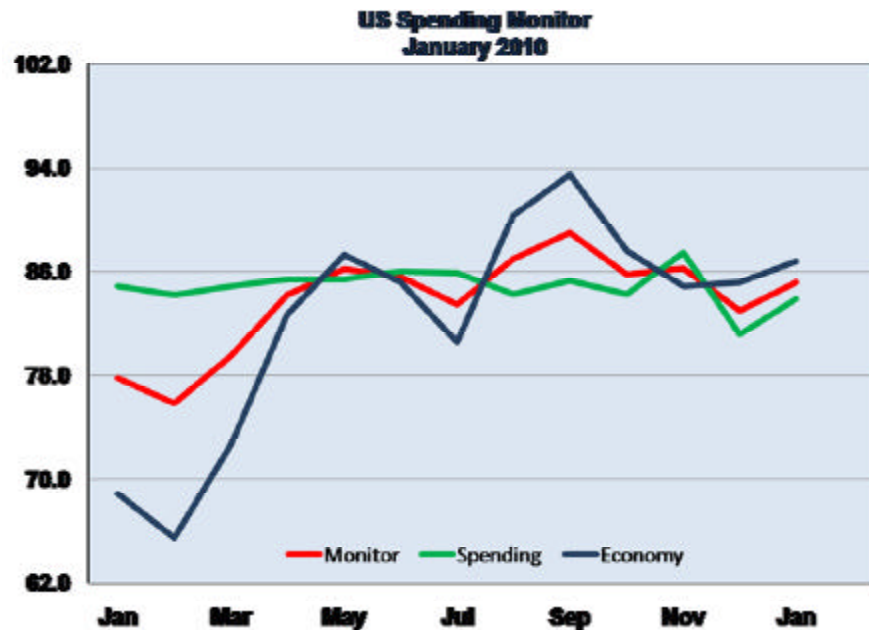




DISCOVER[®] U.S. SPENDING MONITORSM

	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun
DSM	85.2	83.0	86.3	85.8	89.0	87.0	83.5	85.6
Spending	83.9	81.2	87.5	84.3	85.3	84.3	85.9	86.0
Economy	86.8	85.2	84.9	87.6	93.5	90.4	80.6	85.2
DSBW*	85.5	77.0	76.5	88.5	87.7	89.8	82.1	80.9



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
January 2010

Baseline Index Questions

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

	Jan	Dec	Nov	Oct	Sep	Aug
Excellent	1.8	2.3	2.5	2.1	2.8	2.5
Good	5.2	5.4	5.0	5.1	6.0	5.2
Fair	35.0	33.7	32.1	35.9	38.1	35.0
Poor	56.3	57.0	59.0	55.6	51.5	55.3
Not sure	1.8	1.6	1.3	1.2	1.7	1.9
Index	47.0	47.1	45.1	48.0	53.1	48.7

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

	Jan	Dec	Nov	Oct	Sep	Aug
Better	26.5	26.4	26.8	28.9	33.2	31.1
Worse	49.4	47.6	49.1	46.0	43.3	45.5
Same	19.8	20.6	18.6	20.4	19.0	17.9
Not sure	4.2	5.3	5.5	4.7	4.5	5.4
Index	128.2	131.0	129.2	137.8	149.6	142.4

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

	Jan	Dec	Nov	Oct	Sep	Aug
Excellent	7.4	6.5	6.8	6.7	6.6	6.3
Good	26.6	24.6	25.4	25.0	26.2	25.5
Fair	40.2	40.6	41.2	39.1	41.8	41.9
Poor	24.0	25.6	24.5	26.8	22.9	24.4
Not sure	1.9	2.6	2.1	2.5	2.4	1.9
Index	89.8	86.2	88.0	85.7	89.7	87.7

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

	Jan	Dec	Nov	Oct	Sep	Aug
Better	21.7	18.5	18.5	19.9	21.1	21.1
Worse	47.4	49.5	48.9	48.5	47.5	46.4
Same	29.0	29.3	29.8	29.4	29.4	30.0
Not sure	1.8	2.8	2.8	2.1	2.0	2.5
Index	82.3	76.5	77.1	79.1	81.6	82.7

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?

	Jan	Dec	Nov	Oct	Sep	Aug
More	25.6	32.3	27.3	27.5	23.8	26.4
Less	33.8	26.1	26.2	26.9	28.0	28.3
Same	39.6	39.8	45.3	44.5	47.1	44.3
Not sure	1.1	1.8	1.3	1.2	1.1	1.0
Index	69.0	79.9	76.0	75.7	72.1	73.7

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

	Jan	Dec	Nov	Oct	Sep	Aug
More	18.7	19.7	34.9	24.6	19.4	20.2
Less	26.6	33.9	20.2	24.0	24.5	25.7
Same	53.2	44.1	42.6	49.2	54.3	51.6
Not sure	1.6	2.2	2.2	2.2	1.8	2.5
Index	72.4	67.5	90.3	79.2	74.7	74.4



Discover US Spending Monitor
January 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?

	Jan	Dec	Nov	Oct	Sep	Aug
Yes	38.1	42.2	39.7	40.7	37.7	40.0
No	48.3	43.4	45.3	45.0	47.4	45.6
Not sure	13.6	14.5	15.0	14.4	14.9	14.3
Index	98.8	90.7	94.7	93.5	98.4	94.7

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

	Jan	Dec	Nov	Oct	Sep	Aug
Yes	46.6	42.7	48.2	44.4	47.1	46.2
No	42.1	44.6	40.6	43.4	40.9	41.2
Not sure	11.3	12.8	11.2	12.2	11.9	12.6
Index	85.8	80.6	88.4	83.0	87.3	86.2

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?

	Jan	Dec	Nov	Oct	Sep	Aug
More	15.7	11.8	10.6	10.3	10.4	9.8
Less	18.2	25.7	23.5	20.3	18.7	22.1
Same	65.7	60.7	65.1	68.7	70.0	67.1
Not sure	0.4	1.9	0.8	0.7	1.0	1.0
Index	102.5	97.6	97.3	99.1	99.7	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?

	Jan	Dec	Nov	Oct	Sep	Aug
None	28.5	28.4	28.0	29.3	27.5	27.3
1 mo.	17.5	20.0	19.2	18.1	17.5	18.1
2 mos.	9.1	10.2	10.1	9.3	10.3	10.8
3 mos.	10.6	10.5	10.9	10.7	10.7	10.6
4 mos.	3.9	3.9	4.1	3.2	4.5	3.7
5 mos.	3.2	2.1	3.4	2.7	2.6	3.3
6 or more	22.1	19.6	19.2	20.9	22.0	21.1
Not sure	5.1	5.2	5.2	5.7	4.9	5.1
Index	93.3	87.3	88.2	89.9	94.3	92.7



Category Spending
January 2010

1* Spending next month on household expenses?

	Jan	Dec	Nov	Oct	Sep	Aug
More	33.0	34.0	37.3	34.0	26.8	27.9
Less	10.8	12.9	9.8	12.5	11.0	12.6
Same	54.0	50.8	51.6	52.0	60.7	57.6
Not sure	2.1	2.3	1.3	1.5	1.4	1.9

2* Spending next month on discretionary personal expenses?

	Jan	Dec	Nov	Oct	Sep	Aug
More	6.2	9.3	11.1	7.5	8.1	7.9
Less	54.1	52.7	50.4	51.6	49.9	52.4
Same	37.0	34.8	35.0	37.3	39.2	36.7
Not sure	2.7	3.2	3.4	3.6	2.8	3.0

3* Spending next month on household improvements?

	Jan	Dec	Nov	Oct	Sep	Aug
More	12.8	12.4	13.3	13.7	13.5	12.4
Less	53.0	53.3	52.0	52.2	50.0	53.0
Same	29.2	29.5	29.3	29.1	31.6	29.7
Not sure	5.0	4.8	5.4	5.1	5.0	4.9

4* Spending next month on major personal purchases?

	Jan	Dec	Nov	Oct	Sep	Aug
More	9.5	9.5	10.5	8.9	9.9	13.3
Less	51.9	51.2	49.9	50.8	50.4	48.1
Same	34.7	35.1	35.4	36.4	36.3	34.5
Not sure	3.9	4.1	4.2	3.9	3.4	4.1

5* Saving and investing next month?

	Jan	Dec	Nov	Oct	Sep	Aug
More	10.3	9.8	7.5	7.9	9.5	9.8
Less	40.2	40.5	40.6	40.1	38.4	38.8
Same	46.0	45.7	48.2	48.2	49.7	48.1
Not sure	3.6	4.0	3.7	3.8	2.4	3.3



Baseline Monitor
Gender, Age
January 2010

		Total		Gender				Age					
		Adults		Male		Female		18-39		40-64		65+	
		Jan	Dec	Jan	Dec	Jan	Dec	Jan	Dec	Jan	Dec	Jan	Dec
Index		85.2	83.0	88.4	87.0	82.5	79.6	81.0	79.3	86.6	83.2	94.6	94.1
Rate Econ	Excellent	1.8	2.3	2.0	2.7	1.6	2.0	2.1	3.3	1.1	1.1	2.3	2.0
	Good	5.2	5.4	4.5	5.8	5.7	5.1	5.4	5.7	4.9	4.5	5.2	6.6
	Fair	35.0	33.7	35.8	32.8	34.3	34.5	34.9	32.5	33.9	34.3	37.8	36.3
	Poor	56.3	57.0	55.5	57.6	57.0	56.4	55.4	56.5	59.0	59.3	52.9	53.0
	Not sure	1.8	1.6	2.2	1.2	1.4	2.0	2.2	2.1	1.1	0.8	1.9	2.2
Econ Better or Worse	Better	26.5	26.4	26.0	27.8	26.9	25.3	26.1	26.3	28.8	26.9	22.5	25.5
	Worse	49.4	47.6	50.2	46.1	48.8	48.9	50.3	46.6	49.6	50.5	46.5	44.4
	Staying same	19.8	20.6	20.7	20.8	19.1	20.4	19.6	21.8	18.6	18.0	23.3	22.7
	Not sure	4.2	5.3	3.1	5.3	5.2	5.4	4.0	5.2	3.1	4.6	7.7	7.5
Rate Personal Finances	Excellent	7.4	6.5	8.6	8.7	6.3	4.8	8.1	7.4	6.9	5.9	6.2	5.5
	Good	26.6	24.6	27.9	25.2	25.4	24.1	24.6	22.1	27.3	26.1	31.1	29.0
	Fair	40.2	40.6	37.0	40.4	42.8	40.7	36.9	36.9	42.5	43.3	44.8	45.8
	Poor	24.0	25.6	24.2	23.8	23.9	27.2	28.6	30.4	21.7	23.2	15.0	16.3
	Not sure	1.9	2.6	2.4	1.9	1.5	3.3	1.8	3.2	1.6	1.6	2.9	3.5
Personal Finances Better or Worse	Better	21.7	18.5	23.2	21.0	20.5	16.3	25.8	20.9	19.7	17.3	13.8	13.8
	Worse	47.4	49.5	45.9	47.9	48.8	50.7	45.2	47.2	50.2	53.2	48.0	48.0
	Staying same	29.0	29.3	29.3	29.3	28.8	29.3	27.0	28.2	28.6	28.2	35.9	35.4
	Not sure	1.8	2.8	1.7	1.7	2.0	3.6	2.0	3.8	1.5	1.3	2.3	2.9
Spending Compared to Last Month	More	25.6	32.3	24.1	30.7	26.8	33.7	26.0	35.4	23.5	29.6	29.0	29.1
	Less	33.8	26.1	32.9	28.1	34.5	24.4	39.8	27.4	31.2	27.5	20.8	18.6
	About same	39.6	39.8	42.2	40.1	37.3	39.6	33.3	35.0	43.9	41.9	48.9	50.4
	Not sure	1.1	1.8	0.8	1.2	1.4	2.2	0.9	2.2	1.4	1.0	1.3	1.9



Baseline Monitor
Gender, Age
January 2010 (cont.)

		Total		Gender				Age					
		Adults		Male		Female		18-39		40-64		65+	
		Jan	Dec	Jan	Dec	Jan	Dec	Jan	Dec	Jan	Dec	Jan	Dec
Index		85.2	83.0	88.4	87.0	82.5	79.6	81.0	79.3	86.6	83.2	94.6	94.1
Spending Next Month	More	18.7	19.7	20.8	19.6	16.9	19.8	20.7	20.2	15.6	18.9	19.4	20.0
	Less	26.6	33.9	26.4	33.9	26.8	34.0	28.3	37.2	27.8	34.7	18.8	22.0
	About same	53.2	44.1	52.1	44.6	54.0	43.7	49.6	40.3	55.3	44.5	59.5	55.2
	Not sure	1.6	2.2	0.7	1.9	2.3	2.6	1.4	2.4	1.3	1.8	2.4	2.8
Add Exp. or Shortfall Next 30 Days	Yes	38.1	42.2	35.3	39.6	40.5	44.3	42.7	44.2	37.6	44.6	25.3	30.3
	No	48.3	43.4	52.2	47.5	45.0	40.0	45.4	41.9	49.6	42.3	54.2	50.4
	Not sure	13.6	14.5	12.5	12.9	14.5	15.7	12.0	14.0	12.8	13.1	20.5	19.3
Money Left After Paying Debts	Yes	46.6	42.7	50.8	47.8	43.1	38.4	44.2	37.9	47.4	45.7	52.3	50.8
	No	42.1	44.6	39.0	40.5	44.8	47.9	46.2	50.2	41.8	42.8	30.4	30.9
	Not sure	11.3	12.8	10.2	11.7	12.2	13.7	9.6	11.9	10.9	11.5	17.3	18.3
Money Left Compared to Last Month	More	15.7	11.8	15.2	13.3	16.2	10.3	22.8	17.3	10.7	8.4	7.7	6.1
	Less	18.2	25.7	18.0	23.9	18.4	27.5	15.7	24.4	20.0	27.9	21.0	23.9
	About same	65.7	60.7	66.6	62.0	64.8	59.3	61.5	55.2	68.6	62.8	70.6	68.9
	Not sure	0.4	1.9	0.2	0.9	0.6	2.9	0.0	3.1	0.7	0.8	0.7	1.1
Months Continue Lifestyle If You Lost Income	None	28.5	28.4	25.0	23.1	31.4	32.7	38.1	36.1	21.5	23.8	14.9	14.8
	One	17.5	20.0	15.3	19.9	19.3	20.1	19.5	23.6	16.2	16.7	14.3	16.2
	Two	9.1	10.2	9.6	11.6	8.6	9.0	8.2	10.1	10.5	11.0	8.4	8.5
	Three	10.6	10.5	12.0	10.5	9.4	10.6	9.8	9.5	11.7	11.8	10.3	10.8
	Four	3.9	3.9	3.9	3.8	3.9	4.1	3.4	3.5	4.5	4.6	4.2	3.7
	Five	3.2	2.1	3.9	2.4	2.6	2.0	2.7	1.4	4.0	2.8	3.1	3.1
	Six +	22.1	19.6	26.4	24.4	18.6	15.7	14.7	11.8	27.0	24.7	33.9	32.3
Not sure	5.1	5.2	3.9	4.4	6.1	5.9	3.5	3.9	4.6	4.7	11.0	10.6	



Baseline Monitor
Income, Married
January 2010

		Total		Income						Married				Kids @ Home			
		Adults		<\$40k		\$40K to \$75K		\$75K+		Yes		No		Yes		No	
		Jan	Dec	Jan	Dec	Jan	Dec	Jan	Dec	Jan	Dec	Jan	Dec	Jan	Dec	Jan	Dec
Index		85.2	83.0	70.0	69.8	87.2	84.3	107.9	104.4	87.7	84.4	80.7	80.2	81.3	77.6	87.8	86.8
Rate Econ	Excel	1.8	2.3	2.2	2.8	1.6	1.5	1.1	1.7	2.0	1.8	1.4	3.3	2.5	2.8	1.3	2.0
	Good	5.2	5.4	5.3	5.4	4.1	3.4	6.3	7.1	4.9	5.3	5.6	5.6	5.1	5.8	5.2	5.1
	Fair	35.0	33.7	28.6	27.7	37.5	37.8	41.7	38.6	33.6	34.2	37.5	32.8	34.9	31.9	34.9	35.1
	Poor	56.3	57.0	61.4	61.7	56.1	56.0	49.5	52.0	57.9	57.6	53.4	55.6	55.9	58.6	56.7	55.7
	Not sure	1.8	1.6	2.5	2.4	0.7	1.3	1.4	0.6	1.6	1.1	2.1	2.8	1.6	0.9	1.9	2.1
Econ Better or Worse	Better	26.5	26.4	20.5	20.7	29.2	26.7	34.4	35.4	25.7	25.7	27.9	27.9	26.2	25.5	26.7	27.1
	Worse	49.4	47.6	53.3	50.1	51.3	48.6	42.2	41.5	51.4	49.8	46.0	43.3	50.8	47.2	48.4	47.8
	Same	19.8	20.6	19.5	22.2	17.2	21.1	21.4	18.6	19.4	19.7	20.5	22.4	19.6	23.0	20.0	19.0
	Not sure	4.2	5.3	6.7	7.0	2.3	3.6	2.0	4.5	3.5	4.8	5.6	6.5	3.3	4.3	4.8	6.1
Rate Personal Finances	Excel	7.4	6.5	3.0	3.1	5.6	5.9	17.0	13.9	8.8	7.4	4.8	4.9	8.2	7.5	6.9	5.9
	Good	26.6	24.6	13.7	13.1	29.7	28.4	43.9	40.7	30.4	26.8	19.7	20.0	25.7	22.0	27.2	26.2
	Fair	40.2	40.6	40.2	39.9	47.2	45.7	34.0	36.8	40.6	42.5	39.4	36.6	40.1	40.5	40.4	40.7
	Poor	24.0	25.6	40.5	40.8	15.9	18.4	4.7	8.0	18.5	20.9	34.0	35.5	24.5	27.7	23.5	24.3
	Not sure	1.9	2.6	2.6	3.0	1.6	1.7	0.3	0.6	1.7	2.5	2.2	3.0	1.5	2.3	2.0	2.9
Personal Finances Better or Worse	Better	21.7	18.5	13.9	12.2	22.4	16.8	34.6	32.6	23.0	18.9	19.5	17.5	23.4	19.8	20.7	17.6
	Worse	47.4	49.5	57.2	57.5	47.4	50.2	32.6	34.9	46.6	49.5	48.9	49.3	45.2	49.8	48.6	49.0
	Same	29.0	29.3	26.6	27.1	28.7	30.2	32.3	31.9	28.8	29.4	29.4	29.2	29.1	28.1	29.1	30.2
	Not sure	1.8	2.8	2.3	3.1	1.5	2.8	0.4	0.6	1.6	2.2	2.2	4.0	2.2	2.3	1.6	3.1
Spending Compared to Last Month	More	25.6	32.3	32.1	36.1	22.5	29.7	18.3	31.4	24.3	31.0	27.9	35.1	24.2	36.6	26.3	29.6
	Less	33.8	26.1	31.0	26.9	36.1	27.5	36.7	23.7	34.3	26.0	32.9	26.2	38.6	25.5	30.7	26.4
	Same	39.6	39.8	35.6	34.5	41.0	42.4	44.8	44.1	40.4	41.1	38.0	37.2	35.9	36.6	42.1	42.0
	Not sure	1.1	1.8	1.3	2.5	0.3	0.4	0.2	0.7	1.1	1.9	1.2	1.5	1.4	1.3	1.0	2.1



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

		Total		Income						Married				Kids @ Home			
		Adults		<\$40k		\$40k to \$75k		\$75k+		Yes		No		Yes		No	
		Jan	Dec	Jan	Dec	Jan	Dec	Jan	Dec	Jan	Dec	Jan	Dec	Jan	Dec	Jan	Dec
Index		85.2	83.0	70.0	69.8	87.2	84.3	107.9	104.4	87.7	84.4	80.7	80.2	81.3	77.6	87.8	86.8
Spending Next Month	More	18.7	19.7	23.2	25.4	14.6	17.2	16.2	12.8	17.4	17.8	21.0	23.6	18.6	19.9	18.2	19.6
	Less	26.6	33.9	26.5	29.7	28.2	36.2	24.6	41.1	26.3	35.7	27.1	30.4	27.9	39.1	25.8	30.5
	Same	53.2	44.1	48.2	42.6	56.6	45.4	59.0	44.2	54.8	44.3	50.2	43.7	52.0	39.2	54.4	47.3
	Not sure	1.6	2.2	2.1	2.3	0.7	1.2	0.1	1.8	1.5	2.2	1.8	2.3	1.5	1.8	1.6	2.6
Add exp shortfall 30 days	Yes	38.1	42.2	47.2	52.6	37.6	39.1	25.5	28.1	36.9	40.1	40.2	46.4	42.9	46.9	35.0	38.9
	No	48.3	43.4	37.0	31.3	49.5	46.7	67.3	63.0	50.3	46.0	44.6	38.0	46.1	40.4	49.8	45.4
	Not sure	13.6	14.5	15.8	16.1	12.9	14.2	7.2	8.9	12.8	13.9	15.2	15.6	11.0	12.7	15.2	15.7
\$ After Debt Pay	Yes	46.6	42.7	28.7	28.6	50.6	44.4	74.4	66.5	50.8	45.3	39.0	37.3	43.6	36.6	48.6	47.0
	No	42.1	44.6	58.4	57.3	37.1	43.1	21.0	26.2	39.2	42.3	47.5	49.2	47.6	53.7	38.5	38.1
	Not sure	11.3	12.8	12.9	14.1	12.3	12.5	4.6	7.3	10.0	12.4	13.5	13.6	8.8	9.7	12.9	14.9
\$ Left v. Last Month	More	15.7	11.8	13.7	12.1	12.6	9.7	18.3	13.9	14.0	10.7	19.6	14.6	18.6	13.8	13.7	10.8
	Less	18.2	25.7	21.1	31.4	21.3	22.3	14.0	24.3	17.4	24.8	20.0	27.7	16.1	27.3	19.2	24.8
	Same	65.7	60.7	64.7	55.5	65.6	66.5	67.4	61.5	68.1	62.2	60.1	56.8	65.2	55.4	66.5	63.5
	Not sure	0.4	1.9	0.5	0.9	0.5	1.5	0.2	0.2	0.5	2.2	0.3	1.0	0.1	3.5	0.6	1.0
Mos Hold Lifestyle If Income Lost	None	28.5	28.4	42.1	38.7	21.4	23.6	14.1	17.1	23.9	25.7	36.9	33.8	34.5	36.6	24.3	22.7
	One	17.5	20.0	20.2	24.0	19.2	20.8	12.0	12.4	16.7	19.1	19.0	21.9	19.0	25.0	16.6	16.6
	Two	9.1	10.2	7.9	9.4	12.1	12.8	9.0	9.5	9.2	11.0	8.9	8.6	10.4	9.6	8.4	10.4
	Three	10.6	10.5	8.6	7.8	13.6	10.6	12.9	15.1	12.2	11.6	7.7	8.4	10.9	9.6	10.5	11.2
	Four	3.9	3.9	2.2	2.7	4.0	3.9	7.0	6.7	4.6	4.3	2.7	3.2	3.9	3.2	3.9	4.5
	Five	3.2	2.1	2.3	1.5	2.6	2.8	5.5	3.1	3.4	2.2	2.8	2.1	2.9	1.7	3.5	2.5
	Six +	22.1	19.6	11.4	10.6	23.6	21.7	37.8	34.7	25.5	21.8	16.1	15.2	15.0	11.9	26.7	25.0
Not sure	5.1	5.2	5.3	5.4	3.4	3.8	1.8	1.4	4.6	4.3	5.8	7.0	3.4	2.5	6.2	7.1	



Category Spending
Gender, Age
December 2009

		Gender				Age					
		Jan		Dec		Jan			Dec		
		M	F	M	F	18-39	40-64	65+	18-39	40-64	65+
Spending in Next Month on Household Expenses	More	33.3	32.8	32.0	35.7	32.5	33.1	34.5	31.5	36.7	35.8
	Less	10.1	11.5	12.5	13.2	12.9	9.5	7.5	17.0	9.6	7.3
	Same	54.5	53.6	52.9	49.1	51.8	56.0	56.3	48.3	52.3	55.6
	Not sure	2.1	2.2	2.6	2.0	2.7	1.5	1.6	3.2	1.4	1.4
Spending Next Month on Discretionary and Entertainment Exp.	More	6.6	5.8	9.5	9.1	8.0	4.7	3.8	12.6	6.7	5.0
	Less	51.2	56.5	49.4	55.5	59.1	52.4	42.5	53.6	54.2	46.6
	Same	40.0	34.5	38.4	31.8	31.2	39.9	48.3	30.8	36.4	43.8
	Not sure	2.2	3.2	2.7	3.6	1.7	3.0	5.4	3.0	2.8	4.6
Spending Next Month on Household Improvements	More	14.1	11.6	12.5	12.2	15.0	11.3	9.1	14.7	11.1	8.0
	Less	52.2	53.7	50.7	55.5	54.1	54.1	47.4	52.2	56.1	50.2
	Same	31.1	27.6	33.4	26.3	26.5	30.2	35.4	28.5	28.7	34.4
	Not sure	2.6	7.0	3.4	6.0	4.4	4.4	8.2	4.6	4.1	7.4
Spending in Next Month on Major Personal Purchases	More	10.6	8.6	10.0	9.2	10.9	8.8	6.5	12.7	7.0	5.7
	Less	51.4	52.3	47.3	54.5	52.8	53.4	45.6	48.8	56.3	47.3
	Same	36.2	33.4	39.0	31.8	32.1	35.0	41.7	34.0	33.8	41.4
	Not sure	1.9	5.7	3.8	4.5	4.1	2.7	6.1	4.6	2.9	5.6
Next Month – Save and/or Invest	More	11.5	9.2	10.1	9.6	13.6	8.3	4.6	13.8	6.7	4.5
	Less	40.3	40.1	37.9	42.6	40.1	40.6	39.3	39.3	42.1	40.5
	Same	45.9	46.1	48.2	43.6	42.4	48.2	51.8	41.9	48.7	50.5
	Not sure	2.3	4.6	3.8	4.2	3.9	2.8	4.3	5.0	2.5	4.6



Category Spending
Income, Married
January 2010

		Income						Married				Kids @ Home			
		Jan			Dec			Jan		Dec		Jan		Dec	
		<40k	40-75k	>75k	<40k	40-75k	>75k	Y	N	Y	N	Y	N	Y	N
Spending Next Month on Household Expenses	More	39.5	32.8	24.4	41.7	30.5	24.8	32.8	33.4	32.9	36.3	31.3	33.9	33.6	34.3
	Less	11.3	11.6	9.1	13.8	14.3	9.8	10.3	11.9	12.8	13.1	13.1	9.3	16.7	10.0
	Same	46.3	55.1	65.4	42.1	53.2	65.0	55.6	51.1	52.7	47.0	53.6	54.6	47.6	53.2
	Not sure	2.9	0.6	1.1	2.3	2.0	0.5	1.2	3.7	1.6	3.6	2.0	2.2	2.1	2.4
Spending Next Month on Discretionary and Entertainment Exp.	More	5.8	4.5	8.1	10.5	6.8	9.6	6.0	6.4	8.8	10.3	6.0	6.4	11.0	8.1
	Less	60.8	54.6	43.9	58.9	54.6	43.0	53.1	55.9	52.6	52.9	59.5	50.6	56.8	49.9
	Same	28.9	40.4	47.5	25.7	37.6	46.9	39.0	33.4	36.0	32.4	32.0	40.2	29.7	38.4
	Not sure	4.6	0.6	0.5	4.9	1.0	0.5	1.9	4.2	2.6	4.4	2.6	2.9	2.5	3.6
Spending Next Month on Household Improvements	More	11.2	11.8	17.4	11.8	10.6	14.9	13.2	11.9	12.7	11.7	15.1	11.3	14.6	10.9
	Less	58.1	53.8	45.8	59.1	53.2	46.3	53.1	52.8	53.4	53.1	53.3	52.6	53.9	52.7
	Same	24.4	31.3	35.4	23.2	32.6	37.4	29.6	28.6	29.9	28.5	28.8	29.7	28.0	30.6
	Not sure	6.2	3.1	1.3	5.9	3.6	1.4	4.1	6.7	4.0	6.7	2.8	6.4	3.4	5.8
Spending Next Month on Major Personal Purchases	More	8.8	8.0	12.8	10.3	8.0	9.7	8.8	10.8	8.3	12.0	8.9	10.0	10.8	8.7
	Less	59.0	54.3	39.9	58.1	50.0	42.9	52.5	50.9	51.7	50.3	53.1	51.0	50.5	51.6
	Same	27.4	35.3	46.9	26.4	39.1	46.6	36.1	32.2	36.6	31.9	36.1	34.0	35.3	35.0
	Not sure	4.8	2.5	0.4	5.2	2.9	0.8	2.7	6.1	3.3	5.8	1.8	5.0	3.4	4.7
Saving/Investing Next Month	More	6.6	9.8	15.9	10.1	7.2	12.6	10.1	10.6	8.2	13.2	12.7	8.9	9.8	9.9
	Less	53.4	35.5	24.7	52.0	38.0	24.3	38.0	44.2	39.7	42.1	39.5	40.3	42.2	39.1
	Same	35.8	52.5	58.8	32.7	52.7	62.4	49.2	40.2	48.9	39.1	45.2	46.8	44.2	46.8
	Not sure	4.2	2.2	0.6	5.2	2.2	0.7	2.8	5.0	3.3	5.6	2.6	3.9	3.8	4.2