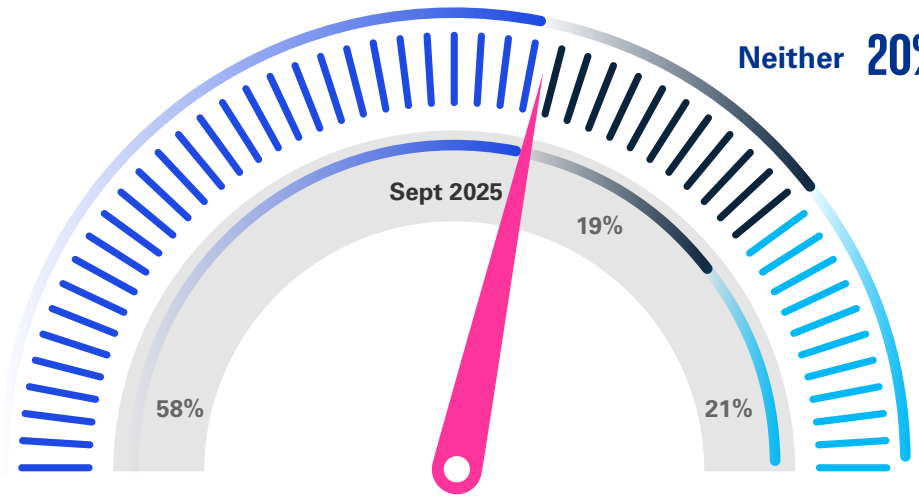
KPMG snoop

UK Consumer Pulse Snapshot

Q3 2026

KPMG. Make the Difference.

As over half of consumers say they are feeling financially secure...



Secure 56%
▶ Age 65+ **66%**

Insecure 22%
▶ Age 45-54 **30%**

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

...Q3 spending growth remained ahead of inflation, but shifted towards finance and leisure

Discretionary

7.1%	Travel & Holiday	+4.8% ▼	**Reducing** share of wallet
8.0%	Out of Home	+1.7% ▼	
5.5%	Entertainment & Leisure	+8.5% ▲	
18.2%	Non-Grocery Retail	+6.0% ▲	**Increasing** share of wallet
13.9%	Grocery Retail	+3.6% ▼	
9.8%	Vehicle & Transport	+6.8% ▲	
12.3%	Finance & Insurance[a]	+15% ▲	

+4.9% Increase in spend

+1.9% Transactions per customer

+1.5% Spend per transaction

Essentials

25.2%

Household Bills +0.2% ▼

3.0%
CPI Inflation[b]

Discretionary spending data of over 150,000 Snoop customers July-September 2026 vs PY**

(a) Including mortgage and rent, insurance, payment providers and BNPL (buy now, pay later) services.
(b) Office for National Statistics

Pessimism has eased versus September 2025, but over half of consumers still believe the UK economy is worsening

Staying the same 24%
+5pts vs Sept 25

Worsening 55%
-7pts vs Sept 25

▶ **4 in 10** age 18-24 say they're struggling to find work

Improving 13%
same as Sept 25

▶ **26%** age 25-34

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

Many are taking or planning additional measures to secure their finances

51%
Will reduce spending on everyday items

▶ **63%** in ages 18-24

36%
Will save money as a contingency

▶ **47%** in ages 25-34

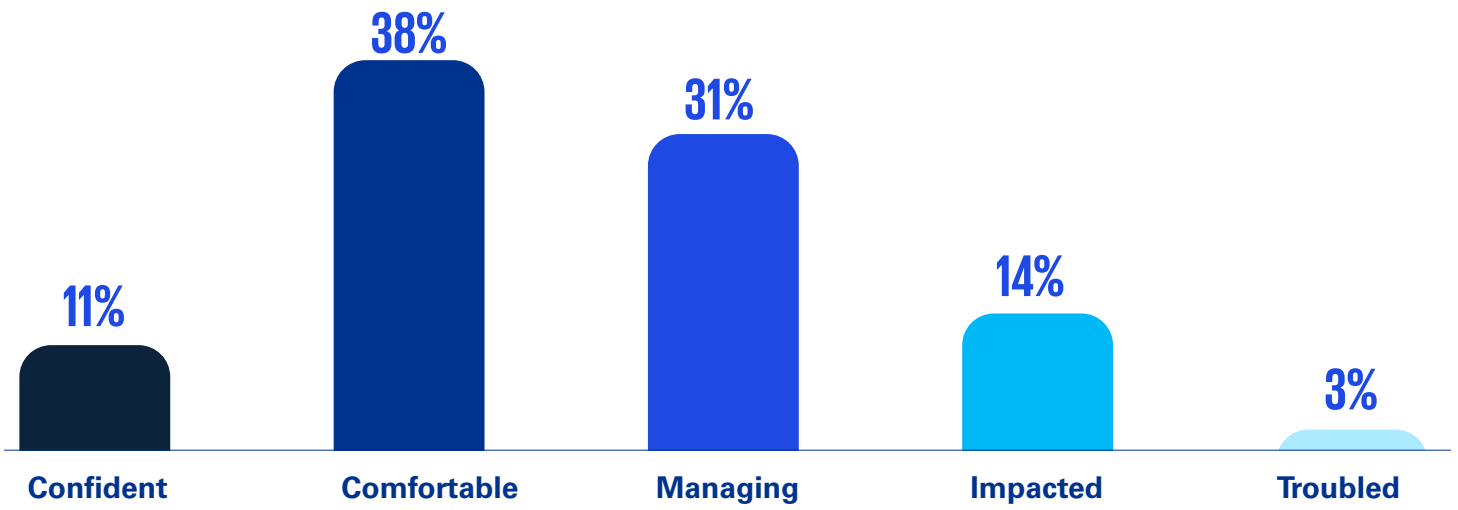
33%
Will defer making big ticket purchases

21%
Are less inclined to leave their current job

▶ **33%** in ages 35-44

What is your perception about the current health of the UK economy making you do?*

Yet almost half of consumers still describe themselves as 'Confident' or 'Comfortable'



able to spend freely each month on whatever I choose	able to spend freely each month, but have to plan larger purchases	budgeting discretionary spending each month	having to limit or cut discretionary spend to pay for essential costs	unable to pay essential bills or incurring debt in order to do so
			▶ **20%** age 55-64	

How would you describe your current financial status?*

Many consumers made room for summer treats, but spending in some categories fell year on year...

	Where they say they're spending on...	What the spending data actually shows**...
Ate out (restaurants)	53%	Spending 4% less
Bought new clothing	45%	Spending 2% less
Ate out (fast food)	42%	Spending 5% more
Ordered takeaway	40%	Spending 6% less
Went to the cinema	29%	Spending 37% more
Bought new footwear	27%	Spending 9% less

In the past three months (August, July, June), which, if any, of the following did you do?*

...and price remains the main purchasing driver for 2 in 3 consumers

Price	Quality	Convenience	Loyalty benefits	Health benefits	Customer experience
67%	55%	35%	19%	12%	11%
		▶ **+4pts** vs Sept 2025	▶ **-4pts** vs Sept 2025	▶ **20%** age 18-24	

Over the past three months, which, if any, of the following have been your top purchasing drivers when buying everyday items?*

Consumers said holidays were their top big-ticket purchase in the past three months...

30%	14%	12%	11%	11%

Holiday(s)	Minor home improvements	Personal technology	Home appliances	Mobile phone
▶ **37%** age 35-44		▶ **27%** age 25-34		▶ **24%** age 18-24

In the past three months (August, July, June), which, if any, of the following 'big ticket' items have you spent money on?*

...but home improvements saw the biggest rise in spending versus Q3 2025**.

+15% Home improvements

+5% Holiday(s)

+3% Electricals and technology

Heading into to the golden quarter, holidays and eating out remain top of consumers' spending plans

28%	27%	22%	19%
Holiday	Eat out (restaurant)	Buy new clothing	Eat out (fast food) or takeaway at home
▶ **35%** age 25-34	▶ **39%** age 18-24	▶ **38%** age 18-24	▶ **40%** age 18-24

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

Predictions for the Golden Quarter

- Spending will hold at current level, but shoppers will continue to be highly selective
- Shoppers want meaningful value relative to the current mission, not simply lower prices
- The winners will successfully drive spend through targeted promotion, not blanket discounts
- AI may be increasingly key for discovery, but exceptional experience will bring shoppers back

'No regret' focus areas that will add value for businesses regardless of consumer spending shifts

- Ensure **effective data availability and governance** for improved visibility that drives faster, more agile decision making.
- Build scenario **simulation muscle** for enhanced organisational readiness and resilience.
- Drive **organisation-wide tech capability** and curiosity (not just for your tech teams!) for increased productivity and adaptability.
- Go beyond demographic segmentations towards **deep consumer understanding;** unlocking loyalty and spend.

Discover more in our report; **Owning the Unknowns**, built with insight from Consumer and Retail leaders.

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

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*KPMG survey of spending habits and intentions of 3000 nationally representative UK consumers in September 2026

**Snoop data YOY July-Sept 2026 from spending transactions of over 150,000 nationally representative users.

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

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