



THE US CONSUMER RESET

Shifting Landscape of
American Demand

US Grand Consumer Study
2025–26

A Report by BioBrain Insights

OCTOBER 2025



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TRUST IS THIN WHILE COPING IS THICK.

10K+

US Consumers Surveyed

This report distills **502,000+** public conversations on the web and **10,000** survey responses into a clear view of how Americans are navigating **2025–26**. We combine sentiment, behavioral signals, and segment cuts to show where and how the uncertain economic scenario is shaping the choices for modern day US consumer.

With this publication, our aim is to inform product, policy and communication decisions with evidence that is timely and actionable.

502K+

Digital Conversations
Analysed



286,321
Comments

Youtube



128,344
Comments

Reddit



88,024
Tweets

X (Twitter)



State of the Consumer

Rising prices, particularly for food and utilities, shape the emotional landscape. Households respond by making weekly adjustments, such as seeking deals, choosing more affordable options, and preparing meals at home, rather than drastically cutting back on spending. Employment feels stable for now, but concerns about future layoffs, HIB and the impact of automation create an undercurrent of uncertainty. This prompts individuals to build financial reserves, acquire new skills, and explore additional income sources as a precaution.

Financial pressures are evident, even if not always openly acknowledged. The burden of revolving credit and accumulating fixed expenses leads consumers to prioritize debt reduction, postpone major purchases, and focus on preserving cash flow. Housing confidence stands out as the most significant negative influence, delaying decisions about moving, renovating, or other life-stage transitions. A pervasive lack of trust in government and media further shapes behavior. Consumers rely on credible voices, detailed product comparisons, and transparent service guarantees to make decisions, valuing tangible evidence over promises or institutional assurances.



Rising Food Prices



Institutional Trust



Housing Concerns



Financial Pressures



Employment Concerns

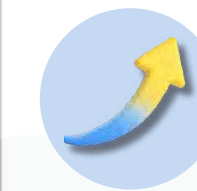


Consumer Reliability

What Businesses Could Do

To thrive in a cautious economic environment, businesses can prioritize flexibility and trust to keep consumers engaged. Offering clear options for customers to pause, repair, or upgrade products later, alongside price locks and smoothed billing cycles to maintain loyalty within the brand ecosystem can prove useful. Instead of claiming value, brands should prove it at the moment of decision with detailed comparisons, authentic creator-led demonstrations, and transparent service guarantees. Similarly, supporting household financial stability by providing skip-a-month payment options, grace periods, and predictable refill schedules to ease budget pressures.

Restructuring product offerings into more flexible tiers to preserve customer experience is the type of strategy likely to work. In a low-trust, high-friction economy, businesses that empower consumers with financial buffers, verified value, flexible timing, and reliable guidance will capture greater market share, even when caution dominates sentiment.



Prove
Value



Prioritize
Trust

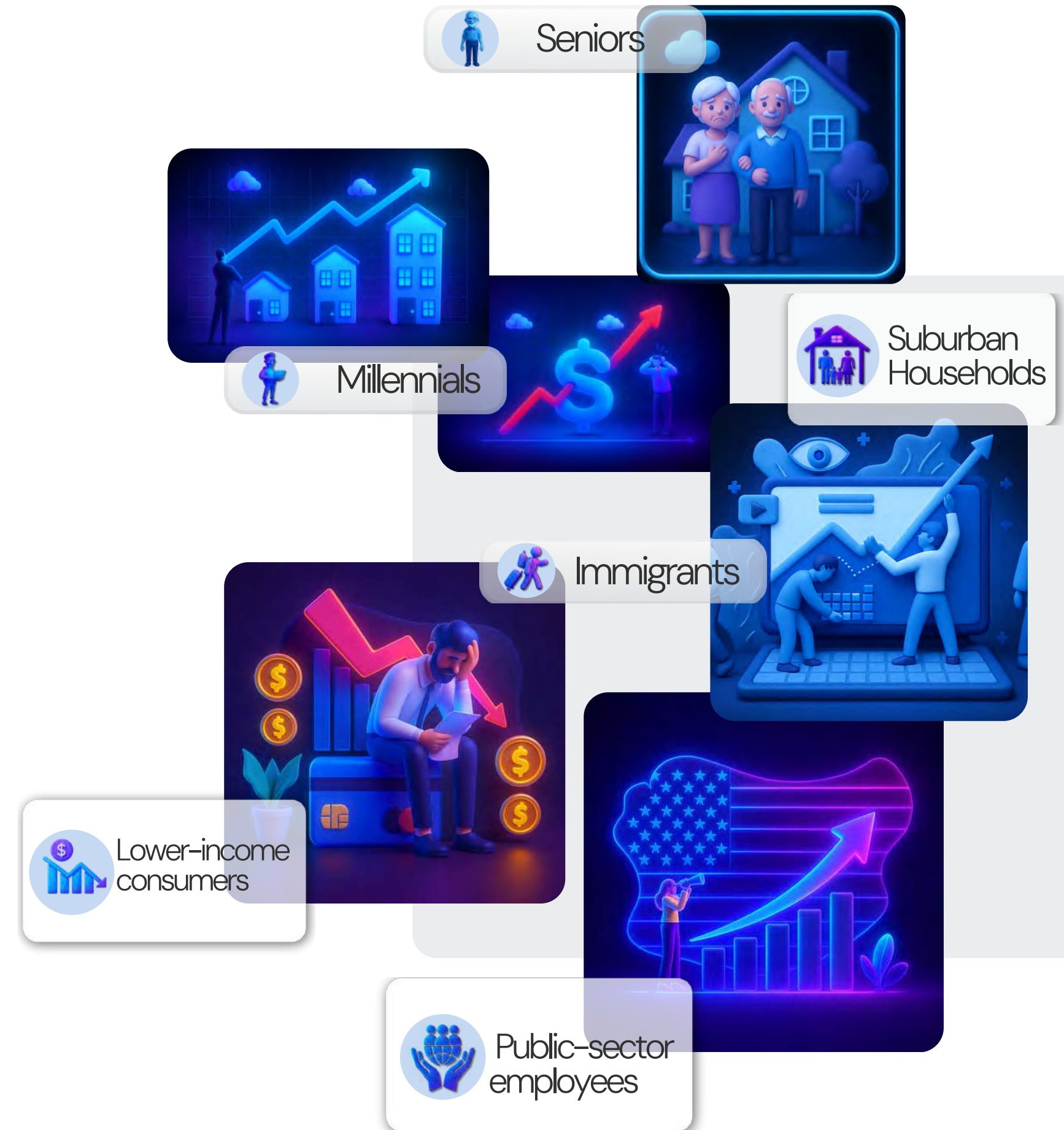


Push
Flexibility



Who to Watch

Millennials, especially those with dependents, and urban households express the loudest concerns about rising prices and housing challenges. Yet these groups adapt actively, engaging in intentional planning, switching providers, and delaying purchases. Seniors and suburban households show the most anticipatory concern, responding strongly to reliability, consistent availability, and clear assurances. Lower-income consumers and immigrants face significant practical financial pressures, often without openly identifying as highly concerned. For them, clear offers, transparent fees, and community-rooted support prove decisive for engagement. Public-sector employees, nonprofit workers, and value switchers, who prioritize evidence over brand loyalty, demonstrate robust coping abilities. These segments quickly embrace transparent, evidence-based value propositions, making them critical groups to monitor.



BioBrain's Unique Analysis Lens

Our approach blends two powerful lenses, which has been adopted for rigorous analysis performed in this report.



ECHONOMICS

Decoding Authentic Signals from Digital Conversations Across Social Platforms and Web Forums.

Economics is guided by BioBrain's **RRR (Recency, Relevance, Resonance)** data acquisition and analysis framework that spells out how we separate meaningful, decision-grade signals from generic digital buzz.

-  **Recency:** Picking the right timeline
-  **Relevance:** Ensuring data-fit for analysis
-  **Resonance:** Prioritizing authentic, high-impact consumer voices



QUANTONOMICS

Rigorous Validation and Nuanced Discovery with Primary Research

Building on the foundational signals, Quantonomics takes a phased deep-dive to rigorously validate threads through targeted primary surveys ensuring that digital buzz translates into intelligent insights by focusing on **precision, depth, and applicability**.

-  **Validation:** Confirming signal integrity
-  **Segmentation:** Focused probing for nuance
-  **Insight Synthesis:** From data to intelligence

Net Sentiment Index (NSI) as a Common Yardstick

In this report, we use the Net Sentiment Index (NSI) as a common yardstick for measuring widespread mood from the voices analysed.

NSI = % Positive - % Negative (ranging from -100 (all negative) to +100 (all positive), with Neutral excluded from the calculation)

The NSI provides a unified scale to compare sentiment across themes, time periods, and data sources, such as surveys and digital conversations, with **negative sentiment visualized in red**, **mixed or neutral sentiment in yellow**, and **positive sentiment in blue**. Percentages are weighted and rounded and along with NSI, are presented as integral values. Analyses for Quantonomics and Echonomics are labeled separately for clarity of analysis as well.



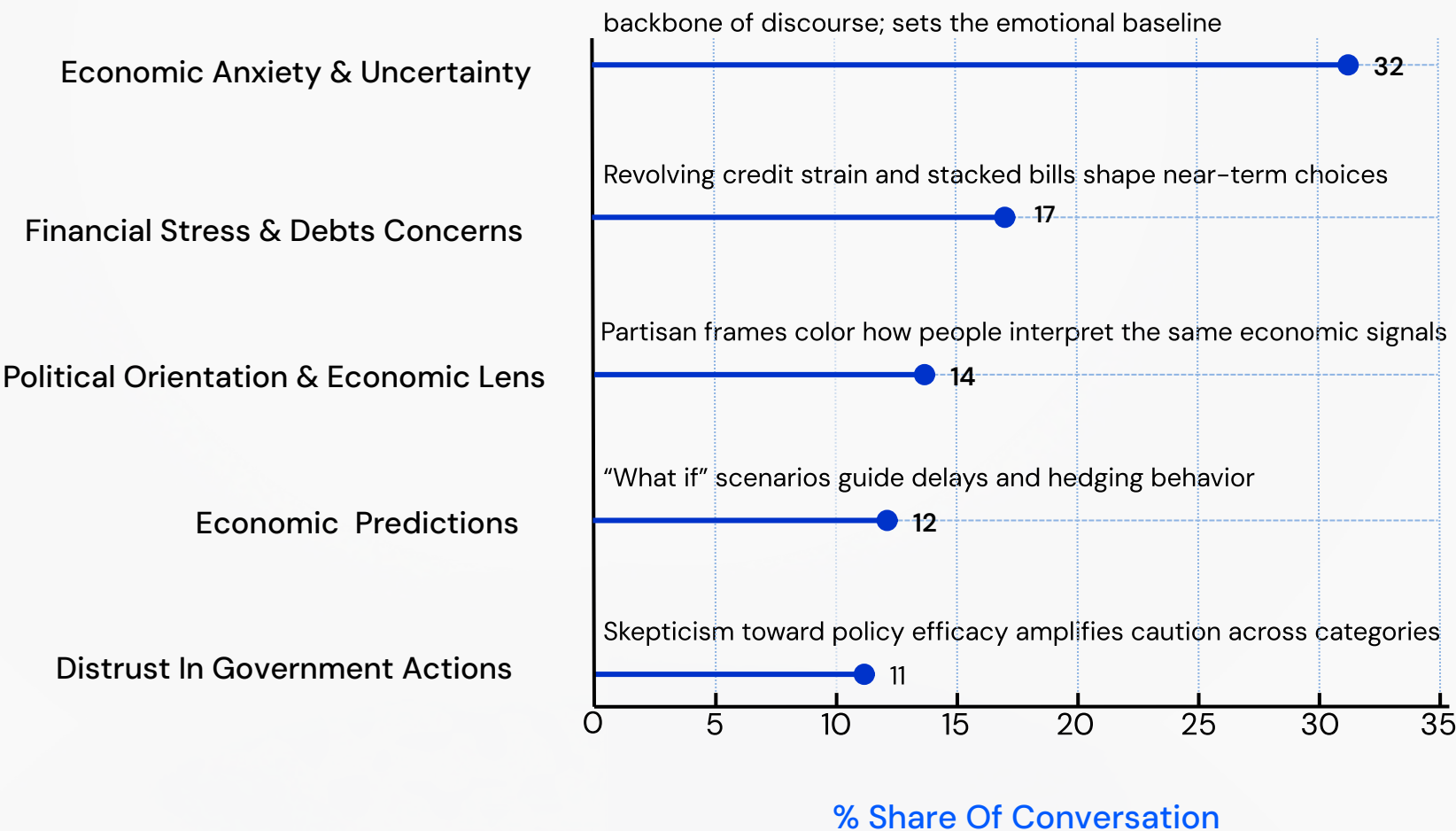
Digital Conversation at a Glance



A quick read of the **502K** mention corpus showing where discussion concentrates, where sentiment is harshest, and where momentum tilts positive.

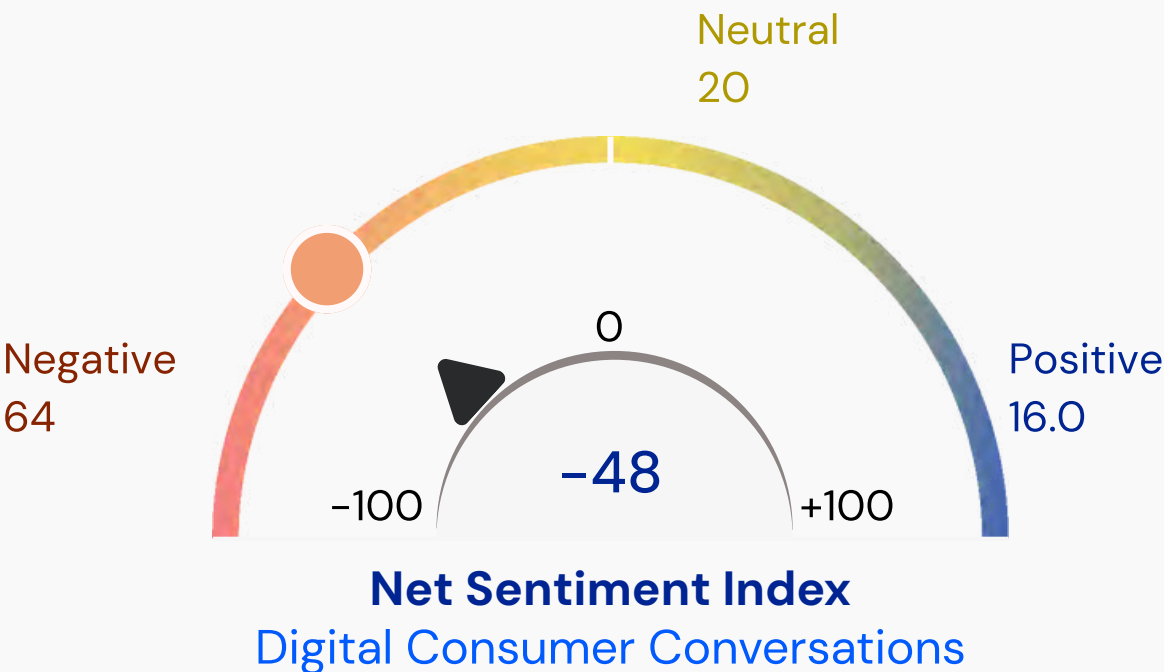
Where the conversation lives

Top 5 themes by share of conversation volume



Overall tone is net-negative

A sizeable neutral layer constitutes the mix

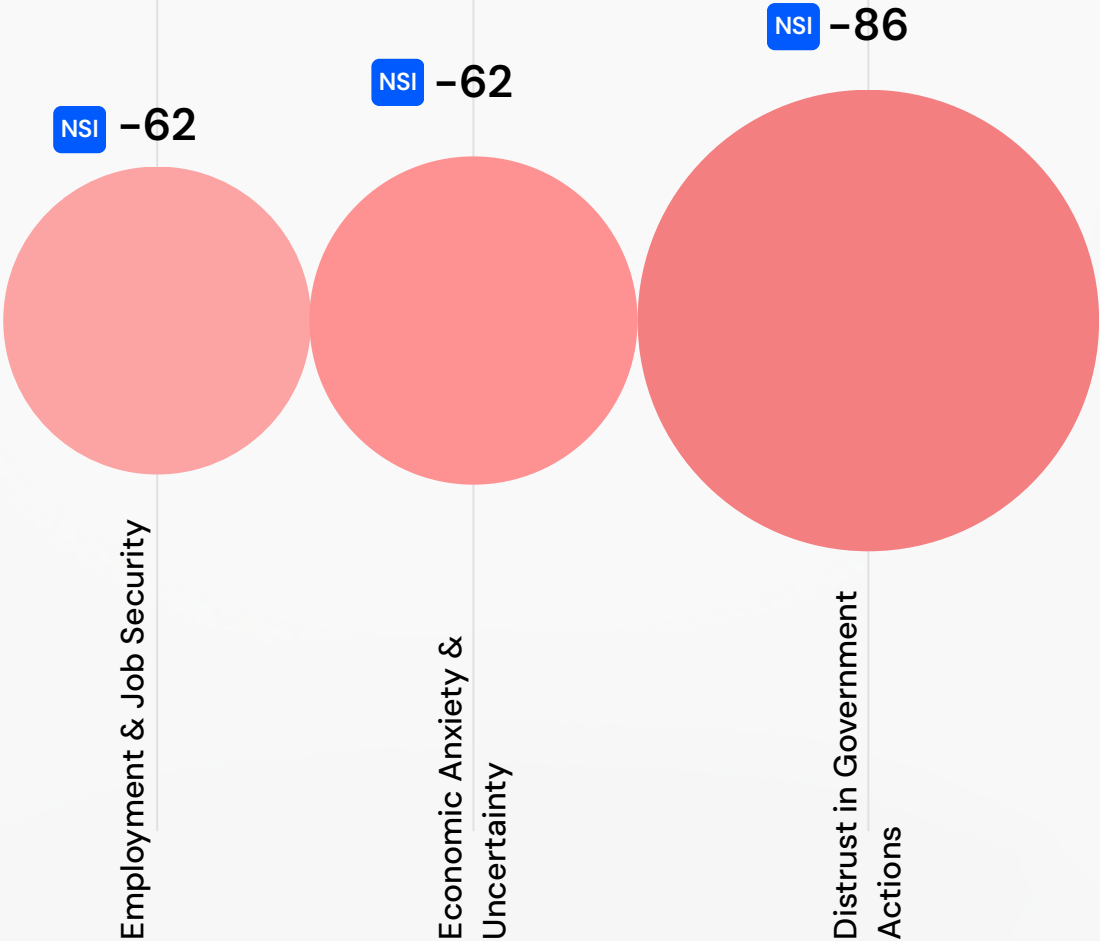


Highs & Lows for 2025–26

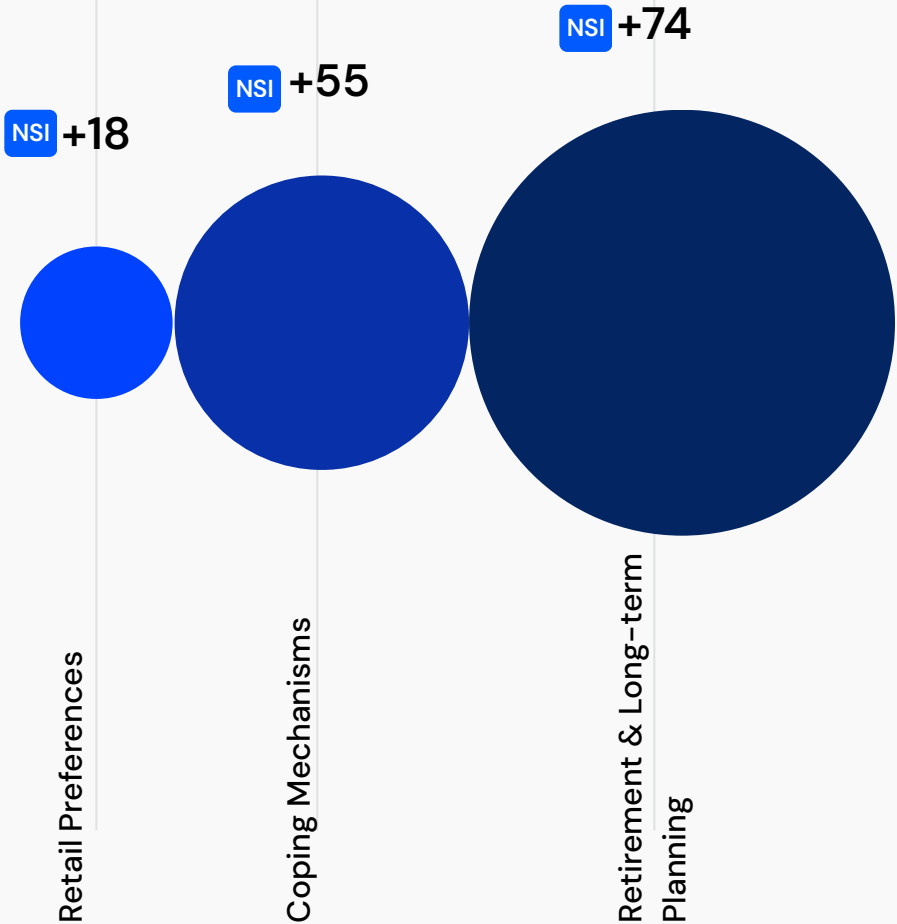


Deep distrust in government, economic uncertainty, and job security concerns shape a cautious consumer mindset. Yet optimism in long-term planning, community-driven coping, and value-focused retail offers pockets of resilience.

Most negative themes (Lowest NSI)



Bright spots (Highest NSI)

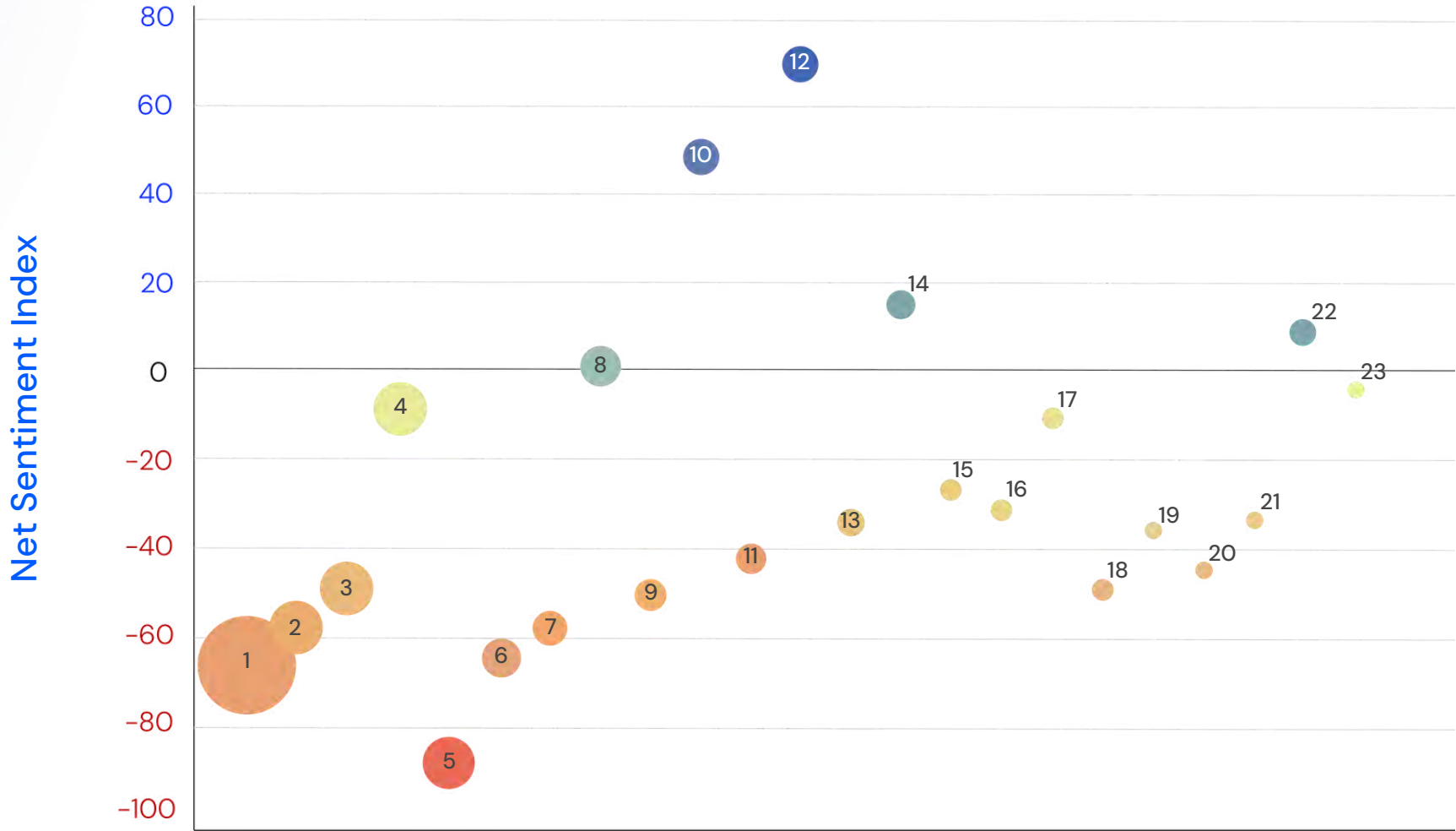


Thematic Heatmap



ID	Theme	NSI	Share of Conversation (%)
01	Economic Anxiety & Uncertainty	-62	32
02	Financial Stress & Debt Concerns	-57	17
03	Political Orientation & Economic Lens	-49	14
04	Economic Predictions	-9	12
05	Distrust in Government Actions	-86	11
06	Employment & Job Security	-62	8
07	Inflation Perception	-57	8
08	Changing Shopping Behaviors	+1	7
09	Food Security & Affordability	-50	7
10	Coping Mechanisms	+55	6
11	Housing Market Pressures	-41	5
12	Retirement & Long-term Planning	+74	5
13	Lifestyle Adjustments	-35	4
14	Retail Preferences	+18	4
15	Digital Finance & Fintech Behaviors	-25	3
16	Student Debt Burden	-28	3
17	Scenario Planning	-14	2
18	Trust in Media	-48	2
19	Role of Social Media	-38	1
20	Healthcare Costs & Affordability	-57	1
21	Spending Intentions	-34	1
22	Digital Communities & Peer Influence	+11	1
23	Information Sources & Decision Triggers	-3	1

Economic Anxiety and Uncertainty, with a **32%** share and NSI of **-62**, **Financial Stress and Debt**, at **17%** share and NSI at **-57**, and **Distrust in Government**, with a **11%** share and NSI at **-87**, dominate public sentiment, creating a pervasive low-trust lens that shapes perceptions across all topics. Despite this, pockets of optimism shine through in **Long-term Planning** around retirement, with NSI of **+74**, and **Coping Mechanisms** at NSI **+55**, reflecting resilience. **Changing Shopping Behaviors**, nearly neutral at **+1** with a **7%** share, highlights a pragmatic shift toward adaptation rather than retreat. Overall, consumers remain cautious but not defeated, delaying major decisions, seeking verifiable proof, building financial buffers, and pivoting to value-driven choices that maintain their quality of experience.



Vertical position indicates **Net Sentiment Index (NSI)**. Bubble size indicates **% Share of Conversations**. Color indicates sentiment on a gradient from **Red (Highly Negative)** to **Blue (Highly Positive)**.

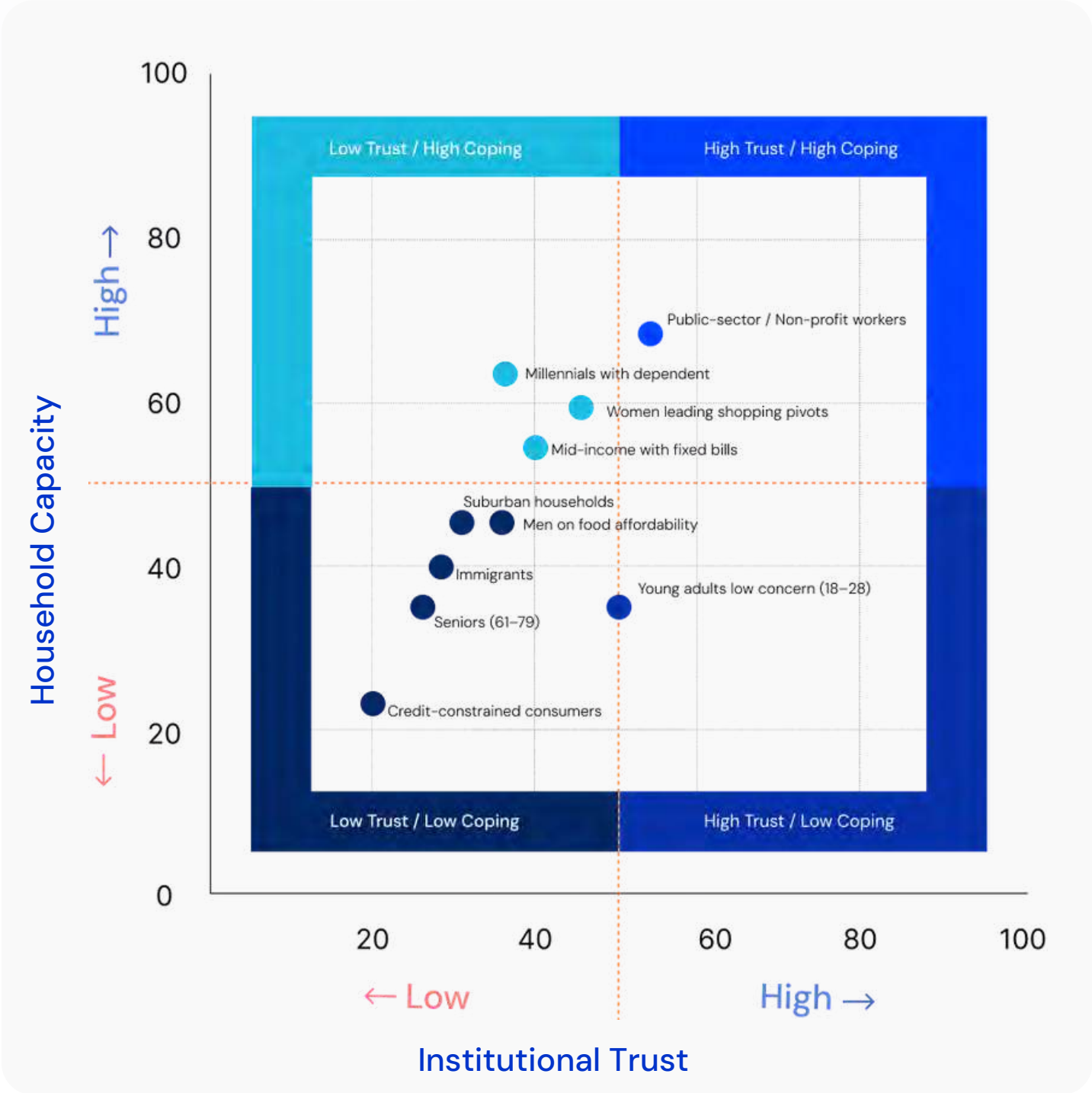
X-axis simply represents the ordinal scale for individual conversation themes.



Consumer Mood Map



An overview of consumer segment for leaders for navigating the sentiment landscape to gauge who needs reassurance, who will adopt value designs fastest, and where proof and buffers are likely to move the needle in 2025 – 26.

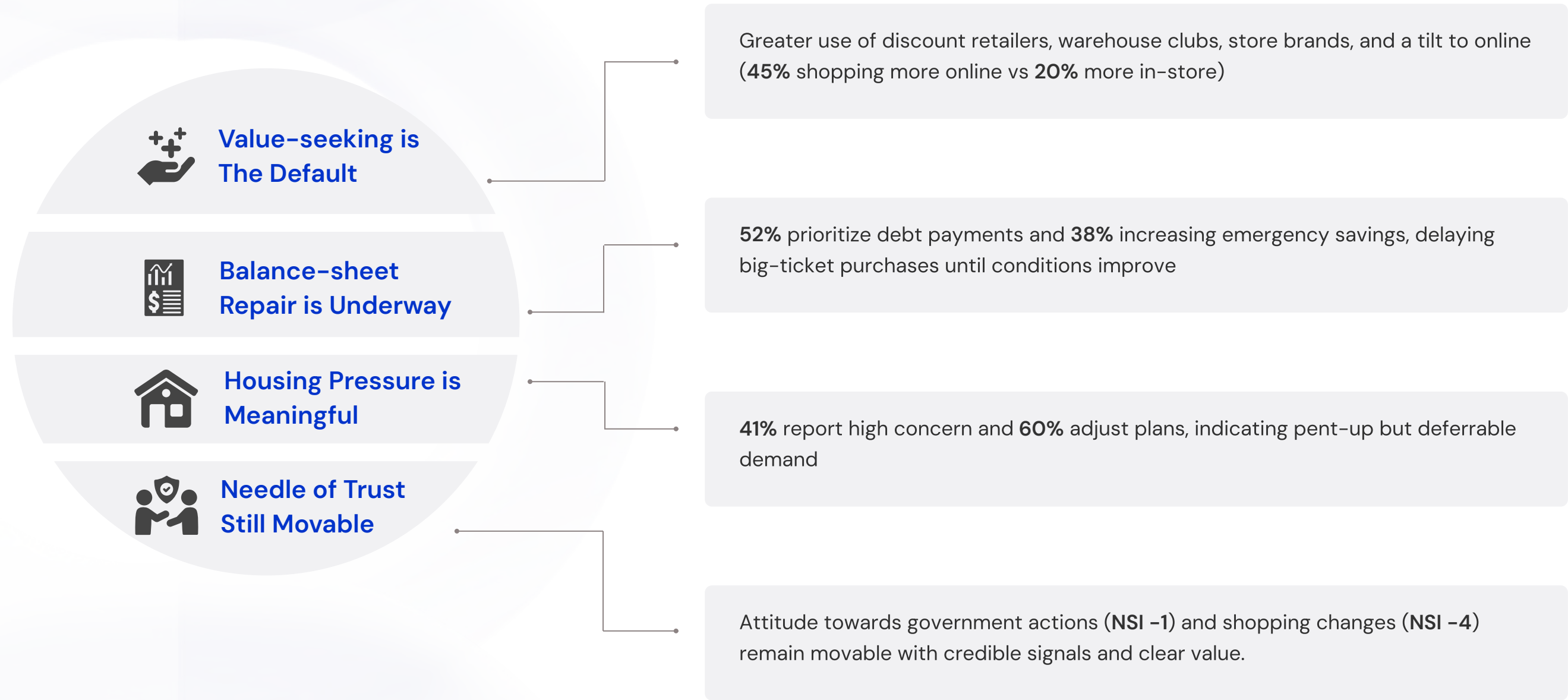


Spotlight Segments	Trust x Coping	Associated Mood
Seniors (61–79)	low trust, limited coping	anticipatory anxiety outweighs recent shocks.
Suburban households	low trust, moderate coping	policy frustration meets budget friction.
Immigrants	low trust, moderate coping	higher acute concern with shared local optimism.
Credit-constrained consumers	very low trust, low coping	revolving debt strain limits choices.
Millennials with dependents	low trust, high coping	value switching and planning tools in play.
Mid-income with fixed bills	mid trust, mid-high coping	bill stack squeezes, deleveraging underway.
Men on food affordability	low trust, moderate coping	sharper negativity and selective trade-downs.
Public-sector / Non-profit workers	higher trust, high coping	stability narratives resonate.
Women leading shopping pivots	mid trust, mid-high coping	savvy switches and “good-better-best” adoption.
Young adults low concern (18–28)	mid trust, lower coping	risk of delayed adjustment despite optimism.

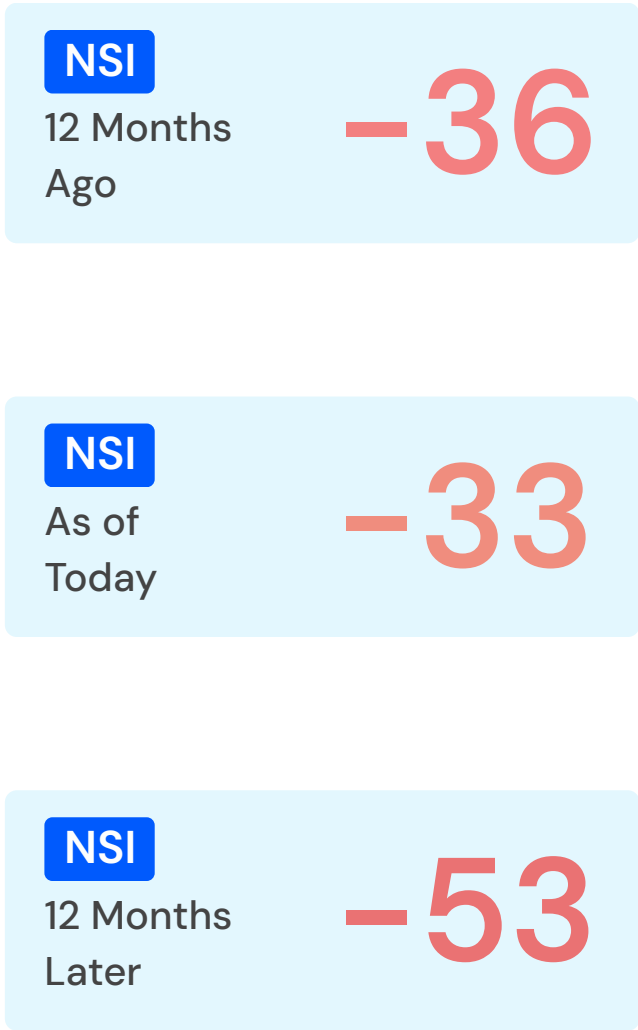


Highlights From Quantonomics

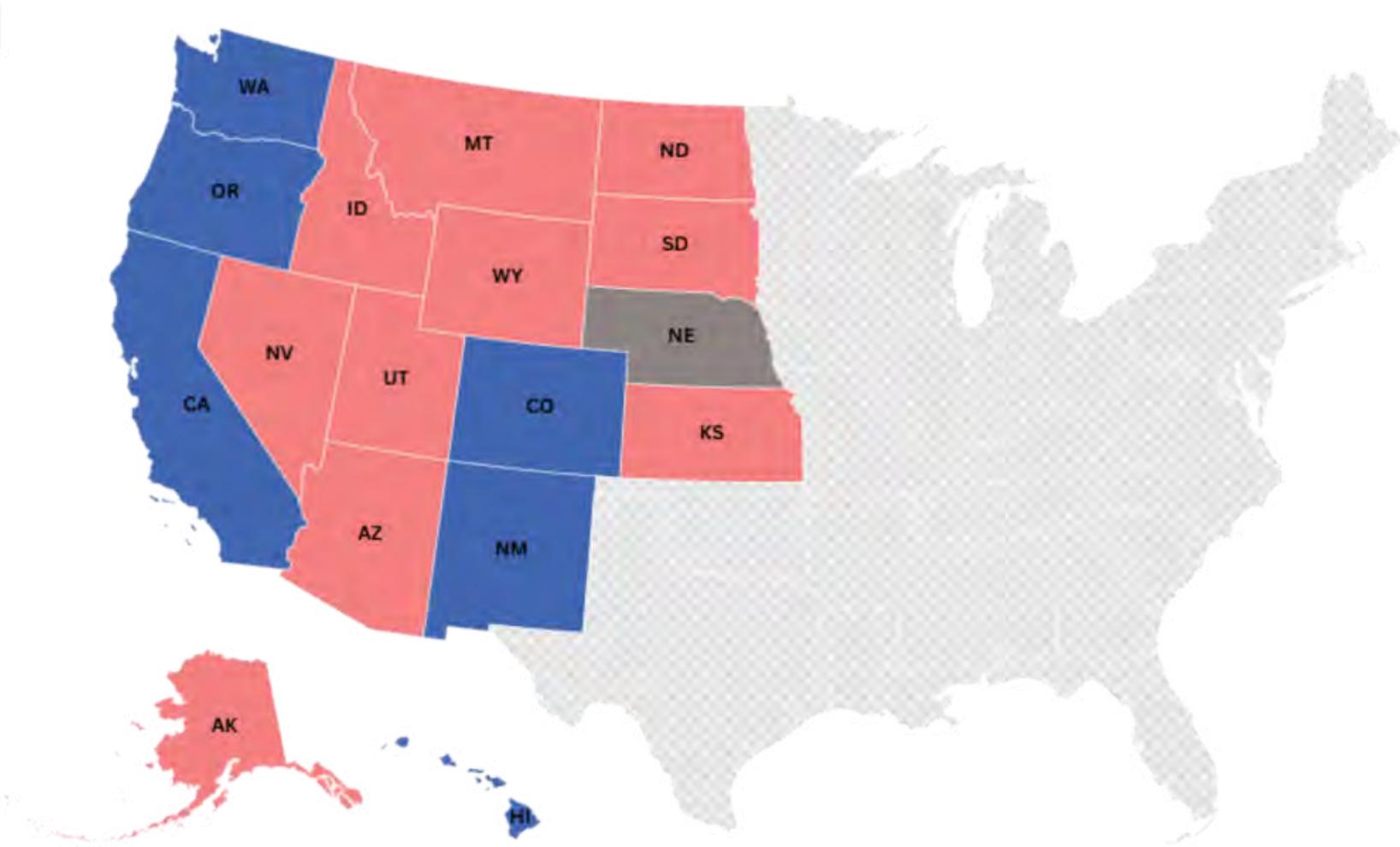
Consumers are operating defensively as sentiment is negative today (**NSI -33**), softer versus last year (**NSI -36**), and weakest for the year ahead (**-53**). Inflation, especially food (**NSI -51**) anchors caution, with financial anxiety pervasive. Even so households are adapting rather than stalling which is a silver lining.



Macro-economic Perception



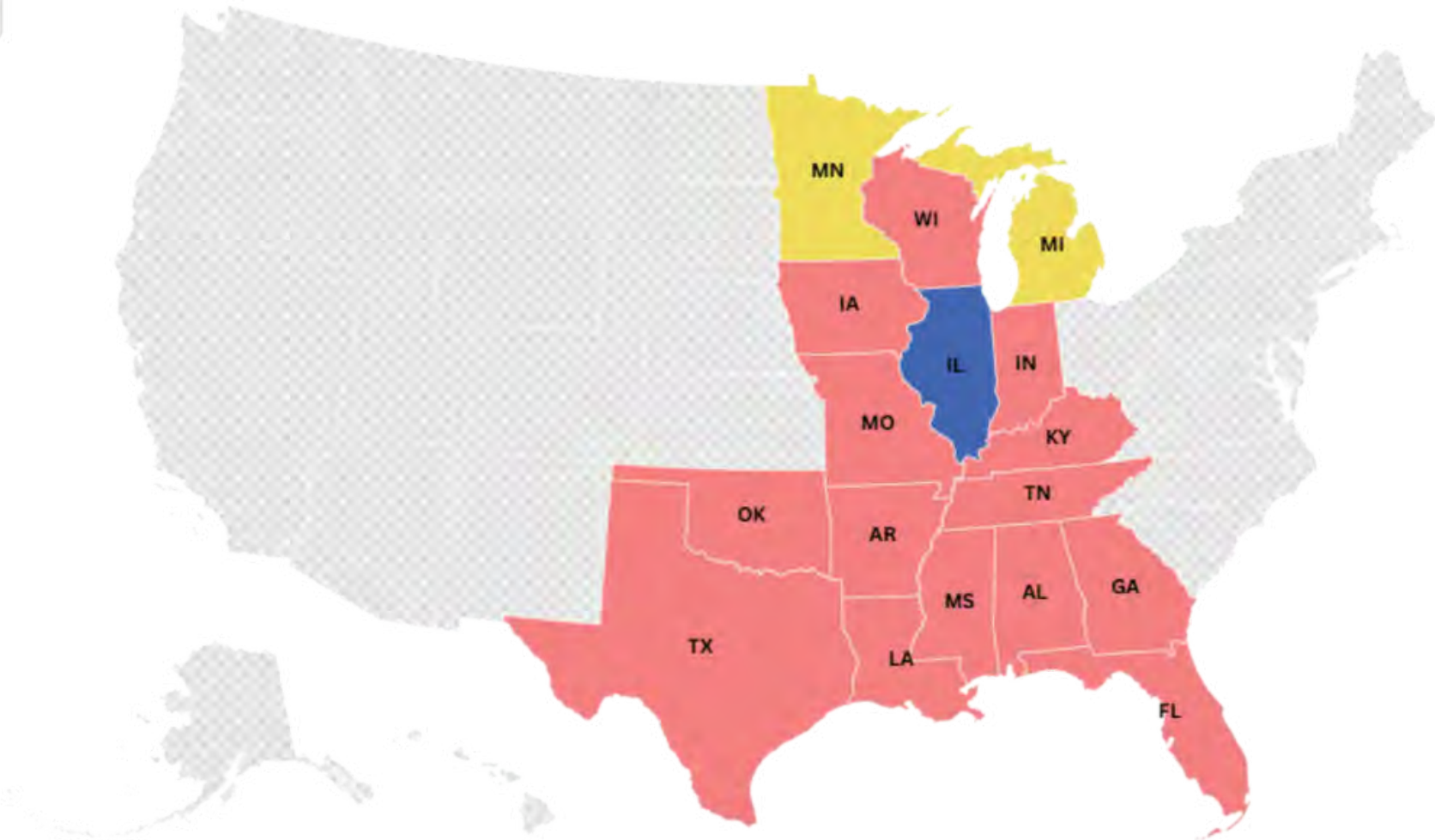
Economic Confidence Across the States I



Source: NCSL – State Partisan Composition (as on 29th Aug, 2025), ncsl.org

State	Legislative Control	Current Economic State (NSI)		12 Months Ago (NSI)		Future Outlook – 12 Months later (NSI)	
Alaska (AK)	Republican	-32		-40		-53	
Arizona (AZ)	Republican	-33		-36		-54	
California (CA)	Democratic	-31		-38		-53	
Colorado (CO)	Democratic	-21		-35		-49	
Hawaii (HI)	Democratic	-32		-30		-51	
Idaho (ID)	Republican	-33		-33		-51	
Kansas (KS)	Republican	-29		-38		-60	
Montana (MT)	Republican	-26		-32		-48	
Nebraska (NE)	Nonpartisan	-40		-35		-58	
Nevada (NV)	Republican	-36		-39		-51	
New Mexico (NM)	Democratic	-27		-36		-53	
North Dakota (ND)	Republican	-29		-31		-51	
Oregon (OR)	Democratic	-37		-39		-53	
South Dakota (SD)	Republican	-39		-30		-50	
Utah (UT)	Republican	-39		-41		-56	
Washington (WA)	Democratic	-31		-33		-49	
Wyoming (WY)	Republican	-30		-32		-54	

Economic Confidence Across the States II

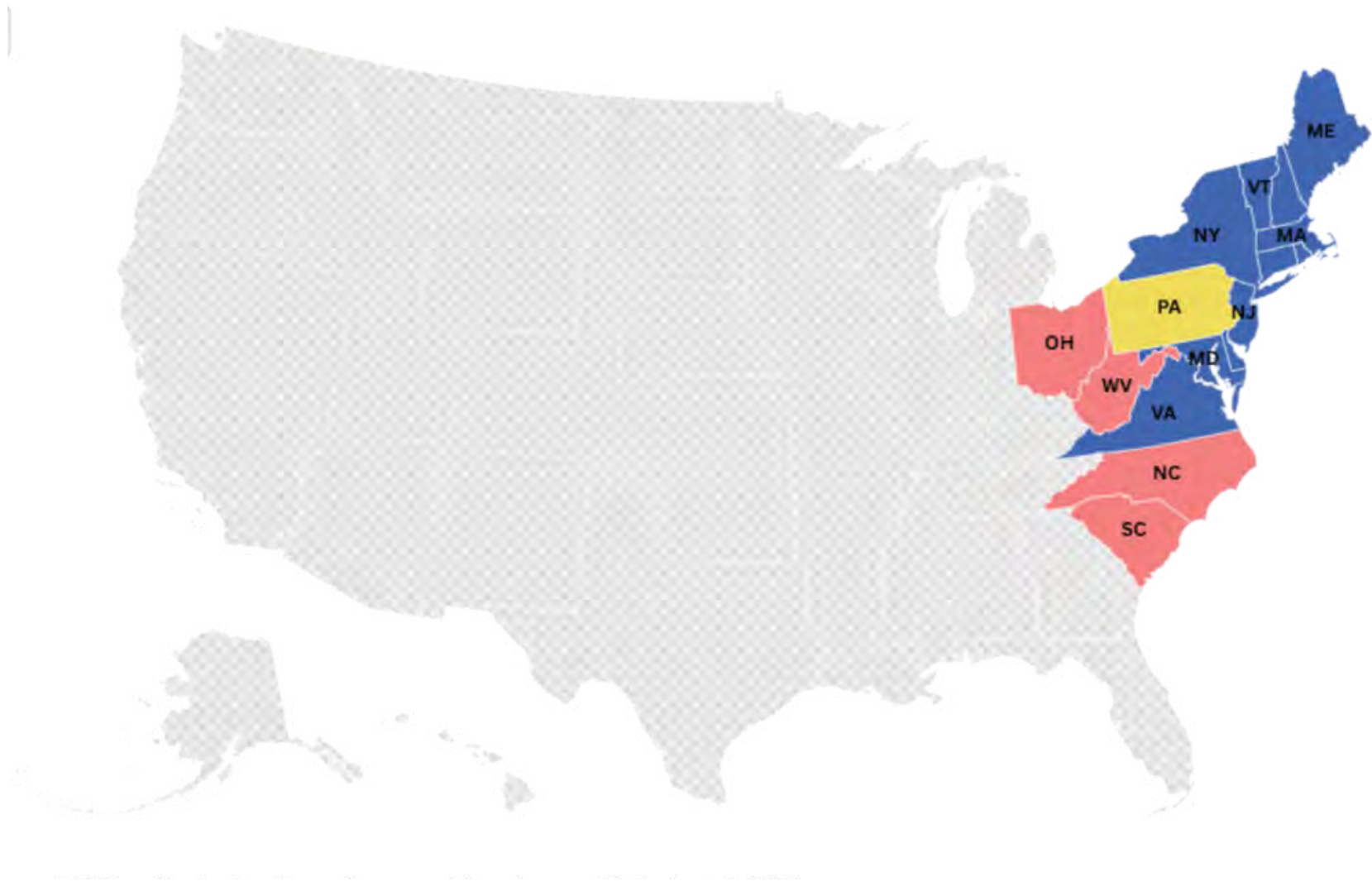


Source: NCSL – State Partisan Composition (as on 29th Aug, 2025), ncsl.org

State	Legislative Control	Current Economic State (NSI)		12 Months Ago (NSI)		Future Outlook – 12 Months later (NSI)	
Alabama (AL)	Republican	-37		-52		-55	
Arkansas (AR)	Republican	-26		-38		-54	
Florida (FL)	Republican	-31		-42		-65	
Georgia (GA)	Republican	-29		-35		-48	
Illinois (IL)	Democratic	-40		-35		-52	
Indiana (IN)	Republican	-35		-42		-48	
Iowa (IA)	Republican	-32		-33		-56	
Kentucky (KY)	Republican	-31		-44		-59	
Louisiana (LA)	Republican	-37		-35		-46	
Michigan (MI)	Divided	-36		-34		-60	
Minnesota (MN)	Divided	-38		-31		-51	
Mississippi (MS)	Republican	-37		-38		-58	
Missouri (MO)	Republican	-29		-29		-56	
Oklahoma (OK)	Republican	-30		-32		-51	
Tennessee (TN)	Republican	-34		-45		-55	
Texas (TX)	Republican	-30		-34		-54	
Wisconsin (WI)	Republican	-31		-33		-55	



Economic Confidence Across the States III



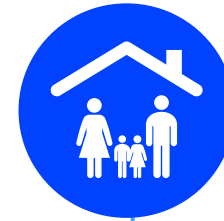
Source: NCSL – State Partisan Composition (as on 29th Aug, 2025), ncsl.org

State	Legislative Control	Current Economic State (NSI)		12 Months Ago (NSI)		Future Outlook – 12 Months later (NSI)	
Connecticut (CT)	Democratic	-38		-32		-54	
Delaware (DE)	Democratic	-31		-36		-48	
Maine (ME)	Democratic	-24		-30		-50	
Maryland (MD)	Democratic	-26		-29		-37	
Massachusetts (MA)	Democratic	-30		-32		-58	
New Hampshire (NH)	Democratic	-30		-38		-54	
New Jersey (NJ)	Democratic	-39		-33		-57	
New York (NY)	Democratic	-31		-43		-61	
North Carolina (NC)	Republican	-28		-31		-49	
Ohio (OH)	Republican	-29		-34		-51	
Pennsylvania (PA)	Divided	-35		-38		-61	
Rhode Island (RI)	Democratic	-41		-28		-53	
South Carolina (SC)	Republican	-31		-36		-53	
Vermont (VT)	Democratic	-29		-32		-55	
Virginia (VA)	Democratic	-36		-42		-54	
West Virginia (WV)	Republican	-26		-35		-55	



Emerging Narratives in 2025

As we enter 2026 shortly, consumers seem to reward brands that increase controllability through buffers, verified value, flexible timing, and credible guidance.



Household Playbook: From Cutting to Controllability

- **Coping as competence:** Trade-downs, coupons, home shifts are modes of smart saving without surrendering quality.
- **Bufferization of life:** Emergency funds, bill smoothing, skip-a-month, predictable refills become default features.
- **The Delay Economy:** “Pause/repair/upgrade later” replaces impulse while firms that monetize waiting retain demand.
- **Value without downgrade:** Transparent ‘Good-Better-Best’ ladders protect experience while lowering spend.

Trust & Influence: Proof Beats Promises

- **Proof over promise:** Side-by-side comparisons, creator-verified demos, clear SLAs outperform brand rhetoric.
- **Community > institution:** Confidence flows bottom-up with peers and credible reviewers setting the conversion bar.
- **Platform pragmatism:** Channels are pipes, not arbiters; evidence has to travel with the message.

Work & Income Futures: Stability Today, Risk Tomorrow

- **AI anxiety goes mainstream:** The threat moves from cyclical layoffs to structural obsolescence; upskilling is default.
- **Income smoothing as hygiene:** Households hedge employment risk with secondary earnings and flexible pay options.
- **Expectation gaps drive anxiety:** Higher earners voice sharper stress (portfolio/lifestyle preservation) while lower-income households absorb harder hits with muted labels. Offers must meet each where they are.

Marketplace Rewiring: Timing, Place, and Proof of Value

- **Housing as a life-stage brake:** Ownership unattainability and rent friction delay big life moves and durables.
- **Local pride, global convenience:** DTC/local rises, but convenience giants still win unless the value story is proven on price, reliability, and service.
- **Decision latency:** Forecast-watching stretches purchase cycles; brands that provide price locks and scenario-based offers win the slow game.



The background of the slide is a blurred image of financial charts. On the left, there is a dark blue area with a candlestick chart showing green and blue bars. On the right, there is a lighter blue area with a line chart and a candlestick chart. The overall theme is financial and economic data.

01

**Economic & Financial
Uncertainty**
A Nation on Edge

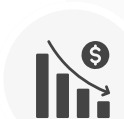


Economic anxiety is broad-based and deeply negative.

How It's looking



Long-term economic consequences is the sharpest worry (Negative 90%; NSI -87).



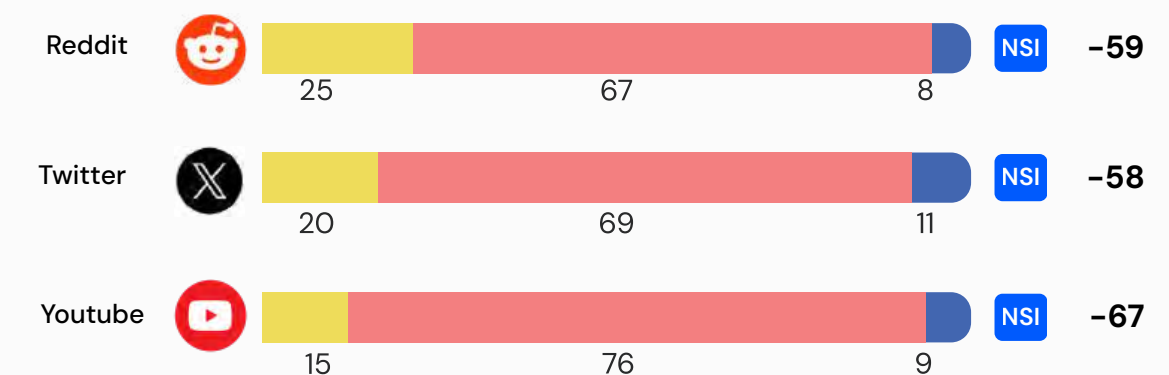
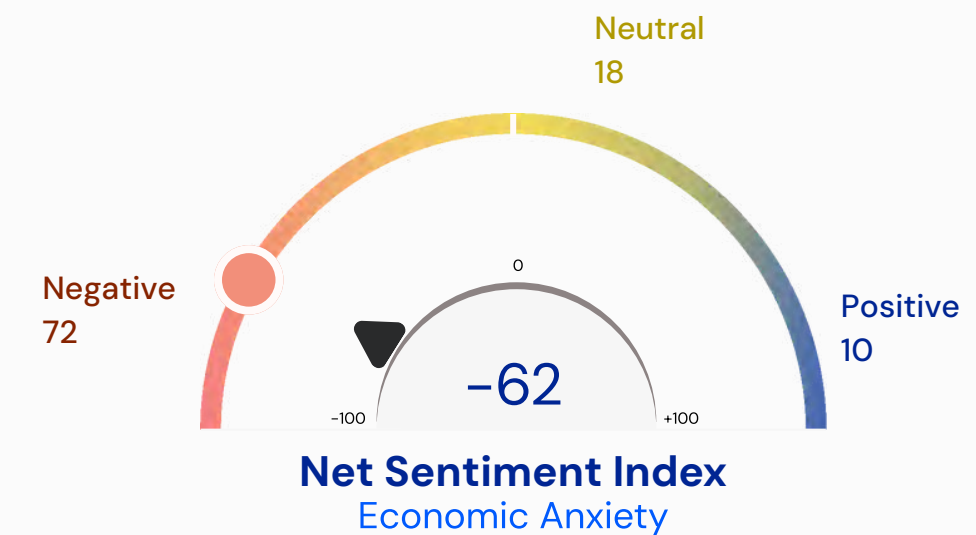
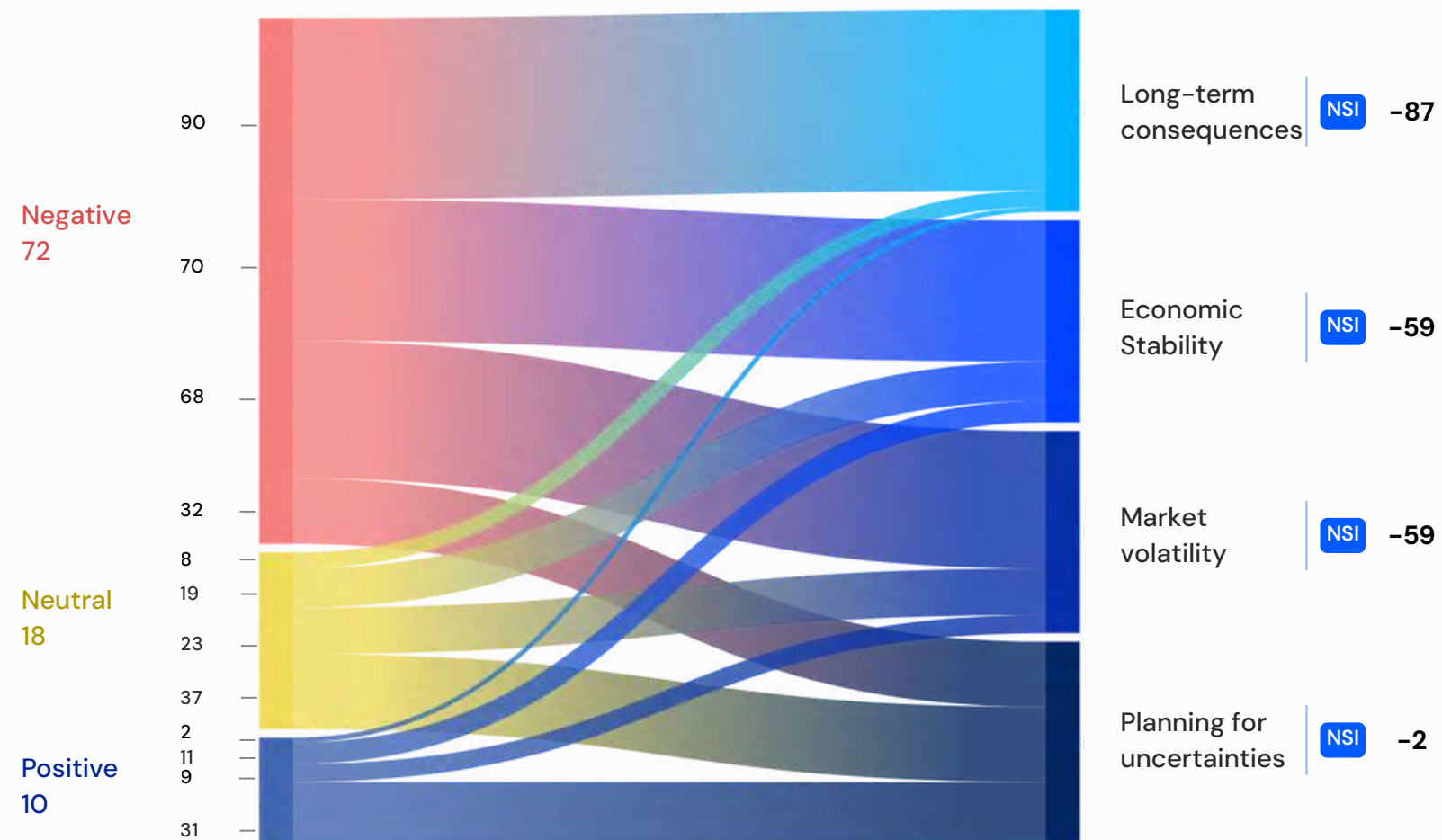
Stability and volatility concerns also show entrenched pessimism (NSI -59).



Planning for uncertainties is a marginal cluster, more neutral in tone (NSI -2).

Sentiment

Related Topics

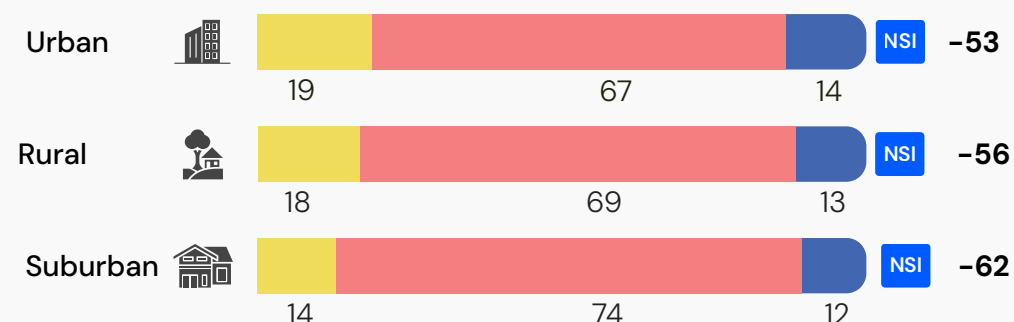




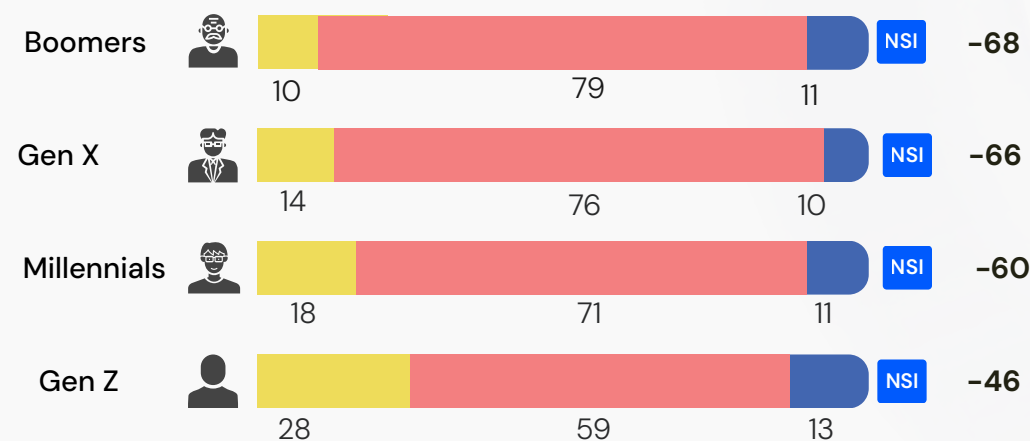
Anxiety is strongest among older cohorts and conservatives, regardless of urbanicity.



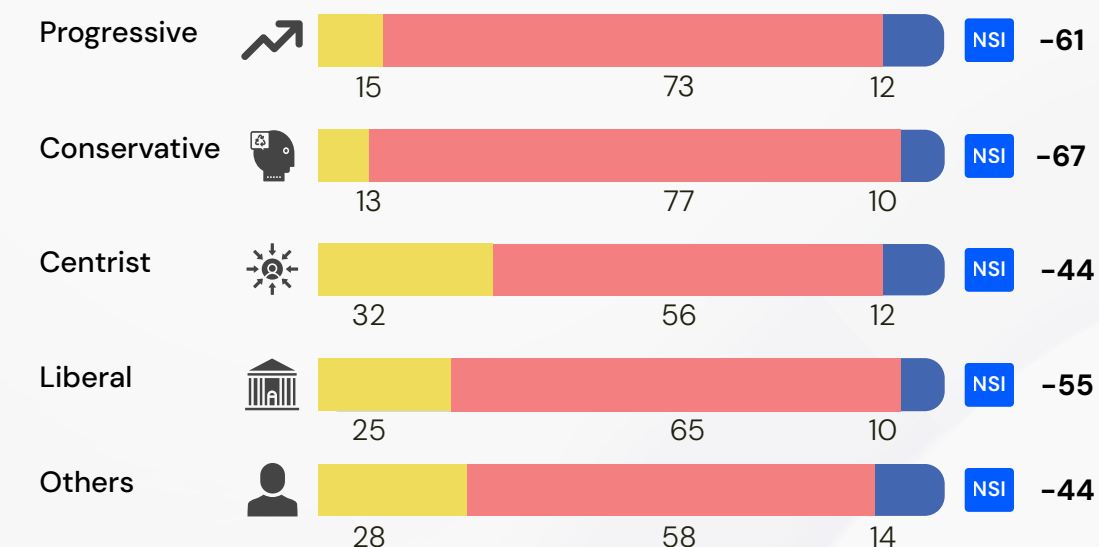
Urbanicity: Urban voices dominate but are slightly less negative (**NSI -53**) than Suburban (**NSI-62**) and Rural clusters (**NSI-56**).



Age Group: Millennials, Gen X and Boomers express sharper negativity (**NSI -60 & above**).



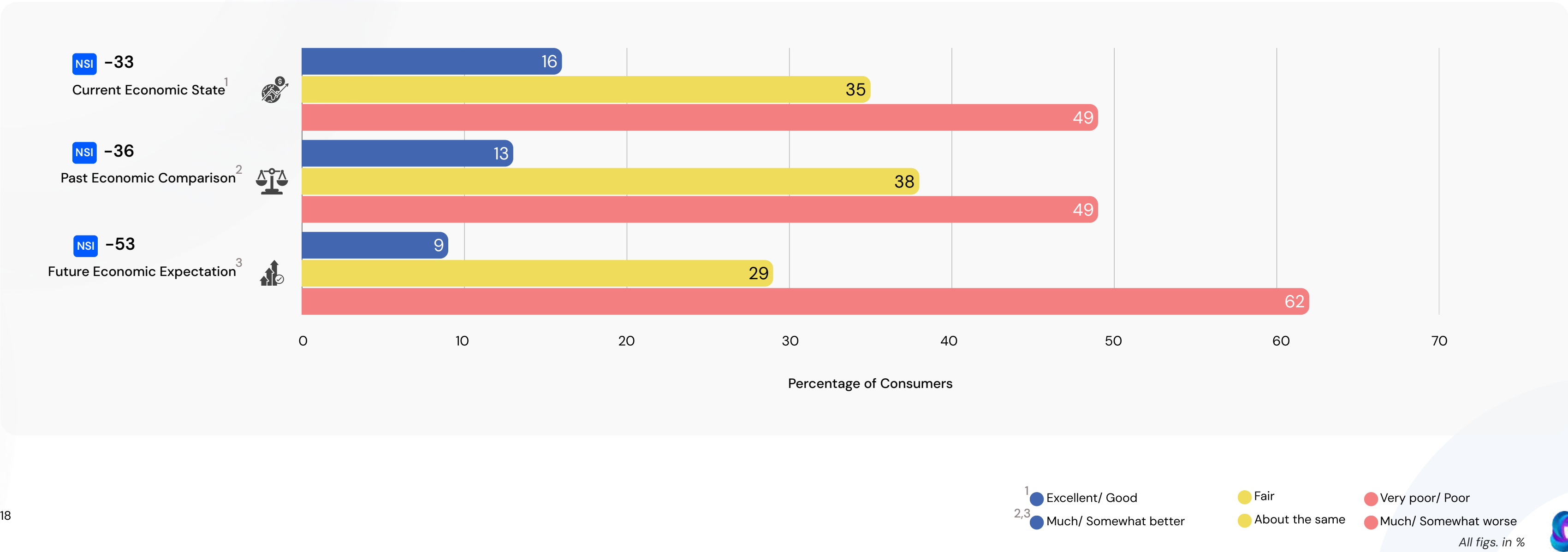
Ideology: Conservatives show the most pessimism (**NSI-67**), Progressives (**NSI -61**) also highly negative, while Centrists (**NSI -44**) are less polarized.



Economic pessimism prevails over time as the current dissatisfaction (NSI -33) escalates to future despair (NSI -53), revealing consumers expect economic conditions to deteriorate with time.

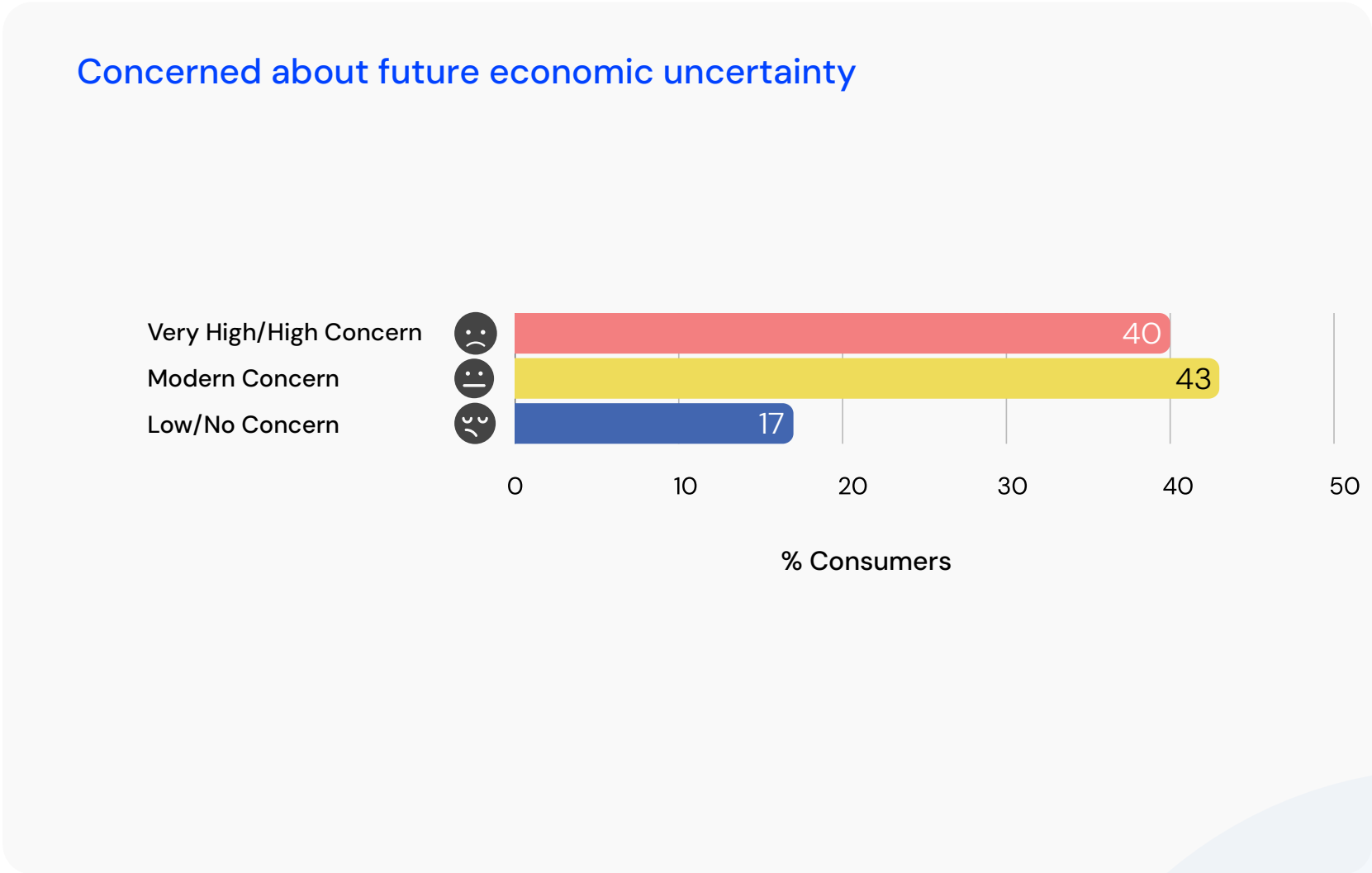
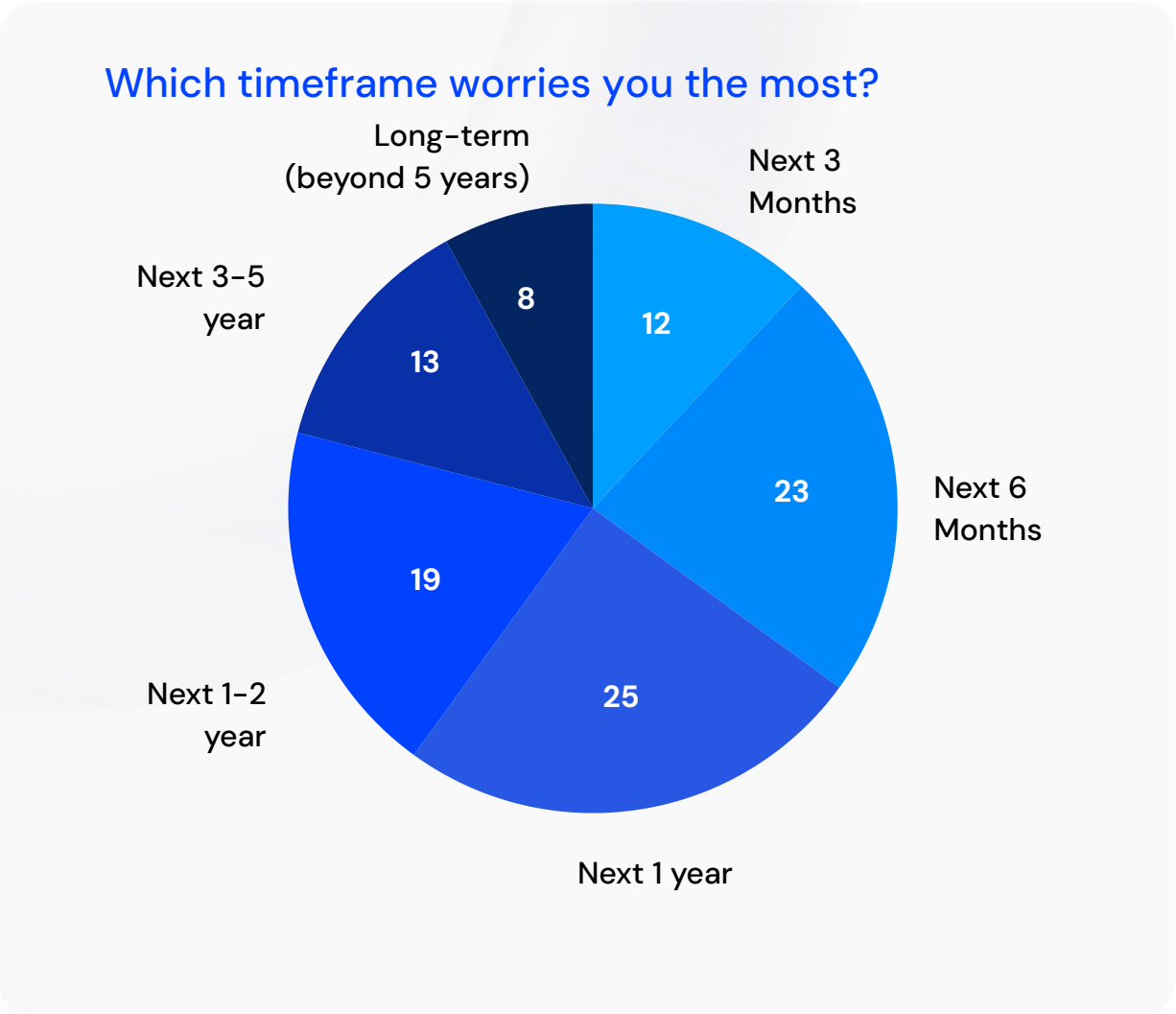
Only 9% expect economic improvement in the next 12 months compared to 13% who see recent improvement, suggesting that recent economic disappointment is reducing confidence in future expectations.

Consumer Perception of Macroeconomic Situation



Economic anxiety lives in the present: 83% worry about future uncertainty, 60% focus on the next year while only 21% fear long-term issues, suggesting near-term volatility drives economic stress more than structural concerns.

83% of consumers worry about future economic uncertainty, their concern is concentrated in a 1-year horizon (60%), beyond which the concern tapers down gradually, suggesting the consumers view the coming 12 months as a critical economic tenure in terms of uncertainty.

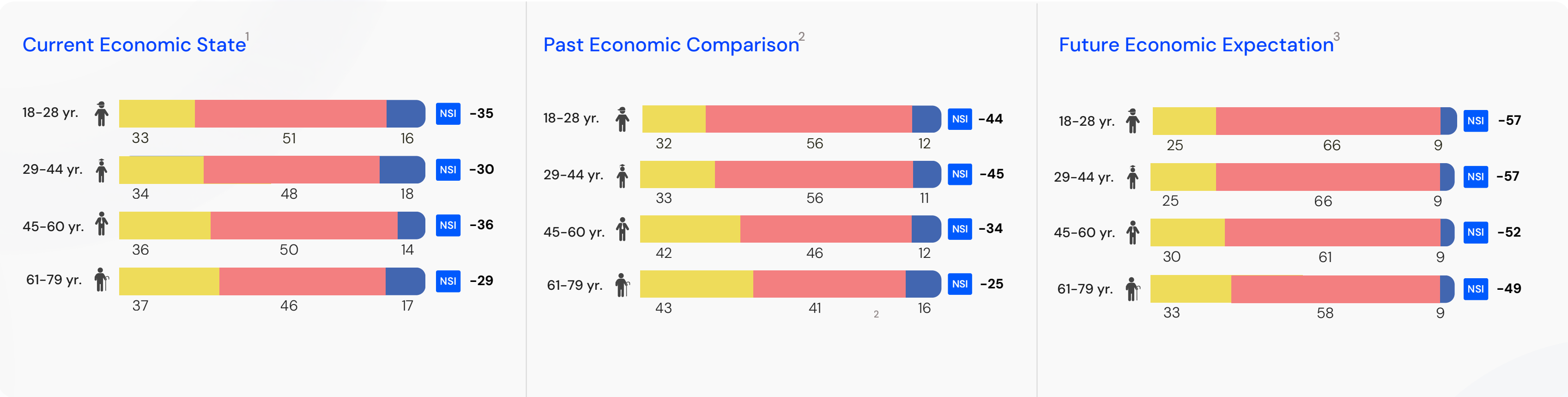


Confidence is age-graded: younger significantly more likely to expect deterioration, while older significantly more likely to expect stasis. However, only 9% across all ages expect improvement.

Younger age groups (18-28 & 29-44 yrs. old) rate the **current** as well as **future economic conditions as significantly worse** than **older groups (45-60 & 61-79 yrs. old)**, implying higher exposure (prices/jobs) to current economic scenario as compared to older groups with better shock-absorption (assets/benefits)

Significantly higher proportion of older groups rate the economy “about the same” and **expect stability** as compared to **younger groups** expecting **deterioration**, suggesting life experience creates resilience rather than pessimism toward economic volatility

Perception of Macroeconomic Situation (By Age Group)

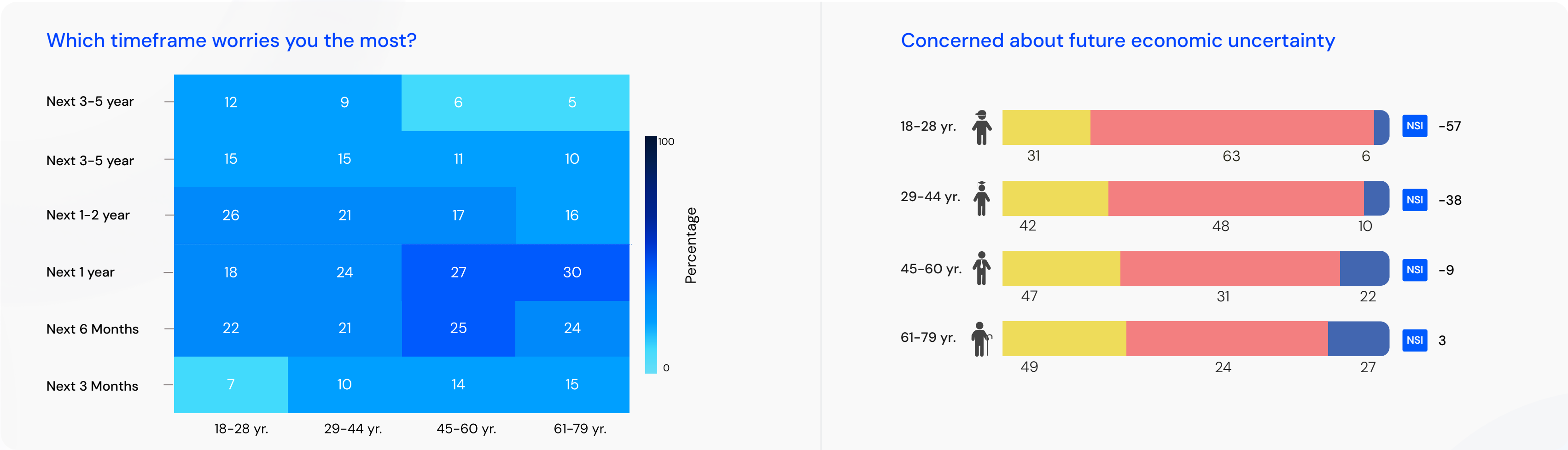


Age shapes not just how much people worry but how far ahead they worry. Young express high, long-term anxiety; older express near-term caution.

Younger age groups (18-28 & 29-44 yrs. old) are significantly more likely than older groups (45-60 & 61-79 yrs. old) to report Very High/High concern (63% & 48% Vs. 31% & 24%), while No/Low concern climbs steadily with age (6% to 27%).

Different worry timeframes as younger groups significantly more worried in longer horizon (1-2, 3-5, and beyond 5 years), while older groups center on the next year/quarter (next 1 year and next 3 months).

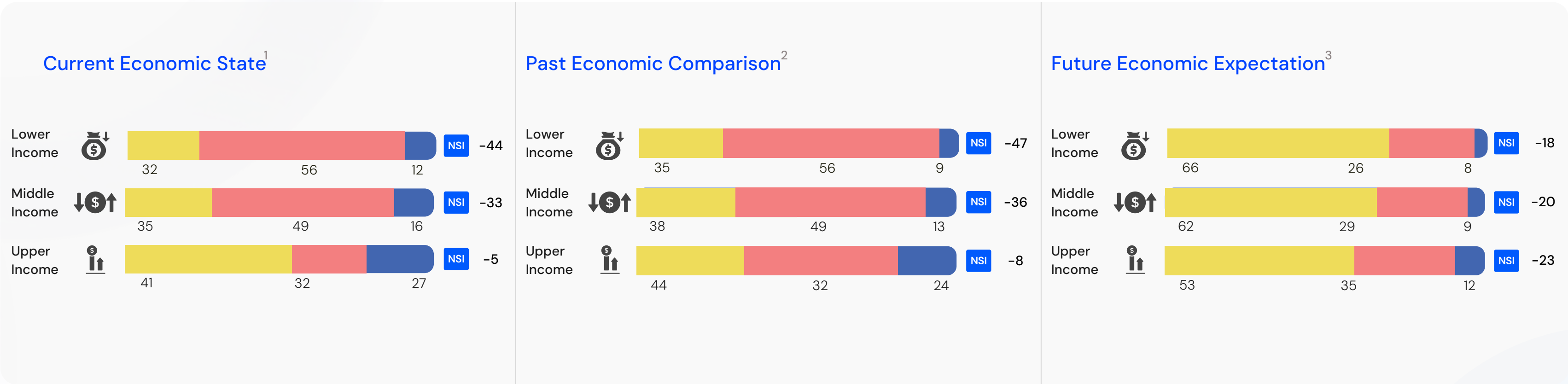
Economic Concerns for the Future (By Age Group)



Economic outlook improves with income which shows up as upper-income consumers are significantly more positive about the economy in current and past comparison, and less pessimistic about the future.

Upper income consumers stand apart as their **Excellent/Good** rating is significantly higher and **Very poor/Poor** is significantly lower than the middle, and lower-income groups. This indicates the **current negativity is driven by lower and middle incomes groups**.

Despite the future expectation remains net negative for all groups, the **pessimism eases with income** with **upper income significantly less likely to expect worsening conditions**.



Past Economic Comparison²

Lower Income

35569

NSI -47

Middle Income

384913

NSI -36

Upper Income

443224

NSI -8

Future Economic Expectation³

Lower Income

66268

NSI -18

Middle Income

62299

NSI -20

Upper Income

533512

NSI -23



Impact of future economic uncertainty falls sharply with income with consumers from upper income more confident and lower income most alarmed.

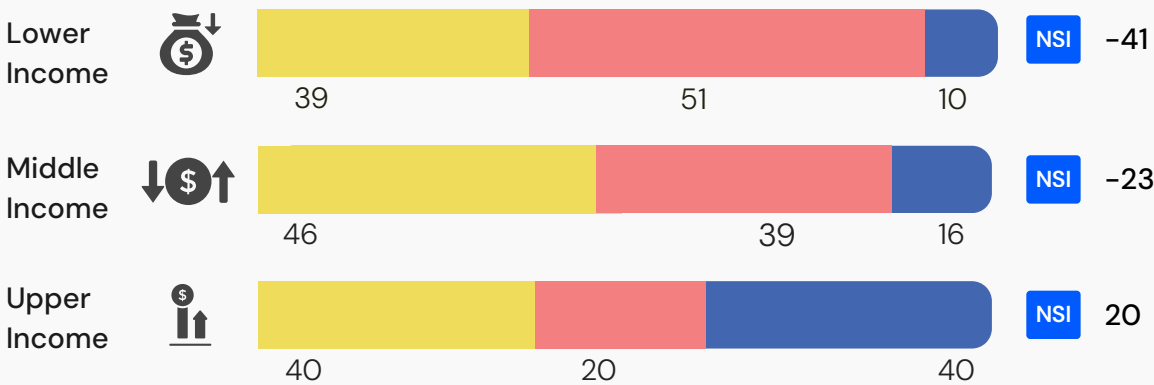
Upper income group has significantly lesser ‘**High concern (20%)**’ and significantly higher ‘**Low/No concern (40%)**’ than the **middle and lower-income** groups. This indicates **uncertainty is intense among lower-income**, while upper-income display **greater confidence**.

Upper income are significantly more focused on the **next 3 months and next 1 year**, while **lower income** are **significantly more focused on the 1–2-year horizon**, suggesting immediate volatility worries at the top and prolonged strain expectations at the bottom.

Which timeframe worries you the most?



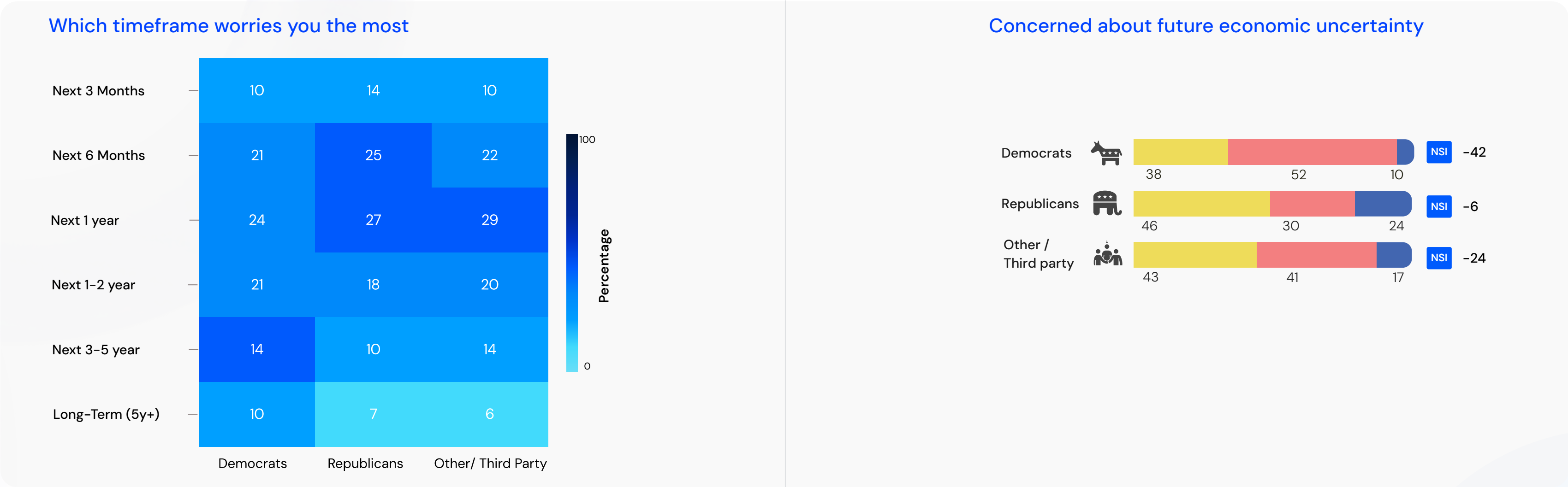
Concerned about future economic uncertainty



Future-uncertainty is partisan in intensity and horizon. Democrats show the highest concern and Republicans the lowest. Republicans focus on near-term risks, whereas Democrats worry more about long term.

Democrats register **significantly higher concern (52%)** and **significantly lower low/no concern (10%)** than **Republicans** (High **30%**, Low/No **24%**) with Other/Third Party in the middle. Therefore, the intensity of uncertainty is concentrated among Democrats, while Republicans display greater confidence.

Republicans are **significantly more focused** on the **next 3 – 6 months**, while **Democrats** on **1-2 years (21%), 3-5 years (14%), and beyond 5 years (10%)**. This suggests **Republicans anticipate immediate volatility**, whereas **Democrats expect a longer period of strain**.

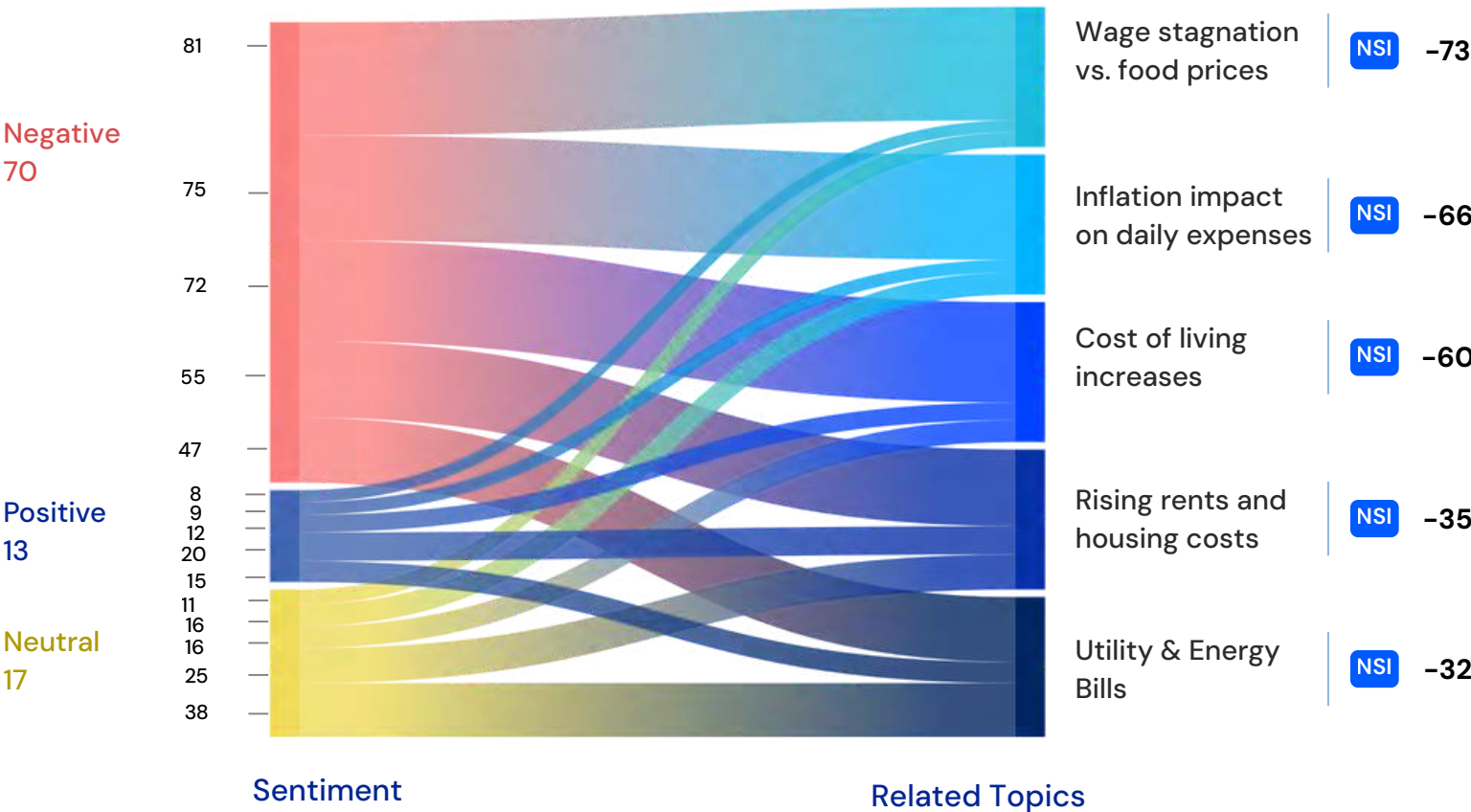
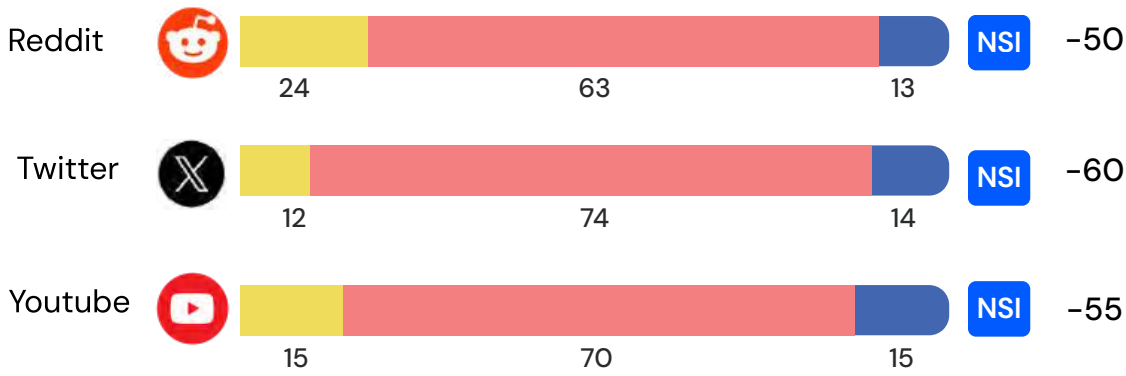
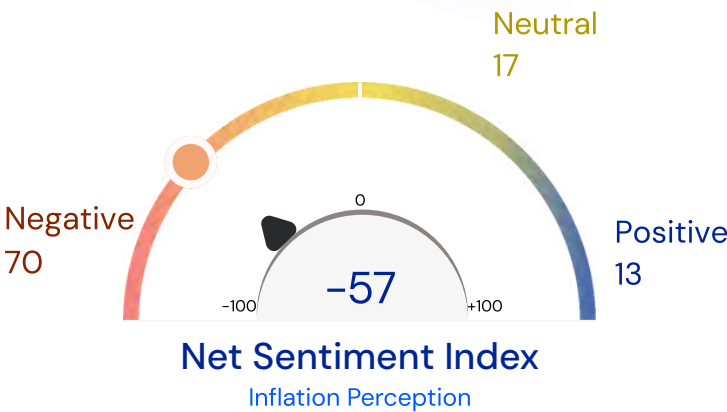




Inflation perception is persistently negative across essentials.

How It's looking

- Across the mapped topics sentiment skews **~70% negative**, just **13% positive**, indicating broad pain across household budgets.
- Inflation impact on daily expenses** is the most negative (Neg% 75, NSI -66), followed by **wage stagnation vs food prices** (81% negative; NSI -73).
- Cost of living increases** remains prominent with heavy negativity (72%; NSI -60)
- Rising rents & housing costs** shows a slightly less severe (but still negative) profile (**55% negative; NSI -35**).
- Utility & Energy Bills** is smaller but materially negative (**47% negative; NSI -32**).





Negativity is broad: women and men both highly negative as college-educated also report elevated concern which is pervasive across age groups as well.



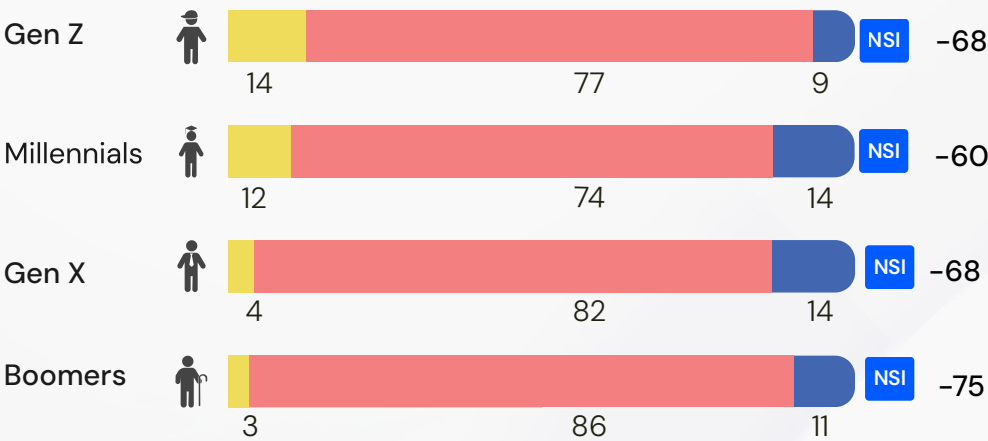
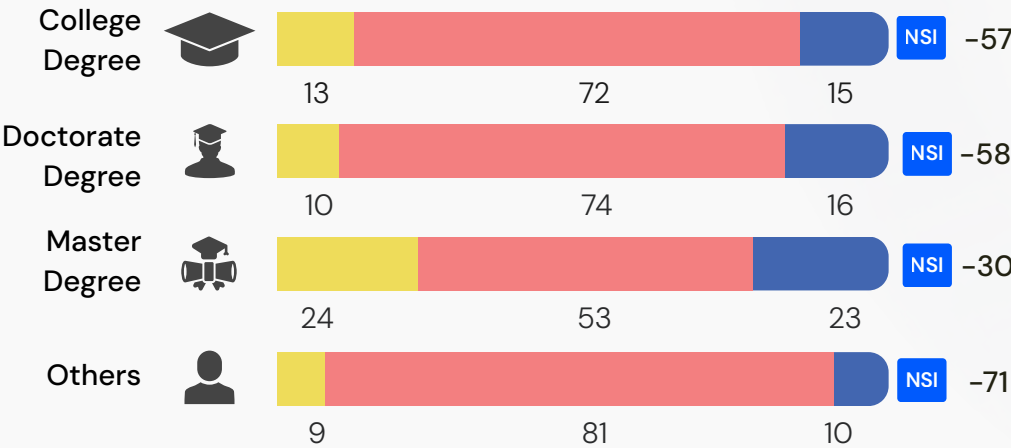
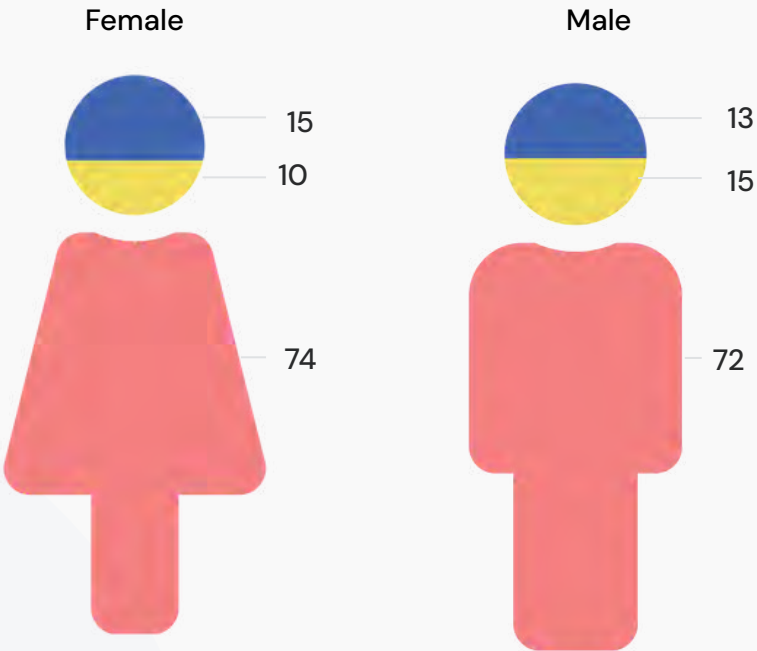
Gender: Inflation negativity is pervasive across gender segments, with **Female** slightly more negative.



Education Level: Higher-educated cohorts (**College-educated folks are 72% -ve**) show elevated concern, potentially reflecting close tracking of inflation indicators. **'Others'** category is maximum **-ve (81%)**.



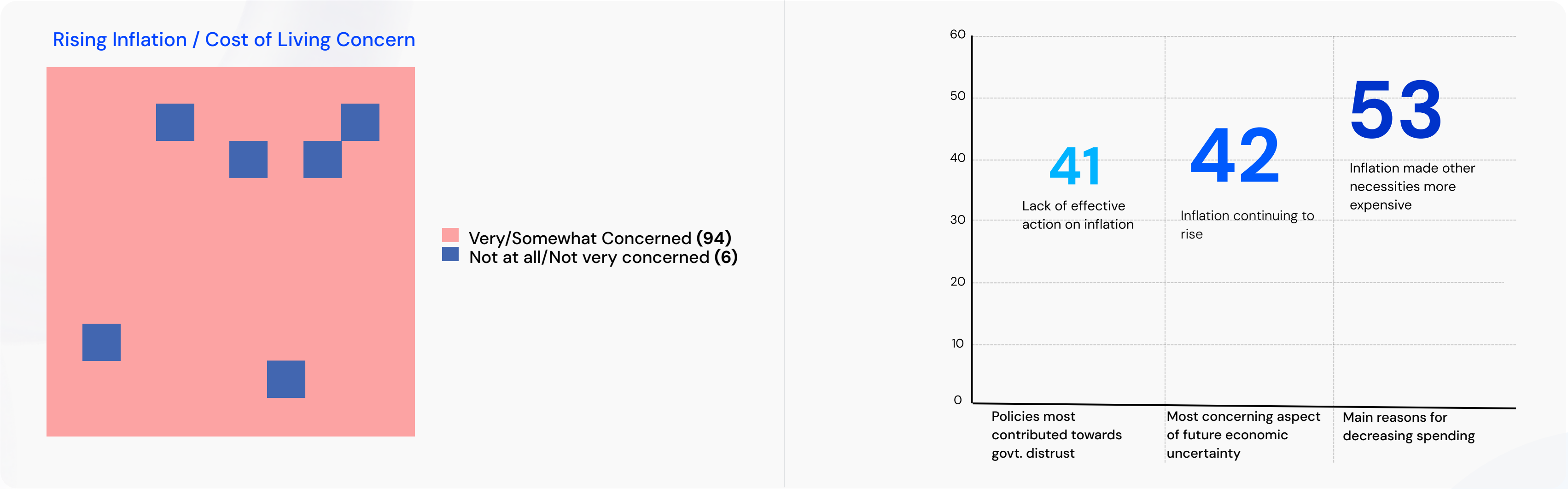
Age Group: Elder Cohorts and Gen Z are most vocal about inflationary pressures.



Inflation creates widespread concern (94%), translating into spending cutbacks for majority consumers (53%) and eroding trust in government's ability to manage the economy.

Concern is near universal, with 94% very or somewhat concerned and only 6% not concerned, making inflation the primary lens through which consumers view the economy. It is also the main reason for pullbacks, as 53% say other necessities became more expensive indicating reallocation of household budgets

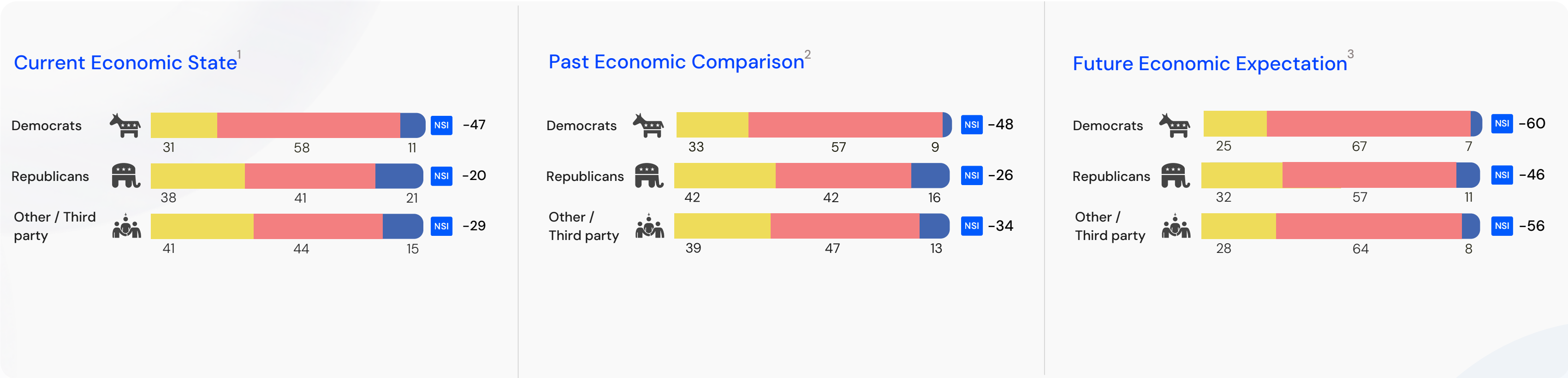
Inflation anchors both uncertainty & distrust with almost 40% of consumers worried about rising inflation and almost the same citing lack of effective action on inflation as a driver of government distrust



Republicans are consistently more positive about the economy now and vs a year ago, and less pessimistic about the year ahead, while Democrats are the most negative across all three horizons.

Republicans stand apart in rating current economy as significantly higher (Excellent/Good – 21%) than Democrats and Other/Third Party. Similarly, compared to past they rate Much/Somewhat better significantly (16%) higher than Democrats, indicating that the higher negative assessment of economy is driven by Democrats.

Looking ahead, Republicans are significantly more likely to expect improvement (11% vs. 7% & 8%), while Democrats and Other/Third Party are significantly more likely than Republicans to expect worsening (67% & 64% vs. 57%).

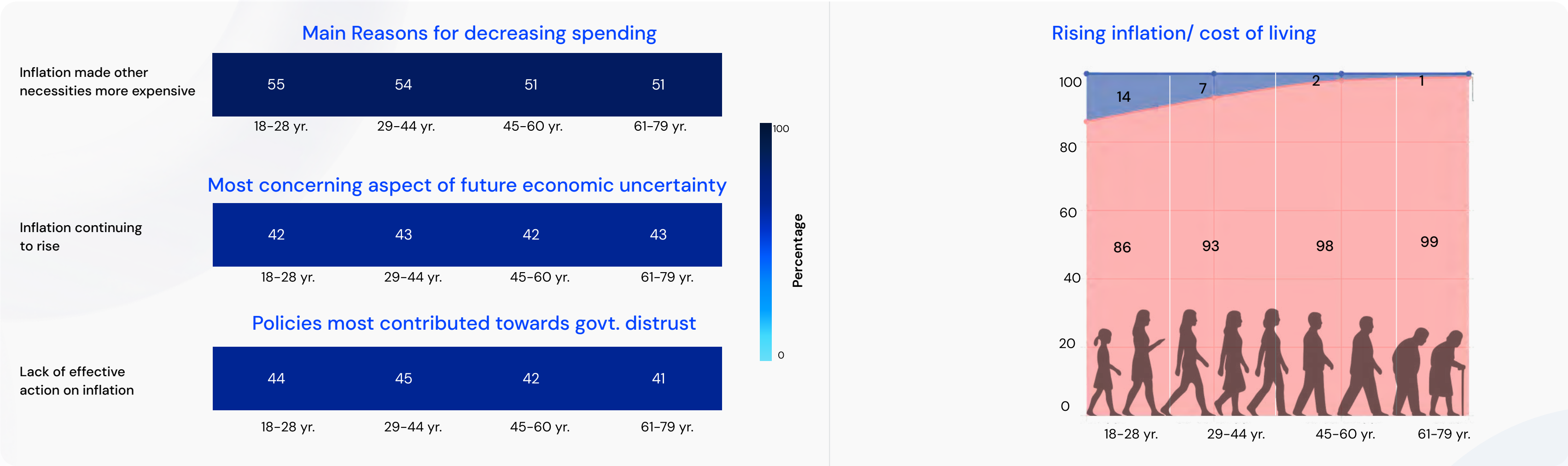


Even though inflation concern increases with age, the youngest group reports higher spending cut (55%). Future uncertainty & government distrust remain uniform across generations.

Young adults exhibit significantly higher resilience, while seniors display significantly higher concern with rising inflation, uncovering the higher cost sensitivity among seniors.

Despite lowest inflation concern, 18–28 years old report significantly higher rates of inflation forcing spending cuts (55%) than older generations, indicating they feel economic pressure but trying to be optimistic at the same time.

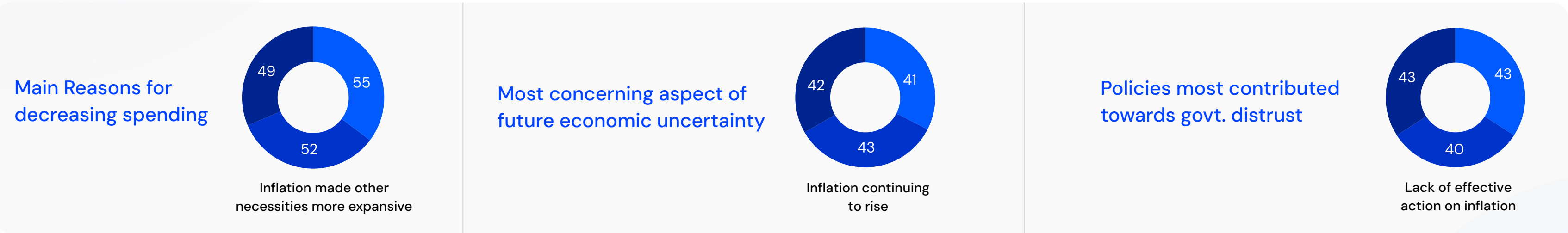
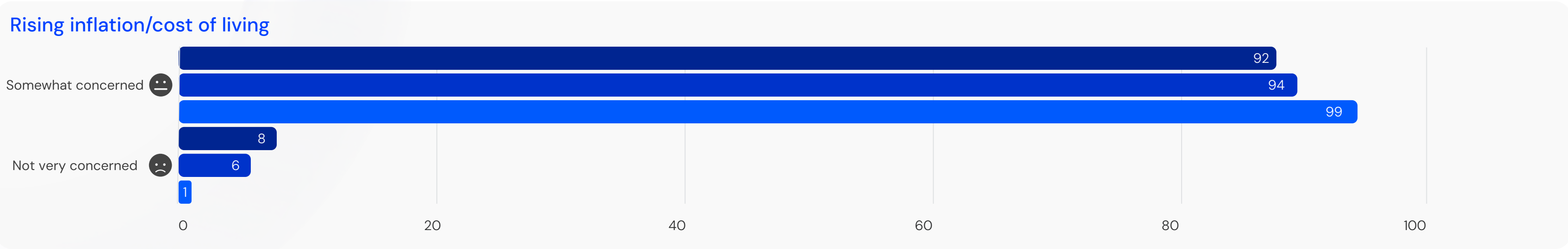
Despite different economic concern levels, all age groups express identical rates of government economic policy criticism.



Wealth amplifies inflation anxiety. High and middle-income consumers show near-universal concern about rising costs despite having greater financial cushion, while lower-income groups feel the most practical spending pressure.

Upper income consumers are significantly more concerned about inflation (99%) despite being most financially equipped to handle price increases, suggesting anxiety about wealth preservation overrides practical impact.

Despite showing significantly lesser concern (92%), lower-income consumers face practical inflation pressure – reporting significantly higher spending cuts than other income groups due to inflation.

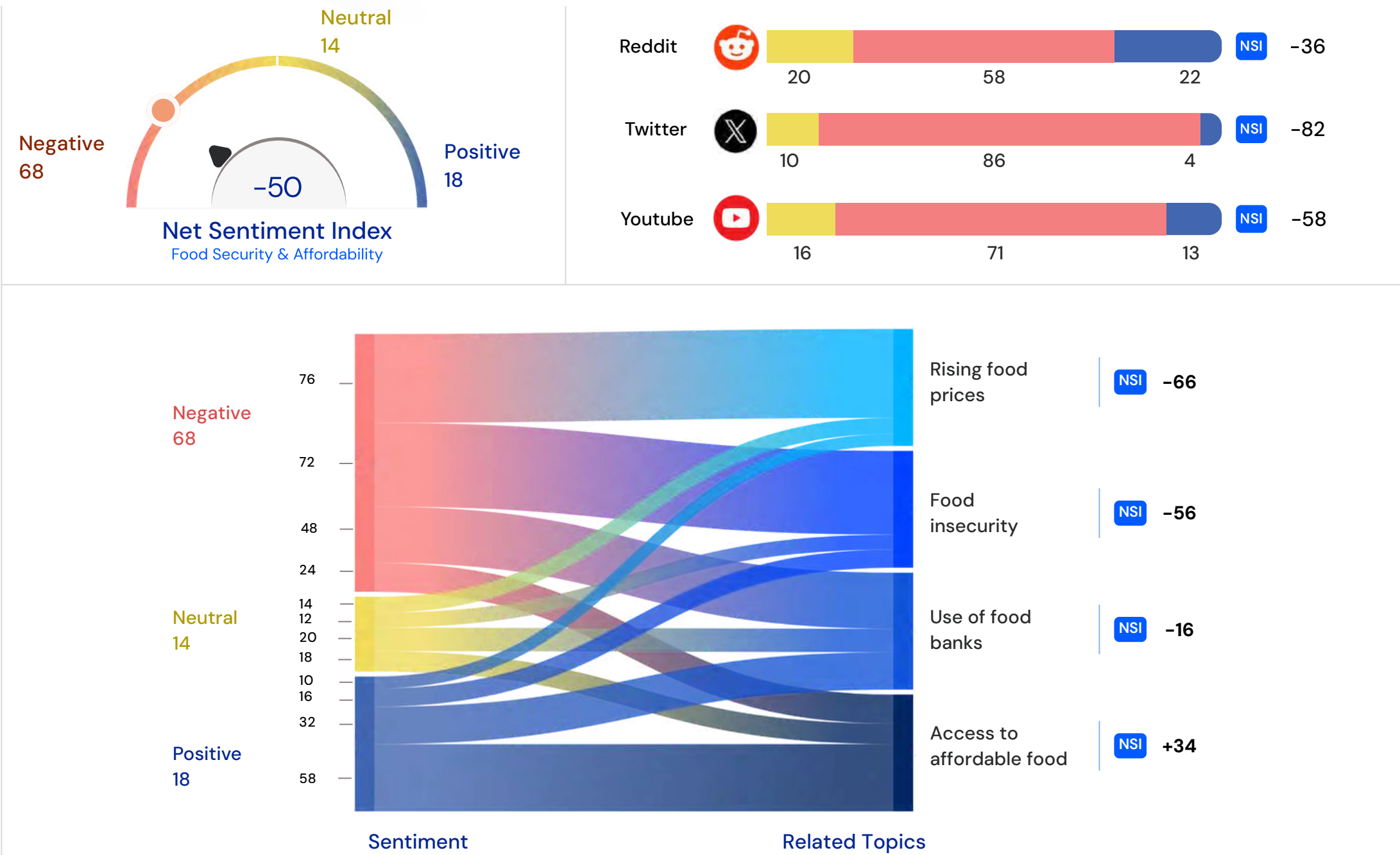




Food Security & Affordability signals are materially negative across most-discussed topics.

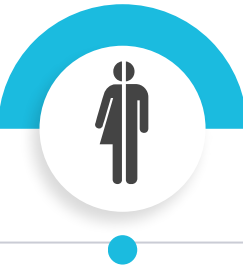
How It's looking

-  **Rising food** prices are the most negative topic, with **76%** of mentions having a negative sentiment.
-  **Food insecurity** also has a highly negative sentiment, with **72%** of mentions being negative, leading to a strong negative NSI of **-56**.
-  Access to affordable food is the only topic with a positive NSI of **34**, driven by a majority of positive mentions at **58%**.
-  The conversation around **food bank usage** is net negative, with **48%** of mentions being negative.

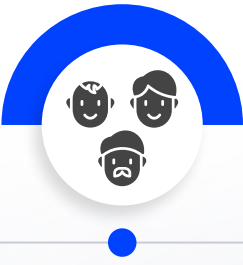
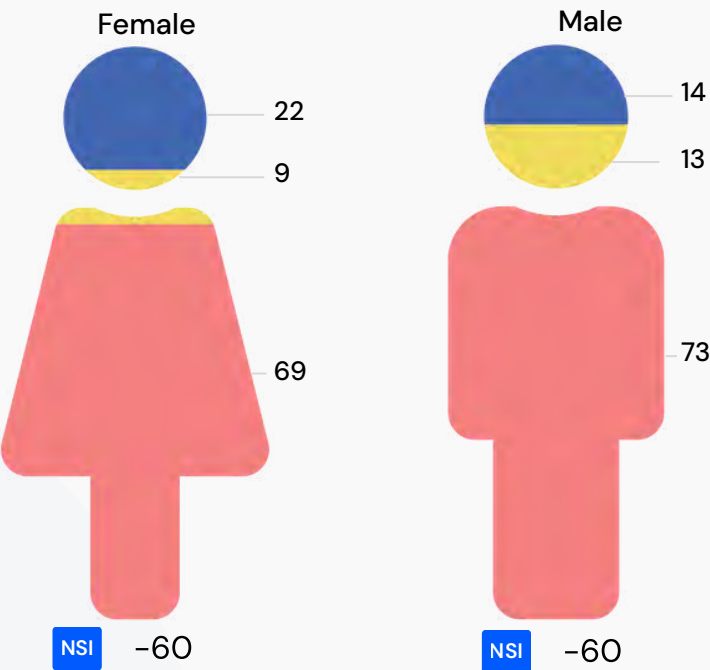




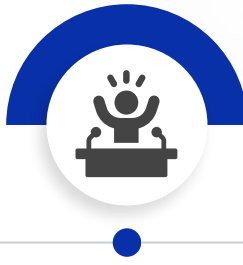
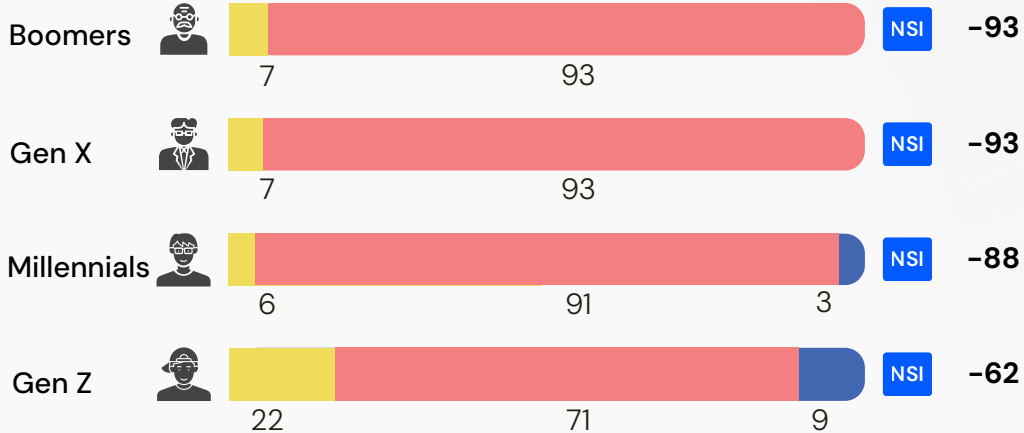
Food stress is no longer “someone else’s problem”. Men voice the sharpest strain, Millennials carry the weight, and even the center turns hard-negative.



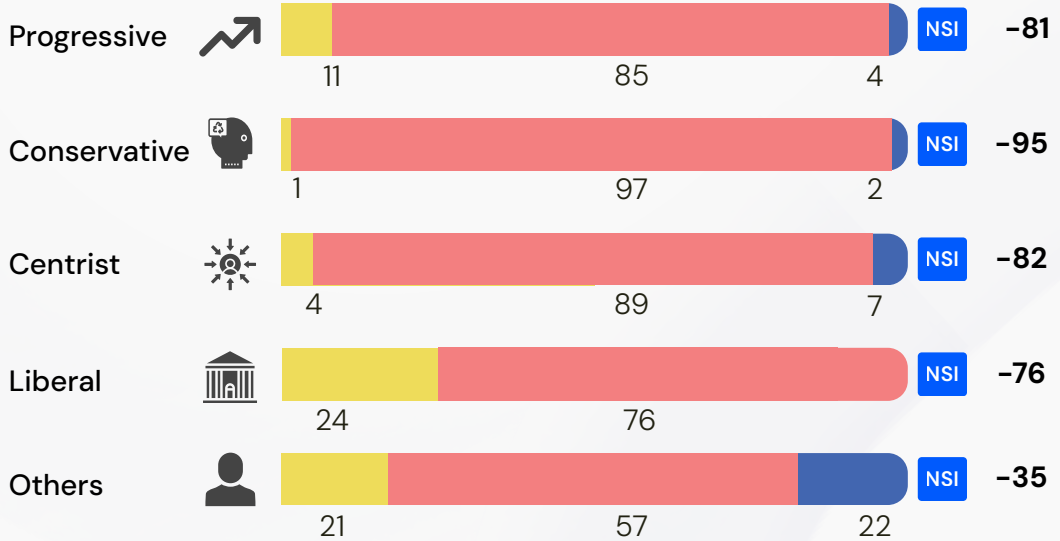
Gender: Men read harsher on affordability (**73% negative**) but women aren’t far behind (**69% negative**).



Age Group: older folks anchor the age narrative and are severely downbeat (>**90% negative**). Gen Z is less bleak (**71% NSI -62**), while Gen X/Boomers look near-universal negative (**NSI -93**).



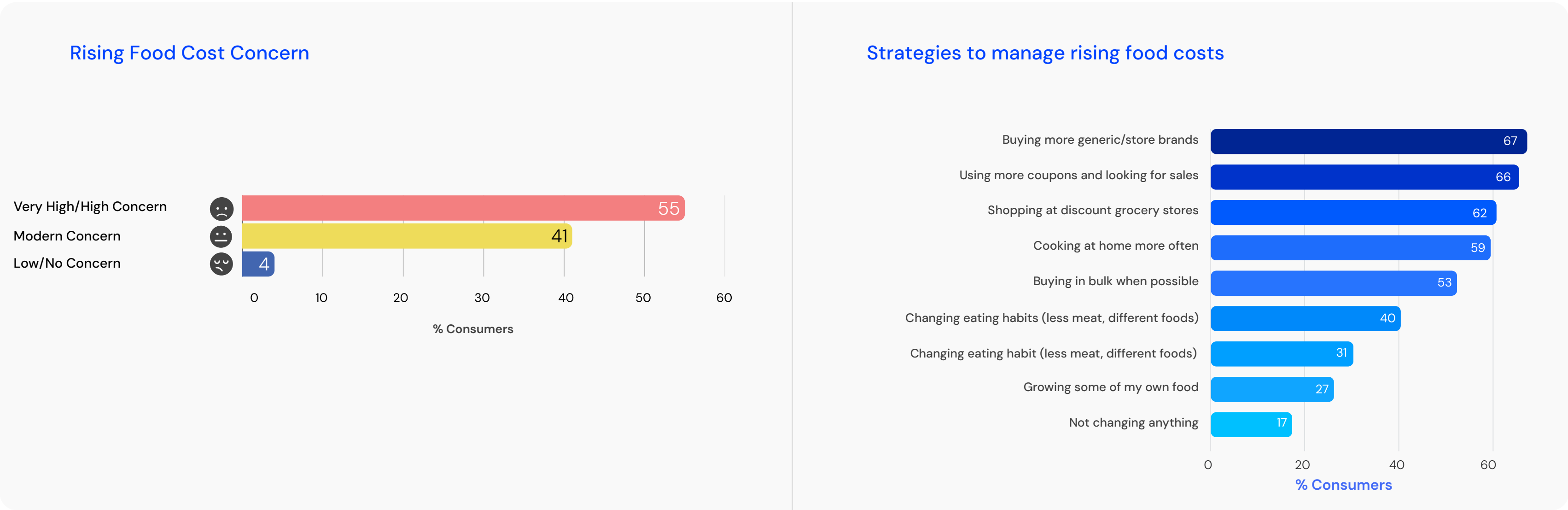
Political ideology: Alarm spans the spectrum. Conservatives are almost unanimous (**97% negative; NSI -95**), Progressives/Liberals are also deeply negative (**NSI -81/-76**), and crucially Centrists in this cut are **89% negative (NSI -82)** signalling that food stress has crossed partisan lines.



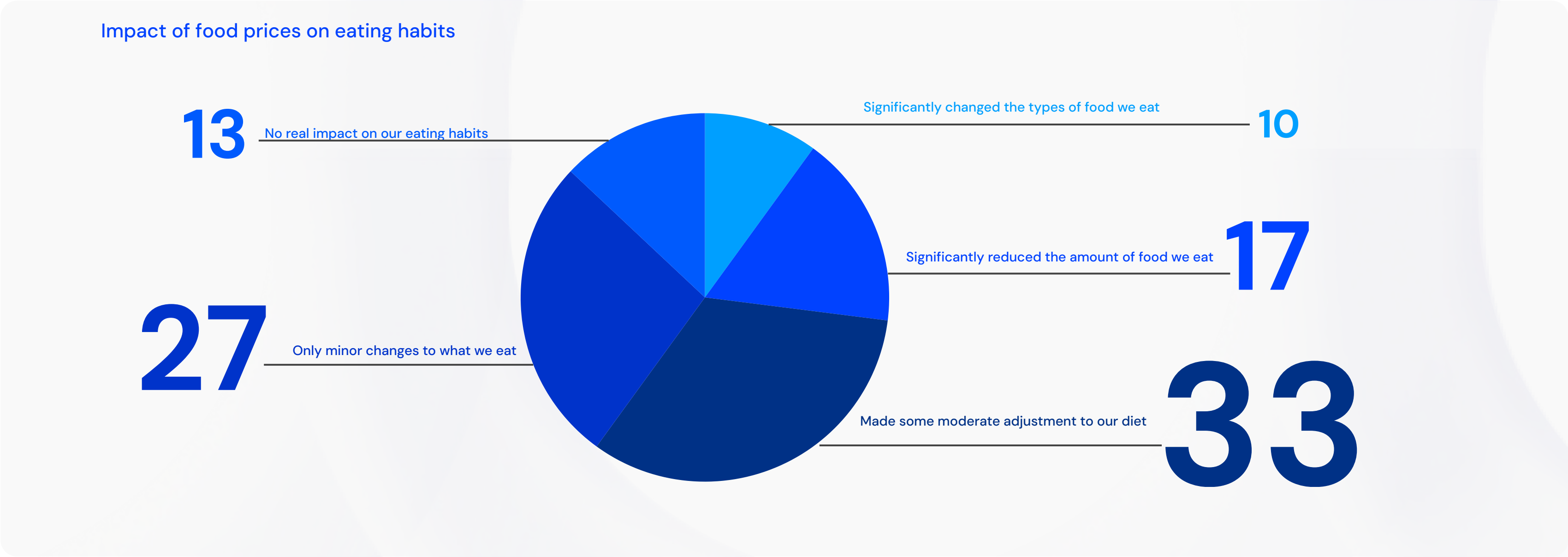
Survey data shows 55% concern by rising food prices. Consumers are actively adapting through smart shopping strategies and positive behavioral shift like home cooking.

More than half (55%) of consumers express concern about food prices, prompting bulk of them to adopt cost-management strategies.

Smart shopping emerges as top strategy (generic brands 67%, coupons 66%, discount stores 62%) and around 6 in 10 consumers also cook at home more often representing a positive behavioral shift that both saves money and potentially improves health.



Consumers have adapted smartly to rising food costs by prioritizing nutrition over drastic cuts. Only 27% significantly changed what or how much they eat, suggesting successful cost management without major lifestyle disruption.

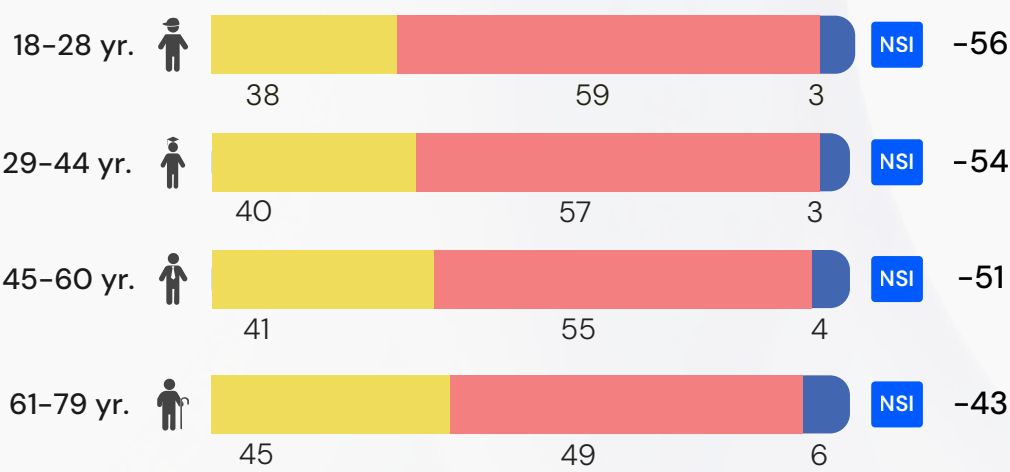


Rising food costs worry younger adults more than seniors, while Republicans are less concerned than Democrats. Concern eases with age and is lowest for 61–79 yr. olds, but remains elevated overall.

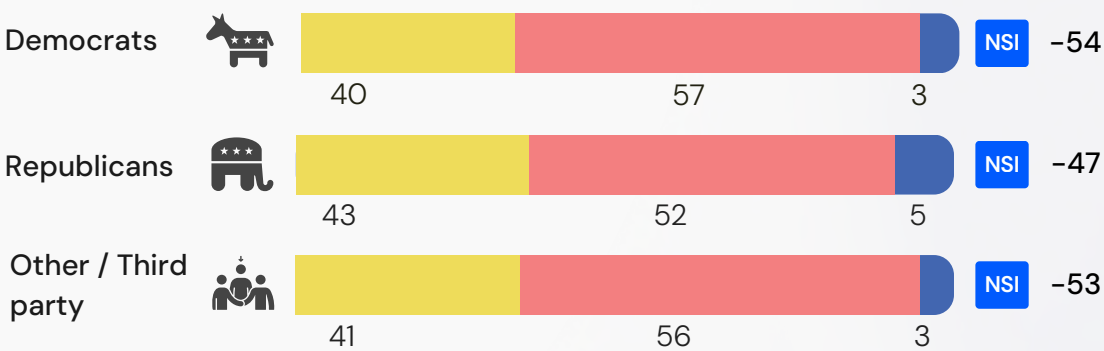
Younger cohorts show significantly higher concern than seniors (59% Very/High Concern vs. 55% & 49%). Seniors show more moderate (45%) and Low/No concern (6%) softening their net sentiment index from -56 to -43.

Democrats express significantly higher concern than Republicans (Very/High: 57% vs 52%), while Republicans report higher Low/No concern (5% vs 3%, significant).

Concern by rising food prices



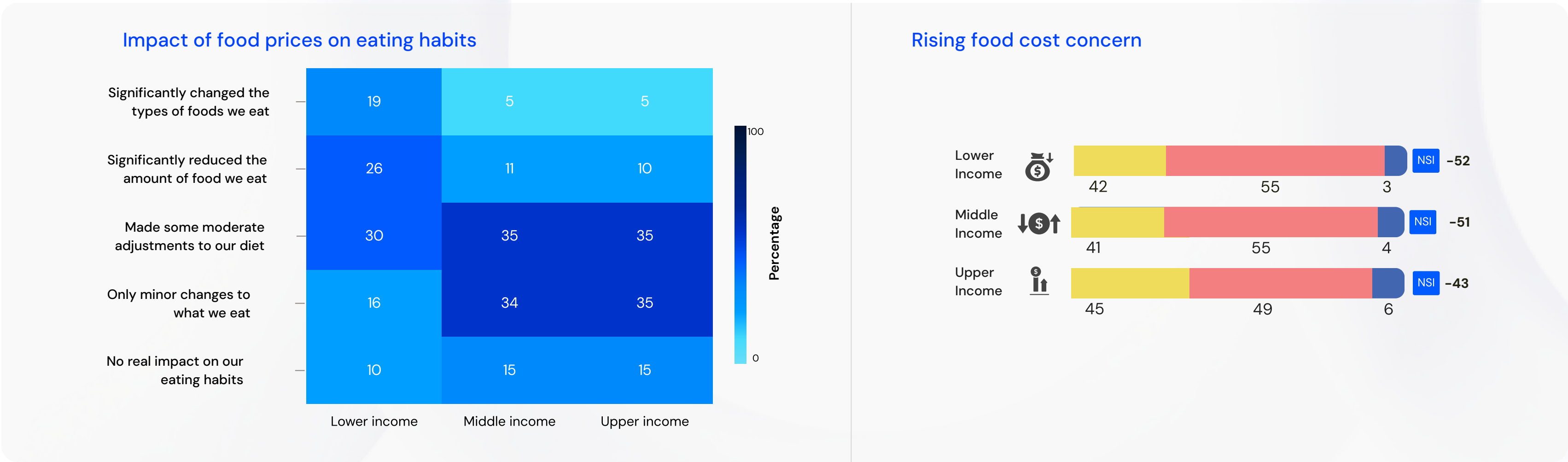
Concern by rising food prices



Concern about rising food costs is widespread across income levels but less intense among upper-income households. The practical impact is concentrated at the bottom, where food affordability pressures translate into sharper dietary cutbacks.

Upper income group expresses **significantly lower concern intensity** (Very/High concern **49% vs. 55%**) than **lower and middle income groups** as they have the resources to manage their wellbeing more than others.

Lower income group exhibits **greater dietary disruption** with **19%** changed the types of foods eaten and **26%** reduced the amount, vs **5%** and **10–11%** among middle/upper income groups, respectively. This pressure felt by the lower income group translates into the highest concern with rising food prices.





Employment insecurity dominates, with layoffs and instability driving negative sentiment.

How It's looking



Across all mentions, we see **72% negative** and **10% positive**.



Layoffs & unemployment is the sharpest driver (Neg 93%, NSI -91).



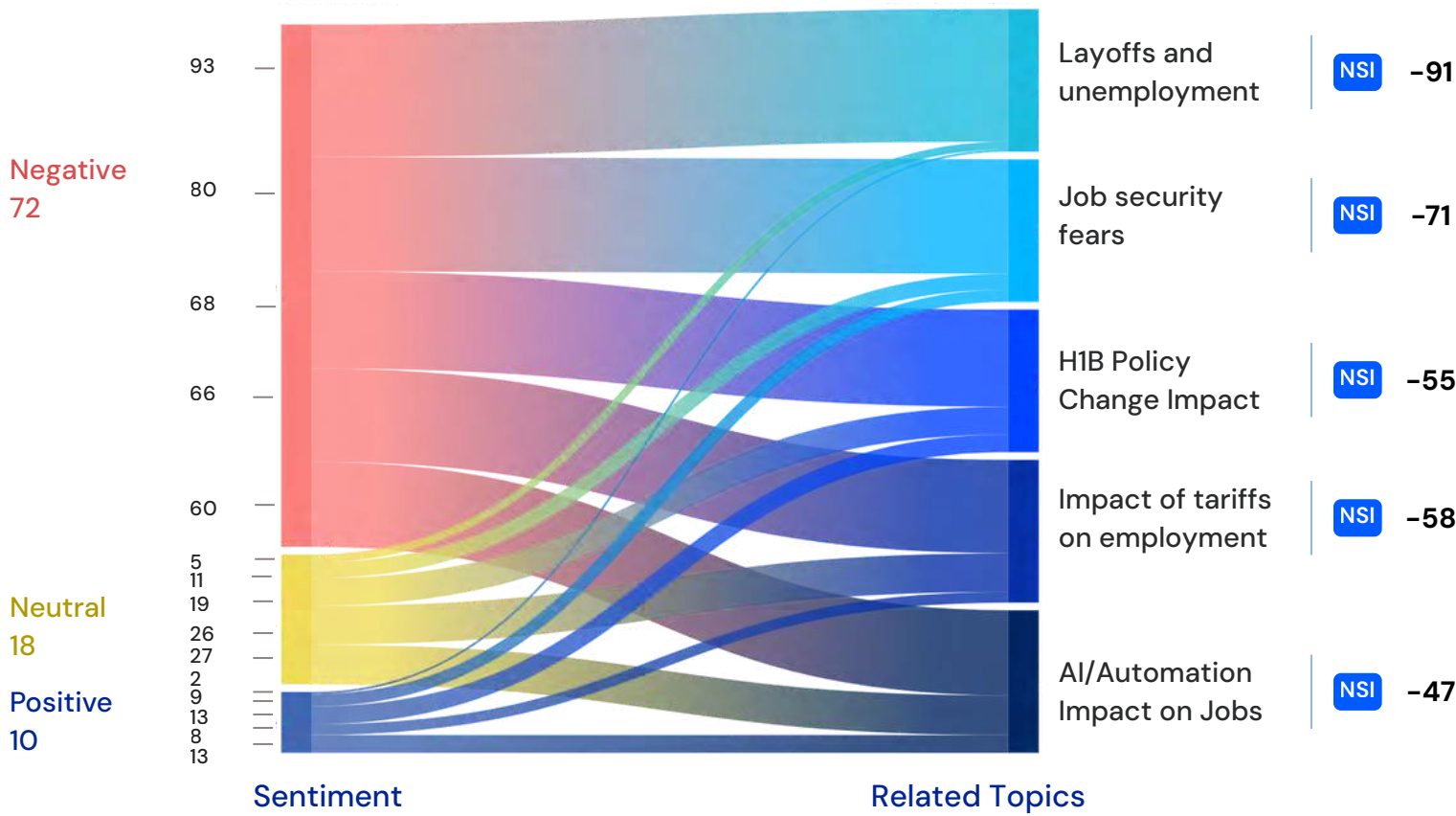
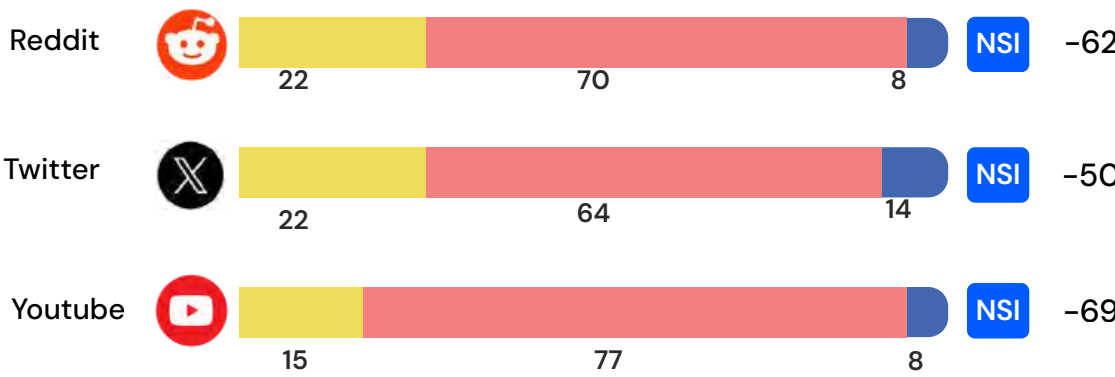
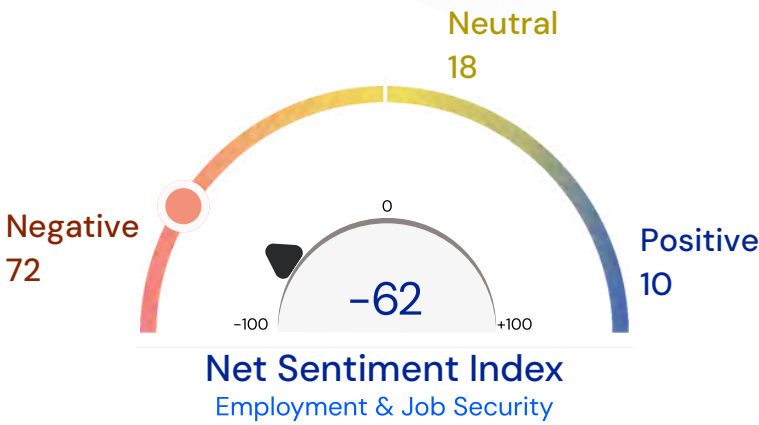
Job security fears shows deeply entrenched negativity (NSI -71).



Impact of tariffs on employment is notably negative (65% negative; NSI -58).

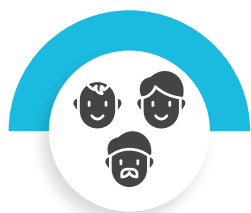


H1B Policy Change Impact is also contributing significantly to negativity (NSI -55).

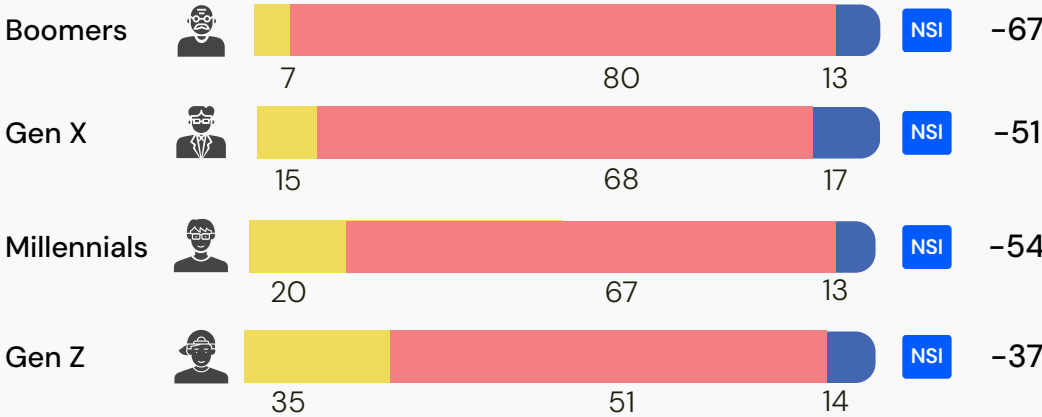




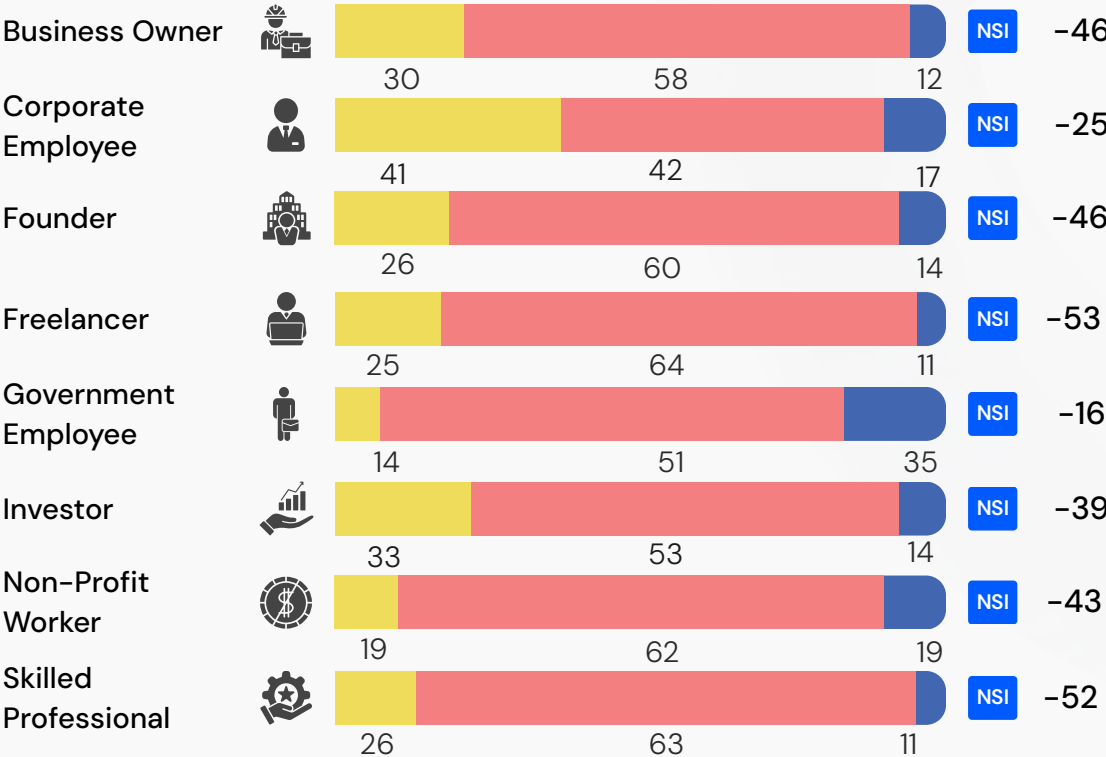
Job anxiety cuts across industries and job types, with millennials showing acute insecurity.



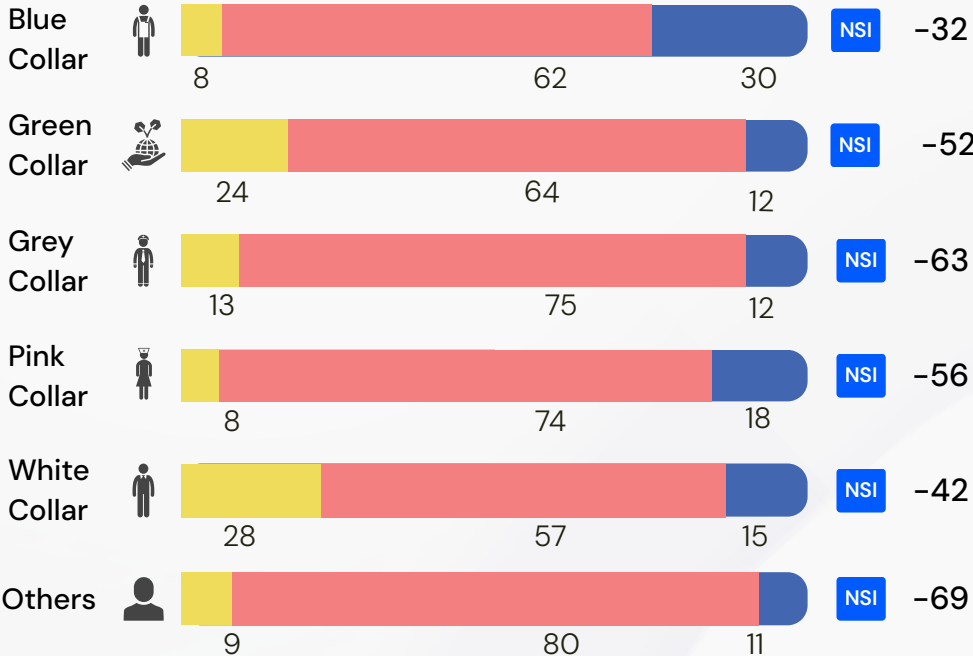
Age Group: Millennials show acute insecurity (**67% negative; NSI -54**). Gen X is similarly negative (**-51**) but smaller; Boomers are highly negative (**NSI -67**).



Occupation: Freelancers/Skilled professionals are severely negative (**>60%, NSI > -50**), while Government employees are relatively buffered (**NSI -16**) a clear sectoral contrast.



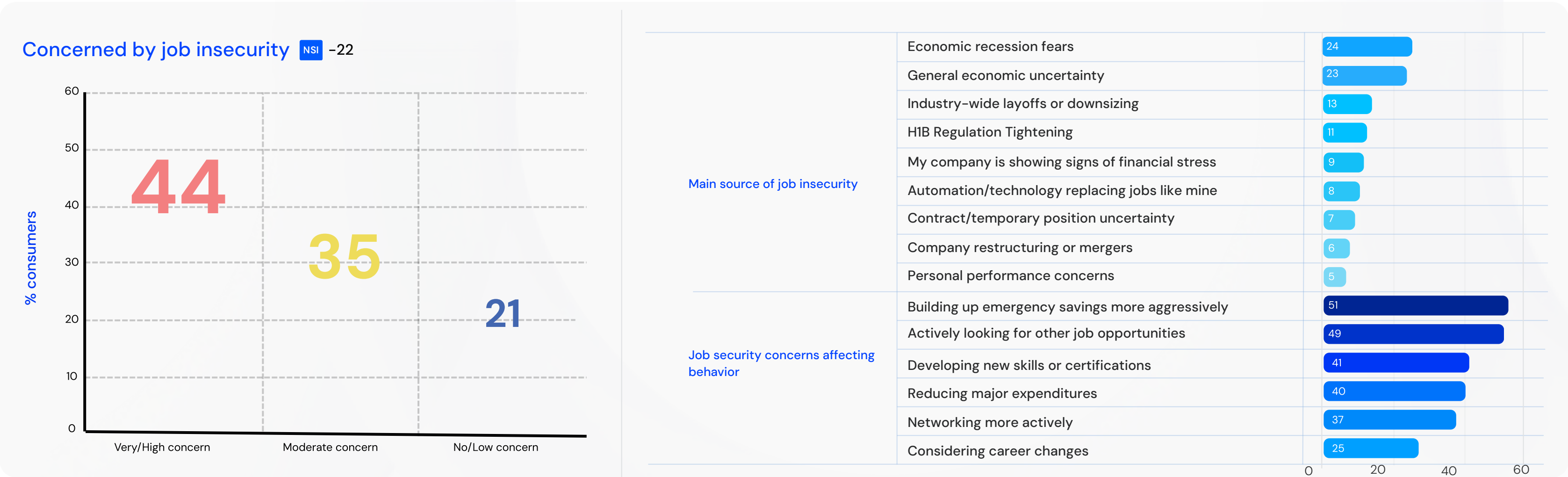
Job Type White Collar, one of the largest cohorts (**57% negative; NSI -42**), while Grey Collar is smaller but more acute (**75% negative; NSI -63**).



Employment insecurity mostly driven by general economic uncertainty prompt consumers to proactively adapt through savings, and career repositioning strategies.

The negative sentiment index of **-22%** and **79%** expressing moderate to high job concern reflects **broader economic uncertainty rather than company specific issues**, with recession fears (**24%**) and general uncertainty (**23%**) being major sources of job insecurity.

Despite widespread concern, **70% of workers** are already **adapting** through building **emergency savings, job hunting** and upskilling.





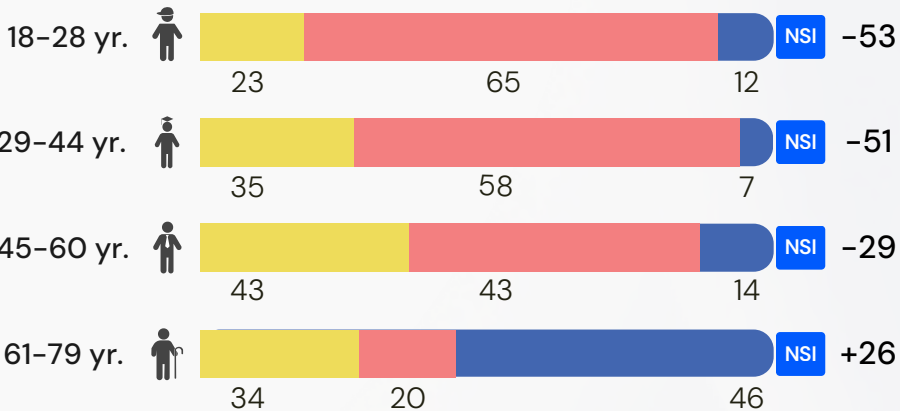
Different job security realities emerge as young workers fear tech disruption while seniors worry about economic downturns, but all respond with similar protective behaviors regardless of their concerns.

Younger age groups feel the heat most as consumers aged 18–44 years show significantly higher job insecurity concern (65% & 58% vs. 43% & 20% for older groups).

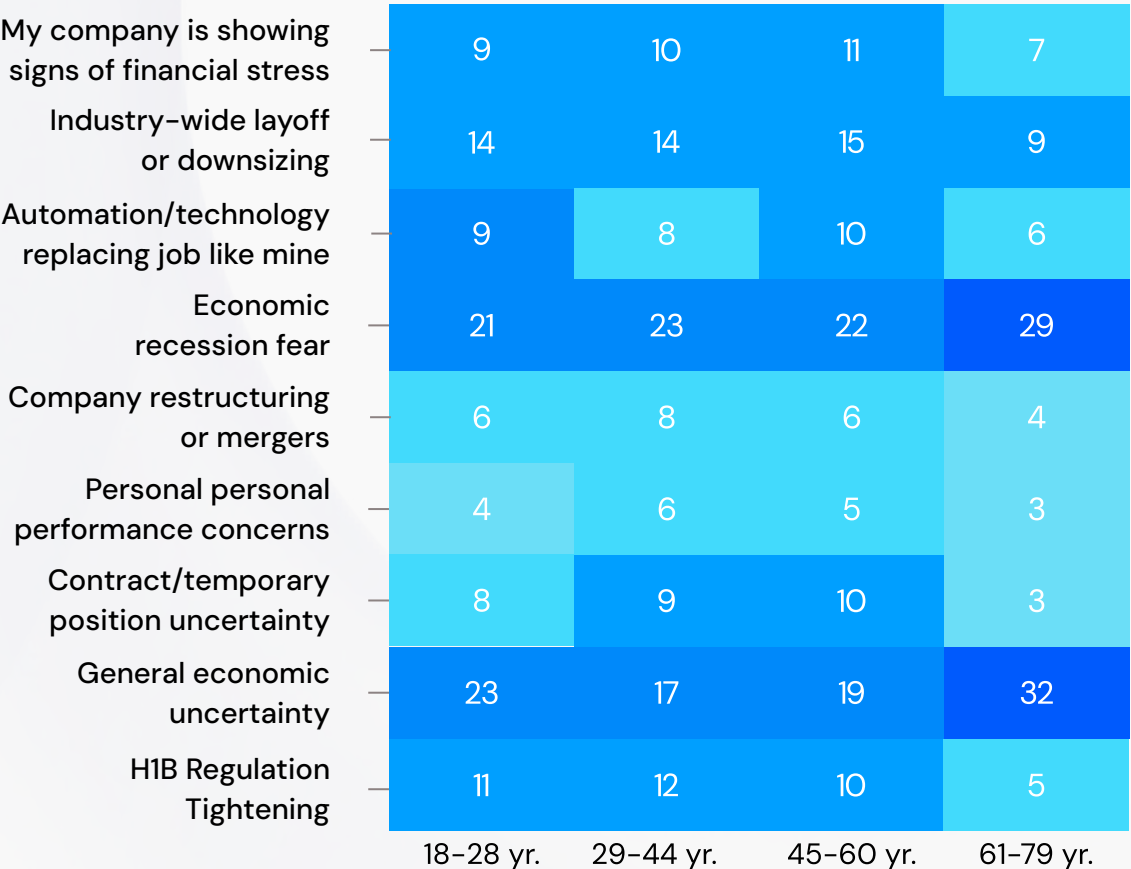
The great age divide in worry sources as all age groups (18–28, 29–44, and 45–60 years old) are significantly more concerned about industry layoffs, automation/tech displacement, while seniors (61–79 years old) fear broad economic uncertainty and recession, revealing generationally different threat perceptions.

Universal response despite different fears as regardless of age or concern source, all groups show similar behavioral responses. Around 40–50% are job hunting, building savings, and upskilling, suggesting job insecurity triggers consistent survival instincts.

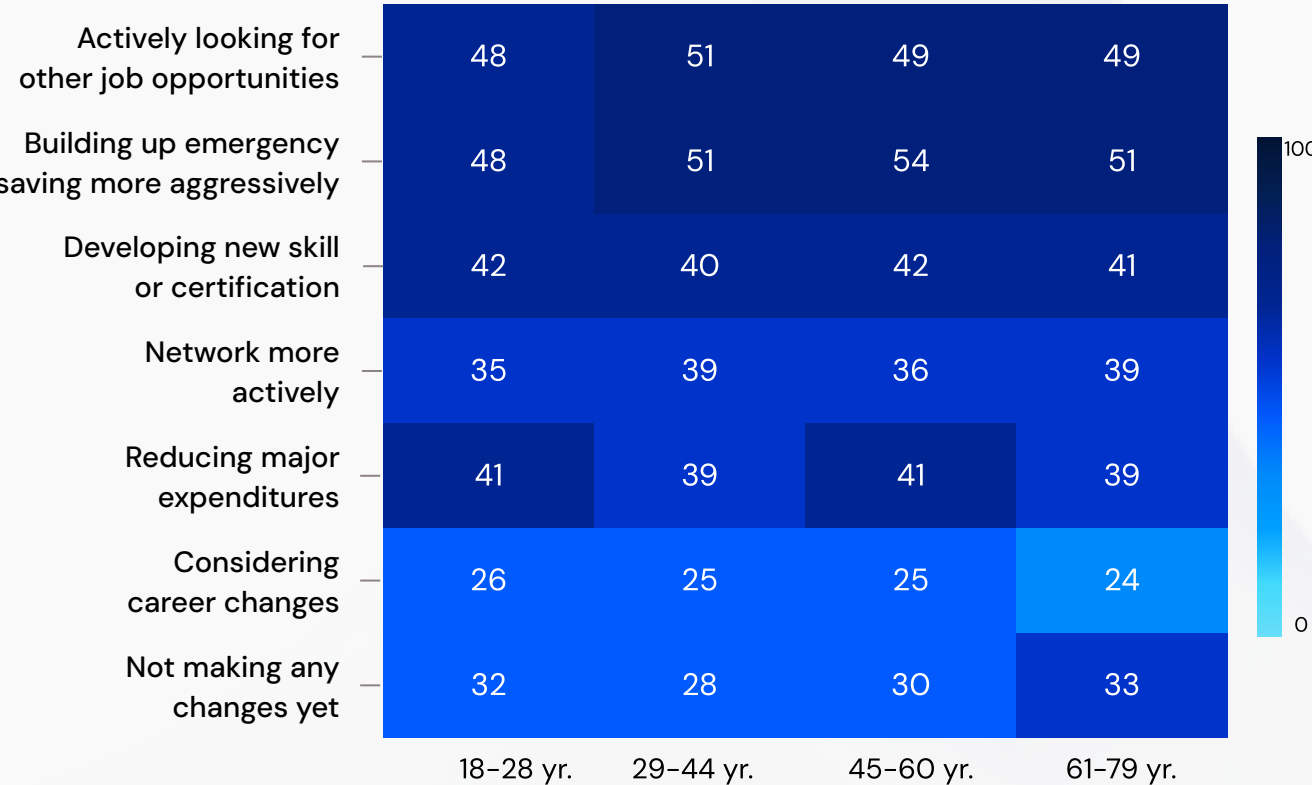
Concerned/impacted by job insecurity



Main source of job insecurity concern



Job insecurity concerns affecting current behavior

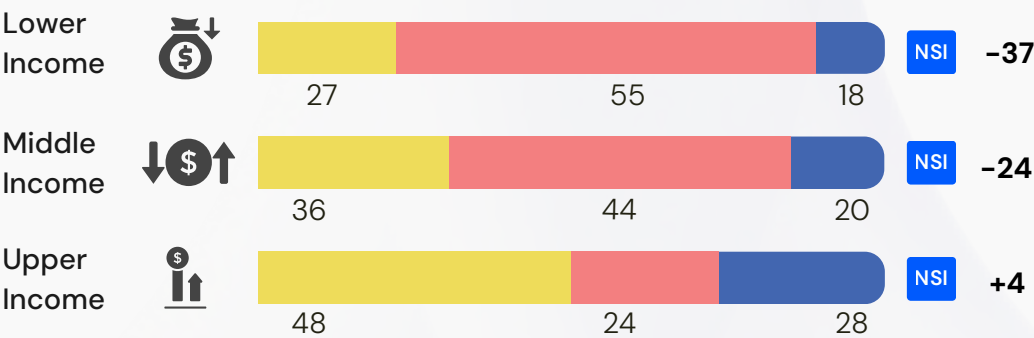


Job-insecurity concern is concentrated among lower-income and Democratic respondents. Upper-income and Republican respondents report significantly lower concern, resulting in a far less negative net sentiment.

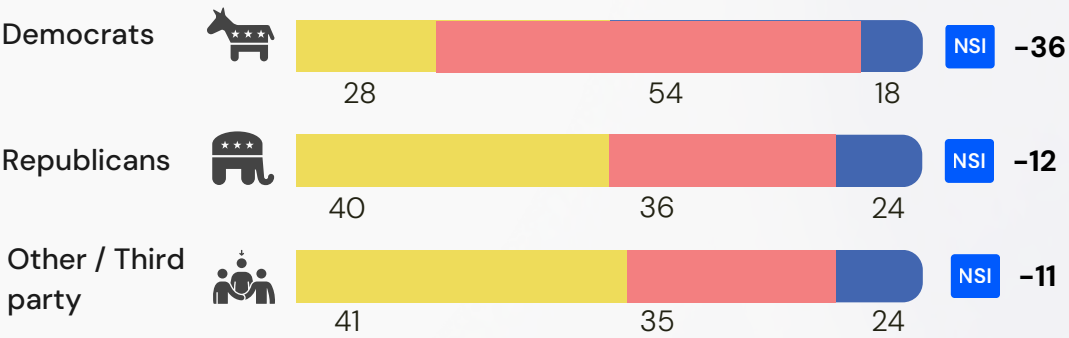
Lower income group shows **significantly higher concern** (Very high/High **55%**) than middle and upper-income groups, while upper income report more Moderate (**48%**) and No/Low concern (**28%**). Net sentiment index improves from **−37% (lower)** to **−24% (middle)** to **+4%(upper)**, indicating **considerably lower risk perception at the top**.

Democrats register **significantly higher concern** (Very high/High **54%**) than **Republicans** and **Other/Third Party**, while **Republicans** show more **Moderate (40%)** and **No/Low concern (24%)**. Net sentiment index among the **Democrats (−36%), Republicans (−12%),** and **Other/Third Party (−11%)** shows pronounced partisan gap in perceived job risk.

Concerned/impacted by job insecurity



Concerned/impacted by job insecurity

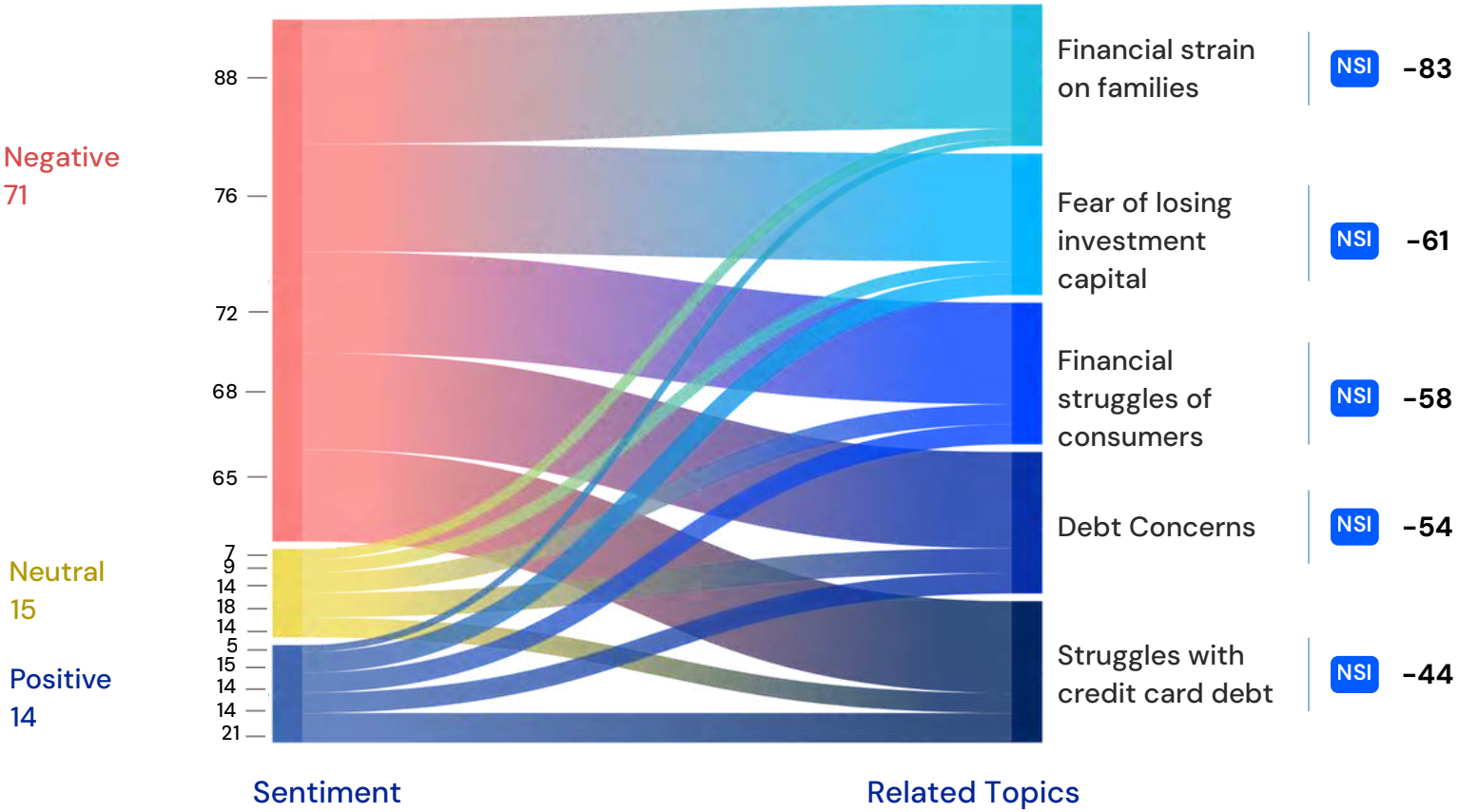
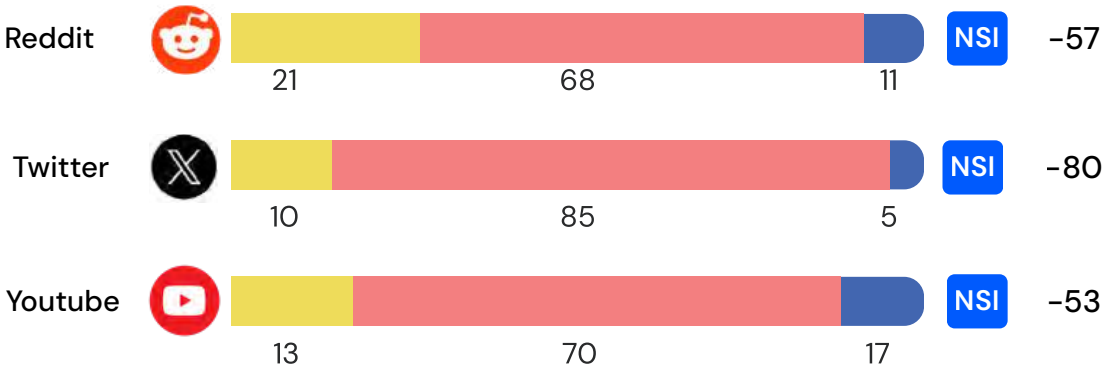
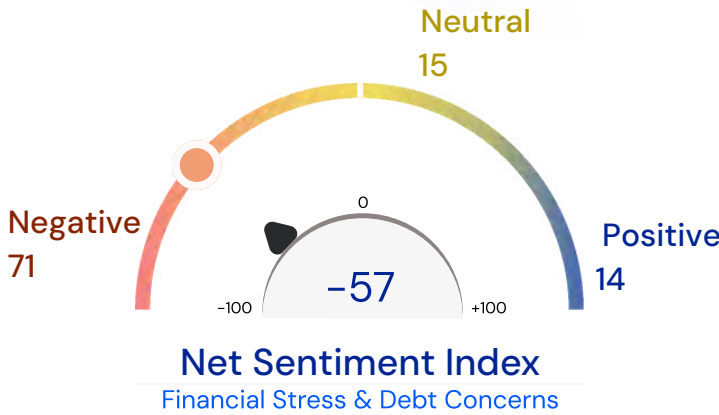




Debt stress is pervasive; consumer strain dominates and family finances are acutely negative.

How It's looking

- Across **all** mentions, negativity outweighs positivity (NSI -57; ~71% negative, ~14% positive)
- Financial struggles of consumers** is the primary driver (72% negative; NSI -58).
- Debt concerns** remains large and negative (68% negative; NSI -54).
- Financial strain on families** is the **sharpest pain** (88% negative; NSI -83).
- Fear of losing investment capital** is deeply negative (76% negative; NSI -61).

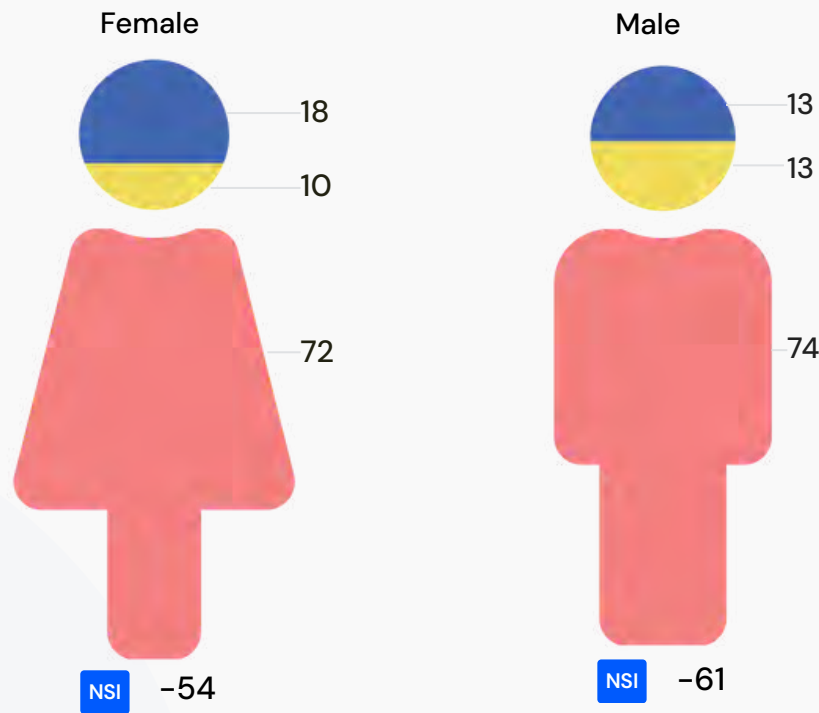




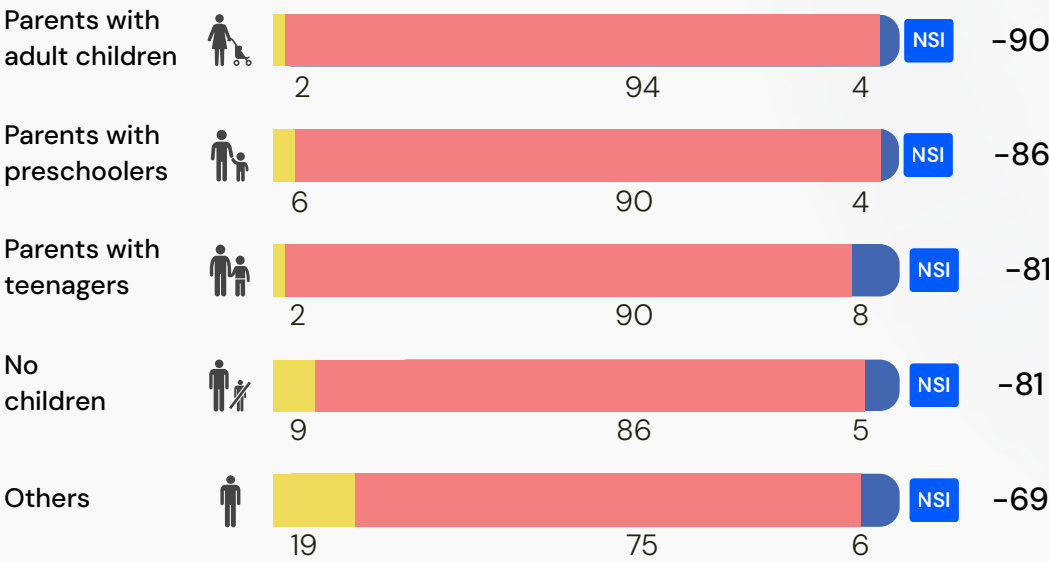
Debt anxiety concentrates among singles and child-free households. Professionals across industries are feeling the stress.



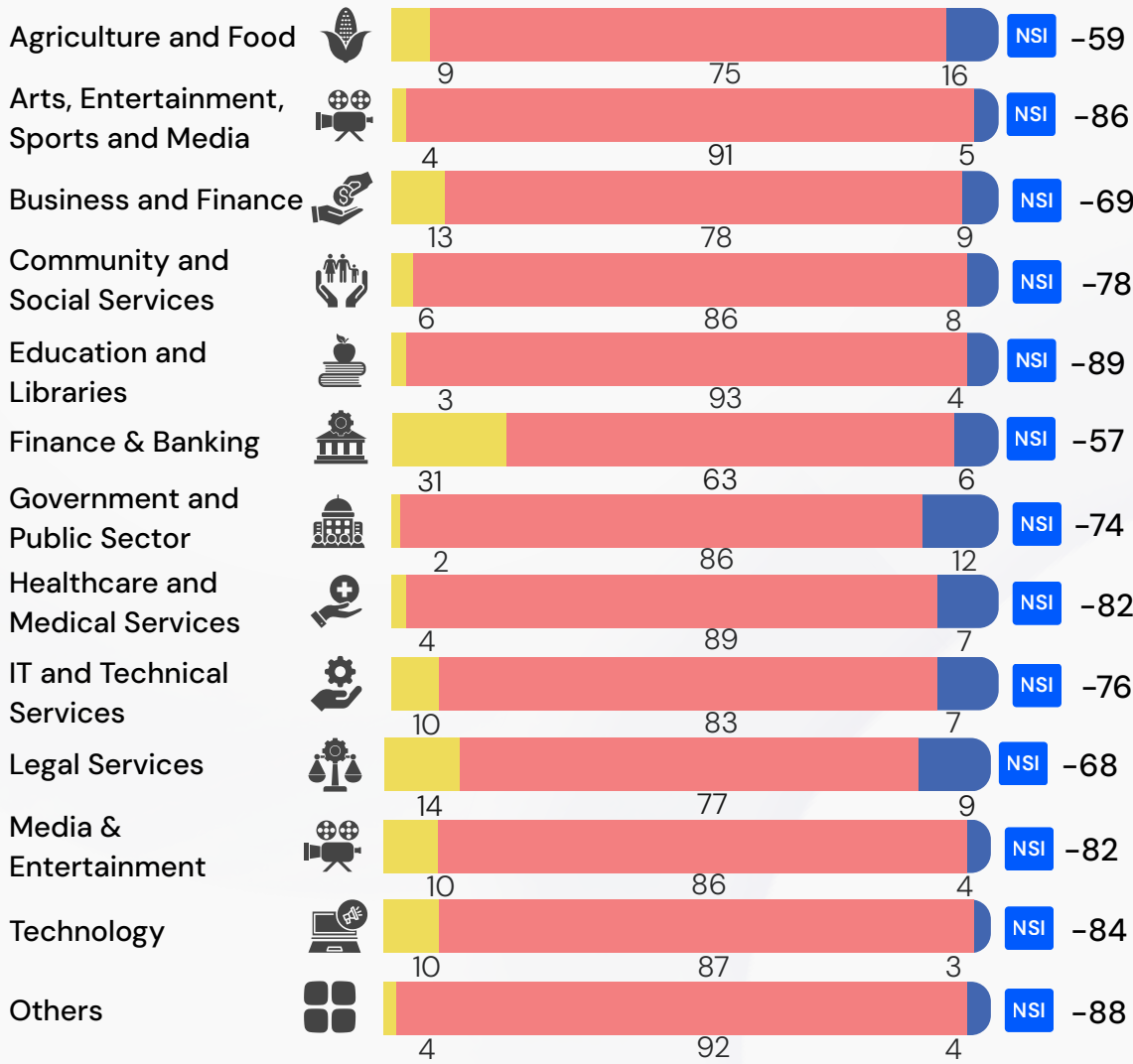
Gender: Males are persistently negative (74% negative; NSI -61), with the female gender segments comparatively softer.



Family status: No children read as near-uniform pessimism as sharp negatives seen for parents (>86% negative; NSI -80 to -90); 'Others' are less negative (NSI -69).



Job industry: Debt stress is seen across the industries, but it's fiercest for education, tech, and creative professionals; only banking and agriculture shows a "work-it-out" tone.



● Neutral ● Negative ● Positive

All figs. (except NSI) in %





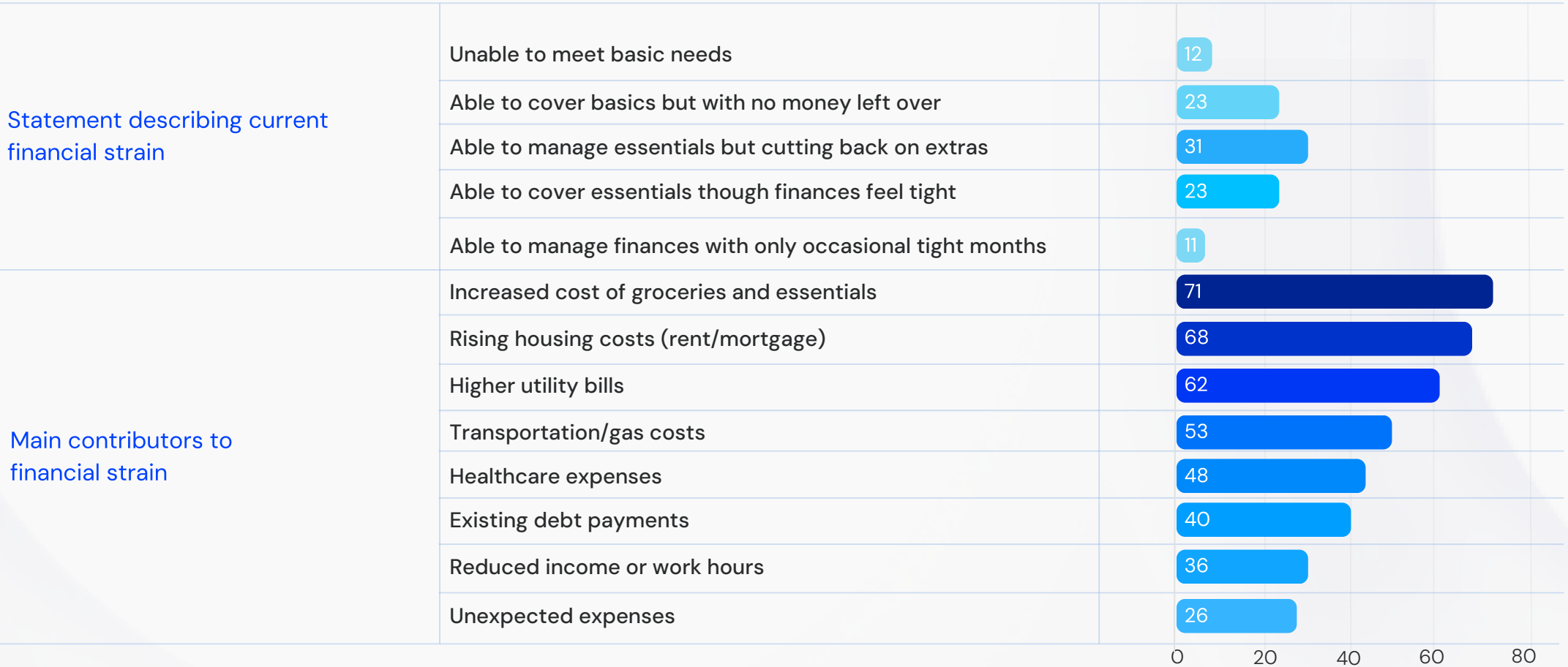
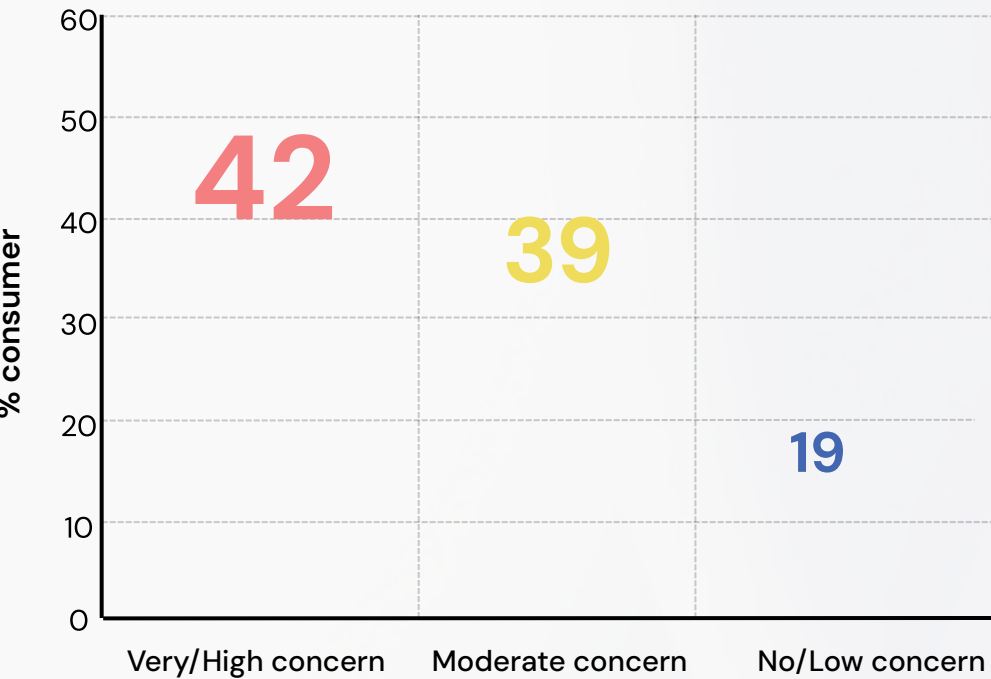
Financial strain is widespread. 42% consumers report high concern with a NSI of -23. Primarily driven by essentials (groceries, housing, utilities and transportation) with added pressure from healthcare & debt.

A **negative (-23) Net Sentiment Index** on **financial strain** explains around **four-fifth** of **consumers** expressing **moderate to very high concern**. Additionally, **two-third of consumers (66%)** describe their finances as unable to meet basic needs or having no money left after essentials.

The **top contributors** to **financial strain** are all **essentials** with groceries (**71%**), housing (**68%**), and utilities (**62%**), indicating that **inflation** isn't just affecting discretionary spending but **impacting the household budgets**.

Only **11%** of consumers report having occasional tight months with otherwise manageable finances, meaning **89% of consumers are experiencing some level of ongoing financial pressure**.

Concerned/ impact by financial strain NSI -23





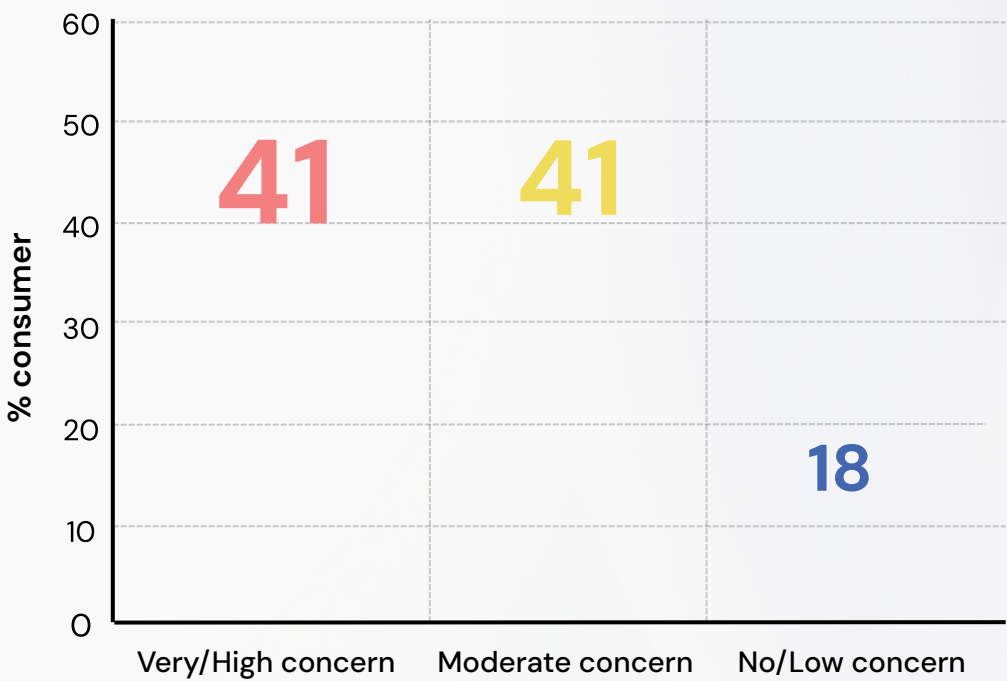
Households are quietly deleveraging cutting spending to service debt. Credit cards lead the strain, and fixed bills stack up risking missed payments.

Consumers exhibit deleveraging mindset, 41% report high concern, behavior is cautionary – 52% prioritize debt over other expenses, 45% avoid new credit, and 44% cut spending.

Revolving credit emerges as biggest pain point as credit card (42%) stands out as top concern, signaling near-term cash-flow strain more than long-term liability.

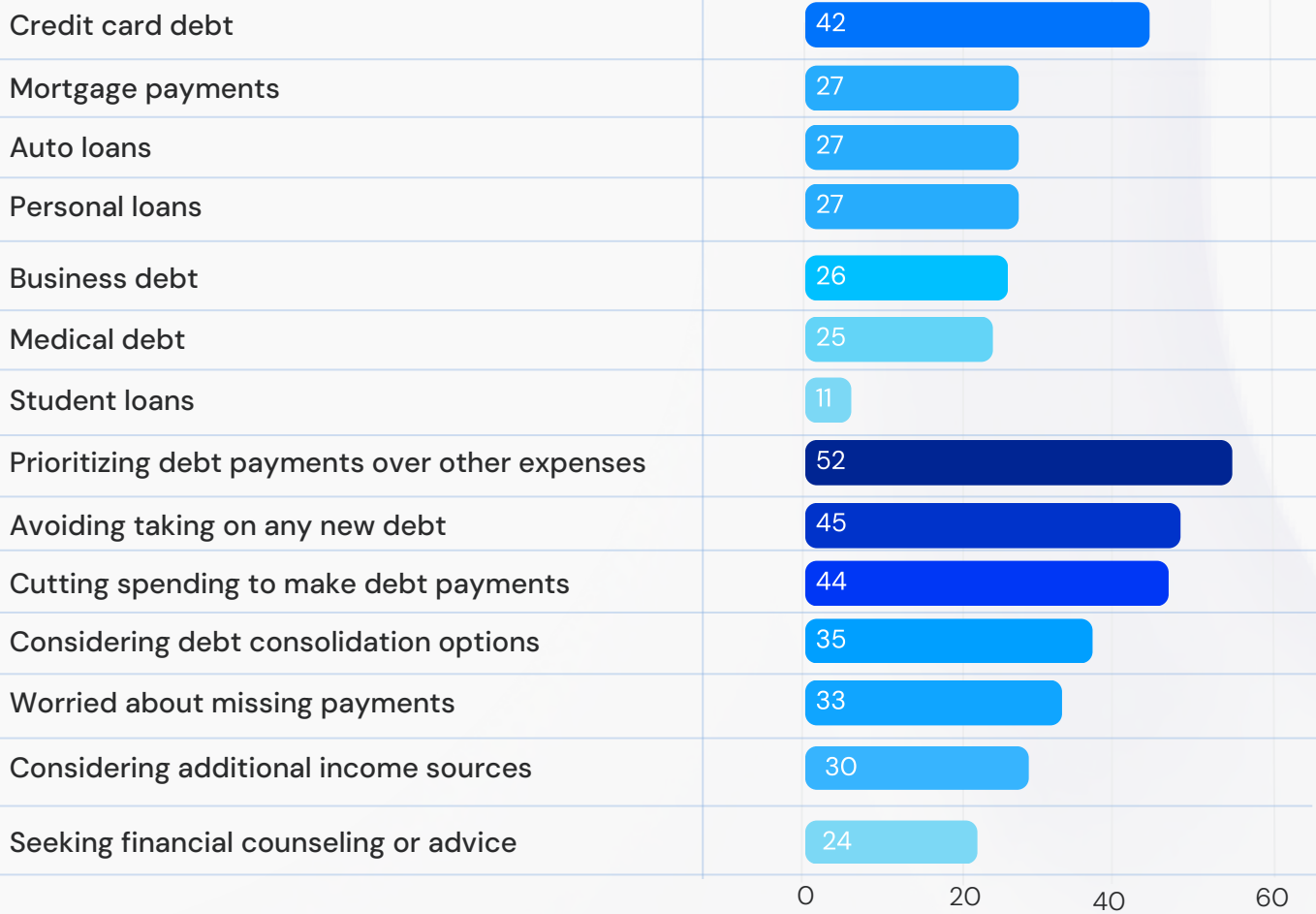
A tight cluster of mortgage, auto, personal, business and medical debt (25–27%) indicates multiple fixed bills squeezing the same wallet.

Concerned/ impact by personal debt scenario NSI -23



Type of debt most concerned about

Debt concerns affecting financial decisions



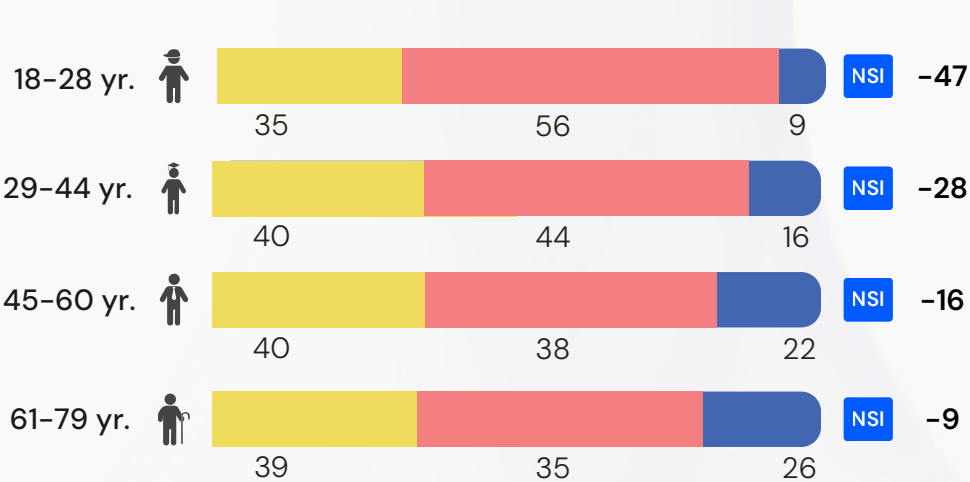


Financial strain eases with age. Youngest group reports the highest concern and most negative NSI. Despite this strain descriptors are similar across ages.

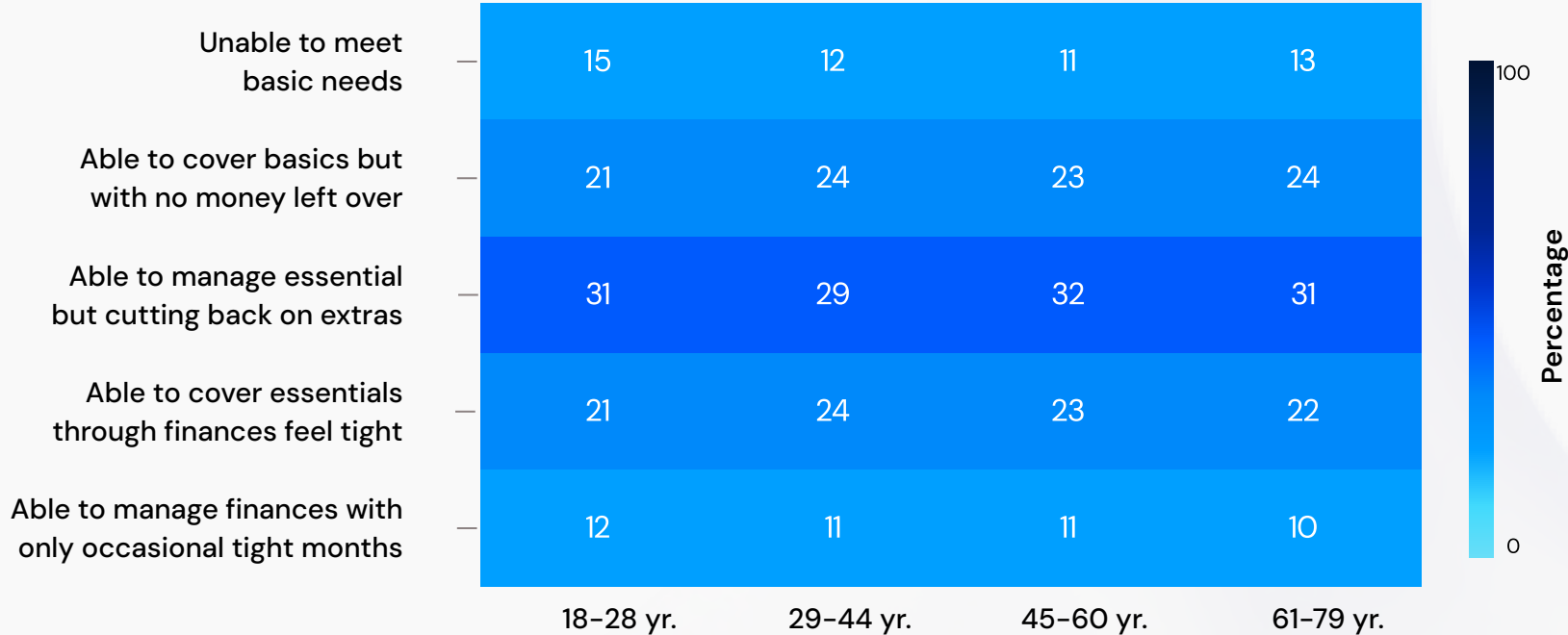
Concern is **significantly higher** among **18–28 yr. old** (56%) and **29–44 yr. old** (44%) than older groups and the **NSI** improves from **–47** (18–28) to **–9** (61–79), indicating softening strain among seniors.

Though **18–28 yr. old report “unable to meet basics” (14%) significantly more than 61–79 yr. old**, most cohorts cluster around **29–32%** cutting extras. **21–24%** cover basics with no money left, and finances feel tight, suggesting similar budgeting trade-offs despite varying concern levels.

Concerned/impacted by financial strain



Statement describing current financial strain

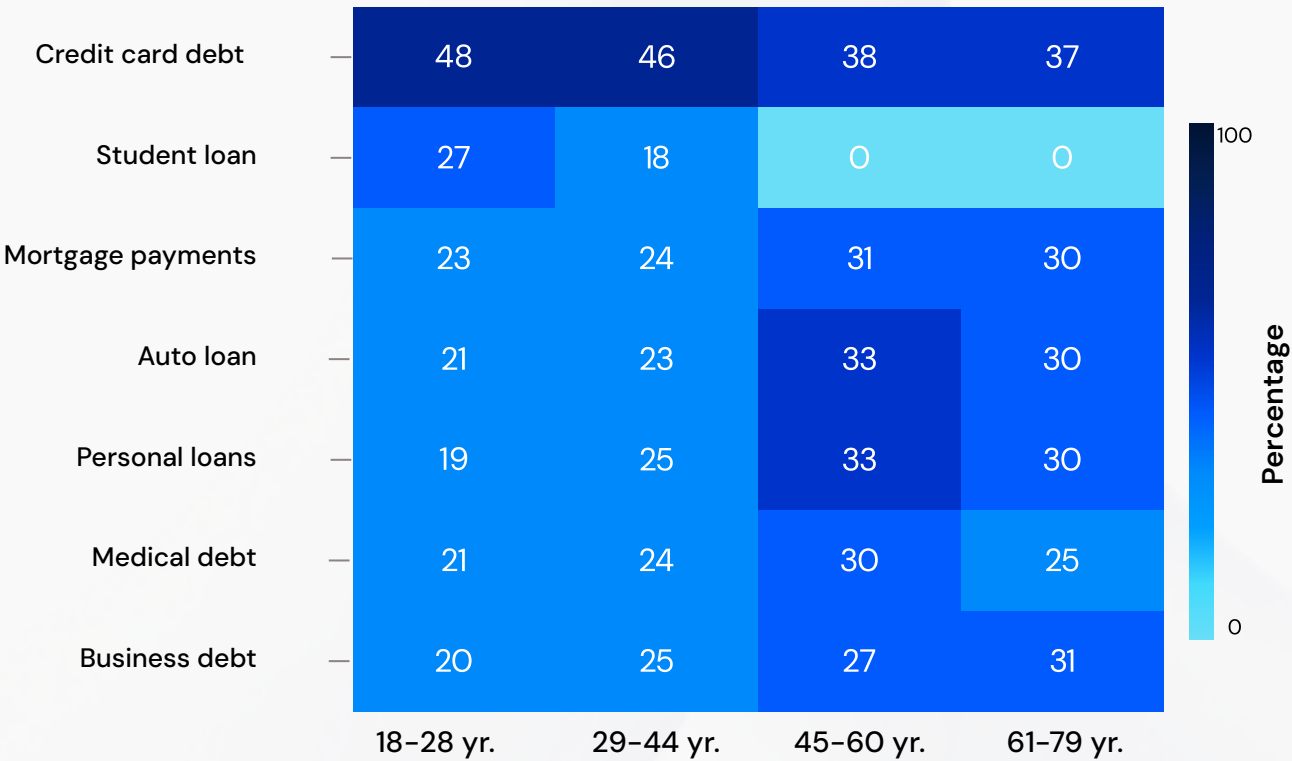


Debt anxiety eases with age too. Younger groups worry about revolving and education debt, older cohorts about fixed obligations.

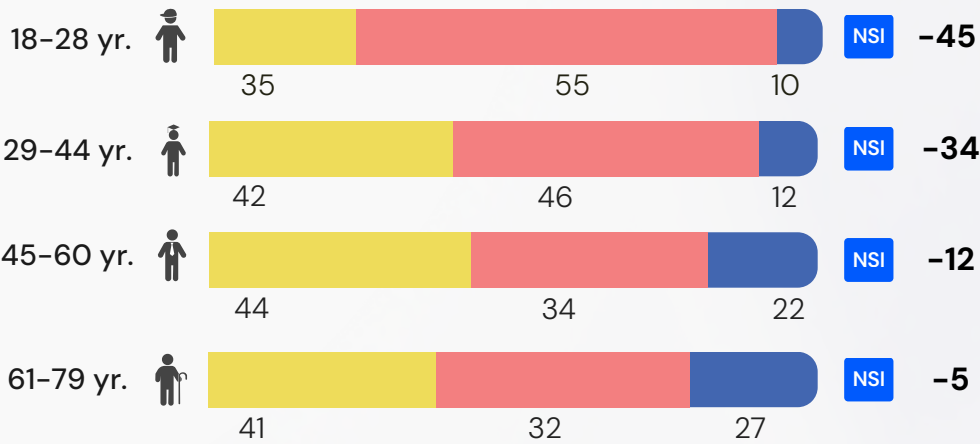
Debt anxiety follows the same pattern as financial strain, significantly higher concern among 18–28 yr. olds (55%) and 29–44 yr. olds (46%) than older groups, and the Net Sentiment Index improves from –45 among 18–28 yr. olds to –5 among 61–79 yr. olds, indicating softening debt stress with age.

Younger groups 18–28 & 29–44 yr. olds are significantly more concerned about credit cards & student loans, while older adults (45–60 & 61–79 yr. olds) spread concern across asset-backed debt (mortgages, auto loans, personal loans all 30–33%), reflecting different borrowing patterns.

Statement describing current financial strain



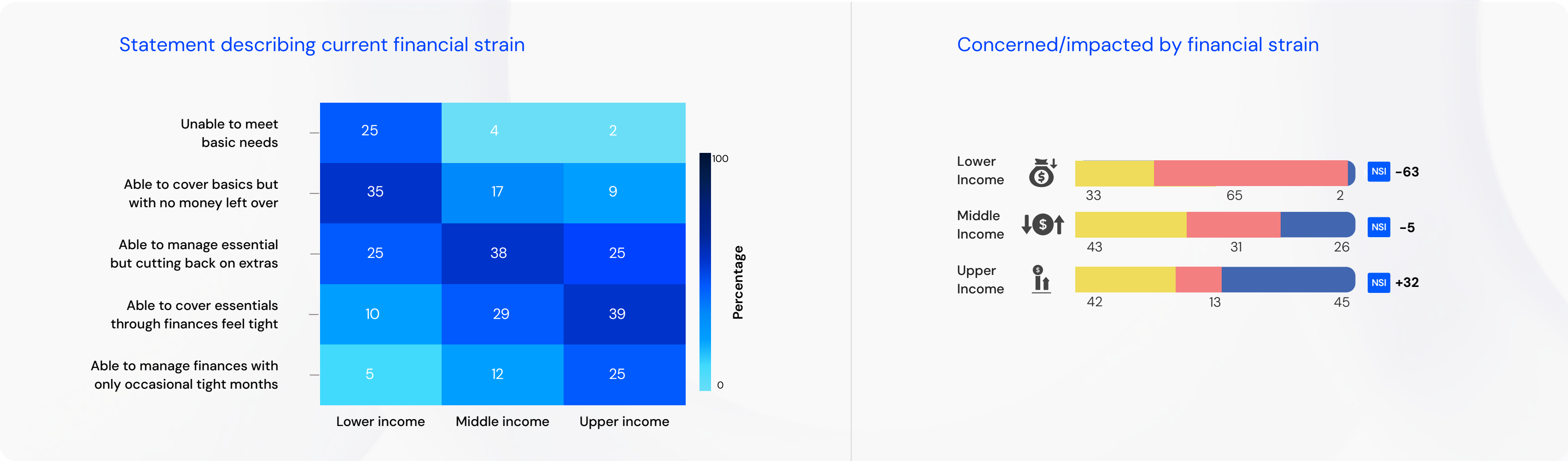
Concerned/impacted by personal debt



Lower income consumers report the highest concern and a negative NSI (–63), while it is positive (+32) at the top.

Lower income group shows significantly **higher concern (65%)** than middle and upper, with far less Low/No concern (2% vs 26% and 45%). The NSI improves from **–63 (lower) to –5 (middle) to +32 (upper)**, concentrating strain at the bottom.

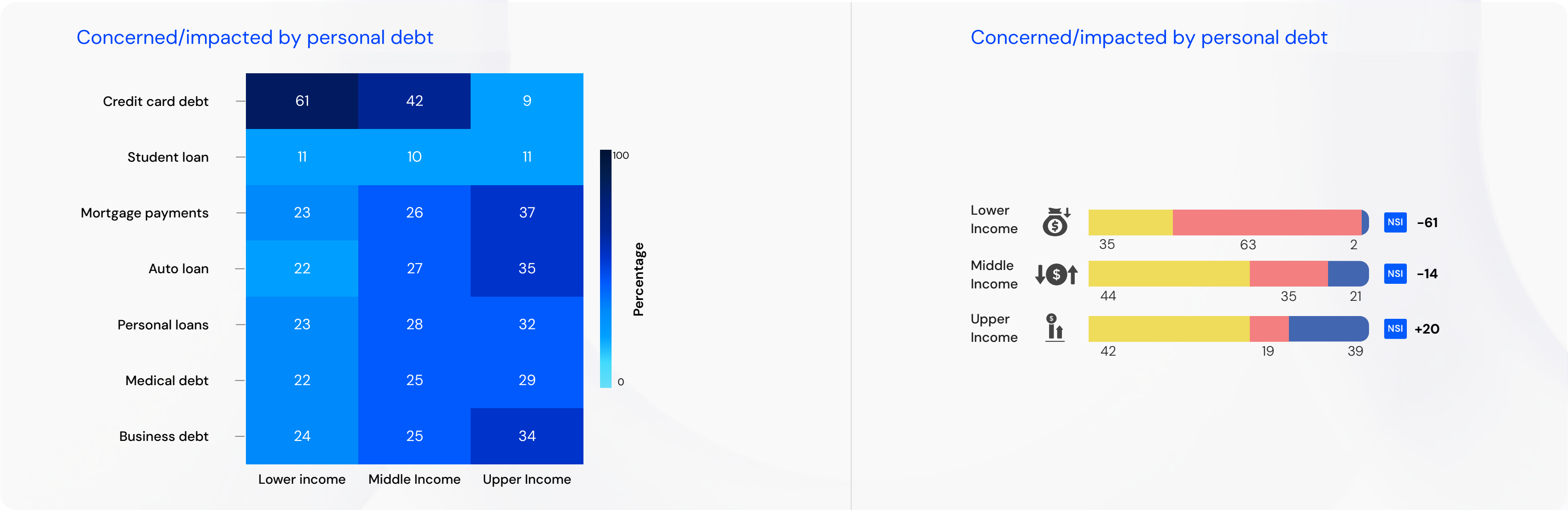
Contributors to financial strain differ by income. **Lower income face acute hardship** (unable to meet basics – **25%**, no money left – **35%**), middle income most often cut extras (**38%**), while **upper income** report **finances feel tight (39%)** and **occasional tight months (25%)**, indicating pressure but greater manageability.



Debt anxiety falls sharply with income. Lower-income consumers report the highest concern and a deeply negative NSI (–61), while upper-income show the lowest concern and a positive NSI (+20).

Lower income households express **significantly higher debt concern (63% vs. 19%)** than upper-income groups, mirroring the same pattern seen with financial strain.

Debt profiles differ significantly as **lower-income** are most **concerned about credit cards**, **upper-income debt concerns** span **multiple categories** (mortgages, business, auto, personal loans all >30%) reflecting exposure to multiple fixed obligations.

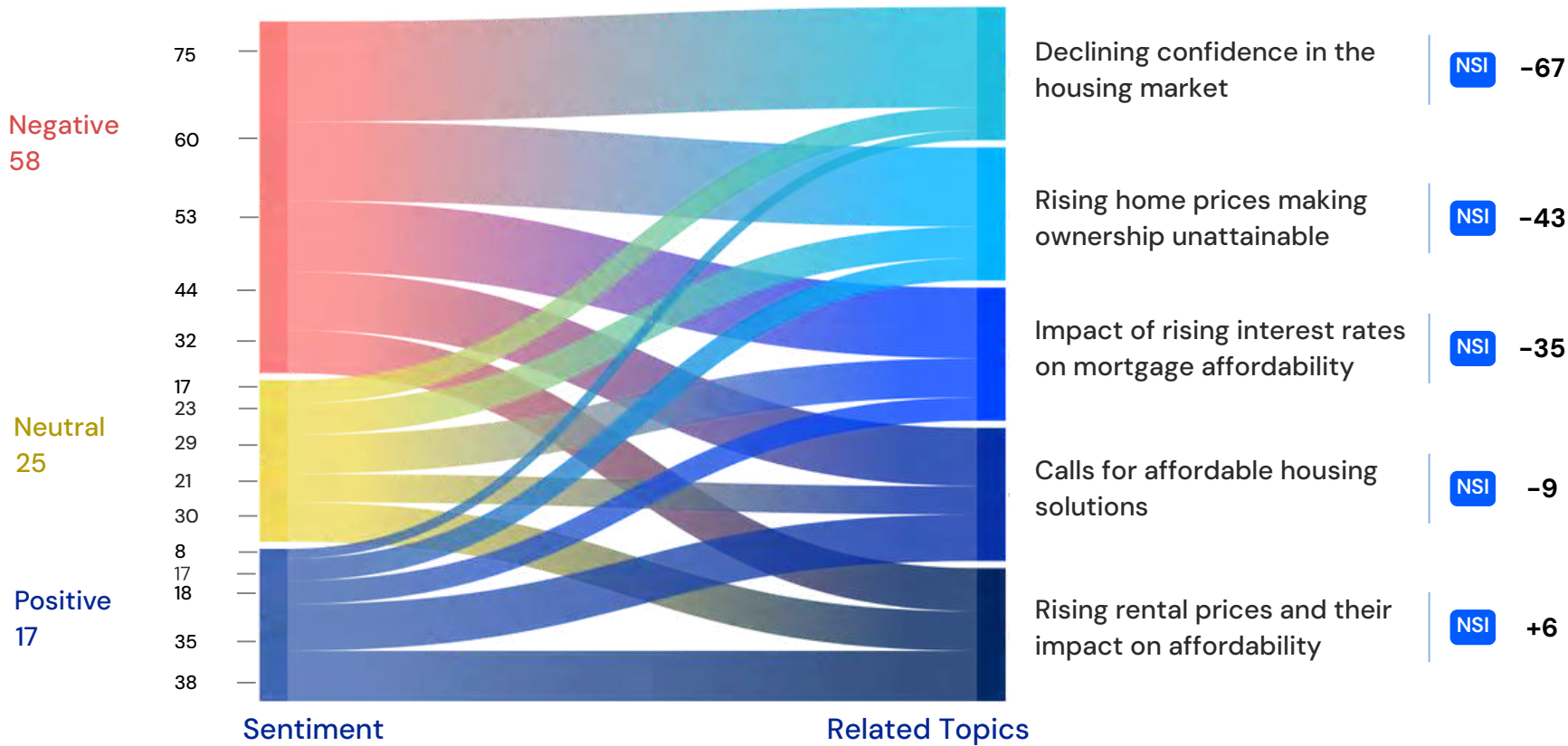
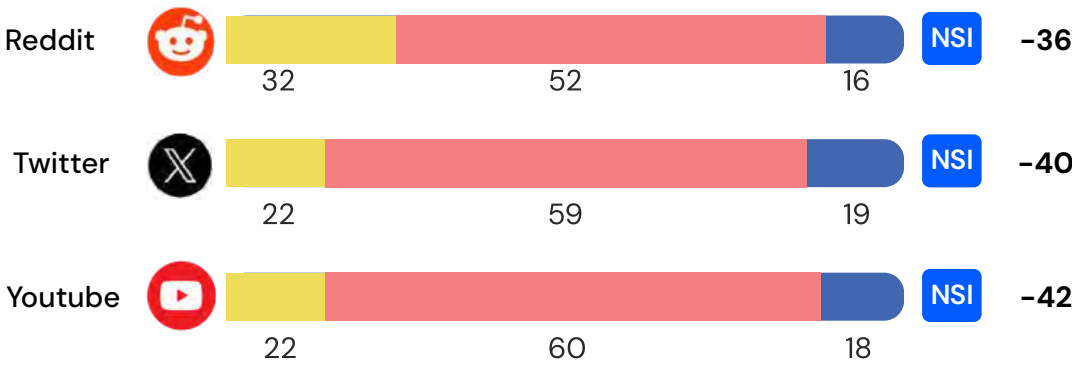
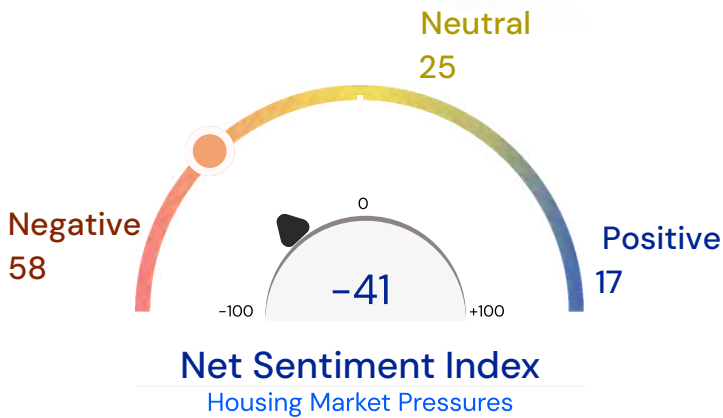




Consumer confidence in the housing market is plummeting as affordability becomes unattainable.

How It's looking

- Confidence in the housing market** has the **most negative NSI at -67**, with **75%** of mentions being negative.
- Rising home prices making ownership unattainable** shows a highly negative sentiment with an NSI of **-43** & **60%** of mentions being negative.
- Rent is becoming less affordable** - "Rising rental prices" has a slightly positive NSI of **+6**, but a notable negative percentage of **32%**, indicating a significant portion of consumers are still struggling with rent affordability.
- Solutions for affordable housing have the highest positive sentiment at 35%**, suggesting consumers are actively seeking and discussing solutions.



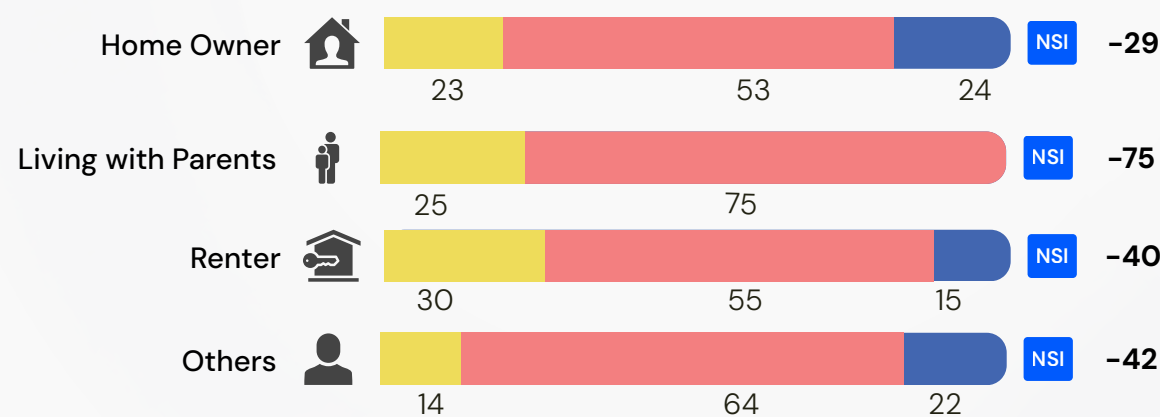
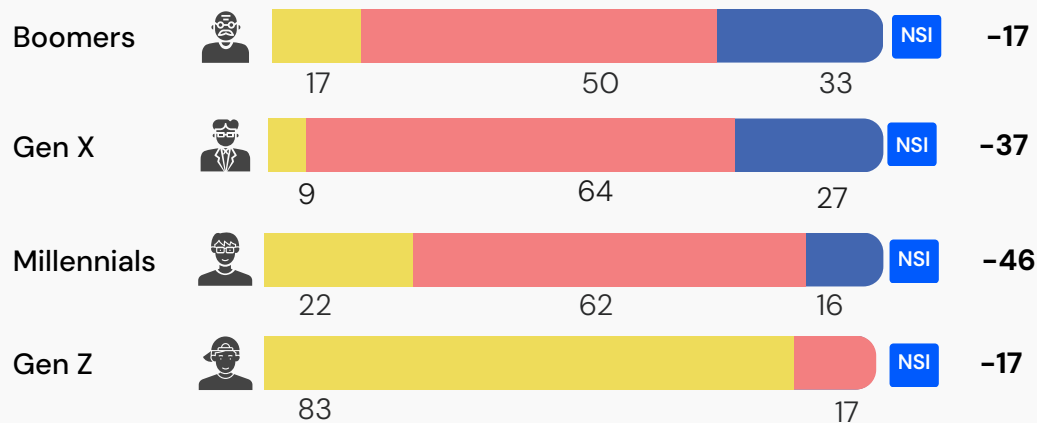
A deepening divide in sentiment, heaviest on younger generations and non-homeowners.



Age Group: Millennials is the hot spot at **−62% negative**; **NSI −46**. By contrast, Boomers is less negative (**NSI −17**).



Home Buyer status: The group categorized as "**Living with Parents**" exhibits an exceptionally bleak outlook with the **most negative (NSI −75)**.





Consumers express the housing market pressure as 41% report high concern with a NSI of -19 while 71% being personally affected, and only 40% saying no changes to housing plans.

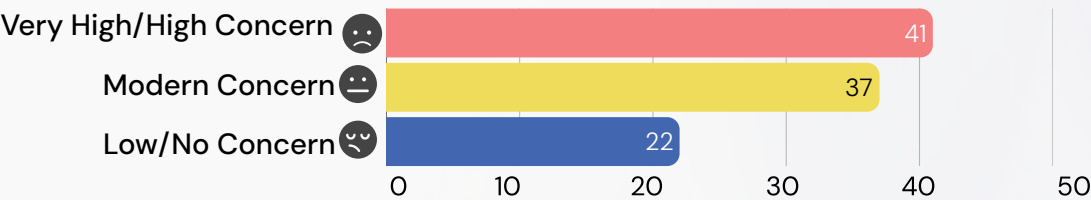
78% of consumers express moderate to very high concern explaining the widespread behavioral impact as 71% making active housing decisions with equal numbers delaying purchases (28%) and worrying about crashes (29%).

28% are considering relocation, while 27% are exploring different geographic areas, indicating housing pressures pushing households towards migration patterns.

Despite housing market pressures, 40% are making no changes to housing plans while 36% are waiting for price stabilization, revealing a section of consumers following patience approach acknowledging market instability but choosing to outlast rather than adapt.

Housing Market Instability

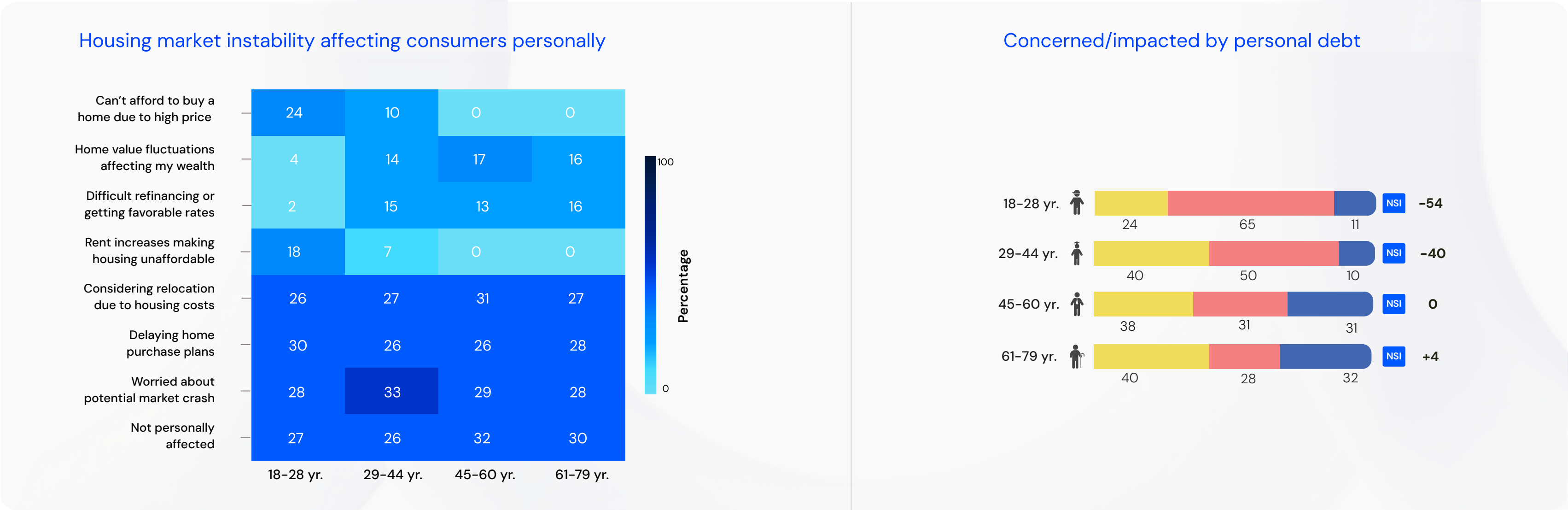
Concerned/impacted by housing market instability NSI -19



Younger adults show the highest debt concern & affordability stress, while older cohorts face ownership-related risks (wealth swings, refinancing hurdles). NSI improves with age from 18–28 yr. olds (–54) to 61–79 yr. olds (+4).

The younger adults (18–44 yr. olds) are facing highest pressure (65%) significantly higher than the older cohorts due to housing market instability.

Younger adults (18–44 yr. old) face market entry barriers (affordability, rent increases) while older adults (45–79 yr. old) worry about wealth preservation (home value fluctuations, refinancing difficulties), revealing fundamentally different housing market vulnerabilities by life stage.

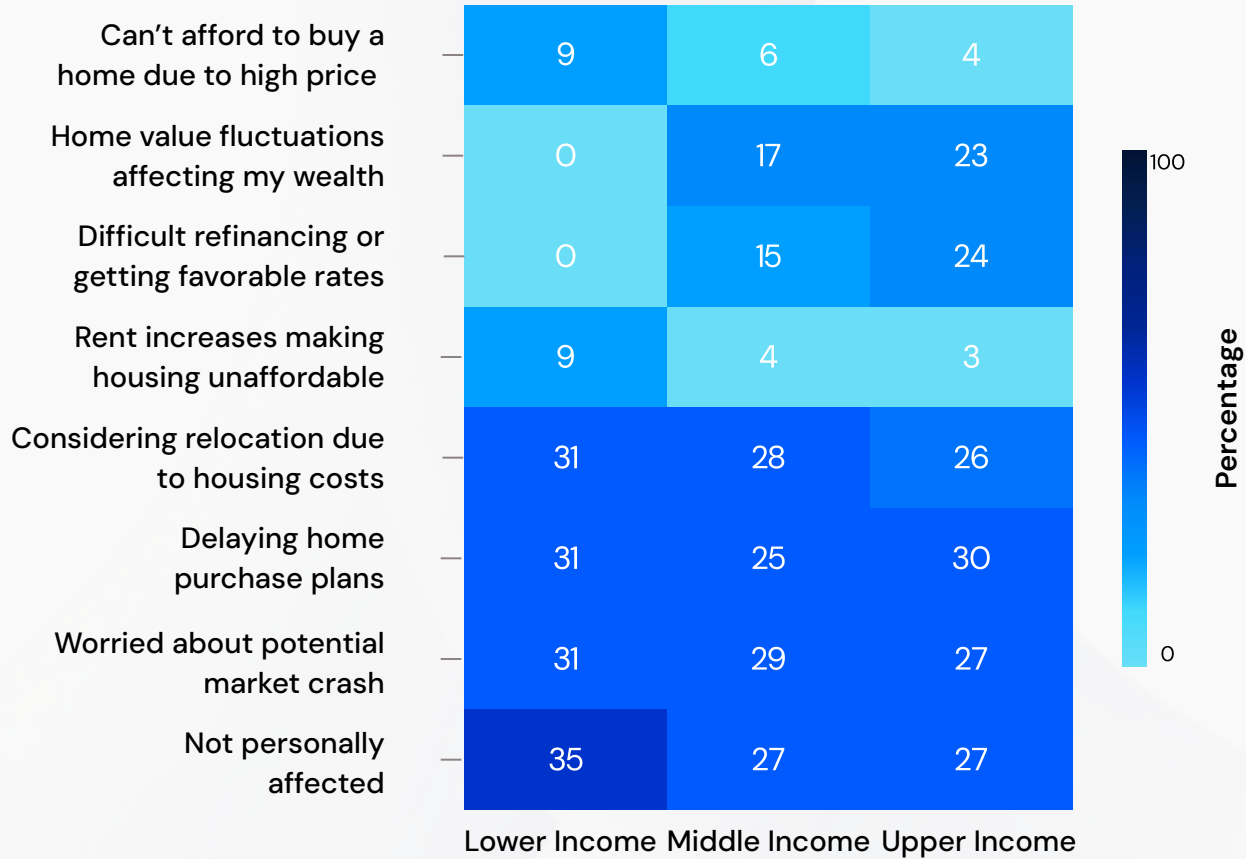


Lower-income households report the highest concern (55%) and a negative net sentiment (–43) driven by rent/affordability strain, whereas middle/upper are exposed to ownership risks (home-value swings, refinancing hurdles).

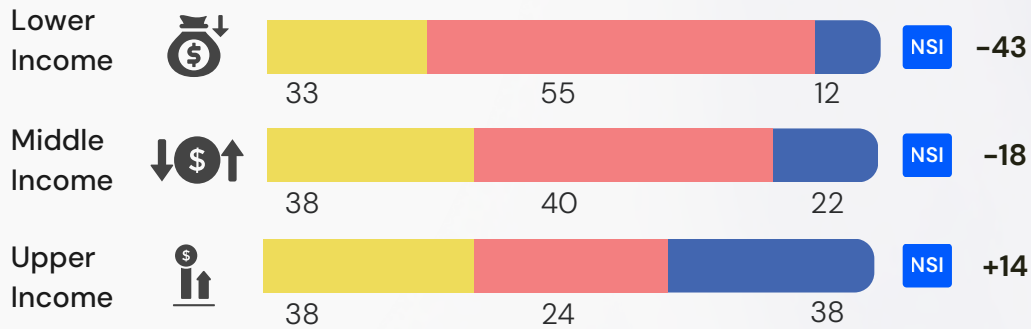
Debt stress is felt most at the bottom as lower-income express significantly higher debt concern (55%) than middle (40%) and upper (24%).

Rent affordability is a significantly bigger problem for lower-income (9% vs 3–4%), while middle & upper are significantly more affected by home-value fluctuations (17% & 23%) and refinancing difficulty (15% & 24%). A significantly larger proportion of lower-income states “Not personally affected”, reflecting limited ownership exposure alongside renter pressure.

Housing market instability affecting consumers personally



Concerned/impacted by personal debt

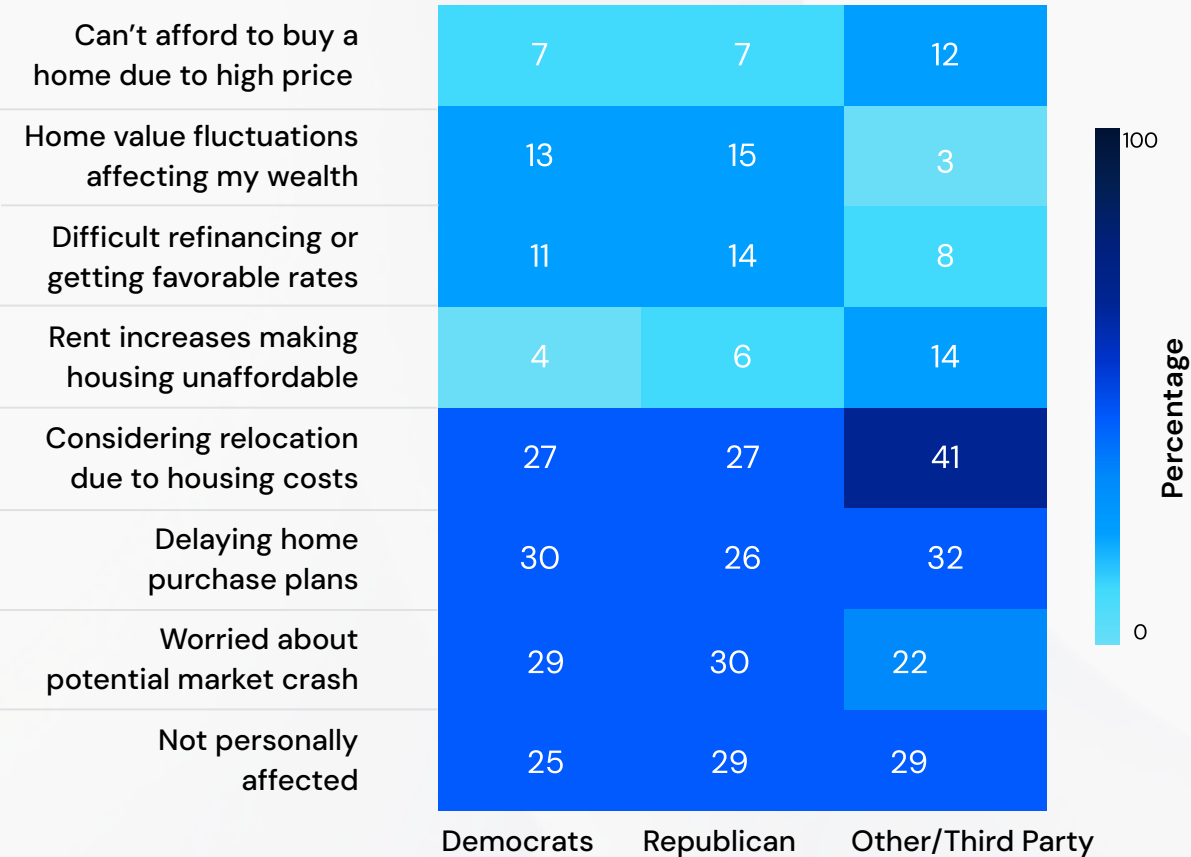


Democrats report the highest concern & negative NSI (-39) while Republicans show lowest concern. Other/Third Party voters show stronger renter stress and relocation intent.

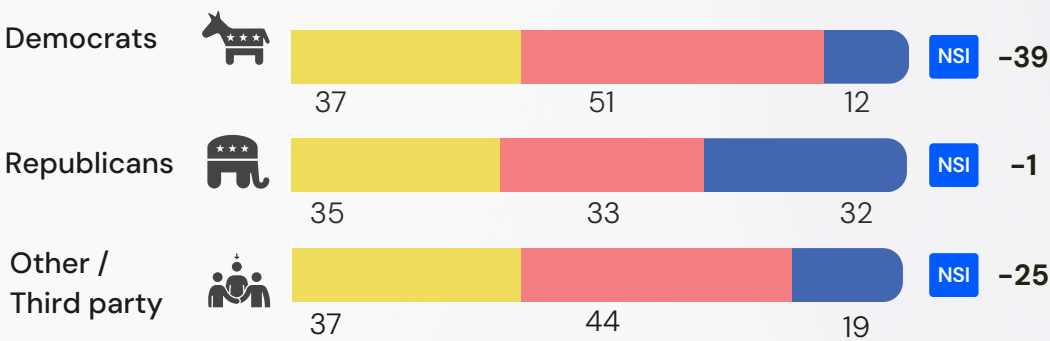
Democrats register **significantly higher debt concern** than **Republicans (Very high/High: 51% vs 33%)**, while **Republicans** are least concerned with the **lowest negative NSI (-1)** versus **(-39)**. The debt concern among **Democrats** leads them to **report the highest intention** of **delaying home purchase** plans.

Other/Third Party report **rent unaffordable 14%** and **considering relocation 41%** (both significantly higher than Democrats/Republicans), whereas **Democrats 13%** and **Republicans 15%** are significantly more affected by **home-value fluctuations**, with similar **refinancing difficulties** (11-14%).

Housing market instability affecting consumers personally



Concerned/impacted by personal debt

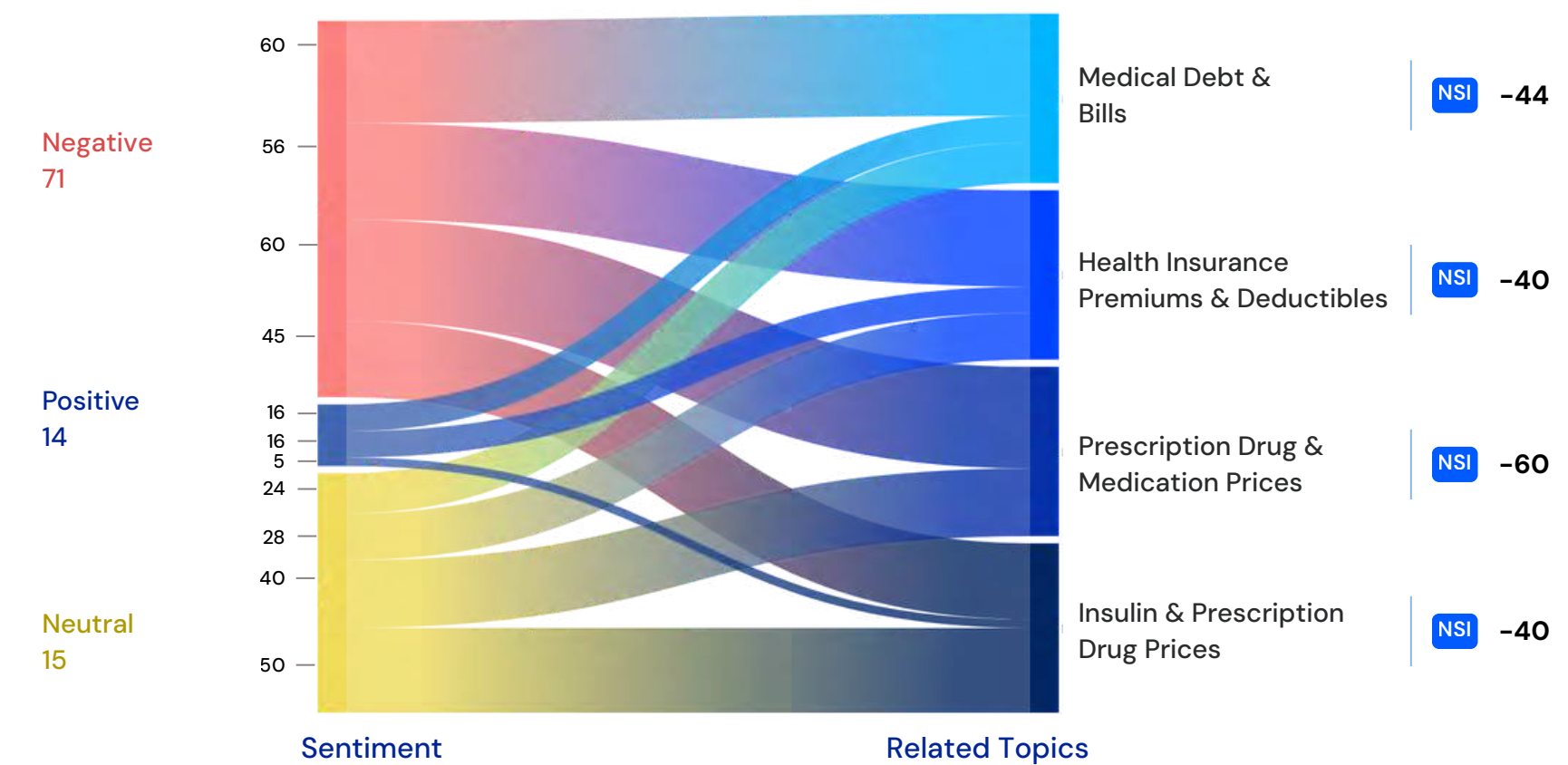
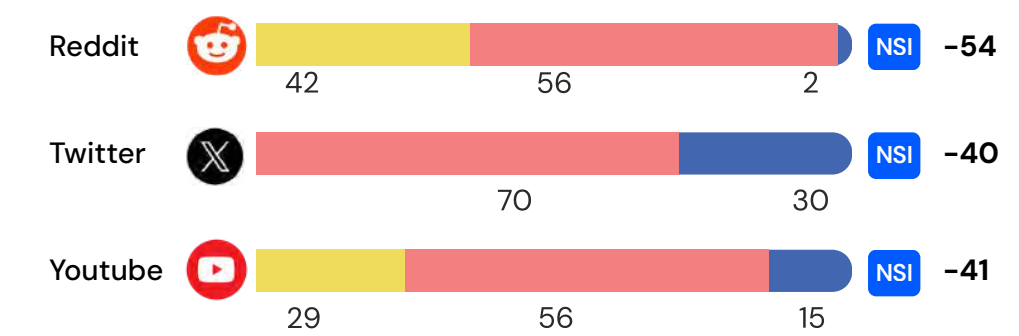
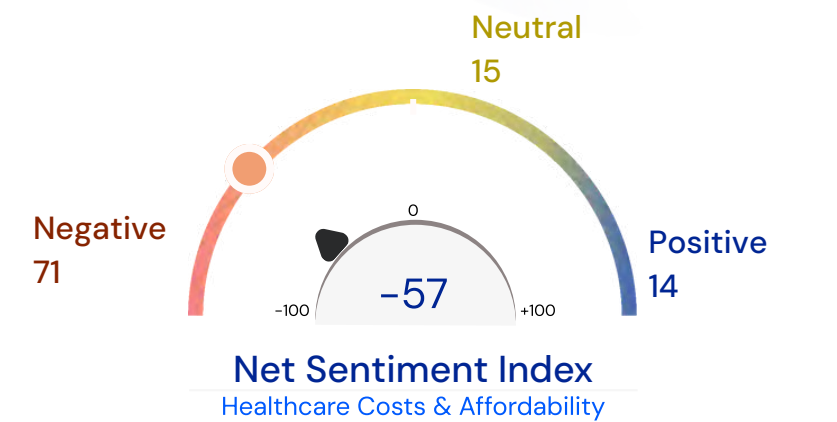




Healthcare affordability is a top trigger. Millennials and urban consumers dominate the healthcare affordability conversation.

How It's looking

-  **Medical debt is the top concern** with a **NSI of -44** and a negative percentage of **60%**. Consumers have the most negative sentiment toward medical debt and bills.
-  **Prescription drug prices show no positive sentiment** and the most negative NSI at **-60**, indicating a significant consumer burden.
-  Health insurance premiums and deductibles are highly scrutinized, with a negative percentage of **57%** and an NSI of **-40**.
-  The data shows a **consistently high level of negative sentiment** across all four healthcare cost topics, demonstrating that **affordability is a critical concern for consumers**.



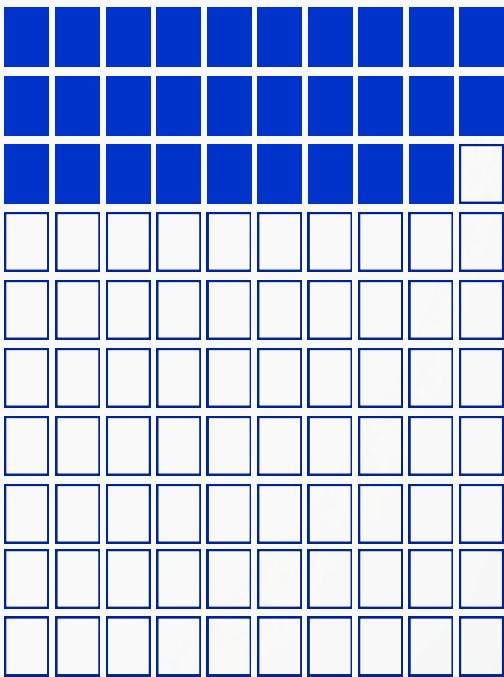


Consumers feel pressure of increasing healthcare costs, leading to spending cuts on medical expenses by 30% of them.

29% of consumers experienced increased healthcare cost in the past year, with nearly half (48%) of financially strained consumers citing healthcare expenses as a major contributor to their financial difficulties, indicating healthcare affordability has become a widespread concern.

In past 6 months, healthcare spending has been decreased to some extent by 30% of consumers.

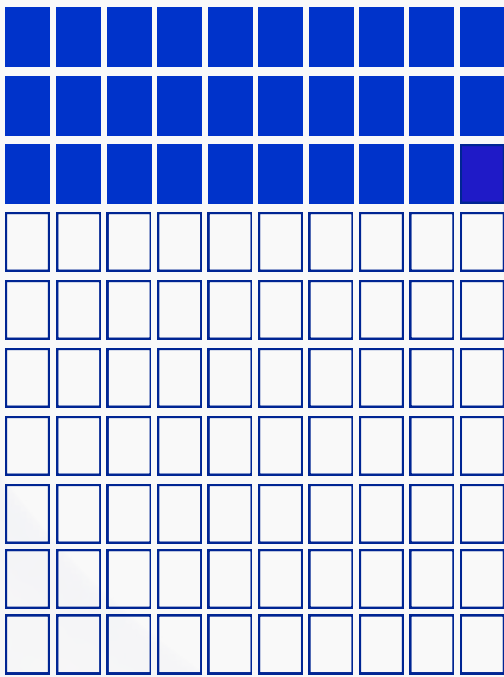
Personally affected in past 12 months



29%

Healthcare Cost
Increases

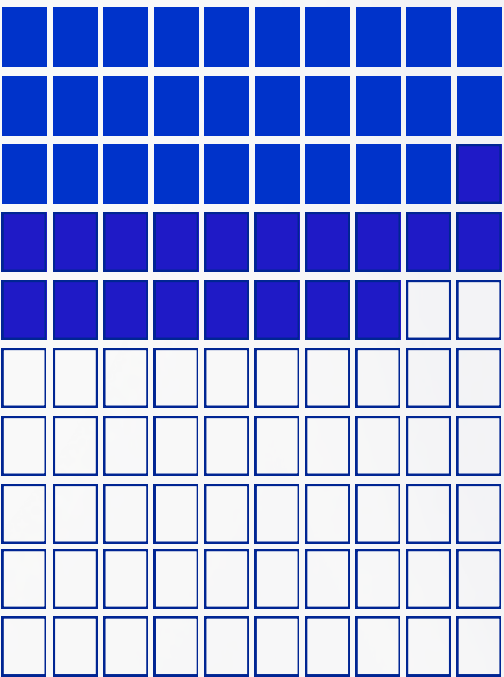
Healthcare/Medical spending in past 6 months



30%

Decreased
Significantly/Somewhat

Main contributors to financial strain



48%

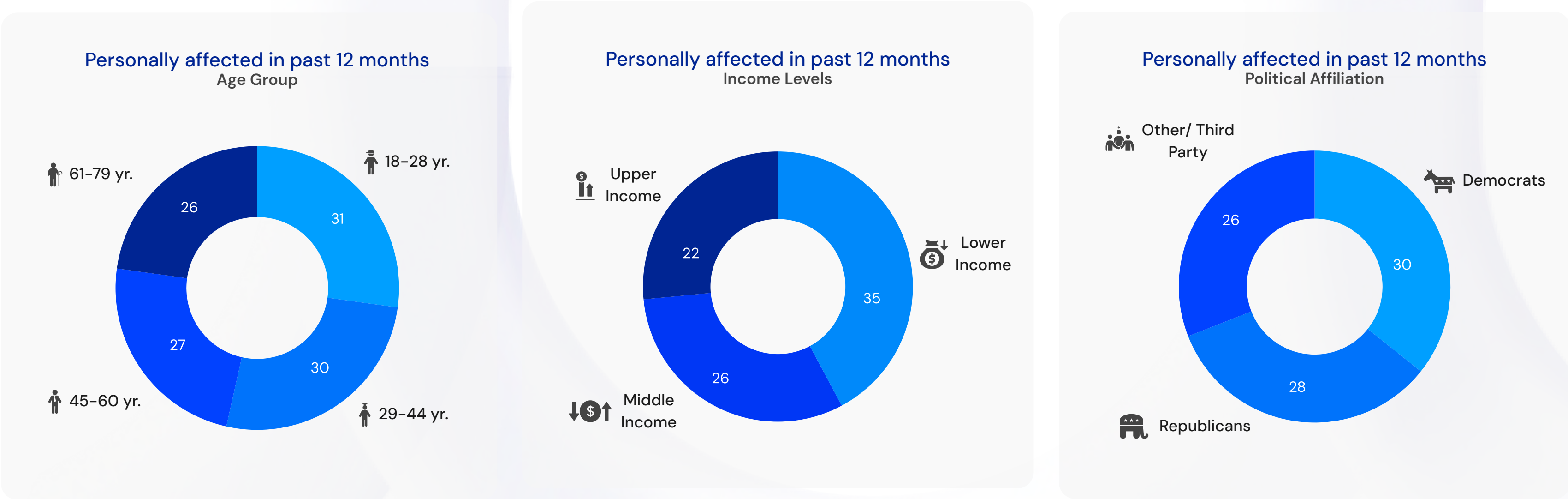
Healthcare
Expenses



Healthcare cost increases bite hardest at the bottom and among the young. Lower-income (35%) and 18–44 yr. olds (30%) report the highest impact, while older and upper-income groups are less affected.

Impact rises for **younger and lower-income** households. **18–28 yr. old (31%)** and **29–44 yr. old (30%)** significantly higher than **45–60 & 61–79 yr. old (27 & 26%)**. Similarly, lower income (**35%**) is **significantly** more affected than middle & upper-income households (**26% & 22%**) revealing an **affordability gradient**.

Democrats are **significantly more affected** than **Republicans** because of the healthcare cost increases.





Retirement planning chatter is overwhelmingly constructive with three of four themes being strongly positive, but a knowledge gap still drags tone.

How It's looking



Conversation around the **importance of strategic investments** is the clear confidence front-runner (88% positive; **NSI +87**), signaling appetite for simple, disciplined, long-horizon vehicles.



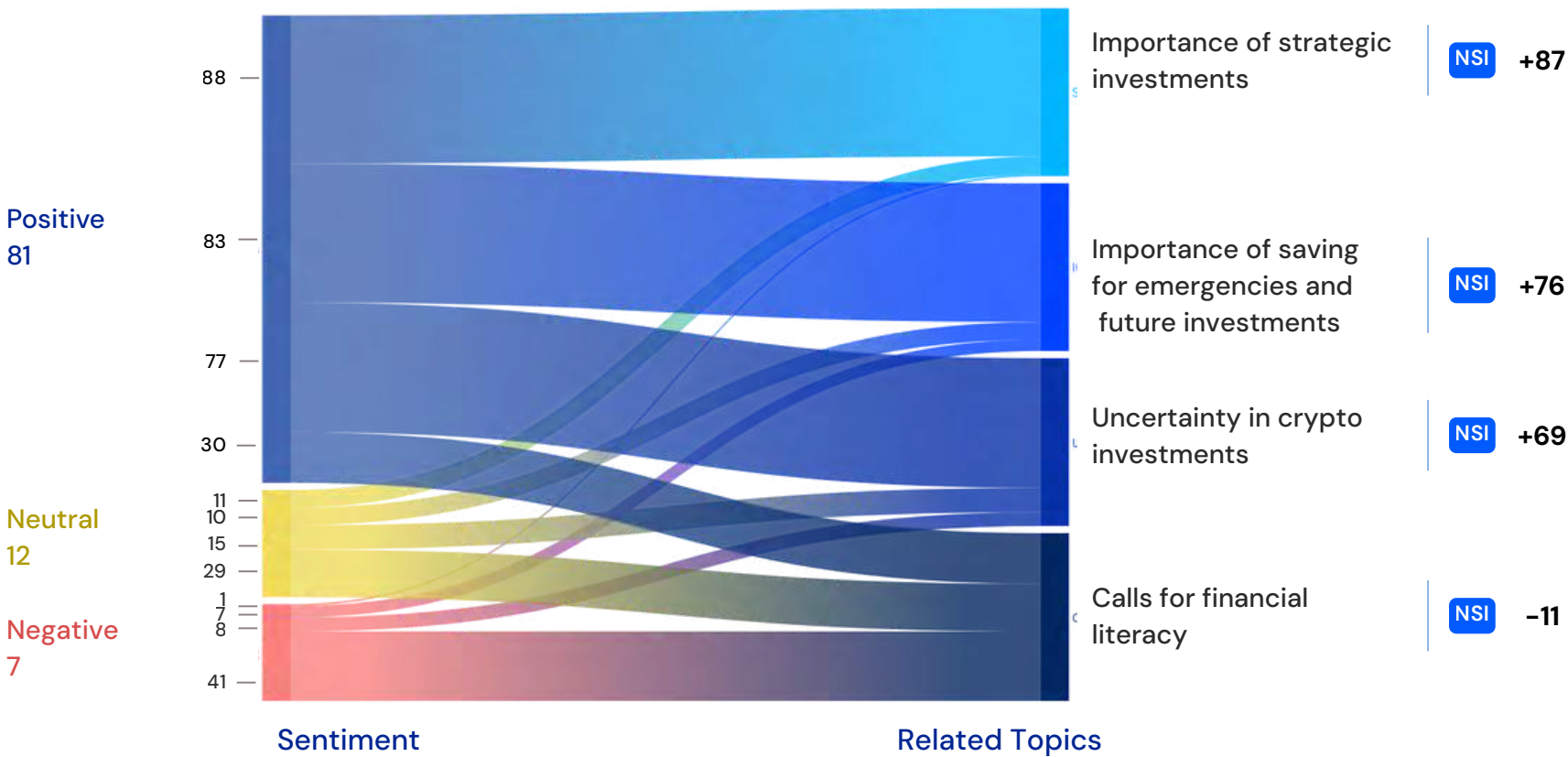
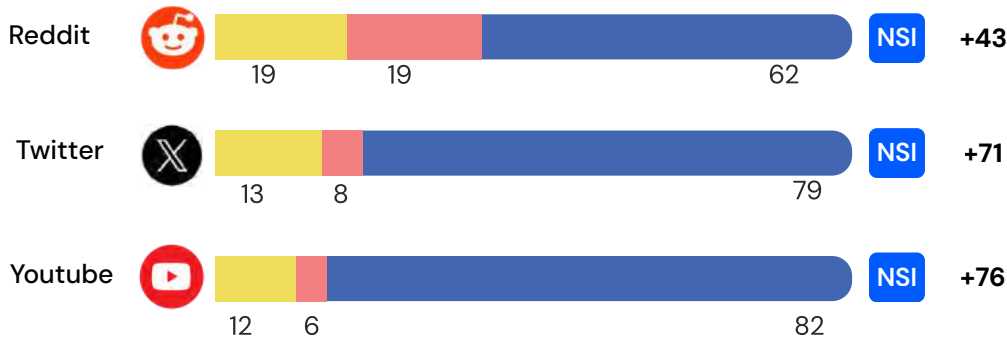
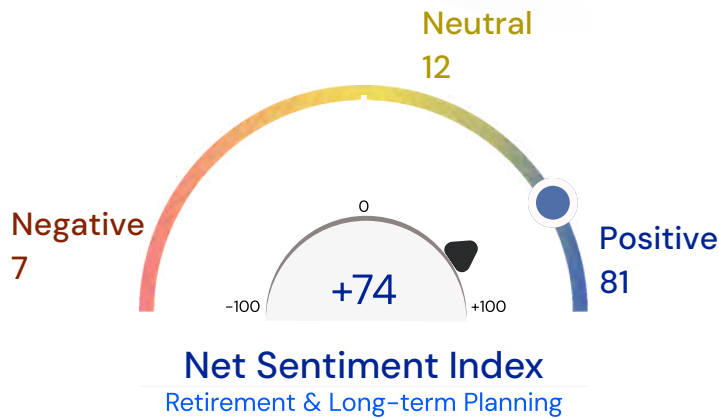
Discourse on the **importance of saving for emergencies and future investments** reads as resolve rather than fear (83% positive; **NSI +76**), pointing to strong endorsement of buffers and automated saving.



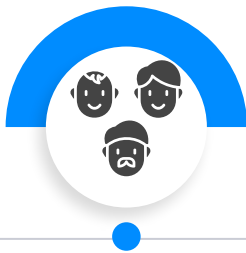
Despite the label of **uncertainty in crypto investments**, sentiment skews optimistic (77% positive; **NSI +69**), implying cautious experimentation where guardrails exist.



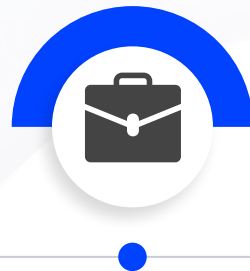
Persistent **calls for financial literacy** expose the friction point (41% negative; **NSI -11**), as trustable guidance appears necessary for optimism to convert into action.



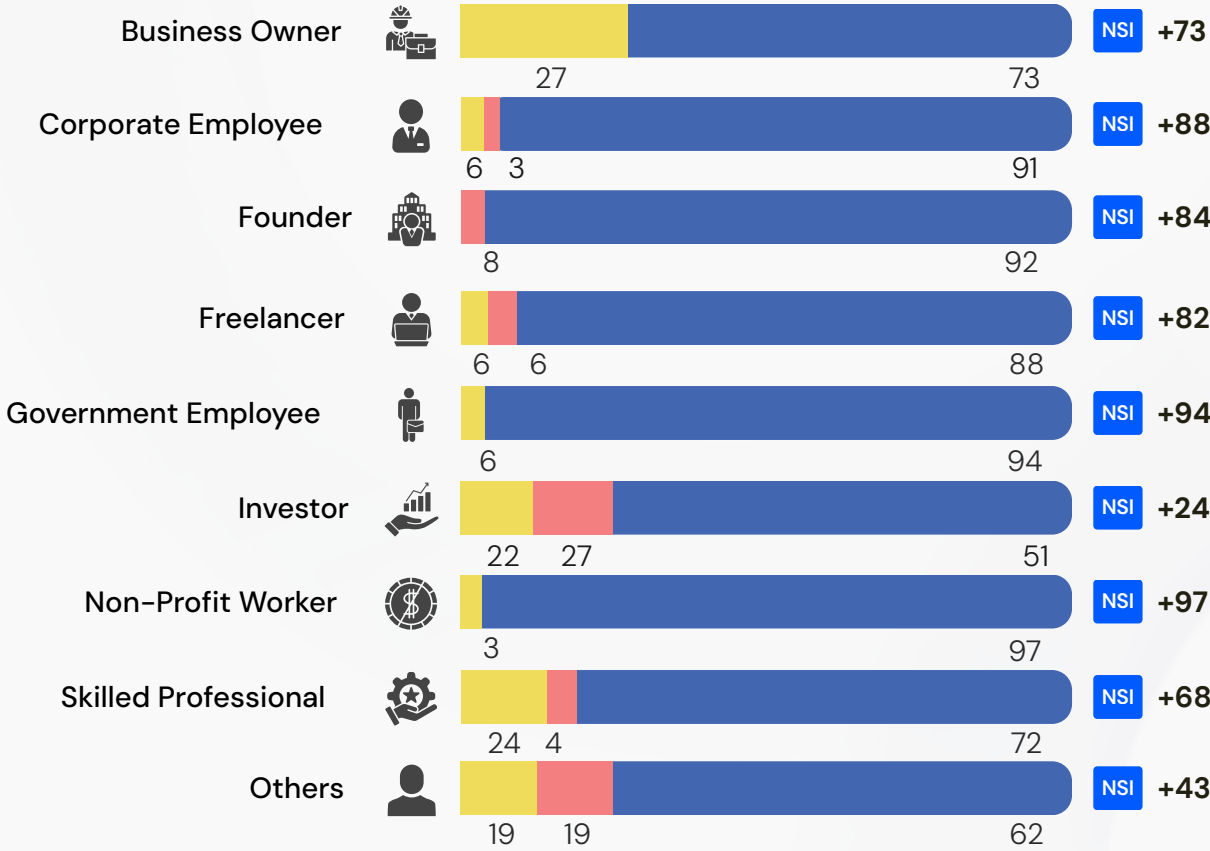
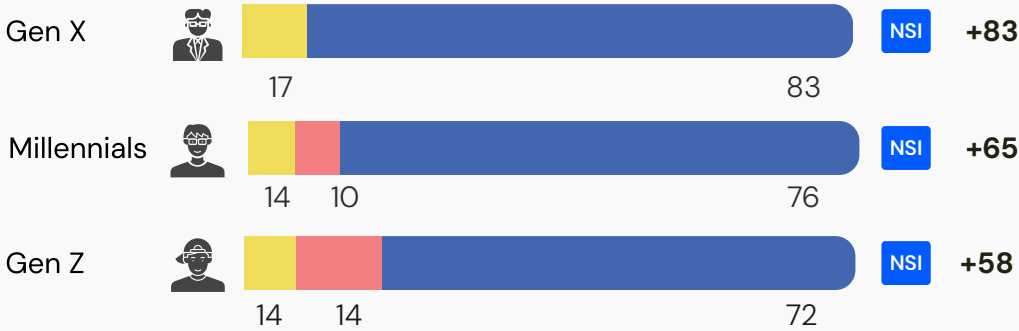
Broad optimism prevails with ages trending positive, and sentiment peaks among government/non-profit and corporate workers while investors stand out as the lone pocket of caution.



Age group: Gen X is the torchbearer (**83% positive; NSI +83**), Millennials align strongly (**76% positive**), while Gen-Z backs the idea but with more hesitation with a “believe it, can’t fully fund it yet” vibe.



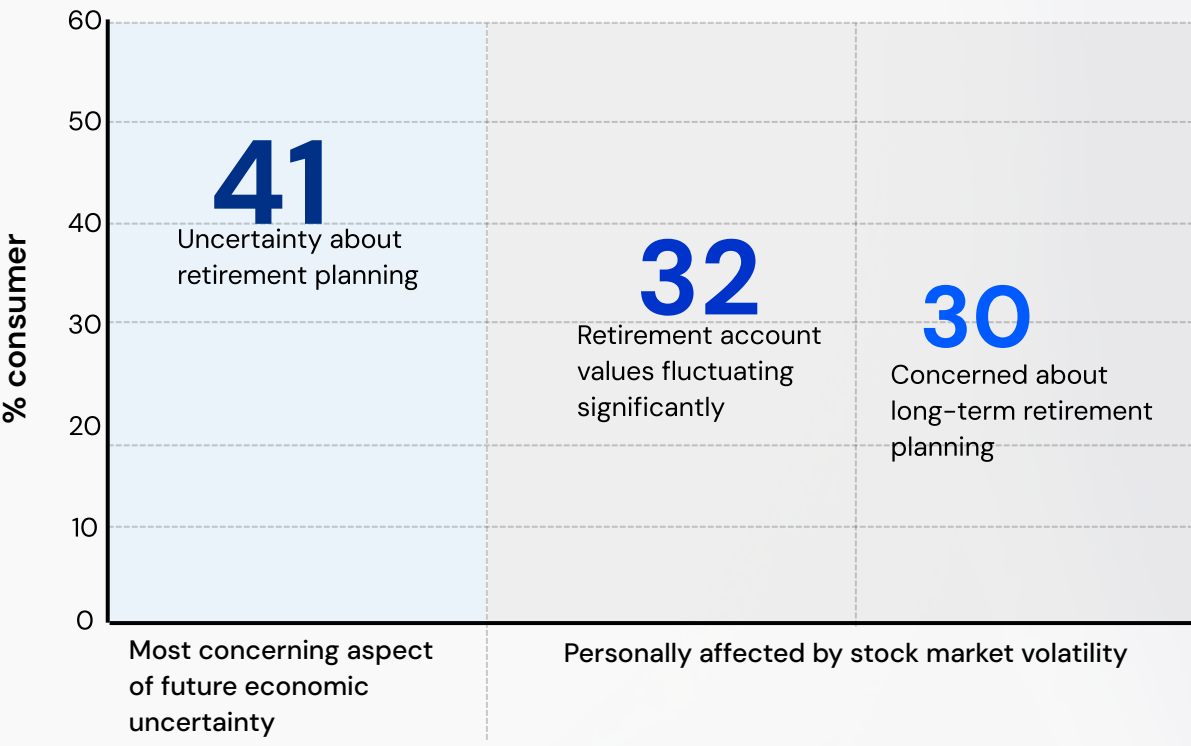
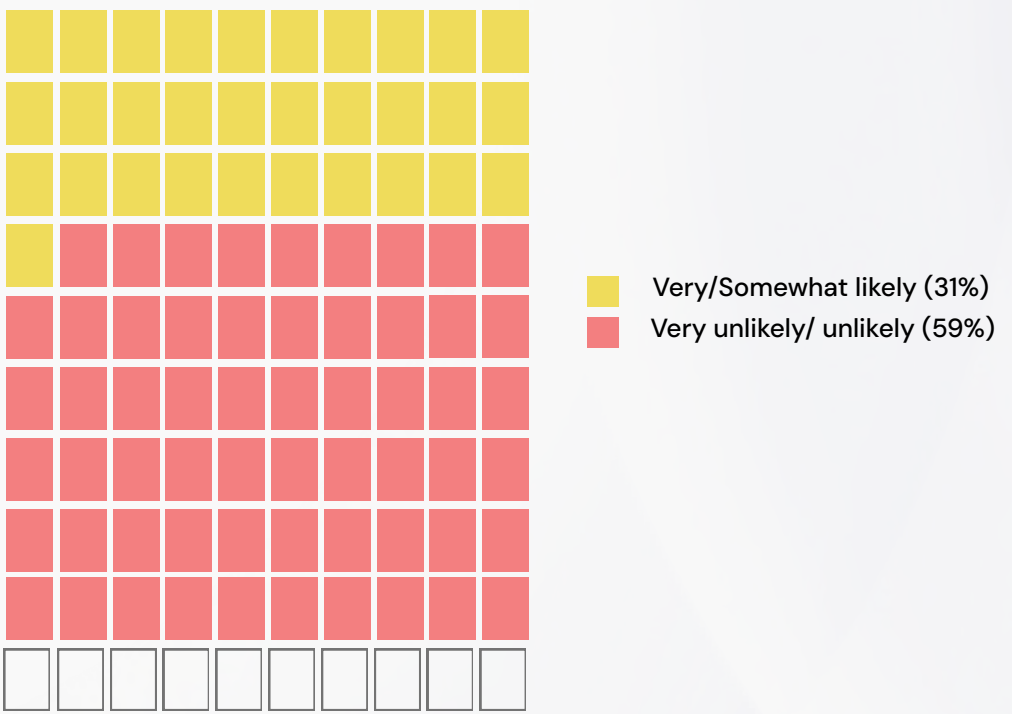
Occupation: Civic and salaried tracks lead the charge and **Government employees (94% positive; NSI +88)** signal near-unanimous buy-in, with **corporate employees (91% positive; NSI +88)** and **Founders (NSI +85)** close behind. **Investors** are the outlier (**27% negative; NSI +24**), suggesting market caution tempers long-horizon conviction.



Consumers going through uncertainty induced investment paralysis as only 31% plan to invest in stock/retirement accounts in next 12 months.

41% are concerned by the uncertainty about retirement planning and around 30% experiencing market volatility impacts (32% facing account fluctuations, 30% concerned about long-term planning), resulting in only 31% consumers intending to invest in stocks/retirement accounts over the next year. This uncovers a direct relationship between retirement anxiety and retirement action.

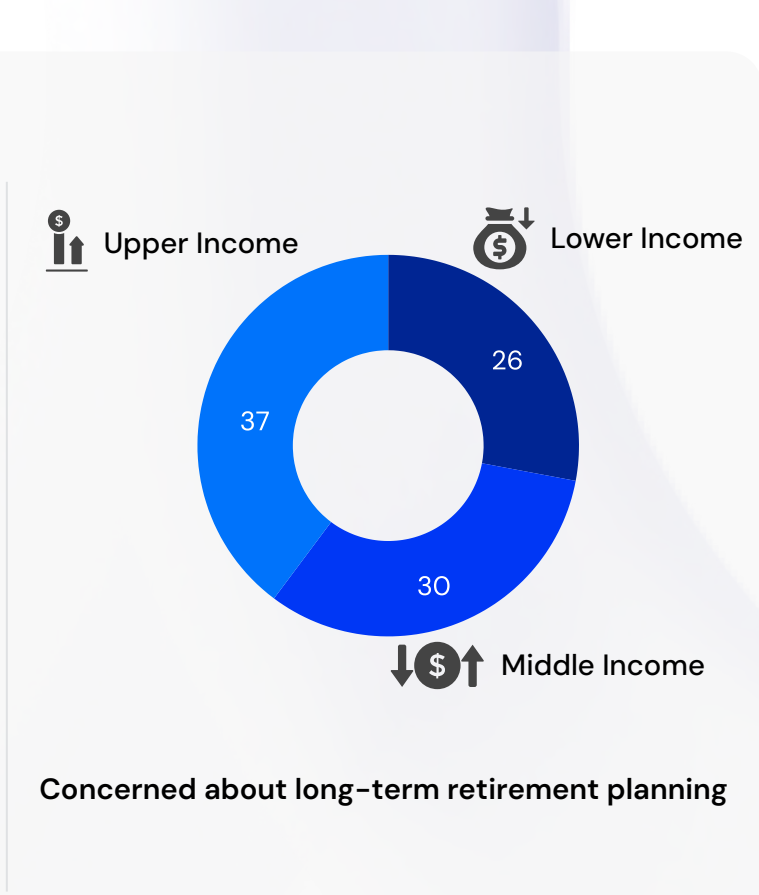
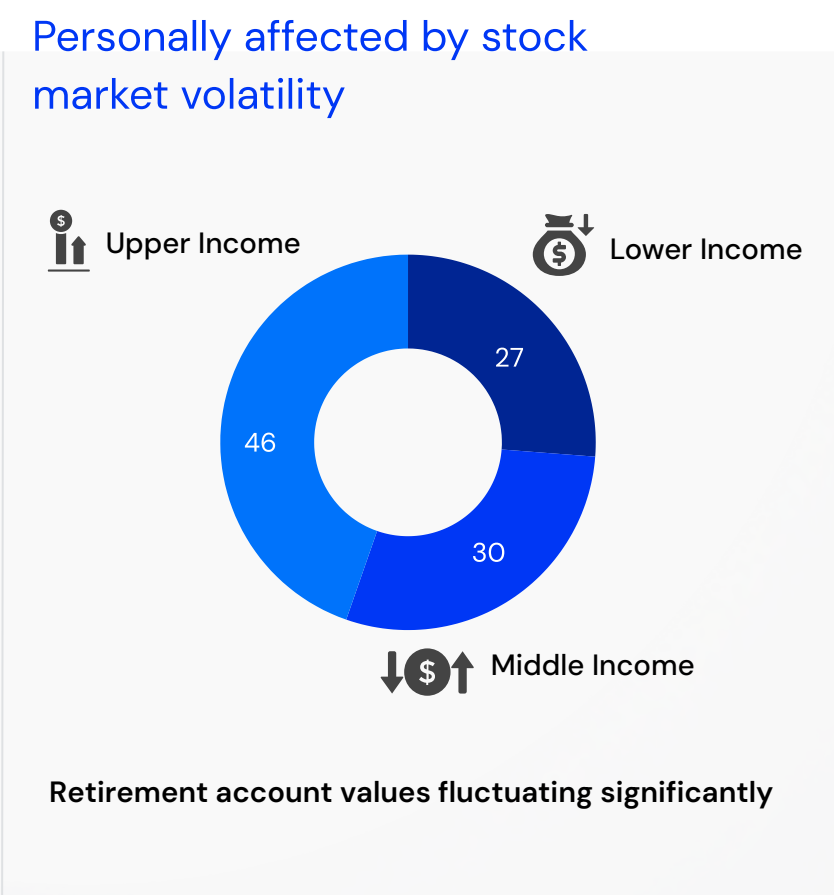
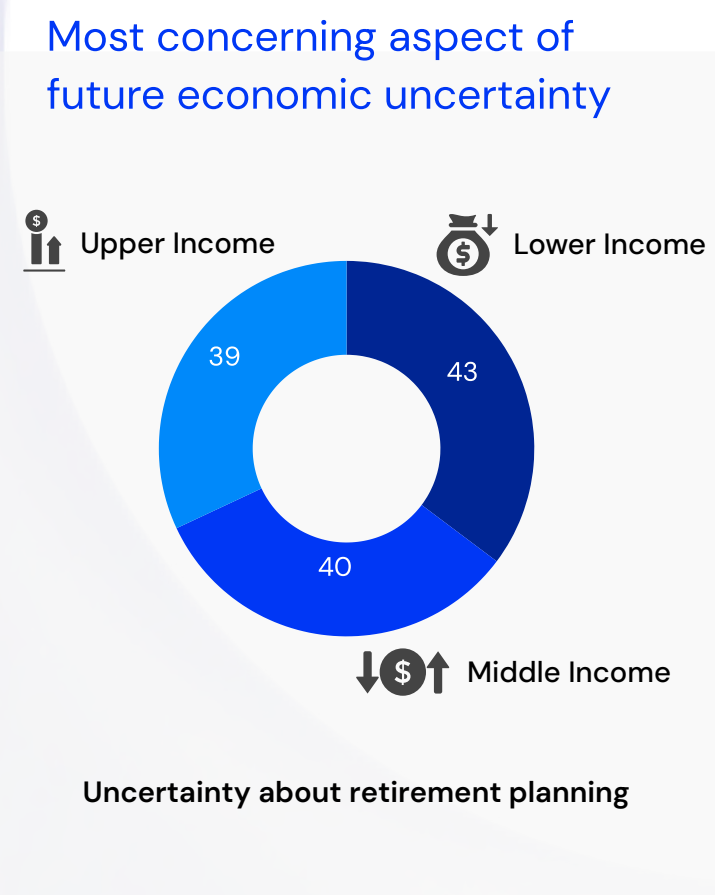
Likelihood to invest in stocks/retirement accounts in next 12 months



Likelihood to invest rises with income, while retirement anxiety splits by tier. Lower-income group is more uncertain about retirement planning, whereas upper-income group feels retirement risk through market exposure and account volatility.

Higher uncertainty (43%) among the lower income group plays crucial role in making them significantly more unlikely (62%) to invest in stocks or retirement accounts.

Upper income group (37%) exhibits significantly higher likelihood than middle & lower to invest, indicating greater capacity and confidence at the top. However, being more market-exposed makes the higher income group significantly more affected by retirement account fluctuations (45%) and long-term retirement concerns (37%).

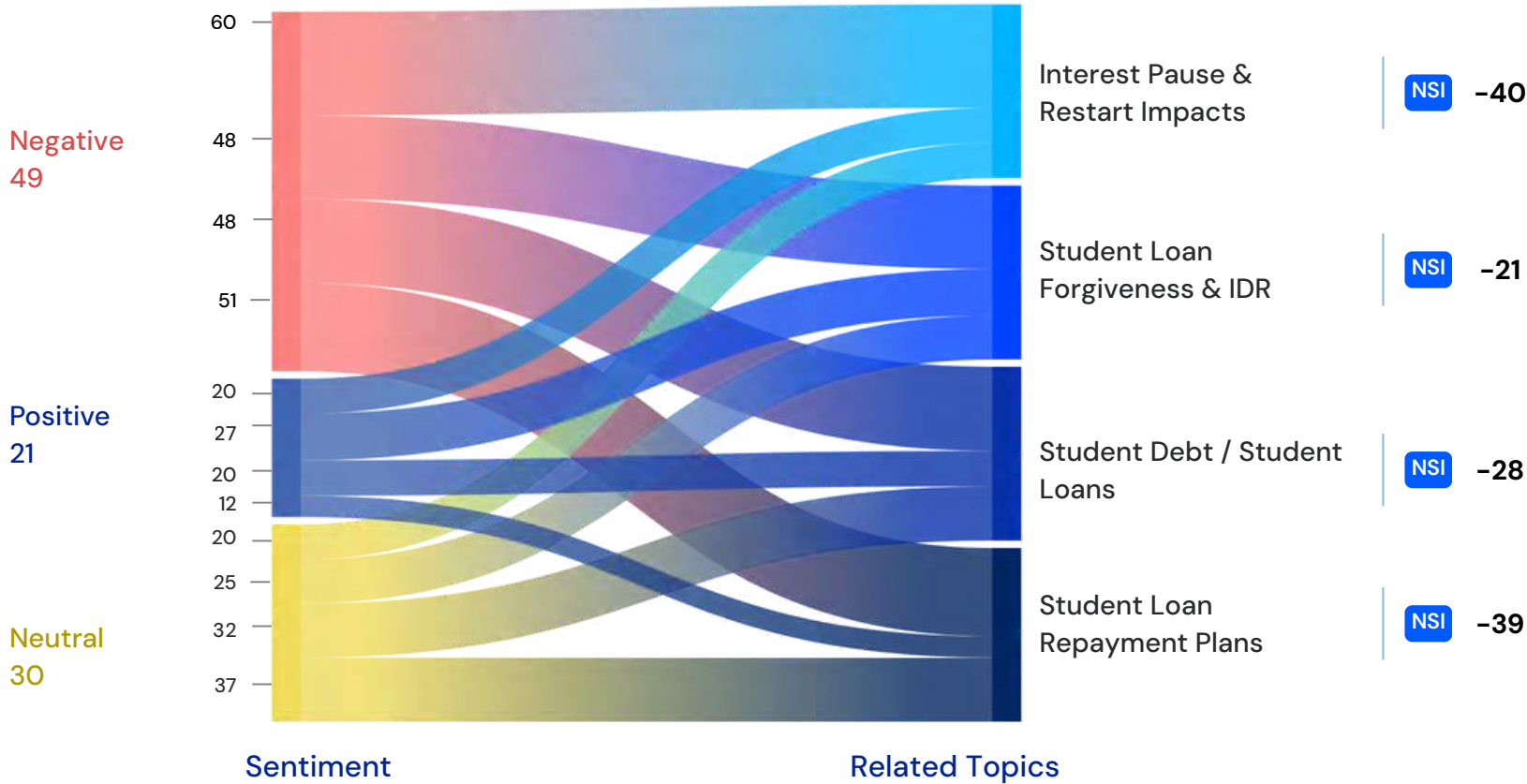
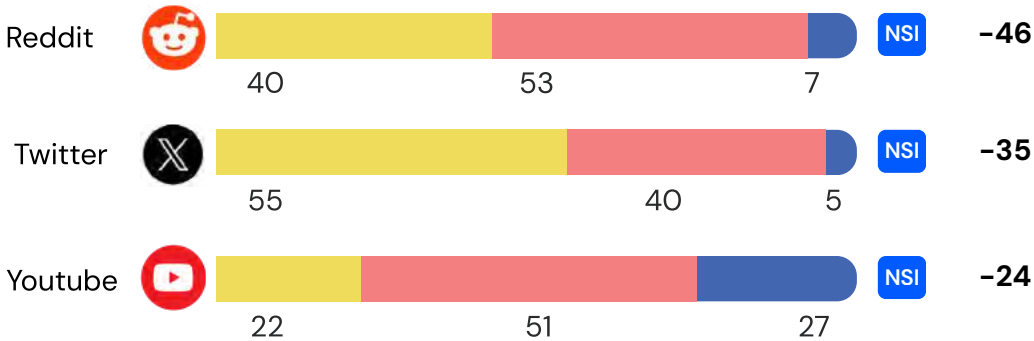
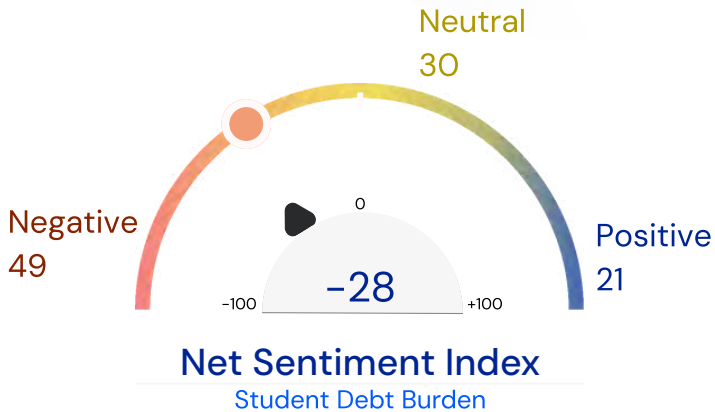




Repayment anxiety dominates: pause/restart impacts and repayment plans drive the most negative sentiment.

How It's looking

- Across all mentions, sentiment is **49% negative/ 21% positive (NSI -28)**.
- Interest Pause & Restart Impacts** is the most negative (**60% negative; NSI -40**).
- Student Loan Repayment Plans** is similarly harsh (**51% negative; NSI -39**).
- Student Loan Forgiveness & IDR** is less negative but still net-negative (**48% negative; NSI -21**).
- Baseline **Student Debt / Student Loans** discussion remains negative (**48% negative; NSI -28**).



Fintech convenience meets consumer caution: BNPL and core wallets read as stressors, while crypto curiosity stays cautiously upbeat and neobanks live in the “wait-and-see” middle.

How It’s looking

- 

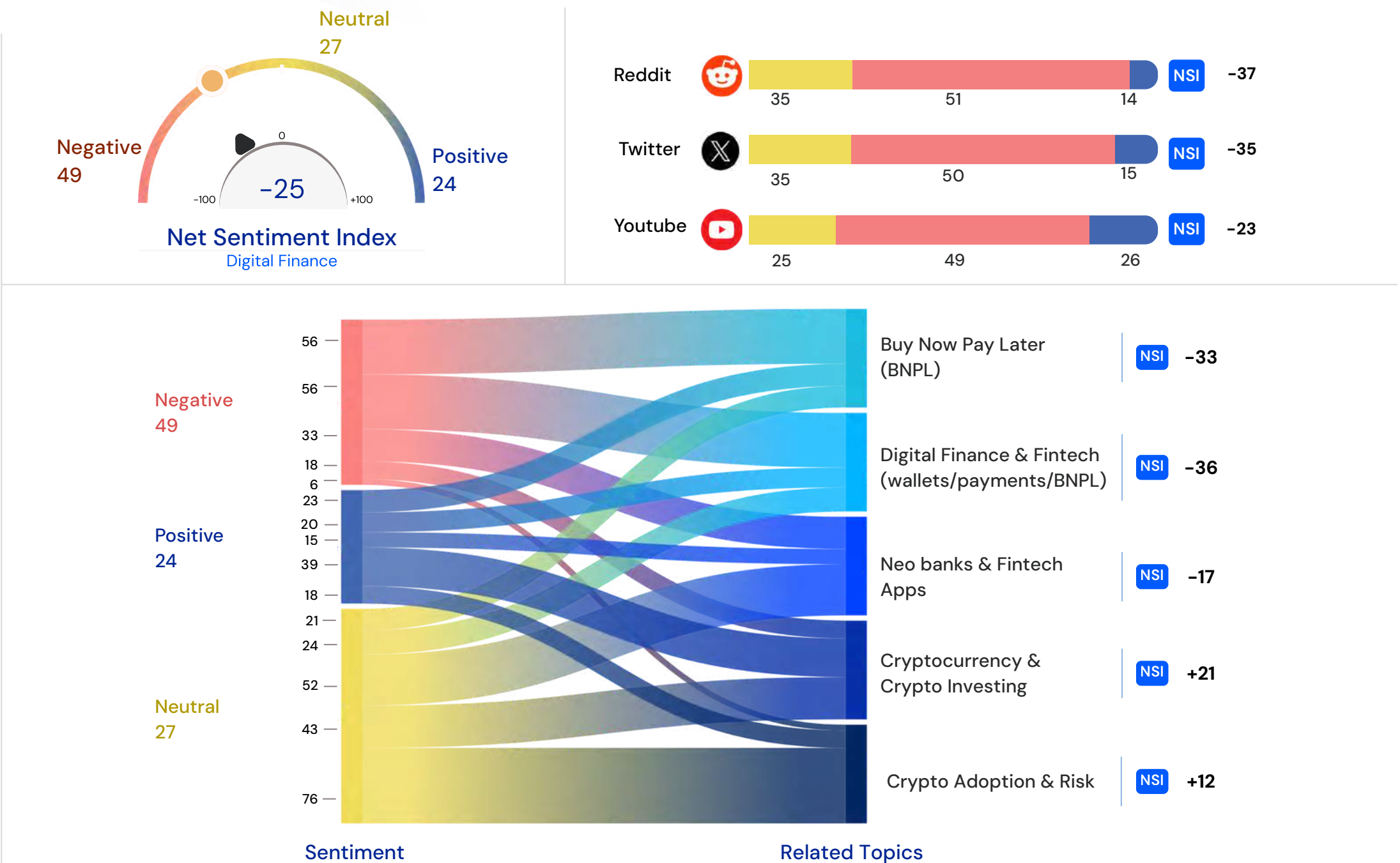
Conversation around **Buy Now Pay Later (BNPL)** leans toward overextension rather than convenience, with **56% negative** and **(NSI -33)**, pointing to repayment anxiety outweighing perks.
- 

The broader **Digital Finance & Fintech** bundle (wallets/payments/BNPL) runs even colder at **56% negative** and **(NSI -36)**, suggesting daily money rails feel more taxing than empowering right now.
- 

Talk on **Cryptocurrency & Crypto Investing** is surprisingly constructive at **39% positive** against **18% negative (NSI +21)**, reflecting selective optimism despite volatility.
- 

Neo banks & Fintech Apps sit in a holding pattern with **52% neutral** and a mild net drag **(NSI -17)**, implying interest that hasn’t yet translated into trust or habit.
- 

Discourse on **Crypto Adoption & Risk** is overwhelmingly watchful with **77% neutral** with a small positive tilt **(NSI +12)**, capturing a “learn-before-leap” stance.





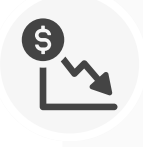
Shifting Confidence From Institutions To Individuals

Public mood is punitive with near-unanimous condemnation of current actions, with transparency and leadership framed less as ideals and more as urgent fixes.

How It's looking



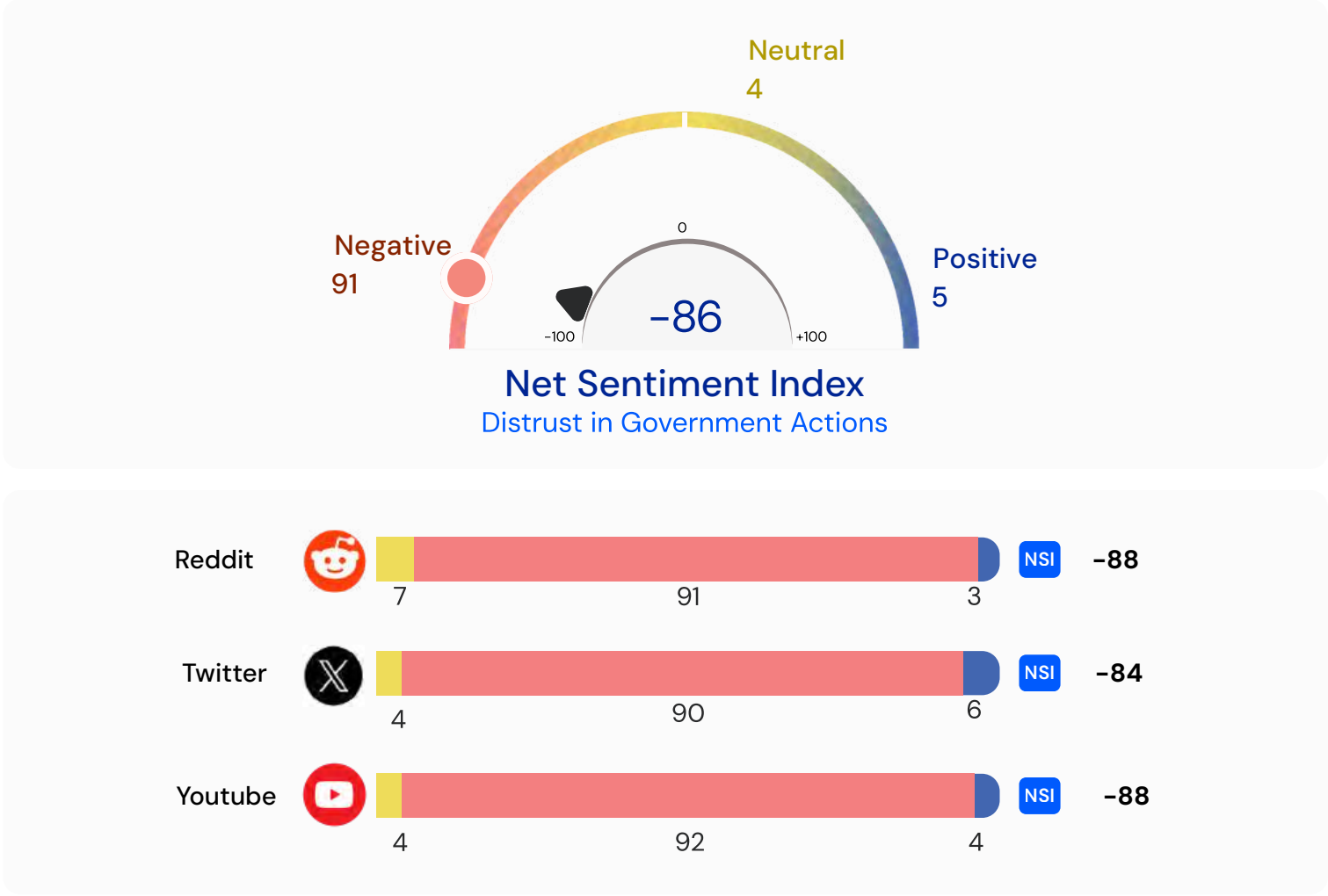
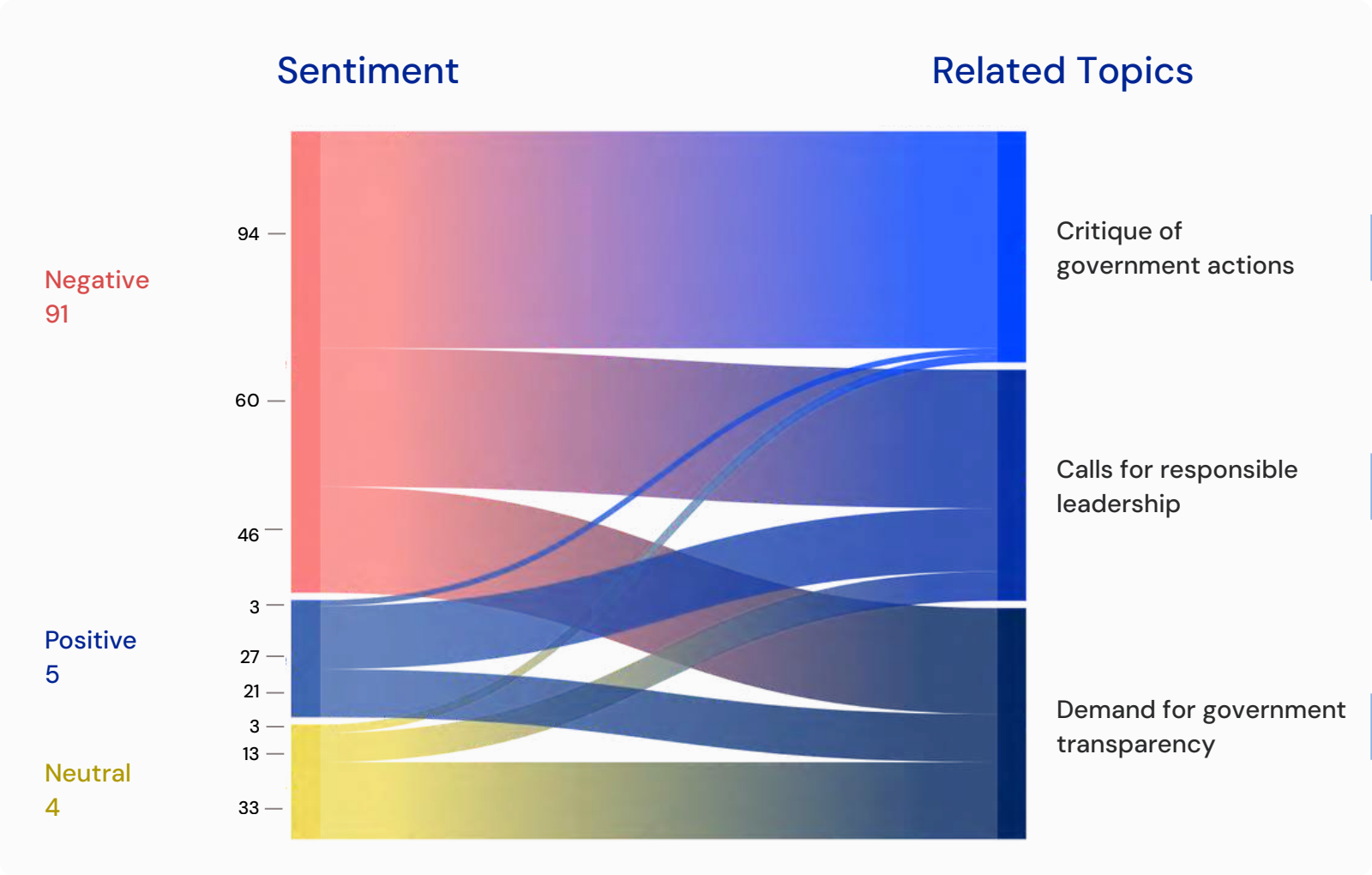
Conversation critiquing **government actions** borders on consensus rejection, with **94% negative; (NSI -91)**, indicating trust has collapsed beyond routine dissatisfaction.



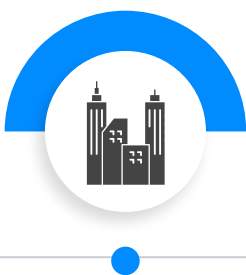
Discourse around **calls for responsible leadership** skews accusatory rather than aspirational at **60% negative; (NSI -33)**, signaling that "leadership" is being invoked as a remedy for perceived mismanagement.



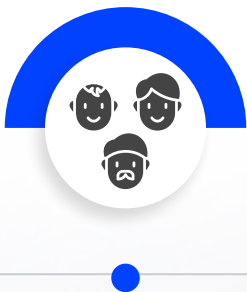
Talk demanding **government transparency** carries a strong reform note yet remains skeptical at **46% negative; (NSI -25)**, suggesting openness is seen as necessary but insufficient without course correction.



Anger at government is near total across the map, but it crests in the suburbs, intensifies with age, and spikes at the ideological edges. Only the center is merely “less negative.”



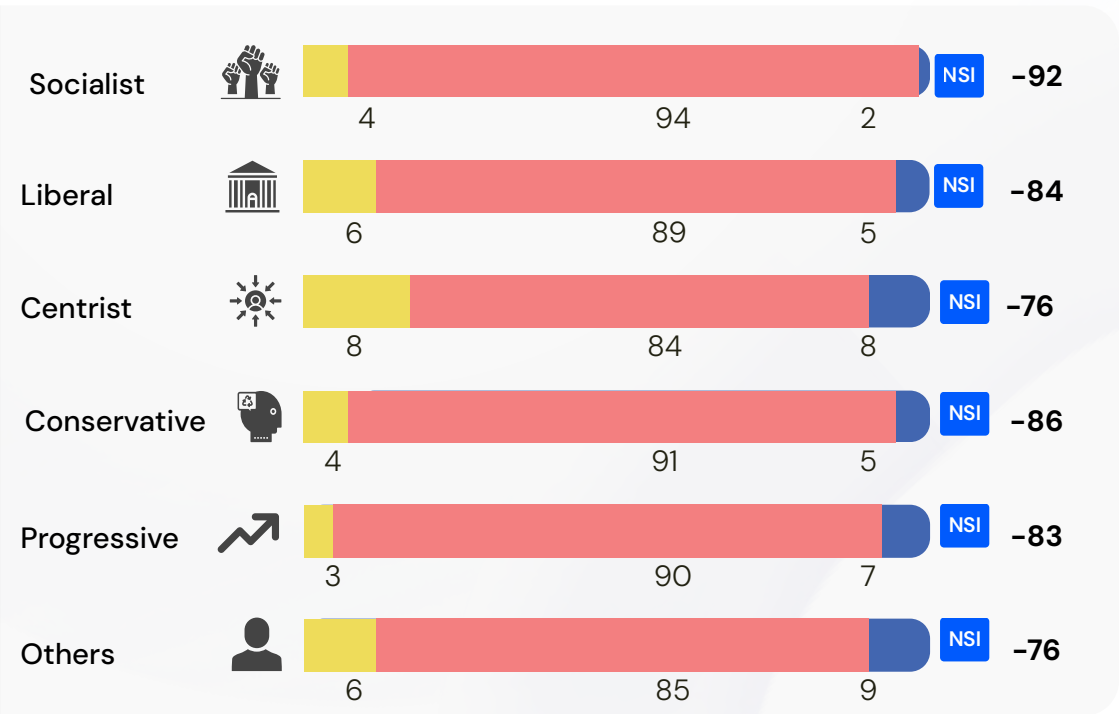
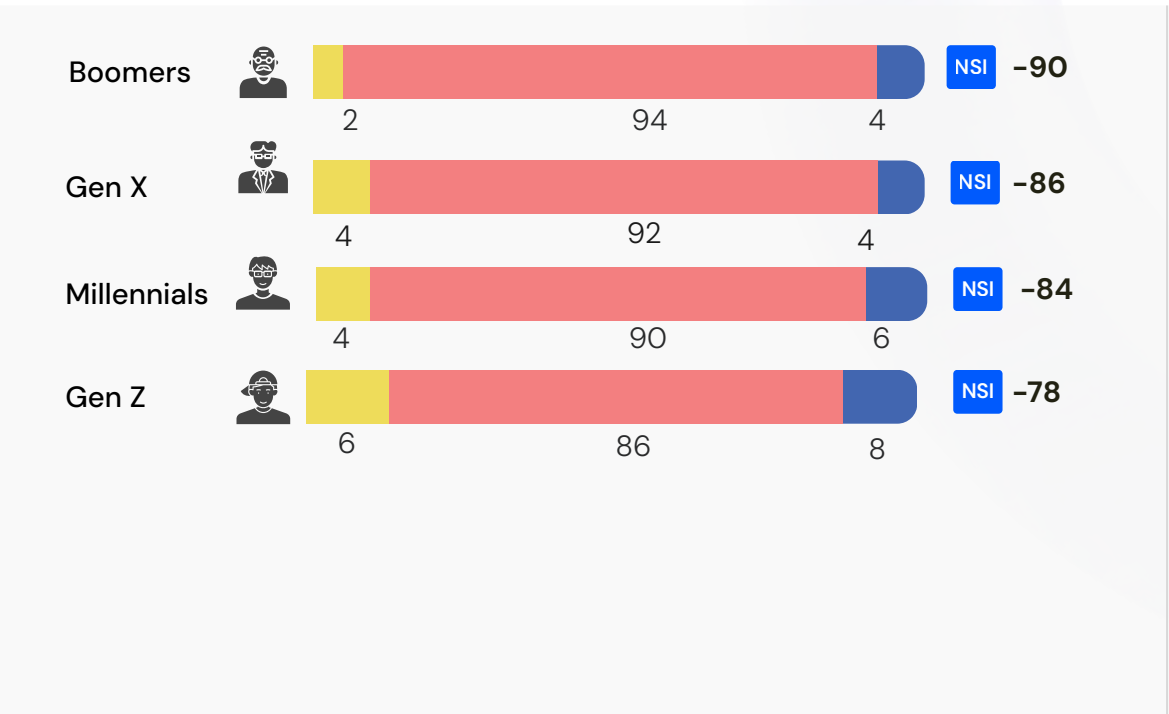
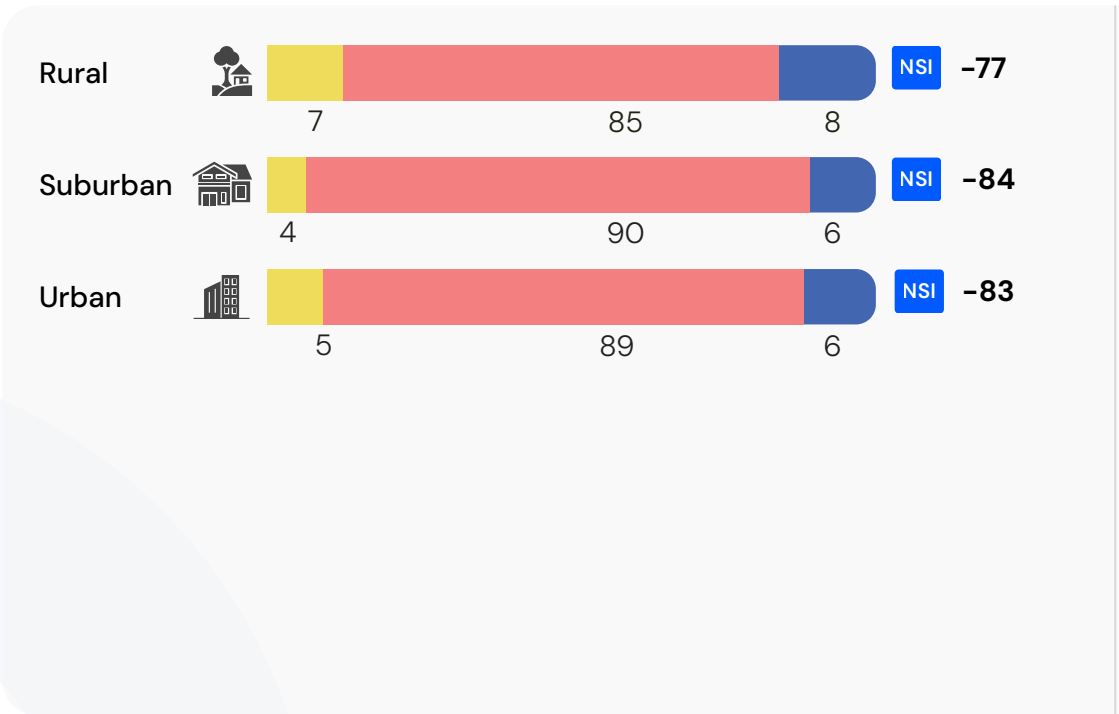
Urbanicity: Distrust is universal but crests in the **suburbs** (90% -ve; NSI -84), with **urban** nearly as harsh (89% -ve; NSI -83) and **rural** only marginally softer (85%; NSI -77).



Age Group: Negativity intensifies with age, **Boomers** are most punitive (94% -ve; NSI -90), Gen X close behind (92% -ve; NSI -87), while **Gen Z** is least severe yet still stark (86% -ve; NSI -78); **Millennials** remain firmly critical (90% -ve; NSI -84).



Political ideology: Condemnation peaks at the **ideological edges**, **Socialist** (94% -ve; NSI -92), **Conservative** (91% -ve; NSI -86), **Progressive** (90% -ve; NSI -83) with **Liberals** also harsh (89% -ve; NSI -84) and **Centrists** the “least negative” but still tough (85% -ve; NSI -76).

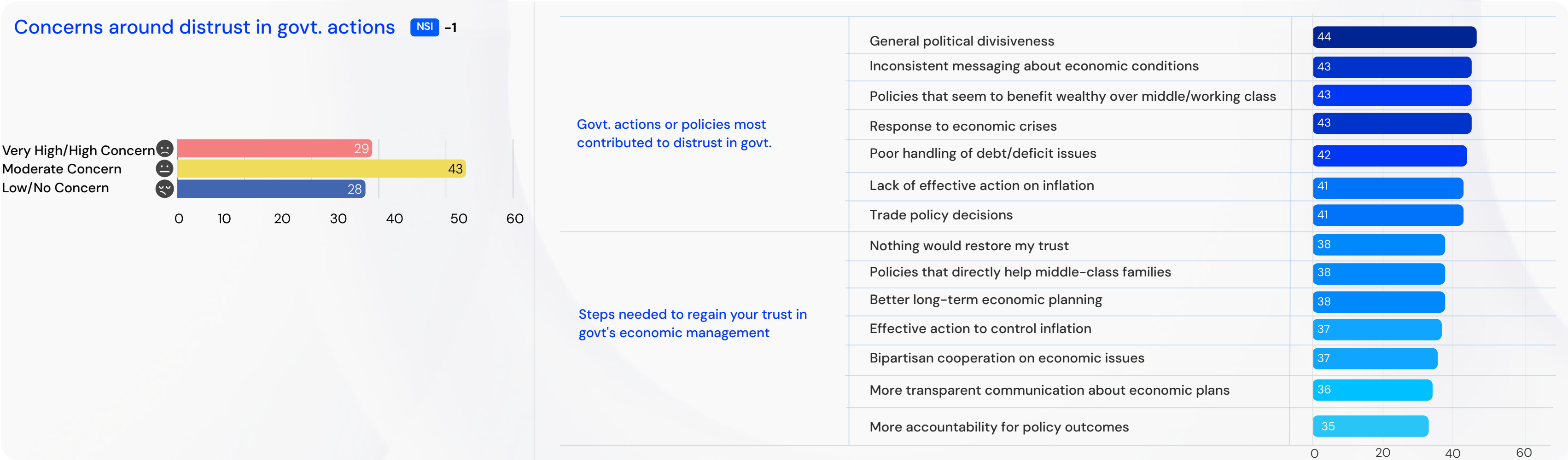




72% distrust government economic management across all policy areas equally, while 38% say nothing can restore their confidence signaling a critical credibility loss.

Of the consumers stating government distrust, **72% express moderate to very high concern** about distrust in government actions synchronizing somewhat with digital echo. However, NSI figure shows stark contrast indicating a bifurcation in levels of distrust.

Despite clear paths to rebuilding credibility (**transparent communication – 36%, middle-class policies – 38%, inflation action – 37%**), an equal portion (38%) says nothing would restore their trust, suggesting a potentially permanent erosion of government’s trust for a significant segment of the population.

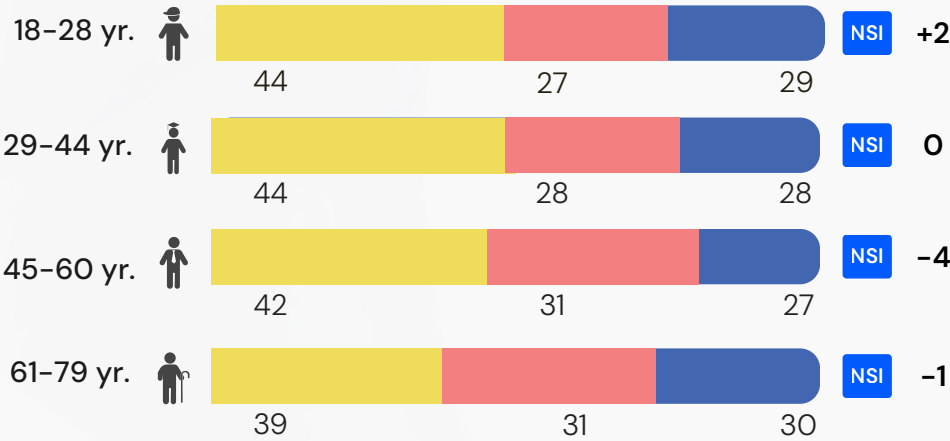


Broadly even concern across ages (70–73%) with near-zero to negative net sentiment. Upper income significantly less negative, consistent with greater financial buffer.

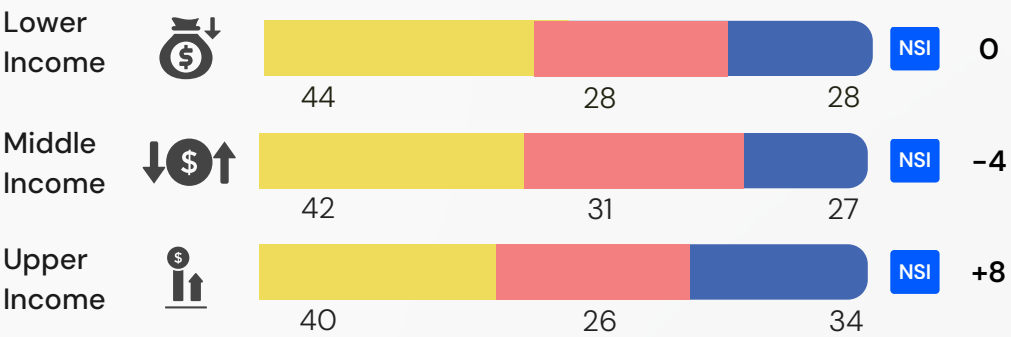
All age groups are **similarly impacted** by government actions as the level of **moderate to very high concern across age groups (70–73%)** falls in a tight range.

Upper income group shows **significantly higher Low/No concern (34%)** than lower & middle income, yielding a slight positive sentiment. This could be attributed to the greater financial resources at their disposal.

Concerned/impacted by distrust in govt. actions



Concerned/impacted by distrust in govt. actions





Trade-war fallout and imported-goods effects draw sharp skepticism, price impacts keep anxiety high, while domestic sourcing vs imports is debated rather than dismissed.

How It's looking



Across **all mentions**, sentiment is **~58% negative / 10% positive (NSI -49)**.



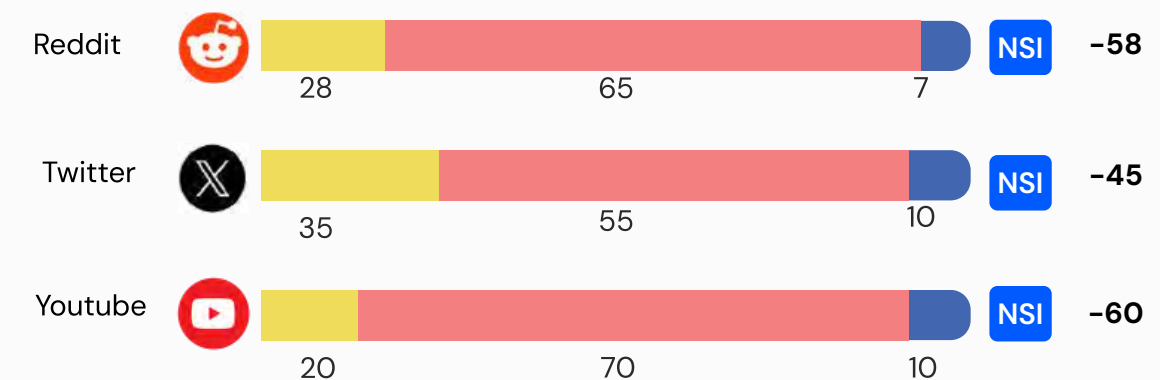
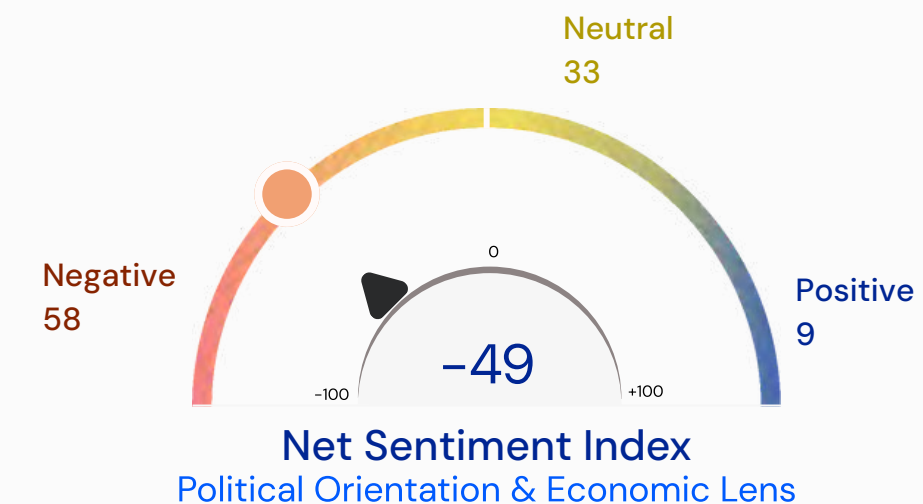
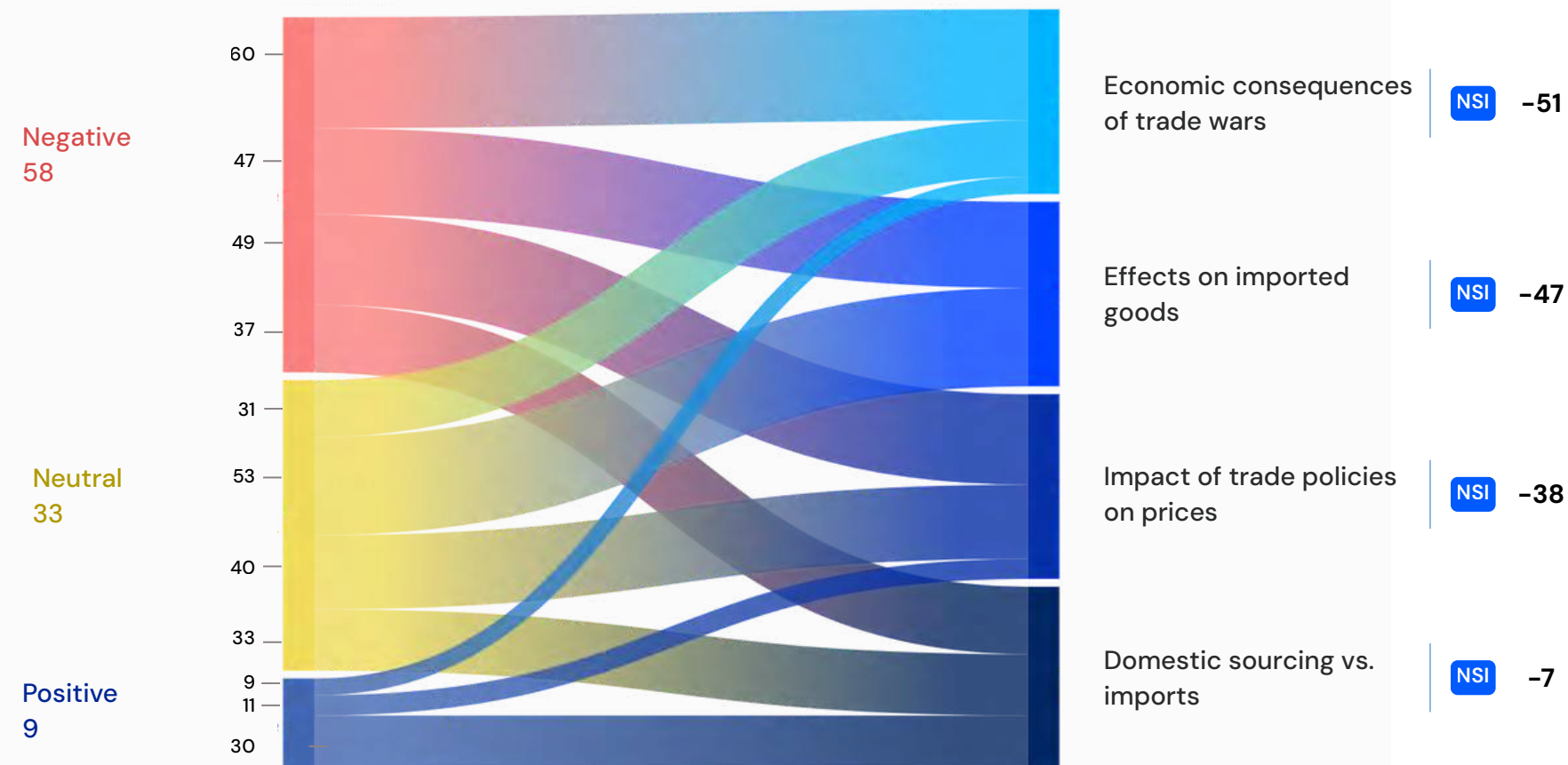
Economic consequences of trade wars is the sharpest pain point (**60% negative; NSI -51**).



Effects on imported goods also trends negative (**47% negative; NSI -47**).

Sentiment

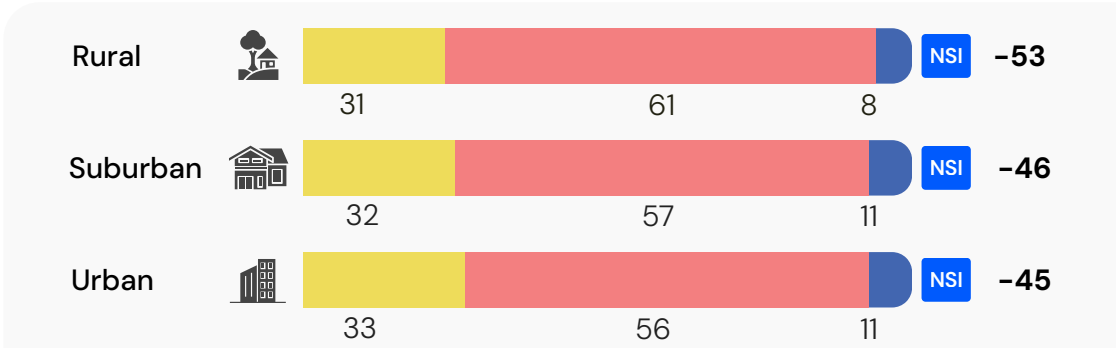
Related Topics



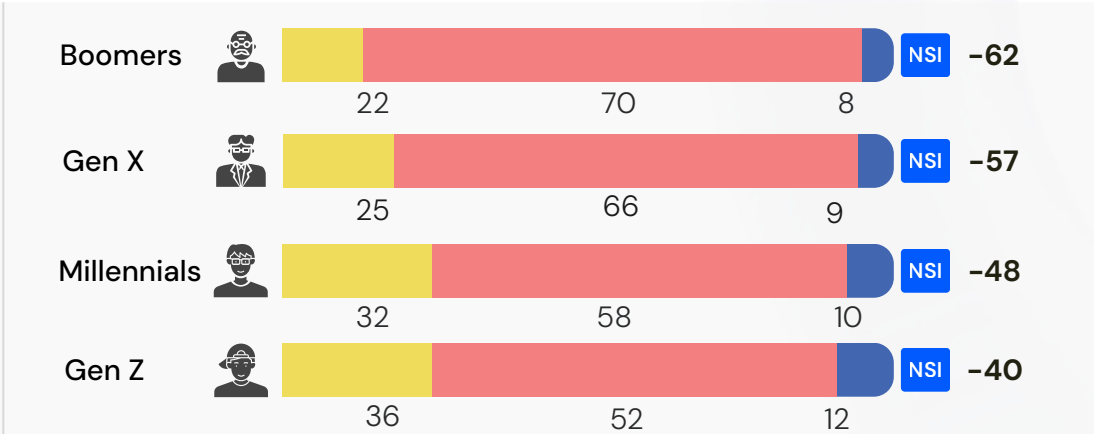
Polarization is the frame: economic talk splits along ideological lines; policy disputes carry the heaviest negativity.



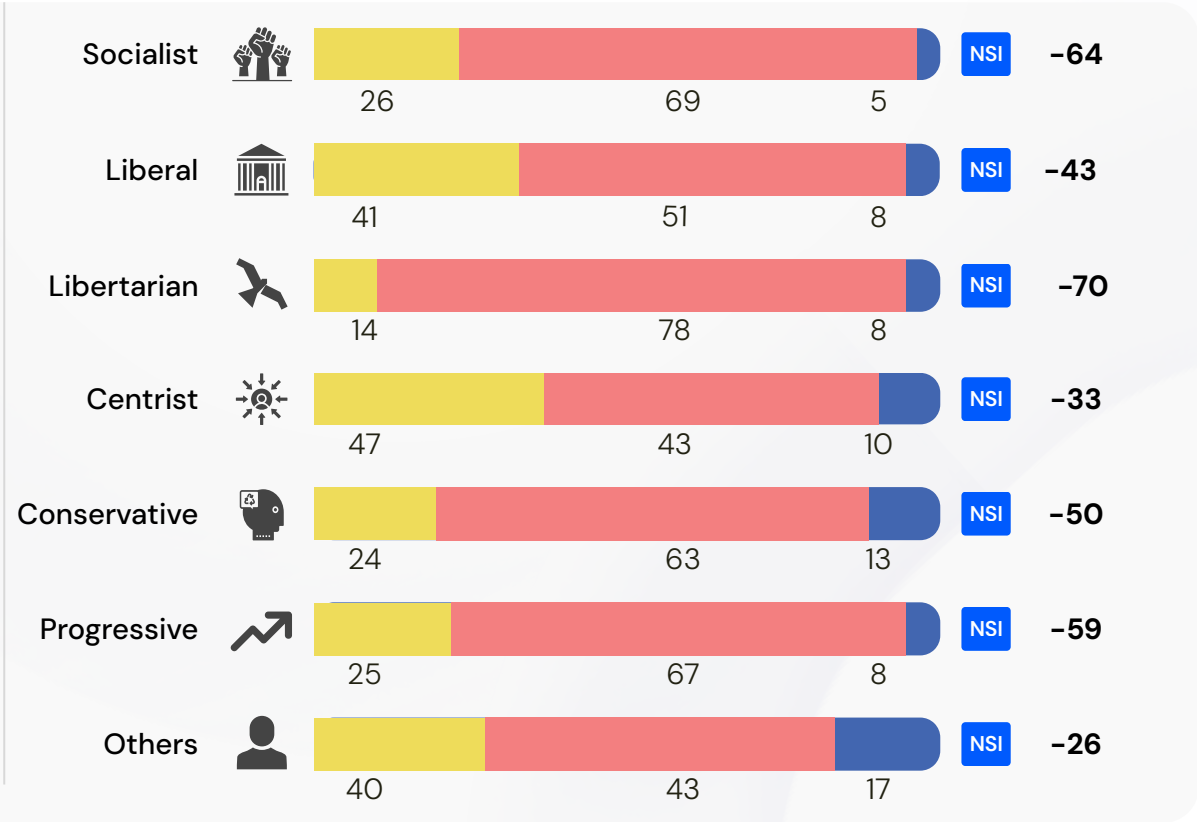
Urbanicity: Sentiment is negative everywhere, but **rural** communities are the most down beat (**NSI -53; 61% negative**), while **urban & suburban** are slightly less harsh yet still firmly red (**NSI -45 & -46**).



Age Group: Pessimism is **most in Boomers (NSI -62) & Gen X (NSI -57)** are hardest hit, while **Gen Z** is the least negative (**NSI -40**) with the highest “wait-and-see” neutral share (**36%**).



Political ideology: The **ideological edges** condemn most **Libertarian (NSI -70) & Socialist (NSI -64)** whereas **Liberals** are less severe (**NSI -43**) and **Centrists** are the least negative (**NSI -33**) with the largest neutral block (**47%**).

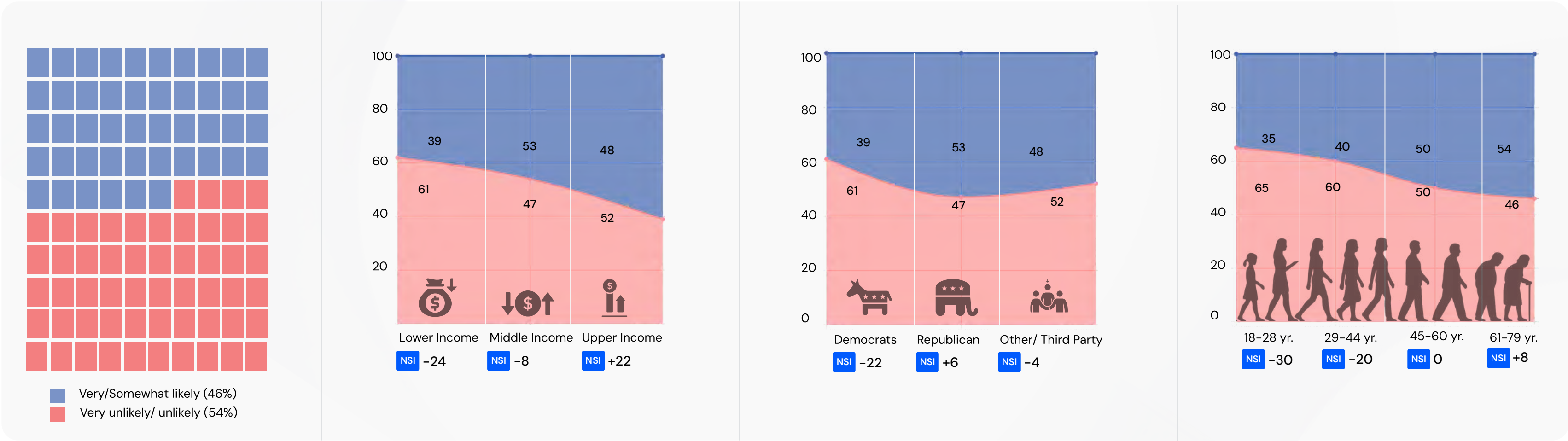


Public trust in the federal government’s economic management is negative overall. Trust rises with age and income and is highest among Republicans, while the youngest and lower-income are most distrustful.

Trust exhibits clear age and income gradients, with 61–79 yr. old (54%) vs. 18–28 yr. old (35%) and upper income (48%) vs. lower income (39%), indicating confidence concentrates among older and more affluent consumers.

Political affiliation shapes trust materially, with Republicans (52% trust & +6 NSI) significantly above Democrats (39% trust & -22 NSI), and Other/Third Party (48% trust & -4 NSI), reflecting a pronounced partisan divide.

Trust in Govt's ability to manage economy

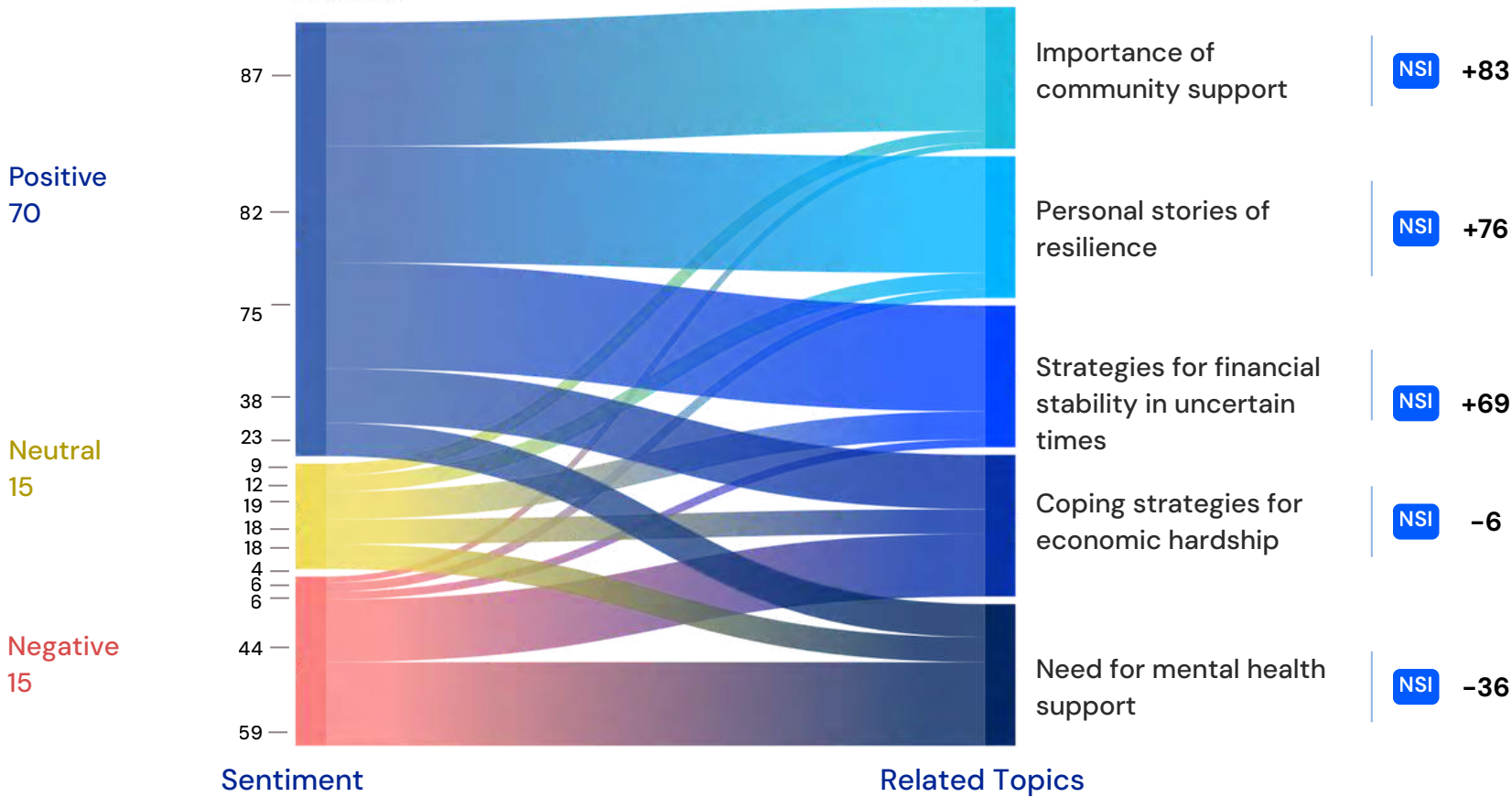
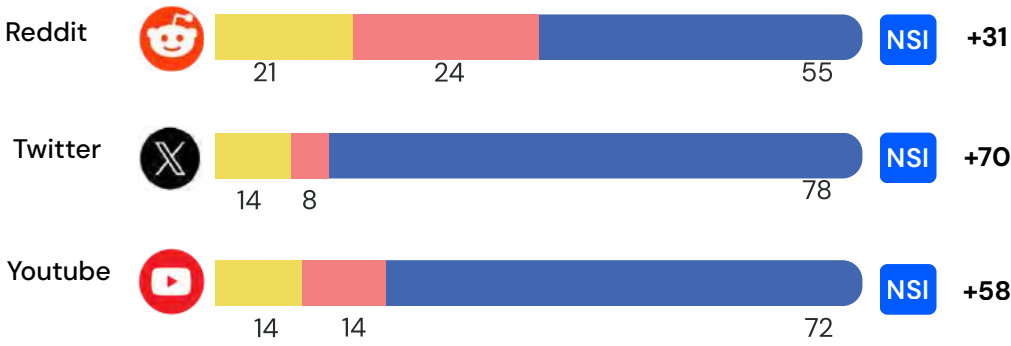
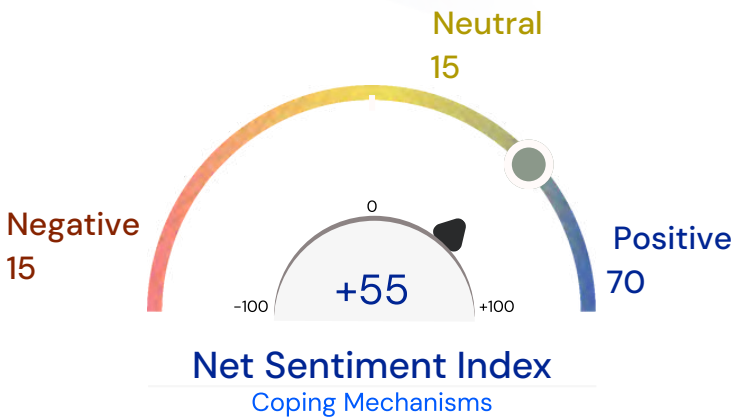




Households are actively stabilizing with planning and community lifting the tone, yet the need for mental-health support exposes where anxiety still leaks through.

How It's looking

-  Conversation around **strategies for financial stability in uncertain times** reads as deliberate and solution-oriented (75% positive; **NSI +69**), with planning trumping panic.
-  Talk about the **importance of community support** is the brightest buffer (87% positive; **NSI +83**), casting social capital as a real shock absorber.
-  Discourse on **coping strategies for economic hardship** feels split and tentative (44% negative vs. 38% positive; **NSI -6**), suggesting trial-and-error rather than a settled playbook.
-  Stories highlighting **personal resilience** pull sentiment upward (82% positive; **NSI +76**), showing that lived wins can recalibrate outlook.
-  Mentions of the **need for mental health support** surface the unresolved strain (59% negative; **NSI -36**), implying that financial fixes alone won't close the stress gap.



Coping confidence clusters with commitment and life stage. Married and older cohorts are steady, women edge men, and Gen Z is still finding its footing.



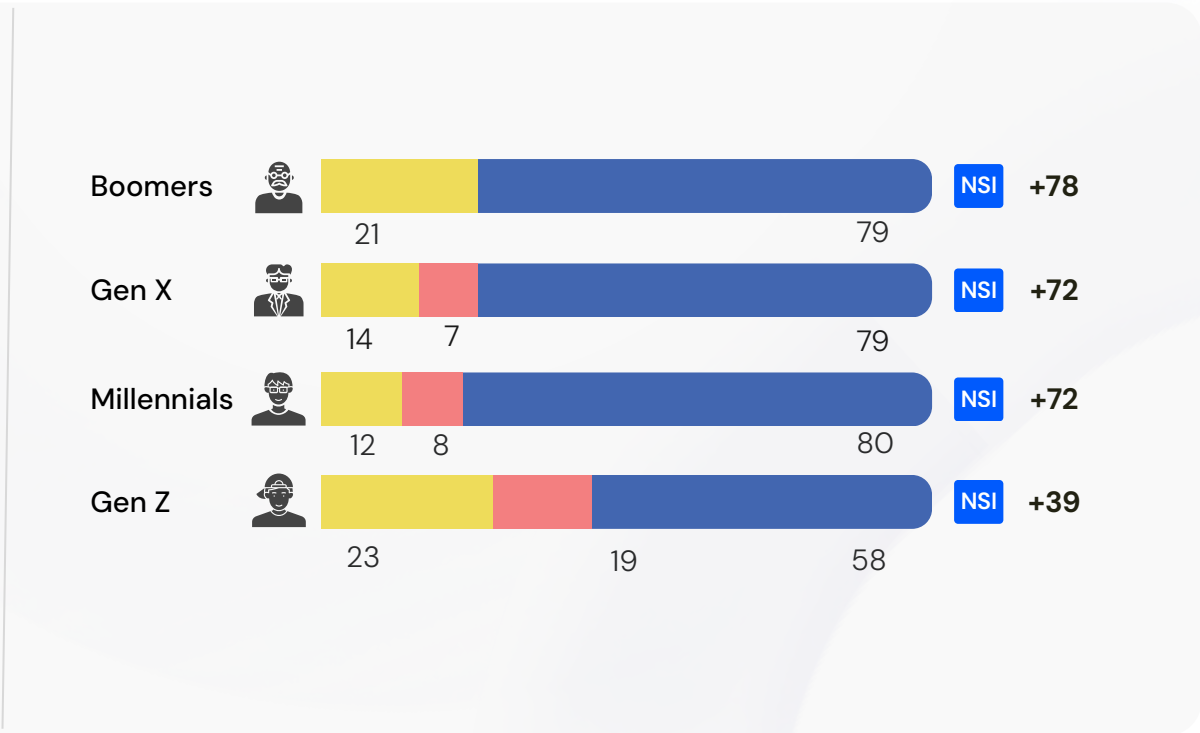
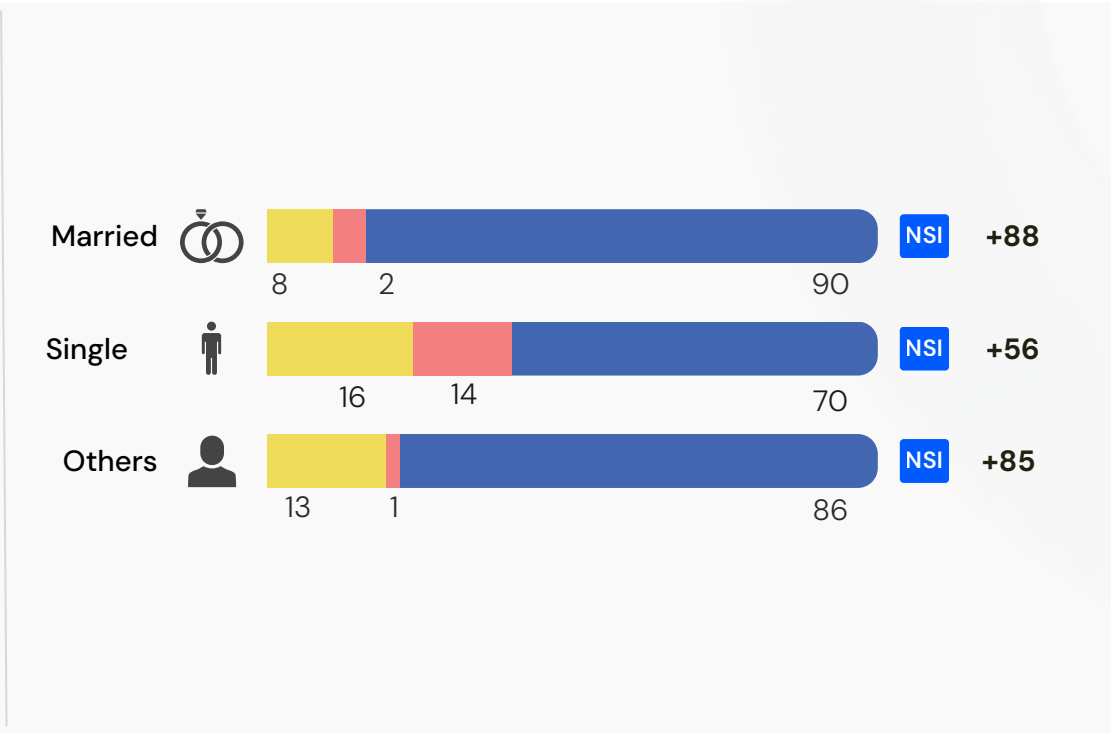
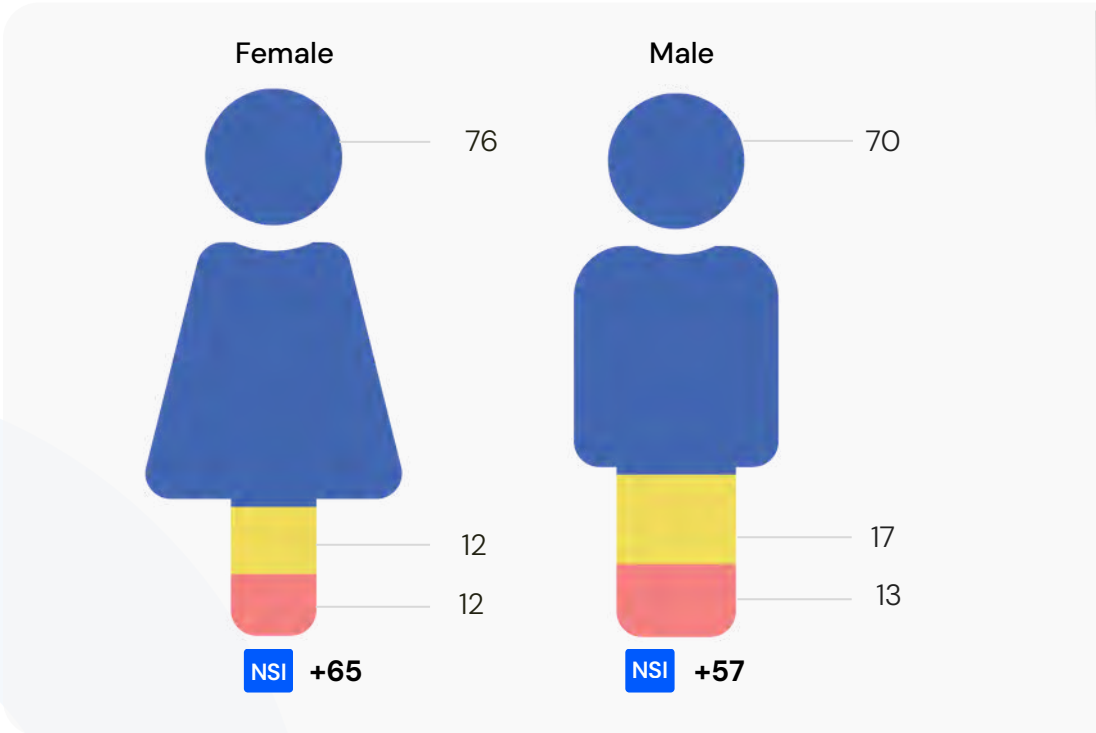
Gender: Optimism leads for both, but **women** edge ahead on stabilization tone (**76% positive; NSI +65**) versus **men** (**70%; NSI +57**), hinting at slightly stronger coping confidence.



Marital status: **Married & Others** show near-unanimous steadiness (**NSI +88 / +85**), while **single** respondents remain supportive yet less settled (**70% positive; NSI +56**).



Age group: **Boomers** lead (**79% positive; NSI +78**), **Gen X/Millennials** track close (**NSI +72 each**), and **Gen Z** is the outlier with the softest footing (**58% positive; NSI +39**).



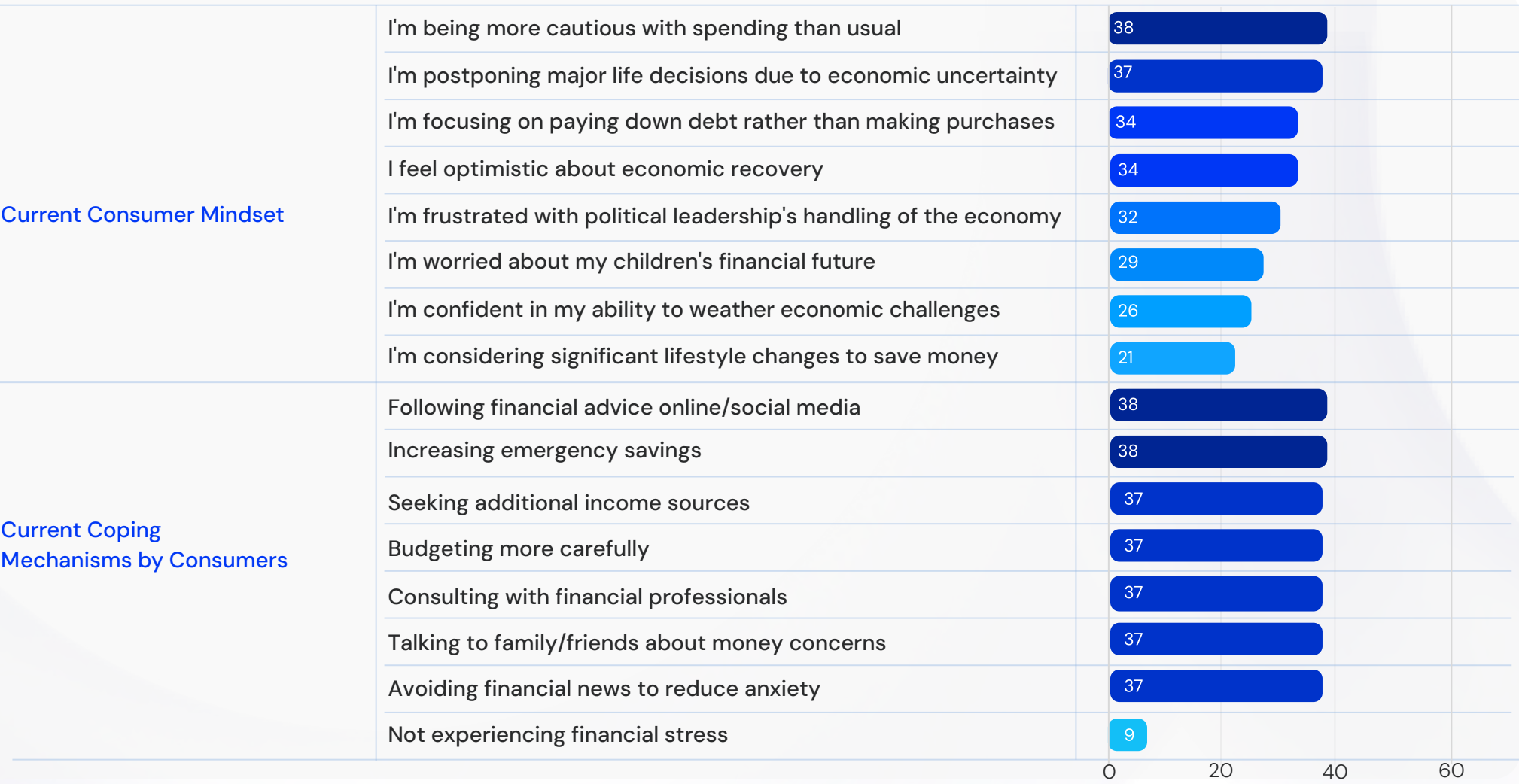
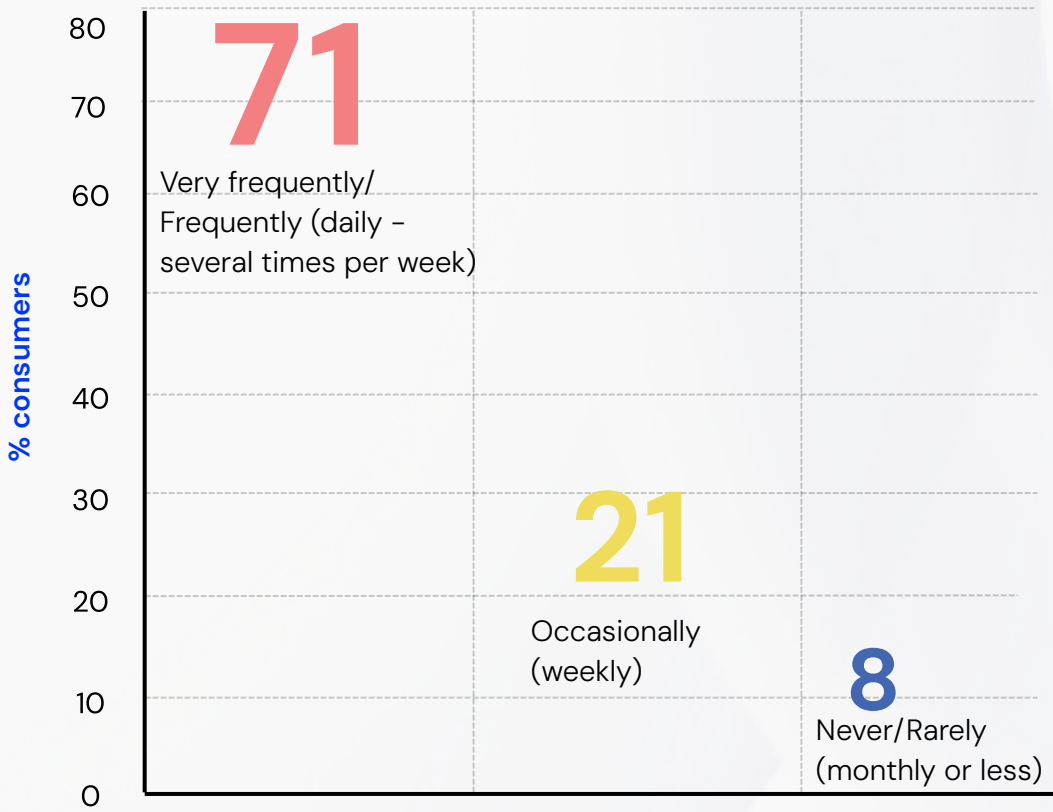


Financial anxiety is pervasive & persistent: 71% feel it frequently and the NSI is –63. This anxiety translates into defensive household behavior such as caution, postponements, deleveraging, and emergency savings.

With **71% experiencing frequent financial worry** and only 8% reporting no financial stress, **financial anxiety** has become the **dominant psychological state**, a near-universal condition affecting 9 out of 10 consumers.

Even though **34% express optimism** about economic recovery, **consumers exhibit protective behaviors implementing defensive financial strategies** – **38%** more cautious with spending, **37%** postponing major decisions.

Frequency of experiencing anxiety about financial future



Trust is fragile and highly conditional. Bias and echo effects fuel cynicism, while fact-checking is valued but seldom persuasive enough to flip sentiment.

How It's looking



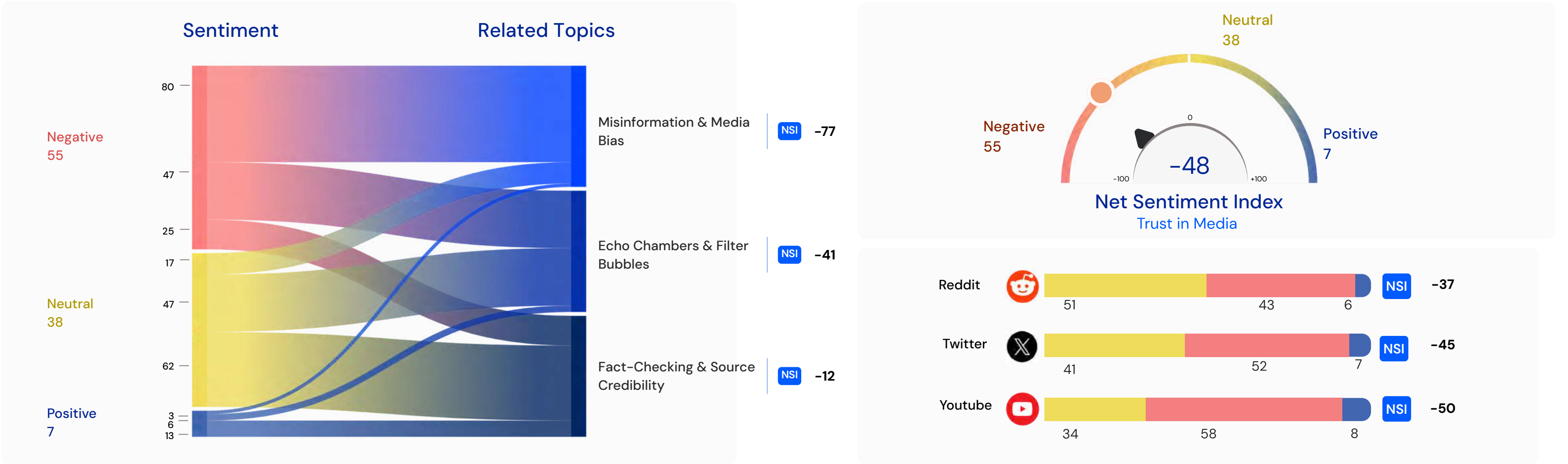
Conversation around **misinformation and media bias** reads as a near-blanket indictment (**80% negative; NSI -77**), signaling that audiences see systemic skew rather than isolated lapses.



Discourse on **fact-checking and source credibility** is watched more than believed (**62% neutral; NSI -12**), implying verification is necessary but insufficient to rebuild trust on its own.



Mentions of **echo chambers and filter bubbles** crystallize the mechanism of distrust (**47% negative; NSI -41**), with people perceiving personalization as polarization rather than relevance.





03

CONSUMPTION PATTERNS & LIFESTYLE SHIFTS

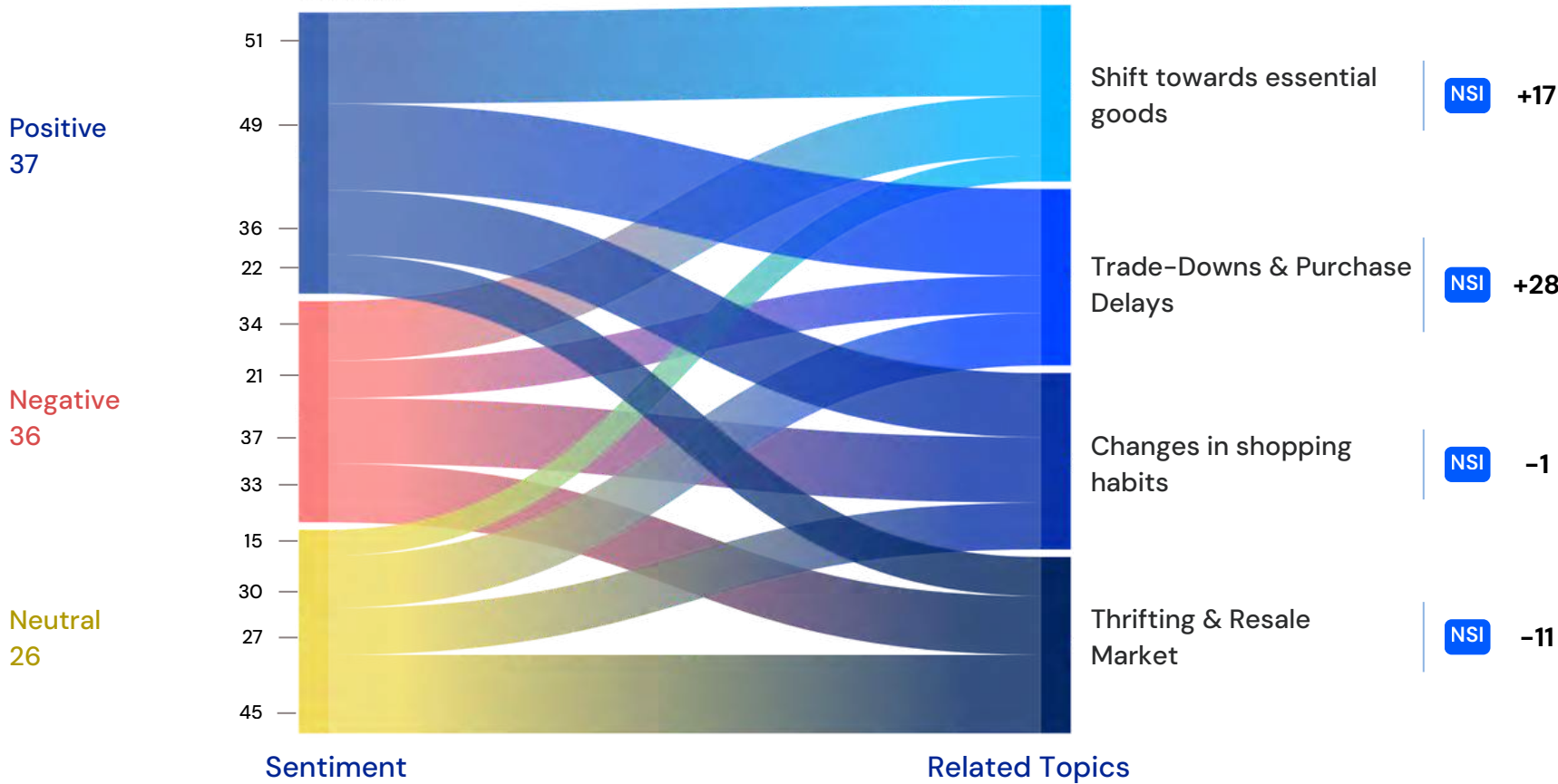
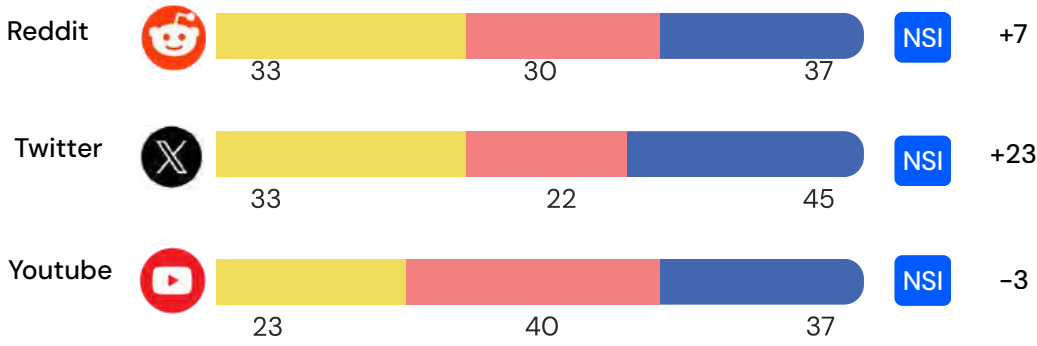
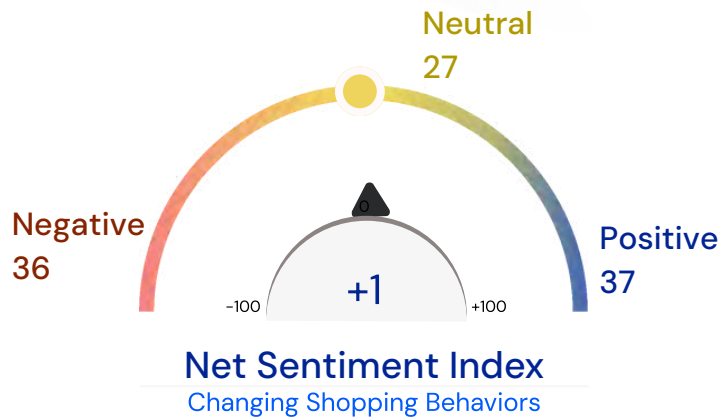
Value First, Indulgence On Hold



Shoppers are optimizing, not abstaining. Trade-downs and delays register as “smart saving,” essentials hold up, while thrifting remains a cautious side bet and overall habits are in flux.

How It's looking

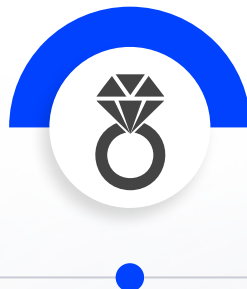
-  Signals around **changes in shopping habits** read as experimentation rather than a clear turn (**36% positive vs 37% negative; NSI -1**), suggesting routines are being tweaked, not rewritten.
-  The pivot toward **essential goods** looks like a safe harbor with more approval than pushback (**52% positive; NSI +17**), reinforcing needs-first baskets.
-  Talk of **trade-downs and purchase delays** carries a confident, tactical tone (**49% positive vs 21% negative; NSI +28**), framing value-seeking as agency, not austerity.
-  Conversation on the **thrifting and resale market** is watchful and slightly skeptical (**45% neutral; NSI -11**), implying interest that's tempered by quality, effort, or trust frictions.



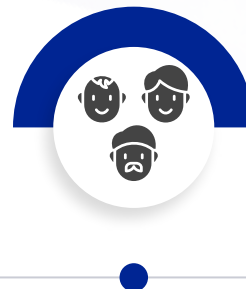
Women and singles lean into pragmatic tweaks, Gen Z and Boomers adopt low-friction changes, while married households sit in “evaluate” mode.



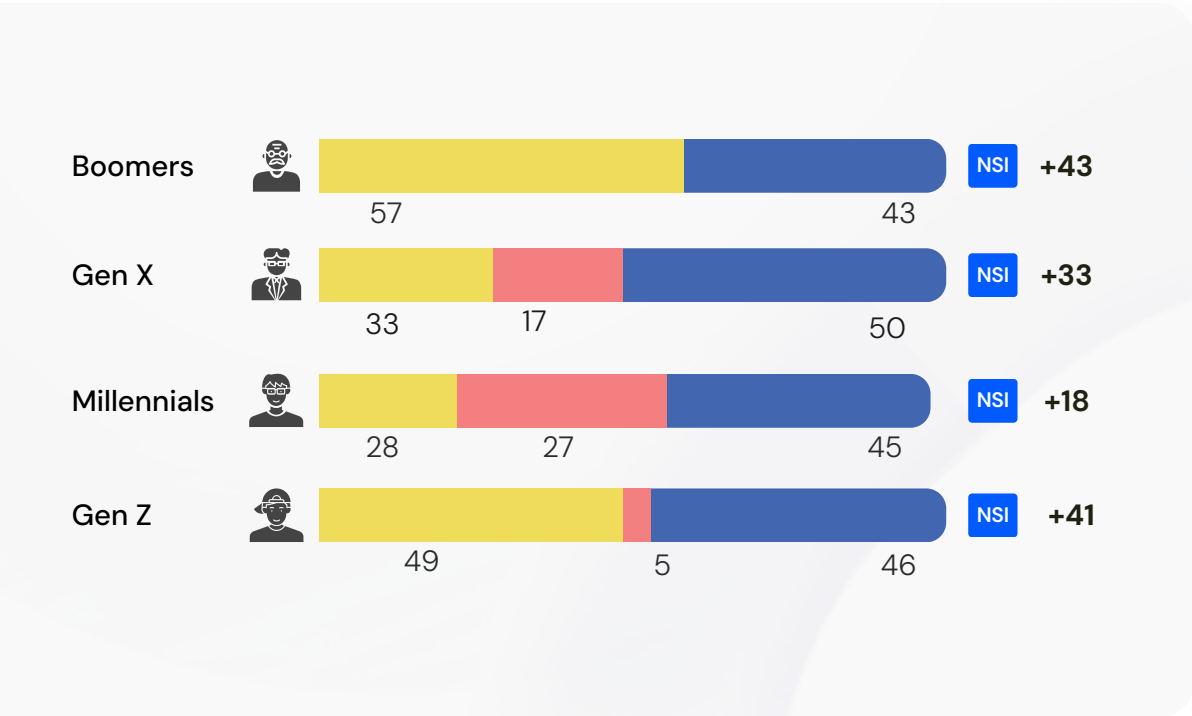
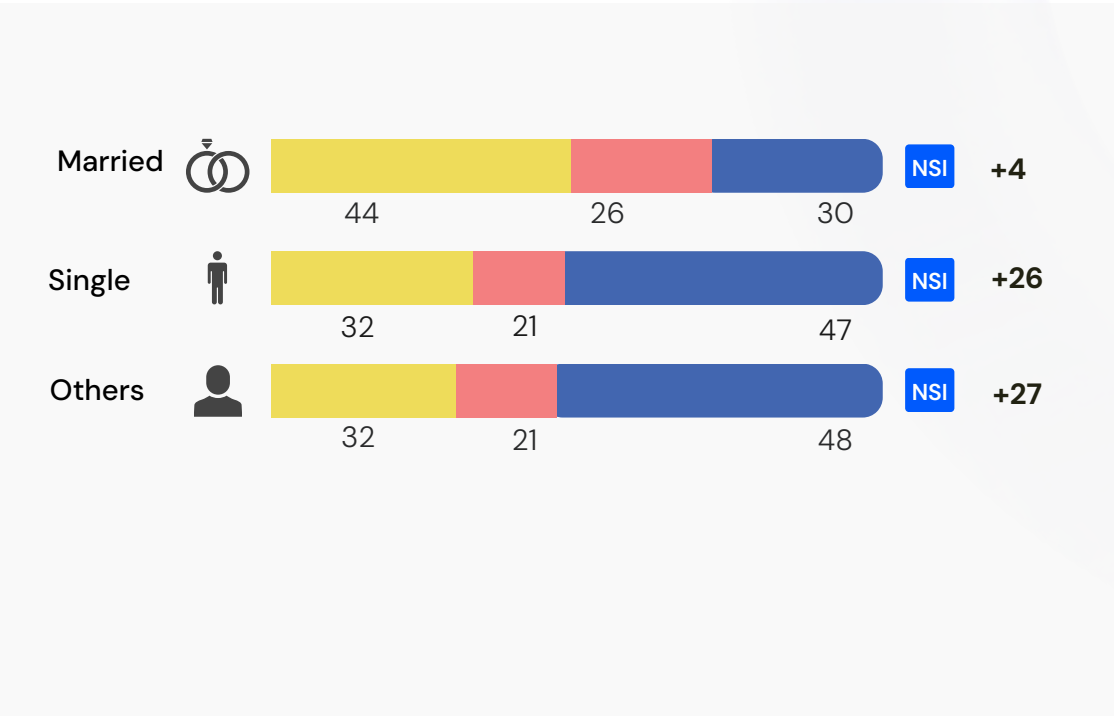
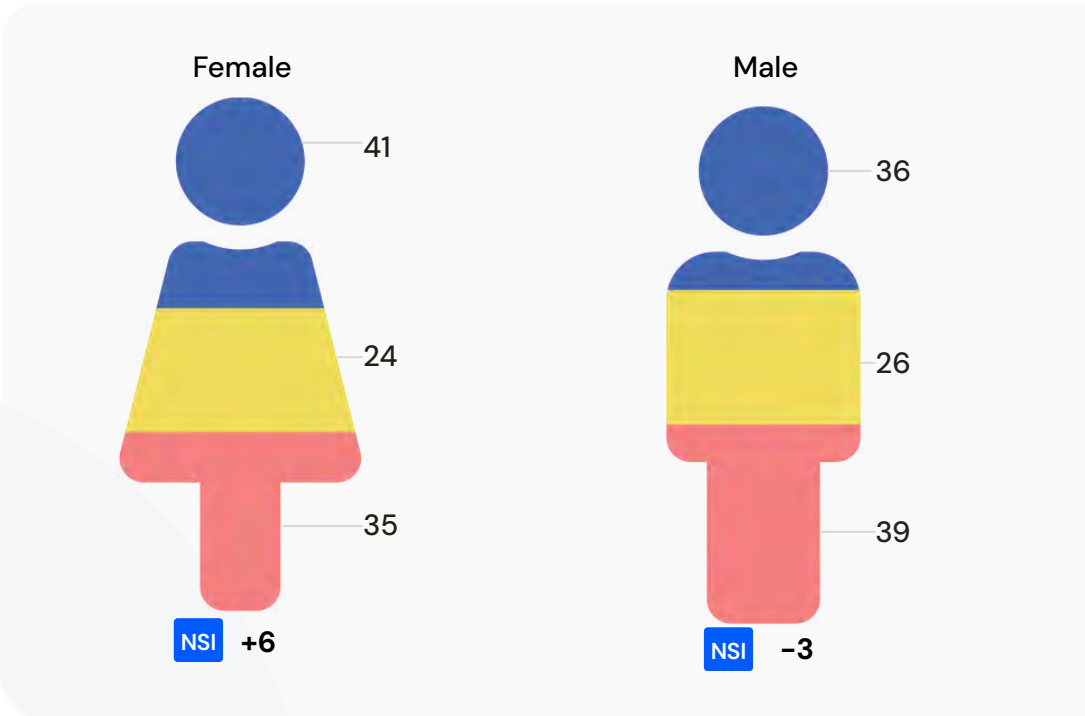
Gender: trends favor adjustment, with women modestly pro-change (**NSI +6**) while men read slightly defensive (**NSI -3**), a gap that hints at greater comfort among women with trade-down and channel shifts.



Marital status: splits the adoption curve. singles and “others” are the early movers (**47–48% positive; NSI +26 to +27**) as married households hold the largest “wait-and-see” block (**44% neutral; NSI +4**).



Age group: Gen Z and Boomers register the most pro-change tone (**NSI +42 / +43**) but with heavy neutrality (~49% / 57%) signaling low-friction tweaks, while Gen X is decisively positive (**50% positive; NSI +33**) and Millennials more mixed (**NSI +18**).



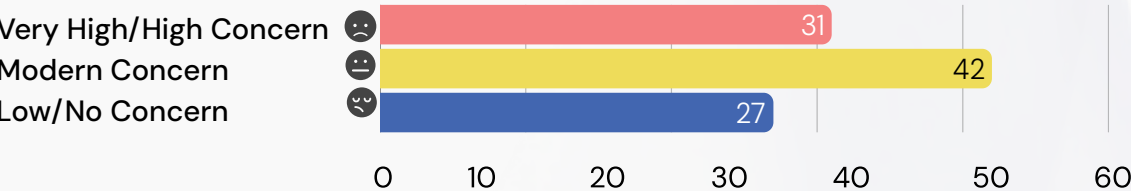
Concern about changing shopping behavior is moderate (31% Very high/High). However, worsening economic conditions can cause cut-backs even on non-discretionary items such as debt payments, groceries.

Travel, dinning, entertainment, electronics lead discretionary cutbacks, while big-ticket durables are relatively insulated (housing renovations 18%, vehicles 16%), pointing to demand softness in experiences and small luxuries.

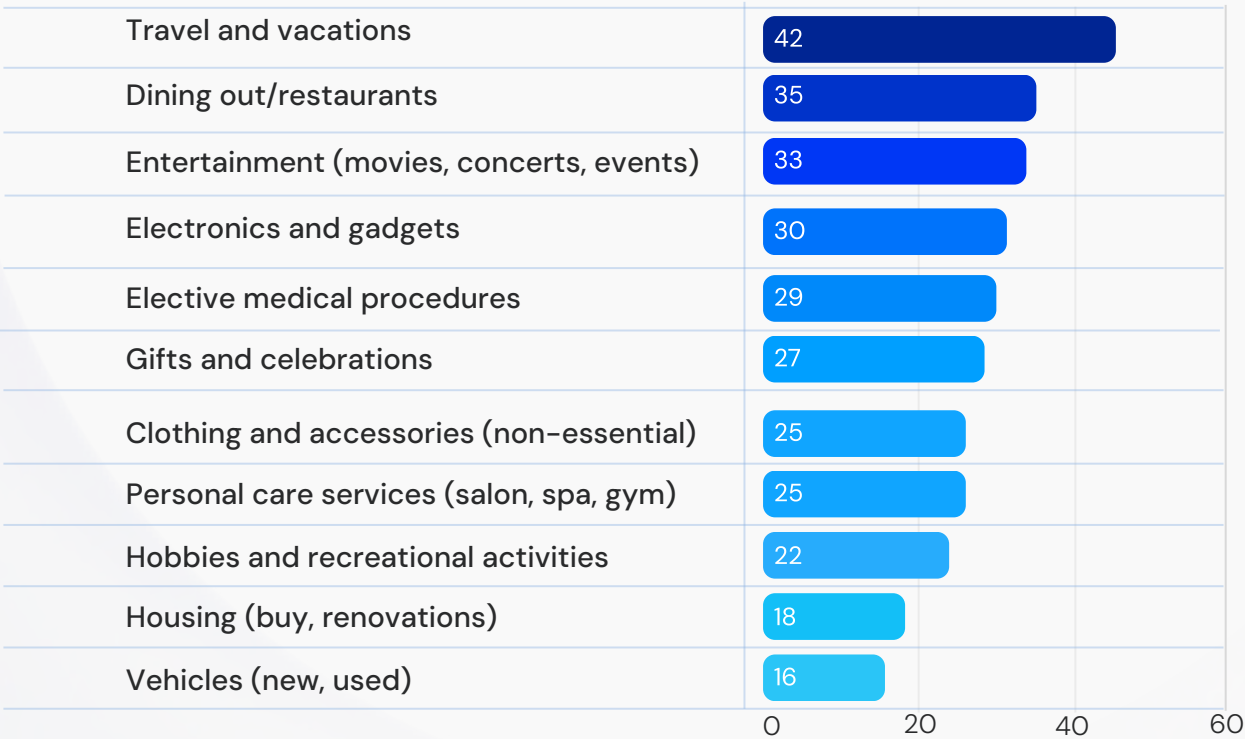
Non-discretionary cuts reveal stress more than choice as debt payments (65%) and groceries (57%) top the list, with transport (45%), insurance (38%), utilities (33%) – implying risk of arrears, bill deferrals, and down-trading in essentials.

Concerns around by changing shopping landscape

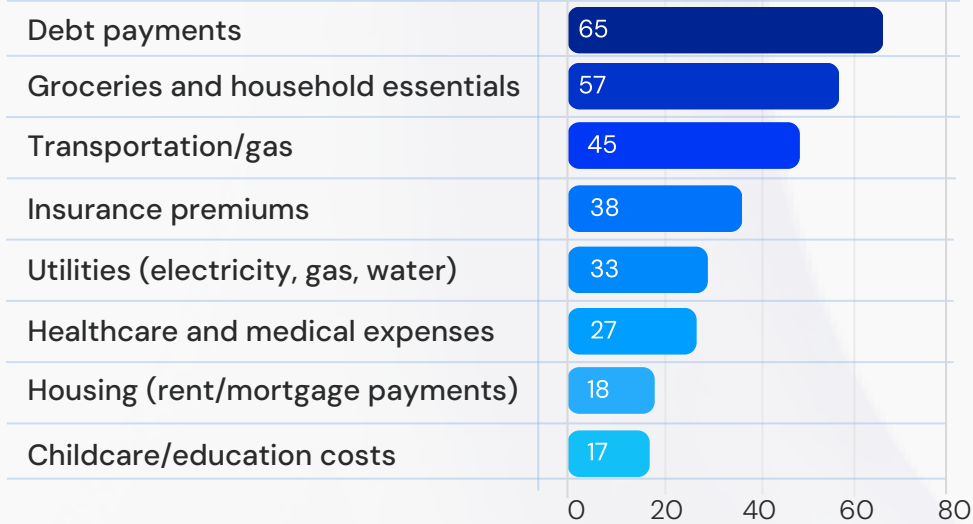
NSI -4



Discretionary spending likely to cut first if economic conditions worsen



Non-discretionary spending likely to cut first if economic conditions worsen





Households are recalibrating, not retreating. Tight budgets and trimmed trips dominate the drag, while a tilt toward saving provides the lone stabilizer.

How It's looking



Signals around **budget constraints** point to sustained strain (64% negative; **NSI -47**), with cuts framed as necessity rather than choice



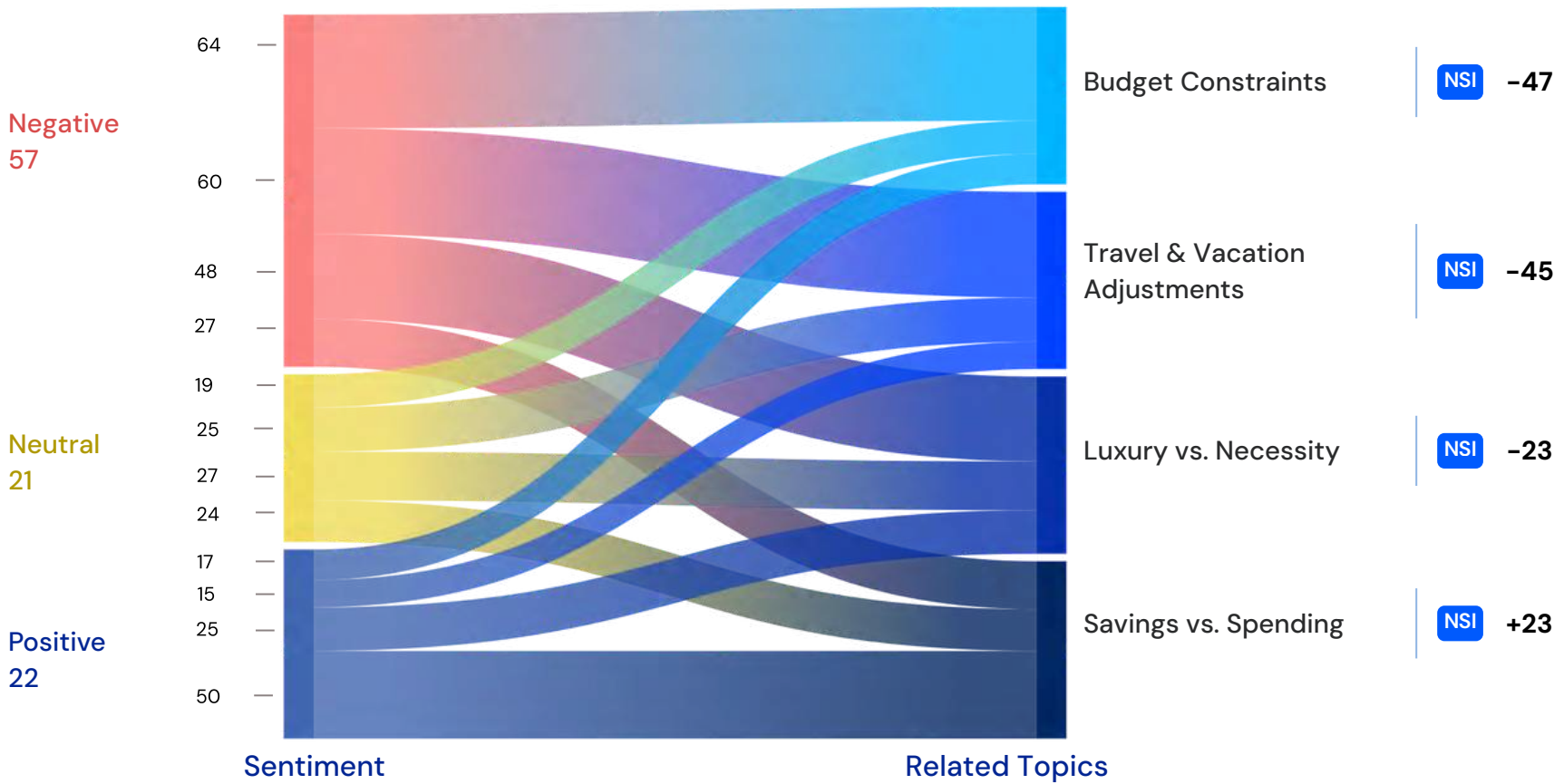
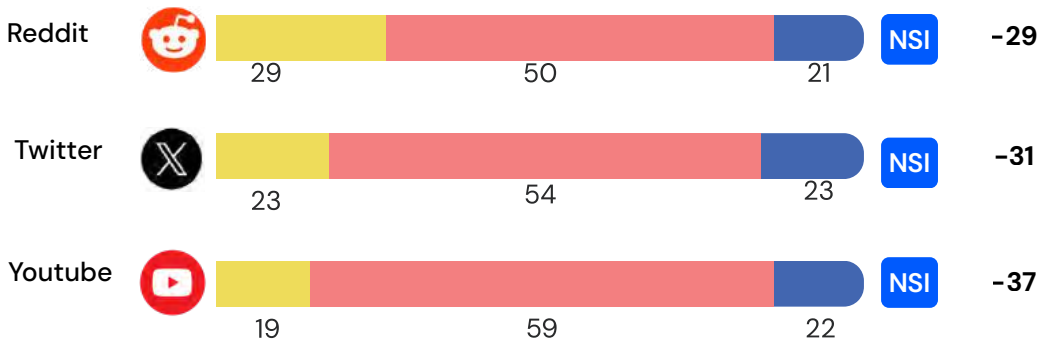
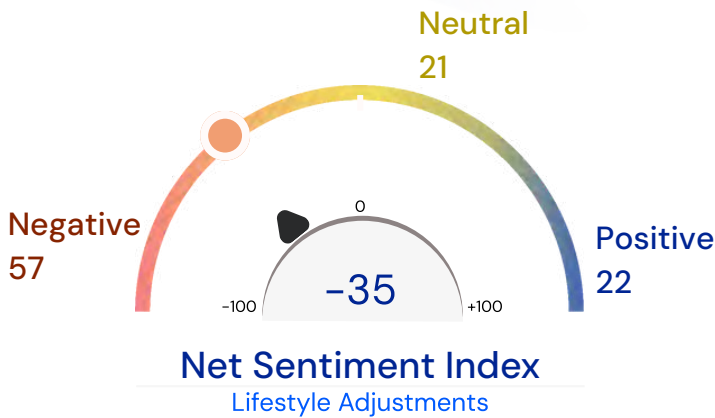
Discussion of **savings vs. spending** offers the counterweight (50% positive; **NSI +23**), casting deliberate saving as control rather than deprivation.



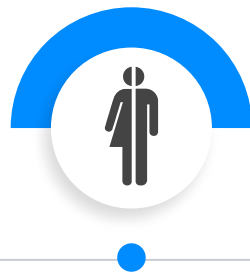
Debate over **luxury vs. necessity** leans austere (48% negative; **NSI -23**), reflecting a reversion to needs-first baskets and deferred indulgences.



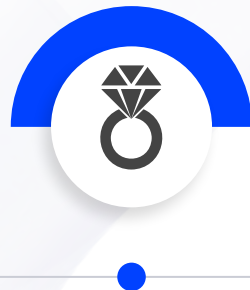
Mentions of **travel and vacation adjustments** reinforce belt-tightening (60% negative; **NSI -45**), suggesting experiences are being postponed or downgraded before everyday comforts



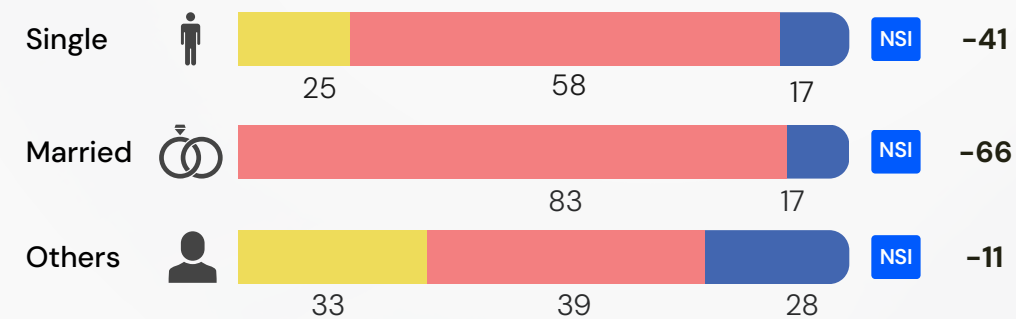
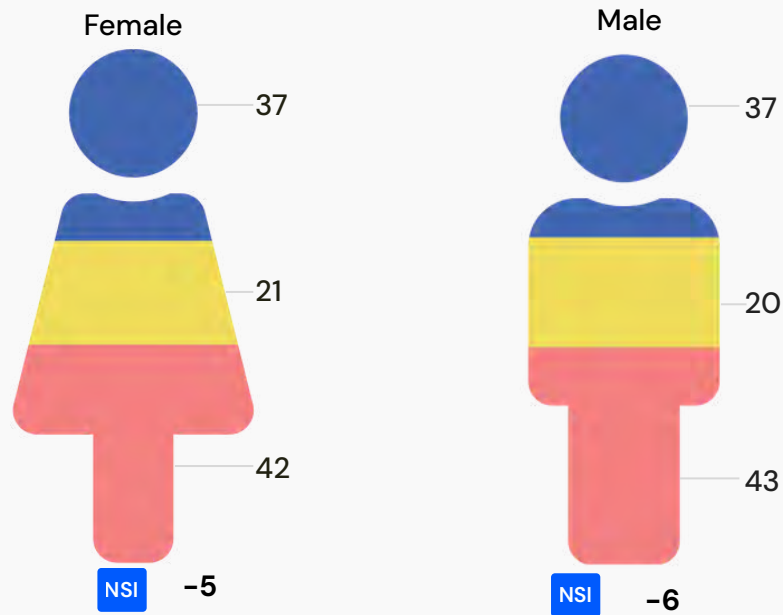
Cutbacks bite hardest for married households and men, while women and non-traditional households keep some room to maneuver.



Gender: Men read sharply defensive with **61% negative (NSI -43)**, whereas women are only mildly net-negative at **43% (NSI -5)** a gap that suggests men are cutting faster while women still trial selective switches.



Marital status: Married households look locked into clampdown with **83% negative** as **single** respondents remain strained yet more flexible (**58% negative; NSI -40**) and the **“others”** cohort preserves optionality with a sizeable watchful middle (**33% neutral; NSI -11**).





Preference is fragmenting with local pride on the rise while Amazon still wins head-to-head on convenience.

How It's looking



Signals around **shifts in consumer preferences** lean constructively exploratory (**43% positive vs 28% negative; NSI +15**), suggesting shoppers are open to new mixes of channels and brands.



Talk about a **preference for local products** is the clearest upside (**65% positive; NSI +38**), reflecting community pull and perceived quality/trust.



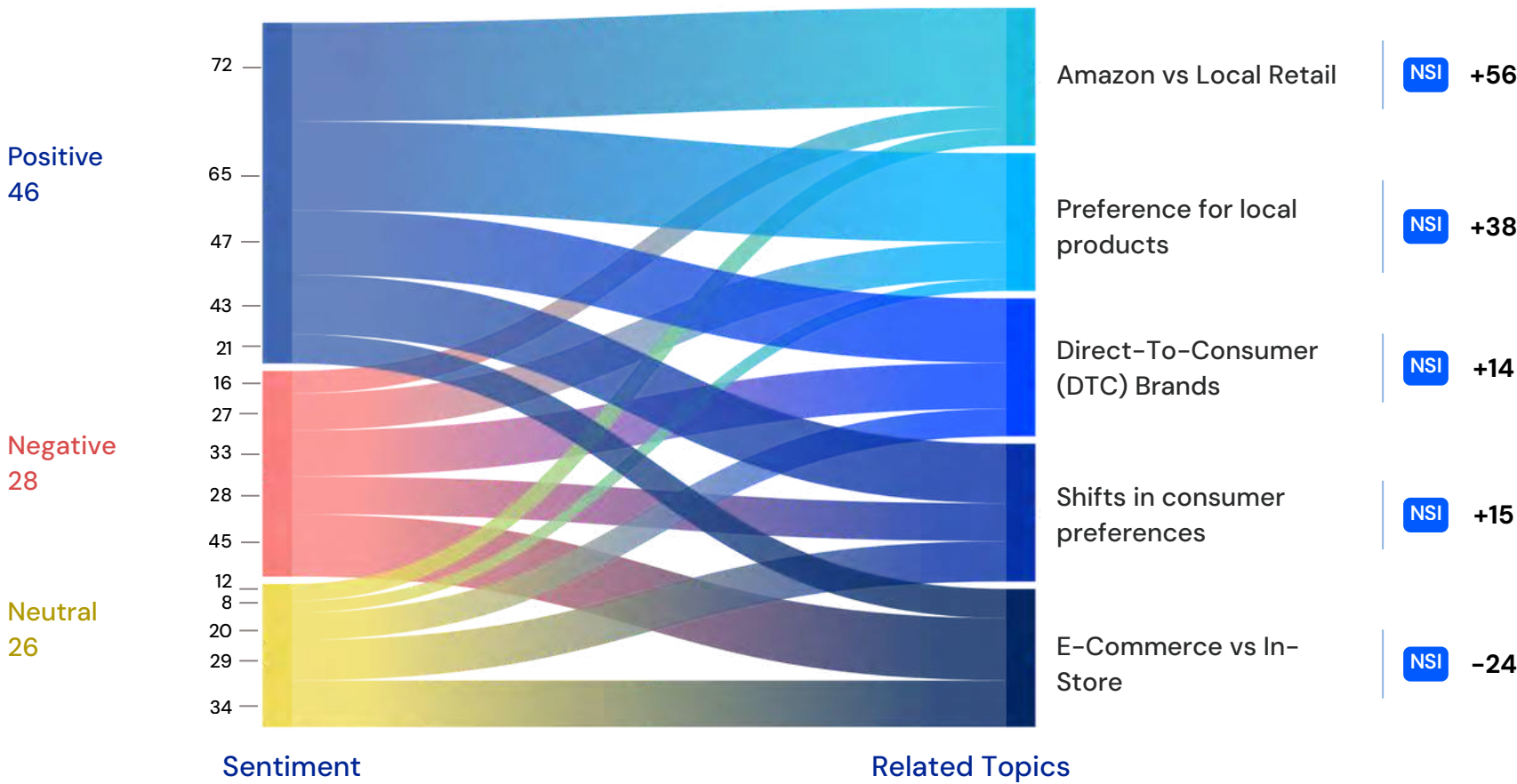
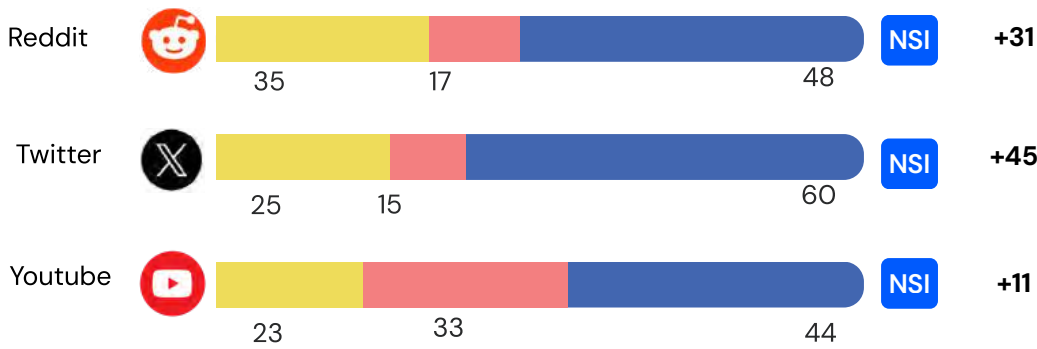
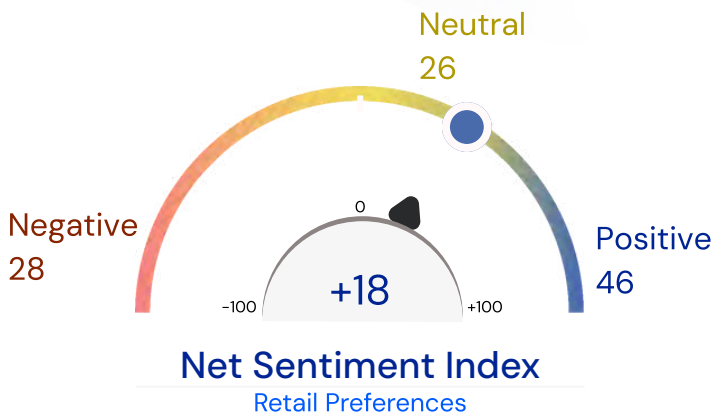
Discourse on **e-commerce vs in-store** turns wary (**45% negative; NSI -24**) with a large neutral middle (**34%**), implying omnichannel pragmatism as pain points (returns, fees, friction) get weighed against convenience.



Conversation comparing **Amazon vs local retail** tilts decisively positive (**71% positive; NSI +56**), signaling that convenience, price, and selection still trump sentiment despite growing local goodwill.



Mentions of **direct-to-consumer (DTC) brands** remain net-positive (**47% positive; NSI +14**), but notable pushback (**33% negative**) hints at scrutiny on value and reliability.

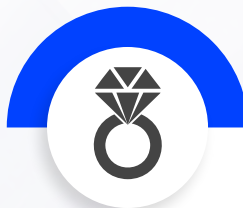




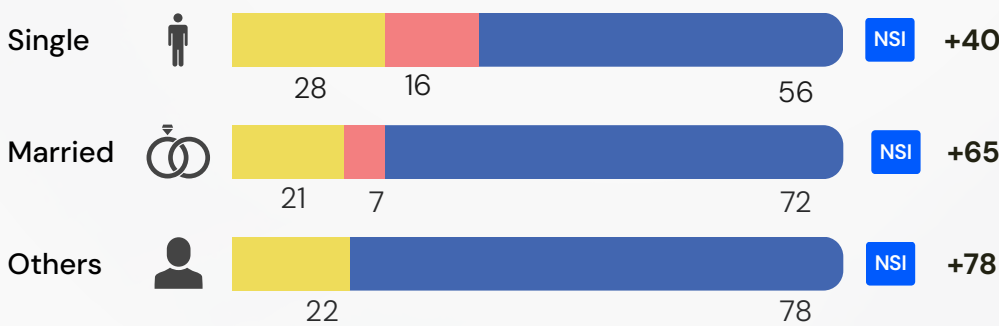
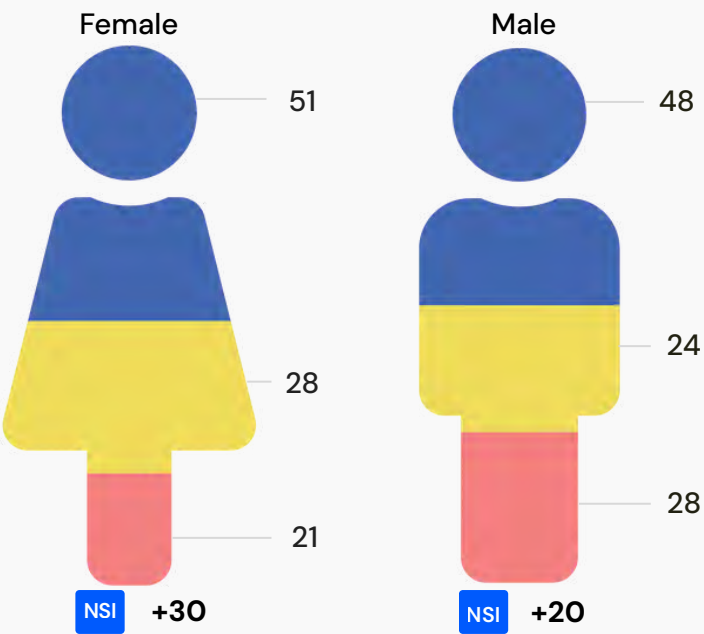
Retail tailwinds are broad but sharpest among married households and women; men are warm yet more price–friction sensitive.



Gender: Women lean clearly preference-positive (**51% positive; NSI +30**) while men are supportive but more split (**48% positive; 28% negative**), hinting that female shoppers embrace favored formats/brands as men weigh trade-offs more.



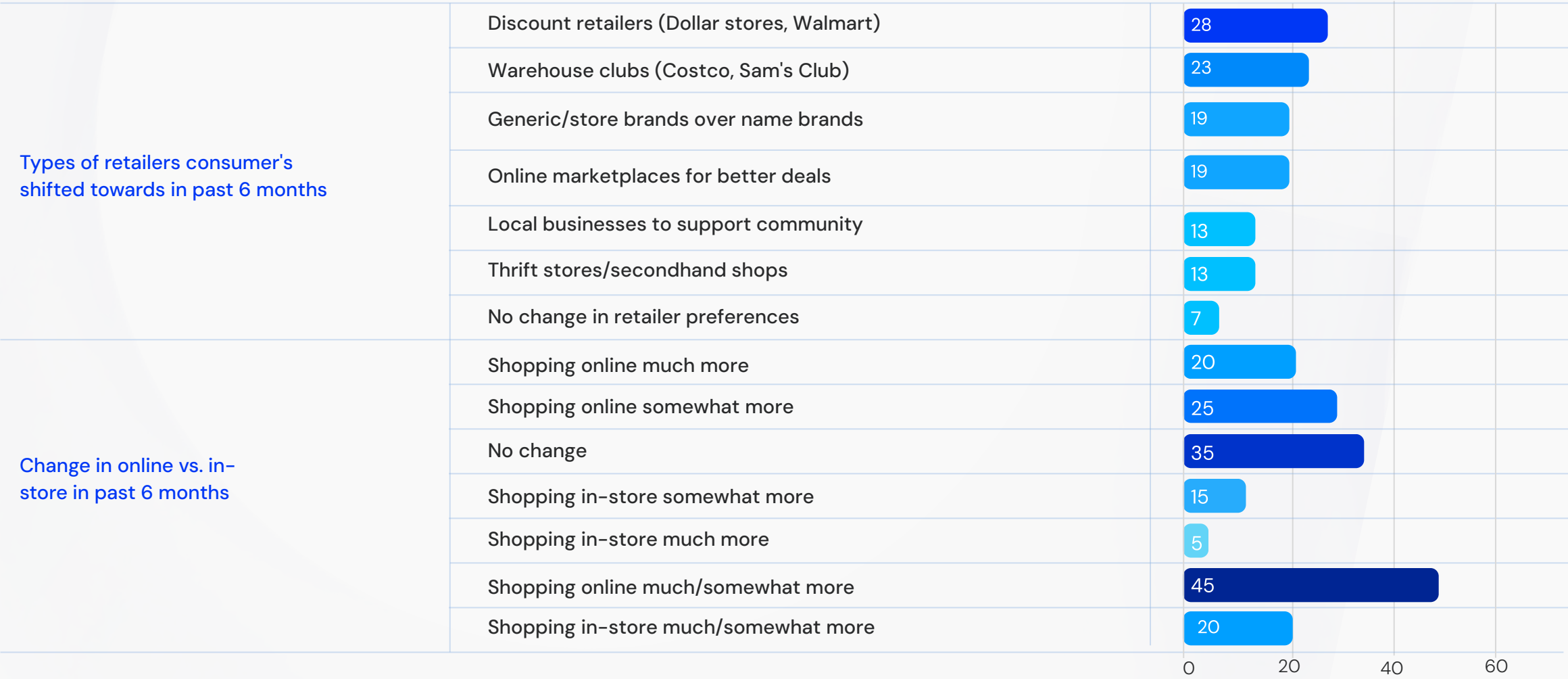
Marital status: Married households are decisively pro-preference with **zero recorded negativity (NSI +78)**, the “others” cohort is strongly upbeat (**NSI +65**), and singles remain positive though less locked-in (**NSI +40**) with a larger watchful middle.



Value-seeking and channel shift are underway. Consumers are moving toward discount formats and bulk buying, with a clear tilt to online (45% shopping more online vs 20% more in-store).

Retailer mix reflects a **trade-down pattern** with **discount retailers (28%)**, **warehouse clubs (23%)**, **generic/store brands (19%)**, **online marketplaces (19%)**, with **thrift/second hand (13%)** – signaling **price sensitivity** and **basket optimization**; only **7%** report no change in retailer preference.

Channel behavior favors digital as **45%** are shopping online more versus **20%** in-store more, while **35%** report no change, indicating **sustained ecommerce momentum** alongside a sizable stability cohort.





04

DIGITAL BEHAVIOUR & SOCIAL INFLUENCE

Platforms Amplify, People Legitimize



Social platforms feel skewed, algorithms tilt the field, and siloed narratives plus fleeting trends leave audiences wary rather than persuaded.

How It's looking



Discussion of **social media influence & platforms** reads as distortion more than guidance, with **53% negative** and an **NSI of -48**, reflecting fatigue with performative takes and low trust in platform-level “authority.”



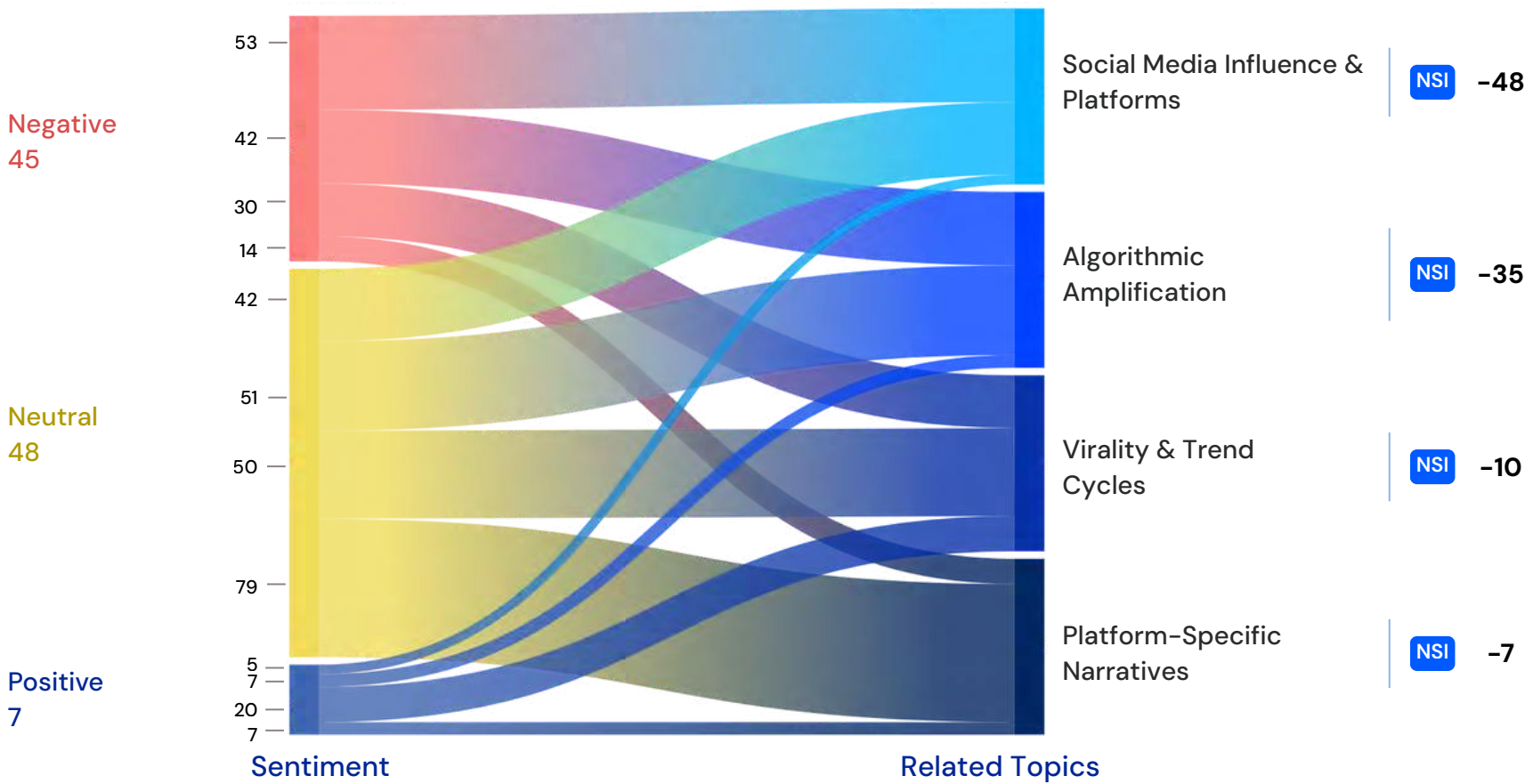
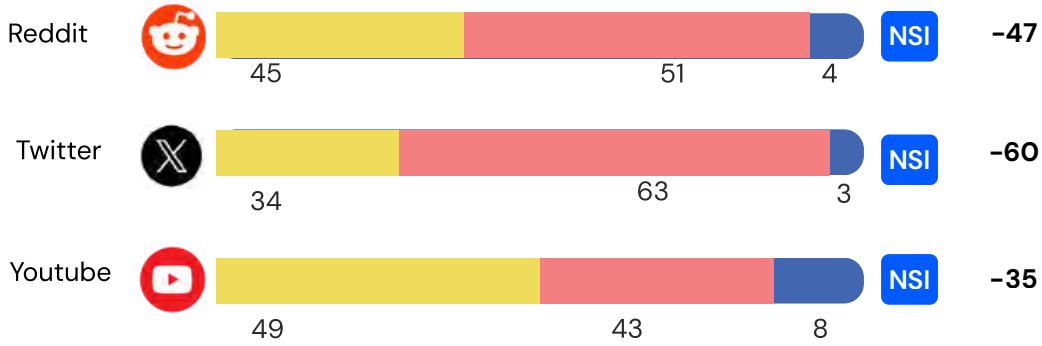
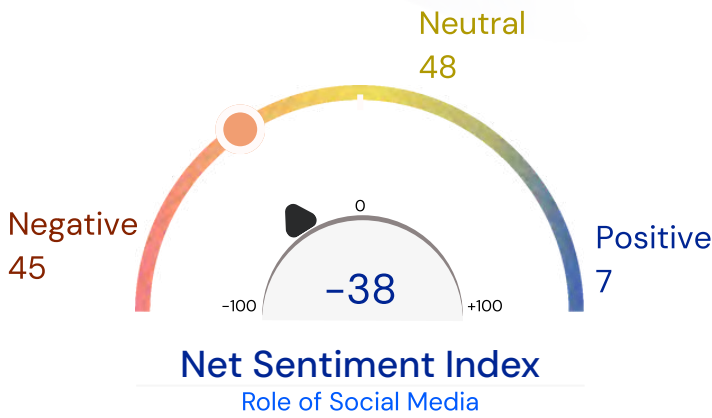
Talk about **algorithmic amplification** frames feeds as bias engines. With **42% negative** against a **51% neutral wait-and-see** and **NSI -35**—signaling that what’s shown is seen as engineered, not organically representative.



Mentions of **platform-specific narratives** are largely observational rather than endorsing as indicated by a **79% neutral** with a slight **NSI -7**, as users clock each site’s house style without buying into it.



Conversation on **virality and trend cycles** treats hype as transient background noise which looks useful for awareness, but not conviction.





Proof beats persuasion as people browse broadly, but only side-by-side comparisons nudge decisions; long-form media informs without fully convincing.

How It's looking



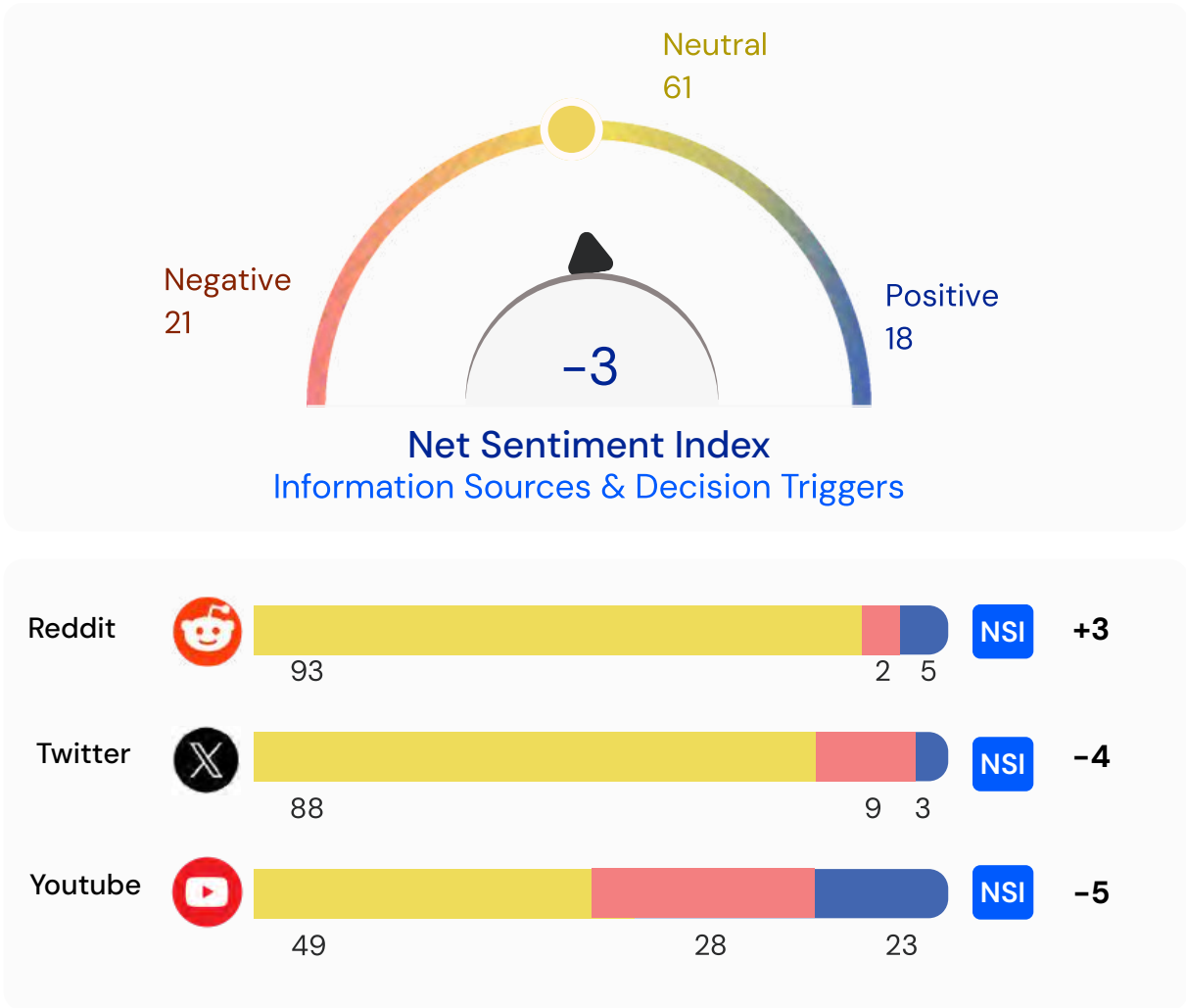
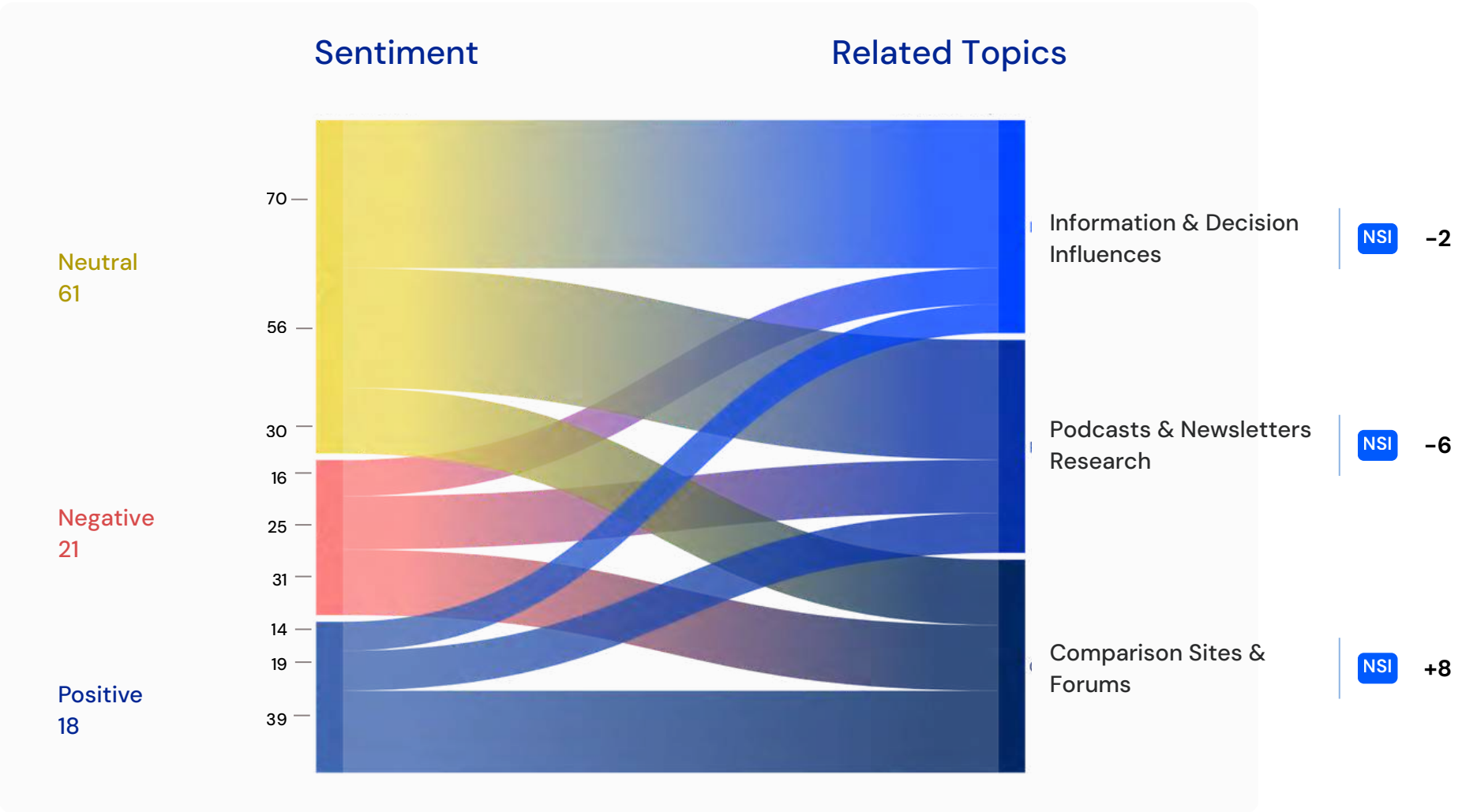
Exploration under **information & decision influences** sits largely in “scan mode” (**70% neutral; NSI -2**), showing that most touchpoints surface options rather than push choices.



Engagement with **podcasts and newsletters** feels like research, not resolution (**56% neutral with a slight net drag; NSI -6**), useful for framing issues but rarely the last word.



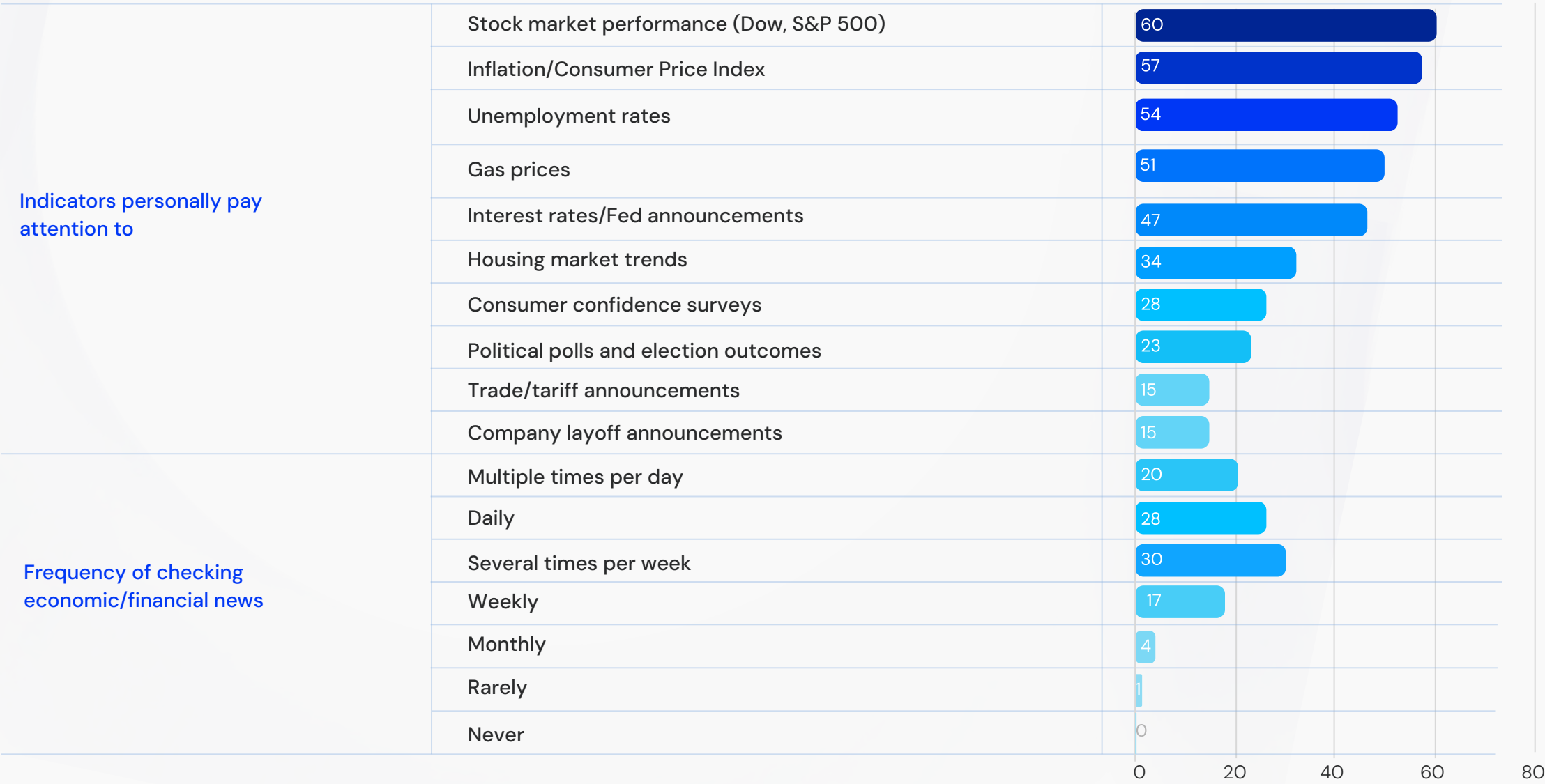
Activity on **comparison sites and forums** is the one nudge toward action (**39% positive vs 31% negative; NSI +8**), suggesting side-by-side proof and peer anecdotes convert curiosity into decisions.



Consumers prioritize indicators which directly impact them (stocks, inflation, unemployment, and gas prices) well ahead of polls & trade news. 48% check at least daily making them highly responsive to economic news and market fluctuations.

Attention clusters on **markets and cost of living indicators** (stocks **60%**, CPI **57%**, unemployment rate **54%**, gas prices **51%**) while secondary indicators trail, **signaling focus on immediate wallet and market conditions**.

News consumption cadence is high (daily + **48%**, several/week **30%**, weekly **17%**) with only **4% monthly or less**, implying rapid incorporation of new information into sentiment and near-term spending decisions.





In digital decision-making, identifiable voices win as creators move choices, broad communities set context, and platforms serve as the starting point rather than the clincher.

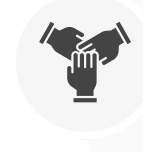
How It's looking



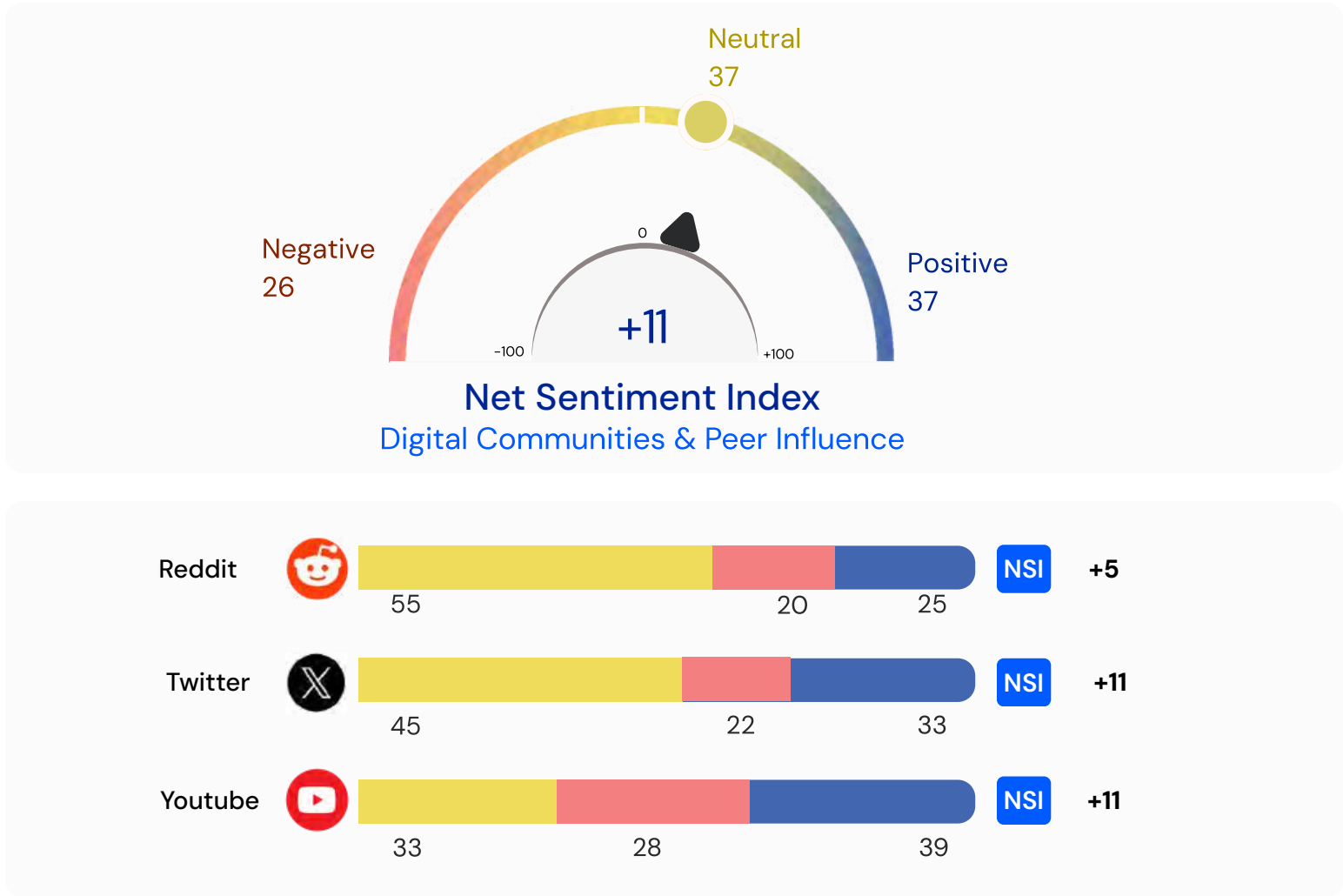
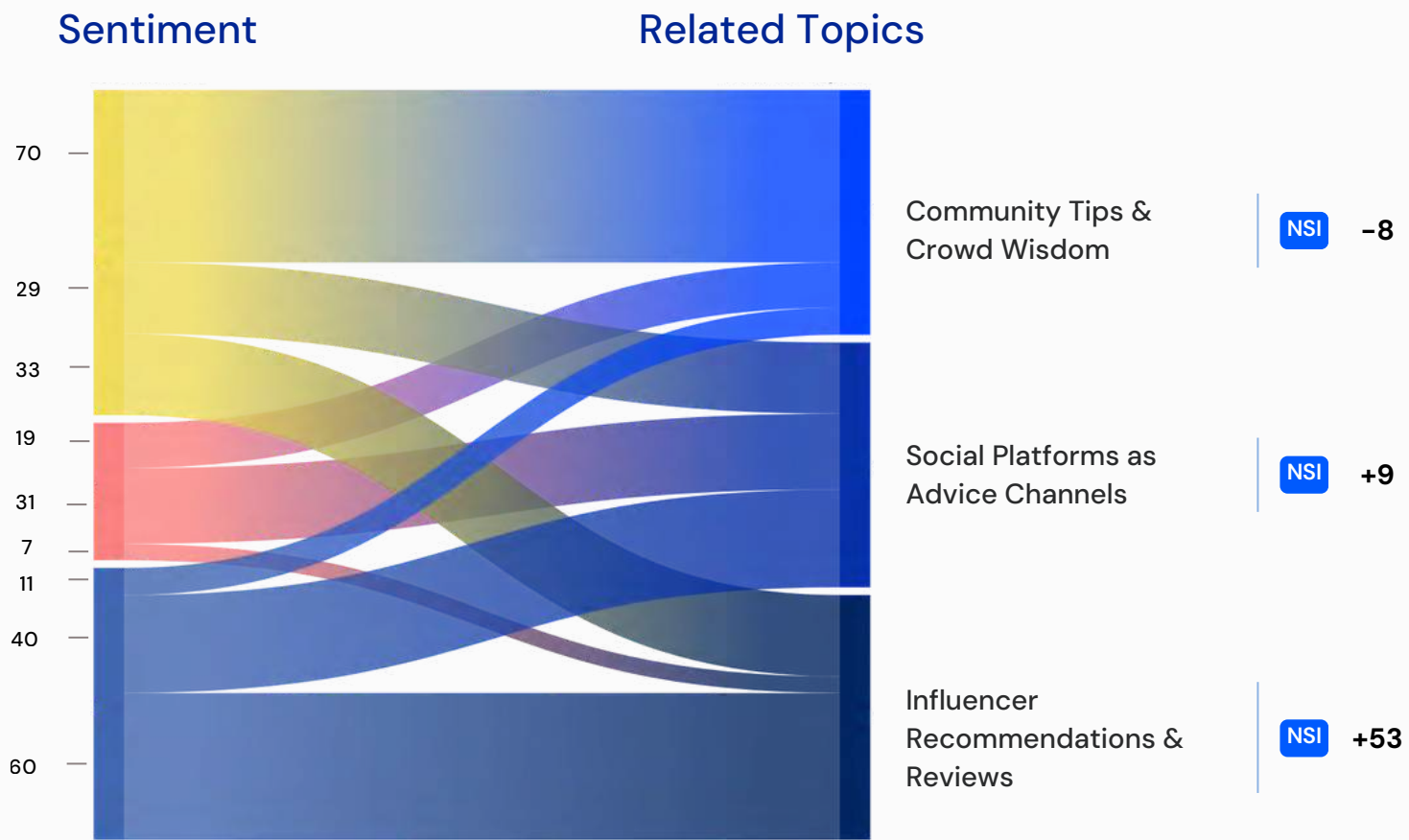
Guidance framed as **influencer recommendations & reviews** is decisively persuasive (**60% positive vs 7% negative; NSI +53**), signaling that named, accountable voices convert interest into action.



Reliance on **social platforms as advice channels** is modestly constructive (**40% positive vs 31% negative; NSI +9**), working best as a first pass before deeper validation.



Threads built **on community tips & crowd wisdom** are mostly "listen mode" (**70% neutral with a slight net drag; NSI -7**), useful for scanning options but rarely enough to close the decision on their own.





05

FUTURE OUTLOOK

Guarded Actions – Planning
Over Optimism

The outlook splits in two: a constructive minority sees stabilization ahead, but recession and crash narratives dominate the air, keeping baseline sentiment firmly risk-off.

How It's looking

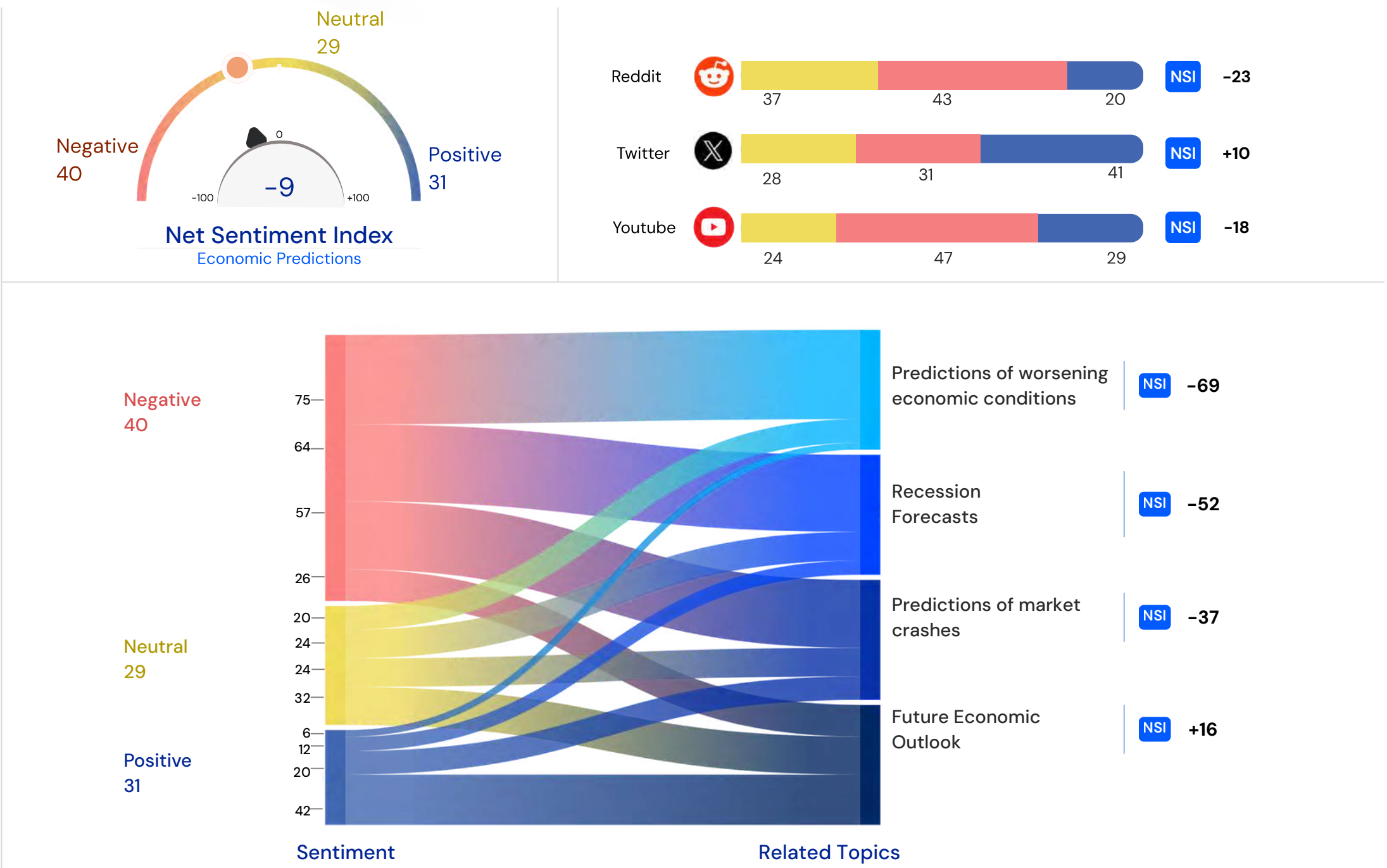
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Talk about **future economic outlook** carries cautious optimism (**42% positive** vs **26% negative**; **NSI +16**), hinting that soft-landing hopes persist even as uncertainty lingers.
- 

Conversation around **predictions of worsening economic conditions** is overwhelmingly bearish (**75% negative**; **NSI -69**), framing the near term as deterioration rather than deceleration.
- 

Discourse on **recession forecasts** reinforces the downturn drumbeat (**64% negative**; **NSI -52**), signaling that "recession watch" remains the modal narrative.
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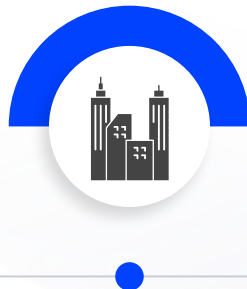
Mentions of **predictions of market crashes** add a volatile edge (**57% negative** against **20% positive**; **NSI -37**), amplifying risk aversion even among those not fully convinced.



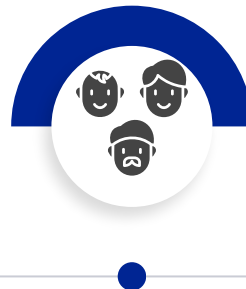
Soft-landing hopes creep in at the margins. Women tilt positive, men hover near neutral, and optimism is broadest outside big metros with younger cohorts a shade more upbeat.



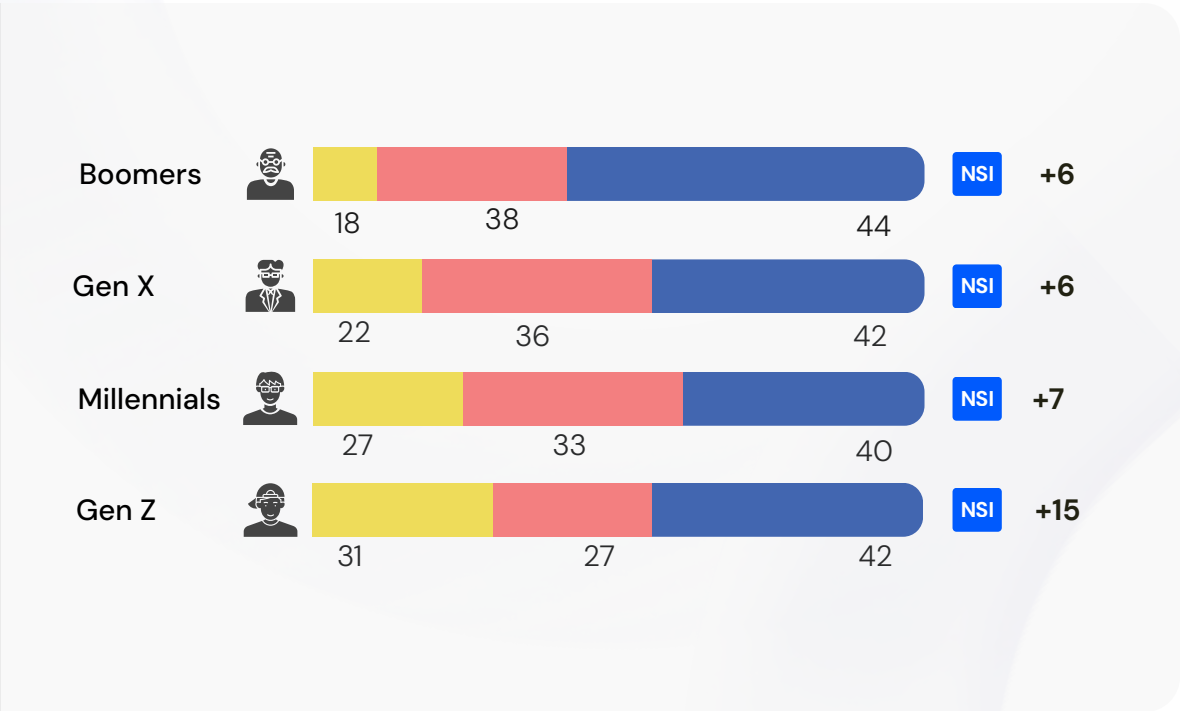
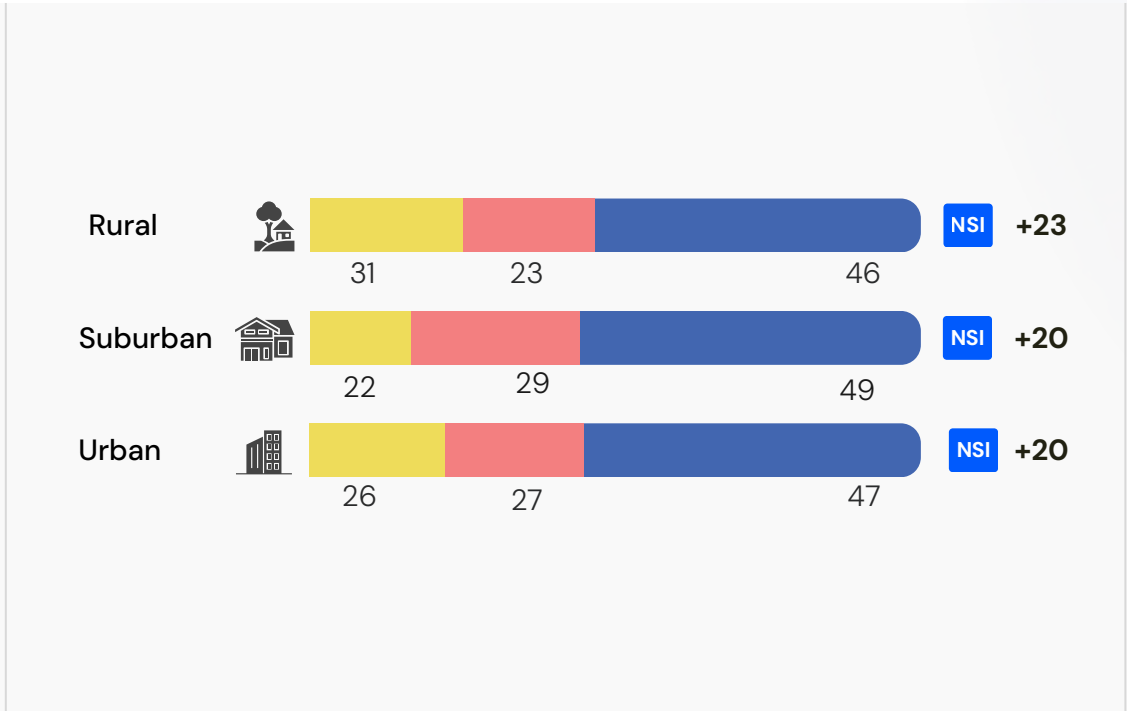
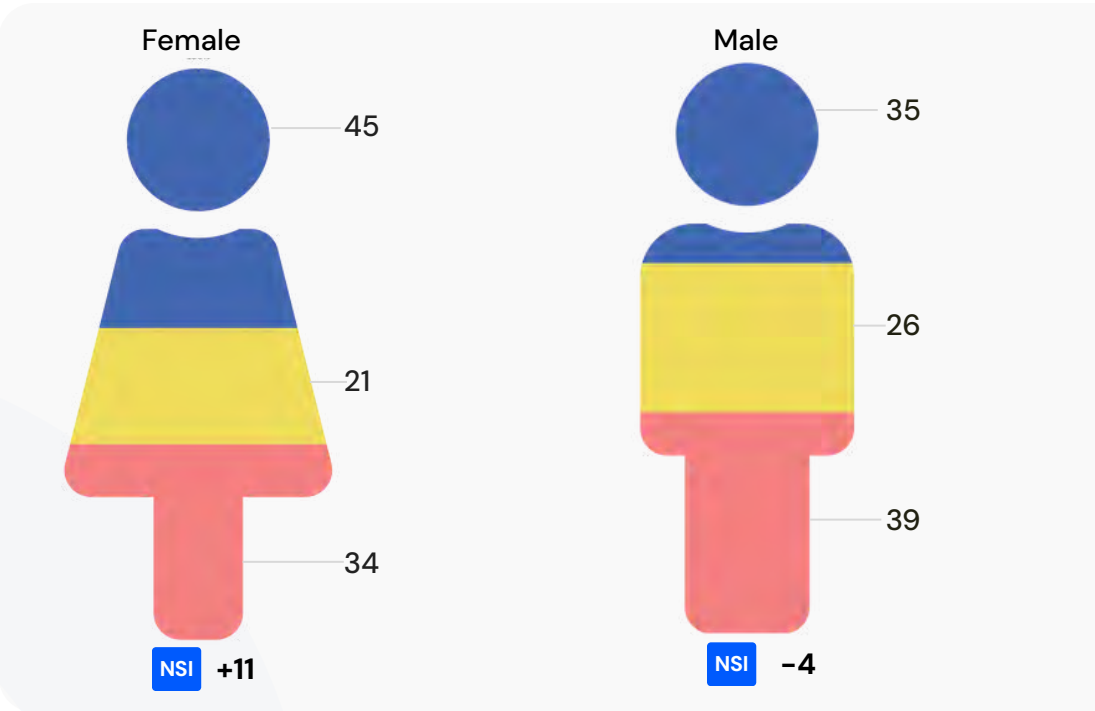
Gender: **Women** lean constructive (**45% positive; NSI +11**) as **men** sit just below the line (**39% negative; NSI -3**), reflecting a small confidence gap.



Urbanicity: Optimism is **broad across geographies**, with rural leading (**NSI +23**), and **suburban/urban** close behind (**NSI +20**), hinting at improving expectations beyond city centers.



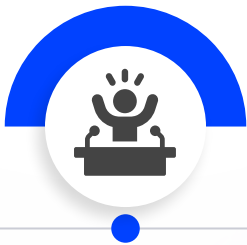
Age group: Positivity is modest but widest among **Gen Z (NSI +15)** while **Boomers/Gen X** are only slightly net-positive (**NSI +6**) and **Millennials** sit in between (**NSI +7**).



Outlook leans modestly positive overall. Public-sector and progressive pockets are upbeat, the center is persuadable, and immigrant status isn't a divider while unemployed and socialist cohorts remain notably pessimistic.



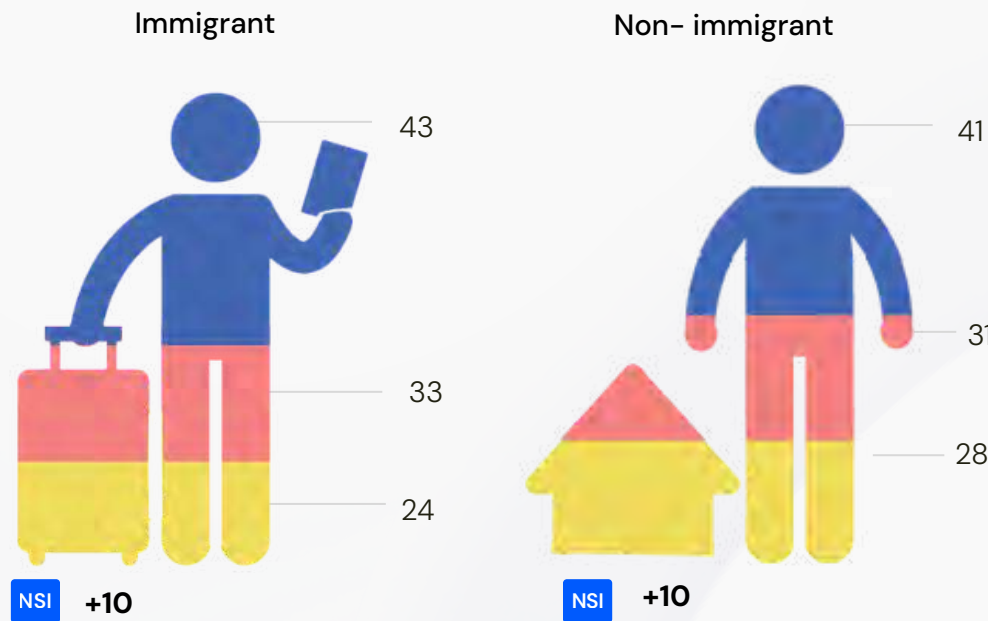
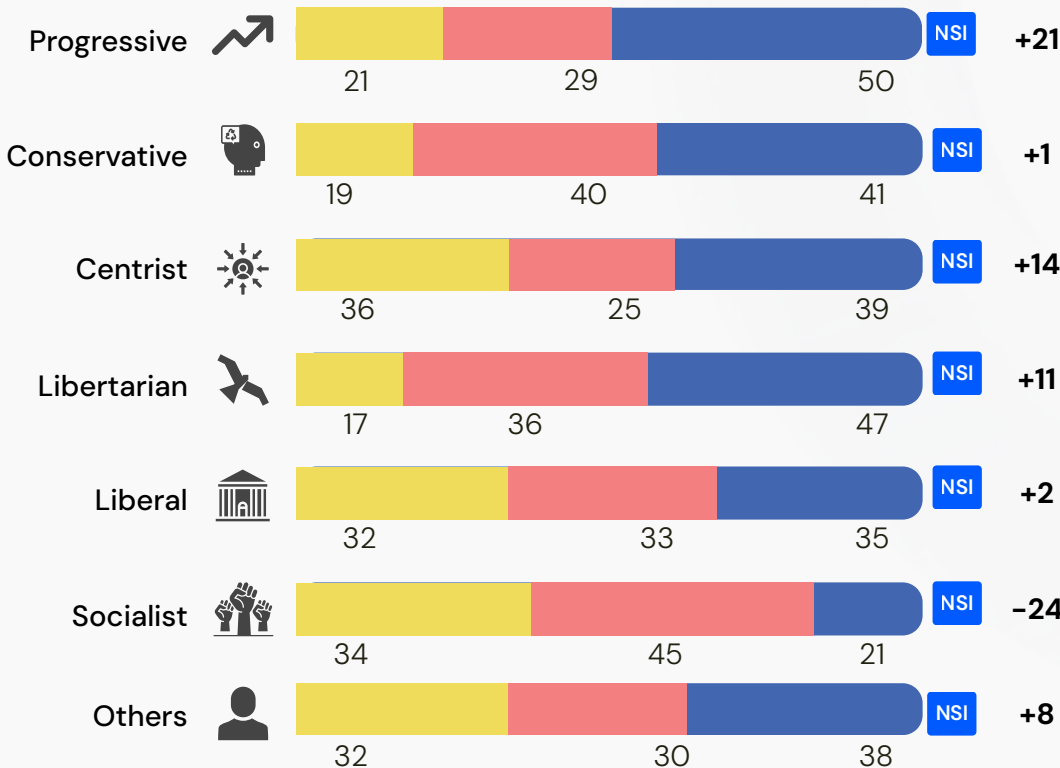
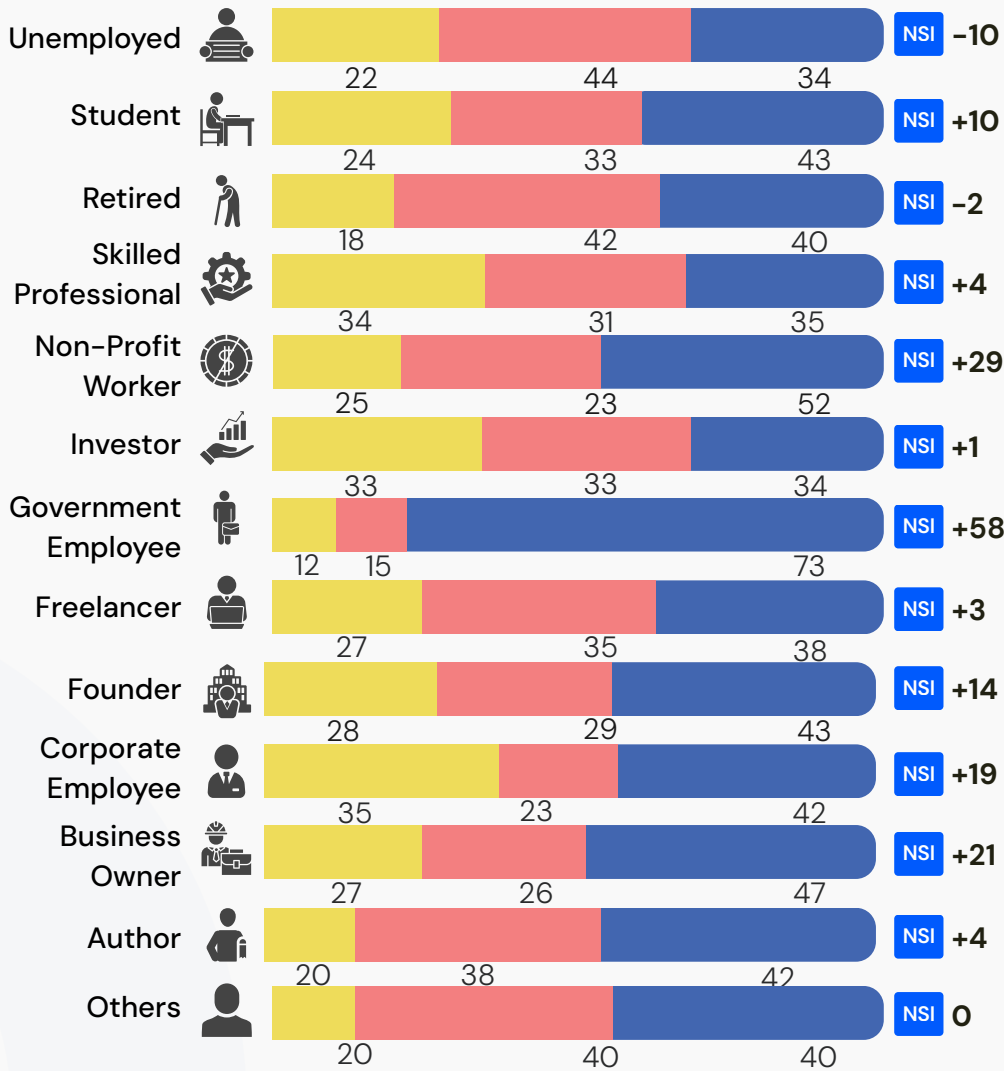
Occupation: A **confidence barbell** emerges as **Government employees** are strongly optimistic (**73% positive; NSI +58**) with **Non-profit/Business owners** also upbeat (**NSI +29 / +21**), whereas **Retired** turns slightly negative (**NSI -2**) and **Unemployed** is the clear low (**NSI -10**).



Political ideology: **Progressives** are most upbeat (**50% positive; NSI +21**) as **Centrists/Libertarians** stay mildly positive (**NSI +14 / +11**). **Conservatives** are near flat (**NSI +1**), Liberals only marginally positive (**NSI +2**), and Socialists are clearly pessimistic (**NSI -24**).



Immigrant status: Expectations are **equally constructive** on both sides, **Immigrant (43% positive; NSI +10)** and **Non-immigrant (41% positive; NSI +10)** signaling that origin isn't driving outlook gaps a lot.

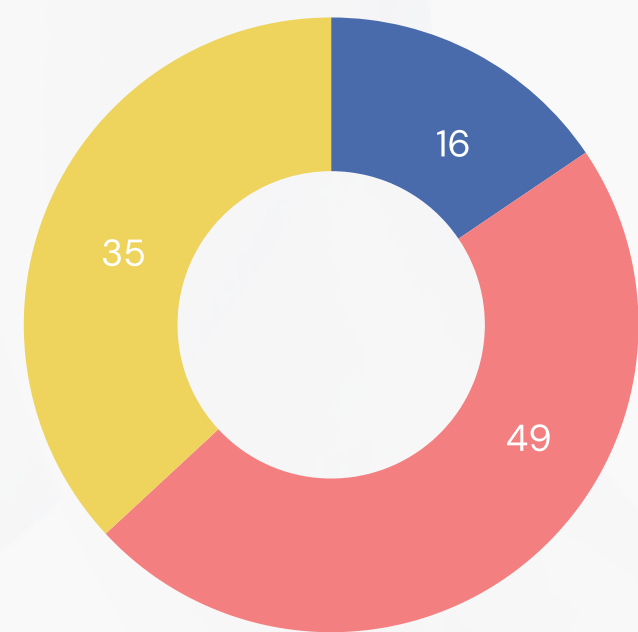


Economic sentiment reveals a fragile equilibrium, while pessimism dominates (49–62%), a substantial neutral bloc (29–38%) represents swing voters whose confidence could tip either direction based on emerging economic signals.

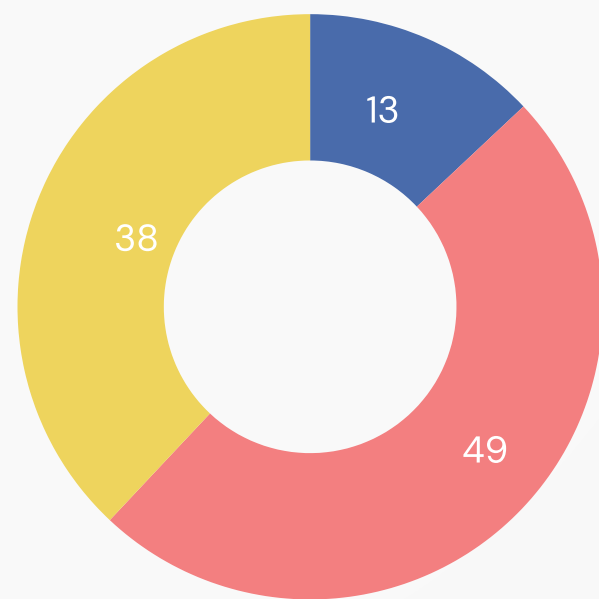
The **NSI** about current economic state of the **US economy** is negative (–33), it **slightly deteriorates** to –36 when **compared to one year ago** but **looking forward to next year** from now, **NSI worsens sharply** to –53. **This could result in greater caution** and create a **risk of self-fulfilling economic contraction** through **defensive spending behaviors**.

The neutral block remains sizeable in all timeframes (**35% present, 38% past comparison and 29% future expectation**), which could swing with new signals. The **29% consumers** who remain **in wait and see neutral position** could **shift sentiment** dramatically based on economic developments and act as **shock absorbers for the future**.

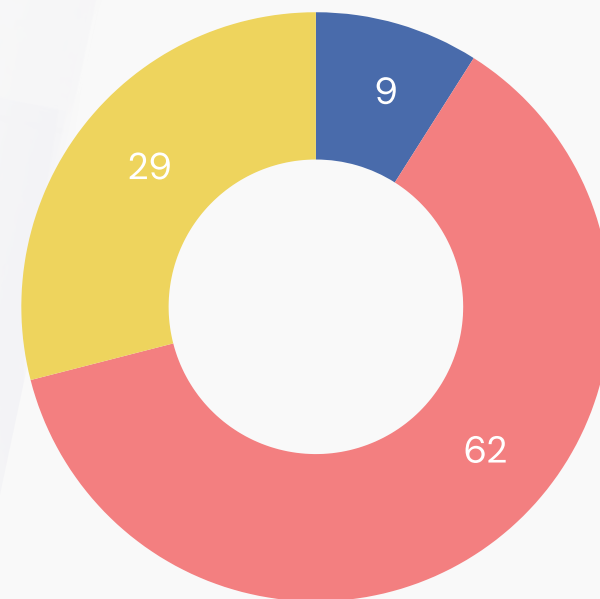
Current Economic State **NSI –33**



Past Economic Comparison (1 year ago) **NSI –36**



Future Economic Expectation (1 year from now) **NSI –53**



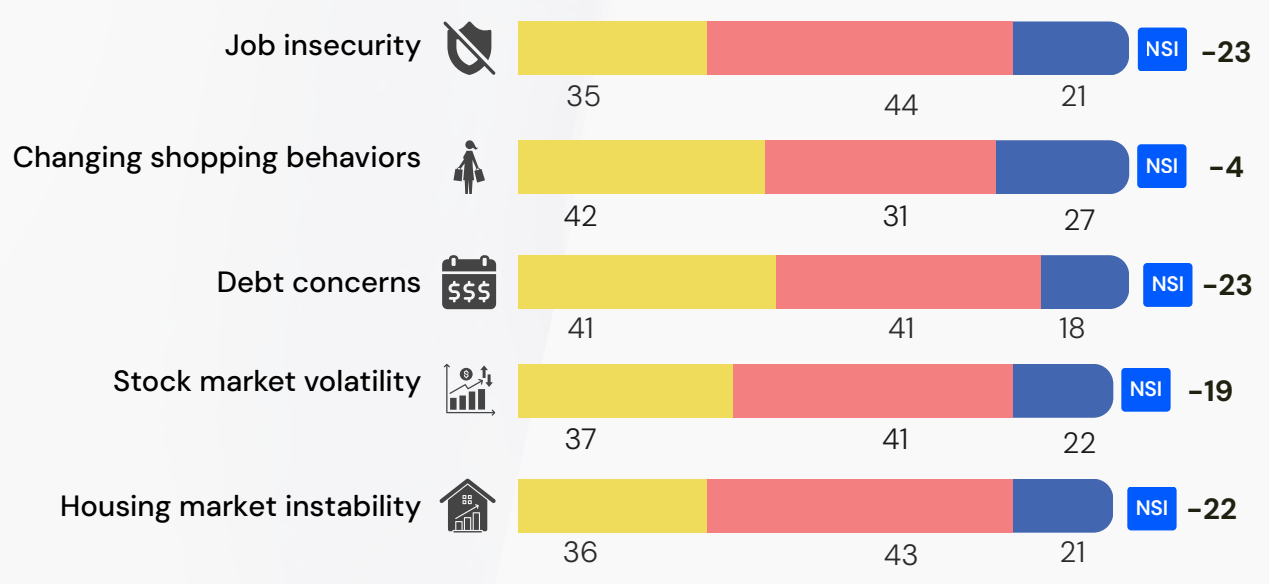
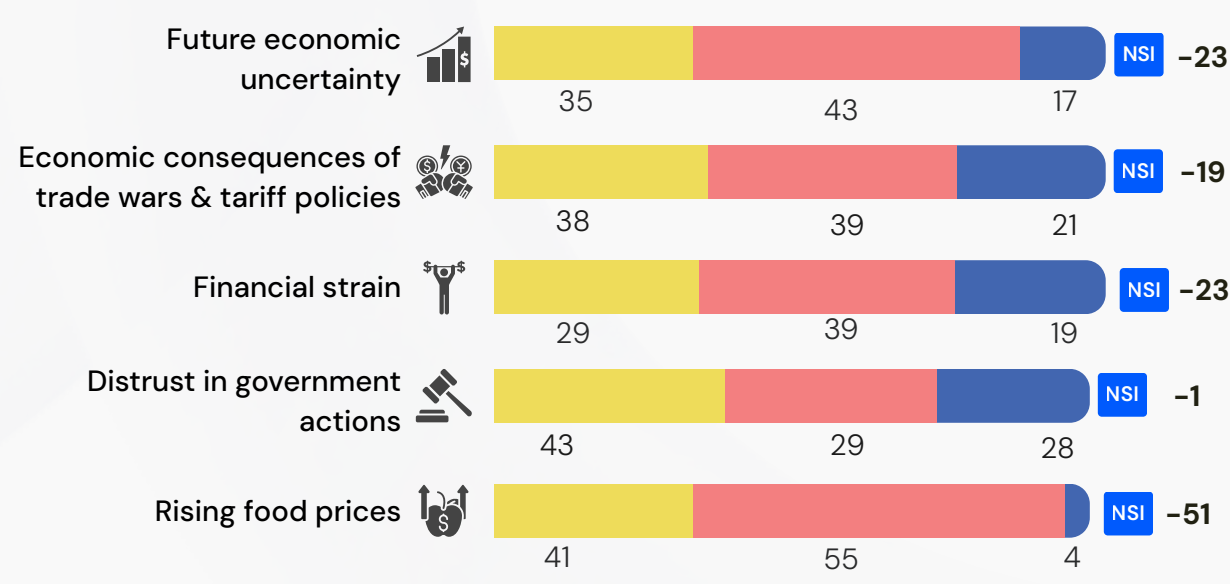
Rising food prices emerge as the biggest pain point with -51 NSI, while most other topics are negative but less acute. Consumer anxiety clusters around immediate survival costs rather than abstract economic policies.

Food price inflation dominates consumer anxiety with 55% negative sentiment and -51 NSI, outpacing all other concerns and indicating daily household budget pressures have reached crisis levels that overshadow broader economic worries.

A broad negativity band clusters between NSI -19 to -23 across future uncertainty, financial strain, job insecurity, debt concerns, stock market, housing, and trade/tariffs, signaling widespread but moderate pressure compared with the outsized drag from rising food prices.

Government distrust (NSI -1) and changing shopping behaviors (NSI -4) show near-neutral sentiment in contrast with Echonomics, suggesting a higher online buzz around distrust when compared with voices which may not be vocal online, viewing these as manageable realities rather than urgent threats compared to immediate pressures such as food costs, job insecurity, financial strain and debt.

Top Topics in 10,000 Survey Voices





Households are stress-testing their finances as side gigs and childcare costs signal squeeze, while emergency-fund talk is the lone, modest hedge.

How It's looking



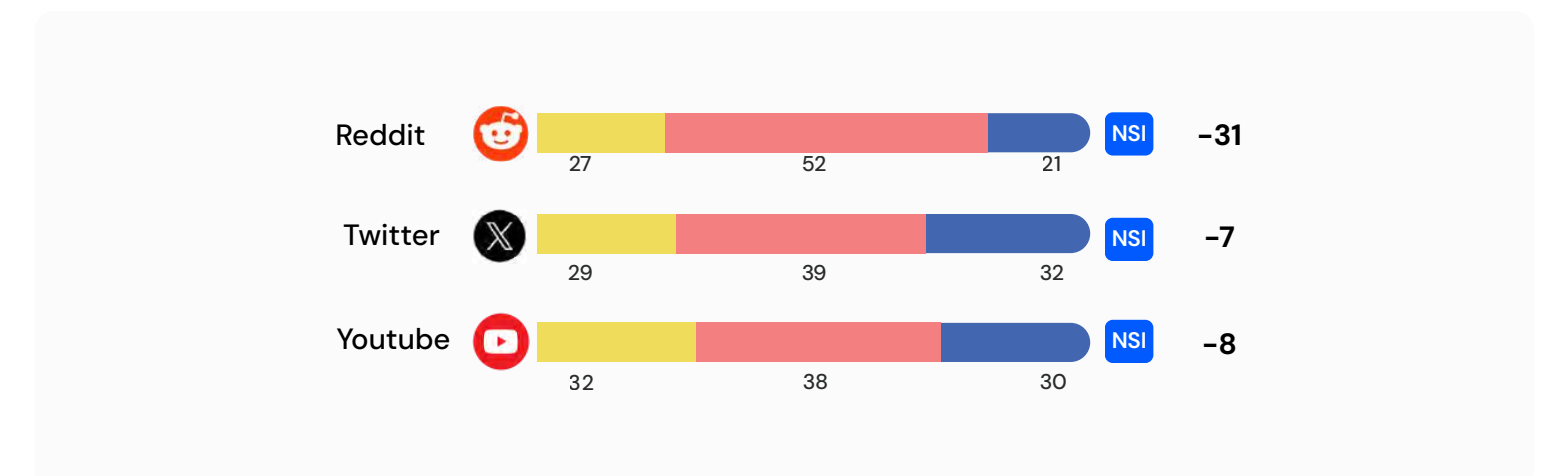
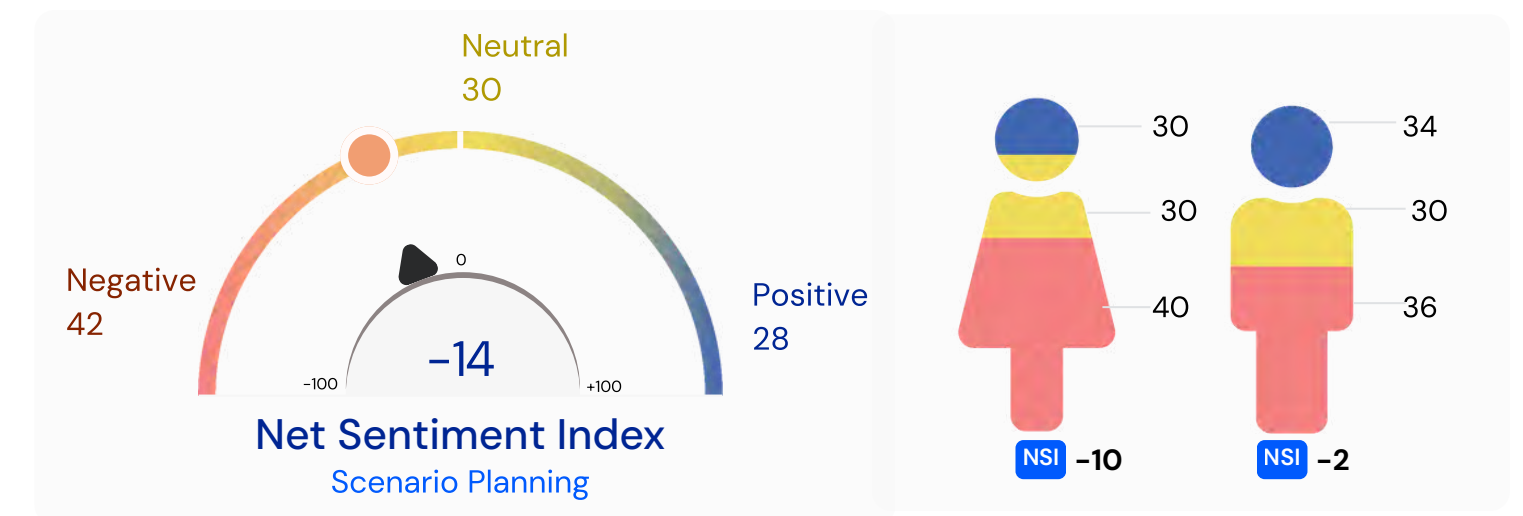
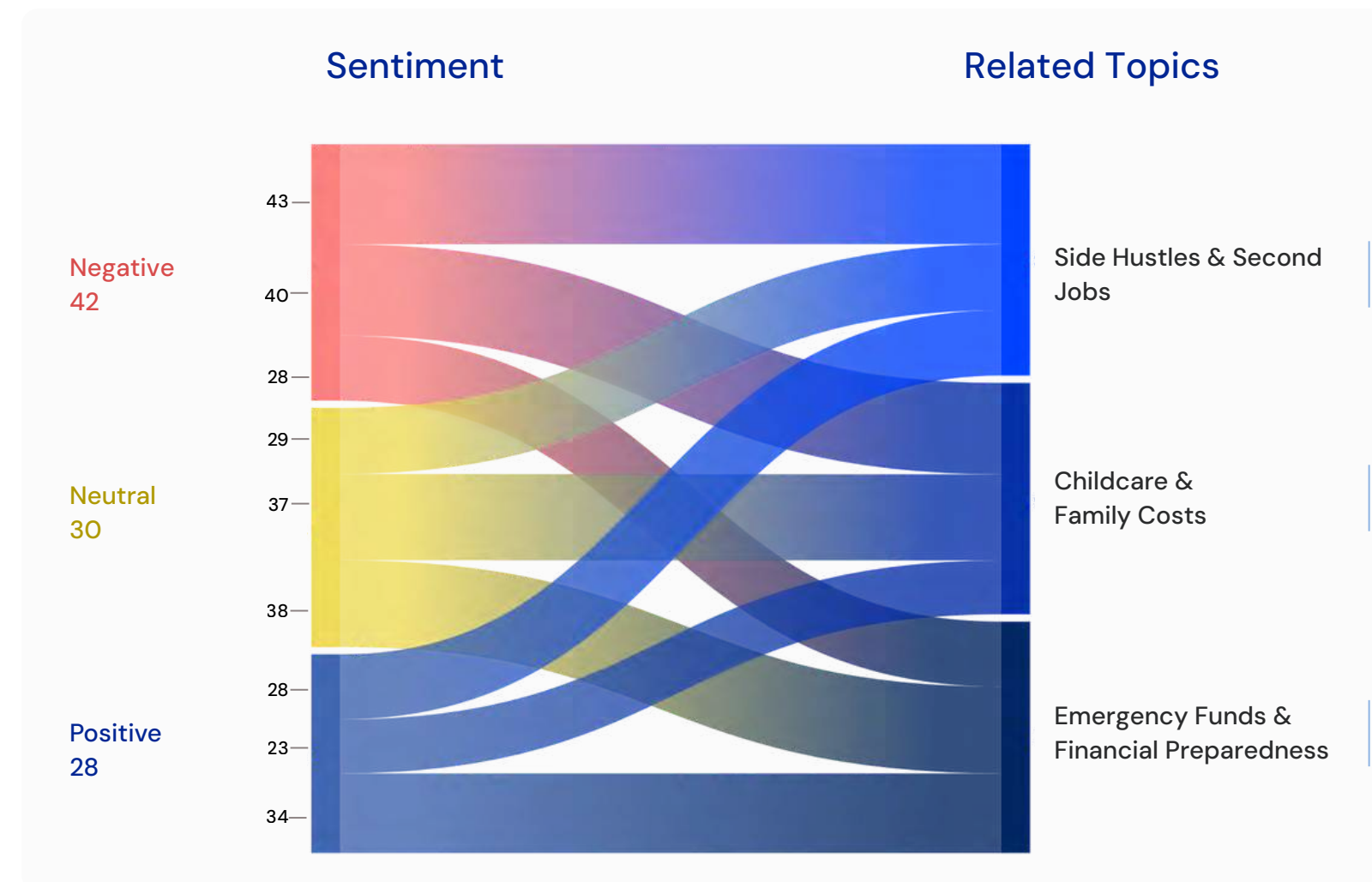
Conversation about **side hustles & second jobs** reads more strain than strategy (**43% negative** vs **28% positive**; **NSI -15**), implying extra income is a pressure response rather than a chosen upgrade.



Mentions of **childcare & family costs** reinforce the pinch (**40% negative**; **NSI -17**), with affordability worries crowding out longer-term planning.



Discourse on **emergency funds & financial preparedness** offers the only stabilizer (**34% positive** vs **28% negative**; **NSI +6**), suggesting quiet, incremental buffering amid broader caution.



Big-ticket buys are off the table, seasonal splurges are trimmed, and delay becomes the default tactic.

How It's looking



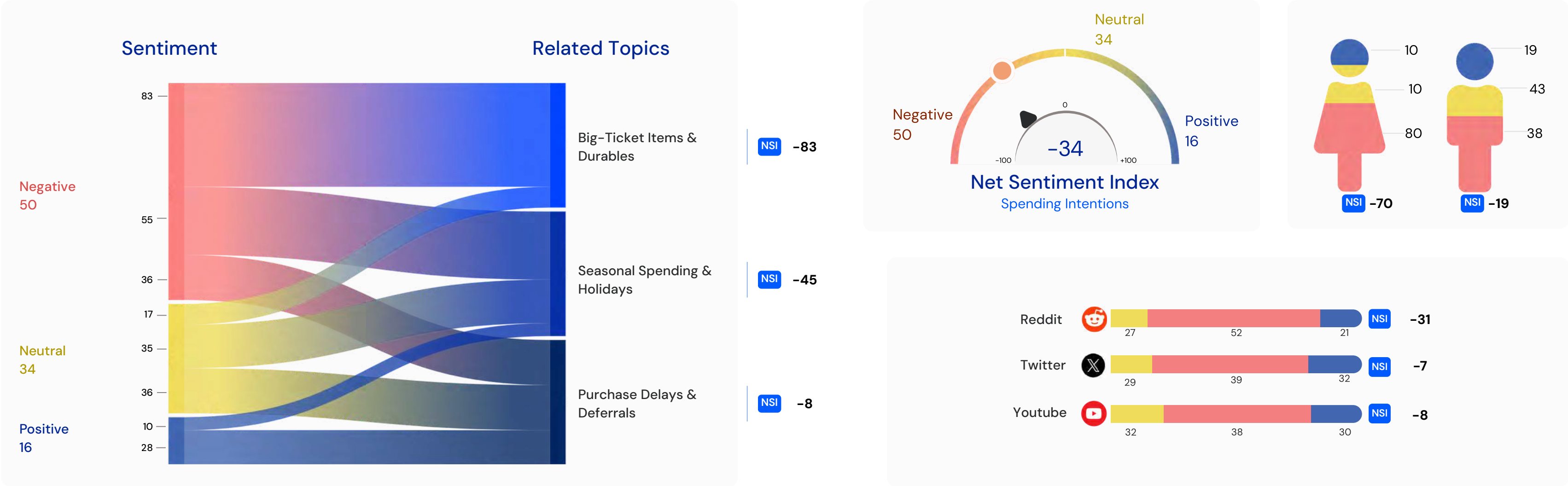
Signals around **seasonal spending & holidays** show festivities giving way to frugality (**55% negative vs 10% positive; NSI -45**), with tradition taking a back seat to budgets.



Discourse on **purchase delays & deferrals** frames waiting as strategy rather than indecision (**36% negative vs 28% positive; NSI -8**), a tactical hold to time price or confidence.



Talk on big-ticket items & durables reads like a hard stop (**83% negative; NSI -83**), signaling that discretionary capital expenditures are the first and firmest cut.



The Signals Within the Data



ECONOMICS

Trust is thin while buffers are thick. Households are reorganizing around inflation, income risk, and high-friction markets while postponing big bets.

Mood & Macro Narrative



The ambient tone is risk-off

Economic anxiety (**72% negative**) and inflation chatter (**70% negative**) skew heavily negative, with “long-term economic consequences” the sharpest fear (**NSI -87**). Survey data validates this with shows short-term worry shown in **60%** consumers stating worry within the next 1 year or lesser itself.

Outlook is cautious

Overall Economic Predictions (**NSI -9**) showcases that a constructive future-outlook pocket (**+16**) coexists with recession watch (**-52**) and market-crash narratives (**-37**). Households plan for storms (**Scenario Planning NSI at -14**) and delay spend (**Spending Intentions NSI at -34**) rather than retreat wholesale.

Price Impact On Behavior



Inflation is being felt in the basket

Daily expenses (**NSI -66**), wage-price tension (**-73**), and cost-of-living (**-60**) dominate with big impact.

Food is the emotional epicenter

Rising prices **76%** negative, food insecurity **72%** negative, yet “access to affordable food” is a rare bright spot (**NSI +34**).

Coping is widespread and intentional

Primary survey indicates **that ~70%** use smart-shopping tactics (**generics, coupons, discount stores**) and cook more at home, keeping dietary sacrifice relatively low, proving that consumer adaptation is real even when sentiment is bleak.

Housing Goes “Wait-It-Out”



Weakening Confidence

Confidence in housing is the highly negative signal (**NSI -67**). Ownership “unattainable” is strongly negative (**NSI -43**).

Behavior outpaces stated worry

58% report concern with negative sentiments across topics, and signals for changing housing plans (delays, crash-watch, relocation scouting) are part of digital conversations. Many are adopting a “hold until prices stabilize” posture.



The Signals Within the Data



ECHONOMICS

Income & Debt Stress



The threat model is shifting from macro to structural

AI/automation fears run **negatively** across ages and half the population is already upskilling, job-hunting, or building savings. Seniors report lower confidence despite fewer recent shocks.

Deleveraging mind-set

People prioritize debt, avoid new credit, cut spend; credit cards are the standout pain (**cash-flow strain**), with mortgages/auto/personal/medical forming a fixed-bill vise.

Income paradox

Higher earners voice more anxiety (**expectations/portfolio complexity**), while lower-income households face the harder reality (**dietary and spend disruption**) yet report lower overt concern.

Trust routes



Time to be People's Fave

Government distrust is extreme (**NSI -86**) and media credibility weak (**-48**), while creator/reviewer guidance is considerably persuasive (**NSI +11**).

Algos drive Amplification

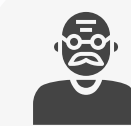
Platforms/algorithms are seen as amplifiers of bias (**NSI from -48 to -35**); decisions move when there's side-by-side proof (**comparisons/forums +8**) and human accountability.

Who to Watch



Millennials

loudest on inflation/food; housing hotspot



Boomers/Gen X

Sharper negativity on anxiety and media/government trust



Suburban Households

Highest governance anger



Public-sector workers

Unusually optimistic on outlook



Immigrants/lower-income

Higher practical pressure despite muted self-reported concern



Signals From Primary Survey



Lower-income | Younger Adults



Carry the sharpest day-to-day strain



Higher financial and debt concern



More pronounced food affordability trade-offs



Upper-income Cohorts



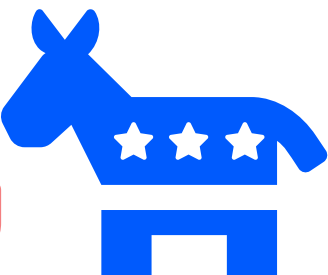
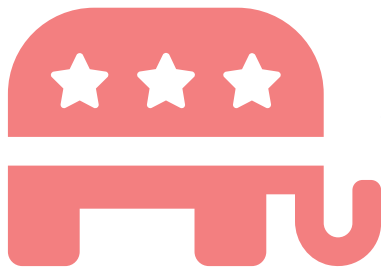
Displaying more confidence



Feel exposure through market volatility and housing-finance frictions



Spending intent exists but requires de-risking



Republicans | Democrats



Republicans bear more positive outlook



Democrats report higher uncertainty



This underscores the importance of message tone and proof for economic outcomes



Signals From Primary Survey



Prove value and provide control

Businesses can build trust and loyalty by offering transparent claims about total cost and product durability, ensuring consumers clearly understand long-term value. Predictable pricing models, smoothed billing cycles, and flexible options, such as pausing or skipping payments, align with fluctuating household cash flows. These strategies empower consumers, fostering confidence and encouraging sustained engagement in a volatile economic environment.



Track leading indicators tied to demand release

Monitoring key metrics, such as food Consumer Price Index, interest rates, jobless claims, delinquency rates, discount channel share, and store-brand adoption, helps businesses anticipate shifts in consumer demand. Implementing rapid test-and-learn pilots allows companies to quickly identify and scale successful strategies. This data-driven approach ensures responsiveness to evolving market conditions and consumer behaviors.



Merchandise for trade-down without trading out

To retain consumers seeking value, businesses should enhance quality signals for private-label products and offer appropriately sized packaging to meet budget-conscious needs. Promotions focused on stock-up deals encourage purchases without compromising perceived value. By strengthening presence in discount channels and digital platforms, companies can effectively meet demand where cost-conscious consumers are shopping.



Tailor offers by segment

For younger and lower-income households, businesses should prioritize affordability, offering bundled essentials and predictable payment plans to address budget constraints. For upper-income consumers, messaging that emphasizes de-risked upgrades and wealth preservation resonates strongly. Tailoring offers to these distinct needs ensures relevance and drives engagement across diverse consumer segment.



De-risk commitments

Businesses can unlock consumer intent in big-ticket categories by offering rate buydowns or refinance-ready options, reducing perceived financial risk. For younger and lower-income consumers, emphasizing affordability through predictable payment schedules and bundled essentials drives engagement. These approaches lower barriers, making purchases feel safer and more accessible to cautious buyers.



Business Implications & Brand Playbook

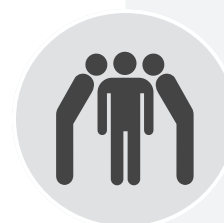
Our survey “**Quantonomics**” and digital conversation-led “**Echonomics**” converge on the same playbook. In a low-trust, high-friction economy, **credibility** and **controllability** are the currency. Brands must focus on proving value, enabling delay without loss, and co-funding household buffers, so that consumers keep moving steadily even when their sentiments say pause.

Consumer Shifts to Design For



Value architecture > price cuts

People trade down with standards: preserve experience while lowering cost (**portion/pack/swap**) to avoid “cheapening.”



Proof beats persuasion

Conversion happens with side-by-side receipts (**TCO, durability, failure rates**), creator-grade demos, and clear service SLAs.



Buffers as benefits

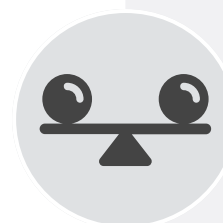
Align with emergency-fund behavior: price locks, bill smoothing, skip-a-month, grace windows to turn **1 to 5-year** anxiety into manageable commitments.

Actions for Today



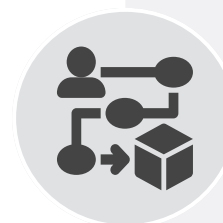
Comparison-first storytelling.

Lead with evidence cards (**vs. claims**) across PDPs, emails, retail displays; pair with credible creators to carry proof.



Stability bundles

Bundle high-volatility categories (**food/household**) with price-protection for set periods.



Delay-friendly flows

Add “lock price for **60–90 days**,” “pre-order at today’s price,” “**repair/refresh**” options to big-ticket categories.

Policy & Ecosystem



Signal predictability

Time-bound fee **caps/price** corridors in essentials; clarity on **trade-policy** pass-through to reduce rumor-driven negativity.



Work readiness

Subsidize upskilling in **AI-adjacent tasks**; incentivize employer hours smoothing to reduce income volatility.



Food security partnerships

Support **couponing/discount** networks and nutrition-positive strategies (**home cooking kits**) that consumers already use



Thank you for engaging with US Grand Consumer Study 2025–26.

The team at BioBrain built this report to do one thing well: turn noise into navigable signals. By pairing **500,000+ real conversations with 10,000 survey voices** and holding ourselves to transparent, reproducible methods, we've aimed to give leaders not just a snapshot of sentiment, but a playbook for action.

The story is clear: trust is scarce, coping is abundant, and consumers reward brands that increase controllability through verified value, flexible timing, and real buffers for everyday life. If there's a single takeaway, it's this: prove it, make it flexible, and help people hold the line.

With BioBrain's strength in data insights, research, and intelligence, we are bringing cutting-edge insights to navigate complex business landscapes with clarity and precision, faster than ever. We combine traditional research methodologies with digital-era tools to decode market signals, market sentiment, consumer needs, and emerging trends across industries. At the core of what we do is a proprietary AI-powered research engine that fuses survey data with digital listening, search behavior, and sentiment analysis. It enables a **360° view of people and perceptions**.

That enables us to deliver research that is not just insightful but actionable and it is what has helped us bring the most current research outcomes through this report. We hope these findings inform better products, clearer promises, and more resilient communities. If you'd like to pressure-test an idea, tailor cuts to your audience, or stand up a rapid signal read, our team is ready to collaborate. Please write to us on **connect@biobrain.io**.



Annexure I

Methodology Notes On Digital Analysis

This report drew on a corpus of more than **502,000+** public posts and comments from Reddit, YouTube, and X (Twitter). We analyzed content at the post/comment level to avoid overweighting long threads and restricted coverage to English-language content unless explicitly noted. Data was collected via platform interfaces and vetted third-party exports. We de-duplicated items with hash checks on text/URLs and applied near-duplicate detection using cosine similarity on n-gram vectors. Spam/link farms, promotional blasts, and bot-like bursts were removed using frequency/entropy rules, followed by human spot-checks on high-impact clusters. All content was anonymized for reporting; handles were masked and quotes were paraphrased or truncated to minimize re-identification risk.

We mapped conversations to a unified taxonomy that contained our core topics that were surfaced through keyword clustering and embedding similarity, then validated by human review. Each item could be assigned to multiple topics based on lexical dictionaries and semantic thresholds; when collisions occurred, we retained the highest-confidence assignment and manually QA'd top-volume or high-impact clusters.

Sentiment was classified per item using supervised models tuned to social text, with domain lexicons layered for economics and policy language. We ported Positive, Negative, and Neutral shares and computed NSI (Net Sentiment Index) = Positive% - Negative%, which ranged from -100 (all negative) to +100 (all positive). Neutral was treated as informative rather than valenced and it often indicated watchfulness or unresolved opinion rather than indifference.

For cross-analysis, demographic and behavioral dimensions that were inferable in public data – e.g., gender, age group, urbanicity, education, income tier, occupation, job type, family status, political ideology, immigrant status, lifestyle personas, and industry. Attribution blended self-descriptions, profile cues, subreddit/page context, and text markers while ambiguous cases remained in “Others/Unknown” classification and were excluded from contrasts that could mislead.

We conducted manual reviews on top topics, outlier positives, and large negatives. Sarcasm and irony were mitigated via ensemble checks and rule-based screens; residual risk was disclosed under limitations. Additional limitations included platform-audience bias, attribution noise in inferred dimensions, short-lived news bursts, and the fact that text-only analysis could miss cues embedded in images or video.



Annexure II

Methodology Notes On Primary Survey

The primary survey comprised n = 10,000 U.S. adults recruited via an online panel with quotas designed to approximate the U.S. adult population (age, gender, region, education). Income and urbanicity were incorporated in weighting where available and were used in subgroup analysis. Eligibility required for survey participation required 18+ age and U.S. residency. We applied iterative raking (rim weighting) to external benchmarks, monitored design effects and effective sample sizes, and reported sub group results with care. The overall nominal margin of error was roughly $\pm 1\%$ at 95% confidence under simple-random assumptions; subgroup error was higher, and we avoided firm claims for small cells.

The questionnaire mirrored the social taxonomy so synthesis was possible. Blocks included macro outlook, inflation and essentials, employment, debt and credit, housing, shopping/retail, digital influence, trust and media, and future scenarios. Routing logic selectively exposed items (e.g., debt detail to respondents with debt). Each item carried a question ID (e.g., D1, L2E1) so analyses were traceable.

Data quality controls were implemented before, during, and after fieldwork. Programming was verified against the master instrument; routing was simulated. In field, we removed speeders, flagged straight-liners and patterned responses via attention checks, screened open-ended texts for nonsense/copy-paste, and deduplicated responses by matching device/IP with geo check validation. Post-field, we finalized weighting, reconciled "Don't know/Prefer not to say," and suppressed tiny cells that could mislead.

Analysis used top-box/bottom-box and net scores and where comparative reporting benefited from a shared language, primarily the same NSI definition (Positive sentiment % - Negative sentiment %) to align with Economics signals. Subgroup reporting followed the same segmentation framework as Economics analysis (age bands - 18-28/29-44/45-60/61-79, gender - Female/Male/Others, income tiers, urbanicity - Urban/Suburban/Rural, regions - US States, immigrant status, ideology, occupation, job type, and family status). Statistically reliable gaps were marked and smaller cuts were treated as directional context rather than definitive differences.

Ethical practices followed standard norms. Panel participants provided informed consent and no personally identifiable information was reported. All findings were presented in aggregate for strategic decision-making rather than individual targeting or adverse determinations. Principal limitations included self-report bias, potential coverage gaps for low-connectivity populations and non-response effects that were addressed to a rational extent with weighting.



Global Presence

