

FLORIDA CONSUMER SENTIMENT INDEX
July 29, 2025
FOR IMMEDIATE RELEASE



From:
 UF Survey Research Center
 Bureau of Economic and Business Research
 College of Liberal Arts and Sciences
 University of Florida
 P. O. Box 117145, Gainesville, Florida 32611-7145

Consumer Sentiment

Consumer sentiment among Floridians inched up in July, rising one-tenth of a point to 83.9 from a revised figure of 83.8 in June. Similarly, national consumer sentiment rose slightly by 1.1 points.

“Overall, sentiment remained essentially unchanged in July. On the positive side, spending intentions continued to rise among Floridians. However, this month’s reading also points to some underlying concerns, including a slight weakening in views about personal finances and a drop in long-term expectations for the national economy. Inflation, which had been nearing the Fed’s target, accelerated in June to 2.7%, with core inflation at 2.9%, reinforcing the Fed’s cautious stance. While retail sales remained solid despite trade policy uncertainty, inflation edging above target and elevated mortgage rates may be contributing to a more cautious outlook and dampening sentiment,” said Hector H. Sandoval, director of the Economic Analysis Program at UF’s Bureau of Economic and Business Research

Among the five components that make up the index, two increased and three declined.

Floridians’ opinions about current economic conditions were mixed in July. Views of personal financial situations now compared with a year ago edged down four-tenths of a point from 77.1 to 76.7. These views were split across demographic groups, with men, people aged 60 and older, and people with an annual income over \$50,000 reporting more favorable views. In contrast, opinions on whether now is a good time to buy a major household item, such as a refrigerator, rose 2.2 points from 77.3 to 79.5, reaching the highest level in nearly five years. These views were also mixed, with less favorable responses from people aged 60 and older and people with incomes under \$50,000.

“Spending intentions began rising sharply after the presidential election and continued into the early months of this year. A notable dip in March signaled growing caution among Floridians, likely driven by trade policy uncertainty. However, since April, spending intentions have steadily rebounded and are now back to levels seen at the start of the year. This recovery is an encouraging sign, as strong consumer spending remains a key driver of economic growth,” Sandoval said.

Floridians' expectations about future economic conditions also presented a mixed picture. Expectations of personal finances a year from now fell slightly eight-tenths of a point from 92.6 to 91.8. Expectations about U.S. economic conditions over the next year rose 2.4 points from 83.6 to 86. However, expectations for the national economy over the next five years posted the largest decline, falling 3.3 points from 88.7 to 85.4. These movements were broadly observed across demographic groups, with the exception of personal financial expectations, which improved among people with an annual income under \$50,000.

"Looking ahead, trade policy appears to be stabilizing, with agreements now in place with several major partners, including the EU. This stability could support a further rebound in spending intentions and sentiment. However, inflation remains a key risk. Even a temporary surge could shake consumer confidence. It also remains to be seen how the newly adjusted tariff levels will affect the broader economy," Sandoval said.

Conducted June 1 to July 24, the UF study reflects the responses of 204 individuals who were reached on cellphones and 248 individuals reached through an online panel, a total of 452 individuals, representing a demographic cross section of Florida.

Data are weighted based on Florida county of residence, age group, and sex to ensure representativeness of the Florida population. The population figures used for weighting (targets) are obtained from the Population Program of the Bureau of Economic and Business Research (BEBR), which produces the official population estimates for the state of Florida. Phone data quality is maintained by monitoring and reviewing interviews and prevention of duplicate records. Online data quality is maintained by enabling and reviewing Bot and Fraud detection, elimination of "short time" completes, and preventing the survey from appearing in web search results.

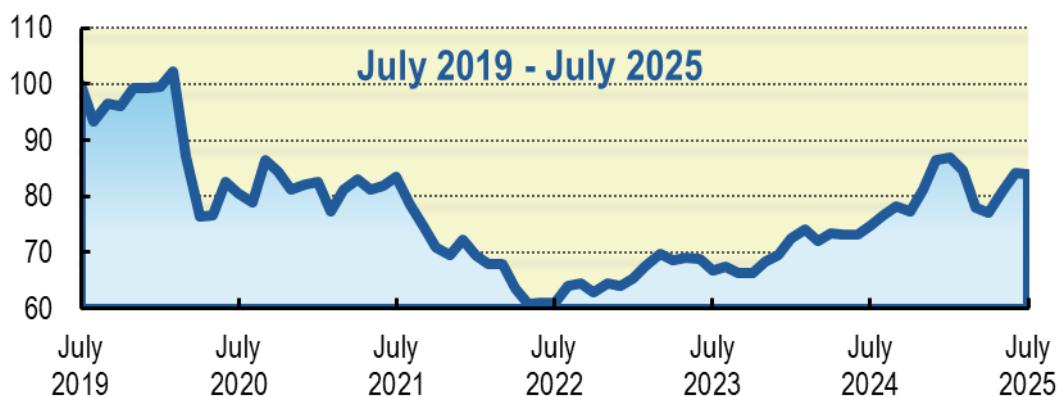
The index used by UF researchers is benchmarked to 1966, which means a value of 100 represents the same level of confidence for that year. The lowest index possible is 2, and the highest is 150.

Details of this month's survey can be found at <https://www.bebr.ufl.edu/florida-consumer-sentiment/>

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Florida Consumer Sentiment Index



Courtesy of University of Florida Bureau of Economic and Business Research

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	Jul-24	Aug-24	Sep-24	Oct-24	Nov-24	Dec-24	Jan-25	Feb-25	Mar-25	Apr-25	May-25	Jun-25	Jul-25
Consumer Sentiment Index													
FLORIDA	74.8	76.7	78.3	77.4	81.4	86.7	86.9	84.7	78.8	78.2	81.0	83.8	83.9
Men	81.1	83.5	83.4	83.8	89.1	96.3	96.1	94.9	89.4	86.1	89.4	91.4	91.0
Women	68.7	70.2	73.5	71.6	74.6	78.0	77.9	74.7	69.1	71.0	73.2	76.7	77.2
Under age 60	74.1	77.3	79.5	77.8	81.9	88.2	89.8	88.8	83.0	83.2	86.8	87.8	87.4
Aged 60 and over	76.5	76.7	76.7	76.4	80.6	83.8	79.2	74.6	71.2	70.5	71.7	75.7	77.0
Income under \$50,000	67.9	69.0	73.6	73.6	76.6	80.9	77.8	76.0	71.5	72.3	75.0	71.0	72.9
Income \$50,000 and over	79.2	80.4	80.6	80.6	85.5	90.7	92.5	89.9	83.1	81.6	84.3	88.7	89.3
Personal financial situation now compared to a year ago													
FLORIDA	60.1	59.5	58.5	57.3	61.9	61.6	62.6	68.7	67.5	68.4	72.0	77.1	76.7
Men	64.8	63.3	65.0	67.1	69.8	67.5	70.1	78.8	78.0	78.6	83.1	85.5	87.9
Women	55.5	55.8	52.2	48.5	55.0	56.3	55.4	58.8	57.8	59.1	61.8	69.2	66.2
Under age 60	63.3	62.5	60.8	55.3	61.5	65.8	68.0	73.4	71.8	72.8	78.4	83.1	79.5
Aged 60 and over	55.7	55.1	54.9	59.3	62.3	53.6	49.6	56.6	58.0	60.9	61.5	64.9	71.2
Income under \$50,000	45.2	43.1	44.1	48.8	54.3	51.3	49.5	51.5	51.3	58.4	58.2	58.6	57.0
Income \$50,000 and over	68.3	67.7	65.3	64.0	68.7	69.4	71.2	77.3	74.5	72.3	77.9	84.6	86.5
Personal financial situation expected one year from now													
FLORIDA	88.7	92.6	93.7	90.8	95.9	102.6	102.2	98.4	92.7	90.0	90.7	92.6	91.8
Men	91.1	97.8	97.4	96.8	104.0	112.2	110.3	106.7	99.8	94.3	97.0	99.1	97.7
Women	86.4	87.7	90.3	85.3	88.7	94.0	94.4	90.3	86.2	86.0	84.8	86.3	86.2
Under age 60	93.0	97.0	100.9	97.7	100.6	105.9	105.2	102.7	99.5	97.6	98.8	99.7	98.7
Aged 60 and over	82.2	86.8	83.5	80.0	87.1	95.4	93.1	86.0	80.0	78.7	77.6	78.6	78.5
Income under \$50,000	78.1	83.1	88.4	88.6	91.6	94.6	92.6	93.1	88.9	86.6	83.8	74.9	81.6
Income \$50,000 and over	93.9	97.2	96.0	92.6	99.1	107.4	107.6	101.3	95.4	92.0	94.3	99.7	96.9
Expected national economic conditions over the next year													
FLORIDA	78.4	83.7	88.1	87.4	91.1	99.4	96.5	88.5	81.6	79.8	80.8	83.6	86.0
Men	86.9	91.4	90.3	92.1	101.2	112.4	107.2	99.3	93.0	88.9	89.2	89.3	90.0
Women	70.1	76.3	86.1	83.3	82.1	87.6	86.0	77.8	71.2	71.5	73.1	78.1	82.2
Under age 60	74.8	83.4	87.7	87.8	92.2	101.2	99.0	92.2	85.8	84.8	86.7	87.0	89.2
Aged 60 and over	84.6	85.9	89.3	86.5	88.7	95.4	88.5	78.3	74.1	71.8	71.8	77.0	80.2
Income under \$50,000	75.0	79.3	85.5	83.7	86.2	94.6	86.8	80.5	76.7	75.7	77.2	72.1	79.6
Income \$50,000 and over	81.1	85.8	89.7	90.2	94.4	102.4	102.6	93.4	84.7	82.7	84.0	87.7	88.0

Expected national economic conditions over the next 5 years

FLORIDA	85.0	88.3	90.4	90.3	93.1	96.5	95.1	90.1	83.1	83.4	87.5	88.7	85.4
Men	93.2	97.2	93.8	94.0	101.0	109.6	106.7	100.8	95.5	92.4	96.7	98.1	91.5
Women	76.9	79.6	87.1	87.0	86.0	84.6	83.8	79.5	71.7	75.3	78.9	79.8	79.7
Under age 60	81.3	88.0	90.9	90.5	92.9	96.6	96.9	93.8	87.0	87.1	92.5	92.6	88.9
Aged 60 and over	91.4	89.9	89.9	90.3	93.7	95.8	90.0	80.0	76.3	78.1	79.2	80.6	78.6
Income under \$50,000	84.3	85.4	90.5	89.9	89.9	91.2	88.2	85.5	79.7	79.9	85.5	80.0	76.9
Income \$50,000 and over	85.7	89.7	91.0	91.6	95.7	99.2	98.7	93.3	86.2	86.4	89.2	91.0	88.1

Is this a good time to buy major household items?

FLORIDA	62.0	59.6	60.9	60.9	65.2	73.3	77.9	77.9	69.2	69.5	73.9	77.3	79.5
Men	69.5	67.8	70.5	68.8	69.5	79.7	86.2	88.7	80.8	76.2	81.2	84.7	87.9
Women	54.6	51.6	51.7	53.8	61.4	67.6	69.9	67.2	58.6	63.4	67.2	70.2	71.6
Under age 60	58.2	55.6	57.2	57.7	62.3	71.4	79.8	81.8	70.8	73.7	77.5	76.6	80.4
Aged 60 and over	68.7	65.9	65.8	65.8	71.0	78.6	75.0	71.9	67.6	63.0	68.4	77.4	76.6
Income under \$50,000	57.0	54.1	59.4	57.1	60.6	72.6	71.6	69.2	60.8	61.2	70.2	69.5	69.3
Income \$50,000 and over	66.9	61.5	61.1	64.6	69.9	75.2	82.5	84.0	74.7	74.7	76.2	80.4	86.7

*Revised. †Preliminary.

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Sample Size	452	Race		Gender	
		% Non-white	26	% Male	55
Average age	49	% White	74	% Female	45
Income Characteristics		Hispanic Origin		Region	
less than \$20,000:	11.7	% Yes	16	% North	20.4
\$20,000 to \$29,999:	7.8	% No	84	% Central	21.4
\$30,000 to \$49,999:	13.4			% Southeast	28.2
over \$50,000:	67.1			% Southwest	30.0

Data Collection Dates: June 1 to July 24, 2025