

# Prosper Insights & Analytics April Data Signal Consumer Resilience Under Energy Pressure

*Confidence fell, but Mood stabilized after March's shock and Forward Spending stayed positive—pointing Wall Street to a more selective, not collapsing consumer*

WORTHINGTON, OH, UNITED STATES, April 14, 2026 /EINPresswire.com/ -- [Prosper Insights & Analytics](#)' latest proprietary consumer survey data suggest that the Iran-related energy shock is creating real pressure on household behavior, but not a broad-based consumer retreat. Prosper's April 2026 findings show a U.S. consumer that is becoming more selective and value-conscious, while still planning to spend over the next 90 days.



The most important takeaway for investors is this:

Consumer Confidence moved lower month over month, but Consumer Mood held up far better than confidence alone would suggest. After the sharp emotional drop recorded in March—when Prosper's survey was fielded roughly one week after the Iran war began—April's Consumer Mood Index slipped only slightly, indicating that the initial shock did not continue to deteriorate at the

same pace. In contrast, Consumer Confidence declined from 42.2% in March to 38.4% in April, showing that households became more cautious in their economic outlook even as broader emotional stability began to level out.

“

Confidence softened, but mood was down only slightly and the spending outlook is still running ahead of last year. The consumer is a more selective, more value-driven, and more deliberate.”

*Phil Rist, EVP-Strategic Initiatives, Prosper Insights & Analytics*

At the same time, Prosper's forward-looking demand data show that spending intentions remain constructive. The Consumer Spending Forecast for the next 90 days is up 3.1% versus April 2025, an important signal that consumers are not shutting down. Instead, they are becoming more disciplined in how they allocate dollars. This distinction matters. For Wall Street, it suggests a consumer who is still active, but increasingly focused on

value, utility, and purchase justification rather than impulse or carefree discretionary spending.

Prosper's gas-price impact data confirm where that discipline is showing up. Between March and April, more consumers said they would drive less, take fewer shopping trips, and shop closer to home. More also reported cutting back on dining out, travel, clothing, and certain major purchases. At the same time, value-seeking behaviors accelerated, with more consumers saying they are shopping sales, using coupons, and comparison shopping online. In Prosper's view, this is not a collapse in demand formation. It is a repricing of demand, where the consumer is still willing to spend—but only with a higher hurdle around value.

“What April tells us is that the consumer absorbed the initial March shock and then moved into adaptation mode,” said [Phil Rist](#), EVP Strategy at Prosper Insights & Analytics. “Confidence softened, but mood was down only slightly after March's big drop, and the spending outlook is still running ahead of last year. That's an important message for investors: this is not a consumer that has shut down. It's a consumer that is becoming more selective, more value-driven, and more deliberate about where each dollar goes.”

For institutional investors and economists, Prosper's April data point to a more selective consumer environment rather than a broad cyclical break. Categories tied to discount retail, value ecosystems, staples, and highly justified discretionary purchases appear better positioned than areas dependent on carefree spending or trip-intensive traffic.

That framing matters as Wall Street continues to assess whether higher energy costs will produce simple demand destruction—or a more nuanced rotation in consumer behavior. Reuters and the Wall Street Journal have both reported that the Iran conflict and related oil volatility are now central variables in market expectations for growth, inflation, and consumer demand.

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](https://ProsperInsights.com)

Phil Rist

Prosper Insights & Analytics

+1 6148460146

[email us here](#)

Visit us on social media:

[LinkedIn](#)

[X](#)

---

This press release can be viewed online at: <https://www.einpresswire.com/article/905718944>

EIN Presswire's priority is source transparency. We do not allow opaque clients, and our editors try to be careful about weeding out false and misleading content. As a user, if you see something we have missed, please do bring it to our attention. Your help is welcome. EIN Presswire, Everyone's Internet News Presswire™, tries to define some of the boundaries that are reasonable in today's world. Please see our Editorial Guidelines for more information.

© 1995-2026 Newsmatics Inc. All Right Reserved.