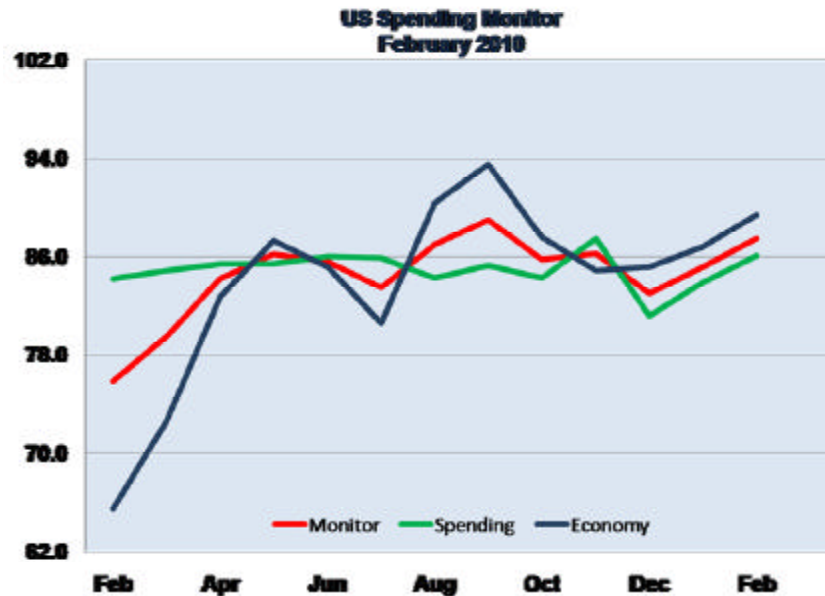




DISCOVER[®] U.S. SPENDING MONITORSM

	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul
DSM	87.5	85.2	83.0	86.3	85.8	89.0	87.0	83.5
Spending	86.1	83.9	81.2	87.5	84.3	85.3	84.3	85.9
Economy	89.4	86.8	85.2	84.9	87.6	93.5	90.4	80.6
DSBW*	84.9	85.5	77.0	76.5	88.5	87.7	89.8	82.1



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
February 2010

Baseline Index Questions

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

	Feb	Jan	Dec	Nov	Oct	Sep
Excellent	2.1	1.8	2.3	2.5	2.1	2.8
Good	5.5	5.2	5.4	5.0	5.1	6.0
Fair	33.4	35.0	33.7	32.1	35.9	38.1
Poor	57.3	56.3	57.0	59.0	55.6	51.5
Not sure	1.7	1.8	1.6	1.3	1.2	1.7
Index	46.7	47.0	47.1	45.1	48.0	53.1

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

	Feb	Jan	Dec	Nov	Oct	Sep
Better	28.9	26.5	26.4	26.8	28.9	33.2
Worse	45.5	49.4	47.6	49.1	46.0	43.3
Same	21.2	19.8	20.6	18.6	20.4	19.0
Not sure	4.4	4.2	5.3	5.5	4.7	4.5
Index	138.8	128.2	131.0	129.2	137.8	149.6

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

	Feb	Jan	Dec	Nov	Oct	Sep
Excellent	6.6	7.4	6.5	6.8	6.7	6.6
Good	26.8	26.6	24.6	25.4	25.0	26.2
Fair	41.4	40.2	40.6	41.2	39.1	41.8
Poor	23.1	24.0	25.6	24.5	26.8	22.9
Not sure	2.2	1.9	2.6	2.1	2.5	2.4
Index	90.1	89.8	86.2	88.0	85.7	89.7

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

	Feb	Jan	Dec	Nov	Oct	Sep
Better	20.4	21.7	18.5	18.5	19.9	21.1
Worse	46.5	47.4	49.5	48.9	48.5	47.5
Same	30.9	29.0	29.3	29.8	29.4	29.4
Not sure	2.2	1.8	2.8	2.8	2.1	2.0
Index	81.9	82.3	76.5	77.1	79.1	81.6

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?

	Feb	Jan	Dec	Nov	Oct	Sep
More	24.2	25.6	32.3	27.3	27.5	23.8
Less	27.3	33.8	26.1	26.2	26.9	28.0
Same	47.9	39.6	39.8	45.3	44.5	47.1
Not sure	0.6	1.1	1.8	1.3	1.2	1.1
Index	72.8	69.0	79.9	76.0	75.7	72.1

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

	Feb	Jan	Dec	Nov	Oct	Sep
More	17.9	18.7	19.7	34.9	24.6	19.4
Less	23.8	26.6	33.9	20.2	24.0	24.5
Same	56.8	53.2	44.1	42.6	49.2	54.3
Not sure	1.5	1.6	2.2	2.2	2.2	1.8
Index	74.1	72.4	67.5	90.3	79.2	74.7



Discover US Spending Monitor
February 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?

	Feb	Jan	Dec	Nov	Oct	Sep
Yes	35.1	38.1	42.2	39.7	40.7	37.7
No	49.0	48.3	43.4	45.3	45.0	47.4
Not sure	15.9	13.6	14.5	15.0	14.4	14.9
Index	102.1	98.8	90.7	94.7	93.5	98.4

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

	Feb	Jan	Dec	Nov	Oct	Sep
Yes	47.6	46.6	42.7	48.2	44.4	47.1
No	40.9	42.1	44.6	40.6	43.4	40.9
Not sure	11.4	11.3	12.8	11.2	12.2	11.9
Index	87.7	85.8	80.6	88.4	83.0	87.3

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?

	Feb	Jan	Dec	Nov	Oct	Sep
More	10.8	15.7	11.8	10.6	10.3	10.4
Less	19.8	18.2	25.7	23.5	20.3	18.7
Same	68.5	65.7	60.7	65.1	68.7	70.0
Not sure	0.9	0.4	1.9	0.8	0.7	1.0
Index	99.3	102.5	97.6	97.3	99.1	99.7

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

	Feb	Jan	Dec	Nov	Oct	Sep
None	26.0	28.5	28.4	28.0	29.3	27.5
1 mo.	19.0	17.5	20.0	19.2	18.1	17.5
2 mos.	9.9	9.1	10.2	10.1	9.3	10.3
3 mos.	11.1	10.6	10.5	10.9	10.7	10.7
4 mos.	3.8	3.9	3.9	4.1	3.2	4.5
5 mos.	3.5	3.2	2.1	3.4	2.7	2.6
6 or more	21.4	22.1	19.6	19.2	20.9	22.0
Not sure	5.4	5.1	5.2	5.2	5.7	4.9
Index	93.6	93.3	87.3	88.2	89.9	94.3



Category Spending
February 2010

1* Spending next month on household expenses?

	Feb	Jan	Dec	Nov	Oct	Sep
More	26.4	33.0	34.0	37.3	34.0	26.8
Less	9.8	10.8	12.9	9.8	12.5	11.0
Same	62.0	54.0	50.8	51.6	52.0	60.7
Not sure	1.8	2.1	2.3	1.3	1.5	1.4

2* Spending next month on discretionary personal expenses?

	Feb	Jan	Dec	Nov	Oct	Sep
More	7.2	6.2	9.3	11.1	7.5	8.1
Less	48.6	54.1	52.7	50.4	51.6	49.9
Same	41.0	37.0	34.8	35.0	37.3	39.2
Not sure	3.2	2.7	3.2	3.4	3.6	2.8

3* Spending next month on household improvements?

	Feb	Jan	Dec	Nov	Oct	Sep
More	13.1	12.8	12.4	13.3	13.7	13.5
Less	49.0	53.0	53.3	52.0	52.2	50.0
Same	32.9	29.2	29.5	29.3	29.1	31.6
Not sure	5.0	5.0	4.8	5.4	5.1	5.0

4* Spending next month on major personal purchases?

	Feb	Jan	Dec	Nov	Oct	Sep
More	10.6	9.5	9.5	10.5	8.9	9.9
Less	46.9	51.9	51.2	49.9	50.8	50.4
Same	38.3	34.7	35.1	35.4	36.4	36.3
Not sure	4.2	3.9	4.1	4.2	3.9	3.4

5* Saving and investing next month?

	Feb	Jan	Dec	Nov	Oct	Sep
More	9.4	10.3	9.8	7.5	7.9	9.5
Less	35.7	40.2	40.5	40.6	40.1	38.4
Same	51.7	46.0	45.7	48.2	48.2	49.7
Not sure	3.2	3.6	4.0	3.7	3.8	2.4



Baseline Monitor
Gender, Age
February 2010

		Total		Gender				Age					
		Adults		Male		Female		18-39		40-64		65+	
		Feb	Jan	Feb	Jan	Feb	Jan	Feb	Jan	Feb	Jan	Feb	Jan
Index		87.5	85.2	89.9	88.4	85.5	82.5	87.4	81.0	84.1	86.6	95.4	94.6
Rate Econ	Excellent	2.1	1.8	2.8	2.0	1.5	1.6	2.7	2.1	1.1	1.1	2.6	2.3
	Good	5.5	5.2	6.9	4.5	4.3	5.7	5.8	5.4	4.6	4.9	6.6	5.2
	Fair	33.4	35.0	30.8	35.8	35.6	34.3	33.9	34.9	31.6	33.9	35.7	37.8
	Poor	57.3	56.3	58.4	55.5	56.4	57.0	55.2	55.4	61.9	59.0	53.6	52.9
	Not sure	1.7	1.8	1.1	2.2	2.2	1.4	2.4	2.2	0.9	1.1	1.5	1.9
Econ Better or Worse	Better	28.9	26.5	28.9	26.0	29.0	26.9	33.7	26.1	24.7	28.8	23.7	22.5
	Worse	45.5	49.4	44.2	50.2	46.6	48.8	40.8	50.3	52.0	49.6	45.6	46.5
	Staying same	21.2	19.8	22.6	20.7	20.0	19.1	22.4	19.6	18.8	18.6	22.8	23.3
	Not sure	4.4	4.2	4.4	3.1	4.4	5.2	3.1	4.0	4.5	3.1	7.9	7.7
Rate Personal Finances	Excellent	6.6	7.4	8.3	8.6	5.1	6.3	6.9	8.1	6.3	6.9	6.3	6.2
	Good	26.8	26.6	27.7	27.9	26.0	25.4	25.7	24.6	26.6	27.3	30.4	31.1
	Fair	41.4	40.2	39.1	37.0	43.3	42.8	39.8	36.9	42.1	42.5	44.6	44.8
	Poor	23.1	24.0	22.6	24.2	23.5	23.9	25.6	28.6	23.3	21.7	15.0	15.0
	Not sure	2.2	1.9	2.3	2.4	2.0	1.5	2.0	1.8	1.7	1.6	3.7	2.9
Personal Finances Better or Worse	Better	20.4	21.7	21.4	23.2	19.6	20.5	25.3	25.8	17.1	19.7	12.8	13.8
	Worse	46.5	47.4	46.6	45.9	46.5	48.8	41.6	45.2	52.3	50.2	48.9	48.0
	Staying same	30.9	29.0	29.6	29.3	31.9	28.8	30.9	27.0	28.7	28.6	35.6	35.9
	Not sure	2.2	1.8	2.4	1.7	2.0	2.0	2.2	2.0	1.9	1.5	2.7	2.3
Spending Compared to Last Month	More	24.2	25.6	22.9	24.1	25.3	26.8	22.8	26.0	24.1	23.5	28.8	29.0
	Less	27.3	33.8	29.8	32.9	25.3	34.5	28.1	39.8	29.6	31.2	19.9	20.8
	About same	47.9	39.6	46.6	42.2	49.0	37.3	48.9	33.3	45.5	43.9	50.1	48.9
	Not sure	0.6	1.1	0.7	0.8	0.4	1.4	0.2	0.9	0.8	1.4	1.3	1.3



Baseline Monitor
Gender, Age
February 2010 (cont.)

		Total		Gender				Age					
		Adults		Male		Female		18-39		40-64		65+	
		Feb	Jan	Feb	Jan	Feb	Jan	Feb	Jan	Feb	Jan	Feb	Jan
Index		87.5	85.2	89.9	88.4	85.5	82.5	87.4	81.0	84.1	86.6	95.4	94.6
Spending Next Month	More	17.9	18.7	18.4	20.8	17.5	16.9	18.2	20.7	17.4	15.6	18.1	19.4
	Less	23.8	26.6	28.2	26.4	20.1	26.8	25.9	28.3	24.2	27.8	16.4	18.8
	About same	56.8	53.2	52.0	52.1	60.8	54.0	54.7	49.6	56.9	55.3	62.9	59.5
	Not sure	1.5	1.6	1.5	0.7	1.6	2.3	1.2	1.4	1.5	1.3	2.6	2.4
Add Exp. or Shortfall Next 30 Days	Yes	35.1	38.1	34.1	35.3	36.0	40.5	35.9	42.7	38.2	37.6	25.8	25.3
	No	49.0	48.3	52.1	52.2	46.3	45.0	48.8	45.4	47.1	49.6	53.8	54.2
	Not sure	15.9	13.6	13.8	12.5	17.7	14.5	15.3	12.0	14.7	12.8	20.4	20.5
Money Left After Paying Debts	Yes	47.6	46.6	53.2	50.8	42.9	43.1	46.1	44.2	47.2	47.4	53.3	52.3
	No	40.9	42.1	37.8	39.0	43.6	44.8	44.5	46.2	41.3	41.8	29.1	30.4
	Not sure	11.4	11.3	9.0	10.2	13.5	12.2	9.4	9.6	11.5	10.9	17.6	17.3
Money Left Compared to Last Month	More	10.8	15.7	12.5	15.2	8.9	16.2	13.6	22.8	8.7	10.7	7.2	7.7
	Less	19.8	18.2	19.8	18.0	19.8	18.4	21.3	15.7	19.8	20.0	15.8	21.0
	About same	68.5	65.7	67.4	66.6	69.7	64.8	64.1	61.5	70.7	68.6	76.0	70.6
	Not sure	0.9	0.4	0.2	0.2	1.6	0.6	1.0	0.0	0.7	0.7	1.1	0.7
Months Continue Lifestyle If You Lost Income	None	26.0	28.5	22.1	25.0	29.3	31.4	32.1	38.1	22.8	21.5	14.4	14.9
	One	19.0	17.5	19.0	15.3	19.0	19.3	21.9	19.5	16.9	16.2	14.9	14.3
	Two	9.9	9.1	9.7	9.6	10.1	8.6	9.5	8.2	11.0	10.5	8.5	8.4
	Three	11.1	10.6	11.9	12.0	10.3	9.4	10.7	9.8	11.8	11.7	10.4	10.3
	Four	3.8	3.9	3.3	3.9	4.2	3.9	3.5	3.4	4.3	4.5	3.8	4.2
	Five	3.5	3.2	4.6	3.9	2.5	2.6	3.9	2.7	3.1	4.0	3.3	3.1
	Six +	21.4	22.1	25.3	26.4	18.1	18.6	14.4	14.7	25.3	27.0	33.9	33.9
Not sure	5.4	5.1	4.1	3.9	6.5	6.1	4.0	3.5	4.8	4.6	10.8	11.0	



Baseline Monitor
Income, Married
February 2010

		Total		Income						Married				Kids @ Home			
		Adults		<\$40k		\$40K to \$75K		\$75K+		Yes		No		Yes		No	
		Feb	Jan	Feb	Jan	Feb	Jan	Feb	Jan	Feb	Jan	Feb	Jan	Feb	Jan	Feb	Jan
Index		87.5	85.2	73.6	70.0	91.5	87.2	107.3	107.9	87.9	87.7	86.8	80.7	85.4	81.3	88.8	87.8
Rate Econ	Excel	2.1	1.8	3.3	2.2	1.0	1.6	1.0	1.1	1.2	2.0	3.9	1.4	1.1	2.5	2.7	1.3
	Good	5.5	5.2	6.2	5.3	4.0	4.1	5.7	6.3	5.1	4.9	6.3	5.6	5.1	5.1	5.8	5.2
	Fair	33.4	35.0	27.5	28.6	38.3	37.5	39.0	41.7	32.6	33.6	34.7	37.5	33.1	34.9	33.6	34.9
	Poor	57.3	56.3	61.3	61.4	55.9	56.1	53.6	49.5	59.6	57.9	53.2	53.4	58.7	55.9	56.6	56.7
	Not sure	1.7	1.8	1.7	2.5	0.8	0.7	0.8	1.4	1.5	1.6	2.0	2.1	2.1	1.6	1.2	1.9
Econ Better or Worse	Better	28.9	26.5	24.0	20.5	31.1	29.2	36.5	34.4	27.4	25.7	31.8	27.9	31.4	26.2	27.6	26.7
	Worse	45.5	49.4	48.1	53.3	45.5	51.3	40.0	42.2	48.9	51.4	39.1	46.0	43.9	50.8	46.5	48.4
	Same	21.2	19.8	20.9	19.5	20.7	17.2	21.7	21.4	20.5	19.4	22.5	20.5	21.7	19.6	20.7	20.0
	Not sure	4.4	4.2	6.9	6.7	2.7	2.3	1.8	2.0	3.2	3.5	6.6	5.6	3.0	3.3	5.2	4.8
Rate Personal Finances	Excel	6.6	7.4	2.7	3.0	5.3	5.6	15.7	17.0	7.5	8.8	4.8	4.8	7.0	8.2	6.3	6.9
	Good	26.8	26.6	13.4	13.7	32.2	29.7	42.1	43.9	29.4	30.4	21.9	19.7	25.8	25.7	27.3	27.2
	Fair	41.4	40.2	43.6	40.2	45.8	47.2	32.4	34.0	41.2	40.6	41.7	39.4	40.2	40.1	42.2	40.4
	Poor	23.1	24.0	38.0	40.5	15.3	15.9	8.9	4.7	20.2	18.5	28.4	34.0	25.5	24.5	21.7	23.5
	Not sure	2.2	1.9	2.4	2.6	1.3	1.6	0.9	0.3	1.6	1.7	3.2	2.2	1.6	1.5	2.5	2.0
Personal Finances Better or Worse	Better	20.4	21.7	13.3	13.9	24.7	22.4	31.2	34.6	20.7	23.0	19.9	19.5	24.1	23.4	18.3	20.7
	Worse	46.5	47.4	54.5	57.2	45.0	47.4	34.3	32.6	46.6	46.6	46.5	48.9	43.7	45.2	48.3	48.6
	Same	30.9	29.0	29.1	26.6	28.7	28.7	33.7	32.3	31.1	28.8	30.4	29.4	31.1	29.1	30.6	29.1
	Not sure	2.2	1.8	3.1	2.3	1.6	1.5	0.9	0.4	1.6	1.6	3.3	2.2	1.1	2.2	2.8	1.6
Spending Compared to Last Month	More	24.2	25.6	29.7	32.1	20.3	22.5	19.8	18.3	22.3	24.3	27.7	27.9	22.7	24.2	24.9	26.3
	Less	27.3	33.8	26.8	31.0	29.4	36.1	27.0	36.7	28.4	34.3	25.3	32.9	28.6	38.6	26.6	30.7
	Same	47.9	39.6	42.9	35.6	49.7	41.0	53.1	44.8	48.7	40.4	46.3	38.0	48.3	35.9	47.7	42.1
	Not sure	0.6	1.1	0.6	1.3	0.5	0.3	0.1	0.2	0.5	1.1	0.7	1.2	0.3	1.4	0.7	1.0



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

		Total		Income						Married				Kids @ Home			
		Adults		<\$40k		\$40k to \$75k		\$75k+		Yes		No		Yes		No	
		Feb	Jan	Feb	Jan	Feb	Jan	Feb	Jan	Feb	Jan	Feb	Jan	Feb	Jan	Feb	Jan
Index		87.5	85.2	73.6	70.0	91.5	87.2	107.3	107.9	87.9	87.7	86.8	80.7	85.4	81.3	88.8	87.8
Spending Next Month	More	17.9	18.7	20.8	23.2	17.2	14.6	14.9	16.2	16.5	17.4	20.6	21.0	16.5	18.6	18.8	18.2
	Less	23.8	26.6	26.1	26.5	21.5	28.2	21.9	24.6	23.7	26.3	24.0	27.1	23.5	27.9	24.0	25.8
	Same	56.8	53.2	51.7	48.2	59.1	56.6	62.9	59.0	58.6	54.8	53.4	50.2	58.2	52.0	55.8	54.4
	Not sure	1.5	1.6	1.5	2.1	2.2	0.7	0.3	0.1	1.2	1.5	2.1	1.8	1.8	1.5	1.4	1.6
Add exp shortfall 30 days	Yes	35.1	38.1	43.8	47.2	31.4	37.6	27.5	25.5	35.4	36.9	34.5	40.2	36.5	42.9	34.4	35.0
	No	49.0	48.3	40.4	37.0	52.8	49.5	63.2	67.3	50.0	50.3	47.0	44.6	48.8	46.1	49.3	49.8
	Not sure	15.9	13.6	15.8	15.8	15.8	12.9	9.3	7.2	14.5	12.8	18.5	15.2	14.7	11.0	16.3	15.2
\$ After Debt Pay	Yes	47.6	46.6	31.8	28.7	54.6	50.6	69.9	74.4	49.9	50.8	43.5	39.0	42.8	43.6	50.5	48.6
	No	40.9	42.1	55.5	58.4	36.1	37.1	22.9	21.0	39.2	39.2	44.1	47.5	46.4	47.6	37.6	38.5
	Not sure	11.4	11.3	12.6	12.9	9.3	12.3	7.2	4.6	10.9	10.0	12.5	13.5	10.8	8.8	11.8	12.9
\$ Left v. Last Month	More	10.8	15.7	11.3	13.7	10.2	12.6	11.1	18.3	7.1	14.0	18.5	19.6	8.1	18.6	12.2	13.7
	Less	19.8	18.2	28.2	21.1	17.5	21.3	16.0	14.0	18.1	17.4	23.5	20.0	17.2	16.1	21.2	19.2
	Same	68.5	65.7	59.5	64.7	70.8	65.6	72.7	67.4	73.9	68.1	57.1	60.1	73.5	65.2	65.9	66.5
	Not sure	0.9	0.4	1.0	0.5	1.5	0.5	0.2	0.2	0.9	0.5	1.0	0.3	1.2	0.1	0.8	0.6
Mos Hold Lifestyle If Income Lost	None	26.0	28.5	36.8	42.1	25.6	21.4	11.3	14.1	23.7	23.9	30.2	36.9	31.5	34.5	22.7	24.3
	One	19.0	17.5	24.5	20.2	16.9	19.2	12.2	12.0	16.8	16.7	23.1	19.0	20.2	19.0	18.1	16.6
	Two	9.9	9.1	8.8	7.9	12.5	12.1	9.1	9.0	10.0	9.2	9.7	8.9	9.5	10.4	10.0	8.4
	Three	11.1	10.6	7.7	8.6	13.9	13.6	14.2	12.9	12.1	12.2	9.2	7.7	11.0	10.9	11.2	10.5
	Four	3.8	3.9	3.0	2.2	2.8	4.0	6.5	7.0	4.1	4.6	3.2	2.7	4.7	3.9	3.3	3.9
	Five	3.5	3.2	2.6	2.3	3.8	2.6	4.9	5.5	3.6	3.4	3.4	2.8	3.6	2.9	3.4	3.5
	Six +	21.4	22.1	11.0	11.4	22.0	23.6	39.3	37.8	24.3	25.5	15.9	16.1	15.9	15.0	24.7	26.7
Not sure	5.4	5.1	5.6	5.3	2.5	3.4	2.5	1.8	5.4	4.6	5.3	5.8	3.6	3.4	6.5	6.2	



Category Spending
Gender, Age
February 2010

		Gender				Age					
		Feb		Jan		Feb			Jan		
		M	F	M	F	18-39	40-64	65+	18-39	40-64	65+
Spending in Next Month on Household Expenses	More	25.3	27.4	33.3	32.8	25.2	27.5	28.0	32.5	33.1	34.5
	Less	11.9	7.9	10.1	11.5	9.8	10.4	8.2	12.9	9.5	7.5
	Same	61.0	62.9	54.5	53.6	62.7	61.0	62.3	51.8	56.0	56.3
	Not sure	1.8	1.7	2.1	2.2	2.4	1.1	1.5	2.7	1.5	1.6
Spending Next Month on Discretionary and Entertainment Exp.	More	8.9	5.7	6.6	5.8	9.3	5.8	4.2	8.0	4.7	3.8
	Less	48.0	49.1	51.2	56.5	48.8	52.0	40.5	59.1	52.4	42.5
	Same	41.2	40.7	40.0	34.5	39.3	39.2	50.0	31.2	39.9	48.3
	Not sure	1.8	4.4	2.2	3.2	2.6	3.0	5.4	1.7	3.0	5.4
Spending Next Month on Household Improvements	More	13.3	12.9	14.1	11.6	14.5	12.2	10.6	15.0	11.3	9.1
	Less	48.0	49.8	52.2	53.7	47.3	52.8	45.7	54.1	54.1	47.4
	Same	35.4	30.9	31.1	27.6	34.3	30.0	35.3	26.5	30.2	35.4
	Not sure	3.3	6.5	2.6	7.0	3.9	5.0	8.5	4.4	4.4	8.2
Spending in Next Month on Major Personal Purchases	More	11.3	9.9	10.6	8.6	12.9	8.9	7.2	10.9	8.8	6.5
	Less	47.7	46.3	51.4	52.3	45.3	50.7	43.7	52.8	53.4	45.6
	Same	37.8	38.8	36.2	33.4	38.3	36.3	42.7	32.1	35.0	41.7
	Not sure	3.2	5.0	1.9	5.7	3.5	4.0	6.4	4.1	2.7	6.1
Next Month – Save and/or Invest	More	11.6	7.7	11.5	9.2	12.4	7.7	4.3	13.6	8.3	4.6
	Less	35.4	36.0	40.3	40.1	32.2	40.3	36.3	40.1	40.6	39.3
	Same	51.0	52.2	45.9	46.1	52.5	49.4	54.3	42.4	48.2	51.8
	Not sure	2.1	4.1	2.3	4.6	2.9	2.7	5.1	3.9	2.8	4.3



Category Spending
Income, Married
February 2010

		Income						Married				Kids @ Home			
		Feb			Jan			Feb		Jan		Feb		Jan	
		<40k	40-75k	>75k	<40k	40-75k	>75k	Y	N	Y	N	Y	N	Y	N
Spending Next Month on Household Expenses	More	32.5	23.6	19.4	39.5	32.8	24.4	26.6	26.1	32.8	33.4	26.3	26.6	31.3	33.9
	Less	11.6	7.4	9.2	11.3	11.6	9.1	9.4	10.4	10.3	11.9	8.0	10.9	13.1	9.3
	Same	54.0	67.7	71.2	46.3	55.1	65.4	62.2	61.7	55.6	51.1	63.5	61.0	53.6	54.6
	Not sure	1.9	1.3	0.3	2.9	0.6	1.1	1.7	1.8	1.2	3.7	2.2	1.5	2.0	2.2
Spending Next Month on Discretionary and Entertainment Exp.	More	6.1	7.4	10.1	5.8	4.5	8.1	6.7	8.2	6.0	6.4	6.2	7.8	6.0	6.4
	Less	55.4	49.7	36.5	60.8	54.6	43.9	49.6	46.8	53.1	55.9	52.2	46.5	59.5	50.6
	Same	32.9	42.0	52.9	28.9	40.4	47.5	41.9	39.3	39.0	33.4	39.3	41.9	32.0	40.2
	Not sure	5.6	0.9	0.5	4.6	0.6	0.5	1.8	5.8	1.9	4.2	2.3	3.7	2.6	2.9
Spending Next Month on Household Improvements	More	10.9	14.0	16.6	11.2	11.8	17.4	13.5	12.3	13.2	11.9	14.1	12.3	15.1	11.3
	Less	53.5	47.9	42.0	58.1	53.8	45.8	49.6	47.8	53.1	52.8	50.5	48.1	53.3	52.6
	Same	27.8	35.3	40.4	24.4	31.3	35.4	33.1	32.6	29.6	28.6	32.8	33.2	28.8	29.7
	Not sure	7.9	2.8	1.0	6.2	3.1	1.3	3.8	7.3	4.1	6.7	2.6	6.5	2.8	6.4
Spending Next Month on Major Personal Purchases	More	8.2	10.0	16.3	8.8	8.0	12.8	10.3	11.2	8.8	10.8	11.1	10.3	8.9	10.0
	Less	54.5	46.2	35.8	59.0	54.3	39.9	47.7	45.5	52.5	50.9	47.9	46.5	53.1	51.0
	Same	30.8	41.8	47.3	27.4	35.3	46.9	38.9	37.3	36.1	32.2	37.9	38.6	36.1	34.0
	Not sure	6.5	2.0	0.6	4.8	2.5	0.4	3.1	6.0	2.7	6.1	3.1	4.6	1.8	5.0
Saving/Investing Next Month	More	8.8	8.0	13.3	6.6	9.8	15.9	8.0	12.1	10.1	10.6	9.2	9.7	12.7	8.9
	Less	47.1	33.5	21.8	53.4	35.5	24.7	35.5	36.1	38.0	44.2	34.3	36.7	39.5	40.3
	Same	38.9	57.1	64.5	35.8	52.5	58.8	53.9	47.5	49.2	40.2	53.8	50.2	45.2	46.8
	Not sure	5.3	1.4	0.4	4.2	2.2	0.6	2.6	4.3	2.8	5.0	2.7	3.5	2.6	3.9