

# Mortgage brokers continue to score with homeowners, becoming “more important than ever” amid an uncertain market and football fever

Mortgage brokers are becoming increasingly vital to homeowners navigating today's changing economic landscape, according to research released today by Santander.

The latest findings of the lender's Broker Perception Barometer, a quarterly survey of 500 mortgage customers to measure consumer attitudes and sentiment towards brokers, shows that in an uncertain mortgage market, while football fever spreads across the nation, broker support remains indispensable, with almost two thirds (60%) of borrowers claiming they couldn't go through the homebuying or remortgage process without a broker for the third quarter in a row.

## Brokers become “more important than ever” in uncertain market

At a time when prices are on the rise and the path for interest rates remains uncertain, brokers instil a sense of security among future and current homeowners (84%). 71% say that brokers are more important than ever, and three quarters (73%) say that having a mortgage broker gives them greater confidence in their financial decisions, highlighting the reassurance and expertise brokers provide during the homebuying process.

Most borrowers (79%) continue to save money as a direct result of working with a broker, with their average monthly payments being reduced by £136, up 8% since the first wave of Santander's Barometer.

## Homeowners continue to value human support over AI

When seeking support during complex periods, the value homeowners place on human advice over digital alternatives remains firm. When asked who they would turn to first for support if worried about something mortgage-related, almost one in three (29%) respondents said their broker, with just 8% turning to social media and 5% turning to AI tools.

There is a huge appreciation for brokers who are navigating the current market, with 65% of homeowners believing mortgage brokers are supporting their clients well and 70% saying they have a lot of respect for brokers dealing with today's market.

## Homeowners still lean on brokers, despite football distractions

With the footie having just kicked off, Santander's latest Broker Perception Barometer reveals an interesting shift in attitudes during major sporting events. Homeowners still expect brokers to remain accessible and proactive, with most (70%) saying they would expect their broker to contact them during a game if mortgage advice was needed, and over a quarter (27%) reporting they would rather focus on financial matters, despite football distractions.

But the summer tournament isn't completely passing consumers by, with 41% admitting they would even consider delaying mortgage-related decisions until after the tournament has finished. Among those surveyed, 42% said that they would find football-themed emails and messages from their broker engaging, with 49% feeling positive England will take the trophy and 35% backing Scotland.

**Graham Sellar, Head of Intermediary Channels for Santander UK, commented:** "With football fever flooding the nation and many late nights ahead, the demand on brokers continues to be high – late night or otherwise! The reassurance and expertise that brokers provide remains, and that's why we are committed to giving a minimum of 24 hours' notice on product withdrawals, easing some of the pressure on brokers and giving them more time to reach out to their clients."

- Ends -

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### **Notes to Editors**

1) Research conducted by Opinium on behalf of Santander amongst 500 adults between 27 May - 4 June 2026. Respondents are UK adults who have bought, remortgaged or product transferred their property, or spoken to a broker in the last 12 months.

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