

OMNI REPORT:
**FINANCIAL
INFIDELITY**

JANUARY 9, 2018



FINANCIAL
PLANNING
STANDARDS
COUNCIL



Credit Canada

Debt Solutions

Leger





METHODOLOGY

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QUANTITATIVE RESEARCH INSTRUMENT

An online survey of 1550 Canadians was completed between Jan 2 and 5, 2018, using Leger's online panel, *LegerWeb*.

The margin of error for this study was +/-2.5%, 19 times out of 20.

ABOUT LEGER'S ONLINE PANEL

Leger's online panel has approximately 400,000 members nationally, and has a retention rate of 90%.

QUALITY CONTROL

Stringent quality assurance measures allow Leger to achieve the high-quality standards set by the company. As a result, its methods of data collection and storage outperform the norms set by WAPOR (The World Association for Public Opinion Research). These measures are applied at every stage of the project: from data collection to processing, through to analysis. We aim to answer our clients' needs with honesty, total confidentiality, and integrity.

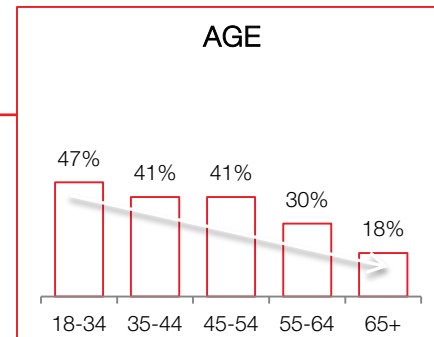


DETAILED RESULTS

36% HAVE BEEN A VICTIM OF FINANCIAL INFIDELITY

36% have been the victim of financial infidelity from a current or former partner, especially those who are younger (i.e. 18-54 [44%] rather than 55+[24%]) or single (41% vs. 32% among married individuals). They also tend to be respondents who've ever lied to a romantic partner about financial matters, and who keep financial secrets from their current romantic partner (51% apiece).

Interestingly, gender does not appear to have a significant role here: men and women appear equally likely to become victims of financial infidelity (men: 35% vs. women: 37%). Household income levels do not play a role either.



Q2. With Valentine's Day around the corner, we are asking Canadians about "financial infidelity."

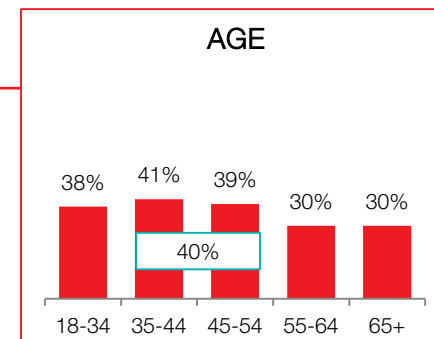
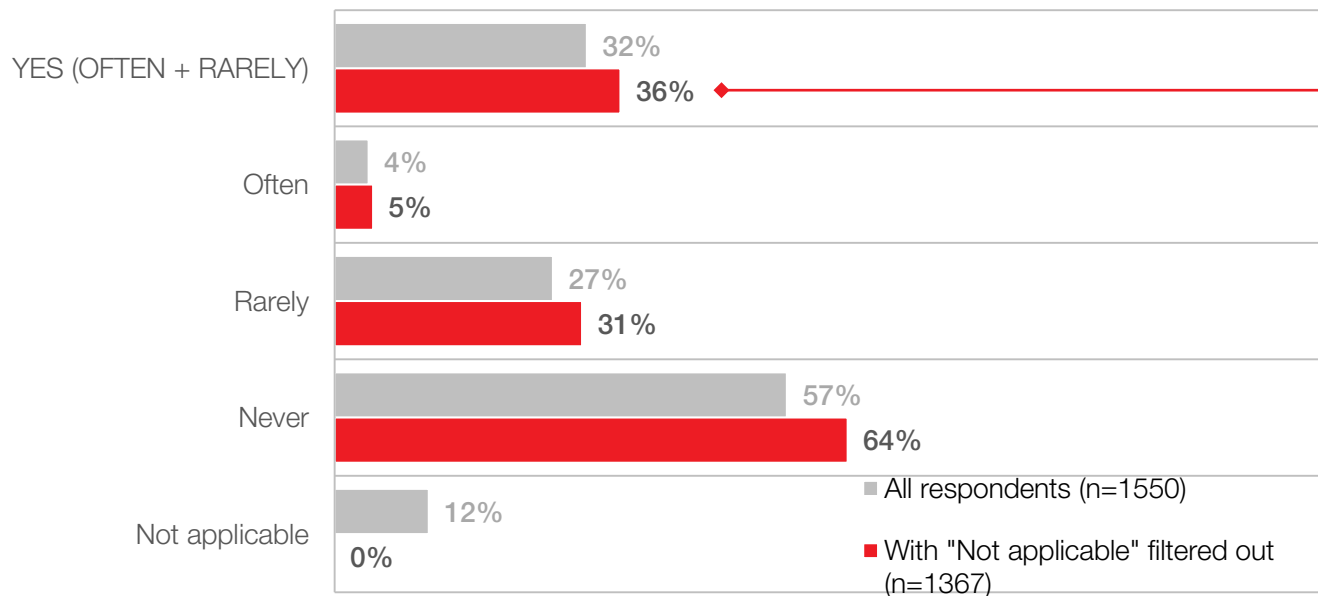
What is the worst form of financial infidelity you have been a victim of from a former or current partner?

Base: All (n=1550).

36% HAVE LIED ABOUT A FINANCIAL MATTER TO A PARTNER

After filtering out those who answered “not applicable,” nearly four-in-ten (36%) have ever lied to a romantic partner about a financial matter, especially those 35-54 (40% vs. 30% among those 55+), and those who are keeping financial secrets from their current romantic partner (72% vs. only 16% among those who aren’t). Men and women are equally likely to have done this to one another (36%).

SECRETS AND LIES: **EVER LIED** TO A ROMANTIC PARTNER ABOUT A FINANCIAL MATTER?

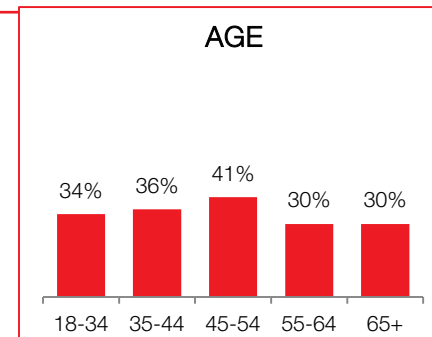
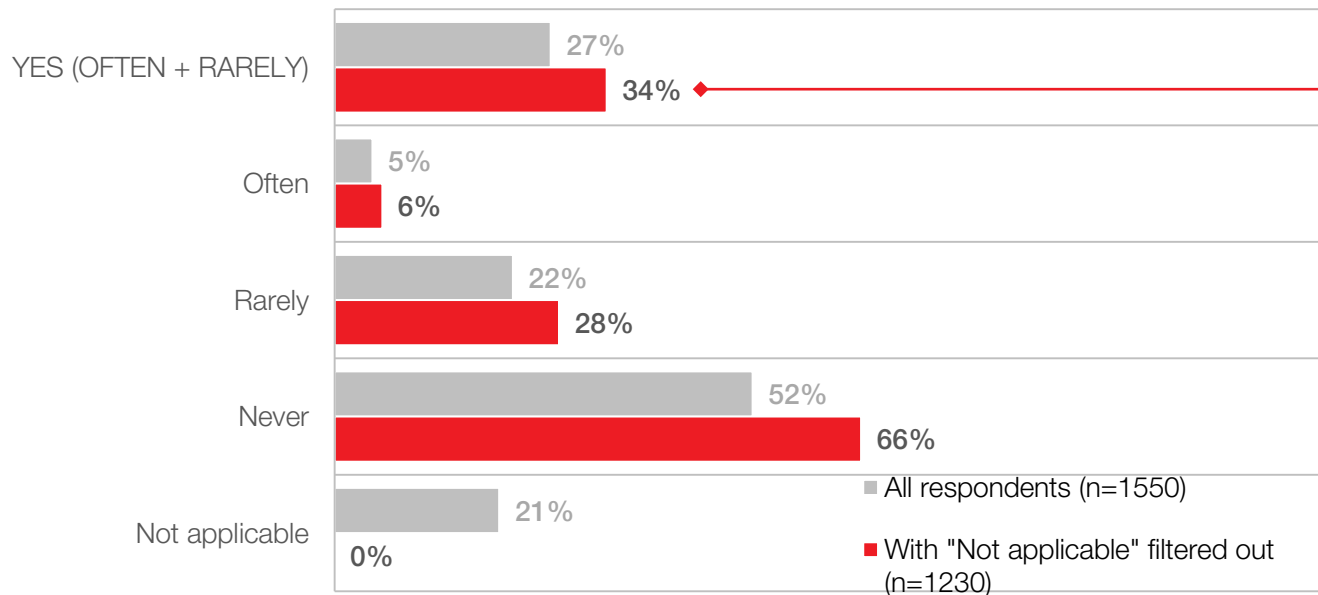


Q3a. Have you ever lied to a romantic partner about a financial matter?
 Bases: All (n=1550); All except those who selected “Not applicable” (n=1367).

THREE-IN-TEN HAVE FINANCIAL SECRETS

After filtering out those who answered “not applicable,” **three-in-ten (34%) keep financial secrets from their current romantic partner.** This is especially true of more middle-aged respondents (45-54: 41% vs. 30% among those 55+), and those who’ve ever lied to a romantic partner about a financial matter (70% vs. only 15% among those who haven’t). Men and women are equally likely to do this to one another (35% and 34%, respectively).

SECRETS AND LIES: DO YOU KEEP SECRETS FROM YOUR CURRENT ROMANTIC PARTNER?



Q3b. Do you keep financial secrets from your current romantic partner?
 Bases: All (n=1550); All except those who selected “Not applicable” (n=1230).

THE TEAM



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