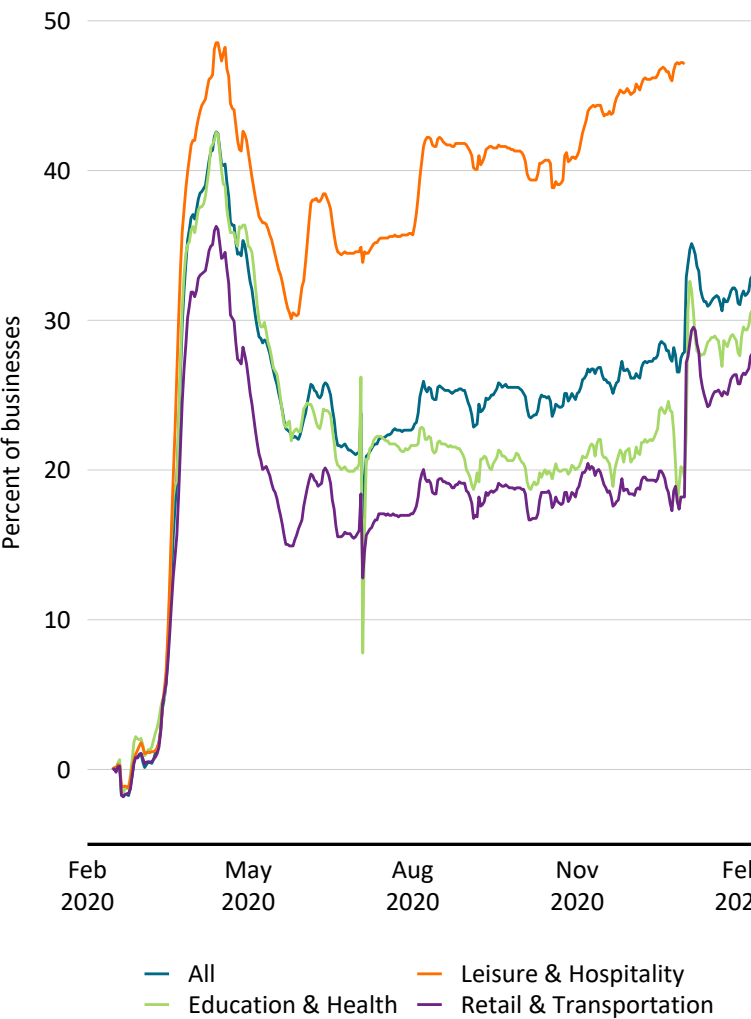


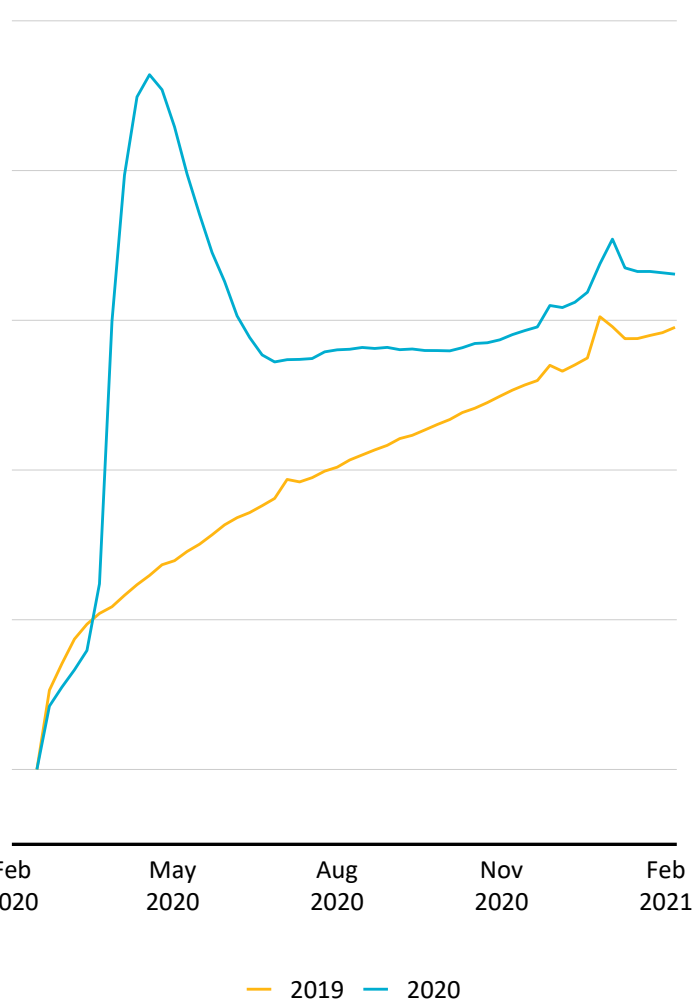
Figure 10.
Business Transactions and Firm Clock-Ins, February 2020-February 2021

Figure 10a.
Share of Firms with No Transactions



Source: Womply (Opportunity Insights; 2020-2021).
Note: The sample is limited to firms with a transaction on February 15, 2020.

Figure 10b.
Share of Firms with No Clock-Ins



Source: Homebase (2020-2021)
Note: The sample is limited to firms with a clock-in on February 15, 2020.