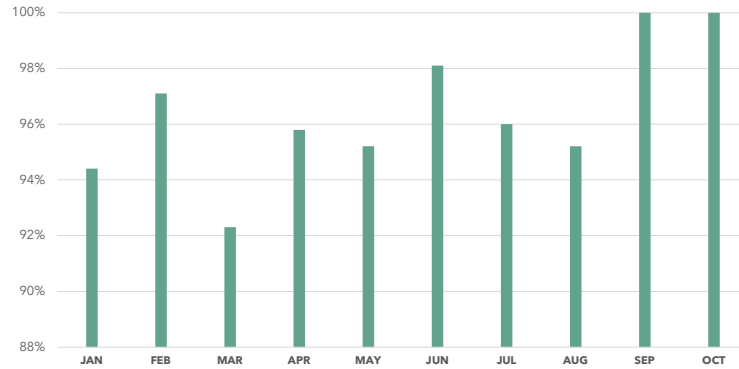


Household Finance

Did you pay rent/mortgage?

Our respondents reported 100% rent/mortgage payment for the second consecutive month this year.



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%		
No	96.3%	97.9%	97.1%	97.1%	100.0%	94.0%	93.9%	97.0%	97.2%	94.3%		
n=	82	48	34	34	36	67	33	33	36	35		

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%		
Same	66.0%	64.7%	53.8%	73.9%	77.3%	75.9%	69.6%	81.0%	52.4%	56.0%		
Less	6.0%	2.9%	3.8%	8.7%	4.5%	1.9%	4.3%	4.8%	14.3%	16.0%		
n=	50	34	26	23	22	54	23	21	21	50		

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%		
Same	51.9%	44.1%	44.0%	28.0%	34.8%	42.6%	60.0%	45.0%	45.5%	33.3%		
Less	15.4%	5.9%	12.0%	16.0%	0.0%	5.6%	4.0%	25.0%	13.6%	11.9%		
n=	52	34	25	25	23	54	25	20	22	42		

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%		
No	92.5%	97.2%	100.0%	95.7%	95.5%	90.0%	100.0%	95.0%	88.5%	92.3%		
n=	53	36	26	23	22	50	24	20	26	26		

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%		
No	88.7%	88.7%	81.5%	83.3%	91.3%	91.8%	80.0%	90.9%	89.7%	88.5%		
n=	37	35	27	24	23	49	25	22	29	26		

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%		
No	9.1%	11.4%	3.7%	4.3%	4.5%	7.4%	0.0%	0.0%	8.0%	0.0%		
n=	55	35	27	23	22	54	23	22	25	26		

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%		
No	5.6%	2.9%	7.7%	4.2%	4.8%	1.9%	4.0%	4.8%	0.0%	0.0%		
n=	54	34	26	24	21	53	25	21	23	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%	9.5%	14.3%	8.3%	15.0%	20.0%	15.4%		
No	90.4%	82.9%	92.3%	82.6%	90.5%	85.7%	91.7%	85.0%	80.0%	84.6%		
n=	42	35	26	23	21	49	24	20	25	26		

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%		
No	81.1%	60.0%	73.1%	72.7%	76.2%	56.0%	75.0%	90.0%	73.9%	77.8%		
n=	61	35	26	22	21	56	24	20	23	36		

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%		
No	79.6%	76.5%	85.2%	75.0%	81.0%	72.2%	87.5%	83.3%	91.7%	80.0%		
n=	61	34	27	24	21	54	24	24	24	25		

**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%		
No	90.7%	97.0%	88.0%	100.0%	100.0%	100.0%	95.7%	100.0%	100.0%	81.5%		
n=	54	33	25	22	22	52	95.7	20	23	27		

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%		
No	83.6%	97.1%	89.7%	95.5%	96.0%	77.8%	96.0%	81.8%	95.7%	96.0%		
n=	55	35	29	22	25	54	25	22	23	25		

**Business Environment**

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

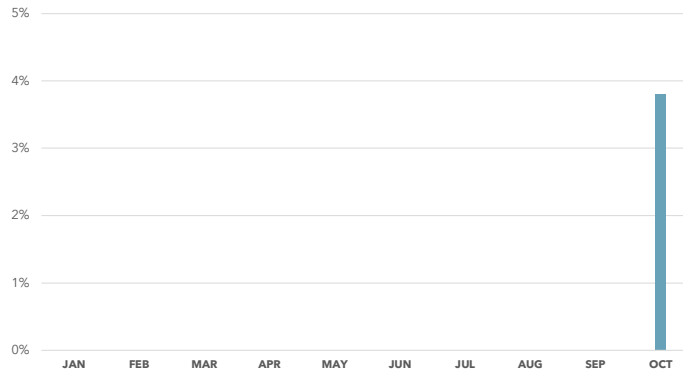
Did you lose your job?

	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%		
No	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	96.2%		
n=	55	34	26	22	23	54	23	22	24	26		

**Business Environment**

**Did you lose your job?**

Our respondents reported a loss of jobs for the first time this year. According to our survey, ~3.8% of the respondents lost their jobs in October.



**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%		
No	91.2%	88.4%	87.1%	100.0%	93.9%	98.2%	97.0%	85.2%	96.6%	97.3%		
n=	68	43	31	31	33	57	33	27	29	37		

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%		
No							89.2%	96.2%	81.5%	94.3%		
n=							37	26	27	35		



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