FLORIDA CONSUMER SENTIMENT INDEX
September 29, 2026
FOR IMMEDIATE RELEASE

UF Survey Research Center
College of Liberal Arts and Sciences
UNIVERSITY of FLORIDA

From:
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Consumer Sentiment

Following six consecutive months of declines, consumer sentiment in Florida inched up in September, rising three-tenths of a point to 67.7 from a revised figure of 67.4 in August. In contrast, national consumer sentiment declined.

"Consumer sentiment increased slightly in September, halting the downward trend observed since March. However, the three-tenths-of-a-point increase left sentiment essentially unchanged from August. The underlying components moved in opposite directions, with Floridians becoming more optimistic about future economic conditions while their assessments of current conditions deteriorated. In particular, views of personal financial situations compared with a year ago have declined consistently over the past six months. This pessimism about current conditions is consistent with the broader economic environment. Although Florida's unemployment rate has declined since May, providing an important counterweight, inflation remains elevated and rising energy prices are putting additional pressure on household budgets. At the same time, the Federal Reserve raised interest rates for the first time in more than three years, while borrowing costs for households remain high," 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 decreased and three increased.

Floridians' views about current economic conditions turned more pessimistic in September. Views of personal financial situations now compared with a year ago fell 1.8 points from 62.8 to 61. However, the decline was not shared across all demographic groups, as views improved among men and people younger than 60. Similarly, opinions on whether now is a good time to buy a major household item, such as an appliance or furniture, fell slightly nine-tenths of a point from 59.5 to 58.6. This decline was shared across all sociodemographic groups.

In contrast, the three components related to Floridians' expectations about future economic conditions improved. Expectations of personal financial situations one year from now showed the largest change, rising 2.4 points from 79.9 to 82.3. However, expectations declined among women and people younger than 60. Expectations regarding U.S. economic conditions over the next year increased slightly five-tenths of a point from 65.4 to 65.9. Similarly, expectations regarding U.S. economic conditions over the next five years rose nine-tenths of a point from 69.6 to 70.5. Despite the overall improvement, these changes varied across sociodemographic groups. Expectations declined among men and people younger than 60 for both the short- and long-term national outlook. In addition, expectations about the short-term outlook declined among people with an annual income over $50,000, while expectations about the long-term outlook declined among people with an annual income under $50,000.

“Although consumer sentiment edged up in September, several important economic developments occurred or intensified during the second half of the month and may not yet be fully reflected in this month’s reading. The Fed raised interest rates in mid-September for the first time in more than three years, while the 10-year Treasury yield climbed above 5%, reaching its highest level since 2007. Mortgage rates also moved above 7%, further increasing borrowing costs for households. At the same time, energy prices remained elevated, with diesel prices reaching a record high in Florida during the second half of September. These developments could place additional pressure on household budgets and consumer confidence,” said Sandoval.

“Looking ahead, elevated gasoline prices will continue to put pressure on household budgets, while higher diesel and transportation costs could gradually pass through to other prices. As long as disruptions in the Middle East and refining constraints persist, energy prices are likely to remain elevated, potentially slowing progress on inflation, keeping borrowing costs high, and weighing on consumer confidence in the months ahead,” Sandoval added.

Conducted August 1 to September 24, the UF study reflects the responses of 733 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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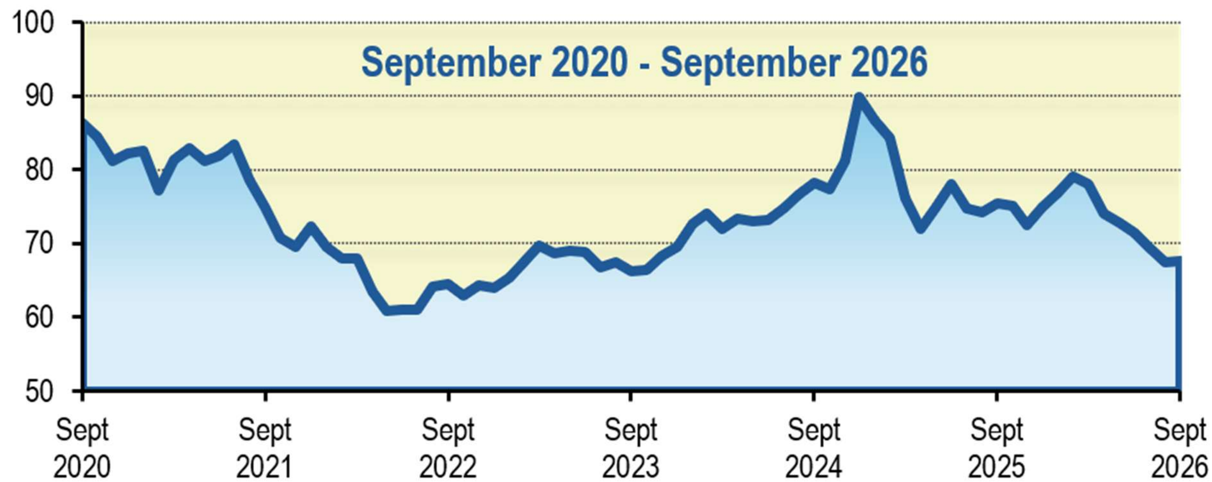
Florida Consumer Sentiment Index



Courtesy of University of Florida Bureau of Economic and Business Research

FLORIDA ECONOMIC AND CONSUMER SURVEY†
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	Sep-25	Oct-25	Nov-25	Dec-25	Jan-26	Feb-26	Mar-26	Apr-26	May-26	Jun-26	Jul-26	Aug-26	Sep-26
Consumer Sentiment Index													
FLORIDA	75.5	75.1	72.5	74.9	76.9	79.1	78.1	74.1	72.9	71.4	69.3	67.4	67.7
Men	84.2	81.1	75.2	80.4	86.8	87.5	85.6	85.8	81.1	77.3	76.4	74.6	75.0
Women	66.1	68.5	69.5	68.4	67.9	71.5	70.9	62.4	65.2	65.8	62.4	60.7	61.0
Under age 60	74.8	75.4	73.5	75.8	77.3	79.2	77.2	67.6	65.0	68.1	68.7	68.7	66.3
Aged 60 and over	77.0	75.3	70.9	72.8	76.9	79.7	79.7	82.4	85.0	76.9	71.7	66.6	68.3
Income under $50,000	71.4	69.8	61.5	60.8	61.8	60.8	60.8	57.0	60.1	57.6	57.8	62.5	62.8
Income $50,000 and over	77.2	76.5	77.0	83.4	82.8	84.6	82.7	80.1	79.7	77.7	74.2	69.9	68.3
Personal financial situation now compared to a year ago													
FLORIDA	71.4	70.4	64.8	68.7	73.0	74.4	74.6	69.7	66.9	65.2	63.8	62.8	61.0
Men	84.0	80.3	70.1	78.5	84.5	85.1	83.6	84.7	77.1	70.6	72.5	69.1	71.0
Women	57.7	59.3	58.8	57.3	62.5	64.7	66.1	54.7	57.4	59.8	55.3	56.9	52.0
Under age 60	72.9	70.4	65.4	74.2	77.6	78.8	75.1	65.6	64.9	68.8	66.4	62.5	63.3
Aged 60 and over	70.2	71.4	66.4	63.2	69.0	70.2	75.2	77.8	72.7	63.3	62.9	63.7	59.3
Income under $50,000	53.9	51.7	45.5	41.6	51.2	47.5	44.0	40.0	44.8	42.7	43.1	50.6	49.8
Income $50,000 and over	79.9	77.9	76.4	85.8	82.3	83.7	84.3	80.1	77.7	76.1	72.6	68.1	63.6
Personal financial situation expected one year from now													
FLORIDA	84.9	85.9	85.9	89.1	88.6	90.0	90.8	87.4	85.2	83.9	80.2	79.9	82.3
Men	94.2	93.3	91.4	96.0	99.7	100.4	100.0	97.3	91.5	89.0	84.5	85.5	91.7
Women	74.7	77.6	79.7	81.0	78.5	80.6	82.0	77.7	79.4	79.0	76.0	74.6	73.8
Under age 60	91.7	91.7	94.7	99.4	99.1	100.0	102.1	92.3	84.4	88.2	89.6	94.6	90.0
Aged 60 and over	74.3	77.2	74.6	76.9	76.7	79.5	79.8	82.5	89.3	81.9	73.1	66.9	73.0
Income under $50,000	85.0	86.4	77.4	82.2	74.6	70.1	75.7	72.9	77.6	72.5	67.7	75.7	78.2
Income $50,000 and over	85.1	86.4	91.1	95.7	95.2	97.1	95.4	92.7	90.6	91.2	86.6	84.1	84.3
Expected national economic conditions over the next year													
FLORIDA	79.3	79.3	75.5	76.6	78.4	82.3	79.8	73.8	72.8	69.8	68.5	65.4	65.9
Men	86.9	81.8	74.6	79.5	88.2	89.9	84.8	85.1	80.9	74.4	75.5	74.9	72.5
Women	70.9	76.7	76.5	73.1	69.5	75.6	75.0	62.6	65.3	65.4	61.7	56.4	59.9
Under age 60	77.0	80.0	74.0	72.4	74.5	77.0	72.9	63.0	64.0	65.2	64.7	63.2	61.0
Aged 60 and over	82.7	78.1	74.6	79.5	82.4	88.5	86.7	85.6	85.9	77.1	74.1	68.2	70.1
Income under $50,000	79.5	76.8	64.5	62.0	60.4	64.7	66.5	59.8	63.5	56.1	56.3	63.6	66.8
Income $50,000 and over	78.0	79.4	79.7	83.2	84.1	86.9	82.3	78.1	77.4	74.2	72.4	67.4	64.4

Expected national economic conditions over the next 5 years

FLORIDA	77.6	75.8	74.0	77.9	78.4	79.9	79.6	76.8	77.0	74.7	72.2	69.6	70.5
Men	87.3	81.8	76.5	82.0	87.5	88.0	89.2	91.2	88.5	83.9	81.1	77.5	74.9
Women	66.8	69.3	71.3	73.1	70.0	72.7	70.5	62.6	66.4	65.8	63.5	62.2	66.5
Under age 60	74.1	74.1	72.2	74.6	72.3	74.1	75.5	67.5	64.7	64.9	66.8	66.5	61.7
Aged 60 and over	83.2	78.4	75.9	81.3	86.0	87.8	85.2	88.5	93.4	86.4	79.4	72.9	78.6
Income under $50,000	79.8	75.2	68.0	71.1	71.2	67.5	64.4	62.9	63.8	61.5	65.4	68.6	65.7
Income $50,000 and over	76.2	73.8	73.2	83.0	81.3	83.1	81.7	81.3	84.0	79.1	74.3	69.8	70.0

Is this a good time to buy major household items?

FLORIDA	64.5	64.2	62.4	62.0	66.2	68.6	65.6	62.7	62.4	63.6	62.0	59.5	58.6
Men	68.5	68.1	63.3	66.0	74.0	73.8	70.4	70.7	67.7	68.4	68.6	65.8	65.0
Women	60.2	59.9	61.4	57.3	59.0	63.9	61.1	54.7	57.4	59.0	55.6	53.6	52.9
Under age 60	57.9	60.8	61.1	58.3	63.0	66.0	60.3	49.4	47.2	53.6	56.2	57.0	55.5
Aged 60 and over	74.6	71.2	63.1	62.9	70.4	72.8	71.6	77.6	83.8	75.8	69.0	61.2	60.6
Income under $50,000	58.9	58.8	52.1	47.2	51.7	54.1	53.3	49.3	50.9	55.0	56.4	54.0	53.6
Income $50,000 and over	66.7	65.2	64.5	69.3	70.9	72.3	69.8	68.4	68.7	68.2	64.8	60.2	59.4

*Revised. †Preliminary.

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Sample Size	733	**Race**		**Gender**	
		% Non-white	24	% Male	55
Average age	55	% White	76	% Female	45
Income Characteristics		**Hispanic Origin**		**Region**	
less than $20,000:	5.4	% Yes	20	% North	26.0
$20,000 to $29,999:	7.5	% No	80	% Central	18.5
$30,000 to $49,999:	15.5			% Southeast	24.4
over $50,000:	71.6			% Southwest	31.1

Data Collection Dates: August 1 to September 24, 2026