

Shifting Consumer Mindset Creates New Opportunity for Protection Plans in Flooring

Consumers continue to spend on home upgrades, while growing economic caution is driving demand for protection against unexpected damage.

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/EINPresswire.com/ -- Homeowners are continuing to invest in their living spaces at near-record levels, but a more cautious, value-driven mindset is reshaping how those investments are made and protected. According to recent industry forecasts, home improvement spending remains resilient despite broader economic uncertainty, with homeowners prioritizing maintenance, upgrades, and long-term value.

For the flooring category, this shift is creating a new imperative: protecting the investment.

[Centricity](#), a leader in accidental damage protection solutions, will spotlight this emerging trend at the National Wood Flooring Association (NWFA) Expo 2026, where the company will engage with manufacturers, retailers, and industry professionals on the growing role of [protection plans](#) in today's flooring purchase.



Example of protected accidental carpet damage. Repair cost \$2200, consumer protection plan cost \$625, savings to consumer \$1575 in this single instance.

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*Ryan Alexander, President,
Centricity*

“Consumers haven't stopped spending, but they've become far more intentional,” said Ryan Alexander, President of Centricity. “Today's homeowner isn't just asking 'What flooring should I choose?' they're asking, 'How do I protect that investment over time?' That's an important opportunity for our industry.”

A 'Protect What You Buy' Economy Emerges

In the current economy, home buying has slowed down and become uneven while spending on home maintenance, repair, and targeted upgrades remains

strong. With elevated interest rates limiting home sales, some homeowners are choosing to stay put, investing in their current homes rather than moving.

That dynamic is especially relevant for flooring, one of the most visible and high-cost interior upgrades.

“At a time when consumers are watching every dollar, the idea of facing an unexpected repair or full replacement due to accidental damage is simply unacceptable,” Alexander added.

“Protection is no longer a luxury add-on; it’s part of the value equation.”

Why Flooring Is Especially Vulnerable

Despite its durability, flooring remains highly susceptible to everyday accidents, from damage by dropped objects and furniture movement to spills and pet accidents. These often result in costly repairs that are not covered under standard warranties.

Centricity’s Alexander brings more than 20 years of experience developing consumer protection programs across multiple product categories, notes that flooring represents a unique gap in consumer awareness.

“Most homeowners assume their investment is covered, but standard warranties rarely address real-life accidents,” said Alexander. “In flooring, a single incident, a deep scratch, spills or stains can lead to significant out-of-pocket costs. Protection plans close that gap and give consumers predictability.”

Opportunity for Retailers and Manufacturers

As consumer expectations evolve, protection plans are also becoming a strategic tool for flooring retailers to differentiate in a competitive market.

At [NWFA Expo 2026](#), Centricity will be on hand for conversations with industry partners to discuss how protection solutions can be integrated into the sales process to meet shifting consumer expectations and reduce post-installation friction. Visit Centricity in Booth 1413. This show is uniquely focused on wood flooring, while Centricity provides coverage for both hard and soft surfaces including carpet, laminate, hardwood, luxury vinyl plank, luxury vinyl tile and tile.

About Centricity

Centricity collaborates with retailers, builder solutions companies, distributors, and manufacturers to deliver tailor-made product protection solutions, fostering increased revenue and cultivating a base of satisfied, loyal customers. Headquartered in St. Petersburg, Florida, Centricity stands as a privately held and wholly owned subsidiary of Bankers Financial Corporation, a venerable company with 50 years of rich history in service and protection. For further information, please visit Centricity online.□

About NWFA Expo 2026

The National Wood Flooring Association Expo 2026 takes place in Orlando April 21-23. It is the largest trade show of its kind dedicated exclusively to wood flooring. For more information about the event, NWFA Expo 2026

Sandra Boulton
Centricity
SBoulton@Centricity.com
Visit us on social media:
[LinkedIn](#)

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