THE QT

the7stars

STATE OF THE NATION

WAVE 46: November 2026



(Source: The Guardian: UK households have paid extra on bills since 2021 among soaring inflation, TUC says, October 2026)

COST OF LIVING REMAINS THE MOST PROMINENT NATIONAL CONCERN

A recent analysis of ONS data by Trades Union Congress suggests that additional costs for UK households have reached £14,000 on average for mortgages, loans, energy and water bills since 2021. It is no surprise then that the cost of living and general affordability is still the biggest national concern in the UK. The latest wave of our quarterly tracker, the QT, is showing that nearly 2 in 3 Brits are still worrying about it, up by 6%pts versus May this year. These concerns are mainly driven by those who are likely to be family-raising age: 70% of those aged 35-54 are concerned about the cost of living (i112). Women are also more likely to be concerned about the affordability of life, at 67% (i107).

Energy prices and supply comes in second place at 42% nationally, as reports suggest energy bills could reach £2,000 a year from January '27. Older Brits tend to be more concerned about this: those aged 55+ are worrying the most about energy currently (51%, i122). These gloomy updates and increased worries have sparked online conversations highlighting the reality that many vulnerable adults will once again be struggling to find the money to heat their homes.





WHEN LOOKING AT CONCERNS ABOUT HOUSING AND HOUSE PRICES ON A NATIONAL LEVEL, THIS SITS AT ONLY

15%

BUT WHEN WE SPLIT BY AGE GROUP THE PICTURE LOOKS VERY DIFFERENT.

When looking at concerns about housing and house prices on a national level, this only sits at 15%, but when we split by age group the picture looks very different. For those 55 and over, only 5% are concerned (i32), but unsurprisingly increases to 34% for 18-34s (i224).

Yet this emerging divide isn't simply relating to what people are worried about but also their capacities to respond.

(Source: Instagram, November 2026)





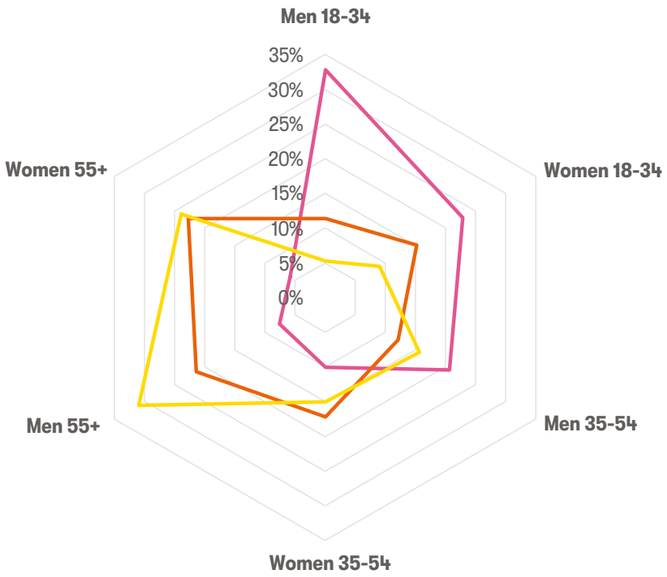
THE BUDGET HAS REINFORCED BRITAIN'S FINANCIAL DIVIDE

For a country seeking reassurance, the Budget has generated surprisingly little movement. Only 16% of people feel more confident about their household finances, while one in two (50%) say their outlook is unchanged. Online responses echo this lack of impact, describing the announcements as "deeply underwhelming" and little more than "giving with one hand while taking with the other". But beneath this lies a sharper divide, as the Budget appears to have reinforced how people already felt. Those already feeling financially secure are significantly more optimistic about the year ahead, while those under pressure remain unconvinced that meaningful relief is coming.

Financial confidence post budget shows how much the capacity to cope with hardship truly matters. Post budget announcement, nearly half (46%, i284) of those whose financial comfortability has improved versus this time last year feel more confident about their upcoming financial situation. Conversely, among those who feel less financially comfortable versus last year, financial confidence falls to just 9% i55.

This financial pressure is not confined to lower-income households. Seven in ten (70%) households earning over £55,000 say their wages are failing to keep pace with essential costs, compared with 59% nationally. Higher household income may still provide greater resilience, but it no longer guarantees a sense of progress, safety or financial wellbeing. The budget has not created a new national mood. Instead, it has magnified the financial reality people were already living.

Confidence after the budget



Rob Brown
They've taken away more than they've given
10-28 Reply

Ruckus
basically nothing to tackle the crisis... £100 is the equivalent of trying to stop a ship sinking by trying to bail the water out with a spoon
10-28 Reply 6

Adventurous-Tour9195 • 15d ago
"Transformational" is the word Andy Burnham used when becoming Prime Minister. I would not use that word for this budget.
4

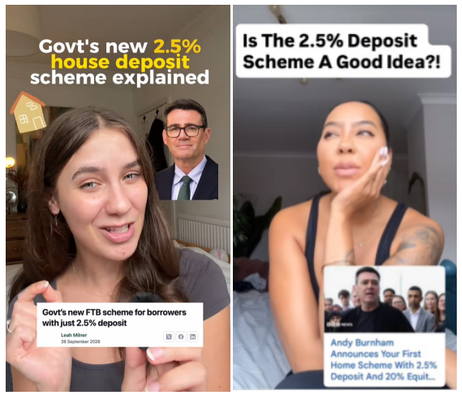
Rare-Designer-1008 • 15d ago
Lots of little changes, nothing major.
Hopefully those little changes add up over the next couple of years
2

(Source: Brandwatch, November 2026)



FINDING BALANCE IN THE UNBALANCED

Online conversations are seeing people question the proposed 2.5% deposit scheme, asking whether it solves the deeper affordability problem of high monthly repayments, restricted lending and unaffordable property prices.



TAXI G 🚕
We don't need low deposits we need lower house prices or higher incomes 😂 why don't they realise this
9-27 Reply 647

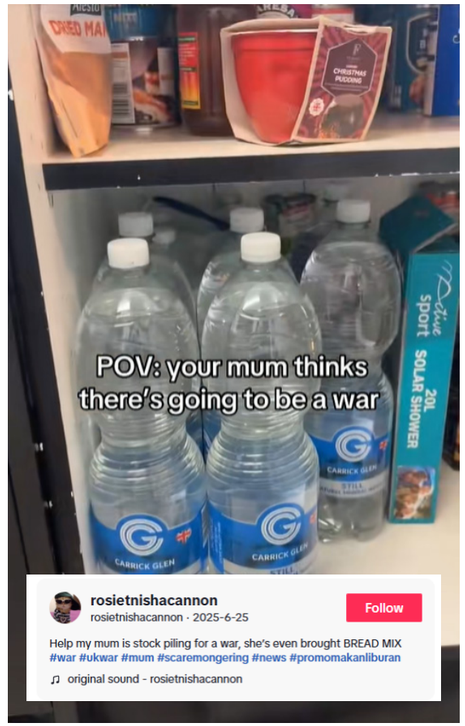
(Source: TikTok)

However, despite this scepticism, nearly a third of 18–34s feel more confident after the Budget, compared with just 8% of over-55s. Younger men are particularly receptive: 41%, i189 believe the Government is making the right economic choices, while 42%, i193 think the Budget will help with the cost of living. The proposed 2.5% deposit scheme is supported by 58%, i131 of 25–34s, while younger audiences are also more open to artificial intelligence and closer European ties as potential engines of economic growth. Their optimism is practical and future-facing, centred on the possibility that major barriers might finally become easier to overcome.

F1 Edits
This has been the best budget in quite a few years, I just hope burnham and healey can go past the honeymoon period and make some solid improvement (join the single market) instead of putting plasters on the problems
10-30 Reply 3



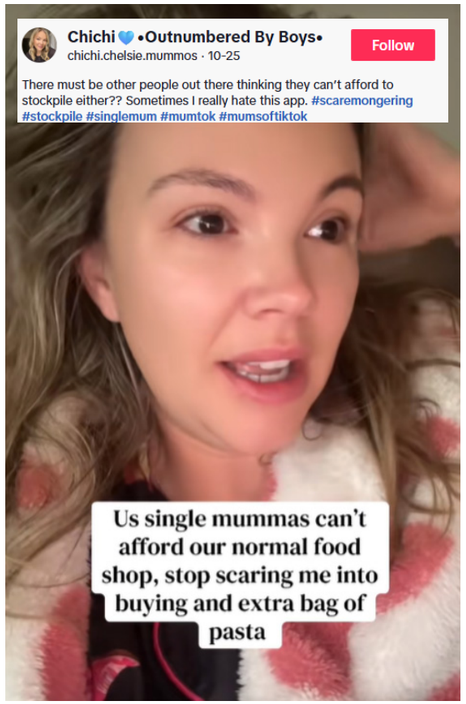




Looking beyond the budget, concerns about disruption are clearly moving closer to everyday life in the UK as countries around the world face increased threats from cyberattacks and political instability. Distress around national security and defence registered the highest rise (+8%pts) in national concerns compared to May '26. Addressing these worries, the government recently launched the 'Be Ready' campaign, focussed on promoting stocking of everyday essentials among Brits.

Initial reactions seem welcoming as more than three quarters (77%) of the country believe it is sensible to keep essential supplies at home, while 94%, i119 of over 65s regard cyberattacks as a serious threat to the economy. Kantar Worldpanel data has seen soaring sales of essential goods such as bottled water and canned food in the 10 days following the launch of the campaign.

(Source: TikTok,
BBC - Sales of Tinned food and bottled water jump after 'Be Ready' campaign launch; November 2026)

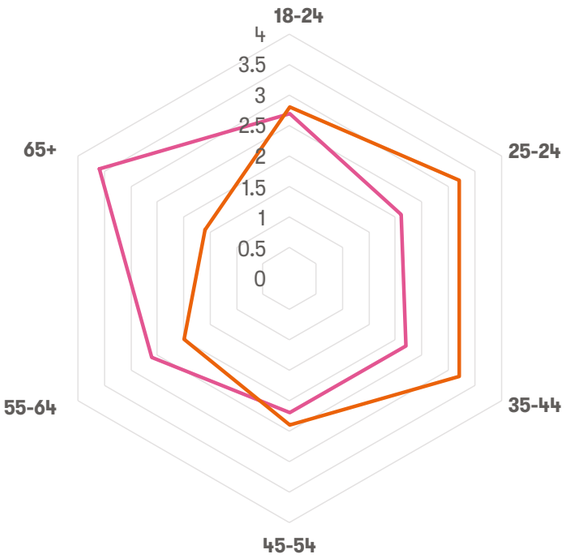




Older audiences are not simply more concerned. They are also more likely to have acted. Over 65s have completed an average of 3.6 preparedness actions, compared with around 2.1 among those aged 25–54. Younger adults express higher intention, with 25–44s planning around 3.2 further actions, but older people have already stocked food, bought torches and batteries and taken other practical steps.

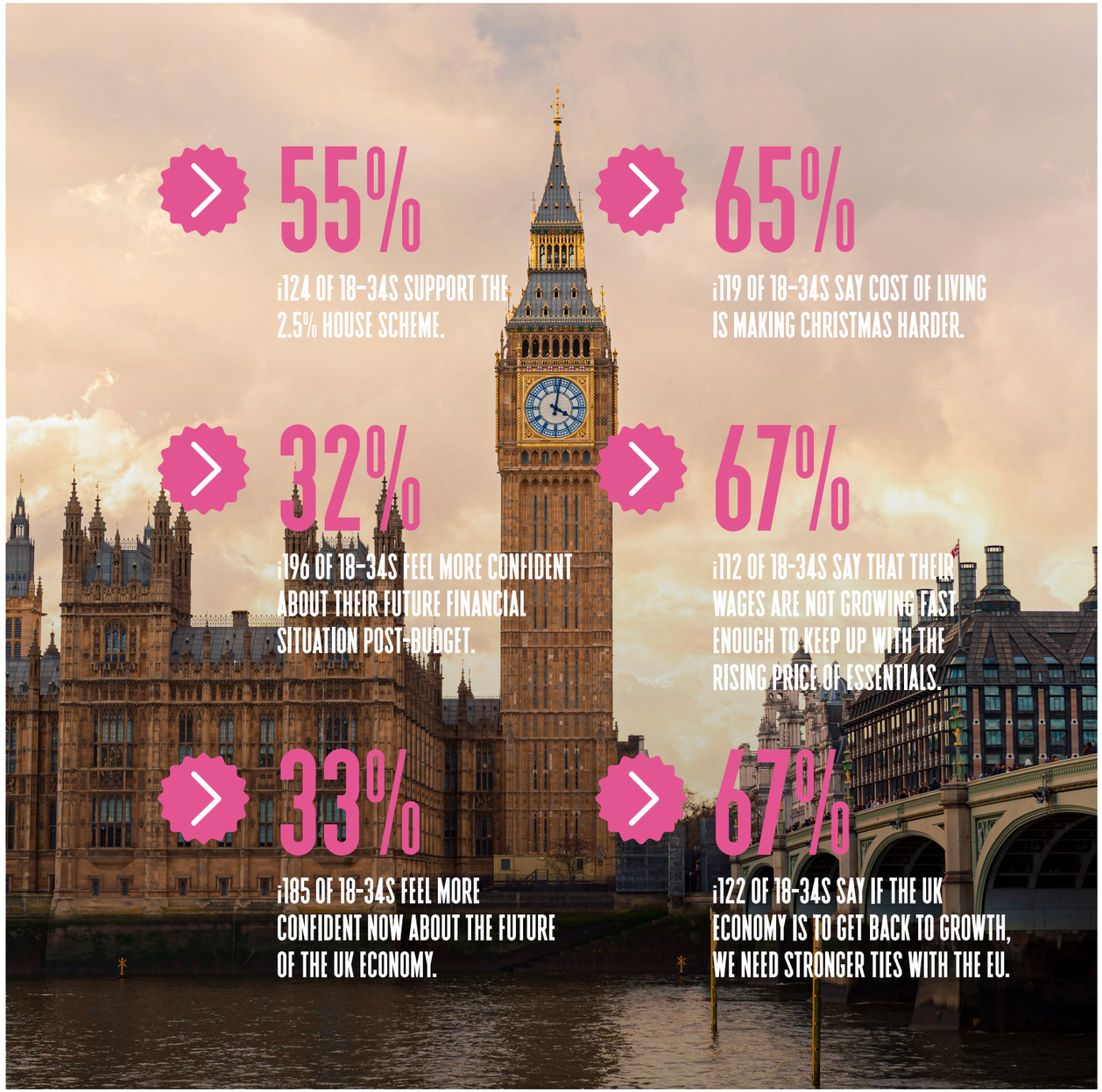


Average number of actions done



Despite the uncertainty, there is a level of positivity, with younger adults remaining surprisingly hopeful, embracing policies that promise a route towards milestones such as home ownership. Older generations are more cautious about the future but are often better equipped to prepare for whatever comes next. Both reflecting a desire to take back control.

The opportunity for brands now is to make that sense of agency accessible to more people, turning optimism and intention into achievable action.





BRITS WANT POLITICAL CHANGE BUT ARE SPLIT ON WHO SHOULD BE INVOLVED IN THE CONVERSATIONS

In the last QT report, we explored the disconnect between concern and action around sustainability, and this gap is not limited to climate concerns - we're also seeing it in politics and activism.

4 in 5 Brits agree that the recent rise in protests happening across the globe reflects growing disconnect between people and political leaders/institutions.

However, there is a growing weariness for the constant onslaught of issues people are facing, and many people are actually feeling switched off from politics. While 1 in 3 (36%) Brits say they have become more engaged with politics over the past year, 57% agree they prefer to stay out of public debates about social or political issues. Despite younger people tending to have higher engagement, 59% of 18-24s still say they prefer to stay out of political debates (i104).

This is in line with our cultural code Casual Defiance, where young people, despite being much more politically active than the average Brit, do not necessarily want to see political content infiltrate every aspect of their lives.

And given the apparent disconnect between people and political causes, the question of whose shoulders this responsibility lies on makes up much of the discourse. The recent controversy of Ed Sheeran refusing to publicly share his political views caused a stir online, with many people arguing that public figures have a responsibility to actively participate.

But whilst 60% of 18-34s agree that a brand/influencer/celebrity's stance on social issues reflects how they see them (i145), 51% of this age group still believes that these brands and people should stay out of politics and focus on what they do (i76).

While public political debate can feel overwhelming, the belief that ordinary people can make a difference remains strong (70%). In an environment where many feel increasingly disconnected from traditional institutions, taking action may be becoming less about speaking louder and more about finding tangible, credible ways to make a difference.





(Source: TikTok)



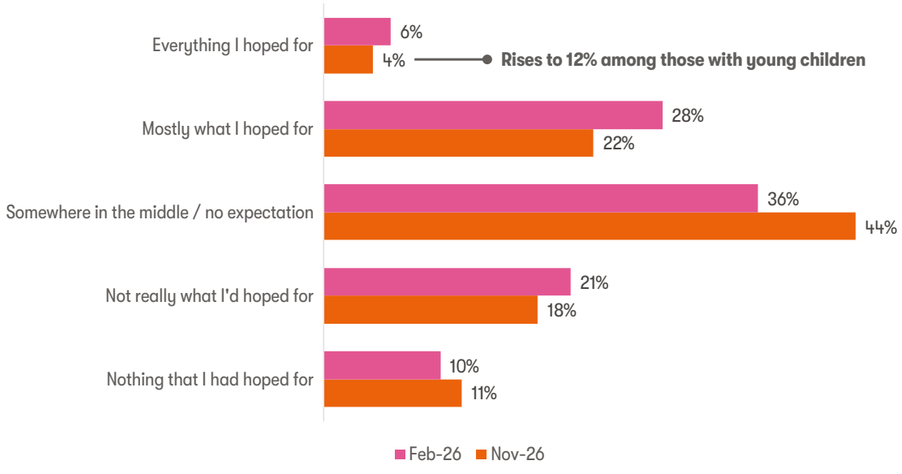


BRITS' OUTLOOK ON 2026 REMAINS MIXED, WITH SMALL WINS BEING THE WAY FORWARD

Despite increased financial challenges, worries about disruptions to everyday life and growing disconnect between people and politics, Brits continue to display resilience in their approach to life.

Overall, the nation is split on how they feel about 2026, with 27% feeling it was mostly or everything they had hoped for, versus 29% feeling that the year hasn't lived up to their expectations. However, the positivity seen is an improvement on previous years: in 2024 only 23% ended the year on a positive note and was even worse at 17% in 2023. Moreover, happiness compared to the same time last year has increased significantly in November 2026 (+5%pts) with 1 in 3 Brits claiming to be happier now than they were a year ago.

2026 will be... (February) / 2026 was... (November)



Negativity is being largely driven by those aged 35 and over, as 45% of 18-34s do feel that this year has been what they had hoped for, to some extent (i169). Despite the fact that younger people have a lot to worry about, they are not getting stuck in the doom and gloom as much as we may expect.

In the New Year, Brits aren't looking for huge changes to their lives - in fact, 40% say they would rather make smaller but realistic changes than set big New Year resolutions. And while this desire for a slower start to the New Year may be a result of the financial stresses of Christmas, this doesn't mean that people are willing to give up what makes them happy. A quarter of adults (25%) say they still want to give themselves small treats in January, even if money is tight, a strong signal that highlights British resilience and their optimistic approach forward. Brits aren't necessarily looking for miracles to flip their negativity - just small wins that give life a bit of extra joy.



IMPLICATIONS FOR BRANDS.

1. **Recognise that financial breathing room shapes behaviour**
   Audiences are increasingly divided by capacity to take actions. Brands should consider how they can best respond to their audiences' different levels of capacity to provide reassurance to people of all financial abilities.
2. **Turn young optimism into momentum**
   Younger audiences aren't simply resigned to uncertainty. They remain hopeful and willing to act when they see credible routes forward. Brands have an opportunity to reinforce this optimism by championing possibility, removing barriers and helping younger people translate positive intent into tangible progress.
3. **Earn the right to enter the conversation**
   Concern about social and political issues doesn't automatically translate into a desire for brands to speak out. With public expectations divided, brands should focus on issues where they have genuine relevance, credibility and the ability to make a tangible difference. Sometimes useful action will resonate more than another public statement.
4. **Keep in mind the strong British Resilience**
   Despite the onslaught of issues faced by the nation, most remain hopeful, with a forward-facing approach. Brands should pay special consideration to their messaging tone of voice, with positive and encouraging tonality likely to resonate in the near future.



Methodology

The QT is a proprietary quarterly tracking study run by the7stars since 2016.
The survey, and report, is nationally representative of 2,000 Brits aged 18+.
Fieldwork for this wave was conducted between 2nd to 4th November 2026.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