



Discover U.S. Spending Monitor

	Oct	Sep	Aug	July	Jun	May
Discover CSM	96.5	95.9	94.8	97.2	96.7*	100.0
Econ	98.1	97.1	96.8	100.7	99.8	100.0
Spending	95.1	94.9	93.2	94.4	95.2	100.0
Discover SBW	96.8	99.2	102.4	107.3	102.5	110.0

The Discover US Spending monitor increased 0.6 points in the month of October. This was the second straight month the index has increased. The monthly upturn was the result of a somewhat improved outlook on the economy, improved personal financial optimism, and a level pattern of spending over last month, though a significant number of consumers do expect to be spending more next month.

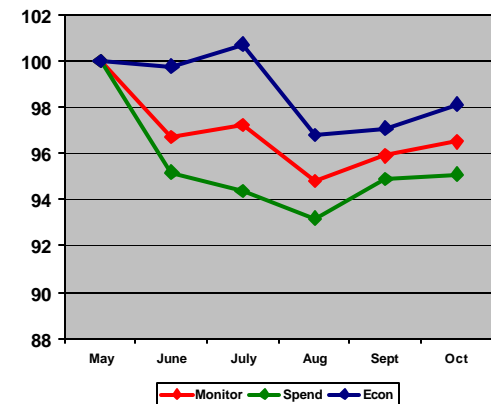
The increase for the month comes despite a marked drop in the various measurements that make up the index as the month came to a close. There was a decisive downward trend near the end of the period. In fact, the Monitor dropped an stunning 4.6 points in the week ending October 24 and was still 4.2 points lower by the end of the month. The decline in the second half of the month erased virtually all of the gain that the index had built since the middle of August when the weekly Monitor grew from 92.5 to 98.7

Economic Component

The economic component of the index increased 1.0 points in the month of October. This month 32.5 percent rated the economy as good or excellent compared to 32 percent last month. In addition, 19.0 percent said the economy was getting better these days and 60.7 percent said it is getting worse. This compares to 17.8 percent who said it was getting better last month and 61.6 percent who said it was getting worse in September. On the personal finance side 31.6 percent said their personal finances were getting better this month compared to 30.4 percent last month. The results represented the highest percentage of consumers who said they were optimistic since May when surveying began.

The most jarring aspect of the monthly result, however, was the somewhat precipitous drop in confidence from mid-month forward. The key drivers of the fall were the deterioration in the number of people who said their finances were getting better, down from 33.9 percent the week prior to 27.5 percent for the week ending October 24 and holding steady at 29.9 percent at month's end. Moreover, there was a near five point swing in the readings on whether the economy was getting better or worse. During the week ending October 24, the people who saw it getting better declined nearly two points and the people who saw it getting worse rose three points. The spread was 4 points at month end.

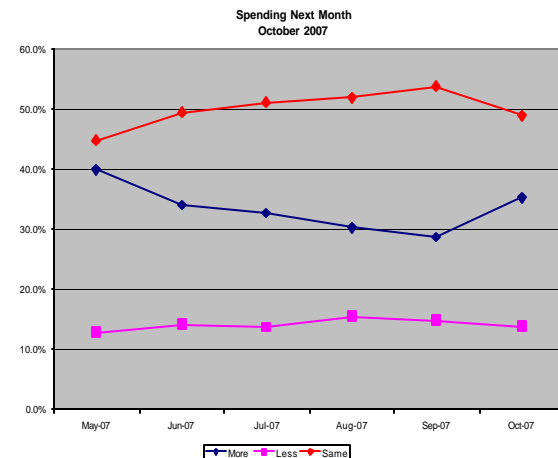
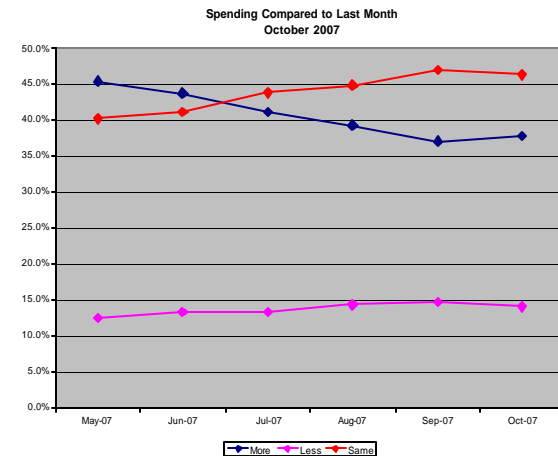
Discover US Spending Monitor
October 2007



Spending Component

The spending component of the index was up slightly (0.2 point) in October. While spending intentions and patterns were little changed from the prior month, there was a marked increase in the number of consumers who say they will be spending more next month – 35.3 percent in October versus 28.8 percent in September. When asked how many months they could continue their lifestyle with a sudden loss of income, 27.7 percent said they could not go even one month. This was an improvement over September when 28 percent answered the same way. It was also the lowest number of people to report this short financial survival string since polling began in May, the first month of the Monitor.

The idea of spending more seemed on par with the Monitor's report of greater economic optimism. However, it is possible that the reversal of the decline in the number of people saying they would spend more came as a result of economic reality setting in. In category polling, for example, it was evident that consumers were anticipating having to spend more on household essentials. Last month, only 35 percent of the survey sample said they would spend more next month on household items like gas, utilities, etc. This month the percent jumped to 43 percent. Survey data collected the week ending October 24, the period of the sharp drop in the Monitor, was done against a backdrop of rising energy prices as business news was dominated by reports of crude oil reaching historic high costs in worldwide markets. The spot price of oil surged \$10 a barrel (from \$80 to \$90) between October 8-30 causing the price of regular gas to increase more than 10 cents in the last half of the month. Prices in the densely populated west coast topped \$3.00 a gallon. It will be interesting to see what effect the expectation of higher household expenses will have on spending for the upcoming holiday season.



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



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

Baseline Index Questions

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

	Oct	Sep	Aug	July	June	May
Excellent	10.0	9.1	10.3	12.7	12.2	12.0
Good	22.5	22.9	22.2	23.3	23.5	23.1
Fair	37.1	38.6	37.1	35.9	35.1	36.0
Poor	28.9	27.9	28.7	26.1	27.8	27.4
Not sure	1.5	1.6	1.8	2.0	1.4	1.5
Index	96.2	96.5	96.4	101.1	100.1	100.0

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

	Oct	Sep	Aug	July	June	May
Better	19.0	17.8	19.0	21.0	20.7	21.4
Worse	60.7	61.6	62.0	57.6	58.8	61.3
Same	15.0	15.7	14.5	16.1	15.3	12.6
Not sure	5.3	4.9	4.5	5.4	5.1	4.7
Index	97.1	93.5	94.9	103.6	103.0	100.0

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

	Oct	Sep	Aug	July	June	May
Excellent	11.6	11.4	11.4	10.9	10.7	11.4
Good	29.9	30.3	29.7	30.0	29.7	30.1
Fair	36.4	36.4	35.8	37.4	37.5	37.5
Poor	19.5	19.4	21.0	19.2	19.7	19.0
Not sure	2.5	2.5	2.1	2.5	2.3	2.0
Index	99.7	100.0	98.1	98.6	98.6	100.0

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

	Oct	Sep	Aug	July	June	May
Better	31.6	30.4	31.1	31.7	30.5	33.7
Worse	41.9	41.7	42.7	41.1	42.6	43.5
Same	24.1	25.9	24.2	24.7	24.5	20.8
Not sure	2.5	2.0	2.0	2.4	2.4	2.0
Index	99.4	98.4	98.0	99.6	97.4	100.0

5* Think for a moment about all the money you spend each month... Are you spending more, less or about the same as you spent last month?

	Oct	Sep	Aug	July	June	May
More	37.9	37.1	39.3	41.2	43.8	45.5
Less	14.1	14.8	14.4	13.0	13.4	12.5
Same	46.4	47.1	44.9	44.3	41.2	40.3
Not sure	1.5	1.0	1.3	1.4	1.5	1.7
Index	93.1	92.0	93.9	96.2	98.1	100.0

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

	Oct	Sep	Aug	July	June	May
More	35.3	28.8	30.3	32.7	34.1	40.0
Less	13.9	14.8	15.5	13.3	14.2	12.9
Same	49.0	53.8	51.9	51.9	49.5	44.8
Not sure	1.8	2.5	2.3	2.2	2.3	2.3
Index	95.5	89.7	90.3	93.6	94.3	100.0



Toplines
As of October 31, 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?

	Oct	Sep	Aug	July	June	May
Yes	36.4	35.2	38.4	37.2	38.2	38.0
No	50.1	51.7	48.9	50.0	48.4	49.6
Not sure	13.6	13.1	12.7	12.8	13.4	12.4
Index	101.9	104.5	99.1	100.3	98.8	100.0

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

	Oct	Sep	Aug	July	June	May
Yes	51.6	52.0	50.8	50.9	49.3	55.3
No	37.4	35.9	37.9	37.3	38.3	33.7
Not sure	11.0	12.1	11.3	11.8	12.4	11.0
Index	93.9	95.4	92.8	92.6	91.2	100.0

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	July	June	May
More	14.4	13.8	13.6	14.0	13.5	15.1
Less	19.3	18.5	20.3	19.9	21.2	21.6
Same	65.2	66.8	65.1	65.2	64.7	62.4
Not sure	1.1	0.9	1.0	0.9	0.7	0.9
Index	101.1	101.2	100.2	100.8	99.8	100.0

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	July	June	May
None	27.7	28.0	29.0	28.6	29.5	24.9
1 mo.	19.3	18.2	19.5	19.5	18.7	19.2
2 mos.	10.3	10.0	10.0	10.2	10.6	9.6
3 mos.	10.1	10.5	9.4	9.4	9.5	9.4
4 mos.	3.7	3.7	3.2	3.0	3.3	2.7
5 mos.	2.6	2.2	2.2	2.7	2.2	2.4
6 or more	21.6	22.0	21.9	20.9	21.1	25.7
Not sure	4.7	5.4	4.7	5.8	5.1	6.1
Index	91.4	92.8	90.0	89.1	89.1	100.0



Category Spending
As of October 31, 2007

1* Spending next month on household expenses

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

2* Spending next month on discretionary personal expenses

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

3* Spending next month on household improvements

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

4* Spending next month on major personal purchases

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

5* Saving and investing next month

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



Gender, Age – October 2007

		Total		Gender				Age					
		LV		Male		Female		18-39		40-64		65+	
		Oct	Sep	Oct	Sep	Oct	Sep	Oct	Sep	Oct	Sep	Oct	Sep
Index		96.5	95.9	104.6	102.3	89.5	90.4	91.5	90.9	98.5	97.8	106.8	106.1
Rate Econ	Excellent	10.0	9.1	13.4	12.5	7.2	6.1	9.3	8.6	10.3	8.9	11.8	11.0
	Good	22.5	22.9	26.5	25.5	19.2	20.6	20.8	20.1	22.6	24.1	27.5	28.3
	Fair	37.1	38.6	32.2	34.2	41.2	42.2	36.4	38.5	37.4	38.3	38.3	39.3
	Poor	28.9	27.9	26.4	26.1	31.1	29.5	31.9	31.4	28.7	27.7	20.3	18.4
	Not sure	1.5	1.6	1.6	1.6	1.4	1.5	1.6	1.5	1.1	1.0	2.1	2.9
Economy Better or Worse	Better	19.0	17.8	24.5	21.9	14.4	14.3	18.1	17.6	19.7	17.6	20.2	19.0
	Worse	60.7	61.6	54.1	56.8	66.2	65.7	61.6	63.2	62.6	62.3	53.4	55.4
	Stay same	15.0	15.7	16.5	17.2	13.7	14.5	14.5	14.1	13.7	16.3	19.3	19.2
	Not sure	5.3	4.9	5.0	4.1	5.7	5.5	5.8	5.1	4.0	3.8	7.1	6.5
Rate Personal Finances	Excellent	11.6	11.4	14.1	14.2	9.5	9.1	11.4	11.3	11.4	11.1	12.4	12.4
	Good	29.9	30.3	31.8	31.0	28.3	29.8	27.1	27.4	32.3	32.9	33.2	33.2
	Fair	36.4	36.4	33.9	34.7	38.6	37.8	36.4	35.6	36.6	36.9	36.5	37.2
	Poor	19.5	19.4	17.4	18.2	21.3	20.4	22.7	23.3	17.6	17.1	14.2	12.9
	Not sure	2.5	2.5	2.7	2.0	2.3	2.9	2.4	2.4	2.1	1.9	3.7	4.3
Personal Finances Better or Worse	Better	31.6	30.4	37.0	33.6	27.0	27.7	35.3	35.5	30.8	28.6	22.0	19.6
	Worse	41.9	41.7	36.1	39.5	46.8	43.5	40.0	39.7	44.2	44.5	42.3	41.0
	Stay same	24.1	25.9	24.1	25.0	24.0	26.5	21.7	22.8	23.1	25.4	33.3	36.1
	Not sure	2.5	2.0	2.8	1.8	2.2	2.3	2.9	2.0	1.8	1.6	2.4	3.3
Spending Compared to Last Month	More	37.9	37.1	36.5	36.2	39.1	37.9	38.1	37.1	37.4	37.2	38.6	37.1
	Less	14.1	14.8	14.4	15.0	13.9	14.6	15.6	17.7	14.3	13.3	9.2	9.6
	About same	46.4	47.1	47.4	47.9	45.6	46.3	44.7	44.3	46.9	48.6	50.7	51.8
	Not sure	1.5	1.0	1.7	0.8	1.4	1.2	1.6	0.9	1.4	1.0	1.5	1.5



Gender, Age – October 2007 (cont.)

		Total		Gender				Age					
		LV		Male		Female		18-39		40-64		65+	
		Oct	Sep	Oct	Sep	Oct	Sep	Oct	Sep	Oct	Sep	Oct	Sep
Index		96.5	95.9	104.6	102.3	89.5	90.4	91.5	90.9	98.5	97.8	106.8	106.1
Spending Next Month	More	35.3	28.8	34.0	29.3	36.4	28.4	38.4	31.1	33.1	27.2	30.8	25.4
	Less	13.9	14.8	14.9	14.6	13.2	15.1	15.6	16.4	13.6	14.3	9.6	11.3
	About same	49.0	53.8	49.5	53.9	48.5	53.8	44.4	49.9	51.5	56.2	57.0	60.3
	Not sure	1.8	2.5	1.6	2.2	2.0	2.8	1.6	2.6	1.8	2.2	2.6	3.0
Added Exp. or Short Income Next 30 Days	Yes	36.4	35.2	34.0	33.1	38.4	36.9	41.5	40.3	34.8	33.8	24.5	23.0
	No	50.1	51.7	53.5	55.1	47.1	48.8	45.9	47.7	52.2	53.7	57.9	59.1
	Not sure	13.6	13.1	12.5	11.8	14.5	14.3	12.6	12.0	13.0	12.5	17.7	17.9
Any Money Left After Paying Debts	Yes	51.6	52.0	58.4	57.1	45.9	47.7	49.0	49.1	53.4	54.0	55.8	56.0
	No	37.4	35.9	31.7	31.9	42.3	39.2	42.3	40.3	35.3	34.1	27.3	26.7
	Not sure	11.0	12.1	9.9	11.0	11.8	13.1	8.8	10.6	11.3	11.9	16.8	17.3
Money Left Compared to Last Month	More	14.4	13.8	17.9	15.6	10.7	11.9	18.2	17.6	12.5	12.0	8.6	7.7
	Less	19.3	18.5	16.9	15.6	22.0	21.3	21.5	18.8	18.4	18.9	15.7	16.7
	About same	65.2	66.8	64.4	68.1	65.9	65.5	58.9	62.4	68.5	68.5	74.6	74.7
	Not sure	1.1	0.9	0.8	0.7	1.4	1.2	1.4	1.2	0.6	0.6	1.1	0.9
Mos. Continue Lifestyle If You Lost Income	None	27.7	28.0	22.5	24.0	32.1	31.3	35.2	36.0	22.7	23.3	16.0	14.6
	One	19.3	18.2	18.2	16.5	20.2	19.7	22.5	19.9	16.7	17.0	15.5	16.0
	Two	10.3	10.0	10.6	10.1	10.0	9.8	11.1	10.2	10.4	10.7	7.8	7.8
	Three	10.1	10.5	10.7	11.7	9.6	9.5	9.2	10.4	11.6	11.4	9.3	9.1
	Four	3.7	3.7	4.0	3.8	3.5	3.6	3.3	3.3	4.5	4.0	3.2	4.1
	Five	2.6	2.2	3.3	2.5	2.1	2.0	2.4	1.7	2.9	2.5	2.7	2.9
	Six +	21.6	22.0	26.9	27.5	17.1	17.4	13.4	14.3	26.6	26.7	34.9	34.5
	Not sure	4.7	5.4	3.8	3.9	5.4	6.6	2.9	4.2	4.4	4.4	10.7	11.0



Income, Married – October 2007

		Total		Income						Married				Kids at Home			
		LV		<\$40k		\$40k to \$75k		\$75k+		Yes		No		Yes		No	
		Oct	Sep	Oct	Sep	Oct	Sep	Oct	Sep	Oct	Sep	Oct	Sep	Oct	Sep	Oct	Sep
Index		96.5	95.9	78.5	77.0	103.1	102.6	123.3	124.4	103.1	102.2	86.1	86.1	92.8	91.7	98.9	98.6
Rate Econ	Excel	10.0	9.1	6.8	6.1	10.7	8.7	15.3	15.4	11.9	10.9	7.1	6.2	10.1	9.0	10.1	9.2
	Good	22.5	22.9	16.4	16.1	25.0	25.8	31.3	31.9	24.6	25.8	19.2	18.4	20.9	21.2	23.7	24.0
	Fair	37.1	38.6	37.4	38.9	36.8	40.5	36.0	35.6	35.8	37.3	39.0	40.6	35.5	37.0	37.9	39.6
	Poor	28.9	27.9	37.5	36.8	26.6	24.2	17.0	16.6	26.5	24.9	32.7	32.6	32.0	31.8	27.0	25.4
	Not sure	1.5	1.6	1.9	2.2	0.9	0.9	0.4	0.5	1.2	1.1	2.0	2.3	1.5	1.0	1.4	1.9
Econ Better or Worse	Better	19.0	17.8	12.5	11.8	22.4	20.2	28.3	27.8	22.4	20.6	13.7	13.5	19.7	17.8	18.7	17.9
	Worse	60.7	61.6	66.5	67.1	59.1	59.8	52.3	53.9	58.0	59.7	64.8	64.5	61.1	63.3	60.4	60.4
	Same	15.0	15.7	13.9	15.2	14.2	15.7	17.5	16.4	15.2	15.9	14.6	15.5	14.3	14.0	15.3	16.9
	Not sure	5.3	4.9	7.1	6.0	4.2	4.3	1.9	1.9	4.3	3.8	7.0	6.5	4.8	5.0	5.7	4.8
Rate Personal Finances	Excel	11.6	11.4	5.3	4.2	10.9	9.4	25.2	29.2	14.0	14.1	7.9	7.4	11.5	11.5	11.7	11.4
	Good	29.9	30.3	17.5	16.8	36.4	38.3	47.0	46.3	34.5	34.8	22.7	23.5	29.1	28.4	30.5	31.7
	Fair	36.4	36.4	41.1	40.8	40.6	42.0	22.6	21.9	35.4	35.7	38.0	37.4	35.5	36.7	37.0	35.9
	Poor	19.5	19.4	33.0	35.1	11.3	9.2	4.3	2.1	14.3	13.7	27.8	28.1	22.4	21.0	17.8	18.4
	Not sure	2.5	2.5	3.0	3.1	0.7	1.1	0.9	0.5	1.8	1.8	3.6	3.6	1.6	2.4	3.0	2.6
Personal Finances Better or Worse	Better	31.6	30.4	19.7	16.9	36.0	35.8	52.8	53.4	35.9	35.1	24.9	23.3	34.6	35.5	29.8	27.4
	Worse	41.9	41.7	54.7	55.1	37.6	36.2	23.8	23.1	38.8	38.0	46.8	47.3	42.1	41.7	41.7	41.6
	Same	24.1	25.9	22.5	25.2	25.1	27.1	22.5	22.9	23.5	25.5	25.0	26.4	21.0	21.3	26.1	28.7
	Not sure	2.5	2.0	3.1	2.8	1.3	0.8	0.9	0.6	1.9	1.4	3.3	3.0	2.3	1.6	2.5	2.3
Spending Compared to Last Month	More	37.9	37.1	44.2	42.1	34.0	35.4	30.8	30.7	36.7	36.2	39.7	38.5	40.6	40.3	36.1	35.1
	Less	14.1	14.8	14.1	15.9	14.3	14.0	14.4	14.2	13.3	13.3	15.5	17.0	13.5	14.2	14.5	15.1
	Same	46.4	47.1	40.0	40.8	50.8	50.0	54.2	54.9	48.7	49.7	42.9	43.1	44.6	44.6	47.6	48.7
	Not sure	1.5	1.0	1.7	1.2	0.9	0.5	0.7	0.2	1.3	0.8	1.9	1.4	1.3	0.9	1.7	1.1



Income, Married – October 2007 (cont.)

		Total		Income						Married				Kids at Home			
		LV		<\$40k		\$40k to \$75k		\$75k+		Yes		No		Yes		No	
		Oct	Sep	Oct	Sep	Oct	Sep	Oct	Sep	Oct	Sep	Oct	Sep	Oct	Sep	Oct	Sep
Index		96.5	95.9	78.5	77.0	103.1	102.6	123.3	124.4	103.1	102.2	86.1	86.1	92.8	91.7	98.9	98.6
Spending Next Month	More	35.3	28.8	40.0	33.7	33.7	27.4	29.5	21.6	34.8	27.2	36.1	31.2	39.6	31.4	32.5	27.1
	Les	13.9	14.8	14.0	15.2	13.1	14.0	14.1	16.7	12.9	14.2	15.6	15.9	13.7	14.8	13.9	14.9
	Same	49.0	53.8	43.8	47.8	52.0	57.1	55.6	61.2	50.9	56.7	45.9	49.5	45.3	51.3	51.3	55.5
	Not sure	1.8	2.5	2.1	3.4	1.2	1.5	0.8	0.5	1.4	1.9	2.4	3.4	1.3	2.5	2.2	2.5
Add exp or shortfall next 30 days																	
	Yes	36.4	35.2	46.5	44.4	33.3	34.0	22.8	20.1	34.1	32.2	40.0	39.8	41.6	41.6	33.0	31.1
	No	50.1	51.7	36.8	38.7	56.4	55.2	70.0	74.6	54.0	55.8	43.8	45.4	46.6	47.0	52.4	54.7
	Not sure	13.6	13.1	16.6	16.9	10.3	10.8	7.2	5.4	11.9	12.0	16.2	14.8	11.8	11.4	14.6	14.2
\$ After Debt Pay																	
	Yes	51.6	52.0	35.1	34.2	60.1	61.2	77.0	77.7	57.2	56.7	43.0	44.8	47.4	48.6	54.7	54.2
	No	37.4	35.9	51.8	50.7	32.0	28.5	17.9	17.8	33.0	32.7	44.4	40.8	44.0	41.6	33.0	32.2
	Not sure	11.0	12.1	13.1	15.0	7.9	10.3	5.1	4.6	9.9	10.6	12.6	14.4	8.6	9.8	12.3	13.6
\$ Left v. Last Month																	
	More	14.4	13.8	12.6	10.7	14.7	11.0	16.6	19.2	14.9	13.7	13.5	13.9	18.0	15.8	12.5	12.6
	Less	19.3	18.5	25.7	24.6	18.3	18.6	14.6	13.3	17.6	16.6	22.9	22.1	19.5	19.2	19.3	17.9
	Same	65.2	66.8	60.1	63.7	66.5	69.8	68.4	66.5	66.5	68.7	62.4	63.1	61.6	63.7	67.1	68.7
	Not sure	1.1	0.9	1.6	1.0	0.5	0.6	0.4	1.0	1.0	1.0	1.2	0.9	0.9	1.2	1.1	0.8
Mos. Hold Lifestyle If Income Lost																	
	None	27.7	28.0	39.1	39.9	24.6	25.0	11.0	10.4	23.6	24.3	34.0	33.7	35.1	36.1	22.9	22.9
	One	19.3	18.2	24.1	22.9	17.3	16.9	13.1	11.1	18.1	17.1	21.2	20.0	21.2	19.1	18.0	17.6
	Two	10.3	10.0	10.6	9.2	10.7	12.1	10.2	9.9	10.0	10.2	10.8	9.7	9.3	10.9	11.0	9.4
	Three	10.1	10.5	7.8	7.4	12.4	12.8	12.7	15.0	11.0	11.7	8.6	8.7	9.8	10.2	10.3	10.8
	Four	3.7	3.7	1.9	2.5	4.8	4.5	6.2	5.0	4.5	4.1	2.5	3.0	3.8	3.5	3.6	3.8
	Five	2.6	2.2	1.6	1.3	3.1	3.1	4.5	3.0	3.0	2.4	2.0	1.9	2.7	1.9	2.6	2.4
	Six +	21.6	22.0	10.7	11.4	24.4	22.6	40.0	42.9	25.6	25.4	15.3	16.8	15.8	14.7	25.3	26.6
	Not sure	4.7	5.4	4.4	5.4	2.7	3.2	2.2	2.6	4.2	4.9	5.4	6.1	2.2	3.6	6.2	6.5



Category Spending
Gender Age – October 2007

		Sep		Oct		Sept			Oct		
		M	F	M	F	18-39	40-64	65+	18-39	40-64	65+
Spending in Next Month on Household Expenses	More	34.7	36.0	40.9	44.7	35.1	36.4	33.8	42.5	43.8	42.3
	Less	9.2	8.5	8.8	7.4	10.8	7.7	5.6	9.6	7.0	5.4
	Same	54.7	53.8	48.9	46.1	52.5	54.4	59.0	45.9	47.9	50.7
	Not sure	1.4	1.7	1.5	1.8	1.6	1.5	1.6	1.9	1.4	1.6
Spending in Next Month on Disc. Entertainment Exp	More	14.1	8.4	14.3	10.5	14.3	8.4	7.3	16.0	9.3	7.7
	Less	35.6	42.6	37.0	45.0	40.8	40.9	31.5	42.9	42.6	33.8
	Same	46.9	44.2	45.7	40.2	41.1	46.7	55.1	37.8	45.0	52.4
	Not sure	3.4	4.8	3.0	4.2	3.8	3.9	6.1	3.3	3.1	6.1
Spending in Next Month on Household Improvements	More	20.2	17.2	20.5	17.4	19.8	18.8	14.6	20.7	18.5	13.7
	Less	36.6	42.4	38.0	44.4	40.0	40.9	36.2	41.4	42.5	39.4
	Same	38.8	33.1	37.3	31.8	34.7	34.9	40.5	33.2	34.1	38.2
	Not sure	4.4	7.3	4.2	6.5	5.4	5.5	8.7	4.7	5.0	8.7
Spending in Next Month on Major Personal Purchases	More	17.6	13.8	17.2	12.9	19.2	12.7	10.7	17.8	12.7	10.8
	Less	36.3	41.7	35.3	43.7	39.0	41.4	35.1	39.4	41.8	36.8
	Same	42.6	38.3	43.8	37.9	36.8	41.8	47.2	38.3	41.4	45.5
	Not sure	3.6	6.2	3.8	5.5	5.0	4.0	7.0	4.5	4.1	6.9
Next Month - Save/Invest More, Less or About the Same	More	12.5	8.8	14.1	9.3	15.0	7.3	4.3	15.8	8.7	4.6
	Less	31.2	34.0	30.4	35.5	32.6	33.3	31.8	32.9	33.8	32.9
	Same	53.0	52.3	52.3	51.0	48.1	55.9	58.8	47.3	54.7	57.6
	Not sure	3.3	4.9	3.2	4.2	4.3	3.5	5.1	4.0	2.8	4.9



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

		Income						Married				Kids			
		Sep			Oct			Sep		Oct		Sep		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	42.5	32.7	24.7	49.0	42.3	32.6	33.0	39.0	43.2	42.5	36.0	34.9	46.2	40.8
	Less	9.6	7.3	9.5	9.2	7.1	7.0	8.2	9.8	7.0	9.6	8.6	9.0	8.2	7.9
	Same	45.9	59.2	65.1	40.0	49.7	59.4	57.5	49.2	48.6	45.5	53.7	54.7	44.2	49.5
	Not sure	1.9	0.8	0.7	1.9	0.8	1.1	1.3	2.0	1.3	2.3	1.8	1.4	1.4	1.8
Spending in Next Month on Disc. Entertainment Exp	More	11.1	10.1	13.3	12.6	11.1	13.2	10.7	11.6	11.9	12.9	12.3	10.3	15.3	10.3
	Less	46.5	38.1	28.8	49.0	40.4	29.7	37.2	42.7	39.5	44.3	42.4	37.3	43.7	39.8
	Same	36.3	50.0	56.9	33.0	47.3	56.5	49.0	40.0	46.1	37.5	41.7	47.9	38.3	45.6
	Not sure	6.2	1.9	1.0	5.4	1.2	0.7	3.2	5.7	2.6	5.4	3.6	4.6	2.7	4.3
Spending in Next Month on Household Improvements	More	16.2	19.0	24.0	16.2	18.7	24.8	20.2	16.1	20.2	16.6	20.9	17.3	21.4	17.0
	Less	45.5	38.4	32.0	47.0	41.2	32.7	38.7	41.2	40.8	42.4	40.0	39.4	42.4	40.9
	Same	30.5	38.8	41.7	29.0	37.6	40.5	36.6	34.3	35.2	33.0	34.0	36.8	32.2	35.8
	Not sure	7.8	3.8	2.2	7.8	2.5	2.0	4.4	8.3	3.8	8.0	5.1	6.5	4.1	6.3
Spending in Next Month on Major Personal Purchases	More	15.5	13.9	18.8	14.0	15.1	16.8	15.0	16.3	14.3	15.8	16.5	14.9	16.2	13.8
	Less	46.0	38.7	28.7	47.4	38.2	29.7	37.7	41.5	39.1	41.1	39.9	38.7	41.7	38.8
	Same	31.4	44.7	51.5	31.6	44.8	52.3	43.6	35.2	43.5	35.9	38.7	41.3	38.2	42.1
	Not sure	7.1	2.6	1.0	7.0	1.9	1.2	3.7	7.0	3.2	7.2	4.8	5.1	3.9	5.3
Next Month - Save/Invest More, Less or About the Same	More	8.3	9.5	16.8	9.7	10.8	16.1	10.7	10.1	11.7	11.1	13.1	8.9	14.1	9.8
	Less	43.8	29.9	16.0	45.4	28.8	16.7	29.6	37.5	30.3	37.7	32.4	32.8	33.9	32.9
	Same	42.3	58.5	66.1	39.8	58.6	66.2	56.7	46.3	55.4	45.6	50.9	53.8	48.7	53.4
	Not sure	5.6	2.1	1.1	5.0	1.8	1.0	2.9	6.0	2.5	5.6	3.6	4.5	3.4	3.9