U.S. Consumer Confidence and Spending Momentum Strengthen in February, Prosper Data Shows

Prosper Insights & Analytics forward-looking behavioral indicators point to improving participation in discretionary and big-ticket categories.

WORTHINGTON, OH, UNITED STATES, February 17, 2026 /EINPresswire.com/ -- [Prosper Insights & Analytics](#) today reported broad improvement in forward-looking consumer indicators for February 2026, with rising confidence, declining spending defensiveness, and strengthening purchase intent signaling continued resilience in the U.S. consumer sector.

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> *EVP Strategic Initiatives, Prosper Insights & Analytics.*

The findings are based on Prosper's 23-year continuous monthly survey of over 7,500 nationally representative U.S. adults. While the dataset spans more than two decades, this analysis focuses on the most recent ten-year period (Feb 2016–Feb 2026), enabling direct comparison of pre- and post-COVID consumer behavior regimes.

Unlike traditional macroeconomic statistics that primarily reflect past activity, Prosper's survey measures psychological and behavioral indicators — including economic confidence, spending posture, layoff expectations, mood, impulsivity, and forward purchase plans — often providing earlier insight into shifts in consumption patterns.

Month-Over-Month Acceleration (Jan 2026 vs. Feb 2026) - Short-term momentum improved:

- Confidence increased 0.6 points from 41.4% to 42%
- Consumer Mood Index rose 3.21 points from 101.14 to 104.35
- Spending Score (next 90 days) increased 2.54 points from 81.44 to 83.98
- Spending less overall declined 1.5 points from 39.6% to 38.1%
- Layoff expectations fell 1 point from 41.7% to 40.7%

Auto purchase intent remains elevated near recent highs, suggesting continued tolerance for financing and discretionary commitments.

Year-Over-Year Strengthening (Feb 2025 vs. Feb 2026) - February 2026 results show measurable improvement across key indicators:

- Consumer Mood Index increased 1.96 points from 102.39 to 104.35
- Spending Score (next 90 days) rose 3.25 points from 80.73 to 83.98
- Car/truck purchase intent rose 1.8 points from 17.5% to 19.3%
- Home purchase intent increased 0.4 points from 4.5% to 4.9%
- Spending less overall declined 4.0 points from 42.1% to 38.1%

Year-Over-Year Confidence in the Economy and Labor indicators showed modest softening:

- Confidence in the U.S. economy decreased 1.9 percentage points
- Full-time employment declined 2.1 points
- Unemployment increased 0.6 points
- Layoff expectations declined slightly (-0.7 points)

Taken together, the data indicates that consumers are becoming more confident and less defensive in their spending behavior, even as labor-market perceptions remain mixed.

“Consumers are adjusting to uncertainty rather than retreating from it,” said Phil Rist, EVP Strategic Initiatives, Prosper Insights & Analytics. “Prosper’s 23-year dataset shows that shifts in consumer psychology -- confidence, mood, and purchase planning -- often move before official economic statistics. February’s results indicate Americans are gradually leaning back into participation across discretionary and big-ticket categories.”

Structural Context: Pre- and Post-COVID Regimes:
Analysis of the ten-year window underscores a structural shift in consumer psychology. Prior to 2020, average confidence levels exceeded 52%. Since 2021, that baseline has averaged closer to 39%, reflecting a durable reset in economic perception following the pandemic and inflation cycle. February’s data shows confidence rising within this lower structural range while spending engagement improves simultaneously — a dynamic that suggests adaptive resilience rather than cyclical exuberance.

Implications for Investors and Economists:
The combination of rising confidence, declining spending defensiveness, and strengthening purchase intent supports continued stability in consumer-driven sectors in the near term. However, modest labor softness suggests monitoring volatility risks.

Prosper’s unique measures of consumer mood, happiness, impulsivity, and planned purchasing activity provide insight not captured in traditional government releases. By measuring how consumers feel and intend to act — rather than solely what they have already spent — the data offers early visibility into potential economic inflection points.

To learn more about Prosper's macro forecast signals, send an email to info@goProsper.com

About Prosper Insights & Analytics:
Prosper Insights & Analytics is a consumer intelligence and predictive analytics firm specializing in forward-looking consumer data. Prosper conducts one of the nation's largest continuous consumer surveys, sampling 7,500 – 8,000 U.S. adults each month to measure economic confidence, spending behavior, purchase intent, and consumer psychology. The dataset spans 23 years and supports retail, financial services, investment, and macroeconomic research. 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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