# UK consumer confidence steady as housing optimism offsets financial fears in September 2025



UK consumer confidence remained steady in September 2025, holding at an index score of 107.7, unchanged from August, according to the latest data from YouGov and the Centre for Economics and Business Research (Cebr). This stability, however, masks contrasting trends within the various components of the index, which reflects consumer sentiment on household finances, property prices, job security, and business activity.

A notable decline was observed in the outlook for household finances, which fell to 89.1, marking the lowest level in nearly two years. Retrospective measures of household finance also dipped slightly, reinforcing a more cautious consumer mood regarding personal financial situations. This downturn coincides with recent commentary from the Bank of England's Catherine Mann, who noted that many consumers remain hesitant to spend, having been “scarred” by previous experiences of high and volatile inflation. Such caution highlights lingering uncertainty in the economic environment despite a stable headline confidence figure.

Contrasting with the subdued household finance outlook, confidence in the housing market showed signs of improvement. Homeowner perceptions of house prices over the past 30 days increased, climbing from 114.0 to 117.1, while expectations for the coming 12 months rose slightly from 130.7 to 131.7. These figures suggest that despite ongoing economic concerns, the housing market continues to inspire a degree of optimism among consumers, which may act as a partial counterbalance to other negative sentiment drivers.

Job security perceptions have also improved modestly, with retrospective scores rising from 92.3 to 93.3 and outlooks inching up from 115.7 to 116.3. This slight boost in confidence could reflect a stabilisation in the labour market, providing some reassurance to consumers amid broader economic headwinds.

However, business activity presents a more mixed picture. While perceptions of business performance over the past month improved marginally from 107.6 to 108.1, expectations for the year ahead declined from 120.5 to 118.7. This divergence indicates a cautious approach to future economic conditions among consumers, possibly reflecting concerns about broader economic challenges or geopolitical uncertainties.

Looking back over the course of 2025, consumer confidence has seen fluctuations influenced by varying factors. Earlier in the year, the index had experienced dips linked to deteriorating household finances and perceptions of property values, while brief recoveries occurred in months like February. The largest drop in retrospective business activity was recorded in January, underscoring the volatility faced by the economic outlook during the year.

Overall, the September data depict a consumer landscape marked by cautious optimism in some areas, such as housing and job security, tempered by ongoing concerns about personal finances and the future of business conditions. The balance of these opposing factors has resulted in a broadly unchanged consumer confidence index, reflecting a complex and nuanced economic sentiment across the UK population.

### 📌 Reference Map:

* Paragraph 1 – [[1]](https://yougov.co.uk/consumer/articles/53227-consumer-confidence-was-static-in-september-2025) YouGov, [[2]](https://yougov.co.uk/consumer/articles/53227-consumer-confidence-was-static-in-september-2025) YouGov
* Paragraph 2 – [[1]](https://yougov.co.uk/consumer/articles/53227-consumer-confidence-was-static-in-september-2025) YouGov, [[2]](https://yougov.co.uk/consumer/articles/53227-consumer-confidence-was-static-in-september-2025) YouGov
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* Paragraph 7 – [[1]](https://yougov.co.uk/consumer/articles/53227-consumer-confidence-was-static-in-september-2025) YouGov, [[2]](https://yougov.co.uk/consumer/articles/53227-consumer-confidence-was-static-in-september-2025) YouGov

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## Bibliography

1. <https://yougov.co.uk/consumer/articles/53227-consumer-confidence-was-static-in-september-2025> - Please view link - unable to able to access data
2. <https://yougov.co.uk/consumer/articles/53227-consumer-confidence-was-static-in-september-2025> - In September 2025, UK consumer confidence remained unchanged, with the overall index scoring 107.7, the same as in August. This stability was influenced by a decline in household finance measures and an increase in confidence regarding house prices. The index is based on daily data from over 6,000 interviews, covering aspects like household finances, property prices, job security, and business activity. Notably, the outlook for household finances decreased to 89.1, the lowest in nearly two years, while perceptions of house prices improved, and job security outlooks became slightly more optimistic.
3. <https://yougov.com/articles/53227-consumer-confidence-was-static-in-september-2025> - In September 2025, UK consumer confidence remained unchanged, with the overall index scoring 107.7, the same as in August. This stability was influenced by a decline in household finance measures and an increase in confidence regarding house prices. The index is based on daily data from over 6,000 interviews, covering aspects like household finances, property prices, job security, and business activity. Notably, the outlook for household finances decreased to 89.1, the lowest in nearly two years, while perceptions of house prices improved, and job security outlooks became slightly more optimistic.
4. <https://yougov.com/en-gb/articles/51643-yougovcebr-consumer-confidence-index-registers-biggest-drop-in-retrospective-business-activity-measures-since-the-start-of-the-pandemic> - In January 2025, the YouGov/Cebr consumer confidence index declined by 1.4 points to 111.1, marking the largest drop in retrospective business activity measures since the start of the pandemic. The index is based on daily data from over 6,000 interviews, covering aspects like household finances, property prices, job security, and business activity. The most significant movement was in business activity measures, with retrospective scores dipping from 115.4 to 109.6, the largest month-on-month drop since April 2020.
5. <https://yougov.com/en-gb/articles/52954-consumer-confidence-stagnated-in-august-2025> - In August 2025, UK consumer confidence remained largely unchanged, with the overall index slightly decreasing from 107.8 to 107.7. The index is based on daily data from over 6,000 interviews, covering aspects like household finances, property prices, job security, and business activity. Notably, perceptions of house prices declined, with homeowners registering a 1.5-point drop in confidence over the past 30 days, and outlook declined by 2.3 points. Conversely, consumers were more optimistic about their household finances over the next 12 months, with the forward-looking measure increasing by 1.8 points.
6. <https://yougov.com/en-gb/articles/52041-consumer-confidence-sees-a-slight-dip-as-household-finance-measures-deteriorate> - In March 2025, UK consumer confidence experienced a slight dip, with the overall index dropping by 0.8 points. The index is based on daily data from over 6,000 interviews, covering aspects like household finances, property prices, job security, and business activity. The decline was largely attributed to deteriorating confidence in household finances and house prices. Notably, the outlook for household finances declined for the second consecutive month, and perceptions of house value declined in both the short and longer term.
7. <https://yougov.com/en-gb/articles/51849-after-a-shaky-start-to-the-year-consumer-confidence-bounced-back-in-february-2025> - In February 2025, UK consumer confidence rebounded, with the overall index rising from 111.1 to 112.5. The index is based on daily data from over 6,000 interviews, covering aspects like household finances, property prices, job security, and business activity. All but two measures saw improvement, with the most notable being the outlook for household finances, which improved by 1.8 points. However, retrospective household finance measures saw a slight decline, indicating mixed sentiments among consumers.