

The New Income Reality

*A fresh look at mindsets and behaviors
by income in a polarized economy*

NIQ Consumer Life Roper Reports® US

June 2026



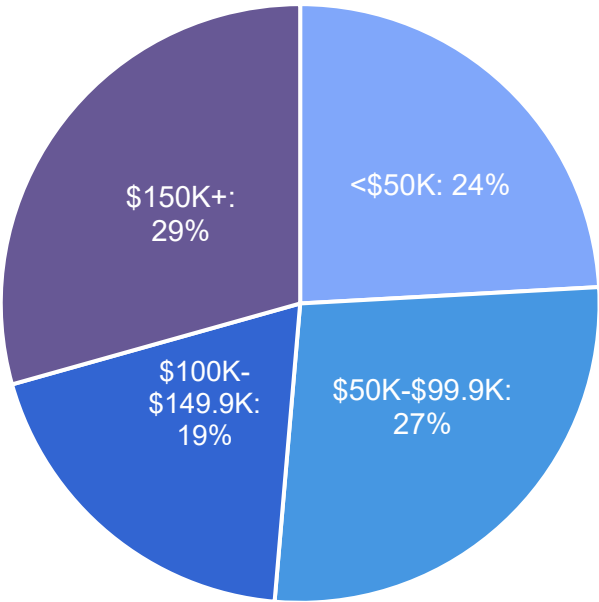
About this report

The U.S. consumer landscape is being reshaped by accelerating economic polarization. As higher-income households capture a record share of spending and wealth in a K-shaped economy, their behaviors, expectations, and influence are redefining the marketplace. At the same time, financial pressure, uncertainty, and shifting mindsets are affecting consumers across the income spectrum—driving new patterns in how people prioritize, shop, and engage with brands.

This report unveils the latest trends in income, purchase power, and spending priorities. It helps marketers connect with consumers of different income brackets in a changing economic landscape by providing a fresh understanding of people's mindsets, lifestyles, tech usage, and consumption behaviors.

Where possible, this report examines the four consumer segments below based on their annual household income (HHI):

Adult distribution by household income, %



% by income, among adults	<\$50K	\$50K-\$99.9K	\$100K-\$149.9K	\$150K+
Men	44%	49%	51%	51%
Women	56	51	49	49
Gen Z*	23	18	17	15
Millennials*	30	33	36	38
Gen X*	15	15	20	24
Boomers	27	29	25	20
Pre-Boomers	6	4	3	3
White	62	71	75	76
Black	19	15	12	9
Asian	3	4	6	9
Hispanic	26	20	15	12
Bachelor's degree or more	12	28	43	58
Employed full-time	26	46	58	64
Employed part-time	17	12	11	11
Retired	28	27	20	15
Never married	42	31	27	23
Now married	30	49	58	67
Widowed/divorced/separated	28	20	14	10
Parents with children in the household	21	22	25	28

MRI-Simmons 2026 Winter. *Gen Z, Millennials, and Gen Xers are defined slightly different from the Consumer Life standard definitions shown in the Appendix. Specifically, Gen Z is defined as those born 1997-2010, Millennials are those born 1977-1996, and Gen Xers 1965-1976.

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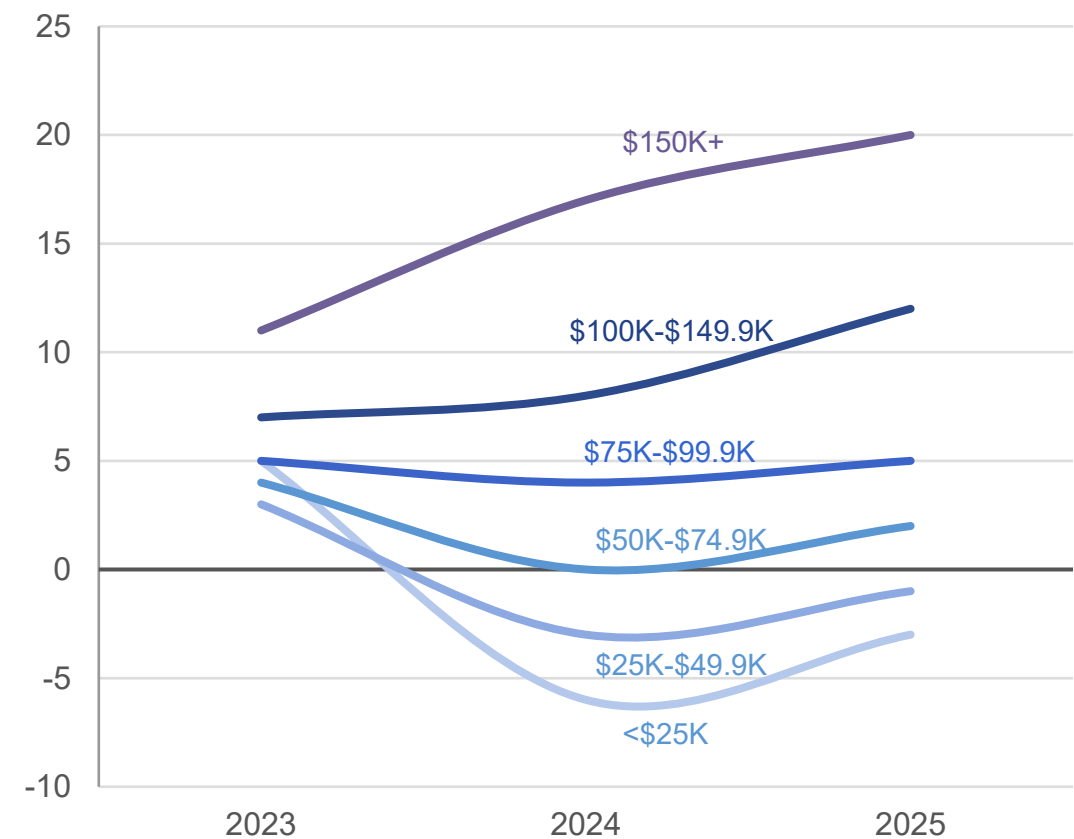
Appendix: Methodology

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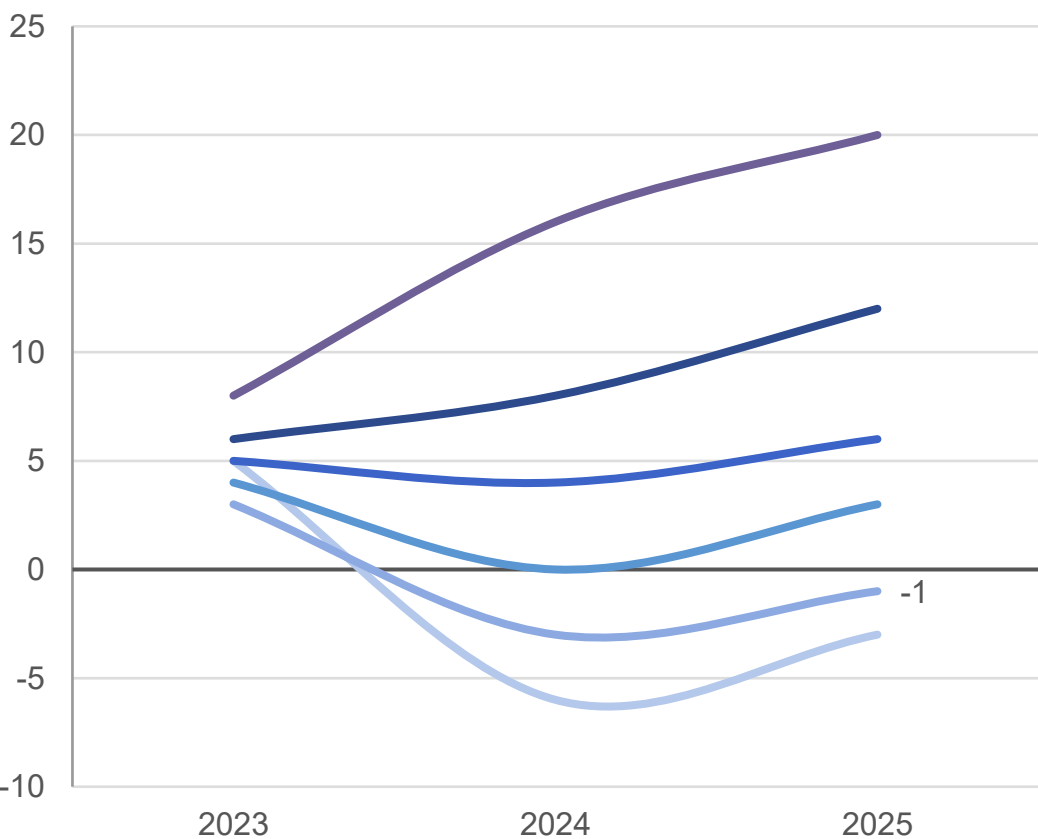
Higher-income households are pulling away in terms of spending growth

Households with HHI \$100K+ saw double-digit spending growth since 2023, while those with <\$50K experienced decline

Total store, dollar spend growth vs. year-ago by household income, %



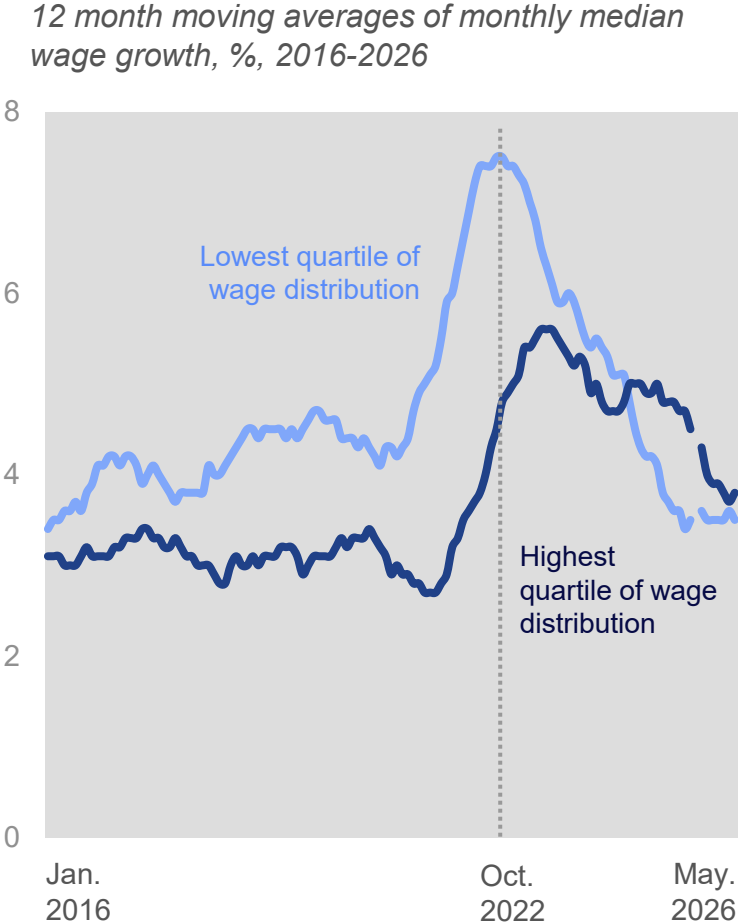
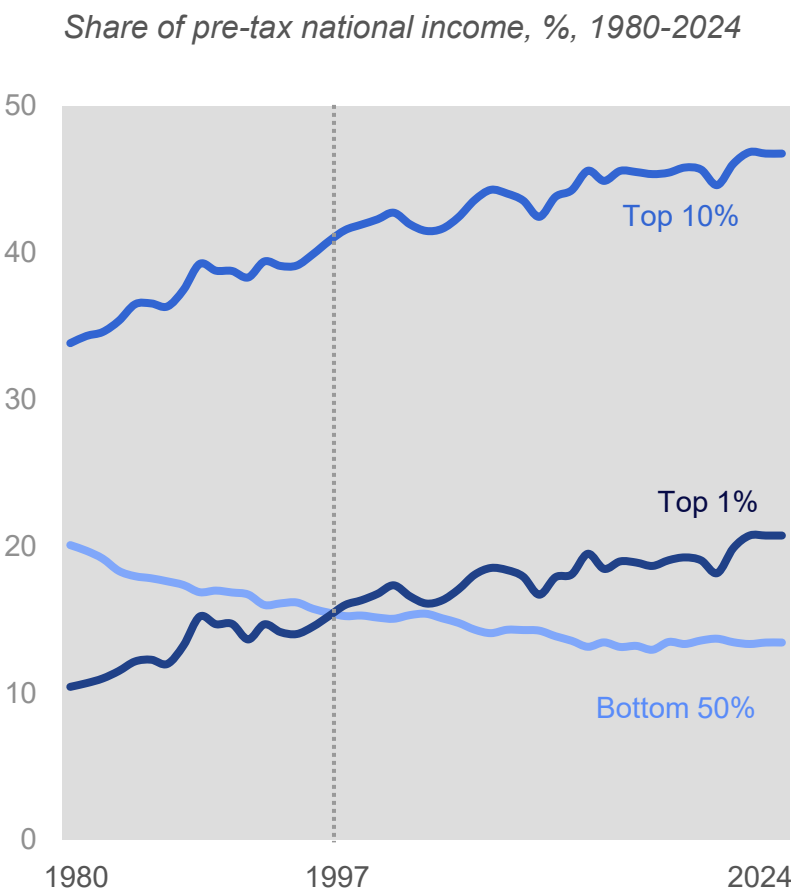
Food, dollar spend growth vs. year-ago by household income, %



Dataset: NielsenIQ Panel On Demand Omnishopper | US Exp Osh - NDH Synd Full View - 444 5 yr | Entire Dataset

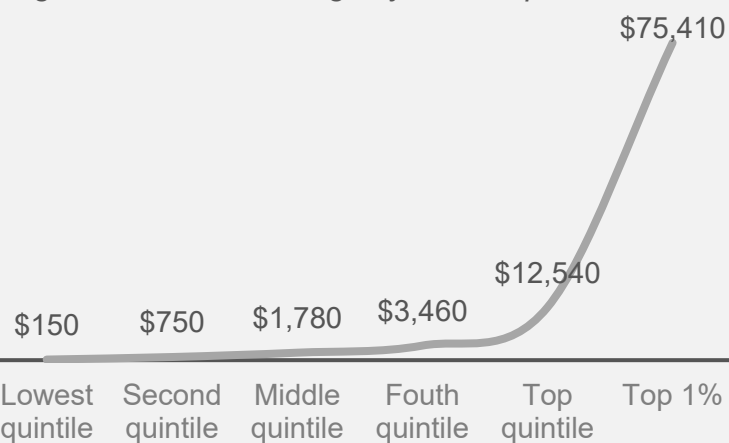
Income polarization helped fuel spending disparity

Income gaps are widening as high earners pull ahead and policy favors the top



Uneven tax benefits and cuts in SNAP program will exacerbate economic disparity

Avg. 2026 fed tax savings by income percentile



Stricter eligibility requirements for the Supplemental Nutrition Assistance Program (SNAP), introduced by the One Big Beautiful Bill Act signed into law in June 2025, are expected to further increase the financial strain on low-income Americans. The latest data show that nationwide SNAP participation declined by more than 3.5 million people (9%) between the law's enactment in July 2025 and February 2026.

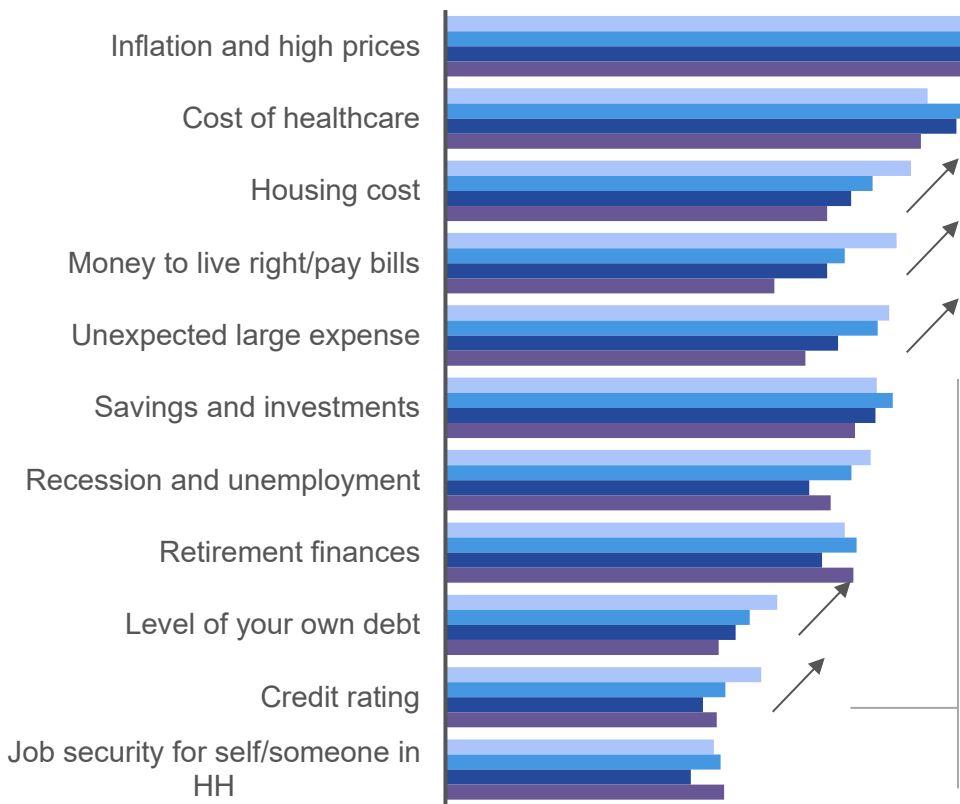
<https://fred.stlouisfed.org/graph/?id=FRBATLWGT12MMUMHWGWD1WP,FRBATLWGT12MMUMHWGWD76WP>, <https://wid.world/data/>, <https://www.cbpp.org/research/food-assistance/snap-tracker-people-are-losing-food-assistance-as-the-republican-megabill>, <https://taxpolicycenter.org/model-estimates/T25-0231>

Financial concerns weigh heavily on the low-income

Yet, high-income consumers aren't immune

% concerned about the following

<\$50K \$50K-\$99.9K \$100K-\$149.9K \$150K+



Bifurcated credit scores:
Over the past several years, more borrowers have become either super-prime, with a credit score of 780 or higher, or subprime, with a credit score below 600, according to TransUnion.

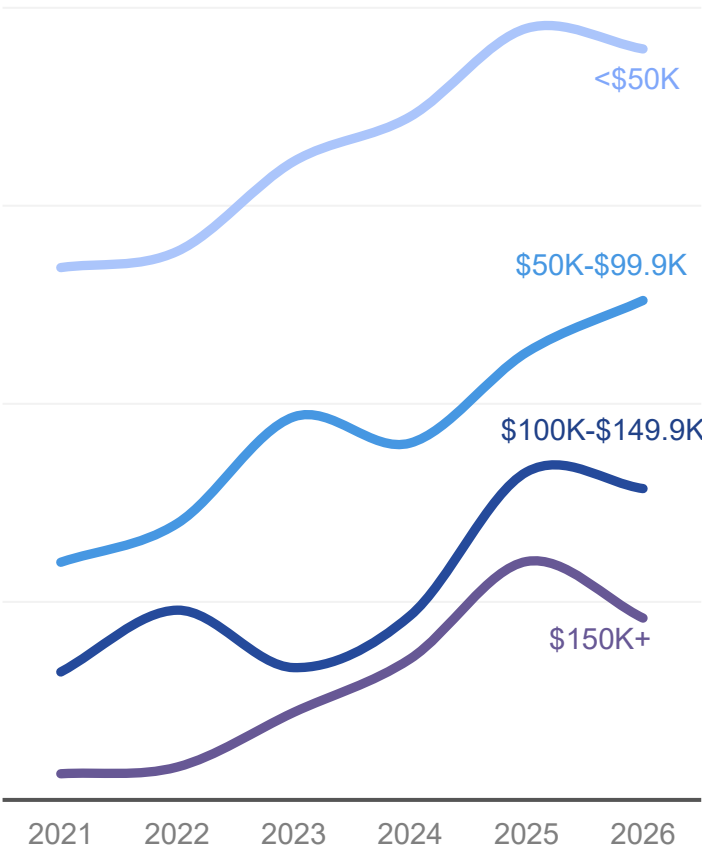
NIQ Consumer Life US 2026 A38, [K-shaped economy is 'alive and well,' expert says](#)



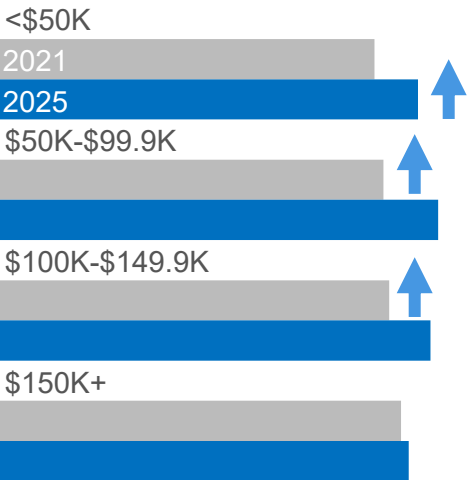
Across income levels, control feels harder to obtain and ever more desired

Low-income consumers struggle more with control as money becomes increasingly associated with it

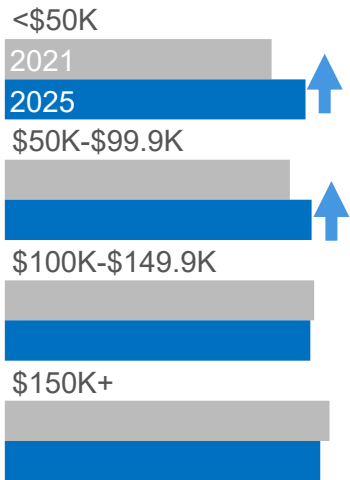
% agree “I often feel like my life is slipping out of control”



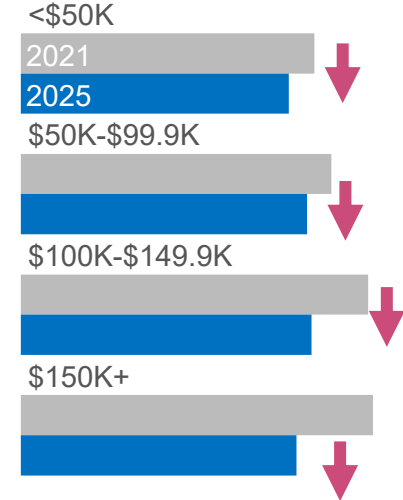
XX%
of Americans agree
“More money means
more control,”
+9 pts from 2021



XX%
of Americans agree
“I wish I had more
control over how I
spend my time,”
+3 pts from 2021



XX%
of Americans agree
“Sometimes it is a
relief to give up
control to others,”
-7 pts from 2021



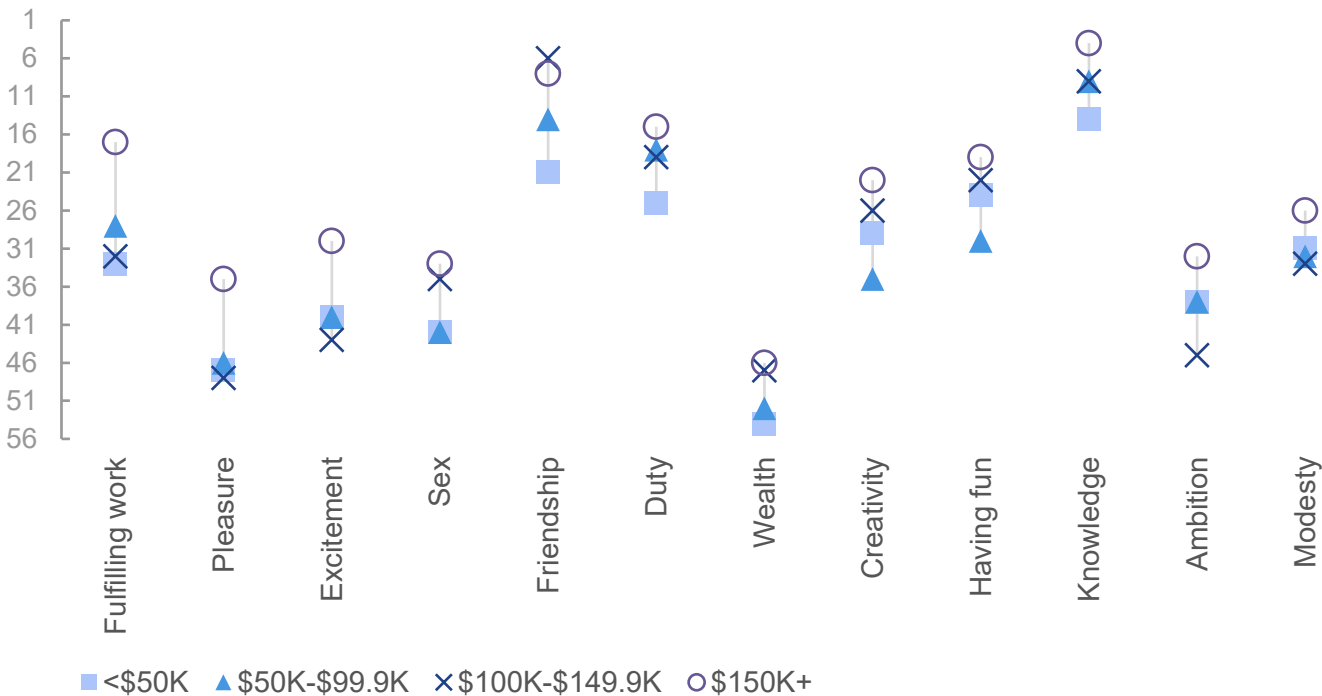
“Work hard, play hard” is the mantra of high-income Americans

They also show high regard for knowledge and creativity

High-income consumers place a strong emphasis on work, with Fulfilling Work as their top differentiating value and a clear tendency to view work as a career rather than just a job. Knowledge, Creativity, and Ambition also rank highly, likely reflecting their role in career advancement. At the same time, this group places significant importance on experiences. Consistent with their strong skew toward the Indulgers segment, they also lead on fun-oriented values such as Pleasure, Excitement, and Having Fun.

Values more important to high-income Americans

Ranks of personal values on a list of 57 measured, sorted by the gap between HHI \$150K+ and Total



“I consider my work to be a career, not just a job”

% agree

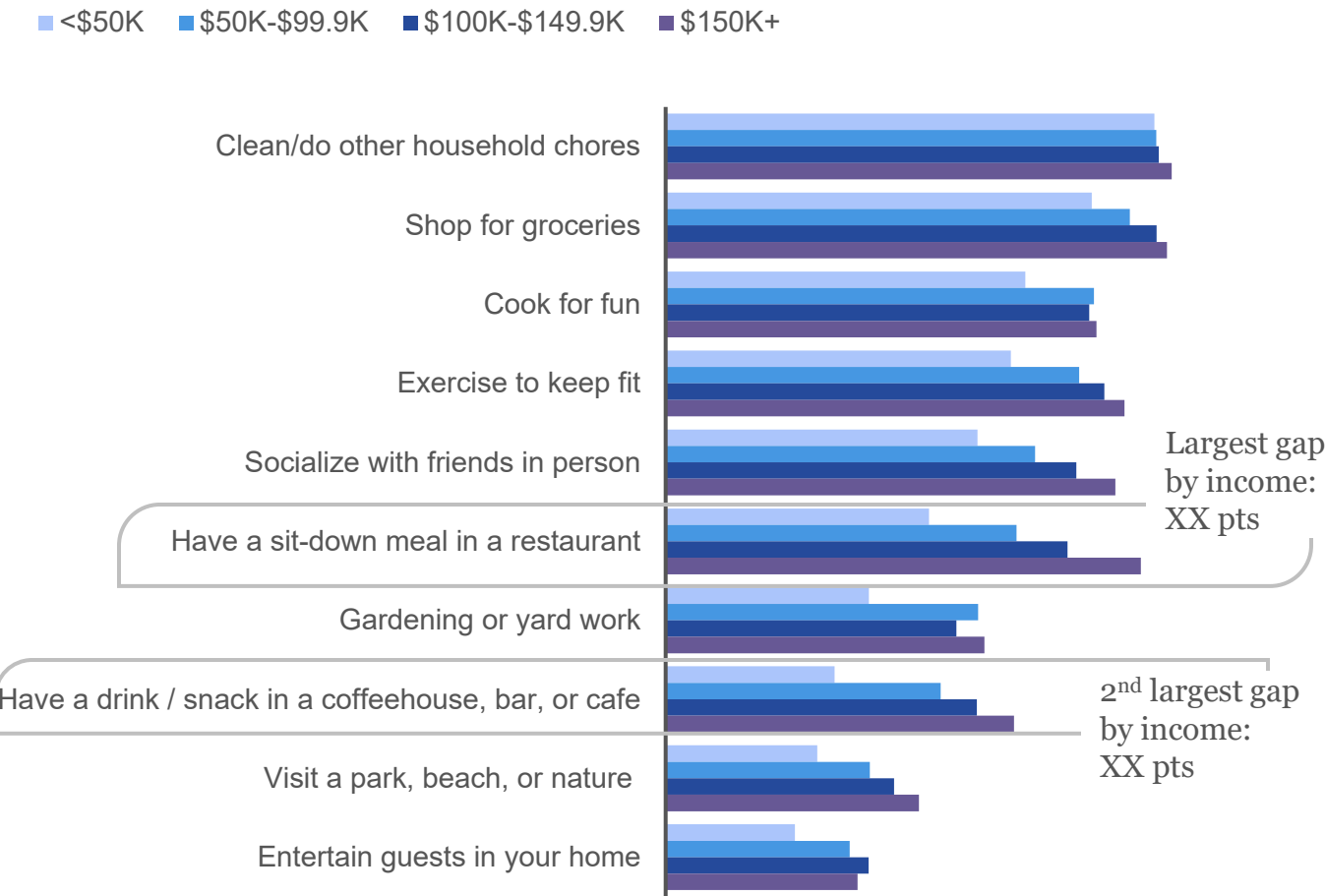


The **most differentiating** general attitude by income on a list of 69 tracked

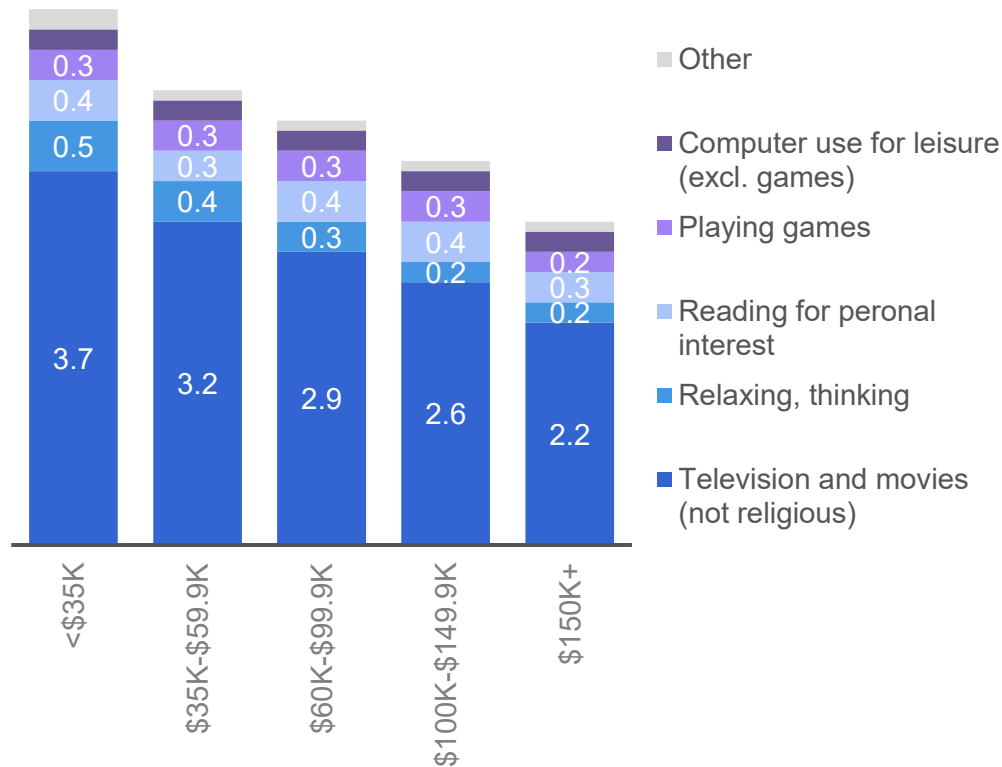
Having more means doing more

High-income Americans are more active in leisure, while low-income consumers spend more time on at-home media

% who do the following at least weekly



Average # of hours per day spent at home by activity and income group



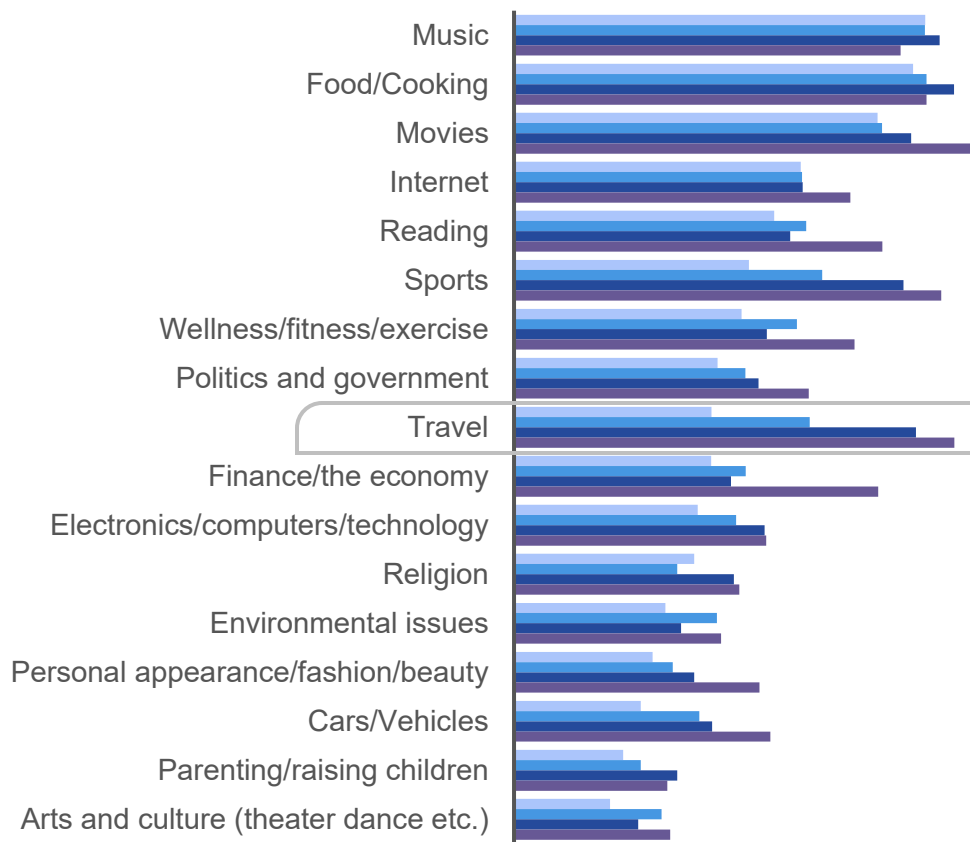
NIQ Consumer Life Global 2026 B2 (US filter), <https://sherwood.news/culture/americans-are-spending-more-time-at-home-alone-money-shapes-who-can-opt-out/>

Having more = more means and interest to explore

High-income Americans are more interested in many topics, with travel the most differentiating

% VERY interested in the following topics

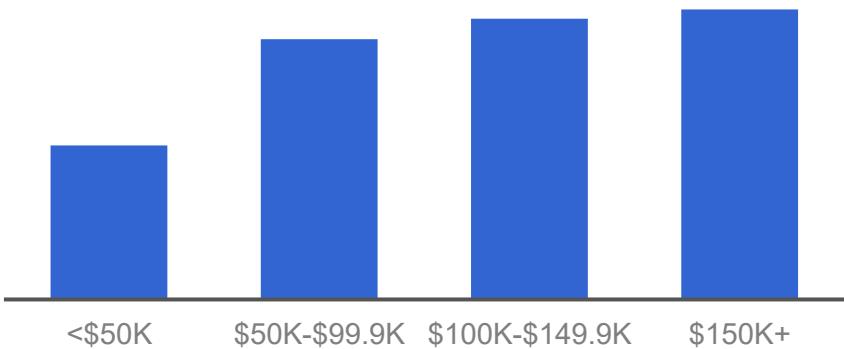
<\$50K \$50K-\$99.9K \$100K-\$149.9K \$150K+



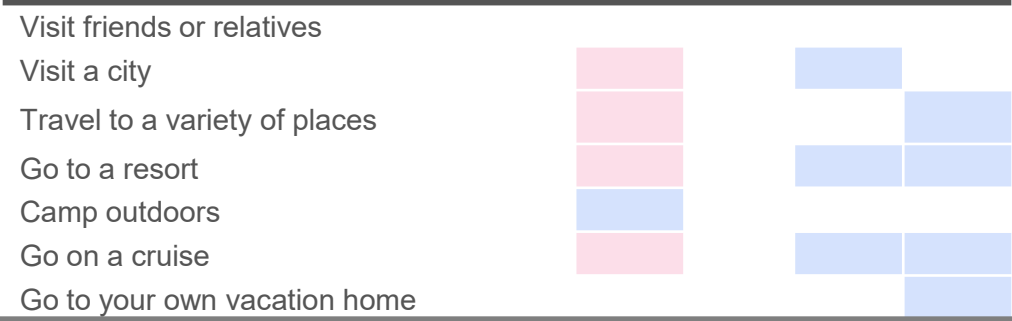
Largest income gap by both percentage pts and ranks:
#2 area of interest after movies for HHI \$150K,
#3 \$100K-\$149.9K,
#5 \$50K-\$99.9K
#9 <\$50K



% planning to take an overnight vacation or personal trip in the next six months



% planning to do the following on their next vacation trip (based on those who plan to take a vacation trip)



Price-sensitivity has risen across income levels

High-income consumers aren't immune, even though they remain less price-sensitive than the rest

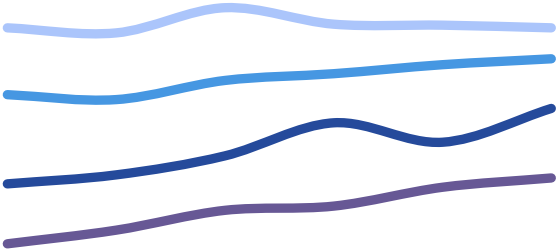
% agree *"Getting exactly what I want is more important than the price of an item"*

% agree *"My number one goal when shopping is to save as much money as possible"*



<\$50K
\$50K-\$99.9K
\$100K-149.9K
\$150K+

2021 2022 2023 2024 2025 2026



2021 2022 2023 2024 2025 2026



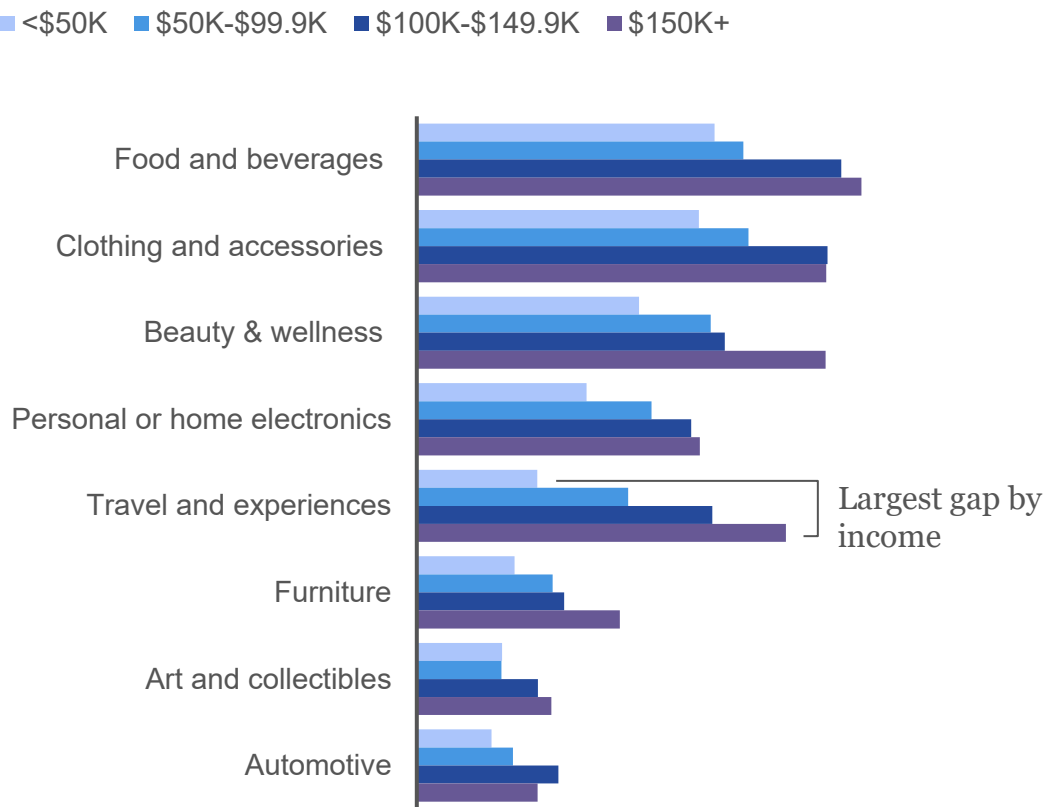
Higher-income consumers flew to dollar stores for lower prices

"We're pleased to see growth once again in our total customer count, with disproportionate growth coming from higher-income households," Dollar General CEO Todd J. Vasos told investors on the company's earnings call in late 2025. Dollar Tree said it gained 3 million new shoppers across all income brackets in Q3 2025. Roughly 60% of its new shoppers are households with earning over \$100,000, up from 50% of new shoppers in Q1, 2025.

Premium buys are led by, but not exclusive to, the high-income

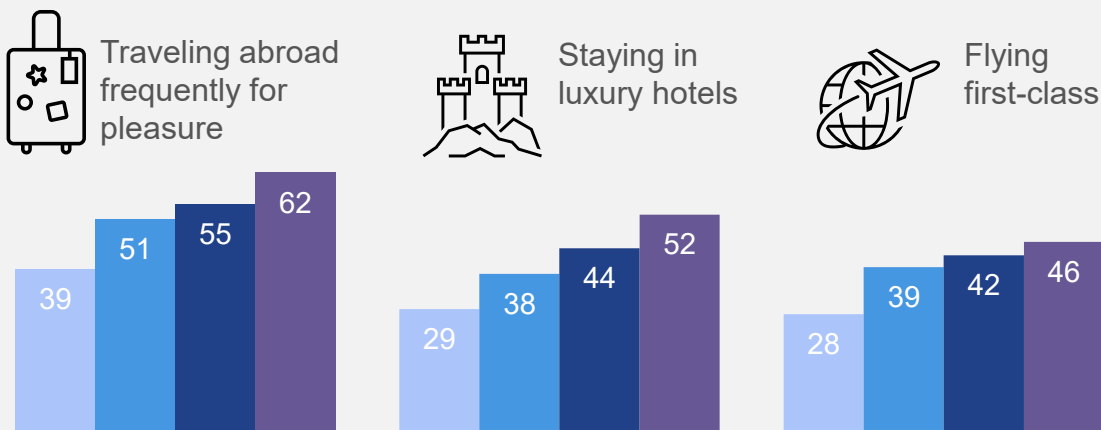
High-income consumers fuel the growing demand for luxury experiences

% who bought the following types of luxury products or services in the past 12 months



According to the annual Bain-Altagamma Luxury Goods Worldwide Market Study, there has been a **“tectonic shift”** in global luxury spending as shoppers splurge on experiences like hospitality cruises, high-end hotel stays, yachts, private jets, and fine dining, and spend less in the traditional spaces of luxury cars, fine art and leather goods.

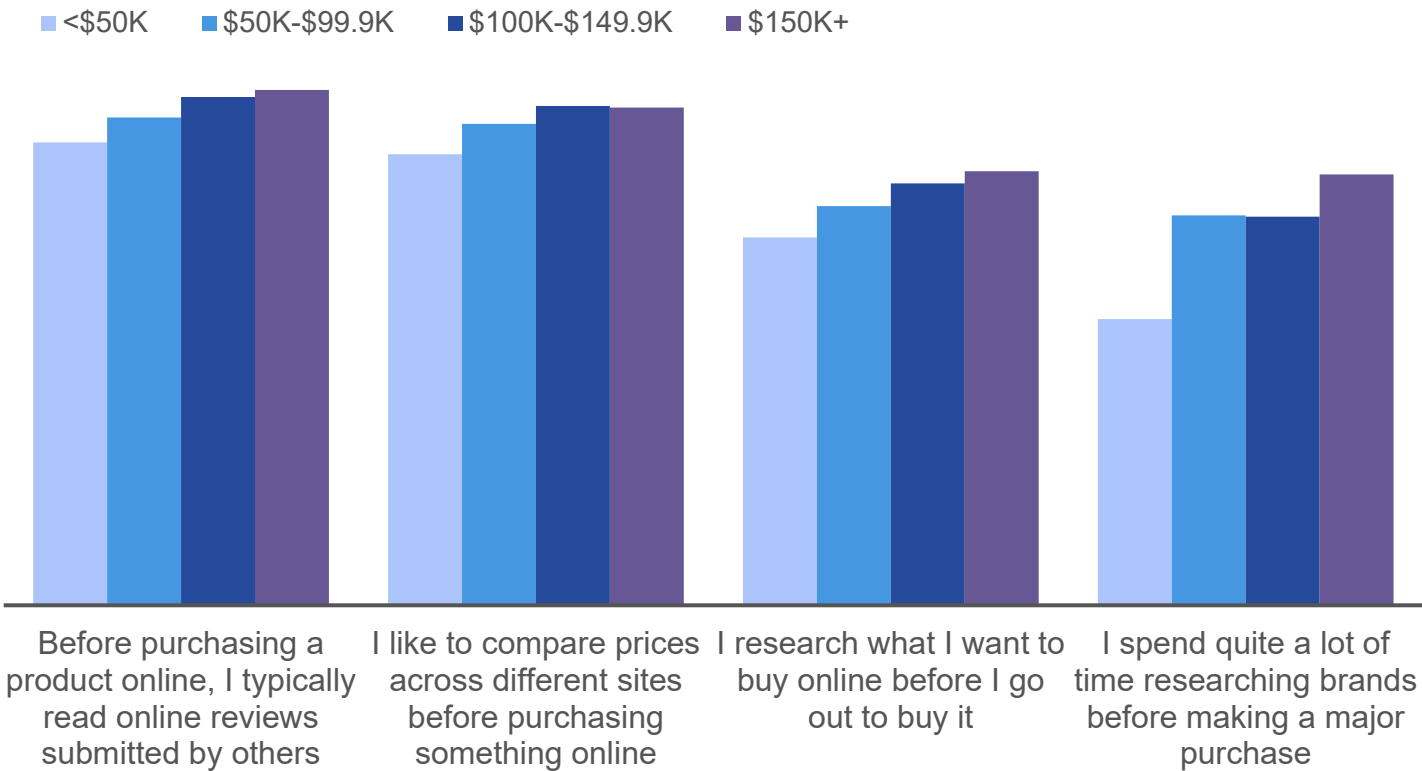
Aspirations showing the largest gaps by income on a list of 21 measured
% citing the following as what they would like to have or do



Having more ≠ being spendthrift

High-income consumers lead in product research for smart buys

% agree with the statement

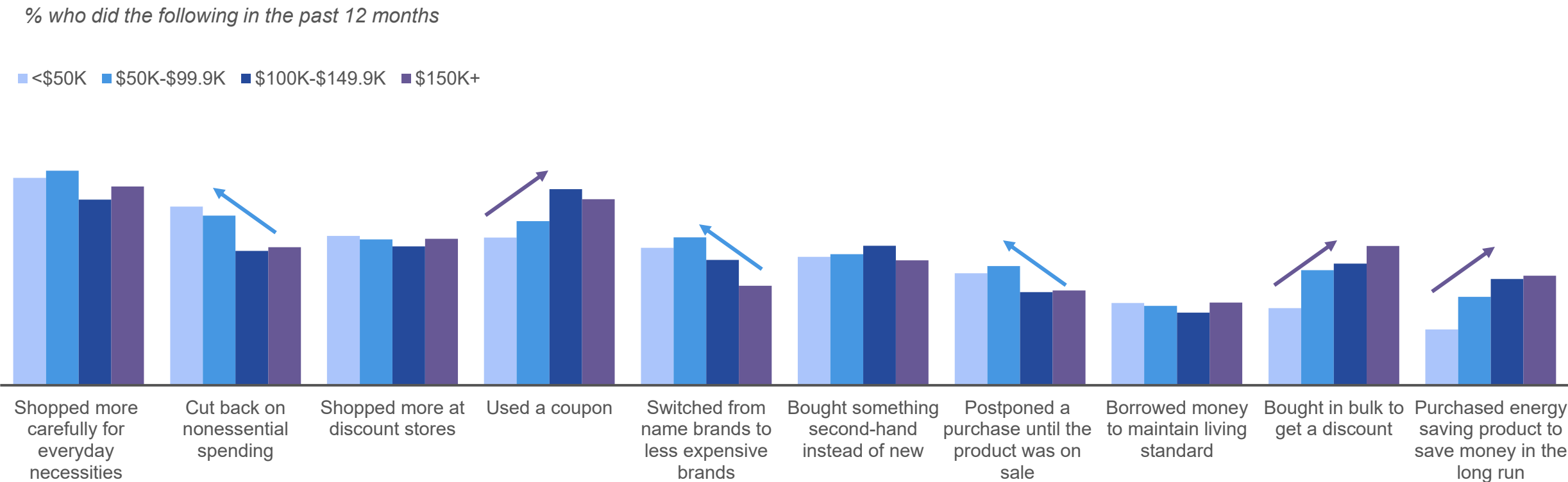


MRI-Simmons 2026 Winter, NIQ Consumer Life Global 2026 EJM (US filter, top 3 boxes on a 1-7 scale)



Higher-income consumers are at the forefront of coupon usage and bulk buying

Lower-income consumers are more prone to cut back on non-essentials, trading down to lower-priced options, and waiting for sales

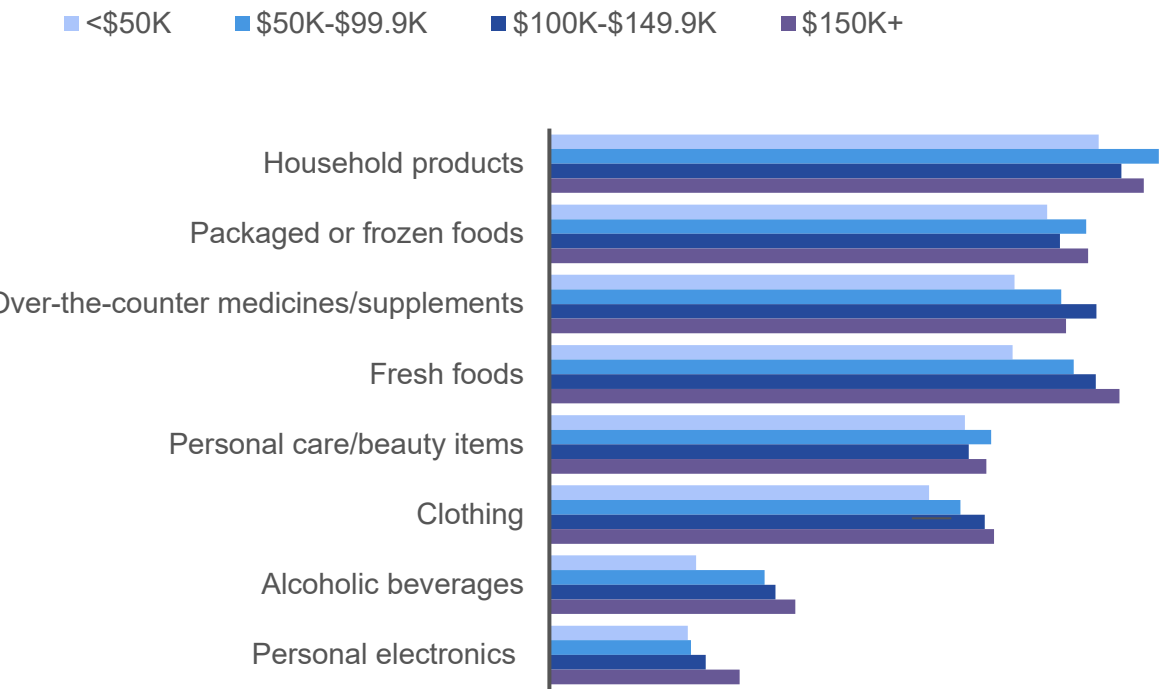


Private label sales is driven by low-income shoppers? Think again!

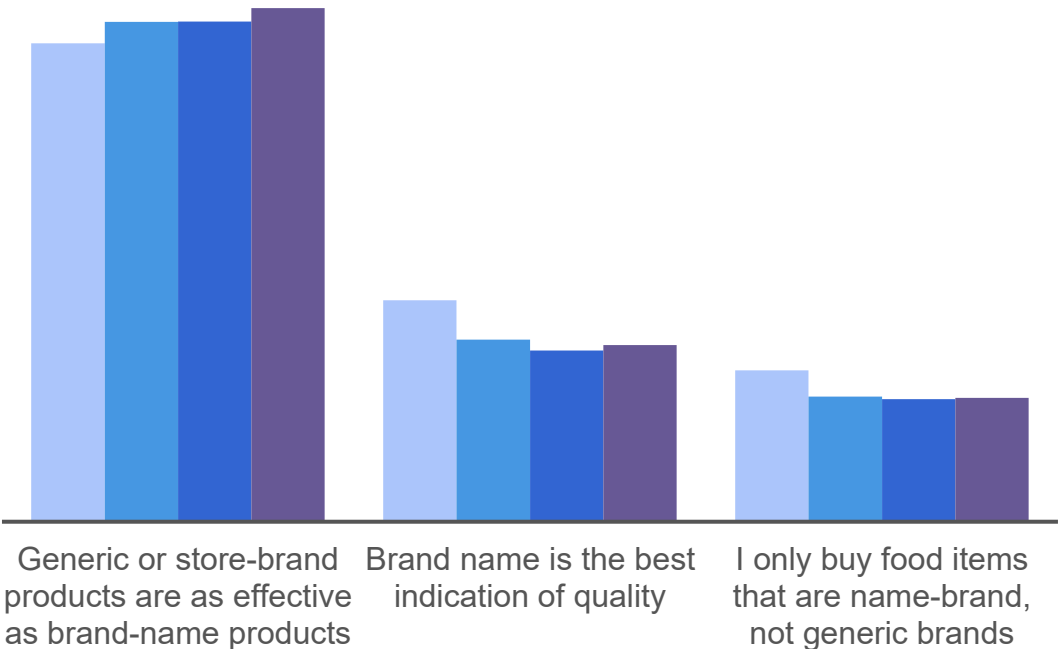
High-income consumers today are as engaged, if not more

Higher-income consumers are more likely than others to report recent purchases of private label products across a range of categories, from over-the-counter medicines and supplements to personal electronics. While part of this pattern may reflect their higher overall purchasing activity in these categories, it also signals a broader comfort with private label offerings. In fact, affluent shoppers are more likely than lower-income consumers to view private label products as comparable in effectiveness to national brands, and less likely to rely on brand names as the primary indicator of quality.

% who bought a private label or store brand of product in the following categories in the past 3 months



% who agree with the statement



Low-income consumers enjoy shopping, especially in-store

High-income shoppers tend to prefer online shopping



Younger consumers tend to enjoy shopping and are more willing to visit multiple stores to get what they want. Although lower-income consumers skew Gen Z, their greater in-store engagement extends beyond demographics. Across generations, lower-income shoppers are consistently more engaged with physical retail—likely in part because it offers an accessible form of recreation.

Diverging sentiment towards the future of AI

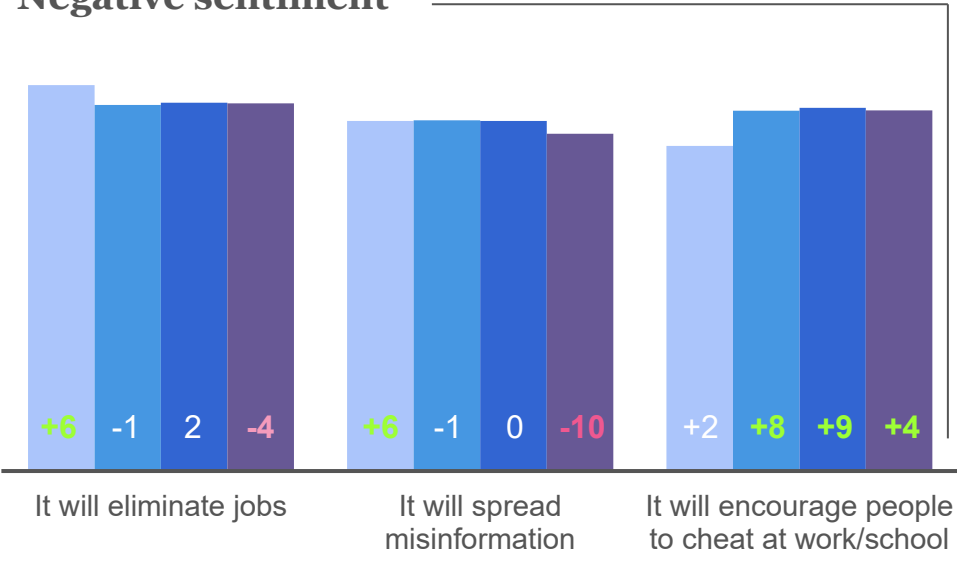
High-income Americans grew more hopeful about AI as they extended their lead on usage, while low-income Americans became increasingly concerned about its potential risks

Since 2024, concerns about AI eliminating jobs and spreading misinformation have risen among low-income Americans to become their top AI associations. In contrast, higher-income Americans seem to have built confidence in AI as they extended their lead in adoption, most often viewing AI now as a driver of creativity and a means to enhance everyday life.

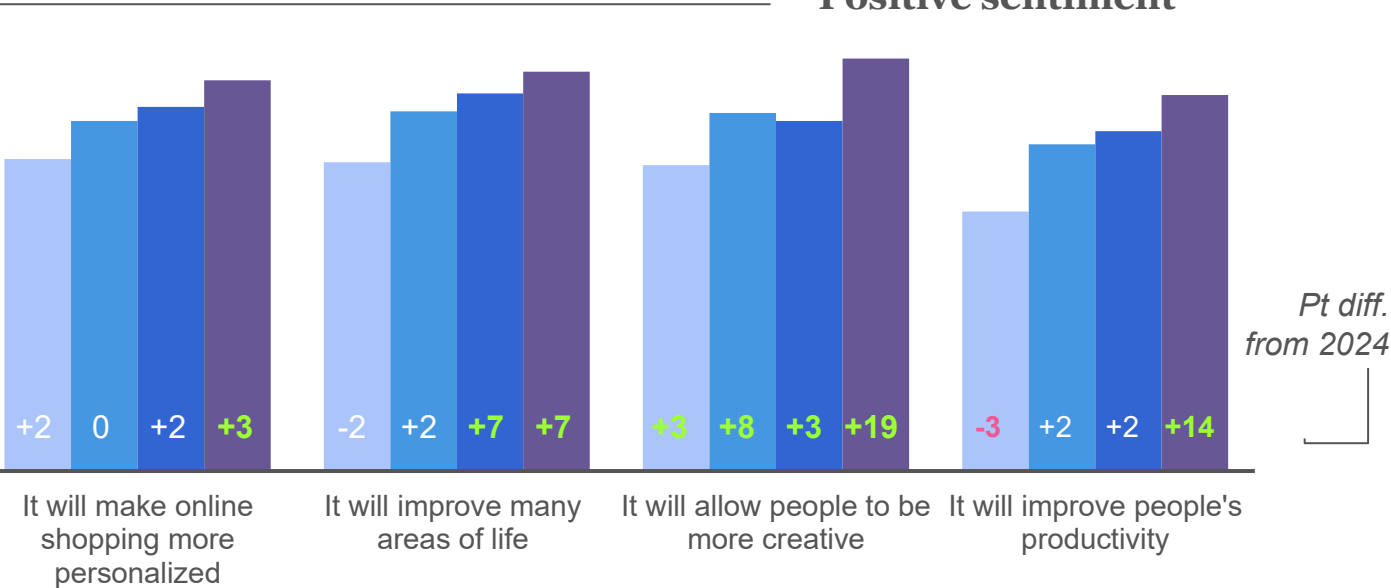
% who agree with the following about the future of artificial intelligence (AI)

<\$50K \$50K-\$99.9K \$100K-\$149.9K \$150K+

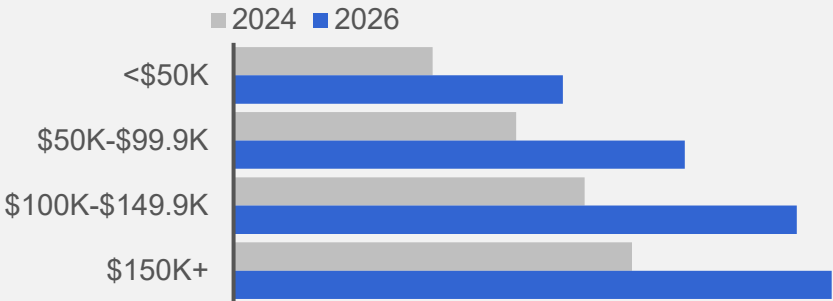
Negative sentiment



Positive sentiment



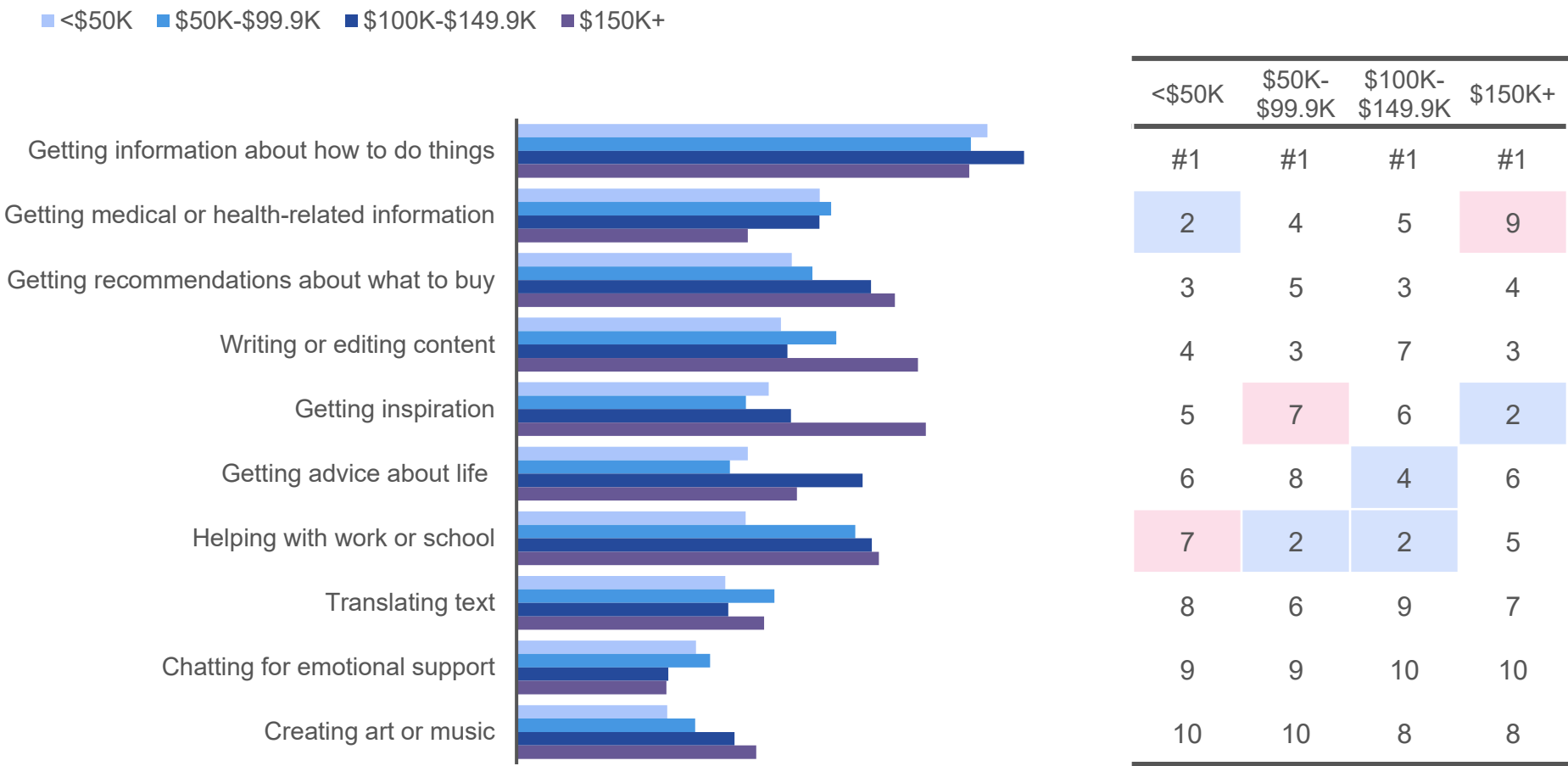
% who used AI tools or apps in the past 30 days



AI usage is broader—and more creative—among high-income users

Low- and middle-income users prioritize health-related information, while high-income users gravitate toward inspiration and content creation

% who personally used AI tools in the following ways in the past six months (based on AI users)



XX%

of AI users with HHI \$150K+ used AI in at least four out of the ten ways listed in the past six months, compared with XX% of \$100K-\$149.9K, XX% of \$50K-\$99.9K, and XX% of <\$50K