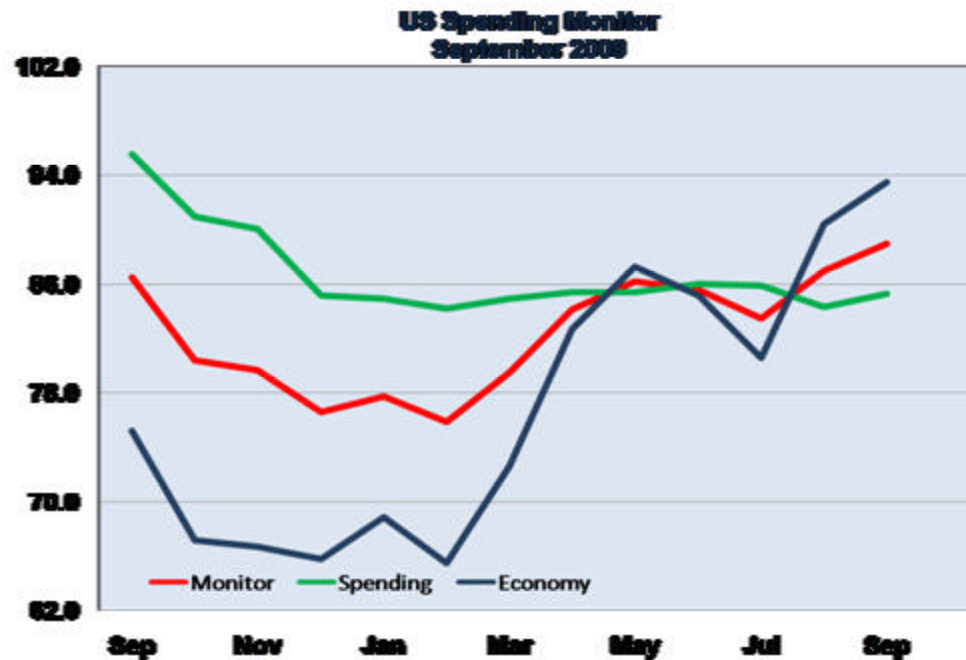




DISCOVER[®] U.S. SPENDING MONITORSM

	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb
DSM	89.0	87.0	83.5	85.6	86.2	84.2	79.5	75.7
Spending	85.3	84.3	85.9	86.0	85.4	85.4	84.9	84.3
Economy	93.5	90.4	80.6	85.2	87.3	82.7	72.6	65.0



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 15,000 US Adults
September 2009

Baseline Index Questions

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

	Sep	Aug	Jul	Jun	May	Apr
Excellent	2.8	2.5	1.8	2.2	2.8	2.9
Good	6.0	5.2	4.7	5.3	5.6	4.1
Fair	38.1	35.0	31.2	31.3	35.0	32.1
Poor	51.5	55.3	61.2	59.2	55.2	59.3
Not sure	1.7	1.9	1.1	2.0	1.4	1.5
Index	53.1	48.7	42.1	44.9	49.4	44.3

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

	Sep	Aug	Jul	Jun	May	Apr
Better	33.2	31.1	23.5	26.1	27.3	22.7
Worse	43.3	45.5	52.1	49.0	48.9	50.7
Same	19.0	17.9	19.3	19.0	17.9	20.4
Not sure	4.5	5.4	5.1	5.9	5.9	6.2
Index	149.6	142.4	118.9	128.3	130.4	119.8

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

	Sep	Aug	Jul	Jun	May	Apr
Excellent	6.6	6.3	6.9	7.6	7.6	7.3
Good	26.2	25.5	24.7	25.2	25.6	27.2
Fair	41.8	41.9	41.2	41.6	41.2	38.9
Poor	22.9	24.4	24.6	23.5	23.5	24.0
Not sure	2.4	1.9	2.5	2.2	2.1	2.6
Index	89.7	87.7	87.4	89.3	89.6	90.2

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

	Sep	Aug	Jul	Jun	May	Apr
Better	21.1	21.1	18.2	19.3	20.1	18.0
Worse	47.5	46.4	51.3	48.8	48.1	48.9
Same	29.4	30.0	27.3	29.1	29.2	30.1
Not sure	2.0	2.5	3.2	2.7	2.6	3.0
Index	81.6	82.7	74.2	78.1	79.9	76.6

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?

	Sep	Aug	Jul	Jun	May	Apr
More	23.8	26.4	25.3	27.3	25.0	23.7
Less	28.0	28.3	29.7	28.9	28.8	29.4
Same	47.1	44.3	43.8	42.3	44.8	45.8
Not sure	1.1	1.0	1.2	1.4	1.4	1.0
Index	72.1	73.7	71.9	74.0	72.3	70.9

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

	Sep	Aug	Jul	Jun	May	Apr
More	19.4	20.2	20.9	22.5	20.1	19.5
Less	24.5	25.7	24.8	24.0	23.8	24.4
Same	54.3	51.6	52.4	51.3	54.2	54.2
Not sure	1.8	2.5	2.0	2.2	1.9	2.0
Index	74.7	74.4	75.6	77.5	75.8	74.8



Discover US Spending Monitor
September 2009

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?

	Sep	Aug	Jul	Jun	May	Apr
Yes	37.7	40.0	39.3	39.0	38.6	37.5
No	47.4	45.6	46.8	46.4	47.0	46.8
Not sure	14.9	14.3	13.9	14.6	14.3	15.7
Index	98.4	94.7	96.4	96.3	97.2	98.0

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

	Sep	Aug	Jul	Jun	May	Apr
Yes	47.1	46.2	46.7	47.4	48.1	47.5
No	40.9	41.2	41.4	40.3	40.1	40.6
Not sure	11.9	12.6	11.9	12.3	11.8	12.0
Index	87.3	86.2	86.5	88.0	88.7	87.9

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?

	Sep	Aug	Jul	Jun	May	Apr
More	10.4	9.8	9.8	12.3	9.9	11.7
Less	18.7	22.1	19.3	19.8	21.3	18.5
Same	70.0	67.1	69.6	67.0	68.2	69.3
Not sure	1.0	1.0	1.4	0.8	0.7	0.5
Index	99.7	97.8	99.1	100.0	98.1	100.4

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

	Sep	Aug	Jul	Jun	May	Apr
None	27.5	27.3	25.8	27.4	27.5	28.1
1 mo.	17.5	18.1	16.3	17.4	18.3	16.6
2 mos.	10.3	10.8	11.2	10.5	9.2	10.1
3 mos.	10.7	10.6	12.7	11.3	10.5	10.6
4 mos.	4.5	3.7	3.8	4.4	3.7	4.0
5 mos.	2.6	3.3	3.1	2.5	3.1	3.3
6 or more	22.0	21.1	22.8	21.4	21.6	22.7
Not sure	4.9	5.1	4.4	5.2	6.0	4.6
Index	94.3	92.7	98.9	93.9	92.8	95.6



Category Spending
September 2009

1* Spending next month on household expenses?

	Sep	Aug	Jul	Jun	May	Apr
More	26.8	27.9	29.0	34.7	30.4	24.8
Less	11.0	12.6	11.1	12.7	12.5	15.6
Same	60.7	57.6	57.9	51.3	55.1	57.6
Not sure	1.4	1.9	2.0	1.2	2.0	2.0

2* Spending next month on discretionary personal expenses?

	Sep	Aug	Jul	Jun	May	Apr
More	8.1	7.9	9.1	9.0	9.9	9.3
Less	49.9	52.4	53.0	51.1	49.2	49.9
Same	39.2	36.7	34.9	37.0	37.8	37.1
Not sure	2.8	3.0	3.0	2.8	3.1	3.7

3* Spending next month on household improvements?

	Sep	Aug	Jul	Jun	May	Apr
More	13.5	12.4	14.8	14.8	15.0	16.0
Less	50.0	53.0	50.3	50.4	49.9	49.8
Same	31.6	29.7	29.7	30.1	30.6	29.1
Not sure	5.0	4.9	5.2	4.8	4.5	5.1

4* Spending next month on major personal purchases?

	Sep	Aug	Jul	Jun	May	Apr
More	9.9	13.3	15.5	14.8	15.5	13.4
Less	50.4	48.1	50.0	47.8	47.8	47.4
Same	36.3	34.5	31.7	33.4	33.4	34.9
Not sure	3.4	4.1	2.8	3.9	3.3	4.3

5* Saving and investing next month?

	Sep	Aug	Jul	Jun	May	Apr
More	9.5	9.8	8.7	10.2	10.3	11.7
Less	38.4	38.8	41.9	40.3	37.9	38.6
Same	49.7	48.1	46.4	45.6	48.6	45.9
Not sure	2.4	3.3	3.1	3.8	3.3	3.9



Baseline Monitor
Gender, Age
September 2009

		Total		Gender				Age					
		Adults		Male		Female		18-39		40-64		65+	
		Sep	Aug	Sep	Aug	Sep	Aug	Sep	Aug	Sep	Aug	Sep	Aug
Index		89.0	87.0	92.3	87.9	86.1	86.3	86.8	82.9	88.3	87.6	97.0	98.4
Rate Econ	Excellent	2.8	2.5	4.1	3.6	1.7	1.6	4.1	3.4	1.0	1.5	2.6	2.0
	Good	6.0	5.2	6.2	5.3	5.7	5.2	5.1	4.2	6.4	5.8	7.5	7.4
	Fair	38.1	35.0	34.4	33.1	41.2	36.6	38.7	33.8	37.0	34.6	38.9	39.3
	Poor	51.5	55.3	54.3	56.6	49.2	54.2	50.1	56.0	54.7	56.9	48.9	49.5
	Not sure	1.7	1.9	1.1	1.4	2.2	2.4	2.0	2.6	1.0	1.1	2.2	1.7
Econ Better or Worse	Better	33.2	31.1	36.0	31.1	30.9	31.2	35.7	31.7	32.3	31.4	28.0	29.0
	Worse	43.3	45.5	42.5	47.5	44.0	43.9	41.1	44.4	46.6	48.5	42.3	42.2
	Stay same	19.0	17.9	17.6	16.1	20.1	19.5	19.2	18.3	17.1	15.6	22.6	22.0
	Not sure	4.5	5.4	3.9	5.3	5.0	5.4	4.0	5.5	4.0	4.5	7.1	6.8
Rate Personal Finances	Excellent	6.6	6.3	8.8	7.6	4.8	5.2	7.3	6.0	6.0	6.4	5.8	7.2
	Good	26.2	25.5	26.3	26.7	26.0	24.5	24.8	23.8	26.8	26.1	28.9	29.4
	Fair	41.8	41.9	40.3	40.5	43.1	43.1	40.4	40.2	42.3	42.4	45.5	46.1
	Poor	22.9	24.4	22.7	23.6	23.1	25.1	24.6	28.0	23.5	23.5	16.4	15.1
	Not sure	2.4	1.9	1.8	1.6	3.0	2.0	2.9	2.0	1.4	1.6	3.5	2.1
Personal Finances Better or Worse	Better	21.1	21.1	24.1	21.3	18.6	20.9	23.5	23.3	20.5	20.1	14.9	16.3
	Worse	47.5	46.4	45.2	47.9	49.4	45.2	45.7	43.7	50.6	50.6	45.9	45.4
	Stay same	29.4	30.0	28.7	29.4	30.0	30.6	28.5	29.8	27.3	27.8	37.0	35.8
	Not sure	2.0	2.5	2.0	1.5	2.0	3.3	2.3	3.2	1.5	1.5	2.2	2.5
Spending Compared to Last Month	More	23.8	26.4	23.3	24.7	24.3	27.8	23.3	27.4	24.2	24.9	24.9	26.5
	Less	28.0	28.3	29.1	29.4	27.0	27.4	30.0	30.2	28.3	29.4	20.8	19.9
	About same	47.1	44.3	46.9	44.7	47.2	44.1	45.5	41.5	46.6	44.8	53.1	52.2
	Not sure	1.1	1.0	0.7	1.3	1.5	0.8	1.2	1.0	0.9	0.9	1.2	1.3



Baseline Monitor
Gender, Age
September 2009 (cont.)

		Total		Gender				Age					
		Adults		Male		Female		18-39		40-64		65+	
		Sep	Aug	Sep	Aug	Sep	Aug	Sep	Aug	Sep	Aug	Sep	Aug
Index		89.0	87.0	92.3	87.9	86.1	86.3	86.8	82.9	88.3	87.6	97.0	98.4
Spending Next Month	More	19.4	20.2	21.2	18.6	17.9	21.6	21.0	21.4	17.9	19.3	18.0	18.7
	Less	24.5	25.7	25.5	29.0	23.7	22.9	27.2	29.0	24.2	25.1	16.9	17.2
	About same	54.3	51.6	52.0	50.7	56.2	52.3	50.1	47.0	56.3	53.3	62.7	61.6
	Not sure	1.8	2.5	1.3	1.7	2.2	3.2	1.7	2.6	1.6	2.3	2.4	2.6
Add Exp. or Shortfall Next 30 Days	Yes	37.7	40.0	37.9	39.5	37.5	40.5	41.3	45.0	38.5	39.5	24.7	25.9
	No	47.4	45.6	49.2	47.6	45.9	43.9	45.1	42.1	47.2	46.5	55.1	54.7
	Not sure	14.9	14.3	13.0	12.8	16.5	15.6	13.6	13.0	14.3	14.0	20.2	19.4
Money Left After Paying Debts	Yes	47.1	46.2	51.4	49.0	43.6	43.8	45.0	42.9	48.0	47.8	51.8	52.5
	No	40.9	41.2	38.8	39.8	42.7	42.5	44.7	45.5	40.8	40.8	29.7	29.2
	Not sure	11.9	12.6	9.8	11.3	13.7	13.7	10.3	11.6	11.2	11.4	18.4	18.3
Money Left Compared to Last Month	More	10.4	9.8	11.1	11.1	9.6	8.5	12.8	13.5	9.5	7.4	5.8	5.2
	Less	18.7	22.1	17.4	21.3	20.0	22.9	19.8	23.5	19.2	22.5	14.8	17.8
	About same	70.0	67.1	70.7	67.1	69.2	67.1	66.3	61.4	70.3	69.5	78.9	76.6
	Not sure	1.0	1.0	0.8	0.5	1.2	1.6	1.1	1.6	1.0	0.7	0.6	0.4
Months Continue Lifestyle If You Lost Income	None	27.5	27.3	23.6	22.4	30.9	31.5	34.8	34.3	23.1	23.8	15.4	13.9
	One	17.5	18.1	16.5	18.3	18.4	17.9	18.7	20.9	16.9	15.7	14.9	14.7
	Two	10.3	10.8	10.4	12.1	10.2	9.7	11.1	12.4	10.2	9.9	7.6	7.9
	Three	10.7	10.6	12.5	10.6	9.2	10.5	10.2	10.8	11.2	10.6	11.3	9.8
	Four	4.5	3.7	4.1	3.9	4.8	3.5	4.6	3.1	4.6	4.2	3.9	4.2
	Five	2.6	3.3	2.8	3.8	2.4	2.9	2.0	3.5	3.3	3.0	3.0	3.2
	Six +	22.0	21.1	26.2	24.7	18.5	18.1	15.3	11.6	26.2	27.7	33.1	35.7
	Not sure	4.9	5.1	3.9	4.2	5.8	5.9	3.3	3.4	4.5	5.1	10.7	10.7



Baseline Monitor
Income, Married
September 2009

		Total		Income						Married				Kids @ Home			
		Adults		<\$40k		\$40K to \$75K		\$75K+		Yes		No		Yes		No	
		Sep	Aug	Sep	Aug	Sep	Aug	Sep	Aug	Sep	Aug	Sep	Aug	Sep	Aug	Sep	Aug
Index		89.0	87.0	73.1	70.5	92.2	89.8	110.2	109.9	91.1	90.3	84.7	81.0	85.1	79.5	91.4	91.8
Rate Econ	Excel	2.8	2.5	4.7	2.6	0.3	2.3	2.3	2.3	2.5	2.5	3.2	2.6	3.6	2.6	2.3	2.5
	Good	6.0	5.2	5.6	4.2	4.9	4.5	7.4	7.6	5.5	5.2	6.8	5.3	4.1	4.2	7.1	6.0
	Fair	38.1	35.0	30.5	30.0	42.2	35.3	45.6	41.8	39.4	36.9	35.5	31.3	39.6	34.5	37.2	35.1
	Poor	51.5	55.3	57.0	60.6	51.3	56.7	44.3	47.7	51.5	53.9	51.6	58.1	51.4	57.4	51.6	54.2
	Not sure	1.7	1.9	2.2	2.6	1.3	1.2	0.3	0.6	1.0	1.5	2.9	2.8	1.3	1.4	1.9	2.3
Econ Better or Worse	Better	33.2	31.1	25.5	22.6	33.1	32.9	46.5	43.2	33.4	33.2	33.0	27.3	32.9	30.0	33.5	32.0
	Worse	43.3	45.5	48.4	51.0	44.5	45.6	34.1	37.6	44.8	46.6	40.2	43.6	44.9	48.0	42.1	44.0
	Same	19.0	17.9	20.7	19.2	19.2	18.2	16.1	16.5	17.7	15.8	21.4	22.0	18.5	17.7	19.4	18.0
	Not sure	4.5	5.4	5.5	7.2	3.2	3.2	3.3	2.7	4.0	4.4	5.4	7.1	3.7	4.4	5.0	6.1
Rate Personal Finances	Excel	6.6	6.3	3.7	2.2	3.2	5.0	15.1	15.0	8.1	7.2	3.7	4.6	7.7	5.3	6.0	7.0
	Good	26.2	25.5	12.0	11.5	32.7	30.8	43.5	42.5	29.3	29.2	19.8	18.5	27.1	23.1	25.7	27.1
	Fair	41.8	41.9	42.7	40.8	47.8	49.8	34.0	33.4	42.3	42.2	40.8	41.3	39.3	41.0	43.4	42.4
	Poor	22.9	24.4	38.0	42.6	15.3	14.1	6.8	8.2	18.3	19.7	32.1	33.1	23.8	28.4	22.2	21.9
	Not sure	2.4	1.9	3.6	2.9	0.9	0.4	0.6	0.9	1.9	1.6	3.5	2.4	2.0	2.2	2.7	1.7
Personal Finances Better or Worse	Better	21.1	21.1	13.5	14.4	23.9	23.6	30.9	31.6	21.9	22.2	19.6	18.9	21.6	21.4	20.6	21.0
	Worse	47.5	46.4	57.3	56.6	44.3	44.7	35.9	34.5	47.2	45.7	48.2	47.7	48.7	48.3	47.0	45.1
	Same	29.4	30.0	26.0	25.1	31.2	30.7	32.5	32.7	29.1	29.9	30.1	30.3	27.8	27.8	30.3	31.4
	Not sure	2.0	2.5	3.1	4.0	0.6	1.0	0.7	1.2	1.9	2.2	2.2	3.0	2.0	2.6	2.0	2.4
Spending Compared to Last Month	More	23.8	26.4	29.3	31.6	20.6	22.5	18.4	23.0	23.2	24.5	25.1	29.8	24.3	26.7	23.4	26.2
	Less	28.0	28.3	30.3	28.7	28.1	29.0	25.4	26.7	27.5	29.3	28.9	26.4	28.3	32.3	27.8	25.5
	Same	47.1	44.3	38.9	38.0	51.1	47.9	55.4	50.1	48.5	45.3	44.3	42.5	46.0	40.3	47.9	47.1
	Not sure	1.1	1.0	1.4	1.7	0.2	0.6	0.9	0.2	0.8	0.9	1.7	1.2	1.4	0.8	0.9	1.1



**Baseline Monitor
Income, Married
September 2009 (cont.)**

		Total		Income						Married				Kids @ Home			
		LV		<\$40k		\$40k to \$75k		\$75k+		Yes		No		Yes		No	
		Sep	Aug	Sep	Aug	Sep	Aug	Sep	Aug	Sep	Aug	Sep	Aug	Sep	Aug	Sep	Aug
Index		89.0	87.0	73.1	70.5	92.2	89.8	110.2	109.9	91.1	90.3	84.7	81.0	85.1	79.5	91.4	91.8
Spending Next Month	More	19.4	20.2	23.5	25.0	16.3	15.2	16.1	17.7	18.3	18.6	21.6	23.3	20.7	20.1	18.4	20.3
	Less	24.5	25.7	24.5	24.6	27.0	26.9	23.3	25.7	24.9	27.0	23.7	23.4	25.7	31.1	23.8	22.4
	Same	54.3	51.6	49.9	46.4	55.1	56.3	60.2	55.9	55.4	52.7	52.1	49.5	52.1	46.4	55.8	54.7
	Not sure	1.8	2.5	2.1	4.0	1.6	1.5	0.4	0.7	1.4	1.7	2.7	3.9	1.5	2.4	2.0	2.5
Add exp shortfall 30 days	Yes	37.7	40.0	46.9	49.1	34.1	38.4	29.2	29.7	36.6	38.2	39.8	43.5	41.9	47.7	35.0	35.4
	No	47.4	45.6	35.4	34.7	51.9	48.9	62.3	62.2	49.2	49.0	43.9	39.3	45.3	40.2	48.8	49.1
	Not sure	14.9	14.3	17.7	16.2	14.0	12.7	8.5	8.1	14.2	12.8	16.2	17.2	12.8	12.0	16.2	15.5
\$ After Debt Pay	Yes	47.1	46.2	31.3	28.5	53.7	50.3	68.2	71.1	50.3	50.4	41.0	38.3	44.2	40.3	49.0	49.7
	No	40.9	41.2	56.3	57.3	35.8	37.0	25.3	24.0	38.9	38.0	45.0	47.3	47.0	49.7	37.1	36.1
	Not sure	11.9	12.6	12.4	14.2	10.4	12.7	6.5	4.9	10.9	11.5	14.0	14.5	8.8	10.0	13.9	14.2
\$ Left v. Last Month	More	10.4	9.8	11.5	8.6	11.9	9.0	9.4	9.8	8.9	9.4	14.0	10.7	11.6	11.3	9.7	8.6
	Less	18.7	22.1	27.3	28.6	15.1	21.4	15.7	20.2	18.7	22.0	18.7	22.4	18.6	26.8	18.8	19.8
	Same	70.0	67.1	60.7	61.0	71.0	69.4	74.5	69.0	71.8	67.9	65.4	65.0	69.0	60.8	70.4	70.5
	Not sure	1.0	1.0	0.5	1.8	2.1	0.2	0.3	1.1	0.6	0.7	1.9	1.8	0.8	1.1	1.0	1.0
Mos Hold Lifestyle Income Lost	None	27.5	27.3	40.0	39.7	23.0	23.8	15.3	13.9	24.8	23.2	33.0	35.0	35.3	32.9	22.7	24.0
	One	17.5	18.1	22.1	23.0	15.0	18.3	12.6	9.1	16.2	16.7	20.0	20.7	18.5	21.4	16.8	16.1
	Two	10.3	10.8	9.0	10.5	11.5	11.7	11.2	10.5	10.4	11.7	9.9	9.1	9.7	12.1	10.6	9.8
	Three	10.7	10.6	7.6	6.5	15.1	13.7	12.1	14.8	11.7	12.5	8.9	7.0	10.3	13.1	11.0	9.0
	Four	4.5	3.7	2.4	2.5	6.2	4.8	6.5	5.0	4.9	4.0	3.7	3.1	5.4	3.0	4.0	4.1
	Five	2.6	3.3	2.0	1.9	3.3	3.4	2.6	6.0	2.9	3.6	2.0	2.7	2.6	3.0	2.6	3.4
	Six +	22.0	21.1	11.7	10.5	22.2	21.6	38.1	38.5	24.7	23.9	16.6	16.0	16.1	12.7	25.8	26.3
Not sure	4.9	5.1	5.1	5.5	3.6	2.7	1.5	2.2	4.3	4.4	6.0	6.4	2.2	1.8	6.6	7.2	



Category Spending
Gender, Age
September 2009

		Gender				Age					
		Sep		Aug		Sep			Aug		
		M	F	M	F	18-39	40-64	65+	18-39	40-64	65+
Spending in Next Month on Household Expenses	More	26.4	27.2	28.4	27.5	26.1	27.5	27.6	28.6	26.9	28.0
	Less	12.1	10.1	13.5	11.8	12.3	10.6	8.1	14.9	12.2	6.3
	Same	60.7	60.8	56.6	58.5	60.2	60.4	62.9	54.1	59.4	64.2
	Not sure	0.8	1.9	1.5	2.3	1.3	1.4	1.4	2.4	1.5	1.4
Spending Next Month on Discretionary Entertainment Exp.	More	9.1	7.3	8.2	7.7	10.6	6.1	5.0	10.1	5.9	5.6
	Less	48.3	51.3	51.3	53.4	51.8	51.1	41.5	56.3	52.6	39.8
	Same	40.6	37.9	38.1	35.5	35.2	40.2	48.8	31.1	38.3	50.1
	Not sure	2.0	3.5	2.5	3.5	2.3	2.6	4.7	2.5	3.2	4.5
Spending Next Month on Household Improvements	More	13.7	13.3	12.7	12.0	15.2	12.5	10.6	12.4	12.5	11.8
	Less	47.7	51.9	52.8	53.3	49.4	52.9	45.1	56.3	52.4	44.2
	Same	35.2	28.6	31.3	28.2	30.7	30.7	36.5	26.6	30.6	37.1
	Not sure	3.5	6.2	3.1	6.5	4.8	3.9	7.8	4.7	4.5	6.8
Spending in Next Month on Major Personal Purchases	More	11.1	8.9	12.4	14.1	11.0	9.2	8.1	16.5	10.8	9.3
	Less	47.3	53.1	47.4	48.8	52.0	51.3	43.5	47.9	50.8	42.6
	Same	39.4	33.6	37.6	31.8	33.8	36.6	43.2	30.9	35.5	43.0
	Not sure	2.3	4.4	2.7	5.3	3.2	2.9	5.2	4.7	2.9	5.1
Next Month – Save and/or Invest	More	10.7	8.6	9.9	9.7	13.4	7.0	3.6	13.9	6.8	4.0
	Less	36.9	39.6	37.6	39.9	36.1	41.6	38.0	37.4	41.2	38.0
	Same	50.6	48.8	49.7	46.7	48.5	49.3	53.9	45.4	49.2	53.5
	Not sure	1.8	3.0	2.9	3.7	2.0	2.0	4.5	3.3	2.8	4.5



Category Spending
Income, Married
September 2009

		Income						Married				Kids @ Home			
		Sep			Aug			Sep		Aug		Sep		Aug	
		<40k	40-75k	>75k	<40k	40-75k	>75k	Y	N	Y	N	Y	N	Y	N
Spending Next Month on Household Expenses	More	33.5	23.9	19.1	35.2	25.7	17.6	26.0	28.6	26.7	30.1	28.7	25.6	28.2	27.7
	Less	14.8	8.6	8.6	14.0	10.5	12.1	9.9	13.4	11.9	13.8	10.3	11.5	14.1	11.6
	Same	49.6	66.8	72.0	47.7	62.5	70.2	63.2	55.7	59.9	53.4	60.1	61.3	55.6	58.8
	Not sure	2.1	0.7	0.4	3.1	1.3	0.2	0.9	2.3	1.5	2.7	0.9	1.7	2.2	1.8
Spending Next Month on Disc. Entertainment Exp.	More	9.8	6.8	7.1	7.6	6.6	8.5	6.4	11.6	6.4	10.6	8.5	7.8	7.9	7.8
	Less	56.2	51.3	41.5	60.4	51.1	42.3	50.9	48.0	53.0	51.3	53.9	47.5	61.9	46.4
	Same	29.3	40.9	51.1	27.0	41.1	48.4	41.1	35.3	38.8	32.6	36.0	41.1	28.7	41.8
	Not sure	4.7	1.0	0.3	5.0	1.1	0.8	1.6	5.2	1.7	5.4	1.6	3.5	1.6	3.9
Spending Next Month on Household Improvements	More	12.5	13.0	16.4	10.3	11.2	17.7	13.4	13.7	12.8	11.4	15.8	12.1	12.0	12.6
	Less	54.8	49.3	44.7	58.3	52.7	47.1	51.3	47.3	54.0	51.3	50.5	49.5	57.9	50.1
	Same	25.4	34.2	37.3	23.6	33.9	33.9	31.6	31.5	29.9	29.3	30.0	32.6	26.5	31.6
	Not sure	7.3	3.4	1.5	7.8	2.2	1.2	3.6	7.6	3.3	8.0	3.7	5.7	3.6	5.7
Spending Next Month on Major Personal Purchases	More	10.2	8.6	10.7	12.2	12.6	15.9	8.9	11.9	11.4	16.7	10.1	9.9	15.1	12.2
	Less	56.7	51.3	41.3	53.2	47.7	41.0	51.3	48.6	49.3	45.6	53.4	48.5	51.5	45.7
	Same	28.0	38.0	47.5	27.6	38.0	42.5	37.4	33.9	36.6	30.7	34.1	37.6	30.1	37.5
	Not sure	5.0	2.0	0.6	6.9	1.7	0.6	2.3	5.5	2.6	7.0	2.5	4.0	3.3	4.6
Saving/Investing Next Month	More	7.6	8.9	14.0	8.4	9.5	12.9	9.2	10.1	8.8	11.5	13.1	7.4	12.2	8.3
	Less	51.6	33.9	23.9	51.9	34.3	24.0	36.8	41.6	37.7	40.9	36.7	39.3	40.2	37.9
	Same	36.9	56.4	61.6	35.3	54.9	61.7	52.3	44.4	51.1	42.7	48.4	50.5	45.5	49.8
	Not sure	3.9	0.8	0.5	4.3	1.4	1.4	1.7	3.9	2.5	4.9	1.9	2.8	2.1	4.1