

From:

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Consumer Sentiment

Consumer sentiment among Floridians increased in January, rising 2.3 points to 77.2 from 74.9 in December. Similarly, national sentiment rose 3.5 points over the month.

“The increase in consumer sentiment at the start of the year reflects more optimistic views of current economic conditions among Floridians, driven primarily by improved assessments of personal finances and spending intentions. January was marked by heightened economic uncertainty as trade tensions resurfaced, with renewed U.S. tariff threats and actions involving several major trading partners, including Europe, Canada, and South Korea. The Federal Reserve held interest rates steady following earlier cuts, signaling a cautious stance amid mixed economic signals. While inflation showed signs of easing, price pressures persisted, reinforcing concerns that inflation risks have not fully receded. Taken together, these developments suggest that, despite elevated uncertainty, consumer sentiment improved, likely reflecting consumers’ growing familiarity with ongoing economic and policy uncertainty,” 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, four increased in January, while one declined.

Floridians’ opinions about current economic conditions were relatively optimistic. Views of personal financial situations now compared with a year ago increased 4.7 points, from 68.7 to 73.4, representing the largest increase among the five components this month. Similarly, opinions as to whether this is a good time to buy a big-ticket household item, such as a refrigerator or furniture, rose 4.5 points from 62 to 66.5. These positive views were shared by most Floridians, except for people with an annual income over \$50,000, who reported less favorable opinions regarding their personal financial situation.

Expectations about future economic conditions were mixed. Expectations of personal financial situations a year from now declined slightly four-tenths of a point from 89.1 to 88.7, although men reported more optimistic views. In contrast, expectations regarding U.S. economic conditions over the next year increased 2 points from 76.6 to 78.6, and expectations of U.S. economic conditions over the next five years rose slightly seven-tenths of a point, from 77.9 to 78.6. These positive views of the national economy were shared by most Floridians. However, women and people with an annual income under \$50,000 expressed more pessimistic views about the short-run

national outlook, while women, people younger than 60, and people with an annual income above \$50,000 reported more pessimistic views regarding the long-term outlook.

“The year begins on a positive note for consumer sentiment. However, it is important to note that sentiment remains about 10 points below the levels observed at the beginning of 2025. Over the past year, particularly during the first four months of 2025, sentiment declined amid policy changes and heightened economic and policy uncertainty. While January’s results suggest that rising uncertainty and increasing consumer sentiment can coexist, developments in trade policy could raise business costs going forward. In addition, with the Fed pausing further rate cuts, borrowing costs for mortgages, auto loans, and credit cards are unlikely to decline substantially in the near term. Persistent inflation also continues to place pressure on household budgets, especially for lower- and middle-income families,” said Sandoval.

“Looking ahead, consumer sentiment may recover further, but this will depend in large part on a reduction in economic and policy uncertainty, which remains an important risk to sustained improvements in confidence,” Sandoval added.

Conducted December 1 to January 29, the UF study reflects the responses of 364 individuals who were reached on cellphones 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.

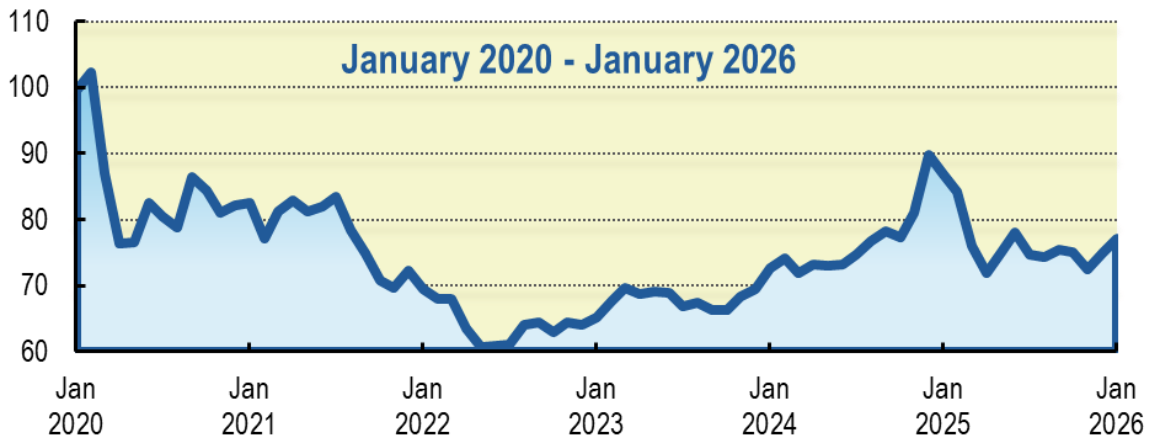
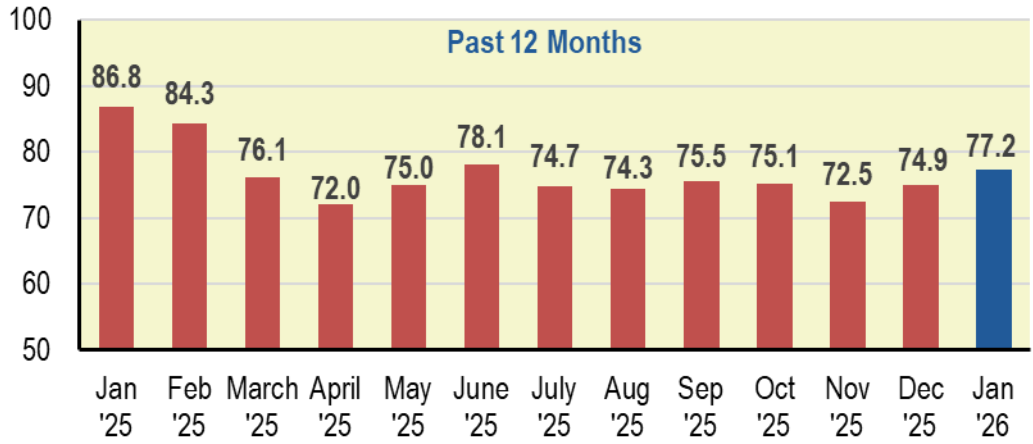
The index used by UF researchers is benchmarked to 1966, which means a value of 100 represents the same level of confidence for that year. The lowest index possible is 2, and the highest is 150.

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

FLORIDA ECONOMIC AND CONSUMER SURVEY†
February 3, 2026
Bureau of Economic and Business Research
University of Florida

	Jan-25	Feb-25	Mar-25	Apr-25	May-25	Jun-25	Jul-25	Aug-25	Sep-25	Oct-25	Nov-25	Dec-25	Jan-26
Consumer Sentiment Index													
FLORIDA	86.8	84.3	76.1	72.0	75.0	78.1	74.7	74.3	75.5	75.1	72.5	74.9	77.2
Men	92.0	89.7	82.4	77.4	80.9	82.3	80.8	84.6	84.2	81.1	75.2	80.4	86.8
Women	80.9	78.3	69.1	66.1	68.4	73.3	67.2	61.4	66.1	68.5	69.5	68.4	68.4
Under age 60	88.6	85.8	77.3	73.3	73.4	74.8	73.7	72.1	74.8	75.4	73.5	75.8	77.2
Aged 60 and over	82.7	80.5	75.5	71.7	78.1	80.7	74.4	78.0	77.0	75.3	70.9	72.8	77.6
Income under \$50,000	80.9	76.5	70.4	72.3	74.6	67.1	66.0	69.1	71.4	69.8	61.5	60.8	62.0
Income \$50,000 and over	90.2	89.7	80.2	72.5	76.6	81.0	75.7	76.2	77.2	76.5	77.0	83.4	82.9
Personal financial situation now compared to a year ago													
FLORIDA	60.9	69.3	68.4	67.7	72.8	76.8	73.7	71.5	71.4	70.4	64.8	68.7	73.4
Men	61.4	72.4	72.0	73.8	78.9	80.5	83.1	82.2	84.0	80.3	70.1	78.5	84.5
Women	60.4	65.9	64.5	61.0	66.0	72.7	62.2	58.4	57.7	59.3	58.8	57.3	63.3
Under age 60	68.7	75.0	71.1	70.3	73.7	76.7	75.7	72.9	72.9	70.4	65.4	74.2	77.5
Aged 60 and over	47.8	57.1	62.6	65.2	72.9	74.8	70.5	72.4	70.2	71.4	66.4	63.2	69.9
Income under \$50,000	50.4	50.9	52.9	63.9	66.4	65.8	65.0	60.0	53.9	51.7	45.5	41.6	51.8
Income \$50,000 and over	67.5	79.3	76.2	68.2	75.8	80.0	75.1	78.8	79.9	77.9	76.4	85.8	82.7
Personal financial situation expected one year from now													
FLORIDA	109.3	104.0	88.9	80.9	85.2	89.2	83.0	82.1	84.9	85.9	85.9	89.1	88.7
Men	115.0	109.9	94.8	85.4	92.9	97.3	92.3	94.9	94.2	93.3	91.4	96.0	99.7
Women	102.6	97.5	82.4	76.0	76.6	80.2	71.7	66.3	74.7	77.6	79.7	81.0	78.6
Under age 60	112.1	108.2	94.7	85.3	88.6	93.9	91.2	91.8	91.7	91.7	94.7	99.4	99.1
Aged 60 and over	102.6	93.7	81.7	77.9	82.9	81.3	71.4	69.9	74.3	77.2	74.6	76.9	76.6
Income under \$50,000	102.4	98.3	83.2	82.9	84.6	72.7	72.3	76.1	85.0	86.4	77.4	82.2	74.6
Income \$50,000 and over	113.3	108.7	93.1	79.7	86.5	95.9	86.0	83.9	85.1	86.4	91.1	95.7	95.2
Expected national economic conditions over the next year													
FLORIDA	95.8	88.0	78.6	70.2	69.7	74.0	73.5	76.1	79.3	79.3	75.5	76.6	78.6
Men	105.7	95.4	85.1	76.8	75.6	76.0	74.9	87.3	86.9	81.8	74.6	79.5	88.2
Women	84.1	79.8	71.5	63.0	63.1	71.9	71.7	62.3	70.9	76.7	76.5	73.1	69.9
Under age 60	96.1	88.4	79.7	70.3	66.4	68.1	69.8	69.7	77.0	80.0	74.0	72.4	74.5
Aged 60 and over	91.9	85.1	79.1	70.9	75.1	81.3	77.3	84.9	82.7	78.1	74.6	79.5	83.1
Income under \$50,000	86.5	83.9	77.4	71.6	70.1	62.1	66.9	74.0	79.5	76.8	64.5	62.0	60.1
Income \$50,000 and over	101.1	91.5	79.7	70.6	72.3	77.3	72.1	75.3	78.0	79.4	79.7	83.2	84.1

Expected national economic conditions over the next 5 years

FLORIDA	95.0	89.4	81.1	76.8	80.1	81.5	73.5	75.5	77.6	75.8	74.0	77.9	78.6
Men	102.8	94.1	89.2	84.2	88.3	87.2	77.1	87.6	87.3	81.8	76.5	82.0	87.5
Women	85.8	84.2	72.2	68.5	70.7	75.2	69.1	60.6	66.8	69.3	71.3	73.1	70.4
Under age 60	92.2	87.6	80.8	74.3	75.8	78.0	71.6	70.8	74.1	74.1	72.2	74.6	72.2
Aged 60 and over	97.6	90.3	83.9	81.2	85.5	84.4	74.2	83.5	83.2	78.4	75.9	81.3	86.8
Income under \$50,000	91.6	85.7	81.3	84.0	84.8	72.0	66.0	75.2	79.8	75.2	68.0	71.1	71.1
Income \$50,000 and over	96.0	92.6	83.5	75.1	79.2	82.7	71.9	74.5	76.2	73.8	73.2	83.0	81.3

Is this a good time to buy major household items?

FLORIDA	73.2	70.8	63.3	64.5	67.3	68.7	69.7	66.0	64.5	64.2	62.4	62.0	66.5
Men	74.8	76.9	70.9	66.7	69.0	70.4	76.6	71.3	68.5	68.1	63.3	66.0	74.0
Women	71.4	64.0	55.0	62.0	65.4	66.9	61.4	59.5	60.2	59.9	61.4	57.3	59.7
Under age 60	74.1	69.7	60.3	66.1	62.4	57.5	60.3	55.2	57.9	60.8	61.1	58.3	63.0
Aged 60 and over	73.5	76.2	70.2	63.4	74.0	81.5	78.4	79.5	74.6	71.2	63.1	62.9	71.4
Income under \$50,000	73.8	63.6	57.1	59.3	67.0	62.9	59.7	60.5	58.9	58.8	52.1	47.2	52.4
Income \$50,000 and over	73.0	76.5	68.7	69.2	68.9	69.2	73.1	68.3	66.7	65.2	64.5	69.3	71.2

*Revised. †Preliminary.

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Sample Size	364	Race		Gender	
		% Non-white	22	% Male	61
Average age	53	% White	78	% Female	39
Income Characteristics		Hispanic Origin		Region	
less than \$20,000:	6.3	% Yes	16	% North	27.0
\$20,000 to \$29,999:	8.5	% No	84	% Central	21.7
\$30,000 to \$49,999:	12.1			% Southeast	20.9
over \$50,000:	73.1			% Southwest	30.4

Data Collection Dates: December 1, 2025 to January 29, 2026