ a _ E _ P _ D - T a D e I B o r e t P G t t s a C F				
Vars	R-Sq	R-Sq(adj)	Mallows Cp	S					
1	37.7	37.5	130.3	313.93					X
1	26.3	26.1	207.8	341.48	X				
2	47.2	46.9	67.5	289.43	X				X
2	43.9	43.5	90.3	298.45			X		X
3	53.6	53.1	26.6	272.01			X	X	X
3	51.2	50.7	42.4	278.71		X	X		X
4	56.4	55.8	9.3	263.99	X	X	X		X
4	56.1	55.5	11.1	264.83	X		X	X	X
5	57.3	56.6	5.3	261.77	X	X	X	X	X
5	57.2	56.4	6.1	262.14		X	X	X	X
6	57.3	56.5	7.0	262.08	X	X	X	X	X

Stepwise Regression: Quieb_Per versus Emp_Tot, Tasa_Part, ...

Alpha-to-Enter: 0.15 Alpha-to-Remove: 0.15

Response is Quieb_Per on 6 predictors, with N = 297

N(cases with missing observations) = 3 N(all cases) = 300

Step	1	2	3	4	5
Constant	-1381.0	-720.7	-2516.6	-3538.3	-3385.6
IAE-BGF	16.6	47.7	53.1	45.8	40.3
T-Value	13.37	10.80	11.99	9.41	8.53
P-Value	0.000	0.000	0.000	0.000	0.000
Emp_Tot		-4.37	-4.10	-2.31	-2.41
T-Value		-7.29	-7.02	-2.97	-3.25
P-Value		0.000	0.000	0.003	0.001
Tasa_Des			57	71	38
T-Value			4.61	5.55	2.80
P-Value			0.000	0.000	0.005
Ven_Deta				-0.00010	-0.00031
T-Value				-3.38	-6.62
P-Value				0.001	0.000
IPC					17.2
T-Value					5.61
P-Value					0.000
S	314	289	280	275	262
R-Sq	37.73	47.25	50.82	52.67	57.29
R-Sq(adj)	37.51	46.89	50.31	52.03	56.55
Mallows Cp	130.3	67.5	45.3	34.7	5.3

Best Subsets Regression: Cap 7 versus Emp_Tot, Tasa_Part, ...

Response is Cap 7

Vars	R-Sq	R-Sq(adj)	Mallows Cp	S	T a T V E s a e I m a s n A p _ a _ E _ P _ D _ T a D e I B o r e t P G t t s a C F				
1	28.8	28.6	101.3	128.74					X
1	19.0	18.7	156.2	137.34	X				
2	38.7	38.3	48.4	119.70	X				X
2	34.1	33.7	73.8	124.07			X		X
3	43.3	42.7	24.7	115.33			X	X	X
3	42.2	41.6	30.8	116.43	X		X		X
4	47.1	46.4	5.4	111.57	X	X	X		X
4	46.6	45.8	8.3	112.11	X		X	X	X
5	47.4	46.5	5.4	111.38		X	X	X	X
5	47.3	46.4	6.5	111.58	X		X	X	X
6	47.5	46.4	7.0	111.49	X	X	X	X	X

Stepwise Regression: Cap 7 versus Emp_Tot, Tasa_Part, ...

Alpha-to-Enter: 0.15 Alpha-to-Remove: 0.15

Response is Cap 7 on 6 predictors, with N = 300

Step	1	2	3	4	5
Constant	-446.8	-187.8	-815.6	-1098.9	-1050.2
IAE-BGF	5.60	17.63	19.55	17.46	15.40
T-Value	10.99	9.76	10.67	8.52	7.66
P-Value	0.000	0.000	0.000	0.000	0.000
Emp_Tot		-1.70	-1.60	-1.10	-1.13
T-Value		-6.91	-6.64	-3.35	-3.58
P-Value		0.000	0.000	0.001	0.000
Tasa_Des			19.9	24.0	11.3
T-Value			3.88	4.43	1.96
P-Value			0.000	0.000	0.052
Ven_Deta				-0.00003	-0.00011
T-Value				-2.23	-5.49
P-Value				0.027	0.000
IPC					6.6
T-Value					5.09
P-Value					0.000
S	129	120	117	116	112
R-Sq	28.83	38.68	41.64	42.61	47.25
R-Sq(adj)	28.59	38.26	41.05	41.83	46.35
Mallows Cp	101.3	48.4	33.8	30.4	6.5

Best Subsets Regression: Cap 11 versus Emp_Tot, Tasa_Part, ...

Response is Cap 11

Vars	R-Sq	R-Sq(adj)	Mallows Cp	S	T a T V E s a e I m a s n A p _ a _ E _ P _ D _ T a D e I B o r e t P G t t s a C F					
1	18.6	18.3	13.7	4.8093		X				
1	10.9	10.6	42.9	5.0311		X				
2	21.9	21.4	2.9	4.7172		X	X			
2	21.6	21.1	4.1	4.7262			X	X		
3	22.6	21.8	2.4	4.7045		X	X	X		
3	22.6	21.8	2.5	4.7059	X	X	X			
4	22.8	21.8	3.5	4.7053	X	X	X			X
4	22.7	21.6	4.2	4.7111	X	X	X	X		
5	23.0	21.6	5.0	4.7097	X	X	X		X	X
5	22.8	21.5	5.5	4.7133	X	X	X	X		X
6	23.0	21.4	7.0	4.7177	X	X	X	X	X	X

Stepwise Regression: Cap 11 versus Emp_Tot, Tasa_Part, ...

Alpha-to-Enter: 0.15 Alpha-to-Remove: 0.15

Response is Cap 11 on 6 predictors, with N = 300

Step	1	2	3
Constant	-4.125	23.890	13.568
Tasa_Des	0.99	0.82	0.96
T-Value	8.24	6.48	6.31
P-Value	0.000	0.000	0.000
Tasa_Part		-0.56	-0.40
T-Value		-3.57	-2.13
P-Value		0.000	0.034
Ven_Deta			0.00000
T-Value			1.61
P-Value			0.108
S	4.81	4.72	4.70
R-Sq	18.57	21.93	22.61
R-Sq(adj)	18.30	21.40	21.82
Mallows Cp	13.7	2.9	2.4

Best Subsets Regression: Cap 12 versus Emp_Tot, Tasa_Part, ...

Response is Cap 12

Vars	R-Sq	R-Sq(adj)	Mallows Cp	S	T a T V E s a e I m a s n A p _ a _ E _ P _ D - T a D e I B o r e t P G t t s a C F					
					X					
1	15.7	15.4	41.5	1.2239						
1	14.4	14.1	46.6	1.2332				X		
2	25.6	25.1	3.7	1.1516				X	X	
2	24.3	23.8	9.0	1.1618				X	X	
3	26.6	25.8	1.9	1.1460				X	X	X
3	25.8	25.1	4.8	1.1518	X			X	X	
4	26.6	25.6	3.8	1.1478		X	X	X	X	X
4	26.6	25.6	3.8	1.1478		X		X	X	X
5	26.7	25.5	5.2	1.1486	X	X	X	X	X	X
5	26.6	25.4	5.7	1.1495		X	X	X	X	X
6	26.8	25.3	7.0	1.1501	X	X	X	X	X	X

Stepwise Regression: Cap 12 versus Emp_Tot, Tasa_Part, ...

Alpha-to-Enter: 0.15 Alpha-to-Remove: 0.15

Response is Cap 12 on 6 predictors, with N = 300

Step	1	2	3	4	5
Constant	13.829	10.268	7.936	2.907	2.309
Tasa_Part	-0.282	-0.218	-0.101	-0.014	
T-Value	-7.44	-5.60	-2.05	-0.21	
P-Value	0.000	0.000	0.041	0.830	
Ven_Deta		0.00000	0.00000	0.00000	0.00000
T-Value		4.87	6.09	1.97	1.97
P-Value		0.000	0.000	0.049	0.049
IAE-BGF			-0.0262	-0.0365	-0.0379
T-Value			-3.69	-4.33	-6.92
P-Value			0.000	0.000	0.000
IPC				0.034	0.036
T-Value				2.23	3.04
P-Value				0.026	0.003
S	1.22	1.18	1.16	1.15	1.15
R-Sq	15.67	21.90	25.34	26.58	26.57
R-Sq(adj)	15.39	21.37	24.58	25.58	25.82
Mallows Cp	41.5	18.6	6.8	3.8	1.9

Best Subsets Regression: Cap 13 versus Emp_Tot, Tasa_Part, ...

Response is Cap 13

Vars	R-Sq	R-Sq(adj)	Mallows Cp	S	T a T V E s a e I m a s n A p _ a _ E _ P _ D - T a D e I B o r e t P G t t s a C F					
1	38.7	38.5	133.6	188.94						X
1	27.3	27.0	213.8	205.81	X					
2	47.6	47.2	73.4	175.03	X					X
2	44.4	44.0	96.1	180.34				X		X
3	54.5	54.0	27.1	163.39				X	X	X
3	52.3	51.8	42.6	167.29				X	X	X
4	57.0	56.5	11.2	158.99			X	X	X	X
4	56.9	56.3	12.0	159.23				X	X	X
5	58.2	57.5	5.0	157.10	X			X	X	X
5	58.0	57.3	6.6	157.51			X	X	X	X
6	58.2	57.3	7.0	157.36	X	X	X	X	X	X

Stepwise Regression: Cap 13 versus Emp_Tot, Tasa_Part, ...

Alpha-to-Enter: 0.15 Alpha-to-Remove: 0.15

Response is Cap 13 on 6 predictors, with N = 300

Step	1	2	3	4	5
Constant	-806.3	-417.5	-1583.9	-2195.1	-2117.4
IAE-BGF	10.26	28.32	31.90	27.37	24.09
T-Value	13.72	10.73	12.09	9.38	8.52
P-Value	0.000	0.000	0.000	0.000	0.000
Emp_Tot		-2.55	-2.37	-1.29	-1.34
T-Value		-7.09	-6.84	-2.76	-3.00
P-Value		0.000	0.000	0.006	0.003
Tasa_Des			37.0	45.7	25.5
T-Value			5.01	5.94	3.14
P-Value			0.000	0.000	0.002
Ven_Deta				-0.00006	-0.00019
T-Value				-3.37	-6.75
P-Value				0.001	0.000
IPC					10.5
T-Value					5.76
P-Value					0.000
S	189	175	168	165	157
R-Sq	38.72	47.59	51.68	53.48	58.20
R-Sq(adj)	38.51	47.23	51.19	52.84	57.49
Mallows Cp	133.6	73.4	46.7	36.1	5.0

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Apéndice

Results for: casos de quiebras desde 1987-2011

Tally for Discrete Variables: Year, Decade, Month, Chapter, Nature_debto, ...

Year	Count	Percent	Month	Count	Percent
1987	3034	1.17	1	16480	6.36
1988	3954	1.53	2	20736	8.01
1989	5940	2.29	3	24078	9.30
1990	7050	2.72	4	21437	8.28
1991	8756	3.38	5	22857	8.83
1992	7784	3.01	6	22809	8.81
1993	7071	2.73	7	20560	7.94
1994	7022	2.71	8	23561	9.10
1995	7955	3.07	9	23136	8.93
1996	10800	4.17	10	25014	9.66
1997	15646	6.04	11	18330	7.08
1998	17434	6.73	12	19995	7.72
1999	17926	6.92	N=	258993	
2000	14897	5.75			
2001	14402	5.56			
2002	13802	5.33			
2003	14283	5.51			
2004	13308	5.14			
2005	13252	5.12			
2006	5447	2.10			
2007	7777	3.00			
2008	9103	3.51			
2009	11342	4.38			
2010	12430	4.80			
2011	8578	3.31			
N=	258993				

Chapter	Count	Percent	Nature_debtor	Count	Percent
7	89049	34.38	business	10330	3.99
11	2708	1.05	consumer	248663	96.01
12	263	0.10	N=	258993	
13	166972	64.47			
N=	258992				
*=	1				

Est_liab	Count	Percent	County	Count	Percent
1	165715	64.31	Adjuntas	894	0.35
2	44491	17.27	Aguada	1998	0.77
3	42582	16.53	Aguadilla	3818	1.48
4	2709	1.05	Aguas Buenas	1542	0.60
5	1783	0.69	Aibonito	2015	0.78
6	194	0.08	Anasco	2628	1.02
7	33	0.01	Arecibo	7050	2.73
8	158	0.06	Arroyo	1524	0.59
N=	257665		Barceloneta	1862	0.72
*=	1328		Barranquitas	1503	0.58
			Bayamon	16395	6.35
			Cabo Rojo	2959	1.15
			Caguas	11446	4.43
			Camuy	2140	0.83
			Canovanas	3242	1.26
			Carolina	13757	5.33
			Catano	2044	0.79
			Cayey	3254	1.26

Ceiba	882	0.34
Ciales	1867	0.72
Cidra	2321	0.90
Coamo	3307	1.28
Comerio	1117	0.43
Corozal	2339	0.91
Culebra	44	0.02
Dorado	2288	0.89
Fajardo	2761	1.07
Florida	1076	0.42
Guanica	1587	0.61
Guayama	5396	2.09
Guayanilla	2115	0.82
Guaynabo	4785	1.85
Gurabo	2642	1.02
Hatillo	2060	0.80
Hormigueros	1380	0.53
Humacao	3931	1.52
Isabela	2506	0.97
Jayuya	1116	0.43
Juana Diaz	3191	1.24
Juncos	2768	1.07
Lajas	1869	0.72
Lares	1424	0.55
Las Marias	505	0.20
Las Piedras	1928	0.75
Loiza	883	0.34
Luquillo	1200	0.46
Manati	3438	1.33
Maricao	464	0.18
Maunabo	680	0.26
Mayaguez	7951	3.08
Moca	2007	0.78
Morovis	2220	0.86
Naguabo	1159	0.45
Naranjito	2221	0.86
Orocovis	1097	0.42
Patillas	1302	0.50
Penuelas	2037	0.79
Ponce	14797	5.73
Quebradillas	1609	0.62
Rincon	844	0.33
Rio Grande	3244	1.26
Sabana Grande	1956	0.76
Salinas	1943	0.75
San German	2446	0.95
San Juan	27898	10.81
San Lorenzo	2198	0.85
San Sebastian	2442	0.95
Santa Isabel	1836	0.71
Toa Alta	4404	1.71
Toa Baja	7118	2.76
Trujillo Alto	3953	1.53
Utuado	1907	0.74
Vega Alta	2726	1.06
Vega Baja	5011	1.94
Vieques	189	0.07
Villalba	1471	0.57
XX Outside US	32	0.01
XX US, Outside State	141	0.05
XX, In the United States	483	0.19
Yabucoa	1738	0.67
Yauco	3853	1.49

N= 258174
 *= 819

Region	Count	Percent	Area	Count	Percent
1	94504	36.70	I	163191	63.33
2	19235	7.47	M	94504	36.67
3	39999	15.53	N=	257695	
4	21826	8.48	*=	1298	
5	33949	13.18			
6	48005	18.64			
	N=	257518			
	*=	1475			

Tabulated statistics: Year, Month

Rows: Year Columns: Month

	1	2	3	4	5	6	7	8	9	10
1987	158	223	235	264	240	270	269	238	284	343
1988	200	317	331	307	335	321	277	395	382	415
1989	352	408	516	480	492	557	416	599	449	585
1990	456	502	616	487	648	633	512	701	617	730
1991	639	706	770	837	891	716	784	532	781	845
1992	610	707	785	639	627	695	660	668	697	679
1993	428	538	706	575	544	667	540	612	593	673
1994	425	602	671	554	582	610	506	713	600	655
1995	525	684	820	581	766	739	534	753	521	649
1996	681	766	883	837	1004	795	862	1082	895	1129
1997	933	1055	1194	1234	1236	1377	1246	1389	1497	1687
1998	1116	1504	1719	1482	1634	1718	1473	1732	1180	1328
1999	965	1365	1678	1541	1465	1706	1368	1761	1703	1517
2000	920	1334	1596	1090	1351	1338	1154	1342	1236	1211
2001	1114	1232	1455	1190	1374	1202	956	1203	1218	1333
2002	972	1136	1228	1226	1362	1082	1090	1171	1140	1317
2003	842	1216	1275	1080	1311	1250	1264	1227	1321	1455
2004	938	1236	1394	1110	1064	1237	1079	1072	1089	1049
2005	814	861	1165	1172	1052	1046	882	1263	1572	3097
2006	243	301	357	415	412	415	449	551	554	620
2007	485	585	707	598	705	641	628	672	728	769
2008	580	691	734	786	745	777	718	758	846	871
2009	644	879	1049	1012	910	948	973	1024	1022	977
2010	668	935	1079	1022	1136	1119	1060	1073	1202	1080
2011	772	953	1115	918	971	950	860	1030	1009	0
All	16480	20736	24078	21437	22857	22809	20560	23561	23136	25014
	11	12	All							
1987	256	254	3034							
1988	355	319	3954							
1989	497	589	5940							
1990	645	503	7050							
1991	629	626	8756							
1992	524	493	7784							
1993	585	610	7071							
1994	567	537	7022							
1995	690	693	7955							
1996	814	1052	10800							
1997	1253	1545	15646							
1998	1235	1313	17434							
1999	1266	1591	17926							
2000	1189	1136	14897							

2001	1098	1027	14402
2002	978	1100	13802
2003	862	1180	14283
2004	965	1075	13308
2005	106	222	13252
2006	557	573	5447
2007	612	647	7777
2008	716	881	9103
2009	936	968	11342
2010	995	1061	12430
2011	0	0	8578
All	18330	19995	258993

Cell Contents: Count

Tabulated statistics: Year, Chapter

Rows: Year Columns: Chapter

	7	11	12	13	Missing	All
1987	1326	92	13	1603	0	3034
1988	1638	80	8	2228	0	3954
1989	2107	124	5	3704	0	5940
1990	2234	142	9	4665	0	7050
1991	2746	208	12	5790	0	8756
1992	2227	172	13	5371	1	7783
1993	1981	146	6	4938	0	7071
1994	2034	115	11	4862	0	7022
1995	2448	97	8	5402	0	7955
1996	3704	86	3	7007	0	10800
1997	5710	94	4	9838	0	15646
1998	6564	68	2	10800	0	17434
1999	6536	66	3	11321	0	17926
2000	5248	66	2	9581	0	14897
2001	5152	99	1	9150	0	14402
2002	4858	107	4	8833	0	13802
2003	4976	101	11	9195	0	14283
2004	4806	112	3	8387	0	13308
2005	4539	101	24	8588	0	13252
2006	1585	35	9	3818	0	5447
2007	2209	76	14	5478	0	7777
2008	2874	98	22	6109	0	9103
2009	3862	131	15	7334	0	11342
2010	4608	142	28	7652	0	12430
2011	3077	150	33	5318	0	8578
All	89049	2708	263	166972	*	258992

Cell Contents: Count

Tabulated statistics: Year, Nature_debtor

Rows: Year Columns: Nature_debtor

	business	consumer	All
1987	524	2510	3034
1988	543	3411	3954
1989	765	5175	5940
1990	725	6325	7050
1991	894	7862	8756
1992	755	7029	7784
1993	609	6462	7071
1994	495	6527	7022
1995	204	7751	7955
1996	281	10519	10800
1997	161	15485	15646
1998	120	17314	17434
1999	228	17698	17926
2000	223	14674	14897
2001	349	14053	14402
2002	401	13401	13802
2003	257	14026	14283
2004	293	13015	13308
2005	473	12779	13252
2006	207	5240	5447
2007	278	7499	7777
2008	358	8745	9103
2009	398	10944	11342
2010	433	11997	12430
2011	356	8222	8578
All	10330	248663	258993

Cell Contents: Count

Tabulated statistics: Year, Est_liab

Rows: Year Columns: Est_liab

	1	2	3	4	5	6	7	8	Missing	All
1987	1360	238	119	6	22	0	0	0	1289	1745
1988	3415	313	190	17	19	0	0	0	0	3954
1989	5116	460	270	44	48	0	0	0	2	5938
1990	6448	307	207	43	45	0	0	0	0	7050
1991	7582	623	406	62	82	0	0	1	0	8756
1992	5748	1229	640	64	41	25	0	37	0	7784
1993	5171	1163	615	58	37	11	0	16	0	7071
1994	5143	1158	606	58	34	7	0	16	0	7022
1995	5703	1371	765	61	35	6	0	14	0	7955
1996	8151	1643	906	52	30	4	0	14	0	10800
1997	14339	810	441	35	12	2	0	7	0	15646
1998	13025	2852	1453	50	35	6	0	13	0	17434
1999	13168	3028	1614	61	46	5	0	4	0	17926
2000	10163	2833	1783	75	35	4	3	1	0	14897
2001	8959	3110	2126	104	86	14	1	2	0	14402
2002	8144	3009	2385	142	97	19	2	4	0	13802
2003	8314	3064	2674	120	101	8	0	2	0	14283
2004	8526	2347	2198	126	103	8	0	0	0	13308
2005	7626	2605	2734	164	102	7	2	12	0	13252
2006	2381	1342	1585	72	39	1	2	2	23	5424
2007	2889	1948	2821	98	8	0	0	0	13	7764
2008	3247	2059	3368	267	134	10	15	3	0	9103
2009	3791	2495	4505	352	166	24	4	4	1	11341
2010	4385	2686	4796	320	226	14	1	2	0	12430
2011	2921	1798	3375	258	200	19	3	4	0	8578
All	165715	44491	42582	2709	1783	194	33	158	*	257665

Tabulated statistics: Year, Region

Rows: Year Columns: Region

	1	2	3	4	5	6	Missing	All
1987	1649	168	307	192	268	447	3	3031
1988	1977	218	451	267	405	631	5	3949
1989	2725	354	645	445	681	1079	11	5929
1990	2990	476	791	546	947	1287	13	7037
1991	3627	663	979	756	1186	1525	20	8736
1992	3219	559	927	675	984	1396	24	7760
1993	2962	542	858	659	797	1228	25	7046
1994	2968	558	926	667	769	1109	25	6997
1995	3408	602	1072	751	805	1297	20	7935
1996	4180	885	1644	1043	1120	1884	44	10756
1997	5645	1120	2715	1361	1882	2842	81	15565
1998	5843	1153	3070	1363	2522	3363	120	17314
1999	5723	1307	3134	1584	2812	3238	128	17798
2000	4664	1126	2475	1324	2417	2767	124	14773
2001	4777	1100	2479	1284	2065	2587	110	14292
2002	4697	1020	2186	1151	1926	2723	99	13703
2003	4939	1141	2254	1165	1940	2732	112	14171
2004	4411	1070	2175	1060	1834	2625	133	13175
2005	4236	1028	2315	1052	1928	2571	122	13130
2006	1913	430	920	505	528	1096	55	5392
2007	2679	637	1315	657	870	1559	60	7717
2008	3236	710	1528	729	1101	1736	63	9040
2009	4185	824	1717	889	1420	2268	39	11303
2010	4558	910	1927	1009	1648	2349	29	12401
2011	3293	634	1189	692	1094	1666	10	8568
All	94504	19235	39999	21826	33949	48005	*	257518

Cell Contents: Count

Tabulated statistics: Year, Area

Rows: Year	Columns: Area			All
	I	M	Missing	
1987	1382	1649	3	3031
1988	1973	1977	4	3950
1989	3204	2725	11	5929
1990	4047	2990	13	7037
1991	5112	3627	17	8739
1992	4541	3219	24	7760
1993	4085	2962	24	7047
1994	4030	2968	24	6998
1995	4530	3408	17	7938
1996	6577	4180	43	10757
1997	9924	5645	77	15569
1998	11475	5843	116	17318
1999	12078	5723	125	17801
2000	10112	4664	121	14776
2001	9519	4777	106	14296
2002	9015	4697	90	13712
2003	9242	4939	102	14181
2004	8784	4411	113	13195
2005	8919	4236	97	13155
2006	3494	1913	40	5407
2007	5056	2679	42	7735
2008	5819	3236	48	9055
2009	7134	4185	23	11319
2010	7857	4558	15	12415
2011	5282	3293	3	8575
All	163191	94504	*	257695

Tabulated statistics: Year, Chapter

Rows: Year Columns: Chapter

	7	11	12	13	Missing	All
1987	1326	92	13	1603	0	3034
	43.705	3.032	0.428	52.835	*	100.000
	1.489	3.397	4.943	0.960	*	1.171
1988	1638	80	8	2228	0	3954
	41.426	2.023	0.202	56.348	*	100.000
	1.839	2.954	3.042	1.334	*	1.527
1989	2107	124	5	3704	0	5940
	35.471	2.088	0.084	62.357	*	100.000
	2.366	4.579	1.901	2.218	*	2.294
1990	2234	142	9	4665	0	7050
	31.688	2.014	0.128	66.170	*	100.000
	2.509	5.244	3.422	2.794	*	2.722
1991	2746	208	12	5790	0	8756
	31.361	2.376	0.137	66.126	*	100.000
	3.084	7.681	4.563	3.468	*	3.381
1992	2227	172	13	5371	1	7783
	28.614	2.210	0.167	69.009	*	100.000
	2.501	6.352	4.943	3.217	*	3.005
1993	1981	146	6	4938	0	7071
	28.016	2.065	0.085	69.835	*	100.000
	2.225	5.391	2.281	2.957	*	2.730
1994	2034	115	11	4862	0	7022
	28.966	1.638	0.157	69.240	*	100.000
	2.284	4.247	4.183	2.912	*	2.711
1995	2448	97	8	5402	0	7955
	30.773	1.219	0.101	67.907	*	100.000
	2.749	3.582	3.042	3.235	*	3.072
1996	3704	86	3	7007	0	10800
	34.296	0.796	0.028	64.880	*	100.000
	4.160	3.176	1.141	4.197	*	4.170
1997	5710	94	4	9838	0	15646
	36.495	0.601	0.026	62.879	*	100.000
	6.412	3.471	1.521	5.892	*	6.041
1998	6564	68	2	10800	0	17434
	37.651	0.390	0.011	61.948	*	100.000
	7.371	2.511	0.760	6.468	*	6.731
1999	6536	66	3	11321	0	17926
	36.461	0.368	0.017	63.154	*	100.000
	7.340	2.437	1.141	6.780	*	6.921
2000	5248	66	2	9581	0	14897
	35.229	0.443	0.013	64.315	*	100.000
	5.893	2.437	0.760	5.738	*	5.752

2001	5152	99	1	9150	0	14402
	35.773	0.687	0.007	63.533	*	100.000
	5.786	3.656	0.380	5.480	*	5.561
2002	4858	107	4	8833	0	13802
	35.198	0.775	0.029	63.998	*	100.000
	5.455	3.951	1.521	5.290	*	5.329
2003	4976	101	11	9195	0	14283
	34.839	0.707	0.077	64.377	*	100.000
	5.588	3.730	4.183	5.507	*	5.515
2004	4806	112	3	8387	0	13308
	36.114	0.842	0.023	63.022	*	100.000
	5.397	4.136	1.141	5.023	*	5.138
2005	4539	101	24	8588	0	13252
	34.251	0.762	0.181	64.805	*	100.000
	5.097	3.730	9.125	5.143	*	5.117
2006	1585	35	9	3818	0	5447
	29.099	0.643	0.165	70.094	*	100.000
	1.780	1.292	3.422	2.287	*	2.103
2007	2209	76	14	5478	0	7777
	28.404	0.977	0.180	70.438	*	100.000
	2.481	2.806	5.323	3.281	*	3.003
2008	2874	98	22	6109	0	9103
	31.572	1.077	0.242	67.110	*	100.000
	3.227	3.619	8.365	3.659	*	3.515
2009	3862	131	15	7334	0	11342
	34.050	1.155	0.132	64.662	*	100.000
	4.337	4.838	5.703	4.392	*	4.379
2010	4608	142	28	7652	0	12430
	37.072	1.142	0.225	61.561	*	100.000
	5.175	5.244	10.646	4.583	*	4.799
2011	3077	150	33	5318	0	8578
	35.871	1.749	0.385	61.996	*	100.000
	3.455	5.539	12.548	3.185	*	3.312
All	89049	2708	263	166972	*	258992
	34.383	1.046	0.102	64.470	*	100.000
	100.000	100.000	100.000	100.000	*	100.000

Cell Contents: Count
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 % of Column

Tabulated statistics: Year, Nature_debtor

Rows: Year Columns: Nature_debtor

	business	consumer	All
1987	524	2510	3034
	17.27	82.73	100.00
	5.073	1.009	1.171
1988	543	3411	3954
	13.73	86.27	100.00
	5.257	1.372	1.527
1989	765	5175	5940
	12.88	87.12	100.00
	7.406	2.081	2.293
1990	725	6325	7050
	10.28	89.72	100.00
	7.018	2.544	2.722
1991	894	7862	8756
	10.21	89.79	100.00
	8.654	3.162	3.381
1992	755	7029	7784
	9.70	90.30	100.00
	7.309	2.827	3.005
1993	609	6462	7071
	8.61	91.39	100.00
	5.895	2.599	2.730
1994	495	6527	7022
	7.05	92.95	100.00
	4.792	2.625	2.711
1995	204	7751	7955
	2.56	97.44	100.00
	1.975	3.117	3.072
1996	281	10519	10800
	2.60	97.40	100.00
	2.720	4.230	4.170
1997	161	15485	15646
	1.03	98.97	100.00
	1.559	6.227	6.041
1998	120	17314	17434
	0.69	99.31	100.00
	1.162	6.963	6.731
1999	228	17698	17926
	1.27	98.73	100.00
	2.207	7.117	6.921
2000	223	14674	14897
	1.50	98.50	100.00
	2.159	5.901	5.752

2001	349	14053	14402
	2.42	97.58	100.00
	3.379	5.651	5.561
2002	401	13401	13802
	2.91	97.09	100.00
	3.882	5.389	5.329
2003	257	14026	14283
	1.80	98.20	100.00
	2.488	5.641	5.515
2004	293	13015	13308
	2.20	97.80	100.00
	2.836	5.234	5.138
2005	473	12779	13252
	3.57	96.43	100.00
	4.579	5.139	5.117
2006	207	5240	5447
	3.80	96.20	100.00
	2.004	2.107	2.103
2007	278	7499	7777
	3.57	96.43	100.00
	2.691	3.016	3.003
2008	358	8745	9103
	3.93	96.07	100.00
	3.466	3.517	3.515
2009	398	10944	11342
	3.51	96.49	100.00
	3.853	4.401	4.379
2010	433	11997	12430
	3.48	96.52	100.00
	4.192	4.825	4.799
2011	356	8222	8578
	4.15	95.85	100.00
	3.446	3.306	3.312
All	10330	248663	258993
	3.99	96.01	100.00
	100.000	100.000	100.000

Cell Contents: Count
 % of Row
 % of Column

Tabulated statistics: Year, Est_liab

Rows: Year Columns: Est_liab

	1	2	3	4	5	6	7	8
1987	1360	238	119	6	22	0	0	0
	77.937	13.639	6.819	0.344	1.261	0.000	0.000	0.000
	0.821	0.535	0.279	0.221	1.234	0.000	0.000	0.000
1988	3415	313	190	17	19	0	0	0
	86.368	7.916	4.805	0.430	0.481	0.000	0.000	0.000
	2.061	0.704	0.446	0.628	1.066	0.000	0.000	0.000
1989	5116	460	270	44	48	0	0	0
	86.157	7.747	4.547	0.741	0.808	0.000	0.000	0.000
	3.087	1.034	0.634	1.624	2.692	0.000	0.000	0.000
1990	6448	307	207	43	45	0	0	0
	91.461	4.355	2.936	0.610	0.638	0.000	0.000	0.000
	3.891	0.690	0.486	1.587	2.524	0.000	0.000	0.000
1991	7582	623	406	62	82	0	0	1
	86.592	7.115	4.637	0.708	0.937	0.000	0.000	0.011
	4.575	1.400	0.953	2.289	4.599	0.000	0.000	0.633
1992	5748	1229	640	64	41	25	0	37
	73.844	15.789	8.222	0.822	0.527	0.321	0.000	0.475
	3.469	2.762	1.503	2.362	2.299	12.887	0.000	23.418
1993	5171	1163	615	58	37	11	0	16
	73.130	16.447	8.697	0.820	0.523	0.156	0.000	0.226
	3.120	2.614	1.444	2.141	2.075	5.670	0.000	10.127
1994	5143	1158	606	58	34	7	0	16
	73.241	16.491	8.630	0.826	0.484	0.100	0.000	0.228
	3.104	2.603	1.423	2.141	1.907	3.608	0.000	10.127
1995	5703	1371	765	61	35	6	0	14
	71.691	17.234	9.617	0.767	0.440	0.075	0.000	0.176
	3.441	3.082	1.797	2.252	1.963	3.093	0.000	8.861
1996	8151	1643	906	52	30	4	0	14
	75.472	15.213	8.389	0.481	0.278	0.037	0.000	0.130
	4.919	3.693	2.128	1.920	1.683	2.062	0.000	8.861
1997	14339	810	441	35	12	2	0	7
	91.646	5.177	2.819	0.224	0.077	0.013	0.000	0.045
	8.653	1.821	1.036	1.292	0.673	1.031	0.000	4.430
1998	13025	2852	1453	50	35	6	0	13
	74.710	16.359	8.334	0.287	0.201	0.034	0.000	0.075
	7.860	6.410	3.412	1.846	1.963	3.093	0.000	8.228
1999	13168	3028	1614	61	46	5	0	4
	73.458	16.892	9.004	0.340	0.257	0.028	0.000	0.022
	7.946	6.806	3.790	2.252	2.580	2.577	0.000	2.532
2000	10163	2833	1783	75	35	4	3	1
	68.222	19.017	11.969	0.503	0.235	0.027	0.020	0.007
	6.133	6.368	4.187	2.769	1.963	2.062	9.091	0.633

2001	8959 62.207 5.406	3110 21.594 6.990	2126 14.762 4.993	104 0.722 3.839	86 0.597 4.823	14 0.097 7.216	1 0.007 3.030	2 0.014 1.266
2002	8144 59.006 4.914	3009 21.801 6.763	2385 17.280 5.601	142 1.029 5.242	97 0.703 5.440	19 0.138 9.794	2 0.014 6.061	4 0.029 2.532
2003	8314 58.209 5.017	3064 21.452 6.887	2674 18.722 6.280	120 0.840 4.430	101 0.707 5.665	8 0.056 4.124	0 0.000 0.000	2 0.014 1.266
2004	8526 64.067 5.145	2347 17.636 5.275	2198 16.516 5.162	126 0.947 4.651	103 0.774 5.777	8 0.060 4.124	0 0.000 0.000	0 0.000 0.000
2005	7626 57.546 4.602	2605 19.657 5.855	2734 20.631 6.421	164 1.238 6.054	102 0.770 5.721	7 0.053 3.608	2 0.015 6.061	12 0.091 7.595
2006	2381 43.897 1.437	1342 24.742 3.016	1585 29.222 3.722	72 1.327 2.658	39 0.719 2.187	1 0.018 0.515	2 0.037 6.061	2 0.037 1.266
2007	2889 37.210 1.743	1948 25.090 4.378	2821 36.334 6.625	98 1.262 3.618	8 0.103 0.449	0 0.000 0.000	0 0.000 0.000	0 0.000 0.000
2008	3247 35.670 1.959	2059 22.619 4.628	3368 36.999 7.909	267 2.933 9.856	134 1.472 7.515	10 0.110 5.155	15 0.165 45.455	3 0.033 1.899
2009	3791 33.427 2.288	2495 22.000 5.608	4505 39.723 10.580	352 3.104 12.994	166 1.464 9.310	24 0.212 12.371	4 0.035 12.121	4 0.035 2.532
2010	4385 35.278 2.646	2686 21.609 6.037	4796 38.584 11.263	320 2.574 11.812	226 1.818 12.675	14 0.113 7.216	1 0.008 3.030	2 0.016 1.266
2011	2921 34.052 1.763	1798 20.961 4.041	3375 39.345 7.926	258 3.008 9.524	200 2.332 11.217	19 0.221 9.794	3 0.035 9.091	4 0.047 2.532
All	165715 64.314 100.000	44491 17.267 100.000	42582 16.526 100.000	2709 1.051 100.000	1783 0.692 100.000	194 0.075 100.000	33 0.013 100.000	158 0.061 100.000

Tabulated statistics: Year, Region

Rows: Year Columns: Region

	1	2	3	4	5	6	Missing	All
1987	1649	168	307	192	268	447	3	3031
	54.40	5.54	10.13	6.33	8.84	14.75	*	100.00
	1.745	0.873	0.768	0.880	0.789	0.931	*	1.177
1988	1977	218	451	267	405	631	5	3949
	50.06	5.52	11.42	6.76	10.26	15.98	*	100.00
	2.092	1.133	1.128	1.223	1.193	1.314	*	1.533
1989	2725	354	645	445	681	1079	11	5929
	45.96	5.97	10.88	7.51	11.49	18.20	*	100.00
	2.883	1.840	1.613	2.039	2.006	2.248	*	2.302
1990	2990	476	791	546	947	1287	13	7037
	42.49	6.76	11.24	7.76	13.46	18.29	*	100.00
	3.164	2.475	1.978	2.502	2.789	2.681	*	2.733
1991	3627	663	979	756	1186	1525	20	8736
	41.52	7.59	11.21	8.65	13.58	17.46	*	100.00
	3.838	3.447	2.448	3.464	3.493	3.177	*	3.392
1992	3219	559	927	675	984	1396	24	7760
	41.48	7.20	11.95	8.70	12.68	17.99	*	100.00
	3.406	2.906	2.318	3.093	2.898	2.908	*	3.013
1993	2962	542	858	659	797	1228	25	7046
	42.04	7.69	12.18	9.35	11.31	17.43	*	100.00
	3.134	2.818	2.145	3.019	2.348	2.558	*	2.736
1994	2968	558	926	667	769	1109	25	6997
	42.42	7.97	13.23	9.53	10.99	15.85	*	100.00
	3.141	2.901	2.315	3.056	2.265	2.310	*	2.717
1995	3408	602	1072	751	805	1297	20	7935
	42.95	7.59	13.51	9.46	10.14	16.35	*	100.00
	3.606	3.130	2.680	3.441	2.371	2.702	*	3.081
1996	4180	885	1644	1043	1120	1884	44	10756
	38.86	8.23	15.28	9.70	10.41	17.52	*	100.00
	4.423	4.601	4.110	4.779	3.299	3.925	*	4.177
1997	5645	1120	2715	1361	1882	2842	81	15565
	36.27	7.20	17.44	8.74	12.09	18.26	*	100.00
	5.973	5.823	6.788	6.236	5.544	5.920	*	6.044
1998	5843	1153	3070	1363	2522	3363	120	17314
	33.75	6.66	17.73	7.87	14.57	19.42	*	100.00
	6.183	5.994	7.675	6.245	7.429	7.006	*	6.723
1999	5723	1307	3134	1584	2812	3238	128	17798
	32.16	7.34	17.61	8.90	15.80	18.19	*	100.00
	6.056	6.795	7.835	7.257	8.283	6.745	*	6.911
2000	4664	1126	2475	1324	2417	2767	124	14773
	31.57	7.62	16.75	8.96	16.36	18.73	*	100.00
	4.935	5.854	6.188	6.066	7.120	5.764	*	5.737

2001	4777	1100	2479	1284	2065	2587	110	14292
	33.42	7.70	17.35	8.98	14.45	18.10	*	100.00
	5.055	5.719	6.198	5.883	6.083	5.389	*	5.550
2002	4697	1020	2186	1151	1926	2723	99	13703
	34.28	7.44	15.95	8.40	14.06	19.87	*	100.00
	4.970	5.303	5.465	5.274	5.673	5.672	*	5.321
2003	4939	1141	2254	1165	1940	2732	112	14171
	34.85	8.05	15.91	8.22	13.69	19.28	*	100.00
	5.226	5.932	5.635	5.338	5.714	5.691	*	5.503
2004	4411	1070	2175	1060	1834	2625	133	13175
	33.48	8.12	16.51	8.05	13.92	19.92	*	100.00
	4.668	5.563	5.438	4.857	5.402	5.468	*	5.116
2005	4236	1028	2315	1052	1928	2571	122	13130
	32.26	7.83	17.63	8.01	14.68	19.58	*	100.00
	4.482	5.344	5.788	4.820	5.679	5.356	*	5.099
2006	1913	430	920	505	528	1096	55	5392
	35.48	7.97	17.06	9.37	9.79	20.33	*	100.00
	2.024	2.236	2.300	2.314	1.555	2.283	*	2.094
2007	2679	637	1315	657	870	1559	60	7717
	34.72	8.25	17.04	8.51	11.27	20.20	*	100.00
	2.835	3.312	3.288	3.010	2.563	3.248	*	2.997
2008	3236	710	1528	729	1101	1736	63	9040
	35.80	7.85	16.90	8.06	12.18	19.20	*	100.00
	3.424	3.691	3.820	3.340	3.243	3.616	*	3.510
2009	4185	824	1717	889	1420	2268	39	11303
	37.03	7.29	15.19	7.87	12.56	20.07	*	100.00
	4.428	4.284	4.293	4.073	4.183	4.725	*	4.389
2010	4558	910	1927	1009	1648	2349	29	12401
	36.76	7.34	15.54	8.14	13.29	18.94	*	100.00
	4.823	4.731	4.818	4.623	4.854	4.893	*	4.816
2011	3293	634	1189	692	1094	1666	10	8568
	38.43	7.40	13.88	8.08	12.77	19.44	*	100.00
	3.485	3.296	2.973	3.171	3.222	3.470	*	3.327
All	94504	19235	39999	21826	33949	48005	*	257518
	36.70	7.47	15.53	8.48	13.18	18.64	*	100.00
	100.000	100.000	100.000	100.000	100.000	100.000	*	100.000

Cell Contents: Count
 % of Row
 % of Column

Tabulated statistics: Year, Area

Rows: Year Columns: Area

	I	M	Missing	All
1987	1382	1649	3	3031
	45.60	54.40	*	100.00
	0.847	1.745	*	1.176
1988	1973	1977	4	3950
	49.95	50.05	*	100.00
	1.209	2.092	*	1.533
1989	3204	2725	11	5929
	54.04	45.96	*	100.00
	1.963	2.883	*	2.301
1990	4047	2990	13	7037
	57.51	42.49	*	100.00
	2.480	3.164	*	2.731
1991	5112	3627	17	8739
	58.50	41.50	*	100.00
	3.133	3.838	*	3.391
1992	4541	3219	24	7760
	58.52	41.48	*	100.00
	2.783	3.406	*	3.011
1993	4085	2962	24	7047
	57.97	42.03	*	100.00
	2.503	3.134	*	2.735
1994	4030	2968	24	6998
	57.59	42.41	*	100.00
	2.469	3.141	*	2.716
1995	4530	3408	17	7938
	57.07	42.93	*	100.00
	2.776	3.606	*	3.080
1996	6577	4180	43	10757
	61.14	38.86	*	100.00
	4.030	4.423	*	4.174
1997	9924	5645	77	15569
	63.74	36.26	*	100.00
	6.081	5.973	*	6.042
1998	11475	5843	116	17318
	66.26	33.74	*	100.00
	7.032	6.183	*	6.720
1999	12078	5723	125	17801
	67.85	32.15	*	100.00
	7.401	6.056	*	6.908
2000	10112	4664	121	14776
	68.44	31.56	*	100.00
	6.196	4.935	*	5.734

2001	9519	4777	106	14296
	66.59	33.41	*	100.00
	5.833	5.055	*	5.548
2002	9015	4697	90	13712
	65.75	34.25	*	100.00
	5.524	4.970	*	5.321
2003	9242	4939	102	14181
	65.17	34.83	*	100.00
	5.663	5.226	*	5.503
2004	8784	4411	113	13195
	66.57	33.43	*	100.00
	5.383	4.668	*	5.120
2005	8919	4236	97	13155
	67.80	32.20	*	100.00
	5.465	4.482	*	5.105
2006	3494	1913	40	5407
	64.62	35.38	*	100.00
	2.141	2.024	*	2.098
2007	5056	2679	42	7735
	65.37	34.63	*	100.00
	3.098	2.835	*	3.002
2008	5819	3236	48	9055
	64.26	35.74	*	100.00
	3.566	3.424	*	3.514
2009	7134	4185	23	11319
	63.03	36.97	*	100.00
	4.372	4.428	*	4.392
2010	7857	4558	15	12415
	63.29	36.71	*	100.00
	4.815	4.823	*	4.818
2011	5282	3293	3	8575
	61.60	38.40	*	100.00
	3.237	3.485	*	3.328
All	163191	94504	*	257695
	63.33	36.67	*	100.00
	100.000	100.000	*	100.000

Cell Contents: Count
 % of Row
 % of Column

Tally for Discrete Variables: Decade

Decade	Count	Percent
1980	12928	4.99
1990	107444	41.49
2000	117612	45.41
2010	21009	8.11
N=	258993	

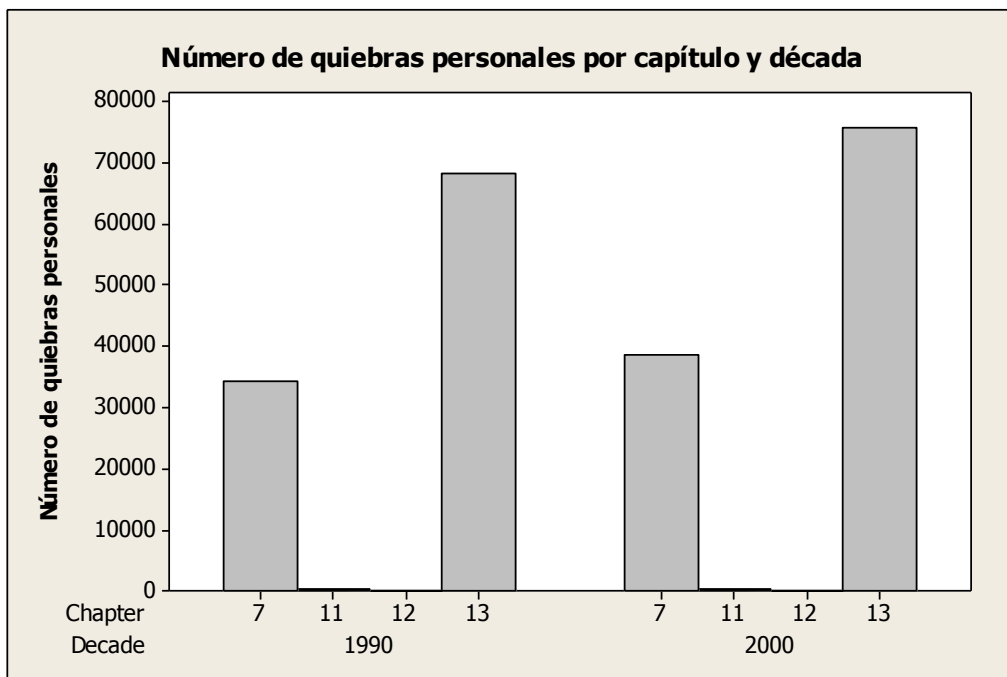
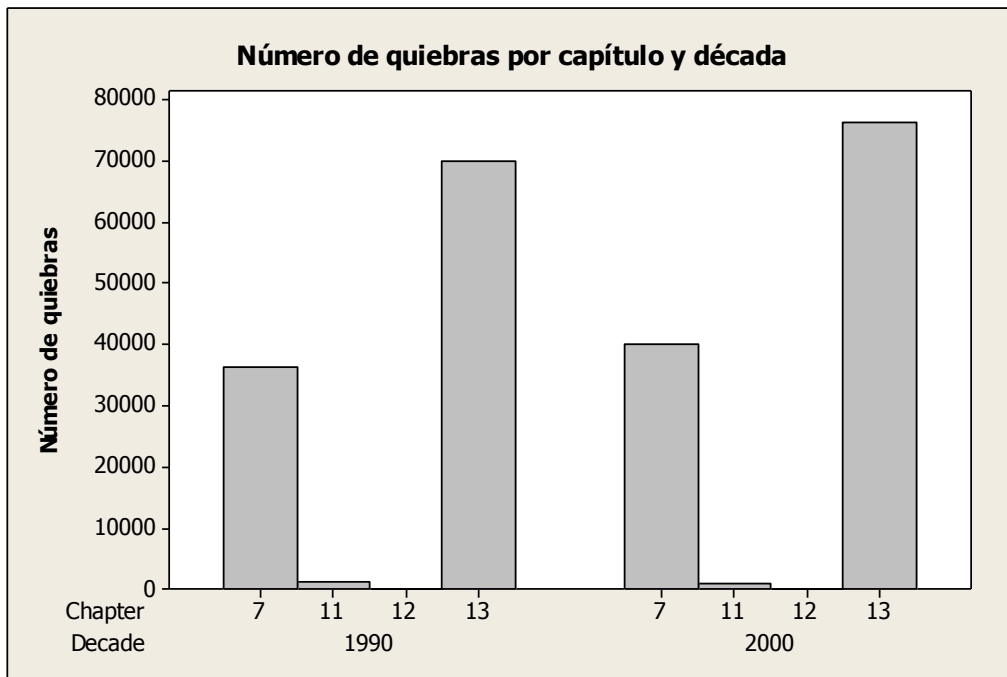
Tabulated statistics: Chapter, Decade

Rows: Chapter Columns: Decade

	1980	1990	2000	2010	All
7	5071 5.69 39.225	36184 40.63 33.677	40108 45.04 34.102	7686 8.63 36.584	89049 100.00 34.383
11	296 10.93 2.290	1194 44.09 1.111	926 34.19 0.787	292 10.78 1.390	2708 100.00 1.046
12	26 9.89 0.201	71 27.00 0.066	105 39.92 0.089	61 23.19 0.290	263 100.00 0.102
13	7535 4.51 58.284	69994 41.92 65.145	76473 45.80 65.021	12970 7.77 61.735	166972 100.00 64.470
Missing	0 * *	1 * *	0 * *	0 * *	* * *
All	12928 4.99 100.000	107443 41.49 100.000	117612 45.41 100.000	21009 8.11 100.000	258992 100.00 100.000

Cell Contents:
Count
% of Row
% of Column

Pearson Chi-Square = 646.304, DF = 9, P-Value = 0.000
Likelihood Ratio Chi-Square = 574.793, DF = 9, P-Value = 0.000



Tabulated statistics: Nature_debtor, Decade

Rows: Nature_debtor Columns: Decade

	1980	1990	2000	2010	All
business	1832	4472	3237	789	10330
	17.73	43.29	31.34	7.64	100.00
	14.17	4.16	2.75	3.76	3.99
consumer	11096	102972	114375	20220	248663
	4.46	41.41	46.00	8.13	100.00
	85.83	95.84	97.25	96.24	96.01
All	12928	107444	117612	21009	258993
	4.99	41.49	45.41	8.11	100.00
	100.00	100.00	100.00	100.00	100.00

Cell Contents:

Count
% of Row
% of Column

Pearson Chi-Square = 3980.962, DF = 3, P-Value = 0.000

Likelihood Ratio Chi-Square = 2693.335, DF = 3, P-Value = 0.000

Tabulated statistics: Est_liab, Decade

Rows: Est_liab Columns: Decade

	1980	1990	2000	2010	All
1	9891 5.97 84.996	84478 50.98 78.625	64040 38.64 54.467	7306 4.41 34.776	165715 100.00 64.314
2	1011 2.27 8.688	14184 31.88 13.201	24811 55.77 21.102	4485 10.08 21.348	44491 100.00 17.267
3	579 1.36 4.976	7653 17.97 7.123	26179 61.48 22.266	8171 19.19 38.893	42582 100.00 16.526
4	67 2.47 0.576	544 20.08 0.506	1520 56.11 1.293	578 21.34 2.751	2709 100.00 1.051
5	89 4.99 0.765	397 22.27 0.369	871 48.85 0.741	426 23.89 2.028	1783 100.00 0.692
6	0 0.00 0.000	66 34.02 0.061	95 48.97 0.081	33 17.01 0.157	194 100.00 0.075
7	0 0.00 0.000	0 0.00 0.000	29 87.88 0.025	4 12.12 0.019	33 100.00 0.013
8	0 0.00 0.000	122 77.22 0.114	30 18.99 0.026	6 3.80 0.029	158 100.00 0.061
Missing	1291 * *	0 * *	37 * *	0 * *	* * *
All	11637 4.52 100.000	107444 41.70 100.000	117575 45.63 100.000	21009 8.15 100.000	257665 100.00 100.000

Cell Contents: Count
 % of Row
 % of Column

Pearson Chi-Square = 28760.781, DF = 21, P-Value = 0.000
 Likelihood Ratio Chi-Square = 28950.647, DF = 21, P-Value = 0.000

* NOTE * 2 cells with expected counts less than 5

Tabulated statistics: Est_liab, Decade, Nature_debtor

Results for Nature_debtor = business

Rows: Est_liab Columns: Decade

	1980	1990	2000	2010	All
1	775 26.50 48.14	1572 53.74 35.15	527 18.02 16.32	51 1.74 6.46	2925 100.00 28.96
2	331 21.73 20.56	783 51.41 17.51	348 22.85 10.77	61 4.01 7.73	1523 100.00 15.08
3	384 11.68 23.85	1397 42.47 31.24	1252 38.07 38.76	256 7.78 32.45	3289 100.00 32.56
4	52 5.18 3.23	320 31.87 7.16	505 50.30 15.63	127 12.65 16.10	1004 100.00 9.94
5	68 6.06 4.22	281 25.02 6.28	512 45.59 15.85	262 23.33 33.21	1123 100.00 11.12
6	0 0.00 0.00	31 27.68 0.69	57 50.89 1.76	24 21.43 3.04	112 100.00 1.11
7	0 0.00 0.00	0 0.00 0.00	19 82.61 0.59	4 17.39 0.51	23 100.00 0.23
8	0 0.00 0.00	88 86.27 1.97	10 9.80 0.31	4 3.92 0.51	102 100.00 1.01
Missing	222 * *	0 * *	7 * *	0 * *	* * *
All	1610 15.94 100.00	4472 44.27 100.00	3230 31.98 100.00	789 7.81 100.00	10101 100.00 100.00

Cell Contents: Count
% of Row
% of Column

Pearson Chi-Square = 1766.446, DF = 21, P-Value = 0.000

Likelihood Ratio Chi-Square = 1783.327, DF = 21, P-Value = 0.000

* NOTE * 2 cells with expected counts less than 5

Results for Nature_debtor = consumer

Rows: Est_liab Columns: Decade

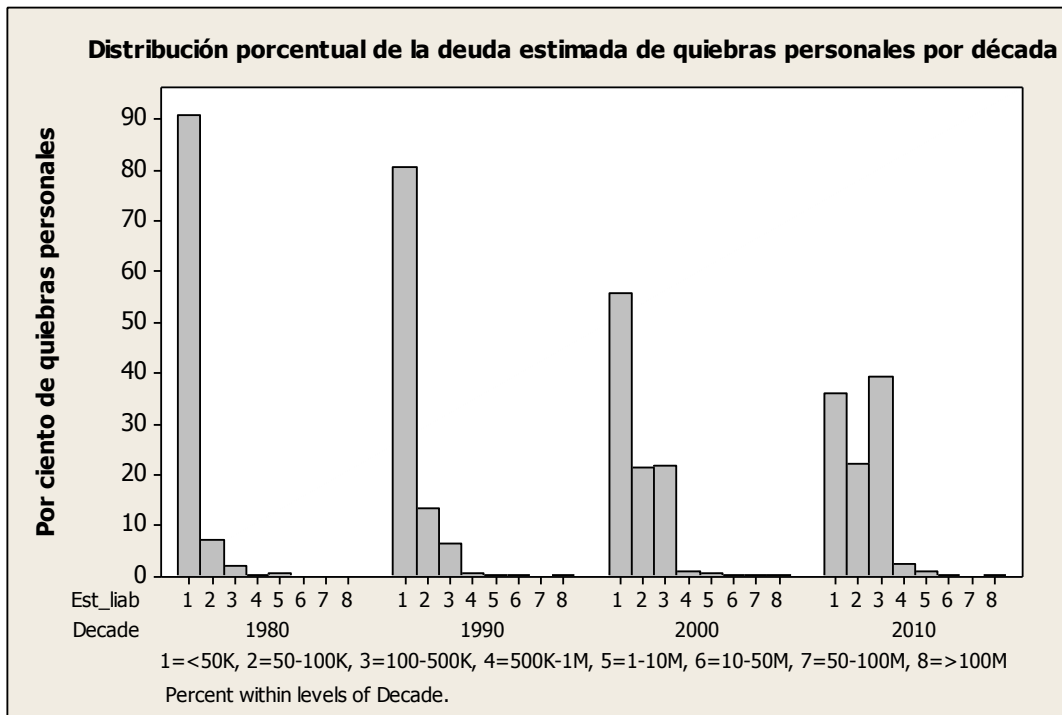
	1980	1990	2000	2010	All
1	9116 5.60 90.915	82906 50.93 80.513	63513 39.02 55.545	7255 4.46 35.880	162790 100.00 65.757
2	680 1.58 6.782	13401 31.19 13.014	24463 56.93 21.394	4424 10.30 21.879	42968 100.00 17.356
3	195 0.50 1.945	6256 15.92 6.075	24927 63.44 21.800	7915 20.14 39.144	39293 100.00 15.872
4	15 0.88 0.150	224 13.14 0.218	1015 59.53 0.888	451 26.45 2.230	1705 100.00 0.689
5	21 3.18 0.209	116 17.58 0.113	359 54.39 0.314	164 24.85 0.811	660 100.00 0.267
6	0 0.00 0.000	35 42.68 0.034	38 46.34 0.033	9 10.98 0.045	82 100.00 0.033
7	0 0.00 0.000	0 0.00 0.000	10 100.00 0.009	0 0.00 0.000	10 100.00 0.004
8	0 0.00 0.000	34 60.71 0.033	20 35.71 0.017	2 3.57 0.010	56 100.00 0.023
Missing	1069 * *	0 * *	30 * *	0 * *	* * *
All	10027 4.05 100.000	102972 41.59 100.000	114345 46.19 100.000	20220 8.17 100.000	247564 100.00 100.000

Cell Contents: Count
% of Row
% of Column

Pearson Chi-Square = 30383.942, DF = 21
Likelihood Ratio Chi-Square = 31133.946, DF = 21

* WARNING * 2 cells with expected counts less than 1
* WARNING * Chi-Square approximation probably invalid

* NOTE * 7 cells with expected counts less than 5



Tabulated statistics: Est_liab, Decade, Chapter

Results for Chapter = 7

Rows: Est_liab Columns: Decade

	1980	1990	2000	2010	All
1	3785 5.93 83.628	29878 46.83 82.572	26591 41.68 66.310	3549 5.56 46.175	63803 100.00 72.096
2	348 3.10 7.689	3491 31.13 9.648	5878 52.42 14.658	1497 13.35 19.477	11214 100.00 12.672
3	310 2.69 6.849	2360 20.47 6.522	6566 56.95 16.374	2294 19.90 29.846	11530 100.00 13.029
4	35 3.38 0.773	232 22.39 0.641	582 56.18 1.451	187 18.05 2.433	1036 100.00 1.171
5	48 6.24 1.061	154 20.03 0.426	416 54.10 1.037	151 19.64 1.965	769 100.00 0.869
6	0 0.00 0.000	24 32.43 0.066	43 58.11 0.107	7 9.46 0.091	74 100.00 0.084
7	0 0.00 0.000	0 0.00 0.000	16 100.00 0.040	0 0.00 0.000	16 100.00 0.018
8	0 0.00 0.000	45 81.82 0.124	9 16.36 0.022	1 1.82 0.013	55 100.00 0.062
Missing	545 * *	0 * *	7 * *	0 * *	* * *
All	4526 5.11 100.000	36184 40.89 100.000	40101 45.31 100.000	7686 8.69 100.000	88497 100.00 100.000

Cell Contents: Count
% of Row
% of Column

Pearson Chi-Square = 6106.685, DF = 21
Likelihood Ratio Chi-Square = 5992.030, DF = 21

* WARNING * 1 cells with expected counts less than 1
* WARNING * Chi-Square approximation probably invalid

* NOTE * 5 cells with expected counts less than 5

Results for Chapter = 11

Rows: Est_liab Columns: Decade

	1980	1990	2000	2010	All
1	36 12.90 14.17	158 56.63 13.23	80 28.67 8.69	5 1.79 1.71	279 100.00 10.48
2	34 20.99 13.39	89 54.94 7.45	29 17.90 3.15	10 6.17 3.42	162 100.00 6.09
3	125 15.38 49.21	454 55.84 38.02	194 23.86 21.06	40 4.92 13.70	813 100.00 30.55
4	25 5.03 9.84	206 41.45 17.25	231 46.48 25.08	35 7.04 11.99	497 100.00 18.68
5	34 4.58 13.39	199 26.82 16.67	339 45.69 36.81	170 22.91 58.22	742 100.00 27.88
6	0 0.00 0.00	24 28.57 2.01	36 42.86 3.91	24 28.57 8.22	84 100.00 3.16
7	0 0.00 0.00	0 0.00 0.00	8 66.67 0.87	4 33.33 1.37	12 100.00 0.45
8	0 0.00 0.00	64 88.89 5.36	4 5.56 0.43	4 5.56 1.37	72 100.00 2.71
Missing	42 * *	0 * *	5 * *	0 * *	* * *
All	254 9.55 100.00	1194 44.87 100.00	921 34.61 100.00	292 10.97 100.00	2661 100.00 100.00

Cell Contents: Count
% of Row
% of Column

Pearson Chi-Square = 529.759, DF = 21, P-Value = 0.000
Likelihood Ratio Chi-Square = 546.951, DF = 21, P-Value = 0.000

* NOTE * 3 cells with expected counts less than 5

Results for Chapter = 12

Rows: Est_liab Columns: Decade

	1980	1990	2000	2010	All
1	4 10.53 20.00	13 34.21 18.31	18 47.37 17.14	3 7.89 4.92	38 100.00 14.79
2	6 30.00 30.00	5 25.00 7.04	7 35.00 6.67	2 10.00 3.28	20 100.00 7.78
3	5 5.05 25.00	35 35.35 49.30	44 44.44 41.90	15 15.15 24.59	99 100.00 38.52
4	3 5.77 15.00	12 23.08 16.90	22 42.31 20.95	15 28.85 24.59	52 100.00 20.23
5	2 4.35 10.00	5 10.87 7.04	13 28.26 12.38	26 56.52 42.62	46 100.00 17.90
6	0 * 0.00	0 * 0.00	0 * 0.00	0 * 0.00	0 * 0.00
7	0 * 0.00	0 * 0.00	0 * 0.00	0 * 0.00	0 * 0.00
8	0 0.00 0.00	1 50.00 1.41	1 50.00 0.95	0 0.00 0.00	2 100.00 0.78
Missing	6 * *	0 * *	0 * *	0 * *	* * *
All	20 7.78 100.00	71 27.63 100.00	105 40.86 100.00	61 23.74 100.00	257 100.00 100.00

Cell Contents: Count
% of Row
% of Column

Pearson Chi-Square = 56.628, DF = 15
Likelihood Ratio Chi-Square = 49.888, DF = 15

* WARNING * 4 cells with expected counts less than 1
* WARNING * Chi-Square approximation probably invalid
* NOTE * 9 cells with expected counts less than 5

Results for Chapter = 13

Rows: Est_liab Columns: Decade

	1980	1990	2000	2010	All
1	6066 5.97 88.723	54428 53.57 77.761	37351 36.76 48.858	3749 3.69 28.905	101594 100.00 61.110
2	623 1.88 9.112	10599 32.03 15.143	18897 57.10 24.719	2976 8.99 22.945	33095 100.00 19.907
3	139 0.46 2.033	4804 15.94 6.863	19375 64.28 25.344	5822 19.32 44.888	30140 100.00 18.129
4	4 0.36 0.059	94 8.36 0.134	685 60.94 0.896	341 30.34 2.629	1124 100.00 0.676
5	5 2.21 0.073	39 17.26 0.056	103 45.58 0.135	79 34.96 0.609	226 100.00 0.136
6	0 0.00 0.000	18 50.00 0.026	16 44.44 0.021	2 5.56 0.015	36 100.00 0.022
7	0 0.00 0.000	0 0.00 0.000	5 100.00 0.007	0 0.00 0.000	5 100.00 0.003
8	0 0.00 0.000	12 41.38 0.017	16 55.17 0.021	1 3.45 0.008	29 100.00 0.017
Missing	698 * *	0 * *	25 * *	0 * *	* * *
All	6837 4.11 100.000	69994 42.10 100.000	76448 45.98 100.000	12970 7.80 100.000	166249 100.00 100.000

Cell Contents: Count
% of Row
% of Column

Pearson Chi-Square = 24838.389, DF = 21
Likelihood Ratio Chi-Square = 25443.099, DF = 21

* WARNING * 2 cells with expected counts less than 1
* WARNING * Chi-Square approximation probably invalid

* NOTE * 8 cells with expected counts less than 5

Tabulated statistics: Region, Decade

Rows: Region Columns: Decade

	1980	1990	2000	2010	All
1	6351 6.72 49.20	40565 42.92 37.93	39737 42.05 34.05	7851 8.31 37.44	94504 100.00 36.70
2	740 3.85 5.73	7865 40.89 7.35	9086 47.24 7.79	1544 8.03 7.36	19235 100.00 7.47
3	1403 3.51 10.87	16116 40.29 15.07	19364 48.41 16.59	3116 7.79 14.86	39999 100.00 15.53
4	904 4.14 7.00	9405 43.09 8.79	9815 44.97 8.41	1702 7.80 8.12	21826 100.00 8.48
5	1354 3.99 10.49	13824 40.72 12.93	16029 47.21 13.74	2742 8.08 13.08	33949 100.00 13.18
6	2157 4.49 16.71	19169 39.93 17.92	22664 47.21 19.42	4015 8.36 19.15	48005 100.00 18.64
Missing	19 * *	500 * *	917 * *	39 * *	* * *
All	12909 5.01 100.00	106944 41.53 100.00	116695 45.32 100.00	20970 8.14 100.00	257518 100.00 100.00

Cell Contents: Count
 % of Row
 % of Column

Pearson Chi-Square = 1425.627, DF = 15, P-Value = 0.000

Likelihood Ratio Chi-Square = 1409.148, DF = 15, P-Value = 0.000

Tabulated statistics: Area, Decade

Rows: Area Columns: Decade

	1980	1990	2000	2010	All
I	6559	66399	77093	13140	163191
	4.02	40.69	47.24	8.05	100.00
	50.81	62.08	65.99	62.60	63.33
M	6351	40565	39737	7851	94504
	6.72	42.92	42.05	8.31	100.00
	49.19	37.92	34.01	37.40	36.67
Missing	18	480	782	18	*
	*	*	*	*	*
	*	*	*	*	*
All	12910	106964	116830	20991	257695
	5.01	41.51	45.34	8.15	100.00
	100.00	100.00	100.00	100.00	100.00

Cell Contents:

Count

% of Row

% of Column

Pearson Chi-Square = 1304.476, DF = 3, P-Value = 0.000

Likelihood Ratio Chi-Square = 1277.540, DF = 3, P-Value = 0.000

Tabulated statistics: Chapter, Nature_debtor

Rows: Chapter Columns: Nature_debtor

	business	consumer	All
7	4600 5.17 44.53	84449 94.83 33.96	89049 100.00 34.38
11	2247 82.98 21.75	461 17.02 0.19	2708 100.00 1.05
12	233 88.59 2.26	30 11.41 0.01	263 100.00 0.10
13	3249 1.95 31.46	163723 98.05 65.84	166972 100.00 64.47
Missing	1 * *	0 * *	* * *
All	10329 3.99 100.00	248663 96.01 100.00	258992 100.00 100.00

Cell Contents:

Count
% of Row
% of Column

Pearson Chi-Square = 51181.911, DF = 3, P-Value = 0.000

Likelihood Ratio Chi-Square = 15887.399, DF = 3, P-Value = 0.000

Tabulated statistics: Chapter, Est_liab

Rows: Chapter Columns: Est_liab

	1	2	3	4	5	6	7	8
7	63803 72.096 38.50	11214 12.672 25.21	11530 13.029 27.08	1036 1.171 38.24	769 0.869 43.13	74 0.084 38.14	16 0.018 48.48	55 0.062 34.81
11	279 10.485 0.17	162 6.088 0.36	813 30.552 1.91	497 18.677 18.35	742 27.884 41.62	84 3.157 43.30	12 0.451 36.36	72 2.706 45.57
12	38 14.786 0.02	20 7.782 0.04	99 38.521 0.23	52 20.233 1.92	46 17.899 2.58	0 0.000 0.00	0 0.000 0.00	2 0.778 1.27
13	101594 61.110 61.31	33095 19.907 74.39	30140 18.129 70.78	1124 0.676 41.49	226 0.136 12.68	36 0.022 18.56	5 0.003 15.15	29 0.017 18.35
Missing	1 * *	0 * *	0 * *	0 * *	0 * *	0 * *	0 * *	0 * *
All	165714 64.314 100.00	44491 17.267 100.00	42582 16.526 100.00	2709 1.051 100.00	1783 0.692 100.00	194 0.075 100.00	33 0.013 100.00	158 0.061 100.00

Missing All

7	552 * *	88497 100.000 34.35
11	47 * *	2661 100.000 1.03
12	6 * *	257 100.000 0.10
13	723 * *	166249 100.000 64.52
Missing	0 * *	* * *
All	* * *	257664 100.000 100.00

Cell Contents:
Count
% of Row
% of Column

Tabulated statistics: Chapter, Region

Rows: Chapter Columns: Region

	1	2	3	4	5	6	Missing
7	32145 36.21 34.014	5684 6.40 29.550	12448 14.02 31.121	6373 7.18 29.199	14869 16.75 43.798	17253 19.44 35.940	277 * *
11	1536 57.06 1.625	122 4.53 0.634	331 12.30 0.828	140 5.20 0.641	247 9.18 0.728	316 11.74 0.658	16 * *
12	12 4.56 0.013	46 17.49 0.239	46 17.49 0.115	9 3.42 0.041	26 9.89 0.077	124 47.15 0.258	0 * *
13	60811 36.68 64.348	13383 8.07 69.576	27174 16.39 67.937	15304 9.23 70.118	18807 11.34 55.398	30312 18.28 63.143	1181 * *
Missing	0 * *	0 * *	0 * *	0 * *	0 * *	0 * *	1 * *
All	94504 36.70 100.000	19235 7.47 100.000	39999 15.53 100.000	21826 8.48 100.000	33949 13.18 100.000	48005 18.64 100.000	* * *

All

7
88772
100.00
34.472

11
2692
100.00
1.045

12
263
100.00
0.102

13
165791
100.00
64.380

Missing
*
*
*

All
257518
100.00
100.000

Cell Contents: Count
% of Row
% of Column

Pearson Chi-Square = 2765.337, DF = 15, P-Value = 0.000

Likelihood Ratio Chi-Square = 2717.843, DF = 15, P-Value = 0.000

Tabulated statistics: Chapter, Area

Rows: Chapter Columns: Area

	I	M	Missing	All
7	56665	32145	239	88810
	63.80	36.20	*	100.00
	34.723	34.014	*	34.463
11	1158	1536	14	2694
	42.98	57.02	*	100.00
	0.710	1.625	*	1.045
12	251	12	0	263
	95.44	4.56	*	100.00
	0.154	0.013	*	0.102
13	105117	60811	1044	165928
	63.35	36.65	*	100.00
	64.413	64.348	*	64.389
Missing	0	0	1	*
	*	*	*	*
	*	*	*	*
All	163191	94504	*	257695
	63.33	36.67	*	100.00
	100.000	100.000	*	100.000

Cell Contents:
 Count
 % of Row
 % of Column

Pearson Chi-Square = 605.571, DF = 3, P-Value = 0.000

Likelihood Ratio Chi-Square = 622.900, DF = 3, P-Value = 0.000

Tabulated statistics: Est_liab, Nature_debtor

Rows: Est_liab Columns: Nature_debtor

	business	consumer	All
1	2925	162790	165715
	1.77	98.23	100.00
	28.958	65.757	64.314
2	1523	42968	44491
	3.42	96.58	100.00
	15.078	17.356	17.267
3	3289	39293	42582
	7.72	92.28	100.00
	32.561	15.872	16.526
4	1004	1705	2709
	37.06	62.94	100.00
	9.940	0.689	1.051
5	1123	660	1783
	62.98	37.02	100.00
	11.118	0.267	0.692
6	112	82	194
	57.73	42.27	100.00
	1.109	0.033	0.075
7	23	10	33
	69.70	30.30	100.00
	0.228	0.004	0.013
8	102	56	158
	64.56	35.44	100.00
	1.010	0.023	0.061
Missing	229	1099	*
	*	*	*
	*	*	*
All	10101	247564	257665
	3.92	96.08	100.00
	100.000	100.000	100.000

Cell Contents:

Count

% of Row

% of Column

Pearson Chi-Square = 31534.826, DF = 7, P-Value = 0.000

Likelihood Ratio Chi-Square = 12954.100, DF = 7, P-Value = 0.000

* NOTE * 1 cells with expected counts less than 5

Tabulated statistics: Region, Nature_debtor

Rows: Region Columns: Nature_debtor

	business	consumer	All
1	5029	89475	94504
	5.32	94.68	100.00
	48.92	36.19	36.70
2	623	18612	19235
	3.24	96.76	100.00
	6.06	7.53	7.47
3	1280	38719	39999
	3.20	96.80	100.00
	12.45	15.66	15.53
4	645	21181	21826
	2.96	97.04	100.00
	6.27	8.57	8.48
5	1126	32823	33949
	3.32	96.68	100.00
	10.95	13.28	13.18
6	1576	46429	48005
	3.28	96.72	100.00
	15.33	18.78	18.64
Missing	51	1424	*
	*	*	*
	*	*	*
All	10279	247239	257518
	3.99	96.01	100.00
	100.00	100.00	100.00

Pearson Chi-Square = 694.380, DF = 5, P-Value = 0.000

Likelihood Ratio Chi-Square = 673.104, DF = 5, P-Value = 0.000

Tabulated statistics: Area, Nature_debtor

Rows: Area Columns: Nature_debtor

	business	consumer	All
I	5259	157932	163191
	3.22	96.78	100.00
	51.12	63.83	63.33
M	5029	89475	94504
	5.32	94.68	100.00
	48.88	36.17	36.67
Missing	42	1256	*
	*	*	*
	*	*	*
All	10288	247407	257695
	3.99	96.01	100.00
	100.00	100.00	100.00

Cell Contents:

Count

% of Row

% of Column

Pearson Chi-Square = 687.825, DF = 1, P-Value = 0.000

Likelihood Ratio Chi-Square = 665.193, DF = 1, P-Value = 0.000

Tabulated statistics: Est_liab, Region

Rows: Est_liab Columns: Region

	1	2	3	4	5	6	Missing
1	54359 32.97 57.969	12845 7.79 67.044	27169 16.48 68.161	13658 8.28 62.798	24717 14.99 73.065	32138 19.49 67.203	829 * *
2	16480 37.28 17.574	3499 7.92 18.263	7240 16.38 18.164	4341 9.82 19.960	4758 10.76 14.065	7887 17.84 16.492	286 * *
3	20407 48.29 21.762	2531 5.99 13.211	4988 11.80 12.514	3481 8.24 16.005	3790 8.97 11.203	7066 16.72 14.776	319 * *
4	1376 51.17 1.467	137 5.09 0.715	258 9.59 0.647	138 5.13 0.635	327 12.16 0.967	453 16.85 0.947	20 * *
5	955 54.02 1.018	127 7.18 0.663	162 9.16 0.406	109 6.17 0.501	166 9.39 0.491	249 14.08 0.521	15 * *
6	89 46.11 0.095	8 4.15 0.042	18 9.33 0.045	11 5.70 0.051	51 26.42 0.151	16 8.29 0.033	1 * *
7	15 45.45 0.016	2 6.06 0.010	3 9.09 0.008	1 3.03 0.005	7 21.21 0.021	5 15.15 0.010	0 * *
8	92 59.35 0.098	10 6.45 0.052	22 14.19 0.055	10 6.45 0.046	13 8.39 0.038	8 5.16 0.017	3 * *
Missing	731 * *	76 * *	139 * *	77 * *	120 * *	183 * *	2 * *
All	93773 36.60 100.000	19159 7.48 100.000	39860 15.56 100.000	21749 8.49 100.000	33829 13.20 100.000	47822 18.67 100.000	* * *

All

1	164886 100.00 64.360
2	44205 100.00 17.255
3	42263 100.00 16.497
4	2689 100.00

	1.050	
5	1768	
	100.00	
	0.690	
6	193	
	100.00	
	0.075	
7	33	
	100.00	
	0.013	
8	155	
	100.00	
	0.061	
Missing	*	
	*	
	*	
All	256192	
	100.00	
	100.000	
Cell Contents:	Count	
	% of Row	
	% of Column	

Tabulated statistics: Est_liab, Area

Rows: Est_liab Columns: Area

	I	M	Missing	All
1	110595	54359	761	164954
	67.05	32.95	*	100.00
	68.018	57.969	*	64.342
2	27773	16480	238	44253
	62.76	37.24	*	100.00
	17.081	17.574	*	17.261
3	21909	20407	266	42316
	51.77	48.23	*	100.00
	13.475	21.762	*	16.506
4	1314	1376	19	2690
	48.85	51.15	*	100.00
	0.808	1.467	*	1.049
5	820	955	8	1775
	46.20	53.80	*	100.00
	0.504	1.018	*	0.692
6	104	89	1	193
	53.89	46.11	*	100.00
	0.064	0.095	*	0.075
7	18	15	0	33
	54.55	45.45	*	100.00
	0.011	0.016	*	0.013
8	63	92	3	155
	40.65	59.35	*	100.00
	0.039	0.098	*	0.060
Missing	595	731	2	*
	*	*	*	*
	*	*	*	*
All	162596	93773	*	256369
	63.42	36.58	*	100.00
	100.000	100.000	*	100.000

Cell Contents: Count
 % of Row
 % of Column

Tablas de frecuencia y cruzadas para el periodo 2006-2010

Year	Count	Percent	Month	Count	Percent	Chapter	Count	Percent
2006	5446	11.81	1	2619	5.68	7	15137	32.84
2007	7777	16.87	2	3391	7.36	11	482	1.05
2008	9103	19.75	3	3926	8.52	12	88	0.19
2009	11341	24.60	4	3833	8.32	13	30390	65.93
2010	12430	26.96	5	3908	8.48	N=	46097	
N=	46097		6	3900	8.46			
			7	3828	8.30			
			8	4078	8.85			
			9	4351	9.44			
			10	4317	9.37			
			11	3816	8.28			
			12	4130	8.96			
			N=	46097				

Nature_debtor	Count	Percent	Est_liab	Count	Percent
business	1674	3.63	1	16692	36.24
consumer	44423	96.37	2	10529	22.86
N=	46097		3	17075	37.07
			4	1109	2.41
			5	573	1.24
			6	49	0.11
			7	22	0.05
			8	11	0.02
			N=	46060	
			*=	37	

	County	Count	Percent	Region	Count	Percent
Adjuntas		198	0.43	1	16571	36.14
Aguada		341	0.74	2	3511	7.66
Aguadilla		580	1.26	3	7406	16.15
Aguas Buenas		287	0.62	4	3788	8.26
Aibonito		390	0.85	5	5567	12.14
Anasco		359	0.78	6	9008	19.65
Arecibo		1301	2.82	N=	45851	
Arroyo		244	0.53	*=	246	
Barceloneta		334	0.72			
Barranquitas		279	0.61			
Bayamon		2851	6.19			
Cabo Rojo		571	1.24			
Caguas		1934	4.20			
Camuy		434	0.94			
Canovanas		628	1.36			
Carolina		2464	5.35			
Catano		314	0.68			
Cayey		653	1.42			
Ceiba		134	0.29			
Ciales		294	0.64			
Cidra		510	1.11			
Coamo		580	1.26			
Comerio		203	0.44			
Corozal		509	1.10			
Culebra		8	0.02			
Dorado		429	0.93			
Fajardo		380	0.82			
Florida		176	0.38			
Guanica		306	0.66			
Guayama		670	1.45			
Guayanilla		404	0.88			

Guaynabo	926	2.01
Gurabo	482	1.05
Hatillo	404	0.88
Hormigueros	274	0.59
Humacao	614	1.33
Isabela	443	0.96
Jayuya	203	0.44
Juana Diaz	685	1.49
Juncos	544	1.18
Lajas	267	0.58
Lares	316	0.69
Las Marias	145	0.31
Las Piedras	392	0.85
Loiza	173	0.38
Luquillo	169	0.37
Manati	573	1.24
Maricao	78	0.17
Maunabo	103	0.22
Mayaguez	1141	2.48
Moca	378	0.82
Morovis	456	0.99
Naguabo	272	0.59
Naranjito	363	0.79
Orocovis	212	0.46
Patillas	223	0.48
Penuelas	420	0.91
Ponce	2835	6.15
Quebradillas	289	0.63
Rincon	128	0.28
Rio Grande	613	1.33
Sabana Grande	371	0.80
Salinas	451	0.98
San German	408	0.89
San Juan	4520	9.81
San Lorenzo	370	0.80
San Sebastian	448	0.97
Santa Isabel	361	0.78
Toa Alta	987	2.14
Toa Baja	1342	2.91
Trujillo Alto	729	1.58
Utuado	327	0.71
Vega Alta	417	0.90
Vega Baja	791	1.72
Vieques	24	0.05
Villalba	351	0.76
XX Outside US	16	0.03
XX US, Outside State	62	0.13
XX, In the United States	166	0.36
Yabucoa	312	0.68
Yauco	756	1.64
N=	46095	
*=	2	

Area	Count	Percent
I	29358	63.92
M	16571	36.08
N=	45929	
*=	168	

Tabulated statistics: Month, Year

Rows: Month Columns: Year

	2006	2007	2008	2009	2010	All
1	242 9.24 4.444	485 18.52 6.236	580 22.15 6.372	644 24.59 5.679	668 25.51 5.374	2619 100.00 5.681
2	301 8.88 5.527	585 17.25 7.522	691 20.38 7.591	879 25.92 7.751	935 27.57 7.522	3391 100.00 7.356
3	357 9.09 6.555	707 18.01 9.091	734 18.70 8.063	1049 26.72 9.250	1079 27.48 8.681	3926 100.00 8.517
4	415 10.83 7.620	598 15.60 7.689	786 20.51 8.635	1012 26.40 8.923	1022 26.66 8.222	3833 100.00 8.315
5	412 10.54 7.565	705 18.04 9.065	745 19.06 8.184	910 23.29 8.024	1136 29.07 9.139	3908 100.00 8.478
6	415 10.64 7.620	641 16.44 8.242	777 19.92 8.536	948 24.31 8.359	1119 28.69 9.002	3900 100.00 8.460
7	449 11.73 8.245	628 16.41 8.075	718 18.76 7.888	973 25.42 8.579	1060 27.69 8.528	3828 100.00 8.304
8	551 13.51 10.118	672 16.48 8.641	758 18.59 8.327	1024 25.11 9.029	1073 26.31 8.632	4078 100.00 8.847
9	554 12.73 10.173	728 16.73 9.361	846 19.44 9.294	1021 23.47 9.003	1202 27.63 9.670	4351 100.00 9.439
10	620 14.36 11.385	769 17.81 9.888	871 20.18 9.568	977 22.63 8.615	1080 25.02 8.689	4317 100.00 9.365
11	557 14.60 10.228	612 16.04 7.869	716 18.76 7.866	936 24.53 8.253	995 26.07 8.005	3816 100.00 8.278
12	573 13.87 10.521	647 15.67 8.319	881 21.33 9.678	968 23.44 8.535	1061 25.69 8.536	4130 100.00 8.959
All	5446 11.81 100.000	7777 16.87 100.000	9103 19.75 100.000	11341 24.60 100.000	12430 26.96 100.000	46097 100.00 100.000

Cell Contents:

Count
% of Row
% of Column

Pearson Chi-Square = 257.757, DF = 44, P-Value = 0.000
 Likelihood Ratio Chi-Square = 258.845, DF = 44, P-Value = 0.000

Tabulated statistics: Month, Year

Rows: Month Columns: Year

	2006	2007	2008	2009	2010	2011	All
1	242 7.14 4.444	485 14.30 6.236	580 17.10 6.372	644 18.99 5.678	668 19.70 5.374	772 22.77 9.000	3391 100.00 6.202
2	301 6.93 5.527	585 13.47 7.522	691 15.91 7.591	879 20.23 7.750	935 21.52 7.522	953 21.94 11.110	4344 100.00 7.945
3	357 7.08 6.555	707 14.02 9.091	734 14.56 8.063	1049 20.81 9.249	1079 21.40 8.681	1115 22.12 12.998	5041 100.00 9.220
4	415 8.74 7.620	598 12.59 7.689	786 16.54 8.635	1012 21.30 8.923	1022 21.51 8.222	918 19.32 10.702	4751 100.00 8.689
5	412 8.44 7.565	705 14.45 9.065	745 15.27 8.184	910 18.65 8.023	1136 23.28 9.139	971 19.90 11.320	4879 100.00 8.923
6	415 8.56 7.620	641 13.22 8.242	777 16.02 8.536	948 19.55 8.358	1119 23.07 9.002	950 19.59 11.075	4850 100.00 8.870
7	449 9.58 8.245	628 13.40 8.075	718 15.32 7.888	973 20.76 8.579	1060 22.61 8.528	860 18.34 10.026	4688 100.00 8.574
8	551 10.79 10.118	672 13.16 8.641	758 14.84 8.327	1024 20.05 9.028	1073 21.01 8.632	1030 20.16 12.007	5108 100.00 9.342
9	554 10.33 10.173	728 13.58 9.361	846 15.78 9.294	1022 19.06 9.011	1202 22.42 9.670	1009 18.82 11.763	5361 100.00 9.805
10	620 14.36 11.385	769 17.81 9.888	871 20.18 9.568	977 22.63 8.614	1080 25.02 8.689	0 0.00 0.000	4317 100.00 7.896
11	557 14.60 10.228	612 16.04 7.869	716 18.76 7.866	936 24.53 8.253	995 26.07 8.005	0 0.00 0.000	3816 100.00 6.979
12	573 13.87 10.521	647 15.67 8.319	881 21.33 9.678	968 23.44 8.535	1061 25.69 8.536	0 0.00 0.000	4130 100.00 7.554
All	5446 9.96 100.000	7777 14.22 100.000	9103 16.65 100.000	11342 20.74 100.000	12430 22.73 100.000	8578 15.69 100.000	54676 100.00 100.000

Cell Contents: Count
 % of Row
 % of Column

Tabulated statistics: Chapter, Year

Rows: Chapter		Columns: Year					
	2006	2007	2008	2009	2010	2011	All
7	1585	2209	2874	3862	4608	3077	18215
	8.70	12.13	15.78	21.20	25.30	16.89	100.00
	29.10	28.40	31.57	34.05	37.07	35.87	33.31
11	35	76	98	131	142	150	632
	5.54	12.03	15.51	20.73	22.47	23.73	100.00
	0.64	0.98	1.08	1.15	1.14	1.75	1.16
12	9	14	22	15	28	33	121
	7.44	11.57	18.18	12.40	23.14	27.27	100.00
	0.17	0.18	0.24	0.13	0.23	0.38	0.22
13	3817	5478	6109	7334	7652	5318	35708
	10.69	15.34	17.11	20.54	21.43	14.89	100.00
	70.09	70.44	67.11	64.66	61.56	62.00	65.31
All	5446	7777	9103	11342	12430	8578	54676
	9.96	14.22	16.65	20.74	22.73	15.69	100.00
	100.00	100.00	100.00	100.00	100.00	100.00	100.00

Cell Contents: Count
 % of Row
 % of Column

Pearson Chi-Square = 318.796, DF = 15, P-Value = 0.000
 Likelihood Ratio Chi-Square = 318.303, DF = 15, P-Value = 0.000

Tabulated statistics: Chapter, Year

Rows: Chapter Columns: Year

	2006	2007	2008	2009	2010	All
7	1585	2209	2874	3861	4608	15137
	10.47	14.59	18.99	25.51	30.44	100.00
	29.10	28.40	31.57	34.04	37.07	32.84
11	35	76	98	131	142	482
	7.26	15.77	20.33	27.18	29.46	100.00
	0.64	0.98	1.08	1.16	1.14	1.05
12	9	14	22	15	28	88
	10.23	15.91	25.00	17.05	31.82	100.00
	0.17	0.18	0.24	0.13	0.23	0.19
13	3817	5478	6109	7334	7652	30390
	12.56	18.03	20.10	24.13	25.18	100.00
	70.09	70.44	67.11	64.67	61.56	65.93
All	5446	7777	9103	11341	12430	46097
	11.81	16.87	19.75	24.60	26.96	100.00
	100.00	100.00	100.00	100.00	100.00	100.00

Cell Contents:

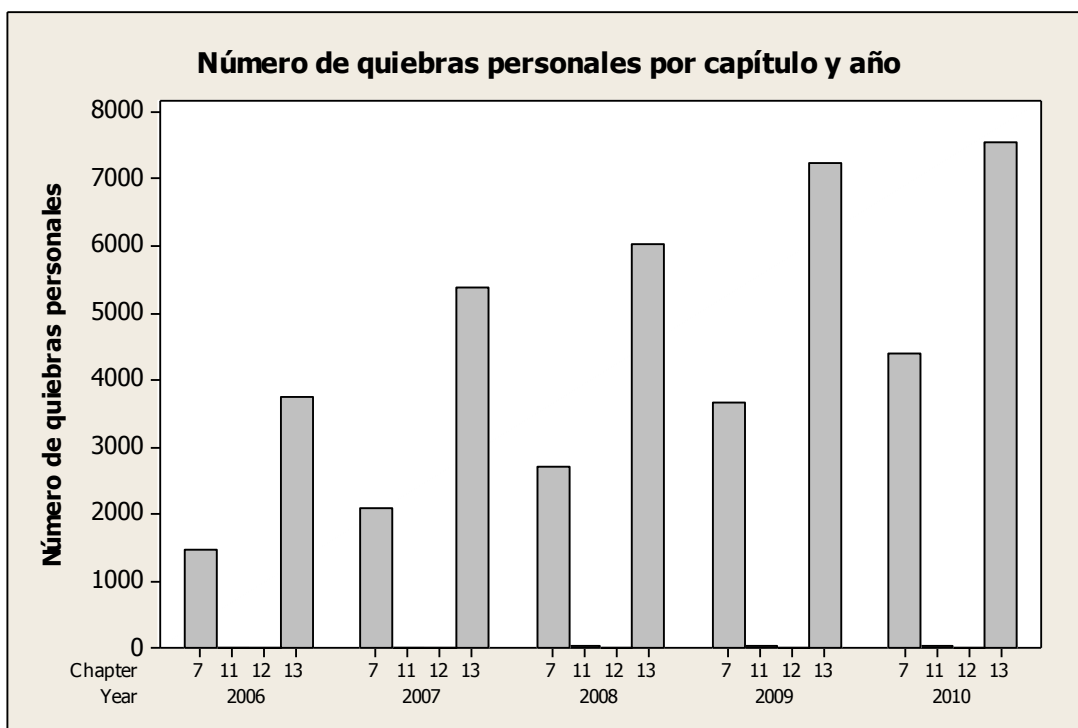
Count

% of Row

% of Column

Pearson Chi-Square = 241.493, DF = 12, P-Value = 0.000

Likelihood Ratio Chi-Square = 243.342, DF = 12, P-Value = 0.000



Tabulated statistics: Nature_debtor, Year

Rows: Nature_debtor Columns: Year

	2006	2007	2008	2009	2010	All
business	207	278	358	398	433	1674
	12.37	16.61	21.39	23.78	25.87	100.00
	3.80	3.57	3.93	3.51	3.48	3.63
consumer	5239	7499	8745	10943	11997	44423
	11.79	16.88	19.69	24.63	27.01	100.00
	96.20	96.43	96.07	96.49	96.52	96.37
All	5446	7777	9103	11341	12430	46097
	11.81	16.87	19.75	24.60	26.96	100.00
	100.00	100.00	100.00	100.00	100.00	100.00

Cell Contents:

- Count
- % of Row
- % of Column

Pearson Chi-Square = 4.141, DF = 4, P-Value = 0.387
Likelihood Ratio Chi-Square = 4.090, DF = 4, P-Value = 0.394

Tabulated statistics: Nature_debtor, Year

Rows: Nature_debtor Columns: Year

	2006	2007	2008	2009	2010	2011	All
business	207	278	358	398	433	356	2030
	10.20	13.69	17.64	19.61	21.33	17.54	100.00
	3.80	3.57	3.93	3.51	3.48	4.15	3.71
consumer	5239	7499	8745	10944	11997	8222	52646
	9.95	14.24	16.61	20.79	22.79	15.62	100.00
	96.20	96.43	96.07	96.49	96.52	95.85	96.29
All	5446	7777	9103	11342	12430	8578	54676
	9.96	14.22	16.65	20.74	22.73	15.69	100.00
	100.00	100.00	100.00	100.00	100.00	100.00	100.00

Cell Contents:

- Count
- % of Row
- % of Column

Pearson Chi-Square = 9.500, DF = 5, P-Value = 0.091

Likelihood Ratio Chi-Square = 9.379, DF = 5, P-Value = 0.095

Tabulated statistics: Est_liab, Year

Rows: Est_liab Columns: Year

	2006	2007	2008	2009	2010	All
1	2380 14.26 43.887	2889 17.31 37.210	3247 19.45 35.670	3791 22.71 33.430	4385 26.27 35.278	16692 100.00 36.240
2	1342 12.75 24.746	1948 18.50 25.090	2059 19.56 22.619	2494 23.69 21.993	2686 25.51 21.609	10529 100.00 22.859
3	1585 9.28 29.227	2821 16.52 36.334	3368 19.72 36.999	4505 26.38 39.727	4796 28.09 38.584	17075 100.00 37.071
4	72 6.49 1.328	98 8.84 1.262	267 24.08 2.933	352 31.74 3.104	320 28.85 2.574	1109 100.00 2.408
5	39 6.81 0.719	8 1.40 0.103	134 23.39 1.472	166 28.97 1.464	226 39.44 1.818	573 100.00 1.244
6	1 2.04 0.018	0 0.00 0.000	10 20.41 0.110	24 48.98 0.212	14 28.57 0.113	49 100.00 0.106
7	2 9.09 0.037	0 0.00 0.000	15 68.18 0.165	4 18.18 0.035	1 4.55 0.008	22 100.00 0.048
8	2 18.18 0.037	0 0.00 0.000	3 27.27 0.033	4 36.36 0.035	2 18.18 0.016	11 100.00 0.024
Missing	23 * *	13 * *	0 * *	1 * *	0 * *	* * *
All	5423 11.77 100.000	7764 16.86 100.000	9103 19.76 100.000	11340 24.62 100.000	12430 26.99 100.000	46060 100.00 100.000

Cell Contents: Count
 % of Row
 % of Column

Pearson Chi-Square = 576.090, DF = 28, P-Value = 0.000
 Likelihood Ratio Chi-Square = 647.432, DF = 28, P-Value = 0.000

* NOTE * 8 cells with expected counts less than 5

Tabulated statistics: Region, Year

Rows: Region Columns: Year

	2006	2007	2008	2009	2010	2011	All
1	1913 9.63 35.49	2679 13.49 34.72	3236 16.29 35.80	4185 21.07 37.03	4558 22.95 36.76	3293 16.58 38.43	19864 100.00 36.50
2	430 10.37 7.98	637 15.37 8.25	710 17.13 7.85	824 19.88 7.29	910 21.95 7.34	634 15.30 7.40	4145 100.00 7.62
3	919 10.69 17.05	1315 15.30 17.04	1528 17.78 16.90	1717 19.98 15.19	1927 22.42 15.54	1189 13.83 13.88	8595 100.00 15.79
4	505 11.27 9.37	657 14.66 8.51	729 16.27 8.06	889 19.84 7.87	1009 22.52 8.14	692 15.44 8.08	4481 100.00 8.23
5	528 7.93 9.79	870 13.06 11.27	1101 16.53 12.18	1420 21.32 12.56	1648 24.74 13.29	1094 16.42 12.77	6661 100.00 12.24
6	1096 10.27 20.33	1559 14.61 20.20	1736 16.26 19.20	2268 21.25 20.07	2349 22.01 18.94	1666 15.61 19.44	10674 100.00 19.61
Missing	55 * *	60 * *	63 * *	39 * *	29 * *	10 * *	* * *
All	5391 9.91 100.00	7717 14.18 100.00	9040 16.61 100.00	11303 20.77 100.00	12401 22.79 100.00	8568 15.74 100.00	54420 100.00 100.00

Cell Contents: Count
 % of Row
 % of Column

Pearson Chi-Square = 137.211, DF = 25, P-Value = 0.000

Likelihood Ratio Chi-Square = 138.948, DF = 25, P-Value = 0.000

Tabulated statistics: Region, Year

Rows: Region Columns: Year

	2006	2007	2008	2009	2010	All
1	1913 11.54 35.49	2679 16.17 34.72	3236 19.53 35.80	4185 25.25 37.03	4558 27.51 36.76	16571 100.00 36.14
2	430 12.25 7.98	637 18.14 8.25	710 20.22 7.85	824 23.47 7.29	910 25.92 7.34	3511 100.00 7.66
3	919 12.41 17.05	1315 17.76 17.04	1528 20.63 16.90	1717 23.18 15.19	1927 26.02 15.54	7406 100.00 16.15
4	505 13.33 9.37	657 17.34 8.51	729 19.24 8.06	888 23.44 7.86	1009 26.64 8.14	3788 100.00 8.26
5	528 9.48 9.79	870 15.63 11.27	1101 19.78 12.18	1420 25.51 12.56	1648 29.60 13.29	5567 100.00 12.14
6	1096 12.17 20.33	1559 17.31 20.20	1736 19.27 19.20	2268 25.18 20.07	2349 26.08 18.94	9008 100.00 19.65
Missing	55 * *	60 * *	63 * *	39 * *	29 * *	* * *
All	5391 11.76 100.00	7717 16.83 100.00	9040 19.72 100.00	11302 24.65 100.00	12401 27.05 100.00	45851 100.00 100.00

Cell Contents: Count
 % of Row
 % of Column

Pearson Chi-Square = 99.770, DF = 20, P-Value = 0.000

Likelihood Ratio Chi-Square = 100.922, DF = 20, P-Value = 0.000

Tabulated statistics: Area, Year

Rows: Area Columns: Year

	2006	2007	2008	2009	2010	All
I	3493	5056	5819	7133	7857	29358
	11.90	17.22	19.82	24.30	26.76	100.00
	64.61	65.37	64.26	63.02	63.29	63.92
M	1913	2679	3236	4185	4558	16571
	11.54	16.17	19.53	25.25	27.51	100.00
	35.39	34.63	35.74	36.98	36.71	36.08
Missing	40	42	48	23	15	*
	*	*	*	*	*	*
	*	*	*	*	*	*
All	5406	7735	9055	11318	12415	45929
	11.77	16.84	19.72	24.64	27.03	100.00
	100.00	100.00	100.00	100.00	100.00	100.00

Cell Contents: Count
 % of Row
 % of Column

Pearson Chi-Square = 14.700, DF = 4, P-Value = 0.005
 Likelihood Ratio Chi-Square = 14.726, DF = 4, P-Value = 0.005

Tabulated statistics: Area, Year

Rows: Area Columns: Year

	2006	2007	2008	2009	2010	2011	All
I	3493	5056	5819	7134	7857	5282	34641
	10.08	14.60	16.80	20.59	22.68	15.25	100.00
	64.61	65.37	64.26	63.03	63.29	61.60	63.56
M	1913	2679	3236	4185	4558	3293	19864
	9.63	13.49	16.29	21.07	22.95	16.58	100.00
	35.39	34.63	35.74	36.97	36.71	38.40	36.44
Missing	40	42	48	23	15	3	*
	*	*	*	*	*	*	*
	*	*	*	*	*	*	*
All	5406	7735	9055	11319	12415	8575	54505
	9.92	14.19	16.61	20.77	22.78	15.73	100.00
	100.00	100.00	100.00	100.00	100.00	100.00	100.00

Cell Contents: Count
 % of Row
 % of Column

Pearson Chi-Square = 31.450, DF = 5, P-Value = 0.000
 Likelihood Ratio Chi-Square = 31.441, DF = 5, P-Value = 0.000

Tabulated statistics: Chapter, Nature_debtor (2006-2011)

Rows: Chapter Columns: Nature_debtor

	business	consumer	All
7	899	17316	18215
	4.94	95.06	100.00
	44.29	32.89	33.31
11	540	92	632
	85.44	14.56	100.00
	26.60	0.17	1.16
12	121	0	121
	100.00	0.00	100.00
	5.96	0.00	0.22
13	470	35238	35708
	1.32	98.68	100.00
	23.15	66.93	65.31
All	2030	52646	54676
	3.71	96.29	100.00
	100.00	100.00	100.00

Cell Contents:

Count

% of Row

% of Column

Pearson Chi-Square = 15596.915, DF = 3, P-Value = 0.000

Likelihood Ratio Chi-Square = 4663.432, DF = 3, P-Value = 0.000

* NOTE * 1 cells with expected counts less than 5

Tabulated statistics: Chapter, Nature_debtor (2006-2010)

Rows: Chapter Columns: Nature_debtor

	business	consumer	All
7	776	14361	15137
	5.13	94.87	100.00
	46.36	32.33	32.84
11	407	75	482
	84.44	15.56	100.00
	24.31	0.17	1.05
12	88	0	88
	100.00	0.00	100.00
	5.26	0.00	0.19
13	403	29987	30390
	1.33	98.67	100.00
	24.07	67.50	65.93

All	1674	44423	46097
	3.63	96.37	100.00
	100.00	100.00	100.00

Cell Contents:

Count
% of Row
% of Column

Pearson Chi-Square = 11887.231, DF = 3, P-Value = 0.000

Likelihood Ratio Chi-Square = 3563.087, DF = 3, P-Value = 0.000

* NOTE * 1 cells with expected counts less than 5

Tabulated statistics: Est_liab, Chapter (2006-2011)

Rows: Est_liab Columns: Chapter

	7	11	12	13	All
1	8886	16	11	10700	19613
	45.31	0.08	0.06	54.56	100.00
	48.803	2.552	9.091	29.986	35.896
2	3458	20	4	8846	12328
	28.05	0.16	0.03	71.76	100.00
	18.992	3.190	3.306	24.791	22.563
3	5067	98	42	15243	20450
	24.78	0.48	0.21	74.54	100.00
	27.828	15.630	34.711	42.718	37.427
4	474	120	29	744	1367
	34.67	8.78	2.12	54.43	100.00
	2.603	19.139	23.967	2.085	2.502
5	291	310	35	137	773
	37.65	40.10	4.53	17.72	100.00
	1.598	49.442	28.926	0.384	1.415
6	18	46	0	4	68
	26.47	67.65	0.00	5.88	100.00
	0.099	7.337	0.000	0.011	0.124
7	11	12	0	2	25
	44.00	48.00	0.00	8.00	100.00
	0.060	1.914	0.000	0.006	0.046
8	3	5	0	7	15
	20.00	33.33	0.00	46.67	100.00
	0.016	0.797	0.000	0.020	0.027
Missing	7	5	0	25	*
	*	*	*	*	*
	*	*	*	*	*
All	18208	627	121	35683	54639
	33.32	1.15	0.22	65.31	100.00
	100.000	100.000	100.000	100.000	100.000

Tabulated statistics: Est_liab, Chapter (2006-2010)

Rows: Est_liab Columns: Chapter

	7	11	12	13	All
1	7485 44.84 49.471	13 0.08 2.725	9 0.05 10.227	9185 55.03 30.249	16692 100.00 36.240
2	2854 27.11 18.863	17 0.16 3.564	2 0.02 2.273	7656 72.71 25.213	10529 100.00 22.859
3	4136 24.22 27.336	78 0.46 16.352	33 0.19 37.500	12828 75.13 42.246	17075 100.00 37.071
4	398 35.89 2.631	102 9.20 21.384	23 2.07 26.136	586 52.84 1.930	1109 100.00 2.408
5	229 39.97 1.514	225 39.27 47.170	21 3.66 23.864	98 17.10 0.323	573 100.00 1.244
6	15 30.61 0.099	31 63.27 6.499	0 0.00 0.000	3 6.12 0.010	49 100.00 0.106
7	11 50.00 0.073	9 40.91 1.887	0 0.00 0.000	2 9.09 0.007	22 100.00 0.048
8	2 18.18 0.013	2 18.18 0.419	0 0.00 0.000	7 63.64 0.023	11 100.00 0.024
Missing	7 * *	5 * *	0 * *	25 * *	* * *
All	15130 32.85 100.000	477 1.04 100.000	88 0.19 100.000	30365 65.92 100.000	46060 100.00 100.000

Cell Contents: Count
% of Row
% of Column

Tabulated statistics: Chapter, Region (2006-2011)

Rows: Chapter Columns: Region

	1	2	3	4	5	6	Missing	All
7	6457 35.56 32.506	1122 6.18 27.069	2065 11.37 24.026	1372 7.56 30.618	3252 17.91 48.821	3890 21.42 36.444	57 * *	18158 100.00 33.366
11	345 54.85 1.737	31 4.93 0.748	81 12.88 0.942	22 3.50 0.491	63 10.02 0.946	87 13.83 0.815	3 * *	629 100.00 1.156
12	4 3.31 0.020	33 27.27 0.796	18 14.88 0.209	4 3.31 0.089	11 9.09 0.165	51 42.15 0.478	0 * *	121 100.00 0.222
13	13058 36.77 65.737	2959 8.33 71.387	6431 18.11 74.823	3083 8.68 68.802	3335 9.39 50.068	6646 18.71 62.263	196 * *	35512 100.00 65.255
All	19864 36.50 100.000	4145 7.62 100.000	8595 15.79 100.000	4481 8.23 100.000	6661 12.24 100.000	10674 19.61 100.000	* * *	54420 100.00 100.000

Cell Contents:

Count

% of Row

% of Column

Pearson Chi-Square = 1431.206, DF = 15, P-Value = 0.000

Likelihood Ratio Chi-Square = 1405.593, DF = 15, P-Value = 0.000

Tabulated statistics: Region, Chapter (2006-2010)

Rows: Region Columns: Chapter

	7	11	12	13	All
1	5296 31.959 35.11	264 1.593 55.00	2 0.012 2.27	11009 66.435 36.45	16571 100.000 36.14
2	909 25.890 6.03	22 0.627 4.58	18 0.513 20.45	2562 72.971 8.48	3511 100.000 7.66
3	1757 23.724 11.65	67 0.905 13.96	17 0.230 19.32	5565 75.142 18.43	7406 100.000 16.15
4	1135 29.963 7.53	17 0.449 3.54	4 0.106 4.55	2632 69.483 8.71	3788 100.000 8.26
5	2751 49.416 18.24	41 0.736 8.54	7 0.126 7.95	2768 49.722 9.17	5567 100.000 12.14
6	3234 35.901 21.44	69 0.766 14.38	40 0.444 45.45	5665 62.889 18.76	9008 100.000 19.65
Missing	55 * *	2 * *	0 * *	189 * *	* * *
All	15082 32.894 100.00	480 1.047 100.00	88 0.192 100.00	30201 65.868 100.00	45851 100.000 100.00

Cell Contents: Count
 % of Row
 % of Column

Pearson Chi-Square = 1266.471, DF = 15, P-Value = 0.000

Likelihood Ratio Chi-Square = 1250.263, DF = 15, P-Value = 0.000

Tabulated statistics: Chapter, Area (2006-2011)

Rows: Chapter Columns: Area

	I	M	Missing	All
7	11723	6457	35	18180
	64.48	35.52	*	100.00
	33.841	32.506	*	33.355
11	286	345	1	631
	45.32	54.68	*	100.00
	0.826	1.737	*	1.158
12	117	4	0	121
	96.69	3.31	*	100.00
	0.338	0.020	*	0.222
13	22515	13058	135	35573
	63.29	36.71	*	100.00
	64.995	65.737	*	65.266
All	34641	19864	*	54505
	63.56	36.44	*	100.00
	100.000	100.000	*	100.000

Cell Contents: Count
 % of Row
 % of Column

Pearson Chi-Square = 155.724, DF = 3, P-Value = 0.000
 Likelihood Ratio Chi-Square = 173.341, DF = 3, P-Value = 0.000

Tabulated statistics: Area, Chapter (2006-2010)

Rows: Area Columns: Chapter

	7	11	12	13	All
I	9807	217	86	19248	29358
	33.405	0.739	0.293	65.563	100.000
	64.93	45.11	97.73	63.62	63.92
M	5296	264	2	11009	16571
	31.959	1.593	0.012	66.435	100.000
	35.07	54.89	2.27	36.38	36.08
Missing	34	1	0	133	*
	*	*	*	*	*
	*	*	*	*	*
All	15103	481	88	30257	45929
	32.883	1.047	0.192	65.878	100.000
	100.00	100.00	100.00	100.00	100.00

Pearson Chi-Square = 125.327, DF = 3, P-Value = 0.000
 Likelihood Ratio Chi-Square = 140.229, DF = 3, P-Value = 0.000

Tabulated statistics: Est_liab, Nature_debtor (2006-2011)

Rows: Est_liab Columns: Nature_debtor

	business	consumer	All
1	164 0.84 8.107	19449 99.16 36.964	19613 100.00 35.896
2	158 1.28 7.810	12170 98.72 23.130	12328 100.00 22.563
3	767 3.75 37.914	19683 96.25 37.409	20450 100.00 37.427
4	381 27.87 18.833	986 72.13 1.874	1367 100.00 2.502
5	471 60.93 23.282	302 39.07 0.574	773 100.00 1.415
6	55 80.88 2.719	13 19.12 0.025	68 100.00 0.124
7	21 84.00 1.038	4 16.00 0.008	25 100.00 0.046
8	6 40.00 0.297	9 60.00 0.017	15 100.00 0.027
Missing	7 * *	30 * *	* * *
All	2023 3.70 100.000	52616 96.30 100.000	54639 100.00 100.000

Cell Contents:

Count
% of Row
% of Column

Tabulated statistics: Est_liab, Nature_debtor (2006-2010)

Rows: Est_liab Columns: Nature_debtor

	business	consumer	All
1	144 0.86 8.638	16548 99.14 37.276	16692 100.00 36.240
2	131 1.24 7.858	10398 98.76 23.423	10529 100.00 22.859
3	653 3.82 39.172	16422 96.18 36.992	17075 100.00 37.071
4	334 30.12 20.036	775 69.88 1.746	1109 100.00 2.408
5	345 60.21 20.696	228 39.79 0.514	573 100.00 1.244
6	39 79.59 2.340	10 20.41 0.023	49 100.00 0.106
7	18 81.82 1.080	4 18.18 0.009	22 100.00 0.048
8	3 27.27 0.180	8 72.73 0.018	11 100.00 0.024
Missing	7 * *	30 * *	* * *
All	1667 3.62 100.000	44393 96.38 100.000	46060 100.00 100.000

Cell Contents: Count
 % of Row
 % of Column

Pearson Chi-Square = 9242.951, DF = 7
 Likelihood Ratio Chi-Square = 3519.006, DF = 7

* WARNING * 2 cells with expected counts less than 1
 * WARNING * Chi-Square approximation probably invalid
 * NOTE * 3 cells with expected counts less than 5

Tabulated statistics: Nature_debtor, Region (2006-2011)

Rows: Nature_debtor Columns: Region

	1	2	3	4	5	6	Missing	All
business	913	159	233	107	229	381	8	2022
	45.15	7.86	11.52	5.29	11.33	18.84	*	100.00
	4.60	3.84	2.71	2.39	3.44	3.57	*	3.72
consumer	18951	3986	8362	4374	6432	10293	248	52398
	36.17	7.61	15.96	8.35	12.28	19.64	*	100.00
	95.40	96.16	97.29	97.61	96.56	96.43	*	96.28
All	19864	4145	8595	4481	6661	10674	*	54420
	36.50	7.62	15.79	8.23	12.24	19.61	*	100.00
	100.00	100.00	100.00	100.00	100.00	100.00	*	100.00

Cell Contents:

Count

% of Row

% of Column

Pearson Chi-Square = 91.637, DF = 5, P-Value = 0.000

Likelihood Ratio Chi-Square = 94.300, DF = 5, P-Value = 0.000

Tabulated statistics: Region, Nature_debtor (2006-2010)

Rows: Region Columns: Nature_debtor

	business	consumer	All
1	757 4.57 45.44	15814 95.43 35.79	16571 100.00 36.14
2	126 3.59 7.56	3385 96.41 7.66	3511 100.00 7.66
3	199 2.69 11.94	7207 97.31 16.31	7406 100.00 16.15
4	88 2.32 5.28	3700 97.68 8.37	3788 100.00 8.26
5	177 3.18 10.62	5390 96.82 12.20	5567 100.00 12.14
6	319 3.54 19.15	8689 96.46 19.67	9008 100.00 19.65
Missing	8 * *	238 * *	* * *
All	1666 3.63 100.00	44185 96.37 100.00	45851 100.00 100.00

Cell Contents: Count
 % of Row
 % of Column

Pearson Chi-Square = 82.389, DF = 5, P-Value = 0.000
 Likelihood Ratio Chi-Square = 83.978, DF = 5, P-Value = 0.000

Tabulated statistics: Nature_debtor, Area (2006-2011)

Rows: Nature_debtor Columns: Area

	I	M	Missing	All
business	1112	913	5	2025
	54.91	45.09	*	100.00
	3.21	4.60	*	3.72
consumer	33529	18951	166	52480
	63.89	36.11	*	100.00
	96.79	95.40	*	96.28
All	34641	19864	*	54505
	63.56	36.44	*	100.00
	100.00	100.00	*	100.00

Cell Contents: Count
 % of Row
 % of Column

Pearson Chi-Square = 67.814, DF = 1, P-Value = 0.000
 Likelihood Ratio Chi-Square = 66.036, DF = 1, P-Value = 0.000

Tabulated statistics: Area, Nature_debtor (2006-2010)

Rows: Area Columns: Nature_debtor

	business	consumer	All
I	912	28446	29358
	3.11	96.89	100.00
	54.64	64.27	63.92
M	757	15814	16571
	4.57	95.43	100.00
	45.36	35.73	36.08
Missing	5	163	*
	*	*	*
	*	*	*
All	1669	44260	45929
	3.63	96.37	100.00
	100.00	100.00	100.00

Cell Contents: Count
 % of Row
 % of Column

Pearson Chi-Square = 64.630, DF = 1, P-Value = 0.000
 Likelihood Ratio Chi-Square = 62.776, DF = 1, P-Value = 0.000

Tabulated statistics: Est_liab, Region (2006-2011)

Rows: Est_liab Columns: Region

	1	2	3	4	5	6	Missing
1	5787 29.63 29.158	1623 8.31 39.184	3578 18.32 41.672	1465 7.50 32.694	2899 14.84 43.542	4181 21.40 39.188	80 * *
2	3853 31.42 19.414	1077 8.78 26.002	2223 18.13 25.891	1126 9.18 25.128	1590 12.97 23.881	2392 19.51 22.420	67 * *
3	9056 44.49 45.629	1311 6.44 31.651	2612 12.83 30.422	1786 8.77 39.857	1895 9.31 28.462	3695 18.15 34.633	95 * *
4	674 49.56 3.396	63 4.63 1.521	112 8.24 1.304	61 4.49 1.361	189 13.90 2.839	261 19.19 2.446	7 * *
5	408 53.26 2.056	61 7.96 1.473	54 7.05 0.629	40 5.22 0.893	76 9.92 1.141	127 16.58 1.190	7 * *
6	46 67.65 0.232	3 4.41 0.072	4 5.88 0.047	2 2.94 0.045	5 7.35 0.075	8 11.76 0.075	0 * *
7	14 56.00 0.071	1 4.00 0.024	1 4.00 0.012	1 4.00 0.022	3 12.00 0.045	5 20.00 0.047	0 * *
8	9 60.00 0.045	3 20.00 0.072	2 13.33 0.023	0 0.00 0.000	1 6.67 0.015	0 0.00 0.000	0 * *
Missing	17 * *	3 * *	9 * *	0 * *	3 * *	5 * *	0 * *
All	19847 36.49 100.000	4142 7.62 100.000	8586 15.79 100.000	4481 8.24 100.000	6658 12.24 100.000	10669 19.62 100.000	* * *

All

1	19533 100.00 35.917
2	12261 100.00 22.546
3	20355 100.00 37.429
4	1360 100.00

	2.501	
5	766	
	100.00	
	1.409	
6	68	
	100.00	
	0.125	
7	25	
	100.00	
	0.046	
8	15	
	100.00	
	0.028	
Missing	*	
	*	
	*	
All	54383	
	100.00	
	100.000	
Cell Contents:	Count	
	% of Row	
	% of Column	

Tabulated statistics: Est_liab, Region (2006-2010)

Rows: Est_liab Columns: Region

	1	2	3	4	5	6	Missing
1	4872 29.32 29.431	1377 8.29 39.253	3120 18.78 42.179	1242 7.48 32.788	2454 14.77 44.105	3550 21.37 39.431	77 * *
2	3239 30.95 19.566	942 9.00 26.853	1925 18.40 26.024	971 9.28 25.634	1348 12.88 24.227	2039 19.49 22.648	65 * *
3	7550 44.46 45.608	1094 6.44 31.186	2210 13.01 29.877	1494 8.80 39.440	1549 9.12 27.840	3086 18.17 34.277	92 * *
4	533 48.28 3.220	48 4.35 1.368	96 8.70 1.298	50 4.53 1.320	160 14.49 2.876	217 19.66 2.410	5 * *
5	310 54.77 1.873	42 7.42 1.197	40 7.07 0.541	28 4.95 0.739	47 8.30 0.845	99 17.49 1.100	7 * *
6	31 63.27 0.187	2 4.08 0.057	3 6.12 0.041	2 4.08 0.053	4 8.16 0.072	7 14.29 0.078	0 * *
7	13 59.09 0.079	1 4.55 0.029	1 4.55 0.014	1 4.55 0.026	1 4.55 0.018	5 22.73 0.056	0 * *
8	6 54.55 0.036	2 18.18 0.057	2 18.18 0.027	0 0.00 0.000	1 9.09 0.018	0 0.00 0.000	0 * *
Missing	17 * *	3 * *	9 * *	0 * *	3 * *	5 * *	0 * *
All	16554 36.13 100.000	3508 7.66 100.000	7397 16.15 100.000	3788 8.27 100.000	5564 12.14 100.000	9003 19.65 100.000	* * *

All

1	16615 100.00 36.266
2	10464 100.00 22.840
3	16983 100.00 37.069
4	1104

	100.00
	2.410
5	566
	100.00
	1.235
6	49
	100.00
	0.107
7	22
	100.00
	0.048
8	11
	100.00
	0.024
Missing	*
	*
	*
All	45814
	100.00
	100.000

Cell Contents:	Count
	% of Row
	% of Column

Pearson Chi-Square = 1442.636, DF = 35
Likelihood Ratio Chi-Square = 1462.319, DF = 35

* WARNING * 2 cells with expected counts less than 1
* WARNING * Chi-Square approximation probably invalid

* NOTE * 13 cells with expected counts less than 5

Tabulated statistics: Est_liab, Area (2006-2011)

Rows: Est_liab Columns: Area

	I	M	Missing	All
1	13768	5787	58	19555
	70.41	29.59	*	100.00
	39.768	29.158	*	35.902
2	8434	3853	41	12287
	68.64	31.36	*	100.00
	24.361	19.414	*	22.558
3	11331	9056	63	20387
	55.58	44.42	*	100.00
	32.729	45.629	*	37.429
4	687	674	6	1361
	50.48	49.52	*	100.00
	1.984	3.396	*	2.499
5	362	408	3	770
	47.01	52.99	*	100.00
	1.046	2.056	*	1.414
6	22	46	0	68
	32.35	67.65	*	100.00
	0.064	0.232	*	0.125
7	11	14	0	25
	44.00	56.00	*	100.00
	0.032	0.071	*	0.046
8	6	9	0	15
	40.00	60.00	*	100.00
	0.017	0.045	*	0.028
Missing	20	17	0	*
	*	*	*	*
	*	*	*	*
All	34621	19847	*	54468
	63.56	36.44	*	100.00
	100.000	100.000	*	100.000

Cell Contents: Count
 % of Row
 % of Column

Tabulated statistics: Est_liab, Area (2006-2010)

Rows: Est_liab Columns: Area

	I	M	Missing	All
1	11763	4872	57	16635
	70.71	29.29	*	100.00
	40.095	29.431	*	36.248
2	7249	3239	41	10488
	69.12	30.88	*	100.00
	24.709	19.566	*	22.854
3	9462	7550	63	17012
	55.62	44.38	*	100.00
	32.252	45.608	*	37.070
4	572	533	4	1105
	51.76	48.24	*	100.00
	1.950	3.220	*	2.408
5	260	310	3	570
	45.61	54.39	*	100.00
	0.886	1.873	*	1.242
6	18	31	0	49
	36.73	63.27	*	100.00
	0.061	0.187	*	0.107
7	9	13	0	22
	40.91	59.09	*	100.00
	0.031	0.079	*	0.048
8	5	6	0	11
	45.45	54.55	*	100.00
	0.017	0.036	*	0.024
Missing	20	17	0	*
	*	*	*	*
	*	*	*	*
All	29338	16554	*	45892
	63.93	36.07	*	100.00
	100.000	100.000	*	100.000

Cell Contents: Count
 % of Row
 % of Column

Pearson Chi-Square = 1139.947, DF = 7, P-Value = 0.000
 Likelihood Ratio Chi-Square = 1131.994, DF = 7, P-Value = 0.000

* NOTE * 1 cells with expected counts less than 5

Correlations: Index_var, Quieb_Tot, Quieb_Com, Quieb_Per, Cap 7, Cap 11, ...

*****Incluye valor extremo*****

	Index_var	Quieb_Tot	Quieb_Com	Quieb_Per	Cap 7	Cap 11
Quieb_Tot	0.405 0.000					
Quieb_Com	-0.427 0.000	-0.264 0.000				
Quieb_Per	0.426 0.000	0.999 0.000	-0.312 0.000			
Cap 7	0.366 0.000	0.983 0.000	-0.263 0.000	0.982 0.000		
Cap 11	-0.029 0.612	0.047 0.414	0.667 0.000	0.012 0.842	0.027 0.641	
Cap 12	0.298 0.000	-0.022 0.705	0.207 0.000	-0.032 0.584	-0.029 0.614	0.264 0.000
Cap 13	0.422 0.000	0.993 0.000	-0.276 0.000	0.993 0.000	0.957 0.000	0.036 0.535
Emp_Tot	0.782 0.000	0.489 0.000	-0.591 0.000	0.513 0.000	0.436 0.000	-0.300 0.000
Tasa_Part	-0.323 0.000	0.136 0.018	-0.205 0.000	0.153 0.008	0.105 0.068	-0.330 0.000
Tasa_Des	-0.427 0.000	-0.354 0.000	0.545 0.000	-0.379 0.000	-0.324 0.000	0.431 0.000
Ven_Deta	0.898 0.000	0.128 0.027	-0.255 0.000	0.140 0.016	0.100 0.082	0.004 0.941
IPC	0.967 0.000	0.279 0.000	-0.317 0.000	0.296 0.000	0.246 0.000	0.052 0.372
IAE-BGF	0.719 0.000	0.590 0.000	-0.617 0.000	0.614 0.000	0.537 0.000	-0.328 0.000
	Cap 12	Cap 13	Emp_Tot	Tasa_Part	Tasa_Des	Ven_Deta
Cap 13	-0.028 0.625					
Emp_Tot	0.011 0.849	0.522 0.000				
Tasa_Part	-0.396 0.000	0.163 0.005	0.296 0.000			
Tasa_Des	0.157 0.006	-0.378 0.000	-0.806 0.000	-0.371 0.000		
Ven_Deta	0.369 0.000	0.141 0.015	0.670 0.000	-0.340 0.000	-0.356 0.000	

IPC	0.379	0.293	0.646	-0.456	-0.271	0.916
	0.000	0.000	0.000	0.000	0.000	0.000
IAE-BGF	-0.072	0.622	0.965	0.317	-0.820	0.546
	0.217	0.000	0.000	0.000	0.000	0.000
	IPC					
IAE-BGF	0.549					
	0.000					

Cell Contents: Pearson correlation
P-Value

Correlations: Periodo, Quieb_Tot, Quieb_Com, Quieb_Per, Cap 7, Cap 11, ...

*****No incluye valor extremo*****

Quieb_Tot	Periodo	Quieb_Tot	Quieb_Com	Quieb_Per	Cap 7	Cap 11
	0.412					
	0.000					
Quieb_Com	-0.459	-0.391				
	0.000	0.000				
Quieb_Per	0.431	0.999	-0.435			
	0.000	0.000	0.000			
Cap 7	0.374	0.982	-0.407	0.982		
	0.000	0.000	0.000	0.000		
Cap 11	-0.041	-0.022	0.647	-0.061	-0.053	
	0.485	0.707	0.000	0.300	0.365	
Cap 12	0.294	-0.087	0.166	-0.095	-0.103	0.236
	0.000	0.133	0.004	0.102	0.074	0.000
Cap 13	0.427	0.993	-0.389	0.992	0.954	-0.026
	0.000	0.000	0.000	0.000	0.000	0.648
Emp_Tot	0.782	0.493	-0.639	0.516	0.439	-0.323
	0.000	0.000	0.000	0.000	0.000	0.000
Tasa_Part	-0.323	0.121	-0.233	0.139	0.087	-0.352
	0.000	0.036	0.000	0.017	0.132	0.000
Tasa_Des	-0.427	-0.367	0.574	-0.391	-0.339	0.446
	0.000	0.000	0.000	0.000	0.000	0.000
Ven_Deta	0.898	0.106	-0.292	0.119	0.075	-0.013
	0.000	0.067	0.000	0.041	0.196	0.820
IPC	0.967	0.279	-0.345	0.295	0.245	0.043
	0.000	0.000	0.000	0.000	0.000	0.463
IAE-BGF	0.719	0.600	-0.666	0.623	0.548	-0.353
	0.000	0.000	0.000	0.000	0.000	0.000
Cap 13	Cap 12	Cap 13	Emp_Tot	Tasa_Part	Tasa_Des	Ven_Deta
	-0.087					
	0.135					
Emp_Tot	-0.003	0.524				
	0.960	0.000				
Tasa_Part	-0.415	0.151	0.296			
	0.000	0.009	0.000			
Tasa_Des	0.164	-0.388	-0.806	-0.371		
	0.004	0.000	0.000	0.000		
Ven_Deta	0.361	0.122	0.670	-0.340	-0.356	
	0.000	0.036	0.000	0.000	0.000	
IPC	0.377	0.292	0.646	-0.456	-0.271	0.916

	0.000	0.000	0.000	0.000	0.000	0.000
IAE-BGF	-0.087	0.629	0.965	0.317	-0.820	0.546
	0.133	0.000	0.000	0.000	0.000	0.000
	IPC					
IAE-BGF	0.549					
	0.000					

Cell Contents: Pearson correlation
P-Value