



# Discover U.S. Spending Monitor

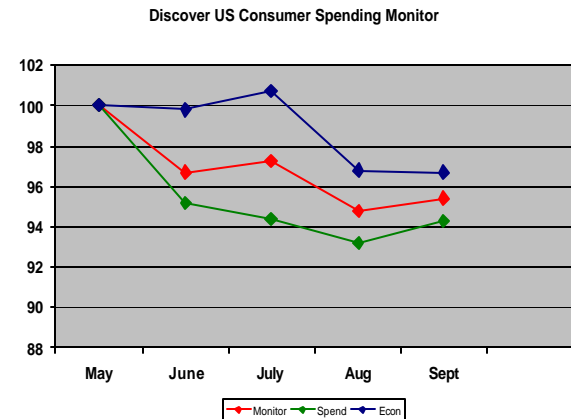
	Sep	Aug	July	June	May
Discover CSM	95.9	94.8	97.2	96.7*	100.0
Econ	97.1	96.8	100.7	99.8	100.0
Spending	94.9	93.2	94.4	95.2	100.0
Discover SBW		102.4	107.3	102.5	110.0

The monthly index increased about a half point to 95.9 due mainly to a 1.1 points increase in the spending index where less people said they would have added expenses or shortfalls in income over the next 30 days (35.2 percent vs. 38.4 percent) and a slightly higher number said they would have more money left over after paying debts. The economic component of the index remained very steady this month (97.1 vs. 96.8).

In almost all the spending categories, May was the month in which consumers seemed most bullish. Since that time, there has been steady erosion in spending plans. When asked in September if they would spend more or less in the month ahead, only 28.8 percent said more. That's down from 30.3 percent in August and 40.0 percent in May. This month, September, is the first to see an increase in the Spending Index (from 93.2 to 94.9). We should watch to see if the Economic Confidence component moves up again in a couple of months. In framing this, we want to remember, however, that our goal is not to predict other consumer confidence models, but to predict spending behavior. Interestingly, the trend has not been the same in the area of personal finances where the numbers have been relatively stable. In September, the percentage of people who thought their finances were getting better dropped to 30.4%, which is its lowest level so far. Most of the movement has been to "staying the same" as opposed to "getting worse," however.

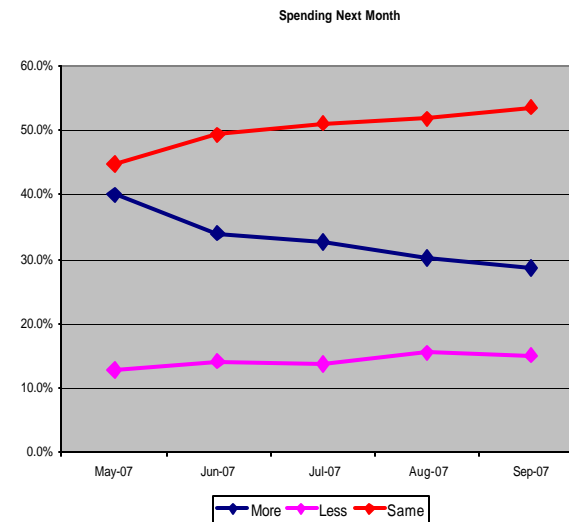
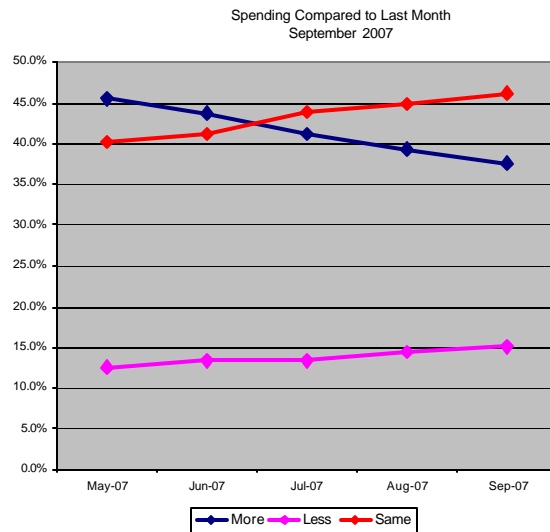
It's worth noting that the Spending Index moved down sharply in June while the Economic Confidence component didn't drop until August. This is something we'll watch to see if it continues to be a leading indicator. If it does, this could be very valuable. As a cautionary note, we don't know if this is anything more than coincidence at this point in time.

Meanwhile, pessimism about the economy that started in August continued in September. At the start of August, 35.1 percent rated the economy as good or excellent and while 27.4 percent rated it poor. At the end of this month, 32 percent rated the economy good or excellent and 27.9 percent gave it a poor rating. Only 17.8 percent think the economy is getting better, it's lowest level since the 21.4 percent in May when surveying began.



September Monitor (cont.)

In terms of specific data points, two spending categories – spending last month and spending next month – show a similar trend. More spending compared to last month has fallen from 45.5 percent in May to 37.1 percent now. In spending for next month, “More” has declined from 40.0 percent in May to 28.8 percent now. The numbers have declined every single month suggesting a serious trend rather than a bounce.



The relative stability of personal finance observations should be kept in context. Perceptions of personal finances are always less volatile. Still, it's significant to note a decline in expectations. In May, 33.7 percent expected things to get better. Now 30.4 percent think that way. The number saying things are getting worse slipped nearly a point from 43.5 percent in May to 4.7 percent in September. The net difference was a negative 9.8 percent in May and has grown to a negative 12.5 percent in September. This trend has not been nearly so clear as the spending pattern trend.



The other point to watch is the percentage with money left over after paying bills each month. It has inched up ever so slightly for four consecutive months after falling sharply in June. The individual movement each month barely achieves any level of statistical significance. But we have now seen a near three percentage point increase over the four month trend (remember, our margin of sampling error is less than a single point). We have no idea of the significance of this move, but it's worth watching.

In September, nearly three percent fewer people expected added expense or a shortfall in income. The 35.2 percent was the lowest expecting shortfalls since surveying started.

The 18-29 year old group had the largest decline in spending intentions, probably because so many are back in school spending money rather than earning it.

The number of people with incomes in the \$60,000 - \$75,000 who said they would be spending more compared to last month declined from 38.5 percent to 36.2 percent. Only people making less than \$20,000 reported a bigger drop in the spending more area, from 48.6 percent to 44.9 percent. Finally, this month's first ever demographic comparing married couples with singles reveals that married people tend to be decidedly more optimistic about their prospects and their spending than single people.

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



Toplines – As of September 26, 2007  
 Discover Spending Confidence Monitor  
 Survey of 14,000 US Adults  
Significant Changes Highlighted in Red

Baseline Index Questions

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

	Sep	Aug	July	June	May
Excellent	9.1	10.3	12.7	12.2	12.0
Good	22.9	22.2	23.3	23.5	23.1
Fair	38.6	37.1	35.9	35.1	36.0
Poor	27.9	28.7	26.1	27.8	27.4
Not sure	1.6	1.8	2.0	1.4	1.5
<b>Index</b>	<b>96.5</b>	<b>96.4</b>	<b>101.1</b>	<b>100.1</b>	<b>100.0</b>

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

	Sep	Aug	July	June	May
Better	17.8	19.0	21.0	20.7	21.4
Worse	61.6	62.0	57.6	58.8	61.3
Same	15.7	14.5	16.1	15.3	12.6
Not sure	4.9	4.5	5.4	5.1	4.7
<b>Index</b>	<b>93.5</b>	<b>94.9</b>	<b>103.6</b>	<b>103.0</b>	<b>100.0</b>

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

	Sep	Aug	July	June	May
Excellent	11.4	11.4	10.9	10.7	11.4
Good	30.3	29.7	30.0	29.7	30.1
Fair	36.4	35.8	37.4	37.5	37.5
Poor	19.4	21.0	19.2	19.7	19.0
Not sure	2.5	2.1	2.5	2.3	2.0
<b>Index</b>	<b>100.0</b>	<b>98.1</b>	<b>98.6</b>	<b>98.6</b>	<b>100.0</b>

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

	Sep	Aug	July	June	May
Better	30.4	31.1	31.7	30.5	33.7
Worse	41.7	42.7	41.1	42.6	43.5
Same	25.9	24.2	24.7	24.5	20.8
Not sure	2.0	2.0	2.4	2.4	2.0
<b>Index</b>	<b>98.4</b>	<b>98.0</b>	<b>99.6</b>	<b>97.4</b>	<b>100.0</b>

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?

	Sep	Aug	July	June	May
More	37.1	39.3	41.2	43.8	45.5
Less	14.8	14.4	13.0	13.4	12.5
Same	47.1	44.9	44.3	41.2	40.3
Not sure	1.0	1.3	1.4	1.5	1.7
<b>Index</b>	<b>92.0</b>	<b>93.9</b>	<b>96.2</b>	<b>98.1</b>	<b>100.0</b>

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

	Sep	Aug	July	June	May
More	28.8	30.3	32.7	34.1	40.0
Less	14.8	15.5	13.3	14.2	12.9
Same	53.8	51.9	51.9	49.5	44.8
Not sure	2.5	2.3	2.2	2.3	2.3
<b>Index</b>	<b>89.7</b>	<b>90.3</b>	<b>93.6</b>	<b>94.3</b>	<b>100.0</b>



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?

	Sep	Aug	July	June	May
Yes	35.2	38.4	37.2	38.2	38.0
No	51.7	48.9	50.0	48.4	49.6
Not sure	13.1	12.7	12.8	13.4	12.4
Index	104.5	99.1	100.3	98.8	100.0

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

	Sep	Aug	July	June	May
Yes	52.0	50.8	50.9	49.3	55.3
No	35.9	37.9	37.3	38.3	33.7
Not sure	12.1	11.3	11.8	12.4	11.0
Index	95.4	92.8	92.6	91.2	100.0

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?

	Sep	Aug	July	June	May
More	13.8	13.6	14.0	13.5	15.1
Less	18.5	20.3	19.9	21.2	21.6
Same	66.8	65.1	65.2	64.7	62.4
Not sure	0.9	1.0	0.9	0.7	0.9
Index	101.2	100.2	100.8	99.8	100.0

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

	Sep	Aug	July	June	May
None	28.0	29.0	28.6	29.5	24.9
1 mo.	18.2	19.5	19.5	18.7	19.2
2 mos.	10.0	10.0	10.2	10.6	9.6
3 mos.	10.5	9.4	9.4	9.5	9.4
4 mos.	3.7	3.2	3.0	3.3	2.7
5 mos.	2.2	2.2	2.7	2.2	2.4
6 or more	22.0	21.9	20.9	21.1	25.7
Not sure	5.4	4.7	5.8	5.1	6.1
Index	92.8	90.0	89.1	89.1	100.0



**Gender, Age – September 2007**

		Total		Gender				Age									
		LV		Male		Female		18-29		30-39		40-49		50-64		65+	
		Sep	Aug	Sep	Aug	Sep	Aug	Sep	Aug	Sep	Aug	Sep	Aug	Sep	Aug	Sep	Aug
<b>Index</b>		<b>95.9</b>	94.8	<b>102.3</b>	100.5	<b>90.4</b>	90.1	<b>84.5</b>	86.4	<b>95.4</b>	91.7	<b>93.9</b>	94.5	<b>99.5</b>	98.0	<b>106.1</b>	106.7
Rate Econ	Excellent	9.1	10.3	12.5	14.4	6.1	6.8	7.3	9.6	9.4	8.3	8.3	11.1	9.1	10.9	11.0	12.9
	Good	22.9	22.2	25.5	24.7	20.6	20.1	15.5	16.6	23.2	21.4	23.2	22.7	24.5	24.0	28.3	27.9
	Fair	38.6	37.1	34.2	32.8	42.2	40.7	39.8	35.5	37.6	37.6	36.4	35.7	39.1	38.3	39.3	37.1
	Poor	27.9	28.7	26.1	26.5	29.5	30.6	35.2	34.1	28.7	32.1	30.9	29.5	26.3	25.8	18.4	19.9
	Not sure	1.6	1.8	1.6	1.6	1.5	1.9	2.3	4.2	1.0	0.6	1.1	1.0	1.0	1.0	2.9	2.2
Econ Better or Worse	Better	17.8	19.0	21.9	23.8	14.3	15.0	14.9	16.9	19.4	18.3	16.6	21.4	18.0	19.6	19.0	20.7
	Worse	61.6	62.0	56.8	57.0	65.7	66.3	65.4	65.2	61.7	65.0	62.6	60.2	62.2	62.7	55.4	53.0
	Staying same	15.7	14.5	17.2	15.4	14.5	13.7	13.8	12.4	14.3	12.8	17.1	14.7	16.0	14.6	19.2	19.7
	Not sure	4.9	4.5	4.1	3.8	5.5	5.0	5.8	5.4	4.6	4.0	3.7	3.8	3.8	3.2	6.5	6.6
Rate Personal Finances	Excellent	11.4	11.4	14.2	13.6	9.1	9.6	10.1	11.0	12.2	11.0	10.3	12.3	11.5	10.9	12.4	12.9
	Good	30.3	29.7	31.0	30.6	29.8	28.9	24.1	24.8	29.6	30.2	30.9	28.5	33.8	32.2	33.2	32.3
	Fair	36.4	35.8	34.7	34.0	37.8	37.4	33.9	34.2	36.8	33.8	38.5	36.6	36.3	37.3	37.2	38.5
	Poor	19.4	21.0	18.2	19.8	20.4	22.0	28.9	27.4	19.4	23.4	18.6	20.9	16.5	17.9	12.9	13.1
	Not sure	2.5	2.1	2.0	2.0	2.9	2.2	3.1	2.7	1.9	1.6	1.7	1.7	2.0	1.6	4.3	3.1
Personal Finances Better or Worse	Better	30.4	31.1	33.6	34.2	27.7	28.4	33.4	35.2	37.0	36.9	30.3	32.3	27.8	27.6	19.6	20.4
	Worse	41.7	42.7	39.5	40.9	43.5	44.2	42.8	40.9	37.6	39.5	43.6	43.5	44.9	47.4	41.0	42.4
	Staying same	25.9	24.2	25.0	23.0	26.5	25.3	21.2	20.8	23.8	22.2	24.5	22.4	25.7	23.4	36.1	34.8
	Not sure	2.0	2.0	1.8	2.0	2.3	2.1	2.6	3.2	1.5	1.4	1.5	1.8	1.6	1.6	3.3	2.4
Spending Compared to Last Month	More	37.1	39.3	36.2	38.3	37.9	40.3	38.6	42.3	36.0	40.1	37.6	38.1	37.0	38.0	37.1	37.1
	Less	14.8	14.4	15.0	15.4	14.6	13.6	21.0	18.9	15.4	14.7	13.9	14.8	13.0	13.4	9.6	9.5
	About same	47.1	44.9	47.9	45.0	46.3	44.9	39.3	36.9	47.7	44.8	47.7	45.4	49.0	47.2	51.8	52.1
	Not sure	1.0	1.3	0.8	1.3	1.2	1.3	1.0	2.0	0.9	0.4	0.7	1.6	1.1	1.4	1.5	1.3



**Gender, Age (cont.) – September 2007**

		Total		Gender				Age									
		LV		Male		Female		18-29		30-39		40-49		50-64		65+	
		Sep	Aug	Sep	Aug	Sep	Aug	Sep	Aug	Sep	Aug	Sep	Aug	Sep	Aug	Sep	Aug
<b>Index</b>		<b>95.9</b>	94.8	<b>102.3</b>	100.5	<b>90.4</b>	90.1	<b>84.5</b>	86.4	<b>95.4</b>	91.7	<b>93.9</b>	94.5	<b>99.5</b>	98.0	<b>106.1</b>	106.7
Spending Next Month	More	28.8	30.3	29.3	30.3	28.4	30.3	34.4	38.3	28.9%	30.6	28.0	28.9	26.9	27.2	25.4	25.1
	Less	14.8	15.5	14.6	16.5	15.1	14.7	17.8	18.3	15.5%	15.9	14.8	17.6	14.1	14.9	11.3	10.6
	About same	53.8	51.9	53.9	51.2	53.8	52.5	44.3	40.7	53.7%	51.9	55.5	51.6	56.6	55.7	60.3	61.4
	Not sure	2.5	2.3	2.2	2.0	2.8	2.5	3.6	2.7	1.9%	1.7	1.7	1.9	2.4	2.3	3.0	2.9
Added Expenses or Shortfall in Income Next 30 Days	Yes	35.2	38.4	33.1	37.0	36.9	39.5	45.2	47.5	37.0%	43.6	37.5	39.5	32.2	34.5	23.0	22.7
	No	51.7	48.9	55.1	51.1	48.8	47.0	42.9	39.8	51.0%	47.6	49.6	48.3	55.5	51.4	59.1	59.8
	Not sure	13.1	12.7	11.8	11.9	14.3	13.5	12.0	12.8	12.0%	8.8	12.8	12.2	12.3	14.1	17.9	17.5
Any Money Left After Paying Debts	Yes	52.0	50.8	57.1	54.8	47.7	47.5	44.0	46.9	52.7%	48.7	51.0	49.7	55.3	53.3	56.0	56.4
	No	35.9	37.9	31.9	35.1	39.2	40.2	45.6	44.2	36.7%	41.3	38.3	40.1	32.3	34.9	26.7	26.8
	Not sure	12.1	11.3	11.0	10.2	13.1	12.3	10.5	8.9	10.6%	10.0	10.8	10.3	12.4	11.9	17.3	16.7
Money Left Over Compared to Last Month	More	13.8	13.6	15.6	16.5	11.9	10.7	22.9	20.4	14.6%	15.0	14.2	12.9	11.1	10.9	7.7	8.2
	Less	18.5	20.3	15.6	17.8	21.3	22.8	19.4	25.6	18.4%	20.4	18.2	20.6	19.2	19.2	16.7	15.8
	About same	66.8	65.1	68.1	64.9	65.5	65.4	56.6	51.8	65.7%	64.0	67.2	65.4	69.0	69.5	74.7	75.1
	Not sure	0.9	1.0	0.7	0.8	1.2	1.1	1.1	2.2	1.2%	0.5	0.4	1.1	0.7	0.4	0.9	0.8
Months Continue Lifestyle If You Lost Income	None	28.0	29.0	24.0	25.2	31.3	32.2	39.1	38.5	33.9%	36.2	28.5	28.2	21.0	21.9	14.6	16.1
	One	18.2	19.5	16.5	18.6	19.7	20.2	22.0	25.9	18.4%	18.4	18.6	20.7	16.4	16.6	16.0	16.3
	Two	10.0	10.0	10.1	11.0	9.8	9.2	10.0	8.9	10.3%	11.6	11.2	10.6	10.5	10.6	7.8	7.6
	Three	10.5	9.4	11.7	9.7	9.5	9.2	7.8	7.0	12.1%	9.8	11.2	10.2	11.5	11.1	9.1	9.0
	Four	3.7	3.2	3.8	3.4	3.6	3.1	2.8	1.5	3.7%	3.7	3.9	4.2	4.0	3.4	4.1	3.8
	Five	2.2	2.2	2.5	2.1	2.0	2.3	1.3	2.4	2.0%	1.5	2.2	2.1	2.6	2.9	2.9	2.3
	Six +	22.0	21.9	27.5	26.0	17.4	18.5	11.3	12.3	16.3%	16.3	20.6	20.4	29.3	28.6	34.5	35.0
	Not sure	5.4	4.7	3.9	4.0	6.6	5.6	5.6	3.5	3.3%	2.5	3.8	3.6	4.6	5.1	11.0	9.9



**Income Cross Tabs – September 2007**

		Total		Income											
		LV		<\$20k		\$20K to \$40K		\$40K to \$60K		\$60K to \$75K		\$75K to \$100K		\$100K+	
		Sep	Aug	Sep	Aug	Sep	Aug	Sep	Aug	Sep	Aug	Sep	Aug	Sep	Aug
<b>Index</b>		<b>95.9</b>	97.9	<b>67.1</b>	67.5	<b>85.9</b>	86.2	<b>98.8</b>	99.6	<b>109.9</b>	110.3	<b>118.9</b>	115.5	<b>129.0</b>	129.0
Rate Econ	Excel	9.1	10.3	5.9	7.1	6.3	7.2	8.0%	9.3	10.2	12.8	13.4	13.9	17.2	17.8
	Good	22.9	22.2	12.6	12.5	19.2	20.0	24.8%	22.3	27.6	28.9	30.4	30.3	33.1	34.8
	Fair	38.6	37.1	34.1	34.3	43.2	39.9	40.5%	40.3	40.4	37.0	37.6	37.9	33.9	32.5
	Poor	27.9	28.7	44.1	42.8	30.1	31.3	25.9%	27.5	20.8	20.6	17.9	17.5	15.4	14.2
	Not sure	1.6	1.8	3.3	3.4	1.2	1.6	0.8%	0.6	1.0	0.7	0.7	0.4	0.3	0.7
Econ Better or Worse	Better	17.8	19.0	8.9	9.3	14.3	15.3	18.2%	20.7	23.9	25.0	25.6	26.8	29.7	32.3
	Worse	61.6	62.0	68.3	70.9	66.0	64.8	60.9%	61.3	57.5	56.7	55.7	56.3	52.4	50.8
	Same	15.7	14.5	15.9	13.1	14.6	14.5	16.2%	14.9	14.8	15.6	16.7	15.1	16.0	14.9
	Not sure	4.9	4.5	6.9	6.7	5.1	5.5	4.7%	3.1	3.7	2.7	2.0	1.8	1.9	2.0
Rate Personal Finances	Excel	11.4	11.4	3.8	4.8	4.5	5.4	7.6%	8.6	12.7	12.4	20.2	21.5	37.0	33.5
	Good	30.3	29.7	9.3	10.1	23.6	23.2	36.4%	36.8	41.9	43.3	48.6	43.9	44.4	48.5
	Fair	36.4	35.8	33.3	34.3	47.7	47.0	44.9%	41.9	36.7	36.7	28.1	28.2	16.5	14.2
	Poor	19.4	21.0	49.4	47.6	22.2	23.1	10.0%	11.7	7.8	7.1	2.3	5.8	1.8	2.7
	Not sure	2.5	2.1	4.2	3.2	2.0	1.3	1.1%	1.0	1.0	0.6	0.8	0.7	0.3	1.2
Personal Finances Better or Worse	Better	30.4	31.1	12.5	14.2	20.8	23.8	33.3%	33.2	40.6	42.7	49.9	49.0	56.5	55.7
	Worse	41.7	42.7	61.9	60.9	48.9	49.2	38.5%	39.8	31.9	32.2	25.7	26.8	20.9	21.8
	Same	25.9	24.2	21.5	21.0	28.6	25.3	27.1%	26.3	27.2	24.7	24.0	23.8	22.0	21.5
	Not sure	2.0	2.0	4.0	3.9	1.8	1.7	1.0%	0.7	0.3	0.4	0.5	0.4	0.6	1.0
Spending Compared to Last Month	More	37.1	39.3	44.9	48.6	39.5	39.8	35.0%	37.8	36.2	38.5	32.0	31.3	29.6	31.7
	Less	14.8	14.4	17.3	16.6	14.6	14.6	15.8%	13.2	10.8	9.9	12.1	13.7	16.0	15.6
	Same	47.1	44.9	36.3	32.8	44.9	44.6	48.9%	48.4	52.1	51.1	55.6	54.7	54.3	52.5
	Not sure	1.0	1.3	1.5	2.0	1.0	1.0	0.4%	0.7	0.9	0.5	0.3	0.3	0.1	0.2



**Income Cross Tabs (cont.) – September 2007**

		Total		Income											
		LV		<\$20k		\$20K to \$40K		\$40K to \$60K		\$60K to \$75K		\$75K to \$100K		\$100K+	
		Sep	Aug	Sep	Aug	Sep	Aug	Sep	Aug	Sep	Aug	Sep	Aug	Sep	Aug
<b>Index</b>		<b>95.9</b>	97.9	<b>67.1</b>	67.5	<b>85.9</b>	86.2	<b>98.8</b>	99.6	<b>109.9</b>	110.3	<b>118.9</b>	115.5	<b>129.0</b>	129.0
Spending Next Month	More	28.8	30.3	37.6	42.4	30.2	29.2	27.3	27.4	27.5	27.8	22.2	23.8	21.0	22.5
	Less	14.8	15.5	16.5	15.7	14.0	14.4	14.0	15.0	13.9	16.9	15.3	15.6	17.9	17.9
	Same	53.8	51.9	41.5	37.8	53.4	54.7	56.8	55.8	57.8	54.0	61.8	59.2	60.7	59.5
	Not sure	2.5	2.3	4.4	4.0	2.4	1.6	1.9	1.8	0.8	1.3	0.6	1.4	0.4	0.2
Added Expense/ Shortfall 30 Days	Yes	35.2	38.4	50.8	53.6	38.7	40.6	36.0	35.7	30.3	32.9	21.7	31.2	18.6	23.3
	No	51.7	48.9	30.8	30.4	45.8	44.2	53.0	53.9	59.2	57.5	70.7	62.1	77.9	72.7
	Not sure	13.1	12.7	18.5	16.0	15.5	15.3	11.0	10.5	10.5	9.6	7.6	6.7	3.5	4.0
\$ After Debt Pay	Yes	52.0	50.8	25.4	23.8	42.2	44.2	57.5	57.1	68.0	65.5	74.4	75.3	80.4	80.8
	No	35.9	37.9	60.6	64.0	41.8	41.6	30.7	31.5	24.4	26.3	20.1	20.4	15.8	15.3
	Not sure	12.1	11.3	13.9	12.2	16.0	14.1	11.8	11.4	7.7	8.2	5.5	4.3	3.8	3.9
\$ Left v. Last Month	More	13.8	13.6	12.8	15.4	9.6	9.6	10.4	12.7	11.8	12.7	16.9	13.3	20.9	20.1
	Less	18.5	20.3	29.5	25.5	21.9	25.3	18.9	19.8	18.2	21.2	15.4	15.4	11.6	16.5
	Same	66.8	65.1	56.3	58.1	67.7	63.6	69.9	67.1	69.5	65.9	65.9	70.4	67.0	62.5
	Not sure	0.9	1.0	1.4	1.1	0.8	1.5	0.7	0.4	0.4	0.3	1.8	0.8	0.4	0.9
Mos Hold Lifestyle If Inc. Lost	None	28.0	29.0	47.5	47.9	33.0	34.2	27.7	25.1	20.1	20.5	12.8	15.7	8.3	9.5
	One	18.2	19.5	24.7	25.7	21.3	22.0	17.5	19.6	15.7	17.4	13.8	15.8	8.8	8.5
	Two	10.0	10.0	8.3	6.4	10.0	10.9	13.0	11.3	10.3	11.1	15.0	13.0	5.5	10.2
	Three	10.5	9.4	4.5	5.9	10.1	9.0	11.3	9.7	15.6	11.4	14.9	14.9	15.1	11.7
	Four	3.7	3.2	1.5	1.1	3.5	2.7	4.0	4.3	5.3	4.4	6.2	5.1	3.9	4.8
	Five	2.2	2.2	0.8	1.3	1.6	2.0	2.8	2.8	3.6	2.6	2.8	3.3	3.3	2.6
	Six +	22.0	21.9	7.2	7.0	15.2	15.1	20.0	23.9	27.4	30.0	32.0	30.2	52.3	50.8
	Not sure	5.4	4.7	5.6	4.7	5.3	4.1	3.9	3.3	2.0	2.6	2.4	2.0	2.7	1.8



**Marital Status – September 2007**

		Total		Married				Kids			
		LV		Yes		No		Yes		No	
		Sep	Aug	Sep	Aug	Sep	Aug	Sep	Aug	Sep	Aug
<b>Index</b>		<b>95.9</b>	97.9	<b>102.2</b>	101.2	<b>86.1</b>	85.7	<b>91.7</b>	89.2	<b>98.6</b>	98.1
Rate Econ	Excel	9.1	10.3	10.9	11.9	6.2	7.9	9.0	8.7	9.2	11.1
	Good	22.9	22.2	25.8	24.5	18.4	18.9	21.2	20.1	24.0	23.5
	Fair	38.6	37.1	37.3	36.1	40.6	38.4	37.0	34.5	39.6	38.7
	Poor	27.9	28.7	24.9	26.1	32.6	32.5	31.8	34.8	25.4	25.0
	Not sure	1.6	1.8	1.1	1.4	2.3	2.3	1.0	1.8	1.9	1.7
Econ Better or Worse	Better	17.8	19.0	20.6	22.6	13.5	14.0	17.8	18.2	17.9	19.4
	Worse	61.6	62.0	59.7	59.4	64.5	65.7	63.3	65.7	60.4	59.9
	Same	15.7	14.5	15.9	14.4	15.5	14.5	14.0	12.4	16.9	15.7
	Not sure	4.9	4.5	3.8	3.5	6.5	5.8	5.0	3.7	4.8	5.0
Rate Personal Finances	Excel	11.4	11.4	14.1	13.4	7.4	8.6	11.5	11.2	11.4	11.4
	Good	30.3	29.7	34.8	35.0	23.5	22.1	28.4	28.4	31.7	30.6
	Fair	36.4	35.8	35.7	35.1	37.4	36.9	36.7	35.6	35.9	36.2
	Poor	19.4	21.0	13.7	14.8	28.1	29.7	21.0	23.6	18.4	19.3
	Not sure	2.5	2.1	1.8	1.7	3.6	2.6	2.4	1.3	2.6	2.5
Personal Finances Better or Worse	Better	30.4	31.1	35.1	34.8	23.3	25.7	35.5	34.7	27.4	28.8
	Worse	41.7	42.7	38.0	39.8	47.3	46.8	41.7	42.6	41.6	42.8
	Same	25.9	24.2	25.5	23.9	26.4	24.7	21.3	20.8	28.7	26.3
	Not sure	2.0	2.0	1.4	1.5	3.0	2.8	1.6	1.8	2.3	2.1
Spending Compared to Last Month	More	37.1	39.3	36.2	38.7	38.5	40.2	40.3	43.9	35.1	36.5
	Less	14.8	14.4	13.3	13.3	17.0	16.0	14.2	13.3	15.1	15.1
	Same	47.1	44.9	49.7	47.1	43.1	41.9	44.6	42.0	48.7	46.8
	Not sure	1.0	1.3	0.8	0.9	1.4	1.9	0.9	0.8	1.1	1.6



Marital Status (cont.) – September 2007

		Total		Married				Kids			
		LV		Yes		No		Yes		No	
		Sep	Aug	Sep	Aug	Sep	Aug	Sep	Aug	Sep	Aug
<b>Index</b>		<b>95.9</b>	97.9	<b>102.2</b>	101.2	<b>86.1</b>	85.7	<b>91.7</b>	89.2	<b>98.6</b>	98.1
Spending Next Month	More	28.8	30.3	27.2	28.1	31.2	33.4	31.4	34.5	27.1	27.8
	Less	14.8	15.5	14.2	15.4	15.9	15.6	14.8	15.3	14.9	15.6
	Same	53.8	51.9	56.7	54.9	49.5	47.7	51.3	48.3	55.5	54.2
	Not sure	2.5	2.3	1.9	1.6	3.4	3.2	2.5	1.9	2.5	2.5
Added Expense/ Shortfall 30 Days	Yes	35.2	38.4	32.2	35.4	39.8	42.6	41.6	45.6	31.1	34.1
	No	51.7	48.9	55.8	52.9	45.4	43.1	47.0	43.8	54.7	52.0
	Not sure	13.1	12.7	12.0	11.7	14.8	14.3	11.4	10.6	14.2	13.9
\$ After Debt Pay	Yes	52.0	50.8	56.7	55.3	44.8	44.4	48.6	46.1	54.2	53.8
	No	35.9	37.9	32.7	33.8	40.8	43.6	41.6	44.5	32.2	33.9
	Not sure	12.1	11.3	10.6	10.9	14.4	12.0	9.8	9.5	13.6	12.3
\$ Left v. Last Month	More	13.8	13.6	13.7	13.6	13.9	13.5	15.8	15.0	12.6	12.7
	Less	18.5	20.3	16.6	19.0	22.1	22.6	19.2	22.5	17.9	19.2
	Same	66.8	65.1	68.7	66.5	63.1	62.7	63.7	61.5	68.7	67.2
	Not sure	0.9	1.0	1.0	0.8	0.9	1.2	1.2	1.0	0.8	0.9
Mos. Hold Lifestyle If Income Lost	None	28.0	29.0	24.3	24.7	33.7	35.2	36.1	38.2	22.9	23.6
	One	18.2	19.5	17.1	18.3	20.0	21.1	19.1	20.9	17.6	18.6
	Two	10.0	10.0	10.2	10.6	9.7	9.2	10.9	10.9	9.4	9.4
	Three	10.5	9.4	11.7	10.5	8.7	8.0	10.2	8.3	10.8	10.1
	Four	3.7	3.2	4.1	3.8	3.0	2.4	3.5	2.9	3.8	3.4
	Five	2.2	2.2	2.4	2.1	1.9	2.4	1.9	1.5	2.4	2.7
	Six +	22.0	21.9	25.4	25.5	16.8	16.9	14.7	14.7	26.6	26.4
	Not sure	5.4	4.7	4.9	4.4	6.1	5.0	3.6	2.5	6.5	5.9