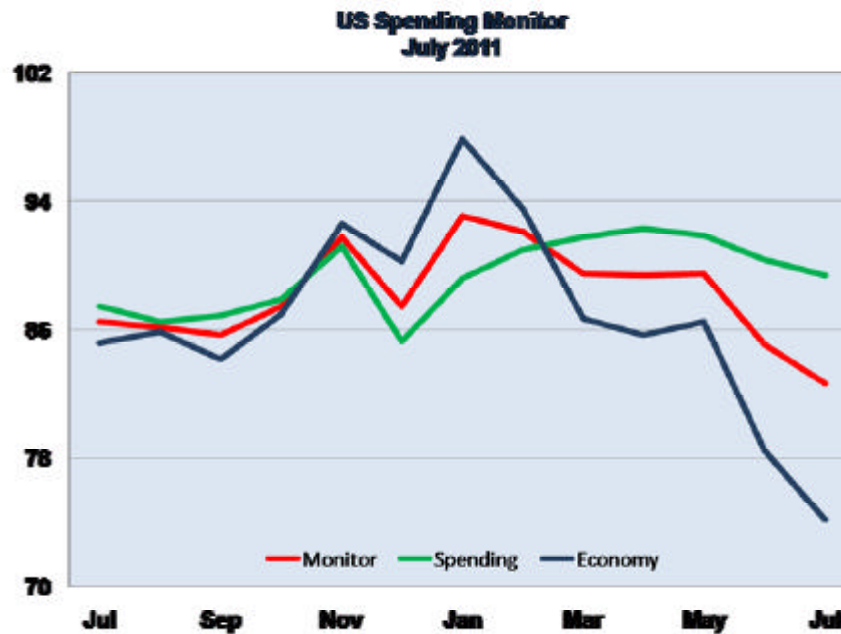


# DISCOVER<sup>®</sup>

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

	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec
DSM	82.7	85.1	89.5	89.4	89.5	92.1	93.1	87.5
Spending	89.4	90.4	91.9	92.3	91.8	91.0	89.2	85.3
Economy	74.2	78.5	86.5	85.7	86.7	93.5	97.9	90.3
DSBW*					86.5	90.2	91.0	81.6



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**  
**July 2011**

**Baseline Index Questions**

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

	Jul	Jun	May	Apr	Mar	Feb
Excellent	2.7	2.2	2.9	3.0	2.8	1.8
Good	4.2	5.2	7.4	6.5	7.4	7.2
Fair	29.7	31.0	31.6	34.4	34.9	36.1
Poor	62.3	60.5	56.9	55.0	53.1	53.6
Not sure	1.2	1.0	1.2	1.1	1.8	1.3
Index	41.3	43.5	49.5	50.6	53.1	51.4

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

	Jul	Jun	May	Apr	Mar	Feb
Better	18.9	21.3	25.9	25.7	24.8	30.5
Worse	58.7	55.6	50.7	51.3	50.9	44.0
Same	18.0	18.1	19.6	18.2	20.1	20.5
Not sure	4.4	4.9	3.8	4.8	4.2	4.9
Index	100.3	109.2	125.1	123.7	122.9	143.8

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

	Jul	Jun	May	Apr	Mar	Feb
Excellent	6.6	6.8	7.7	7.5	7.6	8.3
Good	23.3	24.6	26.7	26.4	24.8	26.5
Fair	43.2	41.4	40.2	39.0	42.0	39.9
Poor	24.4	24.7	23.4	24.7	23.6	23.5
Not sure	2.6	2.4	2.1	2.4	1.9	1.9
Index	86.1	87.2	90.7	89.2	88.8	90.9

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

	Jul	Jun	May	Apr	Mar	Feb
Better	16.3	18.1	21.3	20.6	22.2	23.7
Worse	54.1	51.3	48.3	49.2	48.4	44.6
Same	27.1	28.5	28.1	28.2	27.4	29.4
Not sure	2.5	2.0	2.3	2.1	2.0	2.3
Index	69.0	74.0	80.9	79.1	81.9	87.6

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?

	Jul	Jun	May	Apr	Mar	Feb
More	40.9	40.0	44.4	42.6	41.1	31.5
Less	19.3	17.9	17.7	18.4	17.8	22.4
Same	38.0	40.8	36.4	37.5	39.5	44.6
Not sure	1.7	1.3	1.5	1.4	1.5	1.4
Index	91.4	91.8	95.3	93.4	92.7	82.1

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

	Jul	Jun	May	Apr	Mar	Feb
More	30.6	30.5	34.6	36.7	32.8	24.8
Less	19.0	17.0	17.9	16.7	17.7	18.9
Same	47.4	50.2	45.2	44.1	47.3	54.4
Not sure	3.0	2.3	2.3	2.5	2.2	1.9
Index	87.9	89.3	91.8	94.4	90.5	83.4



Discover US Spending Monitor  
July 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?

	Jul	Jun	May	Apr	Mar	Feb
Yes	41.8	42.4	40.9	41.2	42.1	36.0
No	42.5	42.3	44.4	45.2	44.1	50.5
Not sure	15.7	15.2	14.7	13.6	13.9	13.5
Index	90.2	89.6	92.8	93.2	91.4	102.6

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

	Jul	Jun	May	Apr	Mar	Feb
Yes	44.6	47.0	45.7	47.1	47.9	48.0
No	42.3	39.7	42.4	39.9	39.2	40.5
Not sure	13.1	13.3	11.9	13.0	12.8	11.5
Index	84.1	88.1	84.9	88.1	89.3	88.3

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?

	Jul	Jun	May	Apr	Mar	Feb
More	10.8	10.6	8.6	9.0	11.9	13.0
Less	24.9	22.5	25.9	27.0	26.7	21.6
Same	63.8	65.4	64.4	63.4	60.4	65.2
Not sure	.5	1.5	1.1	.7	1.0	.3
Index	97.2	97.9	95.5	94.9	96.4	99.5

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

	Jul	Jun	May	Apr	Mar	Feb
None	27.3	26.6	27.1	27.3	27.8	27.0
1 mo.	17.6	18.1	18.0	18.7	17.3	16.7
2 mos.	10.7	11.2	11.1	9.0	9.3	11.6
3 mos.	10.0	10.2	9.7	10.0	10.3	9.0
4 mos.	3.8	3.8	4.4	4.5	3.6	4.6
5 mos.	2.7	3.1	2.0	3.4	2.5	2.6
6 or more	21.3	20.8	22.5	21.6	22.6	24.1
Not sure	6.7	6.0	5.3	5.5	6.5	4.5
Index	93.6	93.2	94.8	92.6	81.7	98.6



Category Spending  
July 2011

1\* Spending next month on household expenses?

	Jul	Jun	May	Apr	Mar	Feb
More	43.9	43.0	53.0	56.1	54.8	40.9
Less	9.3	8.7	10.0	8.1	8.4	9.0
Same	45.3	46.2	35.3	34.3	35.3	48.1
Not sure	1.5	2.2	1.7	1.4	1.5	2.0

2\* Spending next month on discretionary personal expenses?

	Jul	Jun	May	Apr	Mar	Feb
More	8.2	11.4	11.1	8.0	8.5	8.4
Less	52.5	48.7	52.7	52.4	52.9	47.4
Same	34.8	36.0	32.7	35.9	34.8	41.0
Not sure	4.4	3.9	3.5	3.6	3.8	3.2

3\* Spending next month on household improvements?

	Jul	Jun	May	Apr	Mar	Feb
More	12.6	18.2	17.0	16.0	13.7	13.6
Less	53.9	46.7	49.9	48.9	50.3	45.9
Same	27.5	29.6	27.9	29.1	30.0	35.6
Not sure	6.0	5.4	5.1	6.0	13.7	4.8

4\* Spending next month on major personal purchases?

	Jul	Jun	May	Apr	Mar	Feb
More	13.4	15.3	15.0	13.2	11.5	11.6
Less	50.6	47.5	47.7	48.7	48.4	45.0
Same	31.9	33.3	33.0	33.8	35.0	40.3
Not sure	4.1	3.8	4.3	4.3	5.0	3.1

5\* Saving and investing next month?

	Jul	Jun	May	Apr	Mar	Feb
More	7.7	8.2	8.7	9.0	9.2	9.4
Less	44.5	41.3	42.3	39.8	40.1	35.1
Same	44.1	47.3	45.6	47.1	46.1	51.7
Not sure	3.7	3.2	3.4	4.1	4.6	3.7



Baseline Monitor  
Gender, Age  
July 2011

		Total		Gender				Age					
		Adults		Male		Female		18-39		40-64		65+	
		July	June	July	June	July	June	July	June	July	June	July	June
<b>Index</b>		<b>82.7</b>	<b>85.1</b>	<b>84.2</b>	<b>86.6</b>	<b>81.3</b>	<b>83.9</b>	<b>80.8</b>	<b>83.4</b>	<b>82.8</b>	<b>84.9</b>	<b>88.0</b>	<b>90.7</b>
Rate Econ	Excellent	2.7	2.2	3.3	2.7	2.1	1.8	4.0	3.1	1.1	1.3	2.1	1.7
	Good	4.2	5.2	4.4	5.0	4.0	5.3	3.9	5.3	4.3	4.8	4.7	5.5
	Fair	29.7	31.0	29.5	29.0	29.8	32.7	29.2	32.7	30.2	28.8	29.9	31.1
	Poor	62.3	60.5	62.4	62.3	62.2	59.1	61.6	57.9	63.6	64.3	61.4	59.9
	Not sure	1.2	1.0	.4	1.0	1.9	1.0	1.2	.9	.8	.8	1.9	1.8
Econ Better or Worse	Better	18.9	21.3	19.9	20.7	18.1	21.8	21.3	24.5	17.8	20.1	14.4	14.6
	Worse	58.7	55.6	56.4	57.6	60.6	54.1	55.5	52.8	62.2	58.1	60.3	58.6
	Staying same	18.0	18.1	20.1	16.6	16.2	19.4	18.9	17.9	16.4	17.3	18.9	20.5
	Not sure	4.4	4.9	3.5	5.2	5.2	4.7	4.3	4.8	3.7	4.6	6.4	6.3
Rate Personal Finances	Excellent	6.6	6.8	7.4	8.5	5.9	5.3	6.2	7.3	7.3	6.5	6.3	5.9
	Good	23.3	24.6	23.7	22.4	22.8	26.5	19.9	23.0	25.8	25.2	27.6	28.2
	Fair	43.2	41.4	42.3	41.7	43.9	41.2	43.6	38.3	42.0	43.7	44.4	45.3
	Poor	24.4	24.7	24.1	25.2	24.7	24.3	27.3	28.6	23.6	23.0	17.8	17.2
	Not sure	2.6	2.4	2.5	2.1	2.6	2.7	3.1	2.8	1.3	1.6	3.9	3.4
Personal Finances Better or Worse	Better	16.3	18.1	17.8	21.7	15.1	15.2	18.8	22.2	16.4	17.1	8.7	8.4
	Worse	54.1	51.3	53.8	52.5	54.4	50.4	51.7	46.9	55.8	55.0	57.4	56.2
	Staying same	27.1	28.5	26.0	24.2	28.1	32.0	26.6	28.9	25.9	26.1	31.4	32.9
	Not sure	2.5	2.0	2.4	1.6	2.5	2.4	2.9	2.1	1.9	1.7	2.5	2.5
Spending Compared to Last Month	More	40.9	40.0	40.2	40.5	41.6	39.6	42.6	37.5	39.0	41.7	40.4	43.8
	Less	19.3	17.9	22.9	18.9	16.2	17.1	19.7	19.2	21.1	18.7	14.2	12.6
	About same	38.0	40.8	35.3	39.8	40.3	41.5	34.9	41.9	39.3	38.5	44.3	42.2
	Not sure	1.7	1.3	1.6	.7	1.8	1.8	2.8	1.4	.7	1.1	1.0	1.4



Baseline Monitor  
Gender, Age  
July 2011 (cont.)

		Total		Gender				Age					
		Adults		Male		Female		18-39		40-64		65+	
		July	June	July	June	July	June	July	June	July	June	July	June
<b>Index</b>		<b>82.7</b>	<b>85.1</b>	<b>84.2</b>	<b>86.6</b>	<b>81.3</b>	<b>83.9</b>	<b>80.8</b>	<b>83.4</b>	<b>82.8</b>	<b>84.9</b>	<b>88.0</b>	<b>90.7</b>
Spending Next Month	More	30.6	30.5	31.6	29.0	29.9	31.7	33.6	31.2	28.0	30.4	27.9	28.6
	Less	19.0	17.0	24.0	18.6	14.6	15.7	19.2	17.8	20.8	18.2	14.2	12.1
	About same	47.4	50.2	42.6	51.0	51.6	49.5	43.1	48.6	49.5	49.4	55.5	56.7
	Not sure	3.0	2.3	1.8	1.3	3.9	3.1	4.1	2.4	1.7	2.1	2.3	2.6
Add Exp. or Shortfall Next 30 Days	Yes	41.8	42.4	41.3	42.5	42.3	42.3	46.4	48.4	40.8	40.6	30.5	28.6
	No	42.5	42.3	44.1	44.9	41.1	40.3	38.8	38.4	44.3	44.2	49.4	49.9
	Not sure	15.7	15.2	14.7	12.6	16.6	17.4	14.8	13.1	15.0	15.2	20.1	21.5
Money Left After Paying Debts	Yes	44.6	47.0	46.3	50.5	43.2	44.0	42.2	46.1	45.9	46.0	49.1	51.6
	No	42.3	39.7	41.2	37.8	43.2	41.4	45.1	42.2	42.3	40.9	33.6	29.6
	Not sure	13.1	13.3	12.5	11.7	13.6	14.6	12.6	11.7	11.8	13.1	17.3	18.8
Money Left Compared to Last Month	More	10.8	10.6	15.5	11.2	6.3	10.1	15.7	15.6	7.6	7.3	4.7	4.3
	Less	24.9	22.5	22.3	24.8	27.4	20.4	25.0	20.6	26.1	24.2	22.2	24.3
	About same	63.8	65.4	62.0	63.2	65.6	67.4	58.8	62.0	65.9	67.4	72.5	70.3
	Not sure	.5	1.5	.2	.9	.7	2.0	.5	1.8	.4	1.2	.6	1.1
Months Continue Lifestyle If You Lost Income	None	27.3	26.6	26.2	24.9	28.2	28.0	34.3	32.5	23.1	24.1	15.7	14.8
	One	17.6	18.1	16.2	15.2	18.8	20.6	18.7	20.8	16.8	16.0	16.1	14.9
	Two	10.7	11.2	11.5	9.2	10.1	12.9	11.3	12.0	10.6	11.1	9.4	9.2
	Three	10.0	10.2	9.0	10.5	10.9	9.9	9.8	9.4	10.4	11.2	9.5	10.1
	Four	3.8	3.8	3.9	4.3	3.6	3.4	3.2	3.7	4.5	3.9	3.7	4.1
	Five	2.7	3.1	3.0	3.9	2.5	2.5	2.2	3.3	3.3	3.0	2.8	2.8
	Six +	21.3	20.8	24.6	26.9	18.4	15.9	13.8	13.1	26.5	25.7	31.8	32.9
Not sure	6.7	6.0	5.6	5.2	7.6	6.7	6.7	5.1	4.8	4.9	11.0	11.1	



Baseline Monitor  
Income, Married  
July 2011

		Total		Income						Married				Kids @ Home			
		Adults		<\$40k		\$40K to \$75K		\$75K+		Yes		No		Yes		No	
		July	June	July	June	July	June	July	June	July	June	July	June	July	June	July	June
<b>Index</b>		<b>82.7</b>	<b>85.1</b>	<b>68.6</b>	<b>69.7</b>	<b>86.2</b>	<b>91.0</b>	<b>102.6</b>	<b>107.2</b>	<b>83.7</b>	<b>87.4</b>	<b>80.6</b>	<b>81.5</b>	<b>81.6</b>	<b>80.6</b>	<b>83.0</b>	<b>87.2</b>
Rate Econ	Excel	2.7	2.2	3.3	2.7	1.8	1.0	1.2	2.1	2.6	1.7	2.9	3.1	3.2	1.7	2.4	2.5
	Good	4.2	5.2	3.6	3.9	2.9	5.9	6.4	5.8	3.6	4.7	5.3	5.9	2.5	3.8	5.1	5.6
	Fair	29.7	31.0	25.7	27.7	31.5	30.0	33.6	41.5	28.8	30.6	31.2	31.8	28.5	32.9	30.1	30.2
	Poor	62.3	60.5	65.9	64.5	62.8	62.3	58.6	50.5	64.1	62.1	58.9	58.1	65.0	60.7	61.0	60.7
	Not sure	1.2	1.0	1.5	1.1	1.0	.8	.3	.2	1.0	1.0	1.7	1.1	.7	.9	1.5	1.0
Econ Better or Worse	Better	18.9	21.3	15.2	15.6	19.3	24.4	23.3	29.7	17.6	21.0	21.5	21.8	19.9	22.6	18.3	20.4
	Worse	58.7	55.6	62.0	59.4	58.0	55.6	55.6	48.2	61.2	58.2	53.8	51.8	56.4	57.2	60.1	55.0
	Same	18.0	18.1	16.3	17.8	20.0	17.2	19.0	20.4	17.5	16.7	18.9	20.3	20.5	15.6	16.5	19.5
	Not sure	4.4	4.9	6.5	7.2	2.7	2.8	2.0	1.7	3.7	4.1	5.8	6.2	3.1	4.6	5.1	5.1
Rate Personal Finances	Excel	6.6	6.8	2.1	3.4	5.7	5.4	15.3	15.9	7.2	7.9	5.3	5.1	7.5	7.5	6.1	6.5
	Good	23.3	24.6	12.6	11.1	24.7	32.0	44.2	42.2	26.2	28.2	17.6	19.1	23.3	23.7	23.1	24.9
	Fair	43.2	41.4	42.3	40.6	52.7	47.8	33.4	33.6	46.4	42.2	37.0	40.2	42.8	39.3	43.4	42.7
	Poor	24.4	24.7	40.3	41.7	16.1	14.3	6.3	7.5	18.7	20.3	35.4	31.6	24.5	27.5	24.4	23.3
	Not sure	2.6	2.4	2.7	3.3	.9	.5	.9	.8	1.5	1.5	4.6	3.9	1.9	2.0	2.9	2.6
Personal Finances Better or Worse	Better	16.3	18.1	10.1	11.4	17.3	20.1	28.5	29.1	16.6	18.8	15.7	17.1	19.7	19.9	14.4	17.0
	Worse	54.1	51.3	64.3	61.4	50.5	49.6	42.6	36.5	54.9	52.0	52.6	50.3	53.9	51.2	54.4	51.6
	Same	27.1	28.5	23.3	23.9	31.6	29.7	27.1	33.6	26.6	27.9	28.2	29.4	25.1	27.1	28.1	29.2
	Not sure	2.5	2.0	2.3	3.4	.6	.6	1.8	.8	1.9	1.3	3.5	3.1	1.3	1.8	3.1	2.1
Spending Compared to Last Month	More	40.9	40.0	44.5	42.3	39.8	42.4	36.1	33.9	40.7	41.5	41.4	37.6	41.5	40.1	40.7	40.1
	Less	19.3	17.9	19.3	19.8	19.7	17.5	21.7	15.6	19.1	17.4	19.8	18.7	19.7	18.2	19.2	17.9
	Same	38.0	40.8	34.5	35.9	39.9	39.2	41.6	50.2	38.7	40.5	36.6	41.2	37.5	40.2	38.1	40.8
	Not sure	1.7	1.3	1.7	2.0	.5	1.0	.6	.3	1.5	.6	2.2	2.4	1.2	1.5	2.0	1.2



Baseline Monitor  
Income, Married  
July 2011 (cont.)

		Total		Income						Married				Kids @ Home			
		Adults		<\$40k		\$40k to \$75k		\$75k+		Yes		No		Yes		No	
		July	June	July	June	July	June	July	June	July	June	July	June	July	June	July	June
<b>Index</b>		<b>82.7</b>	<b>85.1</b>	<b>68.6</b>	<b>69.7</b>	<b>86.2</b>	<b>91.0</b>	<b>102.6</b>	<b>107.2</b>	<b>83.7</b>	<b>87.4</b>	<b>80.6</b>	<b>81.5</b>	<b>81.6</b>	<b>80.6</b>	<b>83.0</b>	<b>87.2</b>
Spending Next Month	More	30.6	30.5	32.4	32.3	28.6	31.4	30.8	26.3	31.4	30.9	29.2	29.8	34.0	32.7	29.0	29.4
	Less	19.0	17.0	20.2	18.7	18.2	16.3	19.4	14.9	19.2	16.8	18.5	17.3	16.6	16.4	20.3	17.4
	Same	47.4	50.2	43.9	45.8	52.3	50.9	48.6	57.9	46.7	50.2	48.7	50.1	46.6	48.4	47.7	51.0
	Not sure	3.0	2.3	3.5	3.1	.8	1.3	1.2	.9	2.6	2.0	3.7	2.8	2.8	2.5	3.0	2.3
Add exp shortfall 30 days	Yes	41.8	42.4	49.8	49.8	42.3	39.9	29.1	31.6	41.8	42.4	41.9	42.4	44.6	52.9	40.5	37.0
	No	42.5	42.3	33.5	31.3	44.5	48.5	59.6	58.3	43.2	43.8	41.1	40.1	40.8	35.3	43.2	45.9
	Not sure	15.7	15.2	16.7	18.8	13.2	11.6	11.3	10.1	15.0	13.8	17.0	17.5	14.6	11.8	16.3	17.1
\$ After Debt Pay	Yes	44.6	47.0	28.8	29.9	51.3	55.9	71.3	72.2	48.2	51.2	37.8	40.4	45.4	45.1	44.1	47.8
	No	42.3	39.7	55.4	53.4	37.4	33.7	24.3	22.1	40.1	36.3	46.6	45.0	45.4	44.6	40.7	37.2
	Not sure	13.1	13.3	15.8	16.8	11.3	10.4	4.4	5.7	11.8	12.5	15.6	14.6	9.2	10.3	15.2	14.9
\$ Left v. Last Month	More	10.8	10.6	12.2	7.6	11.2	10.7	10.4	15.2	9.0	10.7	15.1	10.6	13.1	11.7	9.5	10.2
	Less	24.9	22.5	25.0	30.3	25.8	21.9	25.0	17.3	27.3	20.8	19.2	25.9	26.9	22.2	24.0	22.3
	Same	63.8	65.4	61.8	60.1	62.8	67.1	64.5	65.6	63.2	67.3	65.4	61.7	59.9	64.7	65.8	66.1
	Not sure	.5	1.5	1.1	2.1	.2	.3	.1	1.8	.5	1.3	.3	1.9	.1	1.5	.7	1.4
Mos Hold Lifestyle If Income Lost	None	27.3	26.6	38.9	37.5	23.1	20.9	14.2	14.5	24.3	22.1	33.0	33.6	32.8	32.6	24.3	23.5
	One	17.6	18.1	22.0	22.0	14.7	19.5	16.0	10.9	18.1	17.0	16.6	19.9	19.2	21.3	16.8	16.5
	Two	10.7	11.2	10.7	11.6	12.2	11.6	8.5	11.3	10.6	12.0	10.9	10.0	10.0	9.3	11.0	12.3
	Three	10.0	10.2	8.2	7.0	13.9	12.1	10.8	14.3	11.0	11.5	8.1	8.0	9.8	11.5	10.1	9.5
	Four	3.8	3.8	3.0	2.4	4.7	5.2	5.0	5.0	3.9	4.9	3.5	2.2	3.5	4.3	3.9	3.6
	Five	2.7	3.1	1.4	2.4	3.9	3.7	4.3	4.0	2.8	3.3	2.4	2.9	2.6	3.0	2.8	3.2
	Six +	21.3	20.8	10.9	10.7	24.0	23.6	38.9	37.2	23.4	24.2	17.1	15.7	16.6	14.7	23.7	24.2
Not sure	6.7	6.0	5.0	6.4	3.5	3.3	2.3	2.7	5.9	5.0	8.3	7.7	5.5	3.4	7.4	7.1	



**Baseline Monitor**  
**Credit Union Members**  
**July 2011**

		Total		Credit Union Member			
		Adults		Yes		No	
		July	June	July	June	July	June
<b>Index</b>		<b>82.7</b>	<b>85.1</b>	<b>87.1</b>	<b>90.7</b>	<b>79.6</b>	<b>81.6</b>
Rate Econ	Excel	2.7	2.2	2.1	2.3	2.1	1.8
	Good	4.2	5.2	4.4	4.6	4.0	5.3
	Fair	29.7	31.0	30.6	34.1	29.5	29.8
	Poor	62.3	60.5	62.1	58.0	63.0	62.4
	Not sure	1.2	1.0	.9	1.1	1.3	.8
Econ Better or Worse	Better	18.9	21.3	19.5	22.2	18.4	20.8
	Worse	58.7	55.6	56.6	55.1	60.2	56.4
	Same	18.0	18.1	19.7	18.4	17.1	17.6
	Not sure	4.4	4.9	4.2	4.3	4.3	5.2
Rate Personal Finances	Excel	6.6	6.8	7.4	8.4	5.9	5.9
	Good	23.3	24.6	27.4	28.6	21.2	22.3
	Fair	43.2	41.4	45.0	44.0	43.2	39.8
	Poor	24.4	24.7	18.7	17.0	27.8	29.7
	Not sure	2.6	2.4	1.6	2.1	1.9	2.4
Personal Finances Better or Worse	Better	16.3	18.1	20.5	20.4	14.2	17.3
	Worse	54.1	51.3	50.4	47.5	56.6	54.2
	Same	27.1	28.5	27.9	30.6	27.0	26.9
	Not sure	2.5	2.0	1.2	1.5	2.3	1.6
Spending Compared to Last Month	More	40.9	40.0	40.3	40.7	40.9	39.7
	Less	19.3	17.9	17.6	14.9	20.7	20.1
	Same	38.0	40.8	40.5	43.5	37.1	38.6
	Not sure	1.7	1.3	1.5	.9	1.3	1.5



**Baseline Monitor**  
**Credit Union Members**  
**July 2011 (cont.)**

		Total		Credit Union Members			
		Adults		Yes		No	
		July	June	July	June	July	June
<b>Index</b>		<b>82.7</b>	<b>85.1</b>	<b>87.1</b>	<b>90.7</b>	<b>79.6</b>	<b>81.6</b>
Spending Next Month	More	30.6	30.5	30.4	34.7	30.1	28.2
	Less	19.0	17.0	17.9	15.1	20.3	18.1
	Same	47.4	50.2	50.1	48.2	46.8	51.6
	Not sure	3.0	2.3	1.6	2.0	2.8	2.1
Add exp shortfall 30 days	Yes	41.8	42.4	40.5	41.8	42.7	43.2
	No	42.5	42.3	45.9	43.4	41.3	41.8
	Not sure	15.7	15.2	13.5	14.9	16.0	15.0
\$ After Debt Pay	Yes	44.6	47.0	50.8	54.2	41.3	43.7
	No	42.3	39.7	38.1	35.4	45.1	42.6
	Not sure	13.1	13.3	11.1	10.4	13.7	13.6
\$ Left v. Last Month	More	10.8	10.6	14.0	10.9	7.7	10.3
	Less	24.9	22.5	23.2	21.8	25.9	23.3
	Same	63.8	65.4	62.6	65.7	65.6	65.0
	Not sure	.5	1.5	.1	1.6	.7	1.4
Mos Hold Lifestyle If Income Lost	None	27.3	26.6	27.4	21.8	28.1	29.2
	One	17.6	18.1	16.7	18.0	17.9	18.2
	Two	10.7	11.2	10.3	11.9	11.1	11.0
	Three	10.0	10.2	11.2	9.9	9.4	10.7
	Four	3.8	3.8	4.1	4.7	3.7	3.4
	Five	2.7	3.1	2.2	3.6	3.2	2.8
	Six +	21.3	20.8	23.5	24.1	20.1	19.0
	Not sure	6.7	6.0	4.6	6.1	6.4	5.8



**Category Spending**  
**Gender, Age**  
**July 2011**

		Gender				Age					
		Jul		Jun		Jul			Jun		
		M	F	M	F	18-39	40-64	65+	18-39	40-64	65+
Spending in Next Month on Household Expenses	More	42.2	45.4	41.1	44.6	44.8	43.3	42.8	40.2	46.8	43.0
	Less	11.5	7.3	8.4	8.9	11.1	8.3	6.0	10.0	7.9	6.5
	Same	44.5	46.1	48.2	44.5	42.8	46.8	49.6	46.8	44.3	48.5
	Not sure	1.8	1.3	2.3	2.0	1.4	1.7	1.6	3.0	1.1	2.0
Spending Next Month on Discretionary and Entertainment Exp.	More	9.1	7.5	10.9	11.8	9.0	8.3	5.8	15.8	8.3	5.6
	Less	53.9	51.4	48.1	49.3	54.7	52.5	46.0	46.9	52.8	45.3
	Same	33.0	36.3	38.4	33.9	31.2	36.1	42.6	33.8	35.3	43.7
	Not sure	4.1	4.7	2.6	5.0	5.1	3.1	5.6	3.5	3.7	5.4
Spending Next Month on Household Improvements	More	12.1	13.0	19.2	17.4	12.7	13.2	11.1	23.5	14.4	11.1
	Less	53.5	54.2	45.2	47.9	56.2	53.2	48.6	42.6	52.1	46.7
	Same	29.0	26.2	31.5	28.1	24.8	28.8	32.5	29.0	28.7	33.5
	Not sure	5.4	6.5	4.1	6.6	6.3	4.7	7.8	4.9	4.7	8.7
Spending in Next Month on Major Personal Purchases	More	12.8	13.9	16.5	14.4	15.6	12.2	9.5	19.2	13.1	9.0
	Less	53.0	48.5	45.0	49.7	51.2	51.4	47.0	44.7	51.5	46.9
	Same	31.0	32.7	36.0	31.1	28.8	33.2	38.2	32.9	31.7	38.3
	Not sure	3.2	4.9	2.6	4.9	4.4	3.2	5.3	3.2	3.7	5.8
Next Month – Save and/or Invest	More	9.5	6.2	9.5	7.0	11.5	5.0	2.6	12.2	5.4	2.6
	Less	45.0	44.1	40.0	42.4	44.8	43.1	46.8	39.5	43.1	42.8
	Same	42.1	45.8	48.3	46.5	39.8	48.8	46.3	45.4	48.7	49.6
	Not sure	3.4	3.9	2.2	4.1	3.9	3.2	4.3	2.9	2.9	5.0



Category Spending  
Income, Married  
July 2011

		Income						Married				Kids @ Home			
		Jul			Jun			Jul		Jun		Jul		Jun	
		<40k	40-75k	>75k	<40k	40-75k	>75k	Y	N	Y	N	Y	N	Y	N
Spending Next Month on Household Expenses	More	47.9	42.1	40.8	45.2	44.6	37.7	44.7	42.4	44.3	41.1	46.1	42.7	42.8	43.2
	Less	12.7	8.0	5.8	9.9	7.8	6.5	8.1	11.5	8.2	9.4	8.0	9.9	9.0	8.5
	Same	38.3	49.0	53.1	42.1	46.4	55.1	45.7	44.6	46.1	46.2	45.0	45.5	46.4	45.9
	Not sure	1.2	1.0	.3	2.8	1.2	.6	1.5	1.5	1.4	3.3	.8	1.9	1.8	2.3
Spending Next Month on Discretionary and Entertainment Exp.	More	8.8	8.0	8.6	10.2	12.0	13.2	7.5	9.6	10.5	12.8	8.1	8.4	14.2	9.7
	Less	58.7	50.7	47.2	55.3	47.2	39.2	55.0	47.8	48.9	48.5	55.3	51.2	48.7	48.9
	Same	26.9	39.4	43.7	29.0	39.3	46.7	34.8	34.7	38.2	32.4	32.8	35.7	33.3	37.4
	Not sure	5.5	1.9	.5	5.5	1.5	.9	2.7	7.9	2.4	6.2	3.9	4.8	3.8	3.9
Spending Next Month on Household Improvements	More	11.4	11.8	16.3	14.4	18.8	25.0	13.3	11.3	19.1	16.8	15.3	11.0	23.6	15.5
	Less	61.3	53.2	47.7	51.2	44.2	42.2	54.5	52.8	47.6	45.2	54.4	53.8	45.9	47.2
	Same	21.1	30.7	35.0	26.2	33.9	32.0	27.7	27.2	29.2	30.4	25.3	28.6	26.3	31.2
	Not sure	6.3	4.3	1.0	8.1	3.1	.8	4.5	8.8	4.1	7.6	4.9	6.6	4.2	6.1
Spending Next Month on Major Personal Purchases	More	10.9	12.1	20.9	13.7	16.6	18.7	13.3	13.4	15.6	15.0	17.0	11.5	18.3	13.8
	Less	57.5	51.8	40.1	54.3	42.7	40.1	52.6	46.9	46.4	49.3	49.7	51.1	47.2	47.6
	Same	26.7	35.2	37.6	26.9	38.5	39.7	31.0	33.7	35.0	30.6	30.0	32.9	30.8	34.7
	Not sure	4.9	.9	1.4	5.2	2.2	1.5	3.1	6.0	3.0	5.1	3.3	4.6	3.7	3.9
Saving/Investing Next Month	More	7.4	7.0	9.0	7.3	6.8	11.5	7.2	8.7	6.0	11.5	10.2	6.3	8.1	8.2
	Less	57.3	43.3	25.7	52.6	36.5	26.0	43.2	47.0	40.3	42.9	41.0	46.6	39.7	42.3
	Same	31.7	48.1	64.8	35.4	54.5	62.1	46.2	40.0	51.1	41.3	45.6	43.2	48.7	46.3
	Not sure	3.6	1.6	.6	4.8	2.3	.4	3.3	4.4	2.6	4.2	3.2	3.9	3.4	3.2



**Category Spending**  
**Credit Union Member**  
**July 2011**

		Credit Union Member			
		Jul		Jun	
		Yes	No	Yes	No
Spending in Next Month on Household Expenses	More	43.4	44.0	44.3	42.7
	Less	7.7	10.0	6.8	9.5
	Same	47.6	44.9	46.6	46.2
	Not sure	1.2	1.1	2.3	1.7
Spending Next Month on Discretionary and Entertainment Exp.	More	8.1	8.3	12.9	10.8
	Less	52.2	53.3	46.9	50.6
	Same	37.4	33.9	37.5	34.3
	Not sure	2.3	4.5	2.7	4.3
Spending Next Month on Household Improvements	More	13.1	11.8	20.5	16.9
	Less	53.6	55.4	46.8	47.9
	Same	29.3	27.0	29.3	29.3
	Not sure	4.0	5.8	3.4	5.9
Spending in Next Month on Major Personal Purchases	More	15.3	11.3	16.3	15.1
	Less	47.2	53.3	47.0	48.1
	Same	35.5	30.6	33.5	33.1
	Not sure	2.0	4.7	3.3	3.6
Next Month – Save and/or Invest	More	9.1	6.5	8.7	7.7
	Less	41.3	47.0	39.6	42.9
	Same	47.6	43.0	49.5	46.1
	Not sure	2.1	3.5	2.3	3.3