

Prosper Insights & Analytics Data Shows Rising Job Concerns Over Past Year as Inflation Pressures Ease

Price pressure has become less dominant, but concerns about job security are rising ...labor expectations matter more than inflation headlines

WORTHINGTON, OH, UNITED STATES, January 12, 2026 /EINPresswire.com/ -- U.S. consumers have grown more concerned about job security over the past 12 months, even as inflation-related spending pressure has eased, according to new data from [Prosper Insights & Analytics](#).



Prosper's January 2026 survey shows a sharp year-over-year increase in the share of consumers expecting layoffs in the coming months, alongside a modest decline in overall confidence. 42% of adults believe there will be more layoffs in the next six months compared to last January's 32%.

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At the same time, fewer consumers report cutting back spending due to higher prices, and near-term purchase intentions improved slightly from a year earlier.

“The last year marks a shift in what’s driving consumer behavior,” said [Phil Rist](#), co-founder and EVP-Strategy at Prosper Insights & Analytics. “Price pressure has become less dominant, but concerns about job security are rising. In the current environment, labor expectations matter more than inflation headlines.”

Looking ahead to the next three months, Prosper's data suggests the economy is likely to experience continued selective spending rather than a either a broad slowdown or reacceleration. Easing inflation pressure may provide some near-term support for consumer

activity, but elevated concerns about layoffs could restrain discretionary purchases and increase sensitivity to labor market news.

“The consumer isn’t pulling back,” Rist said. “But when job anxiety rises, people become quicker to delay or rethink purchases. That dynamic tends to show up in Prosper’s data before it appears in employment or spending reports.”

Prosper surveys 8,000 U.S. adults each month, tracking consumer expectations and intentions that often shift ahead of official economic data. Prosper’s [Consumer Intentions & Actions](#) survey has been conducted for more than 23 years, building one of the nation’s longest-running zero-party consumer datasets. The data is used by investors, enterprises, and researchers to understand shifts in consumer sentiment, spending intentions, and economic expectations ahead of traditional indicators.

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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