

IM 450-01 Issues in IM: *Blockchain, Cryptocurrency, NFTs*

Spring 2022

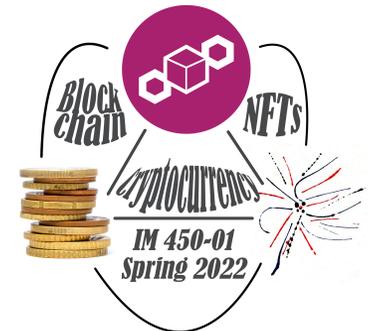
Classes 14 & 15—March 8

Cybercurrency:

What changes in language are being forced by these new technologies?

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Career and/or Pro-sumer applications?



Before we look at language and jobs, some demographic context

Population (2020= 331,002,64) by Age and Sex, 2019

Table 1. Population by Age and Sex: 2019
(Numbers in thousands. Civilian noninstitutionalized population.1)

Age	Both sexes		Male		Female	
	Number	Percent	Number	Percent	Number	Percent
All ages	324,356	100.0	159,028	100.0	165,328	100.0
Under 5 years	19,736	6.1	10,094	6.3	9,642	5.8
5 to 9 years	20,212	6.2	10,328	6.5	9,884	6.0
10 to 14 years	20,827	6.4	10,650	6.7	10,177	6.2
15 to 19 years	20,849	6.4	10,545	6.6	10,304	6.2
20 to 24 years	21,254	6.6	10,716	6.7	10,538	6.4
25 to 29 years	23,277	7.2	11,792	7.4	11,485	6.9
30 to 34 years	21,932	6.8	10,935	6.9	10,997	6.7
35 to 39 years	21,443	6.6	10,629	6.7	10,814	6.5
40 to 44 years	19,584	6.0	9,628	6.1	9,956	6.0
45 to 49 years	20,345	6.3	9,993	6.3	10,351	6.3
50 to 54 years	20,355	6.3	9,930	6.2	10,425	6.3
55 to 59 years	21,163	6.5	10,046	6.3	11,117	6.7
60 to 64 years	20,592	6.3	9,819	6.2	10,773	6.5
65 to 69 years	17,356	5.4	8,198	5.2	9,158	5.5
70 to 74 years	14,131	4.4	6,691	4.2	7,440	4.5
75 to 79 years	9,357	2.9	4,233	2.7	5,124	3.1
80 to 84 years	6,050	1.9	2,519	1.6	3,532	2.1
85 years and over	5,893	1.8	2,282	1.4	3,611	2.2
Under 15 years	60,774	18.7	31,072	19.5	29,703	18.0
15 to 17 years	13,018	4.0	6,656	4.2	6,363	3.8
18 to 20 years	11,851	3.7	5,931	3.7	5,920	3.6
21 to 44 years	103,469	31.9	51,658	32.5	51,811	31.3
45 to 64 years	82,455	25.4	39,789	25.0	42,666	25.8
65 years and over	52,788	16.3	23,923	15.0	28,865	17.5
Median age	38.3	(X)	37.1	(X)	39.5	(X)

20-29= 13.8%

30-39= 12.8%

40-50= 12.3%

50-60= 12.8%

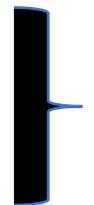
60-70= 11.7%

70-90= 11%

21-44= 31.0%

45-64= 25.4%

65 & >=16.3%



72.4%

Demographic context

Educational Attainment By Age

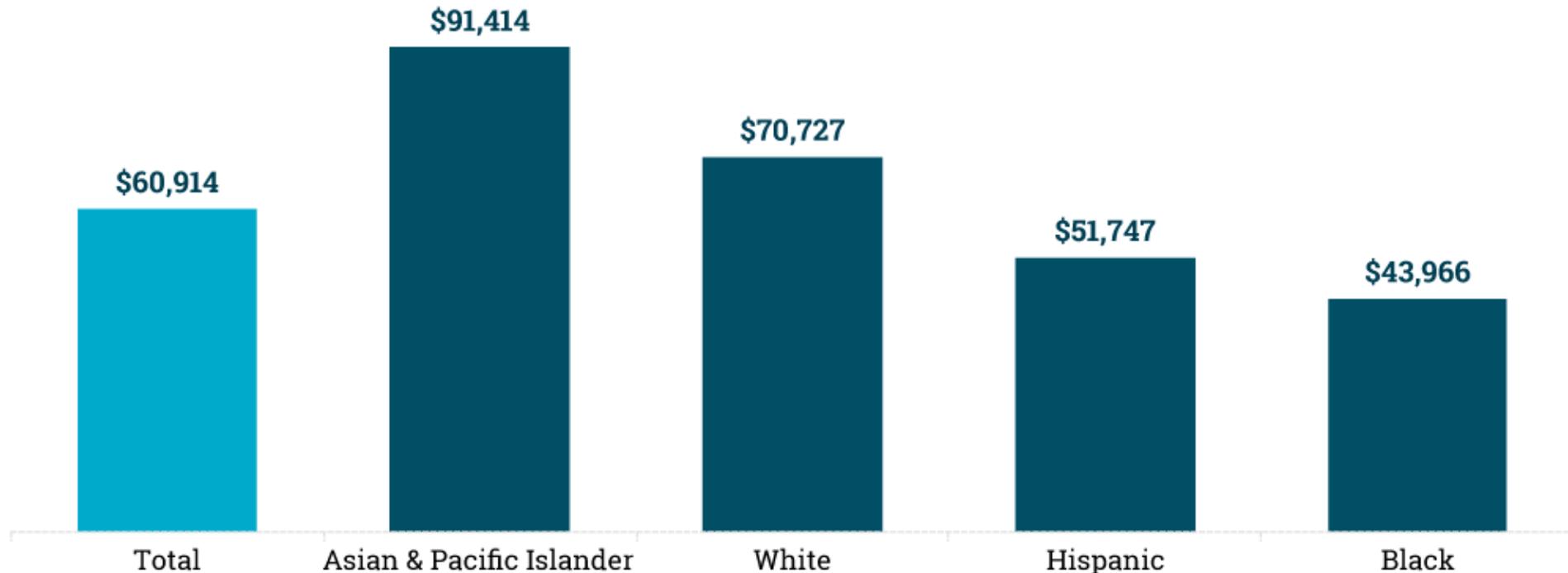
Educational attainment in the United States (2018)^[4]

Education	Age 25 and over
High school diploma or GED	89.80%
Some college	61.28%
Associate and/or bachelor's degree	45.16%
Bachelor's degree	34.98%
Master's and/or doctorate and/or professional degree	13.04%
Doctorate and/or professional degree	3.47%
Doctorate	2.03%

Demographic context

Median Income by Race/Ethnicity

Median Household Income, by Race/Ethnicity, in 2019



Published on MarketingCharts.com in February 2019 | Data Source: Claritas

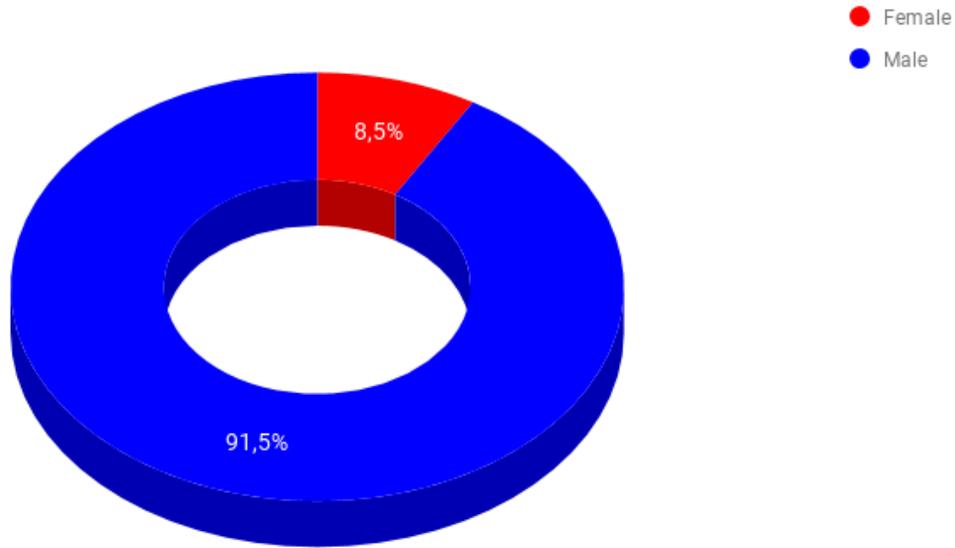
Based on Geoscape AMDS 2019 data

Cryptocurrency investors

91% male

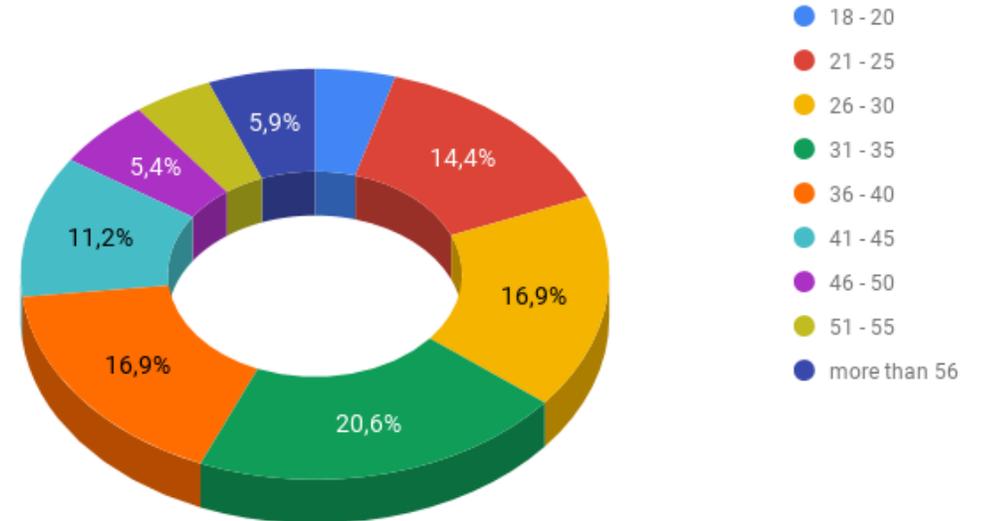
55% under the age of 41

The gender of bitcoin users



 BitBay

The age of cryptocurrency users



 BitBay

What changes in language are being forced by these new technologies?

I'm going to propose that VERY FEW cryptocurrency investors understand much about investing in financial markets.

What changes in language are being forced by these new technologies?

.pdfs in Canvas Files

- **Glossary of Investment Terms**
- **Glossary-Investment-Terminology**

**What changes in language are being forced by these new technologies?
I'm going to propose that**

- while some current cryptocurrency investors understand how cryptocurrency works**
- many current cryptocurrency investors don't understand how cryptocurrency works and**
 - and very few people who are not currently investing understand how cryptocurrency works**

What changes in language are being forced by these new technologies?

- **Crypto A to Z: Cryptocurrency Glossary**
- **Crypto Terms & Definitions--Crypto Glossary**

Career and/or Pro-sumer applications? .pdfs in Canvas Files

Many current cryptocurrency investors are pro-sumers.

- How To Start a Career in Cryptocurrency**
- Entry-Level Cryptocurrency Jobs -
Cryptocurrency Jobs**
- Cryptocurrency Jobs and Blockchain Jobs -
Cryptocurrency Jobs**

What changes in language are being forced by these new technologies?

Career and/or Prosumer applications?

Q &A:

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8 am

Level 3 Material 7

THE TREE ALWAYS WINS