

# Prosper Insights & Analytics: Confidence Holds, but Consumer Mood Drops as Fuel Costs Trigger Subtle Spending Tradeoffs

*Rising fuel-price pressure is reshaping everyday spending, but consumers remain active, value-focused, and selectively willing to spend*

WORTHINGTON, OH, UNITED STATES, March 20, 2026 /EINPresswire.com/ -- Prosper Insights & Analytics' March 2026 Consumer Snapshot reveals a U.S. consumer that remains active in the marketplace, but is clearly feeling more financial pressure beneath the surface. While consumer confidence held essentially steady at 42.2%, compared with 42.0% in February and 41.4% a year ago, the more important shift this month was emotional: Prosper's Consumer Mood Index fell sharply to 99.7, down from 104.3 in February and below 102.4 last March, signaling that consumers' broader sense of well-being and optimism has softened even as their view of the economy has not materially worsened.



Inflation and price awareness reasserted themselves in a significant way in March. Awareness of price increases moved higher across most essentials, led by a sharp rise in the number of adults

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*Phil Rist, EVP Strategy at Prosper Insights & Analytics*

noticing higher gasoline prices, which jumped from 30.4% to 43.9% in just one month. That increase quickly translated into household stress: the share of consumers saying their standard of living has decreased rose to 32.6%, up from 30.1% in February. The March data suggest that highly visible, frequently purchased categories like fuel remain one of the fastest ways macroeconomic pressure shows up in day-to-day consumer behavior.

That same pattern is evident in how consumers are adapting. The percentage of adults saying they will drive less because of fluctuating gas prices rose to 29.4% from

26.1% last month, while the share spending less on groceries because of gas increased to 20.9%

from 17.6%. Meanwhile, the percentage saying gas prices have had no major impact on spending dropped sharply to 36.1% from 41.4%.

Even so, shoppers are not shutting down. Prosper's 90-day Spending Score rose to 85.19, up from 83.98 in February and 81.97 a year ago, indicating that consumers still expect to spend, even if they are doing so with more discipline. More adults say they are becoming more practical and realistic in their purchases, and more are focusing on buying just what they need, reinforcing the idea that this is a consumer who is still engaged, but increasingly selective.

Looking ahead, major purchase plans remain mixed but far from collapsing. Compared with last year, vacation travel and major home improvement intentions have softened, while home-buying intentions have improved and auto purchase plans have moved higher. That shift is supported by Prosper's Auto Outlook, which points to a substantial increase in March vehicle purchases compared with February.

At the same time, value-oriented retail ecosystems continue to strengthen as consumers look for both convenience and savings. Amazon Prime membership remains high at 59.8%, while Walmart+ has surged to 27.3%, up from 20.9% a year ago, highlighting the growing importance of membership-based value platforms in today's consumer environment.

"March tells us the consumer is still in the game, but under more pressure," said [Phil Rist](#), EVP Strategy at Prosper Insights & Analytics. "Confidence is steady, but mood has weakened, and fuel prices are clearly back in the conversation. What stands out is that consumers are not retreating — they're adapting. They're still planning to spend, but they're demanding a stronger value equation, and that has major implications for retailers, marketers, and investors alike."

For investors, the March data point to a more selective consumer story, with relative strength in discount retail, memberships, autos, and housing-related categories, and more caution around travel and other discretionary sectors. For marketers, the message is equally clear: consumers are still spending, but more carefully, which makes value, utility, convenience, and emotional reassurance more important than ever.

For a 5 minute audio briefing, listen to Prosper's podcast on Spotify.

To learn more about Prosper's [macro forecast signals](#), send an email to [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. 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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