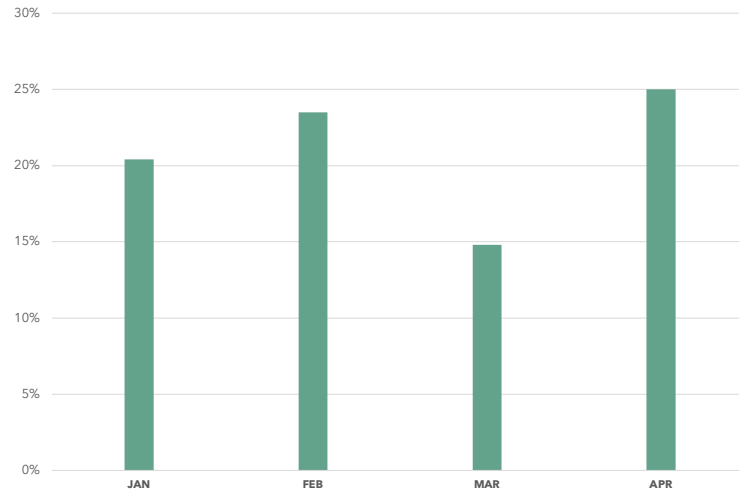


Investment Environment

Did you buy Bitcoin?

Our polling showed 25% of the respondents purchased bitcoins in April.



Household Finance

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

Did you move states?

| | JAN | FEB | MAR | APR | MAY | JUN | JUL | AUG | SEP | OCT | NOV | DEC |
|-----|-------|-------|-------|-------|-----|-----|-----|-----|-----|-----|-----|-----|
| Yes | 3.7% | 2.1% | 2.9% | 2.9% | | | | | | | | |
| No | 96.3% | 97.9% | 97.1% | 97.1% | | | | | | | | |
| n= | 82 | 48 | 34 | 34 | | | | | | | | |

How did your household income compare to last month?

| | JAN | FEB | MAR | APR | MAY | JUN | JUL | AUG | SEP | OCT | NOV | DEC |
|------|-------|-------|-------|-------|-----|-----|-----|-----|-----|-----|-----|-----|
| More | 28.0% | 32.4% | 42.3% | 17.4% | | | | | | | | |
| Same | 66.0% | 64.7% | 53.8% | 73.9% | | | | | | | | |
| Less | 6.0% | 2.9% | 3.8% | 8.7% | | | | | | | | |
| n= | 50 | 34 | 26 | 23 | | | | | | | | |

How did your household expenses compare to last month?

| | JAN | FEB | MAR | APR | MAY | JUN | JUL | AUG | SEP | OCT | NOV | DEC |
|------|-------|-------|-------|-------|-----|-----|-----|-----|-----|-----|-----|-----|
| More | 32.7% | 50.0% | 44.0% | 56.0% | | | | | | | | |
| Same | 51.9% | 44.1% | 44.0% | 28.0% | | | | | | | | |
| Less | 15.4% | 5.9% | 12.0% | 16.0% | | | | | | | | |
| n= | 52 | 34 | 25 | 25 | | | | | | | | |

Did you take out a personal loan?

| | JAN | FEB | MAR | APR | MAY | JUN | JUL | AUG | SEP | OCT | NOV | DEC |
|-----|-------|-------|--------|-------|-----|-----|-----|-----|-----|-----|-----|-----|
| Yes | 7.5% | 2.8% | 0.0% | 4.3% | | | | | | | | |
| No | 92.5% | 97.2% | 100.0% | 95.7% | | | | | | | | |
| n= | 53 | 36 | 26 | 23 | | | | | | | | |

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

| | JAN | FEB | MAR | APR | MAY | JUN | JUL | AUG | SEP | OCT | NOV | DEC |
|-----|-------|-------|-------|-------|-----|-----|-----|-----|-----|-----|-----|-----|
| Yes | 11.3% | 11.3% | 18.5% | 16.7% | | | | | | | | |
| No | 88.7% | 88.7% | 81.5% | 83.3% | | | | | | | | |
| n= | 37 | 35 | 27 | 24 | | | | | | | | |

Did you eat at a restaurant?

| | JAN | FEB | MAR | APR | MAY | JUN | JUL | AUG | SEP | OCT | NOV | DEC |
|-----|-------|-------|-------|-------|-----|-----|-----|-----|-----|-----|-----|-----|
| Yes | 90.9% | 88.6% | 96.3% | 95.7% | | | | | | | | |
| No | 9.1% | 11.4% | 3.7% | 4.3% | | | | | | | | |
| n= | 55 | 35 | 27 | 23 | | | | | | | | |

Did you pay your rent/mortgage?

| | JAN | FEB | MAR | APR | MAY | JUN | JUL | AUG | SEP | OCT | NOV | DEC |
|-----|-------|-------|-------|-------|-----|-----|-----|-----|-----|-----|-----|-----|
| Yes | 94.4% | 97.1% | 92.3% | 95.8% | | | | | | | | |
| No | 5.6% | 2.9% | 7.7% | 4.2% | | | | | | | | |
| n= | 54 | 34 | 26 | 24 | | | | | | | | |

Investment Environment

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

Did you make a real estate investment?

| | JAN | FEB | MAR | APR | MAY | JUN | JUL | AUG | SEP | OCT | NOV | DEC |
|-----|-------|-------|-------|-------|-----|-----|-----|-----|-----|-----|-----|-----|
| Yes | 9.6% | 17.1% | 7.7% | 17.4% | | | | | | | | |
| No | 90.4% | 82.9% | 92.3% | 82.6% | | | | | | | | |
| n= | 42 | 35 | 26 | 23 | | | | | | | | |

Did you make an alternative/private investment?

| | JAN | FEB | MAR | APR | MAY | JUN | JUL | AUG | SEP | OCT | NOV | DEC |
|-----|-------|-------|-------|-------|-----|-----|-----|-----|-----|-----|-----|-----|
| Yes | 18.9% | 40.0% | 26.9% | 27.3% | | | | | | | | |
| No | 81.1% | 60.0% | 73.1% | 72.7% | | | | | | | | |
| n= | 61 | 35 | 26 | 22 | | | | | | | | |

Did you buy Bitcoin?

| | JAN | FEB | MAR | APR | MAY | JUN | JUL | AUG | SEP | OCT | NOV | DEC |
|-----|-------|-------|-------|-------|-----|-----|-----|-----|-----|-----|-----|-----|
| Yes | 20.4% | 23.5% | 14.8% | 25.0% | | | | | | | | |
| No | 79.6% | 76.5% | 85.2% | 75.0% | | | | | | | | |
| n= | 61 | 34 | 27 | 24 | | | | | | | | |

COVID-19

Did you receive a COVID vaccine shot?

| | JAN | FEB | MAR | APR | MAY | JUN | JUL | AUG | SEP | OCT | NOV | DEC |
|-----|-------|-------|-------|--------|-----|-----|-----|-----|-----|-----|-----|-----|
| Yes | 9.3% | 3.0% | 12.0% | 0.0% | | | | | | | | |
| No | 90.7% | 97.0% | 88.0% | 100.0% | | | | | | | | |
| n= | 54 | 33 | 25 | 22 | | | | | | | | |

Did you test positive for COVID-19?

| | JAN | FEB | MAR | APR | MAY | JUN | JUL | AUG | SEP | OCT | NOV | DEC |
|-----|-------|-------|-------|-------|-----|-----|-----|-----|-----|-----|-----|-----|
| Yes | 16.4% | 2.9% | 10.3% | 4.5% | | | | | | | | |
| No | 83.6% | 97.1% | 89.7% | 95.5% | | | | | | | | |
| n= | 55 | 35 | 29 | 22 | | | | | | | | |

Business Environment

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

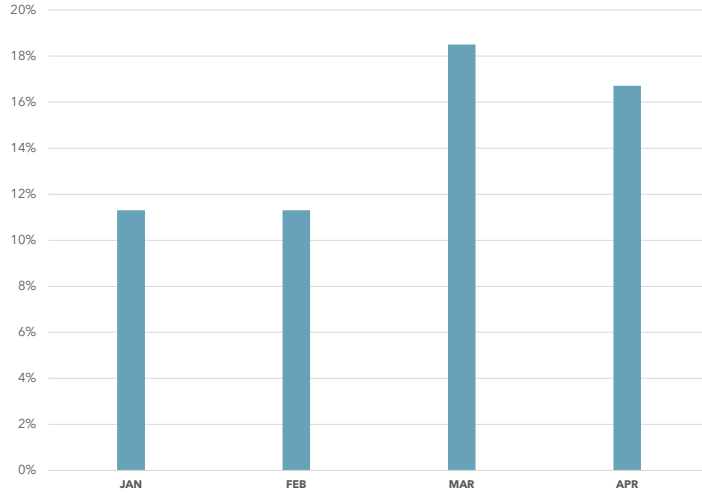
Did you lose your job?

| | JAN | FEB | MAR | APR | MAY | JUN | JUL | AUG | SEP | OCT | NOV | DEC |
|-----|--------|--------|--------|--------|-----|-----|-----|-----|-----|-----|-----|-----|
| Yes | 0.0% | 0.0% | 0.0% | 0.0% | | | | | | | | |
| No | 100.0% | 100.0% | 100.0% | 100.0% | | | | | | | | |
| n= | 55 | 34 | 26 | 22 | | | | | | | | |

Tech Spending

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

Large tech expenditure seems to be increasing by month. Our polling showed more than 16% of the respondents purchased a big tech item in April.



Monthly Bonus Questions

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

| | JAN | FEB | MAR | APR | MAY | JUN | JUL | AUG | SEP | OCT | NOV | DEC |
|-----|-------|-------|-------|--------|-----|-----|-----|-----|-----|-----|-----|-----|
| Yes | 8.8% | 11.6% | 12.9% | 0.0% | | | | | | | | |
| No | 91.2% | 88.4% | 87.1% | 100.0% | | | | | | | | |
| n= | 68 | 43 | 31 | 31 | | | | | | | | |

Did you buy non-BTC crypto?

| | JAN | FEB | MAR | APR | MAY | JUN | JUL | AUG | SEP | OCT | NOV | DEC |
|-----|-------|-------|-------|-------|-----|-----|-----|-----|-----|-----|-----|-----|
| Yes | 35.4% | 27.3% | 28.1% | 13.8% | | | | | | | | |
| No | 64.6% | 72.7% | 71.9% | 86.2% | | | | | | | | |
| n= | 65 | 44 | 32 | 29 | | | | | | | | |



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