

Prosper Insights & Analytics: January Data Shows Softer Confidence but Steady Consumer Mood as 2026 Begins

For retailers and investors, the message is that consumers are still in the game—they're just demanding a clearer value equation before they say 'yes.'

WORTHINGTON, OH, UNITED STATES, January 20, 2026 /EINPresswire.com/ -- [Prosper Insights & Analytics](#)' January 2026 Consumer Snapshot finds U.S. consumers stepping into the new year with softer economic confidence but steady overall happiness, as households continue to adapt to a higher-cost environment while remaining selective—not frozen—on spending.

Just 41.4% of adults say they are confident or very confident in the economy, down from 43.1% in December and below 44.7% a year ago, keeping sentiment under pre-pandemic levels. Yet the Consumer Mood Index is essentially unchanged at 101.1, steady with both last month (101.2) and last January (100.8). This combination points to a consumer who is more cautious about the macro outlook, but whose overall happiness and life satisfaction remain modestly above baseline.



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Price pressures remain a central part of the consumer story. Awareness of price increases ticked up across most essentials in January, with the share of adults seeing higher electricity costs jumping from 36.0% to 39.8% in a single month. As a result, more people say their standard of living has decreased—now 31.4%, up from 30.1% in December. Even so, the feeling of “falling behind” is less acute than it was a year ago, suggesting that while inflation is still in consumers’ line of sight, households are gradually adjusting and recalibrating expectations rather than reacting in panic.

Gas prices continue to factor into household budgeting, but their bite appears to be moderating. In January, 26.3% of adults said they will drive less because of fluctuating gas prices—essentially flat month-over-month and down from 28.4% last January. The share cutting back on groceries due to gas slipped to 16.7%, from 17.6% in December and 17.0% a year ago, while 41.9% now say gas prices have had no major impact on their spending—up from 39.5% last month. This pattern indicates that gas remains a “psychological tax,” but one that more households are now budgeting around rather than allowing it to drive abrupt cutbacks.

On shopping strategy, consumers are tightening a bit versus December but remain less rigid than a year ago. The share saying they are becoming more practical and realistic in their purchases rose to 36% from 34%, but is still down from 40.7% last January. Similarly, 41.2% say they are focusing on “just what they need,” up from 37.8% last month yet below 44.6% a year earlier. The Spending Score for the next 90 days slipped to 81.44 from 82.33, but remains slightly above last January’s 79.77, pointing to a consumer who is cautious coming out of the holiday season, not collapsing.

Major purchase plans are broadly steady: vacation and home improvement intent is slightly softer, home-buying plans are flat, and auto purchase plans over the next six months are up modestly versus last year—even as the Prosper Auto Outlook calls for a significant month-over-month drop in January vehicle sales compared with December’s seasonally strong levels.

Digital ecosystems remain a notable bright spot, reinforcing the importance of value and convenience. Amazon Prime membership stands at 59.3%, up from 57.2% in January 2024 and essentially steady with last year’s 59.4%, while Walmart+ has climbed to 24.4%, from 16.0% in January 2024 and 18.8% in January 2025. These gains signal that consumers are leaning into platforms that help them manage both cost and convenience as they navigate a choppy economic environment.

“January’s data tells us the consumer is alert, not alarmed,” said [Phil Rist](#), EVP Strategic Initiatives, Prosper Insights & Analytics. “Confidence has stepped down a bit, but mood is holding, and households are clearly prioritizing value rather than shutting down spending. They’re watching prices, tightening where they have to, and leaning into memberships and channels that stretch their dollars. For retailers and investors, the message is that consumers are still in the game—they’re just demanding a clearer value equation before they say ‘yes.’”

Taken together, January’s trends point to a 2026 consumer who is clear-eyed about prices, slightly more guarded on spending than in December, but in better shape than a year ago. U.S. households are not pulling back across the board—they are prioritizing needs, using value platforms more intelligently, and remaining selectively open to big-ticket and discretionary purchases when the value proposition makes sense.

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