REDC

UK CONSUMER MOOD MONITOR

WAVE 6

NOVEMBER 2026



Foreword:



UK consumers enter winter under renewed financial pressure. While the economic outlook is becoming slightly less negative, rising essential costs and the Budget are keeping household finances firmly in focus.

This wave of the RED C Consumer Mood Monitor explores how consumers are responding by scrutinising spending, seeking value and increasingly finding ways to strengthen their finances. This leaves brands operating in a market where value and reassurance remain critical.

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2026 UK Consumer Mood Monitor key takeouts



ECONOMIC IMPROVEMENT HAS YET TO REACH HOUSEHOLDS

Economic expectations are becoming less negative, but consumers remain deeply pessimistic about the cost of living



ECONOMIC PRESSURE IS NOT EVENLY FELT

Some remain comfortable, but the largest group is closely monitoring and questioning purchases



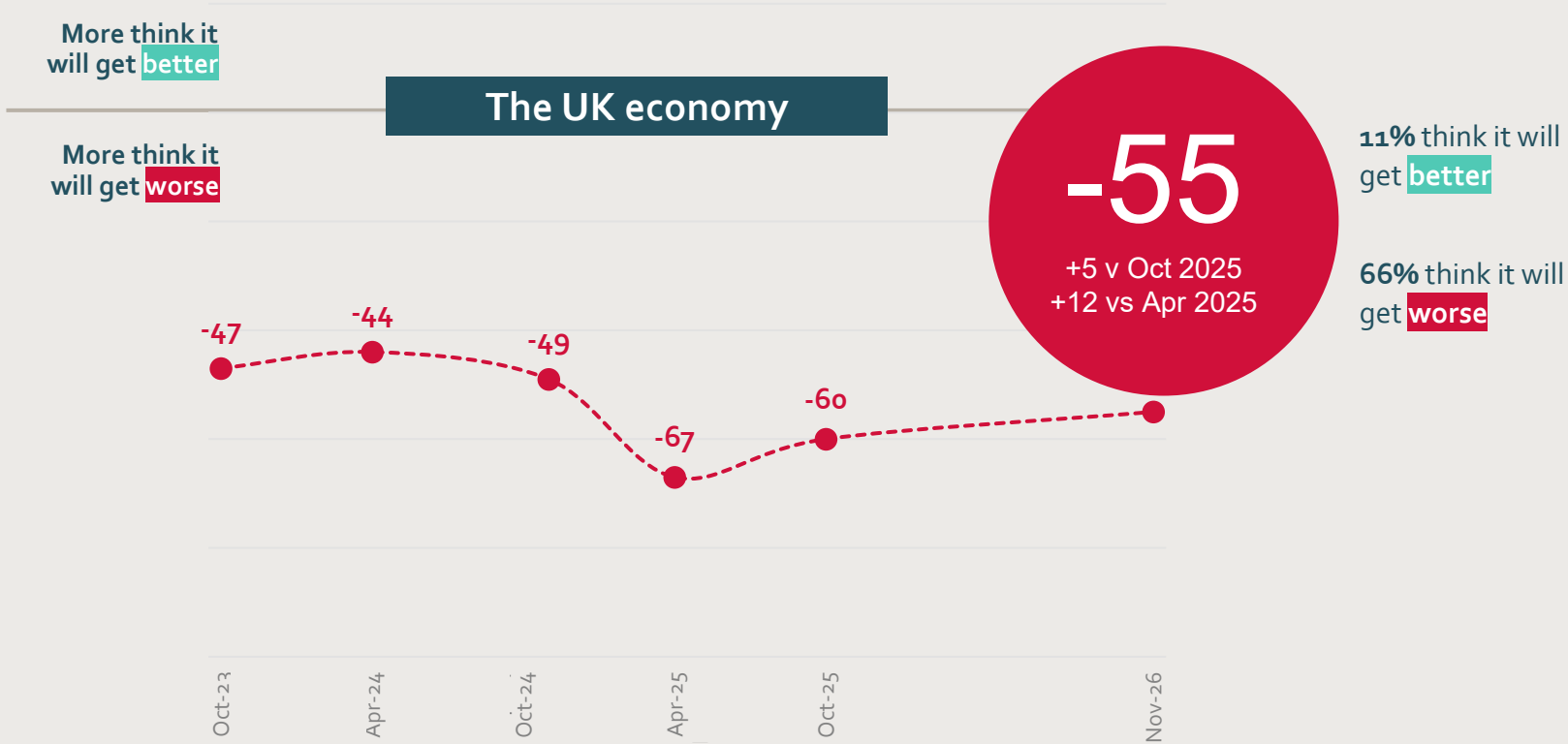
CONSUMERS ARE WORKING HARDER TO STAY IN CONTROL

Value-seeking is embedded, while talking about money, seeking escape and increasing income are all becoming more common



As the UK economy grows by 0.7% in Q3, economic expectations are improving, but remain firmly negative

% who think it will get better - % who think it will get worse over the next six months (All respondents)

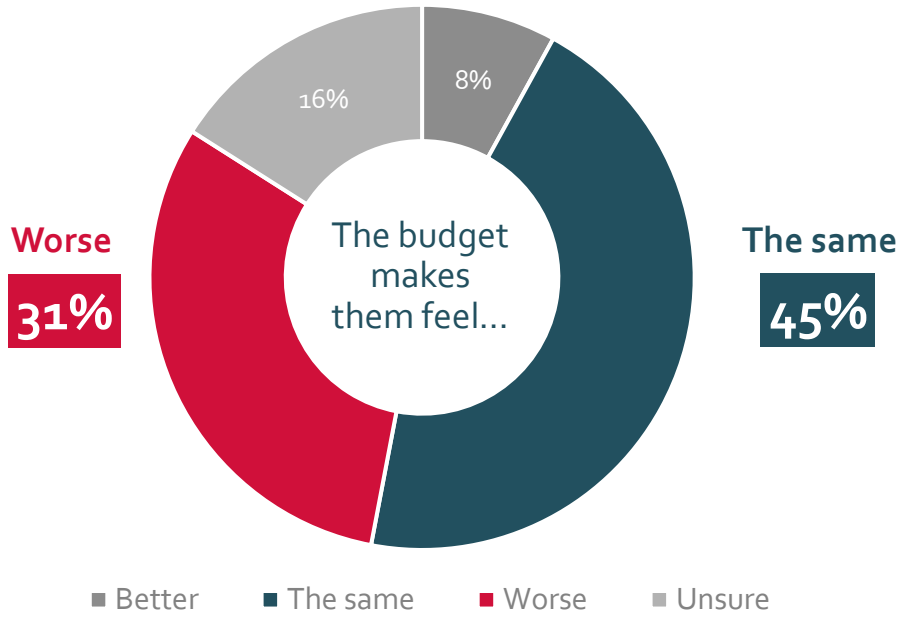


Q1. How do you think the following aspects of the economy will fare in the next 6 months? Do you think it will get…
Base: All respondents (n=2,117)



The recent Budget has reinforced financial concerns rather than restored confidence

Impact of recent UK budget on personal financial situation over the next six months (All respondents)



Q5. Has the recent UK Budget made you feel better or worse about your financial situation over the next six months, or has it made no difference? / Base: All respondents (n=2,117)

Older and more financially exposed groups feel the Budget impact most

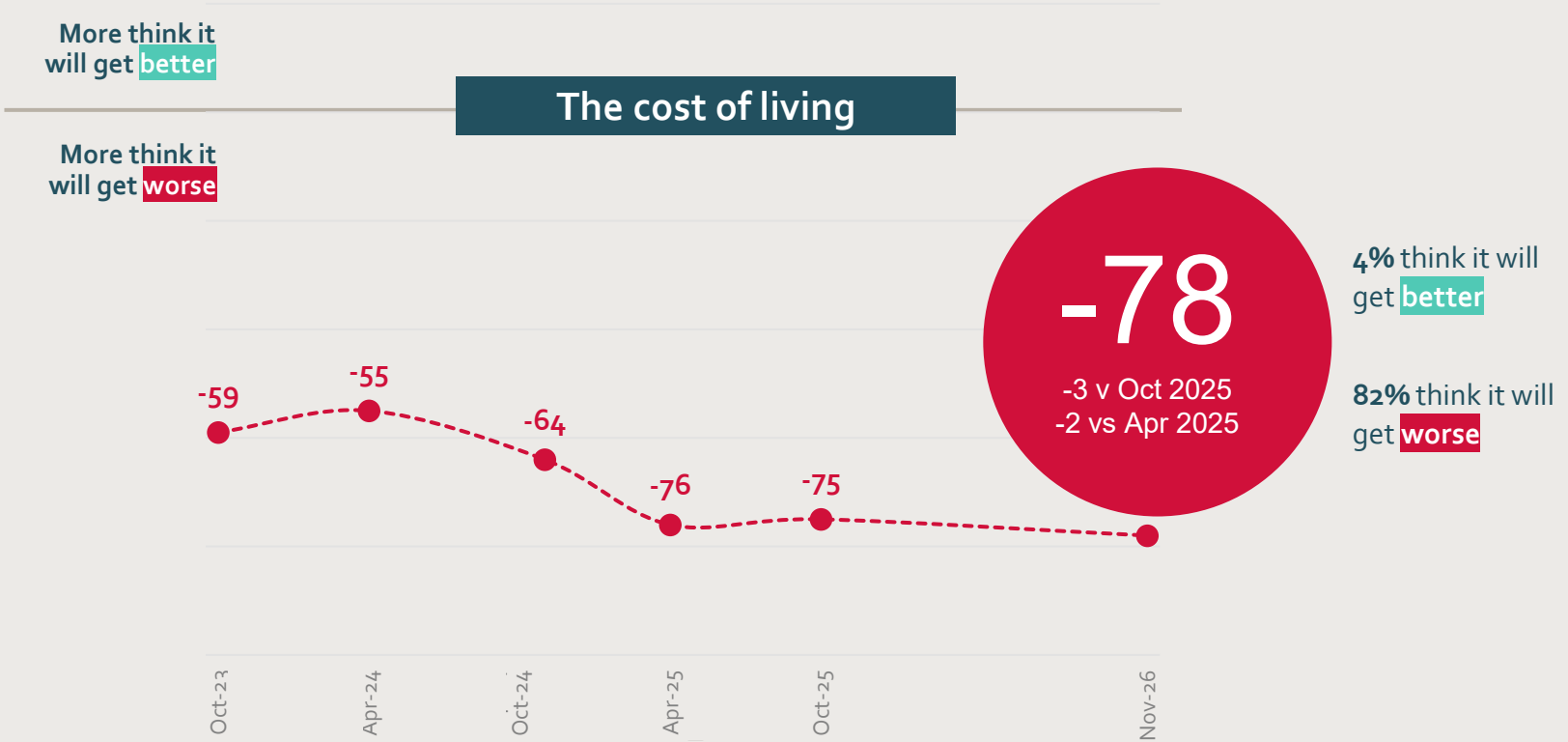
Most likely to feel **worse** (NET): 55+ (36%), C2 (36%), Rural (38%), North East (44%)

Q5. Has the recent UK Budget made you feel better or worse about your financial situation over the next six months, or has it made no difference?
Base: All respondents (n=2,117)



Cost-of-living pessimism continues to deepen

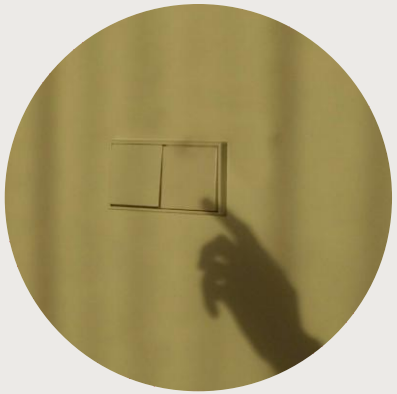
% who think it will get better - % who think it will get worse over the next six months (All respondents)



Q1. How do you think the following aspects of the economy will fare in the next 6 months? Do you think it will get…
Base: All respondents (n=2,117)

As a result, essential costs are expected to absorb more of household budgets in the next 6 months

Expect to increase spending in the next six months on… (All respondents)



Household energy bills

60%



Fuel

46%



Groceries spend

37%

For context, 'leisure' aspects are much lower: Entertainment 17% and Holiday 21%

Q2. Thinking about the next 6 months, to what extent, if at all, do you expect to increase or decrease your spending on the following areas?
Base: All respondents (n=2,117)

For this wave, RED Line introduces five new cost-of-living segments, providing a new lens

While 4 in 10 adults are comfortable or actually thriving, a quarter of households are under significant pressure or struggling with basics

More financial freedom

Greater financial pressure

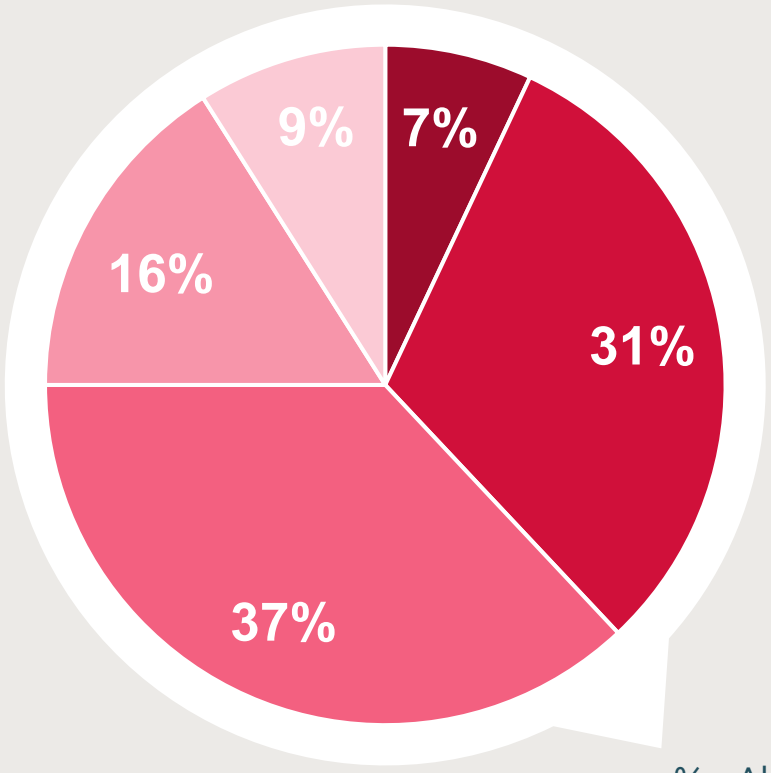
Thriving
Free to spend on things that enhance life

Comfortable
Financially stable and spending largely as normal

Cautious
Closely monitoring and questioning purchases

Under Pressure
Actively cutting back to essentials

Struggling
Managing day-to-day costs is difficult



100% = All UK adults

QSEGMENTS. Thinking about your life at the moment, which of the following best describes your current outlook?
Base: All respondents (n=2,117)

Even amongst comfortable and thriving households, there is significant pessimism about the direction of cost-of-living pressures

% who think it will get better - % who think it will get worse over the next six months (All respondents)

The cost of living

More financial freedom → Greater financial pressure



Thriving

-52

15% think it will get better
67% think it will get worse



Comfortable

-71

6% think it will get better
77% think it will get worse



Cautious

-80

3% think it will get better
83% think it will get worse



Under pressure

-89

2% think it will get better
91% think it will get worse

Struggling

-92

2% think it will get better
94% think it will get worse

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Q1. How do you think the following aspects of the economy will fare in the next 6 months? Do you think it will get...
Base: All respondents (n=2,117), Thriving (n=152), Comfortable (n=661), Cautious (n=789), Under Pressure (n=327), Struggling (n=188)

Overall, feeling of financial resilience are increasingly fragile

Only 48%

Feel confident in their ability to manage unexpected financial challenges

(down from 52% last year)

And 48%

Feel that prices are rising so fast that they are struggling to keep up

(up from 43% last year)



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Q4. Please indicate how much you agree/disagree with the following statements about your financial habits and wellbeing
Base: All respondents (n=2,117)

Some coping strategies have become embedded

Preserving joy:

62%

Look for small ways to treat themselves / their family that don't cost much

(stable vs last year, 64%)



Q4. Please indicate how much you agree/disagree with the following statements about your financial habits and wellbeing / Base: All respondents (n=2,117)

Optimising spending:

58%

Look for deals or switch providers to help their money go further

(stable vs last year, 60%)



Q4. Please indicate how much you agree/disagree with the following statements about your financial habits and wellbeing / Base: All respondents (n=2,117)

But consumers are increasingly going further to maintain control over their finances…

Talking more openly:

37%

Regularly talk to others about money

(up from 34% last year)



Q4. Please indicate how much you agree/disagree with the following statements about your financial habits and wellbeing / Base: All respondents (n=2,117)

Seeking escape:

32%

Use entertainment as a way to escape financial stress

(up from 29% last year)



Q4. Please indicate how much you agree/disagree with the following statements about your financial habits and wellbeing / Base: All respondents (n=2,117)

Increasing income:

27%

Have taken more work or a side hustle to help make ends meet

Up from 21% last year (biggest increase)



The number of Britons with a side hustle has exploded in recent years, with reselling clothes, tutoring and dog-walking among the popular avenues to create extra income at a time when household finances are under pressure.

Source

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Q4. Please indicate how much you agree/disagree with the following statements about your financial habits and wellbeing / Base: All respondents (n=2,117)

Gen Z and those more financially exposed are the groups most likely to use these mechanisms

Talking more openly: Thriving (43%), Under Pressure (45%), Struggling (45%) and Gen Z (50%) most likely to do so
Seeking escape: Under Pressure (42%), Struggling (54%) and Gen Z in particular (52%) most likely to do so
Increasing income: Under Pressure (39%), Struggling (35%) and Gen Z in particular (47%) most likely to do so

Q4. Please indicate how much you agree/disagree with the following statements about your financial habits and wellbeing
Base: All respondents (n=2,117)

What does this mean for brands?

	Key takeouts	What does it mean?
1	Consumers haven't stopped spending, but purchases increasingly need to be justified	**Make value easy to see and easy to understand**
2	With financial resilience weakening, certainty and trust become more valuable	**Reduce perceived risk and give consumers confidence in what they are getting**
3	Small treats are an important coping mechanism	**Affordable enjoyment can be particularly powerful when bigger indulgences feel harder to justify**
4	Almost four in ten consumers are Comfortable or Thriving	**Avoid treating all consumers as equally constrained: some still have headroom for bigger spends**

WHAT DOES THE CHANGING MOOD MEAN FOR YOUR BRAND?

Talk to us about understanding how changing financial pressures are shaping behaviour in your category.



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Methodology & about RED C



Methodology

- The research is based on a **nationally representative sample of n=2,117 adults** aged 18+ living in the UK.
- Interviews were conducted online using RED C's omnibus survey, **RED Line**
- Sample is drawn from RED C's partner panel provider, **Yonder**
- **Quotas were applied** and the data weighted to ensure the final sample is nationally representative of the population aged 18+
- This study represents the 6th wave of the RED C Consumer Mood Monitor in the UK, with **fieldwork conducted on November 2nd & 3rd 2026**



Powered by

RED Line

Your question. Robust UK evidence. Clear decisions.



Fast & flexible

Choose midweek or weekend fieldwork. Add one question or several, with support from the RED C team.



Robust & representative

Reach a nationally representative sample of 2,000 UK adults aged 18+, with demographic analysis included



Deeper insight

Go beyond standard demographics with five RED C cost-of-living segments included as standard

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

RED C Group conduct research worldwide from London & Dublin



United Kingdom

Director-led research consultancy with a staff of over 30 in our London hub manages local and global projects across media, entertainment, FMCG, Places & Spaces, Utilities and Finance



Ireland

The largest independent market research agency in Ireland, specializing in Finance, Travel & Tourism, Entertainment, FMCG, Media and Polling



Worldwide Independent Network

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