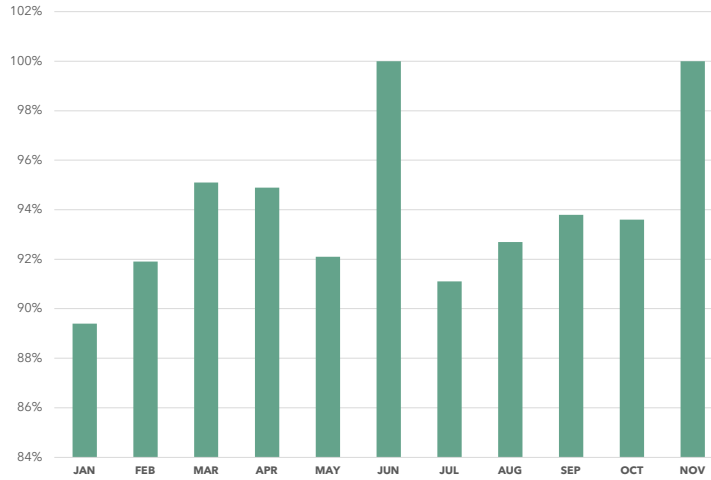


**Home Payments**

**Did you pay your rent/mortgage?**

In November, our respondents reported 100% rent and mortgage payments made for only the second time this year.



**Household Finance**

Incomes rose and despite inflation reports, most reported lower household expenses

**Did you move states?**

	'20 v '19	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
Yes	11.8%	6.4%	3.3%	5.4%	6.5%	7.0%	0.0%	2.3%	1.8%	8.5%	2.6%	0.0%	
No	88.2%	93.6%	96.7%	94.6%	93.5%	93.0%	100.0%	97.7%	98.2%	91.5%	97.4%	100.0%	
n=	34	202	90	167	77	57	60	86	55	71	76	50	

**How did your household income compare to last month?**

	'20 v '19	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
More	50.0%	27.5%	31.7%	28.7%	17.9%	30.8%	20.5%	39.3%	26.8%	43.5%	34.8%	24.2%	
Same	34.2%	65.9%	58.3%	67.0%	80.4%	69.2%	77.3%	57.1%	68.3%	54.3%	63.0%	72.7%	
Less	15.8%	6.6%	10.0%	4.3%	1.8%	0.0%	2.3%	3.6%	4.9%	2.2%	2.2%	3.0%	
n=	38	167	60	115	56	39	44	56	41	46	46	33	

**How did your household expenses compare to last month?**

	'20 v '19	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
More	27.8%	12.3%	15.5%	22.8%	31.5%	30.8%	35.6%	30.4%	40.0%	28.6%	41.7%	35.1%	
Same	27.8%	56.2%	71.8%	67.5%	57.4%	69.2%	60.0%	66.1%	53.3%	55.1%	50.0%	56.8%	
Less	44.0%	31.5%	12.7%	9.6%	11.1%	0.0%	4.4%	3.6%	6.7%	16.3%	8.3%	8.1%	
n=	36	162	71	115	54	39	45	56	45	49	48	37	

**Did you take out a personal loan?**

	2020	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
Yes	10.8%	2.6%	6.5%	3.3%	12.3%	5.3%	8.7%	3.4%	2.3%	5.6%	6.3%	12.9%	
No	89.2%	97.4%	93.5%	96.7%	87.7%	94.7%	91.3%	96.6%	97.7%	94.4%	93.8%	87.1%	
n=	37	154	62	122	57	38	46	58	43	54	48	31	

**Did you buy a large tech item, such as an iPhone/Oculus/Peloton/Mirror?**

	2020	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
Yes	43.2%	16.2%	14.5%	16.1%	12.3%	8.1%	10.9%	8.3%	11.4%	16.4%	24.5%	25.8%	
No	56.8%	83.8%	85.5%	83.9%	87.7%	91.9%	89.1%	91.7%	88.6%	83.6%	75.5%	74.2%	
n=	37	154	62	124	57	37	46	60	44	55	49	31	

**Did you eat at a restaurant?**

	2020	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
Yes	N/A	56.9%	68.9%	76.0%	82.8%	89.2%	89.4%	91.2%	86.4%	95.9%	93.6%	94.3%	
No	N/A	43.1%	31.1%	24.0%	17.2%	10.8%	10.6%	8.8%	13.6%	4.1%	6.4%	5.7%	
n=		153	61	121	58	37	47	57	44	49	47	35	

**Did you pay your rent/mortgage?**

	2020	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
Yes	N/A	89.4%	91.9%	95.1%	94.9%	92.1%	100.0%	91.1%	92.7%	93.8%	93.6%	100.0%	
No	N/A	10.6%	8.1%	4.9%	5.1%	69.2%	0.0%	8.9%	7.3%	6.3%	6.4%	0.0%	
n=		151	60	122	59	39	46	56	41	48	47	35	

**Investment Environment**

Bitcoin and NFT's continues to be bought as interest in "meme stocks" fade

Did you make a real estate investment?

	2020	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
Yes	35.7%	17.3%	1.7%	16.1%	21.1%	18.9%	8.5%	19.0%	16.3%	22.2%	25.5%	28.1%	
No	64.3%	82.7%	98.3%	83.9%	78.9%	81.1%	91.5%	81.0%	83.7%	77.8%	74.5%	71.9%	
n=	42	150	60	118	57	37	47	58	43	54	47	32	

Did you make an alternative/private investment?

	2020	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
Yes	57.4%	34.9%	41.0%	29.3%	39.7%	40.5%	31.3%	29.3%	44.2%	44.0%	47.9%	25.8%	
No	42.6%	65.1%	59.0%	70.7%	60.3%	59.5%	68.8%	70.7%	55.8%	56.0%	52.1%	74.2%	
n=	61	149	61	116	58	37	48	58	43	50	48	31	

Did you buy Bitcoin?

	2020	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
Yes	49.3%	29.7%	28.1%	30.3%	34.2%	33.3%	27.5%	25.0%	28.3%	24.5%	28.0%	34.4%	
No	50.7%	70.3%	71.9%	69.7%	65.8%	66.7%	72.5%	75.0%	71.7%	75.5%	72.0%	65.6%	
n=	61	155	64	119	73	45	51	60	46	49	50	32	

Did you trade \$GME?

	2020	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
Yes	N/A	20.3%	29.8%	12.0%	8.1%								
No	N/A	79.7%	70.2%	88.0%	91.9%								
n=		172	84	133	62								

**COVID-19**

Did you receive a COVID vaccine shot?

	2020	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
Yes	N/A	4.6%	6.5%	34.1%	59.3%	26.3%	18.8%	15.0%	13.6%	6.1%	13.0%	16.7%	
No	N/A	95.4%	93.5%	65.9%	40.7%	73.7%	81.3%	85.0%	86.4%	93.9%	87.0%	83.3%	
n=		151	62	123	59	38	48	60	44	49	46	30	

Did you test positive for COVID-19?

	2020	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
Yes	N/A	1.3%	1.6%	3.1%	3.4%	0.0%	0.0%	1.7%	0.0%	2.0%	6.5%	3.1%	
No	N/A	98.7%	98.4%	96.9%	96.6%	100.0%	100.0%	98.3%	100.0%	98.0%	93.5%	96.9%	
n=		152	66	128	58	40	47	59	44	50	46	32	

**Business Environment**

These series will remain on the report but are collecting limited data.

Did you lose your job?

	2020	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
Yes	N/A	1.3%	0.0%	1.7%		0.0%	0.0%	1.7%	0.0%	0.0%	0.0%	0.0%	
No	N/A	98.7%	100.0%	98.3%		100.0%	100.0%	98.3%	100.0%	100.0%	100.0%	100.0%	
n=		154	61	119		37	46	58	43	49	47	33	

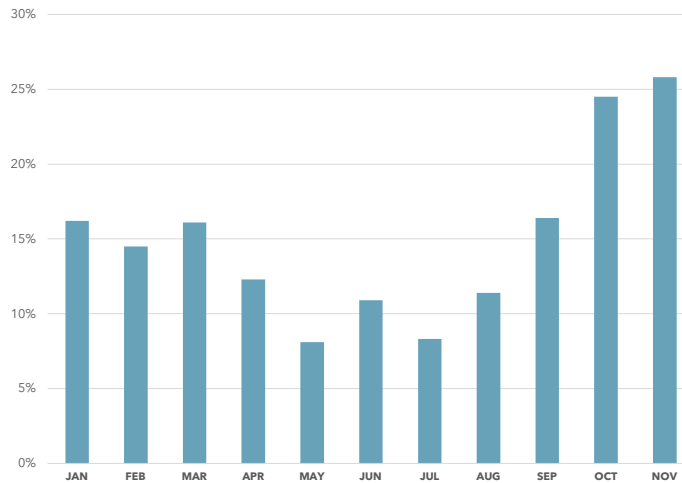
Has your business/employer receive a 2nd PPP loan?

	2020	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
Yes	N/A	0.1%	1.7%	13.3%		5.6%							
No	N/A	99.9%	98.3%	86.7%		94.4%							
n=		151	60	113		36							

**Tech Spending**

**% Reporting a purchase of a large tech item, such as an iPhone / Oculus / Peloton / Mirror**

October and November saw a significant increase in the number of respondents making big tech purchases.



**Monthly Bonus Questions**

Did you use bitclout last month?

	MAR	APR
Yes	11.5%	12.3%
No	88.5%	87.7%
n=	122	57

Did you buy an NFT (non-fungible token) last month?

	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
Yes	12.9%	7.3%	5.7%	3.8%	7.0%	5.5%	17.5%	15.1%	19.1%	
No	87.1%	92.7%	94.3%	96.2%	93.0%	94.5%	82.5%	84.9%	80.9%	
n=	122	55	53	53	71	55	57	73	47	

Do you plan to get a COVID Vaccine?

	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
Yes	49.6%	15.0%	23.1%	14.3%	8.1%	9.1%	10.2%	11.8%		
No	18.3%	16.7%	12.8%	23.2%	14.9%	10.9%	5.1%	11.8%		
Already got it	32.2%	68.3%	64.1%	62.5%	77.0%	80.0%	84.7%	76.5%		
n=	115	60	29	56	74	55	59	68		

Did you buy non-BTC crypto?

	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
Yes								43.2%	63.0%	
No								56.8%	37.0%	
n=								44	46	

Which vaccine did you get?

	MAR	APR
Pfizer	23.4%	42.1%
Moderna	22.6%	24.6%
J&J	1.6%	5.3%
None	52.4%	28.1%
n=	124	57

Did you receive a stimulus check last month?

	MAR	APR	MAY
Yes	27.3%	16.9%	0.0%
No	72.7%	83.1%	100.0%
n=	128	65	52



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