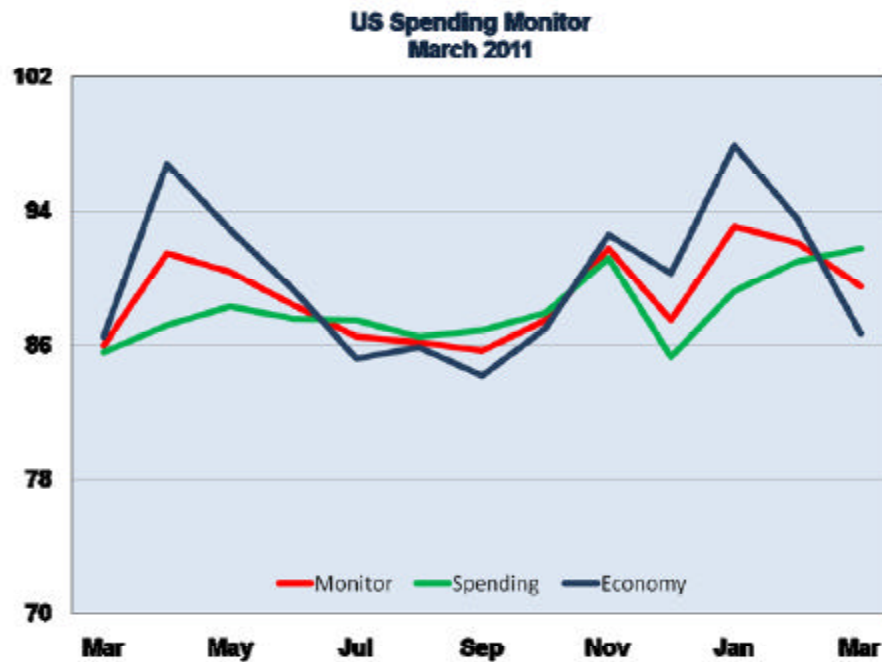




DISCOVER[®] U.S. SPENDING MONITORSM

	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug
DSM	89.5	92.1	93.1	87.5	91.8	87.5	85.7	86.2
Spending	91.8	91.0	89.2	85.3	91.2	87.9	86.9	86.5
Economy	86.7	93.5	97.9	90.3	92.6	87.0	84.2	85.9
DSRW*	86.5	90.2	91.0	81.6	87.2	84.2	73.8	73.0



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 8,200 US Adults
March 2011

Baseline Index Questions

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

	Mar	Feb	Jan	Dec	Nov	Oct
Excellent	2.8	1.8	3.2	2.4	2.0	1.8
Good	7.4	7.2	7.1	6.2	6.0	6.0
Fair	34.9	36.1	36.7	33.8	36.7	33.7
Poor	53.1	53.6	51.0	56.1	53.8	57.0
Not sure	1.8	1.3	1.9	1.5	1.5	1.4
Index	53.1	51.4	55.0	48.8	50.3	47.2

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

	Mar	Feb	Jan	Dec	Nov	Oct
Better	24.8	30.5	33.0	28.9	30.5	26.8
Worse	50.9	44.0	40.4	43.7	45.0	49.1
Same	20.1	20.5	22.4	23.1	20.0	20.2
Not sure	4.2	4.9	4.2	4.3	4.5	4.0
Index	122.9	143.8	154.1	141.7	142.2	129.2

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

	Mar	Feb	Jan	Dec	Nov	Oct
Excellent	7.6	8.3	9.1	6.9	7.8	7.9
Good	24.8	26.5	26.5	25.2	26.7	25.6
Fair	42.0	39.9	39.2	40.6	40.9	40.0
Poor	23.6	23.5	23.3	25.5	22.8	24.9
Not sure	1.9	1.9	1.9	1.8	1.8	1.6
Index	88.8	90.9	91.6	87.1	91.2	88.7

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

	Mar	Feb	Jan	Dec	Nov	Oct
Better	22.2	23.7	25.6	21.6	23.3	21.4
Worse	48.4	44.6	43.7	46.2	45.0	46.7
Same	27.4	29.4	28.8	30.5	29.3	30.3
Not sure	2.0	2.3	1.9	1.7	2.5	1.6
Index	81.9	87.6	90.8	83.6	86.7	82.8

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?

	Mar	Feb	Jan	Dec	Nov	Oct
More	41.1	31.5	32.9	36.9	28.2	25.5
Less	17.8	22.4	24.9	20.7	23.5	24.0
Same	39.5	44.6	41.1	40.8	47.0	49.0
Not sure	1.5	1.4	1.1	1.6	1.3	1.5
Index	92.7	82.1	81.2	87.4	78.8	76.4

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

	Mar	Feb	Jan	Dec	Nov	Oct
More	32.8	24.8	22.6	21.9	35.0	22.8
Less	17.7	18.9	21.6	33.2	18.5	21.2
Same	47.3	54.4	53.9	43.2	44.7	54.0
Not sure	2.2	1.9	1.9	1.7	1.9	2.0
Index	90.5	83.4	79.5	69.8	91.7	80.0



Discover US Spending Monitor
March 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?

	Mar	Feb	Jan	Dec	Nov	Oct
Yes	42.1	36.0	35.1	41.7	39.9	37.1
No	44.1	50.5	50.0	43.7	47.2	49.8
Not sure	13.9	13.5	14.9	14.6	12.9	13.1
Index	91.4	102.6	103.1	91.4	96.2	101.1

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	47.9	48.0	47.1	46.2	48.9	47.0
No	39.2	40.5	41.8	43.1	40.0	42.0
Not sure	12.8	11.5	11.1	10.7	11.1	11.1
Index	89.3	88.3	86.6	84.7	89.4	86.3

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	11.9	13.0	19.1	11.6	11.1	9.4
Less	26.7	21.6	19.3	26.1	19.9	18.8
Same	60.4	65.2	60.4	61.4	68.5	71.0
Not sure	1.0	.3	1.1	0.8	0.5	0.8
Index	96.4	99.5	103.6	96.8	99.3	99.2

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	27.8	27.0	27.1	28.8	27.7	27.6
1 mo.	17.3	16.7	18.5	17.1	15.4	16.2
2 mos.	9.3	11.6	10.4	9.6	10.2	11.7
3 mos.	10.3	9.0	9.3	10.3	11.3	9.9
4 mos.	3.6	4.6	3.2	3.8	3.4	3.9
5 mos.	2.5	2.6	3.1	3.5	2.9	3.1
6 or more	22.6	24.1	23.6	21.8	24.6	22.2
Not sure	6.5	4.5	4.7	5.1	4.5	5.4
Index	81.7	98.6	95.5	92.9	99.8	95.9



Category Spending
March 2011

1* Spending next month on household expenses?

	Mar	Feb	Jan	Dec	Nov	Oct
More	54.8	40.9	41.7	40.9	36.5	30.5
Less	8.4	9.0	8.6	10.3	9.4	9.3
Same	35.3	48.1	48.3	46.6	52.3	58.5
Not sure	1.5	2.0	1.4	2.2	1.8	1.7

2* Spending next month on discretionary personal expenses?

	Mar	Feb	Jan	Dec	Nov	Oct
More	8.5	8.4	6.7	7.9	12.1	7.9
Less	52.9	47.4	50.7	52.3	46.5	47.2
Same	34.8	41.0	39.7	35.9	38.5	41.6
Not sure	3.8	3.2	2.9	3.8	2.9	3.3

3* Spending next month on household improvements?

	Mar	Feb	Jan	Dec	Nov	Oct
More	13.7	13.6	12.3	12.0	13.2	12.2
Less	50.3	45.9	49.1	50.3	48.3	48.8
Same	30.0	35.6	33.4	32.5	33.9	33.7
Not sure	13.7	4.8	5.2	5.2	4.5	5.3

4* Spending next month on major personal purchases?

	Mar	Feb	Jan	Dec	Nov	Oct
More	11.5	11.6	10.4	11.4	12.0	11.3
Less	48.4	45.0	46.7	48.3	45.5	46.5
Same	35.0	40.3	39.1	35.9	38.6	38.2
Not sure	5.0	3.1	3.7	4.4	3.9	4.0

5* Saving and investing next month?

	Mar	Feb	Jan	Dec	Nov	Oct
More	9.2	9.4	11.1	9.6	9.7	8.3
Less	40.1	35.1	34.4	38.4	37.8	37.3
Same	46.1	51.7	50.9	48.1	48.4	50.7
Not sure	4.6	3.7	3.6	3.9	4.0	3.6



Baseline Monitor
Gender, Age
March 2011

		Total		Gender				Age					
		Adults		Male		Female		18-39		40-64		65+	
		Mar	Feb	Mar	Feb	Mar	Feb	Mar	Feb	Mar	Feb	Mar	Feb
Index		89.5	92.1	93.0	96.2	86.6	88.6	86.5	87.9	90.4	94.3	96.7	99.6
Rate Econ	Excellent	2.8	1.8	4.0	2.9	1.8	.9	4.3	1.9	1.1	1.6	2.2	2.0
	Good	7.4	7.2	8.1	8.7	6.8	5.9	7.5	6.2	6.8	7.7	8.2	8.9
	Fair	34.9	36.1	33.4	36.0	36.2	36.1	33.0	33.8	35.5	36.7	39.5	41.4
	Poor	53.1	53.6	52.9	51.2	53.2	55.5	52.6	56.4	55.8	53.1	48.3	46.2
	Not sure	1.8	1.3	1.5	1.2	2.0	1.5	2.6	1.6	.8	.9	1.7	1.5
Econ Better or Worse	Better	24.8	30.5	27.2	32.0	22.8	29.2	24.1	29.9	25.9	32.0	24.4	28.9
	Worse	50.9	44.0	48.3	43.5	53.1	44.5	51.2	44.5	52.7	44.9	46.2	40.8
	Staying same	20.1	20.5	21.4	21.1	19.0	20.1	20.9	19.8	17.9	20.1	22.5	23.9
	Not sure	4.2	4.9	3.1	3.4	5.0	6.2	3.8	5.8	3.4	3.1	6.9	6.4
Rate Personal Finances	Excellent	7.6	8.3	9.6	9.9	6.0	7.0	8.2	8.4	7.5	8.8	6.5	7.3
	Good	24.8	26.5	26.1	28.4	23.7	24.9	22.3	24.6	26.3	27.9	28.7	28.8
	Fair	42.0	39.9	40.2	37.6	43.5	41.8	41.6	38.3	41.9	39.8	43.6	44.7
	Poor	23.6	23.5	22.5	22.6	24.6	24.2	26.4	27.0	22.5	21.7	18.1	16.8
	Not sure	1.9	1.9	1.6	1.5	2.2	2.2	1.5	1.7	1.9	1.8	3.2	2.4
Personal Finances Better or Worse	Better	22.2	23.7	24.1	25.9	20.7	21.9	27.6	26.0	19.4	24.3	12.5	15.6
	Worse	48.4	44.6	47.8	43.2	48.8	45.8	44.7	43.2	52.0	45.9	51.2	45.9
	Staying same	27.4	29.4	26.1	28.8	28.5	29.9	25.6	27.7	26.9	28.4	34.0	36.4
	Not sure	2.0	2.3	2.0	2.1	2.0	2.5	2.1	3.0	1.7	1.4	2.3	2.1
Spending Compared to Last Month	More	41.1	31.5	42.4	32.7	40.1	30.6	39.5	28.9	42.9	33.3	42.2	35.5
	Less	17.8	22.4	19.2	22.6	16.7	22.3	18.7	24.9	18.2	22.1	14.5	15.9
	About same	39.5	44.6	36.9	43.4	41.7	45.6	39.9	44.5	38.0	43.7	41.7	47.0
	Not sure	1.5	1.4	1.5	1.3	1.5	1.5	1.9	1.7	1.0	1.0	1.6	1.6



Baseline Monitor
Gender, Age
March 2011 (cont.)

		Total		Gender				Age					
		Adults		Male		Female		18-39		40-64		65+	
		Mar	Feb	Mar	Feb	Mar	Feb	Mar	Feb	Mar	Feb	Mar	Feb
Index		89.5	92.1	93.0	96.2	86.6	88.6	86.5	87.9	90.4	94.3	96.7	99.6
Spending Next Month	More	32.8	24.8	34.8	27.3	31.1	22.7	31.9	23.9	34.2	25.8	32.1	25.2
	Less	17.7	18.9	18.8	21.0	16.8	17.1	19.3	21.2	17.9	17.8	12.8	14.4
	About same	47.3	54.4	44.6	50.2	49.6	57.9	47.1	52.9	45.6	54.9	52.0	57.8
	Not sure	2.2	1.9	1.8	1.4	2.5	2.3	1.7	2.0	2.4	1.5	3.1	2.6
Add Exp. or Shortfall Next 30 Days	Yes	42.1	36.0	42.6	36.1	41.7	35.9	45.2	37.8	42.5	37.1	31.7	28.1
	No	44.1	50.5	46.1	52.1	42.3	49.1	42.6	50.5	43.8	49.0	49.0	53.9
	Not sure	13.9	13.5	11.3	11.8	16.0	15.0	12.1	11.8	13.7	13.9	19.3	18.0
Money Left After Paying Debts	Yes	47.9	48.0	51.9	53.0	44.6	43.8	45.1	45.9	50.7	49.6	50.3	50.7
	No	39.2	40.5	37.0	36.0	41.1	44.3	42.8	44.8	38.3	39.0	30.6	31.5
	Not sure	12.8	11.5	11.0	11.0	14.4	11.9	12.1	9.4	11.0	11.4	19.1	17.8
Money Left Compared to Last Month	More	11.9	13.0	14.0	14.8	9.8	11.1	16.7	16.9	8.8	10.9	5.9	7.2
	Less	26.7	21.6	27.5	21.6	25.9	21.5	26.5	22.0	27.5	21.9	25.1	19.6
	About same	60.4	65.2	57.8	63.3	63.0	67.1	55.2	61.0	63.1	66.9	68.4	72.6
	Not sure	1.0	.3	.8	.2	1.3	.3	1.5	.0	.7	.4	.6	.6
Months Continue Lifestyle If You Lost Income	None	27.8	27.0	24.7	22.8	30.3	30.4	36.0	34.7	22.7	22.0	14.5	15.2
	One	17.3	16.7	17.2	15.8	17.4	17.4	18.6	17.6	16.4	16.1	15.7	15.3
	Two	9.3	11.6	9.4	12.5	9.3	10.8	8.9	13.7	10.5	10.5	8.1	7.7
	Three	10.3	9.0	11.2	9.3	9.5	8.7	9.7	7.7	10.7	10.1	10.9	10.4
	Four	3.6	4.6	3.6	4.6	3.6	4.5	3.2	4.5	3.8	5.0	4.5	3.8
	Five	2.5	2.6	3.2	3.4	2.0	1.9	2.0	1.8	3.0	3.3	3.1	3.3
	Six +	22.6	24.1	25.9	28.4	19.9	20.5	15.1	17.0	28.3	29.0	32.5	34.2
	Not sure	6.5	4.5	4.6	3.0	8.0	5.7	6.4	3.0	4.7	4.1	10.7	10.1



Baseline Monitor
Income, Married
March 2011

		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
Index		89.5	92.1	72.8	72.3	95.2	97.0	113.8	115.7	92.0	96.3	85.3	84.5	85.1	87.8	92.4	94.9
Rate Econ	Excel	2.8	1.8	3.7	2.0	1.9	.9	2.3	2.6	1.6	2.1	5.0	1.4	2.6	2.0	3.0	1.7
	Good	7.4	7.2	5.9	5.0	7.9	6.4	8.5	10.5	7.4	7.0	7.3	7.5	6.2	6.3	8.2	7.7
	Fair	34.9	36.1	29.7	28.4	34.8	39.2	42.9	43.5	35.1	37.3	34.6	33.9	35.0	32.2	34.9	38.5
	Poor	53.1	53.6	58.3	62.1	53.8	52.3	45.5	43.2	54.3	52.7	50.8	55.2	54.1	58.5	52.3	50.5
	Not sure	1.8	1.3	2.4	2.4	1.5	1.1	.8	.2	1.6	1.0	2.2	1.9	2.0	1.0	1.6	1.6
Econ Better or Worse	Better	24.8	30.5	16.9	20.5	27.2	32.2	37.1	44.8	25.2	31.4	24.1	28.9	22.4	30.0	26.3	30.8
	Worse	50.9	44.0	57.3	51.5	50.4	42.9	40.6	34.2	51.8	44.0	49.4	44.1	52.9	45.6	49.7	42.9
	Same	20.1	20.5	19.6	20.3	19.3	20.9	21.2	19.4	20.0	20.8	20.3	20.1	21.6	19.0	19.2	21.7
	Not sure	4.2	4.9	6.3	7.7	3.1	4.0	1.1	1.6	3.0	3.8	6.2	6.9	3.2	5.4	4.8	4.6
Rate Personal Finances	Excel	7.6	8.3	2.5	3.4	6.9	6.8	18.7	17.3	8.1	10.1	6.8	5.1	7.2	8.9	7.9	8.1
	Good	24.8	26.5	12.6	12.6	28.9	29.8	43.3	43.2	29.0	30.2	17.4	19.7	24.9	25.6	24.7	27.1
	Fair	42.0	39.9	45.0	41.1	45.2	46.9	31.7	30.9	42.8	41.3	40.6	37.3	42.7	39.6	41.7	40.1
	Poor	23.6	23.5	37.9	40.6	17.6	16.0	5.1	7.7	18.4	16.6	32.7	35.7	24.2	24.4	23.1	22.7
	Not sure	1.9	1.9	2.0	2.3	1.3	.4	1.2	.9	1.6	1.7	2.5	2.2	1.0	1.6	2.5	2.0
Personal Finances Better or Worse	Better	22.2	23.7	14.7	14.0	23.9	26.1	37.4	36.0	23.3	27.1	20.4	17.7	24.2	25.5	21.1	22.7
	Worse	48.4	44.6	57.6	57.5	47.3	40.8	33.0	30.2	47.4	42.6	50.1	48.3	46.5	44.6	49.4	44.6
	Same	27.4	29.4	25.1	25.0	27.9	30.8	28.1	33.5	27.6	29.0	26.9	30.1	27.3	27.5	27.5	30.4
	Not sure	2.0	2.3	2.5	3.5	.9	2.3	1.4	.3	1.7	1.4	2.6	4.0	2.0	2.4	2.0	2.3
Spending Compared to Last Month	More	41.1	31.5	44.9	35.3	41.5	31.7	33.2	26.5	40.2	31.4	42.7	31.7	40.1	30.9	41.6	31.9
	Less	17.8	22.4	18.9	22.9	16.1	20.8	18.3	23.2	18.9	22.6	16.1	22.1	17.2	24.3	18.3	21.3
	Same	39.5	44.6	34.8	39.7	41.2	46.6	46.9	49.9	39.7	44.8	39.2	44.3	40.5	43.6	39.0	45.2
	Not sure	1.5	1.4	1.3	2.1	1.2	.9	1.6	.4	1.2	1.2	2.0	1.9	2.1	1.2	1.1	1.6



Baseline Monitor
Income, Married
March 2011 (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
Index		89.5	92.1	72.8	72.3	95.2	97.0	113.8	115.7	92.0	96.3	85.3	84.5	85.1	87.8	92.4	94.9
Spending Next Month	More	32.8	24.8	35.9	28.8	32.6	23.2	27.8	21.3	33.9	24.0	30.8	26.3	33.0	24.0	32.7	25.4
	Less	17.7	18.9	19.1	19.0	18.1	17.9	15.8	18.8	17.8	19.3	17.6	18.1	17.2	19.7	17.9	18.3
	Same	47.3	54.4	42.1	48.9	48.1	58.3	55.4	59.5	46.7	55.8	48.5	51.8	47.5	54.9	47.3	54.1
	Not sure	2.2	1.9	2.9	3.2	1.2	.6	1.0	.4	1.7	.9	3.0	3.7	2.3	1.5	2.1	2.2
Add exp shortfall 30 days	Yes	42.1	36.0	51.8	45.9	38.5	33.6	30.3	25.7	40.8	34.3	44.3	39.1	45.8	38.7	39.7	34.4
	No	44.1	50.5	32.6	36.9	50.2	54.6	59.8	65.9	45.8	53.7	41.1	44.7	40.5	50.0	46.3	50.6
	Not sure	13.9	13.5	15.6	17.2	11.4	11.8	9.9	8.5	13.4	12.0	14.6	16.2	13.6	11.3	14.0	15.0
\$ After Debt Pay	Yes	47.9	48.0	30.1	27.0	57.4	54.5	73.8	72.3	51.4	53.3	41.9	38.5	43.6	45.1	50.6	50.0
	No	39.2	40.5	54.2	57.6	33.8	34.5	18.7	22.8	36.8	36.8	43.4	47.2	45.1	47.2	35.7	36.1
	Not sure	12.8	11.5	15.8	15.5	8.8	11.0	7.4	4.9	11.8	9.9	14.7	14.3	11.3	7.7	13.7	13.9
\$ Left v. Last Month	More	11.9	13.0	12.1	11.1	9.4	11.8	15.1	16.6	11.0	13.7	13.7	11.2	14.1	16.8	10.8	10.8
	Less	26.7	21.6	34.2	27.1	26.3	21.3	21.7	19.6	26.4	22.0	27.3	20.6	27.2	22.0	26.4	21.4
	Same	60.4	65.2	53.2	61.4	62.9	66.6	62.5	63.7	61.7	64.2	57.8	67.7	57.2	61.2	62.0	67.4
	Not sure	1.0	.3	.4	.4	1.5	.3	.7	.1	1.0	.1	1.1	.5	1.5	.1	.8	.4
Mos Hold Lifestyle If Income Lost	None	27.8	27.0	38.0	40.7	22.7	22.8	15.1	12.2	24.0	23.4	34.2	33.3	34.2	34.0	23.7	22.5
	One	17.3	16.7	24.0	21.1	13.6	16.0	10.7	11.7	17.0	16.3	18.0	17.3	19.6	17.1	16.0	16.3
	Two	9.3	11.6	8.1	10.1	12.1	14.1	8.9	12.2	11.2	11.3	6.2	12.1	9.7	12.9	9.2	10.7
	Three	10.3	9.0	8.4	7.5	13.6	9.3	11.2	11.3	11.2	9.5	8.7	8.1	11.0	8.3	9.8	9.5
	Four	3.6	4.6	2.2	2.2	4.1	5.7	6.3	6.9	4.0	5.8	3.0	2.5	4.0	5.4	3.4	4.1
	Five	2.5	2.6	2.1	1.6	3.4	3.1	3.0	3.6	2.5	2.7	2.7	2.4	2.2	2.0	2.8	3.0
	Six +	22.6	24.1	11.2	11.1	25.7	26.1	41.1	41.0	25.0	27.4	18.6	18.1	15.4	18.1	27.0	27.9
Not sure	6.5	4.5	6.0	5.6	4.7	2.9	3.6	1.0	5.2	3.5	8.6	6.3	3.9	2.3	8.0	5.9	



Baseline Monitor
Credit Union Members
March 2011

		Total		Credit Union Member			
		Adults		Yes		No	
		Mar	Feb	Mar	Feb	Mar	Feb
Index		89.5	92.1	90.8	97.9	88.7	89.0
Rate Econ	Excel	2.8	1.8	2.4	2.1	3.1	1.5
	Good	7.4	7.2	7.9	7.9	6.8	6.6
	Fair	34.9	36.1	35.9	39.6	34.2	34.1
	Poor	53.1	53.6	53.3	49.8	53.8	56.4
	Not sure	1.8	1.3	.6	.6	2.2	1.5
Econ Better or Worse	Better	24.8	30.5	26.7	32.6	23.8	29.7
	Worse	50.9	44.0	52.5	44.1	50.4	44.2
	Same	20.1	20.5	17.4	19.7	21.4	20.8
	Not sure	4.2	4.9	3.5	3.6	4.4	5.4
Rate Personal Finances	Excel	7.6	8.3	9.1	10.5	6.9	6.8
	Good	24.8	26.5	28.0	30.5	23.1	24.6
	Fair	42.0	39.9	43.2	40.4	41.2	40.4
	Poor	23.6	23.5	18.2	17.7	27.0	26.1
	Not sure	1.9	1.9	1.6	1.0	1.9	2.1
Personal Finances Better or Worse	Better	22.2	23.7	22.6	26.6	22.4	22.7
	Worse	48.4	44.6	48.5	40.4	48.7	47.1
	Same	27.4	29.4	27.7	31.9	26.6	27.6
	Not sure	2.0	2.3	1.2	1.1	2.2	2.5
Spending Compared to Last Month	More	41.1	31.5	41.2	33.3	41.3	30.5
	Less	17.8	22.4	17.9	21.3	17.9	23.4
	Same	39.5	44.6	39.6	43.9	39.2	44.8
	Not sure	1.5	1.4	1.2	1.5	1.6	1.2



Baseline Monitor
Credit Union Members
March 2011 (cont.)

		Total		Credit Union Members			
		Adults		Yes		No	
		Mar	Feb	Mar	Feb	Mar	Feb
Index		89.5	92.1	90.8	97.9	88.7	89.0
Spending Next Month	More	32.8	24.8	33.9	24.3	32.3	25.1
	Less	17.7	18.9	20.6	17.2	16.4	20.2
	Same	47.3	54.4	43.8	57.7	49.4	52.2
	Not sure	2.2	1.9	1.7	.9	2.0	2.4
Add exp shortfall 30 days	Yes	42.1	36.0	44.5	34.1	41.3	37.1
	No	44.1	50.5	43.1	53.5	44.9	49.4
	Not sure	13.9	13.5	12.4	12.4	13.7	13.5
\$ After Debt Pay	Yes	47.9	48.0	51.4	55.7	46.6	44.4
	No	39.2	40.5	37.1	34.5	40.4	43.9
	Not sure	12.8	11.5	11.5	9.8	13.0	11.7
\$ Left v. Last Month	More	11.9	13.0	11.2	13.9	12.3	12.7
	Less	26.7	21.6	29.9	22.6	24.9	20.9
	Same	60.4	65.2	57.9	63.2	61.7	66.3
	Not sure	1.0	.3	1.0	.4	1.0	.2
Mos Hold Lifestyle If Income Lost	None	27.8	27.0	26.9	22.0	28.4	29.5
	One	17.3	16.7	17.1	17.2	17.6	16.4
	Two	9.3	11.6	10.7	13.0	8.6	10.7
	Three	10.3	9.0	11.3	10.0	9.7	8.4
	Four	3.6	4.6	3.6	4.4	3.6	4.8
	Five	2.5	2.6	2.4	3.2	2.7	2.3
	Six +	22.6	24.1	23.3	26.3	22.7	23.2
	Not sure	6.5	4.5	4.6	3.8	6.8	4.7



Category Spending
Gender, Age
March 2011

		Gender				Age					
		Mar		Feb		Mar			Feb		
		M	F	M	F	18-39	40-64	65+	18-39	40-64	65+
Spending in Next Month on Household Expenses	More	56.1	53.6	43.3	38.9	51.4	59.1	55.2	37.0	44.4	44.7
	Less	9.8	7.2	9.4	8.7	10.0	7.1	6.5	10.5	8.2	6.4
	Same	32.9	37.3	45.5	50.2	36.7	32.6	36.8	49.8	46.0	47.5
	Not sure	1.2	1.8	1.8	2.2	1.9	1.1	1.4	2.7	1.4	1.3
Spending Next Month on Discretionary and Entertainment Exp.	More	10.1	7.2	11.4	5.8	9.8	7.4	7.0	10.1	7.1	5.9
	Less	51.8	53.7	44.5	49.8	54.3	54.1	45.7	47.9	49.4	41.5
	Same	34.8	34.8	41.9	40.2	32.2	35.1	42.0	39.2	40.8	46.8
	Not sure	3.3	4.2	2.2	4.1	3.7	3.3	5.4	2.7	2.8	5.9
Spending Next Month on Household Improvements	More	13.6	13.7	14.7	12.7	14.2	13.9	11.5	14.4	14.0	10.5
	Less	49.5	50.9	42.4	48.9	51.1	51.3	45.9	44.5	48.5	44.4
	Same	31.1	29.1	38.8	33.1	28.9	29.8	33.8	37.3	33.0	36.6
	Not sure	5.7	6.3	4.2	5.3	5.9	5.0	8.8	3.9	4.5	8.5
Spending in Next Month on Major Personal Purchases	More	11.5	11.6	10.7	12.3	13.5	10.3	8.6	13.4	10.6	8.4
	Less	48.7	48.2	44.7	45.2	47.4	51.1	45.4	43.9	48.0	41.4
	Same	35.7	34.5	42.7	38.4	33.9	34.4	40.1	40.4	38.3	44.6
	Not sure	4.1	5.8	1.9	4.2	5.3	4.3	5.9	2.3	3.1	5.7
Next Month – Save and/or Invest	More	9.7	8.8	12.0	7.3	12.5	7.4	3.6	11.4	9.1	4.4
	Less	40.4	39.7	33.7	36.2	38.2	41.8	41.8	32.9	36.9	37.8
	Same	45.2	46.8	51.9	51.6	43.3	48.0	49.9	51.6	51.2	53.4
	Not sure	4.7	4.6	2.4	4.9	6.0	2.8	4.6	4.2	2.9	4.5



Category Spending
Income, Married
March 2011

		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	54.5	59.2	52.3	45.2	41.6	35.1	57.6	49.8	41.7	39.5	55.6	54.2	39.4	41.9
	Less	10.3	7.1	6.6	10.8	6.4	8.8	8.1	9.0	8.4	10.1	7.9	8.8	10.2	8.3
	Same	33.9	33.4	39.4	40.9	50.8	55.6	33.3	38.7	48.4	47.5	34.7	35.7	48.3	47.9
	Not sure	1.3	.3	1.7	3.1	1.3	.5	.9	2.5	1.5	2.9	1.9	1.3	2.2	1.9
Spending Next Month on Discretionary and Entertainment Exp.	More	8.4	6.7	11.4	8.8	7.4	10.0	7.9	9.6	7.9	9.2	8.3	8.7	9.1	7.9
	Less	58.9	52.7	43.1	56.0	46.4	35.5	53.8	51.2	45.9	50.1	57.0	50.3	49.6	46.1
	Same	27.0	39.3	43.5	29.3	44.7	53.7	35.8	33.2	44.0	35.5	31.6	36.8	39.8	41.6
	Not sure	5.8	1.3	2.0	5.8	1.5	.7	2.6	6.0	2.2	5.2	3.1	4.3	1.5	4.3
Spending Next Month on Household Improvements	More	10.5	15.5	17.5	12.1	12.6	18.6	13.6	13.7	15.3	10.5	14.5	13.2	15.0	12.7
	Less	57.0	49.0	42.9	53.2	45.3	36.2	51.9	47.6	45.3	47.0	54.0	48.0	48.4	44.4
	Same	23.8	32.8	36.8	27.4	38.3	43.8	30.3	29.5	36.2	34.6	27.5	31.6	34.1	36.6
	Not sure	8.8	2.7	2.8	7.3	3.8	1.4	4.1	9.2	3.1	7.9	4.0	7.2	2.5	6.3
Spending Next Month on Major Personal Purchases	More	11.3	9.1	15.8	11.7	10.1	13.7	11.5	11.6	11.9	11.0	14.5	9.8	12.7	10.9
	Less	56.2	47.4	38.0	54.0	43.4	33.7	49.5	46.5	44.3	46.1	49.0	48.0	45.3	44.8
	Same	25.3	41.5	44.2	29.9	43.9	51.9	36.2	33.1	41.3	38.6	32.4	36.6	40.1	40.4
	Not sure	7.2	2.0	2.0	4.4	2.6	.7	2.8	8.8	2.5	4.3	4.1	5.6	1.9	3.9
Saving/Investing Next Month	More	7.5	7.9	15.4	7.1	7.7	16.0	8.4	10.8	10.4	7.7	10.7	8.4	12.1	7.8
	Less	51.4	35.9	25.4	49.4	30.7	19.9	39.9	40.3	32.7	39.4	40.3	39.8	33.8	36.1
	Same	34.0	54.4	57.7	37.2	59.3	62.8	49.0	41.0	54.0	47.6	44.3	47.2	51.2	51.9
	Not sure	7.1	1.8	1.5	6.3	2.3	1.2	2.7	7.9	2.9	5.3	4.7	4.6	2.9	4.3



Category Spending
Credit Union Member
March 2011

		Credit Union Member			
		Mar		Feb	
		Yes	No	Yes	No
Spending in Next Month on Household Expenses	More	59.8	52.5	42.5	39.7
	Less	6.8	9.3	7.2	9.9
	Same	32.1	36.8	49.1	48.1
	Not sure	1.4	1.4	1.2	2.2
Spending Next Month on Discretionary and Entertainment Exp.	More	9.4	7.8	9.0	7.6
	Less	55.4	52.0	45.5	48.4
	Same	32.8	35.9	43.1	40.4
	Not sure	2.5	4.3	2.3	3.6
Spending Next Month on Household Improvements	More	16.0	12.3	16.4	12.0
	Less	49.6	51.2	45.7	46.4
	Same	29.8	30.1	34.2	36.2
	Not sure	4.6	6.4	3.7	5.3
Spending in Next Month on Major Personal Purchases	More	12.4	11.1	12.1	11.1
	Less	48.4	48.8	44.5	46.6
	Same	35.7	34.4	41.0	38.9
	Not sure	3.5	5.7	2.4	3.4
Next Month – Save and/or Invest	More	9.1	9.2	10.8	9.2
	Less	39.2	41.0	32.5	36.9
	Same	48.9	44.6	54.1	49.5
	Not sure	2.7	5.3	2.7	4.3



**Monthly Budgeting
March 2011**

		Total	Gender		Age			Married	
		LV	Male	Female	18-39	40-64	65+	Yes	No
In Terms of Household Spending, Do You Have a Monthly Budget?	Yes	62.2	62.6	61.8	66.2	62.1	50.1	64.1	59.0
	No	30.0	31.1	29.1	25.9	31.1	39.7	29.8	30.2
	Not sure	7.8	6.4	9.1	7.9	6.8	10.2	6.1	10.8

"Only Answered By "Yes" ¹ Above		Total	Gender		Age			Married	
		LV	Male	Female	18-39	40-64	65+	Yes	No
How Often Do You Exceed Your Monthly Spending Budget	Rarely or never	32.1	37.6	27.4	29.3	34.7	36.2	32.4	31.6
	A few months a year	36.8	36.2	37.4	34.7	39.1	38.8	39.2	32.6
	About half the time	15.6	14.4	16.6	18.0	13.3	12.6	17.1	12.9
	More than half the time	7.6	5.7	9.2	8.9	6.3	6.1	5.5	11.4
	Almost every month	6.3	4.7	7.6	8.1	4.8	3.2	4.5	9.5
	Not sure	1.6	1.4	1.7	1.1	1.8	3.1	1.4	2.0

1. 3266 Adults Who Have a Monthly Spending Budget



**Monthly Budgeting
March 2011 (cont.)**

		Total	Children at Home		Income			Credit Union Member	
		LV	Yes	No	Less than \$40K	\$40K to \$75K	\$75K+	Yes	No
In Terms of Household Spending Do You Have a Monthly Budget?	Yes	62.2	64.6	60.8	63.8	61.1	62.7	67.0	59.7
	No	30.0	27.4	31.5	26.0	34.6	31.8	27.6	31.4
	Not sure	7.8	8.0	7.7	10.2	4.3	5.5	5.4	8.9

"Only Answered By "Yes" ¹ Above		Total	Children at Home		Income			Credit Union Member	
		LV	Yes	No	Less than \$40K	\$40K to \$75K	\$75K+	Yes	No
How Often Do You Exceed Your Monthly Spending Budget	Rarely or never	32.1	22.2	38.2	30.0	33.9	36.4	33.2	30.9
	A few months a year	36.8	43.5	33.0	32.6	40.5	41.2	38.2	36.1
	About half the time	15.6	18.0	14.2	15.0	16.9	16.2	13.2	17.3
	More than half the time	7.6	6.7	7.7	10.8	5.4	2.6	8.0	7.4
	Almost every month	6.3	8.6	4.9	10.0	2.4	3.2	6.7	6.1
	Not sure	1.6	0.9	2.0	1.6	0.9	0.4	0.6	2.1

1. 3266 Adults Who Have a Monthly Spending Budget