



Discover U.S. Spending Monitor

	July	June	May
Discover CSM	97.9	96.7*	100.0
Discover SBW	107.3	102.5	110.0

The Discover Consumer Spending Monitor rose 1.2 points in July to 97.9. The baseline for the Monitor was established at 100.0 in May 2007.

Seven of the ten baseline questions for the Monitor showed increases in July. The increase in the overall index was mainly a result of a more favorable rating of the economy. In addition, more people have money left over after paying their debts and less people expect to have an added expense or a shortfall in income over the next 30 days.

- In July, 26.1% of American adults rated the economy as poor compared to 27.8% in June. Meanwhile, 12.7% rate the economy as excellent in July compared to 12.2% in June.
- In July, 57.6% of Americans said the economy was getting worse, while in June 58.8% felt it was getting worse.
- When looking at personal finances 31.7% of adults said their personal finances were getting better compared to 30.5% in June. Meanwhile, 41.1% of respondents said their finances were getting worse as opposed to 42.6% in July.

The index for the spending questions was relatively unchanged compared to June. In July 41.2% of adult said they spent more compared to the prior month compared to 43.8% who said this in June. When asked about spending next month, 32.7% of respondents said they would spend more next month compared to 34.1% in June. These declines in spending behavior were offset by the number of people who had money left over after paying their debts (50.9% vs. 49.3%) as well as the people who said they would experience a large added expense or shortfall in income during the next 30 days (37.2% vs. 38.2%).

Data for the month of June was based upon national telephone interviews with adults conducted nightly from June 25 - July 25, 2007. Data for the month of June is based on surveys of 11,523 from June 1-20, 2007. May was based upon national telephone interviews with 14,403 adults conducted from May 14-24, 2007. The margin of sampling error for a sample exceeding 10,000 respondents is less than +/- one percentage point with a 95% level of confidence. The survey was conducted by Rasmussen Reports, LLC using automated survey techniques.

Rasmussen Reports interviews approximately 500 adults each night to compile data for the Discover Consumer Spending Monitor.

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



Toplines - July 2007
 Discover Spending Confidence Monitor
 Survey of 15,000 Adults
Significant Changes Highlighted in Red

Baseline Index Questions

July 102.0 v. June 100.1

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

	July	June	May
Excellent	12.7%	12.2%	12.0%
Good	23.3%	23.5%	23.1%
Fair	35.9%	35.1%	36.0%
Poor	26.1%	27.8%	27.4%
Not sure	2.0%	1.4%	1.5%

July 105.5 v. June 103.0

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

	July	June	May
Better	21.0%	20.7%	21.4%
Worse	57.6%	58.8%	61.3%
Same	16.1%	15.3%	12.6%
Not sure	5.4%	5.1%	4.7%

July 99.4 v. June 98.6

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

	July	June	May
Excellent	10.9%	10.7%	11.4%
Good	30.0%	29.7%	30.1%
Fair	37.4%	37.5%	37.5%
Poor	19.2%	19.7%	19.0%
Not sure	2.5%	2.3%	2.0%

July 100.3 v. June 97.4

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

	July	June	May
Better	31.7%	30.5%	33.7%
Worse	41.1%	42.6%	43.5%
Same	24.7%	24.5%	20.8%
Not sure	2.4%	2.4%	2.0%

July 96.5 v. June 98.1

5* Think for a moment about all the money you spend each month... Are you spending more, less or about the same as you spent last month?

	July	June	May
More	41.2%	43.8%	45.5%
Less	13.0%	13.4%	12.5%
Same	44.3%	41.2%	40.3%
Not sure	1.4%	1.5%	1.7%

July 93.9 v. June 94.3

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

	July	June	May
More	32.7%	34.1%	40.0%
Less	13.3%	14.2%	12.9%
Same	51.9%	49.5%	44.8%
Not sure	2.2%	2.3%	2.3%



July 101.1 v. June 98.8

7* Over the next 30 days, do you anticipate any added expenses or a shortfall in income that would cause you to cut back on your current lifestyle or spending habits?

	July	June	May
101.1			
Yes	37.2%	38.2%	38.0%
No	50.0%	48.4%	49.6%
Not sure	12.8%	13.4%	12.4%

July 100.6 v. June 99.8

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?

	July	June	May
More	14.0%	13.5%	15.1%
Less	19.9%	21.2%	21.6%
Same	65.2%	64.7%	62.4%
Not sure	0.9%	0.7%	0.9%

July 93.4 v. June 91.2

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

	July	June	May
Yes	50.9%	49.3%	55.3%
No	37.3%	38.3%	33.7%
Not sure	11.8%	12.4%	11.0%

July 89.1 v. June 89.1

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

	July	June	May
None	28.6%	29.5%	24.9%
1 mo.	19.5%	18.7%	19.2%
2 mos.	10.2%	10.6%	9.6%
3 mos.	9.4%	9.5%	9.4%
4 mos.	3.0%	3.3%	2.7%
5 mos.	2.7%	2.2%	2.4%
6 or more	20.9%	21.1%	25.7%
Not sure	5.8%	5.1%	6.1%



Gender and Age Cross Tabs

		Total	Gender		Age				
Index		97.9	105.2	91.7	90.0	94.5	95.5	101.8	109.9
		LV	Male	Female	18-29	30-39	40-49	50-64	65+
Rate Econ	Excellent	12.7%	17.7%	8.4%	11.3%	11.4%	11.6%	12.7%	17.3%
	Good	23.3%	25.3%	21.6%	19.1%	22.6%	22.8%	25.0%	27.9%
	Fair	35.9%	32.4%	39.0%	36.6%	35.5%	36.3%	36.4%	34.8%
	Poor	26.1%	23.0%	28.8%	29.7%	28.9%	27.7%	24.9%	17.4%
	Not sure	2.0%	1.8%	2.2%	3.4%	1.6%	1.6%	0.9%	2.6%
Econ Better or Worse	Better	21.0%	26.9%	16.0%	17.5%	20.8%	20.4%	22.3%	24.5%
	Worse	57.6%	51.6%	62.6%	61.6%	57.6%	59.7%	59.0%	48.2%
	Staying the same	16.1%	17.0%	15.3%	13.8%	16.6%	15.5%	14.7%	20.9%
	Not sure	5.4%	4.5%	6.1%	7.1%	5.0%	4.4%	4.0%	6.4%
Rate Personal Finances	Excellent	10.9%	13.8%	8.5%	11.2%	9.8%	10.9%	11.1%	12.0%
	Good	30.0%	31.3%	28.8%	23.2%	30.8%	30.1%	32.8%	33.3%
	Fair	37.4%	34.5%	39.9%	37.1%	37.9%	38.2%	36.6%	37.8%
	Poor	19.2%	18.0%	20.1%	24.3%	19.9%	19.6%	17.3%	13.6%
	Not sure	2.5%	2.4%	2.7%	4.2%	1.6%	1.2%	2.2%	3.2%
Personal Finances Better or Worse	Better	31.7%	36.4%	27.7%	36.0%	35.2%	31.7%	30.2%	22.5%
	Worse	41.1%	37.7%	44.0%	39.7%	39.0%	42.5%	45.0%	39.5%
	Staying the same	24.7%	23.9%	25.4%	20.3%	24.0%	24.4%	23.1%	34.7%
	Not sure	2.4%	2.0%	2.9%	4.1%	1.8%	1.4%	1.6%	3.2%
Spending Compared to Last Month	More	41.2%	40.1%	42.3%	43.0%	40.5%	41.3%	41.5%	39.7%
	Less	13.0%	13.4%	12.6%	16.0%	14.2%	12.9%	12.0%	8.4%
	About the same	44.3%	45.0%	43.7%	39.2%	44.3%	44.0%	45.3%	50.2%
	Not sure	1.4%	1.5%	1.4%	1.9%	1.1%	1.8%	1.1%	1.7%



Gender and Age Cross Tabs (cont'd.)

		Total	Gender		Age				
Index		97.9	105.2	91.7	90.0	94.5	95.5	101.8	109.9
		LV	Male	Female	18-29	30-39	40-49	50-64	65+
Spending Next Month	More	32.7%	32.7%	32.6%	38.2%	31.6%	31.3%	32.4%	28.0%
	Less	13.3%	14.3%	12.5%	17.2%	14.3%	13.4%	11.4%	9.4%
	About the same	51.9%	51.1%	52.5%	42.0%	52.3%	53.1%	54.3%	60.1%
	Not sure	2.2%	1.9%	2.4%	2.6%	1.8%	2.2%	1.9%	2.5%
Added Expenses or Shortfall in Income Next 30 Days	Yes	37.2%	34.4%	39.6%	43.6%	42.8%	40.7%	33.3%	23.1%
	No	50.0%	54.1%	46.5%	45.5%	46.8%	46.2%	53.5%	58.5%
	Not sure	12.8%	11.5%	13.9%	10.9%	10.5%	13.1%	13.2%	18.4%
Any Money Left After Paying Debts	Yes	50.9%	56.3%	46.4%	46.1%	50.1%	48.9%	54.3%	55.1%
	No	37.3%	33.4%	40.7%	43.3%	41.0%	40.3%	33.8%	26.7%
	Not sure	11.8%	10.4%	12.9%	10.6%	9.0%	10.8%	11.8%	18.3%
Money Left Over Compared to Last Month	More	14.0%	17.8%	10.2%	22.5%	15.1%	12.5%	10.5%	9.0%
	Less	19.9%	16.8%	23.1%	20.8%	20.7%	21.4%	20.2%	16.3%
	About the same	65.2%	65.0%	65.3%	54.8%	63.6%	65.3%	68.8%	73.7%
	Not sure	0.9%	0.4%	1.4%	1.8%	0.6%	0.8%	0.5%	1.0%
Months Continue Lifestyle If You Lost Income	None	28.6%	25.2%	31.6%	36.3%	35.8%	28.6%	22.6%	16.0%
	One month	19.5%	18.4%	20.5%	24.7%	20.2%	19.1%	16.9%	15.8%
	Two months	10.2%	10.0%	10.4%	10.5%	11.2%	11.2%	10.2%	7.5%
	Three months	9.4%	10.1%	8.9%	9.1%	8.8%	11.1%	10.0%	8.9%
	Four months	3.0%	3.1%	2.8%	1.9%	2.7%	3.4%	3.4%	4.0%
	Five months	2.7%	3.2%	2.2%	2.4%	2.3%	2.7%	3.2%	2.8%
	Six + months	20.9%	25.7%	16.7%	10.5%	15.0%	20.0%	28.2%	33.7%
	Not sure	5.8%	4.3%	7.0%	4.7%	4.1%	4.0%	5.5%	11.4%



Marital Status, Income Cross Tabs

		Total	Married		Kids		Income					
Index		97.9	104.6	88.2	93.0	100.6	69.6	88.2	103.8	113.1	118.1	132.3
		LV	Yes	No	Yes	No	<\$20k	\$20K to \$40K	\$40K to \$60K	\$60K to \$75K	\$75K to \$100K	\$100K+
Rate Econ	Excellent	12.7%	14.5%	10.0%	11.0%	13.6%	8.4%	8.9%	13.2%	16.8%	18.1%	19.7%
	Good	23.3%	25.7%	19.9%	21.9%	24.0%	13.4%	20.7%	25.5%	29.3%	28.4%	34.9%
	Fair	35.9%	34.0%	38.8%	35.5%	36.2%	34.2%	38.7%	38.1%	34.7%	37.2%	31.4%
	Poor	26.1%	24.2%	28.9%	30.1%	24.0%	40.7%	30.4%	22.1%	18.7%	16.0%	13.2%
	Not sure	2.0%	1.6%	2.5%	1.6%	2.2%	3.3%	1.4%	1.1%	0.5%	0.3%	0.8%
Econ Better or Worse	Better	21.0%	24.6%	15.7%	20.2%	21.5%	10.8%	16.8%	22.9%	27.2%	29.3%	35.5%
	Worse	57.6%	55.0%	61.4%	60.0%	56.3%	67.9%	63.0%	56.4%	50.2%	50.8%	43.8%
	Same	16.1%	15.9%	16.3%	14.8%	16.7%	13.6%	15.5%	16.6%	19.6%	15.8%	16.8%
	Not sure	5.4%	4.5%	6.6%	5.1%	5.5%	7.7%	4.7%	4.1%	3.1%	4.1%	3.9%
Rate Personal Finances	Excellent	10.9%	13.3%	7.3%	10.1%	11.4%	4.8%	5.4%	8.3%	12.5%	15.3%	36.2%
	Good	30.0%	35.0%	22.7%	29.4%	30.3%	10.8%	23.5%	37.6%	43.6%	47.8%	44.3%
	Fair	37.4%	35.9%	39.6%	38.0%	37.2%	35.2%	48.0%	43.1%	35.5%	31.9%	16.0%
	Poor	19.2%	13.9%	26.8%	20.6%	18.4%	46.3%	20.8%	10.3%	6.6%	4.3%	2.5%
	Not sure	2.5%	1.8%	3.6%	2.0%	2.8%	2.9%	2.4%	0.8%	1.7%	0.8%	1.0%
Personal Finances Better or Worse	Better	31.7%	35.9%	25.5%	34.7%	30.2%	16.4%	22.6%	33.6%	44.6%	47.9%	58.6%
	Worse	41.1%	38.1%	45.5%	41.2%	41.1%	59.4%	49.3%	38.7%	30.4%	28.0%	18.7%
	Same	24.7%	24.2%	25.4%	21.6%	26.3%	19.5%	26.0%	26.8%	24.6%	23.5%	22.0%
	Not sure	2.4%	1.7%	3.5%	2.5%	2.4%	4.7%	2.0%	0.8%	0.4%	0.5%	0.7%
Spending Compared to Last Month	More	41.2%	41.4%	41.0%	44.9%	39.2%	46.7%	44.4%	41.1%	36.3%	38.0%	33.1%
	Less	13.0%	11.4%	15.2%	11.8%	13.6%	15.3%	14.0%	10.9%	12.4%	11.9%	12.5%
	Same	44.3%	45.9%	42.0%	42.0%	45.7%	35.4%	40.7%	47.5%	51.1%	49.7%	54.2%
	Not sure	1.4%	1.3%	1.7%	1.2%	1.5%	2.7%	0.9%	0.6%	0.3%	0.3%	0.2%



Marital Status, Income Cross Tabs (cont'd.)

		Total	Married		Kids		Income					
Index		97.9	104.6	88.2	93.0	100.6	69.6	88.2	103.8	113.1	118.1	132.3
		LV	Yes	No	Yes	No	<\$20k	\$20K to \$40K	\$40K to \$60K	\$60K to \$75K	\$75K to \$100K	\$100K+
Spending Next Month	More	32.7%	31.7%	34.0%	35.7%	31.0%	39.9%	33.7%	31.2%	27.6%	29.4%	27.9%
	Less	13.3%	12.9%	13.9%	13.8%	13.1%	13.6%	13.5%	12.8%	16.1%	12.8%	13.9%
	Same	51.9%	53.6%	49.3%	48.6%	53.7%	43.1%	51.4%	54.5%	55.3%	57.2%	57.5%
	Not sure	2.2%	1.8%	2.7%	2.0%	2.2%	3.4%	1.4%	1.5%	1.0%	0.6%	0.6%
Added Expenses or Shortfall in Income Next 30 Days	Yes	37.2%	34.5%	41.1%	43.7%	33.6%	50.8%	41.4%	35.7%	31.8%	28.6%	22.5%
	No	50.0%	53.8%	44.5%	45.5%	52.5%	31.8%	45.7%	54.8%	58.4%	63.2%	70.8%
	Not sure	12.8%	11.7%	14.4%	10.8%	13.9%	17.4%	12.9%	9.5%	9.7%	8.2%	6.7%
Any Money Left After Paying Debts	Yes	50.9%	55.8%	43.8%	45.9%	53.8%	24.6%	44.7%	57.9%	67.9%	70.7%	79.3%
	No	37.3%	33.4%	43.1%	44.8%	33.2%	61.1%	42.1%	32.6%	25.1%	21.9%	16.9%
	Not sure	11.8%	10.9%	13.1%	9.3%	13.0%	14.4%	13.2%	9.5%	7.0%	7.4%	3.8%
Money Left Over Compared to Last Month	More	14.0%	13.0%	15.9%	15.9%	13.2%	18.1%	10.9%	12.6%	13.5%	13.7%	18.5%
	Less	19.9%	18.9%	21.7%	21.7%	19.1%	26.3%	25.7%	19.9%	19.4%	16.8%	13.2%
	Same	65.2%	67.5%	60.9%	61.7%	66.7%	54.6%	62.6%	67.1%	66.8%	69.0%	68.0%
	Not sure	0.9%	0.6%	1.5%	0.7%	1.0%	1.0%	0.8%	0.4%	0.3%	0.6%	0.4%
Months Continue Lifestyle If You Lost Income	None	28.6%	24.7%	34.4%	35.2%	25.1%	49.5%	31.3%	25.6%	19.7%	17.0%	10.5%
	One month	19.5%	17.9%	21.9%	21.4%	18.5%	26.0%	23.9%	17.4%	17.2%	15.5%	8.3%
	Two months	10.2%	10.5%	9.8%	10.8%	9.8%	6.3%	11.6%	12.2%	13.5%	13.1%	8.6%
	Three months	9.4%	10.3%	8.1%	9.4%	9.5%	4.1%	8.8%	11.6%	12.0%	13.7%	12.1%
	Four months	3.0%	3.4%	2.3%	3.0%	3.0%	1.4%	3.2%	3.2%	3.1%	4.6%	4.2%
	Five months	2.7%	3.1%	2.0%	2.2%	2.9%	1.2%	2.4%	2.7%	4.4%	3.4%	4.3%
	Six + months	20.9%	24.8%	15.1%	14.2%	24.5%	5.8%	14.1%	23.4%	27.7%	29.9%	49.1%
Not sure	5.8%	5.2%	6.5%	4.0%	6.7%	5.8%	4.6%	3.9%	2.5%	2.7%	2.9%	