

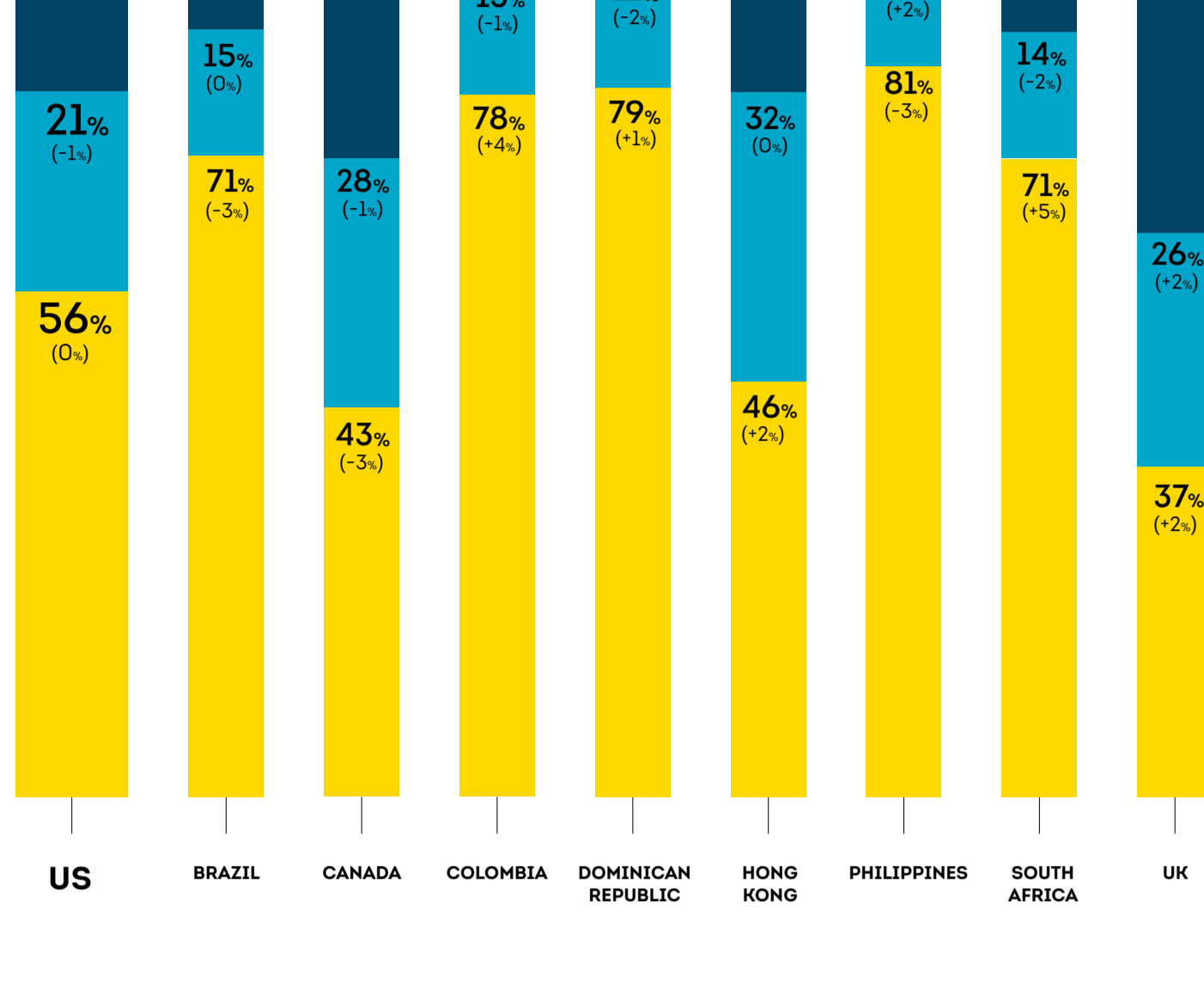
# Behaviours and attitudes about household budgets, spending and debt.

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

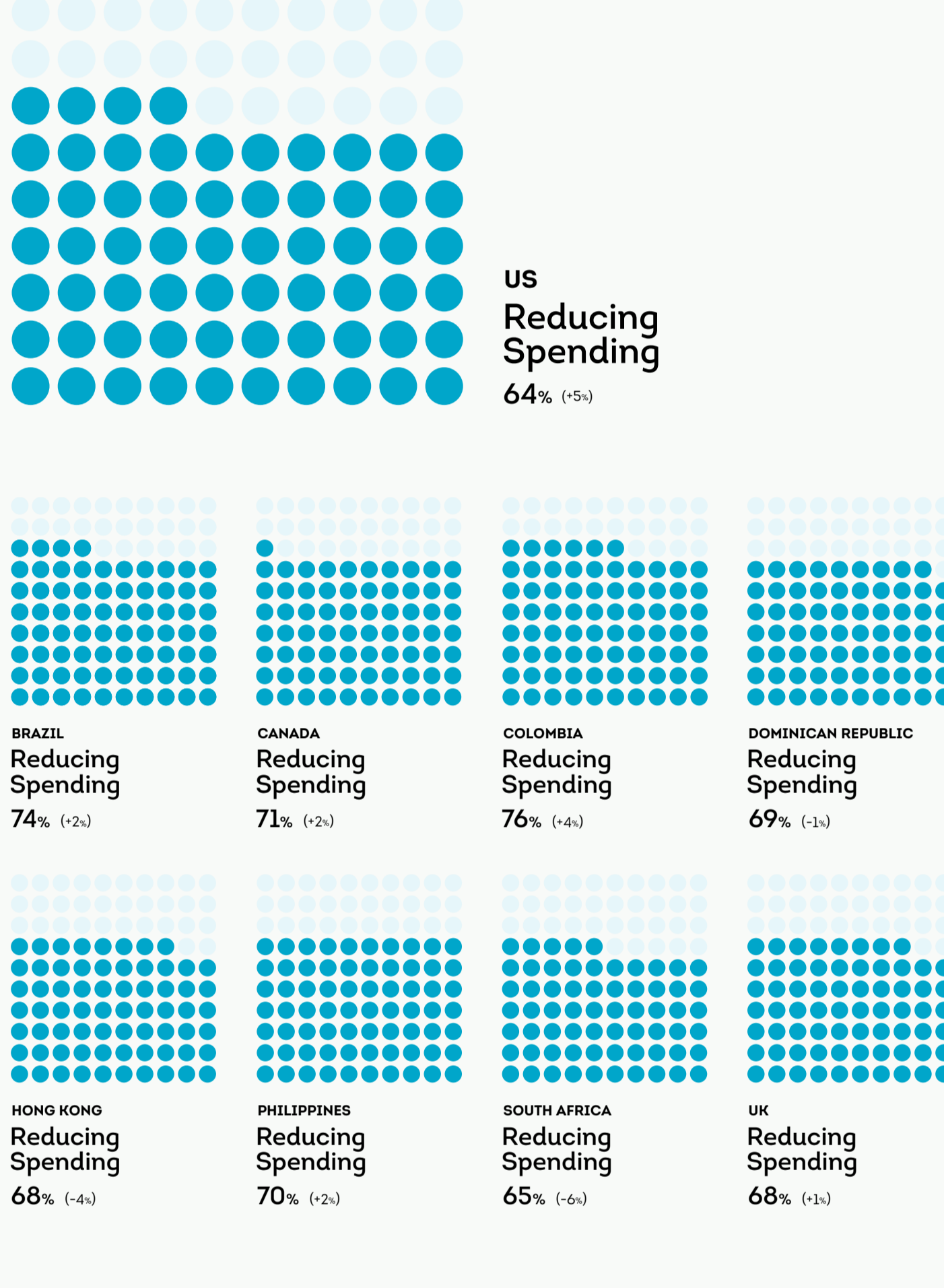
● Pessimistic  
● Neither  
● Optimistic



(%) Percentage point change from Q3 2023

## How Said Preparing for Possible Recession

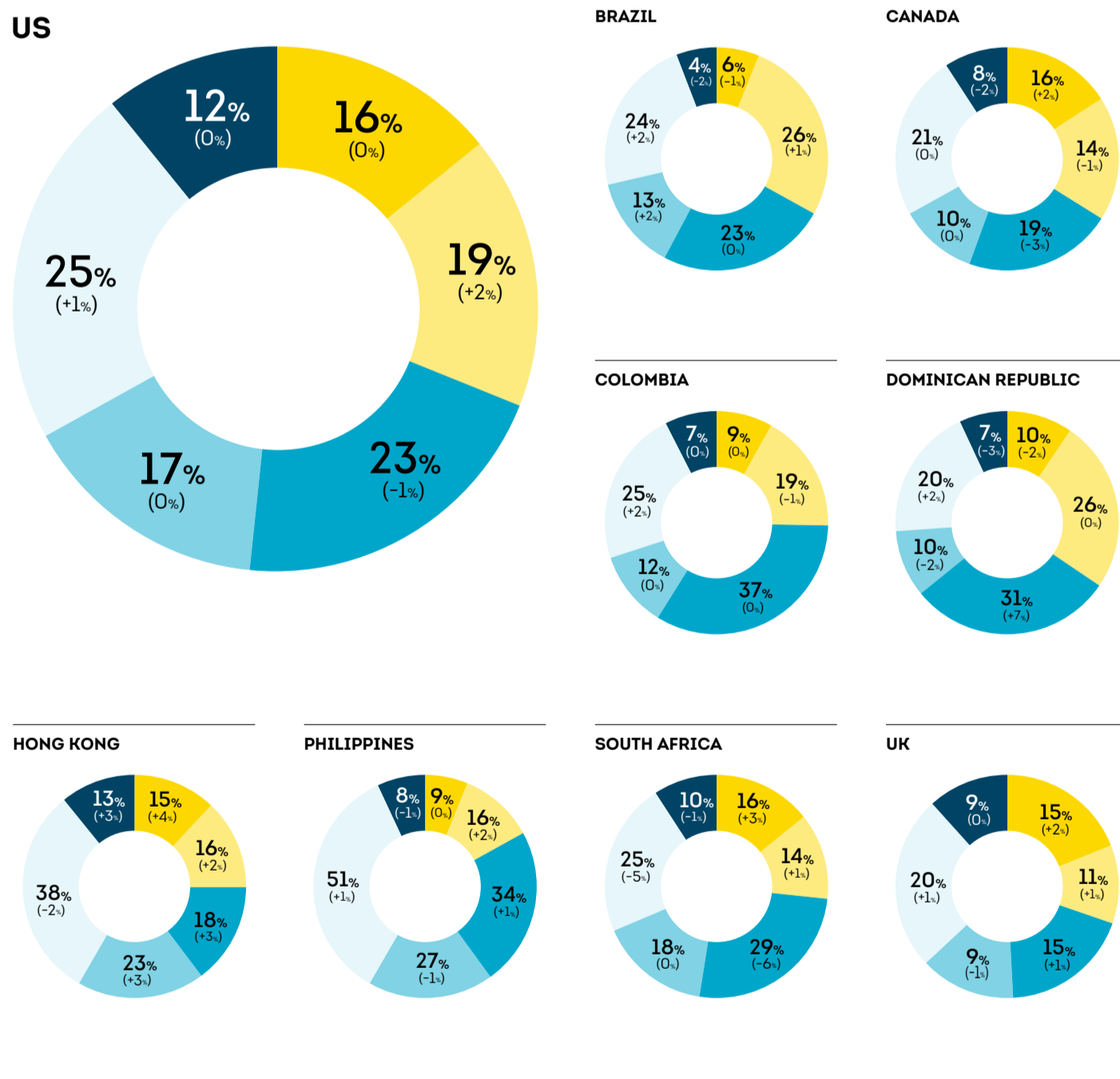
The top answer per country and region among consumers who think we'll enter a recession in 2023.



(%) Percentage point change from Q3 2023

## Debt and Savings Changes Consumers Reported in Last Three Months

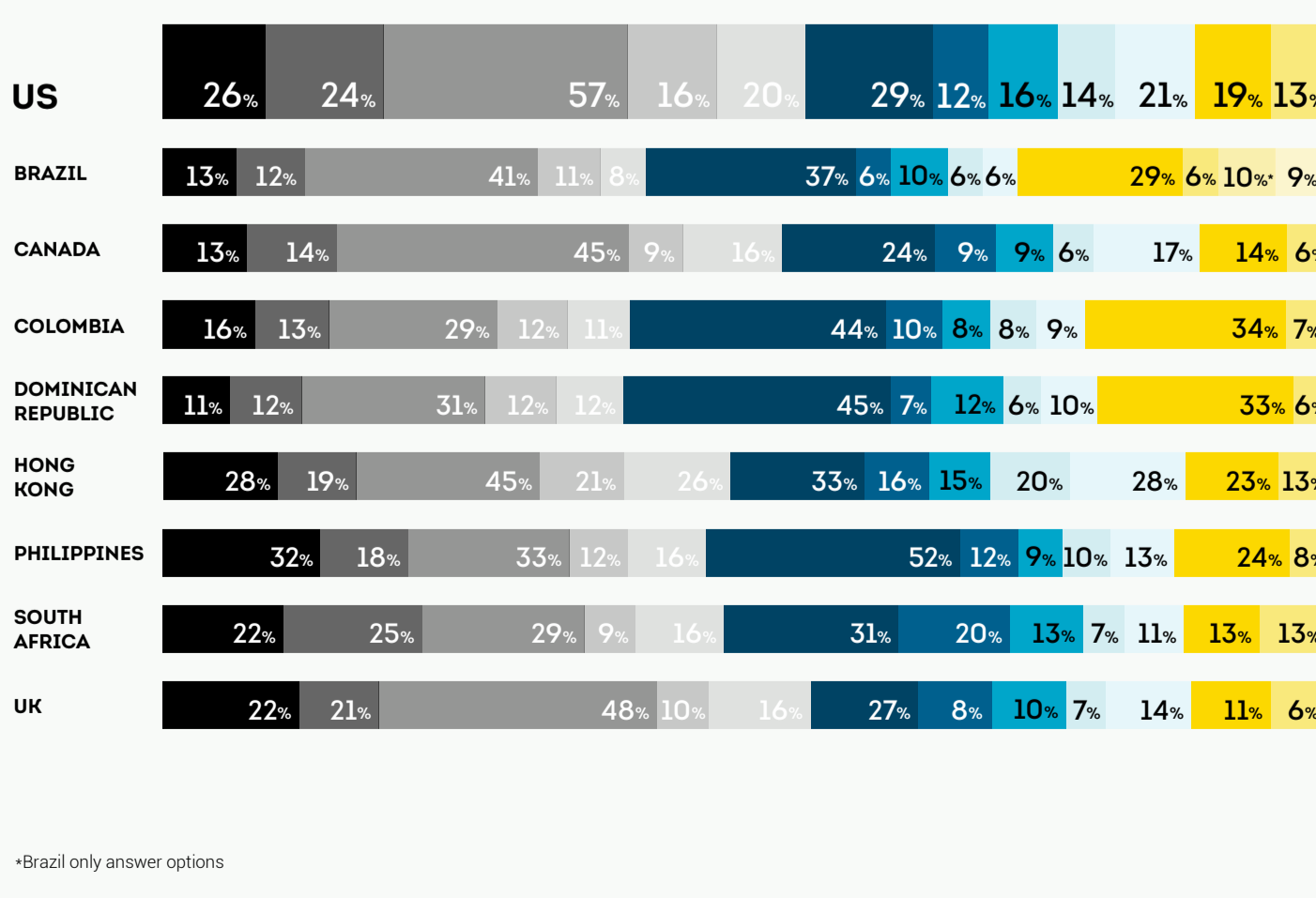
● Cut back on saving for retirement  
● Increased debt available credit  
● Paid down debt faster  
● New mortgage, home loan or bond payment  
● Saved more for retirement  
● Saved more in emergency fund (or stokvel in South Africa)  
● Used retirement savings



(%) Percentage point change from Q3 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  
● New car equity line of credit\*  
● Refinance car equity line of credit\*



\*Brazil only answer options

TransUnion's Consumer Pulse survey of 10,281 was conducted Sept. 25–Oct. 18, 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.