



Discover U.S. Spending Monitor

	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov
DSM	85.9	86.8	85.4	85.1	86.4	86.1	90.5	93.1
Spending	97.5	97.9	95.3	93.9	92.1	90.9	92.1	97.6
Econ	71.4	73.0	73.0	74.2	79.4	80.2	88.5	87.5
DSBW	71.8	81.8	76.1	77.8	90.9	86.3	92.7	93.2

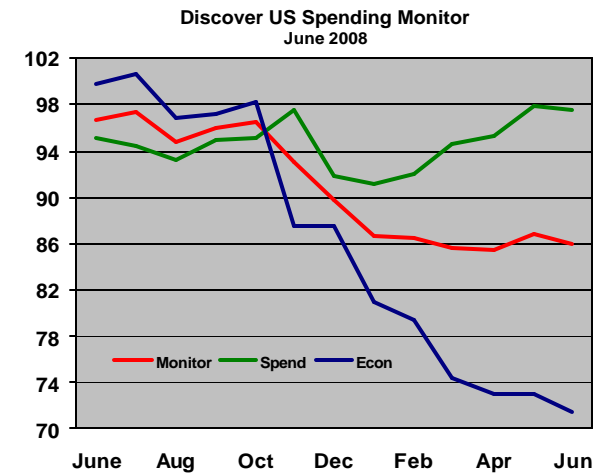
The Discover U.S. Spending Monitor declined almost a point this month (0.9) to 85.9. The decline was primarily related to a drop in the economic component of the index, which dropped 1.6 to 71.4, a new low.

This month only 14.9 percent rated the economy as good or excellent (a new monthly low for this measurement) and 53.7 percent said it was in poor condition, a new high. When looking into the future, 9.8 percent said the economy was getting better and 73.8 percent believe it is getting worse. This is the highest number of people who have said the economy was getting worse.

These numbers are not particularly surprising since the news for most of the month of June has been focused on rising gas and food costs. Yet overall, opinions of personal finance did not decline substantially for the month. This month, 38 percent rated their finances as good or excellent compared to 39 percent in May. Fifty-four percent said their finances were getting worse, unchanged from the previous month.

The spending portion of the index remained mostly unchanged for the month. Consumers are still grappling with the reality of higher spending on essentials like gas and food. Part of the conundrum for consumers is the fact that their spending is rocketing higher as a necessity, not as a choice. Last summer, only three Americans in ten were expecting to spend more for household items. This summer, that number has doubled. In addition, 56 percent of consumers say they are spending less on discretionary items. Last summer, with the economy in full bloom and gas prices still around \$3.00 a gallon, only 42 percent were preparing to spend less on discretionary items and expense. Record high gas prices have forced consumers to alter their vacation plans, reduce spending on groceries and cut spending on entertainment expenses.

Spending data is far different from just six months ago. This month, 46 percent of consumers were expecting to spend more next month compared to only 30 percent last January, a 50 percent increase.



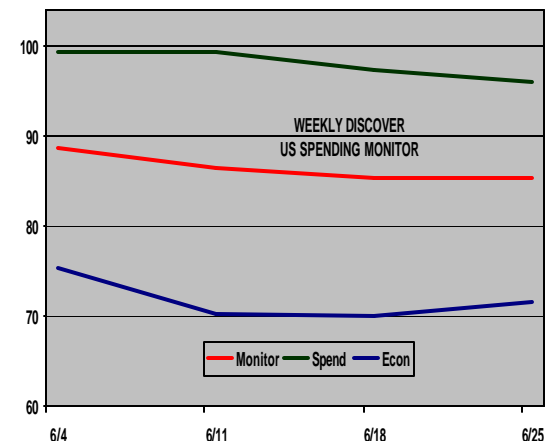
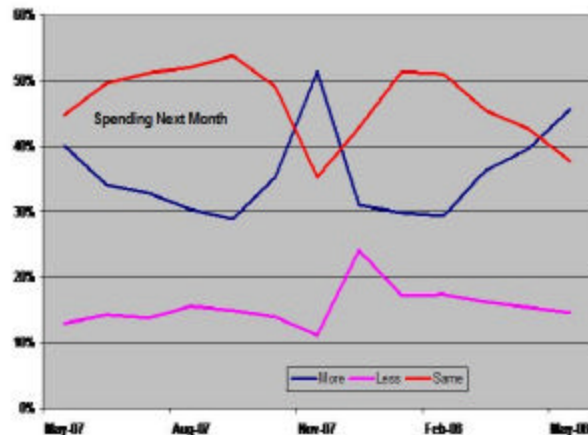
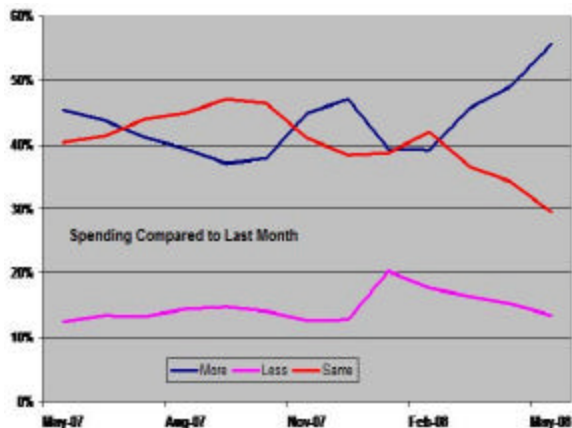


While there have been modest increases over the last six months in the percent of consumers who report having money left over after paying monthly bills, there has been a substantial rise – from 21 percent to 32 percent – in the number of people who say they will have less money left over than they did a month ago. Last January, 46 percent of adults anticipated higher household expense. Today, that number has jumped twenty points to 66 percent. As a result, discretionary spending has been hit hard. This month, a clear majority of the nation’s adults report that they expect to spend less in this category.

Not surprisingly, the economic situation is hitting lower income Americans hardest. Two-thirds of the adults in the country who make less than \$40,000 a year claim their personal finances are getting worse. What is more, 40 percent of the people in this income bracket, compared to only 14 percent of those who make more than \$75,000 a year, now say they cannot go for even a month if they experience a sudden loss of income

Women are being hard hit, too, as in virtually every major category of the Monitor survey; women appear to be under more strain. Fifty-nine percent say their personal finances are getting worse v. 48 percent of men; and only 16 percent of women say their finances are getting better compared to 25 percent for men. More than 41 percent of women say they don’t have money left over after paying their monthly bills; 32 percent of men are in the same state. More than 46 percent of women are expecting a shortfall in income or added expense next month compared to only 41 percent of men.

Women are also more cautious than men when it comes to controlling expenses within their discretion. Fifty-nine percent of women say they will spend less on discretionary items next month while 50 percent of men say they are cutting back. With the high price of gasoline, women are more likely to spend less on entertaining than men (72 percent v. 63 percent) and less on vacations this summer (64 percent v. 58 percent). Interestingly, women are less likely than men to trade in their family car for a more fuel efficient vehicle (46 percent v. 40 percent).



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 Discover US Spending Monitor
 Survey of 14,000 US Adults
 June 2008

Baseline Index Questions

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

	Jun	May	Apr	Mar	Feb	Jan
Excellent	3.2	3.8	3.6	3.5	4.7	4.8
Good	11.7	11.3	12.0	12.4	14.2	16.0
Fair	30.1	30.6	31.2	33.5	35.8	36.2
Poor	53.7	53.2	51.7	49.2	43.9	41.9
Not sure	1.3	1.0	1.5	1.3	1.4	1.2
Index	56.9	57.4	59.3	62.0	69.7	73.2

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

	Jun	May	Apr	Mar	Feb	Jan
Better	9.8	11.5	9.6	9.0	10.6	10.7
Worse	73.8	72.8	73.5	73.4	70.2	70.7
Same	11.8	10.7	11.7	12.6	14.2	13.6
Not sure	4.6	4.9	5.1	5.0	4.9	5.0
Index	59.8	64.4	60.0	59.2	67.3	66.6

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

	Jun	May	Apr	Mar	Feb	Jan
Excellent	9.3	10.4	10.5	9.6	10.2	9.3
Good	29.1	28.5	28.1	28.9	28.3	29.6
Fair	38.5	37.5	37.9	37.2	38.0	37.9
Poor	21.2	21.2	21.3	22.1	21.2	21.2
Not sure	2.0	2.4	2.2	2.2	2.3	2.0
Index	95.7	96.1	95.7	95.1	95.8	96.1

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

	Jun	May	Apr	Mar	Feb	Jan
Better	20.3	20.9	21.7	23.0	24.9	24.6
Worse	54.1	54.2	52.4	50.5	48.5	48.1
Same	23.2	22.6	23.6	24.1	24.4	25.3
Not sure	2.4	2.3	2.4	2.4	2.2	2.1
Index	73.4	74.0	76.8	80.3	84.7	84.8

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?

	Jun	May	Apr	Mar	Feb	Jan
More	54.8	55.6	49.0	45.8	39.1	39.3
Less	13.5	13.5	15.2	16.4	17.6	20.4
Same	30.4	29.5	34.3	36.6	41.9	38.7
Not sure	1.2	1.4	1.5	1.3	1.3	1.7
Index	106.2	106.9	100.6	97.3	91.3	89.4

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

	Jun	May	Apr	Mar	Feb	Jan
More	45.6	45.6	39.5	36.2	29.4	29.8
Less	14.5	14.6	15.4	16.2	17.4	17.3
Same	38.2	37.6	42.6	45.3	51.0	51.2
Not sure	1.8	2.1	2.5	2.3	2.3	1.7
Index	103.1	103.1	97.7	94.4	88.2	88.5

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 June 2008 (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?

	Jun	May	Apr	Mar	Feb	Jan
Yes	44.0	43.3	41.5	40.0	36.7	38.2
No	43.3	43.7	45.5	46.9	49.8	48.5
Not sure	12.7	13.0	12.9	13.1	13.5	13.3
Index	89.1	90.1	93.2	95.9	101.3	98.9

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

	Jun	May	Apr	Mar	Feb	Jan
Yes	51.5	50.7	50.1	49.7	48.2	48.5
No	37.4	37.4	39.2	39.0	39.5	39.7
Not sure	11.0	11.9	10.7	11.3	12.3	11.7
Index	93.8	93.1	91.1	90.9	89.3	89.4

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?

	Jun	May	Apr	Mar	Feb	Jan
More	10.7	11.0	11.7	12.0	14.6	17.0
Less	31.8	30.9	26.5	25.5	20.2	21.1
Same	56.5	57.4	61.1	61.7	64.5	61.2
Not sure	1.0	0.7	0.7	0.8	0.7	0.7
Index	92.4	93.3	96.1	96.8	100.9	101.7

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

	Jun	May	Apr	Mar	Feb	Jan
None	26.9	26.3	28.0	28.7	28.7	28.7
1 mo.	17.9	17.8	17.5	18.1	18.8	19.6
2 mos.	10.8	11.1	11.2	11.2	10.3	9.9
3 mos.	10.4	10.5	10.0	10.0	9.6	10.4
4 mos.	4.0	4.0	4.2	3.7	3.6	3.6
5 mos.	2.5	2.5	2.3	2.3	2.7	2.3
6 or more	22.6	22.7	22.1	21.2	21.2	20.4
Not sure	5.0	5.1	4.6	4.8	5.0	4.9
Index	95.4	96.3	93.8	91.1	90.2	88.3



**Category Spending
June 2008**

1* Spending next month on household expenses?

	Jun	May	Apr	Mar	Feb	Jan
More	65.9	64.7	55.6	52.1	40.2	46.0
Less	6.3	6.6	8.0	8.6	7.9	7.3
Same	26.4	27.1	34.6	37.8	50.2	45.3
Not sure	1.4	1.5	1.8	1.6	1.7	1.4

2* Spending next month on discretionary personal expenses?

	Jun	May	Apr	Mar	Feb	Jan
More	10.6	12.2	10.7	10.3	9.4	8.9
Less	55.5	54.3	51.2	49.9	46.3	49.0
Same	30.9	30.0	34.6	36.3	40.6	38.8
Not sure	3.0	3.6	3.6	3.5	3.7	3.2

3* Spending next month on household improvements?

	Jun	May	Apr	Mar	Feb	Jan
More	16.1	18.8	17.7	17.6	16.4	15.8
Less	50.1	48.7	46.4	45.7	43.8	47.1
Same	28.7	27.3	29.9	30.9	33.7	31.6
Not sure	5.2	5.2	5.9	5.8	6.2	5.5

4* Spending next month on major personal purchases?

	Jun	May	Apr	Mar	Feb	Jan
More	17.3	17.4	15.1	14.4	13.8	13.7
Less	48.8	47.8	46.2	45.6	43.3	45.3
Same	30.6	31.4	34.8	35.5	38.3	36.8
Not sure	3.3	3.4	3.9	4.5	4.6	4.2

5* Saving and investing next month?

	Jun	May	Apr	Mar	Feb	Jan
More	10.1	9.5	10.8	10.6	11.2	11.3
Less	41.8	41.8	39.2	39.3	36.1	37.0
Same	45.1	45.5	46.4	46.5	48.5	48.4
Not sure	3.1	3.2	3.7	3.7	4.2	3.3



**Gasoline Price Impact
June 2008**

1* How much do you spend for gasoline each month in your household?

	Jun	May	4-Jun	11-Jun	18-Jun	25-Jun
< \$50	6.5	7.9	5.6	6.6	7.4	6.7
\$50 - \$100	19.4	21.2	20.0	19.9	18.3	19.5
\$100 - \$200	33.8	32.0	37.1	32.4	31.9	33.4
>\$200	37.3	35.5	34.3	37.9	39.3	37.5
Not sure	3.1	3.4	3.0	3.2	3.1	2.9

2* Have today's high gasoline prices made you cut back on everyday living expenses such as groceries?

	Jun	May	4-Jun	11-Jun	18-Jun	25-Jun
Yes	55.5	53.5	53.1	53.7	56.8	56.4
No	37.2	38.1	38.7	37.9	37.0	36.3
Not sure	7.4	8.3	8.2	8.4	6.2	7.3

3* Have today's high gasoline prices made you cut back on entertainment expenses?

	Jun	May	4-Jun	11-Jun	18-Jun	25-Jun
Yes	67.9	66.0	67.5	67.4	67.9	68.3
No	26.6	27.8	25.9	27.3	27.0	26.5
Not sure	5.4	6.2	6.6	5.3	5.1	5.1

4* Have today's high gasoline prices made you change your vacation plans?

	Jun	May	4-Jun	11-Jun	18-Jun	25-Jun
Yes	61.5	59.1	60.9	62.3	61.2	61.1
No	32.3	33.8	33.0	31.2	32.7	32.9
Not sure	6.2	7.1	6.2	6.6	6.1	6.1

5* With today's high gasoline prices, how likely are you to buy a more fuel efficient car?

	Jun	May	4-Jun	11-Jun	18-Jun	25-Jun
Very likely	28.5	29.2	29.1	27.5	29.1	28.1
Somewhat likely	19.7	21.2	21.3	19.1	20.9	17.5
Not very likely	30.0	29.1	28.1	30.9	29.1	31.7
Not at all likely	13.2	13.0	13.0	13.6	13.5	13.0
Not sure	8.6	7.5	8.5	9.0	7.5	9.7

5* To cope with high gasoline prices, which part of your monthly expense budget would you cut first?

	Jun
Gas and food	15.9
Entertainment	40.6
Travel or vacations	14.8
Home purchases	6.1
Savings	4.6
Other	5.4
Not sure	12.5

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 Baseline Monitor
 Gender, Age
 June 2008

		Total		Gender				Age					
		Adults		Male		Female		18-39		40-64		65+	
		Jun	May	Jun	May	Jun	May	Jun	May	Jun	May	Jun	May
Index		85.9	86.8	93.3	93.1	79.5	81.4	82.2	82.9	86.8	87.9	95.1	96.0
Rate Econ	Excellent	3.2	3.8	4.6	5.3	2.1	2.5	3.8	4.7	2.5	2.7	3.2	3.5
	Good	11.7	11.3	14.6	13.6	9.2	9.2	10.8	9.7	11.7	11.9	14.4	14.5
	Fair	30.1	30.6	30.3	31.4	30.0	29.9	29.4	28.9	30.0	31.1	32.6	34.5
	Poor	53.7	53.2	49.0	48.5	57.7	57.3	54.5	55.5	55.0	53.4	48.0	46.1
	Not sure	1.3	1.0	1.6	1.1	1.0	1.0	1.5	1.1	0.8	0.8	1.7	1.4
Econ Better or Worse	Better	9.8	11.5	14.0	15.9	6.1	7.7	10.0	11.8	9.5	11.3	9.7	11.3
	Worse	73.8	72.8	68.0	65.4	78.9	79.3	74.1	74.3	76.3	73.7	67.3	66.3
	Stay same	11.8	10.7	14.0	13.5	9.9	8.3	11.5	8.9	10.5	10.9	15.9	15.8
	Not sure	4.6	4.9	4.0	5.2	5.0	4.7	4.4	5.0	3.7	4.1	7.1	6.6
Rate Personal Finances	Excellent	9.3	10.4	12.4	12.7	6.6	8.3	9.0	10.6	9.5	10.6	9.7	9.2
	Good	29.1	28.5	31.3	29.9	27.1	27.3	27.2	26.6	30.5	29.3	31.4	32.4
	Fair	38.5	37.5	35.9	36.1	40.7	38.8	38.3	36.7	38.1	37.7	39.9	39.8
	Poor	21.2	21.2	18.9	19.3	23.1	22.8	23.7	23.8	20.2	20.6	15.7	14.7
	Not sure	2.0	2.4	1.5	2.0	2.4	2.8	1.9	2.4	1.6	1.8	3.4	3.8
Personal Finances Better or Worse	Better	20.3	20.9	25.2	25.1	16.1	17.3	24.2	24.6	18.5	19.7	12.7	12.5
	Worse	54.1	54.2	48.4	50.5	59.0	57.3	49.9	51.1	59.3	57.6	54.9	55.6
	Stay same	23.2	22.6	24.0	22.1	22.5	23.1	22.9	21.7	20.5	20.8	30.1	29.5
	Not sure	2.4	2.3	2.4	2.4	2.4	2.2	3.0	2.6	1.7	1.9	2.3	2.4
Spending Compared to Last Month	More	54.8	55.6	51.7	51.9	57.6	58.9	53.3	54.6	57.6	57.3	53.0	54.7
	Less	13.5	13.5	14.7	15.3	12.5	11.9	15.9	15.2	12.1	13.2	9.8	9.0
	About same	30.4	29.5	32.5	31.4	28.6	27.9	29.6	28.6	29.2	28.5	35.6	34.7
	Not sure	1.2	1.4	1.2	1.4	1.3	1.4	1.2	1.6	1.1	1.0	1.5	1.7



**Baseline Monitor
Gender, Age
June 2008 (cont.)**

		Total		Gender				Age					
		Adults		Male		Female		18-39		40-64		65+	
		Jun	May	Jun	May	Jun	May	Jun	May	Jun	May	Jun	May
Index		85.9	86.8	93.3	93.1	79.5	81.4	82.2	82.9	86.8	87.9	95.1	96.0
Spending Next Month	More	45.6	45.6	44.0	43.8	47.0	47.3	46.7	46.4	45.8	46.4	41.6	41.6
	Less	14.5	14.6	15.3	16.5	13.9	13.0	16.4	16.5	13.7	13.9	10.7	10.6
	About same	38.2	37.6	39.5	37.5	37.0	37.8	35.5	34.9	38.6	37.9	45.2	45.3
	Not sure	1.8	2.1	1.2	2.3	2.2	2.0	1.4	2.2	1.9	1.8	2.5	2.5
Add Exp. or Shortfall Next 30 Days	Yes	44.0	43.3	41.5	42.1	46.2	44.2	47.7	46.8	44.6	44.1	31.2	30.8
	No	43.3	43.7	47.5	45.8	39.8	41.9	40.0	40.8	43.8	44.0	52.5	52.1
	Not sure	12.7	13.0	11.0	12.1	14.1	13.8	12.3	12.5	11.5	11.9	16.3	17.0
Money Left After Paying Debts	Yes	51.5	50.7	58.3	55.5	45.7	46.5	49.5	48.4	52.9	51.6	54.6	55.6
	No	37.4	37.4	32.5	32.8	41.6	41.4	41.1	40.2	36.2	37.7	28.9	28.3
	Not sure	11.0	11.9	9.2	11.6	12.6	12.1	9.4	11.4	10.8	10.8	16.5	16.1
Money Left Compared to Last Month	More	10.7	11.0	12.6	12.8	8.6	9.2	14.3	13.8	8.0	9.6	6.6	6.8
	Less	31.8	30.9	29.0	29.2	34.9	32.6	32.1	32.3	33.9	31.1	26.3	26.5
	About same	56.5	57.4	57.7	57.2	55.3	57.6	52.4	53.3	57.4	58.7	66.1	65.7
	Not sure	1.0	0.7	0.7	0.9	1.2	0.5	1.2	0.7	0.7	0.7	0.9	0.9
Months Continue Lifestyle If You Lost Income	None	26.9	26.3	23.0	22.5	30.3	29.6	34.6	33.6	21.8	21.7	15.1	14.9
	One	17.9	17.8	16.2	16.7	19.3	18.7	20.1	19.3	16.4	17.0	14.3	14.9
	Two	10.8	11.1	11.1	11.1	10.5	11.2	11.6	12.6	10.8	10.9	7.9	7.3
	Three	10.4	10.5	10.9	10.5	9.9	10.5	10.2	10.5	11.2	10.8	8.8	9.8
	Four	4.0	4.0	4.2	4.3	3.8	3.6	3.9	3.8	4.3	4.0	3.6	4.2
	Five	2.5	2.5	2.8	3.2	2.3	2.0	2.1	2.4	3.0	2.7	2.7	2.6
	Six +	22.6	22.7	28.0	27.4	18.0	18.6	14.1	14.0	27.7	28.5	37.1	35.7
	Not sure	5.0	5.1	3.9	4.2	5.9	5.9	3.3	3.8	4.8	4.5	10.4	10.5



Baseline Monitor
Income, Married
June 2008

		Total		Income						Married				Kids @ Home			
		Adults		<\$40k		\$40K to \$75K		\$75K+		Yes		No		Yes		No	
		Jun	May	Jun	May	Jun	May	Jun	May	Jun	May	Jun	May	Jun	May	Jun	May
Index		85.9	86.8	69.8	68.7	86.6	89.0	106.7	108.9	90.7	92.5	77.3	76.8	82.8	83.4	87.9	89.1
Rate Econ	Excel	3.2	3.8	3.9	3.9	2.2	3.3	3.3	4.4	3.4	3.9	3.0	3.8	3.9	4.2	2.8	3.5
	Good	11.7	11.3	8.0	7.7	13.0	11.5	15.2	15.9	13.0	12.7	9.3	8.9	10.6	10.4	12.4	11.9
	Fair	30.1	30.6	25.7	23.5	29.3	32.5	37.1	37.8	31.8	32.1	27.1	28.0	29.8	29.4	30.3	31.4
	Poor	53.7	53.2	60.9	63.6	54.7	52.2	43.6	41.4	50.9	50.6	58.6	57.8	54.9	55.4	53.0	51.9
	Not sure	1.3	1.0	1.4	1.4	0.8	0.5	0.8	0.4	0.9	0.8	1.9	1.6	0.9	0.5	1.6	1.3
Econ Better or Worse	Better	9.8	11.5	6.4	6.8	9.7	11.5	14.3	18.3	11.4	13.2	6.9	8.7	9.9	11.6	9.7	11.5
	Worse	73.8	72.8	76.4	77.1	75.5	73.5	70.1	66.8	72.8	71.5	75.7	75.2	74.5	74.3	73.5	71.8
	Same	11.8	10.7	10.8	9.6	11.0	11.0	13.5	12.0	12.0	11.3	11.5	9.6	11.2	9.7	12.2	11.4
	Not sure	4.6	4.9	6.4	6.5	3.8	4.0	2.2	2.9	3.8	4.0	5.9	6.5	4.4	4.5	4.7	5.2
Rate Personal Finances	Excel	9.3	10.4	3.9	4.0	7.8	7.7	19.4	22.5	11.1	12.6	6.0	6.4	9.2	11.2	9.4	9.9
	Good	29.1	28.5	14.9	14.4	31.6	32.6	46.5	43.3	33.0	32.9	21.8	20.8	28.1	27.4	29.8	29.2
	Fair	38.5	37.5	40.5	38.3	44.7	45.4	28.7	28.8	38.1	37.5	39.1	37.6	38.5	36.9	38.5	38.1
	Poor	21.2	21.2	38.0	40.3	15.2	12.8	4.9	5.0	16.2	15.5	30.2	31.2	22.5	23.4	20.2	19.6
	Not sure	2.0	2.4	2.8	3.0	0.8	1.5	0.5	0.3	1.6	1.5	2.8	4.0	1.7	1.1	2.2	3.2
Personal Finances Better or Worse	Better	20.3	20.9	11.0	10.8	21.7	20.7	32.6	36.1	22.9	24.2	15.6	15.2	23.9	23.8	17.8	19.0
	Worse	54.1	54.2	66.3	66.4	53.5	53.3	39.3	40.3	51.8	51.4	58.2	58.9	52.9	53.7	54.9	54.4
	Same	23.2	22.6	19.4	19.8	23.2	24.5	26.7	23.1	23.1	22.7	23.3	22.5	21.0	20.7	24.8	23.9
	Not sure	2.4	2.3	3.2	3.0	1.6	1.5	1.3	0.5	2.2	1.7	2.8	3.3	2.2	1.8	2.6	2.7
Spending Compared to Last Month	More	54.8	55.6	59.6	59.6	54.3	56.3	49.9	50.9	54.4	56.3	55.6	54.3	56.7	58.3	53.7	53.9
	Less	13.5	13.5	14.1	14.0	13.3	13.6	13.5	12.4	13.0	12.6	14.5	15.1	14.2	12.9	13.0	13.9
	Same	30.4	29.5	24.7	24.4	31.6	29.1	36.3	36.5	31.6	30.2	28.2	28.4	28.1	27.8	31.9	30.6
	Not sure	1.2	1.4	1.6	2.0	0.8	1.0	0.2	0.2	0.9	1.0	1.8	2.2	1.0	1.1	1.3	1.6



Baseline Monitor
Income, Married
June 2008 (cont.)

		Total		Income						Married				Kids @ Home			
		LV		<\$40k		\$40k to \$75k		\$75k+		Yes		No		Yes		No	
		Jun	May	Jun	May	Jun	May	Jun	May	Jun	May	Jun	May	Jun	May	Jun	May
Index		85.9	86.8	69.8	68.7	86.6	89.0	106.7	108.9	90.7	92.5	77.3	76.8	82.8	83.4	87.9	89.1
Spending Next Month	More	45.6	45.6	50.1	49.7	45.1	46.4	40.2	40.5	44.4	45.5	47.7	45.9	48.6	48.7	43.6	43.6
	Less	14.5	14.6	14.7	15.1	16.2	14.8	13.2	14.3	14.0	13.8	15.5	16.0	15.4	14.4	13.9	14.8
	Same	38.2	37.6	32.6	32.0	37.5	37.5	46.2	44.3	40.3	39.2	34.3	34.9	34.6	34.9	40.4	39.3
	Not sure	1.8	2.1	2.5	3.1	1.2	1.3	0.4	0.9	1.4	1.5	2.5	3.1	1.3	2.0	2.1	2.2
Add exp shortfall 30 days	Yes	44.0	43.3	53.6	52.6	45.4	43.7	31.8	32.2	41.5	40.9	48.6	47.4	48.6	48.6	41.1	39.9
	No	43.3	43.7	31.0	31.4	44.4	44.7	59.6	60.2	46.5	47.8	37.6	36.5	40.2	40.3	45.4	46.0
	Not sure	12.7	13.0	15.5	16.0	10.2	11.6	8.5	7.6	12.0	11.3	13.8	16.0	11.3	11.1	13.5	14.1
\$ After Debt Pay	Yes	51.5	50.7	33.7	31.7	54.1	56.1	75.0	73.3	56.0	55.7	43.5	41.9	49.2	47.1	53.1	53.1
	No	37.4	37.4	53.5	54.6	34.8	33.0	19.5	19.6	33.9	33.1	43.8	45.0	42.0	43.8	34.5	33.3
	Not sure	11.0	11.9	12.8	13.7	11.1	10.9	5.5	7.1	10.1	11.2	12.7	13.1	8.8	9.1	12.4	13.6
\$ Left v. Last Month	More	10.7	11.0	11.5	11.7	10.2	9.2	11.4	12.8	10.6	10.9	10.9	11.3	13.8	14.0	8.9	9.4
	Less	31.8	30.9	36.7	33.1	32.7	31.9	28.5	30.2	30.5	30.6	34.7	31.4	33.5	31.2	30.7	30.7
	Same	56.5	57.4	50.9	54.0	56.3	58.4	59.4	56.7	58.0	58.1	53.2	55.9	51.6	54.5	59.5	59.1
	Not sure	1.0	0.7	0.9	1.1	0.8	0.6	0.8	0.3	0.9	0.4	1.1	1.4	1.1	0.3	0.9	0.8
Mos Hold Lifestyle Income Lost	None	26.9	26.3	40.3	39.0	23.6	24.4	13.5	12.2	22.8	22.2	34.2	33.6	33.7	32.0	22.5	22.6
	One	17.9	17.8	20.2	21.9	20.5	18.4	12.4	12.3	17.4	16.8	18.7	19.4	19.1	19.6	17.1	16.6
	Two	10.8	11.1	10.0	9.9	12.2	12.8	10.9	12.1	11.0	11.5	10.3	10.5	11.9	12.4	10.1	10.3
	Three	10.4	10.5	7.1	7.4	11.6	10.9	13.6	14.9	11.8	11.9	7.8	8.0	11.2	11.2	9.7	10.0
	Four	4.0	4.0	2.7	3.1	4.6	4.6	5.0	4.7	4.2	4.0	3.5	3.8	3.8	3.5	4.0	4.2
	Five	2.5	2.5	1.6	1.8	2.6	2.5	3.7	3.8	2.7	2.6	2.3	2.4	2.3	2.1	2.7	2.8
	Six +	22.6	22.7	12.6	11.1	21.9	23.2	38.1	37.9	25.5	26.3	17.5	16.3	15.5	16.4	27.4	26.8
	Not sure	5.0	5.1	5.4	5.7	3.0	3.2	2.7	2.2	4.6	4.6	5.7	6.0	2.6	2.8	6.5	6.6



Category Spending
Gender, Age
June 2008

		Gender				Age					
		Jun		May		Jun			May		
		M	F	M	F	18-39	40-64	65+	18-39	40-64	65+
Spending in Next Month on Household Expenses	More	62.4	69.0	62.7	66.5	64.9	69.2	61.6	64.4	66.5	61.4
	Less	7.1	5.5	7.5	5.9	7.7	5.1	4.5	7.9	5.7	4.7
	Same	28.9	24.3	28.1	26.3	25.7	24.7	32.3	25.9	26.7	32.1
	Not sure	1.6	1.2	1.7	1.3	1.6	1.0	1.5	1.8	1.0	1.8
Spending Next Month on Discretionary Entertainment Exp.	More	11.6	9.7	13.5	11.1	12.7	9.0	7.6	15.6	9.5	8.1
	Less	50.8	59.6	50.2	57.8	56.9	58.1	45.8	56.5	55.3	45.3
	Same	34.9	27.3	32.8	27.5	27.8	30.4	41.1	24.7	32.1	41.1
	Not sure	2.7	3.3	3.5	3.6	2.6	2.5	5.4	3.3	3.1	5.5
Spending Next Month on Household Improvements	More	17.3	15.0	19.3	18.4	17.1	15.9	13.5	21.9	17.3	12.4
	Less	45.8	53.8	45.9	51.2	49.9	52.7	44.6	49.0	50.4	44.2
	Same	32.7	25.2	30.4	24.7	28.3	27.0	33.9	24.4	28.0	34.7
	Not sure	4.2	6.0	4.4	5.8	4.8	4.4	8.0	4.7	4.3	8.7
Spending in Next Month on Major Personal Purchases	More	18.0	16.7	18.5	16.4	20.8	14.6	12.7	20.3	15.7	12.4
	Less	44.9	52.1	44.7	50.5	46.8	53.3	44.4	47.1	50.5	43.8
	Same	34.2	27.4	34.0	29.2	29.1	29.3	37.8	29.5	31.0	38.3
	Not sure	2.9	3.8	2.9	3.9	3.3	2.7	5.0	3.2	2.9	5.5
Next Month - Save/Invest More, Less or About the Same	More	12.4	8.0	12.1	7.3	14.4	6.7	4.4	13.1	7.2	4.0
	Less	38.6	44.5	39.7	43.8	39.6	44.5	42.2	40.1	44.4	41.5
	Same	46.4	44.0	45.7	45.3	43.0	46.2	49.2	43.6	46.0	49.8
	Not sure	2.6	3.5	2.6	3.7	3.0	2.6	4.2	3.2	2.5	4.7



Category Spending

Income, Married
June 2008

		Income						Married				Kids @ Home			
		Jun			May			Jun		May		Jun		May	
		<40k	40-75k	>75k	<40k	40-75k	>75k	Y	N	Y	N	Y	N	Y	N
Spending in Next Month on Household Expenses	More	67.4	66.9	63.3	66.7	66.8	62.5	67.0	63.9	66.0	62.5	69.3	63.7	68.1	62.5
	Less	7.8	4.9	6.1	8.1	5.3	6.0	5.6	7.4	5.6	8.3	6.3	6.3	6.1	6.9
	Same	22.7	27.3	30.0	23.3	27.3	30.5	26.4	26.4	27.4	26.8	23.4	28.4	24.6	28.8
	Not sure	2.0	0.9	0.7	1.8	0.6	1.0	0.9	2.3	1.1	2.4	1.0	1.6	1.2	1.8
Spending in Next Month on Disc. Entertainment Exp	More	11.4	9.6	10.5	14.4	9.6	12.3	9.9	11.8	10.9	14.5	12.8	9.0	12.7	11.8
	Less	60.2	58.2	48.8	59.1	57.2	46.1	55.3	55.9	54.4	54.1	59.4	53.0	59.6	50.8
	Same	23.7	30.7	40.2	20.6	31.4	41.2	32.6	27.7	32.3	25.9	25.9	34.1	25.1	33.2
	Not sure	4.7	1.5	0.6	5.9	1.9	0.5	2.2	4.5	2.4	5.6	1.9	3.8	2.5	4.2
Spending in Next Month on Household Improvements	More	13.9	15.5	20.1	15.8	17.8	24.8	16.6	15.2	19.5	17.6	18.3	14.6	22.8	16.0
	Less	56.1	51.9	42.4	54.3	51.2	40.2	49.8	50.6	48.4	49.3	51.2	49.4	51.1	47.2
	Same	22.4	29.9	35.6	22.3	27.5	33.5	30.1	26.1	28.2	25.9	26.6	30.0	22.2	30.8
	Not sure	7.5	2.6	2.0	7.7	3.5	1.5	3.5	8.1	4.0	7.2	3.8	6.0	3.9	6.0
Spending in Next Month on Major Personal Purchases	More	15.4	15.8	21.8	16.4	16.3	20.0	17.1	17.7	17.3	17.6	20.7	15.1	18.7	16.5
	Less	55.6	52.2	37.4	54.4	50.4	38.1	48.3	49.7	47.4	48.5	49.1	48.6	50.1	46.4
	Same	24.1	30.2	39.7	23.7	31.6	41.4	32.1	27.9	33.0	28.6	27.9	32.2	28.9	32.9
	Not sure	4.9	1.8	1.1	5.5	1.7	0.5	2.6	4.7	2.3	5.3	2.3	4.1	2.3	4.2
Next Month - Save/Invest More, Less or About the Same	More	7.8	10.3	13.0	8.8	7.0	13.8	9.7	10.8	8.8	10.8	12.4	8.6	11.5	8.2
	Less	53.1	42.2	26.9	54.3	40.4	27.2	39.3	46.2	39.3	46.2	41.7	41.9	42.7	41.3
	Same	34.3	46.2	59.3	31.6	51.4	58.3	48.8	38.4	49.7	38.1	43.3	46.2	43.8	46.5
	Not sure	4.9	1.2	0.7	5.4	1.1	0.8	2.2	4.6	2.2	5.0	2.6	3.4	2.0	4.0



Gasoline Spending
Gender, Age
June 2008

		Gender				Age					
		Jun		May		Jun			May		
		M	F	M	F	18-39	40-64	65+	18-39	40-64	65+
How much does your household spend on gas each month?	< \$50	6.7	6.3	8.1	7.7	4.7	4.8	15.5	6.6	5.6	17.0
	\$50-100	18.8	19.9	21.2	21.2	13.6	18.6	38.7	16.7	19.4	38.9
	\$100-200	35.2	32.6	31.8	32.1	33.9	36.3	27.8	31.0	35.4	27.3
	> \$200	36.9	37.5	35.9	35.2	45.2	37.4	12.6	42.6	36.9	10.8
	Not sure	2.4	3.7	3.0	3.8	2.5	2.9	5.4	3.0	2.9	6.1
Have high gas prices made you cut living expenses?	Yes	50.8	59.5	48.3	58.1	62.3	52.9	40.3	59.6	51.7	39.4
	No	43.1	32.0	43.1	33.8	33.0	39.6	44.4	34.4	40.2	44.9
	Not sure	6.1	8.5	8.6	8.1	4.7	7.5	15.4	6.0	8.1	15.7
Have high gas prices made you cut entertainment spending?	Yes	63.3	72.0	61.3	70.1	73.7	67.5	51.5	70.3	66.3	52.1
	No	32.2	21.8	32.0	24.0	22.9	27.8	35.1	24.7	28.5	35.2
	Not sure	4.5	6.3	6.6	5.9	3.4	4.7	13.4	5.0	5.1	12.6
Have high gas prices made you change your vacation plans?	Yes	58.4	64.3	54.5	63.1	65.7	61.5	49.1	63.0	58.6	48.4
	No	36.4	28.7	38.1	30.1	29.6	33.1	38.5	31.4	34.8	39.2
	Not sure	5.2	7.1	7.4	6.8	4.7	5.4	12.4	5.6	6.7	12.4
With high gas prices, how likely are you to buy a more fuel efficient car?	Very	30.8	26.5	31.0	27.6	34.2	27.3	13.8	35.4	26.9	15.4
	Somewhat	21.3	18.2	23.2	19.4	20.6	21.0	13.6	23.7	21.2	13.6
	Not very	29.5	30.5	26.7	31.2	24.7	29.9	46.6	23.6	29.5	45.3
	Not at all	10.8	15.3	11.9	14.0	11.4	13.3	18.7	10.4	14.0	18.9
	Not sure	7.5	9.5	7.1	7.8	9.0	8.6	7.3	7.0	8.4	7.0



Gasoline Spending
Income, Married
June 2008

		Income						Married				Kids @ Home			
		Jun			May			Jun		May		Jun		May	
		<40k	40-75k	>75k	<40k	40-75k	>75k	Y	N	Y	N	Y	N	Y	N
How much does your household spend on gas each month?	< \$50	11.3	3.4	2.6	14.3	3.8	3.0	3.2	12.4	4.0	14.7	2.7	8.9	3.6	10.6
	\$50-100	28.3	15.5	11.1	28.8	19.3	11.9	14.9	27.4	16.7	29.0	9.6	26.0	12.6	26.6
	\$100-200	32.4	38.3	31.5	30.0	36.8	30.7	35.2	31.4	34.7	27.2	34.5	33.3	32.0	31.9
	> \$200	24.6	41.0	53.1	22.4	38.3	53.1	44.2	24.7	42.5	23.3	51.2	28.1	49.9	26.4
	Not sure	3.5	1.8	1.7	4.5	1.8	1.3	2.5	4.2	2.1	5.9	2.0	3.7	1.8	4.5
Have high gas prices made you cut living expenses?	Yes	69.9	56.2	37.6	69.1	53.5	33.8	51.6	62.4	49.9	59.9	61.9	51.4	60.6	49.0
	No	21.0	37.8	57.6	21.5	39.3	60.7	41.8	28.7	42.4	30.6	33.3	39.6	34.9	40.4
	Not sure	9.1	6.0	4.8	9.5	7.2	5.5	6.5	8.9	7.7	9.5	4.8	9.1	4.5	10.7
Have high gas prices made you cut entertainment spending?	Yes	77.6	71.4	53.2	76.6	70.3	48.9	65.7	71.9	64.3	69.0	75.0	63.4	72.5	61.9
	No	16.3	24.7	42.9	16.3	25.6	46.3	29.3	21.8	30.5	23.0	21.8	29.7	24.1	30.1
	Not sure	6.1	3.9	3.8	7.1	4.1	4.8	5.0	6.3	5.3	8.0	3.2	6.9	3.5	8.0
Have high gas prices made you change your vacation plans?	Yes	72.2	64.7	46.2	70.8	61.2	43.1	59.6	65.0	57.6	61.6	67.9	57.5	64.0	56.0
	No	19.7	30.8	50.2	21.6	32.0	52.7	35.5	26.5	36.1	29.9	28.3	34.8	31.4	35.3
	Not sure	8.0	4.5	3.6	7.6	6.8	4.2	4.9	8.5	6.3	8.5	3.8	7.8	4.6	8.6
With high gas prices, how likely are you to buy a more fuel efficient car?	Very	25.6	30.4	32.3	24.0	31.0	34.9	29.1	27.5	30.8	26.3	32.2	26.1	34.1	26.1
	Somewhat	15.3	20.9	25.5	17.6	22.1	24.9	21.1	17.1	22.0	19.8	21.3	18.6	22.4	20.3
	Not very	31.6	30.2	26.3	30.1	31.0	27.2	30.0	30.1	29.0	29.4	25.8	32.7	25.9	31.3
	Not at all	17.5	11.1	9.0	18.0	10.1	8.8	11.8	15.8	11.6	15.5	12.1	14.1	10.5	14.6
	Not sure	9.9	7.4	7.0	10.3	5.7	4.2	8.1	9.4	6.7	9.0	8.6	8.6	7.1	7.8



**Gasoline Spending
Income, Married
June 2008**

		Gender				Age					
		Jun		May*		Jun			May*		
		M	F	M	F	18-39	40-64	65+	18-39	40-64	65+
First place likely to cut expense in view of high gas prices	Gas/Food	14.7	17.0			17.4	13.9	16.0			
	Entertain	38.4	42.6			44.5	41.0	27.4			
	Travel	16.3	13.5			13.3	15.7	17.6			
	Home	5.8	6.3			5.5	6.5	6.9			
	Savings	4.1	5.1			5.1	4.3	3.9			
	Other	6.3	4.6			4.8	6.0	5.7			
	Not sure	14.3	10.9			9.4	12.6	22.5			

		Income						Married				Kids @ Home			
		Jun			May*			Jun		May*		Jun		May*	
		<40k	40-75k	>75k	<40k	40-75k	>75k	Y	N	Y	N	Y	N	Y	N
First place likely to cut expense in view of high gas prices	Gas/Food	24.5	12.2	8.7				13.7	20.1			16.6	15.4		
	Entertain	38.0	46.6	41.2				41.2	39.5			46.1	37.0		
	Travel	11.7	15.6	16.5				16.7	11.4			12.2	16.5		
	Home	4.7	6.5	7.5				6.7	5.0			5.8	6.3		
	Savings	3.6	5.1	5.3				4.2	5.4			4.7	4.6		
	Other	4.9	4.5	7.4				5.6	5.0			5.2	5.5		
	Not sure	12.5	9.6	13.4				11.9	13.6			9.4	14.7		

* Did not poll in May