

Prosper September 2025 Consumer Snapshot: Signs of Optimism Emerge as Consumers Adjust to a New Economic Normal

Cautious consumers show hints of recovery—creating opportunities for value-driven, emotionally resonant marketing

WORTHINGTON, OH, UNITED STATES, September 22, 2025 /EINPresswire.com/ -- Prosper Insights & Analytics' September 2025 survey of over 8000 U.S. adults reveals a consumer landscape in subtle transition. Despite declining confidence in the overall economy, consumers are exhibiting signs of emotional resilience, behavioral normalization, and selective spending, which could point to a stronger-than-expected finish to the year for retailers and consumer brands.



Prosper Insights & Analytics

Consumers Cautious but Not Closed: Confidence Slips, But Mood Lifts

While only 39.5% of adults 18+ say they are confident or very confident in the U.S. economy—down from 41.8% in August and below 40.5% a year ago—consumer happiness is rising, not falling. Prosper's Consumer Mood Index climbed to 102.9, up from 99.8 in August and 101.0 last September, marking a clear uptick in emotional well-being.

This divergence between confidence and mood is a key signal. "Historically, we've seen that when consumer mood improves—even in the face of modest confidence declines—spending often holds up, especially in categories that bring joy, comfort, or ease," said [Phil Rist](#), EVP, Strategic Initiatives at Prosper Insights & Analytics. "Retailers and brands that can tap into emotional motivations, not just economic ones, will have a competitive edge."

Consumers Adjust to Higher Prices, Showing Signs of Recovery

The awareness of price increases continues to decline across most essential categories. Notably, gasoline price awareness dropped to 36.2%, from 39.3% in August—part of a long downward trend in inflation sensitivity. Fewer consumers are reporting that their standard of living is decreasing (now 32.9%, down from 34.1% in September 2024), suggesting consumers are no longer in reactive, defensive mode but instead adjusting to a "new normal."

Behavioral responses such as shopping sales, using coupons, and trading down to store brands



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remain prevalent, particularly among Walmart and Target customers, but these now appear to be normalized coping strategies rather than signals of economic distress. Retailers with robust discount ecosystems, loyalty programs, and flexible pricing strategies are well-positioned. However, premium brands should also take note—rising happiness may open the door to “affordable luxury” and small indulgence spending.

Disciplined Shopping Fades: Selective Indulgence Returns
Both practicality and needs-only shopping behaviors are trending downward. Only 36.6% of consumers say they are becoming more practical and realistic in their purchases—a sharp drop from 41.2% last month and

40.8% a year ago. Similarly, the number of adults focused only on buying what they need dropped to 40.3%, down from 43.9% in August.

This marks an important psychological shift. After years of economic pressure and restrained spending, consumers are showing fatigue with austerity. They are selectively relaxing their budgets—especially on smaller, joy-driven purchases. For marketers, this creates a prime opportunity: promotional strategies that emphasize “value plus upgrade” (rather than pure price-cutting) may resonate more deeply. Expect growth in categories that deliver practical enrichment, such as home comforts, health & beauty, or casual dining.

Outlook: Year-Over-Year Spending Resilience, Sector-Specific Signals

Prosper’s 90-Day Spending Score for September came in at 81.59, down seasonally from August’s 86.03, but above last September’s 79.93. This indicates seasonal pullback but year-over-year momentum, suggesting Q4 2025 may outperform Q4 2024.

Meanwhile, major purchase plans remain mixed. Consumer intentions for home improvements and automobile purchases are stable and slightly higher than a year ago—underscoring continued needs-based demand. Vacation and home buying plans have softened, reflecting the continued drag of tight credit markets and interest rates.

As Rist notes: “Consumers are not monolithic. While high-cost categories like home buying remain constrained by external macroeconomic factors, we’re seeing real strength in selective retail spending, home-related upgrades, and automotive interest. For both retailers and investors, now is the time to segment your strategy—not all categories are moving in the same direction.”

Retail Implications: Opportunity in Emotional Value and Selective Spend

The September data underscores the complex push-pull between caution and optimism.

Consumers are navigating a higher-cost environment, but with less anxiety and more agency than in prior months. Emotional indicators—especially happiness and lessened financial stress—suggest a shift in retail psychology.

Retailers should prepare for a Q4 shaped by selective indulgence, not blanket frugality. Marketing messages that connect on emotional relevance, aspirational lifestyle, and sensible value will outperform those that focus solely on discounts. For institutional investors, signals from Prosper's zero-party data support a cautiously bullish view on retail sales—especially in experience-oriented, emotionally resonant, and mid-priced durable goods categories.

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About Prosper Insights & Analytics

Prosper Insights & Analytics is a global leader in zero-party consumer data, providing more than 22 years of trended monthly insights on U.S. consumers' spending intentions, emotional states, financial well-being, and retail behaviors. Fortune 500 brands, hedge funds, and marketing platforms trust Prosper to power predictive models and real-time consumer segmentation. Learn more at ProsperInsights.com.

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