

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?

		REGION						HOUSEHOLD INCOME				HOUSEHOLD	
	Total	BC	AB	SK/MB	Ontario	Quebec	Atlantic	<40k	40k - <60K	60k - <100k	100k+	Kids	No Kids
		A	B	C	D	E	F	G	H	I	J	K	L
Base: All Respondents	1003	121	102	70	365	240	105	288	181	235	164	238	765
Weighted	1003	135	106	65	385	241	71	334	185	225	125	224	779
Very truthful - I always tell the truth	493	53	53	34	183	124	46	168	103	104	61	124	369
	49%	39%	50%	52%	48%	51%	64%	50%	56%	46%	49%	55%	47%
			*	*		A	AD*						
Mostly truthful - with some small white lies or omissions	452	80	47	29	167	106	23	138	75	111	58	88	364
	45%	59%	44%	45%	44%	44%	32%	41%	40%	49%	47%	39%	47%
		BDEF	*	*			*						
Not very truthful - I exaggerate or lie to make me look better off than I am	36	2	5	1	20	7	2	14	4	9	3	12	24
	4%	1%	5%	1%	5%	3%	2%	4%	2%	4%	2%	5%	3%
			*	*			*						
Not at all truthful - I lie and tell people I'm in great shape when I'm not	22	-	2	1	14	4	1	13	3	1	3	-	22
	2%	-	2%	1%	4%	2%	2%	4%	2%	1%	2%	-	3%
			*	*			*	I					K
Summary													
Top2Box (Very/ Mostly Truthful)	945	133	100	64	351	230	69	306	177	215	120	212	733
	94%	99%	94%	97%	91%	95%	96%	92%	96%	95%	96%	95%	94%
		D	*	*			*						
Low2Box (Not Very/ Not At All Truthful)	58	2	7	2	34	11	3	27	7	10	5	12	46
	6%	1%	6%	3%	9%	5%	4%	8%	4%	5%	4%	5%	6%
			*	*	A		*						

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

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

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

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

	REGION							HOUSEHOLD INCOME				HOUSEHOLD	
	Total	BC	AB	SK/MB	Ontario	Quebec	Atlantic	<40k	40k - <60K	60k - <100k	100k+	Kids	No Kids
		A	B	C	D	E	F	G	H	I	J	K	L
Base: All Respondents	1003	121	102	70	365	240	105	288	181	235	164	238	765
Weighted	1003	135	106	65	385	241	71	334	185	225	125	224	779
Home/Mortgage Payments (how you're living)													
Very truthful	580	79	60	42	216	138	46	186	108	141	76	112	468
	58%	59%	56%	64%	56%	57%	64%	56%	59%	63%	61%	50%	60%
			*	*			*						K
Mostly truthful	335	48	43	17	119	87	21	117	61	69	40	90	245
	33%	35%	41%	26%	31%	36%	29%	35%	33%	31%	32%	40%	32%
			*	*			*					L	
Not very truthful	58	6	3	2	33	9	5	20	11	10	5	17	41
	6%	5%	3%	4%	9%	4%	7%	6%	6%	4%	4%	8%	5%
			*	*	E		*						
Not at all truthful	30	2	-	4	16	7	-	11	4	6	4	6	24
	3%	2%	-	6%	4%	3%	-	3%	2%	2%	3%	2%	3%
			*	BF*			*						
Summary													
Top2Box (Very/ Mostly Truthful)	915	126	103	59	335	225	67	303	169	210	116	202	713
	91%	94%	97%	90%	87%	93%	93%	91%	92%	93%	93%	90%	92%
			D*	*		D	*						
Low2Box (Not Very/ Not At All Truthful)	88	8	3	7	49	16	5	31	15	15	9	22	65
	9%	6%	3%	10%	13%	7%	7%	9%	8%	7%	7%	10%	8%
			*	*	BE		*						

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

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

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2_2. [Credit Cards (lifestyle)]

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

	REGION							HOUSEHOLD INCOME				HOUSEHOLD	
	Total	BC	AB	SK/MB	Ontario	Quebec	Atlantic	<40k	40k - <60K	60k - <100k	100k+	Kids	No Kids
		A	B	C	D	E	F	G	H	I	J	K	L
Base: All Respondents	1003	121	102	70	365	240	105	288	181	235	164	238	765
Weighted	1003	135	106	65	385	241	71	334	185	225	125	224	779
Credit Cards (lifestyle)													
Very truthful	543	76	61	36	207	120	43	173	98	125	78	102	441
	54%	56%	57%	56%	54%	50%	61%	52%	53%	55%	63%	46%	57%
Mostly truthful			*	*			*				G		K
	370	51	39	22	139	99	21	123	72	80	37	86	285
	37%	38%	37%	33%	36%	41%	29%	37%	39%	35%	30%	38%	37%
Not very truthful			*	*			*						
	66	4	4	4	29	19	6	31	12	13	8	35	31
	7%	3%	4%	6%	8%	8%	8%	9%	7%	6%	6%	15%	4%
Not at all truthful			*	*			*					L	
	24	3	2	4	10	4	1	6	2	8	2	2	22
	2%	2%	2%	6%	3%	2%	2%	2%	1%	4%	1%	1%	3%
			*	*			*						
Summary													
Top2Box (Very/ Mostly Truthful)	913	127	100	58	345	218	64	296	170	205	116	188	725
	91%	95%	94%	89%	90%	91%	90%	89%	92%	91%	93%	84%	93%
			*	*			*						K
Low2Box (Not Very/ Not At All Truthful)	90	7	6	7	39	22	7	37	14	21	9	37	53
	9%	5%	6%	11%	10%	9%	10%	11%	8%	9%	7%	16%	7%
			*	*			*					L	

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

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

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

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

	Total	REGION						HOUSEHOLD INCOME				HOUSEHOLD	
		BC	AB	SK/MB	Ontario	Quebec	Atlantic	<40k	40k - <60K	60k - <100k	100k+	Kids	No Kids
		A	B	C	D	E	F	G	H	I	J	K	L
Base: All Respondents	1003	121	102	70	365	240	105	288	181	235	164	238	765
Weighted	1003	135	106	65	385	241	71	334	185	225	125	224	779
Bills/Monthly Expenses (cost of living)													
Very truthful	572	80	60	42	220	123	46	185	102	144	75	107	465
	57%	60%	57%	64%	57%	51%	64%	55%	55%	64%	60%	47%	60%
Mostly truthful			*	*			E*						K
	363	48	40	16	134	103	22	125	63	72	45	91	273
	36%	36%	38%	25%	35%	43%	31%	37%	34%	32%	36%	40%	35%
Not very truthful			*	*		C	*						
	52	3	6	7	22	11	3	19	18	5	5	24	28
	5%	2%	5%	10%	6%	5%	5%	6%	10%	2%	4%	11%	4%
Not at all truthful			*	A*			*		IJ			L	
	16	3	-	1	8	4	-	5	1	6	1	4	13
	2%	2%	-	1%	2%	2%	-	2%	1%	3%	1%	2%	2%
			*	*			*						
Summary													
Top2Box (Very/ Mostly Truthful)	935	128	101	58	354	226	68	310	165	215	120	197	738
	93%	95%	95%	89%	92%	94%	95%	93%	90%	95%	96%	88%	95%
			*	*			*			H			K
Low2Box (Not Very/ Not At All Truthful)	68	6	6	7	30	15	3	24	19	10	5	27	41
	7%	5%	5%	11%	8%	6%	5%	7%	10%	5%	4%	12%	5%
			*	*			*		I			L	

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

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

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

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

	REGION							HOUSEHOLD INCOME				HOUSEHOLD	
	Total	BC	AB	SK/MB	Ontario	Quebec	Atlantic	<40k	40k - <60K	60k - <100k	100k+	Kids	No Kids
		A	B	C	D	E	F	G	H	I	J	K	L
Base: All Respondents	1003	121	102	70	365	240	105	288	181	235	164	238	765
Weighted	1003	135	106	65	385	241	71	334	185	225	125	224	779
Lifestyle/Entertainment/Vacations (affordability)													
Very truthful	535	74	54	37	201	127	43	169	107	121	74	119	416
	53%	55%	50%	57%	52%	53%	60%	51%	58%	54%	59%	53%	53%
			*	*			*						
Mostly truthful	395	54	50	22	149	96	25	141	63	87	43	86	309
	39%	40%	47%	33%	39%	40%	35%	42%	34%	39%	35%	38%	40%
			*	*			*						
Not very truthful	53	4	3	5	22	15	4	18	11	11	6	18	35
	5%	3%	3%	7%	6%	6%	5%	5%	6%	5%	5%	8%	5%
			*	*			*						
Not at all truthful	20	2	-	2	12	4	-	5	4	6	1	2	18
	2%	2%	-	3%	3%	1%	-	1%	2%	3%	1%	1%	2%
			*	*			*						
Summary													
Top2Box (Very/ Mostly Truthful)	930	128	104	59	350	222	68	311	170	208	117	205	725
	93%	95%	97%	90%	91%	92%	95%	93%	92%	92%	94%	91%	93%
			*	*			*						
Low2Box (Not Very/ Not At All Truthful)	73	6	3	6	35	19	4	23	15	17	8	20	53
	7%	5%	3%	10%	9%	8%	5%	7%	8%	8%	6%	9%	7%
			*	*			*						

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

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

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

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

	REGION							HOUSEHOLD INCOME				HOUSEHOLD	
	Total	BC	AB	SK/MB	Ontario	Quebec	Atlantic	<40k	40k - <60K	60k - <100k	100k+	Kids	No Kids
		A	B	C	D	E	F	G	H	I	J	K	L
Base: All Respondents	1003	121	102	70	365	240	105	288	181	235	164	238	765
Weighted	1003	135	106	65	385	241	71	334	185	225	125	224	779
Retirement Plan (Savings or ability to plan/save)													
Very truthful	524	67	59	42	196	119	41	170	100	128	65	107	418
	52%	50%	56%	64%	51%	49%	58%	51%	54%	57%	52%	48%	54%
			*	*			*						
Mostly truthful	398	62	41	16	149	103	26	128	73	84	53	93	304
	40%	46%	39%	25%	39%	43%	36%	38%	40%	37%	43%	42%	39%
		C	*	*	C	C	*						
Not very truthful	61	5	4	5	28	14	4	28	9	9	6	21	40
	6%	4%	4%	8%	7%	6%	6%	8%	5%	4%	4%	10%	5%
			*	*			*					L	
Not at all truthful	20	-	1	2	12	4	-	8	2	5	1	3	17
	2%	-	1%	3%	3%	2%	-	2%	1%	2%	1%	1%	2%
			*	*			*						
Summary													
Top2Box (Very/ Mostly Truthful)	922	129	101	58	345	222	67	298	174	212	119	200	722
	92%	96%	95%	89%	90%	92%	94%	89%	94%	94%	95%	89%	93%
			*	*			*						
Low2Box (Not Very/ Not At All Truthful)	81	5	6	7	40	19	4	36	11	14	6	24	57
	8%	4%	5%	11%	10%	8%	6%	11%	6%	6%	5%	11%	7%
			*	*			*						

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

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

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

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

	Total	REGION						HOUSEHOLD INCOME				HOUSEHOLD	
		BC	AB	SK/MB	Ontario	Quebec	Atlantic	<40k	40k - <60K	60k - <100k	100k+	Kids	No Kids
		A	B	C	D	E	F	G	H	I	J	K	L
Base: Have Kids In Home	218	18	9	10	74	81	26	48	49	50	48	218	-
Weighted	201	18	9	9	67	82	15	59	45	45	33	201	-
Child's Education Savings (or Lack of one)													
Very truthful	112	6	6	5	37	47	11	26	21	31	23	112	-
	56%	35%	67%	55%	55%	57%	70%	44%	47%	69%	68%	56%	-
		**	**	**	*	*	**	*	*	GH*	G*		
Mostly truthful	66	11	3	4	19	27	4	23	16	12	8	66	-
	33%	58%	33%	45%	28%	32%	24%	38%	36%	27%	24%	33%	-
		**	**	**	*	*	**	*	*	*	*		
Not very truthful	16	1	-	-	6	8	1	7	5	2	3	16	-
	8%	6%	-	-	8%	10%	7%	11%	10%	4%	8%	8%	-
		**	**	**	*	*	**	*	*	*	*		
Not at all truthful	7	-	-	-	6	1	-	4	3	-	-	7	-
	3%	-	-	-	9%	1%	-	7%	7%	-	-	3%	-
		**	**	**	E*	*	**	*	*	*	*		
Summary													
Top2Box (Very/ Mostly Truthful)	178	17	9	9	56	74	14	48	37	43	31	178	-
	89%	94%	100%	100%	83%	89%	93%	82%	83%	96%	92%	89%	-
		**	**	**	*	*	**	*	*	*	*		
Low2Box (Not Very/ Not At All Truthful)	23	1	-	-	12	9	1	11	8	2	3	23	-
	11%	6%	-	-	17%	11%	7%	18%	17%	4%	8%	11%	-
		**	**	**	*	*	**	*	*	*	*		

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

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

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2_7. [Student Debt/Previous Debt]

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

	Total	REGION						HOUSEHOLD INCOME				HOUSEHOLD	
		BC	AB	SK/MB	Ontario	Quebec	Atlantic	<40k	40k - <60K	60k - <100k	100k+	Kids	No Kids
		A	B	C	D	E	F	G	H	I	J	K	L
Base: All Respondents	1003	121	102	70	365	240	105	288	181	235	164	238	765
Weighted	1003	135	106	65	385	241	71	334	185	225	125	224	779
Student Debt/Previous Debt													
Very truthful	612	87	71	45	231	135	44	196	118	148	79	118	494
	61%	64%	66%	69%	60%	56%	62%	59%	64%	66%	63%	52%	63%
Mostly truthful			*	*			*						K
	302	41	31	11	112	85	22	105	55	56	39	82	220
	30%	30%	29%	17%	29%	35%	31%	31%	30%	25%	31%	36%	28%
Not very truthful			*	*		C	C*					L	
	62	4	4	8	25	17	3	22	10	13	6	18	43
	6%	3%	4%	13%	6%	7%	5%	7%	5%	6%	5%	8%	6%
Not at all truthful			*	A*			*						
	28	3	-	1	17	5	2	11	1	8	1	7	21
	3%	2%	-	1%	4%	2%	3%	3%	1%	3%	1%	3%	3%
			*	*	B		*						
Summary													
Top2Box (Very/ Mostly Truthful)	913	127	102	56	342	220	66	301	173	205	118	199	714
	91%	95%	96%	86%	89%	91%	93%	90%	94%	91%	94%	89%	92%
			C*	*			*						
Low2Box (Not Very/ Not At All Truthful)	90	7	4	9	42	21	5	33	11	21	7	25	65
	9%	5%	4%	14%	11%	9%	7%	10%	6%	9%	6%	11%	8%
			*	B*			*						

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

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

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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:

	Total	REGION						HOUSEHOLD INCOME				HOUSEHOLD	
		BC	AB	SK/MB	Ontario	Quebec	Atlantic	<40k	40k - <60K	60k - <100k	100k+	Kids	No Kids
		A	B	C	D	E	F	G	H	I	J	K	L
Base: All Respondents	1003	121	102	70	365	240	105	288	181	235	164	238	765
Weighted	1003	135	106	65	385	241	71	334	185	225	125	224	779
Savings/ability to manage a financial emergency (health care costs, need for a new roof, job loss, car repairs, etc)													
Very truthful	494	61	53	35	182	124	39	160	93	117	69	112	382
	49%	45%	50%	53%	47%	52%	55%	48%	51%	52%	55%	50%	49%
			*	*			*						
Mostly truthful	410	64	45	27	151	97	27	134	70	87	50	85	325
	41%	48%	42%	41%	39%	40%	38%	40%	38%	39%	40%	38%	42%
			*	*			*						
Not very truthful	75	7	8	2	41	14	4	32	17	15	5	24	51
	8%	5%	7%	3%	11%	6%	5%	9%	9%	7%	4%	11%	7%
			*	*			*					L	
Not at all truthful	23	2	1	2	10	6	2	8	3	7	1	2	21
	2%	2%	1%	3%	3%	2%	3%	2%	2%	3%	1%	1%	3%
			*	*			*						
Summary													
Top2Box (Very/ Mostly Truthful)	905	125	98	61	333	221	66	294	164	204	118	198	707
	90%	93%	92%	94%	87%	92%	92%	88%	89%	90%	95%	88%	91%
			*	*			*				G		
Low2Box (Not Very/ Not At All Truthful)	98	9	9	4	51	20	5	39	21	22	7	27	71
	10%	7%	8%	6%	13%	8%	8%	12%	11%	10%	5%	12%	9%
			*	*			*	J					

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

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

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

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

	REGION							HOUSEHOLD INCOME				HOUSEHOLD	
	Total	BC	AB	SK/MB	Ontario	Quebec	Atlantic	<40k	40k - <60K	60k - <100k	100k+	Kids	No Kids
		A	B	C	D	E	F	G	H	I	J	K	L
Bills/Monthly Expenses (cost of living)	935	128	101	58	354	226	68	310	165	215	120	197	738
	93%	95%	95%	89%	92%	94%	95%	93%	90%	95%	96%	88%	95%
			*	*			*			H			K
Lifestyle/Entertainment/Vacations (affordability)	930	128	104	59	350	222	68	311	170	208	117	205	725
	93%	95%	97%	90%	91%	92%	95%	93%	92%	92%	94%	91%	93%
			*	*			*						
Retirement Plan (Savings or ability to plan/save)	922	129	101	58	345	222	67	298	174	212	119	200	722
	92%	96%	95%	89%	90%	92%	94%	89%	94%	94%	95%	89%	93%
			*	*			*						
Home/Mortgage Payments (how you're living)	915	126	103	59	335	225	67	303	169	210	116	202	713
	91%	94%	97%	90%	87%	93%	93%	91%	92%	93%	93%	90%	92%
			D*	*		D	*						
Credit Cards (lifestyle)	913	127	100	58	345	218	64	296	170	205	116	188	725
	91%	95%	94%	89%	90%	91%	90%	89%	92%	91%	93%	84%	93%
			*	*			*						K
Student Debt/Previous Debt	913	127	102	56	342	220	66	301	173	205	118	199	714
	91%	95%	96%	86%	89%	91%	93%	90%	94%	91%	94%	89%	92%
			C*	*			*						
Savings/ability to manage a financial emergency (health care costs, need for a new roof, job loss, car repairs, etc)	905	125	98	61	333	221	66	294	164	204	118	198	707
	90%	93%	92%	94%	87%	92%	92%	88%	89%	90%	95%	88%	91%
			*	*			*				G		
Child's Education Savings (or Lack of one)	178	17	9	9	56	74	14	48	37	43	31	178	-
	89%	94%	100%	100%	83%	89%	93%	82%	83%	96%	92%	89%	-
		**	**	**	*	*	**	*	*	*	*		

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

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

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

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

	Total	REGION						HOUSEHOLD INCOME				HOUSEHOLD	
		BC	AB	SK/MB	Ontario	Quebec	Atlantic	<40k	40k - <60K	60k - <100k	100k+	Kids	No Kids
		A	B	C	D	E	F	G	H	I	J	K	L
Savings/ability to manage a financial emergency (health care costs, need for a new roof, job loss, car repairs, etc)	98	9	9	4	51	20	5	39	21	22	7	27	71
	10%	7%	8%	6%	13%	8%	8%	12%	11%	10%	5%	12%	9%
			*	*			*	J					
Student Debt/Previous Debt	90	7	4	9	42	21	5	33	11	21	7	25	65
	9%	5%	4%	14%	11%	9%	7%	10%	6%	9%	6%	11%	8%
			*	B*			*						
Credit Cards (lifestyle)	90	7	6	7	39	22	7	37	14	21	9	37	53
	9%	5%	6%	11%	10%	9%	10%	11%	8%	9%	7%	16%	7%
			*	*			*					L	
Home/Mortgage Payments (how you're living)	88	8	3	7	49	16	5	31	15	15	9	22	65
	9%	6%	3%	10%	13%	7%	7%	9%	8%	7%	7%	10%	8%
			*	*	BE		*						
Retirement Plan (Savings or ability to plan/save)	81	5	6	7	40	19	4	36	11	14	6	24	57
	8%	4%	5%	11%	10%	8%	6%	11%	6%	6%	5%	11%	7%
			*	*			*						
Lifestyle/Entertainment/Vacations (affordability)	73	6	3	6	35	19	4	23	15	17	8	20	53
	7%	5%	3%	10%	9%	8%	5%	7%	8%	8%	6%	9%	7%
			*	*			*						
Bills/Monthly Expenses (cost of living)	68	6	6	7	30	15	3	24	19	10	5	27	41
	7%	5%	5%	11%	8%	6%	5%	7%	10%	5%	4%	12%	5%
			*	*			*		I			L	
Child's Education Savings (or Lack of one)	23	1	-	-	12	9	1	11	8	2	3	23	-
	11%	6%	-	-	17%	11%	7%	18%	17%	4%	8%	11%	-
		**	**	**	*	*	**	*	*	*	*		

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

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

		REGION						HOUSEHOLD INCOME				HOUSEHOLD	
	Total	BC	AB	SK/MB	Ontario	Quebec	Atlantic	<40k	40k - <60K	60k - <100k	100k+	Kids	No Kids
		A	B	C	D	E	F	G	H	I	J	K	L
Base: Total Answering	690	82	73	50	249	168	68	207	124	159	106	173	517
Weighted	691	93	76	47	260	172	44	244	123	151	78	164	528
Protecting loved ones (from stress, worry, offering financial help at the risk of their own finances)	247	42	22	18	83	64	18	83	57	48	28	64	183
	36%	46%	30%	38%	32%	37%	41%	34%	46%	32%	36%	39%	35%
		D*	*	*			*		GI		*		
Pride/feel like a failure	151	19	17	9	62	35	10	69	24	39	12	41	110
	22%	20%	22%	19%	24%	20%	23%	28%	20%	25%	16%	25%	21%
		*	*	*			*	J			*		
Parents/Family Expectations	125	9	17	7	45	39	8	54	28	23	8	43	82
	18%	10%	22%	15%	17%	23%	17%	22%	23%	15%	10%	26%	16%
		*	*	*		A	*	J	J		*	L	
Pressure to keep up appearances (perception/status)	123	11	12	9	62	23	6	41	28	27	16	34	89
	18%	12%	15%	19%	24%	14%	14%	17%	23%	18%	21%	21%	17%
		*	*	*	AE		*				*		
Culture/learned behaviours	113	13	18	5	44	24	8	38	15	29	15	25	87
	16%	14%	24%	10%	17%	14%	18%	16%	12%	19%	20%	15%	17%
		*	*	*			*				*		
Denial - I am not honest with myself about finances/financial situation/debt	47	1	10	3	21	8	6	25	6	11	5	7	40
	7%	1%	13%	5%	8%	4%	14%	10%	5%	7%	6%	5%	8%
		*	AE*	*	A		AE*				*		
Lack of financial literacy skills/education/resources necessary to manage or cope with finances/debt	46	3	8	4	14	15	2	26	5	7	4	16	30
	7%	4%	10%	7%	5%	9%	5%	11%	4%	5%	5%	10%	6%
		*	*	*			*				*		
Other	158	24	21	13	65	27	7	42	26	34	15	21	137
	23%	26%	28%	28%	25%	16%	17%	17%	21%	22%	20%	13%	26%
		*	E*	*	E		*				*		K

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

		REGION						HOUSEHOLD INCOME				HOUSEHOLD	
	Total	BC	AB	SK/MB	Ontario	Quebec	Atlantic	<40k	40k - <60K	60k - <100k	100k+	Kids	No Kids
		A	B	C	D	E	F	G	H	I	J	K	L
Base: Total Answering	690	82	73	50	249	168	68	207	124	159	106	173	517
Weighted	691	93	76	47	260	172	44	244	123	151	78	164	528
I felt I would not be judged	164	19	22	10	65	33	15	66	27	39	18	37	128
	24%	21%	29%	21%	25%	19%	35%	27%	22%	26%	23%	22%	24%
		*	*	*			E*				*		
I did not feel ashamed or uncomfortable	140	15	17	14	60	26	8	62	14	33	15	32	108
	20%	16%	22%	30%	23%	15%	18%	26%	12%	21%	20%	19%	20%
		*	*	E*			*	H			*		
I needed financial help	110	15	14	11	39	22	8	53	16	21	13	23	87
	16%	17%	18%	23%	15%	13%	19%	22%	13%	14%	17%	14%	17%
		*	*	*			*				*		
Someone else was talking about their financial difficulties first	110	9	13	9	43	31	4	46	26	24	9	34	76
	16%	10%	17%	20%	16%	18%	10%	19%	21%	16%	12%	21%	14%
		*	*	*			*				*		
My relationship with the person(s) would not be jeopardized	92	6	7	9	44	21	6	31	33	17	8	35	58
	13%	6%	10%	19%	17%	12%	13%	13%	27%	11%	10%	21%	11%
		*	*	A*	A		*		GIJ		*	L	
I knew how to talk about it with others (I was not taught how to speak about my finances)	67	8	5	5	30	13	6	25	15	12	5	17	50
	10%	9%	7%	11%	12%	7%	14%	10%	12%	8%	7%	11%	9%
		*	*	*			*				*		
None of the above	229	40	28	15	79	56	10	62	32	57	25	41	188
	33%	43%	37%	32%	31%	32%	23%	25%	26%	38%	33%	25%	36%
		F*	*	*			*			G	*		K

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