

Prosper Insights & Analytics: October Data Reveals a Resilient but Cautious U.S. Consumer Entering the Holiday Season

Consumer mood climbs despite tempered confidence, signaling potential upside for Q4 spending in selective categories heading into year-end earnings season.

WORTHINGTON, OH, UNITED STATES, October 24, 2025 /EINPresswire.com/ -- As retailers prepare for the critical holiday season, Prosper Insights & Analytics' latest monthly survey reveals a U.S. consumer that is cautious but far from retreating. Despite a dip in overall economic confidence, rising consumer mood and steady spending outlooks suggest that the American shopper is adapting to ongoing price pressures and remains open to engaging with brands—particularly those offering value, convenience, and emotional payoff.



Prosper Insights & Analytics

"October's data shows consumers are adapting to the new economic reality. They may be cautious, but they're not closing their wallets," said [Phil Rist](#), EVP of Strategic Initiatives at Prosper Insights & Analytics. "Retailers who recognize the shifting balance between frugality and selective indulgence will be best positioned this quarter."

“

October's data shows consumers are adapting to the new economic reality. They may be cautious, but they're not closing their wallets."

Phil Rist, EVP of Strategic Initiatives at Prosper Insights & Analytics

Key Findings:

- Consumer Confidence dropped slightly to 39.1%, continuing a modest downward trend. However, the Consumer Mood Index remained elevated at 102.5, signaling emotional resilience.
- Spending Forecasts for the next 90 days improved to 84.78, up from 81.59 in September, indicating stable consumer intent even as economic concerns persist.
- Inflation Awareness ticked higher across key categories

like groceries, yet fewer consumers feel their standard of living is declining—suggesting gradual

adaptation.

- Shopping Behavior shows signs of softening discipline: fewer consumers are sticking strictly to “needs only” or hyper-practical strategies, opening the door for premium trade-ups and experiential purchases.
- Major Purchase Plans reveal ongoing strength in home improvement and automotive sectors, while travel and home buying are being constrained by tighter credit conditions.

Strategic Implications for Retailers and Investors:

The consumer of Fall 2025 is pragmatic but not pessimistic. Retailers should balance value-focused messaging with opportunities for lifestyle upgrades, affordable luxuries, and emotionally rewarding experiences. Investors should note the year-over-year improvement in the Spending Score, signaling potential for Q4 upside in select retail and discretionary categories—especially those aligned with price-conscious optimism.

Prosper’s monthly “consumer futures” data—derived from its ongoing 23-year scientific monthly survey of U.S. adults—is a trusted indicator used by leading retailers, media companies, and financial firms to anticipate trends before they hit the headlines.

Listen to the [Prosper Consumer Snapshot Podcast on Spotify](#). To learn more about access to Prosper’s full monthly consumer data sets and predictive analytics, visit [Prosper Analytics](#) or email info@goProsper.com.

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.

Phil Rist

Prosper Insights & Analytics

+1 614-846-0146

info@goproprosper.com

Visit us on social media:

[LinkedIn](#)

[X](#)

[Other](#)

This press release can be viewed online at: <https://www.einpresswire.com/article/861156392>

EIN Presswire's priority is source transparency. We do not allow opaque clients, and our editors try to be careful about weeding out false and misleading content. As a user, if you see something

we have missed, please do bring it to our attention. Your help is welcome. EIN Presswire, Everyone's Internet News Presswire™, tries to define some of the boundaries that are reasonable in today's world. Please see our Editorial Guidelines for more information.

© 1995-2025 Newsmatics Inc. All Right Reserved.