

Prosper Insights & Analytics: June 2026 Data Show a Resilient but Increasingly Pressured U.S. Consumer

Consumer confidence and spending plans improved from May, but rising everyday costs are driving more practical, value-focused behavior

WORTHINGTON, OH, UNITED STATES, June 22, 2026 /EINPresswire.com/ -- [Prosper Insights & Analytics'](#) June 2026 Consumer Snapshot shows a U.S. consumer that remains resilient, but is

facing growing pressure from rising everyday costs. For investors, the data indicate that consumer demand is still intact, though increasingly shaped by inflation in highly visible household categories. For marketers, the findings show that shoppers remain active, but they are becoming more practical, more price-aware, and more selective about where they spend.



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Confidence and spending plans improved from May, but households are feeling the squeeze from rising gas costs. Consumers are still spending, but they are becoming more practical, more value-focused.”

Phil Rist, EVP Strategic Initiatives at Prosper Insights & Analytics

June’s top-line signals were mixed but constructive. Consumer confidence rose to 40.9%, up from 39.9% in May and slightly above 40.1% in June 2025. Prosper’s 90-day Spending Score also edged higher to 83.07, up from 82.84 in May and above 81.14 a year ago. Together, those numbers suggest that the consumer has not shut down, even as the pressure on household budgets continues to build.

At the same time, Prosper’s June data show that the inflation signal worsened. Awareness of price increases moved higher across key essentials, especially groceries, where all four tracked grocery categories increased by

roughly 3.4 to 4.5 percentage points month over month. That matters because it shows consumers are not simply reacting to macro headlines—they are seeing higher prices in categories they buy every week. Confidence may be improving modestly, but the shopping

environment still feels more expensive and more difficult.

That pressure is most visible in household budgeting and gas-related trade-offs. In June, 35.6% of adults said their standard of living has decreased, up from 31.4% in May. Meanwhile, 36.6% said they will drive less because of fluctuating gas prices, compared with 36.2% last month and 29.4% last June. Even more notably, 25.1% said they are spending less on groceries because of gas, up from 22.1% in May and 18.4% a year ago. Only 26.3% said gas prices had no major impact on their spending, down from 28.2% last month and 39.9% last June. The data make clear that fuel costs remain a direct transmission mechanism from macroeconomic pressure into real consumer trade-offs.

The emotional backdrop improved only slightly. The Consumer Mood Index rose to 99.6 from 99.0 in May, but remains below 100.6 in June 2025 and below the historical 100 baseline. This suggests consumers are not emotionally collapsing, but neither are they broadly relaxed. Prosper's June findings point to a household sector that is still functioning, but with less cushion and less optimism than it had a year ago.

What is especially notable in June is that shopping discipline tightened again. The share of adults saying they are becoming more practical and realistic in their purchases jumped to 41.4% from 35.0% in May, while the share focusing on just what they need increased to 43.1% from 39.4%. For consumer brands, that is a clear warning that the shopper is becoming harder to convert without a very clear value story. For investors, it suggests that categories dependent on impulse or easy discretionary add-ons may face more pressure than categories tied to necessity, utility, or highly justified purchases.

Even with that tighter mindset, Prosper's major purchase data show rotation rather than retreat. Compared with last year, vacation travel plans are down, while major home improvements, home-buying intentions, and car-buying plans have all improved. Prosper's Auto Outlook also points to an increase in auto and light truck vehicle purchases for June compared with May. That suggests large-ticket demand is not disappearing, but shifting toward categories consumers view as practical, necessary, or worth financing despite the environment.

Value ecosystems continue to gain power as consumers look for ways to manage higher living costs. Amazon Prime membership stands at 58.7%, compared with 59.1% in June 2025, while Walmart+ has climbed to 27.8%, up from 22.7% last year and 19.6% two years ago. For investors, June reinforces a selective consumer thesis favoring value-led retail, membership ecosystems, autos, and housing-linked categories, with more caution around travel and categories exposed to basket trimming. For marketers, the message is straightforward: the winning playbook centers on value, utility, pricing clarity, and convenience, because today's consumer is still willing to spend—but only with a much stronger reason to do so.

"June's data show a consumer that is still in the market, but under greater day-to-day pressure," said [Phil Rist](#), EVP Strategic Initiatives at Prosper Insights & Analytics. "Confidence and spending

plans improved from May, but households are clearly feeling the squeeze from rising grocery and gas costs. Consumers are still spending, but they are becoming more practical, more value-focused, and more selective about where each dollar goes.”

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

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

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