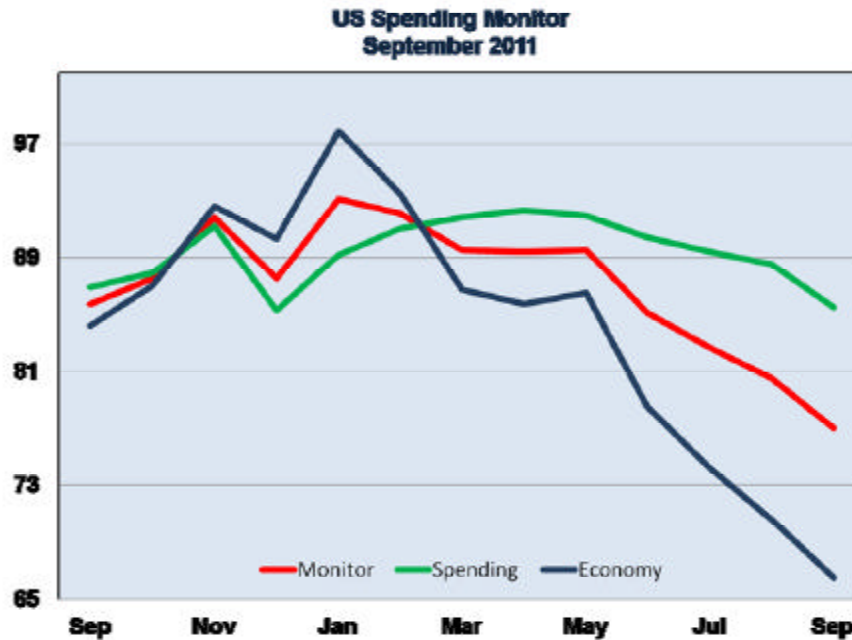


DISCOVER[®]

DISCOVER[®] U.S. SPENDING MONITORSM

| | Sep | Aug | Jul | Jun | May | Apr | Mar | Feb |
|----------|------|------|------|------|------|------|------|------|
| DSM | 77.0 | 80.5 | 82.7 | 85.1 | 89.5 | 89.4 | 89.5 | 92.1 |
| Spending | 85.5 | 88.5 | 89.4 | 90.4 | 91.9 | 92.3 | 91.8 | 91.0 |
| Economy | 66.5 | 70.6 | 74.2 | 78.5 | 86.5 | 85.7 | 86.7 | 93.5 |



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
September 2011

Baseline Index Questions

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

| | Sep | Aug | Jul | Jun | May | Apr |
|-----------|------|------|------|------|------|------|
| Excellent | 2.9 | 3.3 | 2.7 | 2.2 | 2.9 | 3.0 |
| Good | 4.1 | 4.7 | 4.2 | 5.2 | 7.4 | 6.5 |
| Fair | 25.3 | 26.5 | 29.7 | 31.0 | 31.6 | 34.4 |
| Poor | 66.2 | 63.9 | 62.3 | 60.5 | 56.9 | 55.0 |
| Not sure | 1.5 | 1.6 | 1.2 | 1.0 | 1.2 | 1.1 |
| Index | 37.9 | 40.9 | 41.3 | 43.5 | 49.5 | 50.6 |

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

| | Sep | Aug | Jul | Jun | May | Apr |
|----------|------|------|-------|-------|-------|-------|
| Better | 12.1 | 13.3 | 18.9 | 21.3 | 25.9 | 25.7 |
| Worse | 63.0 | 63.5 | 58.7 | 55.6 | 50.7 | 51.3 |
| Same | 19.5 | 18.9 | 18.0 | 18.1 | 19.6 | 18.2 |
| Not sure | 5.3 | 4.2 | 4.4 | 4.9 | 3.8 | 4.8 |
| Index | 81.7 | 82.9 | 100.3 | 109.2 | 125.1 | 123.7 |

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

| | Sep | Aug | Jul | Jun | May | Apr |
|-----------|------|------|------|------|------|------|
| Excellent | 6.1 | 7.2 | 6.6 | 6.8 | 7.7 | 7.5 |
| Good | 22.4 | 26.2 | 23.3 | 24.6 | 26.7 | 26.4 |
| Fair | 41.0 | 39.4 | 43.2 | 41.4 | 40.2 | 39.0 |
| Poor | 27.5 | 24.6 | 24.4 | 24.7 | 23.4 | 24.7 |
| Not sure | 2.9 | 2.7 | 2.6 | 2.4 | 2.1 | 2.4 |
| Index | 82.5 | 88.9 | 86.1 | 87.2 | 90.7 | 89.2 |

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

| | Sep | Aug | Jul | Jun | May | Apr |
|----------|------|------|------|------|------|------|
| Better | 14.9 | 15.9 | 16.3 | 18.1 | 21.3 | 20.6 |
| Worse | 57.3 | 53.0 | 54.1 | 51.3 | 48.3 | 49.2 |
| Same | 25.6 | 28.9 | 27.1 | 28.5 | 28.1 | 28.2 |
| Not sure | 2.2 | 2.2 | 2.5 | 2.0 | 2.3 | 2.1 |
| Index | 63.8 | 69.7 | 69.0 | 74.0 | 80.9 | 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?

| | Sep | Aug | Jul | Jun | May | Apr |
|----------|------|------|------|------|------|------|
| More | 35.5 | 35.5 | 40.9 | 40.0 | 44.4 | 42.6 |
| Less | 24.3 | 22.1 | 19.3 | 17.9 | 17.7 | 18.4 |
| Same | 38.9 | 40.8 | 38.0 | 40.8 | 36.4 | 37.5 |
| Not sure | 1.3 | 1.6 | 1.7 | 1.3 | 1.5 | 1.4 |
| Index | 83.6 | 85.2 | 91.4 | 91.8 | 95.3 | 93.4 |

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

| | Sep | Aug | Jul | Jun | May | Apr |
|----------|------|------|------|------|------|------|
| More | 25.7 | 25.9 | 30.6 | 30.5 | 34.6 | 36.7 |
| Less | 25.6 | 22.5 | 19.0 | 17.0 | 17.9 | 16.7 |
| Same | 46.0 | 49.4 | 47.4 | 50.2 | 45.2 | 44.1 |
| Not sure | 2.7 | 2.2 | 3.0 | 2.3 | 2.3 | 2.5 |
| Index | 78.8 | 81.4 | 87.9 | 89.3 | 91.8 | 94.4 |



Discover US Spending Monitor
September 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?

| | Sep | Aug | Jul | Jun | May | Apr |
|----------|------|------|------|------|------|------|
| Yes | 42.4 | 40.6 | 41.8 | 42.4 | 40.9 | 41.2 |
| No | 43.4 | 45.0 | 42.5 | 42.3 | 44.4 | 45.2 |
| Not sure | 14.1 | 14.4 | 15.7 | 15.2 | 14.7 | 13.6 |
| Index | 90.6 | 93.6 | 90.2 | 89.6 | 92.8 | 93.2 |

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 | 42.8 | 47.3 | 44.6 | 47.0 | 45.7 | 47.1 |
| No | 44.1 | 40.3 | 42.3 | 39.7 | 42.4 | 39.9 |
| Not sure | 13.1 | 12.4 | 13.1 | 13.3 | 11.9 | 13.0 |
| Index | 81.2 | 87.9 | 84.1 | 88.1 | 84.9 | 88.1 |

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 | 12.0 | 9.4 | 10.8 | 10.6 | 8.6 | 9.0 |
| Less | 24.1 | 22.6 | 24.9 | 22.5 | 25.9 | 27.0 |
| Same | 62.8 | 67.2 | 63.8 | 65.4 | 64.4 | 63.4 |
| Not sure | 1.1 | .8 | .5 | 1.5 | 1.1 | .7 |
| Index | 98.4 | 93.8 | 97.2 | 97.9 | 95.5 | 94.9 |

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 | 27.8 | 27.5 | 27.3 | 26.6 | 27.1 | 27.3 |
| 1 mo. | 17.7 | 18.2 | 17.6 | 18.1 | 18.0 | 18.7 |
| 2 mos. | 10.3 | 10.4 | 10.7 | 11.2 | 11.1 | 9.0 |
| 3 mos. | 11.2 | 9.6 | 10.0 | 10.2 | 9.7 | 10.0 |
| 4 mos. | 3.2 | 3.7 | 3.8 | 3.8 | 4.4 | 4.5 |
| 5 mos. | 3.3 | 2.8 | 2.7 | 3.1 | 2.0 | 3.4 |
| 6 or more | 21.6 | 22.8 | 21.3 | 20.8 | 22.5 | 21.6 |
| Not sure | 5.0 | 4.8 | 6.7 | 6.0 | 5.3 | 5.5 |
| Index | 93.2 | 94.4 | 93.6 | 93.2 | 94.8 | 92.6 |



Category Spending
September 2011

1* Spending next month on household expenses?

| | Sep | Aug | Jul | Jun | May | Apr |
|----------|------|------|------|------|------|------|
| More | 38.7 | 37.7 | 43.9 | 43.0 | 53.0 | 56.1 |
| Less | 12.0 | 10.0 | 9.3 | 8.7 | 10.0 | 8.1 |
| Same | 47.9 | 50.1 | 45.3 | 46.2 | 35.3 | 34.3 |
| Not sure | 1.4 | 2.2 | 1.5 | 2.2 | 1.7 | 1.4 |

2* Spending next month on discretionary personal expenses?

| | Sep | Aug | Jul | Jun | May | Apr |
|----------|------|------|------|------|------|------|
| More | 9.1 | 8.5 | 8.2 | 11.4 | 11.1 | 8.0 |
| Less | 52.6 | 51.9 | 52.5 | 48.7 | 52.7 | 52.4 |
| Same | 35.1 | 36.4 | 34.8 | 36.0 | 32.7 | 35.9 |
| Not sure | 3.2 | 3.2 | 4.4 | 3.9 | 3.5 | 3.6 |

3* Spending next month on household improvements?

| | Sep | Aug | Jul | Jun | May | Apr |
|----------|------|------|------|------|------|------|
| More | 13.1 | 13.2 | 12.6 | 18.2 | 17.0 | 16.0 |
| Less | 52.1 | 50.4 | 53.9 | 46.7 | 49.9 | 48.9 |
| Same | 29.8 | 30.9 | 27.5 | 29.6 | 27.9 | 29.1 |
| Not sure | 5.0 | 5.5 | 6.0 | 5.4 | 5.1 | 6.0 |

4* Spending next month on major personal purchases?

| | Sep | Aug | Jul | Jun | May | Apr |
|----------|------|------|------|------|------|------|
| More | 11.3 | 12.9 | 13.4 | 15.3 | 15.0 | 13.2 |
| Less | 52.3 | 50.0 | 50.6 | 47.5 | 47.7 | 48.7 |
| Same | 32.8 | 33.6 | 31.9 | 33.3 | 33.0 | 33.8 |
| Not sure | 3.6 | 3.5 | 4.1 | 3.8 | 4.3 | 4.3 |

5* Saving and investing next month?

| | Sep | Aug | Jul | Jun | May | Apr |
|----------|------|------|------|------|------|------|
| More | 7.3 | 9.4 | 7.7 | 8.2 | 8.7 | 9.0 |
| Less | 45.0 | 41.7 | 44.5 | 41.3 | 42.3 | 39.8 |
| Same | 44.9 | 45.4 | 44.1 | 47.3 | 45.6 | 47.1 |
| Not sure | 2.8 | 3.5 | 3.7 | 3.2 | 3.4 | 4.1 |



Baseline Monitor
Gender, Age
September 2011

| | | Total | | Gender | | | | Age | | | | | |
|-----------------------------------|--------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|
| | | Adults | | Male | | Female | | 18-39 | | 40-64 | | 65+ | |
| | | Sep | Aug | Sep | Aug | Sep | Aug | Sep | Aug | Sep | Aug | Sep | Aug |
| Index | | 77.0 | 80.5 | 77.7 | 86.0 | 76.4 | 76.1 | 71.8 | 80.0 | 80.2 | 78.9 | 85.6 | 86.0 |
| Rate Econ | Excellent | 2.9 | 3.3 | 2.9 | 5.0 | 3.0 | 1.9 | 4.6 | 5.3 | 1.0 | 1.1 | 2.0 | 2.0 |
| | Good | 4.1 | 4.7 | 3.4 | 5.6 | 4.6 | 4.0 | 4.5 | 5.7 | 3.3 | 3.6 | 4.6 | 4.4 |
| | Fair | 25.3 | 26.5 | 22.3 | 26.6 | 27.8 | 26.4 | 24.7 | 26.2 | 25.6 | 25.8 | 26.5 | 28.8 |
| | Poor | 66.2 | 63.9 | 69.8 | 61.0 | 63.1 | 66.4 | 64.2 | 60.9 | 69.3 | 68.6 | 65.0 | 62.8 |
| | Not sure | 1.5 | 1.6 | 1.6 | 1.8 | 1.5 | 1.4 | 2.0 | 1.9 | .8 | .9 | 1.9 | 2.0 |
| Econ Better or Worse | Better | 12.1 | 13.3 | 12.3 | 15.5 | 12.0 | 11.5 | 12.6 | 15.3 | 12.7 | 11.9 | 9.5 | 10.9 |
| | Worse | 63.0 | 63.5 | 60.8 | 62.4 | 64.9 | 64.4 | 60.9 | 60.2 | 65.9 | 67.5 | 62.9 | 64.8 |
| | Staying same | 19.5 | 18.9 | 21.4 | 18.9 | 18.0 | 18.9 | 20.6 | 20.8 | 17.4 | 16.9 | 21.3 | 17.6 |
| | Not sure | 5.3 | 4.2 | 5.6 | 3.1 | 5.1 | 5.1 | 5.9 | 3.7 | 4.1 | 3.7 | 6.3 | 6.7 |
| Rate Personal Finances | Excellent | 6.1 | 7.2 | 6.7 | 10.1 | 5.6 | 4.9 | 6.3 | 8.2 | 5.9 | 6.6 | 6.1 | 5.6 |
| | Good | 22.4 | 26.2 | 21.8 | 28.1 | 23.0 | 24.6 | 16.8 | 25.3 | 27.4 | 26.3 | 28.2 | 28.6 |
| | Fair | 41.0 | 39.4 | 42.7 | 37.5 | 39.6 | 40.9 | 39.1 | 35.3 | 42.8 | 42.4 | 42.9 | 44.9 |
| | Poor | 27.5 | 24.6 | 26.1 | 21.9 | 28.7 | 26.8 | 34.0 | 28.0 | 22.8 | 23.2 | 18.9 | 17.4 |
| | Not sure | 2.9 | 2.7 | 2.6 | 2.5 | 3.0 | 2.7 | 3.8 | 3.3 | 1.2 | 1.4 | 3.8 | 3.5 |
| Personal Finances Better or Worse | Better | 14.9 | 15.9 | 16.3 | 20.0 | 13.7 | 12.6 | 18.7 | 20.6 | 13.3 | 13.6 | 6.9 | 7.3 |
| | Worse | 57.3 | 53.0 | 57.4 | 50.1 | 57.3 | 55.5 | 55.6 | 45.9 | 58.4 | 59.3 | 60.1 | 60.5 |
| | Staying same | 25.6 | 28.9 | 24.2 | 27.6 | 26.7 | 29.9 | 23.0 | 31.2 | 26.8 | 25.3 | 30.7 | 29.8 |
| | Not sure | 2.2 | 2.2 | 2.1 | 2.4 | 2.3 | 2.0 | 2.6 | 2.4 | 1.5 | 1.8 | 2.3 | 2.4 |
| Spending Compared to Last Month | More | 35.5 | 35.5 | 33.1 | 32.6 | 37.5 | 37.9 | 33.9 | 35.0 | 36.7 | 34.9 | 37.4 | 38.4 |
| | Less | 24.3 | 22.1 | 28.0 | 24.1 | 21.3 | 20.5 | 29.5 | 24.8 | 21.1 | 21.8 | 16.2 | 15.0 |
| | About same | 38.9 | 40.8 | 37.4 | 42.6 | 40.2 | 39.3 | 35.2 | 38.5 | 41.2 | 41.7 | 44.8 | 45.5 |
| | Not sure | 1.3 | 1.6 | 1.5 | .7 | 1.1 | 2.3 | 1.4 | 1.8 | 1.0 | 1.5 | 1.6 | 1.1 |



Baseline Monitor
Gender, Age
September 2011 (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 | | 77.0 | 80.5 | 77.7 | 86.0 | 76.4 | 76.1 | 71.8 | 80.0 | 80.2 | 78.9 | 85.6 | 86.0 |
| Spending Next Month | More | 25.7 | 25.9 | 24.4 | 25.6 | 26.9 | 26.2 | 26.9 | 27.8 | 24.5 | 24.0 | 25.1 | 24.9 |
| | Less | 25.6 | 22.5 | 29.2 | 22.3 | 22.5 | 22.6 | 31.5 | 23.6 | 22.3 | 23.6 | 15.1 | 16.4 |
| | About same | 46.0 | 49.4 | 43.8 | 50.6 | 47.8 | 48.4 | 38.4 | 46.2 | 51.4 | 50.6 | 56.5 | 56.3 |
| | Not sure | 2.7 | 2.2 | 2.7 | 1.5 | 2.8 | 2.7 | 3.2 | 2.4 | 1.8 | 1.8 | 3.2 | 2.5 |
| Add Exp. or Shortfall Next 30 Days | Yes | 42.4 | 40.6 | 42.1 | 36.7 | 42.7 | 43.8 | 49.8 | 44.3 | 38.6 | 40.3 | 29.0 | 30.3 |
| | No | 43.4 | 45.0 | 45.4 | 48.9 | 41.7 | 41.8 | 38.2 | 42.9 | 46.9 | 45.4 | 51.2 | 50.4 |
| | Not sure | 14.1 | 14.4 | 12.5 | 14.4 | 15.5 | 14.4 | 12.0 | 12.9 | 14.5 | 14.3 | 19.8 | 19.3 |
| Money Left After Paying Debts | Yes | 42.8 | 47.3 | 46.7 | 52.1 | 39.6 | 43.4 | 37.1 | 45.6 | 47.5 | 47.8 | 49.2 | 51.4 |
| | No | 44.1 | 40.3 | 40.5 | 36.3 | 47.0 | 43.6 | 50.4 | 42.2 | 40.6 | 41.2 | 33.0 | 32.8 |
| | Not sure | 13.1 | 12.4 | 12.8 | 11.7 | 13.4 | 13.0 | 12.4 | 12.3 | 11.9 | 11.1 | 17.8 | 15.8 |
| Money Left Compared to Last Month | More | 12.0 | 9.4 | 12.2 | 9.0 | 11.8 | 9.9 | 17.9 | 12.1 | 8.6 | 8.2 | 6.1 | 5.0 |
| | Less | 24.1 | 22.6 | 25.7 | 18.8 | 22.5 | 26.4 | 25.0 | 20.6 | 24.3 | 25.0 | 21.5 | 22.8 |
| | About same | 62.8 | 67.2 | 60.4 | 71.2 | 65.3 | 63.2 | 55.2 | 66.6 | 66.8 | 65.9 | 71.5 | 71.4 |
| | Not sure | 1.1 | .8 | 1.7 | 1.0 | .4 | .5 | 1.9 | .8 | .3 | .8 | .9 | .8 |
| Months Continue Lifestyle If You Lost Income | None | 27.8 | 27.5 | 27.3 | 23.7 | 28.2 | 30.7 | 36.7 | 34.2 | 21.7 | 24.0 | 14.9 | 15.5 |
| | One | 17.7 | 18.2 | 16.3 | 16.0 | 18.9 | 20.1 | 19.1 | 20.9 | 16.9 | 16.1 | 15.3 | 15.0 |
| | Two | 10.3 | 10.4 | 10.5 | 9.3 | 10.1 | 11.3 | 9.7 | 10.8 | 11.6 | 10.3 | 9.1 | 9.3 |
| | Three | 11.2 | 9.6 | 11.5 | 10.5 | 11.0 | 8.9 | 11.0 | 8.7 | 11.8 | 10.7 | 10.4 | 10.0 |
| | Four | 3.2 | 3.7 | 3.8 | 4.9 | 2.8 | 2.8 | 2.2 | 3.1 | 4.0 | 4.5 | 4.7 | 4.0 |
| | Five | 3.3 | 2.8 | 4.3 | 3.1 | 2.5 | 2.6 | 3.0 | 2.6 | 3.5 | 3.0 | 3.5 | 3.0 |
| | Six + | 21.6 | 22.8 | 23.2 | 28.2 | 20.2 | 18.4 | 14.1 | 15.9 | 26.5 | 27.4 | 32.7 | 33.4 |
| | Not sure | 5.0 | 4.8 | 3.2 | 4.3 | 6.5 | 5.3 | 4.3 | 3.8 | 3.9 | 4.0 | 9.4 | 9.7 |



Baseline Monitor
Income, Married
September 2011

| | | 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 | | 77.0 | 80.5 | 65.5 | 65.4 | 77.4 | 86.3 | 99.5 | 101.3 | 80.1 | 83.2 | 71.8 | 76.0 | 72.6 | 80.0 | 79.4 | 80.8 |
| Rate Econ | Excel | 2.9 | 3.3 | 3.6 | 4.2 | .8 | 1.4 | 2.4 | 3.7 | 2.2 | 2.8 | 4.1 | 4.1 | 3.8 | 5.0 | 2.4 | 2.3 |
| | Good | 4.1 | 4.7 | 4.3 | 4.7 | 3.9 | 5.3 | 3.2 | 4.2 | 3.8 | 3.9 | 4.6 | 6.2 | 3.3 | 4.4 | 4.5 | 5.0 |
| | Fair | 25.3 | 26.5 | 24.2 | 22.2 | 23.5 | 29.2 | 31.1 | 29.6 | 24.0 | 24.9 | 27.5 | 29.2 | 24.1 | 23.9 | 26.2 | 28.0 |
| | Poor | 66.2 | 63.9 | 65.7 | 66.6 | 71.4 | 63.2 | 62.1 | 62.2 | 69.0 | 67.0 | 61.2 | 58.6 | 67.4 | 65.1 | 65.2 | 63.2 |
| | Not sure | 1.5 | 1.6 | 2.1 | 2.3 | .4 | .9 | 1.3 | .4 | 1.0 | 1.5 | 2.5 | 1.8 | 1.4 | 1.7 | 1.7 | 1.5 |
| Econ Better or Worse | Better | 12.1 | 13.3 | 10.4 | 10.5 | 12.6 | 15.1 | 16.2 | 19.0 | 12.6 | 13.3 | 11.2 | 13.5 | 12.7 | 15.6 | 11.7 | 12.1 |
| | Worse | 63.0 | 63.5 | 61.1 | 66.0 | 69.4 | 60.9 | 60.5 | 63.1 | 66.1 | 65.9 | 57.7 | 59.4 | 65.4 | 62.4 | 61.9 | 64.1 |
| | Same | 19.5 | 18.9 | 21.3 | 18.7 | 15.2 | 19.7 | 19.8 | 15.6 | 16.9 | 17.3 | 24.1 | 21.6 | 17.4 | 17.7 | 20.6 | 19.7 |
| | Not sure | 5.3 | 4.2 | 7.1 | 4.7 | 2.8 | 4.3 | 3.4 | 2.4 | 4.4 | 3.5 | 7.0 | 5.5 | 4.5 | 4.3 | 5.8 | 4.2 |
| Rate Personal Finances | Excel | 6.1 | 7.2 | 2.7 | 3.3 | 5.3 | 7.2 | 15.3 | 15.3 | 7.2 | 7.8 | 4.4 | 6.2 | 7.4 | 8.7 | 5.4 | 6.4 |
| | Good | 22.4 | 26.2 | 11.8 | 13.2 | 25.4 | 28.8 | 41.8 | 47.3 | 25.8 | 30.4 | 16.7 | 18.8 | 18.4 | 27.0 | 24.7 | 25.7 |
| | Fair | 41.0 | 39.4 | 38.7 | 38.6 | 47.9 | 46.5 | 34.9 | 32.9 | 42.7 | 40.8 | 38.2 | 37.0 | 40.4 | 36.3 | 41.4 | 41.1 |
| | Poor | 27.5 | 24.6 | 43.6 | 42.6 | 19.9 | 15.0 | 6.6 | 4.3 | 22.0 | 19.4 | 37.0 | 33.6 | 31.7 | 26.1 | 25.2 | 23.8 |
| | Not sure | 2.9 | 2.7 | 3.2 | 2.3 | 1.4 | 2.5 | 1.4 | .1 | 2.4 | 1.6 | 3.7 | 4.4 | 2.2 | 1.9 | 3.3 | 3.1 |
| Personal Finances Better or Worse | Better | 14.9 | 15.9 | 9.9 | 9.0 | 15.3 | 16.8 | 26.0 | 30.8 | 16.4 | 17.2 | 12.2 | 13.8 | 19.2 | 21.5 | 12.3 | 12.7 |
| | Worse | 57.3 | 53.0 | 63.9 | 65.2 | 59.7 | 50.7 | 44.0 | 35.7 | 56.6 | 53.0 | 58.6 | 53.1 | 56.6 | 48.7 | 58.1 | 55.7 |
| | Same | 25.6 | 28.9 | 23.5 | 23.0 | 23.9 | 31.3 | 28.7 | 32.5 | 25.2 | 28.6 | 26.3 | 29.3 | 22.5 | 28.5 | 27.2 | 28.9 |
| | Not sure | 2.2 | 2.2 | 2.7 | 2.8 | 1.1 | 1.1 | 1.3 | 1.0 | 1.7 | 1.2 | 2.9 | 3.8 | 1.7 | 1.3 | 2.5 | 2.6 |
| Spending Compared to Last Month | More | 35.5 | 35.5 | 39.1 | 41.7 | 34.4 | 35.5 | 30.8 | 24.6 | 35.5 | 35.6 | 35.4 | 35.3 | 34.9 | 36.7 | 35.9 | 34.8 |
| | Less | 24.3 | 22.1 | 26.9 | 21.7 | 25.0 | 20.7 | 17.7 | 24.7 | 22.0 | 22.9 | 28.3 | 20.8 | 26.1 | 23.0 | 23.3 | 21.7 |
| | Same | 38.9 | 40.8 | 32.8 | 34.1 | 40.0 | 43.4 | 50.1 | 49.9 | 41.1 | 40.3 | 35.2 | 41.7 | 37.7 | 38.5 | 39.4 | 42.1 |
| | Not sure | 1.3 | 1.6 | 1.2 | 2.5 | .6 | .4 | 1.4 | .8 | 1.3 | 1.2 | 1.1 | 2.2 | 1.2 | 1.7 | 1.3 | 1.5 |



**Baseline Monitor
Income, Married
September 2011 (cont.)**

| | | 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 | | 77.0 | 80.5 | 65.5 | 65.4 | 77.4 | 86.3 | 99.5 | 101.3 | 80.1 | 83.2 | 71.8 | 76.0 | 72.6 | 80.0 | 79.4 | 80.8 |
| Spending Next Month | More | 25.7 | 25.9 | 28.6 | 30.9 | 25.3 | 23.5 | 22.3 | 20.2 | 26.0 | 25.9 | 25.2 | 25.9 | 28.0 | 26.2 | 24.6 | 25.7 |
| | Less | 25.6 | 22.5 | 26.6 | 23.0 | 26.2 | 23.1 | 23.4 | 21.6 | 24.2 | 22.9 | 27.8 | 21.6 | 27.8 | 24.6 | 23.9 | 21.3 |
| | Same | 46.0 | 49.4 | 41.8 | 42.6 | 46.4 | 51.9 | 53.4 | 57.7 | 47.5 | 49.5 | 43.5 | 49.3 | 41.5 | 48.0 | 48.7 | 50.3 |
| | Not sure | 2.7 | 2.2 | 3.0 | 3.5 | 2.1 | 1.4 | .9 | .5 | 2.3 | 1.7 | 3.5 | 3.1 | 2.7 | 1.3 | 2.7 | 2.7 |
| Add exp shortfall 30 days | Yes | 42.4 | 40.6 | 52.1 | 52.4 | 40.7 | 36.3 | 28.1 | 25.8 | 39.7 | 38.8 | 47.2 | 43.7 | 47.2 | 44.9 | 39.9 | 38.2 |
| | No | 43.4 | 45.0 | 33.4 | 31.3 | 44.8 | 49.0 | 62.0 | 66.2 | 46.2 | 48.5 | 38.7 | 39.0 | 40.6 | 43.4 | 44.7 | 45.8 |
| | Not sure | 14.1 | 14.4 | 14.5 | 16.3 | 14.5 | 14.8 | 9.8 | 8.0 | 14.1 | 12.7 | 14.1 | 17.3 | 12.1 | 11.7 | 15.3 | 16.0 |
| \$ After Debt Pay | Yes | 42.8 | 47.3 | 28.3 | 30.5 | 47.0 | 54.2 | 69.9 | 70.3 | 47.3 | 51.7 | 35.1 | 39.7 | 39.4 | 46.4 | 44.5 | 47.8 |
| | No | 44.1 | 40.3 | 56.3 | 55.2 | 42.4 | 34.8 | 24.1 | 21.9 | 40.8 | 37.4 | 49.7 | 45.3 | 52.4 | 43.0 | 39.5 | 38.7 |
| | Not sure | 13.1 | 12.4 | 15.4 | 14.2 | 10.6 | 11.0 | 5.9 | 7.8 | 11.9 | 10.9 | 15.1 | 15.0 | 8.2 | 10.6 | 16.0 | 13.5 |
| \$ Left v. Last Month | More | 12.0 | 9.4 | 12.5 | 9.3 | 7.1 | 9.2 | 15.5 | 10.7 | 10.7 | 8.1 | 15.1 | 12.5 | 18.4 | 12.1 | 8.2 | 8.0 |
| | Less | 24.1 | 22.6 | 30.2 | 28.1 | 24.2 | 26.9 | 18.9 | 15.4 | 22.8 | 23.2 | 27.0 | 21.2 | 22.7 | 22.5 | 25.1 | 22.6 |
| | Same | 62.8 | 67.2 | 56.7 | 61.5 | 67.7 | 63.6 | 63.9 | 73.1 | 65.6 | 68.1 | 56.5 | 65.1 | 56.5 | 64.6 | 66.2 | 68.6 |
| | Not sure | 1.1 | .8 | .6 | 1.1 | 1.0 | .3 | 1.7 | .9 | 1.0 | .6 | 1.4 | 1.1 | 2.4 | .8 | .4 | .8 |
| Mos Hold Lifestyle If Income Lost | None | 27.8 | 27.5 | 39.6 | 40.1 | 22.1 | 23.1 | 11.5 | 12.6 | 23.6 | 23.8 | 34.9 | 33.9 | 36.5 | 33.4 | 22.8 | 24.2 |
| | One | 17.7 | 18.2 | 20.1 | 23.1 | 18.8 | 15.5 | 11.2 | 12.0 | 16.7 | 15.6 | 19.4 | 22.8 | 18.2 | 17.4 | 17.5 | 18.8 |
| | Two | 10.3 | 10.4 | 10.3 | 10.5 | 11.3 | 10.5 | 10.4 | 9.6 | 10.4 | 11.7 | 10.1 | 8.1 | 8.4 | 12.7 | 11.5 | 9.1 |
| | Three | 11.2 | 9.6 | 9.3 | 6.3 | 13.3 | 12.5 | 12.7 | 13.0 | 12.4 | 11.2 | 9.1 | 6.8 | 11.2 | 9.9 | 10.9 | 9.5 |
| | Four | 3.2 | 3.7 | 2.4 | 2.5 | 3.9 | 4.0 | 4.5 | 6.2 | 3.7 | 4.3 | 2.4 | 2.8 | 3.2 | 3.9 | 3.3 | 3.6 |
| | Five | 3.3 | 2.8 | 2.4 | 2.2 | 3.3 | 2.8 | 5.3 | 3.8 | 3.5 | 2.8 | 2.8 | 2.8 | 2.7 | 3.0 | 3.7 | 2.7 |
| | Six + | 21.6 | 22.8 | 11.1 | 11.3 | 24.1 | 27.9 | 42.2 | 39.9 | 24.7 | 26.5 | 16.2 | 16.4 | 16.4 | 17.0 | 24.6 | 26.0 |
| Not sure | 5.0 | 4.8 | 4.9 | 4.0 | 3.2 | 3.6 | 2.1 | 3.0 | 5.0 | 4.0 | 5.0 | 6.3 | 3.4 | 2.8 | 5.9 | 6.0 | |



Baseline Monitor
Credit Union Members
September 2011

| | | Total | | Credit Union Member | | | |
|-----------------------------------|----------|-------------|-------------|---------------------|-------------|-------------|-------------|
| | | Adults | | Yes | | No | |
| | | Sep | Aug | Sep | Aug | Sep | Aug |
| Index | | 77.0 | 80.5 | 82.1 | 84.0 | 74.0 | 78.4 |
| Rate Econ | Excel | 2.9 | 3.3 | 3.1 | 3.8 | 2.5 | 2.5 |
| | Good | 4.1 | 4.7 | 3.3 | 4.2 | 3.9 | 4.9 |
| | Fair | 25.3 | 26.5 | 25.1 | 26.6 | 25.5 | 26.2 |
| | Poor | 66.2 | 63.9 | 67.5 | 63.6 | 66.2 | 64.9 |
| | Not sure | 1.5 | 1.6 | 1.0 | 1.8 | 1.9 | 1.4 |
| | | | | | | | |
| Econ Better or Worse | Better | 12.1 | 13.3 | 16.8 | 15.3 | 9.4 | 12.4 |
| | Worse | 63.0 | 63.5 | 58.8 | 64.5 | 66.2 | 63.5 |
| | Same | 19.5 | 18.9 | 19.5 | 16.3 | 18.9 | 20.0 |
| | Not sure | 5.3 | 4.2 | 4.9 | 3.9 | 5.5 | 4.1 |
| | | | | | | | |
| Rate Personal Finances | Excel | 6.1 | 7.2 | 7.2 | 7.4 | 5.5 | 7.4 |
| | Good | 22.4 | 26.2 | 27.8 | 29.3 | 19.7 | 24.5 |
| | Fair | 41.0 | 39.4 | 41.6 | 39.8 | 40.7 | 39.1 |
| | Poor | 27.5 | 24.6 | 22.0 | 21.6 | 30.5 | 26.7 |
| | Not sure | 2.9 | 2.7 | 1.5 | 1.8 | 3.6 | 2.4 |
| | | | | | | | |
| Personal Finances Better or Worse | Better | 14.9 | 15.9 | 17.1 | 18.3 | 13.9 | 14.9 |
| | Worse | 57.3 | 53.0 | 55.8 | 51.6 | 58.5 | 54.1 |
| | Same | 25.6 | 28.9 | 24.4 | 28.3 | 25.9 | 29.0 |
| | Not sure | 2.2 | 2.2 | 2.8 | 1.8 | 1.7 | 2.0 |
| | | | | | | | |
| Spending Compared to Last Month | More | 35.5 | 35.5 | 37.9 | 36.4 | 33.8 | 34.3 |
| | Less | 24.3 | 22.1 | 23.5 | 21.4 | 25.2 | 23.4 |
| | Same | 38.9 | 40.8 | 37.0 | 41.5 | 40.1 | 40.6 |
| | Not sure | 1.3 | 1.6 | 1.7 | .7 | .9 | 1.8 |



Baseline Monitor
Credit Union Members
September 2011 (cont.)

| | | Total | | Credit Union Members | | | |
|--|----------|-------------|-------------|----------------------|-------------|-------------|-------------|
| | | Adults | | Yes | | No | |
| | | Sep | Aug | Aug | July | Aug | July |
| Index | | 77.0 | 80.5 | 84.0 | 87.1 | 78.4 | 79.6 |
| Spending Next Month | More | 25.7 | 25.9 | 25.7 | 30.4 | 25.8 | 30.1 |
| | Less | 25.6 | 22.5 | 23.7 | 17.9 | 21.8 | 20.3 |
| | Same | 46.0 | 49.4 | 48.5 | 50.1 | 50.3 | 46.8 |
| | Not sure | 2.7 | 2.2 | 2.1 | 1.6 | 2.1 | 2.8 |
| | | | | | | | |
| Add exp shortfall 30 days | Yes | 42.4 | 40.6 | 39.1 | 40.5 | 41.8 | 42.7 |
| | No | 43.4 | 45.0 | 48.3 | 45.9 | 43.4 | 41.3 |
| | Not sure | 14.1 | 14.4 | 12.6 | 13.5 | 14.8 | 16.0 |
| | | | | | | | |
| \$ After Debt Pay | Yes | 42.8 | 47.3 | 54.7 | 50.8 | 43.6 | 41.3 |
| | No | 44.1 | 40.3 | 35.9 | 38.1 | 42.9 | 45.1 |
| | Not sure | 13.1 | 12.4 | 9.4 | 11.1 | 13.5 | 13.7 |
| | | | | | | | |
| \$ Left v. Last Month | More | 12.0 | 9.4 | 11.9 | 14.0 | 7.7 | 7.7 |
| | Less | 24.1 | 22.6 | 24.3 | 23.2 | 21.6 | 25.9 |
| | Same | 62.8 | 67.2 | 63.0 | 62.6 | 69.9 | 65.6 |
| | Not sure | 1.1 | .8 | .8 | .1 | .8 | .7 |
| | | | | | | | |
| Mos Hold Lifestyle If Income Lost | None | 27.8 | 27.5 | 26.7 | 27.4 | 28.2 | 28.1 |
| | One | 17.7 | 18.2 | 16.3 | 16.7 | 18.9 | 17.9 |
| | Two | 10.3 | 10.4 | 11.2 | 10.3 | 9.7 | 11.1 |
| | Three | 11.2 | 9.6 | 11.0 | 11.2 | 8.9 | 9.4 |
| | Four | 3.2 | 3.7 | 4.1 | 4.1 | 3.6 | 3.7 |
| | Five | 3.3 | 2.8 | 2.7 | 2.2 | 2.9 | 3.2 |
| | Six + | 21.6 | 22.8 | 24.3 | 23.5 | 22.3 | 20.1 |
| | Not sure | 5.0 | 4.8 | 3.6 | 4.6 | 5.4 | 6.4 |



**Category Spending
Gender, Age
September 2011**

| | | 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 | 38.2 | 39.1 | 35.1 | 39.9 | 39.3 | 38.2 | 38.1 | 37.0 | 39.0 | 36.9 |
| | Less | 13.0 | 11.1 | 9.9 | 10.1 | 15.7 | 9.2 | 7.3 | 11.8 | 8.9 | 7.0 |
| | Same | 47.8 | 47.9 | 53.0 | 47.6 | 43.5 | 51.5 | 52.7 | 47.9 | 51.1 | 54.4 |
| | Not sure | 1.0 | 1.8 | 2.0 | 2.4 | 1.5 | 1.2 | 1.8 | 3.3 | 1.1 | 1.7 |
| Spending Next Month on Discretionary and Entertainment Exp. | More | 9.4 | 8.8 | 9.9 | 7.3 | 11.8 | 7.0 | 5.6 | 11.4 | 6.2 | 4.9 |
| | Less | 55.0 | 50.6 | 47.1 | 55.8 | 55.5 | 53.0 | 43.3 | 52.3 | 54.4 | 45.3 |
| | Same | 33.1 | 36.7 | 41.3 | 32.4 | 29.6 | 37.2 | 46.7 | 34.2 | 36.1 | 44.0 |
| | Not sure | 2.5 | 3.9 | 1.7 | 4.4 | 3.1 | 2.8 | 4.4 | 2.2 | 3.4 | 5.7 |
| Spending Next Month on Household Improvements | More | 13.4 | 12.9 | 15.6 | 11.2 | 13.7 | 13.4 | 10.8 | 15.0 | 12.1 | 10.3 |
| | Less | 52.8 | 51.5 | 45.6 | 54.4 | 53.2 | 53.1 | 46.5 | 48.9 | 54.1 | 46.8 |
| | Same | 30.6 | 29.1 | 33.8 | 28.5 | 28.6 | 29.0 | 35.2 | 31.2 | 29.0 | 34.2 |
| | Not sure | 3.2 | 6.4 | 5.0 | 5.9 | 4.4 | 4.6 | 7.6 | 4.9 | 4.8 | 8.6 |
| Spending in Next Month on Major Personal Purchases | More | 11.7 | 10.9 | 15.3 | 11.0 | 13.7 | 9.3 | 8.6 | 17.0 | 9.6 | 8.1 |
| | Less | 55.3 | 49.7 | 45.6 | 53.6 | 53.6 | 53.0 | 46.7 | 48.9 | 53.0 | 46.3 |
| | Same | 30.6 | 34.7 | 36.0 | 31.7 | 29.1 | 34.7 | 39.7 | 31.1 | 34.2 | 39.9 |
| | Not sure | 2.3 | 4.7 | 3.1 | 3.8 | 3.6 | 3.0 | 5.0 | 2.9 | 3.2 | 5.7 |
| Next Month – Save and/or Invest | More | 8.2 | 6.6 | 10.3 | 8.7 | 9.6 | 6.0 | 3.5 | 13.9 | 6.3 | 2.9 |
| | Less | 44.2 | 45.6 | 38.9 | 44.0 | 45.8 | 44.4 | 43.8 | 39.0 | 43.5 | 45.6 |
| | Same | 45.7 | 44.2 | 48.4 | 42.9 | 42.2 | 46.9 | 48.4 | 43.4 | 47.4 | 46.8 |
| | Not sure | 1.9 | 3.6 | 2.4 | 4.4 | 2.5 | 2.7 | 4.3 | 3.6 | 2.8 | 4.8 |



Category Spending
Income, Married
September 2011

| | | 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 | 44.1 | 38.1 | 30.1 | 41.7 | 38.4 | 31.1 | 39.4 | 37.5 | 39.5 | 34.6 | 42.2 | 36.9 | 39.5 | 36.6 |
| | Less | 13.8 | 10.6 | 11.3 | 12.4 | 9.1 | 6.8 | 11.1 | 13.6 | 9.6 | 10.7 | 15.1 | 10.2 | 11.3 | 9.3 |
| | Same | 40.6 | 50.9 | 58.1 | 42.9 | 51.3 | 60.9 | 48.4 | 46.9 | 49.9 | 50.4 | 41.8 | 51.1 | 48.1 | 51.2 |
| | Not sure | 1.5 | .5 | .5 | 3.0 | 1.1 | 1.2 | 1.1 | 2.0 | 1.0 | 4.3 | .9 | 1.8 | 1.1 | 2.9 |
| Spending Next Month on Discretionary and Entertainment Exp. | More | 9.4 | 8.0 | 11.0 | 8.7 | 9.3 | 8.0 | 8.1 | 10.8 | 7.6 | 9.9 | 10.6 | 8.2 | 8.7 | 8.3 |
| | Less | 57.6 | 55.2 | 43.3 | 59.5 | 52.6 | 40.4 | 54.1 | 50.1 | 53.1 | 49.9 | 59.2 | 49.1 | 57.1 | 49.0 |
| | Same | 28.3 | 35.8 | 45.3 | 26.9 | 37.3 | 50.1 | 35.8 | 33.8 | 37.3 | 34.9 | 28.8 | 38.4 | 31.6 | 39.1 |
| | Not sure | 4.8 | 1.0 | .4 | 4.9 | .8 | 1.5 | 2.1 | 5.2 | 2.0 | 5.2 | 1.4 | 4.3 | 2.5 | 3.6 |
| Spending Next Month on Household Improvements | More | 12.7 | 9.4 | 19.2 | 12.8 | 10.8 | 16.9 | 12.9 | 13.5 | 13.3 | 13.0 | 13.2 | 13.1 | 13.8 | 12.8 |
| | Less | 54.5 | 57.5 | 44.5 | 56.1 | 50.6 | 41.4 | 53.6 | 49.5 | 52.4 | 47.1 | 57.7 | 48.9 | 51.5 | 49.9 |
| | Same | 25.9 | 30.8 | 35.2 | 23.6 | 34.7 | 39.4 | 30.3 | 29.0 | 30.9 | 30.9 | 25.8 | 32.0 | 31.1 | 30.8 |
| | Not sure | 7.0 | 2.3 | 1.2 | 7.5 | 4.0 | 2.3 | 3.3 | 8.0 | 3.5 | 9.0 | 3.2 | 6.0 | 3.6 | 6.6 |
| Spending Next Month on Major Personal Purchases | More | 12.4 | 8.9 | 12.5 | 11.6 | 10.8 | 18.6 | 10.2 | 13.2 | 12.8 | 13.1 | 12.8 | 10.5 | 15.4 | 11.5 |
| | Less | 56.5 | 55.7 | 42.4 | 55.8 | 52.2 | 39.4 | 53.3 | 50.6 | 51.4 | 47.5 | 55.4 | 50.5 | 50.6 | 49.7 |
| | Same | 25.9 | 34.5 | 44.5 | 27.4 | 35.6 | 41.6 | 34.4 | 30.2 | 33.7 | 33.5 | 30.3 | 34.2 | 32.0 | 34.4 |
| | Not sure | 5.2 | .9 | .6 | 5.2 | 1.4 | .5 | 2.2 | 6.0 | 2.1 | 5.9 | 1.5 | 4.8 | 2.0 | 4.3 |
| Saving/Investing Next Month | More | 7.0 | 7.0 | 9.3 | 8.2 | 9.8 | 12.2 | 7.4 | 7.2 | 8.8 | 10.5 | 10.2 | 5.7 | 13.2 | 7.3 |
| | Less | 55.1 | 44.2 | 29.1 | 52.1 | 42.1 | 23.5 | 44.9 | 45.0 | 42.1 | 41.1 | 46.2 | 44.5 | 41.0 | 42.1 |
| | Same | 33.9 | 48.1 | 61.2 | 34.6 | 46.3 | 63.0 | 45.9 | 43.2 | 47.2 | 42.2 | 41.9 | 46.3 | 43.3 | 46.6 |
| | Not sure | 3.9 | .8 | .4 | 5.1 | 1.8 | 1.4 | 1.8 | 4.6 | 2.0 | 6.1 | 1.7 | 3.5 | 2.6 | 4.1 |



**Category Spending
Credit Union Member
September 2011**

| | | Credit Union Member | | | |
|---|----------|---------------------|------|------|------|
| | | Sep | | Aug | |
| | | Yes | No | Yes | No |
| Spending in Next Month on Household Expenses | More | 40.1 | 37.9 | 39.0 | 37.2 |
| | Less | 10.6 | 13.1 | 9.4 | 10.3 |
| | Same | 48.1 | 47.5 | 50.1 | 49.9 |
| | Not sure | 1.2 | 1.6 | 1.5 | 2.6 |
| | | | | | |
| Spending Next Month on Discretionary and Entertainment Exp. | More | 10.1 | 8.6 | 9.2 | 8.1 |
| | Less | 53.2 | 52.6 | 52.4 | 51.7 |
| | Same | 34.3 | 35.2 | 36.2 | 36.5 |
| | Not sure | 2.3 | 3.6 | 2.3 | 3.7 |
| | | | | | |
| Spending Next Month on Household Improvements | More | 13.1 | 13.3 | 14.1 | 12.8 |
| | Less | 53.2 | 52.6 | 51.7 | 49.8 |
| | Same | 29.7 | 28.9 | 30.0 | 31.1 |
| | Not sure | 4.1 | 5.2 | 4.2 | 6.2 |
| | | | | | |
| Spending in Next Month on Major Personal Purchases | More | 11.0 | 11.8 | 13.6 | 12.6 |
| | Less | 51.9 | 53.3 | 49.9 | 50.1 |
| | Same | 34.4 | 31.1 | 34.0 | 33.2 |
| | Not sure | 2.7 | 3.8 | 2.5 | 4.1 |
| | | | | | |
| Next Month – Save and/or Invest | More | 8.3 | 7.0 | 11.2 | 8.4 |
| | Less | 43.1 | 46.1 | 40.6 | 42.1 |
| | Same | 46.6 | 43.7 | 45.9 | 45.4 |
| | Not sure | 2.1 | 3.2 | 2.4 | 4.1 |