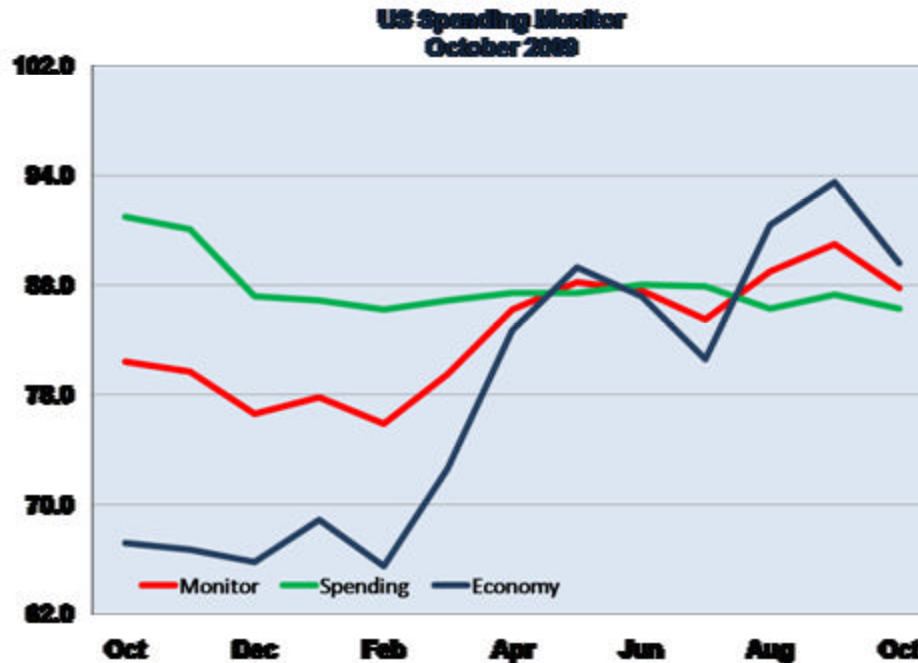




## DISCOVER<sup>®</sup> U.S. SPENDING MONITOR<sup>SM</sup>

	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar
DSM	85.8	89.0	87.0	83.5	85.6	86.2	84.2	79.5
Spending	84.3	85.3	84.3	85.9	86.0	85.4	85.4	84.9
Economy	87.6	93.5	90.4	80.6	85.2	87.3	82.7	72.6



The Discover<sup>®</sup> U.S. Spending Monitor<sup>SM</sup> is a monthly index of consumer spending intentions and capacity that is based on interviews with a random sample of 8,200 U.S. adults conducted at a rate of 275 per night. In addition to spending, the survey asks consumers their opinions on the U.S. economy and their personal finances. The Monitor began in May 2007 with a base index of 100. Surveys are conducted by Rasmussen Reports, an independent survey research firm ([www.rasmussenreports.com](http://www.rasmussenreports.com)).



**Discover US Spending Monitor**  
**Survey of 15,000 US Adults**  
**October 2009**

**Baseline Index Questions**

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

	Oct	Sep	Aug	Jul	Jun	May
Excellent	2.1	2.8	2.5	1.8	2.2	2.8
Good	5.1	6.0	5.2	4.7	5.3	5.6
Fair	35.9	38.1	35.0	31.2	31.3	35.0
Poor	55.6	51.5	55.3	61.2	59.2	55.2
Not sure	1.2	1.7	1.9	1.1	2.0	1.4
Index	48.0	53.1	48.7	42.1	44.9	49.4

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

	Oct	Sep	Aug	Jul	Jun	May
Better	28.9	33.2	31.1	23.5	26.1	27.3
Worse	46.0	43.3	45.5	52.1	49.0	48.9
Same	20.4	19.0	17.9	19.3	19.0	17.9
Not sure	4.7	4.5	5.4	5.1	5.9	5.9
Index	137.8	149.6	142.4	118.9	128.3	130.4

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

	Oct	Sep	Aug	Jul	Jun	May
Excellent	6.7	6.6	6.3	6.9	7.6	7.6
Good	25.0	26.2	25.5	24.7	25.2	25.6
Fair	39.1	41.8	41.9	41.2	41.6	41.2
Poor	26.8	22.9	24.4	24.6	23.5	23.5
Not sure	2.5	2.4	1.9	2.5	2.2	2.1
Index	85.7	89.7	87.7	87.4	89.3	89.6

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

	Oct	Sep	Aug	Jul	Jun	May
Better	19.9	21.1	21.1	18.2	19.3	20.1
Worse	48.5	47.5	46.4	51.3	48.8	48.1
Same	29.4	29.4	30.0	27.3	29.1	29.2
Not sure	2.1	2.0	2.5	3.2	2.7	2.6
Index	79.1	81.6	82.7	74.2	78.1	79.9

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?

	Oct	Sep	Aug	Jul	Jun	May
More	27.5	23.8	26.4	25.3	27.3	25.0
Less	26.9	28.0	28.3	29.7	28.9	28.8
Same	44.5	47.1	44.3	43.8	42.3	44.8
Not sure	1.2	1.1	1.0	1.2	1.4	1.4
Index	75.7	72.1	73.7	71.9	74.0	72.3

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

	Oct	Sep	Aug	Jul	Jun	May
More	24.6	19.4	20.2	20.9	22.5	20.1
Less	24.0	24.5	25.7	24.8	24.0	23.8
Same	49.2	54.3	51.6	52.4	51.3	54.2
Not sure	2.2	1.8	2.5	2.0	2.2	1.9
Index	79.2	74.7	74.4	75.6	77.5	75.8



Discover US Spending Monitor  
October 2009

Baseline Index Questions (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	Jul	Jun	May
Yes	40.7	37.7	40.0	39.3	39.0	38.6
No	45.0	47.4	45.6	46.8	46.4	47.0
Not sure	14.4	14.9	14.3	13.9	14.6	14.3
Index	93.5	98.4	94.7	96.4	96.3	97.2

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

	Oct	Sep	Aug	Jul	Jun	May
Yes	44.4	47.1	46.2	46.7	47.4	48.1
No	43.4	40.9	41.2	41.4	40.3	40.1
Not sure	12.2	11.9	12.6	11.9	12.3	11.8
Index	83.0	87.3	86.2	86.5	88.0	88.7

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	Jul	Jun	May
More	10.3	10.4	9.8	9.8	12.3	9.9
Less	20.3	18.7	22.1	19.3	19.8	21.3
Same	68.7	70.0	67.1	69.6	67.0	68.2
Not sure	0.7	1.0	1.0	1.4	0.8	0.7
Index	99.1	99.7	97.8	99.1	100.0	98.1

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	Jul	Jun	May
None	29.3	27.5	27.3	25.8	27.4	27.5
1 mo.	18.1	17.5	18.1	16.3	17.4	18.3
2 mos.	9.3	10.3	10.8	11.2	10.5	9.2
3 mos.	10.7	10.7	10.6	12.7	11.3	10.5
4 mos.	3.2	4.5	3.7	3.8	4.4	3.7
5 mos.	2.7	2.6	3.3	3.1	2.5	3.1
6 or more	20.9	22.0	21.1	22.8	21.4	21.6
Not sure	5.7	4.9	5.1	4.4	5.2	6.0
Index	89.9	94.3	92.7	98.9	93.9	92.8



Category Spending  
October 2009

1\* Spending next month on household expenses?

	Oct	Sep	Aug	Jul	Jun	May
More	34.0	26.8	27.9	29.0	34.7	30.4
Less	12.5	11.0	12.6	11.1	12.7	12.5
Same	52.0	60.7	57.6	57.9	51.3	55.1
Not sure	1.5	1.4	1.9	2.0	1.2	2.0

2\* Spending next month on discretionary personal expenses?

	Oct	Sep	Aug	Jul	Jun	May
More	7.5	8.1	7.9	9.1	9.0	9.9
Less	51.6	49.9	52.4	53.0	51.1	49.2
Same	37.3	39.2	36.7	34.9	37.0	37.8
Not sure	3.6	2.8	3.0	3.0	2.8	3.1

3\* Spending next month on household improvements?

	Oct	Sep	Aug	Jul	Jun	May
More	13.7	13.5	12.4	14.8	14.8	15.0
Less	52.2	50.0	53.0	50.3	50.4	49.9
Same	29.1	31.6	29.7	29.7	30.1	30.6
Not sure	5.1	5.0	4.9	5.2	4.8	4.5

4\* Spending next month on major personal purchases?

	Oct	Sep	Aug	Jul	Jun	May
More	8.9	9.9	13.3	15.5	14.8	15.5
Less	50.8	50.4	48.1	50.0	47.8	47.8
Same	36.4	36.3	34.5	31.7	33.4	33.4
Not sure	3.9	3.4	4.1	2.8	3.9	3.3

5\* Saving and investing next month?

	Oct	Sep	Aug	Jul	Jun	May
More	7.9	9.5	9.8	8.7	10.2	10.3
Less	40.1	38.4	38.8	41.9	40.3	37.9
Same	48.2	49.7	48.1	46.4	45.6	48.6
Not sure	3.8	2.4	3.3	3.1	3.8	3.3

6\* Spending on holiday gifts this year?

	Oct09	Nov08			
More	6.6	9.1			
Less	62.7	63.2			
Same	28.4	26.0			
Not sure	2.3	1.8			



Baseline Monitor  
Gender, Age  
October 2009

		Total		Gender				Age					
		Adults		Male		Female		18-39		40-64		65+	
		Oct	Sep	Oct	Sep	Oct	Sep	Oct	Sep	Oct	Sep	Oct	Sep
<b>Index</b>		<b>85.8</b>	<b>89.0</b>	<b>89.9</b>	<b>92.3</b>	<b>82.3</b>	<b>86.1</b>	<b>82.3</b>	<b>86.8</b>	<b>86.6</b>	<b>88.3</b>	<b>94.3</b>	<b>97.0</b>
Rate Econ	Excellent	2.1	2.8	2.7	4.1	1.7	1.7	2.7	4.1	1.2	1.0	2.3	2.6
	Good	5.1	6.0	6.0	6.2	4.4	5.7	5.0	5.1	4.7	6.4	6.5	7.5
	Fair	35.9	38.1	36.6	34.4	35.2	41.2	36.5	38.7	34.3	37.0	37.4	38.9
	Poor	55.6	51.5	53.3	54.3	57.6	49.2	54.6	50.1	58.8	54.7	51.5	48.9
	Not sure	1.2	1.7	1.4	1.1	1.1	2.2	1.1	2.0	0.9	1.0	2.4	2.2
Econ Better or Worse	Better	28.9	33.2	31.3	36.0	26.8	30.9	30.5	35.7	28.2	32.3	25.3	28.0
	Worse	46.0	43.3	44.5	42.5	47.3	44.0	45.0	41.1	47.9	46.6	45.0	42.3
	Stay same	20.4	19.0	20.9	17.6	20.0	20.1	20.1	19.2	19.9	17.1	22.4	22.6
	Not sure	4.7	4.5	3.3	3.9	5.9	5.0	4.3	4.0	4.0	4.0	7.3	7.1
Rate Personal Finances	Excellent	6.7	6.6	8.8	8.8	4.9	4.8	7.7	7.3	5.8	6.0	5.8	5.8
	Good	25.0	26.2	25.0	26.3	25.0	26.0	22.3	24.8	27.3	26.8	28.0	28.9
	Fair	39.1	41.8	38.7	40.3	39.4	43.1	34.8	40.4	41.8	42.3	45.6	45.5
	Poor	26.8	22.9	25.3	22.7	28.0	23.1	32.6	24.6	23.4	23.5	16.8	16.4
	Not sure	2.5	2.4	2.2	1.8	2.8	3.0	2.6	2.9	1.8	1.4	3.8	3.5
Personal Finances Better or Worse	Better	19.9	21.1	23.2	24.1	17.2	18.6	21.8	23.5	20.1	20.5	14.0	14.9
	Worse	48.5	47.5	47.9	45.2	49.1	49.4	47.6	45.7	49.9	50.6	48.5	45.9
	Stay same	29.4	29.4	27.4	28.7	31.1	30.0	28.7	28.5	28.0	27.3	34.5	37.0
	Not sure	2.1	2.0	1.5	2.0	2.6	2.0	1.9	2.3	2.0	1.5	2.9	2.2
Spending Compared to Last Month	More	27.5	23.8	26.7	23.3	28.2	24.3	30.8	23.3	23.5	24.2	26.4	24.9
	Less	26.9	28.0	27.0	29.1	26.7	27.0	26.7	30.0	30.1	28.3	20.3	20.8
	About same	44.5	47.1	44.7	46.9	44.2	47.2	41.1	45.5	45.7	46.6	52.0	53.1
	Not sure	1.2	1.1	1.5	0.7	0.9	1.5	1.4	1.2	0.8	0.9	1.4	1.2



**Baseline Monitor**  
**Gender, Age**  
**October 2009 (cont.)**

		Total		Gender				Age					
		Adults		Male		Female		18-39		40-64		65+	
		Oct	Sep	Oct	Sep	Oct	Sep	Oct	Sep	Oct	Sep	Oct	Sep
<b>Index</b>		<b>85.8</b>	<b>89.0</b>	<b>89.9</b>	<b>92.3</b>	<b>82.3</b>	<b>86.1</b>	<b>82.3</b>	<b>86.8</b>	<b>86.6</b>	<b>88.3</b>	<b>94.3</b>	<b>97.0</b>
Spending Next Month	More	24.6	19.4	22.4	21.2	26.5	17.9	28.8	21.0	20.8	17.9	20.5	18.0
	Less	24.0	24.5	25.4	25.5	22.8	23.7	26.6	27.2	24.0	24.2	16.0	16.9
	About same	49.2	54.3	50.1	52.0	48.4	56.2	42.5	50.1	53.3	56.3	60.3	62.7
	Not sure	2.2	1.8	2.1	1.3	2.3	2.2	2.1	1.7	1.9	1.6	3.1	2.4
Add Exp. or Shortfall Next 30 Days	Yes	40.7	37.7	38.6	37.9	42.4	37.5	45.7	41.3	39.5	38.5	28.0	24.7
	No	45.0	47.4	48.0	49.2	42.4	45.9	42.0	45.1	46.3	47.2	50.8	55.1
	Not sure	14.4	14.9	13.4	13.0	15.2	16.5	12.3	13.6	14.2	14.3	21.2	20.2
Money Left After Paying Debts	Yes	44.4	47.1	48.5	51.4	41.0	43.6	40.7	45.0	47.3	48.0	49.4	51.8
	No	43.4	40.9	40.8	38.8	45.6	42.7	48.8	44.7	41.7	40.8	31.0	29.7
	Not sure	12.2	11.9	10.7	9.8	13.4	13.7	10.6	10.3	11.0	11.2	19.7	18.4
Money Left Compared to Last Month	More	10.3	10.4	11.3	11.1	9.3	9.6	13.6	12.8	8.1	9.5	6.9	5.8
	Less	20.3	18.7	18.2	17.4	22.4	20.0	22.2	19.8	19.2	19.2	17.9	14.8
	About same	68.7	70.0	69.8	70.7	67.6	69.2	63.8	66.3	71.8	70.3	74.0	78.9
	Not sure	0.7	1.0	0.7	0.8	0.7	1.2	0.3	1.1	1.0	1.0	1.2	0.6
Months Continue Lifestyle If You Lost Income	None	29.3	27.5	24.3	23.6	33.5	30.9	38.8	34.8	22.9	23.1	15.1	15.4
	One	18.1	17.5	17.5	16.5	18.7	18.4	20.2	18.7	16.6	16.9	15.5	14.9
	Two	9.3	10.3	9.8	10.4	8.9	10.2	8.4	11.1	11.1	10.2	8.3	7.6
	Three	10.7	10.7	11.8	12.5	9.8	9.2	10.4	10.2	10.9	11.2	11.1	11.3
	Four	3.2	4.5	3.2	4.1	3.2	4.8	2.7	4.6	3.9	4.6	3.3	3.9
	Five	2.7	2.6	3.2	2.8	2.4	2.4	2.2	2.0	3.4	3.3	2.8	3.0
	Six +	20.9	22.0	25.9	26.2	16.6	18.5	13.1	15.3	26.0	26.2	32.5	33.1
	Not sure	5.7	4.9	4.2	3.9	6.9	5.8	4.1	3.3	5.2	4.5	11.3	10.7



Baseline Monitor  
Income, Married  
October 2009

		Total		Income						Married				Kids @ Home			
		Adults		<\$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
<b>Index</b>		<b>85.8</b>	<b>89.0</b>	<b>69.1</b>	<b>73.1</b>	<b>90.0</b>	<b>92.2</b>	<b>110.0</b>	<b>110.2</b>	<b>89.4</b>	<b>91.1</b>	<b>78.7</b>	<b>84.7</b>	<b>81.4</b>	<b>85.1</b>	<b>88.4</b>	<b>91.4</b>
Rate Econ	Excel	2.1	2.8	2.6	4.7	1.0	0.3	2.4	2.3	1.8	2.5	2.7	3.2	2.6	3.6	1.8	2.3
	Good	5.1	6.0	4.0	5.6	4.7	4.9	6.5	7.4	5.3	5.5	4.9	6.8	4.1	4.1	5.8	7.1
	Fair	35.9	38.1	28.7	30.5	40.0	42.2	44.0	45.6	38.3	39.4	31.0	35.5	36.3	39.6	35.4	37.2
	Poor	55.6	51.5	62.7	57.0	53.8	51.3	46.5	44.3	53.8	51.5	59.1	51.6	56.4	51.4	55.3	51.6
	Not sure	1.2	1.7	2.0	2.2	0.4	1.3	0.5	0.3	0.8	1.0	2.2	2.9	0.6	1.3	1.7	1.9
Econ Better or Worse	Better	28.9	33.2	20.0	25.5	30.0	33.1	44.7	46.5	29.7	33.4	27.2	33.0	30.1	32.9	27.9	33.5
	Worse	46.0	43.3	51.2	48.4	46.5	44.5	36.9	34.1	47.3	44.8	43.6	40.2	47.1	44.9	45.5	42.1
	Same	20.4	19.0	22.2	20.7	20.0	19.2	17.3	16.1	19.6	17.7	22.0	21.4	18.1	18.5	21.9	19.4
	Not sure	4.7	4.5	6.6	5.5	3.5	3.2	1.1	3.3	3.4	4.0	7.2	5.4	4.6	3.7	4.7	5.0
Rate Personal Finances	Excel	6.7	6.6	2.6	3.7	5.1	3.2	16.4	15.1	7.9	8.1	4.4	3.7	8.0	7.7	5.5	6.0
	Good	25.0	26.2	10.5	12.0	31.4	32.7	43.4	43.5	29.5	29.3	16.1	19.8	24.2	27.1	25.7	25.7
	Fair	39.1	41.8	37.9	42.7	45.9	47.8	33.4	34.0	40.5	42.3	36.3	40.8	36.5	39.3	40.7	43.4
	Poor	26.8	22.9	44.9	38.0	17.0	15.3	6.6	6.8	20.5	18.3	38.9	32.1	29.1	23.8	25.4	22.2
	Not sure	2.5	2.4	4.0	3.6	0.7	0.9	0.2	0.6	1.6	1.9	4.3	3.5	2.3	2.0	2.7	2.7
Personal Finances Better or Worse	Better	19.9	21.1	11.1	13.5	21.0	23.9	35.5	30.9	22.5	21.9	15.0	19.6	21.2	21.6	19.1	20.6
	Worse	48.5	47.5	58.1	57.3	45.5	44.3	35.3	35.9	46.7	47.2	52.2	48.2	48.9	48.7	48.3	47.0
	Same	29.4	29.4	27.4	26.0	32.5	31.2	28.9	32.5	29.0	29.1	30.2	30.1	28.4	27.8	30.2	30.3
	Not sure	2.1	2.0	3.4	3.1	1.0	0.6	0.3	0.7	1.9	1.9	2.6	2.2	1.6	2.0	2.4	2.0
Spending Compared to Last Month	More	27.5	23.8	33.5	29.3	24.1	20.6	22.4	18.4	25.7	23.2	31.1	25.1	30.4	24.3	25.6	23.4
	Less	26.9	28.0	26.9	30.3	29.0	28.1	25.8	25.4	27.6	27.5	25.4	28.9	27.7	28.3	26.5	27.8
	Same	44.5	47.1	38.2	38.9	46.4	51.1	51.6	55.4	46.0	48.5	41.5	44.3	41.1	46.0	46.4	47.9
	Not sure	1.2	1.1	1.5	1.4	0.6	0.2	0.2	0.9	0.7	0.8	2.1	1.7	0.8	1.4	1.4	0.9



**Baseline Monitor  
Income, Married  
October 2009 (cont.)**

		Total		Income						Married				Kids @ 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
<b>Index</b>		<b>85.8</b>	<b>89.0</b>	<b>69.1</b>	<b>73.1</b>	<b>90.0</b>	<b>92.2</b>	<b>110.0</b>	<b>110.2</b>	<b>89.4</b>	<b>91.1</b>	<b>78.7</b>	<b>84.7</b>	<b>81.4</b>	<b>85.1</b>	<b>88.4</b>	<b>91.4</b>
Spending Next Month	More	24.6	19.4	30.1	23.5	23.2	16.3	16.8	16.1	22.8	18.3	28.1	21.6	27.2	20.7	22.9	18.4
	Less	24.0	24.5	23.6	24.5	24.5	27.0	26.3	23.3	24.5	24.9	23.1	23.7	27.6	25.7	21.8	23.8
	Same	49.2	54.3	43.4	49.9	51.3	55.1	55.9	60.2	51.0	55.4	45.7	52.1	44.1	52.1	52.3	55.8
	Not sure	2.2	1.8	2.9	2.1	1.0	1.6	1.0	0.4	1.7	1.4	3.1	2.7	1.1	1.5	2.9	2.0
Add exp shortfall 30 days	Yes	40.7	37.7	48.9	46.9	38.0	34.1	30.8	29.2	40.1	36.6	41.8	39.8	46.5	41.9	37.0	35.0
	No	45.0	47.4	34.3	35.4	49.6	51.9	60.6	62.3	46.5	49.2	41.9	43.9	40.6	45.3	47.6	48.8
	Not sure	14.4	14.9	16.8	17.7	12.4	14.0	8.6	8.5	13.4	14.2	16.3	16.2	12.9	12.8	15.4	16.2
\$ After Debt Pay	Yes	44.4	47.1	26.2	31.3	51.6	53.7	69.9	68.2	49.1	50.3	35.2	41.0	39.3	44.2	47.7	49.0
	No	43.4	40.9	58.9	56.3	38.4	35.8	24.6	25.3	39.8	38.9	50.5	45.0	51.8	47.0	38.0	37.1
	Not sure	12.2	11.9	14.9	12.4	10.0	10.4	5.6	6.5	11.1	10.9	14.3	14.0	8.9	8.8	14.3	13.9
\$ Left v. Last Month	More	10.3	10.4	10.0	11.5	9.0	11.9	12.4	9.4	11.0	8.9	8.4	14.0	15.3	11.6	7.6	9.7
	Less	20.3	18.7	28.1	27.3	19.7	15.1	15.9	15.7	18.7	18.7	24.8	18.7	17.7	18.6	22.0	18.8
	Same	68.7	70.0	61.3	60.7	71.1	71.0	71.5	74.5	69.8	71.8	65.5	65.4	66.7	69.0	69.4	70.4
	Not sure	0.7	1.0	0.6	0.5	0.3	2.1	0.2	0.3	0.5	0.6	1.3	1.9	0.3	0.8	1.0	1.0
Mos Hold Lifestyle Income Lost	None	29.3	27.5	40.7	40.0	26.4	23.0	14.8	15.3	24.3	24.8	39.2	33.0	37.8	35.3	23.7	22.7
	One	18.1	17.5	23.1	22.1	16.3	15.0	11.7	12.6	16.8	16.2	20.8	20.0	18.4	18.5	18.0	16.8
	Two	9.3	10.3	8.1	9.0	10.6	11.5	9.7	11.2	10.9	10.4	6.3	9.9	9.2	9.7	9.2	10.6
	Three	10.7	10.7	9.1	7.6	12.5	15.1	13.4	12.1	11.9	11.7	8.5	8.9	11.0	10.3	10.6	11.0
	Four	3.2	4.5	1.7	2.4	4.2	6.2	5.4	6.5	3.8	4.9	2.1	3.7	2.6	5.4	3.6	4.0
	Five	2.7	2.6	2.0	2.0	3.0	3.3	4.1	2.6	3.0	2.9	2.3	2.0	2.3	2.6	3.1	2.6
	Six +	20.9	22.0	9.7	11.7	23.6	22.2	37.9	38.1	24.2	24.7	14.4	16.6	15.0	16.1	24.8	25.8
Not sure	5.7	4.9	5.7	5.1	3.5	3.6	3.1	1.5	5.3	4.3	6.4	6.0	3.7	2.2	6.9	6.6	



**Category Spending**  
**Gender, Age**  
**October 2009**

		Gender				Age					
		Oct		Sep		Oct			Sep		
		M	F	M	F	18-39	40-64	65+	18-39	40-64	65+
Spending in Next Month on Household Expenses	More	31.2	36.3	26.4	27.2	34.1	34.0	33.5	26.1	27.5	27.6
	Less	12.6	12.5	12.1	10.1	15.7	10.8	6.8	12.3	10.6	8.1
	Same	54.7	49.7	60.7	60.8	48.5	53.9	58.0	60.2	60.4	62.9
	Not sure	1.6	1.5	0.8	1.9	1.7	1.2	1.8	1.3	1.4	1.4
Spending Next Month on Discretionary Entertainment Exp.	More	8.3	6.9	9.1	7.3	9.9	5.6	4.8	10.6	6.1	5.0
	Less	50.5	52.5	48.3	51.3	53.1	53.5	42.9	51.8	51.1	41.5
	Same	38.3	36.4	40.6	37.9	33.3	38.4	46.7	35.2	40.2	48.8
	Not sure	2.9	4.2	2.0	3.5	3.7	2.5	5.6	2.3	2.6	4.7
Spending Next Month on Household Improvements	More	14.0	13.3	13.7	13.3	16.2	11.9	9.8	15.2	12.5	10.6
	Less	51.2	53.0	47.7	51.9	51.8	55.1	46.9	49.4	52.9	45.1
	Same	30.9	27.6	35.2	28.6	27.5	28.8	34.6	30.7	30.7	36.5
	Not sure	3.9	6.0	3.5	6.2	4.5	4.1	8.7	4.8	3.9	7.8
Spending in Next Month on Major Personal Purchases	More	8.9	8.8	11.1	8.9	10.7	7.5	6.5	11.0	9.2	8.1
	Less	49.3	52.0	47.3	53.1	50.1	54.1	45.3	52.0	51.3	43.5
	Same	39.5	33.9	39.4	33.6	35.6	35.2	41.6	33.8	36.6	43.2
	Not sure	2.3	5.2	2.3	4.4	3.6	3.2	6.6	3.2	2.9	5.2
Next Month – Save and/or Invest	More	9.9	6.3	10.7	8.6	10.6	6.1	4.1	13.4	7.0	3.6
	Less	39.6	40.5	36.9	39.6	39.2	41.3	40.1	36.1	41.6	38.0
	Same	47.6	48.7	50.6	48.8	46.2	50.0	50.3	48.5	49.3	53.9
	Not sure	2.9	4.5	1.8	3.0	4.0	2.7	5.6	2.0	2.0	4.5



Category Spending  
Income, Married  
October 2009

		Income						Married				Kids @ Home			
		Oct			Sep			Oct		Sep		Oct		Sep	
		<40k	40-75k	>75k	<40k	40-75k	>75k	Y	N	Y	N	Y	N	Y	N
Spending Next Month on Household Expenses	More	42.2	33.0	21.4	33.5	23.9	19.1	32.0	37.8	26.0	28.6	34.6	33.7	28.7	25.6
	Less	13.0	13.2	12.2	14.8	8.6	8.6	11.8	13.9	9.9	13.4	14.1	11.6	10.3	11.5
	Same	42.3	53.6	66.0	49.6	66.8	72.0	55.0	46.1	63.2	55.7	49.5	53.3	60.1	61.3
	Not sure	2.5	0.2	0.4	2.1	0.7	0.4	1.2	2.2	0.9	2.3	1.7	1.4	0.9	1.7
Spending Next Month on Disc. Entertainment Exp.	More	9.1	6.2	6.6	9.8	6.8	7.1	7.0	8.6	6.4	11.6	8.1	7.2	8.5	7.8
	Less	57.2	53.5	42.2	56.2	51.3	41.5	51.4	51.9	50.9	48.0	56.3	48.7	53.9	47.5
	Same	27.6	39.0	51.0	29.3	40.9	51.1	39.3	33.4	41.1	35.3	32.6	40.1	36.0	41.1
	Not sure	6.1	1.2	0.2	4.7	1.0	0.3	2.3	6.2	1.6	5.2	3.0	4.0	1.6	3.5
Spending Next Month on Household Improvements	More	12.0	12.4	19.3	12.5	13.0	16.4	14.5	12.0	13.4	13.7	15.4	12.5	15.8	12.1
	Less	57.6	52.2	45.4	54.8	49.3	44.7	52.0	52.6	51.3	47.3	54.2	51.0	50.5	49.5
	Same	22.3	32.5	34.8	25.4	34.2	37.3	29.5	28.2	31.6	31.5	26.0	30.9	30.0	32.6
	Not sure	8.1	2.9	0.6	7.3	3.4	1.5	4.0	7.2	3.6	7.6	4.4	5.5	3.7	5.7
Spending Next Month on Major Personal Purchases	More	9.6	7.4	10.4	10.2	8.6	10.7	8.1	10.3	8.9	11.9	9.3	8.6	10.1	9.9
	Less	57.6	51.7	41.5	56.7	51.3	41.3	50.9	50.6	51.3	48.6	53.6	49.0	53.4	48.5
	Same	27.2	38.6	47.4	28.0	38.0	47.5	37.9	33.6	37.4	33.9	33.4	38.3	34.1	37.6
	Not sure	5.7	2.3	0.7	5.0	2.0	0.6	3.1	5.6	2.3	5.5	3.7	4.0	2.5	4.0
Saving/Investing Next Month	More	5.7	6.1	14.0	7.6	8.9	14.0	8.5	6.8	9.2	10.1	9.2	7.1	13.1	7.4
	Less	55.4	34.9	22.8	51.6	33.9	23.9	37.1	45.9	36.8	41.6	40.9	39.7	36.7	39.3
	Same	33.5	57.3	61.8	36.9	56.4	61.6	51.9	40.9	52.3	44.4	46.6	49.0	48.4	50.5
	Not sure	5.3	1.7	1.4	3.9	0.8	0.5	2.4	6.5	1.7	3.9	3.3	4.2	1.9	2.8



**Holiday Spending  
Gender, Age  
October 2009**

		Gender				Age					
		Oct				Oct					
		M	F			18-39	40-64	65+			
Spending on holiday gifts this year?	More	8.1%	5.4%			9.9%	3.9%	3.1%			
	Less	60.3%	64.8%			62.2%	66.5%	56.0%			
	Same	29.2%	27.7%			25.7%	28.0%	37.3%			
	Not sure	2.4%	2.1%			2.2%	1.7%	3.6%			

		Income				Married				Kids @ Home					
		Oct						Oct				Oct			
		<40k	40-75k	>75k				Y	N			Y	N		
Spending on holiday gifts this year?	More	7.8	4.2	7.3				6.1	7.7			7.8	5.7		
	Less	69.8	61.5	56.0				63.2	62.1			67.4	60.0		
	Same	19.6	32.7	35.7				28.8	27.2			22.8	31.9		
	Not sure	2.8	1.5	1.1				1.9	2.9			2.0	2.4		