

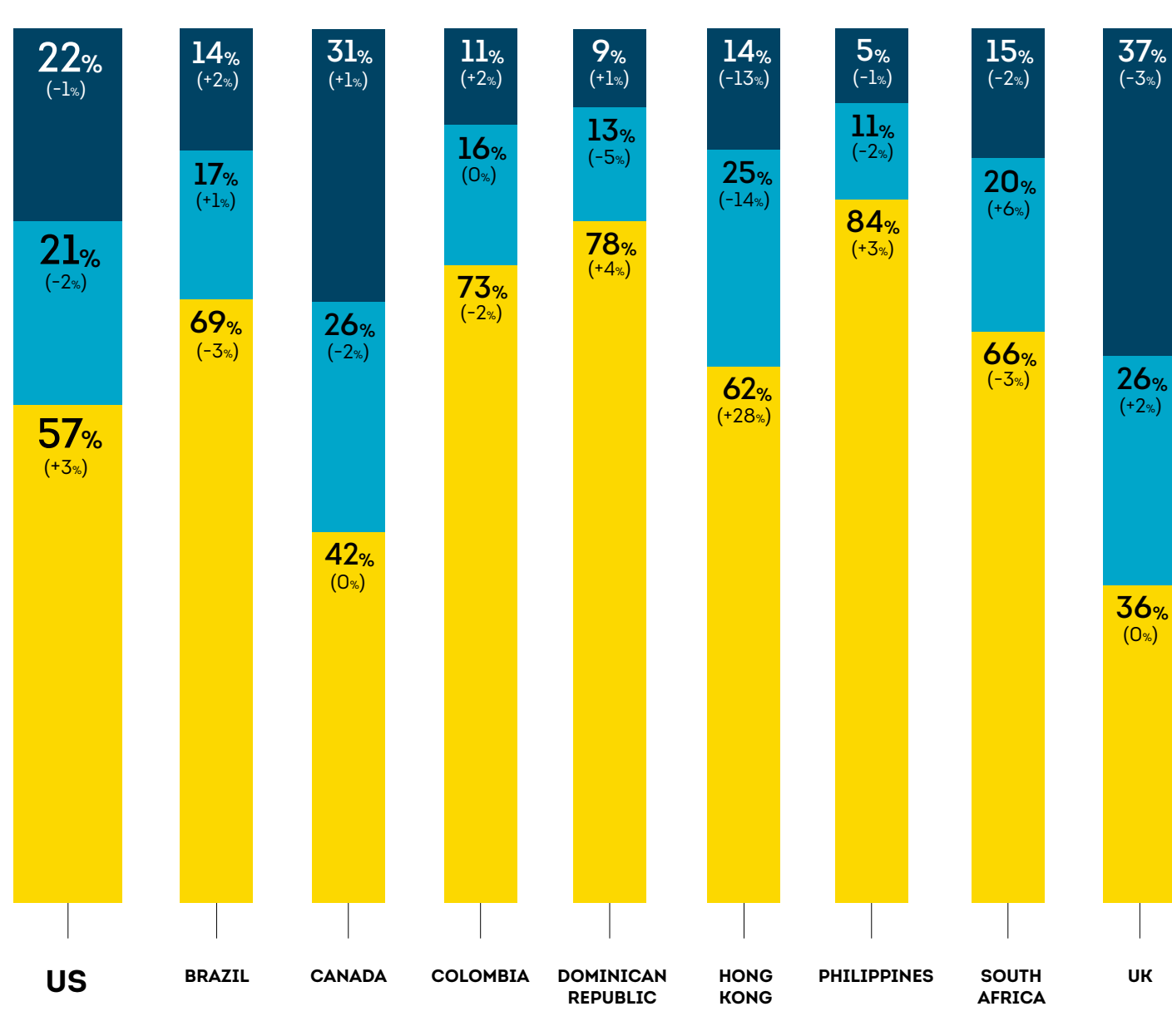
Consumer Pulse - Q2 2023

Behaviours and attitudes about 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.

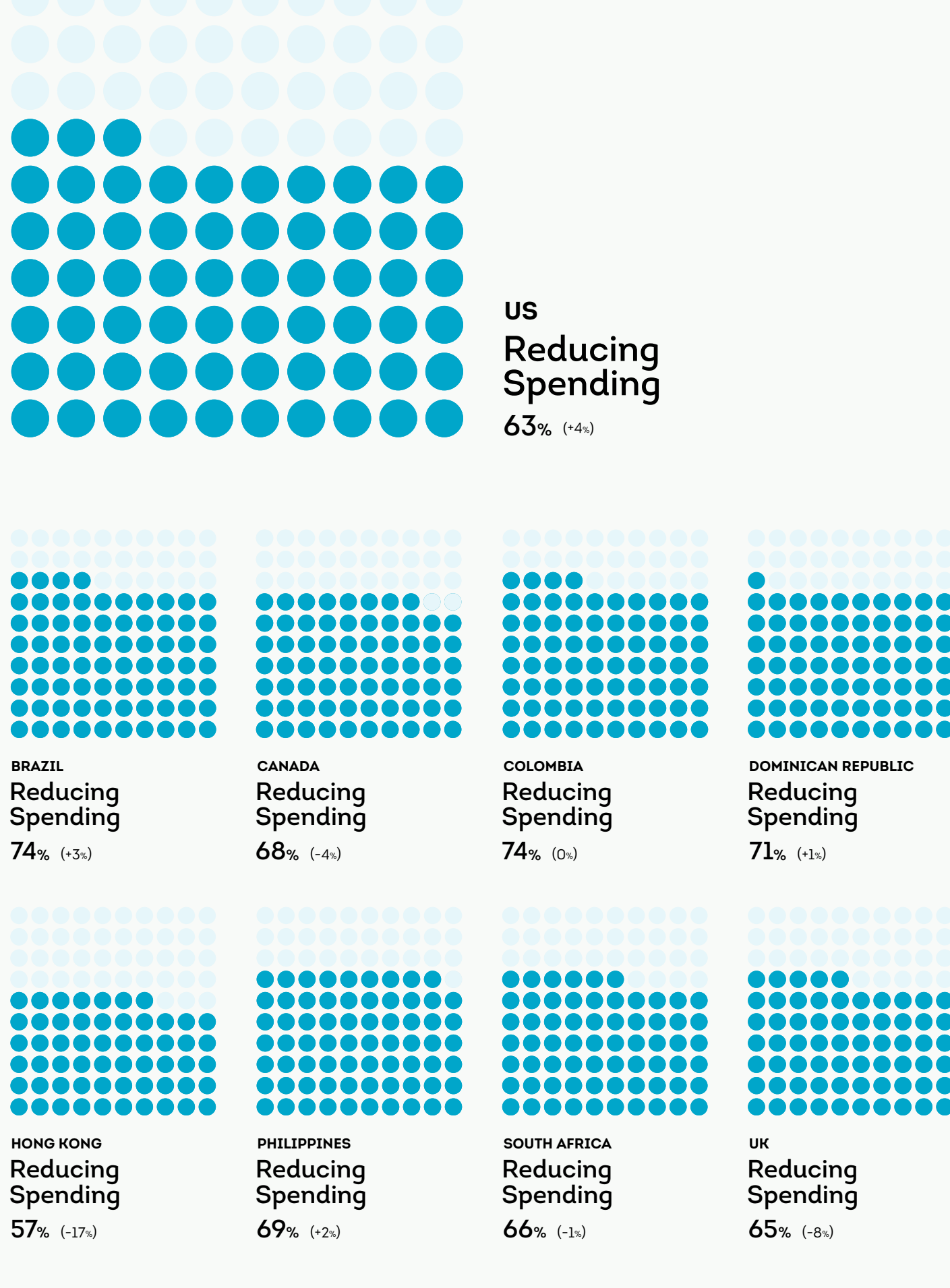
Optimism About Household Finances in the Next Year



(%) Percentage point change from Q1 2023

How Said Preparing for Possible Recession

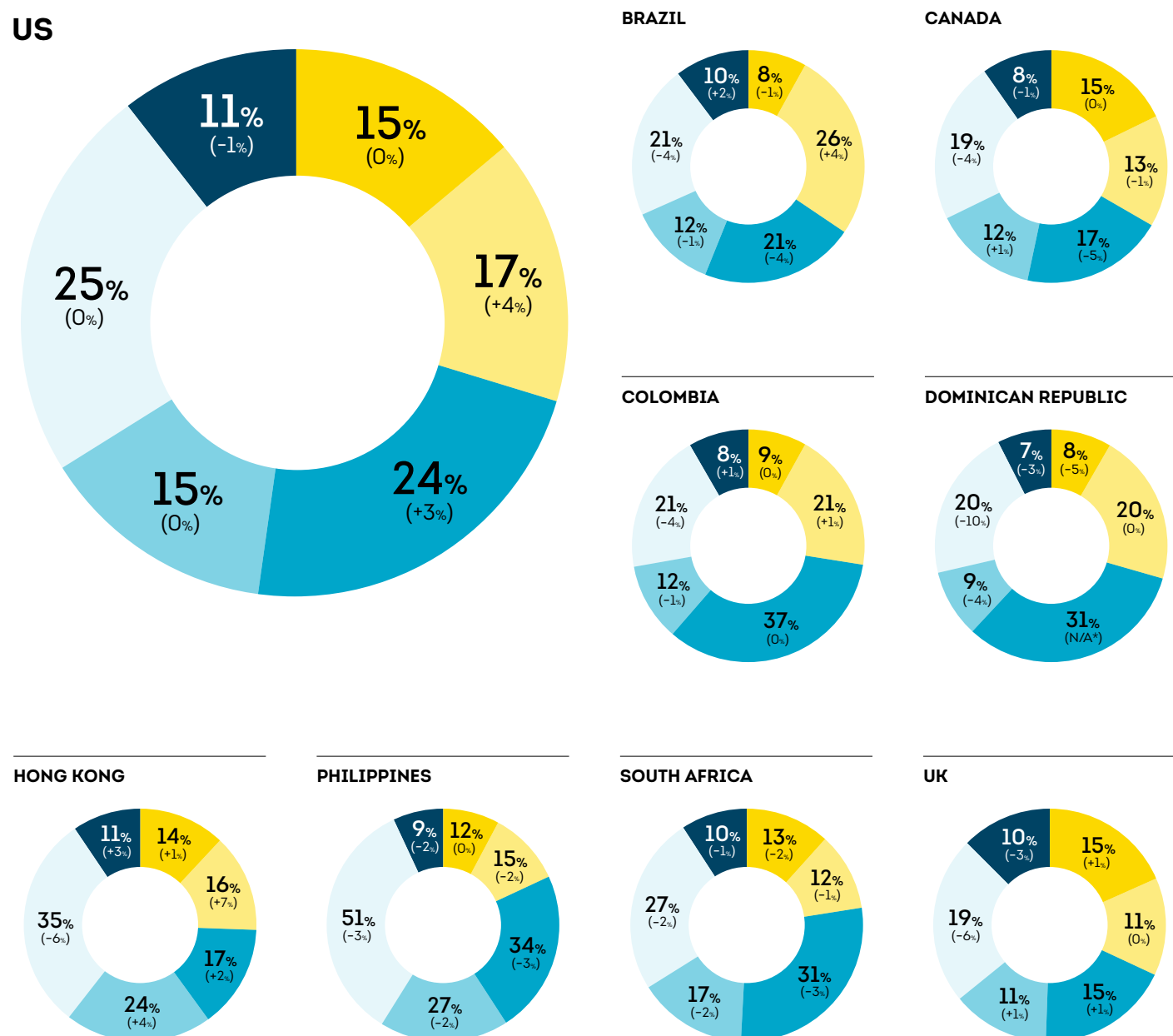
The top answer per country and region among consumers who think we'll enter a recession in 2023.



(%) Percentage point change from Q1 2023

Debt and Savings Changes Consumers Reported in Last Three Months

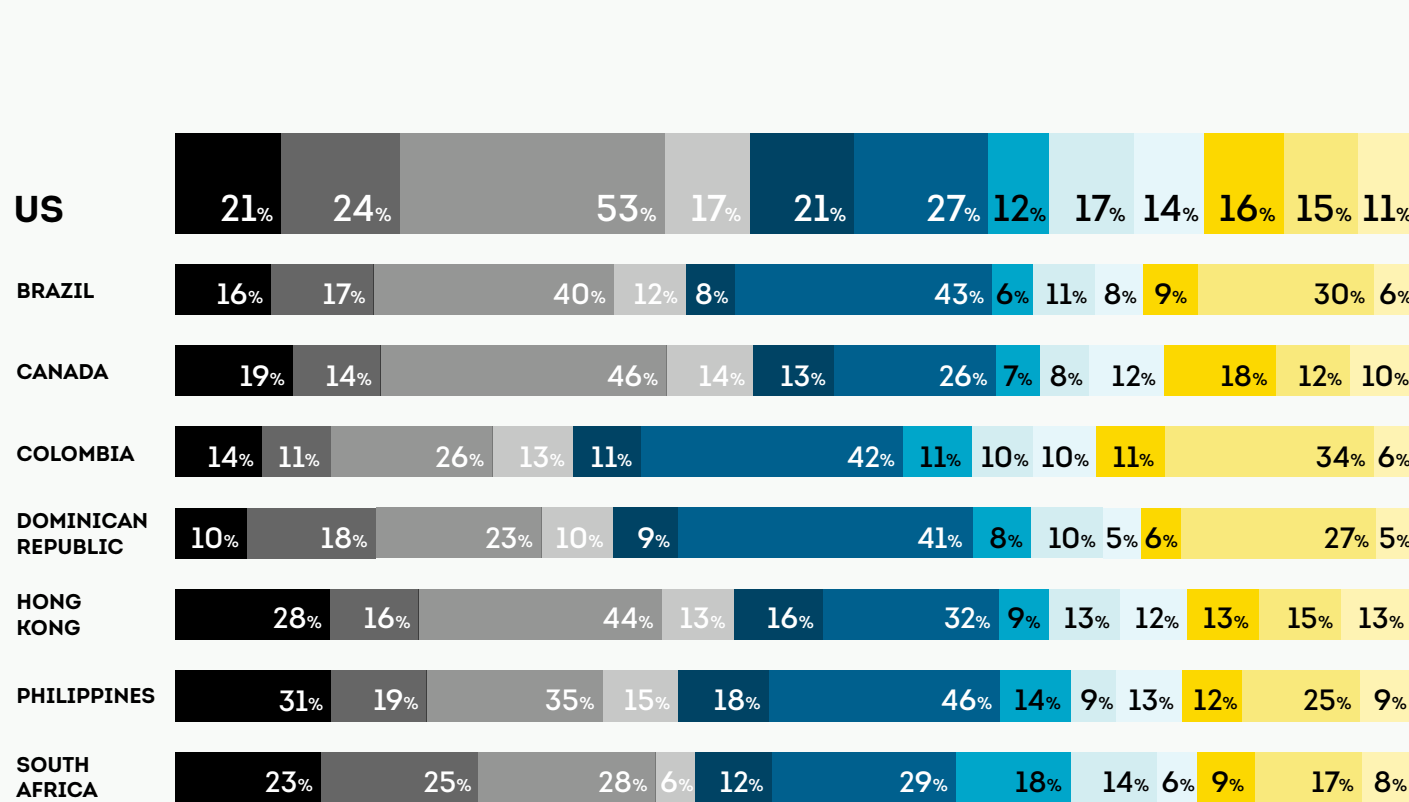
- Increased usage of available credit
- Used retirement savings
- Refinance car loan or lease
- Refinance mortgage, home loan or bond payment
- Refinance personal loan
- Refinance student loan
- New personal loan
- New student loan
- New mortgage, home loan or bond payment
- New home equity line of credit
- New credit card
- New car loan or lease
- New buy now, pay later loan
- Reduced usage of available credit
- Reduced retirement savings
- Reduced car loan or lease
- Reduced mortgage, home loan or bond payment
- Reduced personal loan
- Reduced student loan
- Reduced new mortgage, home loan or bond payment
- Reduced new home equity line of credit
- Reduced new credit card
- Reduced new car loan or lease
- Reduced new buy now, pay later loan



(%) Percentage point change from Q1 2023
*TransUnion first introduced, "Paying down my debt faster" in Q2 '23 in the Dominican Republic

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 or lease
- Refinance home equity line of credit
- Refinance mortgage, home loan or bond payment
- Refinance personal loan
- Refinance student loan



TransUnion's Consumer Pulse Survey of (9,939) adults was conducted April 25–May 22, 2023 by TransUnion in partnership with third-party research provider, Dynata. Adults 18 years of age and older residing in Brazil, Canada, Colombia, the Dominican Republic, Hong Kong, the Philippines, South Africa, the UK and the 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 (Colombia and the Dominican Republic). 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, born 1995–2005; Millennials, born 1980–1994; Gen X, born 1965–1979; and Baby Boomers, born 1944–1964. 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:

transunion.co.za/consumer-pulse-study

