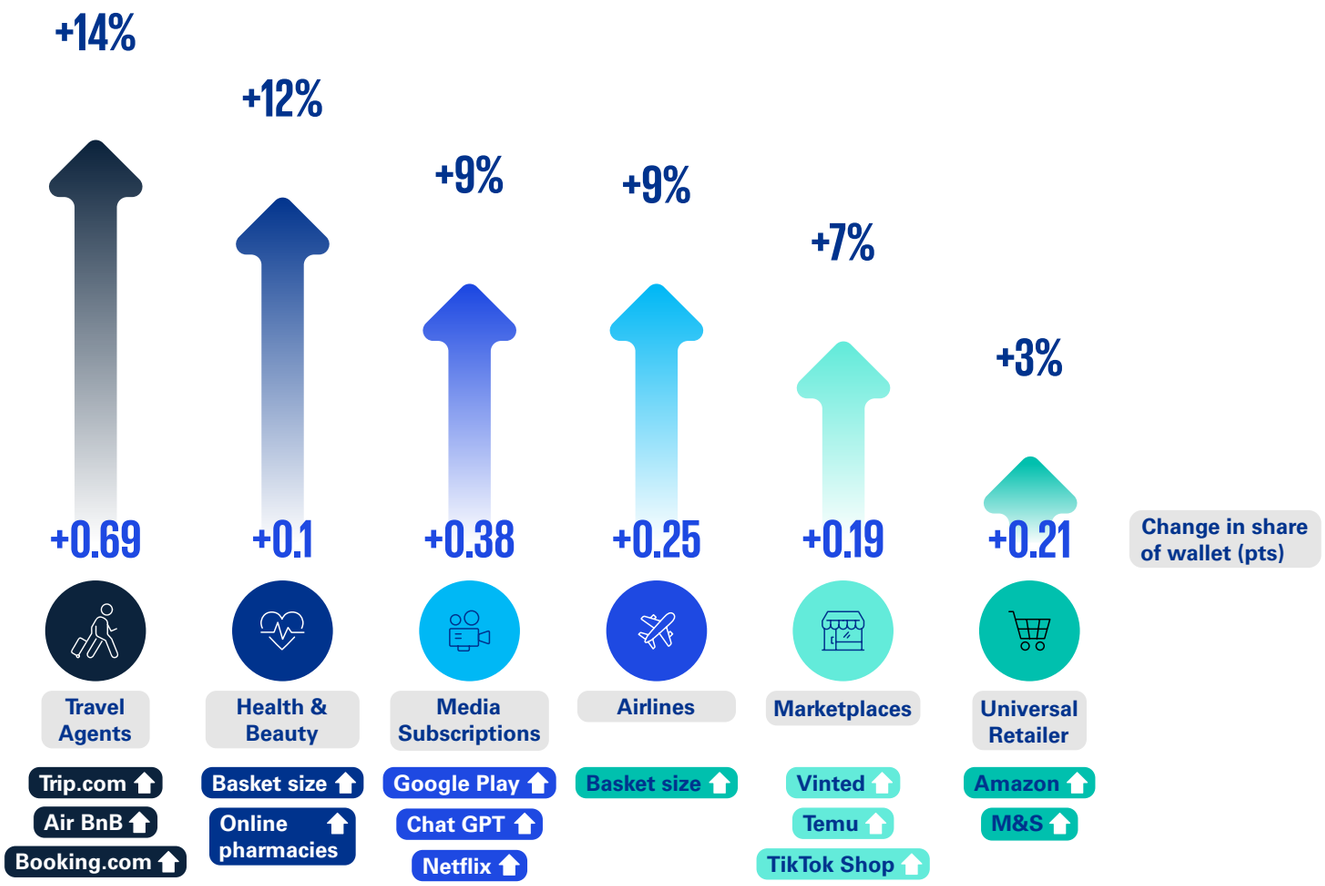
KPMG snoop

UK Consumer Pulse Snapshot

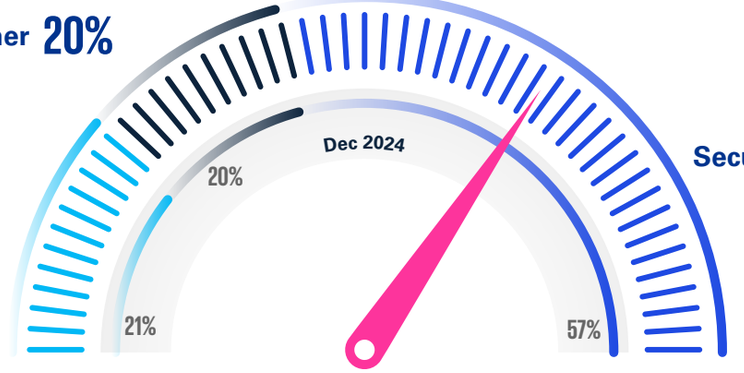
Q4 2025

Q4 saw an increase in discretionary spend for some categories



Discretionary spending data of >130k Snoop customers Oct-Dec 2025 vs PY**

As 56% of consumers say they are feeling financially secure



Secure 56%

▶ **Age 25-44** most secure

Insecure 22%

▶ **31%** for age **45-54**

How secure or insecure do you currently feel about your financial security?*

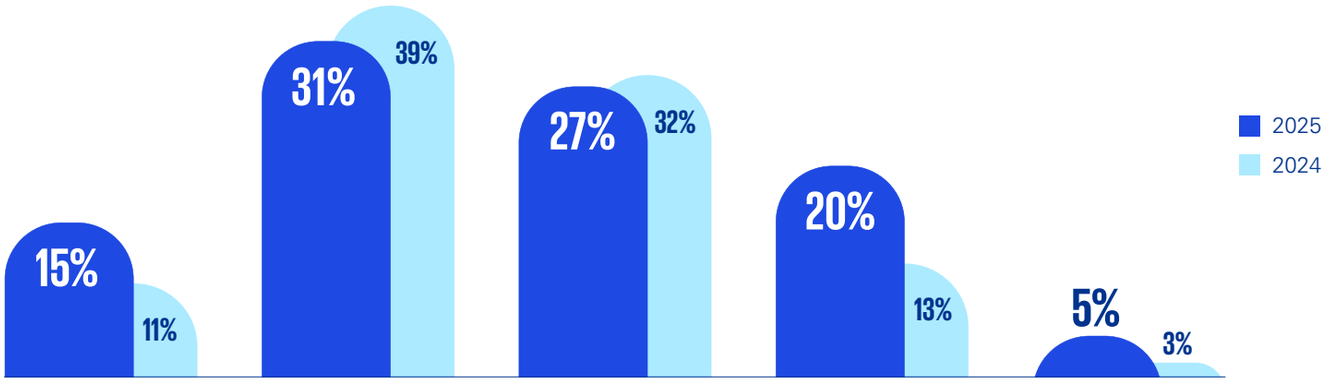
Yet the majority feel the UK economy is worsening, and many are budgeting discretionary spend

Improving 13%
-12pts vs Dec 24
▶ **21%** in Scotland

Worsening 58%
+15pts vs Dec 24
▶ Over **¼ of 18-24** say they are struggling to find work

Staying the same 22%

Do you think the health of the UK economy is currently improving or worsening?*



Confident
Able to spend freely each month on whatever I choose

Comfortable
Able to spend freely each month, but have to plan larger purchases

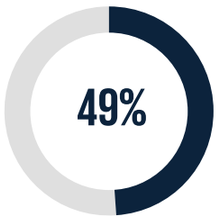
Managing
Budgeting discretionary spending each month

Impacted
Having to limit or cut discretionary spend to pay for essential costs

Troubled
Unable to pay essential bills or incurring debt in order to do so
▶ **1** in **10** 18-24

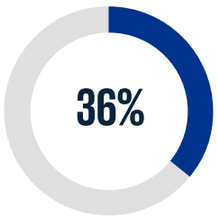
How would you describe your current financial status?*

...so how are they reacting?



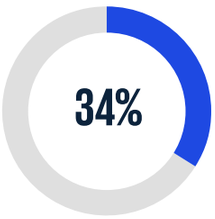
Reducing spending on everyday items

▶ **6 in 10** ages **25-34**



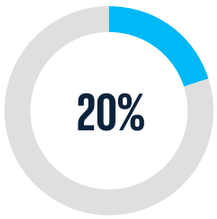
Saving more

▶ **Half of** ages **25-34**



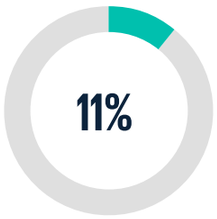
Deferring big ticket purchases

▶ **-4pts vs** September **25**



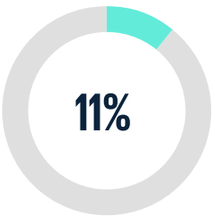
Less likely to leave current employment

▶ **3 in 10** ages **18-44**



Using credit cards

▶ **17%** ages **35-44**



Buying pre-owned goods

▶ **16%** ages **18-24**

Is your perception about the current health of the UK economy making you do any of the following?/What have you done MORE of over the past 3 months when shopping?*

Many say they have cut back on certain categories

	Where they say they are cutting back…	What the spending data says**…
Eating out	39%	-7%
Takeaway food	34%	-4%
Clothes and footwear	31%	-4%
Drinking out	28%	-2%
Live entertainment	23%	-4%

Comparing your monthly discretionary spending over the past three months to the three months previous, which, if any, of the following have you been spending less on? *

Looking ahead: what consumers say about their future spending

Some consumers say they plan to invest in 'big ticket' items…

1 in 4 Holiday

1 in 7 Minor home improvements

1 in 10 Major home improvements

1 in 10 Home appliances

In the next three months which, if any, of the following 'big ticket' items do you plan to spend money on?*

Yet over 1 in 4 say they will spend less on the things they want in 2026

27% Spend less on the things I want

47% Spend the same on the things I want

13% Spend more on the things I want

▶ **27%** ages **18-24**

Based upon your current feeling of financial security, do you plan to…*

And many say they'll switch to save money…

22% Car insurance

19% Home insurance

16% Energy

▶ **21%** ages **35-44**

15% Broadband

13% Mobile phone

▶ **19%** ages **18-24**

In 2026, which, if any, of the following do you plan to switch your provider for to save money?*

If their discretionary spending ability goes up, holidays and savings would take priority

32% Holiday

19% I would save it rather than spend it

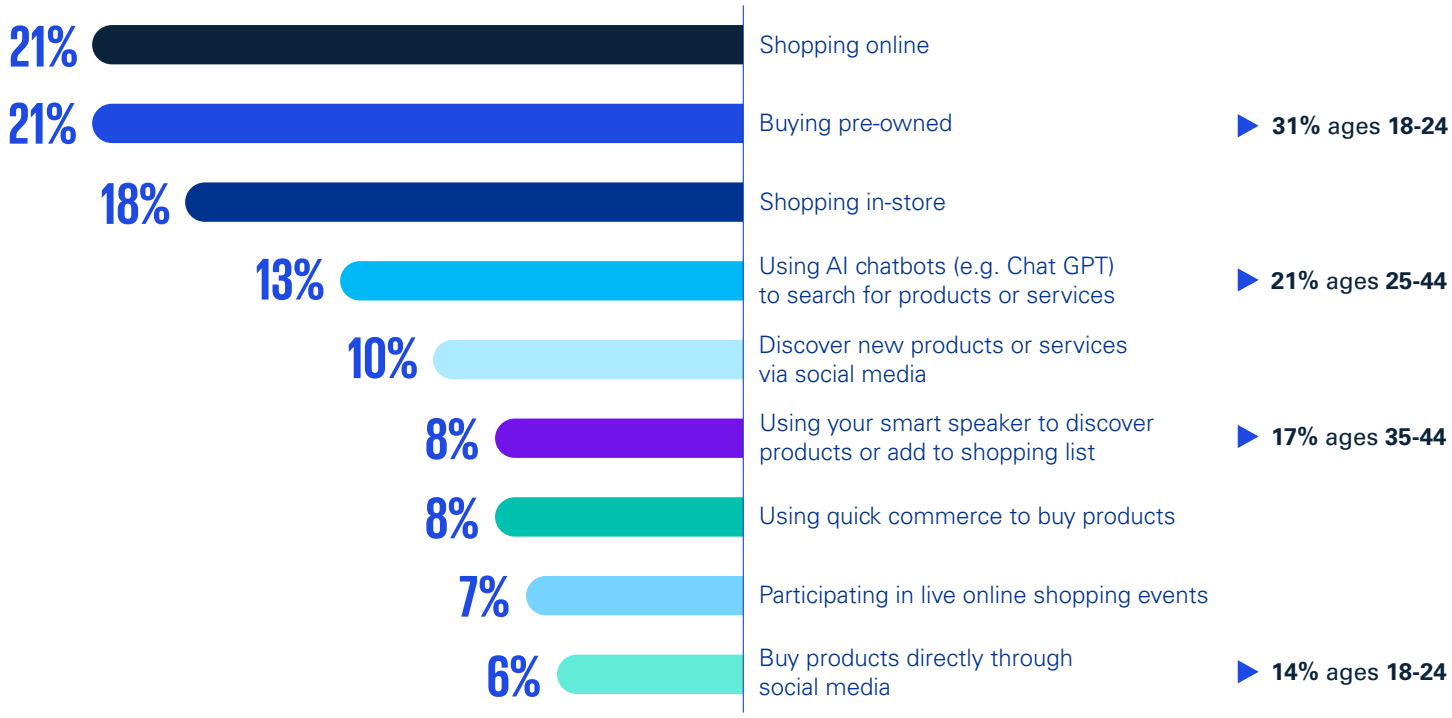
19% Home improvements (e.g. decorating)

18% Clothes and footwear

17% Eating out

In 2026, if you had more discretionary spending ability, what would you spend the extra money on?*

1 in 10 will use AI chatbots more to discover new products, as consumers explore new ways to shop



When shopping in 2026, which, if any, of the following will you do more of than this year?*

Where should you focus to unlock spending opportunity?

Assess how AI can accelerate your business outcomes - **discover** practical use cases from global retailers

Assess how you are using your **data,** move from overload to insight-driven decisions

Adapt to changes in consumer **value perceptions** depending on their mission

Use customer insight to balance **personalised experiences** with **privacy concerns**

Intrigued? Read the full spending report here or get in touch to discuss your personalised report.

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*KPMG survey of 3000 nationally representative UK consumers in December 2025
**Snoop spending data YOY Oct-Dec 2025 from transactions of approx. 130k nationally representative users.

https://www.kpmg.com/uk/consumer

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