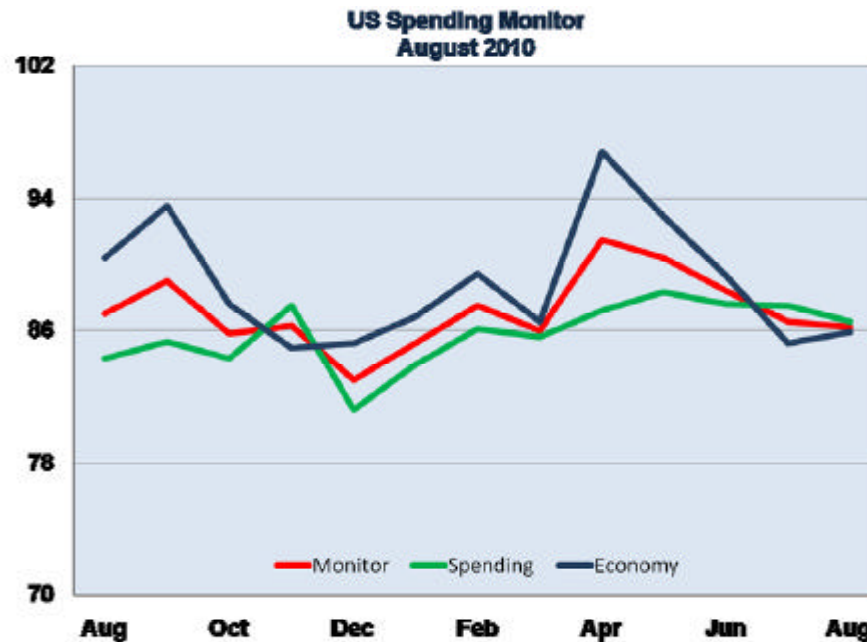


DISCOVER[®]

DISCOVER[®] U.S. SPENDING MONITORSM

	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan
DSM	86.2	86.5	88.4	90.4	91.5	86.0	87.5	85.2
Spending	86.5	87.5	87.6	88.3	87.2	85.6	86.1	83.9
Economy	85.9	85.2	89.3	92.9	96.8	86.5	89.4	86.8
DSBW*	73.0	83.0	86.1	87.4	85.1	75.7	84.9	85.5



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)



**Discover US Spending Monitor
Survey of 15,000 US Adults
August 2010**

Baseline Index Questions

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

	Aug	Jul	Jun	May	Apr	Mar
Excellent	1.7	3.6	2.3	2.4	2.9	2.0
Good	6.1	5.3	6.7	6.5	7.6	5.5
Fair	32.2	31.5	38.4	38.1	38.9	33.8
Poor	57.4	57.9	50.9	51.3	49.6	57.4
Not sure	2.5	1.7	1.7	1.7	1.1	1.4
Index	46.8	47.3	53.9	53.4	56.6	46.5

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

	Aug	Jul	Jun	May	Apr	Mar
Better	26.6	23.4	28.0	31.2	34.4	27.9
Worse	50.1	51.9	47.8	45.1	42.6	49.2
Same	18.8	20.1	20.0	17.9	18.2	18.3
Not sure	4.5	4.6	4.1	5.8	4.8	4.6
Index	127.3	118.8	133.4	143.1	152.8	130.8

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

	Aug	Jul	Jun	May	Apr	Mar
Excellent	7.6	8.8	6.7	6.1	6.3	6.1
Good	26.1	27.4	26.3	28.7	27.0	26.0
Fair	39.7	40.4	40.7	40.3	41.1	41.6
Poor	24.2	21.3	23.4	22.6	23.0	24.1
Not sure	2.4	2.1	2.9	2.3	2.6	2.2
Index	89.4	93.9	89.6	91.7	90.1	88.3

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

	Aug	Jul	Jun	May	Apr	Mar
Better	20.6	20.9	19.7	22.1	22.9	20.7
Worse	48.4	48.1	47.3	47.0	43.7	48.1
Same	28.2	29.0	30.7	29.2	30.9	28.5
Not sure	2.8	2.0	2.3	1.7	2.4	2.7
Index	80.0	80.7	80.1	83.3	87.8	80.5

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?

	Aug	Jul	Jun	May	Apr	Mar
More	26.2	24.1	26.2	27.4	26.0	26.5
Less	24.7	25.6	24.0	24.1	23.1	26.8
Same	47.9	48.7	47.9	47.2	49.4	45.2
Not sure	1.2	1.5	1.9	1.2	1.5	1.5
Index	76.3	74.1	76.8	77.7	77.4	75.0

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

	Aug	Jul	Jun	May	Apr	Mar
More	19.4	18.9	21.2	21.7	19.3	19.5
Less	25.1	26.4	22.8	21.1	20.9	22.1
Same	53.6	52.8	54.0	55.6	57.4	56.5
Not sure	1.9	2.0	1.9	1.7	2.4	1.9
Index	74.2	72.8	77.4	79.2	77.4	76.6



Discover US Spending Monitor
August 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?

	Aug	Jul	Jun	May	Apr	Mar
Yes	37.3	37.6	38.3	37.0	36.5	39.1
No	48.6	47.6	48.1	49.7	49.2	47.2
Not sure	14.0	14.8	13.6	13.3	14.3	13.7
Index	99.8	98.6	98.4	101.0	101.0	96.9

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

	Aug	Jul	Jun	May	Apr	Mar
Yes	46.6	48.9	48.5	47.5	46.4	45.6
No	42.5	39.3	40.4	41.1	41.5	42.2
Not sure	10.9	11.8	11.1	11.4	12.1	12.2
Index	85.6	90.1	88.8	87.4	86.3	85.0

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?

	Aug	Jul	Jun	May	Apr	Mar
More	10.5	12.8	10.8	11.3	10.5	9.5
Less	18.7	20.4	20.0	18.6	17.8	17.8
Same	70.1	65.8	68.5	69.4	71.1	71.9
Not sure	0.6	1.0	0.7	0.7	0.5	0.8
Index	99.7	99.9	99.1	100.1	100.2	99.8

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

	Aug	Jul	Jun	May	Apr	Mar
None	26.8	25.2	26.8	25.6	26.9	27.9
1 mo.	17.6	16.5	16.7	18.5	18.2	17.0
2 mos.	10.4	10.5	10.2	10.3	9.7	10.2
3 mos.	10.4	10.4	11.4	10.7	11.4	10.4
4 mos.	4.0	4.6	4.3	3.7	4.3	3.8
5 mos.	2.2	2.8	3.2	2.4	2.7	2.9
6 or more	23.3	24.9	22.3	22.8	21.8	22.1
Not sure	5.2	5.1	5.2	5.9	5.0	5.5
Index	96.6	101.9	96.6	96.4	94.0	94.5



Category Spending
August 2010

1* Spending next month on household expenses?

	Aug	Jul	Jun	May	Apr	Mar
More	25.0	27.5	28.2	30.1	27.3	26.3
Less	10.9	11.3	12.0	11.2	12.7	12.8
Same	62.2	59.4	57.9	57.0	58.5	59.4
Not sure	1.9	1.8	2.0	1.7	1.5	1.6

2* Spending next month on discretionary personal expenses?

	Aug	Jul	Jun	May	Apr	Mar
More	8.6	9.1	10.1	9.9	10.6	8.0
Less	48.2	48.3	46.3	45.3	44.7	48.4
Same	39.7	39.3	40.4	41.3	41.7	40.5
Not sure	3.6	3.2	3.2	3.5	3.0	3.1

3* Spending next month on household improvements?

	Aug	Jul	Jun	May	Apr	Mar
More	13.5	14.2	15.7	16.7	17.7	13.9
Less	48.5	48.0	46.7	46.7	45.7	47.1
Same	32.2	33.2	32.5	31.4	31.8	33.5
Not sure	5.8	4.6	5.1	5.2	4.8	5.5

4* Spending next month on major personal purchases?

	Aug	Jul	Jun	May	Apr	Mar
More	15.6	14.8	16.8	15.1	15.6	11.5
Less	44.6	45.8	43.8	43.6	43.2	46.3
Same	35.5	35.8	35.6	37.3	37.2	37.5
Not sure	4.3	3.6	3.7	4.0	3.9	4.7

5* Saving and investing next month?

	Aug	Jul	Jun	May	Apr	Mar
More	9.5	8.8	7.9	9.0	9.6	8.9
Less	38.1	37.3	38.7	37.6	37.2	37.7
Same	49.1	50.6	49.5	49.6	50.5	49.8
Not sure	3.3	3.3	3.9	3.8	2.8	3.6



Baseline Monitor
Gender, Age
August 2010

		Total		Gender				Age					
		Adults		Male		Female		18-39		40-64		65+	
		Aug	July	Aug	July	Aug	July	Aug	July	Aug	July	Aug	July
Index		86.2	86.5	86.9	86.1	85.6	86.7	85.0	87.2	85.5	82.6	91.6	93.0
Rate Econ	Excellent	1.7	3.6	1.1	5.6	2.3	1.9	2.2	5.9	0.8	1.2	2.4	2.1
	Good	6.1	5.3	6.5	6.4	5.9	4.4	6.5	5.9	5.4	4.1	6.6	6.3
	Fair	32.2	31.5	29.9	28.5	34.1	33.9	32.0	29.7	32.3	31.8	32.5	36.0
	Poor	57.4	57.9	58.7	58.1	56.4	57.8	55.7	56.2	60.4	61.9	56.0	54.1
	Not sure	2.5	1.7	3.8	1.4	1.4	2.0	3.5	2.4	1.0	1.0	2.5	1.5
Econ Better or Worse	Better	26.6	23.4	27.3	21.6	26.1	24.8	29.8	25.2	25.1	22.0	20.6	20.8
	Worse	50.1	51.9	50.7	54.9	49.5	49.5	45.9	48.3	55.0	57.1	51.6	51.1
	Staying same	18.8	20.1	18.5	18.9	19.1	21.1	19.8	22.6	16.7	16.9	20.6	20.3
	Not sure	4.5	4.6	3.5	4.6	5.3	4.6	4.6	3.9	3.2	4.0	7.1	7.8
Rate Personal Finances	Excellent	7.6	8.8	8.6	11.7	6.7	6.5	7.5	11.6	8.1	6.3	6.5	6.4
	Good	26.1	27.4	25.9	27.1	26.3	27.6	24.3	26.3	27.4	27.1	28.7	31.2
	Fair	39.7	40.4	38.4	37.8	40.8	42.6	38.1	38.9	40.2	40.9	43.3	43.9
	Poor	24.2	21.3	25.2	22.1	23.4	20.6	28.0	21.4	22.1	23.8	17.6	15.5
	Not sure	2.4	2.1	1.8	1.3	2.8	2.6	2.1	1.9	2.1	1.9	3.8	3.0
Personal Finances Better or Worse	Better	20.6	20.9	22.8	22.0	18.7	20.1	25.0	27.4	18.5	17.2	11.8	10.2
	Worse	48.4	48.1	48.9	48.9	48.1	47.4	43.7	41.9	53.2	54.0	52.1	52.9
	Staying same	28.2	29.0	24.9	28.0	30.9	29.9	27.6	29.2	26.6	26.7	33.7	33.8
	Not sure	2.8	2.0	3.4	1.2	2.3	2.6	3.7	1.5	1.7	2.1	2.5	3.0
Spending Compared to Last Month	More	26.2	24.1	23.1	22.0	28.7	25.9	26.9	22.9	24.9	25.1	26.9	25.5
	Less	24.7	25.6	28.5	28.3	21.5	23.4	25.1	26.7	26.7	27.7	19.2	17.8
	About same	47.9	48.7	47.8	47.7	48.0	49.5	46.9	48.2	47.0	46.3	52.9	55.6
	Not sure	1.2	1.5	0.5	1.9	1.8	1.2	1.1	2.1	1.3	0.9	1.0	1.2



Baseline Monitor
Gender, Age
August 2010 (cont.)

		Total		Gender				Age					
		Adults		Male		Female		18-39		40-64		65+	
		Aug	July	Aug	July	Aug	July	Aug	July	Aug	July	Aug	July
Index		86.2	86.5	86.9	86.1	85.6	86.7	85.0	87.2	85.5	82.6	91.6	93.0
Spending Next Month	More	19.4	18.9	18.9	16.6	19.8	20.7	22.5	19.5	16.0	18.5	17.8	17.9
	Less	25.1	26.4	27.1	28.9	23.5	24.3	26.6	30.2	26.4	25.6	17.7	16.9
	About same	53.6	52.8	53.0	52.5	54.1	52.9	49.2	48.5	55.8	53.7	61.9	63.1
	Not sure	1.9	2.0	1.0	1.9	2.7	2.1	1.8	1.8	1.9	2.2	2.6	2.2
Add Exp. or Shortfall Next 30 Days	Yes	37.3	37.6	37.6	36.7	37.1	38.3	41.1	39.8	36.8	39.6	27.1	26.4
	No	48.6	47.6	49.8	49.6	47.6	46.0	46.9	46.6	48.2	45.9	54.8	54.3
	Not sure	14.0	14.8	12.6	13.7	15.2	15.7	12.0	13.5	15.0	14.5	18.1	19.3
Money Left After Paying Debts	Yes	46.6	48.9	48.3	50.5	45.3	47.6	43.1	48.9	49.5	47.7	50.9	51.4
	No	42.5	39.3	41.0	38.9	43.7	39.6	47.9	39.7	39.9	43.1	32.0	29.5
	Not sure	10.9	11.8	10.8	10.6	11.0	12.8	9.0	11.3	10.6	9.3	17.1	19.1
Money Left Compared to Last Month	More	10.5	12.8	13.5	14.8	7.8	11.2	13.8	18.7	8.6	8.5	6.2	5.3
	Less	18.7	20.4	15.6	17.7	21.5	22.7	18.4	19.4	19.7	22.5	17.6	18.8
	About same	70.1	65.8	70.5	66.5	69.8	65.1	67.5	60.3	71.0	68.5	75.1	75.4
	Not sure	0.6	1.0	0.4	1.0	0.9	1.0	0.4	1.6	0.7	0.5	1.2	0.6
Months Continue Lifestyle If You Lost Income	None	26.8	25.2	24.9	24.4	28.3	25.8	34.2	30.9	21.8	22.9	15.8	13.4
	One	17.6	16.5	15.5	16.7	19.5	16.3	19.6	17.2	16.2	16.5	15.1	14.4
	Two	10.4	10.5	9.8	9.3	11.0	11.6	11.4	11.4	10.5	10.7	7.5	7.7
	Three	10.4	10.4	11.8	11.1	9.2	9.8	9.7	9.9	11.5	10.7	10.0	11.0
	Four	4.0	4.6	4.4	4.2	3.6	4.9	3.5	5.3	4.5	4.0	3.9	4.1
	Five	2.2	2.8	2.5	2.9	2.0	2.7	1.2	2.4	3.0	3.3	3.5	2.9
	Six +	23.3	24.9	27.1	27.4	20.3	22.9	15.9	19.2	28.5	27.6	34.3	35.5
	Not sure	5.2	5.1	3.9	4.0	6.2	6.1	4.5	3.7	4.0	4.5	10.0	10.9



Baseline Monitor
Income, Married
August 2010

		Total		Income						Married				Kids @ Home			
		Adults		<\$40k		\$40K to \$75K		\$75K+		Yes		No		Yes		No	
		Aug	July	Aug	July	Aug	July	Aug	July	Aug	July	Aug	July	Aug	July	Aug	July
Index		86.2	86.5	71.7	71.5	87.0	88.2	106.9	106.7	88.1	87.0	83.2	85.6	83.1	81.7	88.3	89.4
Rate Econ	Excel	1.7	3.6	2.4	5.7	0.5	1.0	1.7	2.5	1.1	2.3	2.8	5.9	1.5	3.7	1.9	3.4
	Good	6.1	5.3	5.1	6.2	4.1	3.6	9.5	6.1	5.3	5.5	7.4	4.8	5.7	3.5	6.4	6.4
	Fair	32.2	31.5	26.0	24.3	35.6	36.0	36.9	37.8	31.3	30.4	33.6	33.3	30.3	29.2	33.5	32.9
	Poor	57.4	57.9	61.8	61.2	59.4	58.8	50.9	52.7	59.8	60.2	53.7	53.8	60.3	61.9	55.5	55.5
	Not sure	2.5	1.7	4.7	2.6	0.5	0.7	1.0	1.0	2.4	1.5	2.5	2.2	2.2	1.7	2.7	1.8
Econ Better or Worse	Better	26.6	23.4	21.5	20.5	27.1	22.7	35.1	30.6	25.0	21.8	29.2	26.1	25.6	21.4	27.3	24.6
	Worse	50.1	51.9	50.9	56.9	51.6	51.2	46.1	44.8	51.6	54.8	47.7	46.8	49.7	54.9	50.2	50.1
	Same	18.8	20.1	21.2	16.1	18.0	23.9	16.2	22.2	19.3	19.0	18.1	22.2	20.2	20.1	18.1	20.1
	Not sure	4.5	4.6	6.5	6.5	3.2	2.3	2.6	2.5	4.1	4.4	5.1	4.9	4.6	3.6	4.5	5.2
Rate Personal Finances	Excel	7.6	8.8	3.5	6.0	5.2	5.2	16.2	16.4	8.2	8.4	6.6	9.6	5.8	9.5	8.7	8.3
	Good	26.1	27.4	13.8	14.4	28.9	30.2	40.4	44.6	29.2	30.3	21.2	22.2	26.4	25.8	26.0	28.5
	Fair	39.7	40.4	36.8	40.0	49.4	47.5	35.1	32.8	41.1	41.0	37.4	39.3	41.3	39.4	38.4	41.2
	Poor	24.2	21.3	42.8	37.1	15.0	15.2	7.0	5.9	19.4	18.7	32.0	25.9	24.9	24.1	23.9	19.4
	Not sure	2.4	2.1	3.0	2.5	1.5	1.9	1.4	0.3	2.1	1.6	2.9	2.9	1.5	1.3	2.9	2.5
Personal Finances Better or Worse	Better	20.6	20.9	13.1	15.7	21.6	20.7	30.3	31.5	20.7	21.5	20.3	19.8	22.3	25.5	19.4	18.2
	Worse	48.4	48.1	58.9	58.9	47.7	47.5	34.5	35.1	47.7	49.3	49.6	45.9	45.2	47.7	50.5	48.3
	Same	28.2	29.0	24.8	22.1	28.1	31.0	33.0	33.3	28.6	27.5	27.6	31.8	28.7	24.7	28.0	31.7
	Not sure	2.8	2.0	3.1	3.3	2.5	0.8	2.2	0.1	2.9	1.7	2.6	2.5	3.8	2.2	2.2	1.9
Spending Compared to Last Month	More	26.2	24.1	31.4	29.8	24.6	21.4	21.5	18.8	25.6	22.7	27.1	26.7	28.1	23.5	24.8	24.6
	Less	24.7	25.6	24.6	26.6	25.8	23.6	23.8	25.1	25.0	25.3	24.2	26.2	23.5	26.7	25.4	24.8
	Same	47.9	48.7	42.4	40.8	48.8	54.5	53.9	56.0	48.2	51.0	47.4	44.7	47.0	48.4	48.8	49.0
	Not sure	1.2	1.5	1.5	2.9	0.8	0.5	0.9	0.1	1.1	1.0	1.3	2.4	1.4	1.3	1.1	1.7



**Baseline Monitor
Income, Married
August 2010 (cont.)**

		Total		Income						Married				Kids @ Home			
		Adults		<\$40k		\$40k to \$75k		\$75k+		Yes		No		Yes		No	
		Aug	July	Aug	July	Aug	July	Aug	July	Aug	July	Aug	July	Aug	July	Aug	July
Index		86.2	86.5	71.7	71.5	87.0	88.2	106.9	106.7	88.1	87.0	83.2	85.6	83.1	81.7	88.3	89.4
Spending Next Month	More	19.4	18.9	23.5	24.7	16.1	17.4	17.3	11.8	18.9	17.0	20.2	22.1	23.5	22.9	16.7	16.5
	Less	25.1	26.4	23.0	26.4	27.9	26.1	24.1	25.6	26.1	27.7	23.5	24.0	26.8	28.9	23.8	24.8
	Same	53.6	52.8	50.7	45.5	55.0	55.2	57.5	62.3	53.5	53.3	53.7	51.8	47.8	46.5	57.4	56.5
	Not sure	1.9	2.0	2.8	3.4	1.0	1.3	1.1	0.3	1.5	2.0	2.6	2.1	1.9	1.7	2.0	2.2
Add exp shortfall 30 days	Yes	37.3	37.6	44.5	47.8	36.2	35.3	29.2	25.9	36.8	35.6	38.1	41.1	42.0	43.5	34.0	34.0
	No	48.6	47.6	37.2	33.2	51.6	53.6	62.7	63.0	50.6	49.4	45.5	44.4	46.3	45.0	50.3	49.2
	Not sure	14.0	14.8	18.3	19.0	12.3	11.1	8.1	11.2	12.6	15.0	16.4	14.5	11.7	11.5	15.6	16.8
\$ After Debt Pay	Yes	46.6	48.9	29.6	28.7	49.0	54.7	71.1	73.0	50.2	51.2	41.0	44.7	43.1	46.9	49.0	50.3
	No	42.5	39.3	57.1	57.0	41.6	34.7	22.8	21.6	38.9	36.9	48.1	43.6	48.0	44.3	38.8	36.0
	Not sure	10.9	11.8	13.3	14.3	9.4	10.6	6.1	5.4	10.9	11.9	10.9	11.7	8.9	8.7	12.2	13.7
\$ Left v. Last Month	More	10.5	12.8	11.9	18.6	9.9	7.4	10.9	14.9	9.0	11.6	13.5	15.3	13.1	16.4	9.0	10.9
	Less	18.7	20.4	24.2	18.5	15.3	24.5	17.8	16.8	18.4	20.8	19.5	19.4	18.3	22.1	19.0	19.4
	Same	70.1	65.8	63.3	61.4	73.6	68.1	71.2	67.3	72.2	66.4	66.0	64.5	68.4	60.3	71.0	68.8
	Not sure	0.6	1.0	0.6	1.5	1.2	0.0	0.1	1.0	0.4	1.1	1.0	0.8	0.1	1.2	0.9	1.0
Mos Hold Lifestyle If Income Lost	None	26.8	25.2	38.2	38.5	22.4	23.3	13.5	10.3	23.2	22.2	32.5	30.5	33.6	31.1	22.4	21.8
	One	17.6	16.5	22.3	19.1	18.3	17.9	12.2	11.7	15.0	16.3	21.9	16.8	18.8	19.4	17.0	14.8
	Two	10.4	10.5	10.1	9.9	13.3	10.8	9.3	11.8	10.7	10.3	10.0	10.9	11.6	11.2	9.7	10.0
	Three	10.4	10.4	7.0	8.6	10.8	11.6	15.0	12.4	13.0	11.4	6.3	8.7	11.3	10.6	9.7	10.3
	Four	4.0	4.6	2.7	3.2	5.3	6.0	5.3	6.0	4.3	4.5	3.4	4.8	3.9	3.7	4.0	5.2
	Five	2.2	2.8	1.9	2.0	2.6	2.2	2.1	3.8	2.7	2.6	1.4	3.0	1.7	0.9	2.6	3.7
	Six +	23.3	24.9	11.7	14.0	23.1	25.0	41.2	41.9	26.7	27.8	18.0	19.7	16.8	18.8	27.5	28.6
Not sure	5.2	5.1	6.0	4.8	4.3	3.1	1.2	2.3	4.4	5.0	6.5	5.5	2.4	4.2	7.0	5.7	



Baseline Monitor
Credit Union Members
August 2010

		Total		Credit Union Member			
		Adults		Yes		No	
		Aug	July	Aug	July	Aug	July
Index		86.2	86.5	91.2	90.1	83.4	84.1
Rate Econ	Excel	1.7	3.6	1.6	3.5	1.8	3.2
	Good	6.1	5.3	6.7	4.9	5.6	5.7
	Fair	32.2	31.5	34.4	35.1	31.1	29.2
	Poor	57.4	57.9	55.9	55.6	58.9	60.1
	Not sure	2.5	1.7	1.4	0.9	2.7	1.8
Econ Better or Worse	Better	26.6	23.4	30.0	25.3	24.9	21.7
	Worse	50.1	51.9	48.3	50.7	51.1	53.1
	Same	18.8	20.1	18.6	19.3	19.1	20.9
	Not sure	4.5	4.6	3.1	4.7	4.9	4.4
Rate Personal Finances	Excel	7.6	8.8	8.0	10.4	7.5	7.9
	Good	26.1	27.4	32.1	29.3	22.7	26.4
	Fair	39.7	40.4	40.9	41.4	39.1	39.7
	Poor	24.2	21.3	17.6	17.4	28.2	23.9
	Not sure	2.4	2.1	1.4	1.5	2.5	2.3
Personal Finances Better or Worse	Better	20.6	20.9	22.1	21.4	19.8	20.7
	Worse	48.4	48.1	47.2	46.5	49.6	48.8
	Same	28.2	29.0	27.9	30.5	28.2	28.4
	Not sure	2.8	2.0	2.7	1.6	2.4	2.1
Spending Compared to Last Month	More	26.2	24.1	24.3	24.1	27.0	24.2
	Less	24.7	25.6	24.8	24.6	24.7	26.1
	Same	47.9	48.7	49.9	50.7	47.0	47.9
	Not sure	1.2	1.5	1.0	0.6	1.3	1.8



Baseline Monitor
Credit Union Members
August 2010 (cont.)

		Total		Credit Union Members			
		Adults		Yes		No	
		Aug	July	Aug	July	Aug	July
Index		86.2	86.5	91.2	90.1	83.4	84.1
Spending Next Month	More	19.4	18.9	16.7	16.9	21.1	20.3
	Less	25.1	26.4	27.3	24.8	23.7	27.1
	Same	53.6	52.8	54.7	55.7	53.4	51.1
	Not sure	1.9	2.0	1.4	2.7	1.8	1.5
Add exp shortfall 30 days	Yes	37.3	37.6	34.6	37.6	38.9	37.2
	No	48.6	47.6	52.8	49.2	47.1	47.3
	Not sure	14.0	14.8	12.6	13.1	14.1	15.5
\$ After Debt Pay	Yes	46.6	48.9	53.6	55.2	43.4	45.3
	No	42.5	39.3	36.8	33.5	45.5	43.6
	Not sure	10.9	11.8	9.6	11.3	11.0	11.1
\$ Left v. Last Month	More	10.5	12.8	12.9	15.5	8.3	11.0
	Less	18.7	20.4	19.4	21.2	18.7	19.2
	Same	70.1	65.8	67.3	62.0	72.4	69.0
	Not sure	0.6	1.0	0.5	1.3	0.6	0.8
Mos Hold Lifestyle If Income Lost	None	26.8	25.2	21.6	22.5	29.9	26.8
	One	17.6	16.5	16.9	16.3	18.3	16.8
	Two	10.4	10.5	12.1	10.2	9.4	10.8
	Three	10.4	10.4	13.2	10.6	8.8	9.9
	Four	4.0	4.6	4.2	5.3	4.0	4.3
	Five	2.2	2.8	2.5	3.7	2.1	2.2
	Six +	23.3	24.9	25.1	26.7	22.5	24.2
	Not sure	5.2	5.1	4.5	4.6	5.0	5.0



**Category Spending
Gender, Age
August 2010**

		Gender				Age					
		Aug		Jul		Aug			Jul		
		M	F	M	F	18-39	40-64	65+	18-39	40-64	65+
Spending in Next Month on Household Expenses	More	23.1	26.6	28.0	27.2	24.5	25.2	26.4	26.6	28.1	28.8
	Less	12.0	10.0	12.6	10.3	12.1	11.0	7.0	13.0	10.8	7.6
	Same	63.8	60.9	58.0	60.5	61.1	62.4	65.1	58.4	59.5	62.0
	Not sure	1.1	2.5	1.5	2.0	2.3	1.4	1.6	2.0	1.6	1.6
Spending Next Month on Discretionary and Entertainment Exp.	More	9.1	8.2	8.7	9.4	10.9	6.5	6.2	11.2	8.7	3.9
	Less	48.6	47.8	48.4	48.3	48.7	50.9	40.2	49.3	50.7	40.2
	Same	39.9	39.5	40.4	38.5	36.5	39.9	48.6	36.6	37.6	51.3
	Not sure	2.4	4.5	2.5	3.8	3.8	2.6	4.9	2.9	3.0	4.6
Spending Next Month on Household Improvements	More	14.4	12.8	15.5	13.1	13.5	14.0	12.6	16.0	13.4	10.8
	Less	47.7	49.1	46.3	49.4	48.7	49.8	44.9	45.3	53.1	44.6
	Same	33.3	31.2	34.6	32.0	31.6	31.7	35.1	34.4	29.5	37.6
	Not sure	4.5	6.8	3.5	5.5	6.2	4.5	7.5	4.2	4.1	7.1
Spending in Next Month on Major Personal Purchases	More	14.0	16.9	13.3	16.1	20.0	12.5	9.3	16.4	15.6	8.5
	Less	46.1	43.4	45.7	45.9	42.4	48.4	42.9	43.6	50.1	42.7
	Same	36.9	34.4	38.1	33.9	32.8	35.9	42.8	36.5	31.4	43.2
	Not sure	3.0	5.3	2.9	4.1	4.7	3.2	5.1	3.5	2.9	5.6
Next Month – Save and/or Invest	More	11.3	8.1	9.9	7.9	13.4	6.9	3.9	11.9	7.1	3.3
	Less	39.3	37.0	36.9	37.7	36.4	39.8	39.4	34.5	40.9	37.7
	Same	46.7	51.0	51.2	50.1	46.4	51.2	52.3	50.2	49.3	54.7
	Not sure	2.7	3.9	2.0	4.3	3.9	2.2	4.4	3.4	2.7	4.3



Category Spending
Income, Married
August 2010

		Income						Married				Kids @ Home			
		Aug			Jul			Aug		Jul		Aug		Jul	
		<40k	40-75k	>75k	<40k	40-75k	>75k	Y	N	Y	N	Y	N	Y	N
Spending Next Month on Household Expenses	More	31.8	23.3	18.6	34.4	25.7	17.1	24.1	26.6	26.6	29.2	26.2	24.4	30.5	25.7
	Less	11.9	11.0	7.6	14.4	9.8	9.7	11.0	10.7	11.2	11.5	10.7	10.8	11.4	11.4
	Same	53.6	64.5	73.1	48.6	63.9	72.9	63.8	59.6	61.3	56.0	61.5	62.8	57.1	60.8
	Not sure	2.7	1.2	0.7	2.5	0.5	0.3	1.1	3.0	0.9	3.3	1.5	2.1	1.1	2.2
Spending Next Month on Discretionary and Entertainment Exp.	More	9.1	6.9	10.8	8.6	7.8	11.1	7.1	11.0	8.9	9.6	9.7	8.0	10.1	8.6
	Less	54.0	49.4	39.2	55.8	48.9	36.1	49.0	46.7	48.4	48.2	51.1	46.0	51.9	46.0
	Same	30.7	42.8	49.1	29.9	41.7	51.6	41.7	36.4	40.1	38.0	36.0	42.3	35.0	42.1
	Not sure	6.2	0.9	0.9	5.7	1.6	1.2	2.1	5.8	2.7	4.2	3.2	3.8	3.1	3.3
Spending Next Month on Household Improvements	More	11.5	13.6	16.3	11.5	12.5	18.7	13.9	13.0	14.0	14.5	13.3	13.7	15.4	13.6
	Less	53.4	48.9	42.1	55.4	49.6	36.4	49.5	46.8	49.6	45.2	51.7	46.2	50.9	46.2
	Same	26.9	33.7	38.6	25.4	35.7	43.4	32.6	31.6	33.2	33.1	29.6	34.0	30.1	34.9
	Not sure	8.2	3.9	2.9	7.7	2.2	1.5	4.1	8.6	3.2	7.2	5.4	6.1	3.6	5.2
Spending Next Month on Major Personal Purchases	More	12.0	15.4	20.7	10.3	14.6	21.6	15.5	15.8	14.8	14.8	20.3	12.5	18.2	12.9
	Less	53.1	44.2	34.8	56.1	45.8	32.1	45.0	44.1	45.9	45.6	44.7	44.5	46.1	45.6
	Same	28.3	37.8	43.2	27.7	37.9	45.1	37.0	33.2	36.7	34.0	31.4	38.3	33.2	37.3
	Not sure	6.6	2.6	1.3	5.9	1.7	1.2	2.6	6.9	2.5	5.5	3.6	4.7	2.5	4.2
Saving/Investing Next Month	More	7.1	9.5	14.5	8.1	7.6	11.7	9.2	10.1	8.6	9.1	11.9	8.0	10.1	7.9
	Less	50.7	37.9	21.7	50.3	36.7	20.1	36.7	40.2	36.2	39.4	36.8	38.9	36.1	38.0
	Same	36.7	51.8	62.7	36.7	53.5	67.0	52.2	44.1	52.4	47.3	48.2	49.5	50.9	50.4
	Not sure	5.5	0.7	1.1	4.9	2.1	1.2	1.9	5.6	2.7	4.3	3.0	3.6	2.8	3.6



**Category Spending
Credit Union Member
August 2010**

		Credit Union Member					
		Aug			Jul		
		Yes	No	Not Sure	Yes	No	Not Sure
Spending in Next Month on Household Expenses	More	23.8	25.5	30.1	28.3	27.3	21.5
	Less	12.8	9.7	11.6	10.0	12.3	7.9
	Same	62.3	62.9	51.2	59.9	59.2	55.8
	Not sure	1.1	2.0	7.1	1.8	1.1	14.8
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Spending Next Month on Discretionary and Entertainment Exp.	More	7.7	9.0	10.7	11.4	7.9	2.8
	Less	48.9	48.0	43.5	48.1	48.5	46.1
	Same	41.2	38.9	36.5	38.9	39.7	38.8
	Not sure	2.1	4.1	9.3	1.5	3.9	12.3
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Spending Next Month on Household Improvements	More	14.7	13.3	5.7	17.5	12.0	14.6
	Less	49.5	48.3	40.7	45.2	49.9	47.1
	Same	31.3	32.1	42.3	34.0	32.7	32.2
	Not sure	4.5	6.3	11.2	3.3	5.4	6.1
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Spending in Next Month on Major Personal Purchases	More	16.9	14.8	15.6	15.2	14.8	10.5
	Less	43.3	46.3	30.3	45.4	46.2	43.4
	Same	36.6	34.4	44.3	37.4	34.8	32.6
	Not sure	3.2	4.6	9.9	1.9	4.2	13.6
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Next Month – Save and/or Invest	More	10.1	9.5	4.5	9.1	8.9	2.0
	Less	35.4	39.8	35.4	32.4	40.3	43.3
	Same	53.1	46.6	50.1	56.6	46.7	48.8
	Not sure	1.4	4.1	10.1	1.9	4.1	5.9