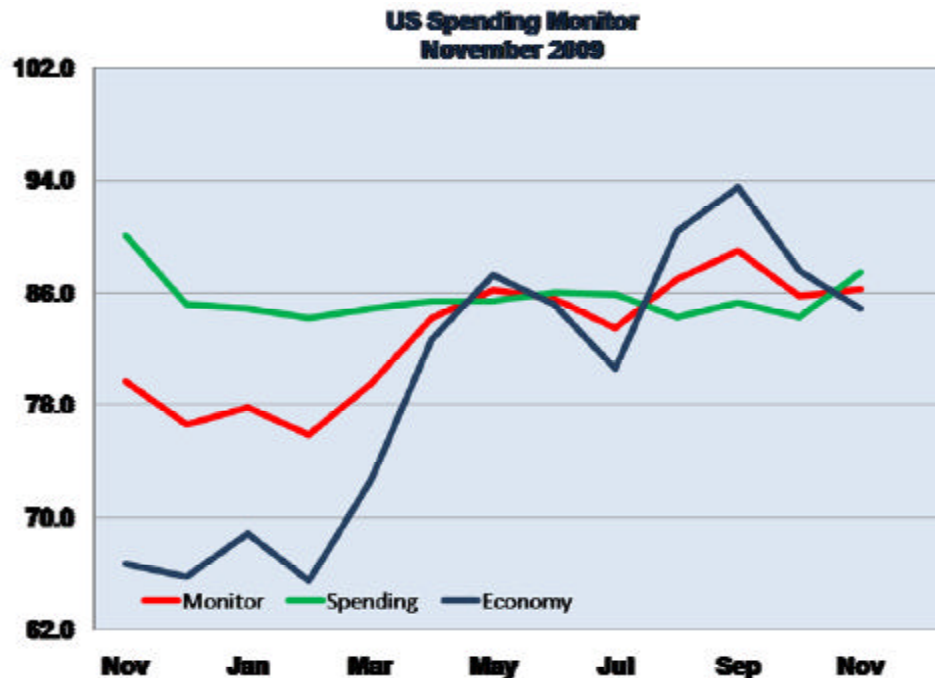




DISCOVER[®] U.S. SPENDING MONITORSM

	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr
DSM	86.3	85.8	89.0	87.0	83.5	85.6	86.2	84.2
Spending	87.5	84.3	85.3	84.3	85.9	86.0	85.4	85.4
Economy	84.9	87.6	93.5	90.4	80.6	85.2	87.3	82.7
DSBW*	76.5	88.5	87.7	89.8	82.1	80.9	78.1	88.5



The Discover[®] U.S. Spending MonitorSM 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).



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

Baseline Index Questions

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

	Nov	Oct	Sep	Aug	Jul	Jun
Excellent	2.5	2.1	2.8	2.5	1.8	2.2
Good	5.0	5.1	6.0	5.2	4.7	5.3
Fair	32.1	35.9	38.1	35.0	31.2	31.3
Poor	59.0	55.6	51.5	55.3	61.2	59.2
Not sure	1.3	1.2	1.7	1.9	1.1	2.0
Index	45.1	48.0	53.1	48.7	42.1	44.9

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

	Nov	Oct	Sep	Aug	Jul	Jun
Better	26.8	28.9	33.2	31.1	23.5	26.1
Worse	49.1	46.0	43.3	45.5	52.1	49.0
Same	18.6	20.4	19.0	17.9	19.3	19.0
Not sure	5.5	4.7	4.5	5.4	5.1	5.9
Index	129.2	137.8	149.6	142.4	118.9	128.3

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

	Nov	Oct	Sep	Aug	Jul	Jun
Excellent	6.8	6.7	6.6	6.3	6.9	7.6
Good	25.4	25.0	26.2	25.5	24.7	25.2
Fair	41.2	39.1	41.8	41.9	41.2	41.6
Poor	24.5	26.8	22.9	24.4	24.6	23.5
Not sure	2.1	2.5	2.4	1.9	2.5	2.2
Index	88.0	85.7	89.7	87.7	87.4	89.3

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

	Nov	Oct	Sep	Aug	Jul	Jun
Better	18.5	19.9	21.1	21.1	18.2	19.3
Worse	48.9	48.5	47.5	46.4	51.3	48.8
Same	29.8	29.4	29.4	30.0	27.3	29.1
Not sure	2.8	2.1	2.0	2.5	3.2	2.7
Index	77.1	79.1	81.6	82.7	74.2	78.1

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?

	Nov	Oct	Sep	Aug	Jul	Jun
More	27.3	27.5	23.8	26.4	25.3	27.3
Less	26.2	26.9	28.0	28.3	29.7	28.9
Same	45.3	44.5	47.1	44.3	43.8	42.3
Not sure	1.3	1.2	1.1	1.0	1.2	1.4
Index	76.0	75.7	72.1	73.7	71.9	74.0

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

	Nov	Oct	Sep	Aug	Jul	Jun
More	34.9	24.6	19.4	20.2	20.9	22.5
Less	20.2	24.0	24.5	25.7	24.8	24.0
Same	42.6	49.2	54.3	51.6	52.4	51.3
Not sure	2.2	2.2	1.8	2.5	2.0	2.2
Index	90.3	79.2	74.7	74.4	75.6	77.5



Discover US Spending Monitor
November 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?

	Nov	Oct	Sep	Aug	Jul	Jun
Yes	39.7	40.7	37.7	40.0	39.3	39.0
No	45.3	45.0	47.4	45.6	46.8	46.4
Not sure	15.0	14.4	14.9	14.3	13.9	14.6
Index	94.7	93.5	98.4	94.7	96.4	96.3

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

	Nov	Oct	Sep	Aug	Jul	Jun
Yes	48.2	44.4	47.1	46.2	46.7	47.4
No	40.6	43.4	40.9	41.2	41.4	40.3
Not sure	11.2	12.2	11.9	12.6	11.9	12.3
Index	88.4	83.0	87.3	86.2	86.5	88.0

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?

	Nov	Oct	Sep	Aug	Jul	Jun
More	10.6	10.3	10.4	9.8	9.8	12.3
Less	23.5	20.3	18.7	22.1	19.3	19.8
Same	65.1	68.7	70.0	67.1	69.6	67.0
Not sure	0.8	0.7	1.0	1.0	1.4	0.8
Index	97.3	99.1	99.7	97.8	99.1	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?

	Nov	Oct	Sep	Aug	Jul	Jun
None	28.0	29.3	27.5	27.3	25.8	27.4
1 mo.	19.2	18.1	17.5	18.1	16.3	17.4
2 mos.	10.1	9.3	10.3	10.8	11.2	10.5
3 mos.	10.9	10.7	10.7	10.6	12.7	11.3
4 mos.	4.1	3.2	4.5	3.7	3.8	4.4
5 mos.	3.4	2.7	2.6	3.3	3.1	2.5
6 or more	19.2	20.9	22.0	21.1	22.8	21.4
Not sure	5.2	5.7	4.9	5.1	4.4	5.2
Index	88.2	89.9	94.3	92.7	98.9	93.9



**Category Spending
November 2009**

1* Spending next month on household expenses?

	Nov	Oct	Sep	Aug	Jul	Jun
More	37.3	34.0	26.8	27.9	29.0	34.7
Less	9.8	12.5	11.0	12.6	11.1	12.7
Same	51.6	52.0	60.7	57.6	57.9	51.3
Not sure	1.3	1.5	1.4	1.9	2.0	1.2

2* Spending next month on discretionary personal expenses?

	Nov	Oct	Sep	Aug	Jul	Jun
More	11.1	7.5	8.1	7.9	9.1	9.0
Less	50.4	51.6	49.9	52.4	53.0	51.1
Same	35.0	37.3	39.2	36.7	34.9	37.0
Not sure	3.4	3.6	2.8	3.0	3.0	2.8

3* Spending next month on household improvements?

	Nov	Oct	Sep	Aug	Jul	Jun
More	13.3	13.7	13.5	12.4	14.8	14.8
Less	52.0	52.2	50.0	53.0	50.3	50.4
Same	29.3	29.1	31.6	29.7	29.7	30.1
Not sure	5.4	5.1	5.0	4.9	5.2	4.8

4* Spending next month on major personal purchases?

	Nov	Oct	Sep	Aug	Jul	Jun
More	10.5	8.9	9.9	13.3	15.5	14.8
Less	49.9	50.8	50.4	48.1	50.0	47.8
Same	35.4	36.4	36.3	34.5	31.7	33.4
Not sure	4.2	3.9	3.4	4.1	2.8	3.9

5* Saving and investing next month?

	Nov	Oct	Sep	Aug	Jul	Jun
More	7.5	7.9	9.5	9.8	8.7	10.2
Less	40.6	40.1	38.4	38.8	41.9	40.3
Same	48.2	48.2	49.7	48.1	46.4	45.6
Not sure	3.7	3.8	2.4	3.3	3.1	3.8

6* Spending on holiday gifts this year?

	Nov09	Oct09	>	Nov08	Nov07
More	7.5	6.6		9.1	16.1
Less	64.7	62.7		63.2	52.4
Same	25.3	28.4		26.0	29.8
Not sure	2.5	2.3		1.8	1.7



Baseline Monitor
Gender, Age
November 2009

		Total		Gender				Age					
		Adults		Male		Female		18-39		40-64		65+	
		Nov	Oct	Nov	Oct	Nov	Oct	Nov	Oct	Nov	Oct	Nov	Oct
Index		86.3	85.8	88.1	89.9	84.8	82.3	83.7	82.3	86.6	86.6	94.0	94.3
Rate Econ	Excellent	2.5	2.1	3.3	2.7	1.8	1.7	3.2	2.7	1.8	1.2	2.1	2.3
	Good	5.0	5.1	6.8	6.0	3.6	4.4	5.3	5.0	4.2	4.7	6.1	6.5
	Fair	32.1	35.9	29.8	36.6	34.1	35.2	29.8	36.5	33.3	34.3	36.7	37.4
	Poor	59.0	55.6	58.9	53.3	59.0	57.6	60.1	54.6	59.8	58.8	53.5	51.5
	Not sure	1.3	1.2	1.1	1.4	1.5	1.1	1.6	1.1	0.9	0.9	1.7	2.4
Econ Better or Worse	Better	26.8	28.9	27.8	31.3	26.0	26.8	26.5	30.5	27.7	28.2	25.7	25.3
	Worse	49.1	46.0	51.7	44.5	47.0	47.3	48.7	45.0	50.3	47.9	47.6	45.0
	Stay same	18.6	20.4	16.6	20.9	20.3	20.0	18.9	20.1	17.4	19.9	20.2	22.4
	Not sure	5.5	4.7	4.0	3.3	6.7	5.9	5.8	4.3	4.6	4.0	6.5	7.3
Rate Personal Finances	Excellent	6.8	6.7	9.9	8.8	4.2	4.9	7.5	7.7	6.3	5.8	5.7	5.8
	Good	25.4	25.0	25.6	25.0	25.3	25.0	24.1	22.3	26.1	27.3	28.0	28.0
	Fair	41.2	39.1	40.5	38.7	41.7	39.4	37.9	34.8	43.3	41.8	46.4	45.6
	Poor	24.5	26.8	21.4	25.3	27.1	28.0	28.3	32.6	22.6	23.4	16.9	16.8
	Not sure	2.1	2.5	2.6	2.2	1.7	2.8	2.2	2.6	1.6	1.8	3.0	3.8
Personal Finances Better or Worse	Better	18.5	19.9	20.2	23.2	17.2	17.2	20.9	21.8	18.0	20.1	12.5	14.0
	Worse	48.9	48.5	48.4	47.9	49.4	49.1	46.3	47.6	51.5	49.9	51.4	48.5
	Stay same	29.8	29.4	28.8	27.4	30.6	31.1	29.4	28.7	28.6	28.0	33.6	34.5
	Not sure	2.8	2.1	2.7	1.5	2.8	2.6	3.5	1.9	1.9	2.0	2.6	2.9
Spending Compared to Last Month	More	27.3	27.5	26.4	26.7	28.0	28.2	29.0	30.8	25.0	23.5	26.9	26.4
	Less	26.2	26.9	28.2	27.0	24.5	26.7	25.9	26.7	29.3	30.1	20.0	20.3
	About same	45.3	44.5	43.4	44.7	46.8	44.2	43.4	41.1	44.9	45.7	51.9	52.0
	Not sure	1.3	1.2	1.9	1.5	0.8	0.9	1.7	1.4	0.8	0.8	1.2	1.4



Baseline Monitor
Gender, Age
November 2009 (cont.)

		Total		Gender				Age					
		Adults		Male		Female		18-39		40-64		65+	
		Nov	Oct	Nov	Oct	Nov	Oct	Nov	Oct	Nov	Oct	Nov	Oct
Index		86.3	85.8	88.1	89.9	84.8	82.3	83.7	82.3	86.6	86.6	94.0	94.3
Spending Next Month	More	34.9	24.6	32.0	22.4	37.4	26.5	40.5	28.8	30.9	20.8	26.9	20.5
	Less	20.2	24.0	23.8	25.4	17.3	22.8	19.9	26.6	22.7	24.0	15.7	16.0
	About same	42.6	49.2	42.3	50.1	42.8	48.4	37.1	42.5	44.9	53.3	54.4	60.3
	Not sure	2.2	2.2	1.9	2.1	2.5	2.3	2.5	2.1	1.5	1.9	3.0	3.1
Add Exp. or Shortfall Next 30 Days	Yes	39.7	40.7	39.5	38.6	39.9	42.4	41.3	45.7	41.8	39.5	30.1	28.0
	No	45.3	45.0	46.3	48.0	44.5	42.4	44.1	42.0	44.2	46.3	51.4	50.8
	Not sure	15.0	14.4	14.2	13.4	15.7	15.2	14.6	12.3	14.0	14.2	18.5	21.2
Money Left After Paying Debts	Yes	48.2	44.4	51.7	48.5	45.4	41.0	47.5	40.7	48.0	47.3	50.8	49.4
	No	40.6	43.4	37.6	40.8	43.1	45.6	44.3	48.8	39.7	41.7	31.2	31.0
	Not sure	11.2	12.2	10.8	10.7	11.5	13.4	8.2	10.6	12.3	11.0	17.9	19.7
Money Left Compared to Last Month	More	10.6	10.3	12.6	11.3	8.7	9.3	15.4	13.6	7.1	8.1	4.0	6.9
	Less	23.5	20.3	21.3	18.2	25.6	22.4	24.7	22.2	23.0	19.2	21.2	17.9
	About same	65.1	68.7	65.7	69.8	64.6	67.6	59.1	63.8	69.1	71.8	73.7	74.0
	Not sure	0.8	0.7	0.4	0.7	1.2	0.7	0.7	0.3	0.7	1.0	1.2	1.2
Months Continue Lifestyle If You Lost Income	None	28.0	29.3	22.8	24.3	32.2	33.5	36.3	38.8	22.7	22.9	14.0	15.1
	One	19.2	18.1	20.1	17.5	18.4	18.7	23.3	20.2	15.5	16.6	14.8	15.5
	Two	10.1	9.3	11.2	9.8	9.2	8.9	9.8	8.4	11.4	11.1	8.2	8.3
	Three	10.9	10.7	11.4	11.8	10.4	9.8	9.5	10.4	12.9	10.9	10.5	11.1
	Four	4.1	3.2	4.3	3.2	3.9	3.2	3.7	2.7	4.2	3.9	4.7	3.3
	Five	3.4	2.7	3.5	3.2	3.4	2.4	3.5	2.2	3.5	3.4	3.0	2.8
	Six +	19.2	20.9	22.8	25.9	16.1	16.6	10.4	13.1	25.0	26.0	33.0	32.5
Not sure	5.2	5.7	3.9	4.2	6.4	6.9	3.6	4.1	4.7	5.2	11.7	11.3	



Baseline Monitor
Income, Married
November 2009

		Total		Income						Married				Kids @ Home			
		Adults		<\$40k		\$40K to \$75K		\$75K+		Yes		No		Yes		No	
		Nov	Oct	Nov	Oct	Nov	Oct	Nov	Oct	Nov	Oct	Nov	Oct	Nov	Oct	Nov	Oct
Index		86.3	85.8	70.0	69.1	92.8	90.0	107.5	110.0	88.5	89.4	82.5	78.7	81.3	81.4	89.8	88.4
Rate Econ	Excel	2.5	2.1	3.4	2.6	1.3	1.0	2.3	2.4	2.1	1.8	3.3	2.7	2.3	2.6	2.6	1.8
	Good	5.0	5.1	3.8	4.0	5.7	4.7	6.5	6.5	5.2	5.3	4.7	4.9	4.6	4.1	5.2	5.8
	Fair	32.1	35.9	26.6	28.7	36.8	40.0	35.7	44.0	32.1	38.3	32.2	31.0	29.4	36.3	34.1	35.4
	Poor	59.0	55.6	64.1	62.7	55.6	53.8	55.0	46.5	59.7	53.8	57.7	59.1	62.9	56.4	56.3	55.3
	Not sure	1.3	1.2	2.1	2.0	0.6	0.4	0.5	0.5	1.0	0.8	2.0	2.2	0.8	0.6	1.7	1.7
Econ Better or Worse	Better	26.8	28.9	19.6	20.0	31.8	30.0	35.7	44.7	27.3	29.7	26.0	27.2	24.9	30.1	28.1	27.9
	Worse	49.1	46.0	53.8	51.2	48.7	46.5	41.9	36.9	49.8	47.3	47.8	43.6	50.2	47.1	48.3	45.5
	Same	18.6	20.4	19.0	22.2	16.0	20.0	19.4	17.3	18.5	19.6	18.8	22.0	20.1	18.1	17.6	21.9
	Not sure	5.5	4.7	7.7	6.6	3.5	3.5	2.9	1.1	4.4	3.4	7.4	7.2	4.9	4.6	5.9	4.7
Rate Personal Finances	Excel	6.8	6.7	2.4	2.6	5.3	5.1	16.6	16.4	7.4	7.9	5.6	4.4	6.5	8.0	7.0	5.5
	Good	25.4	25.0	13.8	10.5	28.2	31.4	43.9	43.4	29.0	29.5	19.1	16.1	25.8	24.2	25.4	25.7
	Fair	41.2	39.1	41.4	37.9	49.9	45.9	30.6	33.4	41.0	40.5	41.4	36.3	36.6	36.5	44.1	40.7
	Poor	24.5	26.8	40.1	44.9	16.0	17.0	8.6	6.6	21.0	20.5	30.9	38.9	30.5	29.1	20.4	25.4
	Not sure	2.1	2.5	2.3	4.0	0.5	0.7	0.4	0.2	1.6	1.6	3.1	4.3	0.7	2.3	3.1	2.7
Personal Finances Better or Worse	Better	18.5	19.9	10.7	11.1	22.8	21.0	30.2	35.5	19.0	22.5	17.8	15.0	19.0	21.2	18.3	19.1
	Worse	48.9	48.5	60.3	58.1	43.8	45.5	35.0	35.3	49.1	46.7	48.7	52.2	49.6	48.9	48.4	48.3
	Same	29.8	29.4	24.8	27.4	32.4	32.5	34.4	28.9	30.3	29.0	28.8	30.2	28.9	28.4	30.4	30.2
	Not sure	2.8	2.1	4.2	3.4	1.0	1.0	0.4	0.3	1.7	1.9	4.7	2.6	2.4	1.6	2.9	2.4
Spending Compared to Last Month	More	27.3	27.5	34.3	33.5	22.3	24.1	20.2	22.4	24.1	25.7	33.0	31.1	27.4	30.4	27.0	25.6
	Less	26.2	26.9	26.3	26.9	28.1	29.0	25.5	25.8	28.2	27.6	22.4	25.4	27.0	27.7	25.7	26.5
	Same	45.3	44.5	37.8	38.2	49.3	46.4	53.2	51.6	47.1	46.0	42.0	41.5	45.0	41.1	45.6	46.4
	Not sure	1.3	1.2	1.6	1.5	0.3	0.6	1.2	0.2	0.6	0.7	2.6	2.1	0.5	0.8	1.8	1.4



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

		Total		Income						Married				Kids @ Home			
		LV		<\$40k		\$40k to \$75k		\$75k+		Yes		No		Yes		No	
		Nov	Oct	Nov	Oct	Nov	Oct	Nov	Oct	Nov	Oct	Nov	Oct	Nov	Oct	Nov	Oct
Index		86.3	85.8	70.0	69.1	92.8	90.0	107.5	110.0	88.5	89.4	82.5	78.7	81.3	81.4	89.8	88.4
Spending Next Month	More	34.9	24.6	35.7	30.1	31.8	23.2	37.5	16.8	34.5	22.8	35.7	28.1	41.9	27.2	30.0	22.9
	Less	20.2	24.0	23.0	23.6	19.1	24.5	18.3	26.3	20.7	24.5	19.4	23.1	19.4	27.6	20.8	21.8
	Same	42.6	49.2	38.6	43.4	47.3	51.3	44.0	55.9	43.0	51.0	41.8	45.7	36.7	44.1	46.8	52.3
	Not sure	2.2	2.2	2.7	2.9	1.9	1.0	0.2	1.0	1.8	1.7	3.1	3.1	1.9	1.1	2.3	2.9
Add exp shortfall 30 days	Yes	39.7	40.7	49.6	48.9	35.0	38.0	29.9	30.8	37.7	40.1	43.3	41.8	43.4	46.5	37.3	37.0
	No	45.3	45.0	33.4	34.3	52.4	49.6	58.3	60.6	47.9	46.5	40.6	41.9	42.0	40.6	47.7	47.6
	Not sure	15.0	14.4	17.0	16.8	12.6	12.4	11.8	8.6	14.4	13.4	16.0	16.3	14.5	12.9	15.1	15.4
\$ After Debt Pay	Yes	48.2	44.4	30.3	26.2	59.2	51.6	70.3	69.9	52.1	49.1	41.1	35.2	45.3	39.3	50.4	47.7
	No	40.6	43.4	56.5	58.9	31.7	38.4	23.1	24.6	37.6	39.8	46.1	50.5	47.4	51.8	35.9	38.0
	Not sure	11.2	12.2	13.2	14.9	9.1	10.0	6.6	5.6	10.2	11.1	12.9	14.3	7.3	8.9	13.7	14.3
\$ Left v. Last Month	More	10.6	10.3	11.7	10.0	7.2	9.0	14.0	12.4	9.8	11.0	12.5	8.4	11.9	15.3	9.8	7.6
	Less	23.5	20.3	26.8	28.1	26.5	19.7	19.3	15.9	23.4	18.7	23.8	24.8	24.4	17.7	23.0	22.0
	Same	65.1	68.7	61.2	61.3	64.8	71.1	66.6	71.5	66.4	69.8	62.1	65.5	62.5	66.7	66.6	69.4
	Not sure	0.8	0.7	0.3	0.6	1.5	0.3	0.1	0.2	0.4	0.5	1.6	1.3	1.2	0.3	0.5	1.0
Mos Hold Lifestyle Income Lost	None	28.0	29.3	39.0	40.7	22.3	26.4	17.8	14.8	25.8	24.3	31.9	39.2	37.7	37.8	21.1	23.7
	One	19.2	18.1	25.2	23.1	18.2	16.3	10.0	11.7	16.9	16.8	23.4	20.8	20.2	18.4	18.6	18.0
	Two	10.1	9.3	8.6	8.1	15.2	10.6	8.7	9.7	10.0	10.9	10.3	6.3	9.5	9.2	10.6	9.2
	Three	10.9	10.7	7.0	9.1	12.1	12.5	16.3	13.4	12.4	11.9	8.2	8.5	11.1	11.0	10.6	10.6
	Four	4.1	3.2	3.3	1.7	4.5	4.2	5.0	5.4	4.5	3.8	3.4	2.1	3.2	2.6	4.5	3.6
	Five	3.4	2.7	2.3	2.0	4.7	3.0	3.7	4.1	3.4	3.0	3.4	2.3	2.5	2.3	4.0	3.1
	Six +	19.2	20.9	10.4	9.7	19.2	23.6	34.8	37.9	21.7	24.2	14.4	14.4	12.1	15.0	24.1	24.8
Not sure	5.2	5.7	4.2	5.7	3.8	3.5	3.8	3.1	5.3	5.3	5.2	6.4	3.5	3.7	6.5	6.9	



Category Spending
Gender, Age
November 2009

		Gender				Age					
		Nov		Oct		Nov			Oct		
		M	F	M	F	18-39	40-64	65+	18-39	40-64	65+
Spending in Next Month on Household Expenses	More	35.8	38.5	31.2	36.3	36.9	38.4	36.2	34.1	34.0	33.5
	Less	11.0	8.8	12.6	12.5	12.1	8.4	6.1	15.7	10.8	6.8
	Same	52.5	50.8	54.7	49.7	49.7	52.1	56.2	48.5	53.9	58.0
	Not sure	0.7	1.8	1.6	1.5	1.4	1.1	1.5	1.7	1.2	1.8
Spending Next Month on Discretionary and Entertainment Exp.	More	10.8	11.3	8.3	6.9	14.8	8.6	5.2	9.9	5.6	4.8
	Less	51.0	49.9	50.5	52.5	51.9	51.8	42.6	53.1	53.5	42.9
	Same	35.0	35.0	38.3	36.4	29.5	37.5	46.4	33.3	38.4	46.7
	Not sure	3.1	3.7	2.9	4.2	3.8	2.0	5.8	3.7	2.5	5.6
Spending Next Month on Household Improvements	More	14.3	12.6	14.0	13.3	16.2	11.3	9.1	16.2	11.9	9.8
	Less	48.8	54.6	51.2	53.0	51.1	54.9	48.1	51.8	55.1	46.9
	Same	32.4	26.8	30.9	27.6	27.3	29.5	35.0	27.5	28.8	34.6
	Not sure	4.6	6.0	3.9	6.0	5.4	4.3	7.9	4.5	4.1	8.7
Spending in Next Month on Major Personal Purchases	More	12.0	9.3	8.9	8.8	12.6	8.9	7.7	10.7	7.5	6.5
	Less	47.7	51.8	49.3	52.0	49.7	52.6	44.7	50.1	54.1	45.3
	Same	37.0	34.1	39.5	33.9	32.7	35.9	42.7	35.6	35.2	41.6
	Not sure	3.3	4.8	2.3	5.2	5.0	2.6	4.9	3.6	3.2	6.6
Next Month – Save and/or Invest	More	11.3	4.4	9.9	6.3	10.3	5.2	4.0	10.6	6.1	4.1
	Less	38.7	42.2	39.6	40.5	40.5	41.3	39.7	39.2	41.3	40.1
	Same	47.7	48.6	47.6	48.7	45.0	51.1	51.8	46.2	50.0	50.3
	Not sure	2.3	4.8	2.9	4.5	4.3	2.4	4.6	4.0	2.7	5.6



Category Spending
Income, Married
November 2009

		Income						Married				Kids @ Home			
		Nov			Oct			Nov		Oct		Nov		Oct	
		<40k	40-75k	>75k	<40k	40-75k	>75k	Y	N	Y	N	Y	N	Y	N
Spending Next Month on Household Expenses	More	44.9	32.7	28.3	42.2	33.0	21.4	35.9	39.9	32.0	37.8	36.3	37.8	34.6	33.7
	Less	11.1	7.3	9.8	13.0	13.2	12.2	8.2	12.8	11.8	13.9	10.1	9.6	14.1	11.6
	Same	42.3	59.5	61.0	42.3	53.6	66.0	55.0	45.3	55.0	46.1	52.3	51.2	49.5	53.3
	Not sure	1.6	0.4	0.9	2.5	0.2	0.4	0.9	2.0	1.2	2.2	1.4	1.3	1.7	1.4
Spending Next Month on Discretionary and Entertainment Exp.	More	10.0	8.4	15.3	9.1	6.2	6.6	9.7	13.7	7.0	8.6	13.1	9.8	8.1	7.2
	Less	59.5	47.2	40.1	57.2	53.5	42.2	51.0	49.4	51.4	51.9	51.8	49.3	56.3	48.7
	Same	25.2	42.9	44.4	27.6	39.0	51.0	37.5	30.6	39.3	33.4	31.8	37.4	32.6	40.1
	Not sure	5.2	1.5	0.1	6.1	1.2	0.2	1.9	6.3	2.3	6.2	3.3	3.6	3.0	4.0
Spending Next Month on Household Improvements	More	11.4	12.0	18.5	12.0	12.4	19.3	12.2	15.3	14.5	12.0	14.0	12.9	15.4	12.5
	Less	58.6	51.7	44.6	57.6	52.2	45.4	53.8	48.7	52.0	52.6	54.1	50.3	54.2	51.0
	Same	23.4	31.0	35.4	22.3	32.5	34.8	29.8	28.4	29.5	28.2	27.0	31.0	26.0	30.9
	Not sure	6.6	5.3	1.5	8.1	2.9	0.6	4.2	7.6	4.0	7.2	4.9	5.7	4.4	5.5
Spending Next Month on Major Personal Purchases	More	9.4	9.2	14.0	9.6	7.4	10.4	9.3	12.7	8.1	10.3	10.6	10.5	9.3	8.6
	Less	59.1	46.6	40.7	57.6	51.7	41.5	50.0	49.7	50.9	50.6	52.6	48.1	53.6	49.0
	Same	26.6	42.1	43.2	27.2	38.6	47.4	37.5	31.5	37.9	33.6	33.3	37.0	33.4	38.3
	Not sure	4.8	2.0	2.1	5.7	2.3	0.7	3.1	6.1	3.1	5.6	3.6	4.3	3.7	4.0
Saving/Investing Next Month	More	5.9	5.9	12.4	5.7	6.1	14.0	6.7	9.0	8.5	6.8	6.6	8.2	9.2	7.1
	Less	52.8	38.0	24.5	55.4	34.9	22.8	38.8	44.0	37.1	45.9	43.5	38.7	40.9	39.7
	Same	36.2	54.2	61.7	33.5	57.3	61.8	51.7	41.9	51.9	40.9	46.5	49.3	46.6	49.0
	Not sure	5.1	2.0	1.4	5.3	1.7	1.4	2.8	5.2	2.4	6.5	3.4	3.8	3.3	4.2



**Holiday Spending
Gender, Age
November 2009**

		Gender				Age					
		Nov09		Nov08		Nov09			Nov08		
		M	F	M	F	18-39	40-64	65+	18-39	40-64	65+
Spending on holiday gifts this year?	More	8.9	6.4	8.6	9.3	10.9	4.6	3.7	13.6	5.0	3.9
	Less	62.7	66.3	61.3	63.4	66.7	65.6	56.3	61.2	66.7	56.3
	Same	26.7	24.2	28.8	24.8	19.3	28.1	37.7	23.0	26.5	38.2
	Not sure	1.8	3.0	1.4	2.5	3.0	1.8	2.3	2.2	1.7	1.6

**Holiday Spending
Income, Married
November 2009**

		Income						Married				Kids @ Home			
		Nov09			Nov08			Nov09		Nov08		Nov09		Nov08	
		<40k	40-75k	>75k	<40k	40-75k	>75k	Y	N	Y	N	Y	N	Y	N
Spending on holiday gifts this year?	More	7.8	6.5	8.5	10.0	6.7	10.3	5.9	10.5	8.7	9.5	8.2	7.1	11.2	7.2
	Less	70.5	66.2	57.3	65.6	65.3	54.8	65.5	63.2	62.2	62.7	68.6	61.9	64.3	60.9
	Same	19.1	26.6	33.1	21.1	26.7	34.4	27.3	21.8	28.6	22.8	21.0	28.3	22.3	30.0
	Not sure	2.6	0.7	1.1	3.4	1.3	0.5	1.3	4.5	0.5	5.0	2.1	2.7	2.1	1.8