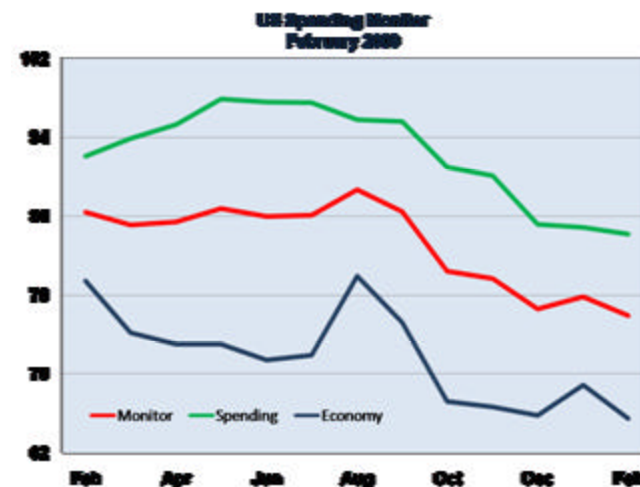


DISCOVER[®] U.S. SPENDING MONITORSM

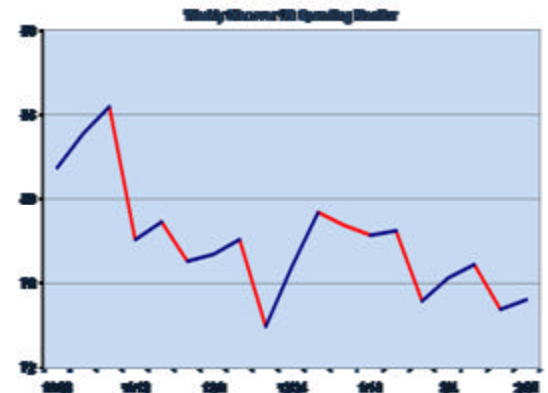
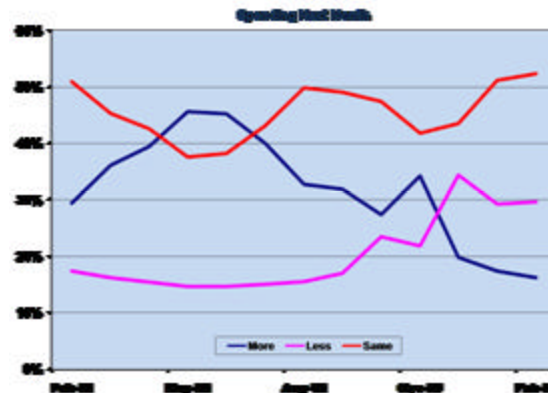
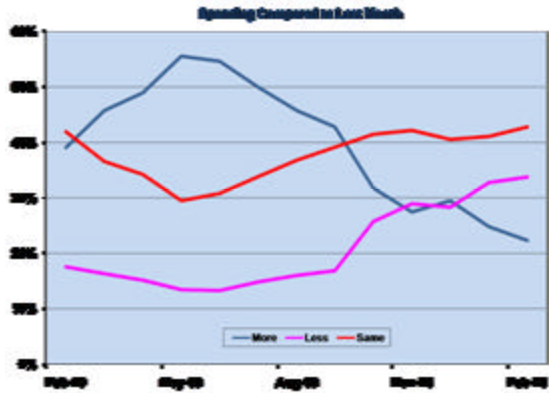
	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul
DSM	75.7	77.8	76.6	79.7	80.4	86.5	88.7	86.1
Spending	84.3	84.9	85.2	90.1	91.0	95.6	95.8	97.5
Economy	65.0	68.9	65.8	66.7	67.2	75.2	79.9	71.9
DSBW			72.8	67.5	71.4	74.6	86.9	84.6

The Discover U.S. Spending Monitor dropped more than two points in February setting a new record low, as consumers continued to worry about the state of the U.S. economy and kept a tight grip on their spending. The Monitor declined to 75.7 this month from 77.8 in January. Both the economic and spending components of the Monitor reached new monthly lows in February. A record-setting low 6.1 percent of Americans gave the economy a good or excellent rating; and a record-setting high 67.2 percent gave it a poor rating. The glum economic outlook was accompanied by lackluster views on personal finances. Since March of 2008, a majority of Americans have reported that their financial situations are getting worse. This month 53.9 percent held that view, up from 52.2 percent last month and 48.5 percent a year ago. The shorter term reactions to the protracted economic downturn have clouded the ratings that consumers give to their own situation financially. The gloom cast by news of rising unemployment, the stymied housing market, and disheartening news of declining retail sales and stock prices, has only one American in three (33.9 percent) saying their financial situation is good or excellent.



The outlook for spending has remained consistently depressed since last November when the component index dropped below 90 for the first time. In February, a record high 81.7 percent of the nation's consumers said they expect to spend the same or less next month. In addition, a record 76.8 percent said that they spent the same or less than they did the month before. The spread of only 4.9 percent between the figures for next month's spending and last month's is the narrowest it has ever been, indicating that consumers appear to be in serious expense reduction mode as a way to cope with pressure on their monthly purse strings. The controls are having mixed success. This month, fewer than half (49 percent) of the country's adults report having money left over after paying their monthly bills. Of those, however, only 17.5 percent had less left over than the month before and 81.8 percent had the same or more.

The cutbacks continue to affect every household budget category. A majority of Americans (52-54 percent) say they expect to spend less next month on discretionary items like entertainment and dining out, household improvements and major personal purchases for electronics and appliances. With the cut backs, consumers for the third month in a row said they are increasing their savings.



During the month that this Monitor survey was conducted, the US. Congress passed a \$789 billion economic stimulus package aimed at producing more jobs and greater access to credit. Judging from the results of the Monitor survey in the two weeks following passage, consumer reaction to the plan can only be described as lukewarm. The weekly Discover U.S. Spending Monitor fell sharply after passage as the measure of economic confidence sagged to its lowest ever level during the week ending February 18 (the stimulus plan was approved by both Houses of Congress on the February 13 and signed into law on February 17). In the same period, the number of people reporting that they had money left over after paying their bills dropped from 51 percent to 47 percent; the number expecting a shortfall in income in the next 30 days jumped from 34 percent to 39 percent; and the number of people reporting that they had six or more months of reserves in case they lost their income dropped from 22 percent to 20 percent.

Discover U.S. Spending Monitor
Survey of 14,000 US Adults
February 2009

Baseline Index Questions

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

	Feb	Jan	Dec	Nov	Oct	Sep
Excellent	2.4	2.6	3.0	2.3	2.5	2.7
Good	3.9	5.1	4.3	4.8	5.9	11.0
Fair	25.2	26.5	26.6	27.5	27.8	30.3
Poor	67.2	64.3	65.0	64.3	62.7	55.1
Not sure	1.3	1.6	1.0	1.0	1.2	0.9
Index	36.4	40.3	39.3	39.8	42.4	54.5

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

	Feb	Jan	Dec	Nov	Oct	Sep
Better	8.4	10.4	9.3	10.1	9.8	12.1
Worse	69.4	66.7	70.5	69.3	72.0	69.5
Same	15.7	16.7	14.1	14.5	12.6	13.7
Not sure	6.4	6.2	6.1	6.1	5.7	4.8
Index	64.9	72.6	64.4	67.8	62.9	70.9

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

	Feb	Jan	Dec	Nov	Oct	Sep
Excellent	7.7	7.9	8.0	7.8	8.6	9.5
Good	26.2	26.9	26.8	28.1	29.2	30.5
Fair	40.4	39.2	40.0	40.4	39.5	38.8
Poor	23.4	23.4	23.0	21.5	20.7	19.4
Not sure	2.2	2.6	2.2	2.1	2.1	1.7
Index	90.2	91.0	91.3	93.5	95.0	98.5

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

	Feb	Jan	Dec	Nov	Oct	Sep
Better	15.6	16.9	16.1	15.5	16.7	20.7
Worse	53.9	52.2	54.5	56.3	55.5	51.5
Same	27.6	28.7	27.2	25.8	25.9	25.9
Not sure	3.0	2.2	2.2	2.4	1.9	1.9
Index	68.4	71.7	68.2	65.7	67.8	76.7

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	21.9	24.9	29.5	27.5	31.7	42.8
Less	33.4	32.8	28.3	29.0	25.7	16.9
Same	43.4	41.1	40.5	42.2	41.5	39.1
Not sure	1.3	1.3	1.7	1.4	1.1	1.2
Index	66.5	69.2	76.1	74.1	79.7	94.7

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

	Feb	Jan	Dec	Nov	Oct	Sep
More	16.6	17.4	19.9	34.3	27.4	32.0
Less	29.2	29.3	34.4	21.8	23.5	17.0
Same	52.5	51.2	43.5	41.9	47.5	49.1
Not sure	1.8	2.1	2.2	2.0	1.7	2.0
Index	68.8	69.4	67.2	88.5	81.8	90.5

**Discover U.S. Spending Monitor
February 2009 (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	36.8	36.8	40.5	40.2	37.6	38.9
No	49.4	49.7	46.8	46.9	49.2	48.8
Not sure	13.8	13.5	12.6	12.9	13.2	12.2
Index	101.0	101.3	95.3	95.6	100.1	98.5

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	48.9	48.9	50.7	51.4	51.9	52.2
No	39.5	40.2	38.8	38.9	37.5	37.5
Not sure	11.5	10.9	10.5	9.6	10.6	10.2
Index	89.9	89.3	91.9	92.5	94.1	94.2

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	11.7	15.8	11.5	11.3	11.8	11.4
Less	18.7	20.6	26.6	22.4	20.0	23.2
Same	69.0	63.0	60.6	65.2	67.5	64.6
Not sure	0.6	0.6	1.2	1.1	0.7	0.8
Index	100.2	101.3	95.8	97.8	99.3	97.4

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

	Feb	Jan	Dec	Nov	Oct	Sep
None	26.0	27.4	26.8	24.8	25.5	26.7
1 mo.	17.6	17.5	18.0	17.6	17.0	16.1
2 mos.	10.6	10.3	10.8	10.5	10.4	10.4
3 mos.	11.6	9.9	10.6	11.2	11.2	11.8
4 mos.	4.4	4.3	3.7	4.0	4.4	3.7
5 mos.	3.0	2.7	2.8	3.3	3.2	2.6
6 or more	21.5	22.6	22.6	24.0	23.6	24.6
Not sure	5.4	5.3	4.7	4.6	4.7	4.2
Index	95.4	95.1	95.3	99.9	99.2	100.3

**Category Spending
January 2009**

1* Spending next month on household expenses?

	Feb	Jan	Dec	Nov	Oct	Sep
More	24.9	28.2	30.4	35.0	37.3	45.8
Less	13.5	12.8	15.2	13.2	12.8	8.0
Same	59.9	57.2	52.7	50.1	48.5	44.9
Not sure	1.7	1.8	1.8	1.6	1.4	1.3

2* Spending next month on discretionary personal expenses?

	Feb	Jan	Dec	Nov	Oct	Sep
More	6.0	7.0	9.4	10.0	7.6	10.0
Less	54.4	55.4	54.9	52.2	53.7	50.7
Same	36.5	34.6	32.9	35.1	35.9	36.6
Not sure	3.1	2.9	2.8	2.7	2.8	2.6

3* Spending next month on household improvements?

	Feb	Jan	Dec	Nov	Oct	Sep
More	12.5	13.1	12.0	12.7	12.6	14.9
Less	53.7	52.0	54.6	51.9	51.7	49.4
Same	29.3	29.8	28.8	30.7	30.8	31.1
Not sure	4.6	5.1	4.6	4.7	4.9	4.6

4* Spending next month on major personal purchases ?

	Feb	Jan	Dec	Nov	Oct	Sep
More	9.6	10.9	11.6	12.2	10.7	12.6
Less	51.7	50.8	51.6	48.9	49.2	48.1
Same	35.1	34.7	33.3	35.3	36.4	35.9
Not sure	3.6	3.6	3.6	3.6	3.7	3.4

5* Saving and investing next month?

	Feb	Jan	Dec	Nov	Oct	Sep
More	11.9	11.8	12.0	10.4	11.2	9.5
Less	38.9	39.2	40.5	41.5	39.1	39.9
Same	45.7	45.6	44.2	44.8	46.5	47.7
Not sure	3.5	3.3	3.3	3.3	3.3	3.0

Baseline Monitor
Gender, Age
February 2009

		Total		Gender				Age					
		Adults		Male		Female		18-39		40-64		65+	
		Feb	Jan	Feb	Jan	Feb	Jan	Feb	Jan	Feb	Jan	Feb	Jan
Index		75.7	77.8	80.8	83.0	71.3	73.3	74.8	77.0	74.1	75.6	82.4	85.2
Rate Econ	Excellent	2.4	2.6	2.8	3.2	2.1	2.1	3.4	3.4	1.2	1.5	2.3	2.5
	Good	3.9	5.1	5.3	6.4	2.8	3.9	4.2	5.3	3.4	4.4	4.1	5.6
	Fair	25.2	26.5	28.0	27.6	22.7	25.6	25.2	26.3	24.5	26.2	26.7	28.1
	Poor	67.2	64.3	62.5	61.0	71.2	67.1	65.8	63.3	69.9	66.7	64.9	61.7
	Not sure	1.3	1.6	1.5	1.7	1.2	1.4	1.4	1.8	1.0	1.1	1.8	2.1
Econ Better or Worse	Better	8.4	10.4	10.5	13.3	6.7	7.9	10.5	12.9	6.7	8.3	6.2	7.2
	Worse	69.4	66.7	65.3	63.1	72.9	69.9	67.7	64.9	73.0	70.3	66.2	64.4
	Stay same	15.7	16.7	18.7	18.2	13.3	15.5	15.8	17.1	14.5	15.2	18.3	19.0
	Not sure	6.4	6.2	5.6	5.5	7.1	6.8	6.0	5.1	5.8	6.1	9.2	9.4
Rate Personal Finances	Excellent	7.7	7.9	9.8	10.1	6.0	6.0	9.5	9.2	6.4	7.0	5.5	6.1
	Good	26.2	26.9	27.2	28.0	25.3	25.9	25.6	26.0	27.0	27.4	26.1	28.6
	Fair	40.4	39.2	39.1	36.6	41.6	41.5	37.8	36.4	41.8	40.4	45.5	45.2
	Poor	23.4	23.4	22.1	23.0	24.6	23.7	25.2	25.7	22.8	23.1	19.2	16.9
	Not sure	2.2	2.6	1.9	2.2	2.5	2.8	1.9	2.7	2.0	2.1	3.8	3.2
Personal Finances Better or Worse	Better	15.6	16.9	18.3	20.3	13.2	14.0	21.1	21.1	11.8	14.7	7.4	9.2
	Worse	53.9	52.2	50.8	49.7	56.5	54.4	48.1	47.4	59.5	56.9	58.6	56.0
	Stay same	27.6	28.7	28.0	28.0	27.2	29.3	27.1	29.4	26.8	26.4	30.9	31.9
	Not sure	3.0	2.2	2.8	2.0	3.1	2.3	3.6	2.1	2.0	2.0	3.1	2.9
Spending Compared to Last Month	More	21.9	24.9	19.5	22.9	23.9	26.6	21.5	26.3	21.0	22.6	24.9	25.8
	Less	33.4	32.8	32.8	32.4	33.9	33.1	34.4	33.3	35.8	36.0	25.0	23.7
	About same	43.4	41.1	46.4	43.5	40.8	39.1	42.6	39.1	42.3	40.4	48.4	48.7
	Not sure	1.3	1.3	1.3	1.3	1.4	1.2	1.5	1.3	0.9	1.0	1.8	1.8

Baseline Monitor
Gender, Age
February 2009 (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		75.7	77.8	80.8	83.0	71.3	73.3	74.8	77.0	74.1	75.6	82.4	85.2
Spending Next Month	More	16.6	17.4	16.2	18.1	16.9	16.9	16.9	19.1	16.1	15.5	16.5	16.8
	Less	29.2	29.3	29.6	29.6	28.9	28.9	31.0	29.7	30.2	31.9	21.5	21.9
	About same	52.5	51.2	52.3	50.5	52.6	51.9	50.7	49.2	52.0	50.8	58.9	58.6
	Not sure	1.8	2.1	1.9	1.9	1.6	2.2	1.4	2.0	1.7	1.8	3.1	2.7
Add Exp. or Shortfall Next 30 Days	Yes	36.8	36.8	34.7	34.5	38.5	38.7	39.8	38.8	36.9	38.7	27.1	26.1
	No	49.4	49.7	52.1	52.6	47.1	47.2	49.2	48.5	48.4	49.0	52.4	55.2
	Not sure	13.8	13.5	13.1	12.9	14.4	14.1	11.0	12.8	14.6	12.2	20.5	18.7
Money Left After Paying Debts	Yes	48.9	48.9	53.6	53.9	44.9	44.6	47.8	47.8	49.2	48.8	52.1	52.9
	No	39.5	40.2	35.8	37.0	42.7	43.0	42.7	43.8	39.4	40.4	30.1	28.8
	Not sure	11.5	10.9	10.6	9.0	12.4	12.4	9.5	8.4	11.5	10.8	17.9	18.4
Money Left Compared to Last Month	More	11.7	15.8	13.4	18.1	10.0	13.4	14.3	20.3	9.9	13.5	8.5	8.3
	Less	18.7	20.6	17.9	17.6	19.5	23.7	18.4	20.9	18.6	20.9	19.4	19.5
	About same	69.0	63.0	68.4	63.8	69.6	62.2	66.8	58.3	70.9	65.2	71.1	71.5
	Not sure	0.6	0.6	0.3	0.4	0.9	0.7	0.5	0.6	0.6	0.5	1.0	0.8
Months Continue Lifestyle If You Lost Income	None	26.0	27.4	22.7	23.9	28.7	30.4	31.6	34.9	23.1	23.4	15.2	13.9
	One	17.6	17.5	16.6	16.4	18.4	18.4	20.4	19.0	15.4	16.0	14.2	16.2
	Two	10.6	10.3	10.3	10.4	10.8	10.1	11.6	10.6	10.3	10.8	8.0	8.0
	Three	11.6	9.9	11.7	10.3	11.5	9.5	12.1	9.5	11.6	10.7	10.1	9.3
	Four	4.4	4.3	5.1	4.8	3.8	4.0	4.3	4.1	4.6	4.6	4.1	4.6
	Five	3.0	2.7	3.0	2.8	3.0	2.6	2.9	2.2	3.1	3.3	3.0	2.8
	Six +	21.5	22.6	25.9	27.1	17.7	18.6	13.4	15.4	26.9	26.9	33.6	34.5
	Not sure	5.4	5.3	4.6	4.3	6.1	6.3	3.7	4.3	4.9	4.4	11.8	10.7

**Baseline Monitor
Income, Married
February 2009**

		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		75.7	77.8	63.5	64.2	77.4	79.5	91.2	94.2	78.6	81.1	70.2	71.6	73.4	75.0	77.4	79.7
Rate Econ	Excel	2.4	2.6	3.4	3.9	1.1	1.2	1.9	1.8	2.2	2.3	2.8	3.2	3.4	2.9	1.7	2.4
	Good	3.9	5.1	3.6	4.4	3.8	4.9	4.1	6.1	4.2	5.1	3.4	4.9	4.1	4.5	3.8	5.4
	Fair	25.2	26.5	21.1	21.4	26.0	30.7	29.4	29.8	26.5	28.7	22.7	22.6	25.0	28.5	25.4	25.2
	Poor	67.2	64.3	70.4	68.1	68.1	62.4	63.8	61.3	66.2	62.6	69.0	67.4	66.8	62.6	67.4	65.4
	Not sure	1.3	1.6	1.4	2.2	1.0	0.8	0.8	1.1	0.9	1.4	2.1	1.9	0.8	1.5	1.7	1.6
Econ Better or Worse	Better	8.4	10.4	7.9	8.4	7.9	9.3	9.5	13.5	8.1	10.7	9.0	9.8	9.3	10.8	7.7	10.0
	Worse	69.4	66.7	68.4	69.1	70.2	67.9	71.8	64.2	71.1	66.8	66.1	66.6	70.4	67.9	68.8	65.9
	Same	15.7	16.7	16.3	14.5	15.8	17.7	14.4	18.6	14.9	17.1	17.4	16.0	14.1	16.5	16.8	17.0
	Not sure	6.4	6.2	7.5	8.0	6.1	5.1	4.4	3.7	5.8	5.4	7.5	7.6	6.1	4.8	6.6	7.1
Rate Personal Finances	Excel	7.7	7.9	3.4	3.5	5.7	6.2	16.3	16.2	9.1	8.4	5.2	7.0	9.2	7.6	6.6	8.0
	Good	26.2	26.9	13.1	13.3	29.9	31.8	42.5	42.0	30.0	31.6	19.0	18.3	25.9	27.7	26.3	26.5
	Fair	40.4	39.2	39.8	38.4	47.4	46.2	33.8	33.5	41.0	40.4	39.3	37.2	39.3	37.2	41.3	40.6
	Poor	23.4	23.4	41.1	41.9	15.6	14.1	6.7	7.8	18.2	17.5	33.4	34.2	23.9	25.6	23.1	21.9
	Not sure	2.2	2.6	2.5	2.9	1.4	1.7	0.7	0.5	1.7	2.1	3.1	3.4	1.6	2.0	2.7	2.9
Personal Finances Better or Worse	Better	15.6	16.9	10.4	10.9	17.1	17.3	22.9	26.2	17.2	18.1	12.4	14.7	19.6	19.4	12.8	15.1
	Worse	53.9	52.2	60.0	61.4	53.1	50.1	46.4	42.8	52.2	50.0	57.1	56.2	50.3	49.4	56.3	54.2
	Same	27.6	28.7	25.0	25.1	28.1	31.7	29.5	30.2	28.0	30.1	26.8	26.2	26.8	29.3	28.2	28.3
	Not sure	3.0	2.2	4.5	2.6	1.7	0.9	1.2	0.8	2.6	1.8	3.7	2.9	3.3	1.9	2.7	2.4
Spending Compared to Last Month	More	21.9	24.9	31.2	33.2	19.4	22.4	11.8	15.8	19.6	22.3	26.1	29.6	22.4	26.4	21.5	23.9
	Less	33.4	32.8	30.5	29.1	34.1	33.5	37.1	38.5	34.7	34.0	30.9	30.6	34.9	33.8	32.3	32.1
	Same	43.4	41.1	36.6	36.2	45.7	43.4	50.9	45.2	44.7	42.7	40.9	38.2	42.0	38.8	44.5	42.6
	Not sure	1.3	1.3	1.6	1.5	0.9	0.7	0.2	0.4	0.9	1.0	2.1	1.7	0.8	1.0	1.7	1.4

**Baseline Monitor
Income, Married
February 2009**

		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		75.7	77.8	63.5	64.2	77.4	79.5	91.2	94.2	78.6	81.1	70.2	71.6	73.4	75.0	77.4	79.7
Spending Next Month	More	16.6	17.4	22.9	25.0	13.9	13.8	10.7	10.9	14.5	15.3	20.5	21.4	17.5	19.2	16.0	16.3
	Less	29.2	29.3	29.6	26.6	28.1	30.7	29.1	32.2	28.9	29.8	29.7	28.2	30.6	29.5	28.2	29.0
	Same	52.5	51.2	45.5	45.6	56.8	54.2	59.5	56.6	55.1	53.3	47.4	47.4	51.0	49.4	53.5	52.5
	Not sure	1.8	2.1	2.0	2.7	1.2	1.3	0.7	0.3	1.5	1.6	2.3	2.9	0.9	1.9	2.3	2.2
Add exp shortfall 30 days	Yes	36.8	36.8	46.9	47.0	34.9	35.3	25.8	25.0	34.8	34.6	40.6	40.7	41.6	40.4	33.4	34.3
	No	49.4	49.7	37.0	36.3	53.2	52.5	65.3	67.1	52.7	53.2	43.2	43.4	47.0	47.6	51.1	51.2
	Not sure	13.8	13.5	16.1	16.7	11.9	12.2	8.9	7.9	12.5	12.2	16.2	15.9	11.4	12.0	15.5	14.5
\$ After Debt Pay	Yes	48.9	48.9	30.6	31.3	53.2	52.8	74.4	72.5	53.8	53.4	39.7	40.7	46.7	45.5	50.7	51.4
	No	39.5	40.2	55.7	56.3	36.2	37.0	21.0	22.4	35.4	36.4	47.4	47.1	45.0	46.2	35.6	36.0
	Not sure	11.5	10.9	13.7	12.4	10.6	10.2	4.6	5.1	10.8	10.2	12.9	12.1	8.3	8.3	13.7	12.5
\$ Left v. Last Month	More	11.7	15.8	13.4	13.9	9.9	13.3	12.7	19.4	11.6	16.1	11.9	15.2	14.0	19.4	10.2	13.5
	Less	18.7	20.6	24.1	26.2	19.8	20.9	13.9	17.1	16.9	19.6	23.1	23.0	17.5	19.6	19.4	21.4
	Same	69.0	63.0	61.5	58.7	69.7	65.4	73.1	63.4	70.9	63.9	64.2	60.8	68.0	60.7	69.7	64.4
	Not sure	0.6	0.6	1.0	1.2	0.6	0.4	0.3	0.1	0.5	0.4	0.8	1.0	0.4	0.3	0.7	0.7
Mos Hold Lifestyle Income Lost	None	26.0	27.4	38.0	40.8	23.0	24.8	12.6	12.9	22.4	23.8	32.6	34.0	31.4	35.5	22.0	21.8
	One	17.6	17.5	22.0	21.3	18.9	18.0	11.3	12.4	17.2	16.4	18.5	19.6	19.7	18.4	16.1	17.0
	Two	10.6	10.3	9.5	8.7	11.6	12.2	11.3	11.1	10.9	11.0	9.8	8.9	10.8	10.5	10.4	10.0
	Three	11.6	9.9	8.1	6.9	13.4	11.7	15.8	13.4	12.6	11.1	9.8	7.7	12.2	9.5	11.2	10.2
	Four	4.4	4.3	2.8	2.6	5.5	5.1	5.9	6.6	5.1	4.8	3.0	3.5	4.7	4.1	4.2	4.5
	Five	3.0	2.7	2.1	1.8	3.7	2.7	4.1	4.3	3.1	3.2	2.7	1.8	3.0	2.2	2.9	3.0
	Six +	21.5	22.6	11.3	12.1	21.0	22.4	36.9	37.0	24.1	25.0	16.5	18.1	15.1	16.9	26.0	26.5
Not sure	5.4	5.3	6.1	5.7	2.8	3.0	2.1	2.4	4.5	4.8	7.1	6.3	3.0	2.8	7.2	7.0	

Category Spending
Gender, Age
February 2009

		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	22.4	27.0	25.7	30.4	24.0	25.5	26.1	27.2	28.7	30.3
	Less	13.7	13.3	13.9	11.8	14.4	13.5	10.5	14.3	12.7	8.4
	Same	62.6	57.7	58.8	55.8	59.8	59.6	61.2	56.4	57.2	59.6
	Not sure	1.3	2.1	1.6	2.0	1.8	1.4	2.2	2.2	1.4	1.7
Spending Next Month on Discretionary Entertainment Exp.	More	7.3	4.8	7.9	6.3	7.3	5.1	4.1	9.5	5.0	4.1
	Less	49.6	58.4	50.7	59.6	55.2	57.2	45.4	56.8	57.8	45.8
	Same	40.4	33.1	39.4	30.5	34.7	35.3	44.9	31.3	34.5	45.0
	Not sure	2.6	3.6	2.1	3.6	2.9	2.4	5.6	2.4	2.6	5.1
Spending Next Month on Household Improvements	More	13.8	11.3	14.4	12.0	14.4	11.0	9.8	15.3	12.0	9.0
	Less	49.7	57.1	47.3	56.1	53.2	57.0	47.5	50.6	55.3	48.8
	Same	32.9	26.2	34.3	25.8	28.5	28.3	34.0	29.0	28.6	34.7
	Not sure	3.6	5.4	4.1	6.1	3.9	3.7	8.8	5.1	4.2	7.5
Spending in Next Month on Major Personal Purchases	More	11.1	8.3	12.1	9.8	11.6	8.2	6.7	14.1	8.4	6.6
	Less	48.3	54.6	47.5	53.6	51.3	54.5	46.3	49.3	54.3	47.2
	Same	37.7	32.8	37.9	32.0	33.9	34.4	40.3	32.8	34.5	41.2
	Not sure	2.8	4.3	2.5	4.6	3.2	2.9	6.6	3.8	2.8	5.0
Next Month – Save and/or Invest	More	14.7	9.4	14.0	9.9	16.5	8.9	4.5	15.8	9.5	4.9
	Less	36.3	41.2	37.0	41.2	34.7	42.7	43.1	36.4	41.6	42.3
	Same	45.7	45.8	46.6	44.8	45.3	45.7	47.2	44.2	46.4	48.2
	Not sure	3.3	3.6	2.5	4.1	3.5	2.7	5.2	3.5	2.5	4.6

**Category Spending
Income, Married
February 2009**

		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	34.2	21.4	15.4	38.3	24.7	18.1	22.3	29.9	26.2	31.9	25.6	24.4	28.7	28.0
	Less	14.9	12.8	11.4	13.3	12.6	12.3	13.4	13.6	12.8	12.8	13.3	13.4	14.0	12.0
	Same	48.8	64.8	72.4	46.3	61.7	69.0	62.9	54.4	59.7	52.7	59.5	60.3	55.6	58.2
	Not sure	2.1	0.9	0.8	2.1	1.0	0.6	1.5	2.1	1.3	2.7	1.6	1.8	1.7	1.9
Spending Next Month on Disc. Entertainment Exp.	More	7.2	4.9	6.0	8.9	5.4	6.3	5.8	6.3	6.2	8.5	7.2	5.1	8.5	6.1
	Less	60.1	54.3	46.7	60.4	55.6	49.6	53.8	55.4	55.2	56.0	58.0	51.8	58.8	53.0
	Same	27.4	39.4	46.7	26.1	37.8	43.4	38.3	33.2	36.5	31.1	32.7	39.2	30.3	37.7
	Not sure	5.4	1.3	0.7	4.6	1.1	0.7	2.1	5.1	2.1	4.4	2.1	3.9	2.5	3.2
Spending Next Month on Household Improvements	More	12.2	12.3	14.1	11.2	11.7	18.2	13.0	11.5	13.9	11.6	14.3	11.1	16.2	11.0
	Less	58.3	54.0	47.9	57.0	53.3	45.1	54.0	53.2	52.1	51.8	55.5	52.4	53.3	51.0
	Same	22.8	30.9	36.5	24.7	32.0	34.5	29.9	28.0	30.4	28.5	26.9	31.0	26.4	32.1
	Not sure	6.6	2.8	1.5	7.1	2.9	2.2	3.2	7.2	3.5	8.1	3.4	5.5	4.0	5.9
Spending Next Month on Major Personal Purchases	More	10.2	8.3	10.8	10.2	9.3	13.9	9.6	9.5	10.9	10.9	11.4	8.3	12.5	9.7
	Less	59.3	51.6	41.9	58.8	51.2	41.1	51.4	52.3	50.0	52.2	52.6	51.0	51.7	50.2
	Same	24.8	38.6	46.4	26.0	37.5	43.7	36.5	32.4	36.7	31.2	33.3	36.5	32.9	36.0
	Not sure	5.6	1.5	0.9	5.1	2.0	1.2	2.5	5.7	2.5	5.7	2.7	4.2	2.9	4.1
Saving/Investing Next Month	More	9.8	11.1	16.1	8.7	11.3	17.6	11.8	11.9	12.4	10.8	13.9	10.4	13.9	10.3
	Less	51.0	36.1	25.4	53.4	34.6	24.9	36.7	43.2	36.7	43.8	37.6	39.9	38.5	39.8
	Same	34.6	50.7	57.6	32.8	52.6	56.9	48.9	39.8	48.6	40.2	46.1	45.5	44.4	46.5
	Not sure	4.6	2.1	0.9	5.1	1.5	0.6	2.6	5.0	2.3	5.2	2.4	4.2	3.2	3.4