RED C CONSUMER MOOD MONITOR

OCTOBER 2026 FINDINGS

ISSUED NOV 2026



The RED C Consumer Mood Monitor tracks consumer sentiment every quarter, providing a timely view of attitudes, expectations and spending behaviour among people in Ireland.

The October findings show that consumers remain deeply cautious. Budget 2027 will put more money into many households' pockets, but this has yet to have any impact on confidence. Cost-of-living concerns, rising fuel prices, public-sector pay disputes and higher borrowing costs continue to shape how people feel about the economy and their own finances.



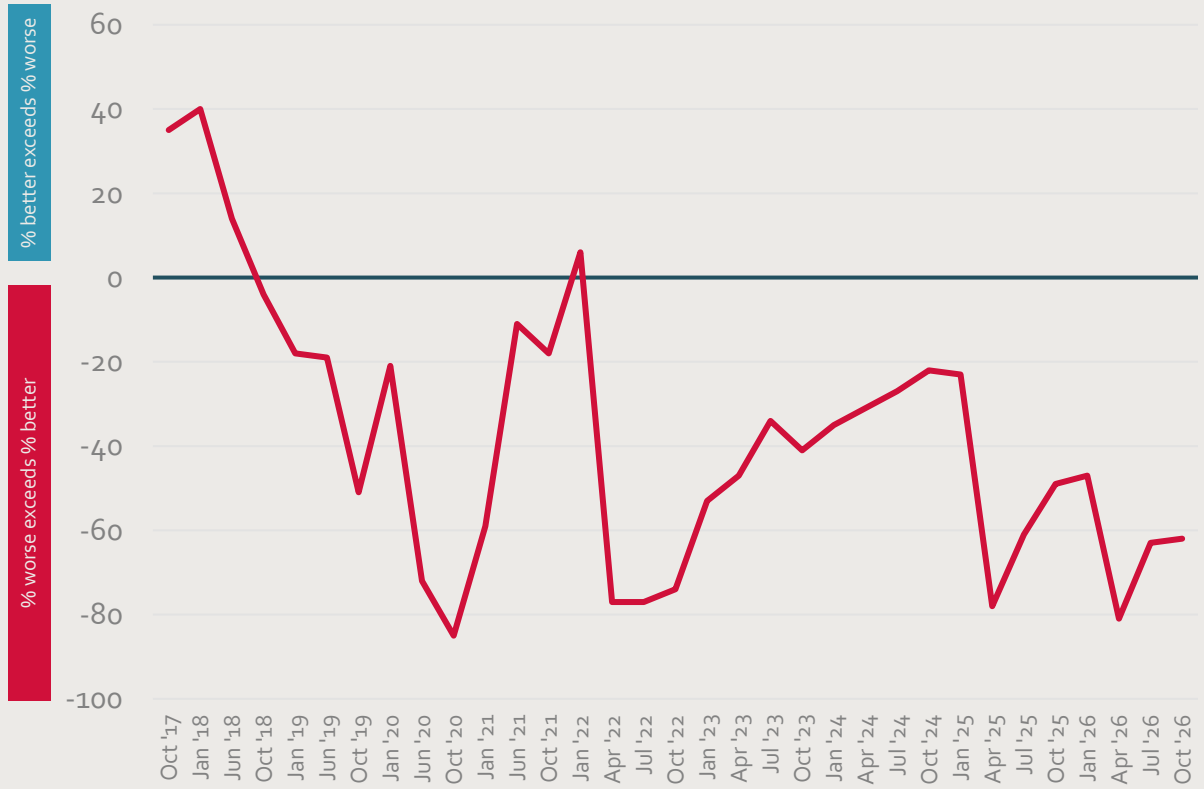
REDC

The Consumer Mood remains firmly negative

Consumer sentiment has barely changed since July and remains significantly weaker than a year ago. The recovery from the sharp fall seen last April has stalled, leaving confidence firmly negative.

The RED C Consumer Mood – outlook for the Irish economy (2017 to 2026)

% get better LESS % get worse over the next six months



-62

+1 v Jul-26
-13 v Oct-25

8% expect the economy to get better

versus

70% expect the economy to get worse

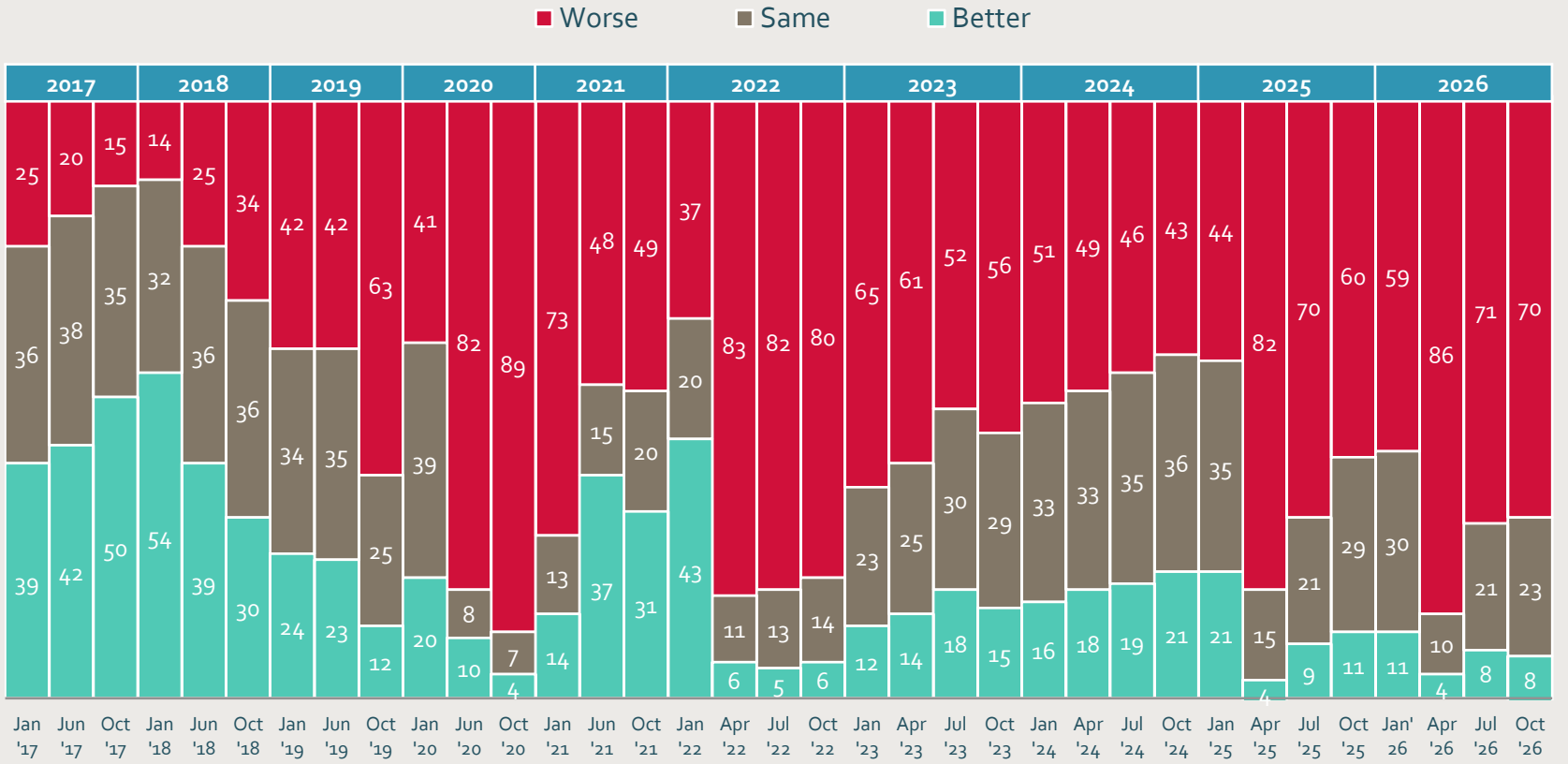
Above zero: % expect things to get better GREATER than % expect things to get worse
Below zero: % expect things to get better LESS % than expect things to get worse
Base: all adults living in ROI aged 18+

Budget supports have yet to lift consumer confidence

The measures announced in Budget 2027 may provide some relief, but much of their impact will not be felt immediately. In the meantime, rising fuel prices, continued cost-of-living pressures and renewed industrial unrest are keeping consumers on edge.

How do you think the Irish economy will fare in the next six months? (2017 to 2026)

% worse / better / stay the same



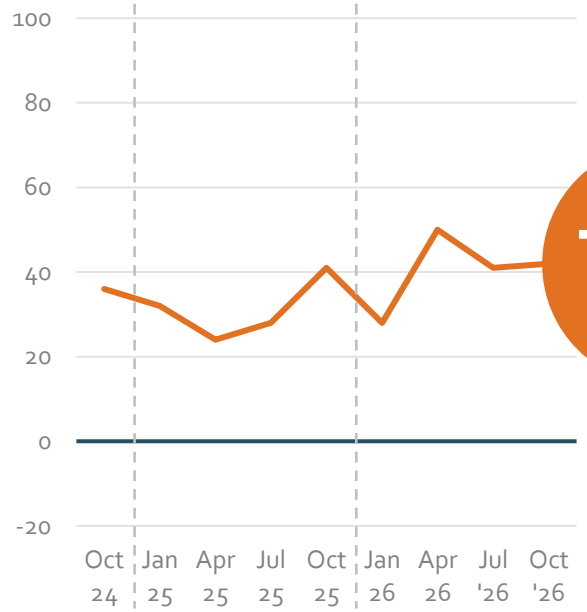
Base: all adults living in ROI aged 18+



Higher fuel prices keep spending expectations elevated

Expectations for expenditure on motor fuel over the next 6 months

% increase LESS % decrease



+42

+1 v Jul-26

+1 v Oct-25

60% expect to spend more on motor fuel

versus

17% expect to spend less on motor fuel

Above zero: % expect spend to increase GREATER than % expect spend to decrease
Below zero: % expect spend to increase LESS than % expect spend to decrease

Further pump-price increases in recent months appear to have offset the reassurance provided by earlier government intervention, keeping fuel costs firmly on households' radar.

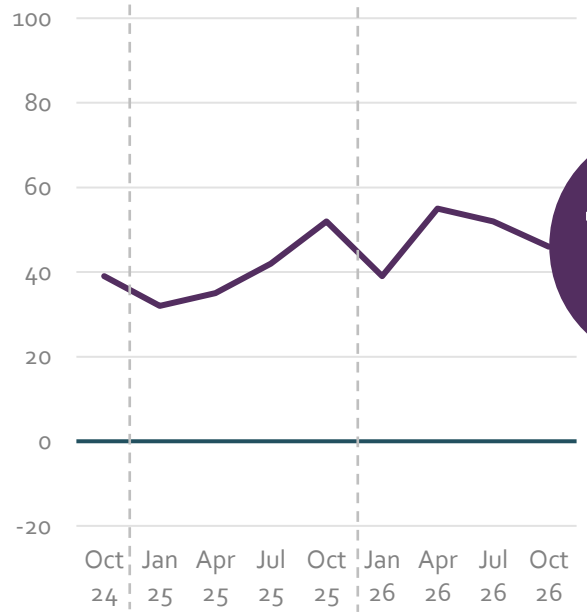
Base: all adults living in ROI aged 18+

Excludes not applicable



Concern around household energy remains significant

Expectations for expenditure on household energy bills over the next 6 months
% increase LESS % decrease



+46
-6 v Jul-26
-6 v Oct-25

63% expect to spend more on energy bills

versus

17% expect to spend less on energy bills

Above zero: % expect spend to increase GREATER than % expect spend to decrease
Below zero: % expect spend to increase LESS than % expect spend to decrease

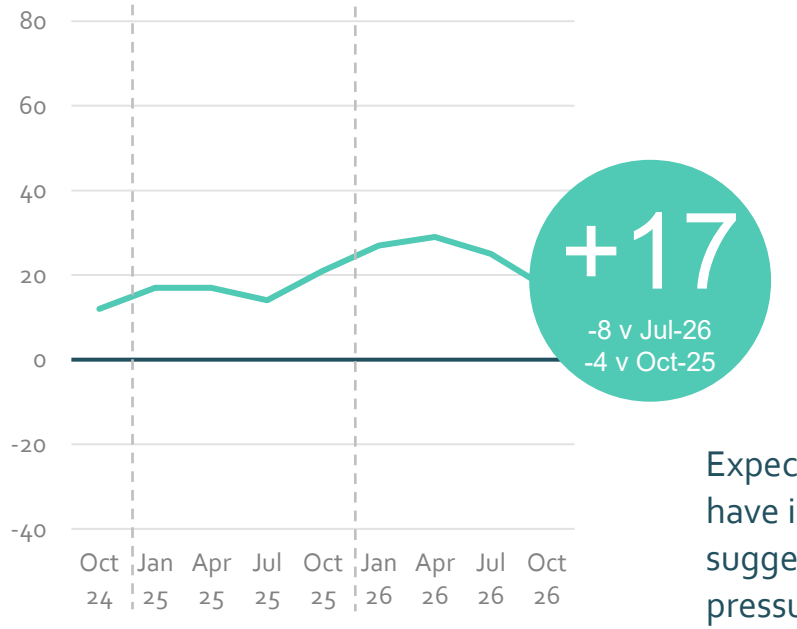
Expectations for household energy spending have eased since July, but almost two-thirds still expect their bills to increase. Recent price increases and continued uncertainty in energy markets mean energy remains a significant source of pressure on household budgets.

Base: all adults living in ROI aged 18+
Excludes not applicable



Expectations for grocery spending have eased, but concern remains

Expectations for expenditure on grocery spend over the next 6 months
% increase LESS % decrease



44% expect to spend more on groceries

versus

27% expect to spend less on groceries

Above zero: % expect spend to increase GREATER than % expect spend to decrease
Below zero: % expect spend to increase LESS than % expect spend to decrease

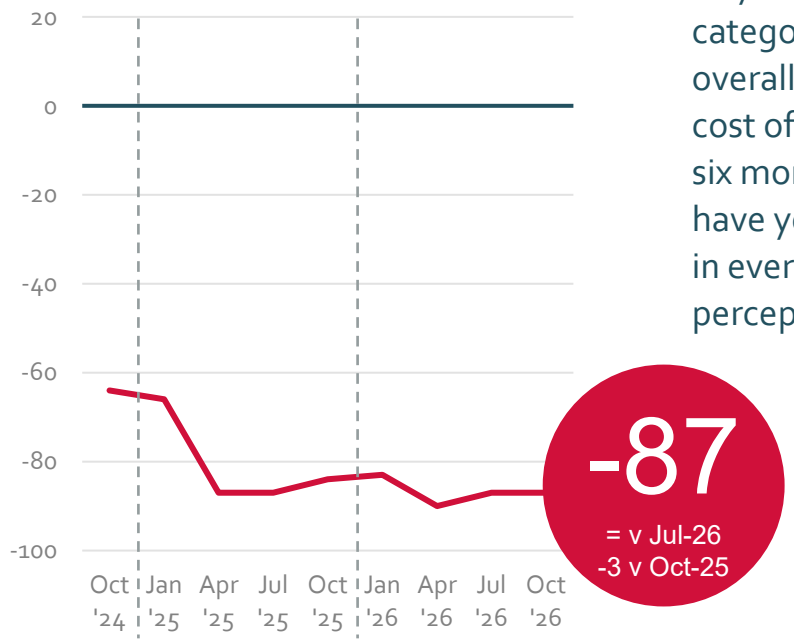
Expectations for grocery spending have improved noticeably since July, suggesting some easing in food-price pressure. However, more consumers still expect their spending to increase than decrease, leaving grocery bills as a highly visible reminder of the wider cost-of-living squeeze.

Base: all adults living in ROI aged 18+

Consumers still see no meaningful relief from the cost-of-living squeeze

Outlook for the cost-of-living over the next 6 months

% get better LESS % get worse



Any easing across individual spending categories has had no impact on the overall outlook. Nine in ten expect the cost of living to worsen over the next six months, suggesting that households have yet to see sufficient improvement in everyday costs to change their wider perception.

3% expect cost-of-living to get better

versus

90% expect cost-of-living to get worse



Above zero: % expect things to get better GREATER than % expect things to get worse
Below zero: % expect things to get better LESS % than expect things to get worse

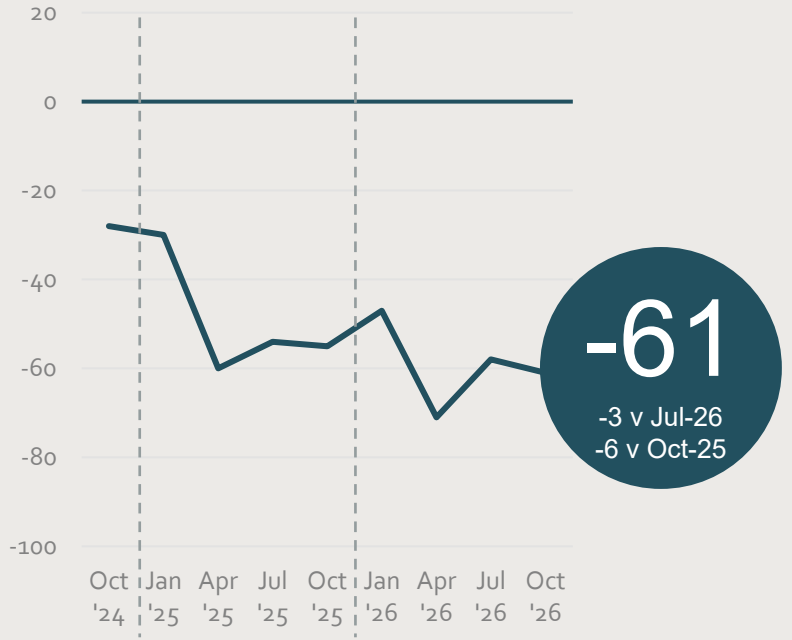
Base: all adults living in ROI aged 18+

More consumers expect their disposable income to fall despite a relatively generous Budget package

The Budget put more money back into consumers' pockets through tax changes and other measures, but much of the benefit will not be felt until next year. For now, ongoing pressure from everyday costs appears to be having more influence on how consumers see their household finances.

Outlook for discretionary disposable income (money left over after tax, rent, bills, etc) over the next 6 months

% get better LESS % get worse



8% expect discretionary disposable income to get better

versus

69% expect discretionary disposable income to get worse

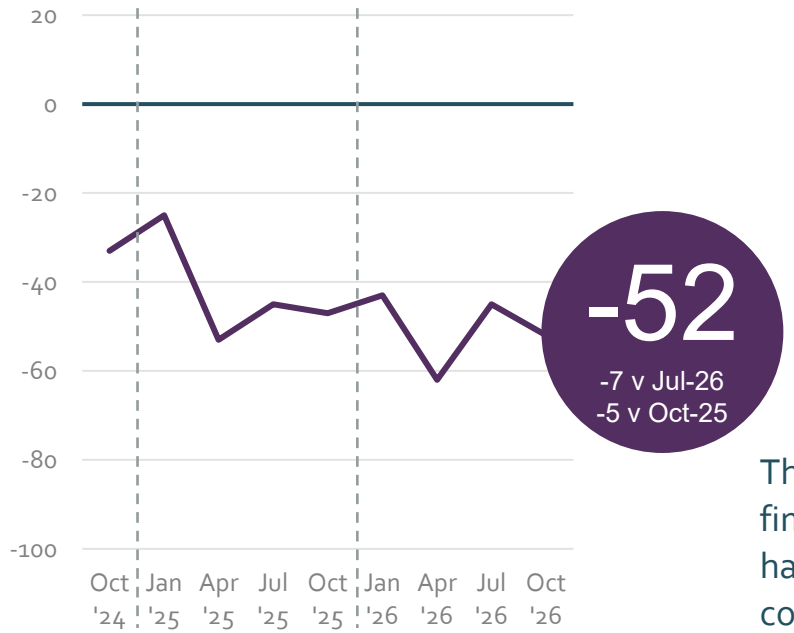
Above zero: % expect things to get better GREATER than % expect things to get worse
Below zero: % expect things to get better LESS % than expect things to get worse

Base: all adults living in ROI aged 18+

Confidence in personal finances has weakened again

Outlook for your own financial wellbeing over the next 6 months

% get better LESS % get worse



Above zero: % expect things to get better GREATER than % expect things to get worse
Below zero: % expect things to get better LESS % than expect things to get worse

8% expect their own financial wellbeing to get better

versus

60% expect their own financial wellbeing to get worse

The improvement in personal financial confidence seen in July has partly reversed. Six in ten consumers now expect their financial wellbeing to worsen, suggesting that the future benefits of Budget 2027 have yet to outweigh the pressures households face today.



Base: all adults living in ROI aged 18+

Financial pressure is leading to greater spending restraint

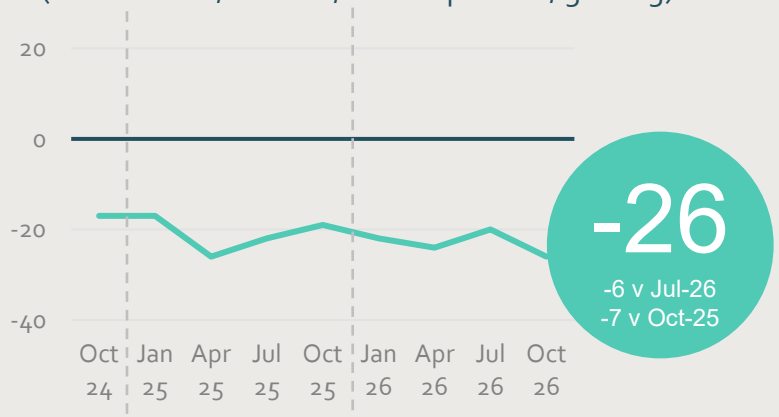
Spending expectations have weakened across consumer goods, entertainment and holidays since July. This suggests households remain focused on essential expenditure and are continuing to scrutinise discretionary purchases.

Expectations for expenditure over the next 6 months

% increase LESS % decrease

Consumer goods and services

(hairdressers / clothes / mobile phones / gaming)



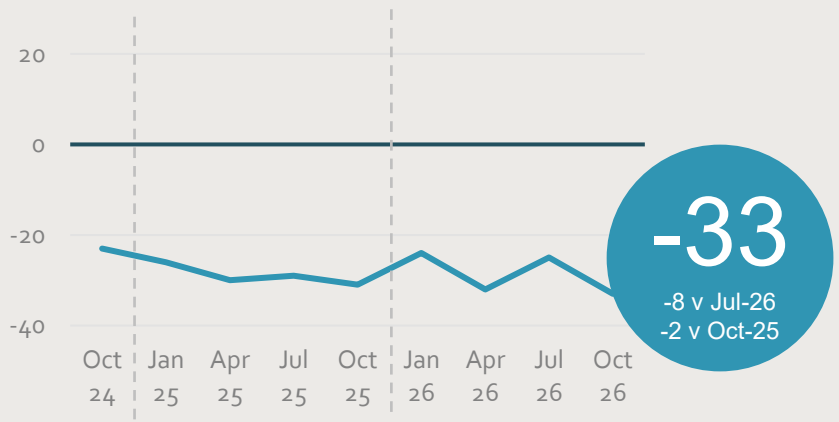
21% expect to spend more on consumer goods and services

versus

47% expect to spend less on consumer goods and services

Out-of-home entertainment

(eating / drinking / socialising)

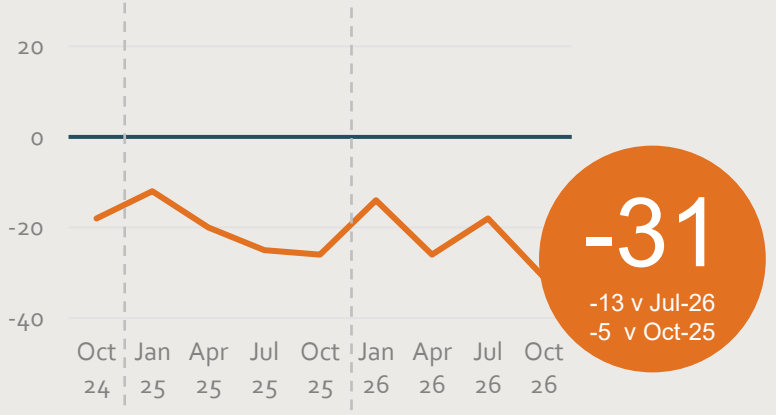


20% expect to spend more on out-of-home entertainment

versus

53% expect to spend less on out-of-home entertainment

Holidays and short breaks



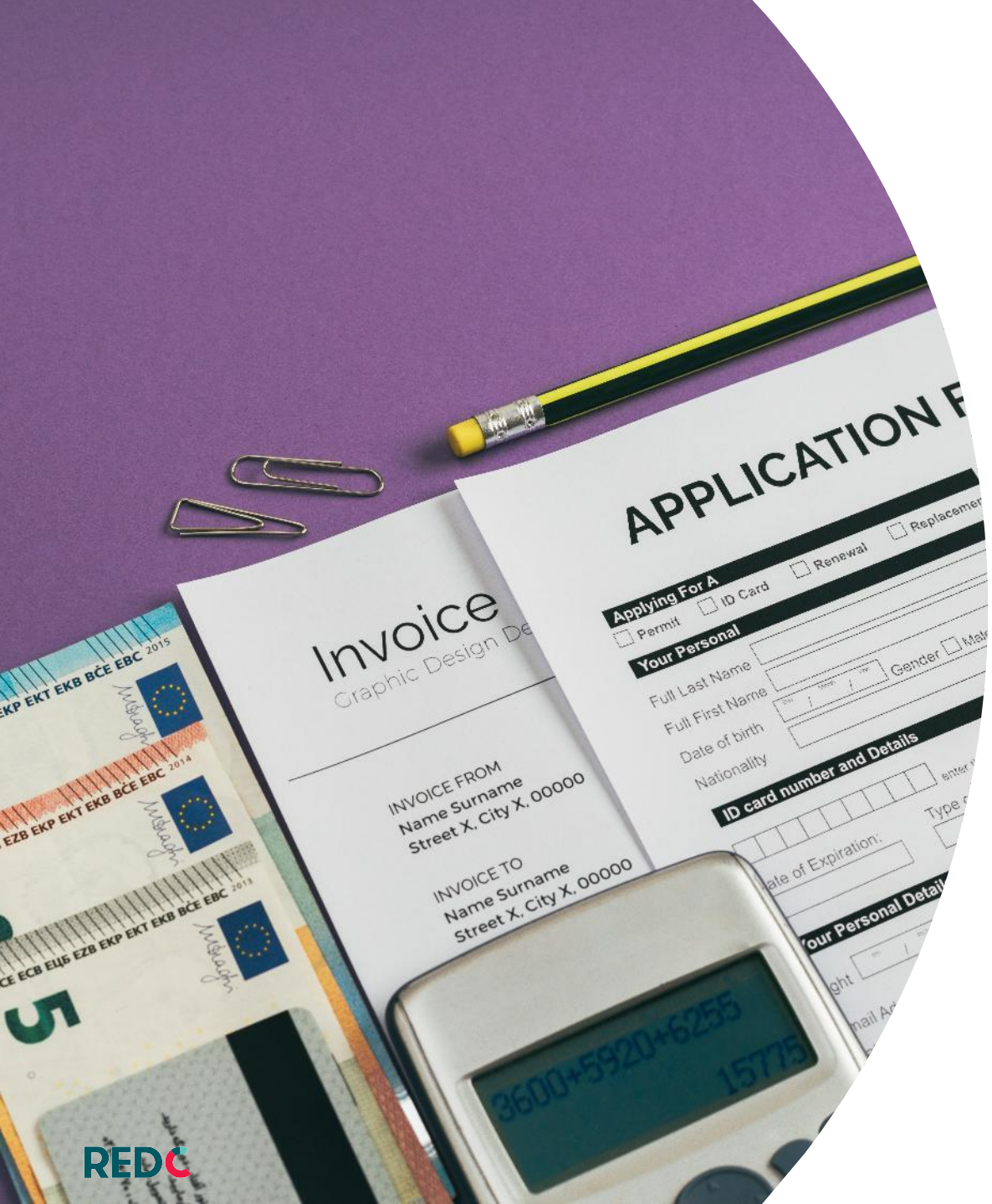
19% expect to spend more on holidays and shorts breaks

versus

50% expect to spend less on holidays and short breaks

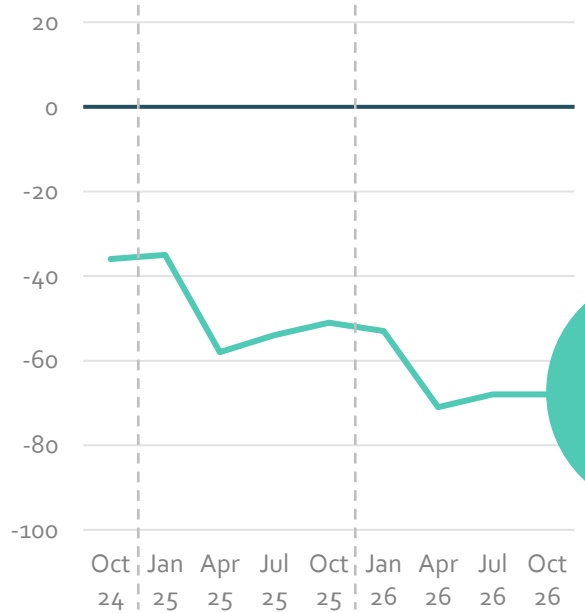
Base: all adults living in ROI aged 18+

Consumers expect higher borrowing costs to continue



Outlook for the cost of borrowing money over the next 6 months

% get better LESS % get worse



-68

= v Jul-26
-17 v Oct-25

September's interest-rate increase by the ECB, along with the prospect of further rises, appears to have strengthened the view that higher borrowing costs will continue.

3% expect the cost of borrowing to get better

versus

71% expect the cost of borrowing to get worse

Above zero: % expect things to get better GREATER than % expect things to get worse
Below zero: % expect things to get better LESS % than expect things to get worse

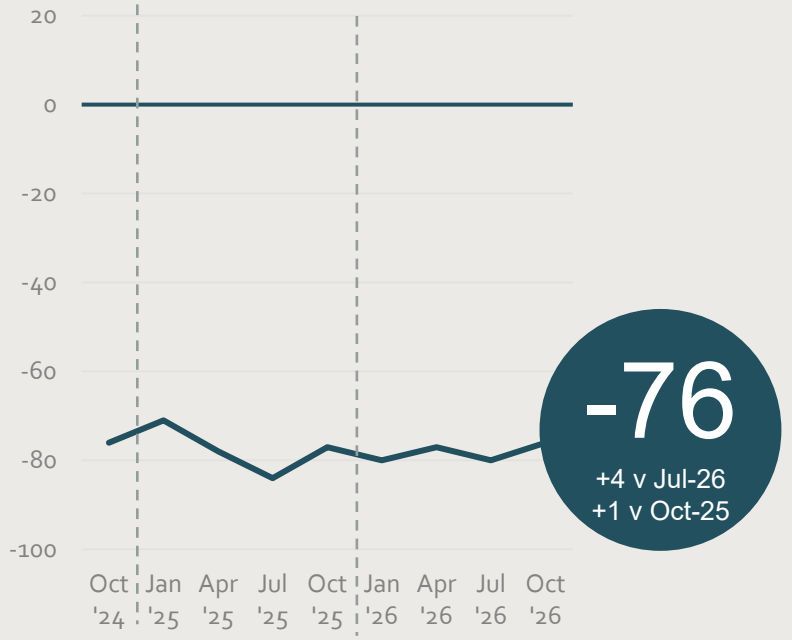
Base: all adults living in ROI aged 18+

Signs of a more stable housing market have yet to improve perceived affordability

Although sentiment has improved slightly since July, expectations remain overwhelmingly negative. Slower price growth, strong mortgage approvals, and a sustained increase in supply may point to a more stable market, but consumers have yet to see this translate into more affordable housing.

Outlook for the affordability of housing over the next 6 months

% get better LESS % get worse



4% expect the affordability of housing to get better

versus

81% expect the affordability of housing to get worse

Above zero: % expect things to get better GREATER than % expect things to get worse
Below zero: % expect things to get better LESS % than expect things to get worse

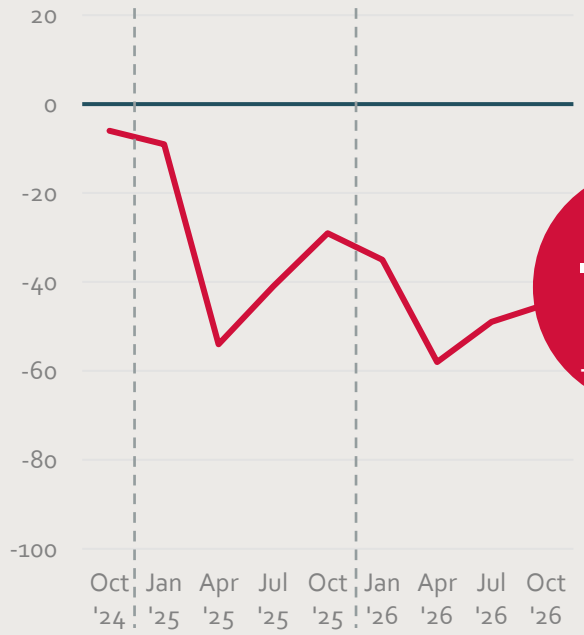
Above zero: % expect things to get better GREATER than % expect things to get worse
Below zero: % expect things to get better LESS % than expect things to get worse

Base: all adults living in ROI aged 18+

Employment concerns continue to ease, although consumers remain cautious about the jobs market

Outlook for employment, the ability to get and move jobs over the next 6 months

% get better LESS % get worse



-45

+4 v Jul-26

-16 v Oct-25

8% expect employment to get better

versus

54% expect employment to get worse

Above zero: % expect things to get better GREATER than % expect things to get worse
Below zero: % expect things to get better LESS % than expect things to get worse

Consumers are slightly less negative about the jobs market than they were in July, but more than half still expect conditions to worsen. Strong employment levels have not removed wider concerns, while industrial unrest highlights the pressure many workers continue to feel from rising living costs.

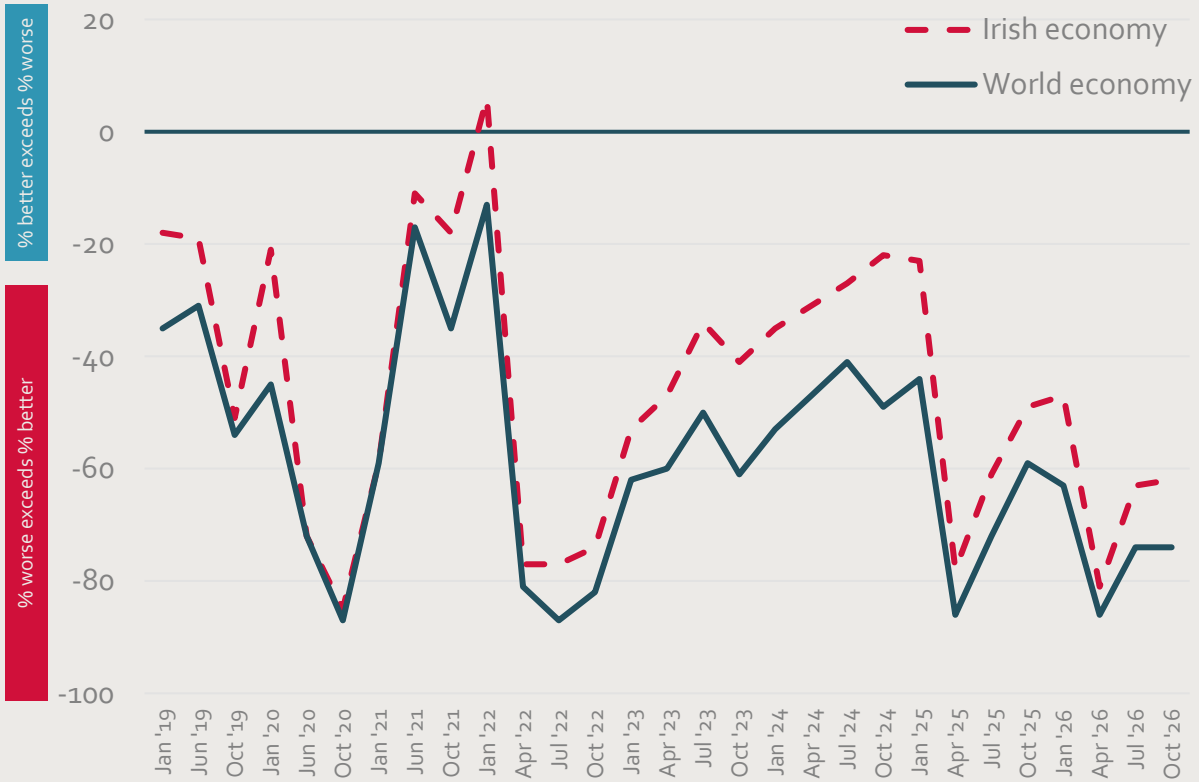


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Base: all adults living in ROI aged 18+

Views of the world economy remain unchanged since July, with continued geopolitical uncertainty weighing on the outlook

Outlook for the world economy (2019 to 2026)
% get better LESS % get worse over the next six months



-74
= v Jul-26
-15 v Oct-25

5% expect the world economy to get better

versus

78% expect the world economy to get worse

Above zero: % expect things to get better GREATER than % expect things to get worse
Below zero: % expect things to get better LESS % than expect things to get worse
Base: all adults living in ROI aged 18+

Consumer sentiment has stabilised following the sharp deterioration seen earlier in the year, but confidence remains firmly negative. Households remain focused on the pressures they face today. With confidence in personal finances weakening and spending plans being cut back, caution continues to shape consumer behaviour.

Consumer confidence remains fragile in an increasingly uncertain environment



A year of volatility has left confidence badly shaken

Consumer confidence is significantly weaker than a year ago and has moved sharply through 2026, deteriorating in April before recovering somewhat over the summer. That recovery has now stalled, leaving consumers much more negative than they were last October.



International uncertainty is having a direct impact at home

Continuing conflict and wider geopolitical uncertainty are not seen as distant issues. The impact is being felt through fuel and energy prices and the wider economic outlook, helping to explain why confidence in both the Irish and global economies remains so weak.



The cost of living remains the constant concern

Despite some easing in expectations for grocery and energy spending, nine in ten consumers still expect the cost of living to get worse. Higher everyday costs continue to squeeze household finances, with more consumers now expecting their disposable income and financial wellbeing to deteriorate.



Industrial unrest risks adding another layer of uncertainty

The prospect of a period of industrial unrest in the public sector heading into the end of the year and 2027 adds to an already unsettled picture. Disputes around pay and the cost of living are also a visible reminder that the pressure on household finances has not gone away, even following a relatively generous Budget.

Financial pressure is driving a more cautious approach to spending



Consumers are becoming more careful about discretionary spending

Expectations for spending on consumer goods, entertainment and holidays have all weakened since July. With household finances under pressure, consumers appear increasingly likely to prioritise essential spending and think harder about where else their money goes.



Budget supports have yet to change how consumers feel

The Budget should provide greater support to household finances, but much of this will take time to reach consumers' pockets. Until then, the immediate experience of higher everyday costs is likely to have more influence on how people feel and behave.



Higher borrowing costs could add further pressure

The shift towards higher interest rates introduces another pressure just as consumers are already watching their spending more closely. This could encourage households to delay larger purchases, take on less debt and keep a closer eye on existing financial commitments.



A sustained recovery in confidence may take time

A more meaningful recovery in confidence is likely to depend on people seeing greater stability in everyday costs, their own finances and the wider economic environment.

What does this all mean for brands?

Key takeouts	Implications
1 Make choices easier, not just cheaper	Consumers watching their money more closely will put greater thought into spending decisions. Brands can help by making prices, choices and benefits clearer, reducing the effort involved in finding good value.
2 Give consumers flexibility	When the future feels uncertain, commitment can become a barrier. Flexible payment or cancellation options, smaller pack sizes and different price points can give consumers greater confidence to spend.
3 Expect greater scrutiny of non-essential spending	Consumers are likely to think harder about where discretionary money goes. Brands that can clearly demonstrate what makes the purchase worthwhile will be better placed to compete.
4 Be a source of certainty	Consumers cannot control many of the pressures around them. Brands can provide consistency in price, service, availability and what consumers get for their money. Reliability itself can become part of the value proposition.

METHODOLOGY & ABOUT RED C

Methodology

- The research is based on a nationally representative sample of n=1,008 adults aged 18+ living in the Republic of Ireland.
- Interviews were conducted online using RED C's omnibus survey, RED Line.
- Sample is drawn from RED C's proprietary online panel, RED C Live, which comprises over 40,000 members and enables efficient access to a representative cross-section of the adult population in Ireland.
- Quotas were applied and the data weighted to ensure the final sample is nationally representative of the population aged 18+.
- This study represents the 60th wave of the RED C Consumer Mood Monitor, with fieldwork conducted between 16th and 21st October 2026.



RED C Group conduct research worldwide from Dublin & London



Ireland

Our founding agency is the largest independent market research agency in Ireland, specializing in Finance, Travel & Tourism, Entertainment, FMCG, Media and Polling.



United Kingdom

Our fast-growing UK agency, which encompasses the prior Relish brand, specialises in media, entertainment, FMCG, Places & Spaces, Utilities and Finance.



Worldwide Independent Network

Partner agencies in 45 markets across the globe help us design international projects with local market insights

We deliver clarity on the human behaviours that unlock growth

We help our clients understand audiences across the world, from the UK to USA, Brazil, China, UAE, Europe and more



We have a deep understanding of consumer behaviour, bringing expertise across sectors to deliver clear, action-focused insight to help our clients grow



Our team bring exceptional project management skills, expert knowledge and strategic storytelling to ensure successful delivery of every project



Our clients value our collaborative, flexible approach to partnership. We pride ourselves on being easy to work with and we're committed to building long term partnerships with our clients

We are experts in understanding the brand ecosystem



Path to purchase & price modelling



Segmentation & bringing customers 'to life'



Developing, testing & refining comms strategy



Brand & ad tracking
Loyalty & churn



Concept development & innovation (iDeator)



Customer closeness programmes



Category Entry Points & Distinctive Brand Assets



Expert advisor lens



Consumer engagement deep-dives



Semiotics & behavioural science

We use a variety of techniques to uncover and understand



Surveying

Face to Face In Person: 150 interviewers nationwide, In Home, Exit, Location

Telephone: 30 Station Outbound Telephone Centre in Dundalk

Online: Bespoke RED C Live Online Panel of 40,000+



Listening

Group Discussions: Online, WhatsApp or Face to Face

Depth Interviews: One of one or paired in depth discussions

Online Communities: 30-100 people in ongoing discussions



Monitoring

Social Media: Monitoring, Listening & Understanding

Biometric Testing: Eye Tracking, Facial Coding, Blood Pressure, Sweat

Passive Monitoring: In person movements, online journey, media consumption

SEE MORE CLEARLY

For more information please contact:

geoff.tucker@redcresearch.ie
aoife.woods@redcresearch.ie

REDCRESEARCH.COM

RED C RESEARCH & MARKETING LTD
DUBLIN: IMI Campus, Sandyford Rd, Sandyford, Dublin, D16 X8C3
LONDON: 5.01 The Place, 175 High Holborn, London, WC1V 7AA