

## Discover U.S. Spending Monitor

	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug
DSM	85.1	86.4	86.1	90.5	93.1	96.5	95.9	94.8
Spending	93.9	92.1	90.9	92.1	97.6	95.1	94.9	93.2
Econ	74.2	79.4	80.2	88.5	87.5	98.1	97.1	96.8
DSBW	77.8	90.9	86.3	92.7	93.2	96.8	99.2	102.4

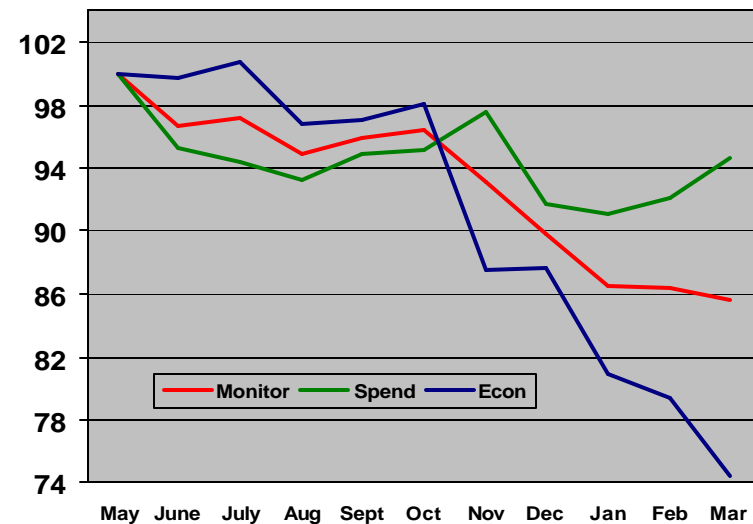
The Discover U.S. Spending Monitor reached a new low in March as consumers showed increasing concern about the economy and their personal finances in the face of rising monthly expenses. The March Monitor fell to 85.1, down more than a full point from the previous month and lower by 11 points than it was last October.

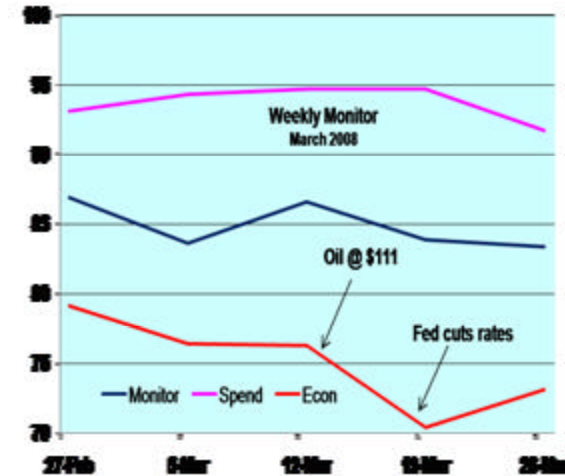
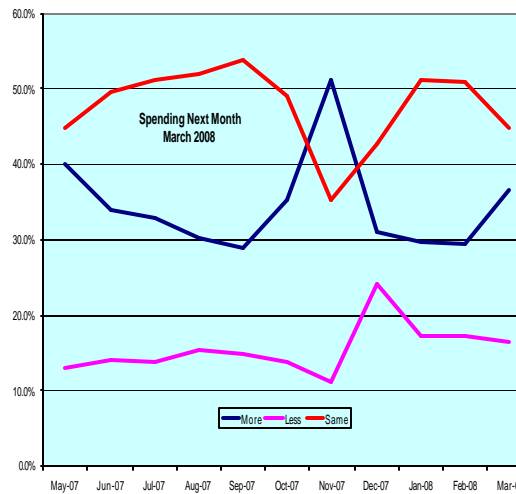
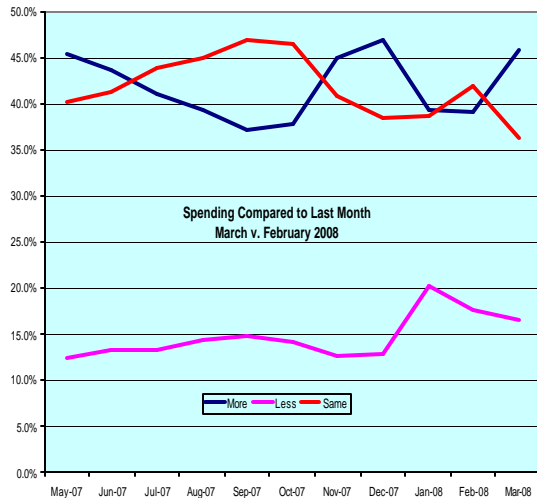
Only 15.9 percent rated the economy as good or excellent, a new all-time low, and 49.2 percent rated the economy as poor, another record for the Monitor. The number of people who said the economy is getting worse rose to 73.4 percent from 70.2 percent last month. Half of all consumers (50.5 percent) now say their personal finances are getting worse, a Monitor record.

From a spending standpoint 45.8 percent said they spent more than last month, which is the highest monthly number ever recorded. In addition, 36.2 percent say will spend more next month. Other than November, which was affected by holiday spending, this is the highest this number has been since June.

Indeed, with rising costs, particularly associated with energy, groceries and mortgages, consumers are anticipating higher household expenses. In March, there was a 12 percent increase – from 40 percent to 52 percent – in the number of consumers who think they will have to spend more next month on necessities. It appeared that some consumers were preparing to finance the increased spend by setting aside less money for savings and investing. More than 39 percent said they would save or invest less next month, up from 36 percent last month.

Discover US Spending Monitor  
March 2008





Higher income consumers feel the effects

Over the last couple months, the Monitor has shown that some of the most startling changes in attitudes about the economy and about spending came from consumers with annual incomes in excess of \$75,000. The magnitude of the changes suggests that this income group is now feeling some pressure. When it comes to rating the economy, 39 percent of this group gives it a grade of poor. That's up seven percent from last month. The percent who think things are getting worse was also up seven percent for the month, from 66 percent to 73 percent. These are all records.

Opinions about personal finance in this group reflect this pessimistic turn. There was a 5-point increase in the number who claims their finances are getting worse, the largest one month swing in attitude since the Monitor began surveying last year. And though 76 percent of this income group believes they will have money left over after paying their bills, nearly one in four (23 percent) says the amount will be less than the previous month when a little over one in ten (14 percent) felt that way.

Perhaps most telling, the \$75,000 plus income group is facing some household expense pressures. In fact, the group is now thinking much more on par with people in the other two income categories followed by the Monitor. Nearly 50 percent of the \$75,000 a year segment said they expect to spend more on necessities next month. That's up a stunning 20 points from the survey results in February. For example, when people making less than \$40,000 a year were asked the same question, 55 percent saw household expense rising in the month ahead. In February, the gap between the two groups on this question was 16 percent, up substantially from five points this month.

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



**Discover US Spending Monitor**  
**Survey of 14,000 US Adults**  
**March 2008**

Baseline Index Questions

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

	Mar	Feb	Jan	Dec	Nov	Oct
Excellent	3.5	4.7	4.8	7.7	8.3	10.0
Good	12.4	14.2	16.0	19.2	19.3	22.5
Fair	33.5	35.8	36.2	36.0	36.2	37.1
Poor	49.2	43.9	41.9	35.1	34.5	28.9
Not sure	1.3	1.4	1.2	2.0	1.7	1.5
Index	62.0	69.7	73.2	85.2	86.4	96.2

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

	Mar	Feb	Jan	Dec	Nov	Oct
Better	9.0	10.6	10.7	15.1	14.0	19.0
Worse	73.4	70.2	70.7	65.5	67.0	60.7
Same	12.6	14.2	13.6	14.4	13.8	15.0
Not sure	5.0	4.9	5.0	5.0	5.1	5.3
Index	59.2	67.3	66.6	82.6	78.2	97.1

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

	Mar	Feb	Jan	Dec	Nov	Oct
Excellent	9.6	10.2	9.3	10.5	10.3	11.6
Good	28.9	28.3	29.6	28.7	28.4	29.9
Fair	37.2	38.0	37.9	36.2	38.6	36.4
Poor	22.1	21.2	21.2	22.4	20.1	19.5
Not sure	2.2	2.3	2.0	2.3	2.5	2.5
Index	95.1	95.8	96.1	95.4	96.9	99.7

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

	Mar	Feb	Jan	Dec	Nov	Oct
Better	23.0	24.9	24.6	27.5	26.5	31.6
Worse	50.5	48.5	48.1	45.4	46.6	41.9
Same	24.1	24.4	25.3	24.6	24.5	24.1
Not sure	2.4	2.2	2.1	2.5	2.4	2.5
Index	80.3	84.7	84.8	91.0	88.6	99.4

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?

	Mar	Feb	Jan	Dec	Nov	Oct
More	45.8	39.1	39.3	47.0	45.0	37.9
Less	16.4	17.6	20.4	12.8	12.6	14.1
Same	36.6	41.9	38.7	38.4	41.0	46.4
Not sure	1.3	1.3	1.7	1.8	1.4	1.5
Index	97.3	91.3	89.4	100.9	99.5	93.1

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

	Mar	Feb	Jan	Dec	Nov	Oct
More	36.2	29.4	29.8	31.1	51.3	35.3
Less	16.2	17.4	17.3	24.1	11.2	13.9
Same	45.3	51.0	51.2	42.7	35.2	49.0
Not sure	2.3	2.3	1.7	2.1	2.3	1.8
Index	94.4	88.2	88.5	84.1	110.2	95.5



**Discover US Spending Monitor  
March 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?

	Mar	Feb	Jan	Dec	Nov	Oct
Yes	40.0	36.7	38.2	40.1	41.2	36.4
No	46.9	49.8	48.5	46.9	46.3	50.1
Not sure	13.1	13.5	13.3	13.0	12.6	13.6
Index	95.9	101.3	98.9	95.8	94.2	101.9

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

	Mar	Feb	Jan	Dec	Nov	Oct
Yes	49.7	48.2	48.5	48.8	51.2	51.6
No	39.0	39.5	39.7	39.6	37.6	37.4
Not sure	11.3	12.3	11.7	11.6	11.2	11.0
Index	90.9	89.3	89.4	89.7	93.4	93.9

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?

	Mar	Feb	Jan	Dec	Nov	Oct
More	12.0	14.6	17.0	13.9	12.5	14.4
Less	25.5	20.2	21.1	27.0	25.0	19.3
Same	61.7	64.5	61.2	58.4	61.9	65.2
Not sure	0.8	0.7	0.7	0.7	0.6	1.1
Index	96.8	100.9	101.7	97.1	97.1	101.1

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

	Mar	Feb	Jan	Dec	Nov	Oct
None	28.7	28.7	28.7	29.2	28.6	27.7
1 mo.	18.1	18.8	19.6	18.5	18.1	19.3
2 mos.	11.2	10.3	9.9	10.0	10.6	10.3
3 mos.	10.0	9.6	10.4	10.0	10.6	10.1
4 mos.	3.7	3.6	3.6	3.5	3.8	3.7
5 mos.	2.3	2.7	2.3	2.4	2.7	2.6
6 or more	21.2	21.2	20.4	21.2	20.9	21.6
Not sure	4.8	5.0	4.9	5.1	4.7	4.7
Index	91.1	90.2	88.3	89.9	90.8	91.4



**Category Spending  
March 2008**

1\* Spending next month on household expenses?

	Mar	Feb	Jan	Dec	Nov	Oct
More	52.1	40.2	46.0	48.6	58.1	42.9
Less	8.6	7.9	7.3	7.2	5.2	8.0
Same	37.8	50.2	45.3	43.0	35.2	47.4
Not sure	1.6	1.7	1.4	1.2	1.5	1.7

2\* Spending next month on discretionary personal expenses?

	Mar	Feb	Jan	Dec	Nov	Oct
More	10.3	9.4	8.9	12.2	14.6	12.3
Less	49.9	46.3	49.0	44.7	45.1	41.3
Same	36.3	40.6	38.8	39.3	37.3	42.7
Not sure	3.5	3.7	3.2	3.8	3.0	3.7

3\* Spending next month on household improvements?

	Mar	Feb	Jan	Dec	Nov	Oct
More	17.6	16.4	15.8	15.9	16.4	18.8
Less	45.7	43.8	47.1	45.3	43.9	41.4
Same	30.9	33.7	31.6	33.4	34.3	34.3
Not sure	5.8	6.2	5.5	5.5	5.5	5.4

4\* Spending next month on major personal purchases?

	Mar	Feb	Jan	Dec	Nov	Oct
More	14.4	13.8	13.7	14.0	15.0	14.9
Less	45.6	43.3	45.3	43.0	41.9	39.9
Same	35.5	38.3	36.8	38.4	38.7	40.6
Not sure	4.5	4.6	4.2	4.6	4.4	4.7

5\* Saving and investing next month?

	Mar	Feb	Jan	Dec	Nov	Oct
More	10.6	11.2	11.3	11.4	10.1	10.4
Less	39.3	36.1	37.0	36.2	38.2	34.1
Same	46.5	48.5	48.4	48.4	48.3	51.1
Not sure	3.7	4.2	3.3	4.0	3.4	4.4



Gender, Age – March 2008

		Total		Gender				Age					
		Adults		Male		Female		18-39		40-64		65+	
		Mar	Feb	Mar	Feb	Mar	Feb	Mar	Feb	Mar	Feb	Mar	Feb
<b>Index</b>		<b>85.1</b>	<b>86.4</b>	<b>90.3</b>	<b>92.2</b>	<b>80.9</b>	<b>81.5</b>	<b>81.9</b>	<b>83.2</b>	<b>85.7</b>	<b>86.4</b>	<b>94.0</b>	<b>96.5</b>
Rate Econ	Excellent	3.5	4.7	4.9	6.0	2.3	3.6	4.4	6.0	2.3	3.2	3.7	4.5
	Good	12.4	14.2	14.5	18.0	10.7	11.1	10.9	12.1	13.2	15.3	15.7	18.2
	Fair	33.5	35.8	33.4	34.9	33.6	36.5	32.6	35.1	33.6	35.9	36.2	37.8
	Poor	49.2	43.9	46.0	39.7	51.9	47.5	50.7	45.3	50.1	44.8	42.3	37.6
	Not sure	1.3	1.4	1.2	1.4	1.5	1.3	1.5	1.6	0.8	0.8	2.1	1.9
Econ Better or Worse	Better	9.0	10.6	10.7	13.6	7.5	8.1	10.1	11.9	7.8	9.2	8.3	9.9
	Worse	73.4	70.2	69.8	64.9	76.5	74.7	73.1	70.3	76.8	73.2	66.6	63.0
	Stay same	12.6	14.2	15.1	17.0	10.4	11.8	11.8	13.0	11.4	13.4	17.6	19.9
	Not sure	5.0	4.9	4.5	4.5	5.5	5.3	5.0	4.8	4.0	4.1	7.6	7.2
Rate Personal Finances	Excellent	9.6	10.2	12.5	13.0	7.1	7.9	9.8	10.6	9.3	9.9	9.5	9.8
	Good	28.9	28.3	30.8	29.2	27.4	27.5	27.2	25.9	30.1	29.7	31.5	32.1
	Fair	37.2	38.0	34.2	35.5	39.8	40.2	35.8	37.6	38.5	38.1	39.0	39.0
	Poor	22.1	21.2	20.2	20.0	23.7	22.2	25.4	23.6	20.2	20.6	16.1	15.2
	Not sure	2.2	2.3	2.3	2.4	2.0	2.3	1.7	2.3	2.0	1.7	4.0	3.8
Personal Finances Better or Worse	Better	23.0	24.9	27.2	28.1	19.4	22.2	28.1	30.7	20.8	21.9	12.2	14.0
	Worse	50.5	48.5	47.5	45.2	53.1	51.2	46.2	45.1	55.3	52.7	53.0	49.2
	Stay same	24.1	24.4	23.1	24.5	25.0	24.4	23.1	21.8	22.0	23.8	32.0	34.2
	Not sure	2.4	2.2	2.3	2.2	2.5	2.2	2.6	2.4	1.9	1.6	2.8	2.6
Spending Compared to Last Month	More	45.8	39.1	44.5	37.9	46.9	40.1	43.8	38.2	48.4	39.7	46.1	40.5
	Less	16.4	17.6	17.5	17.1	15.3	18.0	18.6	20.0	15.9	17.2	10.3	11.2
	About same	36.6	41.9	36.9	43.8	36.3	40.4	36.2	40.3	34.8	42.0	41.8	47.0
	Not sure	1.3	1.3	1.1	1.2	1.5	1.4	1.4	1.5	1.0	1.0	1.8	1.4



Gender, Age – March 2008 (cont.)

		Total		Gender				Age					
		Adults		Male		Female		18-39		40-64		65+	
		Mar	Feb	Mar	Feb	Mar	Feb	Mar	Feb	Mar	Feb	Mar	Feb
<b>Index</b>		<b>85.1</b>	<b>86.4</b>	<b>90.3</b>	<b>92.2</b>	<b>80.9</b>	<b>81.5</b>	<b>81.9</b>	<b>83.2</b>	<b>85.7</b>	<b>86.4</b>	<b>94.0</b>	<b>96.5</b>
Spending Next Month	More	36.2	29.4	36.5	28.9	35.9	29.8	36.0	30.5	37.6	28.9	33.5	27.0
	Less	16.2	17.4	17.3	18.1	15.2	16.7	18.0	19.4	15.6	17.1	11.8	11.7
	About same	45.3	51.0	43.8	50.8	46.6	51.1	43.5	47.6	45.0	52.0	51.7	58.9
	Not sure	2.3	2.3	2.3	2.1	2.3	2.4	2.5	2.4	1.8	2.0	3.0	2.4
Add Exp. or Shortfall Next 30 Days	Yes	40.0	36.7	40.1	36.0	39.8	37.3	43.6	40.3	40.1	37.0	28.2	25.2
	No	46.9	49.8	49.0	53.0	45.1	47.0	43.8	47.1	48.4	50.2	53.0	56.9
	Not sure	13.1	13.5	10.9	11.0	15.1	15.7	12.6	12.6	11.5	12.8	18.7	18.0
Money Left After Paying Debts	Yes	49.7	48.2	54.4	53.5	45.6	43.7	47.9	44.9	50.1	50.0	54.0	54.4
	No	39.0	39.5	35.3	36.1	42.2	42.4	42.3	43.7	38.9	38.4	29.1	28.9
	Not sure	11.3	12.3	10.3	10.5	12.2	13.8	9.8	11.4	10.9	11.6	16.8	16.7
Money Left Compared to Last Month	More	12.0	14.6	15.5	15.9	8.4	13.3	15.7	19.7	9.6	11.5	7.2	8.1
	Less	25.5	20.2	23.1	18.7	28.0	21.7	26.5	19.9	25.8	21.2	22.2	18.8
	About same	61.7	64.5	60.8	64.6	62.6	64.4	57.2	59.9	63.9	66.5	69.5	72.0
	Not sure	0.8	0.7	0.6	0.7	1.0	0.7	0.7	0.5	0.7	0.8	1.1	1.0
Months Continue Lifestyle If You Lost Income	None	28.7	28.7	24.9	25.5	32.0	31.5	36.7	36.7	23.6	24.0	15.7	14.9
	One	18.1	18.8	16.9	18.3	19.2	19.3	19.8	20.6	16.9	17.7	15.9	16.1
	Two	11.2	10.3	11.3	10.2	11.0	10.5	12.2	10.6	11.0	10.8	8.5	8.3
	Three	10.0	9.6	10.1	10.2	9.9	9.1	9.2	8.6	11.3	11.0	9.5	9.5
	Four	3.7	3.6	4.7	3.7	2.9	3.5	3.4	3.3	4.2	4.1	3.7	3.5
	Five	2.3	2.7	2.6	2.8	2.0	2.6	1.9	2.7	2.7	2.7	2.4	2.6
	Six +	21.2	21.2	25.5	25.3	17.5	17.7	13.7	13.7	26.0	25.4	33.5	34.9
	Not sure	4.8	5.0	4.1	4.1	5.5	5.8	3.2	3.9	4.4	4.3	10.9	10.1



Income, Married – March 2008

		Total		Income						Married				Kids at Home			
		Adults		<\$40k		\$40K to \$75K		\$75K+		Yes		No		Yes		No	
		Mar	Feb	Mar	Feb	Mar	Feb	Mar	Feb	Mar	Feb	Mar	Feb	Mar	Feb	Mar	Feb
<b>Index</b>		<b>85.1</b>	<b>86.4</b>	<b>70.6</b>	<b>71.7</b>	<b>91.0</b>	<b>92.6</b>	<b>106.1</b>	<b>109.1</b>	<b>90.9</b>	<b>90.8</b>	<b>76.0</b>	<b>79.3</b>	<b>81.8</b>	<b>82.0</b>	<b>87.2</b>	<b>89.3</b>
Rate Econ	Excel	3.5	4.7	3.9	4.7	3.6	4.4	2.9	5.6	3.6	4.7	3.4	4.7	3.9	4.7	3.3	4.8
	Good	12.4	14.2	9.2	9.7	12.8	16.9	17.4	21.0	14.0	16.4	9.9	10.8	11.8	12.2	12.8	15.6
	Fair	33.5	35.8	28.7	32.7	37.1	36.2	40.2	40.9	35.0	36.1	31.2	35.4	32.5	35.3	34.3	36.0
	Poor	49.2	43.9	56.1	51.1	46.1	42.0	39.2	32.0	46.5	42.0	53.4	46.9	50.3	47.0	48.5	42.0
	Not sure	1.3	1.4	2.0	1.8	0.4	0.5	0.3	0.4	0.9	0.8	2.1	2.2	1.6	0.9	1.2	1.6
Econ Better or Worse	Better	9.0	10.6	7.3	8.4	9.6	12.6	11.6	13.7	10.5	11.5	6.6	9.2	10.3	10.6	8.1	10.7
	Worse	73.4	70.2	73.9	72.8	74.0	69.9	73.7	66.3	73.0	69.6	74.1	71.3	73.9	71.8	73.2	69.2
	Same	12.6	14.2	12.5	12.8	12.4	13.7	12.1	17.1	12.5	14.9	12.7	13.1	10.5	13.1	13.9	14.8
	Not sure	5.0	4.9	6.4	5.9	4.0	3.8	2.6	2.9	4.0	4.0	6.7	6.5	5.4	4.4	4.8	5.2
Rate Personal Finances	Excel	9.6	10.2	4.3	4.9	8.8	8.9	21.7	23.8	11.7	12.0	6.3	7.3	10.4	10.2	9.1	10.3
	Good	28.9	28.3	15.5	16.1	37.1	35.3	46.1	45.1	34.6	32.5	20.0	21.5	28.6	27.0	29.2	29.1
	Fair	37.2	38.0	40.5	41.1	40.6	43.1	26.2	25.7	35.0	37.5	40.8	38.8	33.9	36.8	39.3	38.8
	Poor	22.1	21.2	37.0	35.2	12.4	12.0	5.5	4.5	17.2	16.6	29.8	28.7	25.9	24.5	19.7	19.1
	Not sure	2.2	2.3	2.7	2.7	1.0	0.8	0.5	0.9	1.6	1.4	3.0	3.7	1.2	1.5	2.7	2.7
Personal Finances Better or Worse	Better	23.0	24.9	14.7	15.8	27.6	29.3	35.9	40.6	26.7	27.7	17.1	20.4	27.5	29.1	20.2	22.2
	Worse	50.5	48.5	60.1	59.0	47.1	44.8	37.1	32.5	46.7	46.5	56.6	51.6	48.6	47.8	51.7	48.9
	Same	24.1	24.4	21.9	22.6	24.1	24.9	26.1	26.1	24.7	24.2	23.1	24.8	21.6	21.0	25.6	26.7
	Not sure	2.4	2.2	3.3	2.5	1.2	0.9	0.8	0.8	1.9	1.5	3.1	3.2	2.3	2.1	2.5	2.1
Spending Compared to Last Month	More	45.8	39.1	50.0	45.3	44.5	36.6	39.9	30.2	45.4	37.3	46.3	42.0	47.2	40.6	44.9	38.2
	Less	16.4	17.6	17.2	17.3	16.2	17.4	15.3	19.2	15.1	17.7	18.4	17.5	16.4	18.3	16.3	17.2
	Same	36.6	41.9	31.1	36.1	38.5	44.7	44.3	50.4	38.4	44.0	33.6	38.7	35.0	39.9	37.5	43.3
	Not sure	1.3	1.3	1.7	1.3	0.9	1.3	0.6	0.2	1.1	1.0	1.6	1.8	1.4	1.3	1.2	1.4



Income, Married – March 2008 (cont.)

		Total		Income						Married				Kids @ Home			
		LV		<\$40k		\$40k to \$75k		\$75k+		Yes		No		Yes		No	
		Mar	Feb	Mar	Feb	Mar	Feb	Mar	Feb	Mar	Feb	Mar	Feb	Mar	Feb	Mar	Feb
<b>Index</b>		<b>85.1</b>	<b>86.4</b>	<b>70.6</b>	<b>71.7</b>	<b>91.0</b>	<b>92.6</b>	<b>106.1</b>	<b>109.1</b>	<b>90.9</b>	<b>90.8</b>	<b>76.0</b>	<b>79.3</b>	<b>81.8</b>	<b>82.0</b>	<b>87.2</b>	<b>89.3</b>
Spending Next Month	More	36.2	29.4	40.2	35.0	35.0	26.5	31.3	22.3	35.5	28.1	37.3	31.5	36.9	32.0	35.7	27.8
	Less	16.2	17.4	16.7	17.8	16.5	16.1	14.8	17.6	15.7	16.5	16.9	18.7	17.5	18.0	15.4	16.9
	Same	45.3	51.0	39.6	44.5	47.5	55.6	53.3	59.6	46.8	53.5	43.0	46.9	42.9	47.9	46.8	52.9
	Not sure	2.3	2.3	3.5	2.7	1.1	1.8	0.5	0.5	2.0	1.9	2.9	2.9	2.7	2.2	2.1	2.4
Add exp shortfall 30 days	Yes	40.0	36.7	47.8	45.7	36.5	33.2	30.5	24.7	37.8	34.1	43.4	41.0	44.5	41.3	37.2	33.9
	No	46.9	49.8	35.7	38.3	52.6	56.2	63.2	67.9	50.8	53.1	40.7	44.4	43.8	45.7	48.9	52.4
	Not sure	13.1	13.5	16.5	16.0	10.9	10.5	6.4	7.4	11.4	12.8	15.9	14.6	11.8	13.0	13.9	13.7
\$ After Debt Pay	Yes	49.7	48.2	32.4	32.4	57.8	56.1	75.6	72.9	55.6	51.9	40.2	42.2	46.1	42.6	51.9	51.9
	No	39.0	39.5	54.1	53.7	33.1	33.8	19.1	20.4	34.5	36.7	46.2	44.1	45.6	46.1	35.0	35.3
	Not sure	11.3	12.3	13.5	13.8	9.1	10.1	5.3	6.8	9.8	11.4	13.6	13.7	8.4	11.3	13.1	12.9
\$ Left v. Last Month	More	12.0	14.6	12.3	14.4	11.4	13.2	13.4	16.9	12.6	14.8	10.7	14.2	15.6	20.0	10.0	11.7
	Less	25.5	20.2	29.3	25.0	25.0	20.2	22.7	14.2	23.7	18.6	29.3	23.3	24.5	18.5	26.0	21.1
	Same	61.7	64.5	57.8	59.7	63.3	66.1	63.0	68.6	62.9	66.1	59.1	61.4	59.4	61.3	63.0	66.3
	Not sure	0.8	0.7	0.6	0.9	0.3	0.5	0.8	0.3	0.7	0.5	0.9	1.1	0.5	0.3	0.9	0.9
Mos Hold Lifestyle Income Lost	None	28.7	28.7	40.5	40.6	23.6	24.2	13.3	12.1	24.6	24.5	35.1	35.7	36.7	36.1	23.7	24.2
	One	18.1	18.8	22.5	22.6	17.8	17.8	10.6	12.9	16.9	17.6	20.1	20.8	19.3	20.4	17.4	17.8
	Two	11.2	10.3	9.9	9.4	14.0	11.8	11.6	11.0	11.2	11.2	11.0	8.9	11.1	10.8	11.2	9.9
	Three	10.0	9.6	7.4	7.9	11.0	10.9	14.4	12.1	11.0	10.5	8.4	8.1	9.8	8.4	10.1	10.4
	Four	3.7	3.6	2.6	2.3	5.0	4.4	4.8	5.5	4.1	4.4	3.1	2.4	3.5	3.3	3.9	3.8
	Five	2.3	2.7	1.5	1.4	2.9	3.9	3.3	3.7	2.8	2.9	1.4	2.3	2.3	2.2	2.3	2.9
	Six +	21.2	21.2	10.8	10.8	23.0	23.2	39.6	40.3	25.1	24.2	15.1	16.4	14.5	15.0	25.4	25.2
	Not sure	4.8	5.0	4.8	5.2	2.7	3.8	2.3	2.4	4.3	4.8	5.7	5.4	2.9	3.9	6.0	5.8



**Category Spending  
Gender Age – March 2008**

		Gender				Age					
		Mar		Feb		Mar			Feb		
		M	F	M	F	18-39	40-64	65+	18-39	40-64	65+
Spending in Next Month on Household Expenses	More	50.1	53.8	39.6	40.7	49.1	56.2	51.9	38.5	42.3	40.7
	Less	9.6	7.7	8.8	7.1	10.7	7.0	5.7	9.1	7.3	5.3
	Same	39.1	36.6	50.1	50.3	38.2	35.7	40.9	50.4	49.1	52.3
	Not sure	1.2	1.9	1.5	1.8	2.0	1.1	1.5	1.9	1.3	1.7
Spending Next Month on Discretionary Entertainment Exp.	More	11.8	9.0	10.8	8.2	13.4	7.9	6.5	12.1	7.3	6.0
	Less	46.9	52.4	41.6	50.3	50.0	53.0	42.4	47.8	48.3	37.3
	Same	38.6	34.3	44.5	37.2	33.2	36.5	45.3	36.6	41.4	51.0
	Not sure	2.7	4.2	3.0	4.2	3.4	2.7	5.8	3.6	2.9	5.7
Spending Next Month on Household Improvements	More	18.9	16.5	17.6	15.4	19.6	17.1	12.5	18.8	15.0	12.3
	Less	42.9	48.2	41.6	45.5	45.0	47.9	43.1	42.1	47.3	40.8
	Same	33.3	28.8	36.3	31.4	29.3	31.0	35.5	32.5	33.1	38.6
	Not sure	4.9	6.6	4.4	7.6	6.1	4.1	8.9	6.6	4.6	8.3
Spending in Next Month on Major Personal Purchases	More	15.9	13.1	15.0	12.8	18.0	11.3	10.1	17.1	11.4	9.0
	Less	43.3	47.7	41.4	44.9	44.3	49.3	41.5	41.8	47.3	38.9
	Same	37.6	33.7	39.8	37.0	32.8	36.2	42.4	36.3	37.6	46.0
	Not sure	3.2	5.6	3.8	5.3	4.9	3.3	5.9	4.8	3.6	6.1
Next Month - Save/Invest More, Less or About the Same	More	13.0	8.5	13.5	9.2	14.8	7.7	3.9	16.2	7.4	4.2
	Less	37.6	40.7	34.8	37.3	36.8	41.7	41.2	34.0	38.9	36.4
	Same	46.4	46.5	48.7	48.3	44.3	48.1	49.4	44.8	50.6	54.9
	Not sure	3.1	4.3	2.9	5.3	4.1	2.5	5.5	5.0	3.0	4.5



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

		Income						Married				Kids @ Home			
		Mar			Feb			Mar		Feb		Mar		Feb	
		<40k	40-75k	>75k	<40k	40-75k	>75k	Y	N	Y	N	Y	N	Y	N
Spending in Next Month on Household Expenses	More	55.0	51.4	49.0	46.4	39.1	29.9	52.9	50.8	39.1	42.0	51.8	52.3	40.2	40.3
	Less	9.8	7.8	6.5	9.2	6.5	7.3	7.7	10.0	7.6	8.3	10.4	7.5	8.2	7.6
	Same	33.3	39.8	44.2	42.7	53.4	62.1	38.1	37.2	52.1	47.3	36.3	38.7	50.1	50.3
	Not sure	1.9	1.0	0.4	1.7	1.0	0.7	1.3	2.0	1.2	2.4	1.6	1.6	1.5	1.8
Spending in Next Month on Disc. Entertainment Exp	More	12.1	8.5	8.7	11.0	7.6	8.3	8.6	13.0	8.4	11.1	12.7	8.9	10.8	8.4
	Less	55.4	49.7	41.9	51.1	46.8	38.1	49.9	50.0	45.9	47.1	51.2	49.1	49.1	44.6
	Same	27.0	40.7	48.9	32.4	44.5	53.2	39.3	31.4	43.3	36.1	32.3	38.7	37.1	42.8
	Not sure	5.6	1.1	0.5	5.6	1.2	0.5	2.2	5.6	2.4	5.7	3.8	3.3	2.9	4.1
Spending in Next Month on Household Improvements	More	15.6	18.0	21.6	15.0	15.0	21.3	19.1	15.2	17.6	14.5	21.0	15.5	20.1	14.1
	Less	49.8	44.9	40.5	46.8	44.9	37.7	45.3	46.4	43.9	43.5	46.7	45.2	44.3	43.5
	Same	25.9	34.0	36.4	29.2	36.3	39.6	31.4	29.9	33.9	33.3	26.5	33.5	29.9	35.9
	Not sure	8.7	3.1	1.5	8.9	3.8	1.4	4.1	8.4	4.6	8.8	5.8	5.8	5.7	6.5
Spending in Next Month on Major Personal Purchases	More	14.9	13.2	14.9	14.4	12.2	15.1	14.4	14.3	13.4	14.5	17.1	12.7	15.5	12.7
	Less	50.9	46.2	37.3	48.4	43.0	35.3	45.5	45.9	43.3	43.3	47.0	44.8	45.2	42.1
	Same	27.6	38.5	46.9	30.5	42.4	48.9	37.2	32.8	40.0	35.4	31.5	38.0	34.9	40.5
	Not sure	6.6	2.1	0.8	6.7	2.4	0.7	2.9	7.0	3.3	6.7	4.4	4.5	4.5	4.7
Next Month - Save/Invest More, Less or About the Same	More	8.9	10.7	14.3	9.7	10.0	15.9	10.9	10.1	11.2	11.2	13.5	8.7	14.5	9.1
	Less	50.8	35.1	23.7	47.6	31.5	20.2	36.6	43.5	33.7	40.0	38.2	39.9	35.5	36.6
	Same	34.6	52.4	61.3	36.8	56.7	63.1	50.3	40.3	51.8	43.0	45.0	47.3	45.5	50.3
	Not sure	5.6	1.9	0.7	5.9	1.8	0.9	2.2	6.1	3.2	5.8	3.3	4.0	4.6	4.0