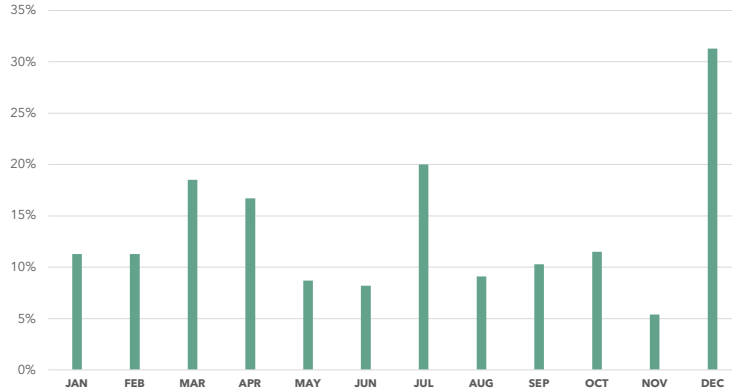


Household Finance

Did you buy a large tech item?

Based on our survey, more than 30% of the respondents reported large tech item purchases, recording the highest number of the year. The stark increase may be attributed to the holiday season.



Household Finance

Incomes rose and despite inflation reports, most reported similar 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%	0.0%	6.0%	6.1%	3.0%	2.8%	5.7%	3.9%	1.8%
No	96.3%	97.9%	97.1%	97.1%	100.0%	94.0%	93.9%	97.0%	97.2%	94.3%	96.1%	98.2%
n=	82	48	34	34	36	67	33	33	36	35	51	112

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%	18.2%	22.2%	26.1%	14.3%	33.3%	28.0%	35.1%	31.0%
Same	66.0%	64.7%	53.8%	73.9%	77.3%	75.9%	69.6%	81.0%	52.4%	56.0%	56.8%	63.2%
Less	6.0%	2.9%	3.8%	8.7%	4.5%	1.9%	4.3%	4.8%	14.3%	16.0%	8.1%	5.7%
n=	50	34	26	23	22	54	23	21	21	50	37	87

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%	65.2%	51.9%	36.0%	30.0%	40.9%	54.8%	48.8%	54.5%
Same	51.9%	44.1%	44.0%	28.0%	34.8%	42.6%	60.0%	45.0%	45.5%	33.3%	43.2%	42.0%
Less	15.4%	5.9%	12.0%	16.0%	0.0%	5.6%	4.0%	25.0%	13.6%	11.9%	8.1%	3.4%
n=	52	34	25	25	23	54	25	20	22	42	37	88

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%	4.5%	10.0%	0.0%	5.0%	11.5%	7.7%	4.3%	0.0%
No	92.5%	97.2%	100.0%	95.7%	95.5%	90.0%	100.0%	95.0%	88.5%	92.3%	95.7%	100.0%
n=	53	36	26	23	22	50	24	20	26	26	69	83

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%	8.7%	8.2%	20.0%	9.1%	10.3%	11.5%	5.4%	31.3%
No	88.7%	88.7%	81.5%	83.3%	91.3%	91.8%	80.0%	90.9%	89.7%	88.5%	94.6%	68.7%
n=	37	35	27	24	23	49	25	22	29	26	56	83

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%	95.5%	92.6%	100.0%	100.0%	92.0%	100.0%	86.5%	95.3%
No	9.1%	11.4%	3.7%	4.3%	4.5%	7.4%	0.0%	0.0%	8.0%	0.0%	13.5%	4.7%
n=	55	35	27	23	22	54	23	22	25	26	37	127

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%	95.2%	98.1%	96.0%	95.2%	100.0%	100.0%	92.3%	96.4%
No	5.6%	2.9%	7.7%	4.2%	4.8%	1.9%	4.0%	4.8%	0.0%	0.0%	7.7%	3.6%
n=	54	34	26	24	21	53	25	21	23	24	37	83

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%	9.5%	14.3%	8.3%	15.0%	20.0%	15.4%	11.4%	16.7%
No	90.4%	82.9%	92.3%	82.6%	90.5%	85.7%	91.7%	85.0%	80.0%	84.6%	88.6%	83.3%
n=	42	35	26	23	21	49	24	20	25	26	35	84

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%	23.8%	30.4%	25.0%	10.0%	26.1%	22.2%	25.0%	25.3%
No	81.1%	60.0%	73.1%	72.7%	76.2%	56.0%	75.0%	90.0%	73.9%	77.8%	75.0%	74.7%
n=	61	35	26	22	21	56	24	20	23	36	44	83

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%	19.0%	27.8%	12.5%	16.7%	8.3%	20.0%	19.0%	8.6%
No	79.6%	76.5%	85.2%	75.0%	81.0%	72.2%	87.5%	83.3%	91.7%	80.0%	81.0%	91.4%
n=	61	34	27	24	21	54	24	24	24	25	42	81

COVID-19

Did you receive a COVID vaccine shot/booster?

	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
Yes	9.3%	3.0%	12.0%	0.0%	0.0%	0.0%	4.3%	0.0%	0.0%	18.5%	8.8%	6.1%
No	90.7%	97.0%	88.0%	100.0%	100.0%	100.0%	95.7%	100.0%	100.0%	81.5%	91.2%	93.9%
n=	54	33	25	22	22	52	95.7	20	23	27	34	82

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%	4.0%	22.2%	4.0%	18.2%	4.3%	4.0%	5.9%	3.8%
No	83.6%	97.1%	89.7%	95.5%	96.0%	77.8%	96.0%	81.8%	95.7%	96.0%	94.1%	96.2%
n=	55	35	29	22	25	54	25	22	23	25	34	80

Business Environment

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

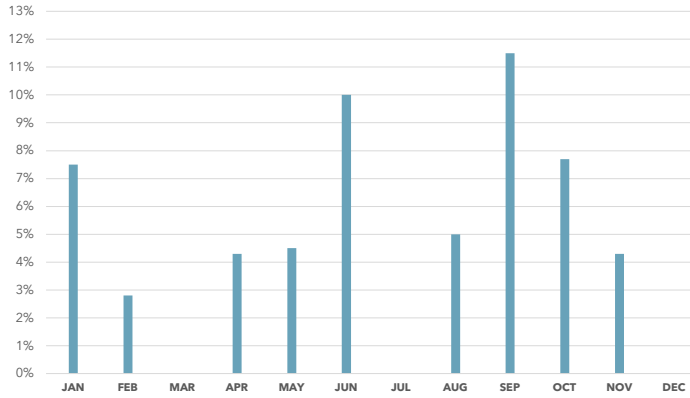
Did you lose your job?

	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
Yes	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	3.8%	4.0%	2.6%
No	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	96.2%	96.0%	97.4%
n=	55	34	26	22	23	54	23	22	24	26	75	114

Business Environment

Did you take out a personal loan?

None of our respondents reported taking out a personal loan for the third time this year.



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%	6.1%	1.8%	3.0%	14.8%	3.4%	2.7%	4.4%	3.4%
No	91.2%	88.4%	87.1%	100.0%	93.9%	98.2%	97.0%	85.2%	96.6%	97.3%	95.6%	96.6%
n=	68	43	31	31	33	57	33	27	29	37	45	89

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%	29.7%	16.1%						
No	64.6%	72.7%	71.9%	86.2%	70.3%	83.9%						
n=	65	44	32	29	37	56						

Did you buy/lease a car?

	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
Yes							10.8%	3.8%	18.5%	5.7%	2.2%	6.8%
No							89.2%	96.2%	81.5%	94.3%	97.8%	93.2%
n=							37	26	27	35	46	88



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