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Welcome, University of Nottingham user.
Many economic forecasters, including the Office of Budgetary Responsibility, are cautious about the UK’s prospects over the coming year. However, people aren’t paying little attention to this negativity. 37% are pretty confident that they’ll be OK over the next year, although they are concerned, but should be fine.

This is the most optimistic that people have been in the decade that Mintel has been tracking this measure, starting all the way back in January 2009.

As with all Mintel’s sentiment measures, though, there are sizeable differences across different demographics.

There’s a generational divide, with over-65s being far more optimistic than their younger counterparts.

The income gap is also pronounced. 65% of people with a household income of at least £75,000 fall into the most confident group, compared to just 25% of people in households with an income of less than £15,500.

A new high for Mintel’s financial confidence index

Not only are people positive about their current financial situation, but they’re also more optimistic about how their finances will fare over the coming year. 37% say that they’re confident they should be OK, up from 31% at the start of 2019, and almost twice as high as the measure’s low point back in September 2011, when only 20% said that they were confident about how their finances would hold up over the coming year.
Consumers and the Economic Outlook - UK - Jun 2019

What you need to know

- Many economic forecasters, including the Office of Budgetary Responsibility, are cautious about the UK's prospects over the coming year.
- Consumers, though, seem to be paying little attention to this negativity. 37% are pretty confident that they'll be OK over the next year, and 48% say that they're concerned, but should be fine.
- This is the most optimistic that people have been in the decade that Mintel has been tracking this measure, starting all the way back in January 2009.
- As with all Mintel’s sentiment measures, though, there are sizeable differences across different demographics.
- There’s a generational divide, with over-65s being far more optimistic than their younger counterparts.
- The income gap is also pronounced. 65% of people with a household income of at least £75,000 fall into the most confident group, compared to just 25% of people in households with an income of less than £15,500.

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Overall, 85% of consumers say that they're either confident that they should be OK, or that they have some concerns, but think that they should be fine.

There's a fine line between confidence and complacency, though. Mintel's own data shows that 34% have got less than £500 set aside, meaning that even a relatively short spell of unemployment could have a huge impact on their ability to make ends meet. The UK's savings ratio is as low as it's been at any point since the 1980s, confirming that people currently feel little need to build up a cushion of emergency savings.

Low savings and the continued growth in consumer credit is great for short-term consumer expenditure, but if there is significant Brexit-related economic disruption, then this newfound confidence could turn out to be extremely fragile.

Figure 8: “And how do you feel about your financial situation over the next year?”, May 2019

Base: 2,000 internet users aged 16+

<table>
<thead>
<tr>
<th>Feeling</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>I feel pretty confident that I'll be OK</td>
<td>37</td>
</tr>
<tr>
<td>I'm concerned, but should be fine</td>
<td>48</td>
</tr>
<tr>
<td>I'm really worried</td>
<td>13</td>
</tr>
</tbody>
</table>
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