

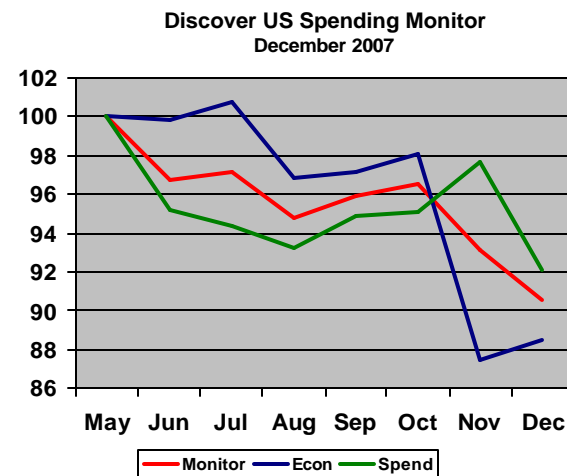


Discover U.S. Spending Monitor

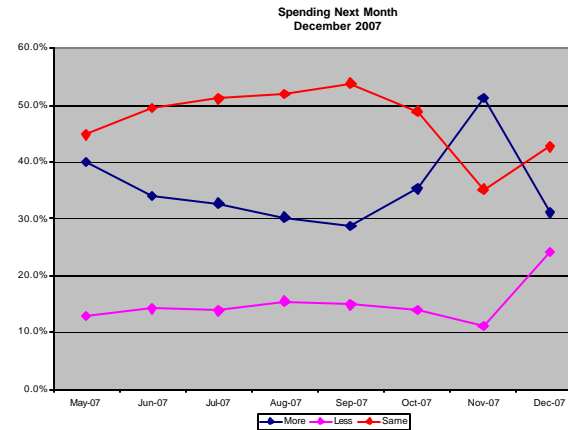
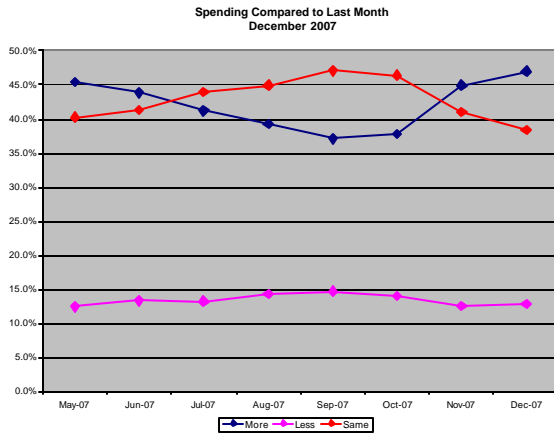
	Dec	Nov	Oct	Sep	Aug	July	Jun	May
DSM	90.5	93.1	96.5	95.9	94.8	97.2	96.7*	100.0
Spending	92.1	97.6	95.1	94.9	93.2	94.4	95.2	100.0
Econ	88.5	87.5	98.1	97.1	96.8	100.7	99.8	100.0
DSBW	92.7	93.2	96.8	99.2	102.4	107.3	102.5	110.0

The Discover U.S. Spending Monitor declined 2.6 points to 90.5 in December. This month the spending portion of the index declined 5.5 points while the economic component actually increased 1.0 points after reaching a low in November.

This month 15.1 percent said the economy was getting better and 65.6 percent said it was getting worse. This compares to 14.0 percent and 67 percent the prior month. While these numbers are above the previous month, they are still far below the numbers recorded from May through October. In December, 27.5 percent said their personal finances were getting better and 45.4 percent said they were getting worse. The prior month 26.5 percent said they were getting better and 46.6 percent said worse. While people seem to think that things in the economy and their personal finances are getting a little better, the ratings of the economy and personal finances did not change much compared to the prior month when these numbers reached a new low.



The spending portion of the index took a big hit and dropped to its lowest level recorded so far. After increasing the prior 3 months, the end of the holiday season may have impacted the spending index. In December, only 31.1 percent said they would spend more next month and 24.1 percent said they would spend less. This compared to 51.3 percent and 11.2 percent last month, when people were most likely looking ahead to the holiday shopping they had to do. In addition, for the first time since June less than half (48.8 percent) said they would have money left over after paying debts. This compared to 51.2 percent last month. The percentage of people who said they could not continue their lifestyle for even one month if they had a sudden loss of income increased to 29.2 percent from 28.6 percent last month.



December marked the fourth month in a row that there was an increase in the number of people who said that they would not have money left over after paying their monthly bills. In September, 36 percent thought that there wouldn't be money left over and in December more than 39 percent said they'd be up against their maximum. This is also the fourth consecutive month that people with money left over say they have less than the previous month, with 27 percent of the December survey saying there would be less left over compared to 20 percent of the July survey. Household expenses may be to blame as their has been a substantial increase in the percent of consumers who expect to be spending more next month on items like gasoline, heating oil, mortgage payments. The percent who thought they'd spend more dropped from 58 percent in November to 49 percent in December, but the December total was still more than 14 percentage points higher than the one recorded in September of this year.

This month's results incorporate the last week of polling on holiday shopping. Throughout the shopping season, more than half of the nation's consumers told us that they expected to spend less this year than last on holiday gifts.

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



Discover US Spending Monitor
Survey of 12,500 US Adults
December 2007

Baseline Index Questions

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

	Dec	Nov	Oct	Sep	Aug	July
Excellent	7.7	8.3	10.0	9.1	10.3	12.7
Good	19.2	19.3	22.5	22.9	22.2	23.3
Fair	36.0	36.2	37.1	38.6	37.1	35.9
Poor	35.1	34.5	28.9	27.9	28.7	26.1
Not sure	2.0	1.7	1.5	1.6	1.8	2.0
Index	85.2	86.4	96.2	96.5	96.4	101.1

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

	Dec	Nov	Oct	Sep	Aug	July
Better	15.1	14.0	19.0	17.8	19.0	21.0
Worse	65.5	67.0	60.7	61.6	62.0	57.6
Same	14.4	13.8	15.0	15.7	14.5	16.1
Not sure	5.0	5.1	5.3	4.9	4.5	5.4
Index	82.6	78.2	97.1	93.5	94.9	103.6

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

	Dec	Nov	Oct	Sep	Aug	July
Excellent	10.5	10.3	11.6	11.4	11.4	10.9
Good	28.7	28.4	29.9	30.3	29.7	30.0
Fair	36.2	38.6	36.4	36.4	35.8	37.4
Poor	22.4	20.1	19.5	19.4	21.0	19.2
Not sure	2.3	2.5	2.5	2.5	2.1	2.5
Index	95.4	96.9	99.7	100.0	98.1	98.6

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

	Dec	Nov	Oct	Sep	Aug	July
Better	27.5	26.5	31.6	30.4	31.1	31.7
Worse	45.4	46.6	41.9	41.7	42.7	41.1
Same	24.6	24.5	24.1	25.9	24.2	24.7
Not sure	2.5	2.4	2.5	2.0	2.0	2.4
Index	91.0	88.6	99.4	98.4	98.0	99.6

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	July
More	47.0	45.0	37.9	37.1	39.3	41.2
Less	12.8	12.6	14.1	14.8	14.4	13.0
Same	38.4	41.0	46.4	47.1	44.9	44.3
Not sure	1.8	1.4	1.5	1.0	1.3	1.4
Index	100.9	99.5	93.1	92.0	93.9	96.2

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

	Dec	Nov	Oct	Sep	Aug	July
More	31.1	51.3	35.3	28.8	30.3	32.7
Less	24.1	11.2	13.9	14.8	15.5	13.3
Same	42.7	35.2	49.0	53.8	51.9	51.9
Not sure	2.1	2.3	1.8	2.5	2.3	2.2
Index	84.1	110.2	95.5	89.7	90.3	93.6



**Discover US Spending Monitor
December 2007 (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	July
Yes	40.1	41.2	36.4	35.2	38.4	37.2
No	46.9	46.3	50.1	51.7	48.9	50.0
Not sure	13.0	12.6	13.6	13.1	12.7	12.8
Index	95.8	94.2	101.9	104.5	99.1	100.3

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

	Dec	Nov	Oct	Sep	Aug	July
Yes	48.8	51.2	51.6	52.0	50.8	50.9
No	39.6	37.6	37.4	35.9	37.9	37.3
Not sure	11.6	11.2	11.0	12.1	11.3	11.8
Index	89.7	93.4	93.9	95.4	92.8	92.6

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	July
More	13.9	12.5	14.4	13.8	13.6	14.0
Less	27.0	25.0	19.3	18.5	20.3	19.9
Same	58.4	61.9	65.2	66.8	65.1	65.2
Not sure	0.7	0.6	1.1	0.9	1.0	0.9
Index	97.1	97.1	101.1	101.2	100.2	100.8

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	July
None	29.2	28.6	27.7	28.0	29.0	28.6
1 mo.	18.5	18.1	19.3	18.2	19.5	19.5
2 mos.	10.0	10.6	10.3	10.0	10.0	10.2
3 mos.	10.0	10.6	10.1	10.5	9.4	9.4
4 mos.	3.5	3.8	3.7	3.7	3.2	3.0
5 mos.	2.4	2.7	2.6	2.2	2.2	2.7
6 or more	21.2	20.9	21.6	22.0	21.9	20.9
Not sure	5.1	4.7	4.7	5.4	4.7	5.8
Index	89.9	90.8	91.4	92.8	90.0	89.1



Category Spending
December 2007

1* Spending next month on household expenses?

	Dec	Nov	Oct	Sep	Aug
More	48.6	58.1	42.9	35.3	38.1
Less	7.2	5.2	8.0	8.8	7.5
About same	43.0	35.2	47.4	54.2	52.4
Not sure	1.2	1.5	1.7	1.7	2.0

2* Spending next month on discretionary personal expenses?

	Dec	Nov	Oct	Sep	Aug
More	12.2	14.6	12.3	10.7	11.4
Less	44.7	45.1	41.3	39.9	42.8
About same	39.3	37.3	42.7	45.1	41.6
Not sure	3.8	3.0	3.7	4.2	4.2

3* Spending next month on household improvements?

	Dec	Nov	Oct	Sep	Aug
More	15.9	16.4	18.8	18.6	19.7
Less	45.3	43.9	41.4	39.2	40.8
About same	33.4	34.3	34.3	36.1	33.6
Not sure	5.5	5.5	5.4	6.1	5.9

4* Spending next month on major personal purchases?

	Dec	Nov	Oct	Sep	Aug
More	14.0	15.0	14.9	15.8	18.2
Less	43.0	41.9	39.9	39.2	37.8
About same	38.4	38.7	40.6	39.9	38.7
Not sure	4.6	4.4	4.7	5.1	5.2

5* Saving and investing next month?

	Dec	Nov	Oct	Sep	Aug
More	11.4	10.1	10.4	10.9	11.5
Less	36.2	38.2	34.1	32.7	33.2
About same	48.4	48.3	51.1	52.1	51.6
Not sure	4.0	3.4	4.4	4.3	3.7

6* Holiday spending compared to next year?

	Dec	Nov	Oct	Sep	Aug
More	19.1	16.1			
Less	52.3	52.4			
About same	27.1	29.8			
Not sure	1.5	1.7			



Gender, Age – December 2007

		Total		Gender				Age					
		Adults		Male		Female		18-39		40-64		65+	
		Dec	Nov	Dec	Nov	Dec	Nov	Dec	Nov	Dec	Nov	Dec	Nov
Index		90.5	93.1	98.8	99.8	84.3	87.5	85.5	89.9	93.8	93.4	100.9	102.3
Rate Econ	Excellent	7.7	8.3	10.1	11.9	5.8	5.2	8.1	8.6	7.1	7.0	8.0	10.2
	Good	19.2	19.3	24.1	22.1	15.1	16.9	16.6	17.6	20.4	19.9	24.3	23.1
	Fair	36.0	36.2	34.0	32.6	37.6	39.2	33.6	35.5	37.2	35.9	40.5	38.9
	Poor	35.1	34.5	30.1	31.8	39.3	36.9	39.1	36.2	34.3	36.4	24.9	25.2
	Not sure	2.0	1.7	1.6	1.6	2.3	1.8	2.7	2.2	0.9	0.7	2.3	2.7
Econ Better or Worse	Better	15.1	14.0	18.6	18.9	12.2	9.9	15.6	14.2	14.5	13.3	14.7	15.3
	Worse	65.5	67.0	60.0	62.6	70.0	70.7	66.1	68.0	67.4	69.3	59.1	58.9
	Stay same	14.4	13.8	17.1	14.4	12.2	13.3	13.0	12.8	14.3	13.2	19.0	18.3
	Not sure	5.0	5.1	4.3	4.0	5.5	6.1	5.2	5.0	3.8	4.3	7.2	7.5
Rate Personal Finances	Excellent	10.5	10.3	13.0	12.8	8.4	8.2	10.0	10.0	11.0	10.5	10.5	10.9
	Good	28.7	28.4	31.4	30.4	26.4	26.7	25.2	26.3	31.1	29.9	33.7	31.4
	Fair	36.2	38.6	34.4	36.0	37.8	40.9	34.7	38.8	37.3	38.2	38.2	39.3
	Poor	22.4	20.1	18.8	18.1	25.3	21.8	27.6	22.3	18.8	19.4	14.4	14.8
	Not sure	2.3	2.5	2.5	2.7	2.1	2.4	2.4	2.6	1.7	2.0	3.3	3.6
Personal Finances Better or Worse	Better	27.5	26.5	32.6	31.1	23.3	22.7	31.2	30.3	27.3	25.3	17.1	17.8
	Worse	45.4	46.6	40.6	42.5	49.5	50.0	43.5	44.1	47.6	49.9	46.5	46.6
	Stay same	24.6	24.5	24.5	23.9	24.6	25.0	22.2	22.9	23.5	23.0	33.9	32.8
	Not sure	2.5	2.4	2.2	2.4	2.6	2.4	3.0	2.7	1.6	1.8	2.6	2.8
Spending Compared to Last Month	More	47.0	45.0	42.7	45.6	50.6	44.4	47.5	44.2	47.9	47.0	43.6	42.8
	Less	12.8	12.6	13.5	12.5	12.2	12.7	14.7	13.9	11.6	12.5	9.8	9.0
	About same	38.4	41.0	41.9	40.6	35.5	41.4	35.6	40.5	39.3	39.2	45.1	46.7
	Not sure	1.8	1.4	1.8	1.3	1.7	1.5	2.2	1.5	1.3	1.3	1.5	1.5



Gender, Age – December 2007 (cont.)

		Total		Gender				Age					
		Adults		Male		Female		18-39		40-64		65+	
		Dec	Nov	Dec	Nov	Dec	Nov	Dec	Nov	Dec	Nov	Dec	Nov
Index		90.5	93.1	98.8	99.8	84.3	87.5	85.5	89.9	93.8	93.4	100.9	102.3
Spending Next Month	More	31.1	51.3	29.5	47.6	32.3	54.3	31.9	54.7	30.9	50.9	28.8	41.7
	Less	24.1	11.2	22.7	11.5	25.4	11.0	27.0	11.7	23.3	11.0	17.2	10.4
	About same	42.7	35.2	45.8	38.8	40.1	32.3	38.9	31.3	44.1	36.0	51.2	45.3
	Not sure	2.1	2.3	1.9	2.1	2.2	2.4	2.2	2.4	1.7	2.0	2.7	2.5
Added Exp. or Short Income Next 30 Days	Yes	40.1	41.2	36.2	39.0	43.3	43.0	44.9	44.6	39.2	42.4	27.4	28.3
	No	46.9	46.3	51.7	50.0	42.9	43.1	42.7	44.9	49.2	45.1	54.6	52.9
	Not sure	13.0	12.6	12.0	10.9	13.8	13.9	12.4	10.5	11.6	12.5	18.0	18.9
Money Left After Paying Debts	Yes	48.8	51.2	55.3	56.2	43.4	47.1	45.1	49.6	51.4	51.8	54.1	54.9
	No	39.6	37.6	34.1	34.5	44.3	40.1	45.3	41.3	37.2	37.2	28.1	27.2
	Not sure	11.6	11.2	10.6	9.3	12.3	12.8	9.6	9.1	11.4	11.0	17.8	17.9
Money Left Compared to Last Month	More	13.9	12.5	15.3	14.4	12.4	10.5	17.8	15.3	12.0	11.2	8.2	7.5
	Less	27.0	25.0	20.8	23.5	33.6	26.5	27.5	25.3	28.1	26.5	23.6	21.1
	About same	58.4	61.9	63.3	61.8	53.2	62.0	54.0	59.0	59.4	61.5	67.3	70.7
	Not sure	0.7	0.6	0.6	0.3	0.8	0.9	0.7	0.5	0.5	0.8	0.9	0.7
Months Continue Lifestyle If You Lost Income	None	29.2	28.6	23.2	24.5	34.3	32.0	38.1	35.9	23.6	24.4	15.1	16.0
	One	18.5	18.1	18.7	17.1	18.4	19.0	20.9	19.6	16.6	17.0	15.8	16.3
	Two	10.0	10.6	10.6	10.9	9.6	10.4	10.5	11.6	9.9	10.6	8.9	7.7
	Three	10.0	10.6	10.9	11.1	9.3	10.2	9.0	10.4	11.4	11.5	10.1	9.2
	Four	3.5	3.8	3.7	3.8	3.2	3.8	2.9	3.7	4.0	3.7	3.9	4.4
	Five	2.4	2.7	2.8	3.2	2.1	2.3	1.6	2.7	3.5	2.5	2.3	2.9
	Six +	21.2	20.9	26.3	25.5	17.0	16.9	13.3	13.2	26.3	25.8	33.6	32.5
	Not sure	5.1	4.7	3.8	4.0	6.2	5.4	3.7	2.8	4.6	4.5	10.3	11.0



Income, Married – December 2007

		Total		Income						Married				Kids at 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
Index		90.5	93.1	73.2	76.7	98.1	99.7	121.2	120.0	96.9	99.7	81.0	82.7	85.9	90.3	94.3	95.0
Rate Econ	Excel	7.7	8.3	5.8	6.7	7.9	7.7	11.8	13.7	8.4	9.6	6.7	6.1	7.8	8.5	7.7	8.2
	Good	19.2	19.3	13.9	14.1	20.4	21.7	29.4	26.9	21.2	21.1	15.9	16.5	15.8	18.0	21.4	20.2
	Fair	36.0	36.2	33.5	34.0	38.9	38.4	38.1	36.4	36.4	36.5	35.3	35.6	34.8	36.1	36.7	36.1
	Poor	35.1	34.5	44.3	42.7	31.8	31.5	19.9	22.2	32.3	31.6	39.6	39.2	39.8	36.0	32.2	33.6
	Not sure	2.0	1.7	2.4	2.5	1.0	0.7	0.7	0.8	1.7	1.2	2.5	2.6	1.9	1.4	2.0	2.0
Econ Better or Worse	Better	15.1	14.0	10.4	9.9	17.1	16.1	23.3	20.9	17.6	16.5	11.1	10.1	15.8	14.3	14.7	14.0
	Worse	65.5	67.0	69.5	71.0	64.9	66.3	57.9	62.2	63.1	65.0	69.3	70.3	66.0	68.0	65.1	66.3
	Same	14.4	13.8	13.2	12.7	15.1	14.0	16.9	14.1	15.1	13.9	13.4	13.6	13.1	12.9	15.4	14.3
	Not sure	5.0	5.1	6.9	6.5	2.9	3.6	1.9	2.8	4.2	4.6	6.2	6.1	5.1	4.8	4.8	5.4
Rate Personal Finances	Excel	10.5	10.3	3.9	4.6	9.7	9.7	25.9	25.0	12.8	12.8	6.8	6.4	10.0	10.8	10.7	10.1
	Good	28.7	28.4	16.4	16.2	36.9	35.6	46.5	45.8	32.8	33.1	22.1	20.9	25.7	27.6	30.6	28.8
	Fair	36.2	38.6	38.7	42.5	41.5	43.7	23.3	24.3	35.9	37.4	36.7	40.7	35.8	37.1	36.6	39.6
	Poor	22.4	20.1	38.2	34.0	11.3	10.6	3.6	3.8	16.8	14.8	31.2	28.6	27.1	22.9	19.4	18.3
	Not sure	2.3	2.5	2.9	2.6	0.6	0.5	0.6	1.1	1.7	2.0	3.2	3.5	1.4	1.6	2.7	3.1
Personal Finances Better or Worse	Better	27.5	26.5	15.4	16.0	32.7	30.7	50.6	47.0	31.9	30.7	20.7	19.8	31.9	29.6	24.9	24.8
	Worse	45.4	46.6	57.4	58.4	42.1	43.1	26.1	26.3	42.8	42.6	49.7	53.0	45.8	44.6	45.2	47.7
	Same	24.6	24.5	23.9	22.3	24.1	25.3	22.9	25.3	23.6	24.7	26.1	24.1	19.8	23.0	27.6	25.4
	Not sure	2.5	2.4	3.3	3.4	1.2	0.9	0.4	1.3	1.8	2.0	3.5	3.1	2.5	2.8	2.4	2.1
Spending Compared to Last Month	More	47.0	45.0	49.9	49.6	45.4	42.2	45.3	39.0	47.0	44.5	47.0	45.8	51.1	46.5	44.4	43.9
	Less	12.8	12.6	14.4	13.4	11.7	12.3	10.7	12.7	12.0	12.0	14.1	13.5	13.4	13.4	12.5	12.1
	Same	38.4	41.0	34.0	35.5	41.8	44.6	43.1	47.4	39.2	42.6	37.2	38.5	33.7	38.9	41.4	42.5
	Not sure	1.8	1.4	1.7	1.5	1.1	0.9	0.9	0.9	1.8	0.9	1.7	2.2	1.7	1.2	1.7	1.5



Income, Married – December 2007 (cont.)

		Total		Income						Married				Kids @ Home			
		LV		<\$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
Index		90.5	93.1	73.2	76.7	98.1	99.7	121.2	120.0	96.9	99.7	81.0	82.7	85.9	90.3	94.3	95.0
Spending Next Month	More	31.1	51.3	36.4	52.9	28.6	52.0	24.4	49.6	29.5	52.5	33.6	49.4	31.0	58.6	31.2	46.9
	Less	24.1	11.2	21.7	12.0	24.7	9.8	30.0	11.3	24.1	10.8	24.1	11.9	27.5	10.7	22.0	11.3
	Same	42.7	35.2	39.2	32.1	45.7	37.1	44.9	38.4	44.6	35.1	39.8	35.4	39.6	28.9	44.7	39.3
	Not sure	2.1	2.3	2.7	3.0	1.0	1.1	0.7	0.7	1.8	1.6	2.5	3.3	1.9	1.8	2.2	2.5
Add exp shortfall 30 days	Yes	40.1	41.2	50.2	50.0	37.9	38.6	22.8	27.9	36.9	37.9	45.1	46.4	46.6	45.5	36.0	38.6
	No	46.9	46.3	34.5	34.8	52.0	51.6	70.1	66.3	51.0	51.0	40.5	38.7	42.9	44.5	49.6	47.3
	Not sure	13.0	12.6	15.3	15.2	10.1	9.9	7.1	5.8	12.1	11.1	14.4	14.9	10.4	10.0	14.5	14.1
\$ After Debt Pay	Yes	48.8	51.2	32.1	35.3	58.1	60.5	76.0	76.6	53.5	56.5	41.3	42.8	43.2	46.8	52.4	54.1
	No	39.6	37.6	54.2	52.2	32.5	30.1	19.3	18.4	35.9	33.6	45.6	43.9	47.2	44.3	34.8	33.2
	Not sure	11.6	11.2	13.7	12.5	9.3	9.4	4.7	5.0	10.6	9.9	13.1	13.3	9.6	8.8	12.8	12.7
\$ Left v. Last Month	More	13.9	12.5	14.7	12.9	11.9	11.4	16.5	13.7	14.0	12.3	13.7	12.7	18.0	16.2	11.8	10.5
	Less	27.0	25.0	30.6	29.5	28.3	24.5	23.5	20.6	25.6	24.0	30.0	27.0	26.3	25.9	27.4	24.5
	Same	58.4	61.9	53.9	57.0	58.8	63.6	59.9	65.1	59.6	63.0	55.9	59.6	55.1	57.6	60.1	64.2
	Not sure	0.7	0.6	0.9	0.6	0.9	0.5	0.1	0.6	0.8	0.6	0.4	0.7	0.6	0.4	0.7	0.8
Mos Hold Lifestyle Income Lost	None	29.2	28.6	41.2	40.3	23.4	24.3	12.8	11.3	26.3	23.8	33.9	36.2	38.9	35.2	23.3	24.5
	One	18.5	18.1	22.9	21.3	18.5	17.7	10.5	12.0	16.0	17.6	22.5	19.0	19.8	19.5	17.8	17.2
	Two	10.0	10.6	8.9	9.5	12.6	12.6	9.6	10.7	10.8	11.5	8.9	9.1	9.8	11.2	10.2	10.2
	Three	10.0	10.6	6.9	7.8	11.9	13.1	14.4	13.7	11.2	11.9	8.2	8.5	9.5	10.6	10.3	10.7
	Four	3.5	3.8	2.0	3.0	3.9	4.6	6.1	4.7	3.8	4.2	2.9	3.2	3.2	3.6	3.6	4.0
	Five	2.4	2.7	1.9	2.0	2.5	2.8	3.5	3.7	2.7	2.8	2.0	2.5	1.9	2.5	2.8	2.8
	Six +	21.2	20.9	10.9	11.3	24.1	22.7	41.3	41.7	24.8	24.1	15.4	15.7	13.7	15.2	26.0	24.4
	Not sure	5.1	4.7	5.5	4.8	3.2	2.3	1.8	2.2	4.4	4.1	6.2	5.8	3.4	2.2	6.1	6.2



Category Spending
Gender Age – December 2007

		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	44.6	52.0	55.8	60.0	46.5	51.6	48.3	55.3	62.5	56.3
	Less	7.5	7.0	5.9	4.6	8.9	5.9	5.1	6.2	4.5	3.8
	Same	46.9	39.8	37.0	33.7	43.4	41.5	45.1	36.5	32.0	38.6
	Not sure	1.0	1.3	1.4	1.6	1.3	0.9	1.5	2.0	1.0	1.3
Spending in Next Month Discretionary Entertainment Exp.	More	13.7	10.9	14.6	14.6	16.1	9.3	6.8	18.7	11.7	8.7
	Less	40.5	48.2	43.4	46.5	44.8	47.3	38.6	45.7	47.3	38.3
	Same	43.3	36.0	39.6	35.4	35.4	40.4	48.9	33.5	37.8	47.9
	Not sure	2.5	4.8	2.4	3.5	3.7	3.0	5.7	2.1	3.3	5.1
Spending in Next Month on Household Improvements	More	16.3	15.5	17.5	15.5	18.0	14.7	11.8	19.6	14.1	11.9
	Less	42.7	47.4	41.9	45.6	43.9	48.3	42.4	41.0	48.4	42.4
	Same	37.0	30.4	36.5	32.4	32.9	32.4	37.2	34.6	32.3	38.0
	Not sure	4.0	6.7	4.1	6.6	5.1	4.6	8.5	4.9	5.2	7.8
Spending in Next Month on Major Personal Purchases	More	14.1	13.9	15.8	14.3	17.2	11.9	9.0	19.3	11.6	9.9
	Less	40.9	44.7	40.7	43.0	40.7	46.8	41.1	38.8	47.2	39.3
	Same	41.8	35.5	40.0	37.7	37.0	38.0	43.5	37.9	37.4	44.3
	Not sure	3.2	5.9	3.6	5.1	5.1	3.3	6.5	4.1	3.8	6.6
Next Month - Save/Invest More, Less or About the Same	More	13.1	10.0	13.2	7.5	15.3	9.2	4.6	14.5	7.0	4.0
	Less	33.8	38.2	35.9	40.1	35.8	36.9	36.0	36.7	40.6	37.1
	Same	50.4	46.7	48.3	48.3	44.3	51.2	54.5	45.5	49.6	53.6
	Not sure	2.7	5.0	2.6	4.1	4.7	2.6	4.9	3.3	2.8	5.4



Category Spending
Income, Married – December 2007

		Income						Married				Kids at Home			
		Dec			Nov			Dec		Nov		Dec		Nov	
		<40k	40-75k	>75k	<40k	40-75k	>75k	Y	N	Y	N	Y	N	Y	N
Spending in Next Month on Household Expenses	More	54.4	46.9	38.2	62.3	56.7	51.3	47.8	49.9	58.1	58.0	50.2	47.7	58.9	57.6
	Less	7.7	7.3	6.6	6.5	4.5	3.3	6.2	8.8	4.7	6.0	7.4	7.1	5.5	4.9
	Same	36.5	45.2	54.9	29.3	38.4	44.4	44.9	40.1	36.4	33.3	41.3	44.1	34.4	35.8
	Not sure	1.4	0.7	0.3	1.9	0.3	1.0	1.1	1.2	0.8	2.7	1.0	1.2	1.2	1.7
Spending in Next Month on Disc. Entertainment Exp	More	12.1	11.2	13.7	13.5	13.6	18.4	11.5	13.2	14.3	14.9	13.5	11.3	17.6	12.6
	Less	51.3	44.1	33.5	51.8	45.3	32.2	43.4	46.8	43.9	47.0	48.1	42.6	47.4	43.6
	Same	30.9	43.1	52.2	30.4	40.3	48.3	42.4	34.5	39.6	33.7	34.9	42.2	32.5	40.5
	Not sure	5.6	1.5	0.6	4.3	0.8	1.1	2.7	5.5	2.2	4.3	3.4	3.9	2.5	3.3
Spending in Next Month on Household Improvements	More	14.7	14.5	20.6	16.0	15.1	21.0	15.8	15.9	16.6	16.0	18.1	14.5	19.6	14.5
	Less	49.0	46.8	37.7	47.1	45.4	36.2	44.8	46.0	43.7	44.1	46.1	44.8	44.3	43.6
	Same	29.0	35.7	40.2	29.6	36.8	40.4	35.2	30.5	35.5	32.3	31.1	34.9	31.2	36.1
	Not sure	7.3	3.0	1.5	7.4	2.7	2.3	4.1	7.6	4.2	7.5	4.8	5.8	4.9	5.8
Spending in Next Month on Major Personal Purchases	More	13.5	12.7	17.4	14.3	12.7	19.8	13.5	14.8	14.6	15.6	14.9	13.4	18.3	12.9
	Less	50.3	41.9	30.6	48.1	41.3	29.9	42.2	44.2	42.0	41.8	44.1	42.5	41.6	42.1
	Same	29.4	44.1	51.1	31.4	44.1	48.2	41.1	34.1	40.3	36.2	36.7	39.4	36.5	40.1
	Not sure	6.8	1.3	0.8	6.2	1.9	2.1	3.2	6.9	3.1	6.4	4.3	4.8	3.7	4.8
Next Month - Save/Invest More, Less or About the Same	More	8.7	11.9	18.4	9.2	8.8	14.5	11.5	11.4	9.7	10.8	14.0	9.8	11.9	9.0
	Less	49.1	30.4	18.4	48.7	34.4	22.2	33.6	40.4	35.5	42.4	36.7	35.9	38.8	37.9
	Same	36.5	56.5	62.4	37.1	56.3	62.3	52.1	42.5	52.7	41.3	45.0	50.5	46.7	49.3
	Not sure	5.6	1.2	0.8	5.0	0.5	1.0	2.8	5.8	2.2	5.4	4.2	3.7	2.6	3.8



Holiday Spending
December 23, 2007

		Total	Gender		Age		
		LV	Male	Female	18-39	40-64	65+
Holiday Spending Compared to Last Year	More	19.1	21.3	17.2	24.8	14.3	12.4
	Less	52.3	47.2	56.6	52.4	55.0	45.8
	About same	27.1	30.3	24.4	21.1	29.5	39.9
	Not sure	1.5	1.2	1.8	1.7	1.2	1.9

		Total	Married		Kids at Home		Income		
		LV	Yes	No	Yes	No	<40K	40K-75K	>75K
Holiday Spending Compared to Last Year	More	19.1	19.1	19.0	23.6	16.1	17.2	19.3	24.5
	Less	52.3	50.8	54.7	53.5	51.6	60.6	49.6	40.3
	About same	27.1	29.2	23.7	22.0	30.4	20.5	30.7	35.0
	Not sure	1.5	0.9	2.6	0.9	1.9	1.7	0.4	0.2