

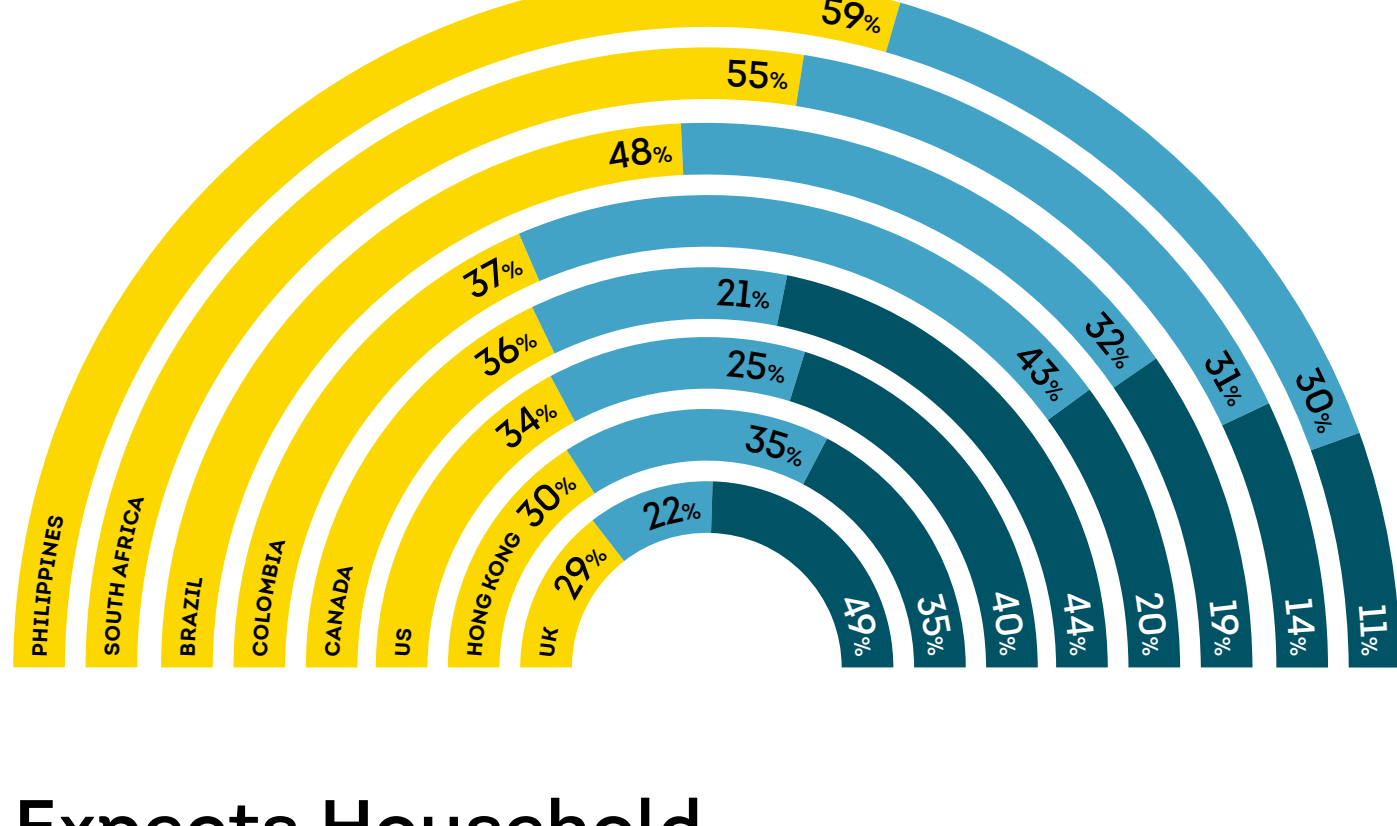
COVID-19's impact on budgets, spending and debt.

Our quarterly survey explores how personal finances have been impacted by the COVID-19 crisis, and gauges consumers' changing attitudes and behaviors based on income, debt and identity theft.

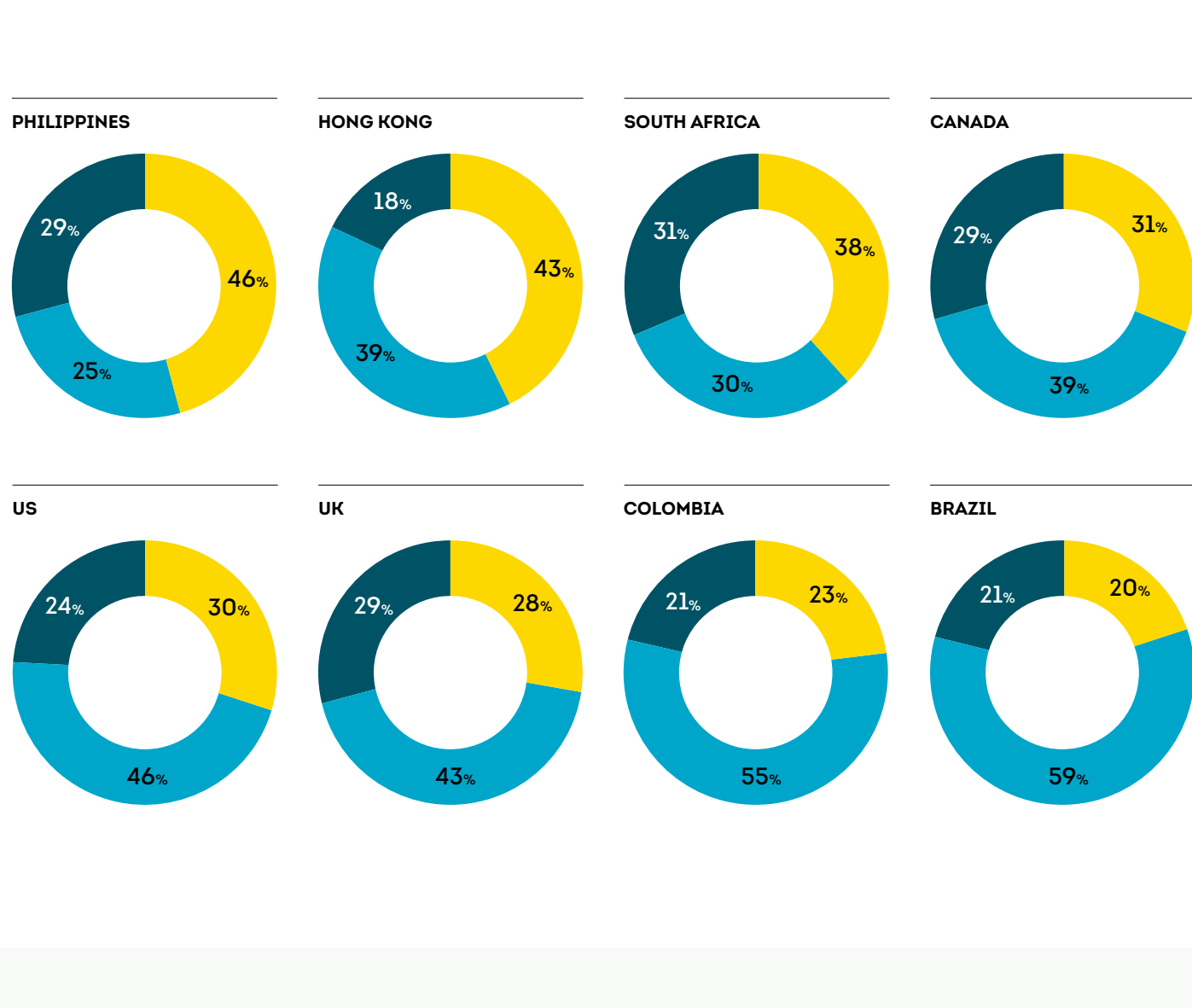
Below is a snapshot of our findings. Complete market reports are at:

transunion.com/consumer-pulse-study

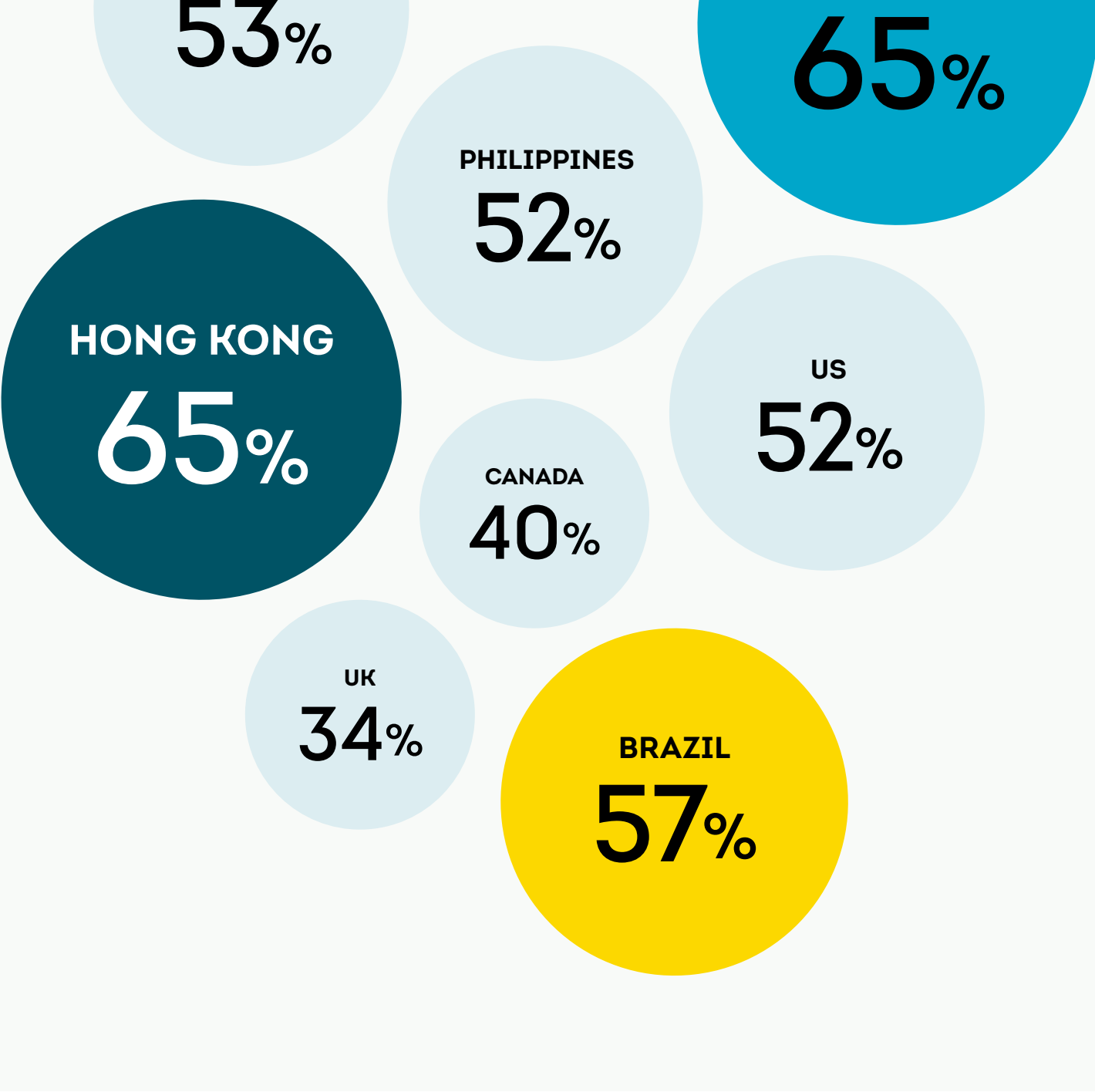
Say Household Income Decreased Due to Pandemic



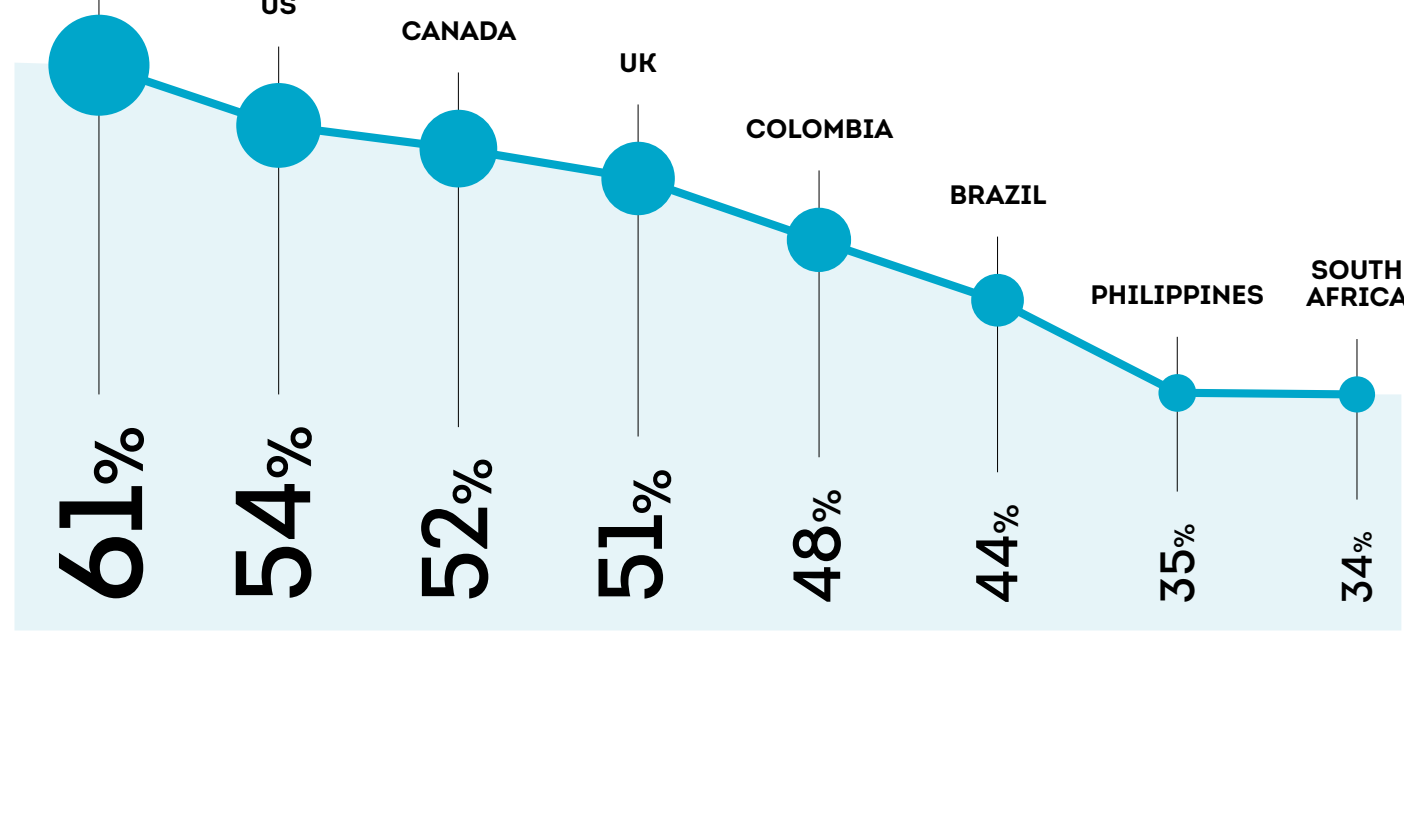
Expects Household Income to Decrease in Future due to COVID-19



Believes Access to Credit Important to Achieve Financial Goals

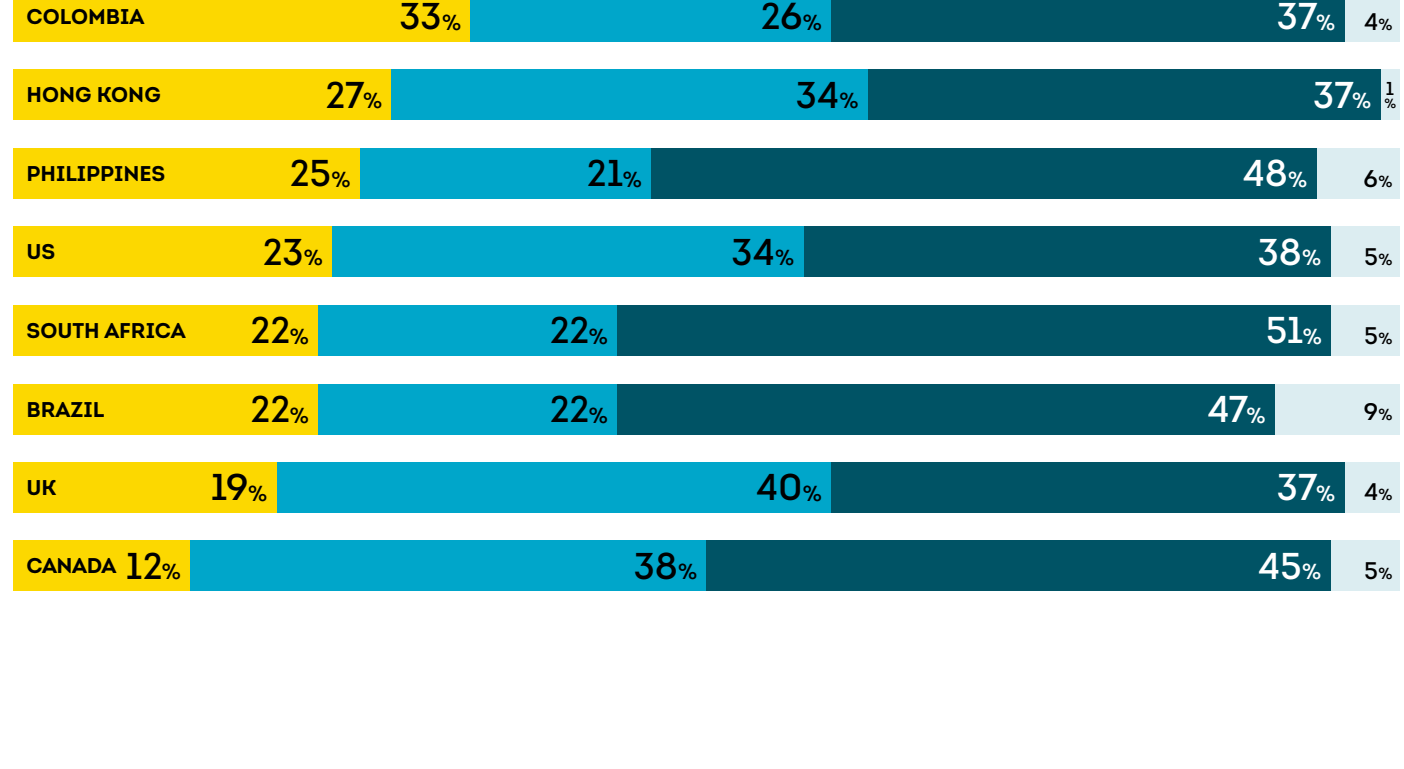


Believes Have Sufficient Access to Credit and Lending Products

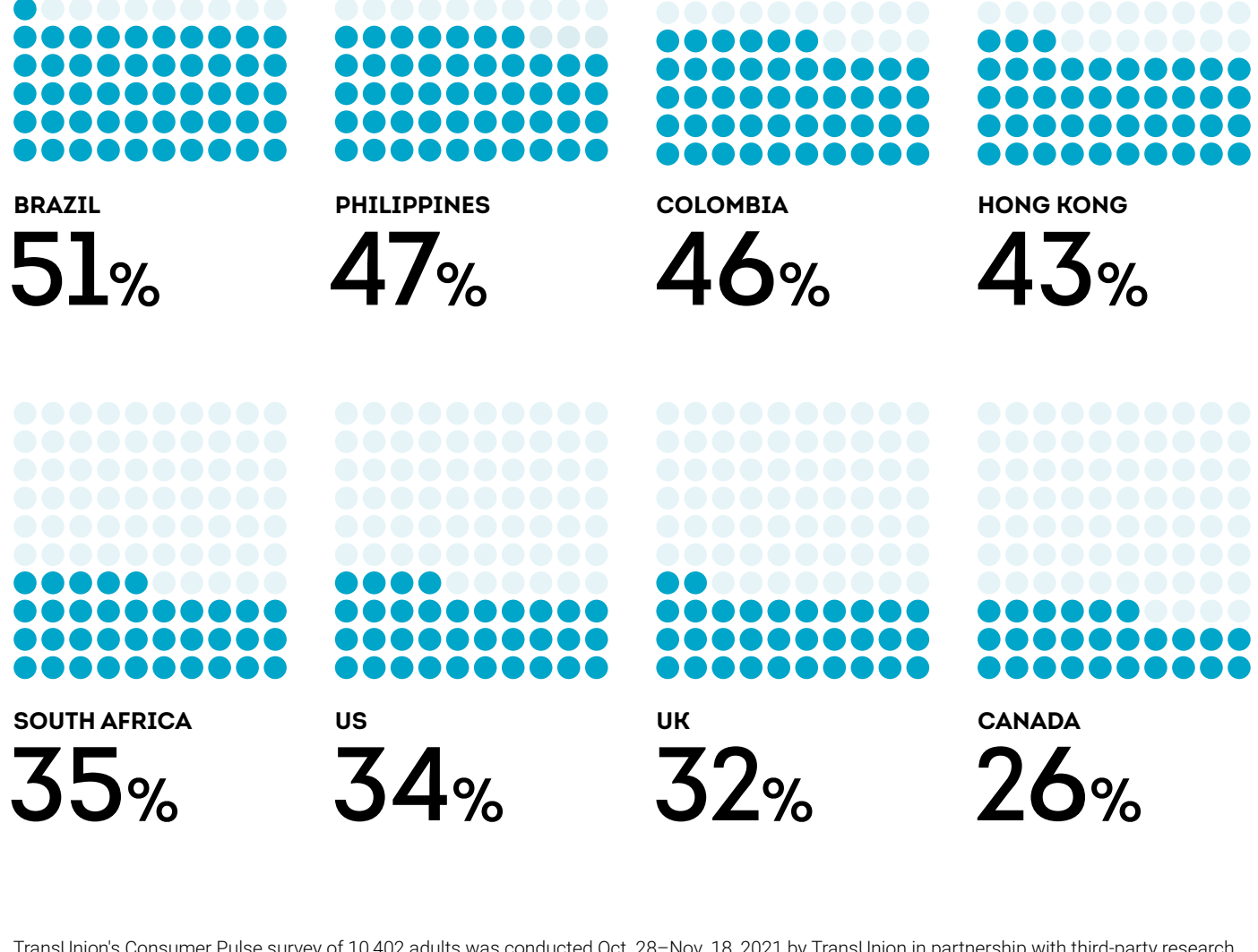


Expects Change in Discretionary Spending Over Next Three Months

The survey used eating out, entertainment and travel as examples of discretionary spending.



Expects to Transact More Online Over Next Three Months



TransUnion's Consumer Pulse survey of 10,402 adults was conducted Oct. 28–Nov. 18, 2021 by TransUnion in partnership with third-party research provider, Qualtrics® Research-Services. Adults 18 years of age and older residing in Brazil, Canada, Colombia, 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 (Colombia). 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 1995–2003; Millennials, born 1980–1994; Gen X, born 1965–1979; and Baby Boomers, born 1944–1964. These research results are unweighted and statistically significant at a 95% confidence level within ±0.96 percentage points based on a calculated error margin.

