Prosper Insights & Analytics September Data: Consumer Confidence Slips, but Spending Intentions Hold Up

Demand-formation signals show consumers remain value-conscious without broadly retreating from planned spending



Prosper Insights & Analytics

WORTHINGTON, OH, UNITED STATES, September 24, 2026 / EINPresswire.com/ -- Prosper Insights & Analytics' September 2026 Consumer Snapshot shows a U.S. consumer that is less confident about the economy, but still engaged in the marketplace. While consumer confidence declined in September, forward spending plans remain slightly above year-ago levels and fewer consumers say they are tightening purchases strictly around needs.

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

Consumer confidence fell to 38.4% in September, down from 40.6% in August and below 39.5% a year ago, remaining under historical pre-pandemic levels. At the same time, Prosper's Consumer Mood Index held near baseline at 100.6, only slightly below 101.1 in August. The divergence between economic confidence and consumer mood suggests that concerns about the broader economy have not translated into an equivalent deterioration in consumers' personal outlook—an important distinction when assessing future demand.

Inflation pressure eased modestly during the month. Awareness of price increases moved slightly lower, with gasoline awareness declining 4.3 percentage points from August. Even so, 34.4% of adults said their standard of living has decreased, up from 33.7% the prior month. Consumers continue to manage higher costs by shopping sales, buying more store brands or generics, and using coupons more often.

Gas prices remain an important factor in household trade-offs. 35.3% of adults say they will drive less because of fluctuating gas prices, compared with 28.8% a year ago. 22.9% say they are spending less on groceries because of gas, versus 18.5% last September, while only 27.7% say gas prices have had no major effect on spending, down from 38.4% a year earlier.

One of September's more notable demand signals is that fewer consumers report tightening their purchasing behavior. The share saying they are becoming more practical and realistic in their purchases fell to 35.2% from 40.4% in August, while those focused on buying just what they need declined to 38.2% from 42.7%. Consumers remain value-conscious, but September's data suggest less movement toward further spending restraint.

Prosper's 90-day Spending Score declined to 82.16 from 86.75 in August, reflecting the end of the back-to-school spending period, but remained slightly above 81.59 in September 2025. Major purchase plans were mixed but stable: vacation travel intentions are slightly lower than last year, home improvement and home-buying plans remain steady, and car-buying intentions are higher.

"September's data show why confidence and demand shouldn't be treated as the same thing," said Phil Rist, EVP Strategic Initiatives at Prosper Insights & Analytics. "Consumers are clearly concerned about the economy, but we aren't seeing an equivalent retreat in their spending intentions. They remain selective and value-conscious, but they are still signaling a willingness to spend when the purchase makes sense."

The search for value is also visible in consumers' growing participation in membership ecosystems. Amazon Prime membership stands at 58.6%, while Walmart Plus has risen to 28.1%, from 23.8% a year ago and 18.0% two years ago. The sustained growth illustrates how value, convenience and recurring benefits continue to resonate even as consumers remain cautious about the economy.

For asset managers and financial analysts, September's results illustrate why consumer confidence alone may provide an incomplete picture of future demand. Prosper's demand-formation data show softer economic confidence alongside year-over-year resilience in 90-day spending intentions and less reported purchasing restraint.

For brands and retailers, the implication is similar: lower confidence does not automatically translate into lower demand. Consumers remain selective and value-conscious, but they continue to signal willingness to spend when the purchase is relevant and worthwhile.

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

About Prosper Insights & Analytics
Prosper Insights & Analytics is a leader in consumer demand-formation data serving the financial services, marketing technology, and retail industries. For more than two decades, Prosper has tracked how U.S. consumers think, feel, and plan to spend, helping organizations anticipate shifts in demand formation and make better-informed strategic decisions.

Prosper's proprietary U.S. demand-formation databank built from ~25 years of consistent monthly measurement provides thousands of data elements on consumer spending and purchase intentions, economic expectations, behaviors, motivations and emotions—revealing changes in demand before they appear in transactions, earnings or government data. The data supports forecasting, AI/ML, econometric models, investment signals and proprietary indices.
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