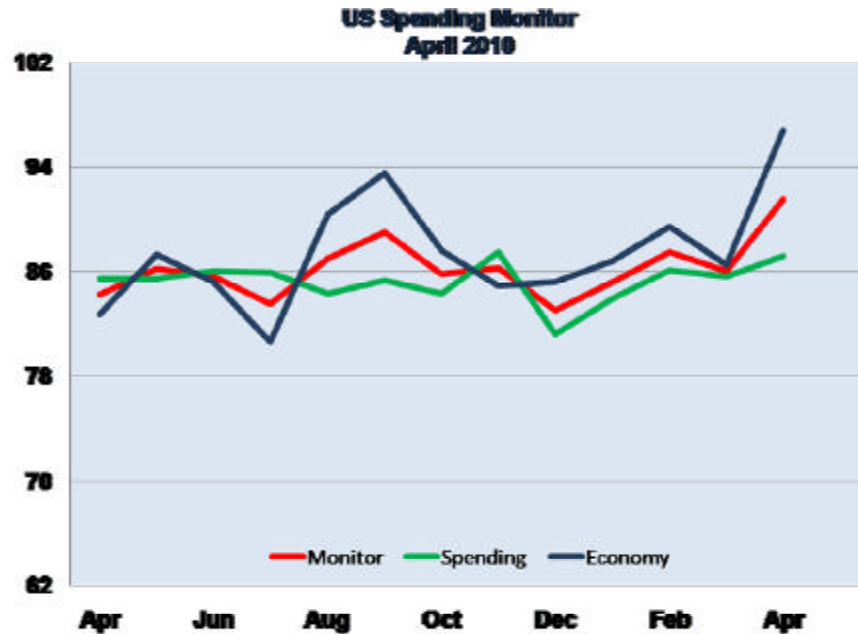




## DISCOVER<sup>®</sup> U.S. SPENDING MONITOR<sup>SM</sup>

	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep
DSM	91.5	86.0	87.5	85.2	83.0	86.3	85.8	89.0
Spending	87.2	85.6	86.1	83.9	81.2	87.5	84.3	85.3
Economy	96.8	86.5	89.4	86.8	85.2	84.9	87.6	93.5
DSBW*	85.1	75.7	84.9	85.5	77.0	76.5	88.5	87.7



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 15,000 US Adults**  
**April 2010**

**Baseline Index Questions**

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

	Apr	Mar	Feb	Jan	Dec	Nov
Excellent	2.9	2.0	2.1	1.8	2.3	2.5
Good	7.6	5.5	5.5	5.2	5.4	5.0
Fair	38.9	33.8	33.4	35.0	33.7	32.1
Poor	49.6	57.4	57.3	56.3	57.0	59.0
Not sure	1.1	1.4	1.7	1.8	1.6	1.3
Index	56.6	46.5	46.7	47.0	47.1	45.1

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

	Apr	Mar	Feb	Jan	Dec	Nov
Better	34.4	27.9	28.9	26.5	26.4	26.8
Worse	42.6	49.2	45.5	49.4	47.6	49.1
Same	18.2	18.3	21.2	19.8	20.6	18.6
Not sure	4.8	4.6	4.4	4.2	5.3	5.5
Index	152.8	130.8	138.8	128.2	131.0	129.2

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

	Apr	Mar	Feb	Jan	Dec	Nov
Excellent	6.3	6.1	6.6	7.4	6.5	6.8
Good	27.0	26.0	26.8	26.6	24.6	25.4
Fair	41.1	41.6	41.4	40.2	40.6	41.2
Poor	23.0	24.1	23.1	24.0	25.6	24.5
Not sure	2.6	2.2	2.2	1.9	2.6	2.1
Index	90.1	88.3	90.1	89.8	86.2	88.0

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

	Apr	Mar	Feb	Jan	Dec	Nov
Better	22.9	20.7	20.4	21.7	18.5	18.5
Worse	43.7	48.1	46.5	47.4	49.5	48.9
Same	30.9	28.5	30.9	29.0	29.3	29.8
Not sure	2.4	2.7	2.2	1.8	2.8	2.8
Index	87.8	80.5	81.9	82.3	76.5	77.1

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	26.0	26.5	24.2	25.6	32.3	27.3
Less	23.1	26.8	27.3	33.8	26.1	26.2
Same	49.4	45.2	47.9	39.6	39.8	45.3
Not sure	1.5	1.5	0.6	1.1	1.8	1.3
Index	77.4	75.0	72.8	69.0	79.9	76.0

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

	Apr	Mar	Feb	Jan	Dec	Nov
More	19.3	19.5	17.9	18.7	19.7	34.9
Less	20.9	22.1	23.8	26.6	33.9	20.2
Same	57.4	56.5	56.8	53.2	44.1	42.6
Not sure	2.4	1.9	1.5	1.6	2.2	2.2
Index	77.4	76.6	74.1	72.4	67.5	90.3



Discover US Spending Monitor  
April 2010

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	36.5	39.1	35.1	38.1	42.2	39.7
No	49.2	47.2	49.0	48.3	43.4	45.3
Not sure	14.3	13.7	15.9	13.6	14.5	15.0
Index	101.0	96.9	102.1	98.8	90.7	94.7

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	46.4	45.6	47.6	46.6	42.7	48.2
No	41.5	42.2	40.9	42.1	44.6	40.6
Not sure	12.1	12.2	11.4	11.3	12.8	11.2
Index	86.3	85.0	87.7	85.8	80.6	88.4

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	10.5	9.5	10.8	15.7	11.8	10.6
Less	17.8	17.8	19.8	18.2	25.7	23.5
Same	71.1	71.9	68.5	65.7	60.7	65.1
Not sure	0.5	0.8	0.9	0.4	1.9	0.8
Index	100.2	99.8	99.3	102.5	97.6	97.3

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	26.9	27.9	26.0	28.5	28.4	28.0
1 mo.	18.2	17.0	19.0	17.5	20.0	19.2
2 mos.	9.7	10.2	9.9	9.1	10.2	10.1
3 mos.	11.4	10.4	11.1	10.6	10.5	10.9
4 mos.	4.3	3.8	3.8	3.9	3.9	4.1
5 mos.	2.7	2.9	3.5	3.2	2.1	3.4
6 or more	21.8	22.1	21.4	22.1	19.6	19.2
Not sure	5.0	5.5	5.4	5.1	5.2	5.2
Index	94.0	94.5	93.6	93.3	87.3	88.2



Category Spending  
April 2010

1\* Spending next month on household expenses?

	Apr	Mar	Feb	Jan	Dec	Nov
More	27.3	26.3	26.4	33.0	34.0	37.3
Less	12.7	12.8	9.8	10.8	12.9	9.8
Same	58.5	59.4	62.0	54.0	50.8	51.6
Not sure	1.5	1.6	1.8	2.1	2.3	1.3

2\* Spending next month on discretionary personal expenses?

	Apr	Mar	Feb	Jan	Dec	Nov
More	10.6	8.0	7.2	6.2	9.3	11.1
Less	44.7	48.4	48.6	54.1	52.7	50.4
Same	41.7	40.5	41.0	37.0	34.8	35.0
Not sure	3.0	3.1	3.2	2.7	3.2	3.4

3\* Spending next month on household improvements?

	Apr	Mar	Feb	Jan	Dec	Nov
More	17.7	13.9	13.1	12.8	12.4	13.3
Less	45.7	47.1	49.0	53.0	53.3	52.0
Same	31.8	33.5	32.9	29.2	29.5	29.3
Not sure	4.8	5.5	5.0	5.0	4.8	5.4

4\* Spending next month on major personal purchases?

	Apr	Mar	Feb	Jan	Dec	Nov
More	15.6	11.5	10.6	9.5	9.5	10.5
Less	43.2	46.3	46.9	51.9	51.2	49.9
Same	37.2	37.5	38.3	34.7	35.1	35.4
Not sure	3.9	4.7	4.2	3.9	4.1	4.2

5\* Saving and investing next month?

	Apr	Mar	Feb	Jan	Dec	Nov
More	9.6	8.9	9.4	10.3	9.8	7.5
Less	37.2	37.7	35.7	40.2	40.5	40.6
Same	50.5	49.8	51.7	46.0	45.7	48.2
Not sure	2.8	3.6	3.2	3.6	4.0	3.7



Baseline Monitor  
Gender, Age  
April 2010

		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>91.5</b>	<b>86.0</b>	<b>94.4</b>	<b>88.6</b>	<b>89.1</b>	<b>83.9</b>	<b>89.1</b>	<b>82.6</b>	<b>91.3</b>	<b>87.0</b>	<b>98.9</b>	<b>94.0</b>
Rate Econ	Excellent	2.9	2.0	2.6	2.7	3.2	1.3	4.1	2.3	1.3	1.1	2.8	2.8
	Good	7.6	5.5	8.6	5.9	6.8	5.2	7.6	5.6	7.3	5.1	8.4	6.4
	Fair	38.9	33.8	38.1	30.9	39.4	36.2	41.8	32.4	35.5	34.6	37.7	36.3
	Poor	49.6	57.4	49.5	59.2	49.6	55.8	45.4	58.2	55.2	58.4	49.2	52.7
	Not sure	1.1	1.4	1.2	1.3	1.0	1.5	1.1	1.6	0.7	0.8	1.8	1.8
Econ Better or Worse	Better	34.4	27.9	35.7	29.3	33.4	26.7	36.8	28.8	32.5	28.2	31.6	24.5
	Worse	42.6	49.2	41.9	48.7	43.2	49.6	39.9	49.3	46.8	50.3	41.1	46.5
	Staying same	18.2	18.3	17.7	18.3	18.6	18.3	18.5	17.5	16.8	17.8	20.3	21.9
	Not sure	4.8	4.6	4.7	3.7	4.9	5.4	4.7	4.4	3.9	3.8	7.0	7.2
Rate Personal Finances	Excellent	6.3	6.1	6.9	7.0	5.8	5.4	6.2	6.3	6.0	5.7	7.2	6.5
	Good	27.0	26.0	27.4	27.7	26.7	24.6	25.2	24.3	28.7	27.3	28.5	28.3
	Fair	41.1	41.6	38.5	40.9	43.2	42.2	39.0	38.5	42.2	44.1	44.7	45.0
	Poor	23.0	24.1	23.9	22.8	22.3	25.1	26.6	28.7	21.3	21.1	16.3	16.9
	Not sure	2.6	2.2	3.3	1.6	2.1	2.7	3.0	2.2	1.8	1.7	3.3	3.2
Personal Finances Better or Worse	Better	22.9	20.7	25.9	23.4	20.4	18.5	25.6	24.0	22.3	19.6	16.5	13.3
	Worse	43.7	48.1	41.6	46.4	45.5	49.5	39.9	45.8	48.0	50.4	45.5	49.8
	Staying same	30.9	28.5	29.5	27.5	32.0	29.3	31.5	26.8	28.3	28.2	35.0	34.4
	Not sure	2.4	2.7	2.9	2.7	2.0	2.7	3.0	3.4	1.4	1.7	3.0	2.5
Spending Compared to Last Month	More	26.0	26.5	24.4	22.7	27.2	29.7	24.8	27.6	26.1	23.8	29.1	29.2
	Less	23.1	26.8	23.2	28.5	23.0	25.4	23.8	29.0	25.2	27.4	16.1	18.8
	About same	49.4	45.2	51.0	47.5	48.1	43.3	49.5	42.0	47.5	47.3	53.3	50.1
	Not sure	1.5	1.5	1.4	1.3	1.7	1.6	1.8	1.4	1.2	1.5	1.5	1.9



Baseline Monitor  
Gender, Age  
April 2010 (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>91.5</b>	<b>86.0</b>	<b>94.4</b>	<b>88.6</b>	<b>89.1</b>	<b>83.9</b>	<b>89.1</b>	<b>82.6</b>	<b>91.3</b>	<b>87.0</b>	<b>98.9</b>	<b>94.0</b>
Spending Next Month	More	19.3	19.5	19.7	19.4	18.9	19.5	18.3	19.6	19.7	18.8	21.3	20.6
	Less	20.9	22.1	22.7	24.9	19.4	19.8	22.4	23.4	21.8	22.8	14.5	16.9
	About same	57.4	56.5	56.2	54.1	58.4	58.5	56.5	55.5	56.7	56.2	61.7	60.0
	Not sure	2.4	1.9	1.4	1.6	3.3	2.2	2.8	1.5	1.8	2.2	2.5	2.5
Add Exp. or Shortfall Next 30 Days	Yes	36.5	39.1	35.5	38.1	37.4	39.9	39.8	43.2	36.9	38.2	26.1	28.8
	No	49.2	47.2	51.3	49.4	47.4	45.3	47.7	45.8	48.9	47.3	54.1	51.0
	Not sure	14.3	13.7	13.2	12.5	15.2	14.8	12.5	11.0	14.2	14.6	19.8	20.2
Money Left After Paying Debts	Yes	46.4	45.6	49.5	49.6	43.9	42.2	42.5	42.7	49.9	47.5	50.3	49.9
	No	41.5	42.2	39.5	38.6	43.1	45.2	47.6	47.1	38.3	40.7	30.5	30.9
	Not sure	12.1	12.2	11.0	11.7	13.1	12.6	9.9	10.2	11.8	11.8	19.3	19.2
Money Left Compared to Last Month	More	10.5	9.5	14.1	10.7	7.2	8.4	13.5	11.6	9.3	8.4	5.9	6.3
	Less	17.8	17.8	16.8	15.7	18.9	19.9	18.3	17.8	17.6	18.1	17.2	17.3
	About same	71.1	71.9	68.8	72.8	73.2	71.0	67.9	70.3	72.3	72.2	76.2	75.4
	Not sure	0.5	0.8	0.3	0.9	0.8	0.7	0.3	0.3	0.8	1.3	0.6	0.9
Months Continue Lifestyle If You Lost Income	None	26.9	27.9	21.0	24.9	31.8	30.4	35.3	36.7	20.9	22.0	15.2	14.8
	One	18.2	17.0	18.8	15.7	17.7	18.1	20.3	17.5	16.2	16.8	16.3	16.1
	Two	9.7	10.2	10.8	10.6	8.8	9.9	9.5	11.1	10.7	10.0	8.2	8.0
	Three	11.4	10.4	11.0	11.9	11.8	9.2	11.6	10.0	12.0	11.4	9.6	9.5
	Four	4.3	3.8	4.4	4.6	4.2	3.2	3.8	3.0	5.1	4.7	4.1	4.4
	Five	2.7	2.9	3.0	3.4	2.4	2.6	1.7	2.5	3.9	3.4	2.9	3.3
	Six +	21.8	22.1	26.0	25.7	18.3	19.1	14.4	15.2	26.7	26.5	32.9	33.1
Not sure	5.0	5.5	4.9	3.2	5.0	7.5	3.3	4.0	4.6	5.3	10.6	10.8	



Baseline Monitor  
Income, Married  
April 2010

		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>91.5</b>	<b>86.0</b>	<b>73.7</b>	<b>69.5</b>	<b>92.8</b>	<b>87.9</b>	<b>116.5</b>	<b>108.5</b>	<b>92.7</b>	<b>87.8</b>	<b>89.1</b>	<b>82.6</b>	<b>88.3</b>	<b>81.9</b>	<b>93.4</b>	<b>88.7</b>
Rate Econ	Excel	2.9	2.0	4.4	2.6	1.7	0.8	2.1	1.6	1.8	1.3	4.9	3.2	2.2	0.9	3.3	2.6
	Good	7.6	5.5	6.8	5.8	6.4	5.8	10.8	4.8	7.7	5.1	7.4	6.4	7.3	4.5	7.8	6.2
	Fair	38.9	33.8	33.0	30.2	39.4	33.6	48.2	39.8	39.8	33.9	37.2	33.5	41.7	31.5	37.1	35.2
	Poor	49.6	57.4	54.1	59.3	51.7	58.7	38.7	53.3	49.9	58.6	48.8	54.9	48.0	61.9	50.5	54.6
	Not sure	1.1	1.4	1.8	2.1	0.7	1.1	0.2	0.4	0.7	1.1	1.7	1.9	0.8	1.3	1.2	1.4
Econ Better or Worse	Better	34.4	27.9	25.7	22.0	35.4	26.1	48.0	39.6	33.4	26.7	36.3	30.1	35.8	26.0	33.6	29.0
	Worse	42.6	49.2	49.7	53.5	41.9	52.0	33.0	40.8	43.6	51.0	40.7	45.7	41.2	50.3	43.5	48.5
	Same	18.2	18.3	18.0	18.3	18.7	17.6	16.7	17.2	19.0	18.1	16.6	18.6	18.5	19.8	18.0	17.4
	Not sure	4.8	4.6	6.5	6.1	4.0	4.3	2.3	2.4	3.9	4.1	6.4	5.6	4.5	3.9	4.8	5.1
Rate Personal Finances	Excel	6.3	6.1	1.7	1.6	5.0	5.4	15.3	13.8	6.9	6.7	5.2	5.0	5.6	6.1	6.7	6.1
	Good	27.0	26.0	12.1	12.6	29.2	28.3	45.6	44.1	30.6	28.9	20.3	20.6	29.2	24.9	25.7	26.8
	Fair	41.1	41.6	43.9	39.0	46.0	50.8	32.4	35.8	41.5	44.0	40.3	36.9	38.1	41.4	42.9	41.8
	Poor	23.0	24.1	38.6	43.6	18.9	14.5	6.2	5.9	19.2	18.7	29.9	34.3	25.1	26.0	21.7	22.8
	Not sure	2.6	2.2	3.7	3.3	0.9	1.1	0.5	0.4	1.7	1.6	4.3	3.3	2.1	1.6	3.0	2.6
Personal Finances Better or Worse	Better	22.9	20.7	12.6	11.6	22.9	21.4	40.3	36.0	23.3	21.4	22.2	19.4	24.7	24.0	21.9	18.7
	Worse	43.7	48.1	55.1	58.3	45.1	47.8	25.5	33.9	43.7	47.5	43.8	49.3	42.5	46.5	44.5	49.0
	Same	30.9	28.5	29.3	26.0	30.2	29.1	33.8	29.5	31.1	28.9	30.6	27.7	30.3	27.4	31.3	29.3
	Not sure	2.4	2.7	3.1	4.0	1.7	1.7	0.3	0.6	1.9	2.2	3.4	3.6	2.5	2.0	2.2	3.1
Spending Compared to Last Month	More	26.0	26.5	31.4	32.0	25.7	26.3	17.0	18.6	23.5	25.5	30.5	28.4	23.6	26.7	27.4	26.3
	Less	23.1	26.8	25.7	27.1	22.3	26.7	20.4	27.4	23.7	27.3	21.9	25.8	23.8	28.1	22.7	26.0
	Same	49.4	45.2	41.1	39.1	50.2	45.9	62.1	53.8	51.7	46.3	45.2	43.2	50.7	43.6	48.6	46.3
	Not sure	1.5	1.5	1.8	1.9	1.8	1.1	0.6	0.2	1.1	0.9	2.4	2.6	1.9	1.6	1.3	1.4



Baseline Monitor  
Income, Married  
April 2010 (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>91.5</b>	<b>86.0</b>	<b>73.7</b>	<b>69.5</b>	<b>92.8</b>	<b>87.9</b>	<b>116.5</b>	<b>108.5</b>	<b>92.7</b>	<b>87.8</b>	<b>89.1</b>	<b>82.6</b>	<b>88.3</b>	<b>81.9</b>	<b>93.4</b>	<b>88.7</b>
Spending Next Month	More	19.3	19.5	21.0	23.2	16.9	17.4	19.3	17.3	17.3	18.5	22.9	21.2	18.5	19.5	19.7	19.5
	Less	20.9	22.1	23.2	22.6	21.1	26.4	17.7	17.7	22.0	22.6	19.1	21.3	21.5	22.8	20.6	21.6
	Same	57.4	56.5	52.2	51.3	60.5	55.4	62.0	64.5	59.0	57.4	54.3	54.8	57.5	56.4	57.2	56.6
	Not sure	2.4	1.9	3.6	2.9	1.5	0.8	1.0	0.5	1.7	1.5	3.7	2.7	2.5	1.3	2.4	2.3
Add exp shortfall 30 days	Yes	36.5	39.1	46.3	49.4	34.8	35.3	25.1	28.6	35.6	38.1	38.3	41.0	40.4	42.0	34.1	37.2
	No	49.2	47.2	36.6	34.6	51.8	51.6	66.7	63.5	51.7	48.9	44.5	43.8	48.0	45.6	49.9	48.2
	Not sure	14.3	13.7	17.1	16.0	13.5	13.1	8.2	7.9	12.7	13.0	17.2	15.2	11.5	12.5	15.9	14.6
\$ After Debt Pay	Yes	46.4	45.6	28.7	26.0	50.7	51.2	70.6	70.0	49.4	49.3	41.0	38.5	41.9	43.2	49.3	47.1
	No	41.5	42.2	57.6	59.7	37.9	37.9	24.3	23.5	39.1	39.3	45.7	47.8	49.1	46.4	36.9	39.6
	Not sure	12.1	12.2	13.7	14.3	11.5	10.8	5.1	6.5	11.4	11.4	13.3	13.7	9.1	10.5	13.8	13.3
\$ Left v. Last Month	More	10.5	9.5	10.0	9.1	10.4	5.8	12.3	12.2	9.2	9.1	13.4	10.5	12.6	13.3	9.5	7.3
	Less	17.8	17.8	24.0	23.8	19.6	18.4	13.7	13.8	17.1	17.8	19.6	18.0	14.0	17.0	19.8	18.3
	Same	71.1	71.9	65.5	66.3	69.8	75.4	73.8	73.5	73.0	72.5	66.7	70.3	73.3	69.2	69.9	73.5
	Not sure	0.5	0.8	0.5	0.7	0.2	0.5	0.2	0.5	0.6	0.6	0.3	1.2	0.1	0.5	0.8	1.0
Mos Hold Lifestyle If Income Lost	None	26.9	27.9	39.3	40.9	24.5	22.4	13.3	15.8	24.9	24.8	30.6	33.9	35.7	36.4	21.5	22.5
	One	18.2	17.0	20.9	20.7	19.4	18.4	13.5	10.6	17.4	16.0	19.6	18.9	18.9	17.2	17.7	16.9
	Two	9.7	10.2	9.5	10.0	11.1	11.8	8.4	9.7	9.5	10.3	10.1	10.1	8.2	10.0	10.7	10.3
	Three	11.4	10.4	9.3	7.8	12.2	12.4	14.4	13.1	12.0	11.1	10.4	9.2	11.4	10.8	11.5	10.2
	Four	4.3	3.8	2.7	2.8	4.3	4.5	7.4	4.8	4.9	4.1	3.2	3.4	4.9	2.9	4.0	4.4
	Five	2.7	2.9	1.5	2.3	3.0	3.0	3.7	4.1	3.0	3.2	2.2	2.5	2.4	3.0	2.9	2.9
	Six +	21.8	22.1	11.7	10.7	22.7	23.1	37.1	38.3	24.1	25.2	17.6	16.2	16.4	15.8	25.1	26.1
Not sure	5.0	5.5	4.9	4.8	2.9	4.4	2.2	3.5	4.3	5.4	6.2	5.8	2.0	3.8	6.7	6.6	



**Category Spending**  
**Gender, Age**  
**April 2010**

		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	27.0	27.6	26.6	26.0	25.3	28.8	30.0	26.0	26.0	27.8
	Less	13.5	12.0	14.8	11.1	15.8	11.0	7.4	14.3	12.2	9.6
	Same	57.8	59.1	57.5	60.9	57.5	58.8	60.8	58.5	60.1	60.4
	Not sure	1.7	1.3	1.1	2.0	1.5	1.4	1.7	1.3	1.7	2.1
Spending Next Month on Discretionary and Entertainment Exp.	More	11.7	9.7	8.5	7.6	14.0	8.0	6.0	10.1	6.5	5.0
	Less	43.6	45.6	45.4	50.9	44.6	47.3	39.1	50.5	48.9	41.1
	Same	42.5	41.0	43.8	37.8	39.0	41.8	49.4	37.3	41.4	48.2
	Not sure	2.2	3.7	2.4	3.7	2.4	2.8	5.5	2.1	3.2	5.7
Spending Next Month on Household Improvements	More	18.4	17.1	14.6	13.3	19.8	16.1	15.0	13.6	15.4	11.4
	Less	43.6	47.4	45.6	48.3	46.2	47.1	40.9	46.8	48.7	44.2
	Same	34.5	29.5	35.7	31.6	30.3	31.8	36.1	34.5	31.2	35.5
	Not sure	3.5	6.0	4.0	6.8	3.7	5.0	8.0	5.0	4.7	8.9
Spending in Next Month on Major Personal Purchases	More	15.6	15.7	11.9	11.2	19.6	12.9	9.9	13.0	10.6	8.8
	Less	41.6	44.6	44.7	47.6	41.5	46.8	40.3	45.1	49.4	43.0
	Same	40.5	34.6	39.6	35.8	35.5	36.9	43.3	36.9	36.4	41.9
	Not sure	2.4	5.2	3.8	5.4	3.5	3.4	6.6	4.9	3.6	6.3
Next Month – Save and/or Invest	More	10.7	8.6	10.5	7.5	13.1	7.7	3.4	11.7	7.4	4.0
	Less	37.0	37.4	35.9	39.2	37.7	36.4	37.5	35.9	39.5	38.9
	Same	50.3	50.6	51.0	48.8	47.2	53.0	54.5	48.9	49.9	52.3
	Not sure	2.0	3.4	2.6	4.4	2.0	2.9	4.6	3.5	3.2	4.8



Category Spending  
Income, Married  
April 2010

		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	32.2	25.9	20.2	32.9	22.1	20.4	26.1	29.7	25.5	27.8	23.7	29.6	27.1	25.7
	Less	15.4	11.7	10.9	15.3	11.3	11.4	12.8	12.6	12.6	13.1	13.0	12.5	11.5	13.6
	Same	50.3	61.1	68.7	49.6	65.4	67.9	59.9	55.9	60.6	57.0	61.9	56.4	60.4	58.6
	Not sure	2.1	1.3	0.2	2.2	1.2	0.2	1.2	1.9	1.3	2.0	1.4	1.5	0.9	2.0
Spending Next Month on Discretionary and Entertainment Exp.	More	10.4	9.5	12.2	9.8	4.4	9.1	9.2	13.2	7.0	9.7	12.0	9.7	8.3	7.8
	Less	52.9	46.0	32.9	56.1	51.1	37.1	45.4	43.4	49.0	47.3	46.1	43.8	52.9	45.5
	Same	31.6	43.5	54.3	29.2	42.8	53.5	43.6	38.3	41.9	37.9	39.7	42.9	36.9	42.9
	Not sure	5.1	0.9	0.6	5.0	1.7	0.3	1.8	5.2	2.1	5.1	2.2	3.6	2.0	3.8
Spending Next Month on Household Improvements	More	14.3	16.7	25.0	12.2	13.4	18.2	16.8	19.5	14.6	12.6	19.4	16.7	15.9	12.6
	Less	51.2	47.3	36.6	51.5	49.5	39.3	46.5	44.2	48.3	44.8	46.7	45.1	47.6	46.7
	Same	27.1	33.0	37.3	27.6	34.4	40.7	32.6	30.2	32.9	34.5	28.9	33.5	32.6	34.1
	Not sure	7.4	2.9	1.1	8.7	2.7	1.9	4.1	6.2	4.2	8.1	5.0	4.6	3.9	6.6
Spending Next Month on Major Personal Purchases	More	14.6	13.1	20.9	9.3	11.1	16.2	13.7	19.1	11.5	11.4	16.4	15.2	12.8	10.6
	Less	52.4	43.8	29.6	55.4	47.2	34.2	43.8	42.2	46.5	46.0	44.4	42.6	45.7	46.6
	Same	26.9	41.2	49.1	28.1	39.3	48.9	39.5	33.0	38.6	35.5	35.8	38.2	37.1	37.8
	Not sure	6.1	1.9	0.4	7.2	2.4	0.7	3.0	5.6	3.4	7.2	3.5	4.0	4.3	4.9
Saving/Investing Next Month	More	8.4	8.1	14.3	7.6	6.1	14.9	7.8	12.9	8.1	10.4	11.9	8.2	10.6	7.9
	Less	49.5	34.1	21.7	49.7	38.9	20.6	36.4	38.5	37.0	39.0	34.8	38.6	37.3	37.9
	Same	38.1	56.8	63.4	36.6	53.9	64.2	53.9	44.2	52.3	44.9	50.9	50.3	49.1	50.2
	Not sure	4.0	1.1	0.6	6.1	1.1	0.3	1.9	4.3	2.5	5.7	2.4	3.0	3.1	3.9