

November Consumer Choices Trend Survey

		Total	Gender		Age					Race				Income						Married		Children at Home	
		Adults	Male	Female	18-29	30-39	40-49	50-64	65+	White	Black	Hispanic	Other	Under \$20K	\$20K-\$40K	\$40K-\$60K	\$60K-\$75K	\$75K-\$100K	\$100K+	Yes	No	Yes	No
Has the overall state of the economy caused you to rely more on credit to make ends meet?	Yes	21.2%	17.1%	24.6%	28.7%	24.3%	21.0%	19.2%	10.7%	19.1%	32.1%	23.7%	23.7%	28.0%	22.1%	27.0%	22.6%	21.7%	11.3%	20.7%	21.6%	24.9%	18.6%
	No	72.6%	77.2%	68.7%	62.5%	72.0%	71.6%	74.2%	82.3%	75.5%	57.5%	66.5%	71.5%	59.4%	70.9%	68.2%	68.7%	75.1%	86.7%	74.0%	70.8%	69.3%	74.9%
	Not sure	6.2%	5.7%	6.6%	8.8%	3.7%	7.4%	6.7%	7.0%	5.4%	10.4%	9.8%	4.8%	12.5%	7.0%	4.8%	8.7%	3.2%	2.0%	5.3%	7.6%	5.8%	6.5%

		Total	Gender		Age					Race				Income						Married		Children at Home	
		Adults	Male	Female	18-29	30-39	40-49	50-64	65+	White	Black	Hispanic	Other	Under \$20K	\$20K-\$40K	\$40K-\$60K	\$60K-\$75K	\$75K-\$100K	\$100K+	Yes	No	Yes	No
Has the overall state of the economy caused you to tap into your savings to make	Yes	44.2%	41.5%	46.4%	58.0%	44.5%	43.4%	43.3%	31.6%	41.4%	54.2%	49.9%	55.2%	54.2%	53.4%	46.6%	50.2%	40.3%	22.4%	41.1%	48.4%	48.2%	41.4%
	No	51.5%	55.4%	48.2%	39.6%	52.9%	51.9%	52.2%	59.2%	54.9%	37.8%	46.5%	39.4%	37.3%	41.7%	50.3%	46.0%	57.3%	76.5%	55.6%	45.6%	48.7%	53.4%
	Not sure	4.3%	3.0%	5.4%	2.4%	2.6%	4.7%	4.5%	9.1%	3.7%	7.9%	3.6%	5.5%	8.6%	4.9%	3.0%	3.8%	2.4%	1.1%	3.3%	6.0%	3.1%	5.2%

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		Adults	Male	Female	18-29	30-39	40-49	50-64	65+	White	Black	Hispanic	Other	Under \$20K	\$20K-\$40K	\$40K-\$60K	\$60K-\$75K	\$75K-\$100K	\$100K+	Yes	No	Yes	No
Has the overall state of the economy caused you to cut back on spending to make ends meet?	Yes	67.2%	60.6%	72.7%	77.9%	67.0%	68.7%	68.7%	53.5%	64.8%	77.4%	73.7%	71.6%	82.5%	73.4%	71.5%	75.6%	61.3%	45.5%	65.1%	70.9%	72.5%	63.6%
	No	30.2%	37.7%	23.8%	19.8%	31.8%	27.3%	28.5%	42.1%	32.8%	20.0%	25.5%	21.0%	13.3%	24.4%	25.7%	21.7%	37.5%	52.8%	32.3%	26.7%	25.7%	33.2%
	Not sure	2.6%	1.7%	3.4%	2.3%	1.2%	4.0%	2.8%	4.4%	2.4%	2.6%	0.7%	7.3%	4.2%	2.1%	2.8%	2.7%	1.2%	1.8%	2.6%	2.4%	1.8%	3.2%

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		Adults	Male	Female	18-29	30-39	40-49	50-64	65+	White	Black	Hispanic	Other	Under \$20K	\$20K-\$40K	\$40K-\$60K	\$60K-\$75K	\$75K-\$100K	\$100K+	Yes	No	Yes	No
(If yes to number 3) How much has cutting back on spending helped you to cope with the poor economy?	Significantly helped	18.3%	19.0%	17.9%	22.4%	16.1%	18.0%	20.0%	15.0%	17.4%	20.5%	20.0%	23.7%	12.5%	21.0%	12.9%	11.5%	24.6%	26.1%	18.9%	17.1%	17.4%	19.0%
	Moderately helped	43.2%	46.2%	41.1%	42.7%	40.9%	42.0%	44.3%	48.6%	46.4%	26.9%	39.1%	45.6%	28.9%	39.9%	45.2%	49.5%	43.7%	55.5%	44.9%	39.2%	40.1%	45.6%
	Minimally helped	26.7%	23.7%	28.7%	21.0%	31.0%	26.5%	26.9%	24.0%	26.8%	29.6%	29.2%	15.3%	29.6%	28.0%	32.4%	36.4%	21.3%	15.9%	26.7%	27.5%	30.7%	23.5%
	Has no helped at all	9.3%	8.9%	9.6%	11.4%	9.4%	11.0%	6.8%	9.1%	7.0%	18.2%	10.9%	15.4%	25.6%	8.5%	8.5%	1.4%	5.7%	2.1%	6.9%	13.9%	9.3%	9.3%
	Not sure	2.5%	2.2%	2.7%	2.5%	2.6%	2.5%	2.0%	3.2%	2.4%	4.8%	0.8%	0.0%	3.4%	2.6%	1.0%	1.3%	4.7%	0.3%	2.6%	2.2%	2.5%	2.5%

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When looking ahead to the rest of the year and the holiday season, how concerned are you about your personal finances given the state of the economy?	Very concerned	41.5%	35.4%	46.6%	51.6%	41.8%	40.6%	41.5%	31.2%	36.4%	63.2%	55.6%	51.1%	66.0%	50.0%	46.0%	39.5%	31.1%	22.0%	37.1%	50.0%	43.3%	40.2%
	Somewhat concerned	35.2%	35.5%	34.9%	25.4%	34.5%	38.6%	38.0%	39.3%	38.6%	19.7%	25.0%	30.9%	19.1%	31.6%	36.8%	43.8%	39.9%	37.6%	38.3%	28.7%	33.5%	36.3%
	Not very concerned	18.4%	22.7%	14.7%	15.8%	20.2%	16.9%	16.5%	21.2%	19.9%	10.5%	18.9%	13.1%	8.5%	14.8%	15.3%	14.0%	24.1%	30.8%	20.1%	15.7%	18.9%	18.0%
	Not at all concerned	4.4%	5.9%	3.1%	6.5%	3.3%	3.2%	3.4%	6.7%	4.5%	5.3%	0.5%	5.0%	5.0%	3.0%	1.8%	2.7%	4.3%	9.6%	4.0%	5.1%	4.0%	4.7%
	Not sure	0.6%	0.5%	0.7%	0.6%	0.2%	0.7%	0.5%	1.5%	0.6%	1.3%	0.0%	0.0%	1.3%	0.6%	0.1%	0.0%	0.7%	0.0%	0.5%	0.6%	0.3%	0.8%

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This holiday season, will you rely more heavily on credit, less heavily on credit or about the same as you did last year?	More than last year	13.4%	11.0%	15.3%	22.6%	14.1%	11.1%	10.5%	8.5%	11.9%	19.1%	16.3%	17.7%	22.9%	15.1%	14.7%	12.5%	8.8%	5.2%	11.9%	15.0%	16.3%	11.3%
	Less than last year	30.9%	29.8%	31.9%	30.9%	27.6%	32.3%	35.4%	29.5%	30.1%	33.6%	38.8%	27.9%	30.2%	38.7%	29.6%	31.0%	31.0%	26.3%	30.9%	31.2%	28.0%	33.0%
	About the same as last year	51.2%	55.8%	47.3%	40.6%	55.8%	51.4%	49.1%	55.6%	53.8%	40.4%	40.6%	47.9%	36.5%	41.5%	51.7%	53.9%	58.5%	66.3%	53.2%	48.0%	51.3%	51.1%
	Not sure	4.6%	3.5%	5.4%	5.8%	2.4%	5.2%	4.9%	6.3%	4.1%	6.9%	4.4%	6.5%	10.4%	4.8%	4.0%	2.6%	1.8%	2.2%	4.0%	5.8%	4.4%	4.7%