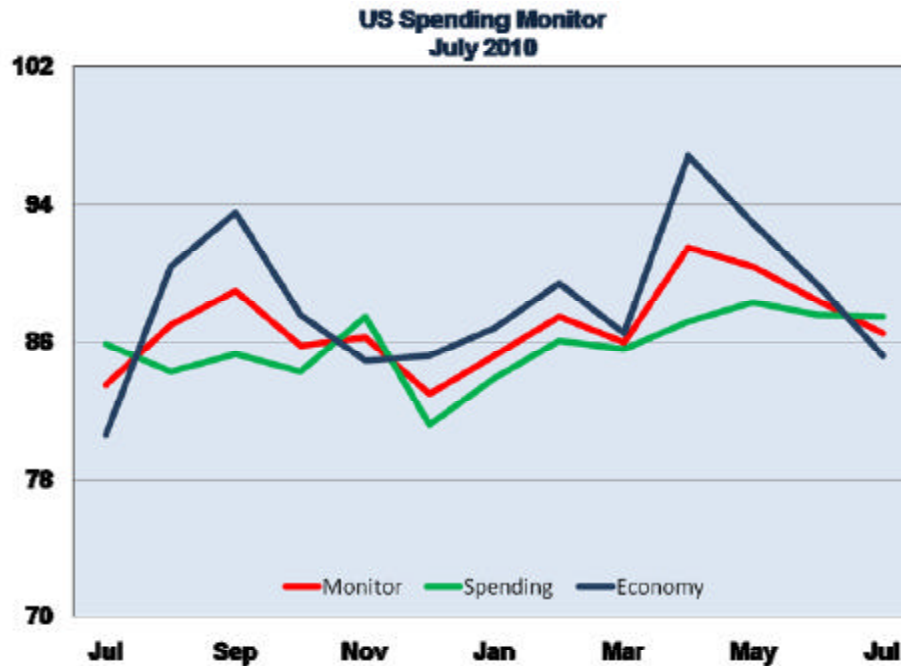


DISCOVER[®]

DISCOVER[®] U.S. SPENDING MONITORSM

	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec
DSM	86.5	88.4	90.4	91.5	86.0	87.5	85.2	83.0
Spending	87.5	87.6	88.3	87.2	85.6	86.1	83.9	81.2
Economy	85.2	89.3	92.9	96.8	86.5	89.4	86.8	85.2
DSBW*	83.0	86.1	87.4	85.1	75.7	84.9	85.5	77.0



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
July 2010

Baseline Index Questions

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

	Jul	Jun	May	Apr	Mar	Feb
Excellent	3.6	2.3	2.4	2.9	2.0	2.1
Good	5.3	6.7	6.5	7.6	5.5	5.5
Fair	31.5	38.4	38.1	38.9	33.8	33.4
Poor	57.9	50.9	51.3	49.6	57.4	57.3
Not sure	1.7	1.7	1.7	1.1	1.4	1.7
Index	47.3	53.9	53.4	56.6	46.5	46.7

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

	Jul	Jun	May	Apr	Mar	Feb
Better	23.4	28.0	31.2	34.4	27.9	28.9
Worse	51.9	47.8	45.1	42.6	49.2	45.5
Same	20.1	20.0	17.9	18.2	18.3	21.2
Not sure	4.6	4.1	5.8	4.8	4.6	4.4
Index	118.8	133.4	143.1	152.8	130.8	138.8

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

	Jul	Jun	May	Apr	Mar	Feb
Excellent	8.8	6.7	6.1	6.3	6.1	6.6
Good	27.4	26.3	28.7	27.0	26.0	26.8
Fair	40.4	40.7	40.3	41.1	41.6	41.4
Poor	21.3	23.4	22.6	23.0	24.1	23.1
Not sure	2.1	2.9	2.3	2.6	2.2	2.2
Index	93.9	89.6	91.7	90.1	88.3	90.1

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

	Jul	Jun	May	Apr	Mar	Feb
Better	20.9	19.7	22.1	22.9	20.7	20.4
Worse	48.1	47.3	47.0	43.7	48.1	46.5
Same	29.0	30.7	29.2	30.9	28.5	30.9
Not sure	2.0	2.3	1.7	2.4	2.7	2.2
Index	80.7	80.1	83.3	87.8	80.5	81.9

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	24.1	26.2	27.4	26.0	26.5	24.2
Less	25.6	24.0	24.1	23.1	26.8	27.3
Same	48.7	47.9	47.2	49.4	45.2	47.9
Not sure	1.5	1.9	1.2	1.5	1.5	0.6
Index	74.1	76.8	77.7	77.4	75.0	72.8

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

	Jul	Jun	May	Apr	Mar	Feb
More	18.9	21.2	21.7	19.3	19.5	17.9
Less	26.4	22.8	21.1	20.9	22.1	23.8
Same	52.8	54.0	55.6	57.4	56.5	56.8
Not sure	2.0	1.9	1.7	2.4	1.9	1.5
Index	72.8	77.4	79.2	77.4	76.6	74.1



Discover US Spending Monitor
July 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?

	Jul	Jun	May	Apr	Mar	Feb
Yes	37.6	38.3	37.0	36.5	39.1	35.1
No	47.6	48.1	49.7	49.2	47.2	49.0
Not sure	14.8	13.6	13.3	14.3	13.7	15.9
Index	98.6	98.4	101.0	101.0	96.9	102.1

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	48.9	48.5	47.5	46.4	45.6	47.6
No	39.3	40.4	41.1	41.5	42.2	40.9
Not sure	11.8	11.1	11.4	12.1	12.2	11.4
Index	90.1	88.8	87.4	86.3	85.0	87.7

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	12.8	10.8	11.3	10.5	9.5	10.8
Less	20.4	20.0	18.6	17.8	17.8	19.8
Same	65.8	68.5	69.4	71.1	71.9	68.5
Not sure	1.0	0.7	0.7	0.5	0.8	0.9
Index	99.9	99.1	100.1	100.2	99.8	99.3

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

	Jul	Jun	May	Apr	Mar	Feb
None	25.2	26.8	25.6	26.9	27.9	26.0
1 mo.	16.5	16.7	18.5	18.2	17.0	19.0
2 mos.	10.5	10.2	10.3	9.7	10.2	9.9
3 mos.	10.4	11.4	10.7	11.4	10.4	11.1
4 mos.	4.6	4.3	3.7	4.3	3.8	3.8
5 mos.	2.8	3.2	2.4	2.7	2.9	3.5
6 or more	24.9	22.3	22.8	21.8	22.1	21.4
Not sure	5.1	5.2	5.9	5.0	5.5	5.4
Index	101.9	96.6	96.4	94.0	94.5	93.6



Category Spending
July 2010

1* Spending next month on household expenses?

	Jul	Jun	May	Apr	Mar	Feb
More	27.5	28.2	30.1	27.3	26.3	26.4
Less	11.3	12.0	11.2	12.7	12.8	9.8
Same	59.4	57.9	57.0	58.5	59.4	62.0
Not sure	1.8	2.0	1.7	1.5	1.6	1.8

2* Spending next month on discretionary personal expenses?

	Jul	Jun	May	Apr	Mar	Feb
More	9.1	10.1	9.9	10.6	8.0	7.2
Less	48.3	46.3	45.3	44.7	48.4	48.6
Same	39.3	40.4	41.3	41.7	40.5	41.0
Not sure	3.2	3.2	3.5	3.0	3.1	3.2

3* Spending next month on household improvements?

	Jul	Jun	May	Apr	Mar	Feb
More	14.2	15.7	16.7	17.7	13.9	13.1
Less	48.0	46.7	46.7	45.7	47.1	49.0
Same	33.2	32.5	31.4	31.8	33.5	32.9
Not sure	4.6	5.1	5.2	4.8	5.5	5.0

4* Spending next month on major personal purchases?

	Jul	Jun	May	Apr	Mar	Feb
More	14.8	16.8	15.1	15.6	11.5	10.6
Less	45.8	43.8	43.6	43.2	46.3	46.9
Same	35.8	35.6	37.3	37.2	37.5	38.3
Not sure	3.6	3.7	4.0	3.9	4.7	4.2

5* Saving and investing next month?

	Jul	Jun	May	Apr	Mar	Feb
More	8.8	7.9	9.0	9.6	8.9	9.4
Less	37.3	38.7	37.6	37.2	37.7	35.7
Same	50.6	49.5	49.6	50.5	49.8	51.7
Not sure	3.3	3.9	3.8	2.8	3.6	3.2



Baseline Monitor
Gender, Age
July 2010

		Total		Gender				Age					
		Adults		Male		Female		18-39		40-64		65+	
		July	June	July	June	July	June	July	June	July	June	July	June
Index		86.5	88.4	86.1	89.6	86.7	87.3	87.2	87.3	82.6	87.0	93.0	94.7
Rate Econ	Excellent	3.6	2.3	5.6	2.5	1.9	2.2	5.9	2.9	1.2	1.4	2.1	2.6
	Good	5.3	6.7	6.4	6.1	4.4	7.1	5.9	7.0	4.1	6.0	6.3	7.1
	Fair	31.5	38.4	28.5	37.4	33.9	39.2	29.7	40.2	31.8	36.3	36.0	37.7
	Poor	57.9	50.9	58.1	52.7	57.8	49.5	56.2	47.4	61.9	55.5	54.1	51.1
	Not sure	1.7	1.7	1.4	1.4	2.0	1.9	2.4	2.5	1.0	0.7	1.5	1.5
Econ Better or Worse	Better	23.4	28.0	21.6	26.8	24.8	29.1	25.2	30.2	22.0	26.9	20.8	24.3
	Worse	51.9	47.8	54.9	50.1	49.5	46.0	48.3	46.5	57.1	49.7	51.1	47.7
	Staying same	20.1	20.0	18.9	19.1	21.1	20.8	22.6	20.6	16.9	18.9	20.3	20.9
	Not sure	4.6	4.1	4.6	4.0	4.6	4.2	3.9	2.8	4.0	4.5	7.8	7.1
Rate Personal Finances	Excellent	8.8	6.7	11.7	7.1	6.5	6.4	11.6	7.2	6.3	6.2	6.4	6.6
	Good	27.4	26.3	27.1	27.6	27.6	25.3	26.3	24.4	27.1	27.0	31.2	30.6
	Fair	40.4	40.7	37.8	41.2	42.6	40.3	38.9	38.6	40.9	42.2	43.9	43.5
	Poor	21.3	23.4	22.1	21.5	20.6	24.9	21.4	26.6	23.8	22.6	15.5	15.5
	Not sure	2.1	2.9	1.3	2.6	2.6	3.1	1.9	3.1	1.9	2.1	3.0	3.9
Personal Finances Better or Worse	Better	20.9	19.7	22.0	21.1	20.1	18.5	27.4	23.8	17.2	18.1	10.2	11.0
	Worse	48.1	47.3	48.9	47.6	47.4	47.1	41.9	42.3	54.0	51.9	52.9	52.2
	Staying same	29.0	30.7	28.0	28.9	29.9	32.2	29.2	31.7	26.7	27.9	33.8	34.2
	Not sure	2.0	2.3	1.2	2.3	2.6	2.2	1.5	2.3	2.1	2.1	3.0	2.6
Spending Compared to Last Month	More	24.1	26.2	22.0	23.3	25.9	28.7	22.9	27.4	25.1	24.7	25.5	26.0
	Less	25.6	24.0	28.3	26.5	23.4	22.0	26.7	24.8	27.7	26.3	17.8	16.6
	About same	48.7	47.9	47.7	48.8	49.5	47.1	48.2	45.4	46.3	47.7	55.6	55.8
	Not sure	1.5	1.9	1.9	1.4	1.2	2.3	2.1	2.4	0.9	1.3	1.2	1.6



Baseline Monitor
Gender, Age
July 2010 (cont.)

		Total		Gender				Age					
		Adults		Male		Female		18-39		40-64		65+	
		July	June	July	June	July	June	July	June	July	June	July	June
Index		86.5	88.4	86.1	89.6	86.7	87.3	87.2	87.3	82.6	87.0	93.0	94.7
Spending Next Month	More	18.9	21.2	16.6	20.4	20.7	21.9	19.5	24.2	18.5	18.7	17.9	18.2
	Less	26.4	22.8	28.9	24.0	24.3	21.8	30.2	24.1	25.6	24.5	16.9	15.3
	About same	52.8	54.0	52.5	54.1	52.9	54.0	48.5	50.0	53.7	55.0	63.1	63.8
	Not sure	2.0	1.9	1.9	1.5	2.1	2.3	1.8	1.7	2.2	1.9	2.2	2.7
Add Exp. or Shortfall Next 30 Days	Yes	37.6	38.3	36.7	36.4	38.3	39.9	39.8	42.4	39.6	38.8	26.4	25.2
	No	47.6	48.1	49.6	50.7	46.0	46.0	46.6	46.1	45.9	47.7	54.3	55.0
	Not sure	14.8	13.6	13.7	12.9	15.7	14.1	13.5	11.5	14.5	13.5	19.3	19.8
Money Left After Paying Debts	Yes	48.9	48.5	50.5	52.0	47.6	45.5	48.9	47.5	47.7	48.6	51.4	51.0
	No	39.3	40.4	38.9	38.7	39.6	41.9	39.7	43.1	43.1	41.3	29.5	30.7
	Not sure	11.8	11.1	10.6	9.3	12.8	12.6	11.3	9.4	9.3	10.2	19.1	18.3
Money Left Compared to Last Month	More	12.8	10.8	14.8	12.9	11.2	8.7	18.7	13.8	8.5	8.7	5.3	6.8
	Less	20.4	20.0	17.7	17.7	22.7	22.1	19.4	21.2	22.5	19.4	18.8	17.9
	About same	65.8	68.5	66.5	68.5	65.1	68.5	60.3	64.5	68.5	71.1	75.4	74.4
	Not sure	1.0	0.7	1.0	0.8	1.0	0.6	1.6	0.5	0.5	0.8	0.6	1.0
Months Continue Lifestyle If You Lost Income	None	25.2	26.8	24.4	23.0	25.8	29.9	30.9	34.0	22.9	22.4	13.4	15.0
	One	16.5	16.7	16.7	15.4	16.3	17.7	17.2	18.0	16.5	15.6	14.4	15.0
	Two	10.5	10.2	9.3	11.6	11.6	9.0	11.4	10.6	10.7	10.6	7.7	7.9
	Three	10.4	11.4	11.1	11.7	9.8	11.1	9.9	11.6	10.7	11.7	11.0	10.1
	Four	4.6	4.3	4.2	3.9	4.9	4.6	5.3	4.1	4.0	4.6	4.1	3.9
	Five	2.8	3.2	2.9	3.6	2.7	2.9	2.4	3.1	3.3	3.8	2.9	2.5
	Six +	24.9	22.3	27.4	27.6	22.9	18.0	19.2	15.1	27.6	26.8	35.5	34.0
Not sure	5.1	5.2	4.0	3.3	6.1	6.8	3.7	3.6	4.5	4.5	10.9	11.6	



Baseline Monitor
Income, Married
July 2010

		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
Index		86.5	88.4	71.5	72.2	88.2	91.8	106.7	110.8	87.0	91.0	85.6	84.4	81.7	85.9	89.4	90.0
Rate Econ	Excel	3.6	2.3	5.7	3.1	1.0	0.9	2.5	1.3	2.3	1.7	5.9	3.3	3.7	2.3	3.4	2.3
	Good	5.3	6.7	6.2	7.1	3.6	5.4	6.1	7.6	5.5	5.9	4.8	7.8	3.5	5.9	6.4	7.2
	Fair	31.5	38.4	24.3	32.3	36.0	41.0	37.8	47.6	30.4	38.7	33.3	37.9	29.2	37.6	32.9	39.0
	Poor	57.9	50.9	61.2	55.2	58.8	51.9	52.7	42.9	60.2	52.8	53.8	48.1	61.9	53.1	55.5	49.5
	Not sure	1.7	1.7	2.6	2.4	0.7	0.8	1.0	0.7	1.5	0.9	2.2	2.9	1.7	1.1	1.8	2.0
Econ Better or Worse	Better	23.4	28.0	20.5	22.5	22.7	27.9	30.6	37.9	21.8	28.2	26.1	27.8	21.4	27.4	24.6	28.5
	Worse	51.9	47.8	56.9	50.7	51.2	50.7	44.8	41.0	54.8	50.5	46.8	43.8	54.9	49.4	50.1	46.8
	Same	20.1	20.0	16.1	20.9	23.9	19.0	22.2	18.7	19.0	17.8	22.2	23.4	20.1	20.2	20.1	20.0
	Not sure	4.6	4.1	6.5	5.8	2.3	2.4	2.5	2.4	4.4	3.4	4.9	5.1	3.6	3.0	5.2	4.7
Rate Personal Finances	Excel	8.8	6.7	6.0	2.9	5.2	3.4	16.4	14.7	8.4	7.7	9.6	5.3	9.5	6.4	8.3	6.9
	Good	27.4	26.3	14.4	13.1	30.2	30.8	44.6	45.2	30.3	30.2	22.2	20.4	25.8	26.4	28.5	26.5
	Fair	40.4	40.7	40.0	37.7	47.5	51.1	32.8	33.7	41.0	42.4	39.3	38.2	39.4	40.3	41.2	41.0
	Poor	21.3	23.4	37.1	42.3	15.2	14.1	5.9	5.7	18.7	17.7	25.9	32.0	24.1	24.7	19.4	22.4
	Not sure	2.1	2.9	2.5	4.1	1.9	0.6	0.3	0.7	1.6	2.1	2.9	4.1	1.3	2.3	2.5	3.2
Personal Finances Better or Worse	Better	20.9	19.7	15.7	11.2	20.7	20.7	31.5	34.2	21.5	21.8	19.8	16.5	25.5	23.7	18.2	17.4
	Worse	48.1	47.3	58.9	56.0	47.5	46.1	35.1	35.4	49.3	46.8	45.9	48.2	47.7	42.8	48.3	49.8
	Same	29.0	30.7	22.1	29.1	31.0	32.6	33.3	30.2	27.5	29.5	31.8	32.6	24.7	31.1	31.7	30.6
	Not sure	2.0	2.3	3.3	3.7	0.8	0.6	0.1	0.2	1.7	1.9	2.5	2.8	2.2	2.4	1.9	2.2
Spending Compared to Last Month	More	24.1	26.2	29.8	31.0	21.4	24.8	18.8	20.9	22.7	25.5	26.7	27.3	23.5	26.5	24.6	26.2
	Less	25.6	24.0	26.6	25.6	23.6	22.9	25.1	21.6	25.3	23.6	26.2	24.7	26.7	23.7	24.8	23.9
	Same	48.7	47.9	40.8	40.8	54.5	51.3	56.0	56.9	51.0	49.6	44.7	45.2	48.4	47.8	49.0	48.1
	Not sure	1.5	1.9	2.9	2.6	0.5	1.0	0.1	0.6	1.0	1.2	2.4	2.8	1.3	2.0	1.7	1.8



Baseline Monitor
Income, Married
July 2010 (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
Index		86.5	88.4	71.5	72.2	88.2	91.8	106.7	110.8	87.0	91.0	85.6	84.4	81.7	85.9	89.4	90.0
Spending Next Month	More	18.9	21.2	24.7	23.2	17.4	21.5	11.8	19.1	17.0	19.6	22.1	23.7	22.9	23.5	16.5	19.9
	Less	26.4	22.8	26.4	23.9	26.1	22.6	25.6	21.3	27.7	23.6	24.0	21.6	28.9	23.9	24.8	21.9
	Same	52.8	54.0	45.5	50.7	55.2	55.0	62.3	58.1	53.3	55.1	51.8	52.5	46.5	50.8	56.5	56.1
	Not sure	2.0	1.9	3.4	2.2	1.3	0.9	0.3	1.5	2.0	1.7	2.1	2.3	1.7	1.8	2.2	2.0
Add exp shortfall 30 days	Yes	37.6	38.3	47.8	47.3	35.3	35.6	25.9	27.6	35.6	36.0	41.1	41.8	43.5	41.5	34.0	36.3
	No	47.6	48.1	33.2	36.4	53.6	53.2	63.0	64.0	49.4	50.8	44.4	44.0	45.0	46.2	49.2	49.4
	Not sure	14.8	13.6	19.0	16.3	11.1	11.2	11.2	8.4	15.0	13.2	14.5	14.2	11.5	12.2	16.8	14.3
\$ After Debt Pay	Yes	48.9	48.5	28.7	29.5	54.7	57.7	73.0	71.6	51.2	52.3	44.7	42.5	46.9	46.8	50.3	49.6
	No	39.3	40.4	57.0	57.0	34.7	32.9	21.6	23.4	36.9	37.1	43.6	45.6	44.3	44.5	36.0	37.9
	Not sure	11.8	11.1	14.3	13.5	10.6	9.5	5.4	5.0	11.9	10.6	11.7	11.9	8.7	8.7	13.7	12.5
\$ Left v. Last Month	More	12.8	10.8	18.6	7.1	7.4	12.4	14.9	12.5	11.6	10.5	15.3	11.3	16.4	14.3	10.9	8.9
	Less	20.4	20.0	18.5	26.1	24.5	19.3	16.8	16.9	20.8	18.8	19.4	22.3	22.1	18.7	19.4	20.8
	Same	65.8	68.5	61.4	66.0	68.1	67.7	67.3	70.3	66.4	70.2	64.5	65.5	60.3	66.5	68.8	69.5
	Not sure	1.0	0.7	1.5	0.8	0.0	0.6	1.0	0.3	1.1	0.6	0.8	1.0	1.2	0.5	1.0	0.8
Mos Hold Lifestyle If Income Lost	None	25.2	26.8	38.5	40.9	23.3	21.7	10.3	12.3	22.2	21.7	30.5	34.6	31.1	32.5	21.8	23.5
	One	16.5	16.7	19.1	20.8	17.9	17.2	11.7	9.4	16.3	15.5	16.8	18.4	19.4	18.2	14.8	15.9
	Two	10.5	10.2	9.9	9.2	10.8	12.6	11.8	9.5	10.3	10.9	10.9	9.1	11.2	9.9	10.0	10.2
	Three	10.4	11.4	8.6	8.0	11.6	13.6	12.4	14.8	11.4	12.9	8.7	9.0	10.6	12.3	10.3	10.9
	Four	4.6	4.3	3.2	2.5	6.0	4.2	6.0	6.9	4.5	5.4	4.8	2.5	3.7	4.5	5.2	4.2
	Five	2.8	3.2	2.0	1.7	2.2	3.2	3.8	6.1	2.6	3.6	3.0	2.6	0.9	2.9	3.7	3.4
	Six +	24.9	22.3	14.0	11.5	25.0	24.0	41.9	38.6	27.8	24.9	19.7	18.4	18.8	16.5	28.6	25.7
Not sure	5.1	5.2	4.8	5.3	3.1	3.5	2.3	2.3	5.0	5.1	5.5	5.4	4.2	3.3	5.7	6.3	



Baseline Monitor
Credit Union Members
July 2010

		Total		Credit Union Member			
		Adults		Yes		No	
		Jul	Jun	July	June	July	June
Index		86.5	88.4	90.1	93.3	84.1	84.7
Rate Econ	Excel	3.6	2.3	3.5	2.1	3.2	2.0
	Good	5.3	6.7	4.9	7.0	5.7	6.6
	Fair	31.5	38.4	35.1	40.9	29.2	36.2
	Poor	57.9	50.9	55.6	49.0	60.1	53.4
	Not sure	1.7	1.7	0.9	1.0	1.8	1.7
Econ Better or Worse	Better	23.4	28.0	25.3	30.7	21.7	25.9
	Worse	51.9	47.8	50.7	46.9	53.1	49.3
	Same	20.1	20.0	19.3	18.9	20.9	20.5
	Not sure	4.6	4.1	4.7	3.5	4.4	4.3
Rate Personal Finances	Excel	8.8	6.7	10.4	9.3	7.9	5.2
	Good	27.4	26.3	29.3	29.6	26.4	24.5
	Fair	40.4	40.7	41.4	41.7	39.7	40.3
	Poor	21.3	23.4	17.4	17.8	23.9	27.2
	Not sure	2.1	2.9	1.5	1.6	2.3	2.8
Personal Finances Better or Worse	Better	20.9	19.7	21.4	23.9	20.7	17.2
	Worse	48.1	47.3	46.5	44.7	48.8	49.5
	Same	29.0	30.7	30.5	30.3	28.4	30.7
	Not sure	2.0	2.3	1.6	1.1	2.1	2.7
Spending Compared to Last Month	More	24.1	26.2	24.1	23.8	24.2	27.4
	Less	25.6	24.0	24.6	22.8	26.1	25.1
	Same	48.7	47.9	50.7	52.2	47.9	45.4
	Not sure	1.5	1.9	0.6	1.2	1.8	2.1



Baseline Monitor
Credit Union Members
July 2010 (cont.)

		Total		Credit Union Members			
		Adults		Yes		No	
		Jul	Jun	Jul	Jun	Jul	Jun
Index		86.5	88.4	90.1	93.3	84.1	84.7
Spending Next Month	More	18.9	21.2	16.9	19.5	20.3	21.9
	Less	26.4	22.8	24.8	23.9	27.1	22.7
	Same	52.8	54.0	55.7	54.7	51.1	53.7
	Not sure	2.0	1.9	2.7	1.9	1.5	1.7
Add exp shortfall 30 days							
	Yes	37.6	38.3	37.6	35.7	37.2	40.7
	No	47.6	48.1	49.2	52.0	47.3	45.3
	Not sure	14.8	13.6	13.1	12.2	15.5	14.0
\$ After Debt Pay							
	Yes	48.9	48.5	55.2	54.9	45.3	44.8
	No	39.3	40.4	33.5	35.3	43.6	43.9
	Not sure	11.8	11.1	11.3	9.8	11.1	11.3
\$ Left v. Last Month							
	More	12.8	10.8	15.5	12.5	11.0	9.6
	Less	20.4	20.0	21.2	20.5	19.2	20.2
	Same	65.8	68.5	62.0	66.6	69.0	69.3
	Not sure	1.0	0.7	1.3	0.4	0.8	1.0
Mos Hold Lifestyle If Income Lost							
	None	25.2	26.8	22.5	22.2	26.8	29.4
	One	16.5	16.7	16.3	17.1	16.8	16.1
	Two	10.5	10.2	10.2	10.8	10.8	9.8
	Three	10.4	11.4	10.6	13.2	9.9	10.5
	Four	4.6	4.3	5.3	4.7	4.3	4.1
	Five	2.8	3.2	3.7	3.2	2.2	3.3
	Six +	24.9	22.3	26.7	24.4	24.2	21.4
	Not sure	5.1	5.2	4.6	4.3	5.0	5.3



Category Spending
Gender, Age
July 2010

		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	28.0	27.2	24.7	31.1	26.6	28.1	28.8	27.2	30.5	26.1
	Less	12.6	10.3	12.9	11.1	13.0	10.8	7.6	14.6	10.3	7.6
	Same	58.0	60.5	60.7	55.6	58.4	59.5	62.0	55.7	57.9	64.3
	Not sure	1.5	2.0	1.7	2.2	2.0	1.6	1.6	2.5	1.3	2.0
Spending Next Month on Discretionary and Entertainment Exp.	More	8.7	9.4	9.4	10.6	11.2	8.7	3.9	12.6	8.7	5.5
	Less	48.4	48.3	45.5	46.8	49.3	50.7	40.2	47.4	47.7	39.6
	Same	40.4	38.5	42.9	38.4	36.6	37.6	51.3	37.2	40.8	49.3
	Not sure	2.5	3.8	2.1	4.1	2.9	3.0	4.6	2.8	2.8	5.6
Spending Next Month on Household Improvements	More	15.5	13.1	14.7	16.5	16.0	13.4	10.8	17.5	14.7	12.6
	Less	46.3	49.4	46.6	46.8	45.3	53.1	44.6	46.6	48.6	42.9
	Same	34.6	32.0	35.7	30.0	34.4	29.5	37.6	31.0	32.7	36.6
	Not sure	3.5	5.5	3.1	6.7	4.2	4.1	7.1	4.9	4.0	7.9
Spending in Next Month on Major Personal Purchases	More	13.3	16.1	16.6	17.0	16.4	15.6	8.5	21.1	14.2	10.0
	Less	45.7	45.9	42.8	44.6	43.6	50.1	42.7	43.3	45.8	40.5
	Same	38.1	33.9	37.9	33.8	36.5	31.4	43.2	32.2	36.6	43.7
	Not sure	2.9	4.1	2.6	4.6	3.5	2.9	5.6	3.3	3.3	5.7
Next Month – Save and/or Invest	More	9.9	7.9	8.8	7.2	11.9	7.1	3.3	10.9	6.1	3.3
	Less	36.9	37.7	37.9	39.3	34.5	40.9	37.7	37.3	40.4	38.7
	Same	51.2	50.1	50.9	48.4	50.2	49.3	54.7	47.7	50.3	53.0
	Not sure	2.0	4.3	2.4	5.1	3.4	2.7	4.3	4.0	3.2	5.0



Category Spending
Income, Married
July 2010

		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	34.4	25.7	17.1	31.7	29.0	22.8	26.6	29.2	28.3	28.0	30.5	25.7	28.3	28.1
	Less	14.4	9.8	9.7	15.3	7.9	10.4	11.2	11.5	10.8	13.6	11.4	11.4	13.6	10.9
	Same	48.6	63.9	72.9	50.3	62.3	66.0	61.3	56.0	59.0	56.2	57.1	60.8	55.5	59.5
	Not sure	2.5	0.5	0.3	2.6	0.8	0.7	0.9	3.3	1.8	2.2	1.1	2.2	2.7	1.6
Spending Next Month on Discretionary and Entertainment Exp.	More	8.6	7.8	11.1	9.2	8.8	13.9	8.9	9.6	10.3	9.8	10.1	8.6	13.6	8.1
	Less	55.8	48.9	36.1	54.1	47.1	35.5	48.4	48.2	45.6	47.2	51.9	46.0	47.5	45.4
	Same	29.9	41.7	51.6	31.0	43.5	50.4	40.1	38.0	41.8	38.4	35.0	42.1	35.7	43.3
	Not sure	5.7	1.6	1.2	5.6	0.6	0.2	2.7	4.2	2.3	4.6	3.1	3.3	3.2	3.2
Spending Next Month on Household Improvements	More	11.5	12.5	18.7	13.0	16.3	20.3	14.0	14.5	15.6	15.9	15.4	13.6	17.3	14.8
	Less	55.4	49.6	36.4	53.5	47.4	35.9	49.6	45.2	46.9	46.4	50.9	46.2	47.4	46.2
	Same	25.4	35.7	43.4	25.9	34.5	41.7	33.2	33.1	33.6	30.9	30.1	34.9	30.7	33.6
	Not sure	7.7	2.2	1.5	7.6	1.9	2.1	3.2	7.2	3.9	6.9	3.6	5.2	4.7	5.3
Spending Next Month on Major Personal Purchases	More	10.3	14.6	21.6	14.1	17.6	22.3	14.8	14.8	16.9	16.8	18.2	12.9	21.2	14.5
	Less	56.1	45.8	32.1	50.4	42.1	36.1	45.9	45.6	43.9	43.8	46.1	45.6	44.3	43.4
	Same	27.7	37.9	45.1	29.8	39.3	41.1	36.7	34.0	36.6	34.1	33.2	37.3	30.8	38.4
	Not sure	5.9	1.7	1.2	5.7	1.0	0.5	2.5	5.5	2.7	5.3	2.5	4.2	3.7	3.7
Saving/Investing Next Month	More	8.1	7.6	11.7	6.7	6.7	10.2	8.6	9.1	6.6	10.0	10.1	7.9	8.2	7.7
	Less	50.3	36.7	20.1	49.7	36.7	25.9	36.2	39.4	37.5	40.6	36.1	38.0	37.8	39.0
	Same	36.7	53.5	67.0	37.3	55.2	63.0	52.4	47.3	53.2	43.8	50.9	50.4	49.6	49.6
	Not sure	4.9	2.1	1.2	6.3	1.5	0.9	2.7	4.3	2.8	5.6	2.8	3.6	4.4	3.6



**Category Spending
Credit Union Member
July 2010**

		Credit Union Member					
		Jul			Jun		
		Yes	No	Not Sure	Yes	No	Not Sure
Spending in Next Month on Household Expenses	More	28.3	27.3	21.5	29.3	27.7	24.9
	Less	10.0	12.3	7.9	12.1	12.2	6.4
	Same	59.9	59.2	55.8	57.5	57.9	61.0
	Not sure	1.8	1.1	14.8	1.1	2.1	7.7
Spending Next Month on Discretionary and Entertainment Exp.	More	11.4	7.9	2.8	11.3	9.1	12.8
	Less	48.1	48.5	46.1	47.3	46.7	27.9
	Same	38.9	39.7	38.8	39.7	40.4	49.0
	Not sure	1.5	3.9	12.3	1.7	3.8	10.3
Spending Next Month on Household Improvements	More	17.5	12.0	14.6	16.8	15.5	7.7
	Less	45.2	49.9	47.1	46.5	47.1	42.8
	Same	34.0	32.7	32.2	33.0	32.0	36.8
	Not sure	3.3	5.4	6.1	3.7	5.5	12.7
Spending in Next Month on Major Personal Purchases	More	15.2	14.8	10.5	17.0	16.9	14.5
	Less	45.4	46.2	43.4	45.3	43.5	34.9
	Same	37.4	34.8	32.6	35.7	35.2	41.0
	Not sure	1.9	4.2	13.6	2.0	4.4	9.6
Next Month – Save and/or Invest	More	9.1	8.9	2.0	9.4	7.0	6.8
	Less	32.4	40.3	43.3	35.7	41.1	31.3
	Same	56.6	46.7	48.8	52.5	47.2	54.4
	Not sure	1.9	4.1	5.9	2.4	4.6	7.4