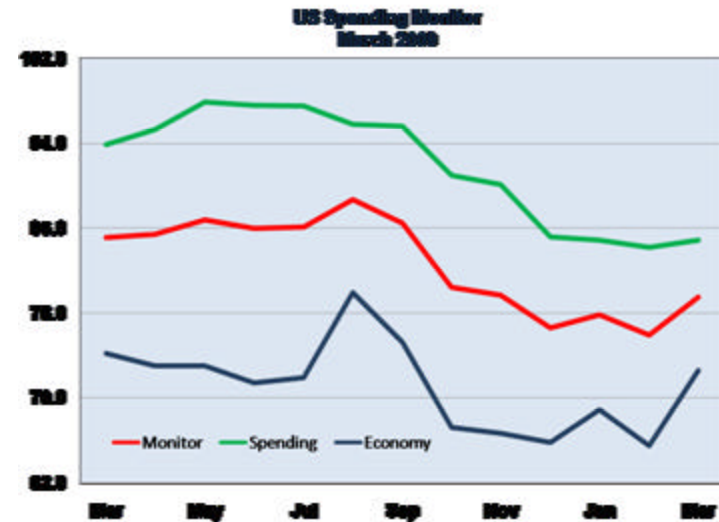


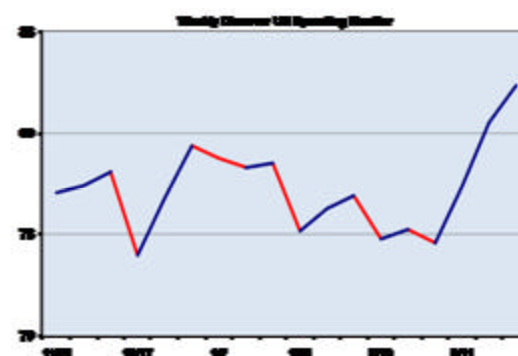
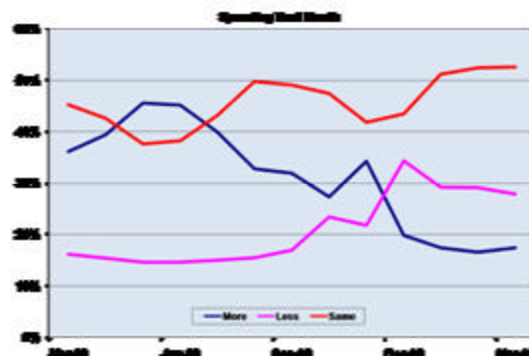
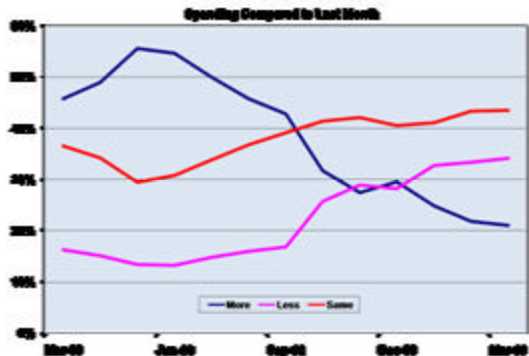
**DISCOVER® U.S.
SPENDING MONITORSM**

	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug
DSM	79.5	75.7	77.8	76.6	79.7	80.4	86.5	88.7
Spending	84.9	84.3	84.9	85.2	90.1	91.0	95.6	95.8
Economy	72.6	65.0	68.9	65.8	66.7	67.2	75.2	79.9
DSBW		71.9	71.4	72.8	67.5	71.4	74.6	86.9

The Discover U.S. Spending Monitor jumped 3.8 points in March. The improvement marks a reversal in consumer attitudes about the state of the U.S. economy that began early in the month with almost double the number of people saying that the economy was getting better. At the end of last month, only 8.4 percent of the country thought the outlook was brightening. By the end of March, 15.2 percent of the 15,000 American adults surveyed reported they thought the economy was improving. What is more, there was a sharp drop in the number of consumers who thought things were getting worse. Last month, nearly 70 percent said the economy was in for tougher times ahead compared to only 61 percent this month. The improved outlook coincided with news of a plan from the U.S. Treasury Department that would permit banks to package bad loans and sell them to private investors in the form of marketable securities. The plan, along with anticipation for the government's economic stimulus program, ignited a month long rally on Wall Street that saw the Dow Jones Industrial Average surge nearly 1,400 points. The Dow's rise seemed to lift the economic spirits of the nation. Not even the specter of a failed U.S. auto industry dampened the upsurge, as confidence in the economy rose even during the week that GM and Chrysler were pushed to the edge of bankruptcy. The economic component of the weekly Monitor rose 2.7 points for the week ending April 1, 2009.



The rising optimism about the economy did not translate into aggressive spending plans, however. Consumers appear to be steadfast in their modes of reduced spending and greater savings and debt reduction. A majority of the country, 50.8 percent, reports that they will have money left over after paying their bills next month, up nearly two points from the previous month. In addition, more than 80 percent said they would have the same or more left in their pockets while there was no change in the number who said they would have less, 18.7 percent. When asked what they would do with extra money now if they had it, 37.8 percent of consumers said they would pay down either mortgage or credit card debt and 32.8 percent said they would sock the money away for a rainy day. This overall prudence comes against a backdrop of continuing angst about debt. Nearly 57 percent of the country's adults are somewhat (28.6 percent) to very (28.3 percent) concerned about the debt they are carrying. So, it is hardly surprising that one American in three (34.5 percent) claims that they will have less debt six months from today.



As the charts above indicate, during the first quarter of 2009 the percentages of people who intend to spend “more” and “less” in the month ahead have been reversed from pre-recession patterns. Along those lines, in March there were considerably more consumers who said they expect to spend less (27.9 percent) than there were who expect to spend more (17.4 percent). Amplifying the seriousness of their intent, 34.2 percent said they actually did cut back on their spending the month before.

The spending patterns match up with how consumers seem to be feeling about their personal finances. A third (33.4 percent) rates their own finances as good or excellent. By way of comparison, prior to the onset of the financial crisis in September, 40 percent of the nation’s buyers placed a good or excellent rating on their financial situation. Perhaps more telling is the fact that a majority of Americans (52.3 percent) continue to believe that their finances are getting worse; and only 16.1 percent see things getting better. The latter is less than one percentage point higher than last month’s record low.

Monitor survey results by spending category in March showed a slight thaw, though a clear majority of consumers still intend to spend less on household related expenses, discretionary items, home improvements and major purchases. Heading into the spring and summer months, consumers are considerably more cautious than they were last year. For example, in March of 2008 with the first spate of energy price rises staring them in the face, 46 percent of consumers were preparing to spend less on items like entertainment, movies, eating out and travel. In March of 2009, with lower energy prices but a much less heated economy, nearly 52 percent are preparing to spend less in these areas.

Discover US Spending Monitor
Survey of 15,000 US Adults
March 2009

Baseline Index Questions

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

	Mar	Feb	Jan	Dec	Nov	Oct
Excellent	2.9	2.4	2.6	3.0	2.3	2.5
Good	3.7	3.9	5.1	4.3	4.8	5.9
Fair	27.1	25.2	26.5	26.6	27.5	27.8
Poor	64.7	67.2	64.3	65.0	64.3	62.7
Not sure	1.5	1.3	1.6	1.0	1.0	1.2
Index	38.9	36.4	40.3	39.3	39.8	42.4

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

	Mar	Feb	Jan	Dec	Nov	Oct
Better	15.2	8.4	10.4	9.3	10.1	9.8
Worse	61.1	69.4	66.7	70.5	69.3	72.0
Same	17.1	15.7	16.7	14.1	14.5	12.6
Not sure	6.6	6.4	6.2	6.1	6.1	5.7
Index	90.1	64.9	72.6	64.4	67.8	62.9

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

	Mar	Feb	Jan	Dec	Nov	Oct
Excellent	7.0	7.7	7.9	8.0	7.8	8.6
Good	26.4	26.2	26.9	26.8	28.1	29.2
Fair	42.2	40.4	39.2	40.0	40.4	39.5
Poor	22.5	23.4	23.4	23.0	21.5	20.7
Not sure	1.9	2.2	2.6	2.2	2.1	2.1
Index	90.6	90.2	91.0	91.3	93.5	95.0

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

	Mar	Feb	Jan	Dec	Nov	Oct
Better	16.3	15.6	16.9	16.1	15.5	16.7
Worse	52.3	53.9	52.2	54.5	56.3	55.5
Same	28.9	27.6	28.7	27.2	25.8	25.9
Not sure	2.5	3.0	2.2	2.2	2.4	1.9
Index	71.0	68.4	71.7	68.2	65.7	67.8

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	21.1	21.9	24.9	29.5	27.5	31.7
Less	34.2	33.4	32.8	28.3	29.0	25.7
Same	43.5	43.4	41.1	40.5	42.2	41.5
Not sure	1.2	1.3	1.3	1.7	1.4	1.1
Index	65.3	66.5	69.2	76.1	74.1	79.7

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

	Mar	Feb	Jan	Dec	Nov	Oct
More	17.4	16.6	17.4	19.9	34.3	27.4
Less	27.9	29.2	29.3	34.4	21.8	23.5
Same	52.7	52.5	51.2	43.5	41.9	47.5
Not sure	2.0	1.8	2.1	2.2	2.0	1.7
Index	70.4	68.8	69.4	67.2	88.5	81.8

**Discover US Spending Monitor
March 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?

	Mar	Feb	Jan	Dec	Nov	Oct
Yes	37.6	36.8	36.8	40.5	40.2	37.6
No	48.7	49.4	49.7	46.8	46.9	49.2
Not sure	13.7	13.8	13.5	12.6	12.9	13.2
Index	99.6	101.0	101.3	95.3	95.6	100.1

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	50.8	48.9	48.9	50.7	51.4	51.9
No	38.2	39.5	40.2	38.8	38.9	37.5
Not sure	11.1	11.5	10.9	10.5	9.6	10.6
Index	92.5	89.9	89.3	91.9	92.5	94.1

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	9.8	11.7	15.8	11.5	11.3	11.8
Less	18.7	18.7	20.6	26.6	22.4	20.0
Same	70.6	69.0	63.0	60.6	65.2	67.5
Not sure	0.9	0.6	0.6	1.2	1.1	0.7
Index	99.0	100.2	101.3	95.8	97.8	99.3

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	25.6	26.0	27.4	26.8	24.8	25.5
1 mo.	18.0	17.6	17.5	18.0	17.6	17.0
2 mos.	10.3	10.6	10.3	10.8	10.5	10.4
3 mos.	11.5	11.6	9.9	10.6	11.2	11.2
4 mos.	4.1	4.4	4.3	3.7	4.0	4.4
5 mos.	2.9	3.0	2.7	2.8	3.3	3.2
6 or more	22.6	21.5	22.6	22.6	24.0	23.6
Not sure	5.0	5.4	5.3	4.7	4.6	4.7
Index	96.8	95.4	95.1	95.3	99.9	99.2

Category Spending
March 2009

1* Spending next month on household expenses?

	Mar	Feb	Jan	Dec	Nov	Oct
More	22.9	24.9	28.2	30.4	35.0	37.3
Less	15.6	13.5	12.8	15.2	13.2	12.8
Same	59.8	59.9	57.2	52.7	50.1	48.5
Not sure	1.7	1.7	1.8	1.8	1.6	1.4

2* Spending next month on discretionary personal expenses?

	Mar	Feb	Jan	Dec	Nov	Oct
More	7.1	6.0	7.0	9.4	10.0	7.6
Less	53.7	54.4	55.4	54.9	52.2	53.7
Same	36.7	36.5	34.6	32.9	35.1	35.9
Not sure	2.5	3.1	2.9	2.8	2.7	2.8

3* Spending next month on household improvements?

	Mar	Feb	Jan	Dec	Nov	Oct
More	13.9	12.5	13.1	12.0	12.7	12.6
Less	51.6	53.7	52.0	54.6	51.9	51.7
Same	29.8	29.3	29.8	28.8	30.7	30.8
Not sure	4.7	4.6	5.1	4.6	4.7	4.9

4* Spending next month on major personal purchases ?

	Mar	Feb	Jan	Dec	Nov	Oct
More	10.7	9.6	10.9	11.6	12.2	10.7
Less	50.6	51.7	50.8	51.6	48.9	49.2
Same	35.1	35.1	34.7	33.3	35.3	36.4
Not sure	3.6	3.6	3.6	3.6	3.6	3.7

5* Saving and investing next month?

	Mar	Feb	Jan	Dec	Nov	Oct
More	11.7	11.9	11.8	12.0	10.4	11.2
Less	39.6	38.9	39.2	40.5	41.5	39.1
Same	45.4	45.7	45.6	44.2	44.8	46.5
Not sure	3.2	3.5	3.3	3.3	3.3	3.3

Supplemental Questions
March 2009

1* Concern about current level of debt?

	Mar
Very	28.3
Somewhat	28.6
Not very	28.8
Not at all	11.5
Not sure	2.8

2* Debt compared to six months ago?

	Mar
More	21.3
Less	29.4
Same	47.2
Not sure	2.1

3* Debt levels you expect six months from now?

	Mar
Higher	15.0
Lower	34.5
About same	46.8
Not sure	3.8

4* What would you do with extra money?

	Mar
Pay down mortgage	10.2
Pay down credit cards	27.6
Put into saving	32.8
Help friend or relative	5.7
Buy something you put off	10.1
Take a vacation	2.2
Not sure	11.2

Baseline Monitor
Gender, Age
March 2009

		Total		Gender				Age					
		Adults		Male		Female		18-39		40-64		65+	
		Mar	Feb	Mar	Feb	Mar	Feb	Mar	Feb	Mar	Feb	Mar	Feb
Index		79.5	75.7	83.7	80.8	75.9	71.3	77.9	74.8	78.0	74.1	87.7	82.4
Rate Econ	Excellent	2.9	2.4	3.7	2.8	2.3	2.1	4.3	3.4	1.2	1.2	2.6	2.3
	Good	3.7	3.9	4.7	5.3	2.9	2.8	3.9	4.2	3.4	3.4	4.2	4.1
	Fair	27.1	25.2	27.9	28.0	26.5	22.7	27.2	25.2	26.1	24.5	29.2	26.7
	Poor	64.7	67.2	62.7	62.5	66.4	71.2	63.1	65.8	68.1	69.9	61.8	64.9
	Not sure	1.5	1.3	1.1	1.5	1.9	1.2	1.5	1.4	1.3	1.0	2.2	1.8
Econ Better or Worse	Better	15.2	8.4	17.1	10.5	13.7	6.7	15.6	10.5	15.0	6.7	14.7	6.2
	Worse	61.1	69.4	60.4	65.3	61.6	72.9	61.7	67.7	62.3	73.0	56.0	66.2
	Stay same	17.1	15.7	16.9	18.7	17.3	13.3	16.5	15.8	16.8	14.5	19.6	18.3
	Not sure	6.6	6.4	5.6	5.6	7.5	7.1	6.1	6.0	5.9	5.8	9.7	9.2
Rate Personal Finances	Excellent	7.0	7.7	8.6	9.8	5.6	6.0	8.2	9.5	6.0	6.4	5.4	5.5
	Good	26.4	26.2	28.1	27.2	24.9	25.3	25.6	25.6	26.7	27.0	28.2	26.1
	Fair	42.2	40.4	41.1	39.1	43.2	41.6	40.6	37.8	42.9	41.8	45.7	45.5
	Poor	22.5	23.4	20.8	22.1	24.0	24.6	24.2	25.2	22.5	22.8	17.3	19.2
	Not sure	1.9	2.2	1.4	1.9	2.3	2.5	1.4	1.9	1.9	2.0	3.3	3.8
Personal Finances Better or Worse	Better	16.3	15.6	19.0	18.3	14.1	13.2	21.5	21.1	12.9	11.8	8.5	7.4
	Worse	52.3	53.9	50.7	50.8	53.7	56.5	46.3	48.1	58.7	59.5	56.1	58.6
	Stay same	28.9	27.6	28.2	28.0	29.4	27.2	29.5	27.1	26.5	26.8	32.5	30.9
	Not sure	2.5	3.0	2.1	2.8	2.8	3.1	2.7	3.6	1.9	2.0	3.0	3.1
Spending Compared to Last Month	More	21.1	21.9	19.7	19.5	22.3	23.9	22.1	21.5	19.1	21.0	22.4	24.9
	Less	34.2	33.4	34.5	32.8	33.9	33.9	34.4	34.4	37.1	35.8	27.0	25.0
	About same	43.5	43.4	44.9	46.4	42.4	40.8	42.3	42.6	42.6	42.3	49.4	48.4
	Not sure	1.2	1.3	1.0	1.3	1.4	1.4	1.2	1.5	1.2	0.9	1.3	1.8

Baseline Monitor
Gender, Age
March 2009 (cont.)

		Total		Gender				Age					
		Adults		Male		Female		18-39		40-64		65+	
		Mar	Feb	Mar	Feb	Mar	Feb	Mar	Feb	Mar	Feb	Mar	Feb
Index		79.5	75.7	83.7	80.8	75.9	71.3	77.9	74.8	78.0	74.1	87.7	82.4
Spending Next Month	More	17.4	16.6	17.9	16.2	17.0	16.9	19.5	16.9	15.2	16.1	16.0	16.5
	Less	27.9	29.2	28.9	29.6	27.1	28.9	29.4	31.0	29.2	30.2	20.5	21.5
	About same	52.7	52.5	51.2	52.3	53.8	52.6	49.0	50.7	53.9	52.0	60.8	58.9
	Not sure	2.0	1.8	1.9	1.9	2.1	1.6	2.1	1.4	1.6	1.7	2.6	3.1
Add Exp. or Shortfall Next 30 Days	Yes	37.6	36.8	35.7	34.7	39.3	38.5	41.4	39.8	37.7	36.9	25.9	27.1
	No	48.7	49.4	51.6	52.1	46.3	47.1	46.6	49.2	48.7	48.4	55.2	52.4
	Not sure	13.7	13.8	12.7	13.1	14.5	14.4	12.0	11.0	13.6	14.6	19.0	20.5
Money Left After Paying Debts	Yes	50.8	48.9	56.0	53.6	46.3	44.9	49.9	47.8	50.3	49.2	54.6	52.1
	No	38.2	39.5	34.4	35.8	41.4	42.7	40.6	42.7	39.3	39.4	28.3	30.1
	Not sure	11.1	11.5	9.6	10.6	12.3	12.4	9.6	9.5	10.5	11.5	17.1	17.9
Money Left Compared to Last Month	More	9.8	11.7	11.8	13.4	7.7	10.0	12.1	14.3	8.5	9.9	6.2	8.5
	Less	18.7	18.7	17.3	17.9	20.1	19.5	17.1	18.4	20.7	18.6	18.8	19.4
	About same	70.6	69.0	70.2	68.4	71.0	69.6	69.8	66.8	69.9	70.9	74.2	71.1
	Not sure	0.9	0.6	0.6	0.3	1.2	0.9	1.0	0.5	0.9	0.6	0.8	1.0
Months Continue Lifestyle If You Lost Income	None	25.6	26.0	21.5	22.7	29.0	28.7	32.1	31.6	22.1	23.1	13.4	15.2
	One	18.0	17.6	17.1	16.6	18.8	18.4	21.0	20.4	15.4	15.4	14.9	14.2
	Two	10.3	10.6	11.0	10.3	9.6	10.8	10.6	11.6	10.8	10.3	8.0	8.0
	Three	11.5	11.6	11.7	11.7	11.3	11.5	11.3	12.1	12.2	11.6	10.4	10.1
	Four	4.1	4.4	4.3	5.1	3.9	3.8	3.7	4.3	4.5	4.6	4.4	4.1
	Five	2.9	3.0	3.2	3.0	2.7	3.0	2.6	2.9	3.3	3.1	3.1	3.0
	Six +	22.6	21.5	27.2	25.9	18.7	17.7	15.0	13.4	27.5	26.9	34.9	33.6
	Not sure	5.0	5.4	3.9	4.6	6.0	6.1	3.7	3.7	4.3	4.9	10.9	11.8

**Baseline Monitor
Income, Married
March 2009**

		Total		Income						Married				Kids @ 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
Index		79.5	75.7	67.8	63.5	81.6	77.4	92.3	91.2	81.2	78.6	76.1	70.2	76.8	73.4	81.5	77.4
Rate Econ	Excel	2.9	2.4	4.2	3.4	1.9	1.1	1.8	1.9	2.5	2.2	3.7	2.8	3.3	3.4	2.7	1.7
	Good	3.7	3.9	4.1	3.6	3.5	3.8	3.2	4.1	3.6	4.2	3.9	3.4	3.2	4.1	4.1	3.8
	Fair	27.1	25.2	24.0	21.1	29.3	26.0	28.6	29.4	27.7	26.5	26.0	22.7	26.9	25.0	27.3	25.4
	Poor	64.7	67.2	65.5	70.4	64.0	68.1	65.9	63.8	65.1	66.2	63.9	69.0	65.5	66.8	64.2	67.4
	Not sure	1.5	1.3	2.1	1.4	1.2	1.0	0.6	0.8	1.0	0.9	2.5	2.1	1.2	0.8	1.7	1.7
Econ Better or Worse	Better	15.2	8.4	13.4	7.9	15.6	7.9	16.4	9.5	14.8	8.1	16.1	9.0	15.4	9.3	15.1	7.7
	Worse	61.1	69.4	60.5	68.4	61.0	70.2	62.9	71.8	62.8	71.1	57.6	66.1	62.0	70.4	60.3	68.8
	Same	17.1	15.7	17.5	16.3	17.4	15.8	16.6	14.4	16.8	14.9	17.8	17.4	16.8	14.1	17.4	16.8
	Not sure	6.6	6.4	8.6	7.5	6.1	6.1	4.0	4.4	5.6	5.8	8.5	7.5	5.8	6.1	7.2	6.6
Rate Personal Finances	Excel	7.0	7.7	3.8	3.4	5.7	5.7	12.9	16.3	8.2	9.1	4.7	5.2	8.4	9.2	6.0	6.6
	Good	26.4	26.2	12.7	13.1	30.2	29.9	42.4	42.5	29.7	30.0	19.9	19.0	26.4	25.9	26.5	26.3
	Fair	42.2	40.4	42.3	39.8	47.4	47.4	37.0	33.8	42.3	41.0	42.1	39.3	40.5	39.3	43.4	41.3
	Poor	22.5	23.4	38.9	41.1	15.5	15.6	7.4	6.7	18.4	18.2	30.5	33.4	23.7	23.9	21.6	23.1
	Not sure	1.9	2.2	2.3	2.5	1.3	1.4	0.3	0.7	1.4	1.7	2.8	3.1	1.0	1.6	2.5	2.7
Personal Finances Better or Worse	Better	16.3	15.6	12.5	10.4	17.3	17.1	21.6	22.9	16.7	17.2	15.6	12.4	19.6	19.6	14.1	12.8
	Worse	52.3	53.9	57.6	60.0	50.7	53.1	47.5	46.4	52.5	52.2	51.8	57.1	49.1	50.3	54.4	56.3
	Same	28.9	27.6	25.8	25.0	31.3	28.1	30.0	29.5	28.8	28.0	29.0	26.8	29.2	26.8	28.7	28.2
	Not sure	2.5	3.0	4.1	4.5	0.7	1.7	0.9	1.2	1.9	2.6	3.6	3.7	2.2	3.3	2.7	2.7
Spending Compared to Last Month	More	21.1	21.9	29.1	31.2	18.6	19.4	13.2	11.8	19.1	19.6	24.9	26.1	22.6	22.4	20.0	21.5
	Less	34.2	33.4	32.4	30.5	35.5	34.1	35.7	37.1	34.9	34.7	32.8	30.9	33.6	34.9	34.5	32.3
	Same	43.5	43.4	36.8	36.6	45.3	45.7	50.7	50.9	44.9	44.7	40.9	40.9	42.6	42.0	44.2	44.5
	Not sure	1.2	1.3	1.7	1.6	0.6	0.9	0.4	0.2	1.1	0.9	1.4	2.1	1.1	0.8	1.3	1.7

**Baseline Monitor
Income, Married
March 2009**

		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
Index		79.5	75.7	67.8	63.5	81.6	77.4	92.3	91.2	81.2	78.6	76.1	70.2	76.8	73.4	81.5	77.4
Spending Next Month	More	17.4	16.6	23.9	22.9	15.4	13.9	11.2	10.7	15.8	14.5	20.5	20.5	18.0	17.5	16.9	16.0
	Less	27.9	29.2	26.9	29.6	28.2	28.1	29.6	29.1	29.2	28.9	25.5	29.7	29.9	30.6	26.6	28.2
	Same	52.7	52.5	46.7	45.5	55.1	56.8	58.2	59.5	53.5	55.1	51.1	47.4	50.2	51.0	54.5	53.5
	Not sure	2.0	1.8	2.5	2.0	1.3	1.2	1.0	0.7	1.5	1.5	2.9	2.3	2.0	0.9	2.0	2.3
Add exp shortfall 30 days	Yes	37.6	36.8	47.5	46.9	36.1	34.9	26.7	25.8	35.8	34.8	41.1	40.6	41.0	41.6	35.1	33.4
	No	48.7	49.4	36.5	37.0	51.1	53.2	64.1	65.3	51.1	52.7	43.9	43.2	46.3	47.0	50.6	51.1
	Not sure	13.7	13.8	16.0	16.1	12.8	11.9	9.2	8.9	13.0	12.5	14.9	16.2	12.8	11.4	14.3	15.5
\$ After Debt Pay	Yes	50.8	48.9	32.7	30.6	54.8	53.2	72.4	74.4	54.6	53.8	43.3	39.7	48.2	46.7	52.7	50.7
	No	38.2	39.5	53.7	55.7	33.8	36.2	23.1	21.0	35.4	35.4	43.6	47.4	43.5	45.0	34.2	35.6
	Not sure	11.1	11.5	13.6	13.7	11.4	10.6	4.5	4.6	10.0	10.8	13.1	12.9	8.3	8.3	13.1	13.7
\$ Left v. Last Month	More	9.8	11.7	10.5	13.4	9.5	9.9	10.3	12.7	9.7	11.6	9.9	11.9	11.6	14.0	8.6	10.2
	Less	18.7	18.7	24.0	24.1	20.0	19.8	14.4	13.9	17.5	16.9	21.6	23.1	16.5	17.5	20.1	19.4
	Same	70.6	69.0	64.7	61.5	70.1	69.7	74.4	73.1	72.0	70.9	67.2	64.2	70.7	68.0	70.6	69.7
	Not sure	0.9	0.6	0.8	1.0	0.5	0.6	1.0	0.3	0.8	0.5	1.3	0.8	1.2	0.4	0.7	0.7
Mos Hold Lifestyle Income Lost	None	25.6	26.0	37.6	38.0	23.4	23.0	13.8	12.6	22.8	22.4	31.0	32.6	32.0	31.4	21.0	22.0
	One	18.0	17.6	22.0	22.0	18.2	18.9	12.1	11.3	16.8	17.2	20.5	18.5	19.7	19.7	16.6	16.1
	Two	10.3	10.6	10.0	9.5	12.0	11.6	10.2	11.3	10.6	10.9	9.5	9.8	10.2	10.8	10.3	10.4
	Three	11.5	11.6	8.8	8.1	12.4	13.4	15.1	15.8	12.6	12.6	9.4	9.8	11.4	12.2	11.6	11.2
	Four	4.1	4.4	2.4	2.8	4.7	5.5	6.0	5.9	4.6	5.1	3.1	3.0	4.3	4.7	4.0	4.2
	Five	2.9	3.0	1.5	2.1	3.2	3.7	4.7	4.1	3.2	3.1	2.5	2.7	2.9	3.0	2.9	2.9
	Six +	22.6	21.5	12.2	11.3	23.1	21.0	35.6	36.9	25.1	24.1	17.6	16.5	16.4	15.1	27.1	26.0
Not sure	5.0	5.4	5.6	6.1	3.0	2.8	2.5	2.1	4.4	4.5	6.4	7.1	3.0	3.0	6.5	7.2	

Category Spending
Gender, Age
March 2009

		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	22.5	23.2	22.4	27.0	22.8	22.9	23.0	24.0	25.5	26.1
	Less	16.7	14.7	13.7	13.3	17.2	15.3	11.6	14.4	13.5	10.5
	Same	59.2	60.2	62.6	57.7	58.1	60.3	63.6	59.8	59.6	61.2
	Not sure	1.6	1.8	1.3	2.1	1.9	1.5	1.8	1.8	1.4	2.2
Spending Next Month on Discretionary Entertainment Exp.	More	8.2	6.2	7.3	4.8	8.8	6.1	4.3	7.3	5.1	4.1
	Less	50.0	56.9	49.6	58.4	55.1	55.6	45.2	55.2	57.2	45.4
	Same	39.7	34.2	40.4	33.1	34.2	36.0	45.9	34.7	35.3	44.9
	Not sure	2.1	2.8	2.6	3.6	1.9	2.3	4.5	2.9	2.4	5.6
Spending Next Month on Household Improvements	More	15.6	12.5	13.8	11.3	15.7	13.1	10.3	14.4	11.0	9.8
	Less	47.6	55.0	49.7	57.1	51.2	54.3	46.8	53.2	57.0	47.5
	Same	33.0	27.0	32.9	26.2	29.1	28.3	35.2	28.5	28.3	34.0
	Not sure	3.7	5.5	3.6	5.4	3.9	4.4	7.7	3.9	3.7	8.8
Spending in Next Month on Major Personal Purchases	More	11.9	9.7	11.1	8.3	12.7	9.4	7.7	11.6	8.2	6.7
	Less	47.8	53.0	48.3	54.6	50.0	53.5	45.7	51.3	54.5	46.3
	Same	37.5	33.1	37.7	32.8	33.7	34.3	41.4	33.9	34.4	40.3
	Not sure	2.9	4.2	2.8	4.3	3.6	2.9	5.3	3.2	2.9	6.6
Next Month – Save and/or Invest	More	14.4	9.5	14.7	9.4	15.8	9.4	4.8	16.5	8.9	4.5
	Less	37.7	41.3	36.3	41.2	37.2	42.1	41.5	34.7	42.7	43.1
	Same	45.5	45.3	45.7	45.8	43.8	45.9	49.0	45.3	45.7	47.2
	Not sure	2.4	3.9	3.3	3.6	3.2	2.6	4.7	3.5	2.7	5.2

Category Spending
Income, Married
March 2009

		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 Next Month on Household Expenses	More	31.0	20.9	14.0	34.2	21.4	15.4	21.7	25.1	22.3	29.9	23.6	22.3	25.6	24.4
	Less	16.8	15.4	14.8	14.9	12.8	11.4	14.7	17.4	13.4	13.6	15.8	15.6	13.3	13.4
	Same	49.8	62.5	70.9	48.8	64.8	72.4	62.5	54.4	62.9	54.4	59.2	60.2	59.5	60.3
	Not sure	2.4	1.2	0.3	2.1	0.9	0.8	1.0	3.1	1.5	2.1	1.4	2.0	1.6	1.8
Spending Next Month on Disc. Entertainment Exp.	More	9.7	5.0	6.6	7.2	4.9	6.0	6.2	9.0	5.8	6.3	8.1	6.4	7.2	5.1
	Less	58.8	54.0	48.4	60.1	54.3	46.7	54.0	53.3	53.8	55.4	57.4	51.1	58.0	51.8
	Same	27.6	39.6	44.4	27.4	39.4	46.7	38.0	34.1	38.3	33.2	32.6	39.7	32.7	39.2
	Not sure	3.8	1.4	0.5	5.4	1.3	0.7	1.9	3.6	2.1	5.1	2.0	2.8	2.1	3.9
Spending Next Month on Household Improvements	More	12.5	15.0	16.2	12.2	12.3	14.1	15.1	11.6	13.0	11.5	16.3	12.3	14.3	11.1
	Less	56.5	51.3	46.4	58.3	54.0	47.9	51.2	52.3	54.0	53.2	52.9	50.6	55.5	52.4
	Same	24.0	30.9	35.7	22.8	30.9	36.5	29.8	29.7	29.9	28.0	27.0	31.7	26.9	31.0
	Not sure	6.9	2.8	1.7	6.6	2.8	1.5	3.8	6.4	3.2	7.2	3.8	5.3	3.4	5.5
Spending Next Month on Major Personal Purchases	More	10.1	11.0	11.8	10.2	8.3	10.8	10.6	11.0	9.6	9.5	11.2	10.4	11.4	8.3
	Less	56.3	51.3	43.6	59.3	51.6	41.9	50.7	50.4	51.4	52.3	51.6	49.9	52.6	51.0
	Same	28.0	36.0	43.5	24.8	38.6	46.4	36.1	33.2	36.5	32.4	34.2	35.8	33.3	36.5
	Not sure	5.6	1.7	1.0	5.6	1.5	0.9	2.6	5.4	2.5	5.7	3.1	3.9	2.7	4.2
Saving/Investing Next Month	More	9.5	10.3	16.8	9.8	11.1	16.1	11.7	11.8	11.8	11.9	13.8	10.3	13.9	10.4
	Less	50.6	38.0	26.9	51.0	36.1	25.4	37.8	43.2	36.7	43.2	38.5	40.3	37.6	39.9
	Same	34.9	50.2	55.3	34.6	50.7	57.6	48.1	40.0	48.9	39.8	44.5	46.1	46.1	45.5
	Not sure	5.1	1.6	1.0	4.6	2.1	0.9	2.3	5.0	2.6	5.0	3.1	3.3	2.4	4.2