

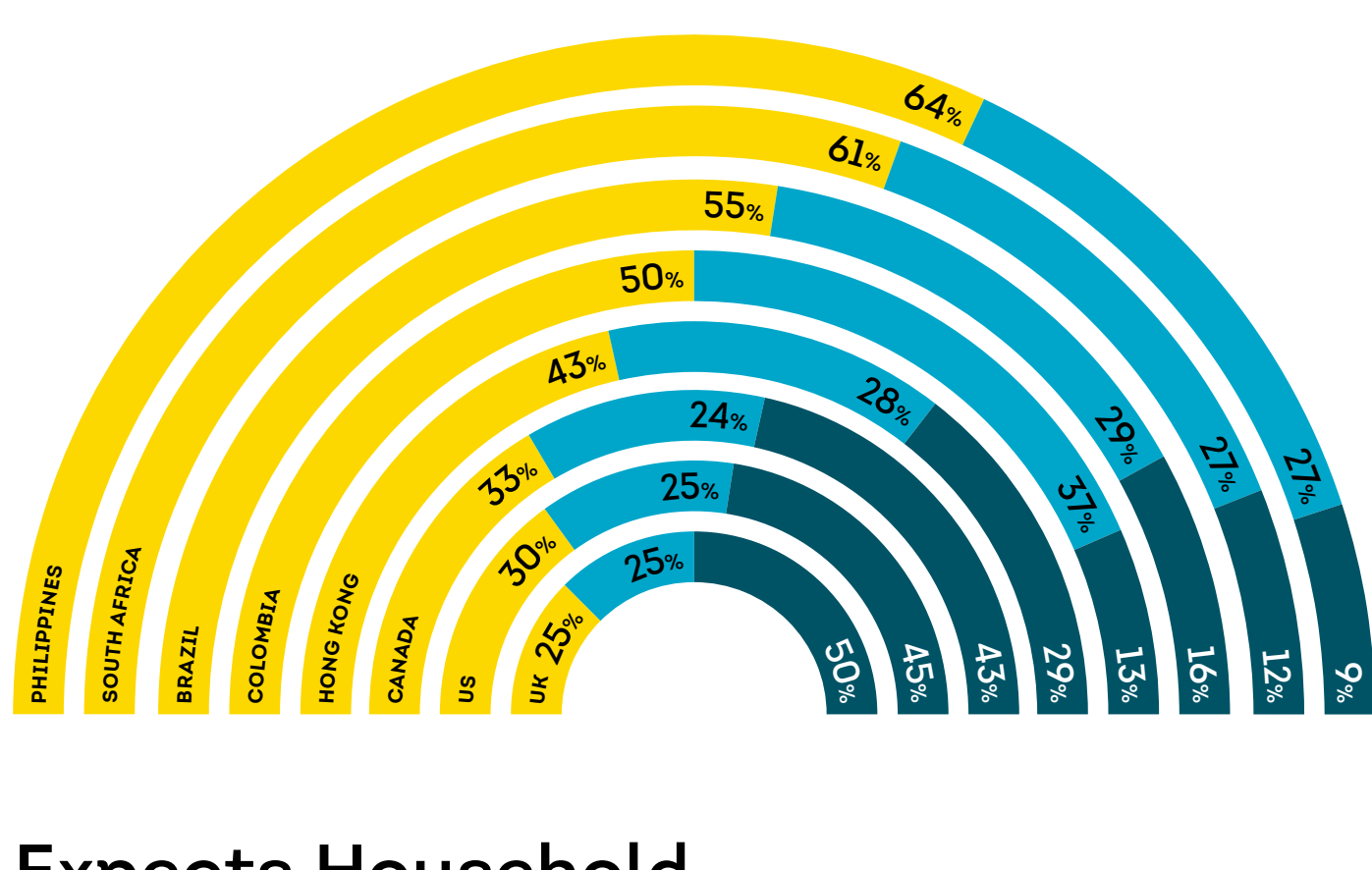
# COVID-19's impact on budgets, spending and debt.

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.

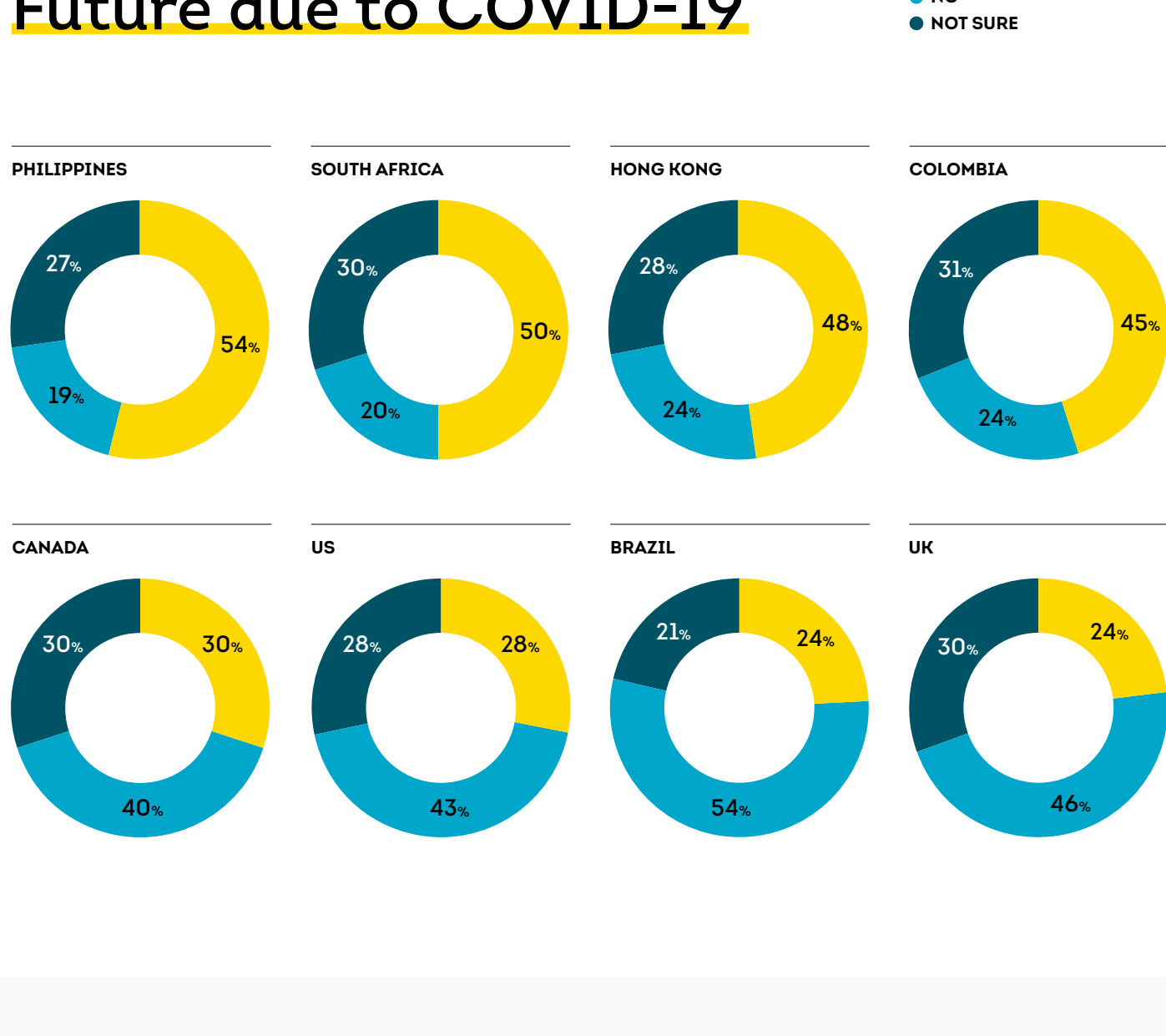
Below is a snapshot of our findings. Complete market reports are at:

[transunion.com/consumer-pulse-study](https://transunion.com/consumer-pulse-study)

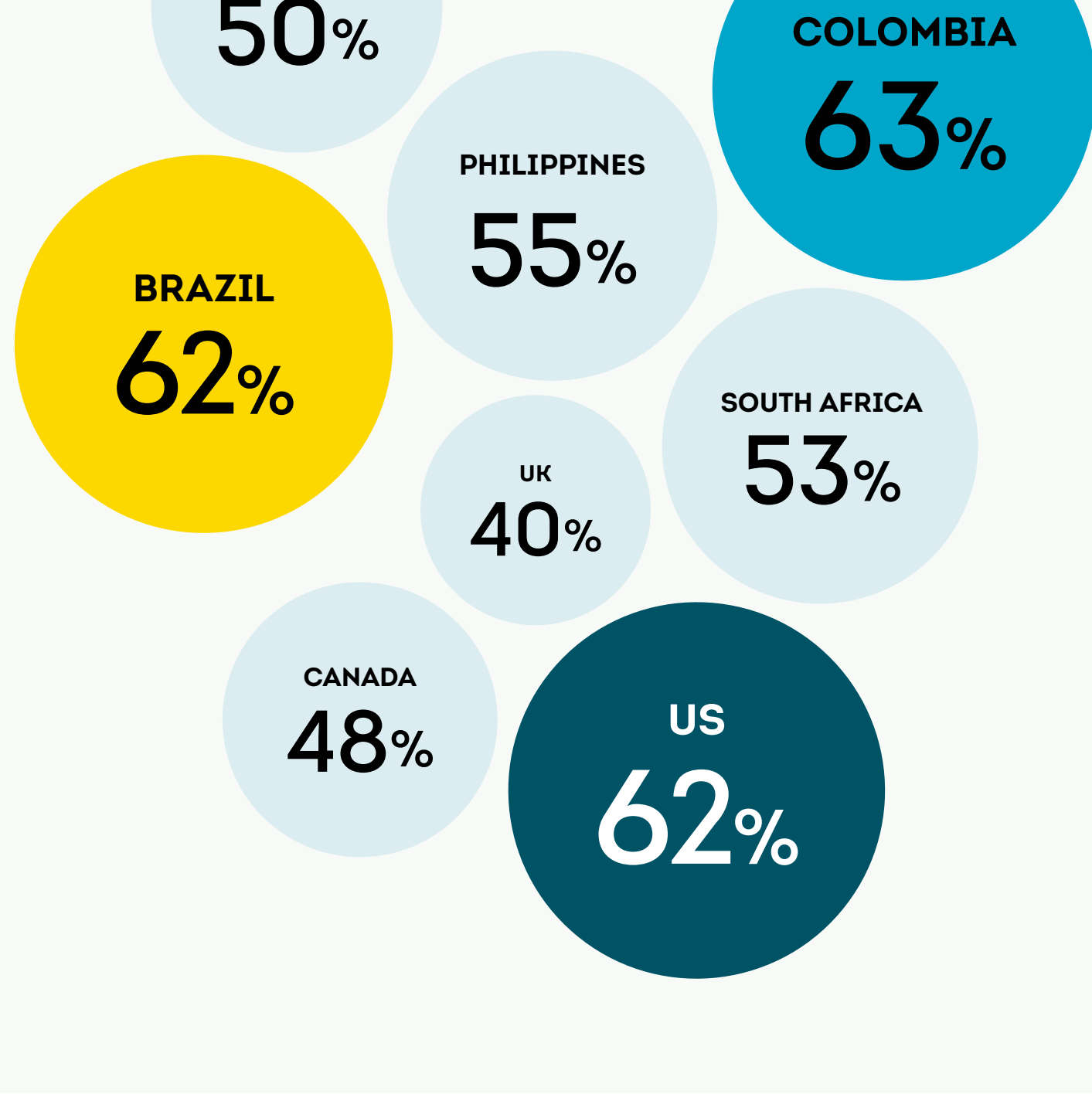
## Say Household Income Decreased Due to Pandemic



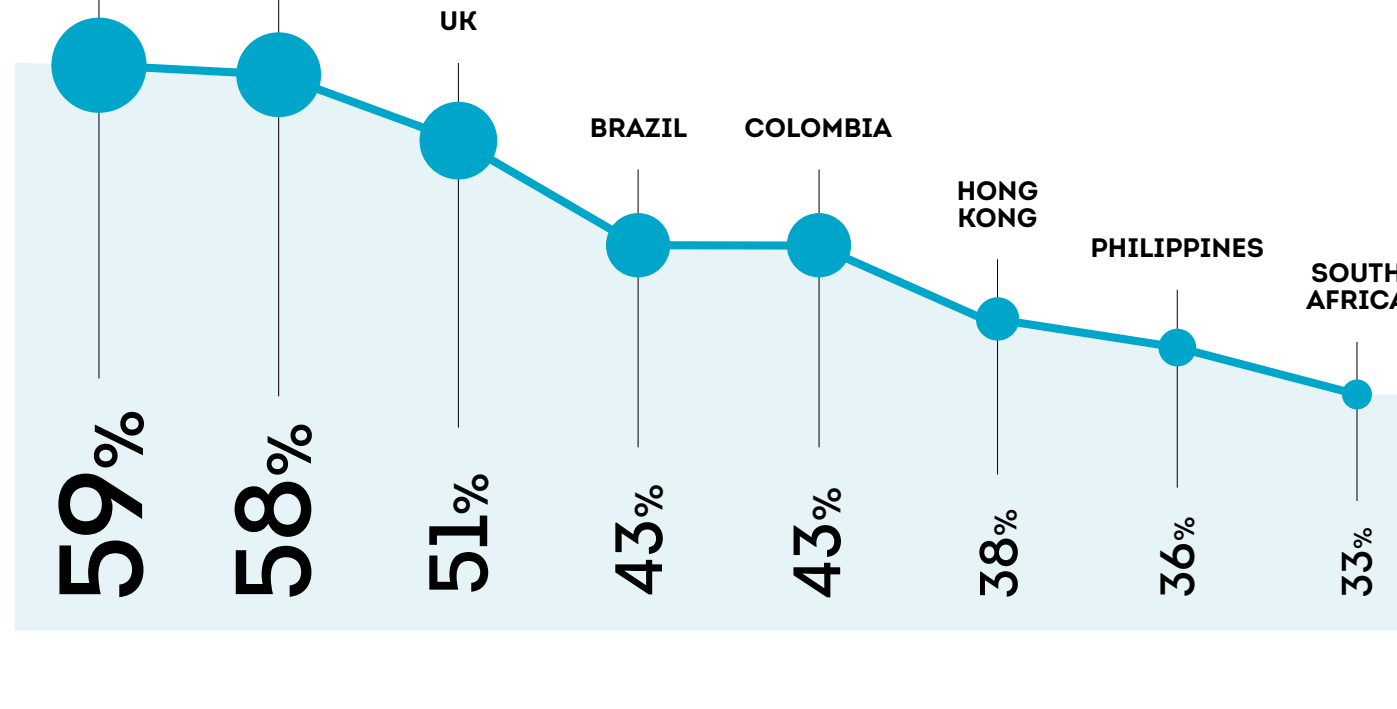
## Expects Household Income to Decrease in Future due to COVID-19



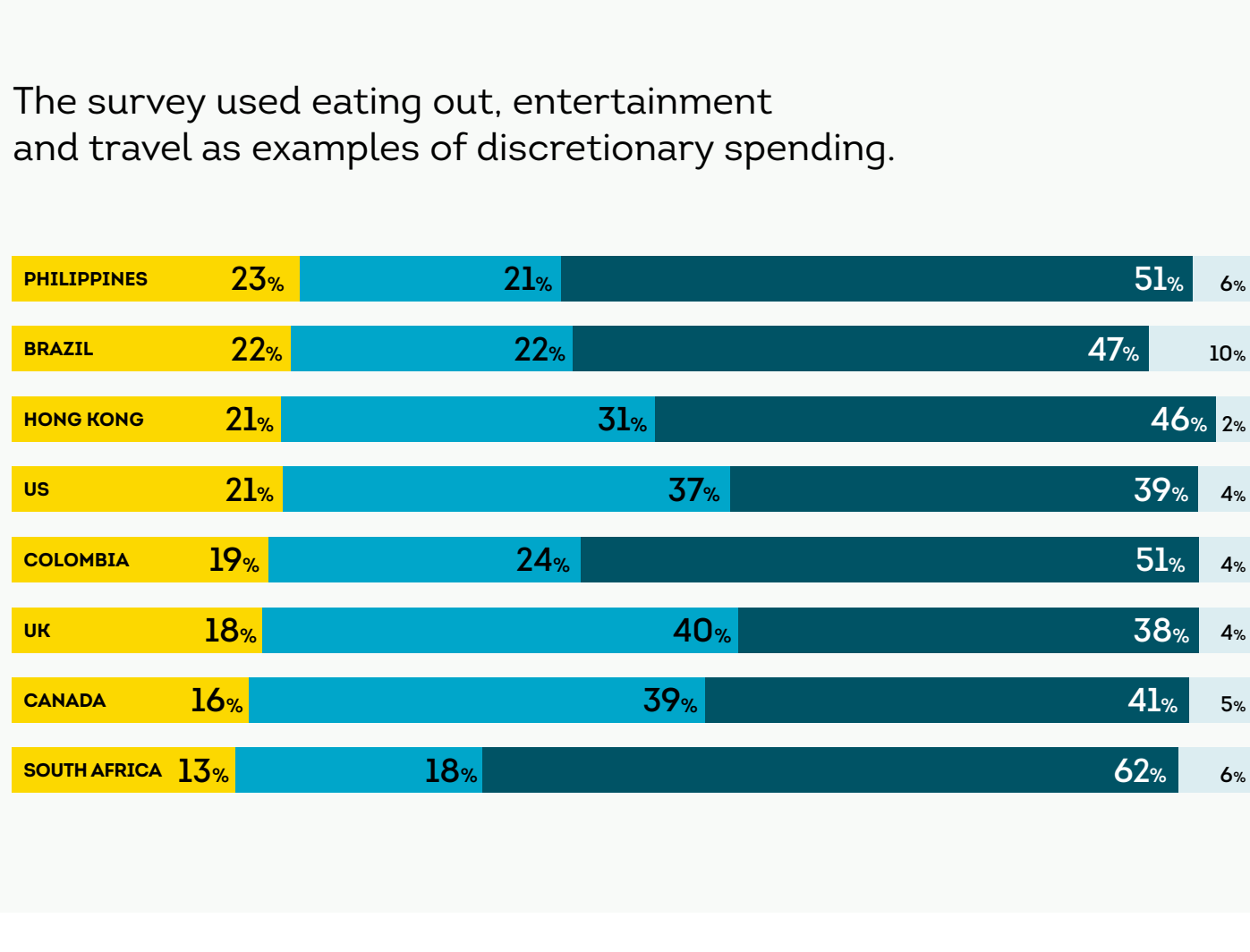
## Believes Access to Credit Important to Achieve Financial Goals



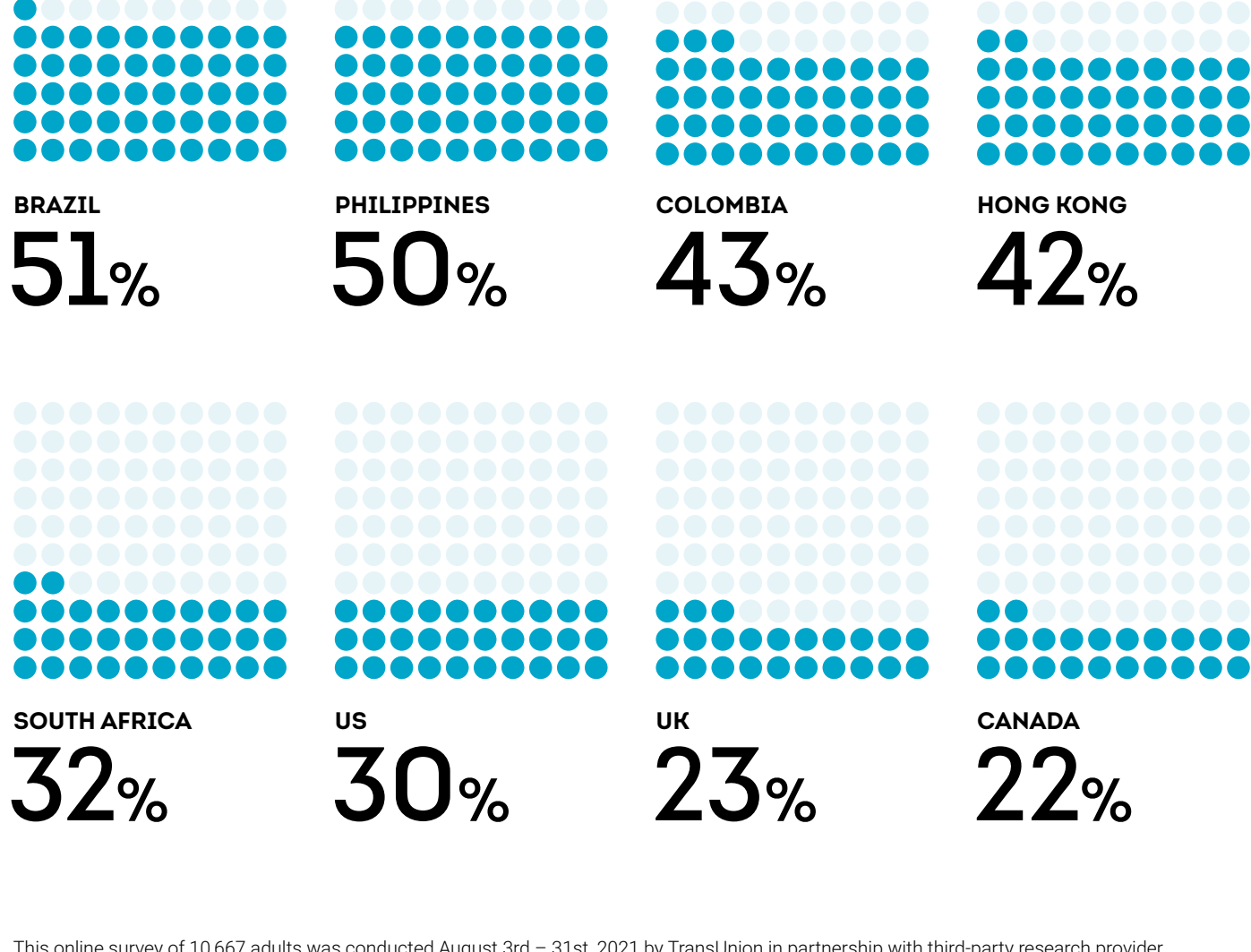
## Believes Have Sufficient Access to Credit and Lending Products



## Expects Change in Discretionary Spending Over Next Three Months



## Expects to Transact More Online Over Next Three Months



This online survey of 10,667 adults was conducted August 3rd - 31st, 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, 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). To increase representativeness across resident demographics, the survey included quotas to balance responses to the census statistics on the dimensions of age, gender, household income, race 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 ±0.95% percentage points based on a calculated error margin.

For more findings about how household budgets, spending and debt have changed over time in specific markets, visit:

[transunion.com/consumer-pulse-study](https://transunion.com/consumer-pulse-study)

