

DISCOVER[®] U.S. SPENDING MONITORSM

The Discover[®] U.S. Spending MonitorSM is a monthly index of consumer spending intentions and capacity that is based on interviews with a random sample of 8,200 U.S. adults conducted at a rate of 275 per night. In addition to spending, the survey asks consumers their opinions on the U.S. economy and their personal finances. The Monitor began in May 2007 with a base index of 100. Surveys are conducted by Rasmussen Reports, an independent survey research firm (www.rasmussenreports.com).

	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep
DSM	84.2	79.5	75.7	77.8	76.6	79.7	80.4	86.5
Spending	85.4	84.9	84.3	84.9	85.2	90.1	91.0	95.6
Economy	82.7	72.6	65.0	68.9	65.8	66.7	67.2	75.2
DSBW	88.5	78.2	71.9	71.4	72.8	67.5	71.4	74.6



Discover US Spending Monitor
Survey of 15,000 US Adults
April 2009

Baseline Index Questions

1* Generally, how would you rate the U.S. economy these days?

	Apr	Mar	Feb	Jan	Dec	Nov
Excellent	2.9	2.9	2.4	2.6	3.0	2.3
Good	4.1	3.7	3.9	5.1	4.3	4.8
Fair	32.1	27.1	25.2	26.5	26.6	27.5
Poor	59.3	64.7	67.2	64.3	65.0	64.3
Not sure	1.5	1.5	1.3	1.6	1.0	1.0
Index	44.3	38.9	36.4	40.3	39.3	39.8

2* Are economic conditions in the country getting better or worse?

	Apr	Mar	Feb	Jan	Dec	Nov
Better	22.7	15.2	8.4	10.4	9.3	10.1
Worse	50.7	61.1	69.4	66.7	70.5	69.3
Same	20.4	17.1	15.7	16.7	14.1	14.5
Not sure	6.2	6.6	6.4	6.2	6.1	6.1
Index	119.8	90.1	64.9	72.6	64.4	67.8

3* How would you rate your own personal finances these days?

	Apr	Mar	Feb	Jan	Dec	Nov
Excellent	7.3	7.0	7.7	7.9	8.0	7.8
Good	27.2	26.4	26.2	26.9	26.8	28.1
Fair	38.9	42.2	40.4	39.2	40.0	40.4
Poor	24.0	22.5	23.4	23.4	23.0	21.5
Not sure	2.6	1.9	2.2	2.6	2.2	2.1
Index	90.2	90.6	90.2	91.0	91.3	93.5

4* Are your personal finances getting better these days, or worse?

	Apr	Mar	Feb	Jan	Dec	Nov
Better	18.0	16.3	15.6	16.9	16.1	15.5
Worse	48.9	52.3	53.9	52.2	54.5	56.3
Same	30.1	28.9	27.6	28.7	27.2	25.8
Not sure	3.0	2.5	3.0	2.2	2.2	2.4
Index	76.6	71.0	68.4	71.7	68.2	65.7

5* Think for a moment about all the money you spend each month... are you spending more, less or about the same as last month?

	Apr	Mar	Feb	Jan	Dec	Nov
More	23.7	21.1	21.9	24.9	29.5	27.5
Less	29.4	34.2	33.4	32.8	28.3	29.0
Same	45.8	43.5	43.4	41.1	40.5	42.2
Not sure	1.0	1.2	1.3	1.3	1.7	1.4
Index	70.9	65.3	66.5	69.2	76.1	74.1

6* Do you think you will spend more, less or about the same next month?

	Apr	Mar	Feb	Jan	Dec	Nov
More	19.5	17.4	16.6	17.4	19.9	34.3
Less	24.4	27.9	29.2	29.3	34.4	21.8
Same	54.2	52.7	52.5	51.2	43.5	41.9
Not sure	2.0	2.0	1.8	2.1	2.2	2.0
Index	74.8	70.4	68.8	69.4	67.2	88.5

**Discover US Spending Monitor
April 2009 (Cont.)**

7* Over the next 30 days, do you anticipate added expenses or a shortfall in income that would cause you to cut back on current lifestyle, spending habits?

	Apr	Mar	Feb	Jan	Dec	Nov
Yes	37.5	37.6	36.8	36.8	40.5	40.2
No	46.8	48.7	49.4	49.7	46.8	46.9
Not sure	15.7	13.7	13.8	13.5	12.6	12.9
Index	98.0	99.6	101.0	101.3	95.3	95.6

8* When you finish paying all of your regular bills this month, will you have money left over?

	Apr	Mar	Feb	Jan	Dec	Nov
Yes	47.5	50.8	48.9	48.9	50.7	51.4
No	40.6	38.2	39.5	40.2	38.8	38.9
Not sure	12.0	11.1	11.5	10.9	10.5	9.6
Index	87.9	92.5	89.9	89.3	91.9	92.5

9* [Only those who answered yes to #6] Okay, will you have more money left over than last month, less money, or about the same amount?

	Apr	Mar	Feb	Jan	Dec	Nov
More	11.7	9.8	11.7	15.8	11.5	11.3
Less	18.5	18.7	18.7	20.6	26.6	22.4
Same	69.3	70.6	69.0	63.0	60.6	65.2
Not sure	0.5	0.9	0.6	0.6	1.2	1.1
Index	100.4	99.0	100.2	101.3	95.8	97.8

10* Suppose you lost your income suddenly. How many months would you be able to continue living your current lifestyle before replacing your income?

	Apr	Mar	Feb	Jan	Dec	Nov
None	28.1	25.6	26.0	27.4	26.8	24.8
1 mo.	16.6	18.0	17.6	17.5	18.0	17.6
2 mos.	10.1	10.3	10.6	10.3	10.8	10.5
3 mos.	10.6	11.5	11.6	9.9	10.6	11.2
4 mos.	4.0	4.1	4.4	4.3	3.7	4.0
5 mos.	3.3	2.9	3.0	2.7	2.8	3.3
6 or more	22.7	22.6	21.5	22.6	22.6	24.0
Not sure	4.6	5.0	5.4	5.3	4.7	4.6
Index	95.6	96.8	95.4	95.1	95.3	99.9

**Category Spending
April 2009**

1* Spending next month on household expenses?

	Apr	Mar	Feb	Jan	Dec	Nov
More	24.8	22.9	24.9	28.2	30.4	35.0
Less	15.6	15.6	13.5	12.8	15.2	13.2
Same	57.6	59.8	59.9	57.2	52.7	50.1
Not sure	2.0	1.7	1.7	1.8	1.8	1.6

2* Spending next month on discretionary personal expenses?

	Apr	Mar	Feb	Jan	Dec	Nov
More	9.3	7.1	6.0	7.0	9.4	10.0
Less	49.9	53.7	54.4	55.4	54.9	52.2
Same	37.1	36.7	36.5	34.6	32.9	35.1
Not sure	3.7	2.5	3.1	2.9	2.8	2.7

3* Spending next month on household improvements?

	Apr	Mar	Feb	Jan	Dec	Nov
More	16.0	13.9	12.5	13.1	12.0	12.7
Less	49.8	51.6	53.7	52.0	54.6	51.9
Same	29.1	29.8	29.3	29.8	28.8	30.7
Not sure	5.1	4.7	4.6	5.1	4.6	4.7

4* Spending next month on major personal purchases ?

	Apr	Mar	Feb	Jan	Dec	Nov
More	13.4	10.7	9.6	10.9	11.6	12.2
Less	47.4	50.6	51.7	50.8	51.6	48.9
Same	34.9	35.1	35.1	34.7	33.3	35.3
Not sure	4.3	3.6	3.6	3.6	3.6	3.6

5* Saving and investing next month?

	Apr	Mar	Feb	Jan	Dec	Nov
More	11.7	11.7	11.9	11.8	12.0	10.4
Less	38.6	39.6	38.9	39.2	40.5	41.5
Same	45.9	45.4	45.7	45.6	44.2	44.8
Not sure	3.9	3.2	3.5	3.3	3.3	3.3

Baseline Monitor
Gender, Age
April 2009

		Total		Gender				Age					
		Adults		Male		Female		18-39		40-64		65+	
		Apr	Mar	Apr	Mar	Apr	Mar	Apr	Mar	Apr	Mar	Apr	Mar
Index		84.2	79.5	88.8	83.7	80.4	75.9	81.1	77.9	83.8	78.0	95.1	87.7
Rate Econ	Excellent	2.9	2.9	3.7	3.7	2.2	2.3	4.3	4.3	1.3	1.2	2.2	2.6
	Good	4.1	3.7	4.8	4.7	3.5	2.9	3.3	3.9	4.1	3.4	6.6	4.2
	Fair	32.1	27.1	33.2	27.9	31.3	26.5	30.4	27.2	32.5	26.1	36.6	29.2
	Poor	59.3	64.7	56.4	62.7	61.8	66.4	60.3	63.1	61.3	68.1	51.8	61.8
	Not sure	1.5	1.5	1.9	1.1	1.2	1.9	1.7	1.5	0.8	1.3	2.7	2.2
Econ Better or Worse	Better	22.7	15.2	25.5	17.1	20.4	13.7	21.1	15.6	23.9	15.0	25.1	14.7
	Worse	50.7	61.1	49.5	60.4	51.8	61.6	53.4	61.7	50.6	62.3	42.6	56.0
	Stay same	20.4	17.1	19.5	16.9	21.1	17.3	20.0	16.5	19.9	16.8	22.4	19.6
	Not sure	6.2	6.6	5.5	5.6	6.8	7.5	5.5	6.1	5.6	5.9	9.9	9.7
Rate Personal Finances	Excellent	7.3	7.0	8.8	8.6	6.0	5.6	8.0	8.2	7.0	6.0	5.3	5.4
	Good	27.2	26.4	28.0	28.1	26.5	24.9	27.7	25.6	25.9	26.7	28.6	28.2
	Fair	38.9	42.2	39.1	41.1	38.8	43.2	34.4	40.6	42.4	42.9	45.0	45.7
	Poor	24.0	22.5	21.3	20.8	26.3	24.0	27.5	24.2	22.2	22.5	17.2	17.3
	Not sure	2.6	1.9	2.9	1.4	2.4	2.3	2.3	1.4	2.5	1.9	3.9	3.3
Personal Finances Better or Worse	Better	18.0	16.3	20.3	19.0	16.0	14.1	22.1	21.5	15.4	12.9	11.3	8.5
	Worse	48.9	52.3	46.4	50.7	51.0	53.7	45.8	46.3	53.0	58.7	48.9	56.1
	Stay same	30.1	28.9	30.1	28.2	30.0	29.4	28.1	29.5	29.8	26.5	36.7	32.5
	Not sure	3.0	2.5	3.1	2.1	3.0	2.8	3.9	2.7	1.8	1.9	3.1	3.0
Spending Compared to Last Month	More	23.7	21.1	21.9	19.7	25.3	22.3	25.6	22.1	21.7	19.1	22.8	22.4
	Less	29.4	34.2	30.1	34.5	28.8	33.9	29.9	34.4	31.8	37.1	22.4	27.0
	About same	45.8	43.5	47.1	44.9	44.8	42.4	43.5	42.3	45.7	42.6	53.3	49.4
	Not sure	1.0	1.2	0.9	1.0	1.1	1.4	1.0	1.2	0.9	1.2	1.5	1.3

**Baseline Monitor
Gender, Age
April 2009 (cont.)**

		Total		Gender				Age					
		Adults		Male		Female		18-39		40-64		65+	
		Apr	Mar	Apr	Mar	Apr	Mar	Apr	Mar	Apr	Mar	Apr	Mar
Index		84.2	79.5	88.8	83.7	80.4	75.9	81.1	77.9	83.8	78.0	95.1	87.7
Spending Next Month	More	19.5	17.4	18.3	17.9	20.5	17.0	23.0	19.5	16.2	15.2	16.3	16.0
	Less	24.4	27.9	24.5	28.9	24.2	27.1	24.9	29.4	26.8	29.2	17.2	20.5
	About same	54.2	52.7	55.5	51.2	53.1	53.8	50.3	49.0	55.2	53.9	63.9	60.8
	Not sure	2.0	2.0	1.8	1.9	2.1	2.1	1.8	2.1	1.8	1.6	2.7	2.6
Add Exp. or Shortfall Next 30 Days	Yes	37.5	37.6	36.1	35.7	38.6	39.3	42.4	41.4	36.9	37.7	23.9	25.9
	No	46.8	48.7	49.6	51.6	44.4	46.3	43.4	46.6	47.4	48.7	55.9	55.2
	Not sure	15.7	13.7	14.3	12.7	17.0	14.5	14.3	12.0	15.8	13.6	20.1	19.0
Money Left After Paying Debts	Yes	47.5	50.8	52.2	56.0	43.5	46.3	45.0	49.9	48.3	50.3	53.0	54.6
	No	40.6	38.2	36.5	34.4	44.0	41.4	45.6	40.6	39.1	39.3	28.6	28.3
	Not sure	12.0	11.1	11.3	9.6	12.5	12.3	9.4	9.6	12.6	10.5	18.5	17.1
Money Left Compared to Last Month	More	11.7	9.8	15.1	11.8	8.2	7.7	15.5	12.1	9.4	8.5	6.3	6.2
	Less	18.5	18.7	18.0	17.3	19.0	20.1	18.9	17.1	18.8	20.7	16.8	18.8
	About same	69.3	70.6	66.3	70.2	72.4	71.0	65.3	69.8	71.0	69.9	76.4	74.2
	Not sure	0.5	0.9	0.6	0.6	0.5	1.2	0.3	1.0	0.8	0.9	0.5	0.8
Months Continue Lifestyle If You Lost Income	None	28.1	25.6	23.2	21.5	32.2	29.0	35.3	32.1	24.3	22.1	14.5	13.4
	One	16.6	18.0	15.3	17.1	17.6	18.8	17.1	21.0	16.4	15.4	15.3	14.9
	Two	10.1	10.3	10.6	11.0	9.6	9.6	10.4	10.6	10.3	10.8	8.5	8.0
	Three	10.6	11.5	12.3	11.7	9.2	11.3	10.7	11.3	10.7	12.2	10.0	10.4
	Four	4.0	4.1	4.4	4.3	3.6	3.9	3.9	3.7	4.0	4.5	4.3	4.4
	Five	3.3	2.9	3.8	3.2	2.9	2.7	3.3	2.6	3.2	3.3	3.5	3.1
	Six +	22.7	22.6	27.1	27.2	19.0	18.7	16.7	15.0	26.1	27.5	33.5	34.9
	Not sure	4.6	5.0	3.3	3.9	5.8	6.0	2.6	3.7	4.9	4.3	10.3	10.9

**Baseline Monitor
Income, Married
April 2009**

		Total		Income						Married				Kids @ Home			
		Adults		<\$40k		\$40K to \$75K		\$75K+		Yes		No		Yes		No	
		Apr	Mar	Apr	Mar	Apr	Mar	Apr	Mar	Apr	Mar	Apr	Mar	Apr	Mar	Apr	Mar
Index		84.2	79.5	70.5	67.8	86.1	81.6	104.9	92.3	87.3	81.2	78.6	76.1	78.2	76.8	88.0	81.5
Rate Econ	Excel	2.9	2.9	4.5	4.2	0.9	1.9	1.9	1.8	2.7	2.5	3.2	3.7	3.6	3.3	2.4	2.7
	Good	4.1	3.7	3.7	4.1	3.4	3.5	5.0	3.2	4.2	3.6	4.0	3.9	2.9	3.2	4.9	4.1
	Fair	32.1	27.1	28.1	24.0	34.1	29.3	37.6	28.6	33.1	27.7	30.4	26.0	29.6	26.9	33.5	27.3
	Poor	59.3	64.7	61.8	65.5	61.0	64.0	54.6	65.9	58.8	65.1	60.2	63.9	62.3	65.5	57.6	64.2
	Not sure	1.5	1.5	1.9	2.1	0.6	1.2	0.9	0.6	1.2	1.0	2.2	2.5	1.6	1.2	1.5	1.7
Econ Better or Worse	Better	22.7	15.2	18.4	13.4	21.7	15.6	30.2	16.4	22.5	14.8	23.2	16.1	19.7	15.4	24.7	15.1
	Worse	50.7	61.1	55.2	60.5	52.3	61.0	44.1	62.9	52.0	62.8	48.2	57.6	55.9	62.0	47.4	60.3
	Same	20.4	17.1	19.9	17.5	21.1	17.4	20.5	16.6	20.1	16.8	20.9	17.8	19.5	16.8	20.8	17.4
	Not sure	6.2	6.6	6.4	8.6	4.9	6.1	5.3	4.0	5.4	5.6	7.7	8.5	4.9	5.8	7.1	7.2
Rate Personal Finances	Excel	7.3	7.0	4.3	3.8	6.1	5.7	13.4	12.9	8.3	8.2	5.3	4.7	8.5	8.4	6.5	6.0
	Good	27.2	26.4	15.5	12.7	31.5	30.2	44.5	42.4	31.5	29.7	19.3	19.9	27.8	26.4	26.9	26.5
	Fair	38.9	42.2	37.8	42.3	45.3	47.4	33.5	37.0	38.9	42.3	39.1	42.1	34.0	40.5	42.2	43.4
	Poor	24.0	22.5	39.2	38.9	16.2	15.5	7.3	7.4	19.2	18.4	32.9	30.5	27.6	23.7	21.8	21.6
	Not sure	2.6	1.9	3.3	2.3	0.8	1.3	1.3	0.3	2.1	1.4	3.4	2.8	2.1	1.0	2.7	2.5
Personal Finances Better or Worse	Better	18.0	16.3	11.9	12.5	18.7	17.3	29.2	21.6	19.1	16.7	16.0	15.6	20.7	19.6	16.3	14.1
	Worse	48.9	52.3	57.5	57.6	47.9	50.7	35.2	47.5	46.7	52.5	53.0	51.8	48.1	49.1	49.4	54.4
	Same	30.1	28.9	26.5	25.8	30.4	31.3	35.3	30.0	31.8	28.8	26.8	29.0	27.5	29.2	31.8	28.7
	Not sure	3.0	2.5	4.1	4.1	3.0	0.7	0.2	0.9	2.4	1.9	4.3	3.6	3.7	2.2	2.6	2.7
Spending Compared to Last Month	More	23.7	21.1	31.3	29.1	19.9	18.6	15.3	13.2	21.6	19.1	27.7	24.9	25.6	22.6	22.4	20.0
	Less	29.4	34.2	29.5	32.4	31.8	35.5	28.4	35.7	29.0	34.9	30.1	32.8	30.2	33.6	29.0	34.5
	Same	45.8	43.5	37.5	36.8	48.1	45.3	56.3	50.7	48.9	44.9	40.2	40.9	43.1	42.6	47.6	44.2
	Not sure	1.0	1.2	1.6	1.7	0.2	0.6	0.0	0.4	0.5	1.1	2.0	1.4	1.1	1.1	1.0	1.3

**Baseline Monitor
Income, Married
April 2009**

		Total		Income						Married				Kids @ Home			
		LV		<\$40k		\$40k to \$75k		\$75k+		Yes		No		Yes		No	
		Apr	Mar	Apr	Mar	Apr	Mar	Apr	Mar	Apr	Mar	Apr	Mar	Apr	Mar	Apr	Mar
Index		84.2	79.5	70.5	67.8	86.1	81.6	104.9	92.3	87.3	81.2	78.6	76.1	78.2	76.8	88.0	81.5
Spending Next Month	More	19.5	17.4	25.1	23.9	16.4	15.4	13.4	11.2	17.5	15.8	23.1	20.5	22.4	18.0	17.6	16.9
	Less	24.4	27.9	25.2	26.9	26.6	28.2	20.8	29.6	24.7	29.2	23.7	25.5	27.3	29.9	22.6	26.6
	Same	54.2	52.7	47.1	46.7	56.0	55.1	65.3	58.2	56.3	53.5	50.3	51.1	48.4	50.2	57.8	54.5
	Not sure	2.0	2.0	2.6	2.5	1.0	1.3	0.6	1.0	1.4	1.5	3.0	2.9	1.8	2.0	2.0	2.0
Add exp shortfall 30 days	Yes	37.5	37.6	46.5	47.5	33.6	36.1	27.5	26.7	35.0	35.8	42.0	41.1	45.7	41.0	32.4	35.1
	No	46.8	48.7	35.5	36.5	52.0	51.1	62.4	64.1	50.5	51.1	39.8	43.9	41.5	46.3	50.1	50.6
	Not sure	15.7	13.7	18.0	16.0	14.5	12.8	10.1	9.2	14.4	13.0	18.1	14.9	12.8	12.8	17.4	14.3
\$ After Debt Pay	Yes	47.5	50.8	29.9	32.7	54.4	54.8	71.4	72.4	52.1	54.6	38.9	43.3	42.9	48.2	50.4	52.7
	No	40.6	38.2	55.3	53.7	36.4	33.8	21.6	23.1	37.8	35.4	45.6	43.6	50.0	43.5	34.6	34.2
	Not sure	12.0	11.1	14.8	13.6	9.2	11.4	7.0	4.5	10.0	10.0	15.5	13.1	7.1	8.3	15.0	13.1
\$ Left v. Last Month	More	11.7	9.8	16.9	10.5	8.8	9.5	11.0	10.3	9.8	9.7	16.3	9.9	11.4	11.6	11.8	8.6
	Less	18.5	18.7	21.4	24.0	19.1	20.0	15.4	14.4	16.6	17.5	23.1	21.6	18.0	16.5	18.9	20.1
	Same	69.3	70.6	60.5	64.7	71.9	70.1	73.6	74.4	73.2	72.0	59.6	67.2	70.0	70.7	68.8	70.6
	Not sure	0.5	0.9	1.2	0.8	0.2	0.5	0.1	1.0	0.3	0.8	1.0	1.3	0.6	1.2	0.5	0.7
Mos Hold Lifestyle Income Lost	None	28.1	25.6	39.1	37.6	25.0	23.4	14.6	13.8	24.7	22.8	34.2	31.0	36.3	32.0	22.9	21.0
	One	16.6	18.0	21.3	22.0	15.5	18.2	10.2	12.1	15.9	16.8	17.7	20.5	16.9	19.7	16.4	16.6
	Two	10.1	10.3	10.1	10.0	9.0	12.0	11.6	10.2	10.4	10.6	9.5	9.5	9.8	10.2	10.1	10.3
	Three	10.6	11.5	8.2	8.8	13.2	12.4	12.7	15.1	10.7	12.6	10.4	9.4	9.5	11.4	11.3	11.6
	Four	4.0	4.1	3.0	2.4	5.1	4.7	4.7	6.0	4.4	4.6	3.2	3.1	4.6	4.3	3.6	4.0
	Five	3.3	2.9	2.4	1.5	4.7	3.2	3.0	4.7	3.1	3.2	3.7	2.5	3.7	2.9	3.1	2.9
	Six +	22.7	22.6	12.3	12.2	23.7	23.1	41.2	35.6	26.3	25.1	16.1	17.6	17.0	16.4	26.4	27.1
Not sure	4.6	5.0	3.7	5.6	3.8	3.0	2.1	2.5	4.4	4.4	5.1	6.4	2.2	3.0	6.1	6.5	

Category Spending
Gender, Age
April 2009

		Gender				Age					
		Apr		Mar		Apr			Mar		
		M	F	M	F	18-39	40-64	65+	18-39	40-64	65+
Spending in Next Month on Household Expenses	More	24.4	25.2	22.5	23.2	27.4	22.6	21.8	22.8	22.9	23.0
	Less	15.2	15.9	16.7	14.7	16.1	16.8	11.2	17.2	15.3	11.6
	Same	58.0	57.3	59.2	60.2	54.1	59.1	65.0	58.1	60.3	63.6
	Not sure	2.4	1.6	1.6	1.8	2.4	1.4	2.0	1.9	1.5	1.8
Spending Next Month on Discretionary Entertainment Exp.	More	11.2	7.7	8.2	6.2	13.5	6.0	4.0	8.8	6.1	4.3
	Less	46.7	52.6	50.0	56.9	49.9	53.0	42.8	55.1	55.6	45.2
	Same	38.9	35.5	39.7	34.2	32.6	38.2	48.0	34.2	36.0	45.9
	Not sure	3.2	4.2	2.1	2.8	4.0	2.8	5.2	1.9	2.3	4.5
Spending Next Month on Household Improvements	More	17.4	14.7	15.6	12.5	18.4	14.9	11.1	15.7	13.1	10.3
	Less	46.8	52.4	47.6	55.0	49.9	51.8	45.0	51.2	54.3	46.8
	Same	31.8	26.8	33.0	27.0	26.4	29.3	36.8	29.1	28.3	35.2
	Not sure	3.9	6.1	3.7	5.5	5.3	4.0	7.2	3.9	4.4	7.7
Spending in Next Month on Major Personal Purchases	More	14.1	12.9	11.9	9.7	17.2	10.6	8.3	12.7	9.4	7.7
	Less	44.5	49.8	47.8	53.0	45.3	51.9	43.4	50.0	53.5	45.7
	Same	38.3	32.0	37.5	33.1	32.2	35.0	42.8	33.7	34.3	41.4
	Not sure	3.2	5.3	2.9	4.2	5.3	2.4	5.5	3.6	2.9	5.3
Next Month – Save and/or Invest	More	14.5	9.3	14.4	9.5	16.3	8.5	4.7	15.8	9.4	4.8
	Less	35.6	41.1	37.7	41.3	37.0	40.7	38.4	37.2	42.1	41.5
	Same	46.4	45.5	45.5	45.3	42.6	47.7	52.0	43.8	45.9	49.0
	Not sure	3.5	4.2	2.4	3.9	4.1	3.1	4.9	3.2	2.6	4.7

**Category Spending
Income, Married
April 2009**

		Income						Married				Kids @ Home			
		Apr			Mar			Apr		Mar		Apr		Mar	
		<40k	40-75k	>75k	<40k	40-75k	>75k	Y	N	Y	N	Y	N	Y	N
Spending Next Month on Household Expenses	More	32.7	21.9	15.3	31.0	20.9	14.0	22.0	30.0	21.7	25.1	26.9	23.6	23.6	22.3
	Less	17.6	15.4	12.4	16.8	15.4	14.8	15.1	16.4	14.7	17.4	16.8	14.8	15.8	15.6
	Same	47.6	61.5	71.3	49.8	62.5	70.9	61.3	50.9	62.5	54.4	54.5	59.6	59.2	60.2
	Not sure	2.2	1.1	1.0	2.4	1.2	0.3	1.6	2.7	1.0	3.1	1.8	1.9	1.4	2.0
Spending Next Month on Disc. Entertainment Exp.	More	11.3	7.6	8.8	9.7	5.0	6.6	9.2	9.6	6.2	9.0	12.7	7.3	8.1	6.4
	Less	55.9	51.3	40.8	58.8	54.0	48.4	48.8	52.0	54.0	53.3	52.2	48.6	57.4	51.1
	Same	27.0	40.1	50.0	27.6	39.6	44.4	39.2	33.2	38.0	34.1	31.4	40.6	32.6	39.7
	Not sure	5.9	1.1	0.4	3.8	1.4	0.5	2.9	5.3	1.9	3.6	3.8	3.5	2.0	2.8
Spending Next Month on Household Improvements	More	14.2	13.3	22.2	12.5	15.0	16.2	17.0	14.0	15.1	11.6	17.5	14.9	16.3	12.3
	Less	55.1	52.8	40.8	56.5	51.3	46.4	49.7	50.0	51.2	52.3	52.9	48.0	52.9	50.6
	Same	23.3	31.5	35.2	24.0	30.9	35.7	29.5	28.4	29.8	29.7	24.4	32.0	27.0	31.7
	Not sure	7.4	2.4	1.9	6.9	2.8	1.7	3.7	7.6	3.8	6.4	5.2	5.1	3.8	5.3
Spending Next Month on Major Personal Purchases	More	13.2	10.9	17.1	10.1	11.0	11.8	14.4	11.7	10.6	11.0	15.5	12.0	11.2	10.4
	Less	54.7	49.8	35.5	56.3	51.3	43.6	46.3	49.3	50.7	50.4	49.8	45.9	51.6	49.9
	Same	26.1	37.0	46.3	28.0	36.0	43.5	36.3	32.4	36.1	33.2	29.7	38.2	34.2	35.8
	Not sure	6.0	2.4	1.0	5.6	1.7	1.0	3.1	6.6	2.6	5.4	4.9	3.9	3.1	3.9
Saving/Investing Next Month	More	10.0	10.2	16.6	9.5	10.3	16.8	11.9	11.3	11.7	11.8	14.2	10.2	13.8	10.3
	Less	48.8	38.4	22.8	50.6	38.0	26.9	36.3	42.8	37.8	43.2	39.7	37.8	38.5	40.3
	Same	35.4	50.3	59.6	34.9	50.2	55.3	49.2	39.8	48.1	40.0	42.5	48.1	44.5	46.1
	Not sure	5.8	1.0	1.0	5.1	1.6	1.0	2.6	6.1	2.3	5.0	3.7	4.0	3.1	3.3