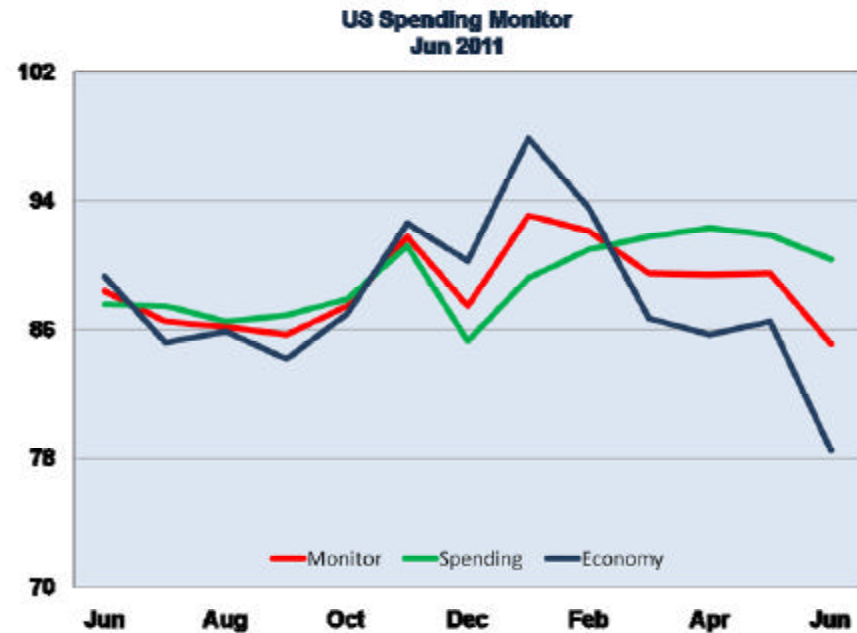


# DISCOVER<sup>®</sup>

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

	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov
DSM	85.1	89.5	89.4	89.5	92.1	93.1	87.5	91.8
Spending	90.4	91.9	92.3	91.8	91.0	89.2	85.3	91.2
Economy	78.5	86.5	85.7	86.7	93.5	97.9	90.3	92.6
NSRM*				86.5	90.2	91.0	81.6	87.2



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**  
**June 2011**

**Baseline Index Questions**

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

	Jun	May	Apr	Mar	Feb	Jan
Excellent	2.2	2.9	3.0	2.8	1.8	3.2
Good	5.2	7.4	6.5	7.4	7.2	7.1
Fair	31.0	31.6	34.4	34.9	36.1	36.7
Poor	60.5	56.9	55.0	53.1	53.6	51.0
Not sure	1.0	1.2	1.1	1.8	1.3	1.9
Index	43.5	49.5	50.6	53.1	51.4	55.0

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

	Jun	May	Apr	Mar	Feb	Jan
Better	21.3	25.9	25.7	24.8	30.5	33.0
Worse	55.6	50.7	51.3	50.9	44.0	40.4
Same	18.1	19.6	18.2	20.1	20.5	22.4
Not sure	4.9	3.8	4.8	4.2	4.9	4.2
Index	109.2	125.1	123.7	122.9	143.8	154.1

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

	Jun	May	Apr	Mar	Feb	Jan
Excellent	6.8	7.7	7.5	7.6	8.3	9.1
Good	24.6	26.7	26.4	24.8	26.5	26.5
Fair	41.4	40.2	39.0	42.0	39.9	39.2
Poor	24.7	23.4	24.7	23.6	23.5	23.3
Not sure	2.4	2.1	2.4	1.9	1.9	1.9
Index	87.2	90.7	89.2	88.8	90.9	91.6

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

	Jun	May	Apr	Mar	Feb	Jan
Better	18.1	21.3	20.6	22.2	23.7	25.6
Worse	51.3	48.3	49.2	48.4	44.6	43.7
Same	28.5	28.1	28.2	27.4	29.4	28.8
Not sure	2.0	2.3	2.1	2.0	2.3	1.9
Index	74.0	80.9	79.1	81.9	87.6	90.8

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	40.0	44.4	42.6	41.1	31.5	32.9
Less	17.9	17.7	18.4	17.8	22.4	24.9
Same	40.8	36.4	37.5	39.5	44.6	41.1
Not sure	1.3	1.5	1.4	1.5	1.4	1.1
Index	91.8	95.3	93.4	92.7	82.1	81.2

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

	Jun	May	Apr	Mar	Feb	Jan
More	30.5	34.6	36.7	32.8	24.8	22.6
Less	17.0	17.9	16.7	17.7	18.9	21.6
Same	50.2	45.2	44.1	47.3	54.4	53.9
Not sure	2.3	2.3	2.5	2.2	1.9	1.9
Index	89.3	91.8	94.4	90.5	83.4	79.5



Discover US Spending Monitor  
June 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?

	Jun	May	Apr	Mar	Feb	Jan
Yes	42.4	40.9	41.2	42.1	36.0	35.1
No	42.3	44.4	45.2	44.1	50.5	50.0
Not sure	15.2	14.7	13.6	13.9	13.5	14.9
Index	89.6	92.8	93.2	91.4	102.6	103.1

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	47.0	45.7	47.1	47.9	48.0	47.1
No	39.7	42.4	39.9	39.2	40.5	41.8
Not sure	13.3	11.9	13.0	12.8	11.5	11.1
Index	88.1	84.9	88.1	89.3	88.3	86.6

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	10.6	8.6	9.0	11.9	13.0	19.1
Less	22.5	25.9	27.0	26.7	21.6	19.3
Same	65.4	64.4	63.4	60.4	65.2	60.4
Not sure	1.5	1.1	.7	1.0	.3	1.1
Index	97.9	95.5	94.9	96.4	99.5	103.6

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	26.6	27.1	27.3	27.8	27.0	27.1
1 mo.	18.1	18.0	18.7	17.3	16.7	18.5
2 mos.	11.2	11.1	9.0	9.3	11.6	10.4
3 mos.	10.2	9.7	10.0	10.3	9.0	9.3
4 mos.	3.8	4.4	4.5	3.6	4.6	3.2
5 mos.	3.1	2.0	3.4	2.5	2.6	3.1
6 or more	20.8	22.5	21.6	22.6	24.1	23.6
Not sure	6.0	5.3	5.5	6.5	4.5	4.7
Index	93.2	94.8	92.6	81.7	98.6	95.5



Category Spending  
June 2011

1\* Spending next month on household expenses?

	Jun	May	Apr	Mar	Feb	Jan
More	43.0	53.0	56.1	54.8	40.9	41.7
Less	8.7	10.0	8.1	8.4	9.0	8.6
Same	46.2	35.3	34.3	35.3	48.1	48.3
Not sure	2.2	1.7	1.4	1.5	2.0	1.4

2\* Spending next month on discretionary personal expenses?

	Jun	May	Apr	Mar	Feb	Jan
More	11.4	11.1	8.0	8.5	8.4	6.7
Less	48.7	52.7	52.4	52.9	47.4	50.7
Same	36.0	32.7	35.9	34.8	41.0	39.7
Not sure	3.9	3.5	3.6	3.8	3.2	2.9

3\* Spending next month on household improvements?

	Jun	May	Apr	Mar	Feb	Jan
More	18.2	17.0	16.0	13.7	13.6	12.3
Less	46.7	49.9	48.9	50.3	45.9	49.1
Same	29.6	27.9	29.1	30.0	35.6	33.4
Not sure	5.4	5.1	6.0	13.7	4.8	5.2

4\* Spending next month on major personal purchases?

	Jun	May	Apr	Mar	Feb	Jan
More	15.3	15.0	13.2	11.5	11.6	10.4
Less	47.5	47.7	48.7	48.4	45.0	46.7
Same	33.3	33.0	33.8	35.0	40.3	39.1
Not sure	3.8	4.3	4.3	5.0	3.1	3.7

5\* Saving and investing next month?

	Jun	May	Apr	Mar	Feb	Jan
More	8.2	8.7	9.0	9.2	9.4	11.1
Less	41.3	42.3	39.8	40.1	35.1	34.4
Same	47.3	45.6	47.1	46.1	51.7	50.9
Not sure	3.2	3.4	4.1	4.6	3.7	3.6



Baseline Monitor  
Gender, Age  
June 2011

		Total		Gender				Age					
		Adults		Male		Female		18-39		40-64		65+	
		Jun	May	Jun	May	Jun	May	Jun	May	Jun	May	Jun	May
<b>Index</b>		<b>85.1</b>	<b>89.5</b>	<b>86.6</b>	<b>93.4</b>	<b>83.9</b>	<b>86.2</b>	<b>83.4</b>	<b>87.6</b>	<b>84.9</b>	<b>88.7</b>	<b>90.7</b>	<b>97.1</b>
Rate Econ	Excellent	2.2	2.9	2.7	3.0	1.8	2.8	3.1	4.3	1.3	1.1	1.7	2.5
	Good	5.2	7.4	5.0	9.0	5.3	5.9	5.3	8.2	4.8	6.2	5.5	7.3
	Fair	31.0	31.6	29.0	33.0	32.7	30.4	32.7	30.4	28.8	31.2	31.1	36.0
	Poor	60.5	56.9	62.3	54.0	59.1	59.5	57.9	55.9	64.3	60.2	59.9	52.6
	Not sure	1.0	1.2	1.0	1.0	1.0	1.4	.9	1.1	.8	1.2	1.8	1.6
Econ Better or Worse	Better	21.3	25.9	20.7	27.6	21.8	24.4	24.5	27.4	20.1	24.8	14.6	24.1
	Worse	55.6	50.7	57.6	49.3	54.1	51.9	52.8	48.8	58.1	54.8	58.6	47.1
	Staying same	18.1	19.6	16.6	20.2	19.4	19.0	17.9	20.4	17.3	17.4	20.5	22.2
	Not sure	4.9	3.8	5.2	2.8	4.7	4.7	4.8	3.4	4.6	3.1	6.3	6.6
Rate Personal Finances	Excellent	6.8	7.7	8.5	8.1	5.3	7.3	7.3	8.5	6.5	6.9	5.9	6.8
	Good	24.6	26.7	22.4	28.6	26.5	25.0	23.0	26.6	25.2	26.0	28.2	28.5
	Fair	41.4	40.2	41.7	40.1	41.2	40.3	38.3	36.9	43.7	42.9	45.3	44.5
	Poor	24.7	23.4	25.2	20.9	24.3	25.5	28.6	26.3	23.0	22.3	17.2	16.7
	Not sure	2.4	2.1	2.1	2.3	2.7	1.9	2.8	1.8	1.6	1.8	3.4	3.4
Personal Finances Better or Worse	Better	18.1	21.3	21.7	23.7	15.2	19.2	22.2	25.1	17.1	19.8	8.4	13.3
	Worse	51.3	48.3	52.5	46.4	50.4	50.0	46.9	44.1	55.0	52.5	56.2	51.8
	Staying same	28.5	28.1	24.2	27.6	32.0	28.5	28.9	28.1	26.1	26.0	32.9	32.8
	Not sure	2.0	2.3	1.6	2.2	2.4	2.3	2.1	2.7	1.7	1.7	2.5	2.2
Spending Compared to Last Month	More	40.0	44.4	40.5	44.3	39.6	44.5	37.5	41.9	41.7	46.7	43.8	46.9
	Less	17.9	17.7	18.9	17.9	17.1	17.5	19.2	20.0	18.7	17.2	12.6	11.8
	About same	40.8	36.4	39.8	36.4	41.5	36.4	41.9	36.1	38.5	35.1	42.2	39.9
	Not sure	1.3	1.5	.7	1.5	1.8	1.6	1.4	1.9	1.1	1.0	1.4	1.4



Baseline Monitor  
Gender, Age  
June 2011 (cont.)

		Total		Gender				Age					
		Adults		Male		Female		18-39		40-64		65+	
		Jun	May	Jun	May	Jun	May	Jun	May	Jun	May	Jun	May
<b>Index</b>		<b>85.1</b>	<b>89.5</b>	<b>86.6</b>	<b>93.4</b>	<b>83.9</b>	<b>86.2</b>	<b>83.4</b>	<b>87.6</b>	<b>84.9</b>	<b>88.7</b>	<b>90.7</b>	<b>97.1</b>
Spending Next Month	More	30.5	34.6	29.0	34.9	31.7	34.2	31.2	35.4	30.4	33.9	28.6	33.7
	Less	17.0	17.9	18.6	18.5	15.7	17.3	17.8	20.5	18.2	17.1	12.1	11.6
	About same	50.2	45.2	51.0	45.0	49.5	45.5	48.6	41.8	49.4	46.9	56.7	51.9
	Not sure	2.3	2.3	1.3	1.6	3.1	3.0	2.4	2.3	2.1	2.1	2.6	2.8
Add Exp. or Shortfall Next 30 Days	Yes	42.4	40.9	42.5	40.9	42.3	40.8	48.4	42.9	40.6	42.9	28.6	30.5
	No	42.3	44.4	44.9	45.2	40.3	43.7	38.4	43.4	44.2	43.6	49.9	49.3
	Not sure	15.2	14.7	12.6	13.8	17.4	15.5	13.1	13.7	15.2	13.6	21.5	20.2
Money Left After Paying Debts	Yes	47.0	45.7	50.5	50.4	44.0	41.7	46.1	41.9	46.0	48.3	51.6	51.4
	No	39.7	42.4	37.8	38.6	41.4	45.7	42.2	47.8	40.9	40.3	29.6	30.9
	Not sure	13.3	11.9	11.7	11.0	14.6	12.6	11.7	10.3	13.1	11.3	18.8	17.7
Money Left Compared to Last Month	More	10.6	8.6	11.2	8.7	10.1	8.5	15.6	11.6	7.3	6.4	4.3	6.1
	Less	22.5	25.9	24.8	28.1	20.4	23.6	20.6	24.1	24.2	28.8	24.3	24.2
	About same	65.4	64.4	63.2	62.4	67.4	66.4	62.0	62.9	67.4	63.9	70.3	68.9
	Not sure	1.5	1.1	.9	.7	2.0	1.5	1.8	1.4	1.2	.9	1.1	.9
Months Continue Lifestyle If You Lost Income	None	26.6	27.1	24.9	23.1	28.0	30.6	32.5	34.2	24.1	23.1	14.8	14.8
	One	18.1	18.0	15.2	17.6	20.6	18.3	20.8	19.1	16.0	17.1	14.9	16.3
	Two	11.2	11.1	9.2	11.5	12.9	10.7	12.0	11.9	11.1	11.0	9.2	8.7
	Three	10.2	9.7	10.5	10.2	9.9	9.2	9.4	8.8	11.2	10.7	10.1	9.9
	Four	3.8	4.4	4.3	5.2	3.4	3.8	3.7	4.3	3.9	4.8	4.1	4.1
	Five	3.1	2.0	3.9	1.9	2.5	2.1	3.3	1.4	3.0	2.7	2.8	2.6
	Six +	20.8	22.5	26.9	25.5	15.9	19.8	13.1	16.3	25.7	26.1	32.9	32.7
Not sure	6.0	5.3	5.2	5.0	6.7	5.6	5.1	4.1	4.9	4.6	11.1	10.7	



Baseline Monitor  
Income, Married  
June 2011

		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
<b>Index</b>		<b>85.1</b>	<b>89.5</b>	<b>69.7</b>	<b>73.4</b>	<b>91.0</b>	<b>90.7</b>	<b>107.2</b>	<b>117.0</b>	<b>87.4</b>	<b>92.1</b>	<b>81.5</b>	<b>84.7</b>	<b>80.6</b>	<b>82.5</b>	<b>87.2</b>	<b>93.7</b>
Rate Econ	Excel	2.2	2.9	2.7	4.0	1.0	.8	2.1	3.1	1.7	2.3	3.1	3.9	1.7	2.8	2.5	3.0
	Good	5.2	7.4	3.9	6.0	5.9	6.1	5.8	10.8	4.7	7.2	5.9	7.7	3.8	6.1	5.6	8.2
	Fair	31.0	31.6	27.7	27.8	30.0	33.4	41.5	36.6	30.6	30.8	31.8	33.1	32.9	27.9	30.2	33.7
	Poor	60.5	56.9	64.5	60.9	62.3	58.5	50.5	49.2	62.1	58.5	58.1	54.0	60.7	62.4	60.7	53.8
	Not sure	1.0	1.2	1.1	1.4	.8	1.1	.2	.2	1.0	1.1	1.1	1.3	.9	.8	1.0	1.4
Econ Better or Worse	Better	21.3	25.9	15.6	19.3	24.4	26.3	29.7	39.0	21.0	25.5	21.8	26.6	22.6	23.0	20.4	27.6
	Worse	55.6	50.7	59.4	56.0	55.6	51.3	48.2	41.7	58.2	52.4	51.8	47.6	57.2	54.9	55.0	48.3
	Same	18.1	19.6	17.8	19.6	17.2	20.0	20.4	18.0	16.7	18.8	20.3	21.0	15.6	19.1	19.5	19.8
	Not sure	4.9	3.8	7.2	5.1	2.8	2.5	1.7	1.3	4.1	3.3	6.2	4.8	4.6	3.1	5.1	4.3
Rate Personal Finances	Excel	6.8	7.7	3.4	3.2	5.4	5.1	15.9	19.0	7.9	9.7	5.1	3.8	7.5	8.3	6.5	7.3
	Good	24.6	26.7	11.1	14.0	32.0	30.1	42.2	46.2	28.2	30.5	19.1	19.5	23.7	26.3	24.9	26.9
	Fair	41.4	40.2	40.6	40.9	47.8	47.9	33.6	28.5	42.2	39.5	40.2	41.7	39.3	34.8	42.7	43.4
	Poor	24.7	23.4	41.7	39.2	14.3	16.1	7.5	5.6	20.3	18.6	31.6	32.2	27.5	28.4	23.3	20.4
	Not sure	2.4	2.1	3.3	2.6	.5	.8	.8	.7	1.5	1.7	3.9	2.8	2.0	2.1	2.6	2.0
Personal Finances Better or Worse	Better	18.1	21.3	11.4	13.9	20.1	20.6	29.1	36.8	18.8	22.7	17.1	18.8	19.9	21.9	17.0	21.0
	Worse	51.3	48.3	61.4	59.2	49.6	49.6	36.5	31.4	52.0	47.5	50.3	50.0	51.2	47.8	51.6	48.8
	Same	28.5	28.1	23.9	24.7	29.7	28.5	33.6	30.2	27.9	27.8	29.4	28.6	27.1	27.8	29.2	28.1
	Not sure	2.0	2.3	3.4	2.2	.6	1.3	.8	1.5	1.3	2.1	3.1	2.6	1.8	2.5	2.1	2.1
Spending Compared to Last Month	More	40.0	44.4	42.3	48.1	42.4	46.0	33.9	37.8	41.5	44.8	37.6	43.7	40.1	43.1	40.1	45.2
	Less	17.9	17.7	19.8	17.7	17.5	18.2	15.6	17.5	17.4	17.8	18.7	17.5	18.2	20.2	17.9	16.2
	Same	40.8	36.4	35.9	32.9	39.2	35.1	50.2	43.1	40.5	36.1	41.2	36.8	40.2	34.9	40.8	37.2
	Not sure	1.3	1.5	2.0	1.4	1.0	.8	.3	1.7	.6	1.3	2.4	1.9	1.5	1.8	1.2	1.4



Baseline Monitor  
Income, Married  
June 2011 (cont.)

		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
<b>Index</b>		<b>85.1</b>	<b>89.5</b>	<b>69.7</b>	<b>73.4</b>	<b>91.0</b>	<b>90.7</b>	<b>107.2</b>	<b>117.0</b>	<b>87.4</b>	<b>92.1</b>	<b>81.5</b>	<b>84.7</b>	<b>80.6</b>	<b>82.5</b>	<b>87.2</b>	<b>93.7</b>
Spending Next Month	More	30.5	34.6	32.3	39.0	31.4	32.0	26.3	30.2	30.9	33.5	29.8	36.5	32.7	34.8	29.4	34.4
	Less	17.0	17.9	18.7	17.8	16.3	20.8	14.9	16.3	16.8	18.7	17.3	16.3	16.4	21.6	17.4	15.6
	Same	50.2	45.2	45.8	40.9	50.9	45.7	57.9	52.0	50.2	46.1	50.1	43.7	48.4	42.0	51.0	47.2
	Not sure	2.3	2.3	3.1	2.3	1.3	1.6	.9	1.5	2.0	1.7	2.8	3.5	2.5	1.6	2.3	2.7
Add exp shortfall 30 days	Yes	42.4	40.9	49.8	48.8	39.9	41.5	31.6	28.6	42.4	39.9	42.4	42.8	52.9	45.8	37.0	38.0
	No	42.3	44.4	31.3	33.1	48.5	45.7	58.3	64.7	43.8	46.7	40.1	40.2	35.3	41.4	45.9	46.3
	Not sure	15.2	14.7	18.8	18.1	11.6	12.9	10.1	6.7	13.8	13.5	17.5	17.0	11.8	12.8	17.1	15.7
\$ After Debt Pay	Yes	47.0	45.7	29.9	26.3	55.9	51.7	72.2	77.7	51.2	50.5	40.4	36.9	45.1	40.8	47.8	48.7
	No	39.7	42.4	53.4	60.2	33.7	36.9	22.1	17.5	36.3	38.9	45.0	48.8	44.6	50.6	37.2	37.4
	Not sure	13.3	11.9	16.8	13.6	10.4	11.3	5.7	4.9	12.5	10.5	14.6	14.3	10.3	8.6	14.9	13.8
\$ Left v. Last Month	More	10.6	8.6	7.6	7.2	10.7	6.9	15.2	11.2	10.7	8.9	10.6	8.0	11.7	11.9	10.2	7.0
	Less	22.5	25.9	30.3	29.8	21.9	26.5	17.3	24.0	20.8	26.4	25.9	24.5	22.2	26.4	22.3	25.7
	Same	65.4	64.4	60.1	62.1	67.1	65.5	65.6	63.6	67.3	63.7	61.7	66.1	64.7	60.8	66.1	66.1
	Not sure	1.5	1.1	2.1	.9	.3	1.1	1.8	1.3	1.3	1.0	1.9	1.4	1.5	.9	1.4	1.2
Mos Hold Lifestyle If Income Lost	None	26.6	27.1	37.5	37.0	20.9	24.8	14.5	10.8	22.1	23.9	33.6	33.0	32.6	35.6	23.5	21.9
	One	18.1	18.0	22.0	23.6	19.5	17.0	10.9	9.7	17.0	17.0	19.9	19.8	21.3	19.7	16.5	16.9
	Two	11.2	11.1	11.6	10.3	11.6	13.0	11.3	11.1	12.0	11.2	10.0	10.7	9.3	10.0	12.3	11.7
	Three	10.2	9.7	7.0	7.6	12.1	10.8	14.3	13.1	11.5	10.3	8.0	8.5	11.5	8.4	9.5	10.4
	Four	3.8	4.4	2.4	3.3	5.2	5.3	5.0	6.7	4.9	4.6	2.2	4.1	4.3	4.0	3.6	4.7
	Five	3.1	2.0	2.4	1.2	3.7	2.7	4.0	2.7	3.3	2.5	2.9	1.2	3.0	2.1	3.2	2.0
	Six +	20.8	22.5	10.7	11.5	23.6	23.2	37.2	43.4	24.2	25.8	15.7	16.2	14.7	17.6	24.2	25.4
Not sure	6.0	5.3	6.4	5.4	3.3	3.2	2.7	2.5	5.0	4.7	7.7	6.5	3.4	2.6	7.1	7.0	



Baseline Monitor  
Credit Union Members  
June 2011

		Total		Credit Union Member			
		Adults		Yes		No	
		Jun	May	Jun	May	Jun	May
<b>Index</b>		<b>85.1</b>	<b>89.5</b>	<b>90.7</b>	<b>94.4</b>	<b>81.6</b>	<b>86.0</b>
Rate Econ	Excel	2.2	2.9	2.3	3.1	1.8	2.4
	Good	5.2	7.4	4.6	7.0	5.3	6.8
	Fair	31.0	31.6	34.1	33.1	29.8	30.8
	Poor	60.5	56.9	58.0	56.4	62.4	58.5
	Not sure	1.0	1.2	1.1	.5	.8	1.4
Econ Better or Worse	Better	21.3	25.9	22.2	27.7	20.8	24.6
	Worse	55.6	50.7	55.1	48.6	56.4	52.6
	Same	18.1	19.6	18.4	20.9	17.6	18.6
	Not sure	4.9	3.8	4.3	2.9	5.2	4.2
Rate Personal Finances	Excel	6.8	7.7	8.4	10.8	5.9	5.9
	Good	24.6	26.7	28.6	29.3	22.3	25.4
	Fair	41.4	40.2	44.0	40.1	39.8	40.2
	Poor	24.7	23.4	17.0	18.8	29.7	26.7
	Not sure	2.4	2.1	2.1	1.0	2.4	1.8
Personal Finances Better or Worse	Better	18.1	21.3	20.4	25.5	17.3	18.9
	Worse	51.3	48.3	47.5	45.7	54.2	50.6
	Same	28.5	28.1	30.6	27.0	26.9	28.5
	Not sure	2.0	2.3	1.5	1.8	1.6	2.0
Spending Compared to Last Month	More	40.0	44.4	40.7	46.5	39.7	44.5
	Less	17.9	17.7	14.9	18.4	20.1	17.4
	Same	40.8	36.4	43.5	34.0	38.6	36.7
	Not sure	1.3	1.5	.9	1.1	1.5	1.4



Baseline Monitor  
Credit Union Members  
June 2011 (cont.)

		Total		Credit Union Members			
		Adults		Yes		No	
		Jun	May	Jun	May	Jun	May
<b>Index</b>		<b>85.1</b>	<b>89.5</b>	<b>90.7</b>	<b>94.4</b>	<b>81.6</b>	<b>86.0</b>
Spending Next Month	More	30.5	34.6	34.7	37.7	28.2	32.9
	Less	17.0	17.9	15.1	18.5	18.1	17.9
	Same	50.2	45.2	48.2	41.8	51.6	46.9
	Not sure	2.3	2.3	2.0	2.0	2.1	2.3
Add exp shortfall 30 days	Yes	42.4	40.9	41.8	42.2	43.2	40.7
	No	42.3	44.4	43.4	45.4	41.8	44.1
	Not sure	15.2	14.7	14.9	12.3	15.0	15.2
\$ After Debt Pay	Yes	47.0	45.7	54.2	52.7	43.7	42.0
	No	39.7	42.4	35.4	37.5	42.6	46.1
	Not sure	13.3	11.9	10.4	9.8	13.6	11.9
\$ Left v. Last Month	More	10.6	8.6	10.9	8.7	10.3	7.9
	Less	22.5	25.9	21.8	28.4	23.3	24.3
	Same	65.4	64.4	65.7	61.8	65.0	66.6
	Not sure	1.5	1.1	1.6	1.0	1.4	1.1
Mos Hold Lifestyle If Income Lost	None	26.6	27.1	21.8	22.6	29.2	30.4
	One	18.1	18.0	18.0	18.6	18.2	17.5
	Two	11.2	11.1	11.9	10.5	11.0	11.9
	Three	10.2	9.7	9.9	11.1	10.7	9.1
	Four	3.8	4.4	4.7	5.3	3.4	3.7
	Five	3.1	2.0	3.6	2.0	2.8	2.1
	Six +	20.8	22.5	24.1	25.8	19.0	20.0
	Not sure	6.0	5.3	6.1	4.2	5.8	5.1



**Category Spending**  
**Gender, Age**  
**June 2011**

		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	41.1	44.6	54.4	51.7	40.2	46.8	43.0	52.4	54.8	50.5
	Less	8.4	8.9	10.3	9.8	10.0	7.9	6.5	12.4	8.4	6.4
	Same	48.2	44.5	33.5	36.9	46.8	44.3	48.5	33.0	35.7	41.4
	Not sure	2.3	2.0	1.7	1.7	3.0	1.1	2.0	2.1	1.1	1.8
Spending Next Month on Discretionary and Entertainment Exp.	More	10.9	11.8	12.3	10.1	15.8	8.3	5.6	14.9	8.0	6.9
	Less	48.1	49.3	51.2	53.9	46.9	52.8	45.3	52.2	56.3	46.0
	Same	38.4	33.9	33.6	32.0	33.8	35.3	43.7	29.6	32.8	42.1
	Not sure	2.6	5.0	2.9	3.9	3.5	3.7	5.4	3.3	3.0	5.1
Spending Next Month on Household Improvements	More	19.2	17.4	18.8	15.5	23.5	14.4	11.1	19.7	15.6	12.4
	Less	45.2	47.9	47.9	51.7	42.6	52.1	46.7	48.4	53.6	46.6
	Same	31.5	28.1	29.3	26.7	29.0	28.7	33.5	27.2	26.6	32.9
	Not sure	4.1	6.6	4.0	6.1	4.9	4.7	8.7	4.8	4.3	8.1
Spending in Next Month on Major Personal Purchases	More	16.5	14.4	15.2	14.9	19.2	13.1	9.0	18.3	12.4	11.0
	Less	45.0	49.7	46.7	48.5	44.7	51.5	46.9	45.4	52.1	44.6
	Same	36.0	31.1	34.0	32.2	32.9	31.7	38.3	32.1	31.7	38.9
	Not sure	2.6	4.9	4.1	4.4	3.2	3.7	5.8	4.2	3.8	5.5
Next Month – Save and/or Invest	More	9.5	7.0	10.5	7.0	12.2	5.4	2.6	12.8	5.4	3.4
	Less	40.0	42.4	40.7	43.7	39.5	43.1	42.8	41.5	43.4	42.2
	Same	48.3	46.5	44.9	46.3	45.4	48.7	49.6	42.8	47.8	49.5
	Not sure	2.2	4.1	3.9	3.0	2.9	2.9	5.0	2.9	3.4	4.8



Category Spending  
Income, Married  
June 2011

		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 Next Month on Household Expenses	More	45.2	44.6	37.7	54.3	56.4	49.9	44.3	41.1	54.6	50.0	42.8	43.2	52.2	53.5
	Less	9.9	7.8	6.5	11.1	8.3	10.2	8.2	9.4	10.0	10.1	9.0	8.5	13.5	7.9
	Same	42.1	46.4	55.1	32.5	34.5	39.7	46.1	46.2	34.4	37.0	46.4	45.9	32.3	37.1
	Not sure	2.8	1.2	.6	2.1	.7	.2	1.4	3.3	1.1	2.8	1.8	2.3	2.1	1.4
Spending Next Month on Discretionary and Entertainment Exp.	More	10.2	12.0	13.2	11.4	9.7	13.1	10.5	12.8	10.4	12.4	14.2	9.7	11.3	11.0
	Less	55.3	47.2	39.2	59.7	53.6	43.3	48.9	48.5	53.7	50.7	48.7	48.9	59.4	48.8
	Same	29.0	39.3	46.7	24.3	35.5	43.3	38.2	32.4	34.0	30.4	33.3	37.4	28.0	35.4
	Not sure	5.5	1.5	.9	4.6	1.2	.3	2.4	6.2	1.9	6.4	3.8	3.9	1.4	4.7
Spending Next Month on Household Improvements	More	14.4	18.8	25.0	13.7	15.5	26.2	19.1	16.8	17.7	15.9	23.6	15.5	19.0	15.8
	Less	51.2	44.2	42.2	56.5	51.7	39.0	47.6	45.2	49.8	50.2	45.9	47.2	51.2	49.3
	Same	26.2	33.9	32.0	22.0	30.6	33.4	29.2	30.4	28.9	26.1	26.3	31.2	25.3	29.4
	Not sure	8.1	3.1	.8	7.8	2.1	1.4	4.1	7.6	3.6	7.9	4.2	6.1	4.5	5.5
Spending Next Month on Major Personal Purchases	More	13.7	16.6	18.7	14.4	13.3	19.8	15.6	15.0	14.9	15.3	18.3	13.8	16.9	14.0
	Less	54.3	42.7	40.1	54.6	49.4	35.8	46.4	49.3	47.6	47.7	47.2	47.6	49.3	46.8
	Same	26.9	38.5	39.7	25.0	35.6	43.9	35.0	30.6	34.9	29.6	30.8	34.7	29.6	35.0
	Not sure	5.2	2.2	1.5	6.1	1.8	.5	3.0	5.1	2.6	7.3	3.7	3.9	4.3	4.2
Saving/Investing Next Month	More	7.3	6.8	11.5	7.4	6.2	14.1	6.0	11.5	8.5	9.0	8.1	8.2	10.2	7.7
	Less	52.6	36.5	26.0	54.6	39.9	24.6	40.3	42.9	40.6	45.4	39.7	42.3	44.0	41.4
	Same	35.4	54.5	62.1	33.6	51.5	60.6	51.1	41.3	48.5	40.4	48.7	46.3	42.9	47.2
	Not sure	4.8	2.3	.4	4.4	2.3	.7	2.6	4.2	2.5	5.1	3.4	3.2	2.9	3.7



**Category Spending  
Credit Union Member  
June 2011**

		Credit Union Member			
		Jun		May	
		Yes	No	Yes	No
Spending in Next Month on Household Expenses	More	44.3	42.7	57.0	51.4
	Less	6.8	9.5	9.5	10.2
	Same	46.6	46.2	33.1	36.3
	Not sure	2.3	1.7	.5	2.2
Spending Next Month on Discretionary and Entertainment Exp.	More	12.9	10.8	11.6	11.0
	Less	46.9	50.6	53.8	52.3
	Same	37.5	34.3	32.4	33.0
	Not sure	2.7	4.3	2.2	3.7
Spending Next Month on Household Improvements	More	20.5	16.9	21.5	14.7
	Less	46.8	47.9	48.0	51.8
	Same	29.3	29.3	27.1	28.1
	Not sure	3.4	5.9	3.3	5.4
Spending in Next Month on Major Personal Purchases	More	16.3	15.1	16.0	14.5
	Less	47.0	48.1	47.4	48.7
	Same	33.5	33.1	34.9	31.7
	Not sure	3.3	3.6	1.7	5.2
Next Month – Save and/or Invest	More	8.7	7.7	10.5	7.8
	Less	39.6	42.9	38.8	44.8
	Same	49.5	46.1	48.9	43.7
	Not sure	2.3	3.3	1.8	3.7