

FINANCIAL SERVICES INSIGHTS

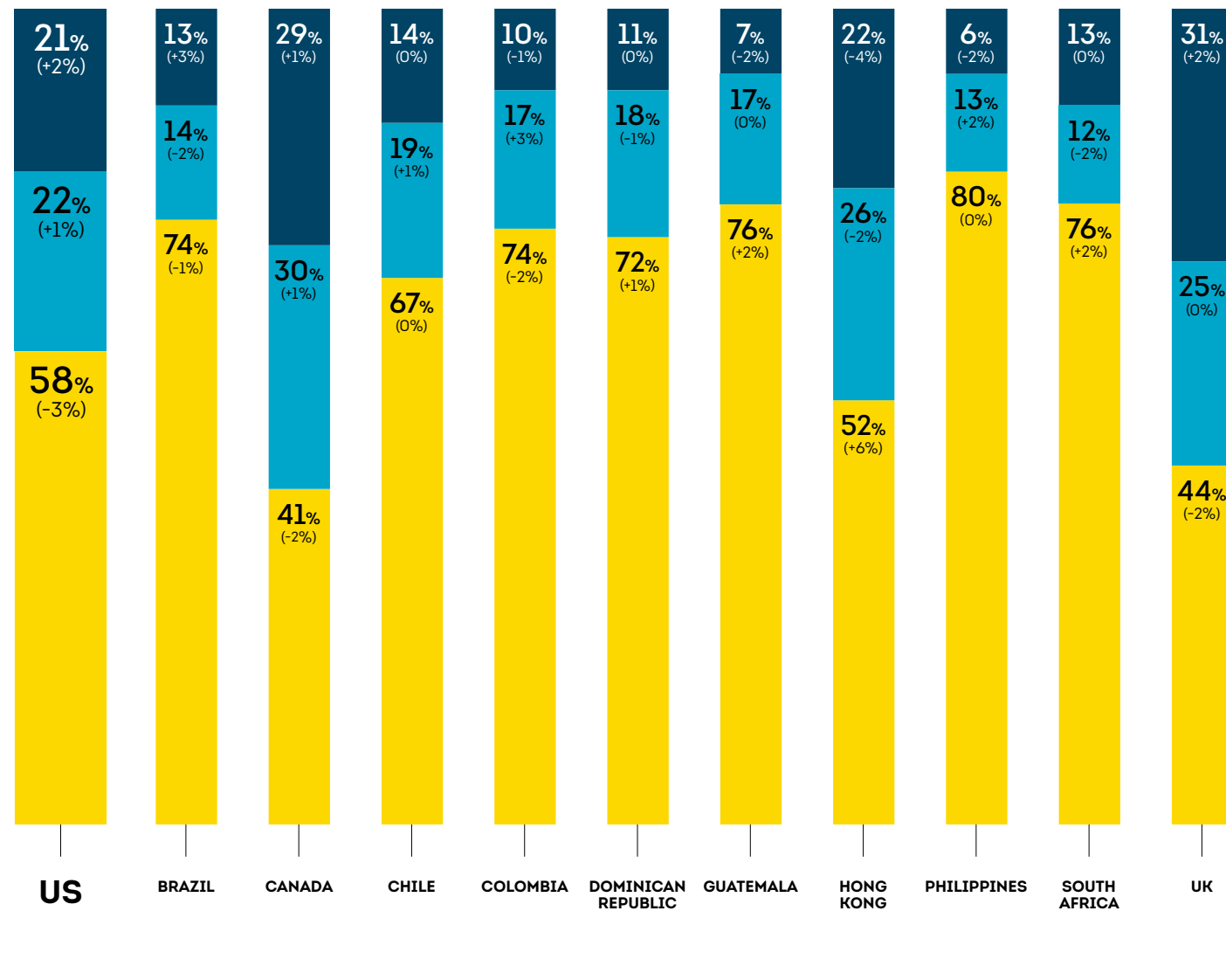
# Behaviours and attitudes regarding household budgets, spending and debt

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

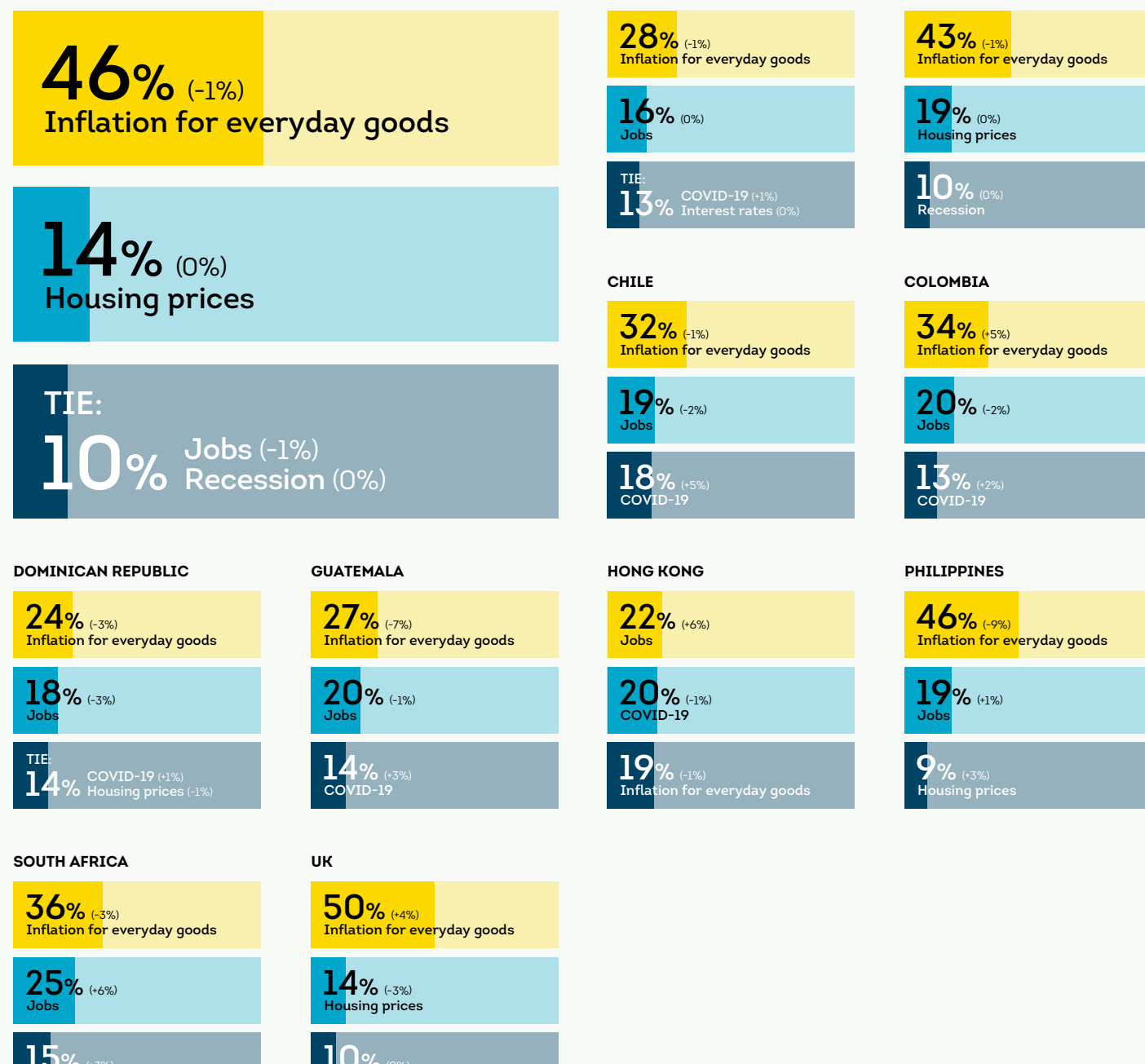


(%) Percentage point change from Q3 2024

## Biggest Household Financial Concerns

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

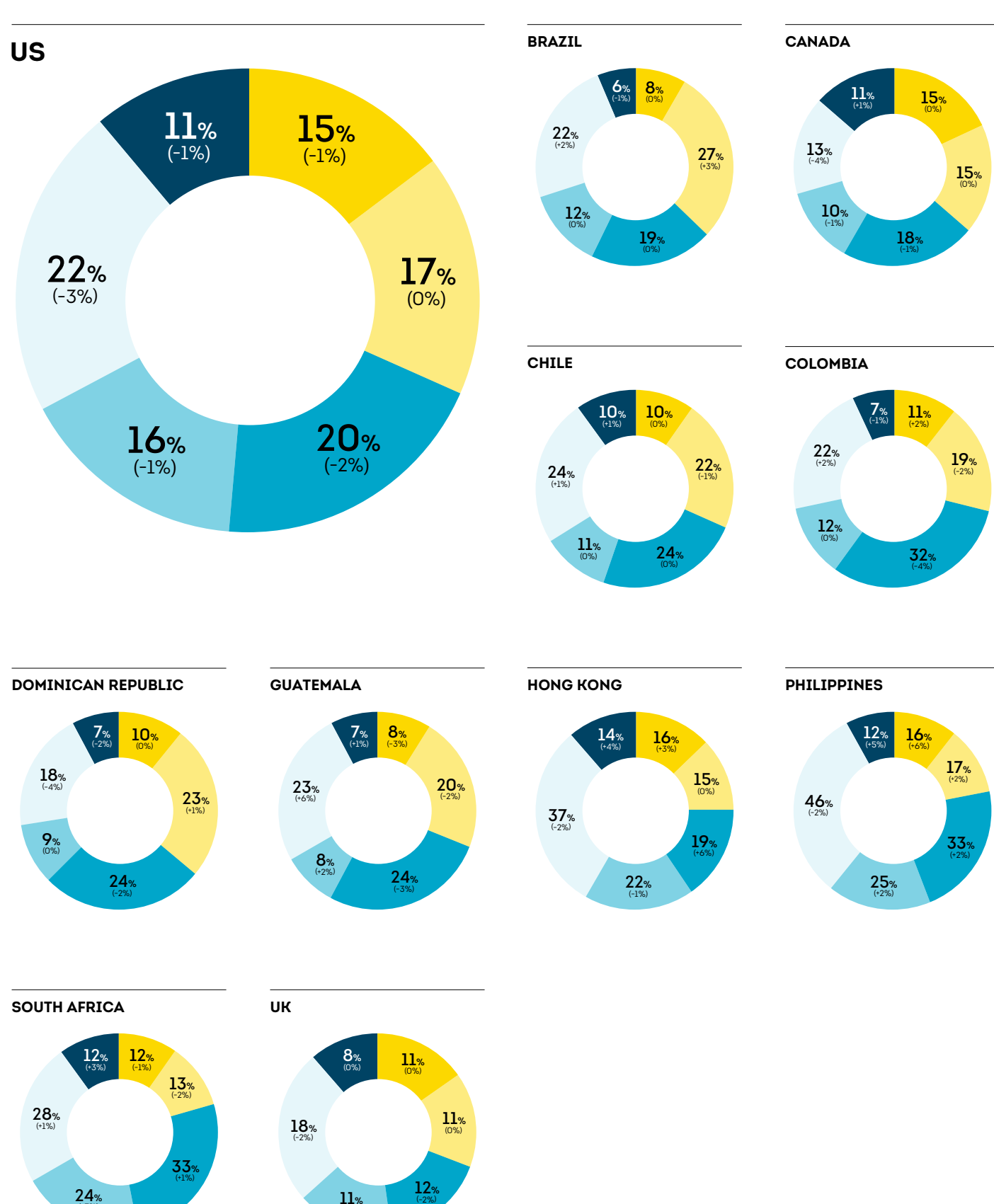
Top cited concerns in the next six months and their corresponding percentages.



(%) Percentage point change from Q3 2024

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

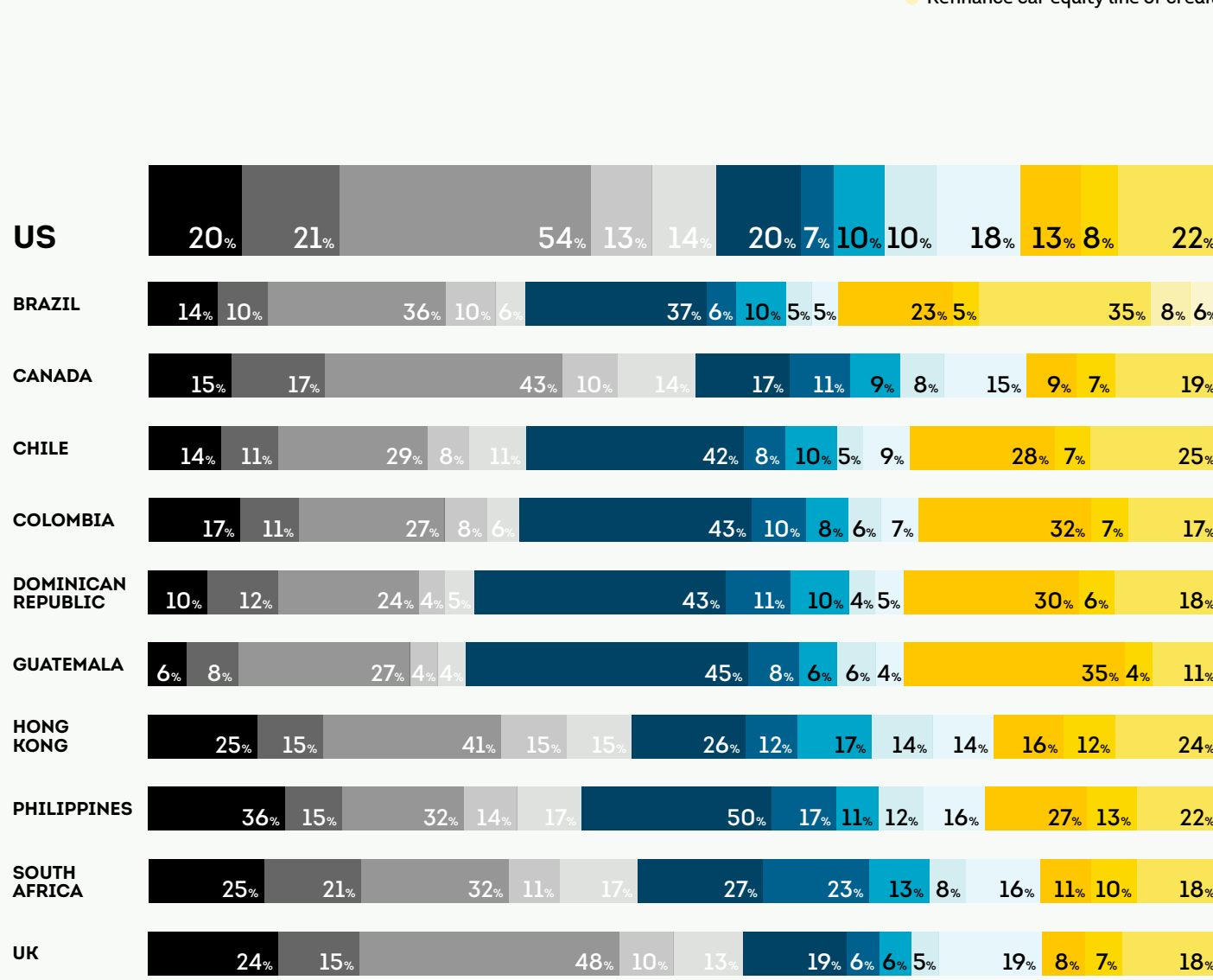
● Cut back on saving for retirement  
● Increased usage of available credit  
● Paid down debt faster  
● Saved more for retirement  
● Saved more in emergency fund (or stokvel in South Africa)  
● Used retirement savings



(%) Percentage point change from Q3 2024

## 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 or home loan  
● New personal loan  
● New student loan  
● Refinance car loan  
● Refinance home equity line of credit  
● Refinance mortgage or home loan  
● Refinance personal loan  
● Refinance student loan  
● Request increase in available credit for an existing credit card  
● New car equity line of credit\*\*\*  
● Refinance car equity line of credit\*\*\*



\*Among those who plan to apply for new or refinance existing credit  
\*\*Buy now, pay later is known as interest-free instalment payment plans in Hong Kong  
\*\*\*Brazil only answer option

TransUnion's Consumer Pulse survey of 11,749 consumers was conducted September 25–October 18, 2024 by TransUnion in partnership with third-party research provider, Dynata. Adults 18 years of age and older residing in Brazil, Canada, Chile, Colombia, the Dominican Republic, Guatemala, 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 English, Chinese (Hong Kong), 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 in this research 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.hk/consumer-pulse-study](https://transunion.hk/consumer-pulse-study)

