

FLORIDA CONSUMER SENTIMENT INDEX
March 3, 2026
FOR IMMEDIATE RELEASE



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

Consumer Sentiment

Consumer sentiment among Floridians increased for the third consecutive month in February, rising 2.4 points to 79.3 from a revised figure of 76.9 in January. National consumer sentiment rose slightly this month.

“February marks the third consecutive month of improvement in consumer sentiment. While both current conditions and future expectations strengthened, the increase was driven primarily by more optimistic views regarding the national economic outlook over the next year. These positive expectations align with recent economic developments, including easing inflation and a stabilizing unemployment rate, which could allow for further interest rate cuts in the near term following the pause at the end of January. At the same time, although trade policy remains unpredictable after the Supreme Court’s tariff ruling and the immediate announcement of a new 15% global tax on imports, consumer confidence appears relatively resilient to these developments,” said Hector H. Sandoval, director of the Economic Analysis Program at UF’s Bureau of Economic and Business Research.

All five components of the index improved this month.

Floridians’ views on current economic conditions strengthened further in February. Perceptions of personal financial situations now compared with a year ago rose 2.1 points, from 73 to 75.1. Similarly, opinions on whether now is a good time to buy a big-ticket household item, such as a refrigerator or furniture, increased 2.8 points from 66.2 to 69. These more positive views were broadly shared across sociodemographic groups, except for people with an annual income under \$50,000, who reported more pessimistic assessments of their personal financial situation.

Expectations about future economic conditions also improved. Expectations of personal finances a year from now increased 1.3 points from 88.6 to 89.9. Expectations regarding U.S. economic conditions over the next year surged 4.1 points from 78.4 to 82.5, representing the largest gain among the five components this month. Similarly, views on U.S. economic conditions over the next five years rose 1.8 points, from 78.4 to 80.2. These optimistic expectations were broadly shared across sociodemographic groups, with the exception of people with an annual income under \$50,000, who reported more negative views regarding their personal financial situation and the longer-term national outlook.

“It is important to note that, despite the recent improvement in overall consumer sentiment, confidence among individuals with annual incomes under \$50,000 declined across three of the five components this month. Moreover, compared with a year ago, sentiment among this group has fallen by more than 15 points, the largest decline among sociodemographic groups. Persistent inflation and higher borrowing costs are more likely to affect lower-income households, while higher-income households may benefit from rising asset prices in housing and financial markets. This divergence may be contributing to the widening gap in sentiment across income groups. Importantly, a further widening of this gap could signal reduced spending among lower-income households, which could translate into slower economic growth,” said Sandoval.

“Looking ahead, geopolitical tensions in the Middle East, including ongoing military operations involving Iran, could create temporary volatility, particularly in energy markets. While the direct economic impact on Florida remains uncertain, sustained disruptions could affect fuel prices and broader inflation dynamics. Monitoring these developments will be important to assess whether the recent upward trend in consumer sentiment can be maintained in the months ahead,” Sandoval added.

Conducted January 1 to February 26, the UF study reflects the responses of 372 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.

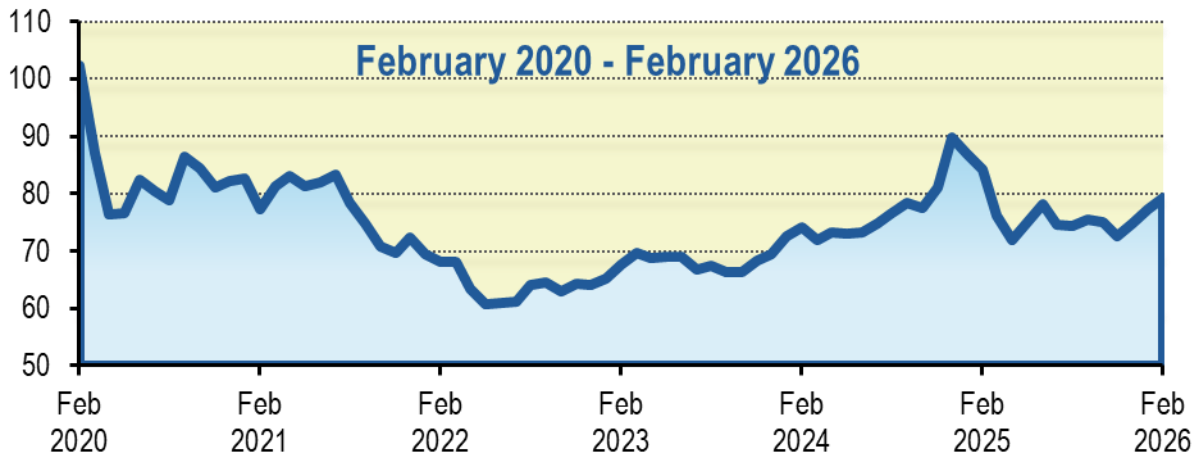
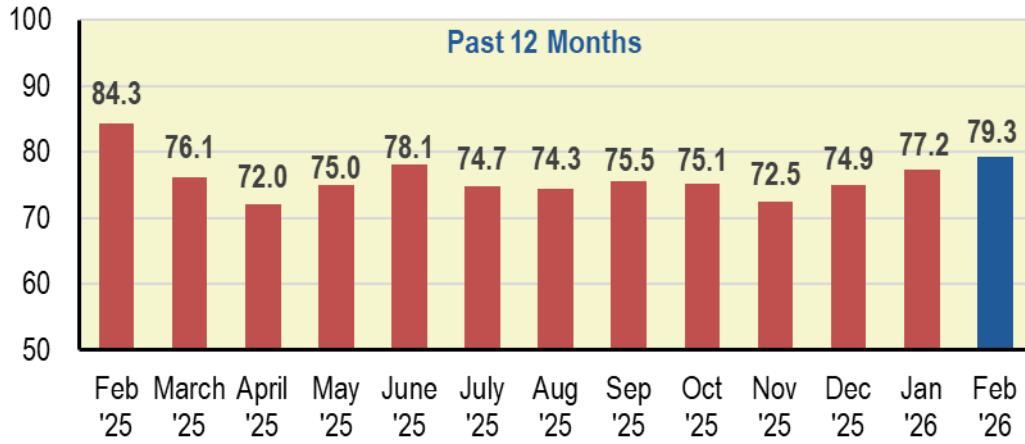
The index used by UF researchers is benchmarked to 1966, which means a value of 100 represents the same level of confidence for that year. The lowest index possible is 2, and the highest is 150.

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†
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	Feb-25	Mar-25	Apr-25	May-25	Jun-25	Jul-25	Aug-25	Sep-25	Oct-25	Nov-25	Dec-25	Jan-26	Feb-26
Consumer Sentiment Index													
FLORIDA	84.3	76.1	72.0	75.0	78.1	74.7	74.3	75.5	75.1	72.5	74.9	76.9	79.3
Men	89.7	82.4	77.4	80.9	82.3	80.8	84.6	84.2	81.1	75.2	80.4	86.8	88.3
Women	78.3	69.1	66.1	68.4	73.3	67.2	61.4	66.1	68.5	69.5	68.4	67.9	71.2
Under age 60	85.8	77.3	73.3	73.4	74.8	73.7	72.1	74.8	75.4	73.5	75.8	77.3	79.0
Aged 60 and over	80.5	75.5	71.7	78.1	80.7	74.4	78.0	77.0	75.3	70.9	72.8	76.9	80.6
Income under \$50,000	76.5	70.4	72.3	74.6	67.1	66.0	69.1	71.4	69.8	61.5	60.8	61.8	61.0
Income \$50,000 and over	89.7	80.2	72.5	76.6	81.0	75.7	76.2	77.2	76.5	77.0	83.4	82.8	85.0
Personal financial situation now compared to a year ago													
FLORIDA	69.3	68.4	67.7	72.8	76.8	73.7	71.5	71.4	70.4	64.8	68.7	73.0	75.1
Men	72.4	72.0	73.8	78.9	80.5	83.1	82.2	84.0	80.3	70.1	78.5	84.5	86.5
Women	65.9	64.5	61.0	66.0	72.7	62.2	58.4	57.7	59.3	58.8	57.3	62.5	65.0
Under age 60	75.0	71.1	70.3	73.7	76.7	75.7	72.9	72.9	70.4	65.4	74.2	77.6	79.3
Aged 60 and over	57.1	62.6	65.2	72.9	74.8	70.5	72.4	70.2	71.4	66.4	63.2	69.0	71.2
Income under \$50,000	50.9	52.9	63.9	66.4	65.8	65.0	60.0	53.9	51.7	45.5	41.6	51.2	48.1
Income \$50,000 and over	79.3	76.2	68.2	75.8	80.0	75.1	78.8	79.9	77.9	76.4	85.8	82.3	84.5
Personal financial situation expected one year from now													
FLORIDA	104.0	88.9	80.9	85.2	89.2	83.0	82.1	84.9	85.9	85.9	89.1	88.6	89.9
Men	109.9	94.8	85.4	92.9	97.3	92.3	94.9	94.2	93.3	91.4	96.0	99.7	101.1
Women	97.5	82.4	76.0	76.6	80.2	71.7	66.3	74.7	77.6	79.7	81.0	78.5	79.8
Under age 60	108.2	94.7	85.3	88.6	93.9	91.2	91.8	91.7	91.7	94.7	99.4	99.1	99.2
Aged 60 and over	93.7	81.7	77.9	82.9	81.3	71.4	69.9	74.3	77.2	74.6	76.9	76.7	80.0
Income under \$50,000	98.3	83.2	82.9	84.6	72.7	72.3	76.1	85.0	86.4	77.4	82.2	74.6	70.0
Income \$50,000 and over	108.7	93.1	79.7	86.5	95.9	86.0	83.9	85.1	86.4	91.1	95.7	95.2	97.1
Expected national economic conditions over the next year													
FLORIDA	88.0	78.6	70.2	69.7	74.0	73.5	76.1	79.3	79.3	75.5	76.6	78.4	82.5
Men	95.4	85.1	76.8	75.6	76.0	74.9	87.3	86.9	81.8	74.6	79.5	88.2	90.6
Women	79.8	71.5	63.0	63.1	71.9	71.7	62.3	70.9	76.7	76.5	73.1	69.5	75.2
Under age 60	88.4	79.7	70.3	66.4	68.1	69.8	69.7	77.0	80.0	74.0	72.4	74.5	76.6
Aged 60 and over	85.1	79.1	70.9	75.1	81.3	77.3	84.9	82.7	78.1	74.6	79.5	82.4	89.3
Income under \$50,000	83.9	77.4	71.6	70.1	62.1	66.9	74.0	79.5	76.8	64.5	62.0	60.4	64.3
Income \$50,000 and over	91.5	79.7	70.6	72.3	77.3	72.1	75.3	78.0	79.4	79.7	83.2	84.1	87.4

Expected national economic conditions over the next 5 years

FLORIDA	89.4	81.1	76.8	80.1	81.5	73.5	75.5	77.6	75.8	74.0	77.9	78.4	80.2
Men	94.1	89.2	84.2	88.3	87.2	77.1	87.6	87.3	81.8	76.5	82.0	87.5	89.1
Women	84.2	72.2	68.5	70.7	75.2	69.1	60.6	66.8	69.3	71.3	73.1	70.0	72.2
Under age 60	87.6	80.8	74.3	75.8	78.0	71.6	70.8	74.1	74.1	72.2	74.6	72.3	74.0
Aged 60 and over	90.3	83.9	81.2	85.5	84.4	74.2	83.5	83.2	78.4	75.9	81.3	86.0	88.5
Income under \$50,000	85.7	81.3	84.0	84.8	72.0	66.0	75.2	79.8	75.2	68.0	71.1	71.2	67.3
Income \$50,000 and over	92.6	83.5	75.1	79.2	82.7	71.9	74.5	76.2	73.8	73.2	83.0	81.3	83.7

Is this a good time to buy major household items?

FLORIDA	70.8	63.3	64.5	67.3	68.7	69.7	66.0	64.5	64.2	62.4	62.0	66.2	69.0
Men	76.9	70.9	66.7	69.0	70.4	76.6	71.3	68.5	68.1	63.3	66.0	74.0	74.5
Women	64.0	55.0	62.0	65.4	66.9	61.4	59.5	60.2	59.9	61.4	57.3	59.0	64.1
Under age 60	69.7	60.3	66.1	62.4	57.5	60.3	55.2	57.9	60.8	61.1	58.3	63.0	65.9
Aged 60 and over	76.2	70.2	63.4	74.0	81.5	78.4	79.5	74.6	71.2	63.1	62.9	70.4	74.0
Income under \$50,000	63.6	57.1	59.3	67.0	62.9	59.7	60.5	58.9	58.8	52.1	47.2	51.7	55.1
Income \$50,000 and over	76.5	68.7	69.2	68.9	69.2	73.1	68.3	66.7	65.2	64.5	69.3	70.9	72.5

*Revised. †Preliminary.

FLORIDA ECONOMIC AND CONSUMER SURVEY†

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Sample Size	372	Race		Gender	
		% Non-white	20	% Male	54
Average age	55	% White	80	% Female	46
Income Characteristics		Hispanic Origin		Region	
less than \$20,000:	5.7	% Yes	15	% North	24.2
\$20,000 to \$29,999:	8.4	% No	85	% Central	20.6
\$30,000 to \$49,999:	11.4			% Southeast	22.8
over \$50,000:	74.5			% Southwest	32.4

Data Collection Dates: January 1 to February 26, 2026