1. In conversations with others (including your partner/spouse, friends, family and co-workers) about your finances, income, savings and debt, how truthful are you about how financially secure you really are?

		Ger	nder		AGE			EDUC	ATION	
	Total	Male	Female	18-34	35-54	55+	<hs< th=""><th>HS</th><th>Post Sec</th><th>Univ Grad</th></hs<>	HS	Post Sec	Univ Grad
		Α	В	С	D	E	F	G	Н	I
Base: All Respondents	1003	469	534	245	395	363	72	202	446	283
Weighted	1003	486	517	280	371	352	120	335	393	154
Very truthful - I always tell the truth	493	222	271	150	171	172	76	182	182	53
	49%	46%	53%	54%	46%	49%	63%	54%	46%	34%
			Α				HI*	1	I	
Mostly truthful - with some small white lies or	452	234	218	105	179	168	36	132	194	90
omissions	45%	48%	42%	38%	48%	48%	30%	39%	49%	59%
					С	С	*		FG	FGH
Not very truthful - I exaggerate or lie to make	36	15	21	17	11	8	7	9	12	8
me look better off than I am	4%	3%	4%	6%	3%	2%	6%	3%	3%	5%
				Е			*			
Not at all truthful - I lie and tell people I'm in	22	16	6	8	10	4	1	12	5	3
great shape when I'm not	2%	3%	1%	3%	3%	1%	1%	4%	1%	2%
		В					*			
Summary										
Top2Box (Very/ Mostly Truthful)	945	456	489	255	350	340	111	315	376	143
	94%	94%	95%	91%	94%	97%	93%	94%	96%	93%
						С	*			
Low2Box (Not Very/ Not At All Truthful)	58	31	27	25	21	12	9	21	17	11
	6%	6%	5%	9%	6%	3%	7%	6%	4%	7%
				E			*			

- Column Proportions:

Columns Tested (5%): A/B,C/D/E,F/G/H/I Minimum Base: 30 (**), Small Base: 100 (*)

- Column Means:

Columns Tested (5%): A/B,C/D/E,F/G/H/I Minimum Base: 30 (**), Small Base: 100 (*)

2_1. [Home/Mortgage Payments (how you're living)]

How truthful are you about the following when talking to other people:

		Ge	nder		AGE			EDU	CATION	
	Total	Male	Female	18-34	35-54	55+	<hs< th=""><th>HS</th><th>Post Sec</th><th>Univ Grad</th></hs<>	HS	Post Sec	Univ Grad
		Α	В	С	D	E	F	G	Н	I
Base: All Respondents	1003	469	534	245	395	363	72	202	446	283
Weighted	1003	486	517	280	371	352	120	335	393	154
Home/Mortgage Payments (how you're living)										
Very truthful	580	279	302	131	206	243	74	193	233	81
	58%	57%	58%	47%	56%	69%	62%	58%	59%	52%
						CD	*			
Mostly truthful	335	156	179	105	137	93	35	110	126	63
	33%	32%	35%	37%	37%	26%	30%	33%	32%	41%
				Е	Е		*			Н
Not very truthful	58	35	23	35	17	7	5	18	26	8
	6%	7%	5%	12%	5%	2%	5%	5%	7%	5%
				DE			*			
Not at all truthful	30	17	12	9	11	9	5	14	8	2
	3%	4%	2%	3%	3%	3%	4%	4%	2%	2%
							*			
Summary										
Top2Box (Very/ Mostly Truthful)	915	434	481	236	343	336	109	303	359	144
	91%	89%	93%	84%	93%	95%	91%	90%	91%	93%
					С	С	*			
Low2Box (Not Very/ Not At All Truthful)	88	52	36	44	28	16	11	32	34	10
	9%	11%	7%	16%	7%	5%	9%	10%	9%	7%
				DE			*			

- Column Proportions:

Columns Tested (5%): A/B,C/D/E,F/G/H/I Minimum Base: 30 (**), Small Base: 100 (*)

- Column Means:

Columns Tested (5%): A/B,C/D/E,F/G/H/I Minimum Base: 30 (**), Small Base: 100 (*)

2_2. [Credit Cards (lifestyle)]

How truthful are you about the following when talking to other people:

		Ge	nder		AGE			EDU	CATION	
	Total	Male	Female	18-34	35-54	55+	<hs< th=""><th>HS</th><th>Post Sec</th><th>Univ Grad</th></hs<>	HS	Post Sec	Univ Grad
		Α	В	С	D	E	F	G	Н	I
Base: All Respondents	1003	469	534	245	395	363	72	202	446	283
Weighted	1003	486	517	280	371	352	120	335	393	154
Credit Cards (lifestyle)										
Very truthful	543	262	281	134	190	219	65	186	211	81
	54%	54%	54%	48%	51%	62%	54%	56%	54%	52%
						CD	*			
Mostly truthful	370	181	189	111	144	115	44	117	152	58
	37%	37%	37%	40%	39%	33%	36%	35%	39%	37%
							*			
Not very truthful	66	29	37	26	27	14	10	20	24	12
	7%	6%	7%	9%	7%	4%	8%	6%	6%	7%
				E			*			
Not at all truthful	24	13	10	9	10	4	2	12	5	4
	2%	3%	2%	3%	3%	1%	2%	4%	1%	3%
							*			
Summary										
Top2Box (Very/ Mostly Truthful)	913	444	470	245	334	334	108	303	364	139
	91%	91%	91%	87%	90%	95%	90%	90%	92%	90%
						CD	*			
Low2Box (Not Very/ Not At All Truthful)	90	43	47	35	37	18	12	32	30	16
	9%	9%	9%	13%	10%	5%	10%	10%	8%	10%
				E	Е		*			

- Column Proportions:

Columns Tested (5%): A/B,C/D/E,F/G/H/I Minimum Base: 30 (**), Small Base: 100 (*)

- Column Means:

Columns Tested (5%): A/B,C/D/E,F/G/H/I Minimum Base: 30 (**), Small Base: 100 (*)

2_3. [Bills/Monthly Expenses (cost of living)]

How truthful are you about the following when talking to other people:

		Ge	nder		AGE			EDU	CATION	
	Total	Male	Female	18-34	35-54	55+	<hs< th=""><th>HS</th><th>Post Sec</th><th>Univ Grad</th></hs<>	HS	Post Sec	Univ Grad
		А	В	С	D	E	F	G	Н	I
Base: All Respondents	1003	469	534	245	395	363	72	202	446	283
Weighted	1003	486	517	280	371	352	120	335	393	154
Bills/Monthly Expenses (cost of living)										
Very truthful	572	286	286	133	206	233	75	197	224	76
	57%	59%	55%	48%	55%	66%	62%	59%	57%	49%
						CD	*	1	1	
Mostly truthful	363	167	196	109	145	109	33	119	144	67
	36%	34%	38%	39%	39%	31%	28%	35%	37%	44%
					Е		*			F
Not very truthful	52	25	27	31	13	7	10	10	23	9
	5%	5%	5%	11%	4%	2%	8%	3%	6%	6%
				DE			*			
Not at all truthful	16	9	8	6	7	3	2	9	3	2
	2%	2%	1%	2%	2%	1%	2%	3%	1%	2%
							*			
Summary										
Top2Box (Very/ Mostly Truthful)	935	453	482	242	351	342	108	316	368	143
	93%	93%	93%	87%	94%	97%	90%	94%	94%	93%
					С	С	*			
Low2Box (Not Very/ Not At All Truthful)	68	34	34	37	21	10	12	20	25	11
	7%	7%	7%	13%	6%	3%	10%	6%	6%	7%
				DE			*			

- Column Proportions:

Columns Tested (5%): A/B,C/D/E,F/G/H/I Minimum Base: 30 (**), Small Base: 100 (*)

- Column Means:

Columns Tested (5%): A/B,C/D/E,F/G/H/I Minimum Base: 30 (**), Small Base: 100 (*)

2_4. [Lifestyle/Entertainment/Vacations (affordability)]

How truthful are you about the following when talking to other people:

		Ge	nder		AGE			EDU	CATION	
	Total	Male	Female	18-34	35-54	55+	<hs< th=""><th>HS</th><th>Post Sec</th><th>Univ Grad</th></hs<>	HS	Post Sec	Univ Grad
		Α	В	С	D	E	F	G	Н	I
Base: All Respondents	1003	469	534	245	395	363	72	202	446	283
Weighted	1003	486	517	280	371	352	120	335	393	154
Lifestyle/Entertainment/Vacations (affordability)										
Very truthful	535	247	288	122	205	208	67	182	212	74
	53%	51%	56%	44%	55%	59%	56%	54%	54%	48%
					С	С	*			
Mostly truthful	395	201	194	128	135	132	43	129	155	68
	39%	41%	38%	46%	36%	38%	36%	39%	39%	44%
				D			*			
Not very truthful	53	25	28	24	21	8	8	14	20	11
	5%	5%	5%	9%	6%	2%	6%	4%	5%	7%
				E	E		*			
Not at all truthful	20	14	6	6	10	4	2	11	5	2
	2%	3%	1%	2%	3%	1%	2%	3%	1%	1%
							*			
Summary										
Top2Box (Very/ Mostly Truthful)	930	448	483	250	340	340	110	311	367	142
	93%	92%	93%	89%	92%	96%	92%	93%	93%	92%
						CD	*			
Low2Box (Not Very/ Not At All Truthful)	73	39	34	30	31	12	10	25	26	13
	7%	8%	7%	11%	8%	4%	8%	7%	7%	8%
				Е	E		*			

- Column Proportions:

Columns Tested (5%): A/B,C/D/E,F/G/H/I Minimum Base: 30 (**), Small Base: 100 (*)

- Column Means:

Columns Tested (5%): A/B,C/D/E,F/G/H/I Minimum Base: 30 (**), Small Base: 100 (*)

2_5. [Retirement Plan (Savings or ability to plan/save)]

How truthful are you about the following when talking to other people:

		Ge	nder		AGE			EDU	CATION	
	Total	Male	Female	18-34	35-54	55+	<hs< th=""><th>HS</th><th>Post Sec</th><th>Univ Grad</th></hs<>	HS	Post Sec	Univ Grad
		Α	В	С	D	E	F	G	Н	I
Base: All Respondents	1003	469	534	245	395	363	72	202	446	283
Weighted	1003	486	517	280	371	352	120	335	393	154
Retirement Plan (Savings or ability to plan/save)										
Very truthful	524	253	271	125	194	205	67	177	206	74
	52%	52%	52%	45%	52%	58%	56%	53%	52%	48%
						С	*			
Mostly truthful	398	190	207	120	152	127	41	130	159	67
	40%	39%	40%	43%	41%	36%	34%	39%	41%	44%
							*			
Not very truthful	61	31	30	28	16	18	10	17	22	11
	6%	6%	6%	10%	4%	5%	9%	5%	6%	7%
				DE			*			
Not at all truthful	20	12	8	7	10	3	2	11	5	2
	2%	2%	1%	2%	3%	1%	2%	3%	1%	1%
							*			
Summary										
Top2Box (Very/ Mostly Truthful)	922	444	479	245	346	331	108	307	366	141
	92%	91%	93%	88%	93%	94%	90%	92%	93%	91%
					С	С	*			
Low2Box (Not Very/ Not At All Truthful)	81	43	38	35	25	21	12	28	27	13
	8%	9%	7%	12%	7%	6%	10%	8%	7%	9%
				DE			*			

- Column Proportions:

Columns Tested (5%): A/B,C/D/E,F/G/H/I Minimum Base: 30 (**), Small Base: 100 (*)

- Column Means:

Columns Tested (5%): A/B,C/D/E,F/G/H/I Minimum Base: 30 (**), Small Base: 100 (*)

2_6. [Child's Education Savings (or Lack of one)]

How truthful are you about the following when talking to other people:

		Ge	nder		AGE			EDUC	CATION	
	Total	Male	Female	18-34	35-54	55+	<hs< th=""><th>HS</th><th>Post Sec</th><th>Univ Grad</th></hs<>	HS	Post Sec	Univ Grad
		Α	В	С	D	E	F	G	Н	ı
Base: Have Kids In Home	218	79	139	70	133	15	15	29	107	67
Weighted	201	70	131	77	111	13	25	47	93	36
Child's Education Savings (or Lack of one)										
Very truthful	112	45	67	38	68	6	12	30	50	20
	56%	64%	51%	49%	61%	49%	48%	64%	54%	57%
		*		*		**	**	**		*
Mostly truthful	66	21	46	22	40	4	8	11	33	14
	33%	30%	35%	29%	36%	33%	34%	24%	35%	39%
		*		*		**	**	**		*
Not very truthful	16	4	11	10	4	2	5	2	8	2
	8%	6%	9%	13%	3%	18%	19%	4%	8%	4%
		*		D*		**	**	**		*
Not at all truthful	7	-	7	7	-	-	-	4	3	-
	3%	-	5%	9%	-	-	-	8%	3%	-
		*		D*		**	**	**		*
Summary										
Top2Box (Very/ Mostly Truthful)	178	65	113	60	107	11	20	41	83	34
	89%	94%	86%	78%	97%	82%	81%	88%	89%	96%
		*		*	С	**	**	**		*
Low2Box (Not Very/ Not At All Truthful)	23	4	18	17	4	2	5	6	11	2
	11%	6%	14%	22%	3%	18%	19%	12%	11%	4%
		*		D*		**	**	**		*

- Column Proportions:

Columns Tested (5%): A/B,C/D/E,F/G/H/I Minimum Base: 30 (**), Small Base: 100 (*)

- Column Means:

Columns Tested (5%): A/B,C/D/E,F/G/H/I Minimum Base: 30 (**), Small Base: 100 (*)

2_7. [Student Debt/Previous Debt]

How truthful are you about the following when talking to other people:

		Ge	nder		AGE			EDU	CATION	
	Total	Male	Female	18-34	35-54	55+	<hs< th=""><th>HS</th><th>Post Sec</th><th>Univ Grad</th></hs<>	HS	Post Sec	Univ Grad
		Α	В	С	D	Е	F	G	Н	I
Base: All Respondents	1003	469	534	245	395	363	72	202	446	283
Weighted	1003	486	517	280	371	352	120	335	393	154
Student Debt/Previous Debt										
Very truthful	612	299	313	157	215	239	75	201	241	94
	61%	61%	61%	56%	58%	68%	63%	60%	61%	61%
						CD	*			
Mostly truthful	302	143	158	83	128	90	30	104	123	45
	30%	29%	31%	30%	35%	26%	25%	31%	31%	29%
					Е		*			
Not very truthful	62	30	31	29	17	16	9	19	22	12
	6%	6%	6%	10%	5%	5%	7%	6%	6%	8%
				DE			*			
Not at all truthful	28	14	14	11	11	6	6	11	7	3
	3%	3%	3%	4%	3%	2%	5%	3%	2%	2%
							*			
Summary										
Top2Box (Very/ Mostly Truthful)	913	442	471	241	343	330	105	305	364	139
	91%	91%	91%	86%	93%	94%	87%	91%	92%	90%
					С	С	*			
Low2Box (Not Very/ Not At All Truthful)	90	44	45	39	28	23	15	30	30	15
	9%	9%	9%	14%	7%	6%	13%	9%	8%	10%
				DE			*			

- Column Proportions:

Columns Tested (5%): A/B,C/D/E,F/G/H/I Minimum Base: 30 (**), Small Base: 100 (*)

- Column Means:

Columns Tested (5%): A/B,C/D/E,F/G/H/I Minimum Base: 30 (**), Small Base: 100 (*)

2_8. [Savings/ability to manage a financial emergency (health care costs, need for a new roof, job loss, car repairs, etc)]

How truthful are you about the following when talking to other people:

		Ge	nder		AGE			EDUC	CATION	
	Total	Male	Female	18-34	35-54	55+	<hs< th=""><th>HS</th><th>Post Sec</th><th>Univ Grad</th></hs<>	HS	Post Sec	Univ Grad
		Α	В	С	D	Е	F	G	Н	1
Base: All Respondents	1003	469	534	245	395	363	72	202	446	283
Weighted	1003	486	517	280	371	352	120	335	393	154
Savings/ability to manage a financial emergency										
(health care costs, need for a new roof, job loss,										
car repairs. etc)										
Very truthful	494	236	258	119	185	191	65	174	189	66
	49%	49%	50%	42%	50%	54%	54%	52%	48%	43%
						С	*	I		
Mostly truthful	410	201	209	119	149	143	44	133	163	71
	41%	41%	41%	42%	40%	41%	37%	40%	41%	46%
							*			
Not very truthful	75	32	43	37	24	14	9	16	35	15
	8%	7%	8%	13%	7%	4%	8%	5%	9%	10%
				DE			*			G
Not at all truthful	23	17	6	6	13	4	2	12	7	2
	2%	3%	1%	2%	4%	1%	2%	4%	2%	2%
		В			E		*			
Summary										
Top2Box (Very/ Mostly Truthful)	905	437	467	237	334	334	109	307	351	137
	90%	90%	90%	85%	90%	95%	91%	92%	89%	89%
						CD	*			
Low2Box (Not Very/ Not At All Truthful)	98	49	49	42	37	18	11	28	42	17
	10%	10%	10%	15%	10%	5%	9%	8%	11%	11%
				E	Е		*			

- Column Proportions:

Columns Tested (5%): A/B,C/D/E,F/G/H/I Minimum Base: 30 (**), Small Base: 100 (*)

- Column Means:

Columns Tested (5%): A/B,C/D/E,F/G/H/I Minimum Base: 30 (**), Small Base: 100 (*)

2. [SUMMARY - TOP2BOX (VERY/ MOSTLY TRUTHFUL)]

How truthful are you about the following when talking to other people:

		Ge	nder		AGE			EDU	CATION	
	Total	Male	Female	18-34	35-54	55+	<hs< th=""><th>HS</th><th>Post Sec</th><th>Univ Grad</th></hs<>	HS	Post Sec	Univ Grad
		Α	В	С	D	Е	F	G	Н	I
Bills/Monthly Expenses (cost of living)	935	453	482	242	351	342	108	316	368	143
	93%	93%	93%	87%	94%	97%	90%	94%	94%	93%
					С	С	*			
Lifestyle/Entertainment/Vacations (affordability)	930	448	483	250	340	340	110	311	367	142
	93%	92%	93%	89%	92%	96%	92%	93%	93%	92%
						CD	*			
Retirement Plan (Savings or ability to plan/save)	922	444	479	245	346	331	108	307	366	141
	92%	91%	93%	88%	93%	94%	90%	92%	93%	91%
					С	С	*			
Home/Mortgage Payments (how you're living)	915	434	481	236	343	336	109	303	359	144
	91%	89%	93%	84%	93%	95%	91%	90%	91%	93%
					С	С	*			
Credit Cards (lifestyle)	913	444	470	245	334	334	108	303	364	139
	91%	91%	91%	87%	90%	95%	90%	90%	92%	90%
						CD	*			
Student Debt/Previous Debt	913	442	471	241	343	330	105	305	364	139
	91%	91%	91%	86%	93%	94%	87%	91%	92%	90%
					С	С	*			
Savings/ability to manage a financial emergency	905	437	467	237	334	334	109	307	351	137
(health care costs, need for a new roof, job loss,	90%	90%	90%	85%	90%	95%	91%	92%	89%	89%
car repairs, etc)						CD	*			
Child's Education Savings (or Lack of one)	178	65	113	60	107	11	20	41	83	34
,	89%	94%	86%	78%	97%	82%	81%	88%	89%	96%
		*		*	С	**	**	**		*

- Column Proportions:

Columns Tested (5%): A/B,C/D/E,F/G/H/I Minimum Base: 30 (**), Small Base: 100 (*)

- Column Means:

Columns Tested (5%): A/B,C/D/E,F/G/H/I Minimum Base: 30 (**), Small Base: 100 (*)

2. [SUMMARY - LOW2BOX (NOT VERY/ NOT AT ALL TRUTHFUL)]

How truthful are you about the following when talking to other people:

		Ge	nder		AGE			EDU	CATION	
	Total	Male	Female	18-34	35-54	55+	<hs< th=""><th>HS</th><th>Post Sec</th><th>Univ Grad</th></hs<>	HS	Post Sec	Univ Grad
		Α	В	С	D	E	F	G	Н	I
Savings/ability to manage a financial emergency	98	49	49	42	37	18	11	28	42	17
(health care costs, need for a new roof, job loss,	10%	10%	10%	15%	10%	5%	9%	8%	11%	11%
car repairs, etc)				E	E		*			
Student Debt/Previous Debt	90	44	45	39	28	23	15	30	30	15
	9%	9%	9%	14%	7%	6%	13%	9%	8%	10%
				DE			*			
Credit Cards (lifestyle)	90	43	47	35	37	18	12	32	30	16
	9%	9%	9%	13%	10%	5%	10%	10%	8%	10%
				Е	Е		*			
Home/Mortgage Payments (how you're living)	88	52	36	44	28	16	11	32	34	10
	9%	11%	7%	16%	7%	5%	9%	10%	9%	7%
				DE			*			
Retirement Plan (Savings or ability to plan/save)	81	43	38	35	25	21	12	28	27	13
	8%	9%	7%	12%	7%	6%	10%	8%	7%	9%
				DE			*			
Lifestyle/Entertainment/Vacations (affordability)	73	39	34	30	31	12	10	25	26	13
, , , , , , , , , , , , , , , , , , , ,	7%	8%	7%	11%	8%	4%	8%	7%	7%	8%
				Е	Е		*			
Bills/Monthly Expenses (cost of living)	68	34	34	37	21	10	12	20	25	11
3, 2 3 , 12 3 (22 2 2 3)	7%	7%	7%	13%	6%	3%	10%	6%	6%	7%
				DE			*			
Child's Education Savings (or Lack of one)	23	4	18	17	4	2	5	6	11	2
5 ,	11%	6%	14%	22%	3%	18%	19%	12%	11%	4%
		*		D*		**	**	**		*

- Column Proportions:

Columns Tested (5%): A/B,C/D/E,F/G/H/I Minimum Base: 30 (**), Small Base: 100 (*)

- Column Means:

Columns Tested (5%): A/B,C/D/E,F/G/H/I Minimum Base: 30 (**), Small Base: 100 (*)

3. Why have you felt the need to withhold information about your current or past financial situation?

		Ge	nder		AGE			EDUC	ATION	
	Total	Male	Female	18-34	35-54	55+	<hs< th=""><th>HS</th><th>Post Sec</th><th>Univ Grad</th></hs<>	HS	Post Sec	Univ Grad
		Α	В	С	D	Е	F	G	Н	I
Base: Total Answering	690	315	375	197	269	224	48	137	305	200
Weighted	691	326	366	226	250	215	81	231	270	110
Protecting loved ones (from stress, worry,	247	114	133	82	81	84	25	76	113	34
offering financial help at the risk of their own	36%	35%	36%	36%	33%	39%	31%	33%	42%	31%
finances)							*		1	
Pride/feel like a failure	151	70	81	60	62	29	15	47	66	23
	22%	21%	22%	26%	25%	13%	18%	20%	25%	21%
				Е	E		*			
Parents/Family Expectations	125	37	88	69	40	16	26	37	40	22
	18%	11%	24%	31%	16%	7%	32%	16%	15%	20%
			Α	DE	E		GH*			
Pressure to keep up appearances	123	58	65	48	47	28	10	49	48	16
(perception/status)	18%	18%	18%	21%	19%	13%	13%	21%	18%	15%
							*			
Culture/learned behaviours	113	61	52	38	41	33	5	36	42	30
	16%	19%	14%	17%	17%	15%	6%	16%	16%	27%
							*			FGH
Denial - I am not honest with myself about	47	25	23	31	12	5	8	24	11	4
finances/financial situation/debt	7%	8%	6%	13%	5%	2%	10%	10%	4%	4%
				DE			*	HI		
Lack of financial literacy	46	25	20	21	16	8	7	21	12	6
skills/education/resources necessary to manage	7%	8%	5%	9%	6%	4%	9%	9%	4%	5%
or cope with finances/debt				E			*			
Other	158	84	74	34	55	69	12	53	62	31
	23%	26%	20%	15%	22%	32%	15%	23%	23%	28%
						CD	*			F

- Column Proportions:

Columns Tested (5%): A/B,C/D/E,F/G/H/I Minimum Base: 30 (**), Small Base: 100 (*)

- Column Means:

Columns Tested (5%): A/B,C/D/E,F/G/H/I Minimum Base: 30 (**), Small Base: 100 (*)

4. I would be more likely to talk openly and honestly with friends and family about my financial situation if...

		Gender		AGE			EDUCATION			
	Total	Male	Female	18-34	35-54	55+	<hs< th=""><th>HS</th><th>Post Sec</th><th>Univ Grad</th></hs<>	HS	Post Sec	Univ Grad
		Α	В	С	D	Е	F	G	Н	1
Base: Total Answering	690	315	375	197	269	224	48	137	305	200
Weighted	691	326	366	226	250	215	81	231	270	110
I felt I would not be judged	164	73	91	65	60	39	18	44	74	28
	24%	22%	25%	29%	24%	18%	22%	19%	27%	26%
				E			*			
I did not feel ashamed or uncomfortable	140	72	68	63	54	23	15	52	55	18
	20%	22%	18%	28%	22%	11%	19%	22%	21%	16%
				E	E		*			
I needed financial help	110	46	64	46	38	26	20	45	31	14
	16%	14%	18%	21%	15%	12%	25%	19%	11%	13%
				E			H*	Н		
Someone else was talking about their financial	110	47	63	39	43	27	17	28	46	19
difficulties first	16%	14%	17%	17%	17%	13%	21%	12%	17%	18%
							*			
My relationship with the person(s) would not be	92	47	46	46	32	14	11	27	39	15
jeopardized	13%	14%	13%	21%	13%	7%	13%	12%	15%	14%
				DE	E		*			
I knew how to talk about it with others (I was	67	33	34	30	24	14	1	27	28	10
not taught how to speak about my finances)	10%	10%	9%	13%	10%	6%	2%	12%	10%	10%
				Е			*	F	F	F
None of the above	229	114	115	31	86	111	19	83	88	40
	33%	35%	31%	14%	34%	52%	23%	36%	33%	36%
					С	CD	*			

- Column Proportions:

Columns Tested (5%): A/B,C/D/E,F/G/H/I Minimum Base: 30 (**), Small Base: 100 (*)

- Column Means:

Columns Tested (5%): A/B,C/D/E,F/G/H/I Minimum Base: 30 (**), Small Base: 100 (*)