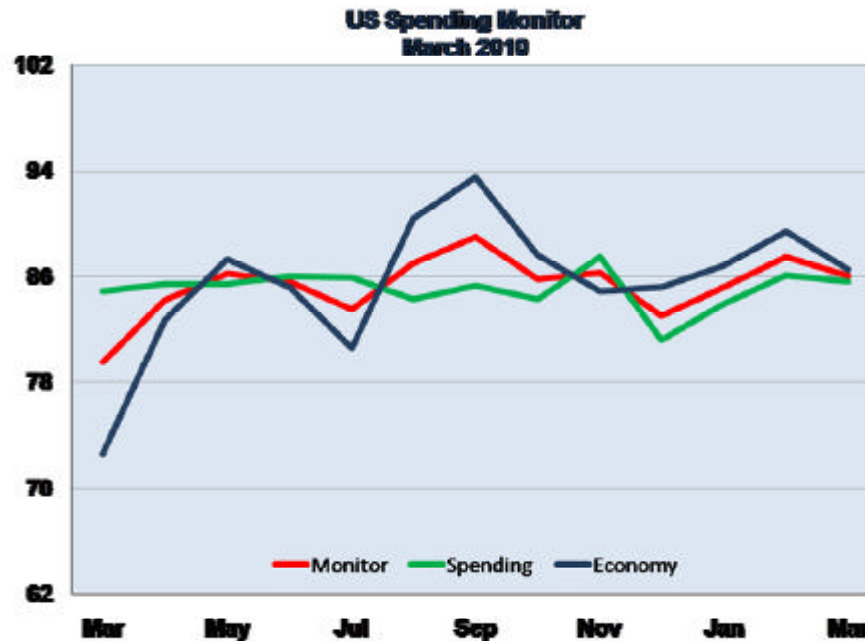


# DISCOVER<sup>®</sup>

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

	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug
DSM	86.0	87.5	85.2	83.0	86.3	85.8	89.0	87.0
Spending	85.6	86.1	83.9	81.2	87.5	84.3	85.3	84.3
Economy	86.5	89.4	86.8	85.2	84.9	87.6	93.5	90.4
DSBW*		84.9	85.5	77.0	76.5	88.5	87.7	89.8



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 15,000 US Adults**  
**March 2010**

**Baseline Index Questions**

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

	Mar	Feb	Jan	Dec	Nov	Oct
Excellent	2.0	2.1	1.8	2.3	2.5	2.1
Good	5.5	5.5	5.2	5.4	5.0	5.1
Fair	33.8	33.4	35.0	33.7	32.1	35.9
Poor	57.4	57.3	56.3	57.0	59.0	55.6
Not sure	1.4	1.7	1.8	1.6	1.3	1.2
Index	46.5	46.7	47.0	47.1	45.1	48.0

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

	Mar	Feb	Jan	Dec	Nov	Oct
Better	27.9	28.9	26.5	26.4	26.8	28.9
Worse	49.2	45.5	49.4	47.6	49.1	46.0
Same	18.3	21.2	19.8	20.6	18.6	20.4
Not sure	4.6	4.4	4.2	5.3	5.5	4.7
Index	130.8	138.8	128.2	131.0	129.2	137.8

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

	Mar	Feb	Jan	Dec	Nov	Oct
Excellent	6.1	6.6	7.4	6.5	6.8	6.7
Good	26.0	26.8	26.6	24.6	25.4	25.0
Fair	41.6	41.4	40.2	40.6	41.2	39.1
Poor	24.1	23.1	24.0	25.6	24.5	26.8
Not sure	2.2	2.2	1.9	2.6	2.1	2.5
Index	88.3	90.1	89.8	86.2	88.0	85.7

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

	Mar	Feb	Jan	Dec	Nov	Oct
Better	20.7	20.4	21.7	18.5	18.5	19.9
Worse	48.1	46.5	47.4	49.5	48.9	48.5
Same	28.5	30.9	29.0	29.3	29.8	29.4
Not sure	2.7	2.2	1.8	2.8	2.8	2.1
Index	80.5	81.9	82.3	76.5	77.1	79.1

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?

	Mar	Feb	Jan	Dec	Nov	Oct
More	26.5	24.2	25.6	32.3	27.3	27.5
Less	26.8	27.3	33.8	26.1	26.2	26.9
Same	45.2	47.9	39.6	39.8	45.3	44.5
Not sure	1.5	0.6	1.1	1.8	1.3	1.2
Index	75.0	72.8	69.0	79.9	76.0	75.7

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

	Mar	Feb	Jan	Dec	Nov	Oct
More	19.5	17.9	18.7	19.7	34.9	24.6
Less	22.1	23.8	26.6	33.9	20.2	24.0
Same	56.5	56.8	53.2	44.1	42.6	49.2
Not sure	1.9	1.5	1.6	2.2	2.2	2.2
Index	76.6	74.1	72.4	67.5	90.3	79.2



Discover US Spending Monitor  
March 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?

	Mar	Feb	Jan	Dec	Nov	Oct
Yes	39.1	35.1	38.1	42.2	39.7	40.7
No	47.2	49.0	48.3	43.4	45.3	45.0
Not sure	13.7	15.9	13.6	14.5	15.0	14.4
Index	96.9	102.1	98.8	90.7	94.7	93.5

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

	Mar	Feb	Jan	Dec	Nov	Oct
Yes	45.6	47.6	46.6	42.7	48.2	44.4
No	42.2	40.9	42.1	44.6	40.6	43.4
Not sure	12.2	11.4	11.3	12.8	11.2	12.2
Index	85.0	87.7	85.8	80.6	88.4	83.0

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?

	Mar	Feb	Jan	Dec	Nov	Oct
More	9.5	10.8	15.7	11.8	10.6	10.3
Less	17.8	19.8	18.2	25.7	23.5	20.3
Same	71.9	68.5	65.7	60.7	65.1	68.7
Not sure	0.8	0.9	0.4	1.9	0.8	0.7
Index	99.8	99.3	102.5	97.6	97.3	99.1

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

	Mar	Feb	Jan	Dec	Nov	Oct
None	27.9	26.0	28.5	28.4	28.0	29.3
1 mo.	17.0	19.0	17.5	20.0	19.2	18.1
2 mos.	10.2	9.9	9.1	10.2	10.1	9.3
3 mos.	10.4	11.1	10.6	10.5	10.9	10.7
4 mos.	3.8	3.8	3.9	3.9	4.1	3.2
5 mos.	2.9	3.5	3.2	2.1	3.4	2.7
6 or more	22.1	21.4	22.1	19.6	19.2	20.9
Not sure	5.5	5.4	5.1	5.2	5.2	5.7
Index	94.5	93.6	93.3	87.3	88.2	89.9



Category Spending  
March 2010

1\* Spending next month on household expenses?

	Mar	Feb	Jan	Dec	Nov	Oct
More	26.3	26.4	33.0	34.0	37.3	34.0
Less	12.8	9.8	10.8	12.9	9.8	12.5
Same	59.4	62.0	54.0	50.8	51.6	52.0
Not sure	1.6	1.8	2.1	2.3	1.3	1.5

2\* Spending next month on discretionary personal expenses?

	Mar	Feb	Jan	Dec	Nov	Oct
More	8.0	7.2	6.2	9.3	11.1	7.5
Less	48.4	48.6	54.1	52.7	50.4	51.6
Same	40.5	41.0	37.0	34.8	35.0	37.3
Not sure	3.1	3.2	2.7	3.2	3.4	3.6

3\* Spending next month on household improvements?

	Mar	Feb	Jan	Dec	Nov	Oct
More	13.9	13.1	12.8	12.4	13.3	13.7
Less	47.1	49.0	53.0	53.3	52.0	52.2
Same	33.5	32.9	29.2	29.5	29.3	29.1
Not sure	5.5	5.0	5.0	4.8	5.4	5.1

4\* Spending next month on major personal purchases?

	Mar	Feb	Jan	Dec	Nov	Oct
More	11.5	10.6	9.5	9.5	10.5	8.9
Less	46.3	46.9	51.9	51.2	49.9	50.8
Same	37.5	38.3	34.7	35.1	35.4	36.4
Not sure	4.7	4.2	3.9	4.1	4.2	3.9

5\* Saving and investing next month?

	Mar	Feb	Jan	Dec	Nov	Oct
More	8.9	9.4	10.3	9.8	7.5	7.9
Less	37.7	35.7	40.2	40.5	40.6	40.1
Same	49.8	51.7	46.0	45.7	48.2	48.2
Not sure	3.6	3.2	3.6	4.0	3.7	3.8



Baseline Monitor  
Gender, Age  
March 2010

		Total		Gender				Age					
		Adults		Male		Female		18-39		40-64		65+	
		Mar	Feb	Mar	Feb	Mar	Feb	Mar	Feb	Mar	Feb	Mar	Feb
<b>Index</b>		<b>86.0</b>	<b>87.5</b>	<b>88.6</b>	<b>89.9</b>	<b>83.9</b>	<b>85.5</b>	<b>82.6</b>	<b>87.4</b>	<b>87.0</b>	<b>84.1</b>	<b>94.0</b>	<b>95.4</b>
Rate Econ	Excellent	2.0	2.1	2.7	2.8	1.3	1.5	2.3	2.7	1.1	1.1	2.8	2.6
	Good	5.5	5.5	5.9	6.9	5.2	4.3	5.6	5.8	5.1	4.6	6.4	6.6
	Fair	33.8	33.4	30.9	30.8	36.2	35.6	32.4	33.9	34.6	31.6	36.3	35.7
	Poor	57.4	57.3	59.2	58.4	55.8	56.4	58.2	55.2	58.4	61.9	52.7	53.6
	Not sure	1.4	1.7	1.3	1.1	1.5	2.2	1.6	2.4	0.8	0.9	1.8	1.5
Econ Better or Worse	Better	27.9	28.9	29.3	28.9	26.7	29.0	28.8	33.7	28.2	24.7	24.5	23.7
	Worse	49.2	45.5	48.7	44.2	49.6	46.6	49.3	40.8	50.3	52.0	46.5	45.6
	Staying same	18.3	21.2	18.3	22.6	18.3	20.0	17.5	22.4	17.8	18.8	21.9	22.8
	Not sure	4.6	4.4	3.7	4.4	5.4	4.4	4.4	3.1	3.8	4.5	7.2	7.9
Rate Personal Finances	Excellent	6.1	6.6	7.0	8.3	5.4	5.1	6.3	6.9	5.7	6.3	6.5	6.3
	Good	26.0	26.8	27.7	27.7	24.6	26.0	24.3	25.7	27.3	26.6	28.3	30.4
	Fair	41.6	41.4	40.9	39.1	42.2	43.3	38.5	39.8	44.1	42.1	45.0	44.6
	Poor	24.1	23.1	22.8	22.6	25.1	23.5	28.7	25.6	21.1	23.3	16.9	15.0
	Not sure	2.2	2.2	1.6	2.3	2.7	2.0	2.2	2.0	1.7	1.7	3.2	3.7
Personal Finances Better or Worse	Better	20.7	20.4	23.4	21.4	18.5	19.6	24.0	25.3	19.6	17.1	13.3	12.8
	Worse	48.1	46.5	46.4	46.6	49.5	46.5	45.8	41.6	50.4	52.3	49.8	48.9
	Staying same	28.5	30.9	27.5	29.6	29.3	31.9	26.8	30.9	28.2	28.7	34.4	35.6
	Not sure	2.7	2.2	2.7	2.4	2.7	2.0	3.4	2.2	1.7	1.9	2.5	2.7
Spending Compared to Last Month	More	26.5	24.2	22.7	22.9	29.7	25.3	27.6	22.8	23.8	24.1	29.2	28.8
	Less	26.8	27.3	28.5	29.8	25.4	25.3	29.0	28.1	27.4	29.6	18.8	19.9
	About same	45.2	47.9	47.5	46.6	43.3	49.0	42.0	48.9	47.3	45.5	50.1	50.1
	Not sure	1.5	0.6	1.3	0.7	1.6	0.4	1.4	0.2	1.5	0.8	1.9	1.3



Baseline Monitor  
Gender, Age  
March 2010 (cont.)

		Total		Gender				Age					
		Adults		Male		Female		18-39		40-64		65+	
		Mar	Feb	Mar	Feb	Mar	Feb	Mar	Feb	Mar	Feb	Mar	Feb
<b>Index</b>		<b>86.0</b>	<b>87.5</b>	<b>88.6</b>	<b>89.9</b>	<b>83.9</b>	<b>85.5</b>	<b>82.6</b>	<b>87.4</b>	<b>87.0</b>	<b>84.1</b>	<b>94.0</b>	<b>95.4</b>
Spending Next Month	More	19.5	17.9	19.4	18.4	19.5	17.5	19.6	18.2	18.8	17.4	20.6	18.1
	Less	22.1	23.8	24.9	28.2	19.8	20.1	23.4	25.9	22.8	24.2	16.9	16.4
	About same	56.5	56.8	54.1	52.0	58.5	60.8	55.5	54.7	56.2	56.9	60.0	62.9
	Not sure	1.9	1.5	1.6	1.5	2.2	1.6	1.5	1.2	2.2	1.5	2.5	2.6
Add Exp. or Shortfall Next 30 Days	Yes	39.1	35.1	38.1	34.1	39.9	36.0	43.2	35.9	38.2	38.2	28.8	25.8
	No	47.2	49.0	49.4	52.1	45.3	46.3	45.8	48.8	47.3	47.1	51.0	53.8
	Not sure	13.7	15.9	12.5	13.8	14.8	17.7	11.0	15.3	14.6	14.7	20.2	20.4
Money Left After Paying Debts	Yes	45.6	47.6	49.6	53.2	42.2	42.9	42.7	46.1	47.5	47.2	49.9	53.3
	No	42.2	40.9	38.6	37.8	45.2	43.6	47.1	44.5	40.7	41.3	30.9	29.1
	Not sure	12.2	11.4	11.7	9.0	12.6	13.5	10.2	9.4	11.8	11.5	19.2	17.6
Money Left Compared to Last Month	More	9.5	10.8	10.7	12.5	8.4	8.9	11.6	13.6	8.4	8.7	6.3	7.2
	Less	17.8	19.8	15.7	19.8	19.9	19.8	17.8	21.3	18.1	19.8	17.3	15.8
	About same	71.9	68.5	72.8	67.4	71.0	69.7	70.3	64.1	72.2	70.7	75.4	76.0
	Not sure	0.8	0.9	0.9	0.2	0.7	1.6	0.3	1.0	1.3	0.7	0.9	1.1
Months Continue Lifestyle If You Lost Income	None	27.9	26.0	24.9	22.1	30.4	29.3	36.7	32.1	22.0	22.8	14.8	14.4
	One	17.0	19.0	15.7	19.0	18.1	19.0	17.5	21.9	16.8	16.9	16.1	14.9
	Two	10.2	9.9	10.6	9.7	9.9	10.1	11.1	9.5	10.0	11.0	8.0	8.5
	Three	10.4	11.1	11.9	11.9	9.2	10.3	10.0	10.7	11.4	11.8	9.5	10.4
	Four	3.8	3.8	4.6	3.3	3.2	4.2	3.0	3.5	4.7	4.3	4.4	3.8
	Five	2.9	3.5	3.4	4.6	2.6	2.5	2.5	3.9	3.4	3.1	3.3	3.3
	Six +	22.1	21.4	25.7	25.3	19.1	18.1	15.2	14.4	26.5	25.3	33.1	33.9
Not sure	5.5	5.4	3.2	4.1	7.5	6.5	4.0	4.0	5.3	4.8	10.8	10.8	



Baseline Monitor  
Income, Married  
March 2010

		Total		Income						Married				Kids @ Home			
		Adults		<\$40k		\$40K to \$75K		\$75K+		Yes		No		Yes		No	
		Mar	Feb	Mar	Feb	Mar	Feb	Mar	Feb	Mar	Feb	Mar	Feb	Mar	Feb	Mar	Feb
<b>Index</b>		<b>86.0</b>	<b>87.5</b>	<b>69.5</b>	<b>73.6</b>	<b>87.9</b>	<b>91.5</b>	<b>108.5</b>	<b>107.3</b>	<b>87.8</b>	<b>87.9</b>	<b>82.6</b>	<b>86.8</b>	<b>81.9</b>	<b>85.4</b>	<b>88.7</b>	<b>88.8</b>
Rate Econ	Excel	2.0	2.1	2.6	3.3	0.8	1.0	1.6	1.0	1.3	1.2	3.2	3.9	0.9	1.1	2.6	2.7
	Good	5.5	5.5	5.8	6.2	5.8	4.0	4.8	5.7	5.1	5.1	6.4	6.3	4.5	5.1	6.2	5.8
	Fair	33.8	33.4	30.2	27.5	33.6	38.3	39.8	39.0	33.9	32.6	33.5	34.7	31.5	33.1	35.2	33.6
	Poor	57.4	57.3	59.3	61.3	58.7	55.9	53.3	53.6	58.6	59.6	54.9	53.2	61.9	58.7	54.6	56.6
	Not sure	1.4	1.7	2.1	1.7	1.1	0.8	0.4	0.8	1.1	1.5	1.9	2.0	1.3	2.1	1.4	1.2
Econ Better or Worse	Better	27.9	28.9	22.0	24.0	26.1	31.1	39.6	36.5	26.7	27.4	30.1	31.8	26.0	31.4	29.0	27.6
	Worse	49.2	45.5	53.5	48.1	52.0	45.5	40.8	40.0	51.0	48.9	45.7	39.1	50.3	43.9	48.5	46.5
	Same	18.3	21.2	18.3	20.9	17.6	20.7	17.2	21.7	18.1	20.5	18.6	22.5	19.8	21.7	17.4	20.7
	Not sure	4.6	4.4	6.1	6.9	4.3	2.7	2.4	1.8	4.1	3.2	5.6	6.6	3.9	3.0	5.1	5.2
Rate Personal Finances	Excel	6.1	6.6	1.6	2.7	5.4	5.3	13.8	15.7	6.7	7.5	5.0	4.8	6.1	7.0	6.1	6.3
	Good	26.0	26.8	12.6	13.4	28.3	32.2	44.1	42.1	28.9	29.4	20.6	21.9	24.9	25.8	26.8	27.3
	Fair	41.6	41.4	39.0	43.6	50.8	45.8	35.8	32.4	44.0	41.2	36.9	41.7	41.4	40.2	41.8	42.2
	Poor	24.1	23.1	43.6	38.0	14.5	15.3	5.9	8.9	18.7	20.2	34.3	28.4	26.0	25.5	22.8	21.7
	Not sure	2.2	2.2	3.3	2.4	1.1	1.3	0.4	0.9	1.6	1.6	3.3	3.2	1.6	1.6	2.6	2.5
Personal Finances Better or Worse	Better	20.7	20.4	11.6	13.3	21.4	24.7	36.0	31.2	21.4	20.7	19.4	19.9	24.0	24.1	18.7	18.3
	Worse	48.1	46.5	58.3	54.5	47.8	45.0	33.9	34.3	47.5	46.6	49.3	46.5	46.5	43.7	49.0	48.3
	Same	28.5	30.9	26.0	29.1	29.1	28.7	29.5	33.7	28.9	31.1	27.7	30.4	27.4	31.1	29.3	30.6
	Not sure	2.7	2.2	4.0	3.1	1.7	1.6	0.6	0.9	2.2	1.6	3.6	3.3	2.0	1.1	3.1	2.8
Spending Compared to Last Month	More	26.5	24.2	32.0	29.7	26.3	20.3	18.6	19.8	25.5	22.3	28.4	27.7	26.7	22.7	26.3	24.9
	Less	26.8	27.3	27.1	26.8	26.7	29.4	27.4	27.0	27.3	28.4	25.8	25.3	28.1	28.6	26.0	26.6
	Same	45.2	47.9	39.1	42.9	45.9	49.7	53.8	53.1	46.3	48.7	43.2	46.3	43.6	48.3	46.3	47.7
	Not sure	1.5	0.6	1.9	0.6	1.1	0.5	0.2	0.1	0.9	0.5	2.6	0.7	1.6	0.3	1.4	0.7



**Baseline Monitor  
Income, Married  
March 2010 (cont.)**

		Total		Income						Married				Kids @ Home			
		Adults		<\$40k		\$40k to \$75k		\$75k+		Yes		No		Yes		No	
		Mar	Feb	Mar	Feb	Mar	Feb	Mar	Feb	Mar	Feb	Mar	Feb	Mar	Feb	Mar	Feb
<b>Index</b>		<b>86.0</b>	<b>87.5</b>	<b>69.5</b>	<b>73.6</b>	<b>87.9</b>	<b>91.5</b>	<b>108.5</b>	<b>107.3</b>	<b>87.8</b>	<b>87.9</b>	<b>82.6</b>	<b>86.8</b>	<b>81.9</b>	<b>85.4</b>	<b>88.7</b>	<b>88.8</b>
Spending Next Month	More	19.5	17.9	23.2	20.8	17.4	17.2	17.3	14.9	18.5	16.5	21.2	20.6	19.5	16.5	19.5	18.8
	Less	22.1	23.8	22.6	26.1	26.4	21.5	17.7	21.9	22.6	23.7	21.3	24.0	22.8	23.5	21.6	24.0
	Same	56.5	56.8	51.3	51.7	55.4	59.1	64.5	62.9	57.4	58.6	54.8	53.4	56.4	58.2	56.6	55.8
	Not sure	1.9	1.5	2.9	1.5	0.8	2.2	0.5	0.3	1.5	1.2	2.7	2.1	1.3	1.8	2.3	1.4
Add exp shortfall 30 days	Yes	39.1	35.1	49.4	43.8	35.3	31.4	28.6	27.5	38.1	35.4	41.0	34.5	42.0	36.5	37.2	34.4
	No	47.2	49.0	34.6	40.4	51.6	52.8	63.5	63.2	48.9	50.0	43.8	47.0	45.6	48.8	48.2	49.3
	Not sure	13.7	15.9	16.0	15.8	13.1	15.8	7.9	9.3	13.0	14.5	15.2	18.5	12.5	14.7	14.6	16.3
\$ After Debt Pay	Yes	45.6	47.6	26.0	31.8	51.2	54.6	70.0	69.9	49.3	49.9	38.5	43.5	43.2	42.8	47.1	50.5
	No	42.2	40.9	59.7	55.5	37.9	36.1	23.5	22.9	39.3	39.2	47.8	44.1	46.4	46.4	39.6	37.6
	Not sure	12.2	11.4	14.3	12.6	10.8	9.3	6.5	7.2	11.4	10.9	13.7	12.5	10.5	10.8	13.3	11.8
\$ Left v. Last Month	More	9.5	10.8	9.1	11.3	5.8	10.2	12.2	11.1	9.1	7.1	10.5	18.5	13.3	8.1	7.3	12.2
	Less	17.8	19.8	23.8	28.2	18.4	17.5	13.8	16.0	17.8	18.1	18.0	23.5	17.0	17.2	18.3	21.2
	Same	71.9	68.5	66.3	59.5	75.4	70.8	73.5	72.7	72.5	73.9	70.3	57.1	69.2	73.5	73.5	65.9
	Not sure	0.8	0.9	0.7	1.0	0.5	1.5	0.5	0.2	0.6	0.9	1.2	1.0	0.5	1.2	1.0	0.8
Mos Hold Lifestyle If Income Lost	None	27.9	26.0	40.9	36.8	22.4	25.6	15.8	11.3	24.8	23.7	33.9	30.2	36.4	31.5	22.5	22.7
	One	17.0	19.0	20.7	24.5	18.4	16.9	10.6	12.2	16.0	16.8	18.9	23.1	17.2	20.2	16.9	18.1
	Two	10.2	9.9	10.0	8.8	11.8	12.5	9.7	9.1	10.3	10.0	10.1	9.7	10.0	9.5	10.3	10.0
	Three	10.4	11.1	7.8	7.7	12.4	13.9	13.1	14.2	11.1	12.1	9.2	9.2	10.8	11.0	10.2	11.2
	Four	3.8	3.8	2.8	3.0	4.5	2.8	4.8	6.5	4.1	4.1	3.4	3.2	2.9	4.7	4.4	3.3
	Five	2.9	3.5	2.3	2.6	3.0	3.8	4.1	4.9	3.2	3.6	2.5	3.4	3.0	3.6	2.9	3.4
	Six +	22.1	21.4	10.7	11.0	23.1	22.0	38.3	39.3	25.2	24.3	16.2	15.9	15.8	15.9	26.1	24.7
Not sure	5.5	5.4	4.8	5.6	4.4	2.5	3.5	2.5	5.4	5.4	5.8	5.3	3.8	3.6	6.6	6.5	



**Category Spending**  
**Gender, Age**  
**March 2010**

		Gender				Age					
		Mar		Feb		Mar			Feb		
		M	F	M	F	18-39	40-64	65+			
Spending in Next Month on Household Expenses	More	26.6	26.0	25.3	27.4	26.0	26.0	27.8	25.2	27.5	28.0
	Less	14.8	11.1	11.9	7.9	14.3	12.2	9.6	9.8	10.4	8.2
	Same	57.5	60.9	61.0	62.9	58.5	60.1	60.4	62.7	61.0	62.3
	Not sure	1.1	2.0	1.8	1.7	1.3	1.7	2.1	2.4	1.1	1.5
Spending Next Month on Discretionary and Entertainment Exp.	More	8.5	7.6	8.9	5.7	10.1	6.5	5.0	9.3	5.8	4.2
	Less	45.4	50.9	48.0	49.1	50.5	48.9	41.1	48.8	52.0	40.5
	Same	43.8	37.8	41.2	40.7	37.3	41.4	48.2	39.3	39.2	50.0
	Not sure	2.4	3.7	1.8	4.4	2.1	3.2	5.7	2.6	3.0	5.4
Spending Next Month on Household Improvements	More	14.6	13.3	13.3	12.9	13.6	15.4	11.4	14.5	12.2	10.6
	Less	45.6	48.3	48.0	49.8	46.8	48.7	44.2	47.3	52.8	45.7
	Same	35.7	31.6	35.4	30.9	34.5	31.2	35.5	34.3	30.0	35.3
	Not sure	4.0	6.8	3.3	6.5	5.0	4.7	8.9	3.9	5.0	8.5
Spending in Next Month on Major Personal Purchases	More	11.9	11.2	11.3	9.9	13.0	10.6	8.8	12.9	8.9	7.2
	Less	44.7	47.6	47.7	46.3	45.1	49.4	43.0	45.3	50.7	43.7
	Same	39.6	35.8	37.8	38.8	36.9	36.4	41.9	38.3	36.3	42.7
	Not sure	3.8	5.4	3.2	5.0	4.9	3.6	6.3	3.5	4.0	6.4
Next Month – Save and/or Invest	More	10.5	7.5	11.6	7.7	11.7	7.4	4.0	12.4	7.7	4.3
	Less	35.9	39.2	35.4	36.0	35.9	39.5	38.9	32.2	40.3	36.3
	Same	51.0	48.8	51.0	52.2	48.9	49.9	52.3	52.5	49.4	54.3
	Not sure	2.6	4.4	2.1	4.1	3.5	3.2	4.8	2.9	2.7	5.1



Category Spending  
Income, Married  
March 2010

		Income						Married				Kids @ Home			
		Mar			Feb			Mar		Feb		Mar		Feb	
		<40k	40-75k	>75k	<40k	40-75k	>75k	Y	N	Y	N	Y	N	Y	N
Spending Next Month on Household Expenses	More	32.9	22.1	20.4	32.9	23.6	19.4	25.5	27.8	26.6	26.1	27.1	25.7	26.3	26.6
	Less	15.3	11.3	11.4	15.3	7.4	9.2	12.6	13.1	9.4	10.4	11.5	13.6	8.0	10.9
	Same	49.6	65.4	67.9	49.6	67.7	71.2	60.6	57.0	62.2	61.7	60.4	58.6	63.5	61.0
	Not sure	2.2	1.2	0.2	2.2	1.3	0.3	1.3	2.0	1.7	1.8	0.9	2.0	2.2	1.5
Spending Next Month on Discretionary and Entertainment Exp.	More	9.8	4.4	9.1	9.8	7.4	10.1	7.0	9.7	6.7	8.2	8.3	7.8	6.2	7.8
	Less	56.1	51.1	37.1	56.1	49.7	36.5	49.0	47.3	49.6	46.8	52.9	45.5	52.2	46.5
	Same	29.2	42.8	53.5	29.2	42.0	52.9	41.9	37.9	41.9	39.3	36.9	42.9	39.3	41.9
	Not sure	5.0	1.7	0.3	5.0	0.9	0.5	2.1	5.1	1.8	5.8	2.0	3.8	2.3	3.7
Spending Next Month on Household Improvements	More	12.2	13.4	18.2	12.2	14.0	16.6	14.6	12.6	13.5	12.3	15.9	12.6	14.1	12.3
	Less	51.5	49.5	39.3	51.5	47.9	42.0	48.3	44.8	49.6	47.8	47.6	46.7	50.5	48.1
	Same	27.6	34.4	40.7	27.6	35.3	40.4	32.9	34.5	33.1	32.6	32.6	34.1	32.8	33.2
	Not sure	8.7	2.7	1.9	8.7	2.8	1.0	4.2	8.1	3.8	7.3	3.9	6.6	2.6	6.5
Spending Next Month on Major Personal Purchases	More	9.3	11.1	16.2	9.3	10.0	16.3	11.5	11.4	10.3	11.2	12.8	10.6	11.1	10.3
	Less	55.4	47.2	34.2	55.4	46.2	35.8	46.5	46.0	47.7	45.5	45.7	46.6	47.9	46.5
	Same	28.1	39.3	48.9	28.1	41.8	47.3	38.6	35.5	38.9	37.3	37.1	37.8	37.9	38.6
	Not sure	7.2	2.4	0.7	7.2	2.0	0.6	3.4	7.2	3.1	6.0	4.3	4.9	3.1	4.6
Saving/Investing Next Month	More	7.6	6.1	14.9	7.6	8.0	13.3	8.1	10.4	8.0	12.1	10.6	7.9	9.2	9.7
	Less	49.7	38.9	20.6	49.7	33.5	21.8	37.0	39.0	35.5	36.1	37.3	37.9	34.3	36.7
	Same	36.6	53.9	64.2	36.6	57.1	64.5	52.3	44.9	53.9	47.5	49.1	50.2	53.8	50.2
	Not sure	6.1	1.1	0.3	6.1	1.4	0.4	2.5	5.7	2.6	4.3	3.1	3.9	2.7	3.5