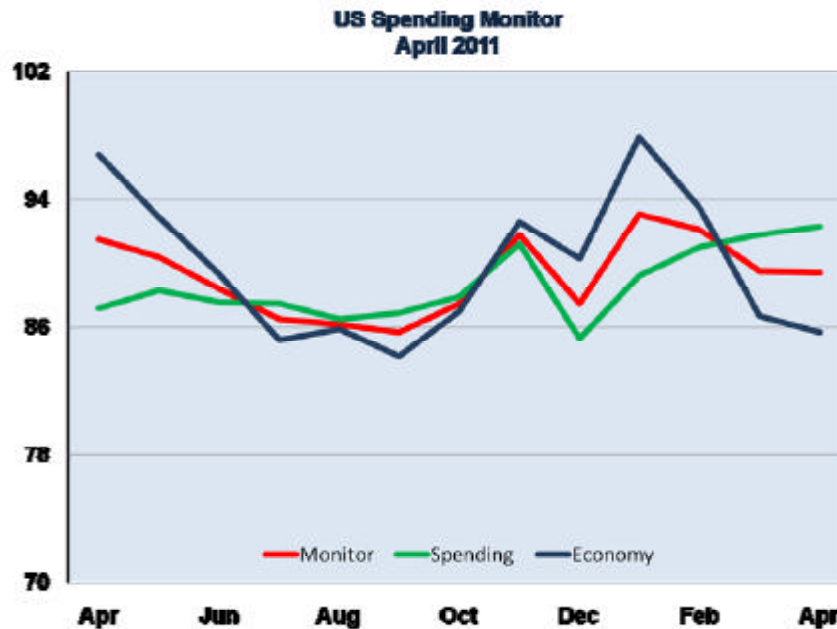


# DISCOVER<sup>®</sup>

## DISCOVER<sup>®</sup> U.S. SPENDING MONITOR<sup>SM</sup>

	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep
DSM	89.4	89.5	92.1	93.1	87.5	91.8	87.5	85.7
Spending	92.3	91.8	91.0	89.2	85.3	91.2	87.9	86.9
Economy	85.7	86.7	93.5	97.9	90.3	92.6	87.0	84.2
DSBW*		86.5	90.2	91.0	81.6	87.2	84.2	73.8



The Discover<sup>®</sup> U.S. Spending Monitor<sup>SM</sup> 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](http://www.rasmussenreports.com))



**Discover US Spending Monitor**  
**Survey of 8,200 US Adults**  
**April 2011**

**Baseline Index Questions**

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

	Apr	Mar	Feb	Jan	Dec	Nov
Excellent	3.0	2.8	1.8	3.2	2.4	2.0
Good	6.5	7.4	7.2	7.1	6.2	6.0
Fair	34.4	34.9	36.1	36.7	33.8	36.7
Poor	55.0	53.1	53.6	51.0	56.1	53.8
Not sure	1.1	1.8	1.3	1.9	1.5	1.5
Index	50.6	53.1	51.4	55.0	48.8	50.3

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

	Apr	Mar	Feb	Jan	Dec	Nov
Better	25.7	24.8	30.5	33.0	28.9	30.5
Worse	51.3	50.9	44.0	40.4	43.7	45.0
Same	18.2	20.1	20.5	22.4	23.1	20.0
Not sure	4.8	4.2	4.9	4.2	4.3	4.5
Index	123.7	122.9	143.8	154.1	141.7	142.2

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

	Apr	Mar	Feb	Jan	Dec	Nov
Excellent	7.5	7.6	8.3	9.1	6.9	7.8
Good	26.4	24.8	26.5	26.5	25.2	26.7
Fair	39.0	42.0	39.9	39.2	40.6	40.9
Poor	24.7	23.6	23.5	23.3	25.5	22.8
Not sure	2.4	1.9	1.9	1.9	1.8	1.8
Index	89.2	88.8	90.9	91.6	87.1	91.2

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

	Apr	Mar	Feb	Jan	Dec	Nov
Better	20.6	22.2	23.7	25.6	21.6	23.3
Worse	49.2	48.4	44.6	43.7	46.2	45.0
Same	28.2	27.4	29.4	28.8	30.5	29.3
Not sure	2.1	2.0	2.3	1.9	1.7	2.5
Index	79.1	81.9	87.6	90.8	83.6	86.7

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	42.6	41.1	31.5	32.9	36.9	28.2
Less	18.4	17.8	22.4	24.9	20.7	23.5
Same	37.5	39.5	44.6	41.1	40.8	47.0
Not sure	1.4	1.5	1.4	1.1	1.6	1.3
Index	93.4	92.7	82.1	81.2	87.4	78.8

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

	Apr	Mar	Feb	Jan	Dec	Nov
More	36.7	32.8	24.8	22.6	21.9	35.0
Less	16.7	17.7	18.9	21.6	33.2	18.5
Same	44.1	47.3	54.4	53.9	43.2	44.7
Not sure	2.5	2.2	1.9	1.9	1.7	1.9
Index	94.4	90.5	83.4	79.5	69.8	91.7



Discover US Spending Monitor  
April 2011

Baseline Index Questions (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	41.2	42.1	36.0	35.1	41.7	39.9
No	45.2	44.1	50.5	50.0	43.7	47.2
Not sure	13.6	13.9	13.5	14.9	14.6	12.9
Index	93.2	91.4	102.6	103.1	91.4	96.2

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	47.1	47.9	48.0	47.1	46.2	48.9
No	39.9	39.2	40.5	41.8	43.1	40.0
Not sure	13.0	12.8	11.5	11.1	10.7	11.1
Index	88.1	89.3	88.3	86.6	84.7	89.4

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	9.0	11.9	13.0	19.1	11.6	11.1
Less	27.0	26.7	21.6	19.3	26.1	19.9
Same	63.4	60.4	65.2	60.4	61.4	68.5
Not sure	.7	1.0	.3	1.1	0.8	0.5
Index	94.9	96.4	99.5	103.6	96.8	99.3

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	27.3	27.8	27.0	27.1	28.8	27.7
1 mo.	18.7	17.3	16.7	18.5	17.1	15.4
2 mos.	9.0	9.3	11.6	10.4	9.6	10.2
3 mos.	10.0	10.3	9.0	9.3	10.3	11.3
4 mos.	4.5	3.6	4.6	3.2	3.8	3.4
5 mos.	3.4	2.5	2.6	3.1	3.5	2.9
6 or more	21.6	22.6	24.1	23.6	21.8	24.6
Not sure	5.5	6.5	4.5	4.7	5.1	4.5
Index	92.6	81.7	98.6	95.5	92.9	99.8



Category Spending  
April 2011

1\* Spending next month on household expenses?

	Apr	Mar	Feb	Jan	Dec	Nov
More	56.1	54.8	40.9	41.7	40.9	36.5
Less	8.1	8.4	9.0	8.6	10.3	9.4
Same	34.3	35.3	48.1	48.3	46.6	52.3
Not sure	1.4	1.5	2.0	1.4	2.2	1.8

2\* Spending next month on discretionary personal expenses?

	Apr	Mar	Feb	Jan	Dec	Nov
More	8.0	8.5	8.4	6.7	7.9	12.1
Less	52.4	52.9	47.4	50.7	52.3	46.5
Same	35.9	34.8	41.0	39.7	35.9	38.5
Not sure	3.6	3.8	3.2	2.9	3.8	2.9

3\* Spending next month on household improvements?

	Apr	Mar	Feb	Jan	Dec	Nov
More	16.0	13.7	13.6	12.3	12.0	13.2
Less	48.9	50.3	45.9	49.1	50.3	48.3
Same	29.1	30.0	35.6	33.4	32.5	33.9
Not sure	6.0	13.7	4.8	5.2	5.2	4.5

4\* Spending next month on major personal purchases?

	Apr	Mar	Feb	Jan	Dec	Nov
More	13.2	11.5	11.6	10.4	11.4	12.0
Less	48.7	48.4	45.0	46.7	48.3	45.5
Same	33.8	35.0	40.3	39.1	35.9	38.6
Not sure	4.3	5.0	3.1	3.7	4.4	3.9

5\* Saving and investing next month?

	Apr	Mar	Feb	Jan	Dec	Nov
More	9.0	9.2	9.4	11.1	9.6	9.7
Less	39.8	40.1	35.1	34.4	38.4	37.8
Same	47.1	46.1	51.7	50.9	48.1	48.4
Not sure	4.1	4.6	3.7	3.6	3.9	4.0



Baseline Monitor  
Gender, Age  
April 2011

		Total		Gender				Age					
		Adults		Male		Female		18-39		40-64		65+	
		Apr	Mar	Apr	Mar	Apr	Mar	Apr	Mar	Apr	Mar	Apr	Mar
<b>Index</b>		<b>89.4</b>	<b>89.5</b>	<b>92.2</b>	<b>93.0</b>	<b>87.0</b>	<b>86.6</b>	<b>88.0</b>	<b>86.5</b>	<b>88.8</b>	<b>90.4</b>	<b>94.9</b>	<b>96.7</b>
Rate Econ	Excellent	3.0	2.8	2.9	4.0	3.2	1.8	4.7	4.3	1.2	1.1	2.1	2.2
	Good	6.5	7.4	6.6	8.1	6.4	6.8	5.7	7.5	6.9	6.8	7.7	8.2
	Fair	34.4	34.9	35.7	33.4	33.4	36.2	35.2	33.0	33.2	35.5	34.9	39.5
	Poor	55.0	53.1	53.3	52.9	56.4	53.2	53.4	52.6	57.8	55.8	53.3	48.3
	Not sure	1.1	1.8	1.6	1.5	.6	2.0	.9	2.6	.8	.8	2.1	1.7
Econ Better or Worse	Better	25.7	24.8	25.7	27.2	25.6	22.8	27.5	24.1	24.7	25.9	22.4	24.4
	Worse	51.3	50.9	52.0	48.3	50.6	53.1	49.2	51.2	54.8	52.7	49.7	46.2
	Staying same	18.2	20.1	17.8	21.4	18.6	19.0	18.8	20.9	16.4	17.9	20.6	22.5
	Not sure	4.8	4.2	4.5	3.1	5.1	5.0	4.5	3.8	4.0	3.4	7.4	6.9
Rate Personal Finances	Excellent	7.5	7.6	9.2	9.6	6.0	6.0	8.4	8.2	6.7	7.5	6.5	6.5
	Good	26.4	24.8	26.8	26.1	26.1	23.7	26.6	22.3	25.2	26.3	28.7	28.7
	Fair	39.0	42.0	36.9	40.2	40.8	43.5	35.2	41.6	42.5	41.9	43.0	43.6
	Poor	24.7	23.6	24.8	22.5	24.6	24.6	27.3	26.4	23.8	22.5	18.7	18.1
	Not sure	2.4	1.9	2.3	1.6	2.4	2.2	2.5	1.5	1.8	1.9	3.1	3.2
Personal Finances Better or Worse	Better	20.6	22.2	22.7	24.1	18.8	20.7	24.4	27.6	19.1	19.4	12.3	12.5
	Worse	49.2	48.4	45.6	47.8	52.2	48.8	44.8	44.7	53.4	52.0	53.0	51.2
	Staying same	28.2	27.4	29.9	26.1	26.7	28.5	28.8	25.6	25.7	26.9	32.3	34.0
	Not sure	2.1	2.0	1.8	2.0	2.3	2.0	2.0	2.1	1.9	1.7	2.4	2.3
Spending Compared to Last Month	More	42.6	41.1	40.1	42.4	44.8	40.1	38.5	39.5	47.0	42.9	45.3	42.2
	Less	18.4	17.8	18.9	19.2	18.0	16.7	20.6	18.7	17.5	18.2	13.7	14.5
	About same	37.5	39.5	39.6	36.9	35.7	41.7	39.3	39.9	34.2	38.0	39.5	41.7
	Not sure	1.4	1.5	1.4	1.5	1.5	1.5	1.5	1.9	1.3	1.0	1.6	1.6



Baseline Monitor  
Gender, Age  
April 2011 (cont.)

		Total		Gender				Age					
		Adults		Male		Female		18-39		40-64		65+	
		Apr	Mar	Apr	Mar	Apr	Mar	Apr	Mar	Apr	Mar	Apr	Mar
<b>Index</b>		<b>89.4</b>	<b>89.5</b>	<b>92.2</b>	<b>93.0</b>	<b>87.0</b>	<b>86.6</b>	<b>88.0</b>	<b>86.5</b>	<b>88.8</b>	<b>90.4</b>	<b>94.9</b>	<b>96.7</b>
Spending Next Month	More	36.7	32.8	37.1	34.8	36.3	31.1	37.6	31.9	36.5	34.2	34.2	32.1
	Less	16.7	17.7	17.9	18.8	15.7	16.8	17.5	19.3	17.3	17.9	13.3	12.8
	About same	44.1	47.3	43.0	44.6	45.0	49.6	42.1	47.1	44.3	45.6	49.6	52.0
	Not sure	2.5	2.2	2.0	1.8	2.9	2.5	2.8	1.7	1.9	2.4	2.9	3.1
Add Exp. or Shortfall Next 30 Days	Yes	41.2	42.1	40.6	42.6	41.8	41.7	42.6	45.2	43.1	42.5	32.7	31.7
	No	45.2	44.1	47.7	46.1	43.0	42.3	46.5	42.6	42.2	43.8	47.9	49.0
	Not sure	13.6	13.9	11.7	11.3	15.2	16.0	10.9	12.1	14.7	13.7	19.4	19.3
Money Left After Paying Debts	Yes	47.1	47.9	52.3	51.9	42.7	44.6	44.7	45.1	48.7	50.7	50.9	50.3
	No	39.9	39.2	36.6	37.0	42.7	41.1	43.5	42.8	39.5	38.3	30.1	30.6
	Not sure	13.0	12.8	11.1	11.0	14.5	14.4	11.8	12.1	11.8	11.0	19.0	19.1
Money Left Compared to Last Month	More	9.0	11.9	10.9	14.0	7.0	9.8	11.4	16.7	7.5	8.8	5.8	5.9
	Less	27.0	26.7	25.5	27.5	28.5	25.9	24.5	26.5	30.0	27.5	27.1	25.1
	About same	63.4	60.4	63.1	57.8	63.6	63.0	63.7	55.2	61.6	63.1	66.1	68.4
	Not sure	.7	1.0	.5	.8	.9	1.3	.4	1.5	.9	.7	1.0	.6
Months Continue Lifestyle If You Lost Income	None	27.3	27.8	24.4	24.7	29.8	30.3	34.5	36.0	23.1	22.7	15.3	14.5
	One	18.7	17.3	17.8	17.2	19.4	17.4	20.7	18.6	17.1	16.4	16.1	15.7
	Two	9.0	9.3	8.5	9.4	9.4	9.3	8.5	8.9	9.8	10.5	8.6	8.1
	Three	10.0	10.3	10.0	11.2	10.0	9.5	9.4	9.7	10.9	10.7	9.7	10.9
	Four	4.5	3.6	4.1	3.6	4.8	3.6	4.5	3.2	4.5	3.8	4.2	4.5
	Five	3.4	2.5	4.6	3.2	2.4	2.0	3.5	2.0	3.3	3.0	3.6	3.1
	Six +	21.6	22.6	26.0	25.9	17.9	19.9	14.6	15.1	26.3	28.3	32.1	32.5
Not sure	5.5	6.5	4.7	4.6	6.2	8.0	4.3	6.4	5.1	4.7	10.4	10.7	



Baseline Monitor  
Income, Married  
April 2011

		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
<b>Index</b>		<b>89.4</b>	<b>89.5</b>	<b>72.4</b>	<b>72.8</b>	<b>93.1</b>	<b>95.2</b>	<b>114.8</b>	<b>113.8</b>	<b>92.8</b>	<b>92.0</b>	<b>83.6</b>	<b>85.3</b>	<b>87.2</b>	<b>85.1</b>	<b>90.5</b>	<b>92.4</b>
Rate Econ	Excel	3.0	2.8	3.7	3.7	1.8	1.9	2.8	2.3	3.1	1.6	2.9	5.0	4.0	2.6	2.6	3.0
	Good	6.5	7.4	4.5	5.9	6.2	7.9	9.3	8.5	6.5	7.4	6.5	7.3	6.0	6.2	6.7	8.2
	Fair	34.4	34.9	29.1	29.7	35.8	34.8	43.2	42.9	35.0	35.1	33.5	34.6	33.0	35.0	35.1	34.9
	Poor	55.0	53.1	61.3	58.3	55.4	53.8	44.1	45.5	54.6	54.3	55.5	50.8	56.4	54.1	54.2	52.3
	Not sure	1.1	1.8	1.4	2.4	.8	1.5	.6	.8	.8	1.6	1.5	2.2	.6	2.0	1.3	1.6
Econ Better or Worse	Better	25.7	24.8	17.8	16.9	26.6	27.2	38.3	37.1	26.4	25.2	24.5	24.1	26.2	22.4	25.2	26.3
	Worse	51.3	50.9	58.1	57.3	49.3	50.4	43.0	40.6	51.6	51.8	50.7	49.4	50.9	52.9	51.6	49.7
	Same	18.2	20.1	17.4	19.6	20.7	19.3	16.0	21.2	18.1	20.0	18.4	20.3	18.7	21.6	18.0	19.2
	Not sure	4.8	4.2	6.7	6.3	3.4	3.1	2.7	1.1	3.9	3.0	6.3	6.2	4.2	3.2	5.2	4.8
Rate Personal Finances	Excel	7.5	7.6	4.0	2.5	5.5	6.9	16.2	18.7	9.2	8.1	4.5	6.8	7.8	7.2	7.4	7.9
	Good	26.4	24.8	13.2	12.6	28.6	28.9	48.9	43.3	30.5	29.0	19.4	17.4	28.1	24.9	25.7	24.7
	Fair	39.0	42.0	40.1	45.0	48.9	45.2	26.8	31.7	40.1	42.8	37.2	40.6	37.5	42.7	39.8	41.7
	Poor	24.7	23.6	40.3	37.9	15.8	17.6	6.5	5.1	18.3	18.4	35.6	32.7	25.0	24.2	24.3	23.1
	Not sure	2.4	1.9	2.4	2.0	1.2	1.3	1.6	1.2	1.8	1.6	3.3	2.5	1.7	1.0	2.7	2.5
Personal Finances Better or Worse	Better	20.6	22.2	12.5	14.7	18.4	23.9	39.2	37.4	23.7	23.3	15.2	20.4	25.8	24.2	17.5	21.1
	Worse	49.2	48.4	59.8	57.6	48.8	47.3	31.6	33.0	49.1	47.4	49.3	50.1	46.4	46.5	50.6	49.4
	Same	28.2	27.4	25.1	25.1	32.4	27.9	27.7	28.1	25.1	27.6	33.5	26.9	26.0	27.3	29.7	27.5
	Not sure	2.1	2.0	2.7	2.5	.4	.9	1.4	1.4	2.0	1.7	2.1	2.6	1.7	2.0	2.2	2.0
Spending Compared to Last Month	More	42.6	41.1	43.9	44.9	46.7	41.5	37.6	33.2	43.6	40.2	40.9	42.7	43.6	40.1	41.7	41.6
	Less	18.4	17.8	20.5	18.9	16.8	16.1	15.5	18.3	18.0	18.9	19.1	16.1	17.2	17.2	19.2	18.3
	Same	37.5	39.5	33.6	34.8	35.7	41.2	46.4	46.9	37.2	39.7	38.0	39.2	38.0	40.5	37.6	39.0
	Not sure	1.4	1.5	2.0	1.3	.8	1.2	.5	1.6	1.2	1.2	1.9	2.0	1.2	2.1	1.6	1.1



Baseline Monitor  
Income, Married  
April 2011 (cont.)

		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
<b>Index</b>		<b>89.4</b>	<b>89.5</b>	<b>72.4</b>	<b>72.8</b>	<b>93.1</b>	<b>95.2</b>	<b>114.8</b>	<b>113.8</b>	<b>92.8</b>	<b>92.0</b>	<b>83.6</b>	<b>85.3</b>	<b>87.2</b>	<b>85.1</b>	<b>90.5</b>	<b>92.4</b>
Spending Next Month	More	36.7	32.8	39.8	35.9	38.6	32.6	30.1	27.8	35.8	33.9	38.1	30.8	38.7	33.0	35.3	32.7
	Less	16.7	17.7	18.0	19.1	15.4	18.1	15.7	15.8	16.3	17.8	17.4	17.6	16.0	17.2	17.2	17.9
	Same	44.1	47.3	39.3	42.1	44.0	48.1	53.1	55.4	45.5	46.7	41.6	48.5	42.2	47.5	45.3	47.3
	Not sure	2.5	2.2	2.9	2.9	2.0	1.2	1.1	1.0	2.3	1.7	2.8	3.0	3.1	2.3	2.2	2.1
Add exp shortfall 30 days	Yes	41.2	42.1	49.4	51.8	42.6	38.5	28.0	30.3	40.3	40.8	42.8	44.3	46.6	45.8	38.4	39.7
	No	45.2	44.1	34.6	32.6	45.7	50.2	63.5	59.8	47.1	45.8	41.8	41.1	42.6	40.5	46.7	46.3
	Not sure	13.6	13.9	16.0	15.6	11.7	11.4	8.5	9.9	12.5	13.4	15.5	14.6	10.8	13.6	14.9	14.0
\$ After Debt Pay	Yes	47.1	47.9	31.0	30.1	52.1	57.4	73.5	73.8	51.4	51.4	39.9	41.9	45.2	43.6	48.3	50.6
	No	39.9	39.2	53.0	54.2	35.5	33.8	22.5	18.7	36.9	36.8	45.0	43.4	46.7	45.1	36.1	35.7
	Not sure	13.0	12.8	16.0	15.8	12.4	8.8	4.0	7.4	11.7	11.8	15.2	14.7	8.1	11.3	15.5	13.7
\$ Left v. Last Month	More	9.0	11.9	6.1	12.1	8.1	9.4	13.0	15.1	10.8	11.0	5.0	13.7	12.9	14.1	7.1	10.8
	Less	27.0	26.7	33.0	34.2	31.2	26.3	20.4	21.7	25.8	26.4	29.6	27.3	24.3	27.2	28.4	26.4
	Same	63.4	60.4	59.6	53.2	60.4	62.9	66.5	62.5	62.8	61.7	64.7	57.8	62.2	57.2	63.8	62.0
	Not sure	.7	1.0	1.3	.4	.3	1.5	.2	.7	.7	1.0	.7	1.1	.6	1.5	.7	.8
Mos Hold Lifestyle If Income Lost	None	27.3	27.8	37.4	38.0	21.5	22.7	16.5	15.1	24.3	24.0	32.5	34.2	34.2	34.2	23.7	23.7
	One	18.7	17.3	24.5	24.0	18.1	13.6	11.1	10.7	18.3	17.0	19.3	18.0	21.2	19.6	17.3	16.0
	Two	9.0	9.3	10.0	8.1	10.1	12.1	7.6	8.9	9.2	11.2	8.6	6.2	7.9	9.7	9.4	9.2
	Three	10.0	10.3	7.2	8.4	14.0	13.6	11.5	11.2	11.1	11.2	8.0	8.7	9.8	11.0	10.1	9.8
	Four	4.5	3.6	3.1	2.2	4.8	4.1	6.5	6.3	5.0	4.0	3.5	3.0	4.4	4.0	4.5	3.4
	Five	3.4	2.5	2.6	2.1	3.3	3.4	5.4	3.0	3.7	2.5	3.1	2.7	4.2	2.2	3.0	2.8
	Six +	21.6	22.6	9.9	11.2	24.3	25.7	38.2	41.1	23.9	25.0	17.8	18.6	14.2	15.4	25.5	27.0
Not sure	5.5	6.5	5.3	6.0	4.0	4.7	3.2	3.6	4.6	5.2	7.2	8.6	4.0	3.9	6.4	8.0	



**Baseline Monitor**  
**Credit Union Members**  
**April 2011**

		Total		Credit Union Member			
		Adults		Yes		No	
		Apr	Mar	Apr	Mar	Apr	Mar
<b>Index</b>		<b>89.4</b>	<b>89.5</b>	<b>92.2</b>	<b>90.8</b>	<b>87.5</b>	<b>88.7</b>
Rate Econ	Excel	3.0	2.8	1.7	2.4	3.4	3.1
	Good	6.5	7.4	7.0	7.9	6.1	6.8
	Fair	34.4	34.9	34.3	35.9	35.1	34.2
	Poor	55.0	53.1	55.8	53.3	54.5	53.8
	Not sure	1.1	1.8	1.1	.6	.9	2.2
Econ Better or Worse	Better	25.7	24.8	28.3	26.7	24.2	23.8
	Worse	51.3	50.9	50.9	52.5	52.1	50.4
	Same	18.2	20.1	16.7	17.4	18.6	21.4
	Not sure	4.8	4.2	4.0	3.5	5.0	4.4
Rate Personal Finances	Excel	7.5	7.6	7.7	9.1	7.5	6.9
	Good	26.4	24.8	30.1	28.0	23.9	23.1
	Fair	39.0	42.0	40.2	43.2	38.1	41.2
	Poor	24.7	23.6	19.4	18.2	28.2	27.0
	Not sure	2.4	1.9	2.5	1.6	2.2	1.9
Personal Finances Better or Worse	Better	20.6	22.2	21.8	22.6	19.6	22.4
	Worse	49.2	48.4	49.2	48.5	49.7	48.7
	Same	28.2	27.4	27.3	27.7	28.4	26.6
	Not sure	2.1	2.0	1.7	1.2	2.2	2.2
Spending Compared to Last Month	More	42.6	41.1	47.4	41.2	40.1	41.3
	Less	18.4	17.8	16.5	17.9	19.4	17.9
	Same	37.5	39.5	35.1	39.6	38.9	39.2
	Not sure	1.4	1.5	1.0	1.2	1.6	1.6



Baseline Monitor  
Credit Union Members  
April 2011 (cont.)

		Total		Credit Union Members			
		Adults		Yes		No	
		Mar	Feb	Apr	Mar	Apr	Mar
<b>Index</b>		<b>89.5</b>	<b>92.1</b>	<b>92.2</b>	<b>90.8</b>	<b>87.5</b>	<b>88.7</b>
Spending Next Month	More	32.8	24.8	38.9	33.9	35.5	32.3
	Less	17.7	18.9	13.7	20.6	18.3	16.4
	Same	47.3	54.4	45.4	43.8	43.7	49.4
	Not sure	2.2	1.9	2.0	1.7	2.5	2.0
Add exp shortfall 30 days	Yes	42.1	36.0	42.9	44.5	40.6	41.3
	No	44.1	50.5	45.0	43.1	45.3	44.9
	Not sure	13.9	13.5	12.1	12.4	14.1	13.7
\$ After Debt Pay	Yes	47.9	48.0	50.5	51.4	45.2	46.6
	No	39.2	40.5	37.9	37.1	41.3	40.4
	Not sure	12.8	11.5	11.6	11.5	13.5	13.0
\$ Left v. Last Month	More	11.9	13.0	11.2	11.2	7.4	12.3
	Less	26.7	21.6	26.5	29.9	27.5	24.9
	Same	60.4	65.2	61.8	57.9	64.3	61.7
	Not sure	1.0	.3	.5	1.0	.8	1.0
Mos Hold Lifestyle If Income Lost	None	27.8	27.0	25.5	26.9	28.3	28.4
	One	17.3	16.7	19.8	17.1	18.0	17.6
	Two	9.3	11.6	9.7	10.7	8.8	8.6
	Three	10.3	9.0	10.6	11.3	9.5	9.7
	Four	3.6	4.6	5.1	3.6	4.2	3.6
	Five	2.5	2.6	3.0	2.4	3.4	2.7
	Six +	22.6	24.1	21.8	23.3	22.0	22.7
	Not sure	6.5	4.5	4.7	4.6	5.7	6.8



**Category Spending**  
**Gender, Age**  
**April 2011**

		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	52.8	58.9	56.1	53.6	52.2	61.4	56.3	51.4	59.1	55.2
	Less	9.7	6.8	9.8	7.2	9.2	7.5	6.2	10.0	7.1	6.5
	Same	35.9	33.0	32.9	37.3	36.9	30.2	36.0	36.7	32.6	36.8
	Not sure	1.6	1.3	1.2	1.8	1.7	1.0	1.5	1.9	1.1	1.4
Spending Next Month on Discretionary and Entertainment Exp.	More	8.2	7.9	10.1	7.2	9.1	7.3	6.2	9.8	7.4	7.0
	Less	49.6	54.8	51.8	53.7	51.9	55.9	46.2	54.3	54.1	45.7
	Same	39.1	33.2	34.8	34.8	35.4	34.1	41.6	32.2	35.1	42.0
	Not sure	3.1	4.1	3.3	4.2	3.6	2.7	5.9	3.7	3.3	5.4
Spending Next Month on Household Improvements	More	16.7	15.4	13.6	13.7	18.1	14.8	12.2	14.2	13.9	11.5
	Less	46.7	50.7	49.5	50.9	45.4	54.1	47.5	51.1	51.3	45.9
	Same	31.8	26.8	31.1	29.1	30.2	26.1	32.4	28.9	29.8	33.8
	Not sure	4.7	7.2	5.7	6.3	6.2	5.0	7.9	5.9	5.0	8.8
Spending in Next Month on Major Personal Purchases	More	13.8	12.6	11.5	11.6	15.7	11.1	10.3	13.5	10.3	8.6
	Less	47.8	49.4	48.7	48.2	46.4	52.0	48.0	47.4	51.1	45.4
	Same	34.4	33.4	35.7	34.5	33.6	32.7	37.1	33.9	34.4	40.1
	Not sure	4.0	4.6	4.1	5.8	4.3	4.2	4.6	5.3	4.3	5.9
Next Month – Save and/or Invest	More	12.2	6.2	9.7	8.8	12.4	7.1	3.0	12.5	7.4	3.6
	Less	37.6	41.6	40.4	39.7	35.4	43.7	44.3	38.2	41.8	41.8
	Same	47.3	46.8	45.2	46.8	47.1	46.5	48.3	43.3	48.0	49.9
	Not sure	2.8	5.3	4.7	4.6	5.2	2.7	4.4	6.0	2.8	4.6



Category Spending  
Income, Married  
April 2011

		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	56.9	61.9	49.1	54.5	59.2	52.3	58.7	51.7	57.6	49.8	59.3	54.3	55.6	54.2
	Less	9.1	6.6	9.2	10.3	7.1	6.6	7.4	9.3	8.1	9.0	7.7	8.3	7.9	8.8
	Same	32.0	30.5	41.5	33.9	33.4	39.4	33.3	36.2	33.3	38.7	32.2	35.6	34.7	35.7
	Not sure	2.0	1.0	.1	1.3	.3	1.7	.6	2.8	.9	2.5	.8	1.8	1.9	1.3
Spending Next Month on Discretionary and Entertainment Exp.	More	9.1	6.8	8.0	8.4	6.7	11.4	6.8	10.0	7.9	9.6	7.7	8.2	8.3	8.7
	Less	57.9	58.5	40.0	58.9	52.7	43.1	53.8	50.0	53.8	51.2	58.9	48.9	57.0	50.3
	Same	27.7	33.5	51.0	27.0	39.3	43.5	36.7	34.6	35.8	33.2	31.0	38.5	31.6	36.8
	Not sure	5.2	1.2	.9	5.8	1.3	2.0	2.7	5.3	2.6	6.0	2.4	4.3	3.1	4.3
Spending Next Month on Household Improvements	More	14.6	13.8	23.4	10.5	15.5	17.5	17.5	13.4	13.6	13.7	21.9	12.9	14.5	13.2
	Less	53.8	51.9	37.3	57.0	49.0	42.9	49.3	48.1	51.9	47.6	48.6	48.8	54.0	48.0
	Same	22.7	31.1	36.7	23.8	32.8	36.8	29.1	29.2	30.3	29.5	26.0	30.8	27.5	31.6
	Not sure	8.8	3.1	2.6	8.8	2.7	2.8	4.1	9.4	4.1	9.2	3.5	7.4	4.0	7.2
Spending Next Month on Major Personal Purchases	More	12.7	11.1	16.3	11.3	9.1	15.8	11.8	15.5	11.5	11.6	12.6	13.4	14.5	9.8
	Less	55.1	51.1	37.0	56.2	47.4	38.0	50.5	45.6	49.5	46.5	50.9	47.7	49.0	48.0
	Same	26.3	35.6	45.3	25.3	41.5	44.2	34.6	32.4	36.2	33.1	34.3	33.5	32.4	36.6
	Not sure	5.9	2.3	1.4	7.2	2.0	2.0	3.0	6.5	2.8	8.8	2.2	5.4	4.1	5.6
Saving/Investing Next Month	More	7.9	6.5	14.5	7.5	7.9	15.4	8.5	9.8	8.4	10.8	10.1	8.2	10.7	8.4
	Less	53.7	38.1	21.0	51.4	35.9	25.4	38.4	42.2	39.9	40.3	38.8	40.5	40.3	39.8
	Same	33.3	52.7	63.4	34.0	54.4	57.7	49.9	42.2	49.0	41.0	47.5	46.9	44.3	47.2
	Not sure	5.0	2.7	1.2	7.1	1.8	1.5	3.2	5.8	2.7	7.9	3.6	4.4	4.7	4.6



**Category Spending  
Credit Union Member  
April 2011**

		Credit Union Member			
		Apr		Mar	
		Yes	No	Yes	No
Spending in Next Month on Household Expenses	More	60.9	53.8	59.8	52.5
	Less	8.7	7.7	6.8	9.3
	Same	30.0	36.5	32.1	36.8
	Not sure	.3	2.1	1.4	1.4
Spending Next Month on Discretionary and Entertainment Exp.	More	8.7	7.4	9.4	7.8
	Less	53.3	52.1	55.4	52.0
	Same	35.9	36.2	32.8	35.9
	Not sure	2.0	4.3	2.5	4.3
Spending Next Month on Household Improvements	More	18.9	14.5	16.0	12.3
	Less	47.1	50.6	49.6	51.2
	Same	31.1	27.7	29.8	30.1
	Not sure	2.9	7.2	4.6	6.4
Spending in Next Month on Major Personal Purchases	More	14.6	12.6	12.4	11.1
	Less	46.8	50.1	48.4	48.8
	Same	35.4	32.7	35.7	34.4
	Not sure	3.2	4.7	3.5	5.7
Next Month – Save and/or Invest	More	9.9	8.7	9.1	9.2
	Less	38.7	40.5	39.2	41.0
	Same	49.0	46.1	48.9	44.6
	Not sure	2.4	4.7	2.7	5.3



**Monthly Effect of High Gas Prices  
April 2011**

		Total	Gender		Age			Married	
		LV	Male	Female	18-39	40-64	65+	Yes	No
Are high gas prices forcing you to change your summer vacation plans?	Yes	56.6	55.0	57.9	57.3	60.4	45.9	57.4	55.2
	No	30.4	35.9	26.0	30.6	28.7	34.0	31.3	29.1
	Not sure	13.0	9.1	16.1	12.1	10.9	20.0	11.3	15.8

		Total	Gender		Age			Married	
		LV	Male	Female	18-39	40-64	65+	Yes	No
Are high gas prices forcing you to cut back on discretionary spending?	Yes	67.7	63.3	71.4	70.7	68.8	56.5	71.2	61.9
	No	24.7	31.3	19.2	22.0	25.2	31.2	24.0	25.8
	Not sure	7.6	5.5	9.4	7.3	6.0	12.3	4.9	12.3

		Total	Children at Home		Income			Credit Union Member	
		LV	Yes	No	Less than \$40K	\$40K to \$75K	\$75K+	Yes	No
Are high gas prices forcing you to change your summer vacation plans?	Yes	56.6	64.4	53.7	62.8	59.5	45.7	61.6	53.3
	No	30.4	24.8	33.1	22.9	28.8	44.7	26.8	32.7
	Not sure	13.0	10.8	13.1	14.3	11.7	9.6	11.7	13.9

		Total	Children at Home		Income			Credit Union Member	
		LV	Yes	No	Less than \$40K	\$40K to \$75K	\$75K+	Yes	No
Are high gas prices forcing you to cut back on discretionary spending?	Yes	67.7	80.4	62.1	76.5	68.5	52.5	68.1	67.3
	No	24.7	16.5	28.4	16.0	25.6	39.6	24.9	24.7
	Not sure	7.6	3.2	9.5	7.5	5.9	7.8	7.0	8.1