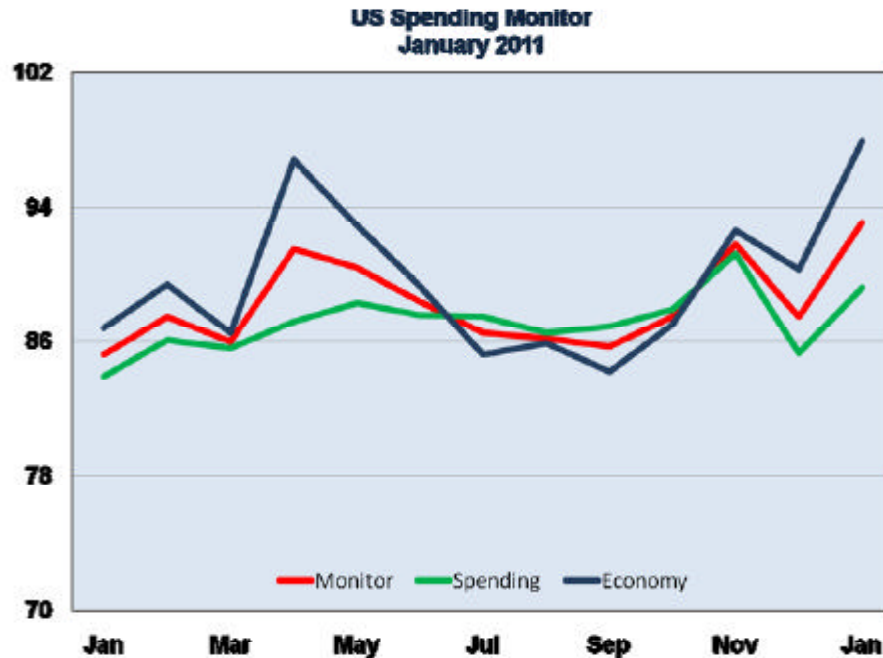




DISCOVER® U.S. SPENDING MONITORSM

	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun
DSM	93.1	87.5	91.8	87.5	85.7	86.2	86.5	88.4
Spending	89.2	85.3	91.2	87.9	86.9	86.5	87.5	87.6
Economy	97.9	90.3	92.6	87.0	84.2	85.9	85.2	89.3
DSRW*		81.6	87.2	84.2	73.8	73.0	83.0	86.1



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 8,200 US Adults
January 2011

Baseline Index Questions

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

	Jan	Dec	Nov	Oct	Sep	Aug
Excellent	3.2	2.4	2.0	1.8	2.4	1.7
Good	7.1	6.2	6.0	6.0	6.2	6.1
Fair	36.7	33.8	36.7	33.7	32.5	32.2
Poor	51.0	56.1	53.8	57.0	57.5	57.4
Not sure	1.9	1.5	1.5	1.4	1.4	2.5
Index	55.0	48.8	50.3	47.2	47.4	46.8

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

	Jan	Dec	Nov	Oct	Sep	Aug
Better	33.0	28.9	30.5	26.8	25.0	26.6
Worse	40.4	43.7	45.0	49.1	51.4	50.1
Same	22.4	23.1	20.0	20.2	19.2	18.8
Not sure	4.2	4.3	4.5	4.0	4.4	4.5
Index	154.1	141.7	142.2	129.2	122.4	127.3

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

	Jan	Dec	Nov	Oct	Sep	Aug
Excellent	9.1	6.9	7.8	7.9	7.8	7.6
Good	26.5	25.2	26.7	25.6	25.2	26.1
Fair	39.2	40.6	40.9	40.0	41.1	39.7
Poor	23.3	25.5	22.8	24.9	24.0	24.2
Not sure	1.9	1.8	1.8	1.6	2.0	2.4
Index	91.6	87.1	91.2	88.7	88.9	89.4

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

	Jan	Dec	Nov	Oct	Sep	Aug
Better	25.6	21.6	23.3	21.4	19.8	20.6
Worse	43.7	46.2	45.0	46.7	49.2	48.4
Same	28.8	30.5	29.3	30.3	28.8	28.2
Not sure	1.9	1.7	2.5	1.6	2.2	2.8
Index	90.8	83.6	86.7	82.8	78.2	80.0

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?

	Jan	Dec	Nov	Oct	Sep	Aug
More	32.9	36.9	28.2	25.5	25.5	26.2
Less	24.9	20.7	23.5	24.0	25.3	24.7
Same	41.1	40.8	47.0	49.0	47.5	47.9
Not sure	1.1	1.6	1.3	1.5	1.7	1.2
Index	81.2	87.4	78.8	76.4	75.4	76.3

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

	Jan	Dec	Nov	Oct	Sep	Aug
More	22.6	21.9	35.0	22.8	20.4	19.4
Less	21.6	33.2	18.5	21.2	24.0	25.1
Same	53.9	43.2	44.7	54.0	53.3	53.6
Not sure	1.9	1.7	1.9	2.0	2.3	1.9
Index	79.5	69.8	91.7	80.0	75.9	74.2



Discover US Spending Monitor
January 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?

	Jan	Dec	Nov	Oct	Sep	Aug
Yes	35.1	41.7	39.9	37.1	36.9	37.3
No	50.0	43.7	47.2	49.8	48.7	48.6
Not sure	14.9	14.6	12.9	13.1	14.4	14.0
Index	103.1	91.4	96.2	101.1	100.2	99.8

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

	Jan	Dec	Nov	Oct	Sep	Aug
Yes	47.1	46.2	48.9	47.0	46.6	46.6
No	41.8	43.1	40.0	42.0	41.3	42.5
Not sure	11.1	10.7	11.1	11.1	12.2	10.9
Index	86.6	84.7	89.4	86.3	86.5	85.6

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?

	Jan	Dec	Nov	Oct	Sep	Aug
More	19.1	11.6	11.1	9.4	12.4	10.5
Less	19.3	26.1	19.9	18.8	19.4	18.7
Same	60.4	61.4	68.5	71.0	67.3	70.1
Not sure	1.1	0.8	0.5	0.8	1.0	0.6
Index	103.6	96.8	99.3	99.2	100.4	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?

	Jan	Dec	Nov	Oct	Sep	Aug
None	27.1	28.8	27.7	27.6	27.5	26.8
1 mo.	18.5	17.1	15.4	16.2	16.8	17.6
2 mos.	10.4	9.6	10.2	11.7	9.6	10.4
3 mos.	9.3	10.3	11.3	9.9	11.1	10.4
4 mos.	3.2	3.8	3.4	3.9	4.4	4.0
5 mos.	3.1	3.5	2.9	3.1	2.5	2.2
6 or more	23.6	21.8	24.6	22.2	23.3	23.3
Not sure	4.7	5.1	4.5	5.4	4.9	5.2
Index	95.5	92.9	99.8	95.9	96.7	96.6



Category Spending
January 2011

1* Spending next month on household expenses?

	Jan	Dec	Nov	Oct	Sep	Aug
More	41.7	40.9	36.5	30.5	25.4	25.0
Less	8.6	10.3	9.4	9.3	11.7	10.9
Same	48.3	46.6	52.3	58.5	61.6	62.2
Not sure	1.4	2.2	1.8	1.7	1.3	1.9

2* Spending next month on discretionary personal expenses?

	Jan	Dec	Nov	Oct	Sep	Aug
More	6.7	7.9	12.1	7.9	7.8	8.6
Less	50.7	52.3	46.5	47.2	48.0	48.2
Same	39.7	35.9	38.5	41.6	40.5	39.7
Not sure	2.9	3.8	2.9	3.3	3.7	3.6

3* Spending next month on household improvements?

	Jan	Dec	Nov	Oct	Sep	Aug
More	12.3	12.0	13.2	12.2	14.0	13.5
Less	49.1	50.3	48.3	48.8	50.2	48.5
Same	33.4	32.5	33.9	33.7	31.0	32.2
Not sure	5.2	5.2	4.5	5.3	4.7	5.8

4* Spending next month on major personal purchases?

	Jan	Dec	Nov	Oct	Sep	Aug
More	10.4	11.4	12.0	11.3	12.7	15.6
Less	46.7	48.3	45.5	46.5	47.6	44.6
Same	39.1	35.9	38.6	38.2	35.7	35.5
Not sure	3.7	4.4	3.9	4.0	3.9	4.3

5* Saving and investing next month?

	Jan	Dec	Nov	Oct	Sep	Aug
More	11.1	9.6	9.7	8.3	9.0	9.5
Less	34.4	38.4	37.8	37.3	37.3	38.1
Same	50.9	48.1	48.4	50.7	50.0	49.1
Not sure	3.6	3.9	4.0	3.6	3.7	3.3



Baseline Monitor
Gender, Age
January 2011

		Total		Gender				Age					
		Adults		Male		Female		18-39		40-64		65+	
		Jan	Dec	Jan	Dec	Jan	Dec	Jan	Dec	Jan	Dec	Jan	Dec
Index		93.1	87.5	97.7	92.3	89.1	83.6	91.0	85.4	92.0	87.2	101.5	94.4
Rate Econ	Excellent	3.2	2.4	4.4	3.1	2.1	1.9	4.8	3.5	1.4	1.1	2.1	2.1
	Good	7.1	6.2	8.8	7.9	5.7	4.8	7.6	6.1	6.3	6.4	7.7	6.3
	Fair	36.7	33.8	35.5	32.3	37.8	35.1	34.1	33.5	37.8	32.6	42.0	37.9
	Poor	51.0	56.1	49.0	55.7	52.8	56.3	50.6	55.3	53.7	58.6	46.4	52.5
	Not sure	1.9	1.5	2.2	1.0	1.7	1.9	2.9	1.7	.8	1.3	1.8	1.2
Econ Better or Worse	Better	33.0	28.9	35.4	30.1	31.0	28.0	33.7	30.6	32.7	28.2	31.6	25.5
	Worse	40.4	43.7	39.0	42.0	41.5	45.2	38.3	41.3	45.0	47.1	36.1	43.4
	Staying same	22.4	23.1	21.5	25.2	23.1	21.4	23.8	24.2	19.1	21.1	25.6	24.3
	Not sure	4.2	4.3	4.0	2.8	4.4	5.5	4.1	4.0	3.2	3.5	6.7	6.8
Rate Personal Finances	Excellent	9.1	6.9	11.4	8.5	7.1	5.6	10.6	7.2	7.7	6.9	7.7	6.2
	Good	26.5	25.2	26.4	26.9	26.5	23.8	24.6	23.0	27.5	26.2	29.6	29.7
	Fair	39.2	40.6	37.8	39.4	40.5	41.5	36.5	39.3	40.8	41.3	43.6	43.2
	Poor	23.3	25.5	22.4	23.6	24.1	27.0	26.4	29.1	22.5	24.0	16.0	17.9
	Not sure	1.9	1.8	2.1	1.7	1.8	2.0	1.9	1.5	1.5	1.7	3.1	3.0
Personal Finances Better or Worse	Better	25.6	21.6	29.2	23.6	22.6	20.0	30.4	26.0	23.7	20.1	15.8	11.8
	Worse	43.7	46.2	41.0	44.8	46.0	47.3	41.0	42.4	46.3	49.4	45.7	50.3
	Staying same	28.8	30.5	27.2	29.2	30.1	31.5	26.5	30.1	28.5	28.8	36.1	35.5
	Not sure	1.9	1.7	2.6	2.4	1.3	1.1	2.1	1.5	1.4	1.7	2.4	2.3
Spending Compared to Last Month	More	32.9	36.9	32.8	33.7	33.1	39.5	34.0	37.9	30.9	35.7	34.4	36.6
	Less	24.9	20.7	23.0	23.3	26.5	18.6	26.6	21.5	27.2	22.2	14.8	14.9
	About same	41.1	40.8	43.2	42.2	39.3	39.8	38.6	39.0	40.8	40.4	49.1	47.3
	Not sure	1.1	1.6	1.0	0.9	1.1	2.1	.8	1.6	1.2	1.7	1.7	1.2



Baseline Monitor
Gender, Age
January 2011 (cont.)

		Total		Gender				Age					
		Adults		Male		Female		18-39		40-64		65+	
		Jan	Dec	Jan	Dec	Jan	Dec	Jan	Dec	Jan	Dec	Jan	Dec
Index		93.1	87.5	97.7	92.3	89.1	83.6	91.0	85.4	92.0	87.2	101.5	94.4
Spending Next Month	More	22.6	21.9	23.5	24.0	21.8	20.3	23.4	23.1	21.6	20.5	22.7	21.6
	Less	21.6	33.2	22.4	32.1	20.8	34.0	22.9	36.6	23.1	33.3	14.1	22.4
	About same	53.9	43.2	52.5	42.3	55.1	43.9	51.9	38.9	53.5	44.5	60.9	53.5
	Not sure	1.9	1.7	1.5	1.5	2.3	1.8	1.9	1.4	1.8	1.7	2.4	2.6
Add Exp. or Shortfall Next 30 Days	Yes	35.1	41.7	34.9	38.6	35.3	44.3	37.3	43.9	35.8	43.3	27.0	31.5
	No	50.0	43.7	52.1	48.2	48.3	40.1	49.0	41.8	49.8	43.4	53.7	49.9
	Not sure	14.9	14.6	13.1	13.3	16.4	15.7	13.7	14.3	14.5	13.2	19.3	18.6
Money Left After Paying Debts	Yes	47.1	46.2	51.5	52.5	43.4	41.0	44.7	44.0	47.6	47.3	53.2	50.0
	No	41.8	43.1	38.6	37.6	44.4	47.5	46.5	47.4	41.2	41.8	29.3	33.0
	Not sure	11.1	10.7	9.9	9.8	12.1	11.4	8.8	8.5	11.2	10.9	17.5	17.0
Money Left Compared to Last Month	More	19.1	11.6	19.2	13.8	19.0	9.4	27.7	15.3	13.6	9.4	8.9	6.6
	Less	19.3	26.1	19.5	25.2	19.1	27.0	16.5	25.0	21.8	29.0	21.3	22.9
	About same	60.4	61.4	60.8	60.2	60.1	62.6	54.6	59.0	63.2	60.8	69.4	69.4
	Not sure	1.1	0.8	.5	0.8	1.9	0.9	1.2	0.7	1.4	0.9	.4	1.1
Months Continue Lifestyle If You Lost Income	None	27.1	28.8	23.3	23.5	30.3	33.1	34.3	37.3	23.2	23.7	14.7	14.8
	One	18.5	17.1	17.1	16.5	19.8	17.6	21.3	17.9	16.1	16.3	15.9	16.4
	Two	10.4	9.6	10.8	9.6	10.1	9.6	11.7	9.8	10.1	10.2	7.3	7.7
	Three	9.3	10.3	10.4	11.6	8.4	9.2	7.7	10.3	11.3	10.5	9.8	9.8
	Four	3.2	3.8	3.7	3.1	2.9	4.4	2.5	3.3	3.8	4.2	4.2	4.6
	Five	3.1	3.5	3.1	4.3	3.1	2.9	3.1	4.1	3.0	3.1	3.2	3.0
	Six +	23.6	21.8	28.2	26.8	19.7	17.7	16.1	14.2	28.3	26.9	35.0	33.2
	Not sure	4.7	5.1	3.5	4.6	5.8	5.4	3.3	3.2	4.2	5.2	9.9	10.4



Baseline Monitor
Income, Married
January 2011

		Total		Income						Married				Kids @ Home			
		Adults		<\$40k		\$40K to \$75K		\$75K+		Yes		No		Yes		No	
		Jan	Dec	Jan	Dec	Jan	Dec	Jan	Dec	Jan	Dec	Jan	Dec	Jan	Dec	Jan	Dec
Index		93.1	87.5	74.8	69.4	96.3	87.1	117.1	113.3	94.7	90.4	90.0	82.2	88.1	86.6	96.7	88.1
Rate Econ	Excel	3.2	2.4	4.0	2.4	2.3	1.5	3.1	2.0	2.4	1.4	4.7	4.2	3.5	2.4	3.0	2.4
	Good	7.1	6.2	5.4	5.7	8.1	4.9	8.9	8.3	6.2	6.3	9.0	6.0	5.8	5.6	8.0	6.7
	Fair	36.7	33.8	28.7	26.7	38.8	31.9	46.0	45.0	37.2	35.6	35.9	30.6	33.9	35.4	38.5	32.8
	Poor	51.0	56.1	59.2	63.0	49.5	61.0	40.5	44.2	52.6	55.8	48.2	56.6	54.1	55.1	49.1	56.8
	Not sure	1.9	1.5	2.6	2.3	1.3	0.7	1.5	0.4	1.7	0.9	2.2	2.5	2.7	1.4	1.4	1.3
Econ Better or Worse	Better	33.0	28.9	24.1	21.6	32.4	24.8	48.8	44.0	32.1	28.7	34.8	29.3	31.9	31.7	33.8	27.1
	Worse	40.4	43.7	47.3	49.9	40.1	47.0	29.3	32.7	40.9	45.1	39.4	41.3	41.1	43.9	39.7	43.3
	Same	22.4	23.1	22.6	22.7	24.6	24.8	19.8	20.9	23.7	22.9	20.0	23.4	22.6	20.7	22.3	24.9
	Not sure	4.2	4.3	6.0	5.9	2.8	3.3	2.1	2.4	3.4	3.3	5.8	6.0	4.4	3.7	4.1	4.7
Rate Personal Finances	Excel	9.1	6.9	4.3	1.9	7.0	5.5	18.1	16.7	9.8	8.1	7.6	4.7	10.2	6.3	8.3	7.4
	Good	26.5	25.2	12.7	12.4	31.0	26.8	43.1	42.7	29.6	29.9	20.4	16.6	25.5	25.9	27.2	24.5
	Fair	39.2	40.6	37.4	40.2	48.1	49.0	31.9	31.7	40.0	40.0	37.7	41.8	35.8	41.7	41.4	40.3
	Poor	23.3	25.5	43.0	43.6	13.1	18.3	6.7	7.9	19.0	20.3	31.5	34.8	27.1	24.9	20.7	25.9
	Not sure	1.9	1.8	2.6	1.9	.8	0.3	.3	1.1	1.5	1.7	2.8	2.1	1.4	1.2	2.3	1.9
Personal Finances Better or Worse	Better	25.6	21.6	16.9	12.9	26.1	22.3	40.4	35.2	25.8	23.3	25.3	18.5	27.8	25.4	24.2	19.0
	Worse	43.7	46.2	57.0	58.2	40.3	45.8	28.7	29.0	42.0	44.8	46.7	48.9	42.4	42.8	44.3	48.8
	Same	28.8	30.5	23.7	26.8	32.8	31.1	30.6	35.1	30.6	30.3	25.4	30.8	28.0	30.3	29.4	30.4
	Not sure	1.9	1.7	2.3	2.1	.9	0.9	.2	0.7	1.6	1.6	2.5	1.8	1.8	1.6	2.0	1.8
Spending Compared to Last Month	More	32.9	36.9	38.7	38.1	30.0	38.9	28.4	34.1	32.5	35.9	33.8	38.7	33.3	39.3	32.5	35.5
	Less	24.9	20.7	24.3	25.2	26.9	19.8	23.5	14.9	25.8	19.5	23.1	22.8	27.6	17.6	23.1	22.9
	Same	41.1	40.8	35.8	34.8	42.4	39.8	47.3	50.7	40.7	43.2	41.9	36.6	37.8	42.1	43.5	39.7
	Not sure	1.1	1.6	1.1	1.9	.7	1.5	.8	0.4	1.1	1.3	1.1	2.0	1.2	0.9	1.0	1.9



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

		Total		Income						Married				Kids @ Home			
		Adults		<\$40k		\$40k to \$75k		\$75k+		Yes		No		Yes		No	
		Jan	Dec	Jan	Dec	Jan	Dec	Jan	Dec	Jan	Dec	Jan	Dec	Jan	Dec	Jan	Dec
Index		93.1	87.5	74.8	69.4	96.3	87.1	117.1	113.3	94.7	90.4	90.0	82.2	88.1	86.6	96.7	88.1
Spending Next Month	More	22.6	21.9	30.2	26.8	20.4	20.6	15.4	16.2	21.7	21.0	24.3	23.7	22.5	22.2	22.7	22.0
	Less	21.6	33.2	21.1	30.5	21.9	37.3	21.5	35.1	22.3	34.4	20.2	31.0	23.0	35.3	20.6	31.8
	Same	53.9	43.2	45.6	40.4	57.1	40.9	63.0	48.3	54.4	43.0	53.1	43.6	52.6	41.2	54.9	44.3
	Not sure	1.9	1.7	3.2	2.4	.6	1.2	.2	0.4	1.6	1.7	2.5	1.6	1.9	1.3	1.8	1.9
Add exp shortfall 30 days	Yes	35.1	41.7	44.5	52.4	34.1	41.1	24.0	27.5	35.6	39.8	34.0	45.2	37.9	43.2	32.9	40.5
	No	50.0	43.7	36.8	29.8	51.5	46.7	68.1	63.5	50.7	46.3	48.8	38.9	47.8	43.6	51.8	43.9
	Not sure	14.9	14.6	18.7	17.8	14.4	12.2	7.9	9.0	13.7	13.9	17.2	15.9	14.3	13.2	15.2	15.6
\$ After Debt Pay	Yes	47.1	46.2	28.9	27.9	51.9	49.9	69.5	69.0	50.6	49.1	40.7	40.9	43.2	44.5	50.1	47.5
	No	41.8	43.1	58.0	59.6	39.0	40.3	23.1	24.8	38.6	41.1	47.8	46.7	48.1	47.2	37.1	40.4
	Not sure	11.1	10.7	13.1	12.5	9.1	9.8	7.4	6.2	10.8	9.8	11.6	12.3	8.7	8.3	12.8	12.1
\$ Left v. Last Month	More	19.1	11.6	15.6	12.0	15.9	11.0	24.7	14.1	18.3	10.7	20.9	13.8	23.9	15.4	16.2	9.2
	Less	19.3	26.1	24.7	27.7	21.4	28.1	15.3	22.7	18.9	25.0	20.4	28.5	17.8	25.8	20.2	26.4
	Same	60.4	61.4	58.3	58.5	62.4	60.7	59.8	62.8	61.7	63.6	57.4	56.7	57.3	57.8	62.3	63.6
	Not sure	1.1	0.8	1.4	1.8	.3	0.2	.2	0.5	1.1	0.8	1.2	1.0	1.0	1.0	1.3	0.7
Mos Hold Lifestyle If Income Lost	None	27.1	28.8	40.4	40.8	21.9	27.9	14.0	14.7	23.8	23.8	33.3	38.0	34.6	36.3	21.8	23.7
	One	18.5	17.1	23.0	21.7	17.2	16.8	14.3	11.7	17.8	16.8	19.8	17.7	21.5	16.7	16.5	17.5
	Two	10.4	9.6	10.0	8.8	11.5	11.4	10.4	9.2	10.5	9.6	10.2	9.7	10.6	10.4	10.3	9.0
	Three	9.3	10.3	6.0	7.0	13.3	12.0	11.2	14.2	10.7	12.1	6.8	7.0	7.9	12.0	10.4	9.0
	Four	3.2	3.8	1.7	3.1	3.6	3.2	4.9	5.7	3.9	4.9	2.1	1.9	3.2	4.6	3.3	3.3
	Five	3.1	3.5	2.3	2.2	3.3	4.2	3.7	4.3	3.3	3.7	2.7	3.4	3.3	3.2	2.9	3.8
	Six +	23.6	21.8	11.8	10.3	25.9	21.9	39.3	38.6	26.1	24.9	18.8	16.0	15.4	14.7	29.3	26.8
Not sure	4.7	5.1	4.7	6.2	3.3	2.6	2.3	1.6	3.9	4.4	6.3	6.3	3.3	2.1	5.6	6.7	



Baseline Monitor
Credit Union Members
January 2011

		Total		Credit Union Member			
		Adults		Yes		No	
		Jan	Dec	Jan	Dec	Jan	Dec
Index		93.1	87.5	95.1	89.2	92.4	85.7
Rate Econ	Excel	3.2	2.4	3.7	1.7	2.9	2.9
	Good	7.1	6.2	6.7	5.7	7.1	6.3
	Fair	36.7	33.8	39.0	35.0	36.0	32.4
	Poor	51.0	56.1	49.0	56.5	51.8	57.2
	Not sure	1.9	1.5	1.5	1.2	2.2	1.3
Econ Better or Worse	Better	33.0	28.9	34.1	29.4	32.8	28.8
	Worse	40.4	43.7	37.8	43.7	42.2	44.3
	Same	22.4	23.1	23.7	23.5	21.0	22.2
	Not sure	4.2	4.3	4.5	3.4	3.9	4.6
Rate Personal Finances	Excel	9.1	6.9	11.0	6.6	7.9	7.1
	Good	26.5	25.2	28.1	28.1	26.1	23.6
	Fair	39.2	40.6	39.7	41.9	38.7	39.5
	Poor	23.3	25.5	19.5	22.3	25.3	28.0
	Not sure	1.9	1.8	1.6	1.1	2.0	1.8
Personal Finances Better or Worse	Better	25.6	21.6	26.9	24.5	25.6	20.0
	Worse	43.7	46.2	43.3	46.6	43.8	46.6
	Same	28.8	30.5	28.4	28.0	28.3	31.4
	Not sure	1.9	1.7	1.3	0.9	2.2	1.9
Spending Compared to Last Month	More	32.9	36.9	35.3	38.2	31.1	35.9
	Less	24.9	20.7	23.1	19.7	25.7	22.0
	Same	41.1	40.8	40.7	41.3	42.0	40.2
	Not sure	1.1	1.6	.9	0.7	1.2	1.9



Baseline Monitor
Credit Union Members
January 2011 (cont.)

		Total		Credit Union Members			
		Adults		Yes		No	
		Jan	Dec	Jan	Dec	Jan	Dec
Index		93.1	87.5	95.1	89.2	92.4	85.7
Spending Next Month	More	22.6	21.9	22.7	21.1	22.7	22.1
	Less	21.6	33.2	20.5	34.8	21.4	33.0
	Same	53.9	43.2	55.4	43.1	54.2	43.1
	Not sure	1.9	1.7	1.5	1.0	1.8	1.9
Add exp shortfall 30 days	Yes	35.1	41.7	37.6	41.5	33.4	42.7
	No	50.0	43.7	48.2	46.2	51.9	42.0
	Not sure	14.9	14.6	14.3	12.3	14.7	15.3
\$ After Debt Pay	Yes	47.1	46.2	49.5	49.3	46.5	44.3
	No	41.8	43.1	40.5	41.0	42.2	45.2
	Not sure	11.1	10.7	10.0	9.8	11.3	10.5
\$ Left v. Last Month	More	19.1	11.6	20.6	10.6	17.9	12.3
	Less	19.3	26.1	18.5	24.1	19.9	28.4
	Same	60.4	61.4	60.3	64.4	60.6	58.4
	Not sure	1.1	0.8	.6	0.8	1.6	0.9
Mos Hold Lifestyle If Income Lost	None	27.1	28.8	23.8	28.8	28.9	29.5
	One	18.5	17.1	21.9	16.4	16.5	17.6
	Two	10.4	9.6	11.1	11.5	10.0	8.6
	Three	9.3	10.3	9.4	10.4	9.2	10.3
	Four	3.2	3.8	3.4	3.5	3.0	4.0
	Five	3.1	3.5	3.6	3.6	2.9	3.7
	Six +	23.6	21.8	23.1	22.9	24.5	21.0
	Not sure	4.7	5.1	3.5	2.9	5.0	5.3



Category Spending
Gender, Age
January 2011

		Gender				Age					
		Jan		Dec		Jan			Dec		
		M	F	M	F	18-39	40-64	65+	18-39	40-64	65+
Spending in Next Month on Household Expenses	More	42.8	40.7	40.7	41.1	39.2	43.8	44.3	37.7	44.2	43.0
	Less	8.3	8.8	11.0	9.6	10.6	7.7	4.7	12.5	9.1	5.9
	Same	47.6	48.9	46.9	46.4	48.6	47.3	49.5	46.7	45.2	49.8
	Not sure	1.3	1.6	1.4	2.9	1.7	1.1	1.4	3.0	1.5	1.3
Spending Next Month on Discretionary and Entertainment Exp.	More	7.5	6.0	10.3	6.1	8.1	5.5	5.2	8.8	7.8	5.5
	Less	49.5	51.7	50.0	54.2	53.5	51.7	40.4	54.4	53.6	43.4
	Same	40.8	38.7	36.5	35.3	35.6	40.5	49.7	33.0	35.6	45.5
	Not sure	2.2	3.5	3.1	4.4	2.8	2.3	4.8	3.9	3.1	5.6
Spending Next Month on Household Improvements	More	11.9	12.6	11.8	12.2	13.2	12.2	9.8	12.8	12.1	9.4
	Less	48.7	49.5	49.0	51.3	48.4	51.9	45.1	49.1	53.2	47.2
	Same	35.2	32.0	35.2	30.3	33.2	32.1	37.2	33.4	30.1	35.3
	Not sure	4.2	6.0	4.0	6.2	5.2	3.9	7.9	4.7	4.6	8.1
Spending in Next Month on Major Personal Purchases	More	9.0	11.7	12.0	11.0	12.6	9.0	7.1	13.8	10.1	7.2
	Less	45.6	47.7	47.5	48.9	44.9	50.5	43.6	47.0	51.3	45.6
	Same	42.4	36.4	36.8	35.2	38.9	37.5	43.6	34.7	35.1	41.4
	Not sure	3.0	4.3	3.7	4.9	3.6	2.9	5.7	4.5	3.5	5.8
Next Month – Save and/or Invest	More	12.8	9.7	11.6	7.9	15.6	8.3	4.2	12.4	8.1	4.5
	Less	33.9	34.8	36.5	39.9	31.8	36.6	37.1	36.3	41.3	38.2
	Same	50.0	51.7	48.9	47.5	48.7	52.3	54.2	46.8	48.0	52.5
	Not sure	3.4	3.8	2.9	4.7	3.8	2.8	4.6	4.6	2.6	4.8



Category Spending
Income, Married
January 2011

		Income						Married				Kids @ Home			
		Jan			Dec			Jan		Dec		Jan		Dec	
		<40k	40-75k	>75k	<40k	40-75k	>75k	Y	N	Y	N	Y	N	Y	N
Spending Next Month on Household Expenses	More	45.1	42.5	36.8	45.9	39.6	34.2	44.2	37.0	41.8	39.3	40.8	42.2	39.1	42.5
	Less	10.7	7.6	6.3	11.6	9.0	11.0	6.9	11.8	9.3	11.9	8.6	8.6	12.3	9.0
	Same	41.8	49.8	56.7	39.5	49.6	54.5	47.7	49.4	47.2	45.5	48.8	48.1	46.8	46.5
	Not sure	2.4	.2	.2	3.0	1.8	0.3	1.2	1.9	1.7	3.2	1.8	1.0	1.8	2.1
Spending Next Month on Discretionary and Entertainment Exp.	More	7.1	5.6	7.6	6.0	7.8	12.0	6.4	7.3	8.1	7.7	8.0	5.8	8.7	7.5
	Less	58.6	51.6	40.1	60.7	54.6	39.9	51.6	49.0	53.6	49.9	54.3	48.1	56.3	49.8
	Same	29.5	42.1	51.8	27.3	36.5	47.9	39.9	39.2	36.2	35.3	34.5	43.4	32.0	38.6
	Not sure	4.8	.7	.5	6.0	1.1	0.2	2.1	4.5	2.1	7.0	3.2	2.8	3.0	4.0
Spending Next Month on Household Improvements	More	9.3	12.0	17.2	11.1	9.7	15.6	13.1	10.7	12.0	12.0	13.9	11.3	14.1	10.7
	Less	55.5	49.8	41.7	55.3	52.5	43.4	50.3	47.0	51.5	48.1	50.6	48.0	51.0	50.0
	Same	27.0	36.0	39.5	25.9	35.0	39.4	32.9	34.5	33.4	30.8	31.0	35.3	31.0	33.5
	Not sure	8.2	2.1	1.7	7.7	2.7	1.6	3.8	7.8	3.1	9.0	4.6	5.4	3.9	5.9
Spending Next Month on Major Personal Purchases	More	10.3	9.3	13.0	10.0	12.1	13.8	10.5	10.3	10.2	13.7	12.6	9.0	11.6	11.3
	Less	55.6	45.8	35.5	55.0	51.0	37.2	46.3	47.5	50.0	45.2	46.2	46.8	48.2	48.7
	Same	28.9	42.7	50.0	27.9	35.0	48.5	40.4	36.7	37.1	33.7	37.2	40.7	36.1	35.7
	Not sure	5.2	2.2	1.5	7.1	1.9	0.5	2.7	5.5	2.7	7.4	4.0	3.5	4.1	4.3
Saving/Investing Next Month	More	10.8	9.0	14.3	8.3	5.7	15.9	10.3	12.6	9.2	10.2	13.3	9.6	10.5	8.9
	Less	45.9	35.0	18.7	49.0	39.5	23.7	34.6	34.1	38.2	38.7	32.9	35.2	38.8	38.4
	Same	37.1	55.2	66.1	36.7	53.3	59.1	52.5	47.9	50.1	44.5	50.1	51.8	48.0	48.3
	Not sure	6.2	.8	.9	6.0	1.5	1.3	2.6	5.4	2.5	6.5	3.7	3.4	2.7	4.4



Category Spending
Credit Union Member
January 2011

		Credit Union Member			
		Jan		Dec	
		Yes	No	Yes	No
Spending in Next Month on Household Expenses	More	42.1	41.4	44.1	39.3
	Less	7.7	8.7	8.6	10.9
	Same	49.7	48.3	45.9	47.3
	Not sure	.6	1.7	1.3	2.5
Spending Next Month on Discretionary and Entertainment Exp.	More	5.5	7.5	8.7	7.5
	Less	50.4	50.7	54.4	51.8
	Same	42.2	38.7	35.4	35.6
	Not sure	1.9	3.1	1.5	5.0
Spending Next Month on Household Improvements	More	13.6	11.7	10.7	12.3
	Less	48.5	49.8	51.4	50.6
	Same	33.9	33.0	35.6	30.8
	Not sure	4.0	5.5	2.3	6.4
Spending in Next Month on Major Personal Purchases	More	10.6	10.4	10.8	11.2
	Less	46.3	46.9	50.2	48.6
	Same	39.5	39.2	36.3	35.5
	Not sure	3.6	3.5	2.7	4.7
Next Month – Save and/or Invest	More	9.9	12.0	8.5	10.2
	Less	34.0	34.4	39.4	38.6
	Same	53.8	49.8	49.9	46.9
	Not sure	2.3	3.7	2.2	4.4



**Holiday Shopping
January 2011 v. December 2009**

		Total		Gender				Age					
		Adults		Male		Female		18-39		40-64		65+	
		Dec	Nov	Dec	Nov	Dec	Nov	Dec	Nov	Dec	Nov	Dec	Nov
Holiday Spending This Year	More	14.1	10.9	16.0	13.4	12.5	8.7	18.6	15.6	10.4	6.7	8.6	6.1
	Less	56.6	55.6	53.6	51.3	59.0	59.2	57.4	54.9	58.2	59.1	50.5	49.7
	About same	27.3	30.6	28.8	32.7	26.0	28.7	22.0	26.3	29.5	31.5	38.2	41.1
	Not sure	2.0	3.0	1.6	2.6	2.4	3.3	2.0	3.2	1.9	2.6	2.6	3.0

		Total		Income						Married				Kids @ Home			
		Adults		<\$40k		\$40k to \$75k		\$75k+		Yes		No		Yes		No	
		Dec	Nov	Dec	Nov	Dec	Nov	Dec	Nov	Dec	Nov	Dec	Nov	Dec	Nov	Dec	Nov
Holiday Spending This Year	More	14.1	10.9	11.1	10.5	13.2	9.3	20.5	13.6	13.7	10.1	14.8	12.2	16.0	12.8	12.8	9.5
	Less	56.6	55.6	68.1	63.6	53.3	55.9	43.2	45.5	55.0	55.0	59.5	56.6	56.1	55.9	57.0	55.5
	Same	27.3	30.6	18.6	21.9	31.6	33.2	35.2	40.2	29.6	32.2	23.0	27.8	26.1	29.0	28.2	31.7
	Not sure	2.0	3.0	2.1	3.9	1.8	1.6	1.1	0.7	1.7	2.7	2.7	3.4	1.7	2.3	2.0	3.2

		Total		Credit Union Members			
		Adults		Yes		No	
		Dec	Nov	Dec	Nov	Dec	Nov
Holiday Spending This Year	More	14.1	10.9	13.5	12.4	14.2	10.3
	Less	56.6	55.6	56.3	54.3	57.9	57.4
	Same	27.3	30.6	29.0	31.2	25.6	29.4
	Not sure	2.0	3.0	1.2	2.0	2.3	3.0

* ND = No data