



Report

# How are consumers coping with inflation in 2025?

Navigating inflation's impact on financial stability, housing, and grocery purchases.

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# Introduction

## Are consumers feeling the effects of inflation?

2025 has been a year marked by radical shifts across both the political and economic landscapes.

Off the back of a year full of major elections, geopolitical realignments, evolving policy frameworks, and persistent inflationary pressures are reshaping the environment in which consumers live, work, and spend.

The following report examines these shifts on consumer spending habits across the globe, backed up by extensive market research insights which explore people's ability to save money, their current housing situations, and their purchasing power for groceries.

It aims to provide a snapshot of an uncertain and unstable moment in time.



GENDER	ANZAC	Japan	Singapore	Sweden	UK	US
Male	51%	51%	45%	47%	46%	48%
Female	49%	49%	55%	53%	54%	52%
Non-binary	0%	0%	0%	0%	0%	0%
Prefer not to say	0%	0%	0%	0%	1%	0%

AGE	ANZAC	Japan	Singapore	Sweden	UK	US
1997-2012	12%	5%	17%	16%	17%	20%
1981-1996	24%	20%	35%	31%	24%	28%
1965-1980	25%	28%	28%	25%	27%	24%
1946-1964	32%	45%	20%	27%	26%	26%
1926-1945	7%	2%	0%	1%	0%	2%

# Methodology and respondent demographics

In June 2025, we surveyed approximately 1,200 respondents through the Cint Exchange, the world’s largest research marketplace. The aim was to explore how rising inflation rates are affecting saving habits, living situations, and grocery shopping.

To get a truly global glimpse into how inflation is impacting on consumers, we surveyed respondents in the following countries: Australia, Japan, New Zealand, Singapore, Sweden, the United Kingdom, and the United States.

Each respondent was asked to indicate their gender identity and the age bracket they fall into. See left for a breakdown of the respondent demographics.

# Key findings

Low on time and want to get some immediate findings? We've got you covered.

- **Highest rate of renters:** Sweden leads all surveyed nations in renting, with **47%** of respondents renting their homes. This is a significant contrast to countries like Singapore, where only **9%** of the population rents.
- **Job security differs dramatically:** Japanese workers feel significantly less secure in their employment. Only **9%** in Japan feel "very secure" in their job, a stark contrast to the **35%** of respondents in both the UK and ANZAC regions who feel the same level of security.
- **Varying financial stability:** Sweden is among the more financially secure nations in the survey. **54%** of Swedes report being able to save money from their paycheck, a figure identical to the UK and comparable to Singapore (**63%**).



Section one

# Savings and security





# Savings and job security

## Can people save and do they feel safe in their jobs?

When everything around us—from rent to bills via groceries and other goods—seems to be getting more expensive, the ability to save money gets harder and harder.

Wanting to understand more about the average consumer’s saving habits, we asked respondents the following question: ***Are you able to currently save money, or are you living paycheck to paycheck?***

The ability to regularly save money from paychecks is a key indicator of consumer financial health, particularly in an ongoing era marked by economic shifts.

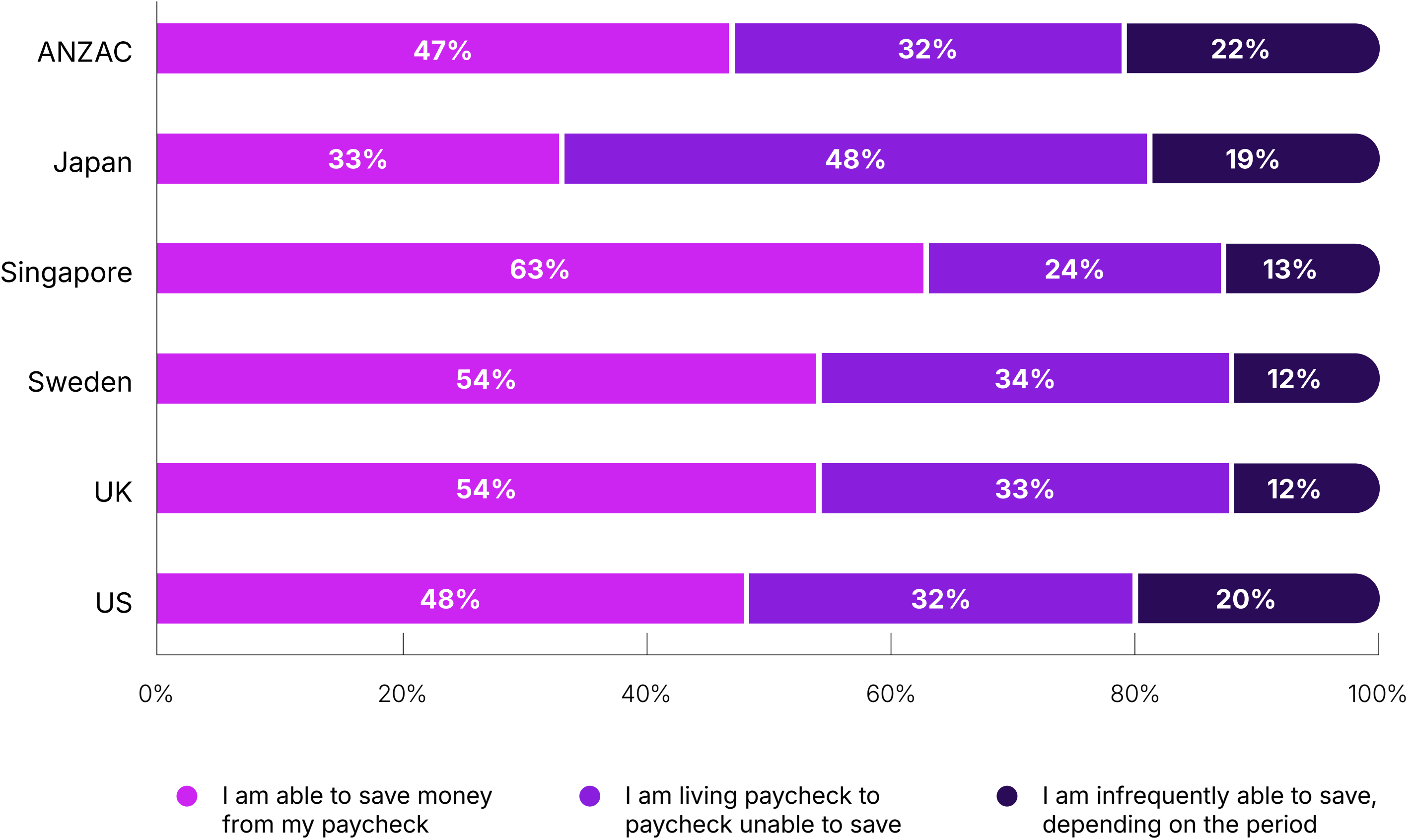
Our report shows that nearly entirely across the board, respondents *still* maintain the ability to sequester some of their cash away on a regular basis.

Survey takers in Singapore are the most likely to put money into their savings accounts **(63%)**, followed closely by those who live in Sweden and the UK **(54% each)**.

ANZAC residents **(47%)** and those in the US **(48%)** also reported being able to make regular savings even amidst general economic uncertainty.

It’s a different story in Japan, however, where just under half of the respondents surveyed **(48%)** describe themselves as living paycheck to paycheck and thus unable to save money with any regularity.

# Are you able to currently save money, or are you living paycheck to paycheck?



It may seem obvious, but job security plays a huge role in people’s ability to save money. As industries across the globe adapt to tougher economic conditions, huge job losses have sadly become an all too common occurrence.

The result is a worldwide workforce that can often feel at risk of redundancies, which, in turn, have a massive impact on saving and spending habits.

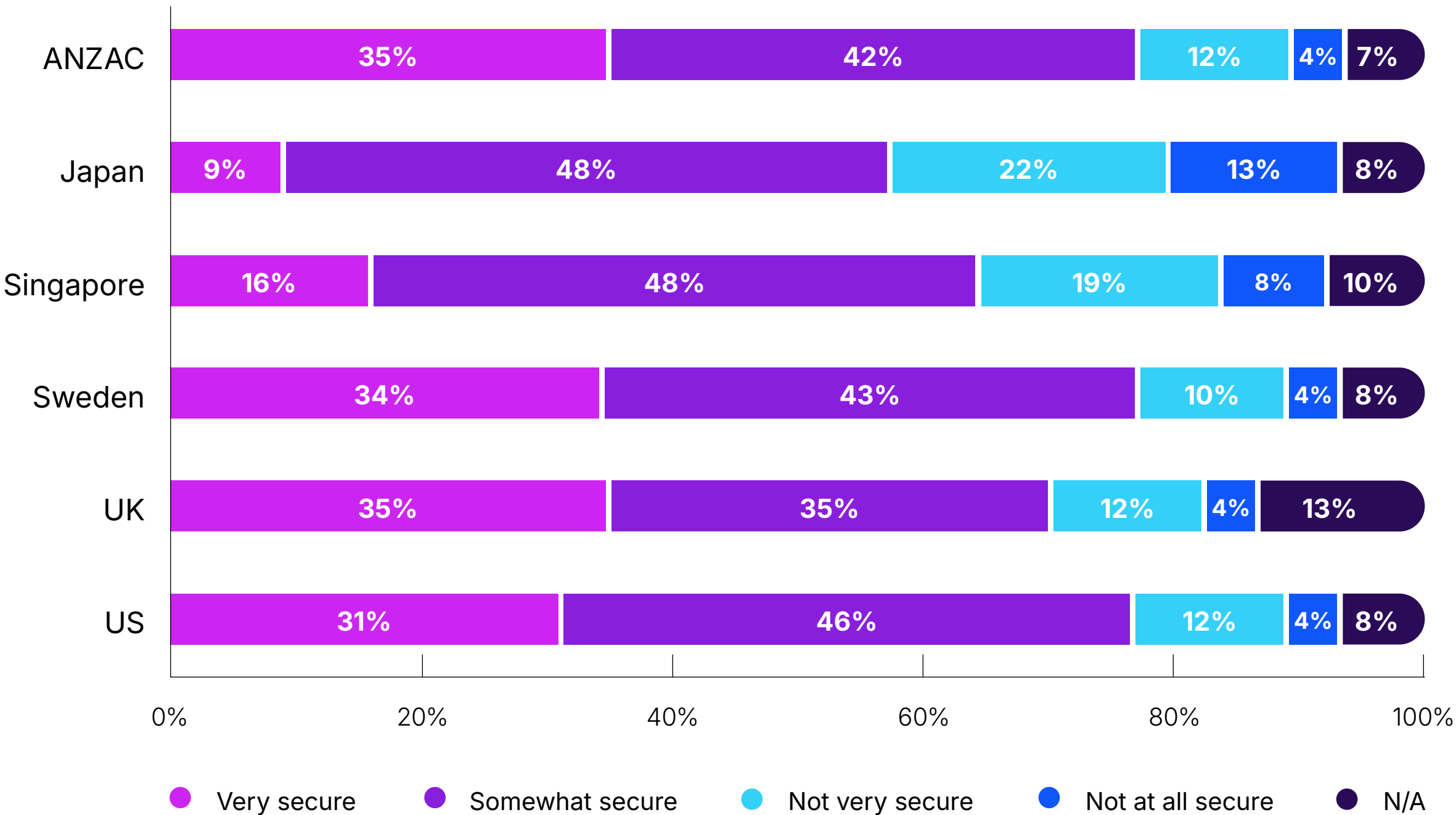
Respondents were asked the following question: *How secure do you feel in your current job or source of income?*

Feelings around job security are at their highest in ANZAC, Sweden, and the UK, with **35%**, **34%**, and **35%** respectively of respondents stating that they feel very secure in their current job or with their current source of income.

This contrasts with the **9%** of Japanese respondents who share that sentiment. That being said, nearly half of that respondent sample (**48%**) do feel somewhat secure about their employment prospects, even if Japan was in front when it came to identifying as a survey taker who did not feel at all secure in their job.

While there may be evident—and very real—worries about job stability reported by those who took part in the survey, many said that even with everything going on in the world, they still feel somewhat secure in their current job, with minimal shifts in this attitude across different parts of the globe.

How secure do you feel in your current job or source of income?



Section two

# Living situations



# The living situation

## How are people living in 2025?

For most people, housing is their biggest regular outgoing. Whether you're a renter or owner, the chances are that a sizable chunk of your monthly paycheck goes on keeping a roof over your head.

With that in mind, we put housing-related questions in front of our respondents in an attempt to understand how people are, quite literally, living in 2025.

When it comes to housing, there are some notable differences across territories. In Europe (specifically in Sweden), North America (specifically in the US), and the ANZAC area (Australia and New Zealand), renting is the primary living situation.

Nearly half (**47%**) of Swedes rent, as do **35%** of respondents based in ANZAC, the UK, and the US. This contrasts with **27%** in Japan, and just **9%** of survey takers from Singapore.

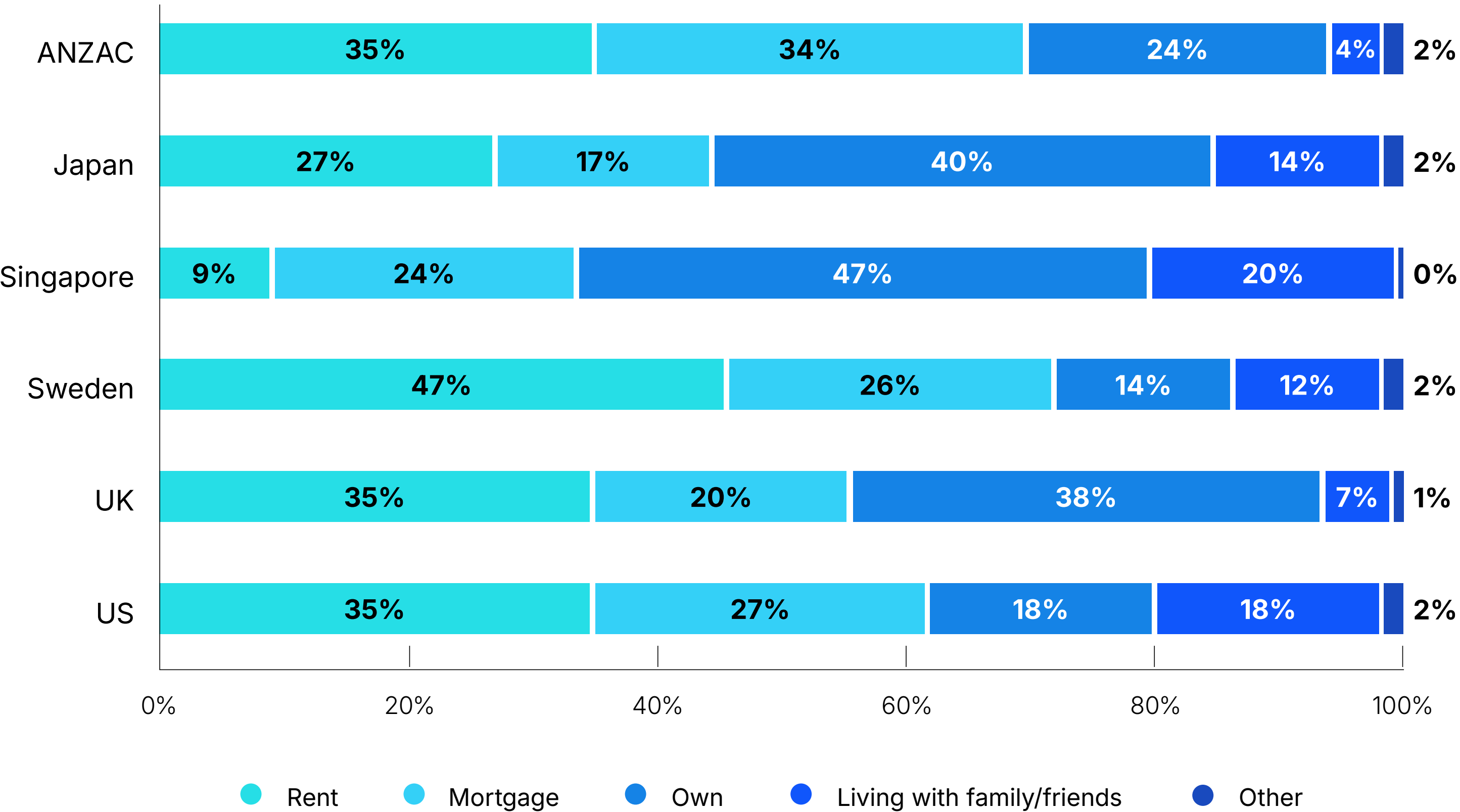
Outright ownership is most prevalent in Singapore, where **47%** of respondents are mortgage free. Our study shows that Sweden is the country with the smallest percentage of outright home ownership, with **14%** of those polled indicating that they're no longer on the hook to the bank when it comes to property.

ANZAC residents are the most likely to be making mortgage payments on their property (**34%**), with the US (**27%**), and Sweden (**26%**) just behind.





Current living situations



If you are currently renting or paying a mortgage, are you considering switching your living situation in the next year?

Reported consumer sentiment around switching up living situations within the next year highlights the ongoing impact of economic pressures and personal circumstances across different regions.

Before we get to the doom and gloom, let’s focus on a positive. ANZAC aside, most respondents are, broadly speaking, content with their current living situation, with nearly half of those surveyed saying they currently have no plans to change their living situation within the next year.

For those that are looking to alter their arrangement, the ongoing cost of living crisis—which will be explored in more detail later in this report—is a motivating factor for a possible change everywhere but Japan.

Family and work-related matters are impacting consumers, too, and this is most prevalent in ANZAC countries where nearly a fifth (**18%**) of respondents said that they’re planning possible upheaval to their housing situation for those reasons.



Possible future situations

STATEMENT	ANZAC	Japan	Singapore	Sweden	UK	US
Yes, due to the cost of living	28%	9%	21%	22%	20%	20%
Yes, for work or family reasons	18%	8%	17%	14%	12%	17%
No, satisfied with the current situation	35%	47%	52%	47%	55%	47%
Unsure	18%	35%	10%	17%	14%	16%

Section three

# Groceries



# Shopping

## What are consumers doing about the cost of groceries in 2025?

Groceries might not be the most glamorous topic going, but they do provide a fascinating insight into how people spend their money and how they're impacted by changing economic headwinds in 2025.

After all, everyone has to eat, and we've all got to go to the store to stock up on groceries, even when we're being bombarded with destabilizing news about tariffs, inflation, and potential price hikes.

How, though, are people responding to rising prices in their local supermarkets, and what adjustments are they having to make to keep on top of their grocery bills?

To find out more, we asked respondents a series of questions concerned with their spending on food.



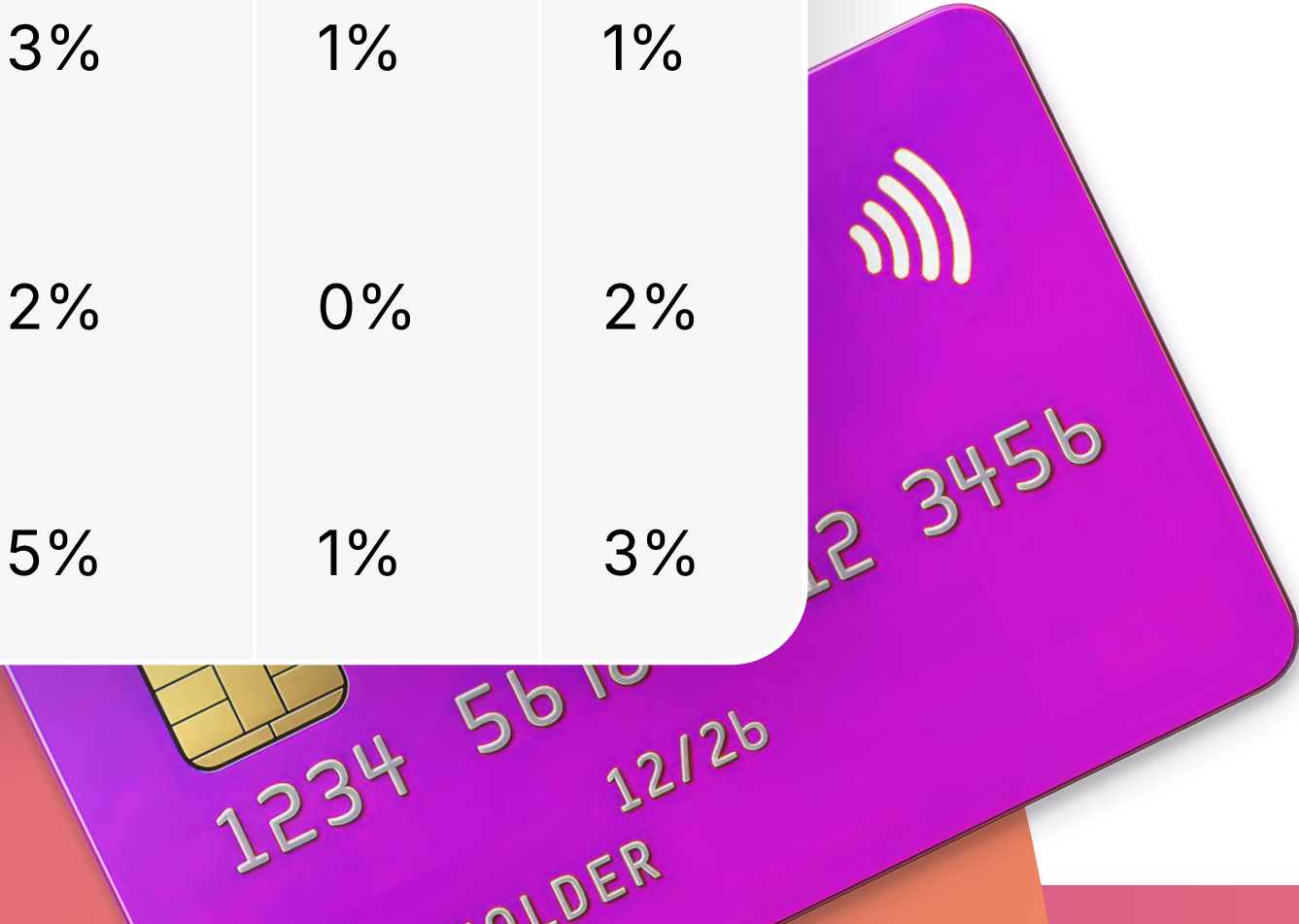
# How have your grocery costs changed over the past six months?

ANSWER	ANZAC	Japan	Singapore	Sweden	UK	US
Increased significantly	52%	24%	24%	34%	47%	38%
Increased slightly	37%	29%	49%	43%	39%	37%
Increased	89%	53%	73%	77%	86%	75%
Stayed about the same	9%	39%	21%	18%	12%	22%
Decreased slightly	1%	6%	0%	3%	1%	1%
Decreased significantly	1%	2%	1%	2%	0%	2%
Decreased	2%	8%	1%	5%	1%	3%

When asked *how have your grocery costs changed over the past six months*, ANZAC respondents were the most vocal about feeling the pinch. **52%** of respondents in those countries said that their costs had increased significantly since the start of 2025.

UK survey takers are also experiencing adverse effects of rising costs, with **47%** of respondents also seeing significant increases in the cost of their groceries.

Over in the US, this dropped slightly to **38%**, and in Japan and Singapore, nearly a quarter (**24%**) polled the same way.



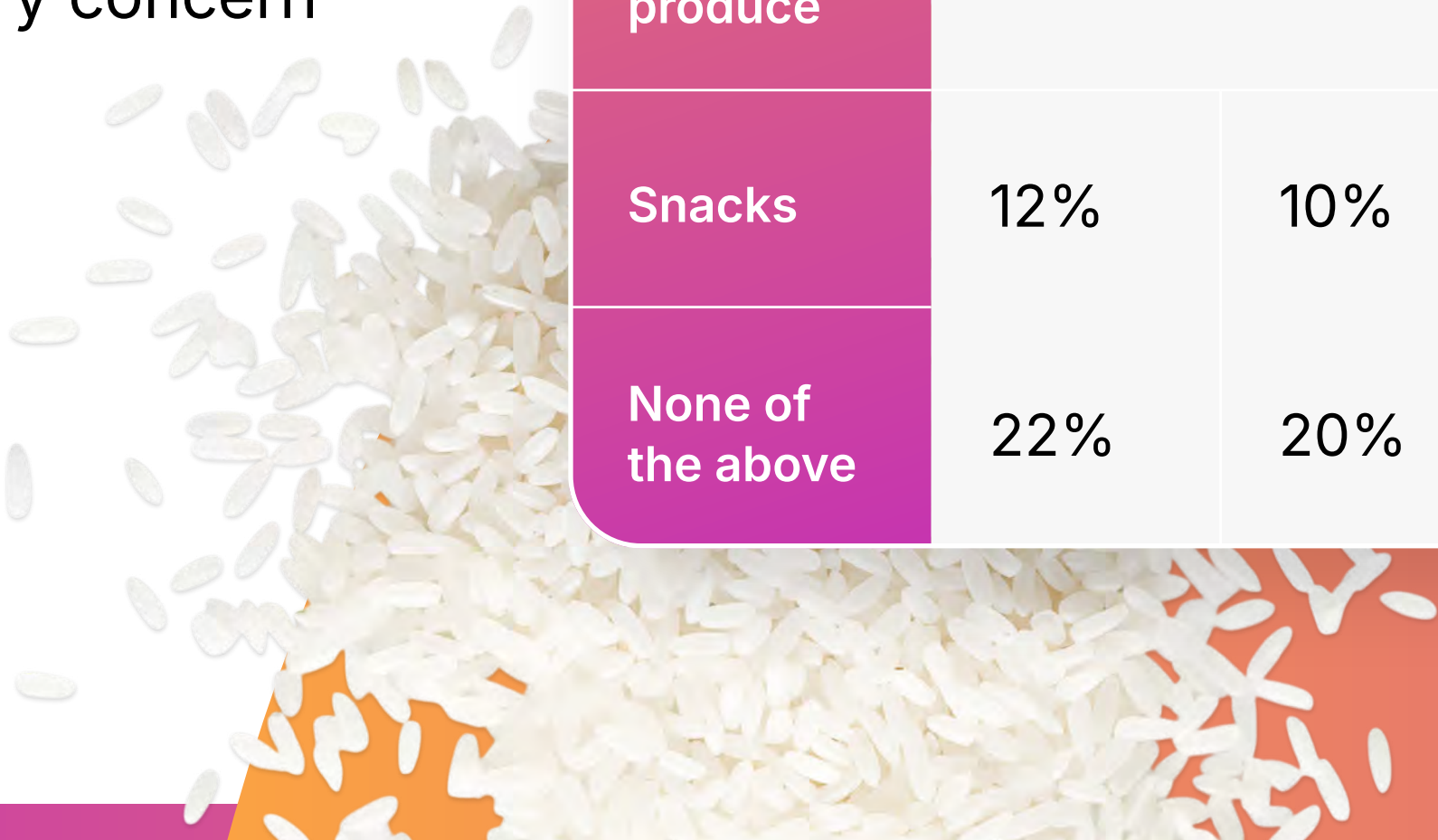
## What types of foods are you purchasing more of due to price sensitivity? (Select all that apply)

Those increased costs—the result of myriad global issues in the food chain but passed on to the consumer at the till—have seen some buyers stocking up on items like frozen meals and canned goods in an attempt to keep their spending under control.

The US leads the way when it comes to spending more time perusing the chillers at the supermarket, with over half (**51%**) of respondents upping their spending on frozen meals. Americans are also tied with ANZAC residents on the canned goods front, with **45%** of those surveyed in those locales reporting that they’re buying more tinned products.

Pasta, rice, and grains proved popular for respondents across the board, while fresh produce is perhaps not a primary concern for consumers currently.

ANSWER	ANZAC	Japan	Singapore	Sweden	UK	US
Frozen meals	35%	32%	28%	25%	35%	51%
Canned goods	45%	12%	33%	22%	27%	45%
Pasta, rice, grains	47%	35%	35%	45%	51%	49%
Fresh produce	32%	25%	30%	20%	23%	41%
Snacks	12%	10%	29%	6%	20%	37%
None of the above	22%	20%	28%	34%	24%	16%



In the past month, have you reduced spending in any of the following areas to afford groceries? (Select all that apply)

ANSWER	ANZAC	Japan	Singapore	Sweden	UK	US
Dining out	69%	42%	55%	34%	53%	59%
Travel	45%	25%	40%	36%	30%	41%
Subscriptions or streaming services	34%	9%	24%	23%	30%	30%
Clothing or entertainment	55%	35%	49%	33%	44%	42%
I have not reduced spending	28%	28%	17%	29%	25%	26%

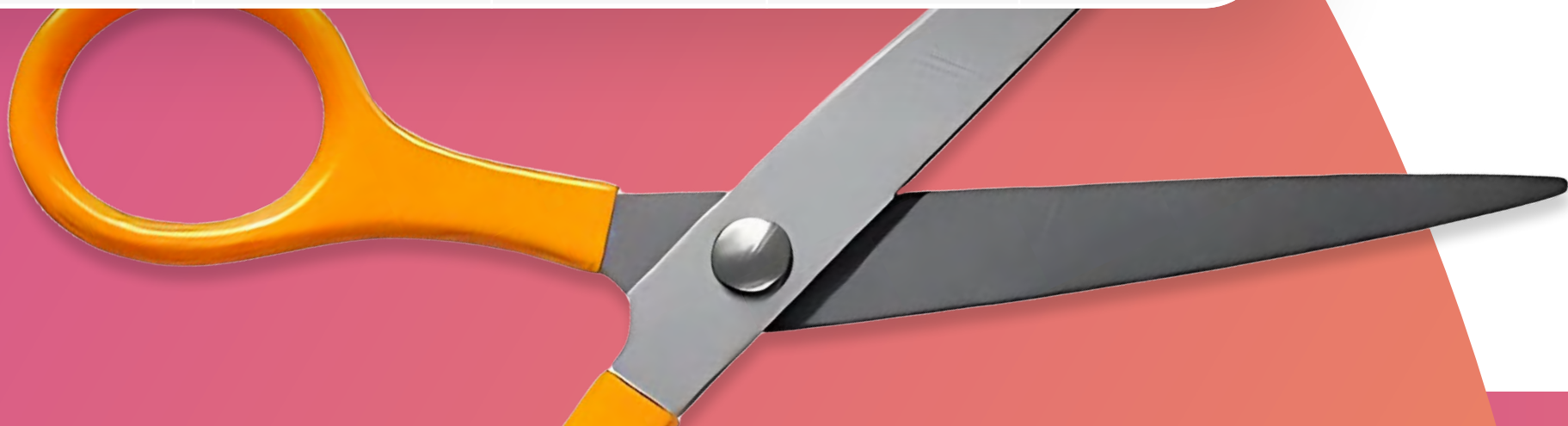
Difficult economic periods often result in many of us making sacrifices when it comes to our approach to spending.

With food becoming increasingly expensive, what are respondents cutting back on to make sure that they can get dinner on the table?

Dining out has become a luxury that respondents across the board are willing to do without as we all lurch from one financial crisis to another. The same goes for clothing and entertainment, another area where consumers are looking to cut costs.

In fact, everything from travel to subscriptions to streaming services are taking a back burner when it comes to keeping the cupboards full, and this extends to a large swathe of respondents in all the locations we surveyed.

Not everyone is making do with less, though. Between around a tenth and a third of respondents said that they've not had to make any harsh budgetary choices as a result of the rising cost of groceries.



Section four

# Country specific findings





# Country specific findings

## A region-by-region breakdown of what's impacting most on consumers

Now that we've explored housing, job security, and the cost of groceries, let's drill a little deeper into the factors that are set to most influence the future buying decisions of those surveyed by Cint. We've examined those concerns on a country-by-country basis.




**ANZAC**

For respondents in ANZAC countries, individual personal financial situations are the primary driver of consumer buying decisions, with **42%** of respondents ranking it as most important. This is almost equally matched by the price of goods/services, which is the top factor for **41%** of consumers, underscoring a strong collective emphasis on individual affordability.



## Japan

 Like their ANZAC counterparts, Japanese consumers are driven by their personal financial situation, with **40%** ranking it as the most influential factor in their future buying decisions. The price of goods/services is also a significant consideration for **31%** of respondents, and a strong second for **36%**, demonstrating a keen focus on value and affordability.



## Singapore

In Singapore, the price of goods/services ranked top for influencing future purchases, with

**41%** of respondents marking it out as the biggest limiting factor to their spending down the line. The personal financial situation of respondents in Singapore is also a key driver, chosen as the top factor by **32%** of consumers.



## The UK

Over in the UK, the price of goods/services stands out as the most dominant factor influencing

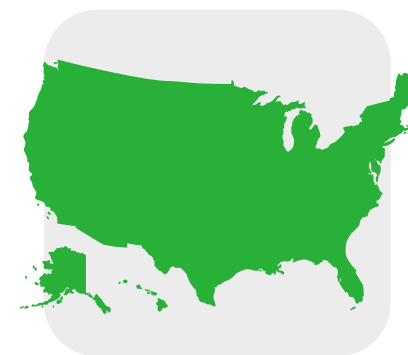
consumer buying decisions, with a significant **40%** of respondents ranking it as their top priority. This is closely followed by reflecting on one's personal financial situation, which was deemed the most important factor by **32%** of those surveyed.



## Sweden

In Sweden, price of goods/services is the primary motivator of consumer future buying

decisions, with **38%** of respondents ranking it as the most important factor when it comes to thinking through possible purchases. Closely following, personal financial situation is the top factor for **33%** of consumers, underscoring the significance of individual affordability.



## The US

In the USA, personal finances (**33%**) and the price of goods/services (**30%**) are the top

influences on buying decisions, showing a strong focus on affordability. Broader economic conditions like inflation are also a key driver for nearly a fifth (**18%**) of consumers.



# Conclusion

This first installment of our Inflation Report series has provided a critical snapshot of consumer well-being in mid-2025, a year undeniably shaped by radical economic and political shifts. Our market research across the US, UK, Japan, Singapore, Sweden, and ANZAC reveals the pervasive impact of inflation on fundamental aspects of daily life: savings, housing, and grocery purchasing power.

While many consumers globally are still able to save, significant challenges persist, particularly in Japan, where nearly **50%** of the population lives paycheck to paycheck. Housing situations vary widely, with renting prevalent in the UK, US, ANZAC, and Sweden, while outright ownership dominates in Singapore and Japan.

The universal pain point, however, remains grocery costs, which have increased significantly for a vast majority across all regions. Consumers are actively adapting by shifting purchases towards more affordable staples and making widespread cutbacks on dining out, clothing, and entertainment to manage their essential food budgets. These findings collectively paint a picture of consumers navigating a challenging economic landscape, often prioritizing financial stability and basic needs.

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