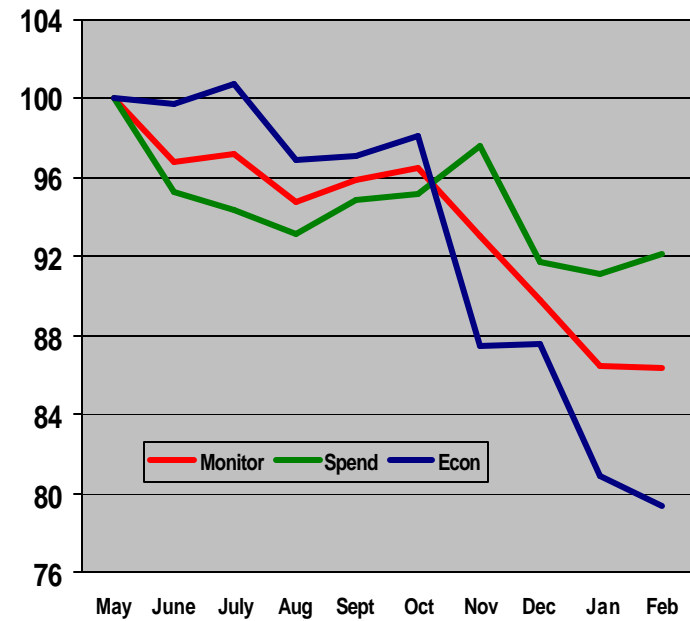


Discover U.S. Spending Monitor

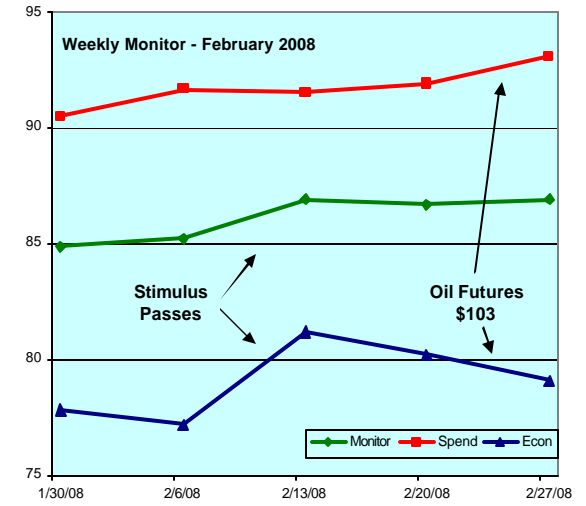
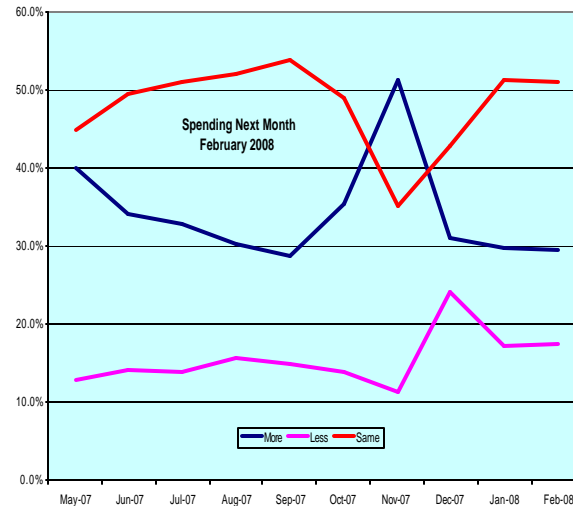
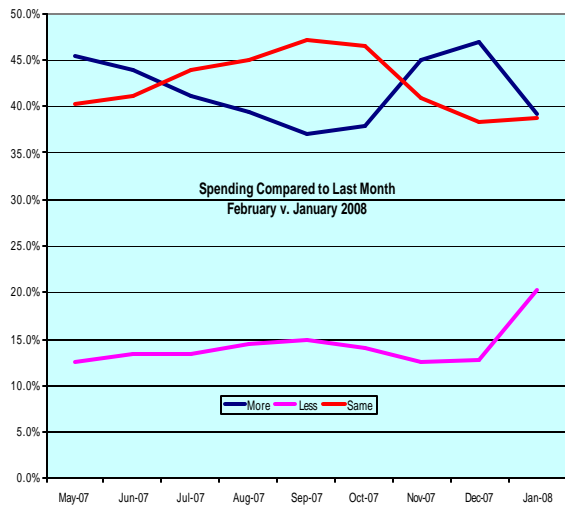
	Feb	Jan	Dec	Nov	Oct	Sep	Aug	July
DSM	86.4	86.1	90.5	93.1	96.5	95.9	94.8	97.2
Spending	92.1	90.9	92.1	97.6	95.1	94.9	93.2	94.4
Econ	79.4	80.2	88.5	87.5	98.1	97.1	96.8	100.7
DSBW	90.9	86.3	92.7	93.2	96.8	99.2	102.4	107.3

The Discover U.S. Spending Monitor for the month of February remained essentially stable as spending intentions were offset by a rather dismal outlook for the economy. The Monitor rose a scant 0.3 for the month. For the fifth straight month, consumer ratings of the economy tumbled, this time to a record low of 79.4, the first time that the reading has dropped below 80 percent of the adult U.S. population represented by the survey. Only 18.9 percent now say the economy is in good or excellent condition, another new monthly low. On a parallel path, those saying that the economy is in poor condition reached a new high in February with 43.9 percent saying that U.S. business is in bad shape. For the second month in a row, more than 70 percent of consumers think that economic conditions are getting worse while only a meager 10.6 percent think it is getting better. Ratings of personal finances were somewhat less dire but they remained nearly unchanged from January. A record 48.5 percent think their finances are getting worse, up a half point from January. However there were upturns in the percent of people saying their personal finances were excellent and who thought their finances were actually getting better. This rather gloomy scenario produced a near one point drop in the economic component of the Monitor.

Discover US Spending Monitor
February 2008



The spending component rose 1.2 points for the month. Nearly 23.9 percent said they could maintain their lifestyle for at least 5 months with a sudden loss of income, compared to 22.8 percent last month. Meanwhile, only 36.7 percent said they expected a shortfall in cash or added expense in the next 30 days, compared to 38.2 percent the previous period. This is the lowest reading since last September and is nearly four full percentage points lower than December 2007. The latter may indicate that consumers are over their holiday spending and bill paying.



As far as category spending is concerned, the cutbacks consumers made in January seemed to bring them to a level they are comfortable with, as many consumers switched from spending less in the next 30 days to spending the same. This month half (50 percent) of consumers said they would be spending the same or more on discretionary items, up from 47.7 percent the month before. This compares to readings as high as 55.8 percent last September and 53.6 percent in October. There was a six point decline in the number who said they would be spending more on household expenses next month with nearly all shifting into the “same as last month” segment. It will be interesting to watch how this category is affected by inflationary pressures. Demographically, there wasn’t much change either. Women continued to be much more pessimistic about the economy. Only 8.1 percent of women think the economy is getting better compared to 13.6 percent of men; and 75 percent of women say US business is getting worse while 65 percent of men share that opinion.

* All June and subsequent data reflects recalculation of the Monitor without Q9 included.



Discover US Spending Monitor
Survey of 14,000 US Adults
February 2008

Baseline Index Questions

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

	Feb	Jan	Dec	Nov	Oct	Sep
Excellent	4.7	4.8	7.7	8.3	10.0	9.1
Good	14.2	16.0	19.2	19.3	22.5	22.9
Fair	35.8	36.2	36.0	36.2	37.1	38.6
Poor	43.9	41.9	35.1	34.5	28.9	27.9
Not sure	1.4	1.2	2.0	1.7	1.5	1.6
Index	69.7	73.2	85.2	86.4	96.2	96.5

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

	Feb	Jan	Dec	Nov	Oct	Sep
Better	10.6	10.7	15.1	14.0	19.0	17.8
Worse	70.2	70.7	65.5	67.0	60.7	61.6
Same	14.2	13.6	14.4	13.8	15.0	15.7
Not sure	4.9	5.0	5.0	5.1	5.3	4.9
Index	67.3	66.6	82.6	78.2	97.1	93.5

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

	Feb	Jan	Dec	Nov	Oct	Sep
Excellent	10.2	9.3	10.5	10.3	11.6	11.4
Good	28.3	29.6	28.7	28.4	29.9	30.3
Fair	38.0	37.9	36.2	38.6	36.4	36.4
Poor	21.2	21.2	22.4	20.1	19.5	19.4
Not sure	2.3	2.0	2.3	2.5	2.5	2.5
Index	95.8	96.1	95.4	96.9	99.7	100.0

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

	Feb	Jan	Dec	Nov	Oct	Sep
Better	24.9	24.6	27.5	26.5	31.6	30.4
Worse	48.5	48.1	45.4	46.6	41.9	41.7
Same	24.4	25.3	24.6	24.5	24.1	25.9
Not sure	2.2	2.1	2.5	2.4	2.5	2.0
Index	84.7	84.8	91.0	88.6	99.4	98.4

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	39.1	39.3	47.0	45.0	37.9	37.1
Less	17.6	20.4	12.8	12.6	14.1	14.8
Same	41.9	38.7	38.4	41.0	46.4	47.1
Not sure	1.3	1.7	1.8	1.4	1.5	1.0
Index	91.3	89.4	100.9	99.5	93.1	92.0

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

	Feb	Jan	Dec	Nov	Oct	Sep
More	29.4	29.8	31.1	51.3	35.3	28.8
Less	17.4	17.3	24.1	11.2	13.9	14.8
Same	51.0	51.2	42.7	35.2	49.0	53.8
Not sure	2.3	1.7	2.1	2.3	1.8	2.5
Index	88.2	88.5	84.1	110.2	95.5	89.7



**Discover US Spending Monitor
February 2008 (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	36.7	38.2	40.1	41.2	36.4	35.2
No	49.8	48.5	46.9	46.3	50.1	51.7
Not sure	13.5	13.3	13.0	12.6	13.6	13.1
Index	101.3	98.9	95.8	94.2	101.9	104.5

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	48.2	48.5	48.8	51.2	51.6	52.0
No	39.5	39.7	39.6	37.6	37.4	35.9
Not sure	12.3	11.7	11.6	11.2	11.0	12.1
Index	89.3	89.4	89.7	93.4	93.9	95.4

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	14.6	17.0	13.9	12.5	14.4	13.8
Less	20.2	21.1	27.0	25.0	19.3	18.5
Same	64.5	61.2	58.4	61.9	65.2	66.8
Not sure	0.7	0.7	0.7	0.6	1.1	0.9
Index	100.9	101.7	97.1	97.1	101.1	101.2

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

	Feb	Jan	Dec	Nov	Oct	Sep
None	28.7	28.7	29.2	28.6	27.7	28.0
1 mo.	18.8	19.6	18.5	18.1	19.3	18.2
2 mos.	10.3	9.9	10.0	10.6	10.3	10.0
3 mos.	9.6	10.4	10.0	10.6	10.1	10.5
4 mos.	3.6	3.6	3.5	3.8	3.7	3.7
5 mos.	2.7	2.3	2.4	2.7	2.6	2.2
6 or more	21.2	20.4	21.2	20.9	21.6	22.0
Not sure	5.0	4.9	5.1	4.7	4.7	5.4
Index	90.2	88.3	89.9	90.8	91.4	92.8



**Category Spending
February 2008**

1* Spending next month on household expenses?

	Feb	Jan	Dec	Nov	Oct	Sep
More	40.2	46.0	48.6	58.1	42.9	35.3
Less	7.9	7.3	7.2	5.2	8.0	8.8
Same	50.2	45.3	43.0	35.2	47.4	54.2
Not sure	1.7	1.4	1.2	1.5	1.7	1.7

2* Spending next month on discretionary personal expenses?

	Feb	Jan	Dec	Nov	Oct	Sep
More	9.4	8.9	12.2	14.6	12.3	10.7
Less	46.3	49.0	44.7	45.1	41.3	39.9
Same	40.6	38.8	39.3	37.3	42.7	45.1
Not sure	3.7	3.2	3.8	3.0	3.7	4.2

3* Spending next month on household improvements?

	Feb	Jan	Dec	Nov	Oct	Sep
More	16.4	15.8	15.9	16.4	18.8	18.6
Less	43.8	47.1	45.3	43.9	41.4	39.2
Same	33.7	31.6	33.4	34.3	34.3	36.1
Not sure	6.2	5.5	5.5	5.5	5.4	6.1

4* Spending next month on major personal purchases?

	Feb	Jan	Dec	Nov	Oct	Sep
More	13.8	13.7	14.0	15.0	14.9	15.8
Less	43.3	45.3	43.0	41.9	39.9	39.2
Same	38.3	36.8	38.4	38.7	40.6	39.9
Not sure	4.6	4.2	4.6	4.4	4.7	5.1

5* Saving and investing next month?

	Feb	Jan	Dec	Nov	Oct	Sep
More	11.2	11.3	11.4	10.1	10.4	10.9
Less	36.1	37.0	36.2	38.2	34.1	32.7
Same	48.5	48.4	48.4	48.3	51.1	52.1
Not sure	4.2	3.3	4.0	3.4	4.4	4.3



Gender, Age – February 2008

		Total		Gender				Age					
		Adults		Male		Female		18-39		40-64		65+	
		Feb	Jan	Feb	Jan	Feb	Jan	Feb	Jan	Feb	Jan	Feb	Jan
Index		86.4	86.1	92.2	92.3	81.2	80.9	83.1	81.1	86.2	88.0	96.4	97.1
Rate Econ	Excellent	4.7	4.8	6.0	6.6	3.6	3.2	6.0	4.7	3.2	4.5	4.5	5.3
	Good	14.2	16.0	18.0	19.4	11.1	13.1	12.1	13.7	15.3	17.0	18.2	20.5
	Fair	35.8	36.2	34.9	34.1	36.5	37.9	35.1	35.2	35.9	36.4	37.8	38.5
	Poor	43.9	41.9	39.7	38.9	47.5	44.5	45.3	45.3	44.8	41.2	37.6	33.1
	Not sure	1.4	1.2	1.4	1.1	1.3	1.3	1.6	1.0	0.8	0.8	1.9	2.6
Econ Better or Worse	Better	10.6	10.7	13.6	14.1	8.1	7.8	11.9	10.9	9.2	10.4	9.9	10.9
	Worse	70.2	70.7	64.9	66.4	74.7	74.3	70.3	71.6	73.2	72.8	63.0	63.2
	Stay same	14.2	13.6	17.0	15.1	11.8	12.3	13.0	12.8	13.4	12.5	19.9	18.3
	Not sure	4.9	5.0	4.5	4.4	5.3	5.6	4.8	4.6	4.1	4.4	7.2	7.6
Rate Personal Finances	Excellent	10.2	9.3	13.0	11.1	7.9	7.8	10.6	8.3	9.9	10.1	9.8	10.4
	Good	28.3	29.6	29.2	32.1	27.5	27.4	25.9	27.5	29.7	31.6	32.1	31.4
	Fair	38.0	37.9	35.5	34.7	40.2	40.7	37.6	38.0	38.1	37.1	39.0	39.6
	Poor	21.2	21.2	20.0	20.6	22.2	21.7	23.6	24.3	20.6	19.6	15.2	15.1
	Not sure	2.3	2.0	2.4	1.5	2.3	2.4	2.3	1.8	1.7	1.6	3.8	3.5
Personal Finances Better or Worse	Better	24.9	24.6	28.1	28.3	22.2	21.4	30.7	28.0	21.9	23.6	14.0	16.1
	Worse	48.5	48.1	45.2	44.3	51.2	51.2	45.1	46.1	52.7	51.0	49.2	47.5
	Stay same	24.4	25.3	24.5	25.3	24.4	25.3	21.8	23.8	23.8	23.7	34.2	33.3
	Not sure	2.2	2.1	2.2	2.1	2.2	2.1	2.4	2.1	1.6	1.7	2.6	3.1
Spending Compared to Last Month	More	39.1	39.3	37.9	38.4	40.1	40.0	38.2	38.1	39.7	40.4	40.5	40.3
	Less	17.6	20.4	17.1	19.0	18.0	21.5	20.0	23.6	17.2	19.3	11.2	13.0
	About same	41.9	38.7	43.8	40.9	40.4	36.9	40.3	36.4	42.0	38.9	47.0	45.1
	Not sure	1.3	1.7	1.2	1.8	1.4	1.6	1.5	1.9	1.0	1.4	1.4	1.5



Gender, Age – February 2008 (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		86.4	86.1	92.2	92.3	81.2	80.9	83.1	81.1	86.2	88.0	96.4	97.1
Spending Next Month	More	29.4	29.8	28.9	29.7	29.8	29.8	30.5	31.6	28.9	28.9	27.0	26.1
	Less	17.4	17.3	18.1	17.3	16.7	17.2	19.4	17.7	17.1	18.2	11.7	13.8
	About same	51.0	51.2	50.8	51.4	51.1	51.1	47.6	49.1	52.0	51.3	58.9	57.6
	Not sure	2.3	1.7	2.1	1.6	2.4	1.9	2.4	1.6	2.0	1.6	2.4	2.5
Add Exp. or Shortfall Next 30 Days	Yes	36.7	38.2	36.0	36.2	37.3	39.9	40.3	42.6	37.0	37.8	25.2	25.6
	No	49.8	48.5	53.0	50.9	47.0	46.5	47.1	44.7	50.2	50.2	56.9	56.2
	Not sure	13.5	13.3	11.0	12.9	15.7	13.6	12.6	12.7	12.8	11.9	18.0	18.2
Money Left After Paying Debts	Yes	48.2	48.5	53.5	53.1	43.7	44.6	44.9	45.5	50.0	50.1	54.4	54.1
	No	39.5	39.7	36.1	36.2	42.4	42.7	43.7	44.1	38.4	38.8	28.9	28.4
	Not sure	12.3	11.7	10.5	10.7	13.8	12.7	11.4	10.4	11.6	11.1	16.7	17.5
Money Left Compared to Last Month	More	14.6	17.0	15.9	18.5	13.3	15.6	19.7	21.0	11.5	15.3	8.1	10.2
	Less	20.2	21.1	18.7	18.1	21.7	24.1	19.9	21.0	21.2	21.9	18.8	19.7
	About same	64.5	61.2	64.6	63.1	64.4	59.4	59.9	57.5	66.5	62.2	72.0	69.0
	Not sure	0.7	0.7	0.7	0.4	0.7	0.9	0.5	0.5	0.8	0.6	1.0	1.1
Months Continue Lifestyle If You Lost Income	None	28.7	28.7	25.5	25.3	31.5	31.7	36.7	37.3	24.0	23.3	14.9	14.7
	One	18.8	19.6	18.3	18.2	19.3	20.8	20.6	22.2	17.7	17.4	16.1	16.7
	Two	10.3	9.9	10.2	9.5	10.5	10.3	10.6	10.0	10.8	10.6	8.3	8.2
	Three	9.6	10.4	10.2	11.2	9.1	9.7	8.6	10.0	11.0	11.3	9.5	9.6
	Four	3.6	3.6	3.7	4.1	3.5	3.2	3.3	3.2	4.1	4.2	3.5	3.9
	Five	2.7	2.3	2.8	2.6	2.6	2.2	2.7	2.0	2.7	2.7	2.6	2.7
	Six +	21.2	20.4	25.3	25.2	17.7	16.5	13.7	11.9	25.4	26.2	34.9	33.5
	Not sure	5.0	4.9	4.1	4.0	5.8	5.7	3.9	3.4	4.3	4.4	10.1	10.7



Income, Married – February 2008

		Total		Income						Married				Kids at 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		86.4	86.1	71.7	70.4	92.2	90.6	108.7	109.9	90.3	91.4	79.5	77.4	81.2	82.7	89.5	88.3
Rate Econ	Excel	4.7	4.8	4.7	4.0	4.4	4.2	5.6	6.6	4.7	5.2	4.7	4.1	4.7	4.7	4.8	4.7
	Good	14.2	16.0	9.7	11.2	16.9	17.0	21.0	23.8	16.4	18.0	10.8	12.6	12.2	14.7	15.6	16.8
	Fair	35.8	36.2	32.7	32.5	36.2	39.0	40.9	40.2	36.1	36.9	35.4	35.0	35.3	36.5	36.0	35.9
	Poor	43.9	41.9	51.1	50.6	42.0	39.2	32.0	29.1	42.0	39.2	46.9	46.3	47.0	43.0	42.0	41.3
	Not sure	1.4	1.2	1.8	1.7	0.5	0.7	0.4	0.2	0.8	0.7	2.2	1.9	0.9	1.0	1.6	1.3
Econ Better or Worse	Better	10.6	10.7	8.4	7.4	12.6	10.9	13.7	17.2	11.5	12.4	9.2	8.0	10.6	11.0	10.7	10.4
	Worse	70.2	70.7	72.8	73.9	69.9	71.3	66.3	66.3	69.6	69.6	71.3	72.5	71.8	70.6	69.2	70.8
	Same	14.2	13.6	12.8	12.4	13.7	13.8	17.1	14.2	14.9	13.9	13.1	13.0	13.1	13.0	14.8	14.0
	Not sure	4.9	5.0	5.9	6.4	3.8	4.0	2.9	2.3	4.0	4.1	6.5	6.5	4.4	5.4	5.2	4.8
Rate Personal Finances	Excel	10.2	9.3	4.9	4.5	8.9	8.3	23.8	20.0	12.0	11.1	7.3	6.3	10.2	9.2	10.3	9.2
	Good	28.3	29.6	16.1	16.1	35.3	34.3	45.1	49.9	32.5	34.3	21.5	21.8	27.0	28.0	29.1	30.7
	Fair	38.0	37.9	41.1	41.4	43.1	44.1	25.7	24.5	37.5	36.5	38.8	40.2	36.8	37.8	38.8	38.0
	Poor	21.2	21.2	35.2	35.3	12.0	12.7	4.5	5.4	16.6	16.5	28.7	28.9	24.5	23.5	19.1	19.7
	Not sure	2.3	2.0	2.7	2.8	0.8	0.6	0.9	0.2	1.4	1.5	3.7	2.9	1.5	1.5	2.7	2.3
Personal Finances Better or Worse	Better	24.9	24.6	15.8	14.3	29.3	28.0	40.6	42.6	27.7	28.3	20.4	18.4	29.1	28.9	22.2	21.5
	Worse	48.5	48.1	59.0	59.8	44.8	45.7	32.5	31.0	46.5	44.7	51.6	53.6	47.8	46.9	48.9	49.0
	Same	24.4	25.3	22.6	23.4	24.9	25.5	26.1	26.1	24.2	25.5	24.8	24.9	21.0	22.5	26.7	27.1
	Not sure	2.2	2.1	2.5	2.5	0.9	0.8	0.8	0.3	1.5	1.5	3.2	3.1	2.1	1.7	2.1	2.4
Spending Compared to Last Month	More	39.1	39.3	45.3	45.6	36.6	36.3	30.2	32.1	37.3	38.4	42.0	40.8	40.6	40.9	38.2	38.3
	Less	17.6	20.4	17.3	18.9	17.4	20.6	19.2	23.8	17.7	20.4	17.5	20.3	18.3	22.9	17.2	18.7
	Same	41.9	38.7	36.1	33.3	44.7	42.1	50.4	43.6	44.0	40.0	38.7	36.5	39.9	34.9	43.3	41.2
	Not sure	1.3	1.7	1.3	2.2	1.3	0.9	0.2	0.5	1.0	1.2	1.8	2.4	1.3	1.3	1.4	1.9



Income, Married – February 2008 (cont.)

		Total		Income						Married				Kids @ Home			
		LV		<\$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		86.4	86.1	71.7	70.4	92.2	90.6	108.7	109.9	90.3	91.4	79.5	77.4	81.2	82.7	89.5	88.3
Spending Next Month	More	29.4	29.8	35.0	35.7	26.5	26.4	22.3	22.4	28.1	27.3	31.5	33.7	32.0	31.3	27.8	28.8
	Less	17.4	17.3	17.8	16.4	16.1	18.7	17.6	18.3	16.5	17.6	18.7	16.7	18.0	17.3	16.9	17.2
	Same	51.0	51.2	44.5	45.3	55.6	53.9	59.6	59.1	53.5	53.7	46.9	47.2	47.9	50.0	52.9	52.1
	Not sure	2.3	1.7	2.7	2.6	1.8	1.0	0.5	0.3	1.9	1.3	2.9	2.4	2.2	1.4	2.4	2.0
Add exp shortfall 30 days	Yes	36.7	38.2	45.7	48.5	33.2	35.1	24.7	24.3	34.1	35.3	41.0	43.1	41.3	41.6	33.9	36.0
	No	49.8	48.5	38.3	35.3	56.2	54.4	67.9	67.0	53.1	53.0	44.4	41.1	45.7	46.4	52.4	49.9
	Not sure	13.5	13.3	16.0	16.2	10.5	10.5	7.4	8.7	12.8	11.7	14.6	15.8	13.0	12.1	13.7	14.1
\$ After Debt Pay	Yes	48.2	48.5	32.4	31.9	56.1	55.3	72.9	73.8	51.9	53.4	42.2	40.6	42.6	44.8	51.9	51.0
	No	39.5	39.7	53.7	54.1	33.8	34.7	20.4	20.4	36.7	36.2	44.1	45.6	46.1	45.6	35.3	35.8
	Not sure	12.3	11.7	13.8	14.0	10.1	10.0	6.8	5.8	11.4	10.5	13.7	13.9	11.3	9.6	12.9	13.2
\$ Left v. Last Month	More	14.6	17.0	14.4	14.3	13.2	16.5	16.9	20.6	14.8	17.5	14.2	16.1	20.0	22.9	11.7	13.6
	Less	20.2	21.1	25.0	27.2	20.2	21.4	14.2	16.3	18.6	20.4	23.3	22.6	18.5	20.1	21.1	21.6
	Same	64.5	61.2	59.7	58.0	66.1	61.6	68.6	62.6	66.1	61.7	61.4	60.2	61.3	56.4	66.3	64.2
	Not sure	0.7	0.7	0.9	0.5	0.5	0.5	0.3	0.4	0.5	0.5	1.1	1.1	0.3	0.5	0.9	0.7
Mos Hold Lifestyle Income Lost	None	28.7	28.7	40.6	40.3	24.2	25.6	12.1	12.4	24.5	25.0	35.7	34.8	36.1	36.4	24.2	23.7
	One	18.8	19.6	22.6	24.2	17.8	17.3	12.9	14.4	17.6	17.9	20.8	22.4	20.4	21.0	17.8	18.6
	Two	10.3	9.9	9.4	8.9	11.8	11.8	11.0	10.2	11.2	10.1	8.9	9.6	10.8	9.5	9.9	10.2
	Three	9.6	10.4	7.9	7.2	10.9	12.4	12.1	14.6	10.5	12.1	8.1	7.5	8.4	10.7	10.4	10.2
	Four	3.6	3.6	2.3	2.5	4.4	4.1	5.5	5.4	4.4	4.3	2.4	2.5	3.3	3.1	3.8	4.0
	Five	2.7	2.3	1.4	1.5	3.9	2.9	3.7	3.3	2.9	2.7	2.3	1.8	2.2	2.3	2.9	2.3
	Six +	21.2	20.4	10.8	10.7	23.2	22.7	40.3	37.5	24.2	23.5	16.4	15.5	15.0	13.7	25.2	25.0
	Not sure	5.0	4.9	5.2	4.7	3.8	3.1	2.4	2.1	4.8	4.4	5.4	5.8	3.9	3.3	5.8	6.0



**Category Spending
Gender Age – February 2008**

		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	39.6	40.7	43.6	47.9	38.5	42.3	40.7	44.3	49.6	42.8
	Less	8.8	7.1	7.9	6.8	9.1	7.3	5.3	8.7	6.0	6.0
	Same	50.1	50.3	46.6	44.1	50.4	49.1	52.3	45.6	43.1	49.1
	Not sure	1.5	1.8	1.8	1.1	1.9	1.3	1.7	1.4	1.2	2.1
Spending Next Month on Discretionary Entertainment Exp.	More	10.8	8.2	9.9	8.1	12.1	7.3	6.0	11.5	6.9	5.7
	Less	41.6	50.3	45.1	52.3	47.8	48.3	37.3	51.4	50.0	39.5
	Same	44.5	37.2	42.3	35.9	36.6	41.4	51.0	34.3	40.4	49.1
	Not sure	3.0	4.2	2.7	3.7	3.6	2.9	5.7	2.9	2.7	5.7
Spending Next Month on Household Improvements	More	17.6	15.4	16.2	15.5	18.8	15.0	12.3	18.7	13.9	11.4
	Less	41.6	45.5	43.3	50.2	42.1	47.3	40.8	47.2	49.0	42.5
	Same	36.3	31.4	35.9	27.9	32.5	33.1	38.6	29.2	32.2	37.3
	Not sure	4.4	7.6	4.5	6.3	6.6	4.6	8.3	4.9	4.9	8.9
Spending in Next Month on Major Personal Purchases	More	15.0	12.8	14.1	13.3	17.1	11.4	9.0	17.1	11.4	8.5
	Less	41.4	44.9	42.0	48.0	41.8	47.3	38.9	45.4	47.3	40.2
	Same	39.8	37.0	39.8	34.3	36.3	37.6	46.0	33.6	37.6	45.0
	Not sure	3.8	5.3	4.1	4.4	4.8	3.6	6.1	3.9	3.7	6.3
Next Month - Save/Invest More, Less or About the Same	More	13.5	9.2	12.8	9.9	16.2	7.4	4.2	15.3	8.5	5.0
	Less	34.8	37.3	34.7	39.0	34.0	38.9	36.4	36.8	37.9	35.6
	Same	48.7	48.3	49.3	47.7	44.8	50.6	54.9	44.5	50.8	54.7
	Not sure	2.9	5.3	3.2	3.4	5.0	3.0	4.5	3.3	2.7	4.7



**Category Spending
Income, Married – February 2008**

		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 in Next Month on Household Expenses	More	46.4	39.1	29.9	52.5	43.1	38.0	39.1	42.0	44.4	48.6	40.2	40.3	46.7	45.5
	Less	9.2	6.5	7.3	8.5	6.7	5.7	7.6	8.3	6.8	8.2	8.2	7.6	7.6	7.1
	Same	42.7	53.4	62.1	37.0	49.4	55.6	52.1	47.3	47.9	41.0	50.1	50.3	44.7	45.6
	Not sure	1.7	1.0	0.7	2.0	0.8	0.7	1.2	2.4	0.9	2.3	1.5	1.8	1.0	1.7
Spending in Next Month on Disc. Entertainment Exp	More	11.0	7.6	8.3	10.2	7.3	9.2	8.4	11.1	7.5	11.3	10.8	8.4	10.8	7.6
	Less	51.1	46.8	38.1	54.8	49.9	39.9	45.9	47.1	49.2	48.6	49.1	44.6	53.4	46.2
	Same	32.4	44.5	53.2	30.1	41.7	50.4	43.3	36.1	41.2	35.0	37.1	42.8	33.6	42.3
	Not sure	5.6	1.2	0.5	4.9	1.0	0.6	2.4	5.7	2.1	5.1	2.9	4.1	2.2	4.0
Spending in Next Month on Household Improvements	More	15.0	15.0	21.3	15.0	14.8	18.9	17.6	14.5	16.0	15.7	20.1	14.1	19.5	13.3
	Less	46.8	44.9	37.7	51.8	48.7	39.1	43.9	43.5	47.0	47.3	44.3	43.5	47.9	46.6
	Same	29.2	36.3	39.6	24.9	33.9	40.6	33.9	33.3	33.2	28.8	29.9	35.9	28.6	33.5
	Not sure	8.9	3.8	1.4	8.3	2.6	1.4	4.6	8.8	3.8	8.2	5.7	6.5	4.0	6.5
Spending in Next Month on Major Personal Purchases	More	14.4	12.2	15.1	13.6	11.9	16.4	13.4	14.5	12.4	15.8	15.5	12.7	15.2	12.5
	Less	48.4	43.0	35.3	50.8	47.0	35.9	43.3	43.3	45.4	45.1	45.2	42.1	46.7	44.4
	Same	30.5	42.4	48.9	29.0	39.5	46.4	40.0	35.4	39.3	32.7	34.9	40.5	34.3	38.5
	Not sure	6.7	2.4	0.7	6.6	1.6	1.2	3.3	6.7	2.9	6.4	4.5	4.7	3.8	4.5
Next Month - Save/Invest More, Less or About the Same	More	9.7	10.0	15.9	9.4	10.8	17.0	11.2	11.2	11.4	11.0	14.5	9.1	14.2	9.3
	Less	47.6	31.5	20.2	49.3	33.2	20.0	33.7	40.0	34.6	40.9	35.5	36.6	36.8	37.1
	Same	36.8	56.7	63.1	36.6	54.5	62.3	51.8	43.0	51.8	42.8	45.5	50.3	46.0	50.0
	Not sure	5.9	1.8	0.9	4.8	1.5	0.7	3.2	5.8	2.2	5.3	4.6	4.0	3.0	3.5