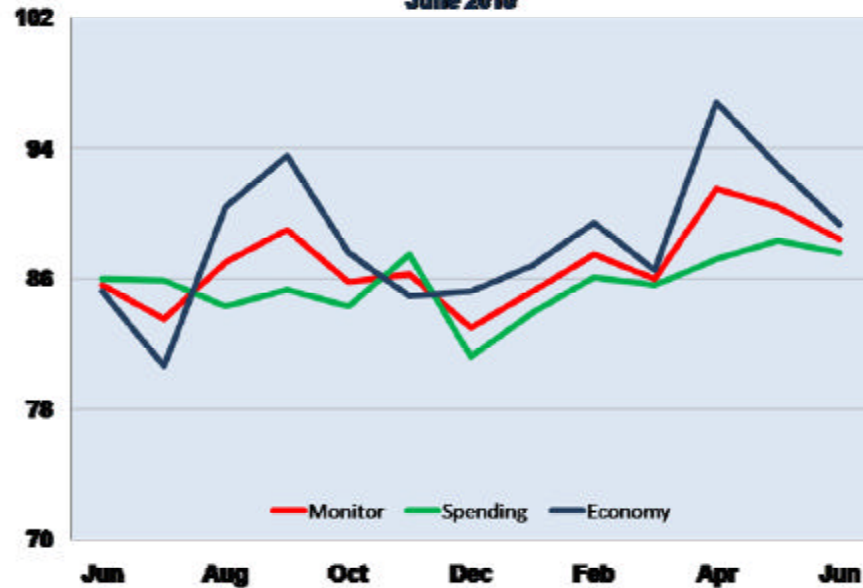


DISCOVER[®]

DISCOVER[®] U.S. SPENDING MONITORSM

	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov
DSM	88.4	90.4	91.5	86.0	87.5	85.2	83.0	86.3
Spending	87.6	88.3	87.2	85.6	86.1	83.9	81.2	87.5
Economy	89.3	92.9	96.8	86.5	89.4	86.8	85.2	84.9
DSBW*	86.1	87.4	85.1	75.7	84.9	85.5	77.0	76.5

US Spending Monitor
June 2010



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
June 2010

Baseline Index Questions

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

	Jun	May	Apr	Mar	Feb	Jan
Excellent	2.3	2.4	2.9	2.0	2.1	1.8
Good	6.7	6.5	7.6	5.5	5.5	5.2
Fair	38.4	38.1	38.9	33.8	33.4	35.0
Poor	50.9	51.3	49.6	57.4	57.3	56.3
Not sure	1.7	1.7	1.1	1.4	1.7	1.8
Index	53.9	53.4	56.6	46.5	46.7	47.0

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

	Jun	May	Apr	Mar	Feb	Jan
Better	28.0	31.2	34.4	27.9	28.9	26.5
Worse	47.8	45.1	42.6	49.2	45.5	49.4
Same	20.0	17.9	18.2	18.3	21.2	19.8
Not sure	4.1	5.8	4.8	4.6	4.4	4.2
Index	133.4	143.1	152.8	130.8	138.8	128.2

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

	Jun	May	Apr	Mar	Feb	Jan
Excellent	6.7	6.1	6.3	6.1	6.6	7.4
Good	26.3	28.7	27.0	26.0	26.8	26.6
Fair	40.7	40.3	41.1	41.6	41.4	40.2
Poor	23.4	22.6	23.0	24.1	23.1	24.0
Not sure	2.9	2.3	2.6	2.2	2.2	1.9
Index	89.6	91.7	90.1	88.3	90.1	89.8

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

	Jun	May	Apr	Mar	Feb	Jan
Better	19.7	22.1	22.9	20.7	20.4	21.7
Worse	47.3	47.0	43.7	48.1	46.5	47.4
Same	30.7	29.2	30.9	28.5	30.9	29.0
Not sure	2.3	1.7	2.4	2.7	2.2	1.8
Index	80.1	83.3	87.8	80.5	81.9	82.3

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	26.2	27.4	26.0	26.5	24.2	25.6
Less	24.0	24.1	23.1	26.8	27.3	33.8
Same	47.9	47.2	49.4	45.2	47.9	39.6
Not sure	1.9	1.2	1.5	1.5	0.6	1.1
Index	76.8	77.7	77.4	75.0	72.8	69.0

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

	Jun	May	Apr	Mar	Feb	Jan
More	21.2	21.7	19.3	19.5	17.9	18.7
Less	22.8	21.1	20.9	22.1	23.8	26.6
Same	54.0	55.6	57.4	56.5	56.8	53.2
Not sure	1.9	1.7	2.4	1.9	1.5	1.6
Index	77.4	79.2	77.4	76.6	74.1	72.4



Discover US Spending Monitor
June 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?

	Jun	May	Apr	Mar	Feb	Jan
Yes	38.3	37.0	36.5	39.1	35.1	38.1
No	48.1	49.7	49.2	47.2	49.0	48.3
Not sure	13.6	13.3	14.3	13.7	15.9	13.6
Index	98.4	101.0	101.0	96.9	102.1	98.8

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	48.5	47.5	46.4	45.6	47.6	46.6
No	40.4	41.1	41.5	42.2	40.9	42.1
Not sure	11.1	11.4	12.1	12.2	11.4	11.3
Index	88.8	87.4	86.3	85.0	87.7	85.8

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	10.8	11.3	10.5	9.5	10.8	15.7
Less	20.0	18.6	17.8	17.8	19.8	18.2
Same	68.5	69.4	71.1	71.9	68.5	65.7
Not sure	0.7	0.7	0.5	0.8	0.9	0.4
Index	99.1	100.1	100.2	99.8	99.3	102.5

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

	Jun	May	Apr	Mar	Feb	Jan
None	26.8	25.6	26.9	27.9	26.0	28.5
1 mo.	16.7	18.5	18.2	17.0	19.0	17.5
2 mos.	10.2	10.3	9.7	10.2	9.9	9.1
3 mos.	11.4	10.7	11.4	10.4	11.1	10.6
4 mos.	4.3	3.7	4.3	3.8	3.8	3.9
5 mos.	3.2	2.4	2.7	2.9	3.5	3.2
6 or more	22.3	22.8	21.8	22.1	21.4	22.1
Not sure	5.2	5.9	5.0	5.5	5.4	5.1
Index	96.6	96.4	94.0	94.5	93.6	93.3



Category Spending
June 2010

1* Spending next month on household expenses?

	Jun	May	Apr	Mar	Feb	Jan
More	28.2	30.1	27.3	26.3	26.4	33.0
Less	12.0	11.2	12.7	12.8	9.8	10.8
Same	57.9	57.0	58.5	59.4	62.0	54.0
Not sure	2.0	1.7	1.5	1.6	1.8	2.1

2* Spending next month on discretionary personal expenses?

	Jun	May	Apr	Mar	Feb	Jan
More	10.1	9.9	10.6	8.0	7.2	6.2
Less	46.3	45.3	44.7	48.4	48.6	54.1
Same	40.4	41.3	41.7	40.5	41.0	37.0
Not sure	3.2	3.5	3.0	3.1	3.2	2.7

3* Spending next month on household improvements?

	Jun	May	Apr	Mar	Feb	Jan
More	15.7	16.7	17.7	13.9	13.1	12.8
Less	46.7	46.7	45.7	47.1	49.0	53.0
Same	32.5	31.4	31.8	33.5	32.9	29.2
Not sure	5.1	5.2	4.8	5.5	5.0	5.0

4* Spending next month on major personal purchases?

	Jun	May	Apr	Mar	Feb	Jan
More	16.8	15.1	15.6	11.5	10.6	9.5
Less	43.8	43.6	43.2	46.3	46.9	51.9
Same	35.6	37.3	37.2	37.5	38.3	34.7
Not sure	3.7	4.0	3.9	4.7	4.2	3.9

5* Saving and investing next month?

	Jun	May	Apr	Mar	Feb	Jan
More	7.9	9.0	9.6	8.9	9.4	10.3
Less	38.7	37.6	37.2	37.7	35.7	40.2
Same	49.5	49.6	50.5	49.8	51.7	46.0
Not sure	3.9	3.8	2.8	3.6	3.2	3.6



Baseline Monitor
Gender, Age
June 2010

		Total		Gender				Age					
		Adults		Male		Female		18-39		40-64		65+	
		Jun	May	Jun	May	Jun	May	Jun	May	Jun	May	Jun	May
Index		88.4	90.4	89.6	92.7	87.3	88.4	87.3	87.4	87.0	90.8	94.7	98.3
Rate Econ	Excellent	2.3	2.4	2.5	2.3	2.2	2.5	2.9	3.1	1.4	1.3	2.6	2.8
	Good	6.7	6.5	6.1	7.3	7.1	5.8	7.0	5.7	6.0	6.3	7.1	9.1
	Fair	38.4	38.1	37.4	37.9	39.2	38.2	40.2	37.6	36.3	37.9	37.7	40.1
	Poor	50.9	51.3	52.7	51.0	49.5	51.6	47.4	51.6	55.5	53.5	51.1	45.8
	Not sure	1.7	1.7	1.4	1.4	1.9	1.9	2.5	2.0	0.7	1.0	1.5	2.2
Econ Better or Worse	Better	28.0	31.2	26.8	32.0	29.1	30.6	30.2	31.5	26.9	31.5	24.3	29.8
	Worse	47.8	45.1	50.1	46.2	46.0	44.3	46.5	44.0	49.7	47.4	47.7	43.5
	Staying same	20.0	17.9	19.1	17.1	20.8	18.5	20.6	17.8	18.9	17.0	20.9	19.8
	Not sure	4.1	5.8	4.0	4.8	4.2	6.7	2.8	6.7	4.5	4.1	7.1	6.9
Rate Personal Finances	Excellent	6.7	6.1	7.1	6.8	6.4	5.5	7.2	6.1	6.2	6.4	6.6	5.5
	Good	26.3	28.7	27.6	30.0	25.3	27.6	24.4	28.1	27.0	28.7	30.6	30.5
	Fair	40.7	40.3	41.2	37.7	40.3	42.4	38.6	37.6	42.2	41.7	43.5	45.0
	Poor	23.4	22.6	21.5	23.1	24.9	22.1	26.6	25.5	22.6	21.9	15.5	15.5
	Not sure	2.9	2.3	2.6	2.3	3.1	2.3	3.1	2.7	2.1	1.3	3.9	3.4
Personal Finances Better or Worse	Better	19.7	22.1	21.1	23.9	18.5	20.6	23.8	25.4	18.1	21.5	11.0	13.8
	Worse	47.3	47.0	47.6	46.4	47.1	47.5	42.3	45.2	51.9	49.0	52.2	47.6
	Staying same	30.7	29.2	28.9	28.2	32.2	30.1	31.7	28.0	27.9	27.8	34.2	36.1
	Not sure	2.3	1.7	2.3	1.5	2.2	1.8	2.3	1.4	2.1	1.7	2.6	2.5
Spending Compared to Last Month	More	26.2	27.4	23.3	26.1	28.7	28.5	27.4	28.7	24.7	25.6	26.0	27.8
	Less	24.0	24.1	26.5	25.2	22.0	23.1	24.8	25.5	26.3	25.5	16.6	16.5
	About same	47.9	47.2	48.8	47.3	47.1	47.2	45.4	44.2	47.7	48.0	55.8	54.4
	Not sure	1.9	1.2	1.4	1.3	2.3	1.2	2.4	1.5	1.3	0.8	1.6	1.3



Baseline Monitor
Gender, Age
June 2010 (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		88.4	90.4	89.6	92.7	87.3	88.4	87.3	87.4	87.0	90.8	94.7	98.3
Spending Next Month	More	21.2	21.7	20.4	23.2	21.9	20.4	24.2	22.8	18.7	21.0	18.2	19.9
	Less	22.8	21.1	24.0	21.2	21.8	21.0	24.1	22.6	24.5	21.6	15.3	15.6
	About same	54.0	55.6	54.1	54.0	54.0	56.9	50.0	53.2	55.0	55.9	63.8	61.8
	Not sure	1.9	1.7	1.5	1.7	2.3	1.7	1.7	1.5	1.9	1.5	2.7	2.7
Add Exp. or Shortfall Next 30 Days	Yes	38.3	37.0	36.4	36.8	39.9	37.3	42.4	40.0	38.8	37.8	25.2	26.5
	No	48.1	49.7	50.7	51.0	46.0	48.5	46.1	48.8	47.7	49.0	55.0	53.8
	Not sure	13.6	13.3	12.9	12.2	14.1	14.2	11.5	11.2	13.5	13.2	19.8	19.8
Money Left After Paying Debts	Yes	48.5	47.5	52.0	50.4	45.5	45.1	47.5	45.2	48.6	48.7	51.0	51.7
	No	40.4	41.1	38.7	37.7	41.9	43.9	43.1	45.5	41.3	40.3	30.7	29.8
	Not sure	11.1	11.4	9.3	11.8	12.6	11.1	9.4	9.3	10.2	11.0	18.3	18.5
Money Left Compared to Last Month	More	10.8	11.3	12.9	12.7	8.7	10.0	13.8	15.8	8.7	8.3	6.8	5.9
	Less	20.0	18.6	17.7	20.0	22.1	17.4	21.2	20.2	19.4	17.7	17.9	16.6
	About same	68.5	69.4	68.5	67.2	68.5	71.4	64.5	63.0	71.1	73.6	74.4	77.0
	Not sure	0.7	0.7	0.8	0.1	0.6	1.2	0.5	1.0	0.8	0.5	1.0	0.5
Months Continue Lifestyle If You Lost Income	None	26.8	25.6	23.0	21.6	29.9	28.9	34.0	32.6	22.4	21.4	15.0	14.2
	One	16.7	18.5	15.4	18.4	17.7	18.6	18.0	21.7	15.6	15.6	15.0	15.4
	Two	10.2	10.3	11.6	10.6	9.0	10.2	10.6	10.5	10.6	10.8	7.9	8.7
	Three	11.4	10.7	11.7	10.7	11.1	10.8	11.6	10.7	11.7	11.2	10.1	9.8
	Four	4.3	3.7	3.9	3.7	4.6	3.7	4.1	2.9	4.6	4.5	3.9	4.4
	Five	3.2	2.4	3.6	2.9	2.9	2.0	3.1	1.6	3.8	3.4	2.5	2.4
	Six +	22.3	22.8	27.6	27.6	18.0	18.8	15.1	15.1	26.8	28.1	34.0	33.7
Not sure	5.2	5.9	3.3	4.6	6.8	7.0	3.6	4.9	4.5	4.8	11.6	11.5	



Baseline Monitor
Income, Married
June 2010

		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		88.4	90.4	72.2	75.2	91.8	91.2	110.8	111.6	91.0	92.5	84.4	86.4	85.9	86.7	90.0	92.6
Rate Econ	Excel	2.3	2.4	3.1	3.1	0.9	1.7	1.3	1.9	1.7	1.6	3.3	3.7	2.3	2.6	2.3	2.2
	Good	6.7	6.5	7.1	6.2	5.4	4.8	7.6	7.3	5.9	5.1	7.8	9.1	5.9	4.3	7.2	7.9
	Fair	38.4	38.1	32.3	32.6	41.0	37.5	47.6	47.1	38.7	39.3	37.9	36.0	37.6	37.8	39.0	38.3
	Poor	50.9	51.3	55.2	55.6	51.9	55.0	42.9	43.5	52.8	52.6	48.1	49.1	53.1	53.9	49.5	49.9
	Not sure	1.7	1.7	2.4	2.5	0.8	1.0	0.7	0.1	0.9	1.4	2.9	2.1	1.1	1.3	2.0	1.7
Econ Better or Worse	Better	28.0	31.2	22.5	25.1	27.9	30.5	37.9	40.5	28.2	31.2	27.8	31.2	27.4	30.4	28.5	31.6
	Worse	47.8	45.1	50.7	46.3	50.7	48.7	41.0	41.9	50.5	48.0	43.8	40.0	49.4	48.0	46.8	43.5
	Same	20.0	17.9	20.9	19.9	19.0	16.8	18.7	15.4	17.8	15.7	23.4	21.8	20.2	16.1	20.0	19.1
	Not sure	4.1	5.8	5.8	8.7	2.4	3.9	2.4	2.3	3.4	5.2	5.1	7.0	3.0	5.6	4.7	5.7
Rate Personal Finances	Excel	6.7	6.1	2.9	2.1	3.4	4.7	14.7	13.3	7.7	7.3	5.3	3.9	6.4	6.3	6.9	5.9
	Good	26.3	28.7	13.1	13.5	30.8	33.5	45.2	47.8	30.2	33.4	20.4	20.2	26.4	30.4	26.5	27.8
	Fair	40.7	40.3	37.7	41.4	51.1	44.9	33.7	34.0	42.4	40.4	38.2	40.1	40.3	38.9	41.0	41.3
	Poor	23.4	22.6	42.3	40.4	14.1	15.9	5.7	4.4	17.7	17.4	32.0	32.0	24.7	22.5	22.4	22.7
	Not sure	2.9	2.3	4.1	2.5	0.6	1.0	0.7	0.4	2.1	1.5	4.1	3.7	2.3	1.8	3.2	2.4
Personal Finances Better or Worse	Better	19.7	22.1	11.2	14.2	20.7	22.7	34.2	35.5	21.8	23.4	16.5	19.7	23.7	23.9	17.4	20.9
	Worse	47.3	47.0	56.0	55.8	46.1	47.2	35.4	35.0	46.8	46.1	48.2	48.6	42.8	46.9	49.8	47.2
	Same	30.7	29.2	29.1	27.7	32.6	29.3	30.2	28.6	29.5	29.2	32.6	29.4	31.1	28.1	30.6	30.0
	Not sure	2.3	1.7	3.7	2.3	0.6	0.8	0.2	0.9	1.9	1.3	2.8	2.3	2.4	1.1	2.2	1.8
Spending Compared to Last Month	More	26.2	27.4	31.0	32.4	24.8	22.3	20.9	24.8	25.5	27.9	27.3	26.7	26.5	30.6	26.2	25.6
	Less	24.0	24.1	25.6	22.9	22.9	27.3	21.6	23.2	23.6	24.4	24.7	23.5	23.7	24.5	23.9	23.9
	Same	47.9	47.2	40.8	42.9	51.3	49.5	56.9	51.6	49.6	46.4	45.2	48.8	47.8	43.4	48.1	49.6
	Not sure	1.9	1.2	2.6	1.7	1.0	0.9	0.6	0.4	1.2	1.4	2.8	1.0	2.0	1.4	1.8	0.9



Baseline Monitor
Income, Married
June 2010 (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
Index		88.4	90.4	72.2	75.2	91.8	91.2	110.8	111.6	91.0	92.5	84.4	86.4	85.9	86.7	90.0	92.6
Spending Next Month	More	21.2	21.7	23.2	25.7	21.5	15.8	19.1	23.0	19.6	21.6	23.7	21.9	23.5	22.7	19.9	21.1
	Less	22.8	21.1	23.9	20.2	22.6	23.7	21.3	20.1	23.6	21.4	21.6	20.5	23.9	22.4	21.9	20.3
	Same	54.0	55.6	50.7	51.9	55.0	59.3	58.1	56.2	55.1	55.5	52.5	55.6	50.8	54.0	56.1	56.6
	Not sure	1.9	1.7	2.2	2.2	0.9	1.2	1.5	0.6	1.7	1.5	2.3	2.0	1.8	0.9	2.0	2.0
Add exp shortfall 30 days	Yes	38.3	37.0	47.3	46.0	35.6	33.4	27.6	28.4	36.0	36.4	41.8	38.1	41.5	41.5	36.3	34.4
	No	48.1	49.7	36.4	36.8	53.2	55.4	64.0	64.7	50.8	51.4	44.0	46.4	46.2	45.9	49.4	52.1
	Not sure	13.6	13.3	16.3	17.2	11.2	11.2	8.4	7.0	13.2	12.1	14.2	15.4	12.2	12.6	14.3	13.5
\$ After Debt Pay	Yes	48.5	47.5	29.5	28.8	57.7	54.0	71.6	70.0	52.3	52.1	42.5	39.1	46.8	45.1	49.6	49.2
	No	40.4	41.1	57.0	55.7	32.9	36.2	23.4	25.1	37.1	38.7	45.6	45.5	44.5	46.7	37.9	37.3
	Not sure	11.1	11.4	13.5	15.5	9.5	9.9	5.0	4.8	10.6	9.2	11.9	15.4	8.7	8.2	12.5	13.4
\$ Left v. Last Month	More	10.8	11.3	7.1	8.4	12.4	11.5	12.5	13.4	10.5	11.7	11.3	10.2	14.3	14.5	8.9	9.4
	Less	20.0	18.6	26.1	23.1	19.3	16.7	16.9	17.8	18.8	18.1	22.3	19.8	18.7	17.4	20.8	19.4
	Same	68.5	69.4	66.0	66.7	67.7	71.7	70.3	68.6	70.2	69.9	65.5	68.2	66.5	67.7	69.5	70.3
	Not sure	0.7	0.7	0.8	1.8	0.6	0.2	0.3	0.2	0.6	0.3	1.0	1.8	0.5	0.4	0.8	0.9
Mos Hold Lifestyle If Income Lost	None	26.8	25.6	40.9	38.0	21.7	21.7	12.3	11.4	21.7	22.2	34.6	31.8	32.5	31.0	23.5	22.3
	One	16.7	18.5	20.8	22.7	17.2	18.7	9.4	12.7	15.5	17.5	18.4	20.3	18.2	19.8	15.9	17.6
	Two	10.2	10.3	9.2	9.4	12.6	11.9	9.5	10.0	10.9	11.2	9.1	8.8	9.9	11.0	10.2	10.0
	Three	11.4	10.7	8.0	7.2	13.6	12.7	14.8	15.0	12.9	12.1	9.0	8.3	12.3	10.4	10.9	11.0
	Four	4.3	3.7	2.5	3.2	4.2	4.1	6.9	4.6	5.4	4.1	2.5	3.1	4.5	3.6	4.2	3.8
	Five	3.2	2.4	1.7	1.4	3.2	3.1	6.1	3.4	3.6	2.4	2.6	2.5	2.9	2.2	3.4	2.5
	Six +	22.3	22.8	11.5	11.6	24.0	24.8	38.6	39.4	24.9	25.3	18.4	18.3	16.5	17.9	25.7	26.0
Not sure	5.2	5.9	5.3	6.6	3.5	3.0	2.3	3.4	5.1	5.3	5.4	7.1	3.3	4.1	6.3	6.8	



Baseline Monitor
Credit Union Members
June 2010

		Total		Credit Union Member			
		Adults		Yes		No	
		Jun	May	Jun	May	Jun	May
Index		88.4	90.4	91.0	N/A	84.4	N/A
Rate Econ	Excel	2.3	2.4	2.1		2.0	
	Good	6.7	6.5	7.0		6.6	
	Fair	38.4	38.1	40.9		36.2	
	Poor	50.9	51.3	49.0		53.4	
	Not sure	1.7	1.7	1.0		1.7	
Econ Better or Worse	Better	28.0	31.2	30.7		25.9	
	Worse	47.8	45.1	46.9		49.3	
	Same	20.0	17.9	18.9		20.5	
	Not sure	4.1	5.8	3.5		4.3	
Rate Personal Finances	Excel	6.7	6.1	9.3		5.2	
	Good	26.3	28.7	29.6		24.5	
	Fair	40.7	40.3	41.7		40.3	
	Poor	23.4	22.6	17.8		27.2	
	Not sure	2.9	2.3	1.6		2.8	
Personal Finances Better or Worse	Better	19.7	22.1	23.9		17.2	
	Worse	47.3	47.0	44.7		49.5	
	Same	30.7	29.2	30.3		30.7	
	Not sure	2.3	1.7	1.1		2.7	
Spending Compared to Last Month	More	26.2	27.4	23.8		27.4	
	Less	24.0	24.1	22.8		25.1	
	Same	47.9	47.2	52.2		45.4	
	Not sure	1.9	1.2	1.2		2.1	



Baseline Monitor
Credit Union Members
June 2010 (cont.)

		Total		Credit Union Members			
		Adults		Yes		No	
		Jun	May	Jun	May	Jun	May
Index		88.4	90.4	93.3	N/A	84.7	N/A
Spending Next Month	More	21.2	21.7	19.5		21.9	
	Less	22.8	21.1	23.9		22.7	
	Same	54.0	55.6	54.7		53.7	
	Not sure	1.9	1.7	1.9		1.7	
Add exp shortfall 30 days	Yes	38.3	37.0	35.7		40.7	
	No	48.1	49.7	52.0		45.3	
	Not sure	13.6	13.3	12.2		14.0	
\$ After Debt Pay	Yes	48.5	47.5	54.9		44.8	
	No	40.4	41.1	35.3		43.9	
	Not sure	11.1	11.4	9.8		11.3	
\$ Left v. Last Month	More	10.8	11.3	12.5		9.6	
	Less	20.0	18.6	20.5		20.2	
	Same	68.5	69.4	66.6		69.3	
	Not sure	0.7	0.7	0.4		1.0	
Mos Hold Lifestyle If Income Lost	None	26.8	25.6	22.2		29.4	
	One	16.7	18.5	17.1		16.1	
	Two	10.2	10.3	10.8		9.8	
	Three	11.4	10.7	13.2		10.5	
	Four	4.3	3.7	4.7		4.1	
	Five	3.2	2.4	3.2		3.3	
	Six +	22.3	22.8	24.4		21.4	
Not sure	5.2	5.9	4.3		5.3		



Category Spending
Gender, Age
June 2010

		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	24.7	31.1	30.6	29.7	27.2	30.5	26.1	30.2	30.8	28.5
	Less	12.9	11.1	10.7	11.6	14.6	10.3	7.6	11.8	11.3	9.1
	Same	60.7	55.6	56.9	57.0	55.7	57.9	64.3	55.8	56.7	61.0
	Not sure	1.7	2.2	1.8	1.7	2.5	1.3	2.0	2.2	1.2	1.4
Spending Next Month on Discretionary and Entertainment Exp.	More	9.4	10.6	11.2	8.9	12.6	8.7	5.5	12.0	9.0	5.9
	Less	45.5	46.8	43.0	47.2	47.4	47.7	39.6	45.5	48.1	38.6
	Same	42.9	38.4	43.1	39.8	37.2	40.8	49.3	38.8	40.6	50.2
	Not sure	2.1	4.1	2.8	4.0	2.8	2.8	5.6	3.7	2.3	5.3
Spending Next Month on Household Improvements	More	14.7	16.5	17.0	16.5	17.5	14.7	12.6	18.8	15.8	12.6
	Less	46.6	46.8	46.2	47.2	46.6	48.6	42.9	45.3	49.7	44.3
	Same	35.7	30.0	32.5	30.5	31.0	32.7	36.6	30.8	30.6	35.0
	Not sure	3.1	6.7	4.3	5.8	4.9	4.0	7.9	5.2	3.9	8.0
Spending in Next Month on Major Personal Purchases	More	16.6	17.0	14.8	15.3	21.1	14.2	10.0	17.8	13.5	10.6
	Less	42.8	44.6	43.9	43.3	43.3	45.8	40.5	41.1	48.0	41.0
	Same	37.9	33.8	38.1	36.7	32.2	36.6	43.7	36.9	35.6	42.5
	Not sure	2.6	4.6	3.2	4.8	3.3	3.3	5.7	4.3	2.9	5.9
Next Month – Save and/or Invest	More	8.8	7.2	10.4	7.8	10.9	6.1	3.3	13.0	6.1	3.5
	Less	37.9	39.3	37.8	37.4	37.3	40.4	38.7	35.5	39.9	38.6
	Same	50.9	48.4	48.8	50.2	47.7	50.3	53.0	47.2	51.4	52.8
	Not sure	2.4	5.1	2.9	4.6	4.0	3.2	5.0	4.3	2.6	5.2



Category Spending
Income, Married
June 2010

		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	31.7	29.0	22.8	33.0	31.2	23.8	28.3	28.0	30.7	29.0	28.3	28.1	32.9	28.5
	Less	15.3	7.9	10.4	12.5	9.9	10.2	10.8	13.6	10.3	12.8	13.6	10.9	11.3	11.1
	Same	50.3	62.3	66.0	52.1	57.9	64.9	59.0	56.2	57.4	56.2	55.5	59.5	53.6	59.2
	Not sure	2.6	0.8	0.7	2.3	1.0	1.0	1.8	2.2	1.6	2.0	2.7	1.6	2.1	1.3
Spending Next Month on Discretionary and Entertainment Exp.	More	9.2	8.8	13.9	9.4	6.1	14.1	10.3	9.8	9.0	11.6	13.6	8.1	10.2	9.8
	Less	54.1	47.1	35.5	51.8	46.8	36.6	45.6	47.2	45.9	44.3	47.5	45.4	48.2	43.7
	Same	31.0	43.5	50.4	33.4	45.4	49.0	41.8	38.4	42.5	39.1	35.7	43.3	39.1	42.6
	Not sure	5.6	0.6	0.2	5.5	1.8	0.4	2.3	4.6	2.6	5.0	3.2	3.2	2.5	3.8
Spending Next Month on Household Improvements	More	13.0	16.3	20.3	15.2	13.8	23.3	15.6	15.9	16.7	16.8	17.3	14.8	19.7	14.9
	Less	53.5	47.4	35.9	51.3	47.4	41.8	46.9	46.4	46.9	46.4	47.4	46.2	47.8	46.4
	Same	25.9	34.5	41.7	25.3	35.9	34.2	33.6	30.9	32.3	29.8	30.7	33.6	28.6	33.0
	Not sure	7.6	1.9	2.1	8.2	3.0	0.6	3.9	6.9	4.1	7.0	4.7	5.3	4.0	5.7
Spending Next Month on Major Personal Purchases	More	14.1	17.6	22.3	13.8	12.2	19.1	16.9	16.8	13.7	17.4	21.2	14.5	15.6	14.8
	Less	50.4	42.1	36.1	49.0	46.6	34.8	43.9	43.8	43.6	43.5	44.3	43.4	45.2	42.7
	Same	29.8	39.3	41.1	31.6	38.5	45.4	36.6	34.1	39.7	33.1	30.8	38.4	36.7	37.7
	Not sure	5.7	1.0	0.5	5.6	2.6	0.6	2.7	5.3	3.0	6.0	3.7	3.7	2.5	4.8
Saving/Investing Next Month	More	6.7	6.7	10.2	8.1	7.2	12.5	6.6	10.0	8.2	10.5	8.2	7.7	11.0	7.6
	Less	49.7	36.7	25.9	47.7	36.3	24.9	37.5	40.6	36.9	38.9	37.8	39.0	37.2	38.0
	Same	37.3	55.2	63.0	38.2	55.4	61.1	53.2	43.8	52.3	44.7	49.6	49.6	48.7	50.4
	Not sure	6.3	1.5	0.9	5.9	1.2	1.5	2.8	5.6	2.6	6.0	4.4	3.6	3.1	4.0



**Category Spending
Credit Union Member
June 2010**

		Credit Union Member					
		Jun			May		
		Yes	No	Not Sure	Yes	No	Not Sure
Spending in Next Month on Household Expenses	More	29.3	27.7	24.9			
	Less	12.1	12.2	6.4			
	Same	57.5	57.9	61.0			
	Not sure	1.1	2.1	7.7			
Spending Next Month on Discretionary and Entertainment Exp.	More	11.3	9.1	12.8			
	Less	47.3	46.7	27.9			
	Same	39.7	40.4	49.0			
	Not sure	1.7	3.8	10.3			
Spending Next Month on Household Improvements	More	16.8	15.5	7.7			
	Less	46.5	47.1	42.8			
	Same	33.0	32.0	36.8			
	Not sure	3.7	5.5	12.7			
Spending in Next Month on Major Personal Purchases	More	17.0	16.9	14.5			
	Less	45.3	43.5	34.9			
	Same	35.7	35.2	41.0			
	Not sure	2.0	4.4	9.6			
Next Month – Save and/or Invest	More	9.4	7.0	6.8			
	Less	35.7	41.1	31.3			
	Same	52.5	47.2	54.4			
	Not sure	2.4	4.6	7.4			