FLORIDA CONSUMER SENTIMENT INDEX
November 3, 2026
FOR IMMEDIATE RELEASE

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

From:
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Consumer Sentiment

Consumer sentiment in Florida inched up for the second consecutive month in October, rising seven-tenths of a point to 69.1 from a revised figure of 68.4 in September. In contrast, national consumer sentiment declined slightly.

“Floridians' expectations about future economic conditions improved again in October, particularly their views about the national economy over the next five years. However, this improvement contrasts with their increasingly pessimistic assessments of current conditions. In fact, views of personal financial situations compared with a year ago declined for the seventh consecutive month, making this the component with the largest decline since the beginning of the year. These contrasting trends reflect an economy that continues to grow, supported by consumer spending and business investment, while elevated inflation and rising energy costs continue to strain household budgets,” 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 slightly more pessimistic in October. Views of personal financial situations now compared with a year ago fell two-tenths of a point from 62 to 61.8. Similarly, opinions on whether now is a good time to buy a major household item, such as a refrigerator or furniture, fell four-tenths of a point from 58.9 to 58.5. However, these declines were not shared across all demographic groups. Views on both components improved among people age 60 and older and people with an annual income over $50,000. In addition, men reported improved spending intentions.

In contrast, the three components related to Floridians’ expectations about future economic conditions improved. Expectations of personal financial situations one year from now increased slightly two-tenths of a point from 83.1 to 83.3. However, expectations declined among men, people younger than 60, and people with an annual income under $50,000. Expectations regarding U.S. economic conditions over the next year increased 1.1 points from 66.9 to 68. Expectations regarding U.S. economic conditions over the next five years showed the largest increase, rising 2.7 points from 71.1 to 73.8. These improvements in expectations about the national

economy were broadly shared across demographic groups, except for people with an annual income under $50,000, whose expectations about the short-term outlook declined.

“Recent economic developments continue to present a mixed picture. The U.S. economy grew at an annual rate of 3.4% in the third quarter, supported by consumer spending and business investment. However, inflation remains elevated, with the Consumer Price Index (CPI) rising 3.7% over the year in September, partly driven by higher energy costs. At the same time, national job growth slowed, although Florida’s unemployment rate continued to decline. Against this backdrop, the Federal Reserve kept interest rates unchanged in October, citing strong economic activity but persistent inflation and elevated uncertainty. As a result, borrowing costs remain high, adding pressure to household budgets,” said Sandoval.

Hurricane Isaias made landfall in Florida in early October, causing destruction, power outages, and loss of life in parts of the Panhandle and northwestern Florida. “Natural disasters such as hurricanes can have significant local impacts, although their effects on consumer sentiment are often short-lived,” said Sandoval.

“Overall, consumer sentiment remains below its level at the beginning of the year, with assessments of current finances and spending intentions continuing to deteriorate. The decline in spending intentions is particularly notable as the holiday shopping season approaches. Looking ahead, persistent inflation and elevated borrowing costs could continue to weigh on household budgets, keeping consumer confidence subdued in the coming months,” Sandoval added.

Conducted September 1 to October 29, the UF study reflects the responses of 970 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.

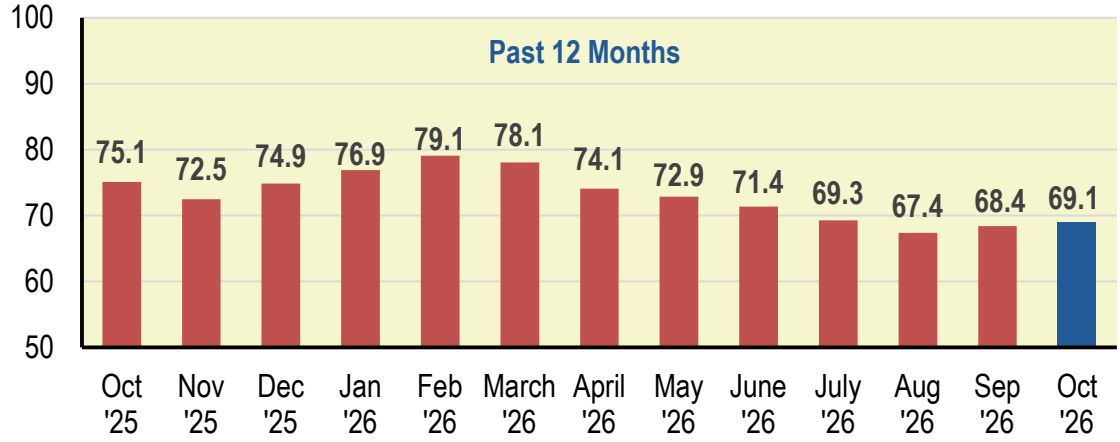
The index used by UF researchers is benchmarked to 1966, which means a value of 100 represents the same level of confidence for that year. The lowest index possible is 2, and the highest is 150.

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

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	Oct-25	Nov-25	Dec-25	Jan-26	Feb-26	Mar-26	Apr-26	May-26	Jun-26	Jul-26	Aug-26	Sep-26	Oct-26
Consumer Sentiment Index													
FLORIDA	75.1	72.5	74.9	76.9	79.1	78.1	74.1	72.9	71.4	69.3	67.4	68.4	69.1
Men	81.1	75.2	80.4	86.8	87.5	85.6	85.8	81.1	77.3	76.4	74.6	75.1	75.6
Women	68.5	69.5	68.4	67.9	71.5	70.9	62.4	65.2	65.8	62.4	60.7	62.4	63.2
Under age 60	75.4	73.5	75.8	77.3	79.2	77.2	67.6	65.0	68.1	68.7	68.7	66.5	66.1
Aged 60 and over	75.3	70.9	72.8	76.9	79.7	79.7	82.4	85.0	76.9	71.7	66.6	69.6	71.5
Income under $50,000	69.8	61.5	60.8	61.8	60.8	60.8	57.0	60.1	57.6	57.8	62.5	62.9	62.6
Income $50,000 and over	76.5	77.0	83.4	82.8	84.6	82.7	80.1	79.7	77.7	74.2	69.9	69.5	70.8
Personal financial situation now compared to a year ago													
FLORIDA	70.4	64.8	68.7	73.0	74.4	74.6	69.7	66.9	65.2	63.8	62.8	62.0	61.8
Men	80.3	70.1	78.5	84.5	85.1	83.6	84.7	77.1	70.6	72.5	69.1	71.3	71.0
Women	59.3	58.8	57.3	62.5	64.7	66.1	54.7	57.4	59.8	55.3	56.9	53.7	53.6
Under age 60	70.4	65.4	74.2	77.6	78.8	75.1	65.6	64.9	68.8	66.4	62.5	63.7	62.5
Aged 60 and over	71.4	66.4	63.2	69.0	70.2	75.2	77.8	72.7	63.3	62.9	63.7	60.7	61.7
Income under $50,000	51.7	45.5	41.6	51.2	47.5	44.0	40.0	44.8	42.7	43.1	50.6	50.4	48.3
Income $50,000 and over	77.9	76.4	85.8	82.3	83.7	84.3	80.1	77.7	76.1	72.6	68.1	65.3	67.2
Personal financial situation expected one year from now													
FLORIDA	85.9	85.9	89.1	88.6	90.0	90.8	87.4	85.2	83.9	80.2	79.9	83.1	83.3
Men	93.3	91.4	96.0	99.7	100.4	100.0	97.3	91.5	89.0	84.5	85.5	92.2	90.1
Women	77.6	79.7	81.0	78.5	80.6	82.0	77.7	79.4	79.0	76.0	74.6	75.0	77.2
Under age 60	91.7	94.7	99.4	99.1	100.0	102.1	92.3	84.4	88.2	89.6	94.6	90.5	89.4
Aged 60 and over	77.2	74.6	76.9	76.7	79.5	79.8	82.5	89.3	81.9	73.1	66.9	74.3	75.3
Income under $50,000	86.4	77.4	82.2	74.6	70.1	75.7	72.9	77.6	72.5	67.7	75.7	78.0	76.5
Income $50,000 and over	86.4	91.1	95.7	95.2	97.1	95.4	92.7	90.6	91.2	86.6	84.1	85.4	85.5
Expected national economic conditions over the next year													
FLORIDA	79.3	75.5	76.6	78.4	82.3	79.8	73.8	72.8	69.8	68.5	65.4	66.9	68.0
Men	81.8	74.6	79.5	88.2	89.9	84.8	85.1	80.9	74.4	75.5	74.9	72.3	73.8
Women	76.7	76.5	73.1	69.5	75.6	75.0	62.6	65.3	65.4	61.7	56.4	62.0	62.9
Under age 60	80.0	74.0	72.4	74.5	77.0	72.9	63.0	64.0	65.2	64.7	63.2	61.0	61.7
Aged 60 and over	78.1	74.6	79.5	82.4	88.5	86.7	85.6	85.9	77.1	74.1	68.2	72.1	73.6
Income under $50,000	76.8	64.5	62.0	60.4	64.7	66.5	59.8	63.5	56.1	56.3	63.6	66.7	66.0
Income $50,000 and over	79.4	79.7	83.2	84.1	86.9	82.3	78.1	77.4	74.2	72.4	67.4	65.9	67.5

Expected national economic conditions over the next 5 years

FLORIDA	75.8	74.0	77.9	78.4	79.9	79.6	76.8	77.0	74.7	72.2	69.6	71.1	73.8
Men	81.8	76.5	82.0	87.5	88.0	89.2	91.2	88.5	83.9	81.1	77.5	75.1	78.2
Women	69.3	71.3	73.1	70.0	72.7	70.5	62.6	66.4	65.8	63.5	62.2	67.6	69.8
Under age 60	74.1	72.2	74.6	72.3	74.1	75.5	67.5	64.7	64.9	66.8	66.5	61.6	63.3
Aged 60 and over	78.4	75.9	81.3	86.0	87.8	85.2	88.5	93.4	86.4	79.4	72.9	80.1	83.8
Income under $50,000	75.2	68.0	71.1	71.2	67.5	64.4	62.9	63.8	61.5	65.4	68.6	66.0	69.8
Income $50,000 and over	73.8	73.2	83.0	81.3	83.1	81.7	81.3	84.0	79.1	74.3	69.8	70.9	73.4

Is this a good time to buy major household items?

FLORIDA	64.2	62.4	62.0	66.2	68.6	65.6	62.7	62.4	63.6	62.0	59.5	58.9	58.5
Men	68.1	63.3	66.0	74.0	73.8	70.4	70.7	67.7	68.4	68.6	65.8	64.7	65.0
Women	59.9	61.4	57.3	59.0	63.9	61.1	54.7	57.4	59.0	55.6	53.6	53.7	52.7
Under age 60	60.8	61.1	58.3	63.0	66.0	60.3	49.4	47.2	53.6	56.2	57.0	55.8	53.5
Aged 60 and over	71.2	63.1	62.9	70.4	72.8	71.6	77.6	83.8	75.8	69.0	61.2	60.9	62.9
Income under $50,000	58.8	52.1	47.2	51.7	54.1	53.3	49.3	50.9	55.0	56.4	54.0	53.4	52.2
Income $50,000 and over	65.2	64.5	69.3	70.9	72.3	69.8	68.4	68.7	68.2	64.8	60.2	60.1	60.4

*Revised. †Preliminary.

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Sample Size	970	**Race**		**Gender**	
		% Non-white	25	% Male	56
Average age	55	% White	75	% Female	44
Income Characteristics		**Hispanic Origin**		**Region**	
less than $20,000:	6.0	% Yes	19	% North	25.8
$20,000 to $29,999:	7.5	% No	81	% Central	17.5
$30,000 to $49,999:	15.3			% Southeast	25.1
over $50,000:	71.2			% Southwest	31.6

Data Collection Dates: September 1 to October 29, 2026