

The Council has today released its Q3 2025 market data.

The figures highlight that the equity release market continued to demonstrate resilience in Q3 2025, with total lending rising to £639m, up from £636m in Q2 and 4% higher than the same period in 2024.

In summary the data showed:

- The sector continues to remain resilient with small quarterly growth from £636 million up to £639 million, and 4% of YoY growth from Q3 2024. Housing equity in this quarter was accessed by 13,158 new and returning customers.
- This represents a 4% increase in total lending compared to Q3 2024 (£615 million) driven by larger average releases of £116,507.
- 51% of new plans taken out are lump sum plans, which is the first time since 2022 that lump sums have been the preferred choice over drawdown plans.

Commenting on the data, David Burrowes, chair of the Equity Release Council, said: “This quarter’s performance reflects a resilient, confident and responsible market operating in challenging conditions. While fewer customers released equity, those who did were acting with clear financial purpose and strong support from specialist advice.

“Rising average loan sizes, and continued use of drawdown flexibility, show people are using property wealth carefully to manage costs, support family members and plan ahead.

“Equity release remains an important part of later-life financial planning. The sector continues to demonstrate resilience, with robust consumer safeguards and advice standards at its core.”

To read the full press release [click here](#) and the mini report [click here](#). As always, we encourage you to join the conversation online and in the press.

Kind regards

Equity Release Council