

Consumer Pulse - Q1 2024

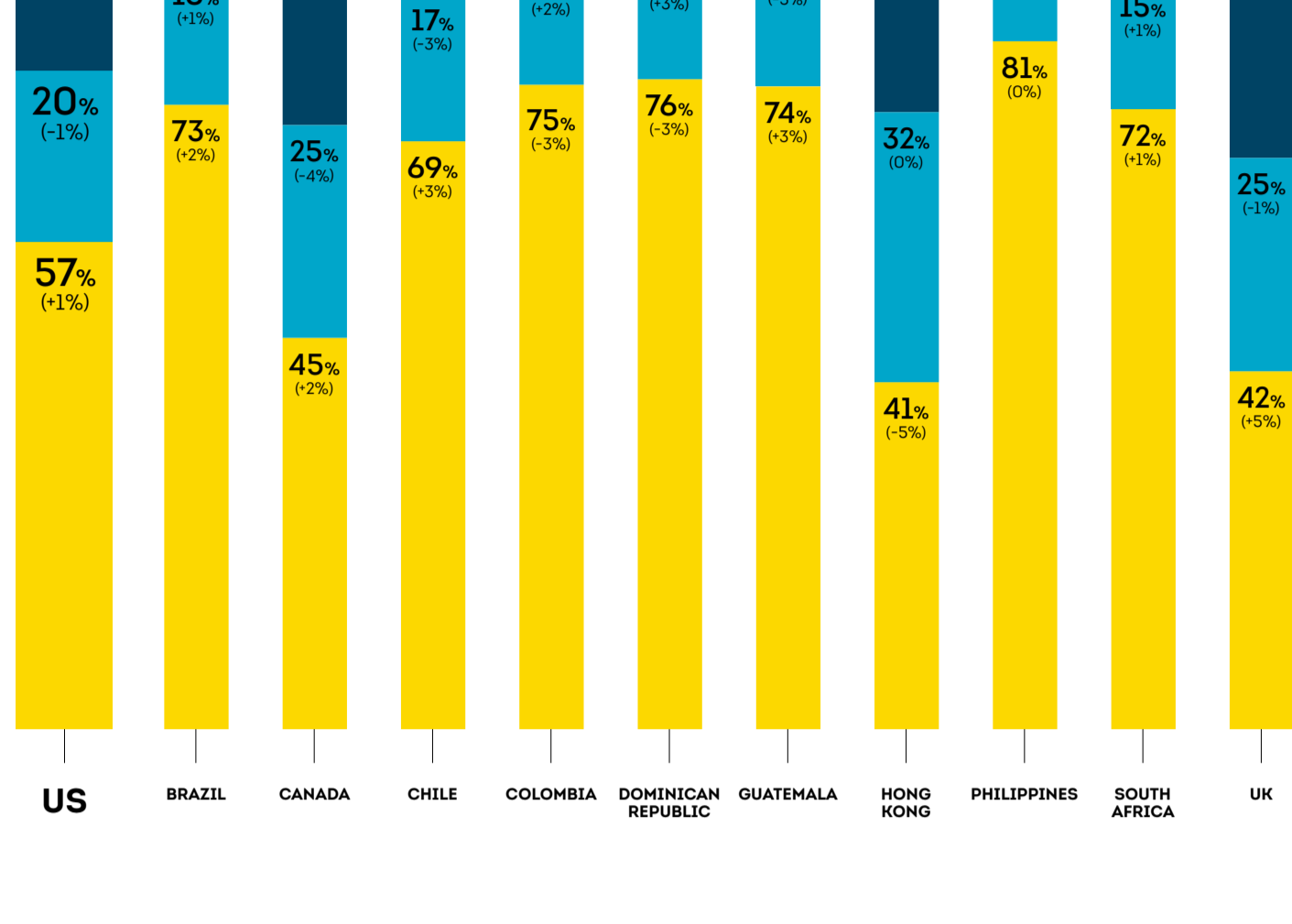
Behaviours and attitudes regarding household budgets, spending and debt

Our quarterly survey explores how consumers' personal finances have changed and what changes they expect in the future.

Below is a snapshot of our latest findings.

Optimism About Household Finances in the Next Year

● Pessimistic
● Neither
● Optimistic

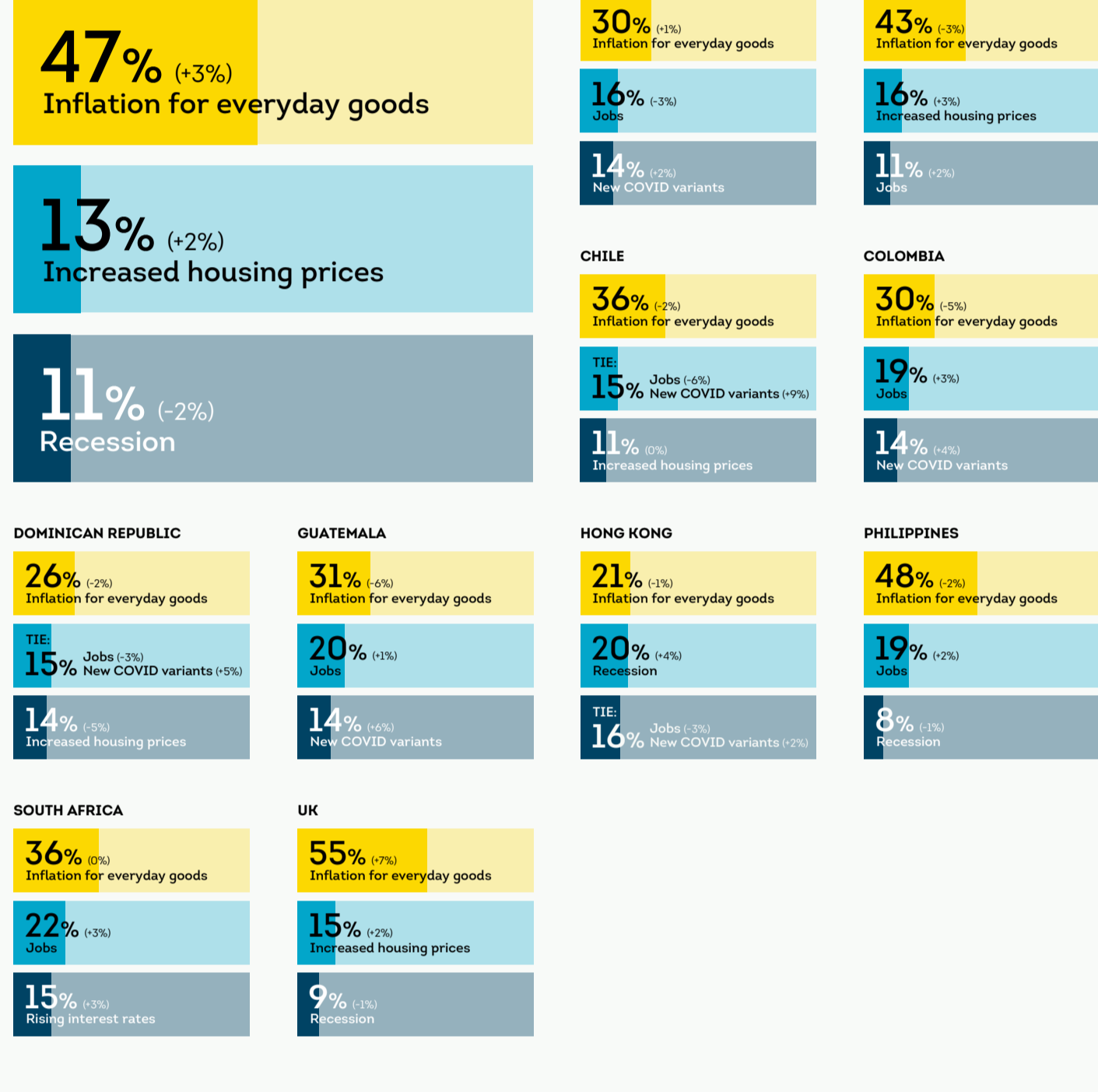


(%) Percentage point change from Q4 2023

Biggest Household Financial Concerns

● #1 Top concern
● #2 Top concern
● #3 Top concern

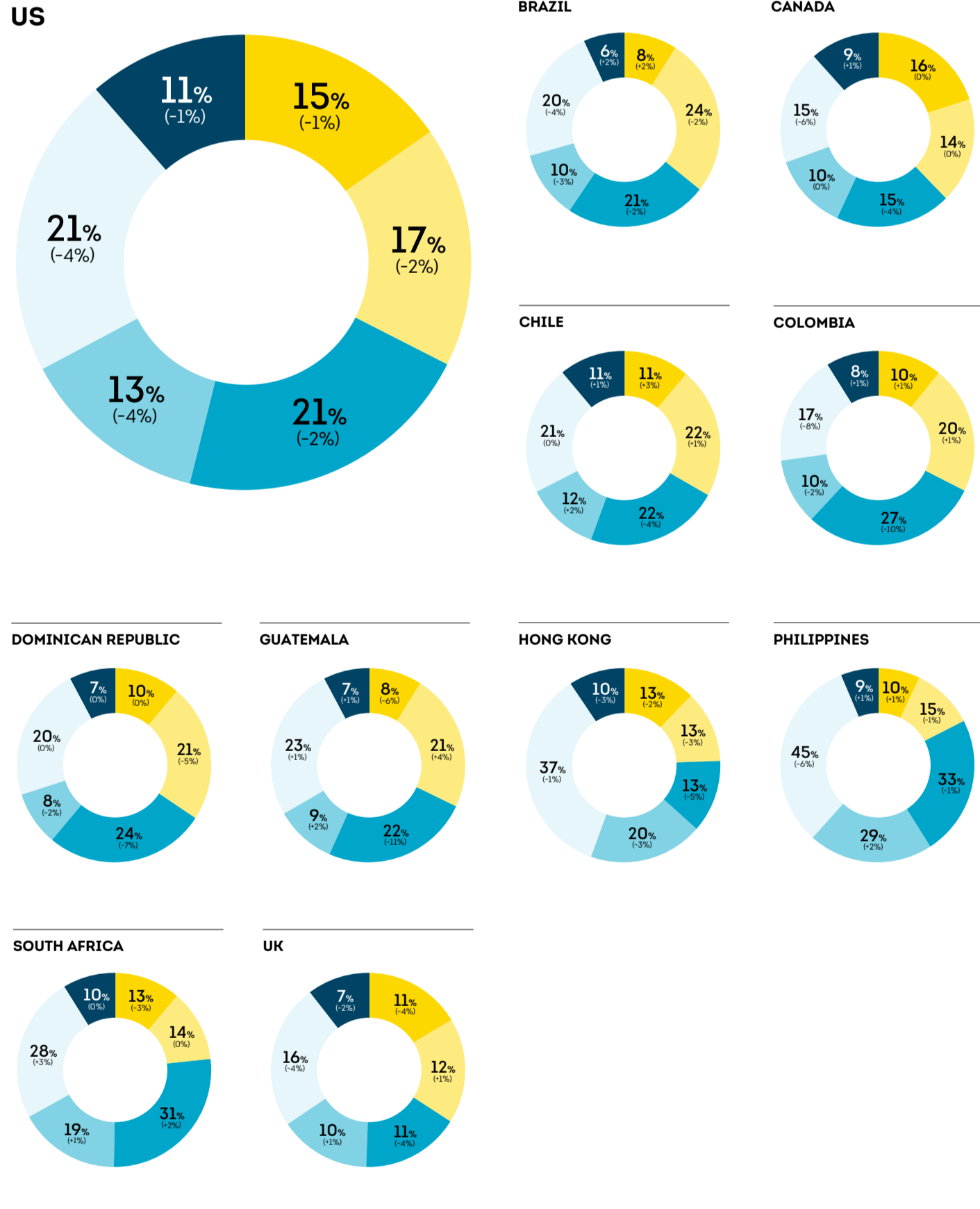
The top cited concerns in the next six months and the corresponding percentages.



(%) Percentage point change from Q4 2023

Debt and Savings Changes Consumers Reported in Last Three Months

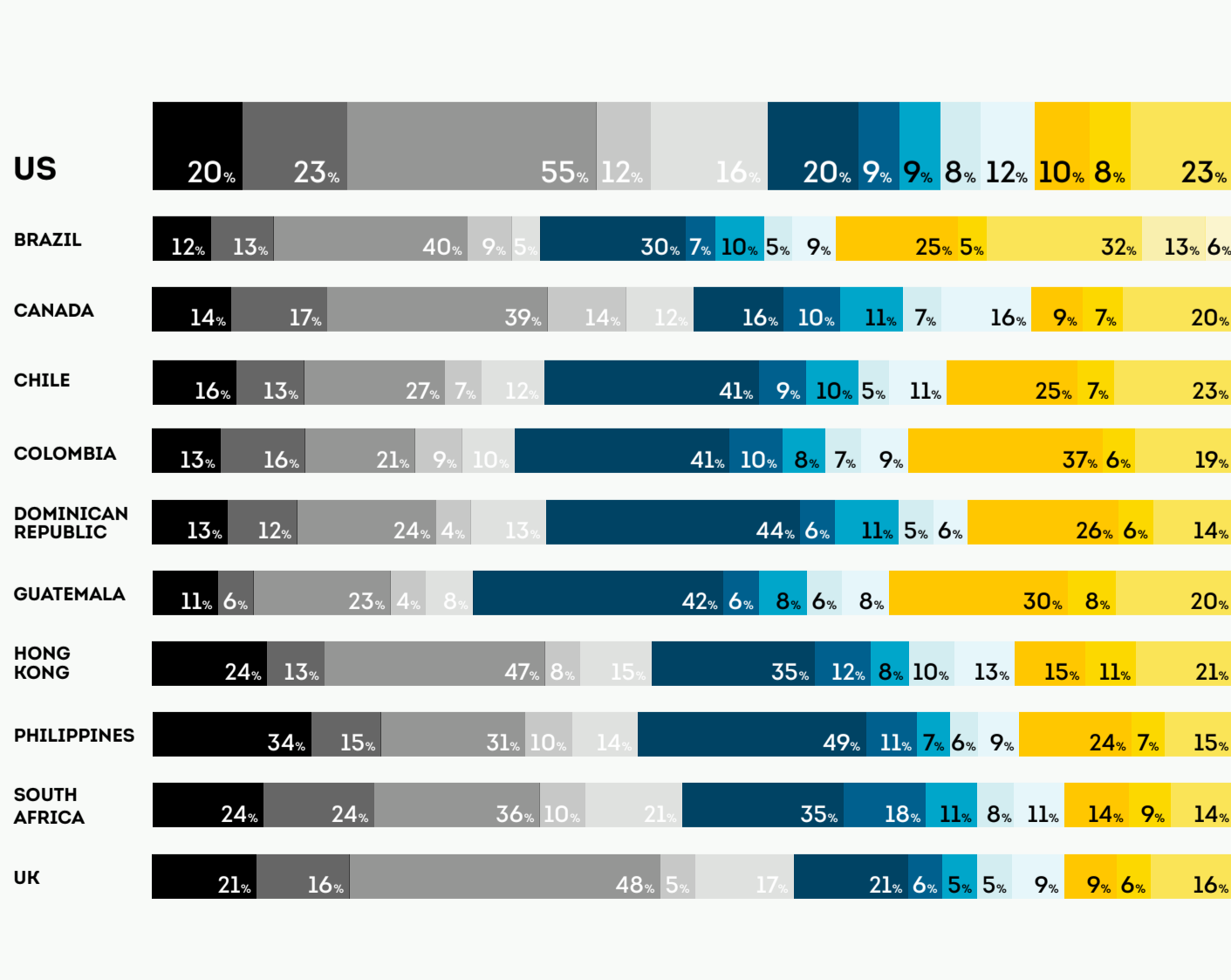
● Cut back on saving for retirement
● Increased usage of available credit
● Paid down debt faster
● Saved more for retirement
● Saved more in emergency fund (or stokvel in South Africa)
● Used retirement savings



(%) Percentage point change from Q4 2023

Type of New Credit and Loan Activity Planned in the Next Year*

● New buy now, pay later loan
● New car loan or lease
● New credit card
● New home equity line of credit
● New mortgage, home loan or bond payment
● New personal loan
● New student loan
● Refinance car loan
● Refinance home equity line of credit
● Refinance mortgage, home loan or bond payment
● Refinance personal loan
● Refinance student loan
● Request increase in available credit for an existing credit**
● New car equity line of credit**
● Refinance car equity line of credit**



*Among those who plan to apply for new or refinance existing credit
**Brazil only answer options

TransUnion's Consumer Pulse survey of 11,488 consumers was conducted Feb. 5-23, 2024 by TransUnion in partnership with third-party research provider, Dynata. Adults 18 years of age and older residing in Brazil, Canada, Chile, Colombia, Guatemala, the Dominican Republic, Hong Kong, the Philippines, South Africa, and the UK and US were surveyed using an online research panel method across a combination of desktop, mobile and tablet devices. Survey questions were administered in Chinese (Hong Kong), English, French (Canada), Portuguese (Brazil) and Spanish (Chile, Colombia, the Dominican Republic and Guatemala). To increase representativeness across resident demographics, the survey included quotas to balance responses to the census statistics dimensions of age, gender, household income and region. Generations are defined as follows: Gen Z, 18-26 years old; Millennials, 27-42 years old; Gen X, 43-58 years old; and Baby Boomers, age 59 and above. Please note some chart percentages may not add up to 100% due to rounding or multiple answers being accepted.

For more findings about how household budgets, spending and debt have changed over time in specific countries and regions visit:

transunion.ca/consumer-pulse-study

