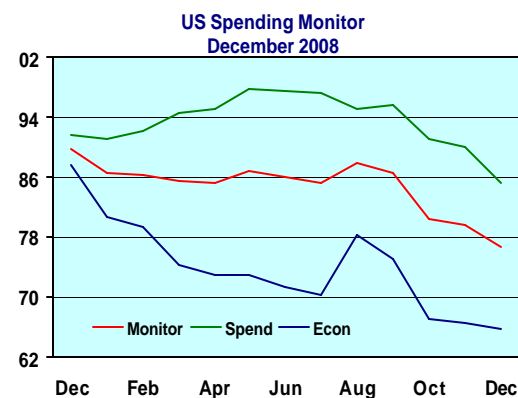


DISCOVER® U.S. SPENDING MONITORSM

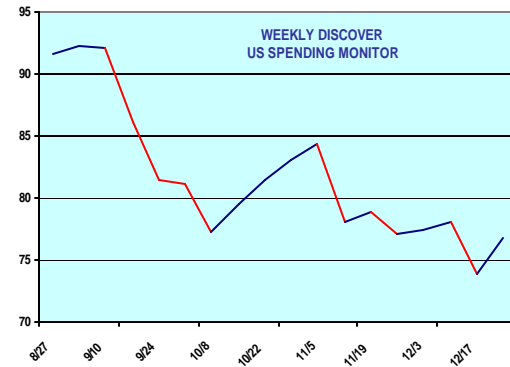
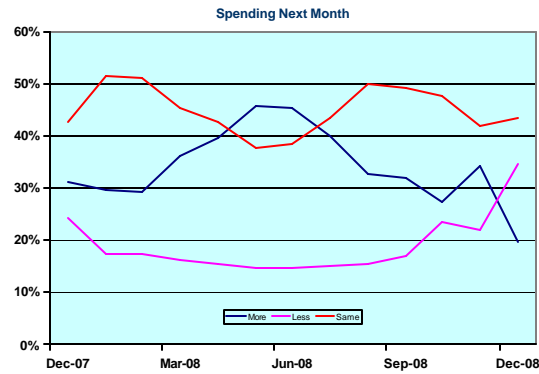
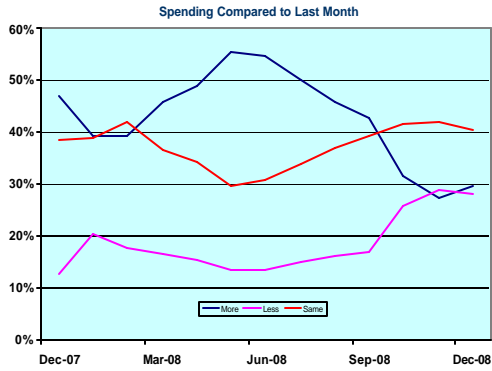
	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May
DSM	76.6	79.7	80.4	86.5	88.7	86.1	86.0	86.8
Spending	85.2	90.1	91.0	95.6	95.8	97.5	97.6	97.9
Econ	65.8	66.7	67.2	75.2	79.9	71.9	71.4	73.0
DSBW	72.8	67.5	71.4	74.6	86.9	84.6	71.8	81.8

The Discover U.S. Spending Monitor fell for the fourth consecutive month, dropping 3.1 to 76.6 in December 2008. The decline puts the Monitor at a new record low. The two components of the Monitor – economic confidence and spending attitudes – each declined to their lowest ever levels. Pessimism about the U.S. economy hit a new bottom. In December, two-thirds (65 percent) of consumers rated the economy as poor, and more than 70 percent of consumers think that things are getting worse. Attitudes about personal finances were mostly unchanged from the previous month, although a record number of consumers (23.4 percent) now rate their personal finances as poor, and only 34.8 percent – a new low – see their circumstances as good or excellent. Nearly 55 percent of the country reports that their personal finances are deteriorating. That is barely better than the record high number of people (56 percent) in November who felt the same way.



The lack of economic confidence had its effects on spending intentions. That component of the Discover U.S. Spending Monitor dropped in December, falling nearly 5 points from its November low. The number of consumers who said that they intend to spend less in January 2009 rose to 34.4 percent from 21.3 percent the month before. The increase is to be expected for the month following holiday shopping season, but the change compared to the same period last year is worth noting. In December 2007, 24.1 percent said they would spend less in January 2008. That is more than a 10 point difference to the negative as far as spending is concerned, but it is indicative of attitudes about spending as the economic downturn continues.

Consumers in record numbers are planning pullbacks on spending in virtually all of the categories tracked by the Monitor each month: 55 percent say they are cutting expenses on discretionary items and household improvements; 52 percent are cutting back on major personal purchases; and a record low 30 percent say they are likely to spend more on household expenses next month, no doubt reflecting both their economic concerns and lower pump prices for gasoline. This follows a pattern of spending established during the holiday season when more than 63 percent of the country – compared to only 52 percent this time last year – planned to spend less for gift giving than they did the year before.



Not surprisingly, parents with children are among the most aggressive cost cutters. Nearly 59 percent are trimming discretionary expense; 56 percent are cutting expenses for household improvements; 53 percent a cutting back on major personal expense; and 17 percent are looking to spending less on household necessities. All of these are up from the month before by as much as four (4) percent. They were also very cost conscious holiday shoppers with nearly 66 percent claiming to spend less this year than last. That's more than three points ahead of the norm. Only lower income Americans were more aggressive as a group with 70 percent saying they spent less on gifts this year.

Half (50.7 percent) of the country's consumers claim that they have money left over when they are done paying monthly bills. That's slightly better than the reading of 48.8 percent that was recorded in December of 2007. Of the people who think they will have money in their bank accounts at the end of December 2008, 72 percent expect to have the same or more money left over than the month before. That is virtually the same reading as a year ago.

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

Baseline Index Questions

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

	Dec	Nov	Oct	Sep	Aug	Jul
Excellent	3.0	2.3	2.5	2.7	3.4	3.1
Good	4.3	4.8	5.9	11.0	12.2	10.0
Fair	26.6	27.5	27.8	30.3	32.7	31.4
Poor	65.0	64.3	62.7	55.1	50.4	54.2
Not sure	1.0	1.0	1.2	0.9	1.3	1.3
Index	39.3	39.8	42.4	54.5	60.6	54.6

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

	Dec	Nov	Oct	Sep	Aug	Jul
Better	9.3	10.1	9.8	12.1	15.3	10.3
Worse	70.5	69.3	72.0	69.5	65.0	73.0
Same	14.1	14.5	12.6	13.7	14.9	12.3
Not sure	6.1	6.1	5.7	4.8	4.8	4.4
Index	64.4	67.8	62.9	70.9	83.8	62.1

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

	Dec	Nov	Oct	Sep	Aug	Jul
Excellent	8.0	7.8	8.6	9.5	10.0	9.4
Good	26.8	28.1	29.2	30.5	29.1	30.7
Fair	40.0	40.4	39.5	38.8	38.3	37.5
Poor	23.0	21.5	20.7	19.4	20.5	20.4
Not sure	2.2	2.1	2.1	1.7	2.0	2.0
Index	91.3	93.5	95.0	98.5	96.9	97.8

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

	Dec	Nov	Oct	Sep	Aug	Jul
Better	16.1	15.5	16.7	20.7	21.9	21.0
Worse	54.5	56.3	55.5	51.5	51.3	55.2
Same	27.2	25.8	25.9	25.9	24.6	21.8
Not sure	2.2	2.4	1.9	1.9	2.2	2.1
Index	68.2	65.7	67.8	76.7	78.2	73.0

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?

	Dec	Nov	Oct	Sep	Aug	Jul
More	29.5	27.5	31.7	42.8	45.8	50.0
Less	28.3	29.0	25.7	16.9	16.0	14.9
Same	40.5	42.2	41.5	39.1	36.9	33.9
Not sure	1.7	1.4	1.1	1.2	1.3	1.3
Index	76.1	74.1	79.7	94.7	97.5	101.6

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

	Dec	Nov	Oct	Sep	Aug	Jul
More	19.9	34.3	27.4	32.0	32.8	40.1
Less	34.4	21.8	23.5	17.0	15.4	15.0
Same	43.5	41.9	47.5	49.1	49.9	43.2
Not sure	2.2	2.0	1.7	2.0	1.9	1.7
Index	67.2	88.5	81.8	90.5	92.4	98.4

**Discover US Spending Monitor
December 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?

	Dec	Nov	Oct	Sep	Aug	Jul
Yes	40.5	40.2	37.6	38.9	39.6	41.7
No	46.8	46.9	49.2	48.8	48.1	46.4
Not sure	12.6	12.9	13.2	12.2	12.3	11.9
Index	95.3	95.6	100.1	98.5	97.3	93.8

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	50.7	51.4	51.9	52.2	51.4	52.6
No	38.8	38.9	37.5	37.5	38.0	36.9
Not sure	10.5	9.6	10.6	10.2	10.7	10.6
Index	91.9	92.5	94.1	94.2	93.2	95.1

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?

	Dec	Nov	Oct	Sep	Aug	Jul
More	11.5	11.3	11.8	11.4	9.6	10.4
Less	26.6	22.4	20.0	23.2	24.2	29.2
Same	60.6	65.2	67.5	64.6	65.3	59.8
Not sure	1.2	1.1	0.7	0.8	1.0	0.7
Index	95.8	97.8	99.3	97.4	96.0	93.5

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	26.8	24.8	25.5	26.7	26.9	25.7
1 mo.	18.0	17.6	17.0	16.1	16.9	17.5
2 mos.	10.8	10.5	10.4	10.4	11.0	11.0
3 mos.	10.6	11.2	11.2	11.8	9.7	10.6
4 mos.	3.7	4.0	4.4	3.7	3.8	4.1
5 mos.	2.8	3.3	3.2	2.6	2.8	3.1
6 or more	22.6	24.0	23.6	24.6	24.2	23.6
Not sure	4.7	4.6	4.7	4.2	4.7	4.4
Index	95.3	99.9	99.2	100.3	98.5	98.4

Category Spending
December 2008

1* Spending next month on household expenses?

	Dec	Nov	Oct	Sep	Aug	Jul
More	30.4	35.0	37.3	45.8	45.9	56.7
Less	15.2	13.2	12.8	8.0	7.8	6.9
Same	52.7	50.1	48.5	44.9	44.6	34.8
Not sure	1.8	1.6	1.4	1.3	1.6	1.6

2* Spending next month on discretionary personal expenses?

	Dec	Nov	Oct	Sep	Aug	Jul
More	9.4	10.0	7.6	10.0	9.9	10.6
Less	54.9	52.2	53.7	50.7	52.0	53.8
Same	32.9	35.1	35.9	36.6	35.2	32.8
Not sure	2.8	2.7	2.8	2.6	2.9	2.9

3* Spending next month on household improvements?

	Dec	Nov	Oct	Sep	Aug	Jul
More	12.0	12.7	12.6	14.9	15.0	15.0
Less	54.6	51.9	51.7	49.4	49.1	50.6
Same	28.8	30.7	30.8	31.1	31.1	29.6
Not sure	4.6	4.7	4.9	4.6	4.8	4.9

4* Spending next month on major personal purchases ?

	Dec	Nov	Oct	Sep	Aug	Jul
More	11.6	12.2	10.7	12.6	14.8	17.2
Less	51.6	48.9	49.2	48.1	46.4	47.5
Same	33.3	35.3	36.4	35.9	35.4	32.2
Not sure	3.6	3.6	3.7	3.4	3.3	3.2

5* Saving and investing next month?

	Dec	Nov	Oct	Sep	Aug	Jul
More	12.0	10.4	11.2	9.5	9.5	10.3
Less	40.5	41.5	39.1	39.9	37.8	40.9
Same	44.2	44.8	46.5	47.7	49.4	45.9
Not sure	3.3	3.3	3.3	3.0	3.2	2.9

6. Holiday spending compared to last year?

	Dec	Nov	2007>	Dec	Nov
More	9.9	9.1		19.1	16.1
Less	63.5	63.2		52.3	52.4
About same	24.8	26.0		27.1	29.8
Not sure	1.8	1.8		1.5	1.7

7. How much holiday shopping completed?

	Dec	Nov	2007>	Dec	Nov
No start	29.4	56.3		28.5	60.1
Some	20.5	24.3		23.2	23.5
Half	15.0	10.8		15.0	9.2
About done	21.2	5.7		21.7	4.6
Done	11.8	1.3		9.9	1.4
Not sure	2.1	1.6		1.8	1.2

**Baseline Monitor
Gender, Age
December 2008**

		Total		Gender				Age					
		Adults		Male		Female		18-39		40-64		65+	
		Dec	Nov	Dec	Nov	Dec	Nov	Dec	Nov	Dec	Nov	Dec	Nov
Index		76.6	79.7	82.9	82.7	71.1	77.1	75.6	79.3	74.8	78.1	83.6	84.5
Rate Econ	Excellent	3.0	2.3	4.0	2.5	2.1	2.2	4.1	2.9	1.6	1.5	2.6	2.4
	Good	4.3	4.8	5.5	5.7	3.3	4.1	4.6	5.0	3.8	4.5	4.8	5.0
	Fair	26.6	27.5	28.7	29.7	24.8	25.6	26.4	28.1	26.3	26.7	28.1	27.6
	Poor	65.0	64.3	60.9	61.0	68.6	67.2	64.0	63.3	67.4	66.2	62.5	63.3
	Not sure	1.0	1.0	0.9	1.1	1.1	1.0	0.8	0.8	0.9	1.1	2.0	1.7
Econ Better or Worse	Better	9.3	10.1	12.2	11.6	6.8	8.8	11.8	12.7	7.0	7.9	6.7	7.3
	Worse	70.5	69.3	66.6	68.2	73.9	70.3	68.6	67.0	74.7	73.1	67.1	67.8
	Stay same	14.1	14.5	15.7	14.8	12.6	14.3	14.1	15.1	12.8	13.1	16.8	15.9
	Not sure	6.1	6.1	5.5	5.3	6.7	6.7	5.5	5.2	5.5	5.9	9.4	9.1
Rate Personal Finances	Excellent	8.0	7.8	10.6	8.8	5.8	6.9	9.3	8.9	7.0	7.5	6.4	5.4
	Good	26.8	28.1	28.5	30.3	25.3	26.3	25.7	27.3	27.9	28.6	27.6	29.6
	Fair	40.0	40.4	38.3	39.0	41.5	41.6	37.5	38.7	40.9	41.3	45.8	43.8
	Poor	23.0	21.5	20.1	20.2	25.4	22.6	25.4	23.1	22.2	21.1	17.1	17.5
	Not sure	2.2	2.1	2.5	1.7	2.0	2.6	2.1	2.1	2.0	1.5	3.0	3.7
Personal Finances Better or Worse	Better	16.1	15.5	19.7	17.6	13.0	13.7	20.6	20.2	13.6	12.9	8.2	7.1
	Worse	54.5	56.3	51.3	54.3	57.3	57.9	48.9	50.8	60.3	61.2	58.8	61.6
	Stay same	27.2	25.8	26.9	25.7	27.4	25.9	28.6	26.6	24.1	23.6	29.9	28.3
	Not sure	2.2	2.4	2.1	2.4	2.3	2.5	2.0	2.4	2.0	2.3	3.1	2.9
Spending Compared to Last Month	More	29.5	27.5	25.1	23.7	33.3	30.7	31.6	28.5	27.8	25.5	27.0	28.8
	Less	28.3	29.0	29.7	30.4	27.1	27.8	28.5	29.2	30.6	31.3	22.3	22.8
	About same	40.5	42.2	43.5	44.6	38.0	40.0	37.9	40.7	40.3	42.0	49.2	46.9
	Not sure	1.7	1.4	1.7	1.3	1.6	1.5	2.0	1.6	1.3	1.1	1.4	1.5

**Baseline Monitor
Gender, Age
December 2008 (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		76.6	79.7	82.9	82.7	71.1	77.1	75.6	79.3	74.8	78.1	83.6	84.5
Spending Next Month	More	19.9	34.3	18.6	29.0	21.0	38.8	20.9	39.9	18.9	30.4	18.8	25.8
	Less	34.4	21.8	31.8	23.6	36.7	20.3	36.0	20.7	36.3	23.8	25.3	20.8
	About same	43.5	41.9	47.8	45.5	39.9	38.7	40.7	37.4	43.0	43.9	53.5	50.9
	Not sure	2.2	2.0	1.9	1.9	2.5	2.2	2.4	2.0	1.9	1.9	2.5	2.5
Add Exp. or Shortfall Next 30 Days	Yes	40.5	40.2	36.4	37.7	44.1	42.4	43.9	44.2	41.3	39.9	28.4	29.0
	No	46.8	46.9	51.5	51.7	42.8	42.7	45.3	44.4	46.4	47.7	52.8	52.7
	Not sure	12.6	12.9	12.1	10.5	13.1	14.9	10.8	11.4	12.3	12.5	18.9	18.3
Money Left After Paying Debts	Yes	50.7	51.4	57.4	54.8	44.9	48.5	49.2	50.1	51.3	52.1	53.6	54.1
	No	38.8	38.9	32.6	36.3	44.2	41.2	41.6	42.4	38.8	38.3	30.3	29.6
	Not sure	10.5	9.6	10.0	8.8	10.9	10.3	9.1	7.5	9.9	9.6	16.1	16.4
Money Left Compared to Last Month	More	11.5	11.3	14.5	12.9	8.3	9.8	15.2	14.6	9.3	9.4	6.2	6.3
	Less	26.6	22.4	22.2	18.7	31.6	26.0	27.1	21.7	27.4	22.6	23.7	23.9
	About same	60.6	65.2	62.1	67.4	59.0	63.1	56.0	62.5	62.6	67.3	69.2	68.5
	Not sure	1.2	1.1	1.2	1.0	1.2	1.1	1.7	1.3	0.8	0.8	0.9	1.3
Months Continue Lifestyle If You Lost Income	None	26.8	24.8	22.5	21.5	30.4	27.7	34.3	31.0	22.4	21.1	13.8	14.5
	One	18.0	17.6	17.6	17.3	18.4	17.9	19.9	19.9	16.3	16.3	15.9	14.0
	Two	10.8	10.5	11.3	10.6	10.4	10.4	11.8	11.7	10.6	10.2	8.0	7.5
	Three	10.6	11.2	11.8	12.2	9.6	10.3	10.6	11.0	11.1	11.9	9.5	10.1
	Four	3.7	4.0	3.8	4.4	3.7	3.7	3.1	3.7	4.5	4.4	4.2	4.0
	Five	2.8	3.3	2.4	3.5	3.1	3.1	2.5	3.5	3.1	3.0	3.1	3.3
	Six +	22.6	24.0	27.0	27.5	18.8	21.0	14.9	16.5	27.3	28.9	35.3	35.8
	Not sure	4.7	4.6	3.6	3.1	5.6	5.9	2.9	2.8	4.6	4.2	10.2	10.7

**Baseline Monitor
Income, Married
December 2008**

		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
Index		76.6	79.7	63.9	65.0	79.2	80.9	91.2	95.4	79.7	84.1	70.7	70.5	73.9	79.3	78.4	79.8
Rate Econ	Excel	3.0	2.3	4.5	2.9	1.9	1.6	2.1	1.8	2.9	2.3	3.2	2.4	3.5	2.3	2.7	2.2
	Good	4.3	4.8	3.5	3.9	5.2	4.8	4.4	5.4	4.6	5.3	3.7	3.9	4.5	4.7	4.2	4.8
	Fair	26.6	27.5	21.0	22.7	27.3	28.7	33.0	32.5	28.2	29.5	23.8	23.3	27.4	29.0	26.0	26.5
	Poor	65.0	64.3	69.6	68.8	64.7	64.1	60.0	60.0	63.5	62.2	67.8	68.7	63.6	63.3	66.1	65.3
	Not sure	1.0	1.0	1.3	1.7	0.8	0.8	0.5	0.3	0.8	0.7	1.5	1.7	1.0	0.7	1.1	1.2
Econ Better or Worse	Better	9.3	10.1	9.0	8.7	8.5	10.2	10.9	12.0	9.6	10.9	8.7	8.4	10.1	11.8	8.6	8.8
	Worse	70.5	69.3	69.2	69.9	72.9	68.1	70.3	69.9	71.0	68.8	69.6	70.5	70.3	68.5	70.7	70.0
	Same	14.1	14.5	13.2	13.3	13.9	15.5	15.5	14.8	14.4	15.3	13.5	12.8	14.3	14.7	13.9	14.4
	Not sure	6.1	6.1	8.5	8.1	4.7	6.3	3.2	3.3	5.0	5.0	8.1	8.3	5.2	5.0	6.8	6.9
Rate Personal Finances	Excel	8.0	7.8	3.8	3.5	7.3	4.8	15.1	15.7	9.2	8.9	5.8	5.6	8.1	8.6	8.0	7.1
	Good	26.8	28.1	13.1	12.6	30.2	30.6	42.7	45.0	30.6	32.7	19.7	18.5	26.9	28.2	26.7	28.1
	Fair	40.0	40.4	40.5	41.3	46.1	47.9	34.2	32.4	40.4	41.2	39.3	38.8	38.3	39.6	41.2	41.0
	Poor	23.0	21.5	40.0	39.7	15.6	15.1	6.6	6.4	17.8	15.4	32.5	34.3	25.1	21.6	21.5	21.4
	Not sure	2.2	2.1	2.6	2.9	0.8	1.6	1.4	0.4	2.0	1.8	2.7	2.8	1.6	1.9	2.7	2.3
Personal Finances Better or Worse	Better	16.1	15.5	11.4	9.9	17.5	15.8	22.2	22.5	17.3	17.3	13.8	11.8	18.9	19.2	14.1	12.5
	Worse	54.5	56.3	61.6	64.1	52.6	54.4	48.4	49.6	53.9	54.0	55.8	61.1	52.0	53.0	56.4	59.0
	Same	27.2	25.8	23.9	22.5	29.0	28.1	28.5	26.7	27.2	26.8	27.1	23.5	27.6	25.7	26.8	25.8
	Not sure	2.2	2.4	3.2	3.5	1.0	1.7	0.9	1.1	1.6	1.9	3.4	3.5	1.4	2.1	2.7	2.7
Spending Compared to Last Month	More	29.5	27.5	34.3	36.1	29.9	25.2	23.1	19.3	28.2	25.2	31.9	32.1	33.3	28.5	27.0	26.7
	Less	28.3	29.0	28.7	27.6	25.6	28.0	30.3	32.2	28.1	29.0	28.6	28.8	28.1	28.0	28.3	29.8
	Same	40.5	42.2	34.5	34.0	43.9	45.8	45.9	47.9	42.3	44.6	37.2	37.1	36.9	42.0	43.1	42.2
	Not sure	1.7	1.4	2.5	1.3	0.7	1.0	0.7	0.6	1.3	1.2	2.3	2.0	1.8	1.5	1.6	1.4

**Baseline Monitor
Income, Married
December 2008**

		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		76.6	79.7	63.9	65.0	79.2	80.9	91.2	95.4	79.7	84.1	70.7	70.5	73.9	79.3	78.4	79.8
Spending Next Month	More	19.9	34.3	26.1	37.0	18.0	33.5	12.7	32.7	17.3	34.3	24.7	34.2	20.0	40.8	19.8	29.5
	Less	34.4	21.8	29.4	21.2	36.3	20.6	40.2	23.9	36.7	21.4	30.1	22.7	37.4	20.2	32.3	22.9
	Same	43.5	41.9	41.1	38.7	44.5	44.5	46.1	42.9	44.3	42.6	42.1	40.4	40.6	37.0	45.6	45.5
	Not sure	2.2	2.0	3.5	3.1	1.2	1.5	1.0	0.6	1.7	1.7	3.1	2.8	2.1	2.0	2.3	2.1
Add exp shortfall 30 days	Yes	40.5	40.2	50.5	50.9	39.5	39.4	29.1	29.5	38.0	37.6	45.3	45.8	45.4	43.5	37.2	37.9
	No	46.8	46.9	33.4	33.9	50.2	48.0	62.7	61.7	50.5	49.9	40.0	40.6	43.8	44.8	48.9	48.3
	Not sure	12.6	12.9	16.1	15.1	10.3	12.6	8.2	8.8	11.6	12.5	14.6	13.6	10.8	11.7	14.0	13.8
\$ After Debt Pay	Yes	50.7	51.4	32.7	31.7	56.4	53.9	71.8	73.5	55.3	56.2	41.9	41.4	47.1	49.0	53.2	53.2
	No	38.8	38.9	54.5	57.1	35.4	36.5	21.8	20.9	35.7	34.7	44.7	47.7	44.8	43.3	34.7	35.8
	Not sure	10.5	9.6	12.8	11.2	8.2	9.5	6.4	5.5	9.0	9.0	13.4	10.9	8.1	7.7	12.2	11.0
\$ Left v. Last Month	More	11.5	11.3	11.4	12.6	10.8	9.5	12.4	12.4	11.0	11.6	12.7	10.4	13.3	13.5	10.4	9.6
	Less	26.6	22.4	30.4	30.0	27.3	23.2	24.3	17.9	25.7	20.7	28.9	27.1	26.5	19.2	26.7	24.7
	Same	60.6	65.2	56.1	56.1	61.0	66.1	62.8	69.3	62.3	66.7	56.5	61.1	58.9	66.4	61.7	64.6
	Not sure	1.2	1.1	2.1	1.4	0.8	1.2	0.5	0.4	0.9	1.0	1.9	1.4	1.3	0.9	1.1	1.1
Mos Hold Lifestyle Income Lost	None	26.8	24.8	39.7	37.6	22.5	24.8	14.0	11.1	23.2	21.7	33.3	31.4	32.4	30.4	22.8	20.7
	One	18.0	17.6	22.4	23.1	18.5	18.0	12.3	11.4	16.8	16.2	20.2	20.7	20.2	18.4	16.5	17.0
	Two	10.8	10.5	10.1	9.2	12.6	12.8	10.7	10.7	11.3	10.4	9.9	10.6	12.0	11.3	9.9	9.9
	Three	10.6	11.2	6.8	8.3	12.1	11.6	15.4	14.9	11.9	12.4	8.3	8.5	10.9	11.1	10.4	11.2
	Four	3.7	4.0	2.6	2.4	4.7	4.4	4.9	5.6	4.1	4.3	3.1	3.3	3.3	4.0	4.1	4.0
	Five	2.8	3.3	1.9	1.9	3.2	3.6	4.1	4.9	2.8	3.6	2.7	2.7	2.3	3.2	3.1	3.4
	Six +	22.6	24.0	11.9	12.5	23.5	21.9	36.6	39.1	25.6	27.3	16.9	17.0	15.9	18.6	27.3	28.0
Not sure	4.7	4.6	4.7	5.0	2.9	2.8	2.1	2.2	4.2	4.1	5.6	5.6	2.9	2.9	5.9	5.8	

**Category Spending
Gender, Age
December 2008**

		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	26.9	33.3	31.5	38.0	28.8	31.6	32.4	35.2	34.7	35.0
	Less	16.4	14.1	15.6	11.2	17.8	14.0	9.8	14.8	12.8	9.2
	Same	55.3	50.4	51.5	48.9	51.4	52.8	56.2	48.4	50.8	54.0
	Not sure	1.4	2.2	1.4	1.9	2.0	1.5	1.6	1.6	1.6	1.8
Spending Next Month on Discretionary Entertainment Exp.	More	10.1	8.9	10.3	9.7	12.7	7.0	5.1	13.2	7.7	5.2
	Less	50.6	58.5	49.9	54.2	55.5	57.4	47.3	52.9	54.0	46.2
	Same	37.1	29.3	37.8	32.7	29.5	33.0	43.4	31.6	35.8	43.9
	Not sure	2.2	3.3	2.0	3.3	2.4	2.6	4.3	2.3	2.5	4.7
Spending Next Month on Household Improvements	More	14.0	10.3	13.4	12.1	13.9	11.3	7.8	15.1	11.5	7.9
	Less	50.1	58.4	48.2	55.1	54.1	56.9	50.8	51.1	54.3	48.9
	Same	32.2	25.8	34.4	27.4	28.0	27.8	33.5	29.8	29.6	35.7
	Not sure	3.6	5.4	3.9	5.4	3.9	4.1	8.0	3.9	4.5	7.5
Spending in Next Month on Major Personal Purchases	More	12.5	10.8	12.8	11.7	15.2	8.7	6.7	16.2	9.2	7.2
	Less	47.4	55.2	46.8	50.8	49.8	55.4	48.3	47.1	52.1	47.2
	Same	36.9	30.1	37.6	33.2	31.8	32.4	39.7	33.3	35.6	40.6
	Not sure	3.2	3.9	2.8	4.3	3.2	3.5	5.3	3.4	3.2	5.1
Next Month - Save/Invest More, Less or About the Same	More	14.7	9.7	12.4	8.7	16.6	9.2	4.4	14.4	8.0	3.6
	Less	36.8	43.7	39.1	43.6	38.6	41.7	43.5	40.0	42.1	44.9
	Same	45.6	43.1	46.2	43.5	41.5	46.2	48.0	42.1	47.3	47.4
	Not sure	3.0	3.5	2.3	4.2	3.3	2.9	4.1	3.6	2.6	4.1

Category Spending
Income, Married
December 2008

		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 in Next Month on Household Expenses	More	40.2	29.3	18.1	44.5	33.2	25.5	27.9	35.0	32.6	40.0	29.9	30.8	34.9	35.1
	Less	15.8	13.7	16.9	12.8	13.2	14.3	15.8	14.1	13.1	13.4	16.8	14.1	13.8	12.8
	Same	41.2	56.3	64.5	40.7	52.7	59.3	55.0	48.2	53.1	43.9	51.2	53.6	49.8	50.4
	Not sure	2.9	0.7	0.6	2.0	1.0	0.9	1.3	2.7	1.1	2.6	2.1	1.5	1.6	1.7
Spending in Next Month on Disc. Entertainment Exp.	More	10.3	8.3	9.7	9.5	9.0	11.7	8.7	10.7	10.0	9.9	10.9	8.4	11.7	8.7
	Less	61.1	55.1	47.8	57.9	54.1	45.7	54.5	55.6	51.1	54.6	58.7	52.2	55.0	50.2
	Same	24.1	35.4	42.1	27.8	35.8	41.9	35.2	28.8	36.8	31.3	28.3	36.2	31.0	38.0
	Not sure	4.5	1.1	0.4	4.8	1.1	0.7	1.6	4.9	2.0	4.2	2.1	3.2	2.2	3.0
Spending in Next Month on Household Improvements	More	11.2	10.9	14.5	11.1	11.4	16.0	11.7	12.7	13.3	11.5	13.5	11.0	15.0	11.0
	Less	59.6	56.2	48.2	55.7	53.7	46.6	55.2	53.4	52.2	51.5	56.4	53.3	54.2	50.4
	Same	22.6	30.4	35.7	25.7	31.9	35.8	29.9	26.8	31.4	29.1	26.5	30.4	26.8	33.4
	Not sure	6.6	2.5	1.6	7.5	3.1	1.6	3.3	7.0	3.2	7.9	3.6	5.3	4.0	5.2
Spending in Next Month on Major Personal Purchases	More	12.2	9.3	12.9	12.0	11.3	13.6	10.6	13.3	11.9	13.0	13.1	10.5	13.6	11.1
	Less	57.4	52.6	44.3	56.0	50.2	40.7	52.1	50.6	48.4	49.9	53.3	50.3	49.0	49.0
	Same	25.0	35.9	41.6	25.7	36.5	44.9	34.8	30.4	37.1	31.3	30.1	35.5	33.8	36.3
	Not sure	5.3	2.2	1.2	6.2	2.1	0.8	2.5	5.7	2.5	5.8	3.5	3.7	3.6	3.6
Next Month - Save/Invest More, Less or About the Same	More	9.2	12.0	16.1	8.6	9.2	14.4	11.6	12.7	10.5	10.2	14.3	10.3	13.0	8.4
	Less	53.4	38.6	25.3	53.9	41.5	27.4	38.3	44.5	38.5	47.9	40.0	40.8	40.3	42.5
	Same	32.8	47.6	57.0	32.0	47.5	57.3	47.6	38.0	48.6	36.7	42.8	45.3	43.6	45.6
	Not sure	4.6	1.7	1.6	5.5	1.8	0.9	2.4	4.9	2.4	5.2	2.9	3.6	3.0	3.5

Holiday Spending
December 2008
Gender, Age

		Gender				Age					
		Dec08		Dec07		Dec08			Dec07		
		M	F	M	F	18-39	40-64	65+	18-39	40-64	65+
Spending this holiday season?	More	12.3	7.8	21.3	17.2	13.2	7.4	5.2	24.8	14.3	12.4
	Less	58.9	67.4	47.2	56.6	63.3	66.9	56.2	52.4	55.0	45.8
	Same	27.0	22.9	30.3	24.4	21.3	24.4	36.7	21.1	29.5	39.9
	Not sure	1.8	1.8	1.2	1.8	2.2	1.2	1.9	1.7	1.2	1.9
How much shopping completed?	No start	33.5	25.9	33.5	24.2	33.2	25.7	26.3	31.8	24.8	26.6
	Some	18.4	22.3	20.9	25.1	19.7	21.6	20.5	23.9	22.7	21.9
	Half	15.1	15.0	14.3	15.7	15.2	15.2	13.8	13.7	16.9	14.9
	Ab't done	20.7	21.6	20.7	22.6	20.4	22.6	20.4	20.8	23.3	20.9
	Done	10.1	13.2	8.8	10.7	9.4	13.2	15.7	8.2	10.8	12.8
	Not sure	2.2	2.1	1.8	1.7	2.0	1.7	3.3	1.6	1.4	2.9

Income, Married

		Income						Married				Kids @ Home			
		Dec08			Dec07			Dec08		Dec07		Dec08		Dec07	
		<40k	40-75k	>75k	<40k	40-75k	>75k	Y	N	Y	N	Y	N	Y	N
Spending this holiday season?	More	10.1	9.1	11.0	17.2	19.3	24.5	9.5	10.5	19.1	19.0	13.0	7.7	23.6	16.1
	Less	69.7	62.6	57.6	60.6	49.6	40.3	63.4	63.8	50.8	54.7	65.5	62.0	53.5	51.6
	Same	17.5	27.7	30.9	20.5	30.7	35.0	25.9	22.7	29.2	23.7	19.8	28.4	22.0	30.4
	Not sure	2.7	0.6	0.5	1.7	0.4	0.2	1.2	3.0	0.9	2.6	1.6	1.9	0.9	1.9
How much shopping completed?	No start	39.5	23.0	20.1	39.5	19.2	16.4	23.6	40.1	22.2	38.7	26.5	31.4	26.5	29.8
	Some	21.7	22.2	17.7	24.1	25.1	19.5	20.4	20.8	23.4	22.8	20.3	20.7	24.9	22.0
	Half	11.5	17.6	19.1	11.4	18.3	19.8	17.0	11.3	17.0	11.9	17.2	13.5	15.2	14.9
	Ab't done	14.1	23.2	29.9	14.7	25.0	34.2	24.9	14.3	26.1	14.5	24.0	19.3	24.2	20.2
	Done	10.4	12.5	12.3	8.3	11.8	9.6	12.7	10.1	10.2	9.3	10.7	12.4	7.9	11.1
	Not sure	2.8	1.4	0.7	2.1	0.6	0.5	1.4	3.5	1.2	2.7	1.3	2.7	1.3	2.0