TransUnion

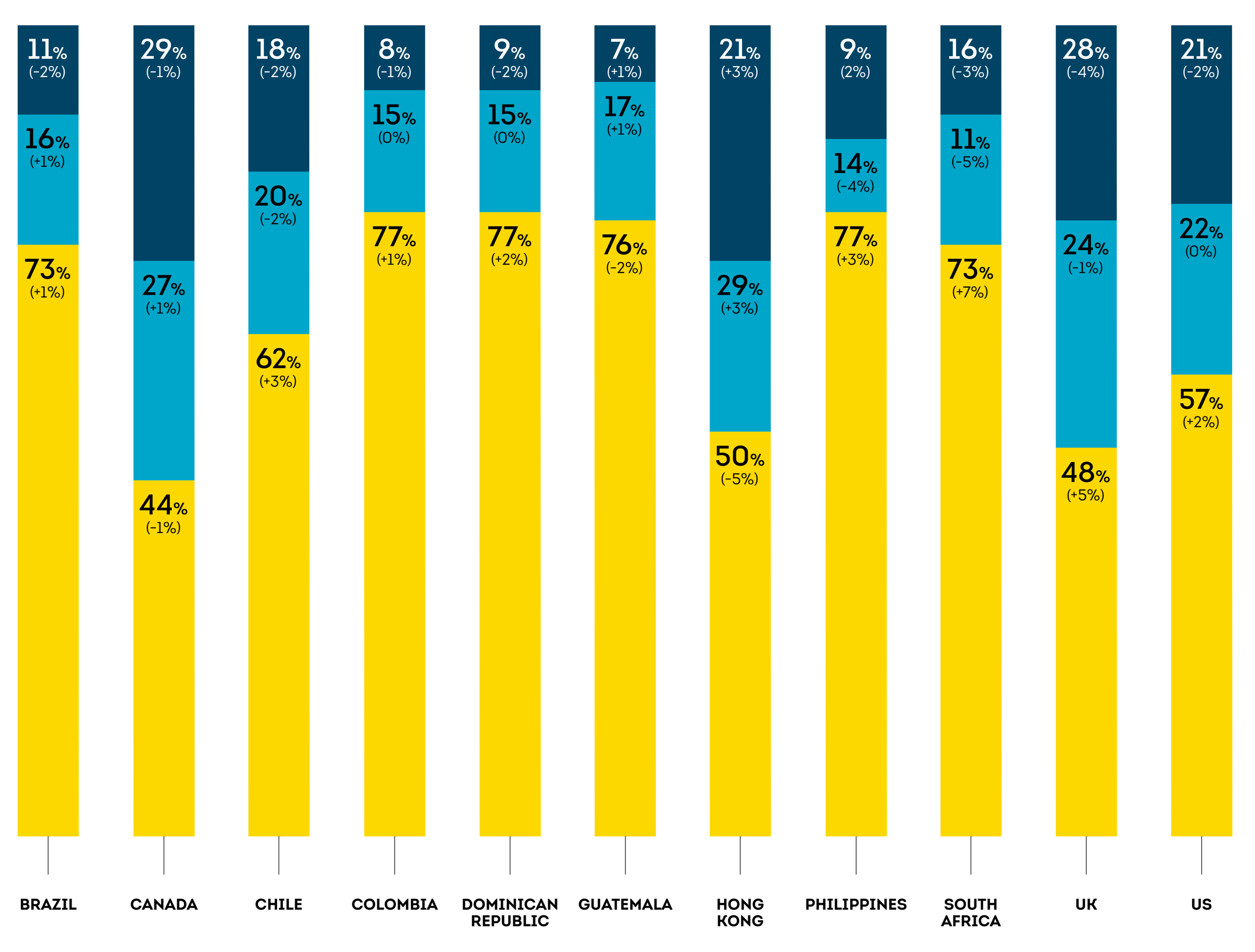
Consumer Pulse – Q3 2026

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.

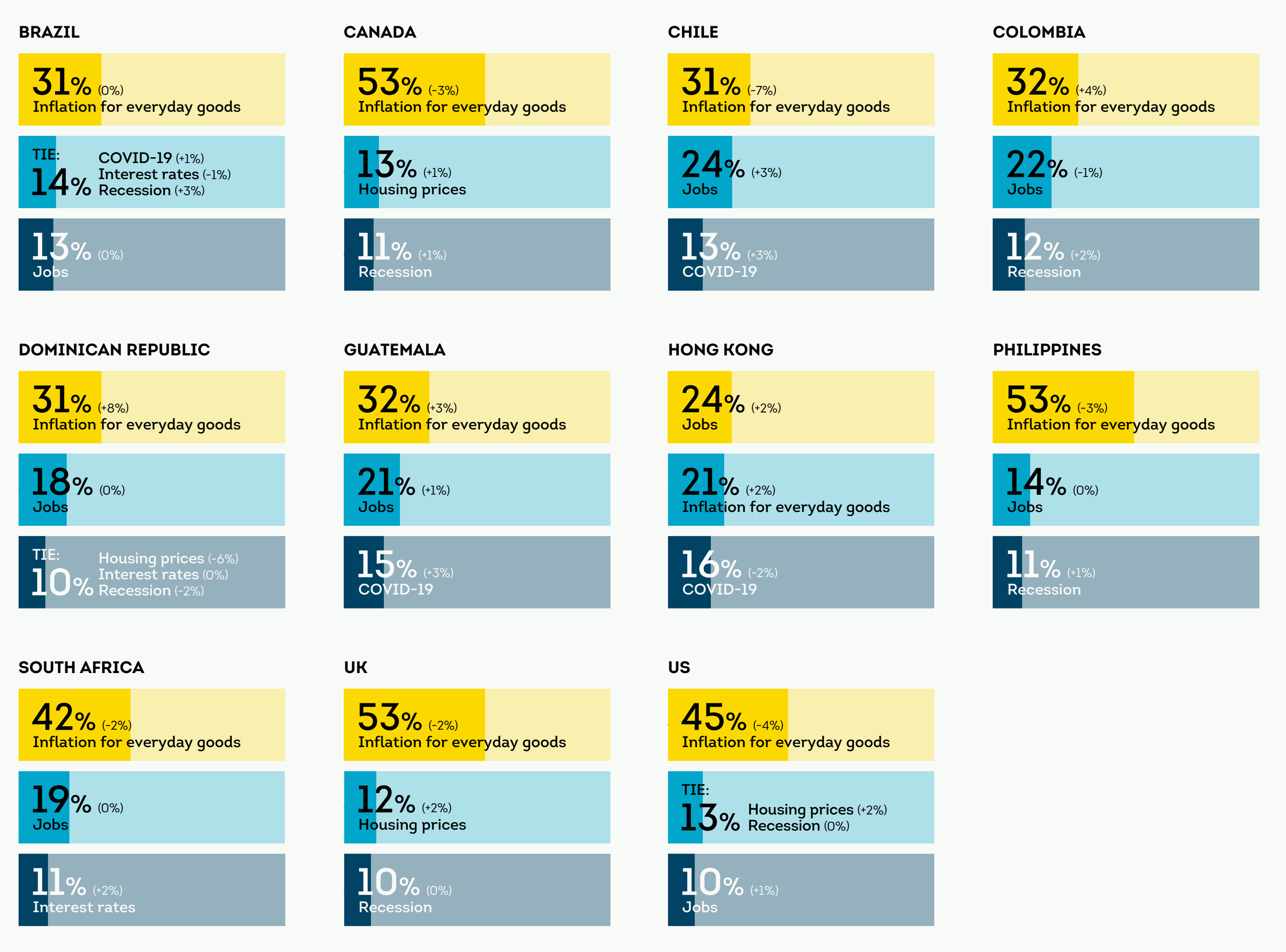
Optimism About Household Finances in the Next Year



(X%) Percentage point change from Q2 2026

Biggest Household Financial Concerns

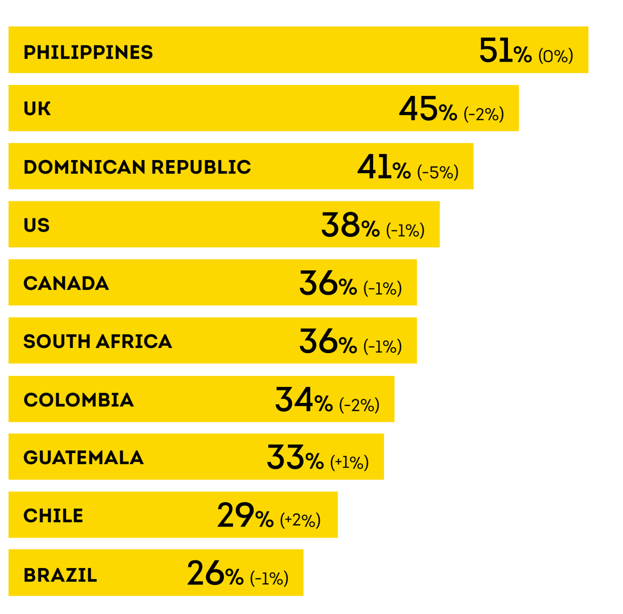
Top cited concerns in the next six months and their corresponding percentages.



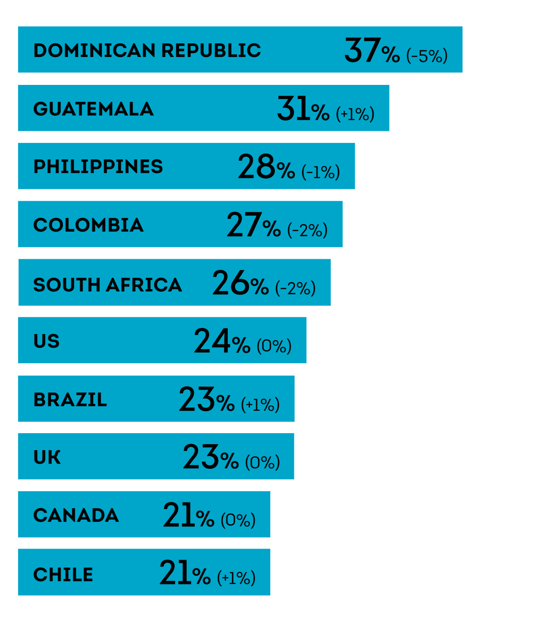
(X%) Percentage point change from Q2 2026

Expected Spending Increase in the Next Three Months

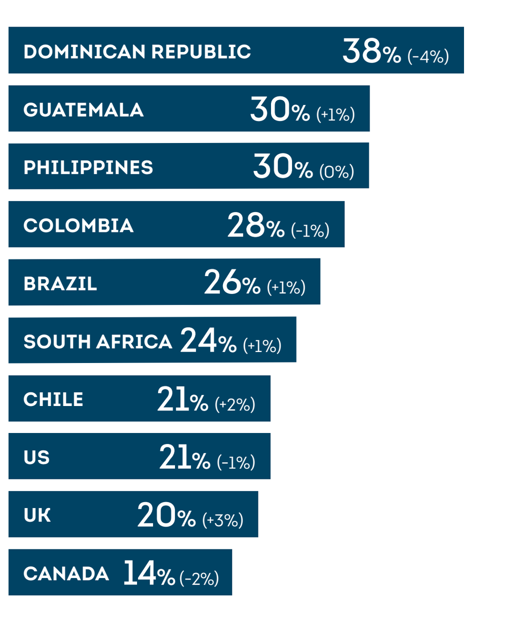
Bills and loans
(credit cards, housing, insurance, utilities)



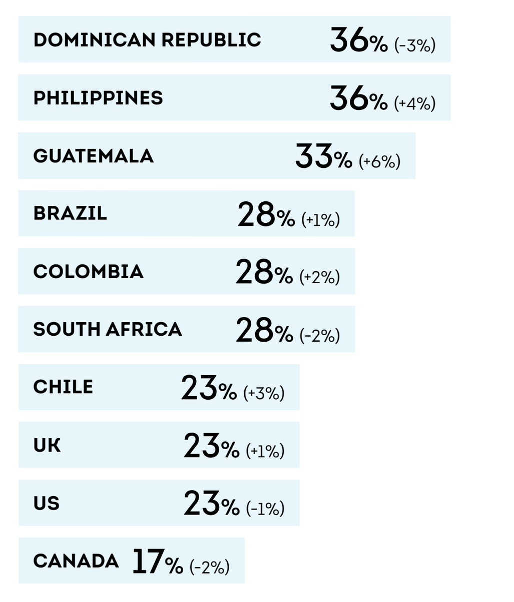
Digital services
(cable TV, internet, wireless)



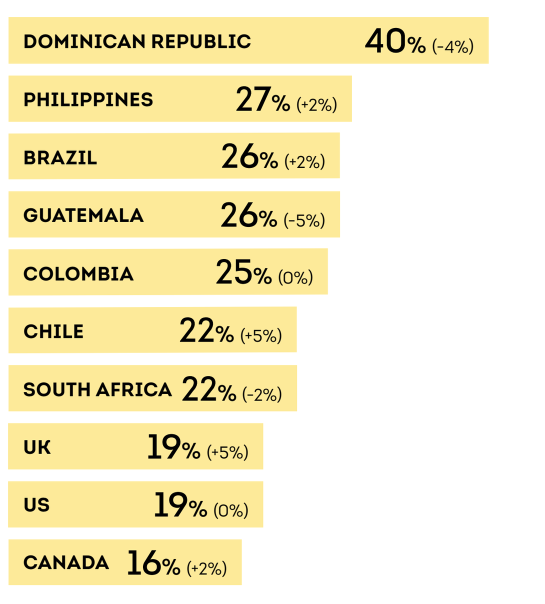
Discretionary personal spending
(dining out, entertainment, travel)



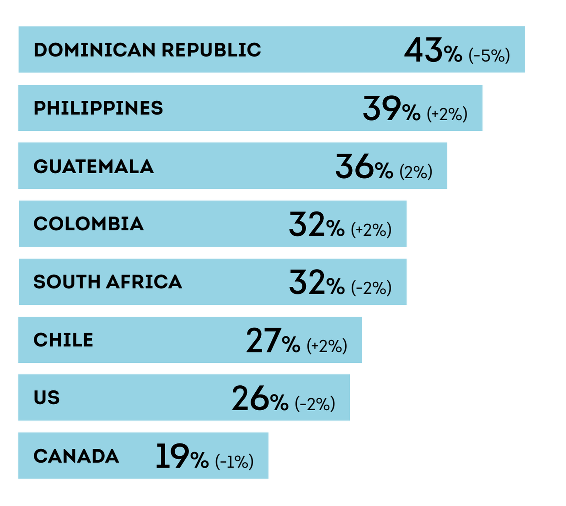
In-store or online retail shopping
(clothing, durable goods, electronics)



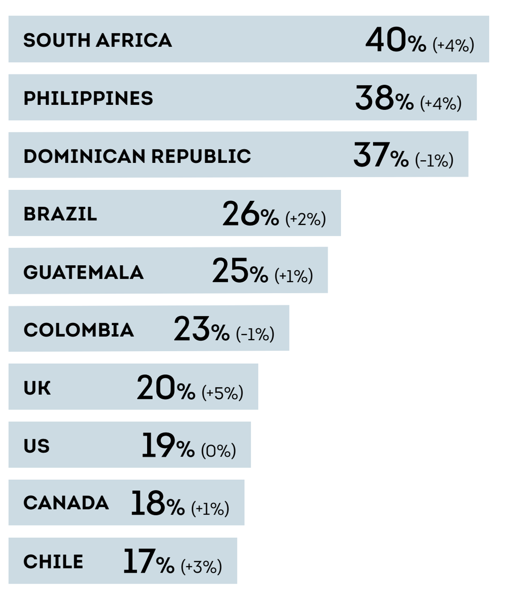
Large purchases
(appliances, cars)



Medical care and services*

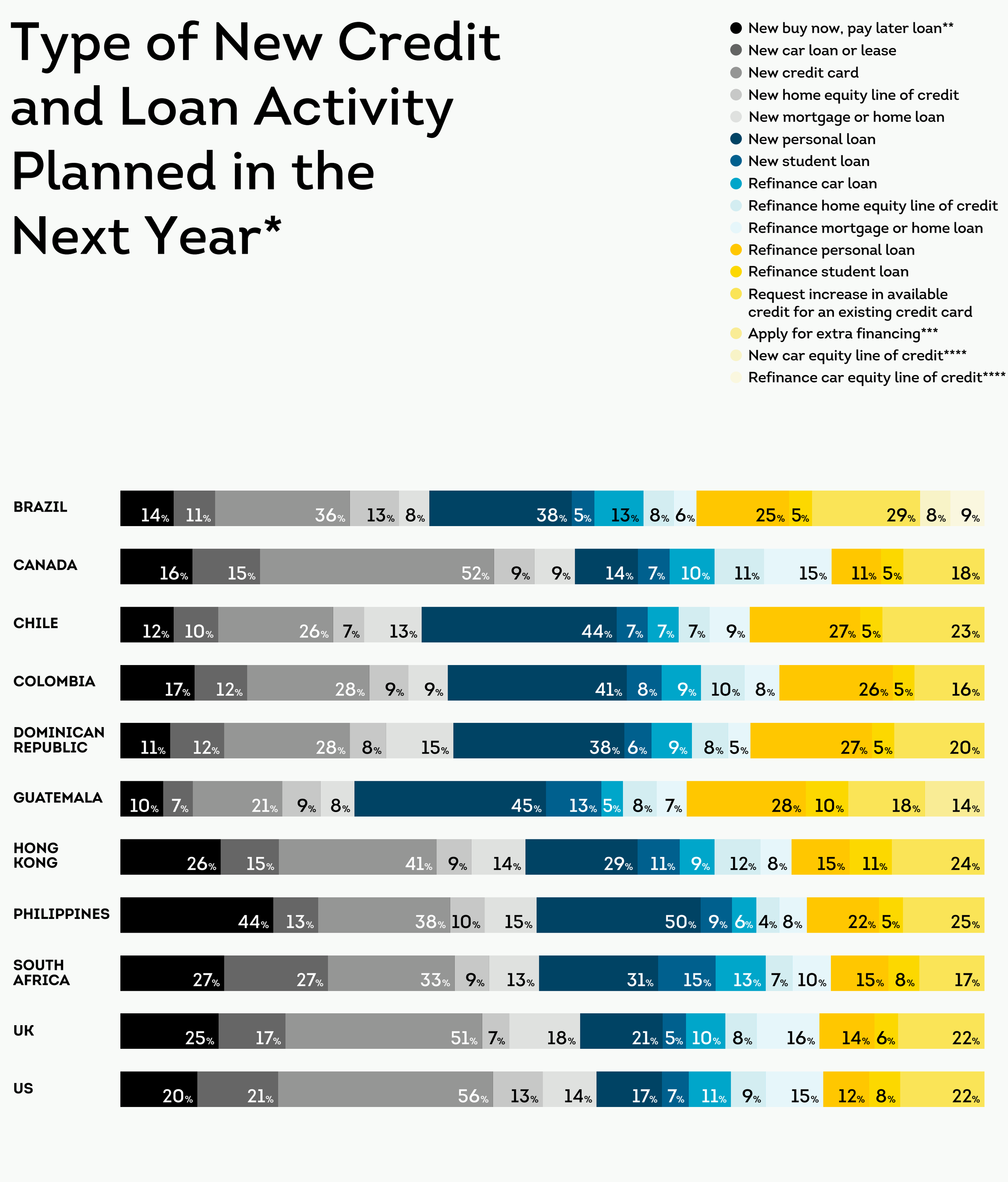


Retirement funds and investing



(X%) Percentage point change from Q2 2026
*The medical care and services answer option wasn't included for the Brazil and UK survey

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



*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
***Guatemala only answer option
****Brazil only answer options

Expect to Be Unable to Pay at Least One of Their Current Bills and Loans in Full

(X%) Percentage point change from Q2 2026

TransUnion's Consumer Pulse survey of 11,582 consumers was conducted July 15–27 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, 18–29 years old; Millennials, 30–45 years old; Gen X, 46–61 years old; and Baby Boomers, age 62 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