

Personal Lending

"Reopening" was the major theme of May with dining continue to bounce back even in the face of labor shortages.



House	hold Finance												
Incor	nes rose ar	nd despi	ite inflatio	n reports	s, most i	reported	llowerh	nouseho	old expe	enses			
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%							
No	88.2%	93.6%	96.7%	94.6%	93.5%	93.0%							
η=	34	202	90	167	77	57							
How dic	d your household	d income co	mpare 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%							
Same	34.2%	65.9%	58.3%	67.0%	80.4%	69.2%							
_ess	15.8%	6.6%	10.0%	4.3%	1.8%	0.0%							
n=	38	167	60	115	56	39							
How dic	d your household	d expenses	compare to la	st 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%							
Same	27.8%	56.2%	71.8%	67.5%	57.4%	69.2%							
Less	44.0%	31.5%	12.7%	9.6%	11.1%	0.0%							
า=	36	162	71	115	54	39							
Did you	take out a perso	onal loan?											
c. , c c.	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%							
 No	89.2%	97.4%	93.5%	96.7%	87.7%	94.7%							
n=	37	154	62	122	57	38							
Did vou	buy a large tech	n item. such	as an iPhone	Oculus/Pelot	on/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%							
No	56.8%	83.8%	85.5%	83.9%	87.7%	91.9%							
n=	37	154	62	124	57	37							
Did vou	eat at a restaura	nt?											
c. y c c.	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%							
No	N/A	43.1%	31.1%	24.0%	17.2%	10.8%							
η=		153	61	121	58	37							
Did vou	pay your rent/m	ortgage?											
,	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%	- 3						
No	N/A	10.6%	8.1%	4.9%	5.1%	69.2%							
n=	1 1/ / 1	151	60	122	5.176	39							
,,–		131	00	122	37	37							



Investment Environment

Bitcoin continues to be bought as interest in "meme stocks" fade.

Did you	ı make a real esta	ata invastme	n+?										
Did you	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%	0011	002	, 100	02.	001	1101	520
No	64.3%	82.7%	98.3%	83.9%	78.9%	81.1%							
n=	42	150	60	118	57	37							
Did you	ı make an alterna	ntive/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%							
No	42.6%	65.1%	59.0%	70.7%	60.3%	59.5%							
n=	61	149	61	116	58	37							
Did you	ı 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%							
No	50.7%	70.3%	71.9%	69.7%	65.8%	66.7%							
n=	61	155	64	119	73	45							
Did you	ı 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

COVID cases continue to decline as the domestic vaccine rollout approaches maturity.

Did you	ı receive a CC	VID vaccine sh	ot?									
	2020		EB MAR	AP	R N	//AY JU	JN JUL	AUG	SEP	OCT	NOV	DEC
Yes	N/A	4.6%	6.5%	34.1%	59.3%	26.3%						
No	N/A	95.4%	93.5%	65.9%	40.7%	73.7%						
η=		151	62	123	59	38						
Did you		for COVID-19?										
	2020	JAN FI	EB MAR	AP	R ۱	JU YAN	JN JUL	AUG	SEP	OCT	NOV	DEC
Yes	N/A	1.3%	1.6%	3.1%	3.4%	0.0%						
No	N/A	98.7%	98.4%	96.9%	96.6%	100.0%						
n=		152	66	128	58	40						

Business Environment

These series will remain on the report but are no longer collecting data.

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Did you	u lose v	our job?

n=

151

60

	2020	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
Yes	N/A	1.3%	0.0%	1.7%		0.0%							
No	N/A	98.7%	100.0%	98.3%		100.0%							
n=		154	61	119		37							
Has you	r business/em	ployer receive	e a 2nd PPP lo	an?									
	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%							

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COVID Vaccinations

Direct stimulus winds down, next is unemployment insurance and student loan deferrals ending in September.

% that did not you receive a stimulus check in June?



Monthly Bonus Questions

Did you use bitclout last month?

	MAR	APR
Yes	11.5%	12.3%
No	88.5%	87.7%
n-	122	5.7

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

	MAR	APR	MAY
Yes	12.9%	7.3%	5.7%
No	87.1%	92.7%	94.3%
n=	122	55	53

Do you plan to get a COVID Vaccine?

	MAR	APR	MAY
Yes	49.6%	15.0%	23.1%
No	18.3%	16.7%	12.8%
Already got it	32.2%	68.3%	64.1%
n=	115	60	29

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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