

# Overall Scorecard

Top	Above Average	Average	Below Average	Bottom
= United States	↑ Australia	= Canada	= Belgium	
	↓ Korea	↑ China	↓ Finland	
	↑ South Africa	= Denmark	= France	
	= Sweden	= Germany	= Italy	
	↑ Thailand	↑ Hong Kong	= Spain	
	= UK	= India		
		↑ Japan		
		= New Zealand		
		= Norway		
		↑ Singapore		
		= Switzerland		
		↓ Taiwan		
		↓ The Netherlands		

Grade change indicators: ↑ Improved since last survey; ↓ Declined since last survey; = No change since last survey; ★ New country to survey

Source: Morningstar, Inc.