



Discover U.S. Spending Monitor

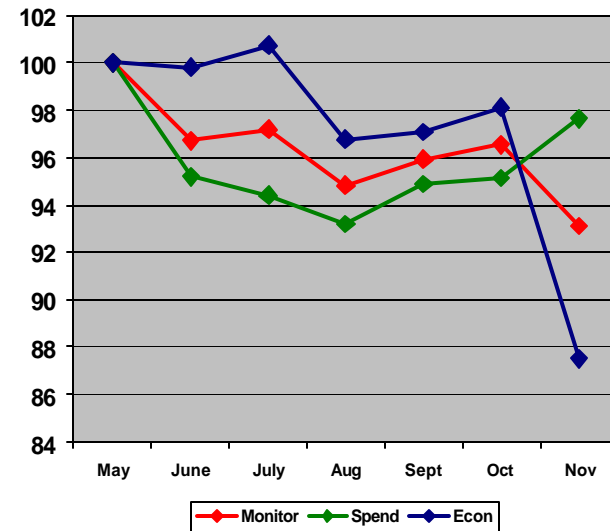
	Nov	Oct	Sep	Aug	July	Jun	May
DSM	93.1	96.5	95.9	94.8	97.2	96.7*	100.0
Econ	87.5	98.1	97.1	96.8	100.7	99.8	100.0
Spending	97.6	95.1	94.9	93.2	94.4	95.2	100.0
DSBW	93.2	96.8	99.2	102.4	107.3	102.5	110.0

The monthly Consumer Spending Monitor dropped 3.4 points in November. This decline puts the Monthly Consumer Spending Monitor at the lowest level it has been since we began the index.

The primary reason for the drop in the index is the pessimism about the current U.S. economy. The economic portion of the index declined a more than 10 points during the month. The following are the main data points on the economic side of the index:

1. The number of people who rate the economy as good or excellent dropped to 27.6% compared to 32.5% last month. In fact this was the first month where this rating dropped below 30% since we have been collecting the data. In addition, for the first time the number of people who rate the economy as poor was over 30%. This month 34.5% rated the economy as poor compared to 28.9% last month. Last month was the previous high before November.
2. Similar trends occurred for the question as to whether the economy is getting better or worse. November produced, by far, the worst ratings we have experienced as 14.0% said the economy was getting better, while 67% said it was getting worse. Last month these numbers were 19% and 60.7%, respectively.
3. Trends in personal finance also began to tumble this month. For the first time less than 40% of adults said that their personal finances were either good or excellent (38.7%). Meanwhile 26.5% said their personal finances were getting better compared to 31.6% last month. Again, this was the first time this number has fallen below 30%. The number of people who said their personal finances were getting worse rose to 46.6%, which was more than 3 points higher than the previous worst rating in May of this year.

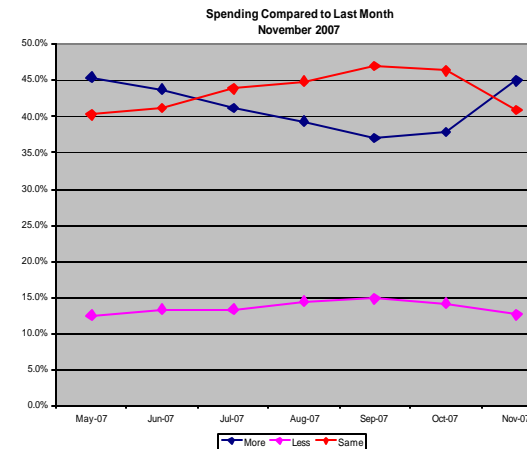
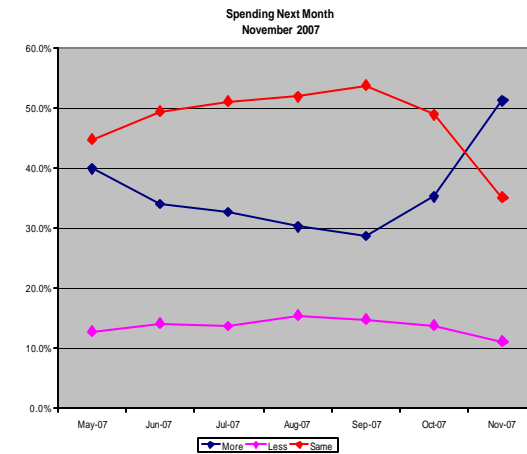
Discover US Spending Monitor
November 2007





The only reason the index did not drop further was because the spending component on the monitor increased 2.5 points compared to last month. Since the Christmas season is upon us there is a good chance that spending answers are influenced by the season. Here are some data points for the month of November:

1. In November 45% said they spent more compared to last month. This compares to 37.9% last month and is within a half point of the highest number on record during May.
2. When asked if they would spend more next month (December) 51.3% said they would. This is over 11 points higher than the previous high in May. When looking at the weekly number you can see the trend in this number steadily increasing over the past 5-6 weeks, culminating last week (11-21-07) with 55.3% of consumers saying they would spend more next month. Post Thanksgiving, the percent saying they would spend more next month fell to 48.5. While the number of people who said they would spend less declined to its lowest point so far (11.2%) most of the people who now say they will spend more seem to come from the group that answered “about the same” in prior months. This number has dropped from close to 50% in past months to 35.2% in November.
3. While spending is increasing, of those who said they would have money left over after paying this month’s debts, 25% said they would have less money left over this month compared to last month. This compares to 19.3% last month and 21.6% in May, which was the previous high.



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



Discover US Spending Monitor
Survey of 15,500 US Adults
November 2007

Baseline Index Questions

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

	Nov	Oct	Sep	Aug	July	June
Excellent	8.3	10.0	9.1	10.3	12.7	12.2
Good	19.3	22.5	22.9	22.2	23.3	23.5
Fair	36.2	37.1	38.6	37.1	35.9	35.1
Poor	34.5	28.9	27.9	28.7	26.1	27.8
Not sure	1.7	1.5	1.6	1.8	2.0	1.4
Index	86.4	96.2	96.5	96.4	101.1	100.1

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

	Nov	Oct	Sep	Aug	July	June
Better	14.0	19.0	17.8	19.0	21.0	20.7
Worse	67.0	60.7	61.6	62.0	57.6	58.8
Same	13.8	15.0	15.7	14.5	16.1	15.3
Not sure	5.1	5.3	4.9	4.5	5.4	5.1
Index	78.2	97.1	93.5	94.9	103.6	103.0

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

	Nov	Oct	Sep	Aug	July	June
Excellent	10.3	11.6	11.4	11.4	10.9	10.7
Good	28.4	29.9	30.3	29.7	30.0	29.7
Fair	38.6	36.4	36.4	35.8	37.4	37.5
Poor	20.1	19.5	19.4	21.0	19.2	19.7
Not sure	2.5	2.5	2.5	2.1	2.5	2.3
Index	96.9	99.7	100.0	98.1	98.6	98.6

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

	Nov	Oct	Sep	Aug	July	June
Better	26.5	31.6	30.4	31.1	31.7	30.5
Worse	46.6	41.9	41.7	42.7	41.1	42.6
Same	24.5	24.1	25.9	24.2	24.7	24.5
Not sure	2.4	2.5	2.0	2.0	2.4	2.4
Index	88.6	99.4	98.4	98.0	99.6	97.4

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	July	June
More	45.0	37.9	37.1	39.3	41.2	43.8
Less	12.6	14.1	14.8	14.4	13.0	13.4
Same	41.0	46.4	47.1	44.9	44.3	41.2
Not sure	1.4	1.5	1.0	1.3	1.4	1.5
Index	99.5	93.1	92.0	93.9	96.2	98.1

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

	Nov	Oct	Sep	Aug	July	June
More	51.3	35.3	28.8	30.3	32.7	34.1
Less	11.2	13.9	14.8	15.5	13.3	14.2
Same	35.2	49.0	53.8	51.9	51.9	49.5
Not sure	2.3	1.8	2.5	2.3	2.2	2.3
Index	110.2	95.5	89.7	90.3	93.6	94.3



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November 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?

	Nov	Oct	Sep	Aug	July	June
Yes	41.2	36.4	35.2	38.4	37.2	38.2
No	46.3	50.1	51.7	48.9	50.0	48.4
Not sure	12.6	13.6	13.1	12.7	12.8	13.4
Index	94.2	101.9	104.5	99.1	100.3	98.8

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?

	Nov	Oct	Sep	Aug	July	June
More	12.5	14.4	13.8	13.6	14.0	13.5
Less	25.0	19.3	18.5	20.3	19.9	21.2
Same	61.9	65.2	66.8	65.1	65.2	64.7
Not sure	0.6	1.1	0.9	1.0	0.9	0.7
Index	97.1	101.1	101.2	100.2	100.8	99.8

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

	Nov	Oct	Sep	Aug	July	June
Yes	51.2	51.6	52.0	50.8	50.9	49.3
No	37.6	37.4	35.9	37.9	37.3	38.3
Not sure	11.2	11.0	12.1	11.3	11.8	12.4
Index	93.4	93.9	95.4	92.8	92.6	91.2

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

	Nov	Oct	Sep	Aug	July	June
None	28.6	27.7	28.0	29.0	28.6	29.5
1 mo.	18.1	19.3	18.2	19.5	19.5	18.7
2 mos.	10.6	10.3	10.0	10.0	10.2	10.6
3 mos.	10.6	10.1	10.5	9.4	9.4	9.5
4 mos.	3.8	3.7	3.7	3.2	3.0	3.3
5 mos.	2.7	2.6	2.2	2.2	2.7	2.2
6 or more	20.9	21.6	22.0	21.9	20.9	21.1
Not sure	4.7	4.7	5.4	4.7	5.8	5.1
Index	90.8	91.4	92.8	90.0	89.1	89.1

DISCOVER[®]

FINANCIAL SERVICES
Category Spending
November 2007

1* Spending next month on household expenses

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

2* Spending next month on discretionary personal expenses

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

3* Spending next month on household improvements

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

4* Spending next month on major personal purchases

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

5* Saving and investing next month

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

6* Holiday spending compared to next year

	Nov	Oct	Sep	Aug
More	16.1			
Less	52.4			
About same	29.8			
Not sure	1.7			

7* How much holiday shopping completed

	Nov	Oct	Sep	Aug
No start	56.7			
Some	24.0			
Half	10.4			
About done	6.0			
Done	1.7			
Not sure	1.2			



Gender, Age – November 2007

		Total		Gender				Age					
		Adults		Male		Female		18-39		40-64		65+	
		Nov	Oct	Nov	Oct	Nov	Oct	Nov	Oct	Nov	Oct	Nov	Oct
Index		93.1	96.5	99.8	104.6	87.5	89.5	89.9	91.5	93.4	98.5	102.3	106.8
Rate Econ	Excellent	8.3	10.0	11.9	13.4	5.2	7.2	8.6	9.3	7.0	10.3	10.2	11.8
	Good	19.3	22.5	22.1	26.5	16.9	19.2	17.6	20.8	19.9	22.6	23.1	27.5
	Fair	36.2	37.1	32.6	32.2	39.2	41.2	35.5	36.4	35.9	37.4	38.9	38.3
	Poor	34.5	28.9	31.8	26.4	36.9	31.1	36.2	31.9	36.4	28.7	25.2	20.3
	Not sure	1.7	1.5	1.6	1.6	1.8	1.4	2.2	1.6	0.7	1.1	2.7	2.1
Econ Better or Worse	Better	14.0	19.0	18.9	24.5	9.9	14.4	14.2	18.1	13.3	19.7	15.3	20.2
	Worse	67.0	60.7	62.6	54.1	70.7	66.2	68.0	61.6	69.3	62.6	58.9	53.4
	Staying same	13.8	15.0	14.4	16.5	13.3	13.7	12.8	14.5	13.2	13.7	18.3	19.3
	Not sure	5.1	5.3	4.0	5.0	6.1	5.7	5.0	5.8	4.3	4.0	7.5	7.1
Rate Personal Finances	Excellent	10.3	11.6	12.8	14.1	8.2	9.5	10.0	11.4	10.5	11.4	10.9	12.4
	Good	28.4	29.9	30.4	31.8	26.7	28.3	26.3	27.1	29.9	32.3	31.4	33.2
	Fair	38.6	36.4	36.0	33.9	40.9	38.6	38.8	36.4	38.2	36.6	39.3	36.5
	Poor	20.1	19.5	18.1	17.4	21.8	21.3	22.3	22.7	19.4	17.6	14.8	14.2
	Not sure	2.5	2.5	2.7	2.7	2.4	2.3	2.6	2.4	2.0	2.1	3.6	3.7
Personal Finances Better or Worse	Better	26.5	31.6	31.1	37.0	22.7	27.0	30.3	35.3	25.3	30.8	17.8	22.0
	Worse	46.6	41.9	42.5	36.1	50.0	46.8	44.1	40.0	49.9	44.2	46.6	42.3
	Staying same	24.5	24.1	23.9	24.1	25.0	24.0	22.9	21.7	23.0	23.1	32.8	33.3
	Not sure	2.4	2.5	2.4	2.8	2.4	2.2	2.7	2.9	1.8	1.8	2.8	2.4
Spending Compared to Last Month	More	45.0	37.9	45.6	36.5	44.4	39.1	44.2	38.1	47.0	37.4	42.8	38.6
	Less	12.6	14.1	12.5	14.4	12.7	13.9	13.9	15.6	12.5	14.3	9.0	9.2
	About same	41.0	46.4	40.6	47.4	41.4	45.6	40.5	44.7	39.2	46.9	46.7	50.7
	Not sure	1.4	1.5	1.3	1.7	1.5	1.4	1.5	1.6	1.3	1.4	1.5	1.5



Gender, Age – November 2007 (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		93.1	96.5	99.8	104.6	87.5	89.5	89.9	91.5	93.4	98.5	102.3	106.8
Spending Next Month	More	51.3	35.3	47.6	34.0	54.3	36.4	54.7	38.4	50.9	33.1	41.7	30.8
	Less	11.2	13.9	11.5	14.9	11.0	13.2	11.7	15.6	11.0	13.6	10.4	9.6
	About same	35.2	49.0	38.8	49.5	32.3	48.5	31.3	44.4	36.0	51.5	45.3	57.0
	Not sure	2.3	1.8	2.1	1.6	2.4	2.0	2.4	1.6	2.0	1.8	2.5	2.6
Added Exp. or Short Income Next 30 Days	Yes	41.2	36.4	39.0	34.0	43.0	38.4	44.6	41.5	42.4	34.8	28.3	24.5
	No	46.3	50.1	50.0	53.5	43.1	47.1	44.9	45.9	45.1	52.2	52.9	57.9
	Not sure	12.6	13.6	10.9	12.5	13.9	14.5	10.5	12.6	12.5	13.0	18.9	17.7
Money Left After Paying Debts	Yes	51.2	51.6	56.2	58.4	47.1	45.9	49.6	49.0	51.8	53.4	54.9	55.8
	No	37.6	37.4	34.5	31.7	40.1	42.3	41.3	42.3	37.2	35.3	27.2	27.3
	Not sure	11.2	11.0	9.3	9.9	12.8	11.8	9.1	8.8	11.0	11.3	17.9	16.8
Money Left Compared to Last Month	More	12.5	14.4	14.4	17.9	10.5	10.7	15.3	18.2	11.2	12.5	7.5	8.6
	Less	25.0	19.3	23.5	16.9	26.5	22.0	25.3	21.5	26.5	18.4	21.1	15.7
	About same	61.9	65.2	61.8	64.4	62.0	65.9	59.0	58.9	61.5	68.5	70.7	74.6
	Not sure	0.6	1.1	0.3	0.8	0.9	1.4	0.5	1.4	0.8	0.6	0.7	1.1
Months Continue Lifestyle If You Lost Income	None	28.6	27.7	24.5	22.5	32.0	32.1	35.9	35.2	24.4	22.7	16.0	16.0
	One	18.1	19.3	17.1	18.2	19.0	20.2	19.6	22.5	17.0	16.7	16.3	15.5
	Two	10.6	10.3	10.9	10.6	10.4	10.0	11.6	11.1	10.6	10.4	7.7	7.8
	Three	10.6	10.1	11.1	10.7	10.2	9.6	10.4	9.2	11.5	11.6	9.2	9.3
	Four	3.8	3.7	3.8	4.0	3.8	3.5	3.7	3.3	3.7	4.5	4.4	3.2
	Five	2.7	2.6	3.2	3.3	2.3	2.1	2.7	2.4	2.5	2.9	2.9	2.7
	Six +	20.9	21.6	25.5	26.9	16.9	17.1	13.2	13.4	25.8	26.6	32.5	34.9
	Not sure	4.7	4.7	4.0	3.8	5.4	5.4	2.8	2.9	4.5	4.4	11.0	10.7



Income, Married – November 2007

		Total		Income						Married				Kids at 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		93.1	96.5	76.7	78.5	99.7	103.1	120.0	123.3	99.7	103.1	82.7	86.1	90.3	92.8	95.0	98.9
Rate Econ	Excel	8.3	10.0	6.7	6.8	7.7	10.7	13.7	15.3	9.6	11.9	6.1	7.1	8.5	10.1	8.2	10.1
	Good	19.3	22.5	14.1	16.4	21.7	25.0	26.9	31.3	21.1	24.6	16.5	19.2	18.0	20.9	20.2	23.7
	Fair	36.2	37.1	34.0	37.4	38.4	36.8	36.4	36.0	36.5	35.8	35.6	39.0	36.1	35.5	36.1	37.9
	Poor	34.5	28.9	42.7	37.5	31.5	26.6	22.2	17.0	31.6	26.5	39.2	32.7	36.0	32.0	33.6	27.0
	Not sure	1.7	1.5	2.5	1.9	0.7	0.9	0.8	0.4	1.2	1.2	2.6	2.0	1.4	1.5	2.0	1.4
Econ Better or Worse	Better	14.0	19.0	9.9	12.5	16.1	22.4	20.9	28.3	16.5	22.4	10.1	13.7	14.3	19.7	14.0	18.7
	Worse	67.0	60.7	71.0	66.5	66.3	59.1	62.2	52.3	65.0	58.0	70.3	64.8	68.0	61.1	66.3	60.4
	Same	13.8	15.0	12.7	13.9	14.0	14.2	14.1	17.5	13.9	15.2	13.6	14.6	12.9	14.3	14.3	15.3
	Not sure	5.1	5.3	6.5	7.1	3.6	4.2	2.8	1.9	4.6	4.3	6.1	7.0	4.8	4.8	5.4	5.7
Rate Personal Finances	Excel	10.3	11.6	4.6	5.3	9.7	10.9	25.0	25.2	12.8	14.0	6.4	7.9	10.8	11.5	10.1	11.7
	Good	28.4	29.9	16.2	17.5	35.6	36.4	45.8	47.0	33.1	34.5	20.9	22.7	27.6	29.1	28.8	30.5
	Fair	38.6	36.4	42.5	41.1	43.7	40.6	24.3	22.6	37.4	35.4	40.7	38.0	37.1	35.5	39.6	37.0
	Poor	20.1	19.5	34.0	33.0	10.6	11.3	3.8	4.3	14.8	14.3	28.6	27.8	22.9	22.4	18.3	17.8
	Not sure	2.5	2.5	2.6	3.0	0.5	0.7	1.1	0.9	2.0	1.8	3.5	3.6	1.6	1.6	3.1	3.0
Personal Finances Better or Worse	Better	26.5	31.6	16.0	19.7	30.7	36.0	47.0	52.8	30.7	35.9	19.8	24.9	29.6	34.6	24.8	29.8
	Worse	46.6	41.9	58.4	54.7	43.1	37.6	26.3	23.8	42.6	38.8	53.0	46.8	44.6	42.1	47.7	41.7
	Same	24.5	24.1	22.3	22.5	25.3	25.1	25.3	22.5	24.7	23.5	24.1	25.0	23.0	21.0	25.4	26.1
	Not sure	2.4	2.5	3.4	3.1	0.9	1.3	1.3	0.9	2.0	1.9	3.1	3.3	2.8	2.3	2.1	2.5
Spending Compared to Last Month	More	45.0	37.9	49.6	44.2	42.2	34.0	39.0	30.8	44.5	36.7	45.8	39.7	46.5	40.6	43.9	36.1
	Less	12.6	14.1	13.4	14.1	12.3	14.3	12.7	14.4	12.0	13.3	13.5	15.5	13.4	13.5	12.1	14.5
	Same	41.0	46.4	35.5	40.0	44.6	50.8	47.4	54.2	42.6	48.7	38.5	42.9	38.9	44.6	42.5	47.6
	Not sure	1.4	1.5	1.5	1.7	0.9	0.9	0.9	0.7	0.9	1.3	2.2	1.9	1.2	1.3	1.5	1.7



Income, Married – November 2007 (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		93.1	96.5	76.7	78.5	99.7	103.1	120.0	123.3	99.7	103.1	82.7	86.1	90.3	92.8	95.0	98.9
Spending Next Month	More	51.3	35.3	52.9	40.0	52.0	33.7	49.6	29.5	52.5	34.8	49.4	36.1	58.6	39.6	46.9	32.5
	Less	11.2	13.9	12.0	14.0	9.8	13.1	11.3	14.1	10.8	12.9	11.9	15.6	10.7	13.7	11.3	13.9
	Same	35.2	49.0	32.1	43.8	37.1	52.0	38.4	55.6	35.1	50.9	35.4	45.9	28.9	45.3	39.3	51.3
	Not sure	2.3	1.8	3.0	2.1	1.1	1.2	0.7	0.8	1.6	1.4	3.3	2.4	1.8	1.3	2.5	2.2
Add exp shortfall 30 days	Yes	41.2	36.4	50.0	46.5	38.6	33.3	27.9	22.8	37.9	34.1	46.4	40.0	45.5	41.6	38.6	33.0
	No	46.3	50.1	34.8	36.8	51.6	56.4	66.3	70.0	51.0	54.0	38.7	43.8	44.5	46.6	47.3	52.4
	Not sure	12.6	13.6	15.2	16.6	9.9	10.3	5.8	7.2	11.1	11.9	14.9	16.2	10.0	11.8	14.1	14.6
\$ After Debt Pay	Yes	51.2	51.6	35.3	35.1	60.5	60.1	76.6	77.0	56.5	57.2	42.8	43.0	46.8	47.4	54.1	54.7
	No	37.6	37.4	52.2	51.8	30.1	32.0	18.4	17.9	33.6	33.0	43.9	44.4	44.3	44.0	33.2	33.0
	Not sure	11.2	11.0	12.5	13.1	9.4	7.9	5.0	5.1	9.9	9.9	13.3	12.6	8.8	8.6	12.7	12.3
\$ Left v. Last Month	More	12.5	14.4	12.9	12.6	11.4	14.7	13.7	16.6	12.3	14.9	12.7	13.5	16.2	18.0	10.5	12.5
		25.0	19.3	29.5	25.7	24.5	18.3	20.6	14.6	24.0	17.6	27.0	22.9	25.9	19.5	24.5	19.3
	Same	61.9	65.2	57.0	60.1	63.6	66.5	65.1	68.4	63.0	66.5	59.6	62.4	57.6	61.6	64.2	67.1
	Not sure	0.6	1.1	0.6	1.6	0.5	0.5	0.6	0.4	0.6	1.0	0.7	1.2	0.4	0.9	0.8	1.1
Mos Hold Lifestyle Income Lost	None	28.6	27.7	40.3	39.1	24.3	24.6	11.3	11.0	23.8	23.6	36.2	34.0	35.2	35.1	24.5	22.9
	One	18.1	19.3	21.3	24.1	17.7	17.3	12.0	13.1	17.6	18.1	19.0	21.2	19.5	21.2	17.2	18.0
	Two	10.6	10.3	9.5	10.6	12.6	10.7	10.7	10.2	11.5	10.0	9.1	10.8	11.2	9.3	10.2	11.0
	Three	10.6	10.1	7.8	7.8	13.1	12.4	13.7	12.7	11.9	11.0	8.5	8.6	10.6	9.8	10.7	10.3
	Four	3.8	3.7	3.0	1.9	4.6	4.8	4.7	6.2	4.2	4.5	3.2	2.5	3.6	3.8	4.0	3.6
	Five	2.7	2.6	2.0	1.6	2.8	3.1	3.7	4.5	2.8	3.0	2.5	2.0	2.5	2.7	2.8	2.6
	Six +	20.9	21.6	11.3	10.7	22.7	24.4	41.7	40.0	24.1	25.6	15.7	15.3	15.2	15.8	24.4	25.3
	Not sure	4.7	4.7	4.8	4.4	2.3	2.7	2.2	2.2	4.1	4.2	5.8	5.4	2.2	2.2	6.2	6.2



Category Spending
Gender Age – November 2007

		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	55.8	60.0	40.9	44.7	55.3	62.5	56.3	42.5	43.8	42.3
	Less	5.9	4.6	8.8	7.4	6.2	4.5	3.8	9.6	7.0	5.4
	Same	37.0	33.7	48.9	46.1	36.5	32.0	38.6	45.9	47.9	50.7
	Not sure	1.4	1.6	1.5	1.8	2.0	1.0	1.3	1.9	1.4	1.6
Spending in Next Month on Disc. Entertainment Exp	More	14.6	14.6	14.3	10.5	18.7	11.7	8.7	16.0	9.3	7.7
	Less	43.4	46.5	37.0	45.0	45.7	47.3	38.3	42.9	42.6	33.8
	Same	39.6	35.4	45.7	40.2	33.5	37.8	47.9	37.8	45.0	52.4
	Not sure	2.4	3.5	3.0	4.2	2.1	3.3	5.1	3.3	3.1	6.1
Spending in Next Month on Household Improvements	More	17.5	15.5	20.5	17.4	19.6	14.1	11.9	20.7	18.5	13.7
	Less	41.9	45.6	38.0	44.4	41.0	48.4	42.4	41.4	42.5	39.4
	Same	36.5	32.4	37.3	31.8	34.6	32.3	38.0	33.2	34.1	38.2
	Not sure	4.1	6.6	4.2	6.5	4.9	5.2	7.8	4.7	5.0	8.7
Spending in Next Month on Major Personal Purchases	More	15.8	14.3	17.2	12.9	19.3	11.6	9.9	17.8	12.7	10.8
	Less	40.7	43.0	35.3	43.7	38.8	47.2	39.3	39.4	41.8	36.8
	Same	40.0	37.7	43.8	37.9	37.9	37.4	44.3	38.3	41.4	45.5
	Not sure	3.6	5.1	3.8	5.5	4.1	3.8	6.6	4.5	4.1	6.9
Next Month - Save/Invest More, Less or About the Same	More	13.2	7.5	14.1	9.3	14.5	7.0	4.0	15.8	8.7	4.6
	Less	35.9	40.1	30.4	35.5	36.7	40.6	37.1	32.9	33.8	32.9
	Same	48.3	48.3	52.3	51.0	45.5	49.6	53.6	47.3	54.7	57.6
	Not sure	2.6	4.1	3.2	4.2	3.3	2.8	5.4	4.0	2.8	4.9



**Category Spending
Income, Married – November 2007**

		Income						Married				Kids at Home			
		Nov			Oct			Nov		Oct		Nov		Oct	
		<40k	40-75k	>75k	<40k	40-75k	>75k	Y	N	Y	N	Y	N	Y	N
Spending in Next Month on Household Expenses	More	62.3	56.7	51.3	49.0	42.3	32.6	58.1	58.0	43.2	42.5	58.9	57.6	46.2	40.8
	Less	6.5	4.5	3.3	9.2	7.1	7.0	4.7	6.0	7.0	9.6	5.5	4.9	8.2	7.9
	Same	29.3	38.4	44.4	40.0	49.7	59.4	36.4	33.3	48.6	45.5	34.4	35.8	44.2	49.5
	Not sure	1.9	0.3	1.0	1.9	0.8	1.1	0.8	2.7	1.3	2.3	1.2	1.7	1.4	1.8
Spending in Next Month on Disc. Entertainment Exp	More	13.5	13.6	18.4	12.6	11.1	13.2	14.3	14.9	11.9	12.9	17.6	12.6	15.3	10.3
	Less	51.8	45.3	32.2	49.0	40.4	29.7	43.9	47.0	39.5	44.3	47.4	43.6	43.7	39.8
	Same	30.4	40.3	48.3	33.0	47.3	56.5	39.6	33.7	46.1	37.5	32.5	40.5	38.3	45.6
	Not sure	4.3	0.8	1.1	5.4	1.2	0.7	2.2	4.3	2.6	5.4	2.5	3.3	2.7	4.3
Spending in Next Month on Household Improvements	More	16.0	15.1	21.0	16.2	18.7	24.8	16.6	16.0	20.2	16.6	19.6	14.5	21.4	17.0
	Less	47.1	45.4	36.2	47.0	41.2	32.7	43.7	44.1	40.8	42.4	44.3	43.6	42.4	40.9
	Same	29.6	36.8	40.4	29.0	37.6	40.5	35.5	32.3	35.2	33.0	31.2	36.1	32.2	35.8
	Not sure	7.4	2.7	2.3	7.8	2.5	2.0	4.2	7.5	3.8	8.0	4.9	5.8	4.1	6.3
Spending in Next Month on Major Personal Purchases	More	14.3	12.7	19.8	14.0	15.1	16.8	14.6	15.6	14.3	15.8	18.3	12.9	16.2	13.8
	Less	48.1	41.3	29.9	47.4	38.2	29.7	42.0	41.8	39.1	41.1	41.6	42.1	41.7	38.8
	Same	31.4	44.1	48.2	31.6	44.8	52.3	40.3	36.2	43.5	35.9	36.5	40.1	38.2	42.1
	Not sure	6.2	1.9	2.1	7.0	1.9	1.2	3.1	6.4	3.2	7.2	3.7	4.8	3.9	5.3
Next Month - Save/Invest More, Less or About the Same	More	9.2	8.8	14.5	9.7	10.8	16.1	9.7	10.8	11.7	11.1	11.9	9.0	14.1	9.8
	Less	48.7	34.4	22.2	45.4	28.8	16.7	35.5	42.4	30.3	37.7	38.8	37.9	33.9	32.9
	Same	37.1	56.3	62.3	39.8	58.6	66.2	52.7	41.3	55.4	45.6	46.7	49.3	48.7	53.4
	Not sure	5.0	0.5	1.0	5.0	1.8	1.0	2.2	5.4	2.5	5.6	2.6	3.8	3.4	3.9



Holiday Spending
November 2007

		Total	Gender		Age		
		LV	Male	Female	18-39	40-64	65+
Holiday Spending Compared to Last Year	More	16.1	17.8	14.7	23.2	9.7	9.2
	Less	52.4	50.3	54.1	50.8	57.7	45.0
	About same	29.8	30.9	28.9	24.4	31.2	43.4
	Not sure	1.7	0.9	2.3	1.6	1.4	2.4
How Much of Holiday Shopping Have You Completed	Not started	56.7	62.2	52.2	57.6	54.2	59.8
	Some	24.0	21.0	26.5	24.0	25.4	21.0
	About half	10.4	8.4	12.0	10.2	11.4	8.6
	About done	6.0	5.3	6.7	6.1	5.9	6.0
	Done	1.7	1.7	1.7	1.4	1.9	2.2
	Not sure	1.2	1.4	1.0	0.8	1.2	2.3

		Total	Married		Kids at Home		Income			
		LV	Yes	No	Yes	No	<40K	40K-75K	>75K	Not sure
Holiday Spending Compared to Last Year	More	14.1	19.5	20.5	13.5	17.8	13.4	16.5	14.5	14.1
	Less	51.8	53.2	53.0	51.8	57.5	52.8	43.6	40.5	51.8
	About same	32.9	24.8	25.1	32.9	22.4	33.2	39.0	41.0	32.9
	Not sure	1.1	2.5	1.4	1.8	2.3	0.5	0.9	4.0	1.1
How Much of Holiday Shopping Have You Completed	Not started	51.2	65.8	52.9	58.9	64.8	49.8	48.5	50.1	51.2
	Some	27.2	18.8	27.1	22.2	20.9	28.3	26.0	23.9	27.2
	About half	12.3	7.1	11.8	9.5	7.1	13.3	13.8	12.7	12.3
	About done	6.8	4.8	6.0	6.1	4.4	6.6	8.5	8.2	6.8
	Done	1.7	1.7	1.6	1.8	1.6	1.5	1.9	2.6	1.7
	Not sure	0.8	1.7	0.6	1.5	1.2	0.5	1.4	2.5	0.8