

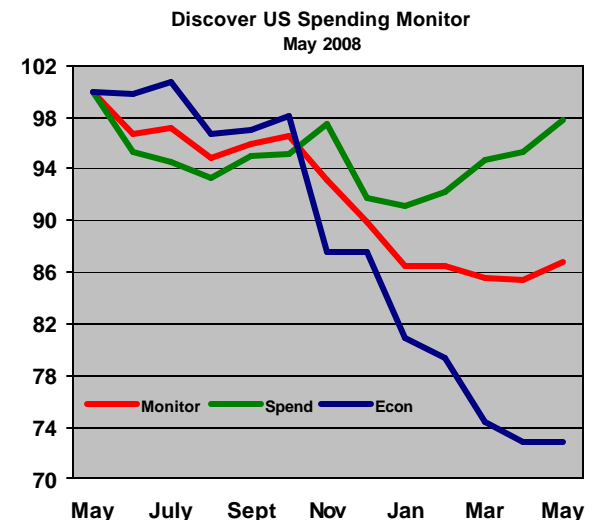


Discover U.S. Spending Monitor

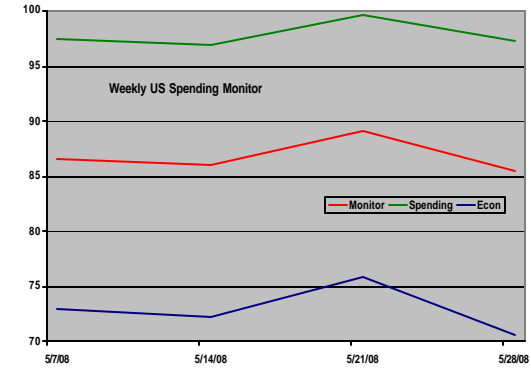
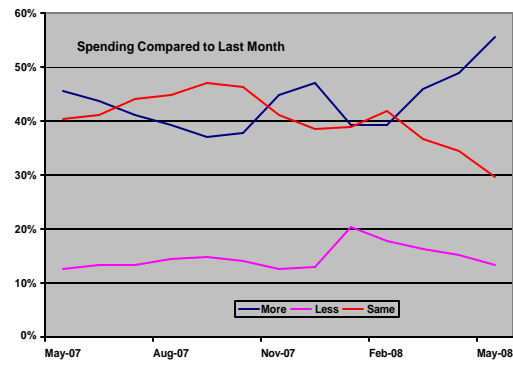
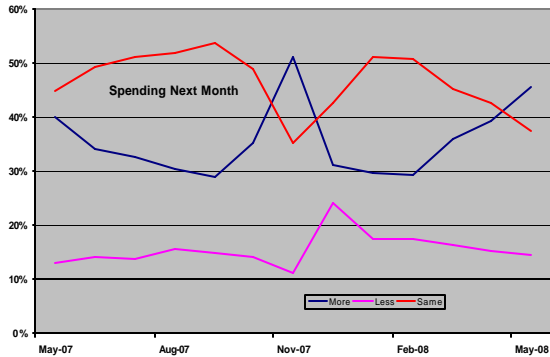
	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct
DSM	86.8	85.4	85.1	86.4	86.1	90.5	93.1	96.5
Spending	97.9	95.3	93.9	92.1	90.9	92.1	97.6	95.1
Econ	73.0	73.0	74.2	79.4	80.2	88.5	87.5	98.1
DSBW	81.8	76.1	77.8	90.9	86.3	92.7	93.2	96.8

The month of May generated the third consecutive monthly increase in the Discover U.S. Spending Monitor, rising 1.4 points this month. While the economic component of the index remained dour – it was unchanged for the month – the spending component of the Monitor jumped 2.6 points to its highest level in the last eight months. The bounce wasn't good news though, as Monitor respondents continue to report expectations of higher spending on living expenses. Food and gas prices set new records during the month. Prices for oil rocketed past \$130 a barrel and pump prices for gasoline were averaging in excess of \$3.94 with California and New York each over \$4.00 for a gallon of regular gas.

On the economic side of the Monitor equation, the outlook was a mixed bag. The number of people who thought things were getting better rose and the number who thought things were getting worse fell. In April, only 9.6 percent said the economy was getting better and 73.5 percent said it was getting worse. In May these numbers were 11.5 percent and 72.8 percent, respectively. Demographically, males showed a much higher increase in economic confidence than females and older people were much more optimistic than younger people.



The spending component of the Monitor rose on the strength of two factors. The first was the expectation of higher spending. In May 55.6 percent said they spent more this month than last. That's the highest percent ever recorded by the Monitor and is more than six points ahead the figure reported in April. There was a similar six point rise in the percent of people who think they will spend more next month, from 39.5 percent in April to 45.6 percent in May, the latter being another record high for the survey. The second was an unexpected decline in the number of people who couldn't last a month if they had a sudden loss of income. This month, only 26 percent were in that category compared to nearly 28 percent last month. The only time this reading was lower was in May 2007, the first month of Monitor surveying.



Gas prices are affecting the behavior of people and how they spend their money. This month 53.5 percent said high gas prices have caused them to cut back on living expenses. An even greater number, 66.0 percent, say they have reduced entertainment expenses as a result of high gas prices. The change in patterns is not surprising when one considers that more than one adult in three claims their household's spending on gas is over \$200 a month. That's a 50 percent change from a year ago. Americans are reacting to the strain by cutting entertainment expense (64 percent) and by changing vacation (and inferred travel) plans this summer. In the May Monitor survey, more than 59 percent said they have already changed their vacation plans because of high gas prices. Forty-two percent of the car buying public says they are not likely to buy a more fuel efficient automobile despite record high gas prices.

Gasoline prices are hitting hardest among consumers with kids, 49.9 percent of whom now say they are spending more than \$200 a month on fuel for their cars. In the same group, there are big shifts in spending behaviors. More than 72 percent of people with kids living at home are cutting back on entertainment and 61 and 64 percent respectively are trying to reduce household expenses or change vacation plans to make ends meet. This group also has the highest propensity for fuel efficient cars.

The stretch to make ends meet has also affected savings and investments. This month is the first in the 13 month history of the Monitor that more than 40 percent have said they intend to save or invest less next month than they did in the previous 30 days. The savings of Americans with kids at home seems destined to be most strongly influenced as there was a six percent increase from 37 percent to 43 percent who said they are planning to save less next month.

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



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

Baseline Index Questions

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

	May	Apr	Mar	Feb	Jan	Dec
Excellent	3.8	3.6	3.5	4.7	4.8	7.7
Good	11.3	12.0	12.4	14.2	16.0	19.2
Fair	30.6	31.2	33.5	35.8	36.2	36.0
Poor	53.2	51.7	49.2	43.9	41.9	35.1
Not sure	1.0	1.5	1.3	1.4	1.2	2.0
Index	57.4	59.3	62.0	69.7	73.2	85.2

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

	May	Apr	Mar	Feb	Jan	Dec
Better	11.5	9.6	9.0	10.6	10.7	15.1
Worse	72.8	73.5	73.4	70.2	70.7	65.5
Same	10.7	11.7	12.6	14.2	13.6	14.4
Not sure	4.9	5.1	5.0	4.9	5.0	5.0
Index	64.4	60.0	59.2	67.3	66.6	82.6

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

	May	Apr	Mar	Feb	Jan	Dec
Excellent	10.4	10.5	9.6	10.2	9.3	10.5
Good	28.5	28.1	28.9	28.3	29.6	28.7
Fair	37.5	37.9	37.2	38.0	37.9	36.2
Poor	21.2	21.3	22.1	21.2	21.2	22.4
Not sure	2.4	2.2	2.2	2.3	2.0	2.3
Index	96.1	95.7	95.1	95.8	96.1	95.4

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

	May	Apr	Mar	Feb	Jan	Dec
Better	20.9	21.7	23.0	24.9	24.6	27.5
Worse	54.2	52.4	50.5	48.5	48.1	45.4
Same	22.6	23.6	24.1	24.4	25.3	24.6
Not sure	2.3	2.4	2.4	2.2	2.1	2.5
Index	74.0	76.8	80.3	84.7	84.8	91.0

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?

	May	Apr	Mar	Feb	Jan	Dec
More	55.6	49.0	45.8	39.1	39.3	47.0
Less	13.5	15.2	16.4	17.6	20.4	12.8
Same	29.5	34.3	36.6	41.9	38.7	38.4
Not sure	1.4	1.5	1.3	1.3	1.7	1.8
Index	106.9	100.6	97.3	91.3	89.4	100.9

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

	May	Apr	Mar	Feb	Jan	Dec
More	45.6	39.5	36.2	29.4	29.8	31.1
Less	14.6	15.4	16.2	17.4	17.3	24.1
Same	37.6	42.6	45.3	51.0	51.2	42.7
Not sure	2.1	2.5	2.3	2.3	1.7	2.1
Index	103.1	97.7	94.4	88.2	88.5	84.1



**Discover US Spending Monitor
May 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?

	May	Apr	Mar	Feb	Jan	Dec
Yes	43.3	41.5	40.0	36.7	38.2	40.1
No	43.7	45.5	46.9	49.8	48.5	46.9
Not sure	13.0	12.9	13.1	13.5	13.3	13.0
Index	90.1	93.2	95.9	101.3	98.9	95.8

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

	May	Apr	Mar	Feb	Jan	Dec
Yes	50.7	50.1	49.7	48.2	48.5	48.8
No	37.4	39.2	39.0	39.5	39.7	39.6
Not sure	11.9	10.7	11.3	12.3	11.7	11.6
Index	93.1	91.1	90.9	89.3	89.4	89.7

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?

	May	Apr	Mar	Feb	Jan	Dec
More	11.0	11.7	12.0	14.6	17.0	13.9
Less	30.9	26.5	25.5	20.2	21.1	27.0
Same	57.4	61.1	61.7	64.5	61.2	58.4
Not sure	0.7	0.7	0.8	0.7	0.7	0.7
Index	93.3	96.1	96.8	100.9	101.7	97.1

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

	May	Apr	Mar	Feb	Jan	Dec
None	26.3	28.0	28.7	28.7	28.7	29.2
1 mo.	17.8	17.5	18.1	18.8	19.6	18.5
2 mos.	11.1	11.2	11.2	10.3	9.9	10.0
3 mos.	10.5	10.0	10.0	9.6	10.4	10.0
4 mos.	4.0	4.2	3.7	3.6	3.6	3.5
5 mos.	2.5	2.3	2.3	2.7	2.3	2.4
6 or more	22.7	22.1	21.2	21.2	20.4	21.2
Not sure	5.1	4.6	4.8	5.0	4.9	5.1
Index	96.3	93.8	91.1	90.2	88.3	89.9



**Category Spending
May 2008**

1* Spending next month on household expenses?

	May	Apr	Mar	Feb	Jan	Dec
More	64.7	55.6	52.1	40.2	46.0	48.6
Less	6.6	8.0	8.6	7.9	7.3	7.2
Same	27.1	34.6	37.8	50.2	45.3	43.0
Not sure	1.5	1.8	1.6	1.7	1.4	1.2

2* Spending next month on discretionary personal expenses?

	May	Apr	Mar	Feb	Jan	Dec
More	12.2	10.7	10.3	9.4	8.9	12.2
Less	54.3	51.2	49.9	46.3	49.0	44.7
Same	30.0	34.6	36.3	40.6	38.8	39.3
Not sure	3.6	3.6	3.5	3.7	3.2	3.8

3* Spending next month on household improvements?

	May	Apr	Mar	Feb	Jan	Dec
More	18.8	17.7	17.6	16.4	15.8	15.9
Less	48.7	46.4	45.7	43.8	47.1	45.3
Same	27.3	29.9	30.9	33.7	31.6	33.4
Not sure	5.2	5.9	5.8	6.2	5.5	5.5

4* Spending next month on major personal purchases?

	May	Apr	Mar	Feb	Jan	Dec
More	17.4	15.1	14.4	13.8	13.7	14.0
Less	47.8	46.2	45.6	43.3	45.3	43.0
Same	31.4	34.8	35.5	38.3	36.8	38.4
Not sure	3.4	3.9	4.5	4.6	4.2	4.6

5* Saving and investing next month?

	May	Apr	Mar	Feb	Jan	Dec
More	9.5	10.8	10.6	11.2	11.3	11.4
Less	41.8	39.2	39.3	36.1	37.0	36.2
Same	45.5	46.4	46.5	48.5	48.4	48.4
Not sure	3.2	3.7	3.7	4.2	3.3	4.0



**Gasoline Price Impact
Four Weeks in May 2008**

1* How much do you spend for gasoline each month in your household?

	May	7-May	14-May	21-May	28-May
Less than \$50	7.9	7.9	7.7	7.5	8.5
\$50 - \$100	21.2	22.0	22.2	20.2	20.6
\$100 - \$200	32.0	31.1	33.5	33.5	29.8
More than \$200	35.5	35.5	33.3	35.3	37.7
Not sure	3.4	3.4	3.3	3.6	3.5

2* Have today's high gasoline prices made you cut back on everyday living expenses such as groceries?

	May	7-May	14-May	21-May	28-May
Yes	53.5	52.1	53.9	52.2	56.3
No	38.1	39.4	37.2	39.7	36.0
Not sure	8.3	8.6	8.9	8.2	7.7

3* Have today's high gasoline prices made you cut back on entertainment expenses?

	May	7-May	14-May	21-May	28-May
Yes	66.0	65.0	66.7	64.1	68.4
No	27.8	28.5	27.6	29.0	25.9
Not sure	6.2	6.4	5.8	6.9	5.7

4* Have today's high gasoline prices made you change your vacation plans?

	May	7-May	14-May	21-May	28-May
Yes	59.1	57.5	59.8	58.3	60.8
No	33.8	35.2	32.6	34.7	32.8
Not sure	7.1	7.3	7.6	7.1	6.4

5* With today's high gasoline prices, how likely are you to buy a more fuel efficient car?

	May	7-May	14-May	21-May	28-May
Very likely	29.2	29.0	28.5	29.8	29.2
Somewhat likely	21.2	21.2	22.0	20.7	21.1
Not very likely	29.1	28.1	28.6	29.7	29.9
Not at all likely	13.0	14.4	13.2	11.8	12.6
Not sure	7.5	7.3	7.6	8.0	7.2



Baseline Monitor
Gender, Age
May 2008

		Total		Gender				Age					
		Adults		Male		Female		18-39		40-64		65+	
		May	Apr	May	Apr	May	Apr	May	Apr	May	Apr	May	Apr
Index		86.8	85.4	93.1	90.9	81.4	80.6	82.9	80.8	87.9	87.3	96.0	95.1
Rate Econ	Excellent	3.8	3.6	5.3	4.6	2.5	2.8	4.7	4.1	2.7	2.8	3.5	4.1
	Good	11.3	12.0	13.6	14.7	9.2	9.6	9.7	10.7	11.9	12.2	14.5	15.3
	Fair	30.6	31.2	31.4	30.3	29.9	32.1	28.9	29.6	31.1	32.4	34.5	33.7
	Poor	53.2	51.7	48.5	48.9	57.3	54.1	55.5	53.6	53.4	51.9	46.1	45.2
	Not sure	1.0	1.5	1.1	1.5	1.0	1.4	1.1	1.9	0.8	0.7	1.4	1.8
Econ Better or Worse	Better	11.5	9.6	15.9	12.6	7.7	7.1	11.8	10.0	11.3	9.1	11.3	9.7
	Worse	72.8	73.5	65.4	68.7	79.3	77.7	74.3	74.3	73.7	75.7	66.3	66.4
	Stay same	10.7	11.7	13.5	14.1	8.3	9.7	8.9	10.3	10.9	11.4	15.8	16.8
	Not sure	4.9	5.1	5.2	4.6	4.7	5.5	5.0	5.4	4.1	3.9	6.6	7.1
Rate Personal Finances	Excellent	10.4	10.5	12.7	13.6	8.3	7.8	10.6	11.2	10.6	10.0	9.2	9.5
	Good	28.5	28.1	29.9	29.6	27.3	26.8	26.6	24.7	29.3	30.7	32.4	32.6
	Fair	37.5	37.9	36.1	34.7	38.8	40.7	36.7	37.6	37.7	38.0	39.8	38.8
	Poor	21.2	21.3	19.3	20.3	22.8	22.2	23.8	24.6	20.6	19.3	14.7	15.8
	Not sure	2.4	2.2	2.0	1.8	2.8	2.5	2.4	1.9	1.8	2.0	3.8	3.3
Personal Finances Better or Worse	Better	20.9	21.7	25.1	25.7	17.3	18.3	24.6	25.7	19.7	20.1	12.5	13.0
	Worse	54.2	52.4	50.5	48.5	57.3	55.7	51.1	50.0	57.6	55.5	55.6	52.6
	Stay same	22.6	23.6	22.1	23.4	23.1	23.7	21.7	21.4	20.8	23.0	29.5	31.5
	Not sure	2.3	2.4	2.4	2.4	2.2	2.3	2.6	2.8	1.9	1.5	2.4	2.8
Spending Compared to Last Month	More	55.6	49.0	51.9	46.3	58.9	51.4	54.6	47.1	57.3	51.8	54.7	48.3
	Less	13.5	15.2	15.3	15.7	11.9	14.8	15.2	17.4	13.2	14.4	9.0	10.4
	About same	29.5	34.3	31.4	36.6	27.9	32.3	28.6	33.6	28.5	32.7	34.7	39.7
	Not sure	1.4	1.5	1.4	1.5	1.4	1.6	1.6	1.8	1.0	1.0	1.7	1.6



**Baseline Monitor
Gender, Age
May 2008 (cont.)**

		Total		Gender				Age					
		Adults		Male		Female		18-39		40-64		65+	
		May	Apr	May	Apr	May	Apr	May	Apr	May	Apr	May	Apr
Index		86.8	85.4	93.1	90.9	81.4	80.6	82.9	80.8	87.9	87.3	96.0	95.1
Spending Next Month	More	45.6	39.5	43.8	38.6	47.3	40.3	46.4	39.2	46.4	41.0	41.6	37.0
	Less	14.6	15.4	16.5	16.8	13.0	14.1	16.5	16.9	13.9	15.0	10.6	11.3
	About same	37.6	42.6	37.5	42.5	37.8	42.8	34.9	41.0	37.9	42.3	45.3	48.6
	Not sure	2.1	2.5	2.3	2.1	2.0	2.8	2.2	2.9	1.8	1.7	2.5	3.1
Add Exp. or Shortfall Next 30 Days	Yes	43.3	41.5	42.1	40.6	44.2	42.4	46.8	46.3	44.1	40.5	30.8	29.1
	No	43.7	45.5	45.8	48.5	41.9	43.0	40.8	41.6	44.0	47.6	52.1	52.9
	Not sure	13.0	12.9	12.1	10.9	13.8	14.6	12.5	12.1	11.9	11.9	17.0	17.9
Money Left After Paying Debts	Yes	50.7	50.1	55.5	54.8	46.5	46.0	48.4	47.2	51.6	52.2	55.6	54.1
	No	37.4	39.2	32.8	35.8	41.4	42.1	40.2	43.8	37.7	37.5	28.3	28.7
	Not sure	11.9	10.7	11.6	9.4	12.1	11.9	11.4	9.0	10.8	10.3	16.1	17.2
Money Left Compared to Last Month	More	11.0	11.7	12.8	14.3	9.2	9.1	13.8	15.3	9.6	9.4	6.8	7.3
	Less	30.9	26.5	29.2	22.3	32.6	30.7	32.3	25.9	31.1	28.3	26.5	23.8
	About same	57.4	61.1	57.2	62.9	57.6	59.3	53.3	58.3	58.7	61.4	65.7	68.0
	Not sure	0.7	0.7	0.9	0.4	0.5	0.9	0.7	0.4	0.7	0.9	0.9	0.9
Months Continue Lifestyle If You Lost Income	None	26.3	28.0	22.5	25.2	29.6	30.5	33.6	36.9	21.7	22.0	14.9	14.6
	One	17.8	17.5	16.7	15.4	18.7	19.3	19.3	18.3	17.0	17.0	14.9	16.2
	Two	11.1	11.2	11.1	11.8	11.2	10.7	12.6	12.4	10.9	11.0	7.3	7.9
	Three	10.5	10.0	10.5	10.1	10.5	9.8	10.5	9.2	10.8	11.3	9.8	9.2
	Four	4.0	4.2	4.3	4.8	3.6	3.7	3.8	4.1	4.0	4.5	4.2	4.1
	Five	2.5	2.3	3.2	2.8	2.0	1.9	2.4	1.9	2.7	2.7	2.6	2.6
	Six +	22.7	22.1	27.4	26.8	18.6	18.2	14.0	13.9	28.5	27.6	35.7	35.1
	Not sure	5.1	4.6	4.2	3.1	5.9	6.0	3.8	3.3	4.5	3.9	10.5	10.5

DISCOVER[®]

FINANCIAL SERVICES

Baseline Monitor
Income, Married
May 2008

		Total		Income						Married				Kids at Home			
		Adults		<\$40k		\$40K to \$75K		\$75K+		Yes		No		Yes		No	
		May	Apr	May	Apr	May	Apr	May	Apr	May	Apr	May	Apr	May	Apr	May	Apr
Index		86.8	85.4	68.7	68.5	89.0	89.6	108.9	107.2	92.5	91.0	76.8	75.8	83.4	82.7	89.1	87.1
Rate Econ	Excel	3.8	3.6	3.9	3.8	3.3	2.9	4.4	3.8	3.9	3.5	3.8	3.9	4.2	4.0	3.5	3.4
	Good	11.3	12.0	7.7	7.9	11.5	13.8	15.9	16.1	12.7	14.0	8.9	8.6	10.4	11.5	11.9	12.3
	Fair	30.6	31.2	23.5	26.5	32.5	32.5	37.8	37.1	32.1	32.6	28.0	28.9	29.4	30.8	31.4	31.5
	Poor	53.2	51.7	63.6	59.8	52.2	50.2	41.4	42.6	50.6	48.8	57.8	56.6	55.4	52.4	51.9	51.2
	Not sure	1.0	1.5	1.4	2.1	0.5	0.6	0.4	0.4	0.8	1.1	1.6	2.1	0.5	1.3	1.3	1.5
Econ Better or Worse	Better	11.5	9.6	6.8	6.8	11.5	9.9	18.3	13.4	13.2	10.9	8.7	7.5	11.6	10.0	11.5	9.4
	Worse	72.8	73.5	77.1	76.3	73.5	74.1	66.8	71.2	71.5	72.6	75.2	75.1	74.3	74.5	71.8	72.9
	Same	10.7	11.7	9.6	10.3	11.0	12.6	12.0	11.9	11.3	12.3	9.6	10.7	9.7	10.6	11.4	12.4
	Not sure	4.9	5.1	6.5	6.6	4.0	3.5	2.9	3.4	4.0	4.2	6.5	6.7	4.5	4.9	5.2	5.2
Rate Personal Finances	Excel	10.4	10.5	4.0	4.4	7.7	7.8	22.5	24.0	12.6	12.3	6.4	7.3	11.2	11.0	9.9	10.2
	Good	28.5	28.1	14.4	14.4	32.6	34.0	43.3	44.1	32.9	32.6	20.8	20.3	27.4	27.1	29.2	28.7
	Fair	37.5	37.9	38.3	40.7	45.4	45.3	28.8	26.4	37.5	37.6	37.6	38.5	36.9	37.7	38.1	38.1
	Poor	21.2	21.3	40.3	37.8	12.8	12.2	5.0	5.1	15.5	15.7	31.2	30.9	23.4	22.7	19.6	20.4
	Not sure	2.4	2.2	3.0	2.7	1.5	0.7	0.3	0.4	1.5	1.7	4.0	2.9	1.1	1.6	3.2	2.6
Personal Finances Better or Worse	Better	20.9	21.7	10.8	12.1	20.7	23.8	36.1	36.5	24.2	24.3	15.2	17.3	23.8	25.7	19.0	19.2
	Worse	54.2	52.4	66.4	64.4	53.3	50.4	40.3	36.7	51.4	49.4	58.9	57.4	53.7	50.2	54.4	53.7
	Same	22.6	23.6	19.8	20.5	24.5	24.7	23.1	25.9	22.7	24.4	22.5	22.1	20.7	22.0	23.9	24.6
	Not sure	2.3	2.4	3.0	3.0	1.5	1.1	0.5	0.8	1.7	1.9	3.3	3.2	1.8	2.1	2.7	2.5
Spending Compared to Last Month	More	55.6	49.0	59.6	54.3	56.3	49.2	50.9	40.6	56.3	49.0	54.3	49.0	58.3	50.2	53.9	48.3
	Less	13.5	15.2	14.0	15.2	13.6	14.1	12.4	17.2	12.6	14.2	15.1	17.0	12.9	15.7	13.9	14.9
	Same	29.5	34.3	24.4	28.8	29.1	36.2	36.5	41.2	30.2	35.8	28.4	31.8	27.8	32.8	30.6	35.2
	Not sure	1.4	1.5	2.0	1.8	1.0	0.5	0.2	0.9	1.0	1.1	2.2	2.2	1.1	1.3	1.6	1.6



**Baseline Monitor
Income, Married
May 2008 (cont.)**

		Total		Income						Married				Kids @ Home			
		LV		<\$40k		\$40k to \$75k		\$75k+		Yes		No		Yes		No	
		May	Apr	May	Apr	May	Apr	May	Apr	May	Apr	May	Apr	May	Apr	May	Apr
Index		86.8	85.4	68.7	68.5	89.0	89.6	108.9	107.2	92.5	91.0	76.8	75.8	83.4	82.7	89.1	87.1
Spending Next Month	More	45.6	37.7	49.7	45.2	46.4	37.5	40.5	33.2	45.5	39.2	45.9	39.9	48.7	41.0	43.6	38.5
	Less	14.6	15.8	15.1	15.2	14.8	15.7	14.3	16.2	13.8	14.2	16.0	17.5	14.4	15.2	14.8	15.5
	Same	37.6	43.9	32.0	36.6	37.5	45.5	44.3	49.4	39.2	44.5	34.9	39.4	34.9	41.5	39.3	43.4
	Not sure	2.1	2.5	3.1	3.1	1.3	1.2	0.9	1.2	1.5	2.1	3.1	3.2	2.0	2.3	2.2	2.6
Add exp shortfall 30 days	Yes	43.3	41.2	52.6	51.7	43.7	39.6	32.2	29.1	40.9	38.5	47.4	46.6	48.6	45.0	39.9	39.3
	No	43.7	46.0	31.4	32.5	44.7	49.6	60.2	64.4	47.8	49.9	36.5	38.2	40.3	44.1	46.0	46.5
	Not sure	13.0	12.7	16.0	15.8	11.6	10.9	7.6	6.5	11.3	11.6	16.0	15.2	11.1	10.9	14.1	14.2
\$ After Debt Pay	Yes	50.7	49.8	31.7	31.2	56.1	57.2	73.3	75.3	55.7	55.3	41.9	41.2	47.1	46.5	53.1	52.4
	No	37.4	39.4	54.6	56.2	33.0	33.5	19.6	19.2	33.1	34.7	45.0	46.7	43.8	44.9	33.3	35.5
	Not sure	11.9	10.7	13.7	12.6	10.9	9.3	7.1	5.5	11.2	9.9	13.1	12.1	9.1	8.7	13.6	12.1
\$ Left v. Last Month	More	11.0	11.4	11.7	11.8	9.2	9.8	12.8	13.3	10.9	11.7	11.3	11.8	14.0	15.1	9.4	9.9
	Less	30.9	25.1	33.1	32.5	31.9	28.1	30.2	22.1	30.6	25.3	31.4	29.0	31.2	25.4	30.7	27.1
	Same	57.4	62.8	54.0	55.1	58.4	61.4	56.7	64.4	58.1	62.4	55.9	58.3	54.5	59.1	59.1	62.3
	Not sure	0.7	0.7	1.1	0.7	0.6	0.7	0.3	0.2	0.4	0.6	1.4	0.8	0.3	0.5	0.8	0.8
Mos Hold Lifestyle Income Lost	None	26.3	27.9	39.0	40.5	24.4	24.5	12.2	12.5	22.2	24.2	33.6	34.7	32.0	35.0	22.6	23.7
	One	17.8	17.9	21.9	23.2	18.4	16.4	12.3	10.2	16.8	16.0	19.4	20.1	19.6	18.3	16.6	16.9
	Two	11.1	11.1	9.9	9.9	12.8	14.5	12.1	11.1	11.5	11.4	10.5	10.9	12.4	11.9	10.3	10.7
	Three	10.5	9.9	7.4	6.9	10.9	12.4	14.9	13.1	11.9	11.1	8.0	8.0	11.2	9.8	10.0	10.0
	Four	4.0	4.4	3.1	2.4	4.6	4.4	4.7	7.3	4.0	5.1	3.8	2.8	3.5	4.9	4.2	3.8
	Five	2.5	2.2	1.8	1.7	2.5	2.3	3.8	3.4	2.6	2.5	2.4	1.9	2.1	2.1	2.8	2.5
	Six +	22.7	21.8	11.1	10.9	23.2	22.6	37.9	40.3	26.3	25.4	16.3	16.7	16.4	15.5	26.8	26.4
	Not sure	5.1	4.7	5.7	4.6	3.2	3.0	2.2	2.0	4.6	4.4	6.0	5.0	2.8	2.5	6.6	6.0



**Category Spending
Gender Age – May 2008**

		Gender				Age					
		May		Apr		May			Apr		
		M	F	M	F	18-39	40-64	65+	18-39	40-64	65+
Spending in Next Month on Household Expenses	More	62.7	66.5	53.2	57.8	64.4	66.5	61.4	54.3	58.1	54.2
	Less	7.5	5.9	9.3	6.9	7.9	5.7	4.7	9.0	7.3	6.5
	Same	28.1	26.3	35.5	33.8	25.9	26.7	32.1	34.6	33.4	37.3
	Not sure	1.7	1.3	2.1	1.5	1.8	1.0	1.8	2.2	1.2	2.0
Spending Next Month on Discretionary Entertainment Exp.	More	13.5	11.1	11.6	9.9	15.6	9.5	8.1	13.3	8.5	7.6
	Less	50.2	57.8	48.0	53.9	56.5	55.3	45.3	52.7	52.7	42.9
	Same	32.8	27.5	37.5	32.1	24.7	32.1	41.1	30.5	36.1	43.8
	Not sure	3.5	3.6	3.0	4.1	3.3	3.1	5.5	3.5	2.7	5.7
Spending Next Month on Household Improvements	More	19.3	18.4	18.1	17.4	21.9	17.3	12.4	19.4	17.3	13.5
	Less	45.9	51.2	44.0	48.6	49.0	50.4	44.2	45.9	48.6	43.0
	Same	30.4	24.7	33.4	26.9	24.4	28.0	34.7	28.7	29.4	34.8
	Not sure	4.4	5.8	4.6	7.1	4.7	4.3	8.7	5.9	4.6	8.7
Spending in Next Month on Major Personal Purchases	More	18.5	16.4	14.9	15.3	20.3	15.7	12.4	17.7	13.4	11.0
	Less	44.7	50.5	44.3	47.7	47.1	50.5	43.8	45.3	48.8	42.6
	Same	34.0	29.2	37.8	32.3	29.5	31.0	38.3	33.3	34.4	40.5
	Not sure	2.9	3.9	3.0	4.7	3.2	2.9	5.5	3.7	3.3	5.8
Next Month - Save/Invest More, Less or About the Same	More	12.1	7.3	12.2	9.5	13.1	7.2	4.0	15.1	7.9	4.0
	Less	39.7	43.8	38.2	40.0	40.1	44.4	41.5	36.9	41.5	41.0
	Same	45.7	45.3	46.5	46.2	43.6	46.0	49.8	44.0	47.9	50.0
	Not sure	2.6	3.7	3.1	4.2	3.2	2.5	4.7	4.0	2.7	5.0



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

		Income						Married				Kids @ Home			
		May			Apr			May		Apr		May		Apr	
		<40k	40-75k	>75k	<40k	40-75k	>75k	Y	N	Y	N	Y	N	Y	N
Spending in Next Month on Household Expenses	More	66.7	66.8	62.5	59.3	56.3	50.8	66.0	62.5	56.8	53.7	68.1	62.5	56.0	55.4
	Less	8.1	5.3	6.0	8.9	7.8	7.0	5.6	8.3	6.5	10.6	6.1	6.9	7.3	8.4
	Same	23.3	27.3	30.5	29.4	35.0	41.7	27.4	26.8	35.4	33.2	24.6	28.8	35.1	34.3
	Not sure	1.8	0.6	1.0	2.4	1.0	0.5	1.1	2.4	1.3	2.6	1.2	1.8	1.6	1.9
Spending in Next Month on Disc. Entertainment Exp	More	14.4	9.6	12.3	11.8	7.5	12.5	10.9	14.5	9.6	12.5	12.7	11.8	11.7	10.0
	Less	59.1	57.2	46.1	57.0	53.5	41.2	54.4	54.1	50.9	51.7	59.6	50.8	53.7	49.5
	Same	20.6	31.4	41.2	25.6	37.3	45.4	32.3	25.9	37.2	30.2	25.1	33.2	31.6	36.6
	Not sure	5.9	1.9	0.5	5.6	1.7	0.8	2.4	5.6	2.3	5.7	2.5	4.2	3.0	3.9
Spending in Next Month on Household Improvements	More	15.8	17.8	24.8	15.2	17.1	23.2	19.5	17.6	18.5	16.5	22.8	16.0	20.2	16.1
	Less	54.3	51.2	40.2	52.3	47.0	39.0	48.4	49.3	46.0	47.2	51.1	47.2	46.5	46.5
	Same	22.3	27.5	33.5	24.4	32.3	35.3	28.2	25.9	30.9	28.3	22.2	30.8	28.2	31.0
	Not sure	7.7	3.5	1.5	8.1	3.6	2.5	4.0	7.2	4.7	8.0	3.9	6.0	5.2	6.4
Spending in Next Month on Major Personal Purchases	More	16.4	16.3	20.0	14.8	13.2	17.9	17.3	17.6	14.6	16.0	18.7	16.5	16.7	14.1
	Less	54.4	50.4	38.1	52.8	47.3	36.5	47.4	48.5	45.7	47.0	50.1	46.4	46.5	45.9
	Same	23.7	31.6	41.4	26.8	37.4	44.5	33.0	28.6	37.0	31.1	28.9	32.9	33.2	35.9
	Not sure	5.5	1.7	0.5	5.6	2.1	1.1	2.3	5.3	2.7	5.9	2.3	4.2	3.6	4.1
Next Month - Save/Invest More, Less or About the Same	More	8.8	7.0	13.8	8.8	9.6	15.2	8.8	10.8	10.6	11.0	11.5	8.2	13.1	9.3
	Less	54.3	40.4	27.2	50.6	37.3	24.3	39.3	46.2	36.8	43.2	42.7	41.3	37.4	40.3
	Same	31.6	51.4	58.3	35.4	51.8	59.1	49.7	38.1	49.9	40.3	43.8	46.5	45.9	46.7
	Not sure	5.4	1.1	0.8	5.2	1.3	1.4	2.2	5.0	2.7	5.5	2.0	4.0	3.6	3.7



Gasoline Spending
Gender, Age – May 2008

		Gender				Age					
		May		Apr*		May			Apr*		
		M	F	M	F	18-39	40-64	65+	18-39	40-64	65+
How much does your household spend on gas each month?	< \$50	8.1	7.7			6.6	5.6	17.0			
	\$50-100	21.2	21.2			16.7	19.4	38.9			
	\$100-200	31.8	32.1			31.0	35.4	27.3			
	> \$200	35.9	35.2			42.6	36.9	10.8			
	Not sure	3.0	3.8			3.0	2.9	6.1			
Have high gas prices made you cut living expenses?	Yes	48.3	58.1			59.6	51.7	39.4			
	No	43.1	33.8			34.4	40.2	44.9			
	Not sure	8.6	8.1			6.0	8.1	15.7			
Have high gas prices made you cut entertainment spending?	Yes	61.3	70.1			70.3	66.3	52.1			
	No	32.0	24.0			24.7	28.5	35.2			
	Not sure	6.6	5.9			5.0	5.1	12.6			
Have high gas prices made you change your vacation plans?	Yes	54.5	63.1			63.0	58.6	48.4			
	No	38.1	30.1			31.4	34.8	39.2			
	Not sure	7.4	6.8			5.6	6.7	12.4			
With high gas prices, how likely are you to buy a more fuel efficient car?	Very	31.0	27.6			35.4	26.9	15.4			
	Somewhat	23.2	19.4			23.7	21.2	13.6			
	Not very	26.7	31.2			23.6	29.5	45.3			
	Not at all	11.9	14.0			10.4	14.0	18.9			
	Not sure	7.1	7.8			7.0	8.4	7.0			

* Did not survey in April



**Gasoline Spending
Income, Married – May 2008**

		Income						Married				Kids @ Home			
		May			Apr*			May		Apr*		May		Apr*	
		<40k	40-75k	>75k	<40k	40-75k	>75k	Y	N	Y	N	Y	N	Y	N
How much does your household spend on gas each month?	< \$50	14.3	3.8	3.0				4.0	14.7			3.6	10.6		
	\$50-100	28.8	19.3	11.9				16.7	29.0			12.6	26.6		
	\$100-200	30.0	36.8	30.7				34.7	27.2			32.0	31.9		
	> \$200	22.4	38.3	53.1				42.5	23.3			49.9	26.4		
	Not sure	4.5	1.8	1.3				2.1	5.9			1.8	4.5		
Have high gas prices made you cut living expenses?	Yes	69.1	53.5	33.8				49.9	59.9			60.6	49.0		
	No	21.5	39.3	60.7				42.4	30.6			34.9	40.4		
	Not sure	9.5	7.2	5.5				7.7	9.5			4.5	10.7		
Have high gas prices made you cut entertainment spending?	Yes	76.6	70.3	48.9				64.3	69.0			72.5	61.9		
	No	16.3	25.6	46.3				30.5	23.0			24.1	30.1		
	Not sure	7.1	4.1	4.8				5.3	8.0			3.5	8.0		
Have high gas prices made you change your vacation plans?	Yes	70.8	61.2	43.1				57.6	61.6			64.0	56.0		
	No	21.6	32.0	52.7				36.1	29.9			31.4	35.3		
	Not sure	7.6	6.8	4.2				6.3	8.5			4.6	8.6		
With high gas prices, how likely are you to buy a more fuel efficient car?	Very	24.0	31.0	34.9				30.8	26.3			34.1	26.1		
	Somewhat	17.6	22.1	24.9				22.0	19.8			22.4	20.3		
	Not very	30.1	31.0	27.2				29.0	29.4			25.9	31.3		
	Not at all	18.0	10.1	8.8				11.6	15.5			10.5	14.6		
	Not sure	10.3	5.7	4.2				6.7	9.0			7.1	7.8		

* Did not survey in April