

Consumer Mood Holds Steady as Confidence Slips: Prosper November Data Signals Measured Resilience

Prosper Insights & Analytics reports a complex but cautiously optimistic U.S. consumer landscape

WORTHINGTON, OH, UNITED STATES, November 25, 2025 /EINPresswire.com/ -- In its latest monthly release, Prosper Insights & Analytics reports a complex but cautiously optimistic U.S. consumer landscape, as revealed by its November 2025 survey of over 8,000 adults. While consumer confidence edged down to 37.8%—a month-over-month and year-over-year decline—overall happiness remains elevated, with the Consumer Mood Index holding at 101.2, still higher than this time last year.

“While headlines focus on confidence, our data shows that consumer mood is often a stronger signal of actual behavior,” said [Phil Rist](#), EVP of Strategic Initiatives at Prosper Insights & Analytics. “What we’re seeing is not retreat, but recalibration—consumers are adjusting to higher costs and finding emotional equilibrium, which historically supports discretionary spending even in volatile macro conditions.”



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Consumers Adapt to Price Environment with Balanced Spending

Awareness of inflation eased across most spending categories in November, especially in gasoline, where concern fell 3.8 points month-over-month.

Meanwhile, behaviors like couponing and switching to store brands persist, but appear habitual rather than reactionary—suggesting consumers are adjusting to a “new normal.” Supporting this view, fewer consumers

reported a deterioration in their standard of living compared to a year ago.

The Spending Score, Prosper's forward-looking 90-day index, held firm at 84.3, indicating that consumer outlays may remain steady heading into the final shopping stretch of the year. Notably, memberships in Amazon Prime and Walmart+ both rose YoY, a sign of continued investment in convenience, loyalty, and value ecosystems.

Selective Frugality, Not Austerity

The survey also revealed that the percentage of shoppers describing themselves as "becoming more practical" or "focused only on needs" remained flat or slightly below 2024 levels. This signals a subtle but meaningful shift: after years of belt-tightening, consumers may now be giving themselves permission to selectively indulge, particularly in small upgrades and emotionally rewarding purchases.

Plans for auto and home improvement purchases remained stable or improved, while vacation and home buying intentions softened—highlighting the continued impact of credit conditions and interest rates on large discretionary buys.

Signals for Retailers and Investors

With consumer happiness trending above baseline and practical behaviors softening, the data suggests a resilient holiday season, though not a euphoric one. Categories tied to affordable joy, practical value, and experience-based consumption are best positioned to capture incremental wallet share. For investors and retail strategists alike, Prosper's zero-party data reveals not just sentiment—but predictive signals across income tiers, channels, and categories.

Listen to the [Prosper Consumer Snapshot Podcast on Spotify](#). To learn more about licensing Prosper's proprietary data or subscribing to monthly predictive analytics, visit [Prosper Analytics](#) or email info@goproprosper.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.

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