

# U.S. Consumer Ends 2025 on an Upbeat Note as Confidence Jumps and Frugality Eases, Prosper Finds

*Prosper Insights & Analytics December 2025 leading indicators show a consumer who is clearly moving in the right direction*

WORTHINGTON, OH, UNITED STATES, December 19, 2025 /EINPresswire.com/ -- [Prosper Insights & Analytics'](#) December 2025 Consumer Snapshot shows the U.S. consumer closing out the year on a distinctly more positive footing, with confidence rising sharply and signs that shoppers are gradually moving beyond strict "needs-only" spending.

In December, 43.1% of adults said they are confident or very confident in the economy—up 5.3 points from November's 37.8%. While that figure is still below 46.8% a year ago and pre-pandemic norms, the month-over-month jump underscores what Prosper characterizes as a "healing, not healed" consumer: Americans feel better about the economy than they did just a few weeks ago, even if memories of inflation and higher rates remain fresh.



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

Consumer happiness is holding steady at a modestly positive level. The Consumer Mood Index registered 101.2, virtually unchanged from both last month and last December, indicating that overall life satisfaction remains slightly above Prosper's long-term baseline. Fewer adults, 30.1% versus 31.4% last month, say their standard of living has decreased, and awareness of price increases has eased across almost all categories, particularly gasoline, where perceived price hikes fell from 33.4% to 30.3%.

“In his Wednesday night address, President Trump described an economy on the cusp of a boom, with cooling inflation and better days ahead. What we're seeing in the Prosper data is a consumer who is clearly moving in the right direction,” said [Phil Rist](#), EVP of Strategic Initiatives at

Prosper Insights & Analytics. "Confidence is climbing, fewer households feel like they're slipping backward, and people are slowly expanding their spending beyond strict necessities.

Near-term spending intentions are stable, not shrinking. Prosper's 90-day Spending Score came in at 82.33, down slightly from 84.30 in November but nearly identical to 81.92 in December 2024 -- evidence that, seasonally adjusted, shoppers are behaving very much like they did a year ago. The mentality behind that spending, however, is shifting: only 34% now say they are becoming more practical and realistic in their purchases (down from 36.4%), and the share focused strictly on "just what they need" dropped to 37.8% from 40.4%. In short, the era of hard-line austerity is softening, and consumers are beginning to allow for small upgrades and affordable indulgences alongside essentials.

Consumers continue to lean on sales, store brands, and coupons, especially at Walmart (\$WMT) and Target (\$TGT), but those behaviors now look more like built-in shopping strategies than emergency measures. Rist says, "Consumers are still thoughtful, but they're also ready to say 'yes' to small upgrades and experiences that make everyday life better. Brands that deliver value with a dose of optimism are going to be well-positioned in 2026."

Looking six months ahead, big-ticket demand is holding its ground. Intentions to buy a car are slightly higher than last year, supported by a constructive Prosper Auto Outlook for December auto and light truck sales. Plans for vacation travel have edged lower, while intentions to buy a house or undertake major home improvements remain essentially steady year-over-year ---reflecting ongoing sensitivity to borrowing costs but no broad collapse in demand. Meanwhile, retail membership ecosystems continue to deepen their reach: Amazon Prime (\$AMZN) is held by 58.5% of adults, and Walmart+ has climbed to 25.7%, up strongly from 17.7% in December 2023 and 19.8% in December 2024, underscoring the appeal of value-plus-convenience platforms for today's consumer.

For marketers and investors, Prosper's December data point to a 2026 consumer who is careful but confident enough to re-engage—seeking clear value, open to emotionally resonant experiences, and increasingly anchored in loyalty and membership ecosystems that help manage both cost and convenience.

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@goProsper.com](mailto:info@goProsper.com).

#### About Prosper Insights & Analytics

Prosper Insights & Analytics is a consumer intelligence and predictive analytics firm specializing in forward-looking consumer data. Using its proprietary monthly survey of 8,000+ U.S. adults conducted continuously for over 23 years, Prosper applies statistical, machine-learning, and causal methods to forecast consumer behavior and economic trends ahead of traditional data releases. Prosper's proprietary consumer data and predictive models are used by marketers,

retailers, financial institutions, and investors to forecast consumer demand, public-company revenues, and key macroeconomic indicators. Learn more at ProsperInsights.com.

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