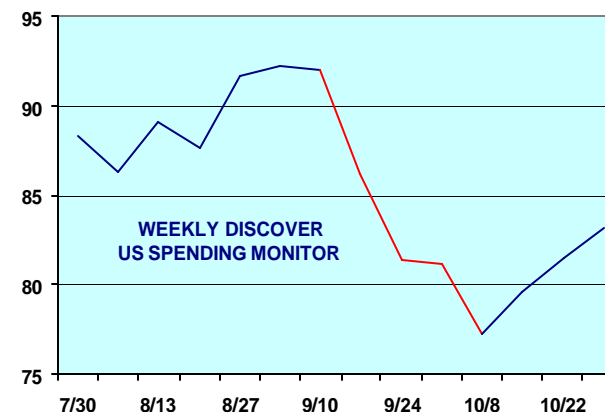


DISCOVER® U.S. SPENDING MONITORSM

	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar
DSM	80.4	86.5	88.7	86.1	86.0	86.8	85.4	85.1
Spending	91.0	95.6	95.8	97.5	97.6	97.9	95.3	93.9
Econ	67.2	75.2	79.9	71.9	71.4	73.0	73.0	74.2
DSBW	71.4	74.6	86.9	84.6	71.8	81.8	76.1	77.8

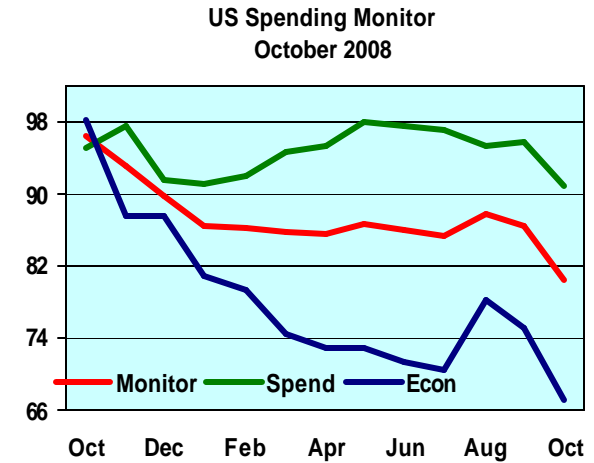
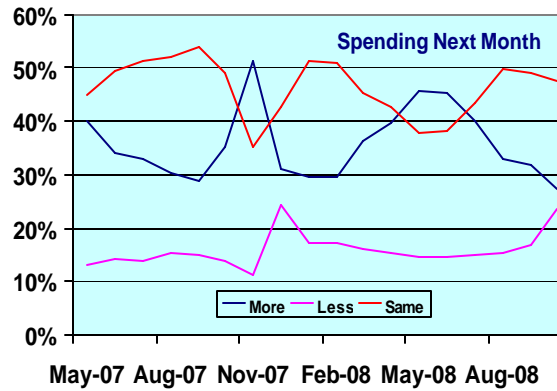
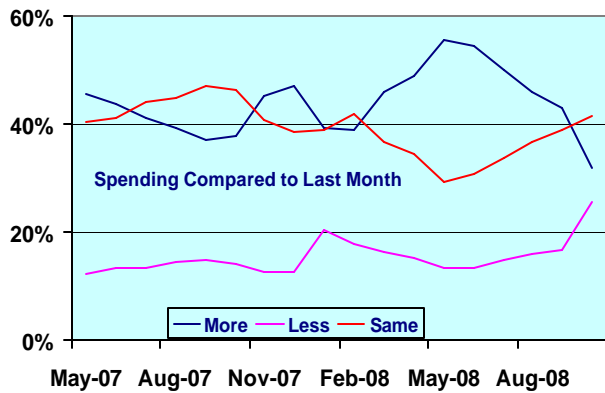
The Discover U.S. Spending Monitor tumbled six points in

October to the lowest level in its history. Deepening consumer pessimism about the economy drove the index down. Only 8.4 percent of this month's sample said that they thought the U.S. economy was good or excellent, down from 13.2 percent in September. A large majority (62.7) percent rated the economy as poor, a 7.6 percent increase from the previous 30 day period. Only 9.8 percent think the economy is getting better and 72 percent think it is getting worse. This month, the economic woes may be trickling down to attitudes about personal finances. Having held fairly steady through the summer and early fall despite record breaking gasoline prices, opinions about personal finances declined in October. More than 60 percent of this month's 14,000 respondents to the Monitor survey rate their finances as fair or poor, marking the first time in the history of the Monitor that this measure has been at or above the 60 percent mark. In addition, there was a 4-point increase this month in the percent of people who claim that their finances are getting worse, up to 55.5 percent from 51.5 percent a month earlier.



The increased pessimism is an outgrowth of well-documented troubles in financial and credit markets in the U.S. and throughout the world. When asked if the crisis was affecting their spending patterns, two consumers in three (65.4 percent) said they were changing their spending patterns, with 89.1 percent of the alteration coming in the form of less spending in the months immediately ahead. With the all important holiday shopping season approaching, the Monitor asked consumers if the financial crisis would change their spending plans for the period. More than 66 percent said that they planned to cut back on their spending this season.

The economic situation caught up to the spending side of the Monitor equation this month as well. The gap between those who say they are spending more compared to last month and those who expect to spend more next month slipped to its smallest interval since the inception of the Monitor. Indicative of the malaise in consumer spending, a record low 31.7 percent of the country said they spent more this month than last. Likewise, a record low 27.4 percent said they would be spending more next month. By contrast, both of these measures set records in terms of the percent of people who said they were spending less.



In terms of category spending, the dramatic reversal in the pump prices of gasoline showed up in lowered expectations for household expenses in October. For the first time since the Monitor began surveying on spending segments, fewer than 40 percent of consumers are looking to spend more next month on household necessities. By the same token, there is no sign that consumers are willing to take their gas savings and apply it to expenses in other categories. In fact, of the 11 percent who said they did increase spending in other areas, 57 percent said they buy more gas and food first. Only 14.3 percent said they would indulge in entertainment and only 9.1 percent said they would put the money in savings.

A couple of bright spots in the Monitor show that a majority of consumers (52 percent) continue to have money left over after paying the monthly bills, and fewer consumers (37.6 percent) are concerned they may have an income shortfall or added expense within the next 30 days. This is the fourth straight month this number has dropped.

Perhaps the most sobering aspect of the segment data for October is the precipitous change to the negative in attitudes among people who earn more than \$75,000 a year. Normally the nation's most optimistic group and its biggest spenders, 60.3 percent of this group rated the economy as poor in October, up almost 12 points from the month before. In October, almost half of the high earners (49.8 percent) said they thought their finances were getting worse, compared to 40.8 in September. This month, 26.4 percent said they will spend less in November. Last month only 18.3 percent were going to spend less. They were the most likely of all the income segments to reduce spending in response to the financial crisis and they were the most aggressive about saying that they would not increase spending in other areas as a result of lower gas prices.

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

Baseline Index Questions

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

	Oct	Sep	Aug	Jul	Jun	May
Excellent	2.5	2.7	3.4	3.1	3.3	3.8
Good	5.9	11.0	12.2	10.0	11.4	11.3
Fair	27.8	30.3	32.7	31.4	30.4	30.6
Poor	62.7	55.1	50.4	54.2	53.6	53.2
Not sure	1.2	0.9	1.3	1.3	1.3	1.0
Index	42.4	54.5	60.6	54.6	56.8	57.4

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

	Oct	Sep	Aug	Jul	Jun	May
Better	9.8	12.1	15.3	10.3	9.7	11.5
Worse	72.0	69.5	65.0	73.0	74.1	72.8
Same	12.6	13.7	14.9	12.3	11.7	10.7
Not sure	5.7	4.8	4.8	4.4	4.6	4.9
Index	62.9	70.9	83.8	62.1	59.2	64.4

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

	Oct	Sep	Aug	Jul	Jun	May
Excellent	8.6	9.5	10.0	9.4	9.6	10.4
Good	29.2	30.5	29.1	30.7	29.3	28.5
Fair	39.5	38.8	38.3	37.5	38.1	37.5
Poor	20.7	19.4	20.5	20.4	21.0	21.2
Not sure	2.1	1.7	2.0	2.0	2.0	2.4
Index	95.0	98.5	96.9	97.8	96.3	96.1

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

	Oct	Sep	Aug	Jul	Jun	May
Better	16.7	20.7	21.9	21.0	20.3	20.9
Worse	55.5	51.5	51.3	55.2	54.3	54.2
Same	25.9	25.9	24.6	21.8	23.1	22.6
Not sure	1.9	1.9	2.2	2.1	2.3	2.3
Index	67.8	76.7	78.2	73.0	73.2	74.0

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?

	Oct	Sep	Aug	Jul	Jun	May
More	31.7	42.8	45.8	50.0	54.7	55.6
Less	25.7	16.9	16.0	14.9	13.3	13.5
Same	41.5	39.1	36.9	33.9	30.9	29.5
Not sure	1.1	1.2	1.3	1.3	1.2	1.4
Index	79.7	94.7	97.5	101.6	106.3	106.9

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

	Oct	Sep	Aug	Jul	Jun	May
More	27.4	32.0	32.8	40.1	45.3	45.6
Less	23.5	17.0	15.4	15.0	14.6	14.6
Same	47.5	49.1	49.9	43.2	38.3	37.6
Not sure	1.7	2.0	1.9	1.7	1.8	2.1
Index	81.8	90.5	92.4	98.4	102.8	103.1

**Discover US Spending Monitor
October 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?

	Oct	Sep	Aug	Jul	Jun	May
Yes	37.6	38.9	39.6	41.7	43.8	43.3
No	49.2	48.8	48.1	46.4	43.6	43.7
Not sure	13.2	12.2	12.3	11.9	12.6	13.0
Index	100.1	98.5	97.3	93.8	89.5	90.1

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

	Oct	Sep	Aug	Jul	Jun	May
Yes	51.9	52.2	51.4	52.6	51.9	50.7
No	37.5	37.5	38.0	36.9	37.2	37.4
Not sure	10.6	10.2	10.7	10.6	11.0	11.9
Index	94.1	94.2	93.2	95.1	94.3	93.1

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?

	Oct	Sep	Aug	Jul	Jun	May
More	11.8	11.4	9.6	10.4	11.0	11.0
Less	20.0	23.2	24.2	29.2	31.2	30.9
Same	67.5	64.6	65.3	59.8	56.8	57.4
Not sure	0.7	0.8	1.0	0.7	1.0	0.7
Index	99.3	97.4	96.0	93.5	92.9	93.3

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

	Oct	Sep	Aug	Jul	Jun	May
None	25.5	26.7	26.9	25.7	26.8	26.3
1 mo.	17.0	16.1	16.9	17.5	18.0	17.8
2 mos.	10.4	10.4	11.0	11.0	10.7	11.1
3 mos.	11.2	11.8	9.7	10.6	10.4	10.5
4 mos.	4.4	3.7	3.8	4.1	4.1	4.0
5 mos.	3.2	2.6	2.8	3.1	2.6	2.5
6 or more	23.6	24.6	24.2	23.6	22.6	22.7
Not sure	4.7	4.2	4.7	4.4	4.9	5.1
Index	99.2	100.3	98.5	98.4	95.2	96.3

Category Spending
October 2008

1* Spending next month on household expenses?

	Oct	Sep	Aug	Jul	Jun	May
More	37.3	45.8	45.9	56.7	59.2	64.7
Less	12.8	8.0	7.8	6.9	7.0	6.6
Same	48.5	44.9	44.6	34.8	32.4	27.1
Not sure	1.4	1.3	1.6	1.6	1.4	1.5

2* Spending next month on discretionary personal expenses?

	Oct	Sep	Aug	Jul	Jun	May
More	7.6	10.0	9.9	10.6	11.0	12.2
Less	53.7	50.7	52.0	53.8	54.4	54.3
Same	35.9	36.6	35.2	32.8	32.0	30.0
Not sure	2.8	2.6	2.9	2.9	2.7	3.6

3* Spending next month on household improvements?

	Oct	Sep	Aug	Jul	Jun	May
More	12.6	14.9	15.0	15.0	15.2	18.8
Less	51.7	49.4	49.1	50.6	51.0	48.7
Same	30.8	31.1	31.1	29.6	28.8	27.3
Not sure	4.9	4.6	4.8	4.9	4.9	5.2

4* Spending next month on major personal purchases?

	Oct	Sep	Aug	Jul	Jun	May
More	10.7	12.6	14.8	17.2	17.1	17.4
Less	49.2	48.1	46.4	47.5	48.1	47.8
Same	36.4	35.9	35.4	32.2	31.4	31.4
Not sure	3.7	3.4	3.3	3.2	3.3	3.4

5* Saving and investing next month?

	Oct	Sep	Aug	Jul	Jun	May
More	11.2	9.5	9.5	10.3	10.1	9.5
Less	39.1	39.9	37.8	40.9	41.4	41.8
Same	46.5	47.7	49.4	45.9	45.7	45.5
Not sure	3.3	3.0	3.2	2.9	2.9	3.2

**Impact of Higher Food Prices
October 2008**

1* How concerned are you about the crisis in financial markets?

	Oct	Sep
Very	59.5%	
Somewhat	27.5%	
Not very	8.8%	
Not at all	2.4%	
Not sure	1.8%	

2* Are your concerns about the financial crisis causing you to change your spending patterns?

	Oct	Sep
Yes	65.4%	
No	26.9%	
Not sure	7.8%	

3* How are you changing your patterns?

	Oct	Sep
Spending more	4.4%	
Spending less	89.1%	
Not sure	6.5%	

4* Has the financial crisis caused you to consider spending more, less or about the same as you initially planned to spend for the holiday season?

	Oct	Sep
More	3.7	
Less	66.2	
About same	28.7	
Not sure	1.4	

5* Some major retailers are offering pre-holiday sales on their merchandise. Will you take advantage of the sales now or will you wait until the holidays are closer?

	Oct	Sep
Now	30.1%	
Wait	46.4%	
Not sure	23.5%	

6* Gasoline prices have fallen lately. Has the decline caused you to increase spending in other areas of your monthly budget?

	Oct	Sep
Yes	11.0%	
No	78.7%	
Not sure	10.3%	

7* If "yes" to 6, where do you plan on increasing your spending first?

	Oct	Sep
Gas and food	57.0%	
Entertainment	14.3%	
Major home or personal items	7.4%	
Savings and investment	9.1%	
Not sure	12.1%	

Baseline Monitor
Gender, Age
October 2008

		Total		Gender				Age					
		Adults		Male		Female		18-39		40-64		65+	
		Oct	Sept	Oct	Sept	Oct	Sept	Oct	Sept	Oct	Sept	Oct	Sept
Index		80.4	86.5	87.0	93.3	74.6	80.7	78.8	82.3	79.4	88.0	87.5	96.1
Rate Econ	Excellent	2.5	2.7	3.3	3.6	1.8	1.9	3.4	3.1	1.3	2.0	2.4	2.9
	Good	5.9	11.0	7.4	14.1	4.6	8.4	5.8	9.0	5.7	11.9	6.9	15.4
	Fair	27.8	30.3	29.8	30.9	26.1	29.7	27.3	30.5	27.9	29.8	29.3	30.9
	Poor	62.7	55.1	58.5	50.4	66.3	59.1	62.7	56.5	64.2	55.6	59.0	49.3
	Not sure	1.2	0.9	1.1	1.0	1.3	0.9	0.9	1.0	1.0	0.7	2.4	1.6
Econ Better or Worse	Better	9.8	12.1	13.3	16.3	6.7	8.5	10.9	11.9	8.8	12.2	8.5	12.4
	Worse	72.0	69.5	66.8	63.0	76.5	75.0	72.9	70.8	73.5	70.8	65.6	62.2
	Stay same	12.6	13.7	14.9	16.1	10.5	11.6	11.5	13.2	12.2	12.6	16.4	17.9
	Not sure	5.7	4.8	5.0	4.6	6.3	4.9	4.6	4.1	5.4	4.4	9.4	7.5
Rate Personal Finances	Excellent	8.6	9.5	11.0	12.2	6.4	7.2	9.2	8.9	7.9	10.1	8.0	10.0
	Good	29.2	30.5	31.1	32.0	27.6	29.3	28.5	28.6	29.7	31.9	30.4	33.5
	Fair	39.5	38.8	36.6	35.7	42.0	41.4	38.7	39.5	39.4	38.0	41.8	38.3
	Poor	20.7	19.4	19.6	18.4	21.6	20.3	21.7	21.4	21.2	18.6	16.4	15.3
	Not sure	2.1	1.7	1.7	1.7	2.4	1.8	1.9	1.6	1.7	1.4	3.4	2.8
Personal Finances Better or Worse	Better	16.7	20.7	21.6	24.9	12.4	17.1	21.7	24.2	13.4	19.3	8.9	13.0
	Worse	55.5	51.5	50.7	47.7	59.7	54.7	48.9	47.0	62.4	56.4	59.9	54.1
	Stay same	25.9	25.9	25.9	25.9	25.8	25.9	27.3	26.6	22.7	22.9	28.9	30.8
	Not sure	1.9	1.9	1.8	1.5	2.1	2.3	2.1	2.2	1.6	1.4	2.3	2.1
Spending Compared to Last Month	More	31.7	42.8	28.9	39.4	34.3	45.7	31.4	41.9	31.5	43.7	33.4	43.6
	Less	25.7	16.9	26.3	16.8	25.2	16.9	26.5	18.4	27.4	16.9	19.5	12.0
	About same	41.5	39.1	43.8	42.7	39.4	36.0	41.2	38.3	39.9	38.4	45.9	43.2
	Not sure	1.1	1.2	1.0	1.0	1.1	1.3	0.9	1.4	1.2	0.9	1.2	1.2

Baseline Monitor
Gender, Age
October 2008 (cont.)

		Total		Gender				Age					
		Adults		Male		Female		18-39		40-64		65+	
		Oct	Sept	Oct	Sept	Oct	Sept	Oct	Sept	Oct	Sept	Oct	Sept
Index		80.4	86.5	87.0	93.3	74.6	80.7	78.8	82.3	79.4	88.0	87.5	96.1
Spending Next Month	More	27.4	32.0	25.9	29.6	28.7	34.0	30.1	32.7	25.6	31.5	23.2	30.8
	Less	23.5	17.0	24.3	17.8	22.8	16.3	23.2	18.0	25.7	17.7	19.3	12.3
	About same	47.5	49.1	48.6	51.3	46.5	47.2	45.5	47.0	46.9	49.4	54.8	54.8
	Not sure	1.7	2.0	1.3	1.3	2.0	2.5	1.2	2.3	1.9	1.4	2.7	2.2
Add Exp. or Shortfall Next 30 Days	Yes	37.6	38.9	34.7	36.0	40.1	41.4	39.8	43.6	38.4	37.7	29.0	27.4
	No	49.2	48.8	53.5	53.6	45.4	44.8	47.9	45.0	49.2	50.6	53.1	56.6
	Not sure	13.2	12.2	11.7	10.4	14.5	13.8	12.3	11.4	12.4	11.7	17.9	16.0
Money Left After Paying Debts	Yes	51.9	52.2	57.7	58.2	46.9	47.1	49.8	49.8	53.1	53.3	55.6	57.2
	No	37.5	37.5	33.3	33.3	41.1	41.2	40.9	41.0	36.7	37.1	29.0	27.9
	Not sure	10.6	10.2	9.0	8.5	12.0	11.7	9.3	9.2	10.2	9.5	15.5	14.9
Money Left Compared to Last Month	More	11.8	11.4	15.2	13.7	8.2	9.0	15.7	14.4	9.4	9.9	6.7	6.7
	Less	20.0	23.2	16.7	20.2	23.5	26.4	16.6	23.2	23.4	24.0	22.1	21.6
	About same	67.5	64.6	67.4	65.3	67.5	63.8	67.0	61.4	66.7	65.6	70.3	71.0
	Not sure	0.7	0.8	0.7	0.8	0.7	0.8	0.8	1.0	0.5	0.6	0.9	0.7
Months Continue Lifestyle If You Lost Income	None	25.5	26.7	20.8	23.0	29.6	29.9	32.6	35.9	21.2	20.2	14.0	13.4
	One	17.0	16.1	15.9	14.9	18.0	17.0	19.2	16.9	15.5	15.2	14.0	15.4
	Two	10.4	10.4	10.6	10.1	10.1	10.6	11.2	11.8	10.4	9.8	7.8	7.4
	Three	11.2	11.8	12.2	12.4	10.4	11.2	11.3	11.8	12.1	12.6	9.2	9.8
	Four	4.4	3.7	4.7	3.9	4.1	3.5	4.1	3.3	4.7	4.3	4.6	3.7
	Five	3.2	2.6	3.6	2.9	2.9	2.3	3.1	2.2	3.4	3.0	3.1	2.6
	Six +	23.6	24.6	28.7	29.6	19.1	20.4	15.6	15.7	28.6	31.0	36.4	37.1
	Not sure	4.7	4.2	3.4	3.2	5.8	5.1	3.0	2.4	4.2	3.9	10.9	10.6

**Baseline Monitor
Income, Married
October 2008**

		Total		Income						Married				Kids @ Home			
		Adults		<\$40k		\$40K to \$75K		\$75K+		Yes		No		Yes		No	
		Oct	Sept	Oct	Sept	Oct	Sept	Oct	Sept	Oct	Sept	Oct	Sept	Oct	Sept	Oct	Sept
Index		80.4	86.5	67.1	69.3	82.8	90.0	92.9	103.3	84.0	91.3	72.9	76.7	78.2	84.0	82.1	88.4
Rate Econ	Excel	2.5	2.7	3.4	3.6	1.4	2.2	2.3	2.1	2.4	2.8	2.6	2.5	2.7	3.4	2.3	2.2
	Good	5.9	11.0	4.9	7.7	6.2	13.0	6.3	13.2	6.4	12.2	4.8	8.7	5.5	9.3	6.3	12.3
	Fair	27.8	30.3	22.7	24.3	30.7	31.6	30.5	35.9	29.4	32.0	24.4	26.8	28.0	31.1	27.7	29.7
	Poor	62.7	55.1	66.9	62.9	61.3	52.7	60.3	48.4	60.9	52.3	66.3	60.9	63.0	55.2	62.4	54.9
	Not sure	1.2	0.9	2.2	1.5	0.4	0.6	0.5	0.4	0.8	0.9	2.0	1.1	0.9	1.0	1.4	0.9
Econ Better or Worse	Better	9.8	12.1	7.8	7.6	10.5	14.2	11.6	16.4	10.6	13.8	8.0	8.5	10.3	13.2	9.4	11.4
	Worse	72.0	69.5	73.5	73.6	72.0	68.5	70.7	65.4	71.0	67.5	74.1	73.4	72.6	70.3	71.5	68.9
	Same	12.6	13.7	11.2	12.2	12.8	13.7	14.0	15.0	13.1	14.5	11.4	12.1	12.3	12.6	12.7	14.4
	Not sure	5.7	4.8	7.5	6.7	4.7	3.6	3.7	3.2	5.3	4.2	6.4	6.0	4.8	3.9	6.3	5.4
Rate Personal Finances	Excel	8.6	9.5	3.7	3.7	7.2	8.7	15.6	17.7	10.0	11.1	5.6	6.2	9.3	9.9	8.0	9.2
	Good	29.2	30.5	14.9	16.1	31.1	33.8	43.9	44.8	33.5	34.2	20.3	22.9	29.3	29.8	29.2	31.0
	Fair	39.5	38.8	40.2	39.6	46.6	44.5	32.9	31.7	39.6	38.6	39.1	39.1	39.0	38.2	39.8	39.1
	Poor	20.7	19.4	38.2	37.9	14.1	12.2	6.8	5.2	15.3	14.6	32.0	29.3	20.7	20.6	20.6	18.7
	Not sure	2.1	1.7	2.9	2.7	1.0	0.8	0.7	0.5	1.6	1.4	3.0	2.5	1.6	1.5	2.4	1.9
Personal Finances Better or Worse	Better	16.7	20.7	11.1	12.1	17.3	22.4	23.4	30.3	18.6	22.9	12.7	16.1	20.6	23.8	13.8	18.5
	Worse	55.5	51.5	62.2	62.2	54.4	50.7	49.8	40.8	54.0	49.0	58.7	56.5	52.7	49.1	57.5	53.3
	Same	25.9	25.9	23.9	22.5	27.0	26.2	26.1	28.2	25.9	26.4	25.8	24.8	25.2	25.6	26.4	26.0
	Not sure	1.9	1.9	2.8	3.2	1.4	0.7	0.6	0.7	1.5	1.6	2.8	2.6	1.6	1.5	2.2	2.2
Spending Compared to Last Month	More	31.7	42.8	42.9	49.6	29.5	41.8	21.8	36.5	28.5	41.9	38.6	44.7	31.9	44.4	31.6	41.8
	Less	25.7	16.9	24.0	17.1	24.9	17.5	28.6	16.1	27.1	16.1	22.9	18.4	26.6	16.5	25.2	17.1
	Same	41.5	39.1	31.8	31.7	44.7	39.9	49.2	46.8	43.5	40.8	37.1	35.6	40.7	38.0	42.0	39.9
	Not sure	1.1	1.2	1.3	1.5	1.0	0.8	0.5	0.7	0.9	1.1	1.5	1.3	0.8	1.2	1.2	1.2

**Baseline Monitor
Income, Married
October 2008**

		Total		Income						Married				Kids @ Home			
		LV		<\$40k		\$40k to \$75k		\$75k+		Yes		No		Yes		No	
		Oct	Sept	Oct	Sept	Oct	Sept	Oct	Sept	Oct	Sept	Oct	Sept	Oct	Sept	Oct	Sept
Index		80.4	86.5	67.1	69.3	82.8	90.0	92.9	103.3	84.0	91.3	72.9	76.7	78.2	84.0	82.1	88.4
Spending Next Month	More	27.4	32.0	35.5	38.3	25.1	32.1	19.9	24.8	24.5	31.0	33.4	33.9	29.1	33.8	26.0	30.6
	Less	23.5	17.0	21.3	15.1	23.4	18.0	26.4	18.3	24.9	16.4	20.5	18.0	24.2	16.7	23.0	17.2
	Same	47.5	49.1	40.5	43.5	50.3	48.5	53.1	56.3	49.4	51.0	43.5	45.2	45.5	47.5	49.0	50.3
	Not sure	1.7	2.0	2.6	3.0	1.2	1.4	0.6	0.6	1.2	1.6	2.6	2.8	1.2	2.0	2.0	1.9
Add exp shortfall 30 days	Yes	37.6	38.9	48.6	49.5	34.6	37.4	29.3	29.6	35.2	36.1	42.7	44.9	41.8	42.5	34.4	36.4
	No	49.2	48.8	35.9	35.7	52.7	51.2	61.4	62.4	52.3	52.3	42.6	41.7	46.8	46.1	51.0	50.8
	Not sure	13.2	12.2	15.6	14.8	12.8	11.4	9.4	8.0	12.5	11.6	14.7	13.5	11.4	11.3	14.6	12.9
\$ After Debt Pay	Yes	51.9	52.2	33.3	32.1	56.3	56.0	70.6	73.1	56.4	56.0	42.6	44.5	48.6	48.8	54.5	54.7
	No	37.5	37.5	53.8	54.7	34.3	34.3	22.6	21.7	33.5	34.2	45.8	44.4	42.6	41.9	33.6	34.5
	Not sure	10.6	10.2	12.9	13.1	9.5	9.7	6.8	5.2	10.1	9.8	11.7	11.2	8.8	9.3	12.0	10.9
\$ Left v. Last Month	More	11.8	11.4	13.7	11.2	9.2	12.9	13.2	11.3	12.1	11.1	11.0	12.3	14.9	13.3	9.7	10.2
	Less	20.0	23.2	23.7	29.3	20.1	22.2	18.3	20.4	18.5	22.4	24.1	25.3	17.7	23.4	21.5	23.0
	Same	67.5	64.6	61.6	59.2	69.7	63.7	68.3	67.8	68.8	65.8	63.7	61.5	66.8	62.5	68.0	66.0
	Not sure	0.7	0.8	1.0	0.3	1.0	1.2	0.3	0.6	0.5	0.7	1.3	0.9	0.6	0.8	0.8	0.8
Mos Hold Lifestyle Income Lost	None	25.5	26.7	38.3	40.5	22.7	24.3	14.1	14.1	21.6	23.7	33.9	32.8	30.6	33.1	21.6	22.1
	One	17.0	16.1	21.2	20.7	17.8	15.9	12.6	11.1	16.2	14.6	18.7	19.0	18.2	17.0	16.3	15.3
	Two	10.4	10.4	9.2	9.4	11.2	12.0	11.3	10.8	10.8	11.0	9.5	9.0	11.1	12.6	9.7	8.8
	Three	11.2	11.8	7.9	8.6	12.6	11.7	14.5	15.9	12.5	12.5	8.6	10.3	12.0	12.0	10.6	11.6
	Four	4.4	3.7	2.8	2.1	4.7	4.4	6.4	5.2	4.8	4.1	3.5	2.8	4.6	3.5	4.3	3.9
	Five	3.2	2.6	2.0	1.9	3.7	2.6	4.0	3.6	3.7	2.7	2.3	2.2	3.3	2.6	3.2	2.6
	Six +	23.6	24.6	13.1	12.5	24.2	25.8	35.2	37.4	26.4	27.2	17.7	19.4	17.5	17.2	28.1	30.0
Not sure	4.7	4.2	5.6	4.4	3.1	3.3	1.9	2.0	4.2	4.0	5.8	4.6	2.7	2.0	6.2	5.7	

Category Spending
Gender, Age
October 2008

		Gender				Age					
		Oct		Sep		Oct			Sep		
		M	F	M	F	18-39	40-64	65+	18-39	40-64	65+
Spending in Next Month on Household Expenses	More	33.9	40.2	42.3	48.8	37.0	38.4	35.7	46.3	45.9	43.7
	Less	14.5	11.4	8.5	7.6	14.1	12.3	10.0	8.8	7.8	5.9
	Same	50.3	46.9	48.3	42.0	47.4	48.2	52.5	43.3	45.3	49.1
	Not sure	1.3	1.5	1.0	1.6	1.5	1.1	1.9	1.6	1.1	1.3
Spending Next Month on Discretionary Entertainment Exp.	More	9.0	6.3	11.0	9.2	9.9	5.9	4.4	12.7	7.9	6.7
	Less	49.0	57.8	45.3	55.4	53.8	56.8	46.3	52.7	51.9	42.1
	Same	39.8	32.4	41.7	32.3	33.9	34.8	44.3	32.3	38.1	46.5
	Not sure	2.2	3.4	1.9	3.2	2.4	2.5	4.9	2.2	2.1	4.7
Spending Next Month on Household Improvements	More	14.6	11.0	15.8	14.1	14.4	11.6	9.7	16.1	14.8	11.6
	Less	47.4	55.4	45.2	53.0	50.1	55.6	47.5	49.6	51.3	44.4
	Same	34.6	27.5	35.3	27.4	30.9	29.1	34.5	30.2	30.0	36.4
	Not sure	3.4	6.1	3.6	5.4	4.6	3.7	8.3	4.1	3.9	7.5
Spending in Next Month on Major Personal Purchases	More	12.0	9.6	13.7	11.6	12.9	9.2	7.4	13.9	11.9	10.4
	Less	45.5	52.5	44.7	51.0	46.9	54.0	45.5	49.0	49.3	42.4
	Same	39.4	33.8	38.9	33.3	36.5	33.8	42.0	33.7	36.1	42.2
	Not sure	3.1	4.2	2.6	4.1	3.7	3.0	5.1	3.4	2.8	5.0
Next Month - Save/Invest More, Less or About the Same	More	14.0	8.8	11.0	8.2	15.7	8.2	4.5	12.9	7.4	4.0
	Less	34.9	42.7	36.9	42.4	34.6	42.9	43.9	38.9	40.6	41.1
	Same	48.1	45.1	49.8	45.9	46.3	46.6	46.7	45.7	49.0	50.7
	Not sure	3.0	3.5	2.3	3.5	3.4	2.4	4.9	2.5	3.0	4.2

**Category Spending
Income, Married
October 2008**

		Income						Married				Kids @ Home			
		Oct			Sep			Oct		Sep		Oct		Sep	
		<40k	40-75k	>75k	<40k	40-75k	>75k	Y	N	Y	N	Y	N	Y	N
Spending in Next Month on Household Expenses	More	47.1	36.6	26.4	54.8	44.4	37.1	35.2	41.6	44.3	48.7	37.7	36.9	45.7	45.8
	Less	11.8	11.1	15.9	8.7	7.5	7.6	12.9	12.5	7.1	9.9	13.5	12.4	8.3	7.7
	Same	39.1	51.4	56.9	34.2	47.1	55.0	50.8	43.6	47.5	39.6	47.5	49.3	44.7	45.1
	Not sure	2.0	0.8	0.8	2.3	0.9	0.4	1.1	2.2	1.1	1.8	1.3	1.5	1.3	1.4
Spending in Next Month on Disc. Entertainment Exp.	More	9.5	6.0	6.8	11.8	8.2	9.8	6.6	9.7	9.1	11.9	7.6	7.6	10.5	9.7
	Less	57.1	54.8	50.6	55.6	52.4	44.8	53.9	53.3	50.4	51.5	58.2	50.4	54.6	48.0
	Same	28.3	37.8	42.0	28.1	37.7	45.1	37.2	33.0	38.7	32.3	31.7	39.0	33.0	39.3
	Not sure	5.1	1.4	0.6	4.4	1.6	0.4	2.3	4.0	1.8	4.3	2.5	3.1	1.9	3.1
Spending in Next Month on Household Improvements	More	13.1	11.1	13.6	13.7	13.9	17.7	12.8	12.4	15.3	14.1	13.7	11.8	16.3	13.8
	Less	54.2	53.7	48.7	54.2	50.1	43.7	52.1	51.0	49.0	50.3	54.0	50.1	51.4	48.1
	Same	25.2	31.1	36.2	25.3	32.5	36.6	31.3	29.7	32.2	28.7	28.4	32.6	29.0	32.6
	Not sure	7.5	4.1	1.6	6.7	3.6	2.0	3.9	7.0	3.5	6.9	3.9	5.6	3.3	5.5
Spending in Next Month on Major Personal Purchases	More	12.2	9.2	10.4	14.1	11.7	12.1	9.8	12.5	11.6	14.6	10.6	10.7	12.3	12.8
	Less	53.7	50.2	44.9	54.4	49.0	41.3	49.2	49.3	48.1	48.1	51.5	47.5	50.9	46.0
	Same	27.4	38.6	43.9	26.4	36.7	45.6	38.3	32.5	37.9	31.8	34.3	38.0	34.1	37.3
	Not sure	6.7	2.0	0.8	5.2	2.6	1.0	2.7	5.7	2.4	5.5	3.6	3.8	2.8	3.9
Next Month - Save/Invest More, Less or About the Same	More	9.0	9.8	15.5	8.3	8.5	12.4	11.4	10.8	9.2	10.1	13.1	9.8	11.4	8.2
	Less	50.7	37.5	28.1	52.8	38.6	26.9	36.7	44.0	37.3	45.1	36.1	41.2	38.9	40.5
	Same	34.9	50.7	55.3	34.1	51.3	59.6	49.6	40.0	51.2	40.5	48.1	45.3	47.4	48.0
	Not sure	5.3	2.0	1.1	4.9	1.6	1.0	2.3	5.2	2.3	4.3	2.7	3.7	2.4	3.4

Impact of Financial Crisis
Gender, Age
October 2008

		Gender				Age					
		Oct		Sep		Oct			Sep		
		M	F	M	F	18-39	40-64	65+	18-39	40-64	65+
Concerned about financial crisis?	Very	55.7	63.0			54.9	65.7	59.8			
	Somewhat	27.8	27.2			29.4	25.1	26.9			
	Not Very	12.1	6.0			10.4	7.0	8.2			
	Not at all	3.5	1.4			3.4	1.3	1.6			
	Not sure	0.9	2.5			1.9	0.9	3.5			
Has concern caused you to change spend patterns?	Yes	59.6	70.1			65.7	67.7	58.7			
	No	34.5	20.7			28.1	25.1	27.3			
	Not sure	5.9	9.2			6.2	7.2	13.9			
How are you changing?	Spending more	6.1	3.1			5.2	3.2	4.8			
	Spending less	86.2	91.1			89.7	90.5	83.3			
	Not sure	7.7	5.7			5.2	6.3	11.8			
Crisis impact on holiday spending plan?	Spend more	5.5	2.2			6.1	1.7	1.6			
	Spend less	58.5	72.4			65.1	68.8	63.0			
	About the same	34.8	23.7			27.3	28.3	33.7			
	Not sure	1.2	1.6			1.5	1.1	1.8			
Take advantage of holiday sales ...?	Now	26.1	32.8			34.3	27.3	24.6			
	Wait	50.2	43.8			44.4	48.3	47.1			
	Not sure	23.7	23.4			21.3	24.3	28.3			

Impact of Financial Crisis
Gender, Age
October 2008

		Gender				Age					
		Oct		Sep		Oct			Sep		
		M	F	M	F	18-39	40-64	65+	18-39	40-64	65+
With lower gas prices, are you spending more in other areas?	Yes	11.6	10.5			14.0	8.6	7.5			
	No	78.7	78.7			76.1	83.1	76.5			
	Not sure	9.7	10.8			9.9	8.2	16.0			
Where will you spend more first?	Gas and food	51.5	62.4			57.4	56.8	55.7			
	Entertainment	16.9	11.8			13.9	17.4	8.5			
	Major personal items	8.4	6.4			8.6	4.7	7.2			
	Savings, investment	11.8	6.5			9.9	8.3	7.1			
	Not sure	11.4	12.9			10.2	12.8	21.5			

**Impact of Financial Crisis
Income, Married
October 2008**

		Income						Married				Kids @ Home			
		Oct			Sep			Oct		Sep		Oct		Sep	
		<40k	40-75k	>75k	<40k	40-75k	>75k	Y	N	Y	N	Y	N	Y	N
Concerned about financial crisis?	Very	66.0	54.6	57.6				57.6	63.7			55.6	62.3		
	Somewhat	20.9	32.2	30.8				29.8	22.6			30.7	25.2		
	Not Very	7.1	9.8	9.6				9.3	7.8			8.6	9.0		
	Not at all	3.1	2.5	1.5				2.0	3.2			2.9	2.0		
	Not sure	2.9	1.0	0.5				1.3	2.7			2.2	1.5		
Has concern caused you to change spend patterns?	Yes	74.8	63.6	57.5				62.9	70.7			66.4	64.8		
	No	17.3	28.6	35.6				29.1	22.1			26.8	26.7		
	Not sure	7.9	7.8	6.9				8.0	7.2			6.8	8.5		
How are you changing? Are you spending ...?	More	7.6	3.2	1.2				3.6	5.8			4.2	4.5		
	Less	85.1	91.3	92.6				90.6	86.3			91.3	87.5		
	Not sure	7.4	5.4	6.2				5.8	8.0			4.5	8.0		
Crisis impact on holiday spending plan?	More	7.7	1.7	0.9				2.2	7.0			3.1	4.0		
	Less	72.7	65.5	60.7				66.5	65.6			69.6	63.9		
	About same	17.8	32.2	37.1				30.3	25.4			26.1	30.5		
	Not sure	1.9	0.5	1.4				1.1	2.1			1.2	1.6		
Take advantage of holiday sales ...?	Now	30.0	30.6	30.0				31.4	27.4			33.2	28.0		
	Wait	43.2	47.9	50.3				46.7	45.7			45.7	46.6		
	Not sure	26.8	21.5	19.7				22.0	26.9			21.1	25.5		

**Impact of Financial Crisis
Income, Married
October 2008**

		Income						Married				Kids @ Home			
		Oct			Sep			Oct		Sep		Oct		Sep	
		<40k	40-75k	>75k				Y	N			Y	N	Y	N
Low gas cost, spend more in other area?	Yes	16.3	8.8	6.3				9.1	15.1			12.2	10.0		
	No	70.6	81.6	87.4				81.4	73.1			78.3	79.1		
	Not sure	13.1	9.6	6.3				9.6	11.8			9.4	10.9		
Where will you spend more first?	Gas, Food	69.6	51.8	38.7				55.1	59.5			62.0	53.4		
	Entertainment	6.3	16.4	32.7				17.2	10.6			16.0	13.2		
	Mjr. Purchase	5.6	9.5	9.4				7.7	7.0			5.6	9.1		
	Savings	6.0	9.5	14.9				9.6	8.5			8.8	8.0		
	Not sure	12.5	12.8	4.3				10.4	14.4			7.6	16.4		