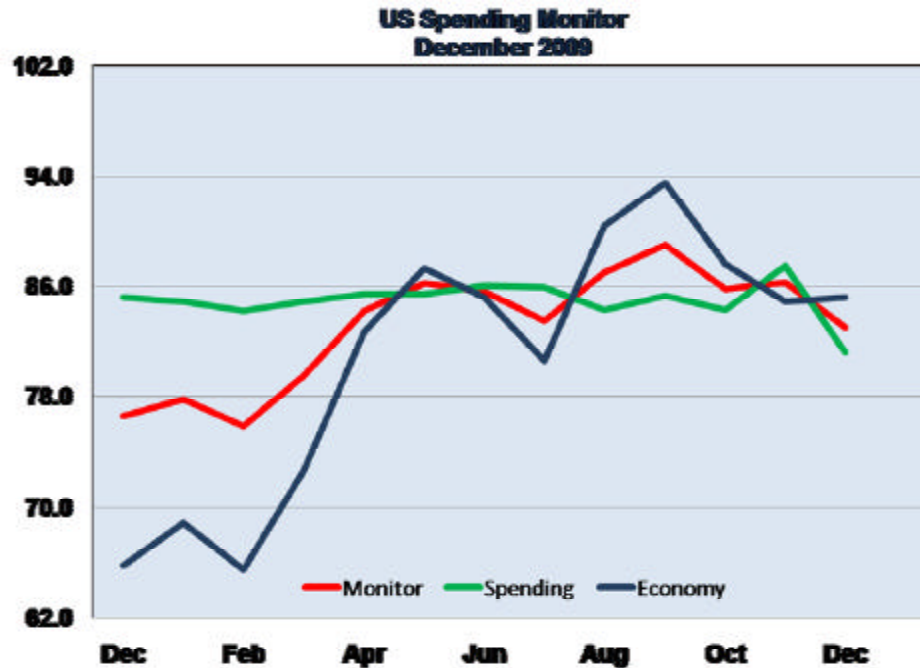


# DISCOVER<sup>®</sup>

## DISCOVER<sup>®</sup> U.S. SPENDING MONITOR<sup>SM</sup>

	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May
DSM	83.0	86.3	85.8	89.0	87.0	83.5	85.6	86.2
Spending	81.2	87.5	84.3	85.3	84.3	85.9	86.0	85.4
Economy	85.2	84.9	87.6	93.5	90.4	80.6	85.2	87.3
DSBW*	77.0	76.5	88.5	87.7	89.8	82.1	80.9	78.1



The Discover<sup>®</sup> U.S. Spending Monitor<sup>SM</sup> is a monthly index of consumer spending intentions and capacity that is based on interviews with a random sample of 8,200 U.S. adults conducted at a rate of 275 per night. In addition to spending, the survey asks consumers their opinions on the U.S. economy and their personal finances. The Monitor began in May 2007 with a base index of 100. Surveys are conducted by Rasmussen Reports, an independent survey research firm ([www.rasmussenreports.com](http://www.rasmussenreports.com)).



**Discover US Spending Monitor**  
**Survey of 15,000 US Adults**  
**December 2009**

**Baseline Index Questions**

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

	Dec	Nov	Oct	Sep	Aug	Jul
Excellent	2.3	2.5	2.1	2.8	2.5	1.8
Good	5.4	5.0	5.1	6.0	5.2	4.7
Fair	33.7	32.1	35.9	38.1	35.0	31.2
Poor	57.0	59.0	55.6	51.5	55.3	61.2
Not sure	1.6	1.3	1.2	1.7	1.9	1.1
<b>Index</b>	<b>47.1</b>	<b>45.1</b>	<b>48.0</b>	<b>53.1</b>	<b>48.7</b>	<b>42.1</b>

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

	Dec	Nov	Oct	Sep	Aug	Jul
Better	26.4	26.8	28.9	33.2	31.1	23.5
Worse	47.6	49.1	46.0	43.3	45.5	52.1
Same	20.6	18.6	20.4	19.0	17.9	19.3
Not sure	5.3	5.5	4.7	4.5	5.4	5.1
<b>Index</b>	<b>131.0</b>	<b>129.2</b>	<b>137.8</b>	<b>149.6</b>	<b>142.4</b>	<b>118.9</b>

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

	Dec	Nov	Oct	Sep	Aug	Jul
Excellent	6.5	6.8	6.7	6.6	6.3	6.9
Good	24.6	25.4	25.0	26.2	25.5	24.7
Fair	40.6	41.2	39.1	41.8	41.9	41.2
Poor	25.6	24.5	26.8	22.9	24.4	24.6
Not sure	2.6	2.1	2.5	2.4	1.9	2.5
<b>Index</b>	<b>86.2</b>	<b>88.0</b>	<b>85.7</b>	<b>89.7</b>	<b>87.7</b>	<b>87.4</b>

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

	Dec	Nov	Oct	Sep	Aug	Jul
Better	18.5	18.5	19.9	21.1	21.1	18.2
Worse	49.5	48.9	48.5	47.5	46.4	51.3
Same	29.3	29.8	29.4	29.4	30.0	27.3
Not sure	2.8	2.8	2.1	2.0	2.5	3.2
<b>Index</b>	<b>76.5</b>	<b>77.1</b>	<b>79.1</b>	<b>81.6</b>	<b>82.7</b>	<b>74.2</b>

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?

	Dec	Nov	Oct	Sep	Aug	Jul
More	32.3	27.3	27.5	23.8	26.4	25.3
Less	26.1	26.2	26.9	28.0	28.3	29.7
Same	39.8	45.3	44.5	47.1	44.3	43.8
Not sure	1.8	1.3	1.2	1.1	1.0	1.2
<b>Index</b>	<b>79.9</b>	<b>76.0</b>	<b>75.7</b>	<b>72.1</b>	<b>73.7</b>	<b>71.9</b>

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

	Dec	Nov	Oct	Sep	Aug	Jul
More	19.7	34.9	24.6	19.4	20.2	20.9
Less	33.9	20.2	24.0	24.5	25.7	24.8
Same	44.1	42.6	49.2	54.3	51.6	52.4
Not sure	2.2	2.2	2.2	1.8	2.5	2.0
<b>Index</b>	<b>67.5</b>	<b>90.3</b>	<b>79.2</b>	<b>74.7</b>	<b>74.4</b>	<b>75.6</b>



Discover US Spending Monitor  
December 2009

Baseline Index Questions (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?

	Dec	Nov	Oct	Sep	Aug	Jul
Yes	42.2	39.7	40.7	37.7	40.0	39.3
No	43.4	45.3	45.0	47.4	45.6	46.8
Not sure	14.5	15.0	14.4	14.9	14.3	13.9
Index	90.7	94.7	93.5	98.4	94.7	96.4

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

	Dec	Nov	Oct	Sep	Aug	Jul
Yes	42.7	48.2	44.4	47.1	46.2	46.7
No	44.6	40.6	43.4	40.9	41.2	41.4
Not sure	12.8	11.2	12.2	11.9	12.6	11.9
Index	80.6	88.4	83.0	87.3	86.2	86.5

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?

	Dec	Nov	Oct	Sep	Aug	Jul
More	11.8	10.6	10.3	10.4	9.8	9.8
Less	25.7	23.5	20.3	18.7	22.1	19.3
Same	60.7	65.1	68.7	70.0	67.1	69.6
Not sure	1.9	0.8	0.7	1.0	1.0	1.4
Index	97.6	97.3	99.1	99.7	97.8	99.1

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

	Dec	Nov	Oct	Sep	Aug	Jul
None	28.4	28.0	29.3	27.5	27.3	25.8
1 mo.	20.0	19.2	18.1	17.5	18.1	16.3
2 mos.	10.2	10.1	9.3	10.3	10.8	11.2
3 mos.	10.5	10.9	10.7	10.7	10.6	12.7
4 mos.	3.9	4.1	3.2	4.5	3.7	3.8
5 mos.	2.1	3.4	2.7	2.6	3.3	3.1
6 or more	19.6	19.2	20.9	22.0	21.1	22.8
Not sure	5.2	5.2	5.7	4.9	5.1	4.4
Index	87.3	88.2	89.9	94.3	92.7	98.9



Category Spending  
December 2009

1\* Spending next month on household expenses?

	Dec	Nov	Oct	Sep	Aug	Jul
More	34.0	37.3	34.0	26.8	27.9	29.0
Less	12.9	9.8	12.5	11.0	12.6	11.1
Same	50.8	51.6	52.0	60.7	57.6	57.9
Not sure	2.3	1.3	1.5	1.4	1.9	2.0

2\* Spending next month on discretionary personal expenses?

	Dec	Nov	Oct	Sep	Aug	Jul
More	9.3	11.1	7.5	8.1	7.9	9.1
Less	52.7	50.4	51.6	49.9	52.4	53.0
Same	34.8	35.0	37.3	39.2	36.7	34.9
Not sure	3.2	3.4	3.6	2.8	3.0	3.0

3\* Spending next month on household improvements?

	Dec	Nov	Oct	Sep	Aug	Jul
More	12.4	13.3	13.7	13.5	12.4	14.8
Less	53.3	52.0	52.2	50.0	53.0	50.3
Same	29.5	29.3	29.1	31.6	29.7	29.7
Not sure	4.8	5.4	5.1	5.0	4.9	5.2

4\* Spending next month on major personal purchases?

	Dec	Nov	Oct	Sep	Aug	Jul
More	9.5	10.5	8.9	9.9	13.3	15.5
Less	51.2	49.9	50.8	50.4	48.1	50.0
Same	35.1	35.4	36.4	36.3	34.5	31.7
Not sure	4.1	4.2	3.9	3.4	4.1	2.8

5\* Saving and investing next month?

	Dec	Nov	Oct	Sep	Aug	Jul
More	9.8	7.5	7.9	9.5	9.8	8.7
Less	40.5	40.6	40.1	38.4	38.8	41.9
Same	45.7	48.2	48.2	49.7	48.1	46.4
Not sure	4.0	3.7	3.8	2.4	3.3	3.1

6\* Will you spend more/less on holiday gifts this year?

	Dec09	Nov09	>	Dec09	Dec08
More	10.0	7.5		10.0	9.9
Less	63.7	64.7		63.7	63.5
Same	24.5	25.3		24.5	24.8
Not sure	1.8	2.5		1.8	1.8

7\* This holiday, did you spend more/less on holiday gifts than last year?

	Dec
More	15.5
Less	50.8
Same	31.1
Not sure	2.6



Baseline Monitor  
Gender, Age  
December 2009

		Total		Gender				Age					
		Adults		Male		Female		18-39		40-64		65+	
		Dec	Nov	Dec	Nov	Dec	Nov	Dec	Nov	Dec	Nov	Dec	Nov
<b>Index</b>		<b>83.0</b>	<b>86.3</b>	<b>87.0</b>	<b>88.1</b>	<b>79.6</b>	<b>84.8</b>	<b>79.3</b>	<b>83.7</b>	<b>83.2</b>	<b>86.6</b>	<b>94.1</b>	<b>94.0</b>
Rate Econ	Excellent	2.3	2.5	2.7	3.3	2.0	1.8	3.3	3.2	1.1	1.8	2.0	2.1
	Good	5.4	5.0	5.8	6.8	5.1	3.6	5.7	5.3	4.5	4.2	6.6	6.1
	Fair	33.7	32.1	32.8	29.8	34.5	34.1	32.5	29.8	34.3	33.3	36.3	36.7
	Poor	57.0	59.0	57.6	58.9	56.4	59.0	56.5	60.1	59.3	59.8	53.0	53.5
	Not sure	1.6	1.3	1.2	1.1	2.0	1.5	2.1	1.6	0.8	0.9	2.2	1.7
Econ Better or Worse	Better	26.4	26.8	27.8	27.8	25.3	26.0	26.3	26.5	26.9	27.7	25.5	25.7
	Worse	47.6	49.1	46.1	51.7	48.9	47.0	46.6	48.7	50.5	50.3	44.4	47.6
	Staying same	20.6	18.6	20.8	16.6	20.4	20.3	21.8	18.9	18.0	17.4	22.7	20.2
	Not sure	5.3	5.5	5.3	4.0	5.4	6.7	5.2	5.8	4.6	4.6	7.5	6.5
Rate Personal Finances	Excellent	6.5	6.8	8.7	9.9	4.8	4.2	7.4	7.5	5.9	6.3	5.5	5.7
	Good	24.6	25.4	25.2	25.6	24.1	25.3	22.1	24.1	26.1	26.1	29.0	28.0
	Fair	40.6	41.2	40.4	40.5	40.7	41.7	36.9	37.9	43.3	43.3	45.8	46.4
	Poor	25.6	24.5	23.8	21.4	27.2	27.1	30.4	28.3	23.2	22.6	16.3	16.9
	Not sure	2.6	2.1	1.9	2.6	3.3	1.7	3.2	2.2	1.6	1.6	3.5	3.0
Personal Finances Better or Worse	Better	18.5	18.5	21.0	20.2	16.3	17.2	20.9	20.9	17.3	18.0	13.8	12.5
	Worse	49.5	48.9	47.9	48.4	50.7	49.4	47.2	46.3	53.2	51.5	48.0	51.4
	Staying same	29.3	29.8	29.3	28.8	29.3	30.6	28.2	29.4	28.2	28.6	35.4	33.6
	Not sure	2.8	2.8	1.7	2.7	3.6	2.8	3.8	3.5	1.3	1.9	2.9	2.6
Spending Compared to Last Month	More	32.3	27.3	30.7	26.4	33.7	28.0	35.4	29.0	29.6	25.0	29.1	26.9
	Less	26.1	26.2	28.1	28.2	24.4	24.5	27.4	25.9	27.5	29.3	18.6	20.0
	About same	39.8	45.3	40.1	43.4	39.6	46.8	35.0	43.4	41.9	44.9	50.4	51.9
	Not sure	1.8	1.3	1.2	1.9	2.2	0.8	2.2	1.7	1.0	0.8	1.9	1.2



**Baseline Monitor**  
**Gender, Age**  
**December 2009 (cont.)**

		Total		Gender				Age					
		Adults		Male		Female		18-39		40-64		65+	
		Dec	Nov	Dec	Nov	Dec	Nov	Dec	Nov	Dec	Nov	Dec	Nov
<b>Index</b>		<b>83.0</b>	<b>86.3</b>	<b>87.0</b>	<b>88.1</b>	<b>79.6</b>	<b>84.8</b>	<b>79.3</b>	<b>83.7</b>	<b>83.2</b>	<b>86.6</b>	<b>94.1</b>	<b>94.0</b>
Spending Next Month	More	19.7	34.9	19.6	32.0	19.8	37.4	20.2	40.5	18.9	30.9	20.0	26.9
	Less	33.9	20.2	33.9	23.8	34.0	17.3	37.2	19.9	34.7	22.7	22.0	15.7
	About same	44.1	42.6	44.6	42.3	43.7	42.8	40.3	37.1	44.5	44.9	55.2	54.4
	Not sure	2.2	2.2	1.9	1.9	2.6	2.5	2.4	2.5	1.8	1.5	2.8	3.0
Add Exp. or Shortfall Next 30 Days	Yes	42.2	39.7	39.6	39.5	44.3	39.9	44.2	41.3	44.6	41.8	30.3	30.1
	No	43.4	45.3	47.5	46.3	40.0	44.5	41.9	44.1	42.3	44.2	50.4	51.4
	Not sure	14.5	15.0	12.9	14.2	15.7	15.7	14.0	14.6	13.1	14.0	19.3	18.5
Money Left After Paying Debts	Yes	42.7	48.2	47.8	51.7	38.4	45.4	37.9	47.5	45.7	48.0	50.8	50.8
	No	44.6	40.6	40.5	37.6	47.9	43.1	50.2	44.3	42.8	39.7	30.9	31.2
	Not sure	12.8	11.2	11.7	10.8	13.7	11.5	11.9	8.2	11.5	12.3	18.3	17.9
Money Left Compared to Last Month	More	11.8	10.6	13.3	12.6	10.3	8.7	17.3	15.4	8.4	7.1	6.1	4.0
	Less	25.7	23.5	23.9	21.3	27.5	25.6	24.4	24.7	27.9	23.0	23.9	21.2
	About same	60.7	65.1	62.0	65.7	59.3	64.6	55.2	59.1	62.8	69.1	68.9	73.7
	Not sure	1.9	0.8	0.9	0.4	2.9	1.2	3.1	0.7	0.8	0.7	1.1	1.2
Months Continue Lifestyle If You Lost Income	None	28.4	28.0	23.1	22.8	32.7	32.2	36.1	36.3	23.8	22.7	14.8	14.0
	One	20.0	19.2	19.9	20.1	20.1	18.4	23.6	23.3	16.7	15.5	16.2	14.8
	Two	10.2	10.1	11.6	11.2	9.0	9.2	10.1	9.8	11.0	11.4	8.5	8.2
	Three	10.5	10.9	10.5	11.4	10.6	10.4	9.5	9.5	11.8	12.9	10.8	10.5
	Four	3.9	4.1	3.8	4.3	4.1	3.9	3.5	3.7	4.6	4.2	3.7	4.7
	Five	2.1	3.4	2.4	3.5	2.0	3.4	1.4	3.5	2.8	3.5	3.1	3.0
	Six +	19.6	19.2	24.4	22.8	15.7	16.1	11.8	10.4	24.7	25.0	32.3	33.0
Not sure	5.2	5.2	4.4	3.9	5.9	6.4	3.9	3.6	4.7	4.7	10.6	11.7	



Baseline Monitor  
Income, Married  
December 2009

		Total		Income						Married				Kids @ Home			
		Adults		<\$40k		\$40K to \$75K		\$75K+		Yes		No		Yes		No	
		Dec	Nov	Dec	Nov	Dec	Nov	Dec	Nov	Dec	Nov	Dec	Nov	Dec	Nov	Dec	Nov
<b>Index</b>		<b>83.0</b>	<b>86.3</b>	<b>69.8</b>	<b>70.0</b>	<b>84.3</b>	<b>92.8</b>	<b>104.4</b>	<b>107.5</b>	<b>84.4</b>	<b>88.5</b>	<b>80.2</b>	<b>82.5</b>	<b>77.6</b>	<b>81.3</b>	<b>86.8</b>	<b>89.8</b>
Rate Econ	Excel	2.3	2.5	2.8	3.4	1.5	1.3	1.7	2.3	1.8	2.1	3.3	3.3	2.8	2.3	2.0	2.6
	Good	5.4	5.0	5.4	3.8	3.4	5.7	7.1	6.5	5.3	5.2	5.6	4.7	5.8	4.6	5.1	5.2
	Fair	33.7	32.1	27.7	26.6	37.8	36.8	38.6	35.7	34.2	32.1	32.8	32.2	31.9	29.4	35.1	34.1
	Poor	57.0	59.0	61.7	64.1	56.0	55.6	52.0	55.0	57.6	59.7	55.6	57.7	58.6	62.9	55.7	56.3
	Not sure	1.6	1.3	2.4	2.1	1.3	0.6	0.6	0.5	1.1	1.0	2.8	2.0	0.9	0.8	2.1	1.7
Econ Better or Worse	Better	26.4	26.8	20.7	19.6	26.7	31.8	35.4	35.7	25.7	27.3	27.9	26.0	25.5	24.9	27.1	28.1
	Worse	47.6	49.1	50.1	53.8	48.6	48.7	41.5	41.9	49.8	49.8	43.3	47.8	47.2	50.2	47.8	48.3
	Same	20.6	18.6	22.2	19.0	21.1	16.0	18.6	19.4	19.7	18.5	22.4	18.8	23.0	20.1	19.0	17.6
	Not sure	5.3	5.5	7.0	7.7	3.6	3.5	4.5	2.9	4.8	4.4	6.5	7.4	4.3	4.9	6.1	5.9
Rate Personal Finances	Excel	6.5	6.8	3.1	2.4	5.9	5.3	13.9	16.6	7.4	7.4	4.9	5.6	7.5	6.5	5.9	7.0
	Good	24.6	25.4	13.1	13.8	28.4	28.2	40.7	43.9	26.8	29.0	20.0	19.1	22.0	25.8	26.2	25.4
	Fair	40.6	41.2	39.9	41.4	45.7	49.9	36.8	30.6	42.5	41.0	36.6	41.4	40.5	36.6	40.7	44.1
	Poor	25.6	24.5	40.8	40.1	18.4	16.0	8.0	8.6	20.9	21.0	35.5	30.9	27.7	30.5	24.3	20.4
	Not sure	2.6	2.1	3.0	2.3	1.7	0.5	0.6	0.4	2.5	1.6	3.0	3.1	2.3	0.7	2.9	3.1
Personal Finances Better or Worse	Better	18.5	18.5	12.2	10.7	16.8	22.8	32.6	30.2	18.9	19.0	17.5	17.8	19.8	19.0	17.6	18.3
	Worse	49.5	48.9	57.5	60.3	50.2	43.8	34.9	35.0	49.5	49.1	49.3	48.7	49.8	49.6	49.0	48.4
	Same	29.3	29.8	27.1	24.8	30.2	32.4	31.9	34.4	29.4	30.3	29.2	28.8	28.1	28.9	30.2	30.4
	Not sure	2.8	2.8	3.1	4.2	2.8	1.0	0.6	0.4	2.2	1.7	4.0	4.7	2.3	2.4	3.1	2.9
Spending Compared to Last Month	More	32.3	27.3	36.1	34.3	29.7	22.3	31.4	20.2	31.0	24.1	35.1	33.0	36.6	27.4	29.6	27.0
	Less	26.1	26.2	26.9	26.3	27.5	28.1	23.7	25.5	26.0	28.2	26.2	22.4	25.5	27.0	26.4	25.7
	Same	39.8	45.3	34.5	37.8	42.4	49.3	44.1	53.2	41.1	47.1	37.2	42.0	36.6	45.0	42.0	45.6
	Not sure	1.8	1.3	2.5	1.6	0.4	0.3	0.7	1.2	1.9	0.6	1.5	2.6	1.3	0.5	2.1	1.8



**Baseline Monitor  
Income, Married  
December 2009 (cont.)**

		Total		Income						Married				Kids @ Home			
		Adults		<\$40k		\$40k to \$75k		\$75k+		Yes		No		Yes		No	
		Dec	Nov	Dec	Nov	Dec	Nov	Dec	Nov	Dec	Nov	Dec	Nov	Dec	Nov	Dec	Nov
<b>Index</b>		<b>86.3</b>	<b>85.8</b>	<b>70.0</b>	<b>69.1</b>	<b>92.8</b>	<b>90.0</b>	<b>107.5</b>	<b>110.0</b>	<b>88.5</b>	<b>89.4</b>	<b>82.5</b>	<b>78.7</b>	<b>81.3</b>	<b>81.4</b>	<b>89.8</b>	<b>88.4</b>
Spending Next Month	More	19.7	34.9	25.4	35.7	17.2	31.8	12.8	37.5	17.8	34.5	23.6	35.7	19.9	41.9	19.6	30.0
	Less	33.9	20.2	29.7	23.0	36.2	19.1	41.1	18.3	35.7	20.7	30.4	19.4	39.1	19.4	30.5	20.8
	Same	44.1	42.6	42.6	38.6	45.4	47.3	44.2	44.0	44.3	43.0	43.7	41.8	39.2	36.7	47.3	46.8
	Not sure	2.2	2.2	2.3	2.7	1.2	1.9	1.8	0.2	2.2	1.8	2.3	3.1	1.8	1.9	2.6	2.3
Add exp shortfall 30 days	Yes	42.2	39.7	52.6	49.6	39.1	35.0	28.1	29.9	40.1	37.7	46.4	43.3	46.9	43.4	38.9	37.3
	No	43.4	45.3	31.3	33.4	46.7	52.4	63.0	58.3	46.0	47.9	38.0	40.6	40.4	42.0	45.4	47.7
	Not sure	14.5	15.0	16.1	17.0	14.2	12.6	8.9	11.8	13.9	14.4	15.6	16.0	12.7	14.5	15.7	15.1
\$ After Debt Pay	Yes	42.7	48.2	28.6	30.3	44.4	59.2	66.5	70.3	45.3	52.1	37.3	41.1	36.6	45.3	47.0	50.4
	No	44.6	40.6	57.3	56.5	43.1	31.7	26.2	23.1	42.3	37.6	49.2	46.1	53.7	47.4	38.1	35.9
	Not sure	12.8	11.2	14.1	13.2	12.5	9.1	7.3	6.6	12.4	10.2	13.6	12.9	9.7	7.3	14.9	13.7
\$ Left v. Last Month	More	11.8	10.6	12.1	11.7	9.7	7.2	13.9	14.0	10.7	9.8	14.6	12.5	13.8	11.9	10.8	9.8
	Less	25.7	23.5	31.4	26.8	22.3	26.5	24.3	19.3	24.8	23.4	27.7	23.8	27.3	24.4	24.8	23.0
	Same	60.7	65.1	55.5	61.2	66.5	64.8	61.5	66.6	62.2	66.4	56.8	62.1	55.4	62.5	63.5	66.6
	Not sure	1.9	0.8	0.9	0.3	1.5	1.5	0.2	0.1	2.2	0.4	1.0	1.6	3.5	1.2	1.0	0.5
Mos Hold Lifestyle If Income Lost	None	28.4	28.0	38.7	39.0	23.6	22.3	17.1	17.8	25.7	25.8	33.8	31.9	36.6	37.7	22.7	21.1
	One	20.0	19.2	24.0	25.2	20.8	18.2	12.4	10.0	19.1	16.9	21.9	23.4	25.0	20.2	16.6	18.6
	Two	10.2	10.1	9.4	8.6	12.8	15.2	9.5	8.7	11.0	10.0	8.6	10.3	9.6	9.5	10.4	10.6
	Three	10.5	10.9	7.8	7.0	10.6	12.1	15.1	16.3	11.6	12.4	8.4	8.2	9.6	11.1	11.2	10.6
	Four	3.9	4.1	2.7	3.3	3.9	4.5	6.7	5.0	4.3	4.5	3.2	3.4	3.2	3.2	4.5	4.5
	Five	2.1	3.4	1.5	2.3	2.8	4.7	3.1	3.7	2.2	3.4	2.1	3.4	1.7	2.5	2.5	4.0
	Six +	19.6	19.2	10.6	10.4	21.7	19.2	34.7	34.8	21.8	21.7	15.2	14.4	11.9	12.1	25.0	24.1
Not sure	5.2	5.2	5.4	4.2	3.8	3.8	1.4	3.8	4.3	5.3	7.0	5.2	2.5	3.5	7.1	6.5	



**Category Spending**  
**Gender, Age**  
**December 2009**

		Gender				Age					
		Dec		Nov		Dec			Nov		
		M	F	M	F	18-39	40-64	65+	18-39	40-64	65+
Spending in Next Month on Household Expenses	More	32.0	35.7	35.8	38.5	31.5	36.7	35.8	36.9	38.4	36.2
	Less	12.5	13.2	11.0	8.8	17.0	9.6	7.3	12.1	8.4	6.1
	Same	52.9	49.1	52.5	50.8	48.3	52.3	55.6	49.7	52.1	56.2
	Not sure	2.6	2.0	0.7	1.8	3.2	1.4	1.4	1.4	1.1	1.5
Spending Next Month on Discretionary and Entertainment Exp.	More	9.5	9.1	10.8	11.3	12.6	6.7	5.0	14.8	8.6	5.2
	Less	49.4	55.5	51.0	49.9	53.6	54.2	46.6	51.9	51.8	42.6
	Same	38.4	31.8	35.0	35.0	30.8	36.4	43.8	29.5	37.5	46.4
	Not sure	2.7	3.6	3.1	3.7	3.0	2.8	4.6	3.8	2.0	5.8
Spending Next Month on Household Improvements	More	12.5	12.2	14.3	12.6	14.7	11.1	8.0	16.2	11.3	9.1
	Less	50.7	55.5	48.8	54.6	52.2	56.1	50.2	51.1	54.9	48.1
	Same	33.4	26.3	32.4	26.8	28.5	28.7	34.4	27.3	29.5	35.0
	Not sure	3.4	6.0	4.6	6.0	4.6	4.1	7.4	5.4	4.3	7.9
Spending in Next Month on Major Personal Purchases	More	10.0	9.2	12.0	9.3	12.7	7.0	5.7	12.6	8.9	7.7
	Less	47.3	54.5	47.7	51.8	48.8	56.3	47.3	49.7	52.6	44.7
	Same	39.0	31.8	37.0	34.1	34.0	33.8	41.4	32.7	35.9	42.7
	Not sure	3.8	4.5	3.3	4.8	4.6	2.9	5.6	5.0	2.6	4.9
Next Month – Save and/or Invest	More	10.1	9.6	11.3	4.4	13.8	6.7	4.5	10.3	5.2	4.0
	Less	37.9	42.6	38.7	42.2	39.3	42.1	40.5	40.5	41.3	39.7
	Same	48.2	43.6	47.7	48.6	41.9	48.7	50.5	45.0	51.1	51.8
	Not sure	3.8	4.2	2.3	4.8	5.0	2.5	4.6	4.3	2.4	4.6



Category Spending  
Income, Married  
December 2009

		Income						Married				Kids @ Home			
		Dec			Nov			Dec		Nov		Dec		Nov	
		<40k	40-75k	>75k	<40k	40-75k	>75k	Y	N	Y	N	Y	N	Y	N
Spending Next Month on Household Expenses	More	41.7	30.5	24.8	44.9	32.7	28.3	32.9	36.3	35.9	39.9	33.6	34.3	36.3	37.8
	Less	13.8	14.3	9.8	11.1	7.3	9.8	12.8	13.1	8.2	12.8	16.7	10.0	10.1	9.6
	Same	42.1	53.2	65.0	42.3	59.5	61.0	52.7	47.0	55.0	45.3	47.6	53.2	52.3	51.2
	Not sure	2.3	2.0	0.5	1.6	0.4	0.9	1.6	3.6	0.9	2.0	2.1	2.4	1.4	1.3
Spending Next Month on Discretionary and Entertainment Exp.	More	10.5	6.8	9.6	10.0	8.4	15.3	8.8	10.3	9.7	13.7	11.0	8.1	13.1	9.8
	Less	58.9	54.6	43.0	59.5	47.2	40.1	52.6	52.9	51.0	49.4	56.8	49.9	51.8	49.3
	Same	25.7	37.6	46.9	25.2	42.9	44.4	36.0	32.4	37.5	30.6	29.7	38.4	31.8	37.4
	Not sure	4.9	1.0	0.5	5.2	1.5	0.1	2.6	4.4	1.9	6.3	2.5	3.6	3.3	3.6
Spending Next Month on Household Improvements	More	11.8	10.6	14.9	11.4	12.0	18.5	12.7	11.7	12.2	15.3	14.6	10.9	14.0	12.9
	Less	59.1	53.2	46.3	58.6	51.7	44.6	53.4	53.1	53.8	48.7	53.9	52.7	54.1	50.3
	Same	23.2	32.6	37.4	23.4	31.0	35.4	29.9	28.5	29.8	28.4	28.0	30.6	27.0	31.0
	Not sure	5.9	3.6	1.4	6.6	5.3	1.5	4.0	6.7	4.2	7.6	3.4	5.8	4.9	5.7
Spending Next Month on Major Personal Purchases	More	10.3	8.0	9.7	9.4	9.2	14.0	8.3	12.0	9.3	12.7	10.8	8.7	10.6	10.5
	Less	58.1	50.0	42.9	59.1	46.6	40.7	51.7	50.3	50.0	49.7	50.5	51.6	52.6	48.1
	Same	26.4	39.1	46.6	26.6	42.1	43.2	36.6	31.9	37.5	31.5	35.3	35.0	33.3	37.0
	Not sure	5.2	2.9	0.8	4.8	2.0	2.1	3.3	5.8	3.1	6.1	3.4	4.7	3.6	4.3
Saving/Investing Next Month	More	10.1	7.2	12.6	5.9	5.9	12.4	8.2	13.2	6.7	9.0	9.8	9.9	6.6	8.2
	Less	52.0	38.0	24.3	52.8	38.0	24.5	39.7	42.1	38.8	44.0	42.2	39.1	43.5	38.7
	Same	32.7	52.7	62.4	36.2	54.2	61.7	48.9	39.1	51.7	41.9	44.2	46.8	46.5	49.3
	Not sure	5.2	2.2	0.7	5.1	2.0	1.4	3.3	5.6	2.8	5.2	3.8	4.2	3.4	3.8



**Pre-Holiday Spending Intentions  
Gender, Age  
December 2009**

		Gender				Age					
		Dec09		Nov09		Dec09			Nov09		
		M	F	M	F	18-39	40-64	65+	18-39	40-64	65+
Spending on holiday gifts this year?	More	10.1	10.0	8.9	6.4	14.3	5.7	6.6	10.9	4.6	3.7
	Less	61.4	65.5	62.7	66.3	64.4	66.8	54.1	66.7	65.6	56.3
	Same	26.3	23.0	26.7	24.2	19.1	26.4	37.1	19.3	28.1	37.7
	Not sure	2.2	1.5	1.8	3.0	2.1	1.1	2.3	3.0	1.8	2.3

**Pre-Holiday Spending Intentions  
Income, Married  
December 2009**

		Income						Married				Kids @ Home			
		Dec09			Nov09			Dec09		Nov09		Dec09		Nov09	
		<40k	40-75k	>75k	<40k	40-75k	>75k	Y	N	Y	N	Y	N	Y	N
Spending on holiday gifts this year?	More	11.5	5.5	13.0	7.8	6.5	8.5	9.7	10.7	5.9	10.5	12.6	8.0	8.2	7.1
	Less	70.2	64.9	53.4	70.5	66.2	57.3	63.8	63.3	65.5	63.2	67.0	61.4	68.6	61.9
	Same	16.6	28.0	32.6	19.1	26.6	33.1	25.6	22.3	27.3	21.8	19.6	28.0	21.0	28.3
	Not sure	1.7	1.6	1.0	2.6	0.7	1.1	0.9	3.7	1.3	4.5	0.7	2.6	2.1	2.7



**Post-Holiday Spending Assessment  
Gender, Age  
December 2009**

		Gender				Age					
		Dec09 Post		Dec09 Pre		Dec09 Post			Dec09 Pre		
		M	F	M	F	18-39	40-64	65+	18-39	40-64	65+
Did you spend more/less on holiday gifts this year?	More	22.0	10.2	10.1	10.0	21.8	10.3	8.6	14.3	5.7	6.6
	Less	44.0	56.4	61.4	65.5	47.5	55.7	49.4	64.4	66.8	54.1
	Same	32.9	29.5	26.3	23.0	27.8	31.8	39.4	19.1	26.4	37.1
	Not sure	1.1	3.8	2.2	1.5	2.8	2.3	2.6	2.1	1.1	2.3

**Post-Holiday Spending Assessment  
Income, Married  
December 2009**

		Income						Married				Kids @ Home			
		Dec09 Post			Dec09 Pre			Dec09 Post		Dec09 Pre		Dec09 Post		Dec09 Pre	
		<40k	40-75k	>75k	<40k	40-75k	>75k	Y	N	Y	N	Y	N	Y	N
Did you spend more/less on holiday gifts this year?	More	10.7	17.7	21.9	11.5	5.5	13.0	14.5	17.7	9.7	10.7	18.1	13.8	12.6	8.0
	Less	58.8	50.5	37.4	70.2	64.9	53.4	51.0	50.4	63.8	63.3	47.3	53.2	67.0	61.4
	Same	26.6	29.8	40.3	16.6	28.0	32.6	33.6	25.6	25.6	22.3	33.2	29.6	19.6	28.0
	Not sure	3.9	2.0	0.4	1.7	1.6	1.0	0.9	6.2	0.9	3.7	1.4	3.4	0.7	2.6