

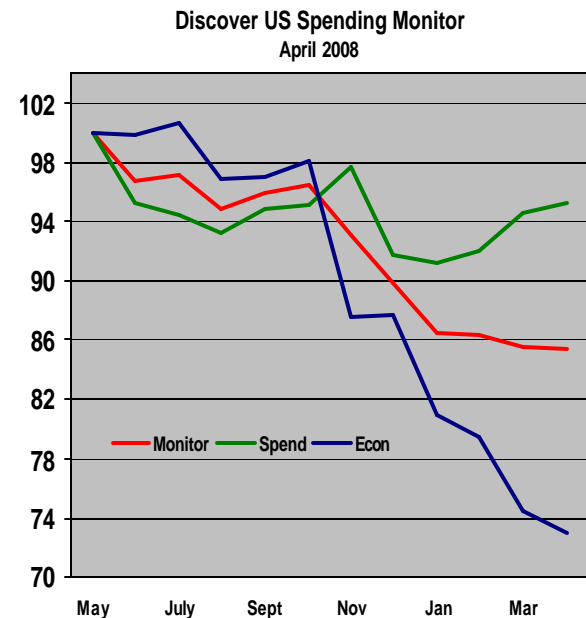
**DISCOVER US
SPENDING MONITOR**

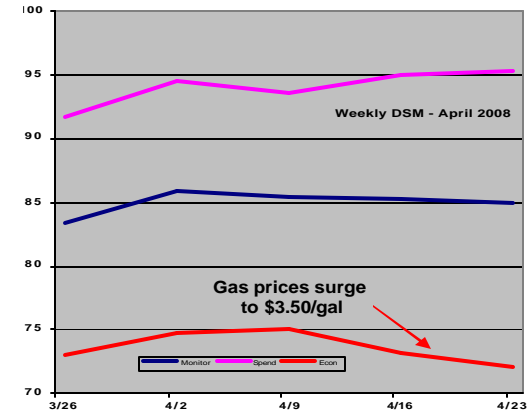
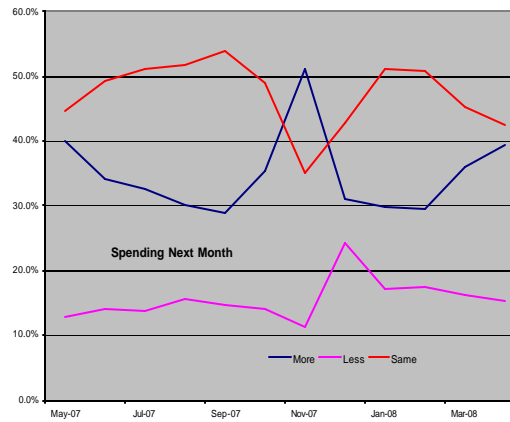
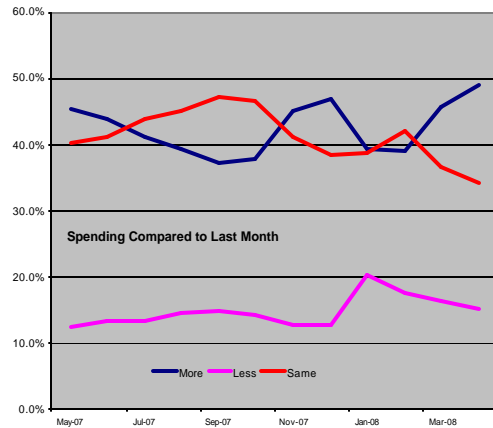
	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep
DSM	85.4	85.1	86.4	86.1	90.5	93.1	96.5	95.9
Spending	95.3	93.9	92.1	90.9	92.1	97.6	95.1	94.9
Econ	73.0	74.2	79.4	80.2	88.5	87.5	98.1	97.1
DSBW	76.1	77.8	90.9	86.3	92.7	93.2	96.8	99.2

The Discover U.S. Spending Monitor improved slightly in April reflecting a pattern that has evolved since early in the year: economic sentiment declines strongly in the face of unprecedented energy prices and consumers realize that their spending will increase albeit for items that for most people are relegated to necessities. The Monitor rose to 85.4, up just 0.3 from last month. The economic component of the Monitor continued its steep dive for the fifth month in a row, and the spending component continued a steady climb that has persisted for the last four consecutive months.

The main reason for the April decline in economic sentiment had to do with how consumers are feeling about their personal finances. This month, 22 percent said their personal finances were getting better while 52 percent said they were getting worse compared to the previous month's 23 and 50 percent respectively. While 52 percent rated the economy as poor this month, up nearly three points from last month, there was a slight improvement in the percent who felt the economy was getting better, from 9 percent last month to something closer to 10 percent in the current period.

Since January, the Discover U.S. Spending Monitor has settled into a relatively narrow range. After plummeting through late summer and fall, it has been in the doldrums since the beginning of the year when economic news began to turn sour due to the sub-prime mortgage crisis and the rapid escalation of energy prices. People continue to expect to spend more on necessities and less on discretionary items. Consumers remain concerned about the economy and their own personal financial prospects, and the concern manifests itself in rather entrenched and pessimistic spending patterns. People who say they are spending more than they did the previous month reached an all time high in April, at 49 percent surpassing even the highest holiday month (December). And consumers who say they expect to spend more next month reached its highest non-holiday level since last May 2006 when the average cost of a gallon of regular gas was \$2.92. At the end of April 2008, the same regular gallon cost \$3.60 on average.





Hardest hit by the slump in economic growth have been people with incomes under \$40,000. They are much less optimistic about the economy and their personal finances than higher income groups, and they are feeling the effects of increased prices more dramatically. The highest percentage of people who are spending more on necessities and less on discretionary items are people who make less than \$40,000.

Evidence of the current strain on pocketbooks also surfaced when consumers were asked about the disposition of tax refunds and rebates. Sixty-two (62) percent of the nation's taxpayers told the Monitor that they expect a refund this year. But, in what could be a blow to policymakers and retailers, two out of three refund recipients will use the money to help offset basic household expenses like gasoline (35 percent) or reduce their debt (27 percent). Likewise with rebates where 70 percent of taxpayers expect to get one but well over half (58 percent) of the recipients will spend the money on either necessities (35 percent) or debt reduction (23 percent).



Discover US Spending Monitor
Survey of 14,000 US Adults
April 2008

Baseline Index Questions

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

	Apr	Mar	Feb	Jan	Dec	Nov
Excellent	3.6	3.5	4.7	4.8	7.7	8.3
Good	12.0	12.4	14.2	16.0	19.2	19.3
Fair	31.2	33.5	35.8	36.2	36.0	36.2
Poor	51.7	49.2	43.9	41.9	35.1	34.5
Not sure	1.5	1.3	1.4	1.2	2.0	1.7
Index	59.3	62.0	69.7	73.2	85.2	86.4

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

	Apr	Mar	Feb	Jan	Dec	Nov
Better	9.6	9.0	10.6	10.7	15.1	14.0
Worse	73.5	73.4	70.2	70.7	65.5	67.0
Same	11.7	12.6	14.2	13.6	14.4	13.8
Not sure	5.1	5.0	4.9	5.0	5.0	5.1
Index	60.0	59.2	67.3	66.6	82.6	78.2

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

	Apr	Mar	Feb	Jan	Dec	Nov
Excellent	10.5	9.6	10.2	9.3	10.5	10.3
Good	28.1	28.9	28.3	29.6	28.7	28.4
Fair	37.9	37.2	38.0	37.9	36.2	38.6
Poor	21.3	22.1	21.2	21.2	22.4	20.1
Not sure	2.2	2.2	2.3	2.0	2.3	2.5
Index	95.7	95.1	95.8	96.1	95.4	96.9

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

	Apr	Mar	Feb	Jan	Dec	Nov
Better	21.7	23.0	24.9	24.6	27.5	26.5
Worse	52.4	50.5	48.5	48.1	45.4	46.6
Same	23.6	24.1	24.4	25.3	24.6	24.5
Not sure	2.4	2.4	2.2	2.1	2.5	2.4
Index	76.8	80.3	84.7	84.8	91.0	88.6

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	49.0	45.8	39.1	39.3	47.0	45.0
Less	15.2	16.4	17.6	20.4	12.8	12.6
Same	34.3	36.6	41.9	38.7	38.4	41.0
Not sure	1.5	1.3	1.3	1.7	1.8	1.4
Index	100.6	97.3	91.3	89.4	100.9	99.5

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

	Apr	Mar	Feb	Jan	Dec	Nov
More	39.5	36.2	29.4	29.8	31.1	51.3
Less	15.4	16.2	17.4	17.3	24.1	11.2
Same	42.6	45.3	51.0	51.2	42.7	35.2
Not sure	2.5	2.3	2.3	1.7	2.1	2.3
Index	97.7	94.4	88.2	88.5	84.1	110.2



**Discover US Spending Monitor
April 2008 (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	41.5	40.0	36.7	38.2	40.1	41.2
No	45.5	46.9	49.8	48.5	46.9	46.3
Not sure	12.9	13.1	13.5	13.3	13.0	12.6
Index	93.2	95.9	101.3	98.9	95.8	94.2

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	50.1	49.7	48.2	48.5	48.8	51.2
No	39.2	39.0	39.5	39.7	39.6	37.6
Not sure	10.7	11.3	12.3	11.7	11.6	11.2
Index	91.1	90.9	89.3	89.4	89.7	93.4

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	11.7	12.0	14.6	17.0	13.9	12.5
Less	26.5	25.5	20.2	21.1	27.0	25.0
Same	61.1	61.7	64.5	61.2	58.4	61.9
Not sure	0.7	0.8	0.7	0.7	0.7	0.6
Index	96.1	96.8	100.9	101.7	97.1	97.1

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	28.0	28.7	28.7	28.7	29.2	28.6
1 mo.	17.5	18.1	18.8	19.6	18.5	18.1
2 mos.	11.2	11.2	10.3	9.9	10.0	10.6
3 mos.	10.0	10.0	9.6	10.4	10.0	10.6
4 mos.	4.2	3.7	3.6	3.6	3.5	3.8
5 mos.	2.3	2.3	2.7	2.3	2.4	2.7
6 or more	22.1	21.2	21.2	20.4	21.2	20.9
Not sure	4.6	4.8	5.0	4.9	5.1	4.7
Index	93.8	91.1	90.2	88.3	89.9	90.8



**Category Spending
April 2008**

1* Spending next month on household expenses?

	Apr	Mar	Feb	Jan	Dec	Nov
More	55.6	52.1	40.2	46.0	48.6	58.1
Less	8.0	8.6	7.9	7.3	7.2	5.2
Same	34.6	37.8	50.2	45.3	43.0	35.2
Not sure	1.8	1.6	1.7	1.4	1.2	1.5

2* Spending next month on discretionary personal expenses?

	Apr	Mar	Feb	Jan	Dec	Nov
More	10.7	10.3	9.4	8.9	12.2	14.6
Less	51.2	49.9	46.3	49.0	44.7	45.1
Same	34.6	36.3	40.6	38.8	39.3	37.3
Not sure	3.6	3.5	3.7	3.2	3.8	3.0

3* Spending next month on household improvements?

	Apr	Mar	Feb	Jan	Dec	Nov
More	17.7	17.6	16.4	15.8	15.9	16.4
Less	46.4	45.7	43.8	47.1	45.3	43.9
Same	29.9	30.9	33.7	31.6	33.4	34.3
Not sure	5.9	5.8	6.2	5.5	5.5	5.5

4* Spending next month on major personal purchases?

	Apr	Mar	Feb	Jan	Dec	Nov
More	15.1	14.4	13.8	13.7	14.0	15.0
Less	46.2	45.6	43.3	45.3	43.0	41.9
Same	34.8	35.5	38.3	36.8	38.4	38.7
Not sure	3.9	4.5	4.6	4.2	4.6	4.4

5* Saving and investing next month?

	Apr	Mar	Feb	Jan	Dec	Nov
More	10.8	10.6	11.2	11.3	11.4	10.1
Less	39.2	39.3	36.1	37.0	36.2	38.2
Same	46.4	46.5	48.5	48.4	48.4	48.3
Not sure	3.7	3.7	4.2	3.3	4.0	3.4



Gender, Age – April 2008

		Total		Gender				Age					
		Adults		Male		Female		18-39		40-64		65+	
		Apr	Mar	Apr	Mar	Apr	Mar	Apr	Mar	Apr	Mar	Apr	Mar
Index		85.4	85.1	90.9	90.3	80.6	80.9	80.8	81.9	87.3	85.7	95.1	94.0
Rate Econ	Excellent	3.6	3.5	4.6	4.9	2.8	2.3	4.1	4.4	2.8	2.3	4.1	3.7
	Good	12.0	12.4	14.7	14.5	9.6	10.7	10.7	10.9	12.2	13.2	15.3	15.7
	Fair	31.2	33.5	30.3	33.4	32.1	33.6	29.6	32.6	32.4	33.6	33.7	36.2
	Poor	51.7	49.2	48.9	46.0	54.1	51.9	53.6	50.7	51.9	50.1	45.2	42.3
	Not sure	1.5	1.3	1.5	1.2	1.4	1.5	1.9	1.5	0.7	0.8	1.8	2.1
Econ Better or Worse	Better	9.6	9.0	12.6	10.7	7.1	7.5	10.0	10.1	9.1	7.8	9.7	8.3
	Worse	73.5	73.4	68.7	69.8	77.7	76.5	74.3	73.1	75.7	76.8	66.4	66.6
	Stay same	11.7	12.6	14.1	15.1	9.7	10.4	10.3	11.8	11.4	11.4	16.8	17.6
	Not sure	5.1	5.0	4.6	4.5	5.5	5.5	5.4	5.0	3.9	4.0	7.1	7.6
Rate Personal Finances	Excellent	10.5	9.6	13.6	12.5	7.8	7.1	11.2	9.8	10.0	9.3	9.5	9.5
	Good	28.1	28.9	29.6	30.8	26.8	27.4	24.7	27.2	30.7	30.1	32.6	31.5
	Fair	37.9	37.2	34.7	34.2	40.7	39.8	37.6	35.8	38.0	38.5	38.8	39.0
	Poor	21.3	22.1	20.3	20.2	22.2	23.7	24.6	25.4	19.3	20.2	15.8	16.1
	Not sure	2.2	2.2	1.8	2.3	2.5	2.0	1.9	1.7	2.0	2.0	3.3	4.0
Personal Finances Better or Worse	Better	21.7	23.0	25.7	27.2	18.3	19.4	25.7	28.1	20.1	20.8	13.0	12.2
	Worse	52.4	50.5	48.5	47.5	55.7	53.1	50.0	46.2	55.5	55.3	52.6	53.0
	Stay same	23.6	24.1	23.4	23.1	23.7	25.0	21.4	23.1	23.0	22.0	31.5	32.0
	Not sure	2.4	2.4	2.4	2.3	2.3	2.5	2.8	2.6	1.5	1.9	2.8	2.8
Spending Compared to Last Month	More	49.0	45.8	46.3	44.5	51.4	46.9	47.1	43.8	51.8	48.4	48.3	46.1
	Less	15.2	16.4	15.7	17.5	14.8	15.3	17.4	18.6	14.4	15.9	10.4	10.3
	About same	34.3	36.6	36.6	36.9	32.3	36.3	33.6	36.2	32.7	34.8	39.7	41.8
	Not sure	1.5	1.3	1.5	1.1	1.6	1.5	1.8	1.4	1.0	1.0	1.6	1.8



Gender, Age – April 2008 (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		85.4	85.1	90.9	90.3	80.6	80.9	80.8	81.9	87.3	85.7	95.1	94.0
Spending Next Month	More	39.5	36.2	38.6	36.5	40.3	35.9	39.2	36.0	41.0	37.6	37.0	33.5
	Less	15.4	16.2	16.8	17.3	14.1	15.2	16.9	18.0	15.0	15.6	11.3	11.8
	About same	42.6	45.3	42.5	43.8	42.8	46.6	41.0	43.5	42.3	45.0	48.6	51.7
	Not sure	2.5	2.3	2.1	2.3	2.8	2.3	2.9	2.5	1.7	1.8	3.1	3.0
Add Exp. or Shortfall Next 30 Days	Yes	41.5	40.0	40.6	40.1	42.4	39.8	46.3	43.6	40.5	40.1	29.1	28.2
	No	45.5	46.9	48.5	49.0	43.0	45.1	41.6	43.8	47.6	48.4	52.9	53.0
	Not sure	12.9	13.1	10.9	10.9	14.6	15.1	12.1	12.6	11.9	11.5	17.9	18.7
Money Left After Paying Debts	Yes	50.1	49.7	54.8	54.4	46.0	45.6	47.2	47.9	52.2	50.1	54.1	54.0
	No	39.2	39.0	35.8	35.3	42.1	42.2	43.8	42.3	37.5	38.9	28.7	29.1
	Not sure	10.7	11.3	9.4	10.3	11.9	12.2	9.0	9.8	10.3	10.9	17.2	16.8
Money Left Compared to Last Month	More	11.7	12.0	14.3	15.5	9.1	8.4	15.3	15.7	9.4	9.6	7.3	7.2
	Less	26.5	25.5	22.3	23.1	30.7	28.0	25.9	26.5	28.3	25.8	23.8	22.2
	About same	61.1	61.7	62.9	60.8	59.3	62.6	58.3	57.2	61.4	63.9	68.0	69.5
	Not sure	0.7	0.8	0.4	0.6	0.9	1.0	0.4	0.7	0.9	0.7	0.9	1.1
Months Continue Lifestyle If You Lost Income	None	28.0	28.7	25.2	24.9	30.5	32.0	36.9	36.7	22.0	23.6	14.6	15.7
	One	17.5	18.1	15.4	16.9	19.3	19.2	18.3	19.8	17.0	16.9	16.2	15.9
	Two	11.2	11.2	11.8	11.3	10.7	11.0	12.4	12.2	11.0	11.0	7.9	8.5
	Three	10.0	10.0	10.1	10.1	9.8	9.9	9.2	9.2	11.3	11.3	9.2	9.5
	Four	4.2	3.7	4.8	4.7	3.7	2.9	4.1	3.4	4.5	4.2	4.1	3.7
	Five	2.3	2.3	2.8	2.6	1.9	2.0	1.9	1.9	2.7	2.7	2.6	2.4
	Six +	22.1	21.2	26.8	25.5	18.2	17.5	13.9	13.7	27.6	26.0	35.1	33.5
	Not sure	4.6	4.8	3.1	4.1	6.0	5.5	3.3	3.2	3.9	4.4	10.5	10.9



Income, Married – April 2008

		Total		Income						Married				Kids at 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		85.4	85.1	68.5	70.6	89.6	91.0	107.2	106.1	91.0	90.9	75.8	76.0	82.7	81.8	87.1	87.2
Rate Econ	Excel	3.6	3.5	3.8	3.9	2.9	3.6	3.8	2.9	3.5	3.6	3.9	3.4	4.0	3.9	3.4	3.3
	Good	12.0	12.4	7.9	9.2	13.8	12.8	16.1	17.4	14.0	14.0	8.6	9.9	11.5	11.8	12.3	12.8
	Fair	31.2	33.5	26.5	28.7	32.5	37.1	37.1	40.2	32.6	35.0	28.9	31.2	30.8	32.5	31.5	34.3
	Poor	51.7	49.2	59.8	56.1	50.2	46.1	42.6	39.2	48.8	46.5	56.6	53.4	52.4	50.3	51.2	48.5
	Not sure	1.5	1.3	2.1	2.0	0.6	0.4	0.4	0.3	1.1	0.9	2.1	2.1	1.3	1.6	1.5	1.2
Econ Better or Worse	Better	9.6	9.0	6.8	7.3	9.9	9.6	13.4	11.6	10.9	10.5	7.5	6.6	10.0	10.3	9.4	8.1
	Worse	73.5	73.4	76.3	73.9	74.1	74.0	71.2	73.7	72.6	73.0	75.1	74.1	74.5	73.9	72.9	73.2
	Same	11.7	12.6	10.3	12.5	12.6	12.4	11.9	12.1	12.3	12.5	10.7	12.7	10.6	10.5	12.4	13.9
	Not sure	5.1	5.0	6.6	6.4	3.5	4.0	3.4	2.6	4.2	4.0	6.7	6.7	4.9	5.4	5.2	4.8
Rate Personal Finances	Excel	10.5	9.6	4.4	4.3	7.8	8.8	24.0	21.7	12.3	11.7	7.3	6.3	11.0	10.4	10.2	9.1
	Good	28.1	28.9	14.4	15.5	34.0	37.1	44.1	46.1	32.6	34.6	20.3	20.0	27.1	28.6	28.7	29.2
	Fair	37.9	37.2	40.7	40.5	45.3	40.6	26.4	26.2	37.6	35.0	38.5	40.8	37.7	33.9	38.1	39.3
	Poor	21.3	22.1	37.8	37.0	12.2	12.4	5.1	5.5	15.7	17.2	30.9	29.8	22.7	25.9	20.4	19.7
	Not sure	2.2	2.2	2.7	2.7	0.7	1.0	0.4	0.5	1.7	1.6	2.9	3.0	1.6	1.2	2.6	2.7
Personal Finances Better or Worse	Better	21.7	23.0	12.1	14.7	23.8	27.6	36.5	35.9	24.3	26.7	17.3	17.1	25.7	27.5	19.2	20.2
	Worse	52.4	50.5	64.4	60.1	50.4	47.1	36.7	37.1	49.4	46.7	57.4	56.6	50.2	48.6	53.7	51.7
	Same	23.6	24.1	20.5	21.9	24.7	24.1	25.9	26.1	24.4	24.7	22.1	23.1	22.0	21.6	24.6	25.6
	Not sure	2.4	2.4	3.0	3.3	1.1	1.2	0.8	0.8	1.9	1.9	3.2	3.1	2.1	2.3	2.5	2.5
Spending Compared to Last Month	More	49.0	45.8	54.3	50.0	49.2	44.5	40.6	39.9	49.0	45.4	49.0	46.3	50.2	47.2	48.3	44.9
	Less	15.2	16.4	15.2	17.2	14.1	16.2	17.2	15.3	14.2	15.1	17.0	18.4	15.7	16.4	14.9	16.3
	Same	34.3	36.6	28.8	31.1	36.2	38.5	41.2	44.3	35.8	38.4	31.8	33.6	32.8	35.0	35.2	37.5
	Not sure	1.5	1.3	1.8	1.7	0.5	0.9	0.9	0.6	1.1	1.1	2.2	1.6	1.3	1.4	1.6	1.2



Income, Married – April 2008 (cont.)

		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		85.4	85.1	68.5	70.6	89.6	91.0	107.2	106.1	91.0	90.9	75.8	76.0	82.7	81.8	87.1	87.2
Spending Next Month	More	37.7	36.2	45.2	40.2	37.5	35.0	33.2	31.3	39.2	35.5	39.9	37.3	41.0	36.9	38.5	35.7
	Less	15.8	16.2	15.2	16.7	15.7	16.5	16.2	14.8	14.2	15.7	17.5	16.9	15.2	17.5	15.5	15.4
	Same	43.9	45.3	36.6	39.6	45.5	47.5	49.4	53.3	44.5	46.8	39.4	43.0	41.5	42.9	43.4	46.8
	Not sure	2.5	2.3	3.1	3.5	1.2	1.1	1.2	0.5	2.1	2.0	3.2	2.9	2.3	2.7	2.6	2.1
Add exp shortfall 30 days	Yes	41.2	40.0	51.7	47.8	39.6	36.5	29.1	30.5	38.5	37.8	46.6	43.4	45.0	44.5	39.3	37.2
	No	46.0	46.9	32.5	35.7	49.6	52.6	64.4	63.2	49.9	50.8	38.2	40.7	44.1	43.8	46.5	48.9
	Not sure	12.7	13.1	15.8	16.5	10.9	10.9	6.5	6.4	11.6	11.4	15.2	15.9	10.9	11.8	14.2	13.9
\$ After Debt Pay	Yes	49.8	49.7	31.2	32.4	57.2	57.8	75.3	75.6	55.3	55.6	41.2	40.2	46.5	46.1	52.4	51.9
	No	39.4	39.0	56.2	54.1	33.5	33.1	19.2	19.1	34.7	34.5	46.7	46.2	44.9	45.6	35.5	35.0
	Not sure	10.7	11.3	12.6	13.5	9.3	9.1	5.5	5.3	9.9	9.8	12.1	13.6	8.7	8.4	12.1	13.1
\$ Left v. Last Month	More	11.4	12.0	11.8	12.3	9.8	11.4	13.3	13.4	11.7	12.6	11.8	10.7	15.1	15.6	9.9	10.0
	Less	25.1	25.5	32.5	29.3	28.1	25.0	22.1	22.7	25.3	23.7	29.0	29.3	25.4	24.5	27.1	26.0
	Same	62.8	61.7	55.1	57.8	61.4	63.3	64.4	63.0	62.4	62.9	58.3	59.1	59.1	59.4	62.3	63.0
	Not sure	0.7	0.8	0.7	0.6	0.7	0.3	0.2	0.8	0.6	0.7	0.8	0.9	0.5	0.5	0.8	0.9
Mos Hold Lifestyle Income Lost	None	27.9	28.7	40.5	40.5	24.5	23.6	12.5	13.3	24.2	24.6	34.7	35.1	35.0	36.7	23.7	23.7
	One	17.9	18.1	23.2	22.5	16.4	17.8	10.2	10.6	16.0	16.9	20.1	20.1	18.3	19.3	16.9	17.4
	Two	11.1	11.2	9.9	9.9	14.5	14.0	11.1	11.6	11.4	11.2	10.9	11.0	11.9	11.1	10.7	11.2
	Three	9.9	10.0	6.9	7.4	12.4	11.0	13.1	14.4	11.1	11.0	8.0	8.4	9.8	9.8	10.0	10.1
	Four	4.4	3.7	2.4	2.6	4.4	5.0	7.3	4.8	5.1	4.1	2.8	3.1	4.9	3.5	3.8	3.9
	Five	2.2	2.3	1.7	1.5	2.3	2.9	3.4	3.3	2.5	2.8	1.9	1.4	2.1	2.3	2.5	2.3
	Six +	21.8	21.2	10.9	10.8	22.6	23.0	40.3	39.6	25.4	25.1	16.7	15.1	15.5	14.5	26.4	25.4
Not sure	4.7	4.8	4.6	4.8	3.0	2.7	2.0	2.3	4.4	4.3	5.0	5.7	2.5	2.9	6.0	6.0	



**Category Spending
Gender Age – April 2008**

		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	53.2	57.8	50.1	53.8	54.3	58.1	54.2	49.1	56.2	51.9
	Less	9.3	6.9	9.6	7.7	9.0	7.3	6.5	10.7	7.0	5.7
	Same	35.5	33.8	39.1	36.6	34.6	33.4	37.3	38.2	35.7	40.9
	Not sure	2.1	1.5	1.2	1.9	2.2	1.2	2.0	2.0	1.1	1.5
Spending Next Month on Discretionary Entertainment Exp.	More	11.6	9.9	11.8	9.0	13.3	8.5	7.6	13.4	7.9	6.5
	Less	48.0	53.9	46.9	52.4	52.7	52.7	42.9	50.0	53.0	42.4
	Same	37.5	32.1	38.6	34.3	30.5	36.1	43.8	33.2	36.5	45.3
	Not sure	3.0	4.1	2.7	4.2	3.5	2.7	5.7	3.4	2.7	5.8
Spending Next Month on Household Improvements	More	18.1	17.4	18.9	16.5	19.4	17.3	13.5	19.6	17.1	12.5
	Less	44.0	48.6	42.9	48.2	45.9	48.6	43.0	45.0	47.9	43.1
	Same	33.4	26.9	33.3	28.8	28.7	29.4	34.8	29.3	31.0	35.5
	Not sure	4.6	7.1	4.9	6.6	5.9	4.6	8.7	6.1	4.1	8.9
Spending in Next Month on Major Personal Purchases	More	14.9	15.3	15.9	13.1	17.7	13.4	11.0	18.0	11.3	10.1
	Less	44.3	47.7	43.3	47.7	45.3	48.8	42.6	44.3	49.3	41.5
	Same	37.8	32.3	37.6	33.7	33.3	34.4	40.5	32.8	36.2	42.4
	Not sure	3.0	4.7	3.2	5.6	3.7	3.3	5.8	4.9	3.3	5.9
Next Month - Save/Invest More, Less or About the Same	More	12.2	9.5	13.0	8.5	15.1	7.9	4.0	14.8	7.7	3.9
	Less	38.2	40.0	37.6	40.7	36.9	41.5	41.0	36.8	41.7	41.2
	Same	46.5	46.2	46.4	46.5	44.0	47.9	50.0	44.3	48.1	49.4
	Not sure	3.1	4.2	3.1	4.3	4.0	2.7	5.0	4.1	2.5	5.5



**Category Spending
Income, Married – April 2008**

		Income						Married				Kids @ Home			
		Apr			Mar			Apr		Mar		Feb		Mar	
		<40k	40-75k	>75k	<40k	40-75k	>75k	Y	N	Y	N	Y	N	Y	N
Spending in Next Month on Household Expenses	More	59.3	56.3	50.8	55.0	51.4	49.0	56.8	53.7	52.9	50.8	56.0	55.4	51.8	52.3
	Less	8.9	7.8	7.0	9.8	7.8	6.5	6.5	10.6	7.7	10.0	7.3	8.4	10.4	7.5
	Same	29.4	35.0	41.7	33.3	39.8	44.2	35.4	33.2	38.1	37.2	35.1	34.3	36.3	38.7
	Not sure	2.4	1.0	0.5	1.9	1.0	0.4	1.3	2.6	1.3	2.0	1.6	1.9	1.6	1.6
Spending in Next Month on Disc. Entertainment Exp	More	11.8	7.5	12.5	12.1	8.5	8.7	9.6	12.5	8.6	13.0	11.7	10.0	12.7	8.9
	Less	57.0	53.5	41.2	55.4	49.7	41.9	50.9	51.7	49.9	50.0	53.7	49.5	51.2	49.1
	Same	25.6	37.3	45.4	27.0	40.7	48.9	37.2	30.2	39.3	31.4	31.6	36.6	32.3	38.7
	Not sure	5.6	1.7	0.8	5.6	1.1	0.5	2.3	5.7	2.2	5.6	3.0	3.9	3.8	3.3
Spending in Next Month on Household Improvements	More	15.2	17.1	23.2	15.6	18.0	21.6	18.5	16.5	19.1	15.2	20.2	16.1	21.0	15.5
	Less	52.3	47.0	39.0	49.8	44.9	40.5	46.0	47.2	45.3	46.4	46.5	46.5	46.7	45.2
	Same	24.4	32.3	35.3	25.9	34.0	36.4	30.9	28.3	31.4	29.9	28.2	31.0	26.5	33.5
	Not sure	8.1	3.6	2.5	8.7	3.1	1.5	4.7	8.0	4.1	8.4	5.2	6.4	5.8	5.8
Spending in Next Month on Major Personal Purchases	More	14.8	13.2	17.9	14.9	13.2	14.9	14.6	16.0	14.4	14.3	16.7	14.1	17.1	12.7
	Less	52.8	47.3	36.5	50.9	46.2	37.3	45.7	47.0	45.5	45.9	46.5	45.9	47.0	44.8
	Same	26.8	37.4	44.5	27.6	38.5	46.9	37.0	31.1	37.2	32.8	33.2	35.9	31.5	38.0
	Not sure	5.6	2.1	1.1	6.6	2.1	0.8	2.7	5.9	2.9	7.0	3.6	4.1	4.4	4.5
Next Month - Save/Invest More, Less or About the Same	More	8.8	9.6	15.2	8.9	10.7	14.3	10.6	11.0	10.9	10.1	13.1	9.3	13.5	8.7
	Less	50.6	37.3	24.3	50.8	35.1	23.7	36.8	43.2	36.6	43.5	37.4	40.3	38.2	39.9
	Same	35.4	51.8	59.1	34.6	52.4	61.3	49.9	40.3	50.3	40.3	45.9	46.7	45.0	47.3
	Not sure	5.2	1.3	1.4	5.6	1.9	0.7	2.7	5.5	2.2	6.1	3.6	3.7	3.3	4.0