



Discover U.S. Spending Monitor

	Jan	Dec	Nov	Oct	Sep	Aug	July	Jun
DSM	86.1	90.5	93.1	96.5	95.9	94.8	97.2	96.7*
Spending	90.9	92.1	97.6	95.1	94.9	93.2	94.4	95.2
Econ	80.2	88.5	87.5	98.1	97.1	96.8	100.7	99.8
DSBW	86.3	92.7	93.2	96.8	99.2	102.4	107.3	102.5

The monthly index dropped 44 points to 86.1, its lowest level ever. Most of the drop was due to deteriorating perceptions of the U.S. economy.

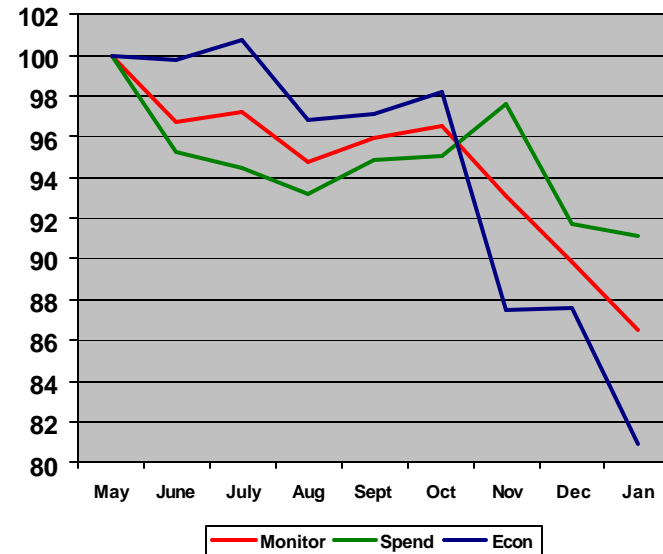
In fact, the economic portion of the index fell 8.3 points. Only 20.8 percent of adults believe the economy is in good or excellent condition, while 41.9 percent think it is poor. This is the first time the poor rating has exceeded 40 percent since the inception of the Monitor.

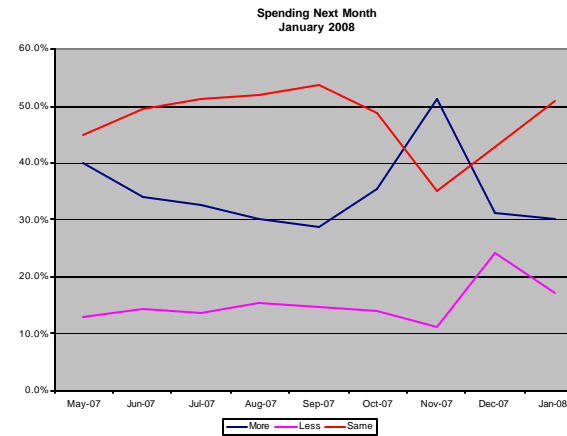
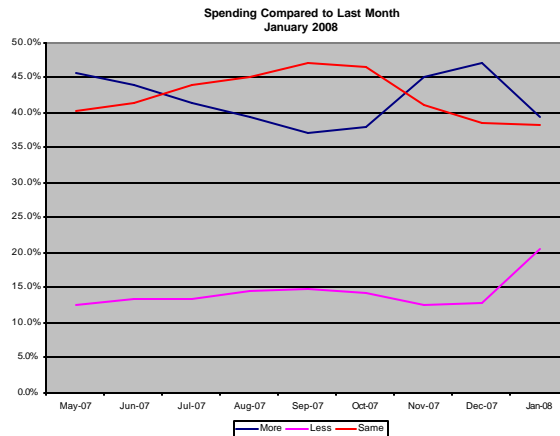
While all demographics declined in their perception of the economy, there was a significant drop in the upper income bracket. The index for those making \$75,000 or more a year dropped from 119.8 to 109.9 or a drop of 8.2 percent. In December 19.9 percent of those making over \$75,000 thought the economy was poor, but in January this number rose to 29.1 percent. This is the first time that this demographic set has shown any real signs of economic concerns..

While people rated their own financial condition about the same as the prior month, at the same time more people seem to think that their personal finances are getting worse. This month 48.1 percent reported things were getting worse compared to 45.4 percent last month.

In January, 70.7 percent of consumers said the economy is getting worse. This is the first time the monthly number for this measurement has exceeded 70 percent. Only 10.7 percent think it is getting better. Last month 65.5 percent said it was getting worse and 15.1 percent getting better.

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January 2008





The spending portion of the Monitor only dropped 1.2 this month. Eighty-one percent of consumers say they will spend the same or more next month. That's robust but down from the 84.3 percent recorded in October. There was a substantial change in some areas, however. With holidays at an end, one would expect for consumers to report that they spent less in January than they did in December. In fact, there was a near eight point jump in the number of people who said they did just that.

And perhaps reflecting "back-to-normal," there was a similar eight point rise in the number of consumers who expect to spend the same next month as they do this month, from 42.7 percent to 51.2 percent. The lower expectations seem to be taking a toll on discretionary spending, where there was a 4.3 point increase in the number of consumers who said they would spend less next month and a decided drop in the number who said they probably spend more (3.3 points). A similar expectation, though not as pronounced, is apparent in responses about spending for major personal purchases.

Most people, 48.5 percent, do not expect added expenses or a sudden shortfall in income to affect their lifestyle or their current spending habits. In addition, of the people who say they will have money left over after paying their bills in January, this month 17 percent said they will have more left over compared to 13.9 percent last month. The number of people who said they would have less dropped from 27 percent to 21.1 percent.

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



Discover US Spending Monitor
Survey of 13,500 US Adults
January 2008

Baseline Index Questions

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

	Jan	Dec	Nov	Oct	Sep	Aug
Excellent	4.8	7.7	8.3	10.0	9.1	10.3
Good	16.0	19.2	19.3	22.5	22.9	22.2
Fair	36.2	36.0	36.2	37.1	38.6	37.1
Poor	41.9	35.1	34.5	28.9	27.9	28.7
Not sure	1.2	2.0	1.7	1.5	1.6	1.8
Index	73.2	85.2	86.4	96.2	96.5	96.4

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

	Jan	Dec	Nov	Oct	Sep	Aug
Better	10.7	15.1	14.0	19.0	17.8	19.0
Worse	70.7	65.5	67.0	60.7	61.6	62.0
Same	13.6	14.4	13.8	15.0	15.7	14.5
Not sure	5.0	5.0	5.1	5.3	4.9	4.5
Index	66.6	82.6	78.2	97.1	93.5	94.9

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

	Jan	Dec	Nov	Oct	Sep	Aug
Excellent	9.3	10.5	10.3	11.6	11.4	11.4
Good	29.6	28.7	28.4	29.9	30.3	29.7
Fair	37.9	36.2	38.6	36.4	36.4	35.8
Poor	21.2	22.4	20.1	19.5	19.4	21.0
Not sure	2.0	2.3	2.5	2.5	2.5	2.1
Index	96.1	95.4	96.9	99.7	100.0	98.1

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

	Jan	Dec	Nov	Oct	Sep	Aug
Better	24.6	27.5	26.5	31.6	30.4	31.1
Worse	48.1	45.4	46.6	41.9	41.7	42.7
Same	25.3	24.6	24.5	24.1	25.9	24.2
Not sure	2.1	2.5	2.4	2.5	2.0	2.0
Index	84.8	91.0	88.6	99.4	98.4	98.0

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?

	Jan	Dec	Nov	Oct	Sep	Aug
More	39.3	47.0	45.0	37.9	37.1	39.3
Less	20.4	12.8	12.6	14.1	14.8	14.4
Same	38.7	38.4	41.0	46.4	47.1	44.9
Not sure	1.7	1.8	1.4	1.5	1.0	1.3
Index	89.4	100.9	99.5	93.1	92.0	93.9

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

	Jan	Dec	Nov	Oct	Sep	Aug
More	29.8	31.1	51.3	35.3	28.8	30.3
Less	17.3	24.1	11.2	13.9	14.8	15.5
Same	51.2	42.7	35.2	49.0	53.8	51.9
Not sure	1.7	2.1	2.3	1.8	2.5	2.3
Index	88.5	84.1	110.2	95.5	89.7	90.3



**Discover US Spending Monitor
January 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?

	Jan	Dec	Nov	Oct	Sep	Aug
Yes	38.2	40.1	41.2	36.4	35.2	38.4
No	48.5	46.9	46.3	50.1	51.7	48.9
Not sure	13.3	13.0	12.6	13.6	13.1	12.7
Index	98.9	95.8	94.2	101.9	104.5	99.1

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

	Jan	Dec	Nov	Oct	Sep	Aug
Yes	48.5	48.8	51.2	51.6	52.0	50.8
No	39.7	39.6	37.6	37.4	35.9	37.9
Not sure	11.7	11.6	11.2	11.0	12.1	11.3
Index	89.4	89.7	93.4	93.9	95.4	92.8

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?

	Jan	Dec	Nov	Oct	Sep	Aug
More	17.0	13.9	12.5	14.4	13.8	13.6
Less	21.1	27.0	25.0	19.3	18.5	20.3
Same	61.2	58.4	61.9	65.2	66.8	65.1
Not sure	0.7	0.7	0.6	1.1	0.9	1.0
Index	101.7	97.1	97.1	101.1	101.2	100.2

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

	Jan	Dec	Nov	Oct	Sep	Aug
None	28.7	29.2	28.6	27.7	28.0	29.0
1 mo.	19.6	18.5	18.1	19.3	18.2	19.5
2 mos.	9.9	10.0	10.6	10.3	10.0	10.0
3 mos.	10.4	10.0	10.6	10.1	10.5	9.4
4 mos.	3.6	3.5	3.8	3.7	3.7	3.2
5 mos.	2.3	2.4	2.7	2.6	2.2	2.2
6 or more	20.4	21.2	20.9	21.6	22.0	21.9
Not sure	4.9	5.1	4.7	4.7	5.4	4.7
Index	88.3	89.9	90.8	91.4	92.8	90.0



**Category Spending
January 2008**

1* Spending next month on household expenses?

	Jan	Dec	Nov	Oct	Sep	Aug
More	46.0	48.6	58.1	42.9	35.3	38.1
Less	7.3	7.2	5.2	8.0	8.8	7.5
About same	45.3	43.0	35.2	47.4	54.2	52.4
Not sure	1.4	1.2	1.5	1.7	1.7	2.0

2* Spending next month on discretionary personal expenses?

	Jan	Dec	Nov	Oct	Sep	Aug
More	8.9	12.2	14.6	12.3	10.7	11.4
Less	49.0	44.7	45.1	41.3	39.9	42.8
About same	38.8	39.3	37.3	42.7	45.1	41.6
Not sure	3.2	3.8	3.0	3.7	4.2	4.2

3* Spending next month on household improvements?

	Jan	Dec	Nov	Oct	Sep	Aug
More	15.8	15.9	16.4	18.8	18.6	19.7
Less	47.1	45.3	43.9	41.4	39.2	40.8
About same	31.6	33.4	34.3	34.3	36.1	33.6
Not sure	5.5	5.5	5.5	5.4	6.1	5.9

4* Spending next month on major personal purchases?

	Jan	Dec	Nov	Oct	Sep	Aug
More	13.7	14.0	15.0	14.9	15.8	18.2
Less	45.3	43.0	41.9	39.9	39.2	37.8
About same	36.8	38.4	38.7	40.6	39.9	38.7
Not sure	4.2	4.6	4.4	4.7	5.1	5.2

5* Saving and investing next month?

	Jan	Dec	Nov	Oct	Sep	Aug
More	11.3	11.4	10.1	10.4	10.9	11.5
Less	37.0	36.2	38.2	34.1	32.7	33.2
About same	48.4	48.4	48.3	51.1	52.1	51.6
Not sure	3.3	4.0	3.4	4.4	4.3	3.7



Gender, Age – January 2008

		Total		Gender				Age					
		Adults		Male		Female		18-39		40-64		65+	
		Jan	Dec	Jan	Dec	Jan	Dec	Jan	Dec	Jan	Dec	Jan	Dec
Index		86.1	90.5	92.3	98.5	80.9	83.9	81.1	85.0	88.0	93.3	97.1	100.9
Rate Econ	Excellent	4.8	7.7	6.6	10.1	3.2	5.8	4.7	8.1	4.5	7.1	5.3	8.0
	Good	16.0	19.2	19.4	24.1	13.1	15.1	13.7	16.6	17.0	20.4	20.5	24.3
	Fair	36.2	36.0	34.1	34.0	37.9	37.6	35.2	33.6	36.4	37.2	38.5	40.5
	Poor	41.9	35.1	38.9	30.1	44.5	39.3	45.3	39.1	41.2	34.3	33.1	24.9
	Not sure	1.2	2.0	1.1	1.6	1.3	2.3	1.0	2.7	0.8	0.9	2.6	2.3
Econ Better or Worse	Better	10.7	15.1	14.1	18.6	7.8	12.2	10.9	15.6	10.4	14.5	10.9	14.7
	Worse	70.7	65.5	66.4	60.0	74.3	70.0	71.6	66.1	72.8	67.4	63.2	59.1
	Stay same	13.6	14.4	15.1	17.1	12.3	12.2	12.8	13.0	12.5	14.3	18.3	19.0
	Not sure	5.0	5.0	4.4	4.3	5.6	5.5	4.6	5.2	4.4	3.8	7.6	7.2
Rate Personal Finances	Excellent	9.3	10.5	11.1	13.0	7.8	8.4	8.3	10.0	10.1	11.0	10.4	10.5
	Good	29.6	28.7	32.1	31.4	27.4	26.4	27.5	25.2	31.6	31.1	31.4	33.7
	Fair	37.9	36.2	34.7	34.4	40.7	37.8	38.0	34.7	37.1	37.3	39.6	38.2
	Poor	21.2	22.4	20.6	18.8	21.7	25.3	24.3	27.6	19.6	18.8	15.1	14.4
	Not sure	2.0	2.3	1.5	2.5	2.4	2.1	1.8	2.4	1.6	1.7	3.5	3.3
Personal Finances Better or Worse	Better	24.6	27.5	28.3	32.6	21.4	23.3	28.0	31.2	23.6	27.3	16.1	17.1
	Worse	48.1	45.4	44.3	40.6	51.2	49.5	46.1	43.5	51.0	47.6	47.5	46.5
	Stay same	25.3	24.6	25.3	24.5	25.3	24.6	23.8	22.2	23.7	23.5	33.3	33.9
	Not sure	2.1	2.5	2.1	2.2	2.1	2.6	2.1	3.0	1.7	1.6	3.1	2.6
Spending Compared to Last Month	More	39.3	47.0	38.4	42.7	40.0	50.6	38.1	47.5	40.4	47.9	40.3	43.6
	Less	20.4	12.8	19.0	13.5	21.5	12.2	23.6	14.7	19.3	11.6	13.0	9.8
	About same	38.7	38.4	40.9	41.9	36.9	35.5	36.4	35.6	38.9	39.3	45.1	45.1
	Not sure	1.7	1.8	1.8	1.8	1.6	1.7	1.9	2.2	1.4	1.3	1.5	1.5



Gender, Age – January 2008 (cont.)

		Total		Gender				Age					
		Adults		Male		Female		18-39		40-64		65+	
		Jan	Dec	Jan	Dec	Jan	Dec	Jan	Dec	Jan	Dec	Jan	Dec
Index		86.1	90.5	92.3	98.5	80.9	83.9	81.1	85.0	88.0	93.3	97.1	100.9
Spending Next Month	More	29.8	31.1	29.7	29.5	29.8	32.3	31.6	31.9	28.9	30.9	26.1	28.8
	Less	17.3	24.1	17.3	22.7	17.2	25.4	17.7	27.0	18.2	23.3	13.8	17.2
	About same	51.2	42.7	51.4	45.8	51.1	40.1	49.1	38.9	51.3	44.1	57.6	51.2
	Not sure	1.7	2.1	1.6	1.9	1.9	2.2	1.6	2.2	1.6	1.7	2.5	2.7
Add Exp. or Shortfall Next 30 Days	Yes	38.2	40.1	36.2	36.2	39.9	43.3	42.6	44.9	37.8	39.2	25.6	27.4
	No	48.5	46.9	50.9	51.7	46.5	42.9	44.7	42.7	50.2	49.2	56.2	54.6
	Not sure	13.3	13.0	12.9	12.0	13.6	13.8	12.7	12.4	11.9	11.6	18.2	18.0
Money Left After Paying Debts	Yes	48.5	48.8	53.1	55.3	44.6	43.4	45.5	45.1	50.1	51.4	54.1	54.1
	No	39.7	39.6	36.2	34.1	42.7	44.3	44.1	45.3	38.8	37.2	28.4	28.1
	Not sure	11.7	11.6	10.7	10.6	12.7	12.3	10.4	9.6	11.1	11.4	17.5	17.8
Money Left Compared to Last Month	More	17.0	13.9	18.5	15.3	15.6	12.4	21.0	17.8	15.3	12.0	10.2	8.2
	Less	21.1	27.0	18.1	20.8	24.1	33.6	21.0	27.5	21.9	28.1	19.7	23.6
	About same	61.2	58.4	63.1	63.3	59.4	53.2	57.5	54.0	62.2	59.4	69.0	67.3
	Not sure	0.7	0.7	0.4	0.6	0.9	0.8	0.5	0.7	0.6	0.5	1.1	0.9
Months Continue Lifestyle If You Lost Income	None	28.7	29.2	25.3	23.2	31.7	34.3	37.3	38.1	23.3	23.6	14.7	15.1
	One	19.6	18.5	18.2	18.7	20.8	18.4	22.2	20.9	17.4	16.6	16.7	15.8
	Two	9.9	10.0	9.5	10.6	10.3	9.6	10.0	10.5	10.6	9.9	8.2	8.9
	Three	10.4	10.0	11.2	10.9	9.7	9.3	10.0	9.0	11.3	11.4	9.6	10.1
	Four	3.6	3.5	4.1	3.7	3.2	3.2	3.2	2.9	4.2	4.0	3.9	3.9
	Five	2.3	2.4	2.6	2.8	2.2	2.1	2.0	1.6	2.7	3.5	2.7	2.3
	Six +	20.4	21.2	25.2	26.3	16.5	17.0	11.9	13.3	26.2	26.3	33.5	33.6
	Not sure	4.9	5.1	4.0	3.8	5.7	6.2	3.4	3.7	4.4	4.6	10.7	10.3



Income, Married – January 2008

		Total		Income						Married				Kids at Home			
		Adults		<\$40k		\$40K to \$75K		\$75K+		Yes		No		Yes		No	
		Jan	Dec	Jan	Dec	Jan	Dec	Jan	Dec	Jan	Dec	Jan	Dec	Jan	Dec	Jan	Dec
Index		86.1	90.5	70.4	73.2	90.6	97.3	109.9	119.8	91.4	96.6	77.4	80.9	82.7	84.7	88.3	94.2
Rate Econ	Excel	4.8	7.7	4.0	5.8	4.2	7.9	6.6	11.8	5.2	8.4	4.1	6.7	4.7	7.8	4.7	7.7
	Good	16.0	19.2	11.2	13.9	17.0	20.4	23.8	29.4	18.0	21.2	12.6	15.9	14.7	15.8	16.8	21.4
	Fair	36.2	36.0	32.5	33.5	39.0	38.9	40.2	38.1	36.9	36.4	35.0	35.3	36.5	34.8	35.9	36.7
	Poor	41.9	35.1	50.6	44.3	39.2	31.8	29.1	19.9	39.2	32.3	46.3	39.6	43.0	39.8	41.3	32.2
	Not sure	1.2	2.0	1.7	2.4	0.7	1.0	0.2	0.7	0.7	1.7	1.9	2.5	1.0	1.9	1.3	2.0
Econ Better or Worse	Better	10.7	15.1	7.4	10.4	10.9	17.1	17.2	23.3	12.4	17.6	8.0	11.1	11.0	15.8	10.4	14.7
	Worse	70.7	65.5	73.9	69.5	71.3	64.9	66.3	57.9	69.6	63.1	72.5	69.3	70.6	66.0	70.8	65.1
	Same	13.6	14.4	12.4	13.2	13.8	15.1	14.2	16.9	13.9	15.1	13.0	13.4	13.0	13.1	14.0	15.4
	Not sure	5.0	5.0	6.4	6.9	4.0	2.9	2.3	1.9	4.1	4.2	6.5	6.2	5.4	5.1	4.8	4.8
Rate Personal Finances	Excel	9.3	10.5	4.5	3.9	8.3	9.7	20.0	25.9	11.1	12.8	6.3	6.8	9.2	10.0	9.2	10.7
	Good	29.6	28.7	16.1	16.4	34.3	36.9	49.9	46.5	34.3	32.8	21.8	22.1	28.0	25.7	30.7	30.6
	Fair	37.9	36.2	41.4	38.7	44.1	41.5	24.5	23.3	36.5	35.9	40.2	36.7	37.8	35.8	38.0	36.6
	Poor	21.2	22.4	35.3	38.2	12.7	11.3	5.4	3.6	16.5	16.8	28.9	31.2	23.5	27.1	19.7	19.4
	Not sure	2.0	2.3	2.8	2.9	0.6	0.6	0.2	0.6	1.5	1.7	2.9	3.2	1.5	1.4	2.3	2.7
Personal Finances Better or Worse	Better	24.6	27.5	14.3	15.4	28.0	32.7	42.6	50.6	28.3	31.9	18.4	20.7	28.9	31.9	21.5	24.9
	Worse	48.1	45.4	59.8	57.4	45.7	42.1	31.0	26.1	44.7	42.8	53.6	49.7	46.9	45.8	49.0	45.2
	Same	25.3	24.6	23.4	23.9	25.5	24.1	26.1	22.9	25.5	23.6	24.9	26.1	22.5	19.8	27.1	27.6
	Not sure	2.1	2.5	2.5	3.3	0.8	1.2	0.3	0.4	1.5	1.8	3.1	3.5	1.7	2.5	2.4	2.4
Spending Compared to Last Month	More	39.3	47.0	45.6	49.9	36.3	45.4	32.1	45.3	38.4	47.0	40.8	47.0	40.9	51.1	38.3	44.4
	Less	20.4	12.8	18.9	14.4	20.6	11.7	23.8	10.7	20.4	12.0	20.3	14.1	22.9	13.4	18.7	12.5
	Same	38.7	38.4	33.3	34.0	42.1	41.8	43.6	43.1	40.0	39.2	36.5	37.2	34.9	33.7	41.2	41.4
	Not sure	1.7	1.8	2.2	1.7	0.9	1.1	0.5	0.9	1.2	1.8	2.4	1.7	1.3	1.7	1.9	1.7



Income, Married – January 2008 (cont.)

		Total		Income						Married				Kids @ Home			
		LV		<\$40k		\$40k to \$75k		\$75k+		Yes		No		Yes		No	
		Jan	Dec	Jan	Dec	Jan	Dec	Jan	Dec	Jan	Dec	Jan	Dec	Jan	Dec	Jan	Dec
Index		86.1	90.5	70.4	73.2	90.6	97.3	109.9	119.8	91.4	96.6	77.4	80.9	82.7	84.7	88.3	94.2
Spending Next Month	More	29.8	31.1	35.7	36.4	26.4	28.6	22.4	24.4	27.3	29.5	33.7	33.6	31.3	31.0	28.8	31.2
	Less	17.3	24.1	16.4	21.7	18.7	24.7	18.3	30.0	17.6	24.1	16.7	24.1	17.3	27.5	17.2	22.0
	Same	51.2	42.7	45.3	39.2	53.9	45.7	59.1	44.9	53.7	44.6	47.2	39.8	50.0	39.6	52.1	44.7
	Not sure	1.7	2.1	2.6	2.7	1.0	1.0	0.3	0.7	1.3	1.8	2.4	2.5	1.4	1.9	2.0	2.2
Add exp shortfall 30 days	Yes	38.2	40.1	48.5	50.2	35.1	37.9	24.3	22.8	35.3	36.9	43.1	45.1	41.6	46.6	36.0	36.0
	No	48.5	46.9	35.3	34.5	54.4	52.0	67.0	70.1	53.0	51.0	41.1	40.5	46.4	42.9	49.9	49.6
	Not sure	13.3	13.0	16.2	15.3	10.5	10.1	8.7	7.1	11.7	12.1	15.8	14.4	12.1	10.4	14.1	14.5
\$ After Debt Pay	Yes	48.5	48.8	31.9	32.1	55.3	58.1	73.8	76.0	53.4	53.5	40.6	41.3	44.8	43.2	51.0	52.4
	No	39.7	39.6	54.1	54.2	34.7	32.5	20.4	19.3	36.2	35.9	45.6	45.6	45.6	47.2	35.8	34.8
	Not sure	11.7	11.6	14.0	13.7	10.0	9.3	5.8	4.7	10.5	10.6	13.9	13.1	9.6	9.6	13.2	12.8
\$ Left v. Last Month	More	17.0	13.9	14.3	14.7	16.5	11.9	20.6	16.5	17.5	14.0	16.1	13.7	22.9	18.0	13.6	11.8
	Less	21.1	27.0	27.2	30.6	21.4	28.3	16.3	23.5	20.4	25.6	22.6	30.0	20.1	26.3	21.6	27.4
	Same	61.2	58.4	58.0	53.9	61.6	58.8	62.6	59.9	61.7	59.6	60.2	55.9	56.4	55.1	64.2	60.1
	Not sure	0.7	0.7	0.5	0.9	0.5	0.9	0.4	0.1	0.5	0.8	1.1	0.4	0.5	0.6	0.7	0.7
Mos Hold Lifestyle Income Lost	None	28.7	29.2	40.3	41.2	25.6	23.4	12.4	12.8	25.0	26.3	34.8	33.9	36.4	38.9	23.7	23.3
	One	19.6	18.5	24.2	22.9	17.3	18.5	14.4	10.5	17.9	16.0	22.4	22.5	21.0	19.8	18.6	17.8
	Two	9.9	10.0	8.9	8.9	11.8	12.6	10.2	9.6	10.1	10.8	9.6	8.9	9.5	9.8	10.2	10.2
	Three	10.4	10.0	7.2	6.9	12.4	11.9	14.6	14.4	12.1	11.2	7.5	8.2	10.7	9.5	10.2	10.3
	Four	3.6	3.5	2.5	2.0	4.1	3.9	5.4	6.1	4.3	3.8	2.5	2.9	3.1	3.2	4.0	3.6
	Five	2.3	2.4	1.5	1.9	2.9	2.5	3.3	3.5	2.7	2.7	1.8	2.0	2.3	1.9	2.3	2.8
	Six +	20.4	21.2	10.7	10.9	22.7	24.1	37.5	41.3	23.5	24.8	15.5	15.4	13.7	13.7	25.0	26.0
	Not sure	4.9	5.1	4.7	5.5	3.1	3.2	2.1	1.8	4.4	4.4	5.8	6.2	3.3	3.4	6.0	6.1



**Category Spending
Gender Age – January 2008**

		Gender				Age					
		Jan		Dec		Jan			Dec		
		M	F	M	F	18-39	40-64	65+	18-39	40-64	65+
Spending in Next Month on Household Expenses	More	43.6	47.9	44.6	52.0	44.3	49.6	42.8	46.5	51.6	48.3
	Less	7.9	6.8	7.5	7.0	8.7	6.0	6.0	8.9	5.9	5.1
	Same	46.6	44.1	46.9	39.8	45.6	43.1	49.1	43.4	41.5	45.1
	Not sure	1.8	1.1	1.0	1.3	1.4	1.2	2.1	1.3	0.9	1.5
Spending in Next Month Discretionary Entertainment Exp.	More	9.9	8.1	13.7	10.9	11.5	6.9	5.7	16.1	9.3	6.8
	Less	45.1	52.3	40.5	48.2	51.4	50.0	39.5	44.8	47.3	38.6
	Same	42.3	35.9	43.3	36.0	34.3	40.4	49.1	35.4	40.4	48.9
	Not sure	2.7	3.7	2.5	4.8	2.9	2.7	5.7	3.7	3.0	5.7
Spending in Next Month on Household Improvements	More	16.2	15.5	16.3	15.5	18.7	13.9	11.4	18.0	14.7	11.8
	Less	43.3	50.2	42.7	47.4	47.2	49.0	42.5	43.9	48.3	42.4
	Same	35.9	27.9	37.0	30.4	29.2	32.2	37.3	32.9	32.4	37.2
	Not sure	4.5	6.3	4.0	6.7	4.9	4.9	8.9	5.1	4.6	8.5
Spending in Next Month on Major Personal Purchases	More	14.1	13.3	14.1	13.9	17.1	11.4	8.5	17.2	11.9	9.0
	Less	42.0	48.0	40.9	44.7	45.4	47.3	40.2	40.7	46.8	41.1
	Same	39.8	34.3	41.8	35.5	33.6	37.6	45.0	37.0	38.0	43.5
	Not sure	4.1	4.4	3.2	5.9	3.9	3.7	6.3	5.1	3.3	6.5
Next Month - Save/Invest More, Less or About the Same	More	12.8	9.9	13.1	10.0	15.3	8.5	5.0	15.3	9.2	4.6
	Less	34.7	39.0	33.8	38.2	36.8	37.9	35.6	35.8	36.9	36.0
	Same	49.3	47.7	50.4	46.7	44.5	50.8	54.7	44.3	51.2	54.5
	Not sure	3.2	3.4	2.7	5.0	3.3	2.7	4.7	4.7	2.6	4.9



Category Spending
Income, Married – January 2008

		Income						Married				Kids at Home			
		Jan			Dec			Jan		Dec		Jan		Dec	
		<40k	40-75k	>75k	<40k	40-75k	>75k	Y	N	Y	N	Y	N	Y	N
Spending in Next Month on Household Expenses	More	52.5	43.1	38.0	54.4	46.9	38.2	44.4	48.6	47.8	49.9	46.7	45.5	50.2	47.7
	Less	8.5	6.7	5.7	7.7	7.3	6.6	6.8	8.2	6.2	8.8	7.6	7.1	7.4	7.1
	Same	37.0	49.4	55.6	36.5	45.2	54.9	47.9	41.0	44.9	40.1	44.7	45.6	41.3	44.1
	Not sure	2.0	0.8	0.7	1.4	0.7	0.3	0.9	2.3	1.1	1.2	1.0	1.7	1.0	1.2
Spending in Next Month on Disc. Entertainment Exp	More	10.2	7.3	9.2	12.1	11.2	13.7	7.5	11.3	11.5	13.2	10.8	7.6	13.5	11.3
	Less	54.8	49.9	39.9	51.3	44.1	33.5	49.2	48.6	43.4	46.8	53.4	46.2	48.1	42.6
	Same	30.1	41.7	50.4	30.9	43.1	52.2	41.2	35.0	42.4	34.5	33.6	42.3	34.9	42.2
	Not sure	4.9	1.0	0.6	5.6	1.5	0.6	2.1	5.1	2.7	5.5	2.2	4.0	3.4	3.9
Spending in Next Month on Household Improvements	More	15.0	14.8	18.9	14.7	14.5	20.6	16.0	15.7	15.8	15.9	19.5	13.3	18.1	14.5
	Less	51.8	48.7	39.1	49.0	46.8	37.7	47.0	47.3	44.8	46.0	47.9	46.6	46.1	44.8
	Same	24.9	33.9	40.6	29.0	35.7	40.2	33.2	28.8	35.2	30.5	28.6	33.5	31.1	34.9
	Not sure	8.3	2.6	1.4	7.3	3.0	1.5	3.8	8.2	4.1	7.6	4.0	6.5	4.8	5.8
Spending in Next Month on Major Personal Purchases	More	13.6	11.9	16.4	13.5	12.7	17.4	12.4	15.8	13.5	14.8	15.2	12.5	14.9	13.4
	Less	50.8	47.0	35.9	50.3	41.9	30.6	45.4	45.1	42.2	44.2	46.7	44.4	44.1	42.5
	Same	29.0	39.5	46.4	29.4	44.1	51.1	39.3	32.7	41.1	34.1	34.3	38.5	36.7	39.4
	Not sure	6.6	1.6	1.2	6.8	1.3	0.8	2.9	6.4	3.2	6.9	3.8	4.5	4.3	4.8
Next Month - Save/Invest More, Less or About the Same	More	9.4	10.8	17.0	8.7	11.9	18.4	11.4	11.0	11.5	11.4	14.2	9.3	14.0	9.8
	Less	49.3	33.2	20.0	49.1	30.4	18.4	34.6	40.9	33.6	40.4	36.8	37.1	36.7	35.9
	Same	36.6	54.5	62.3	36.5	56.5	62.4	51.8	42.8	52.1	42.5	46.0	50.0	45.0	50.5
	Not sure	4.8	1.5	0.7	5.6	1.2	0.8	2.2	5.3	2.8	5.8	3.0	3.5	4.2	3.7