

# 2026 US consumer trends report

*The trust deficit*



# Introduction

Trust is in short supply. From the food on our plates to the information in our feeds, US consumers are increasingly asking: **who can I rely on?** In 2026, this question is influencing how people shop, spend, choose brands – **and how they respond to the institutions and companies around them.**

In recent years, rising costs, corporate scandals, and political instability have fuelled a collective sense of caution. That caution is now crystallizing into something more entrenched: **a widespread trust recession.** It's no longer just about belt-tightening or short-term reactions to crisis – consumer habits are being reshaped by deeper concerns about **fairness, transparency, and integrity.** People aren't just demanding better prices; they're demanding proof that brands and institutions are on their side.

This report explores how that erosion of trust is reshaping the consumer landscape. Drawing on a nationally representative survey of 2,000 working-age US consumers collected in late 2025, we examine **what's driving changes in spending behavior,** how trust is evolving across sectors, and what it all means for brands in the food and drink, financial services, and subscription industries. We also explore the ways trust – or the absence of it – is influencing attitudes toward new technologies, sustainability, and social values.

As a new year looms and economic uncertainty remains high, this year's insights offer **a vital read on what US consumers want,** what they're wary of, and how brands can rebuild trust where it's been lost. Because in 2026, **trust isn't just a brand value** – it's the deciding factor.



**Todd Latham**  
CEO, Attest

## Methodology

This report draws on four nationally representative surveys of **2,000 working-age adults in the US**, conducted on the Attest platform between 17–20 November 2025. Respondents are drawn from **multiple high-quality panels**, with varied recruitment processes and incentives, ensuring a **diverse sample**.

### **Data quality is at the core of every Attest survey.**

Responses are screened through proprietary AI checks and human review, filtering out impossible combinations, improbable answers, and behavioral signals such as inattention. **Any unreliable responses are automatically replaced**, ensuring the final dataset reflects only robust and reliable feedback.



## Chapter 1

# Trust is the new currency

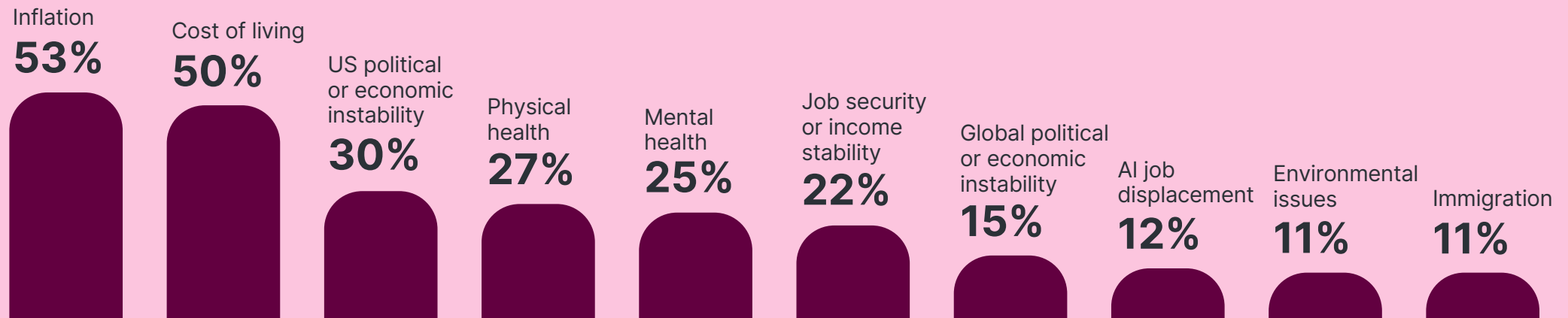
Cautious optimism defines the year ahead, as consumers balance hope for stability with deep-seated wariness that's reshaping spending behavior.



## Split sentiment is holding spending back

At the heart of US consumer behavior lies a growing divide. While **36% say they feel more optimistic about 2026** than they did heading into 2025, a **slightly larger share (40%) feel less optimistic** – highlighting just how fragile and uneven the national mood is. At the same time, trust in institutions continues to erode. **Negative sentiment toward the federal government has risen to 48%**, up from 44% in November 2024 following Donald Trump’s re-election but before he was sworn in. Yet even here, the picture is polarized: positive sentiment has also increased slightly, from 29% to 31%. It’s a split-screen view of America, one where confidence and distrust are rising side by side.

## Consumers’ top concerns for 2026



Against this backdrop, consumer spending remains conservative. **Like last year, more than half of all consumers are spending cautiously (51%)** – a trend that continues the post-pandemic pattern of frugality that peaked at 59% in late 2022 (although a three-point increase in those “spending freely” to 27% does offer a glimmer of hope). **Borrowing, too, has been tempered**, with 20% of consumers delaying a major purchase due to high interest rates, and a further 23% trying to pay down debt faster.

## **This restraint reflects a broader climate of economic anxiety.**

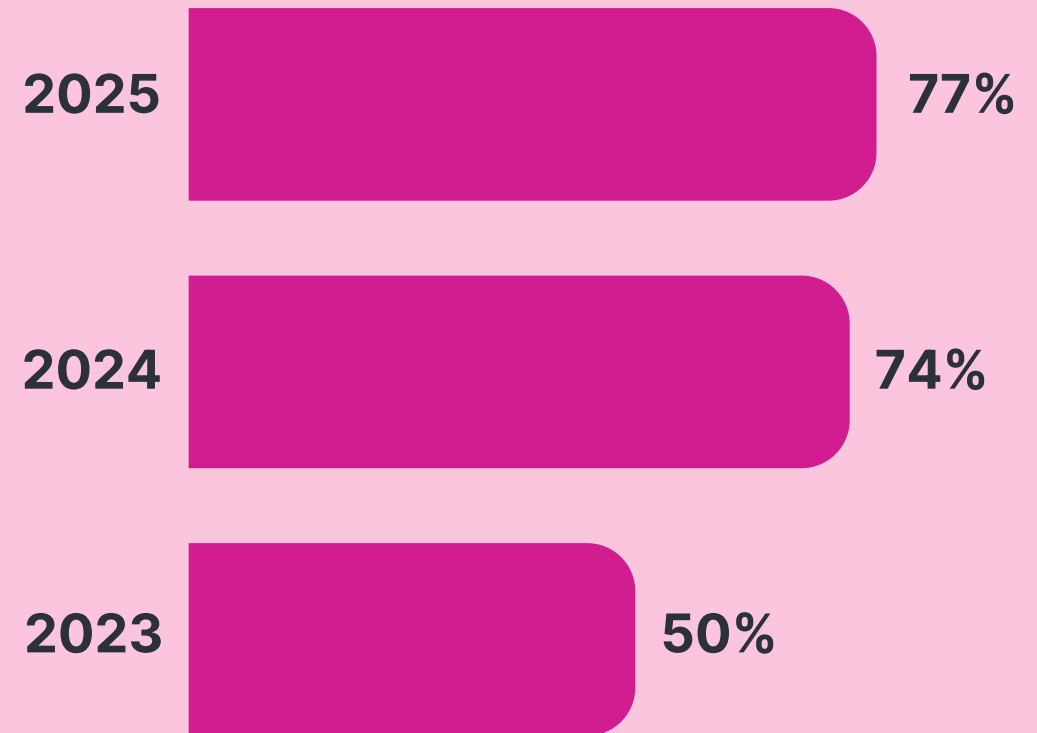
Concerns about inflation (53%) and the cost of living (50%) continue to dominate, while political and economic instability is the third-biggest worry for Americans going into 2026. **Financial caution is no longer a temporary response to crisis** – it’s becoming a new normal. The majority of consumers say they **won’t return to more confident spending until inflation eases**. For 64%, lower prices would be the key turning point, while the same percentage want a salary increase before they’ll consider loosening the purse strings. Savings also play a role, with 32% citing the presence of a financial buffer as a precondition for increased spending. Nearly one in ten (8%) plan to maintain their frugal approach permanently, indicating lasting behavioral change for some consumers.



## Brand switching reaches critical mass

Across every demographic, there is evidence of a more tactical, price-driven consumer. **Brand loyalty has frayed.** The proportion of people willing to switch to cheaper brands rose to 77% in 2025, up from 74% the previous year. The increase may seem modest, but it signals a critical threshold – the moment where trading down becomes not just a stopgap but standard practice. Tellingly, **likelihood to brand switch is linked to brand trust**, with those expressing the most trust in organizations the least likely to trade down.

## Year-on-year growth in brand switching behavior



While concerns about inflation are shared across generations, **younger and older consumers approach spending with markedly different attitudes**. More than 41% of 18-30 year olds say they feel more optimistic about 2026, compared to just 29% of those aged 50-67 – a 12-point gap that reflects fundamentally different experiences and expectations. This optimism translates directly into spending behavior: **nearly half (48%) of young adults are spending freely** (compared to 67% of older adults who are spending cautiously), yet at the same time this age group shows distinct anxiety about job security or income stability (27%).

There are also sharp contrasts in behavior based on income. **High earners (those bringing in over \$100k) are notably more likely to feel increased optimism about 2026** than those earning under \$50k (42% vs 33%). That confidence can be seen in their approach to spending: 43% of high earners describe their spending as “very free” or “fairly free”, while 60% of lower earners are still spending cautiously. However, even among those who feel confident to spend we see weak brand loyalty.

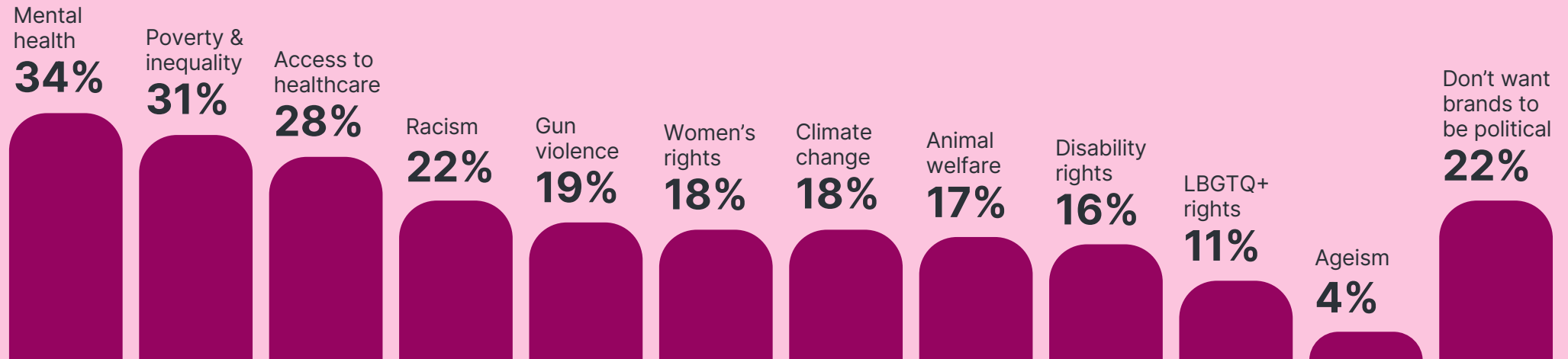
**The willingness to switch persists across all income brackets – suggesting that trust must be continually earned, not assumed.**



## A new mandate for brands in public life

A notable shift this year is the decline in the number of Americans who want brands to stay out of politics. **Just 22% now say they prefer brands to remain apolitical** by avoiding alignment with causes – down from 28% the previous year. While this still represents a significant segment of the population, **it suggests growing openness to brand activism**, particularly when it's seen as authentic and values-led. This decline could reflect a wider cultural shift: as social and political issues become harder to separate from daily life, more consumers appear to expect brands to take a stand.

## Issues consumers want brands to advocate for



A case in point is the support we see for two deeply personal issues added to this year's survey. **Over a third of consumers (34%) want brands to take action on mental health** (making it the leading issue), while 28% believe brands should campaign around access to healthcare. These are core quality-of-life issues that many feel the government has failed to address. As public trust in institutions declines, consumers appear increasingly willing to transfer their expectations to the private sector. **In the absence of strong policy action, brands are being asked to step in** – not as political actors, but as visible, values-driven entities with the power to influence and advocate.

This sentiment is also reflected in the type of brand messaging American consumers want to hear. While humorous content remains the most popular, demand has been gradually declining. Today, **48% of shoppers say they want brands to be funny – a notable drop from its 2021 peak of 57%**. In contrast, appetite for educational messaging has climbed to 39%, and motivational messaging now sits nearly on par with humour at 46%. This signals a broader recalibration in what consumers expect from the brands they engage with.

**While entertainment still matters, the priority is clearly shifting toward more substantive, purposeful messaging – a trend that's especially pronounced among younger audiences.**

## What this means for brands

In a fractured landscape, **trust is the thread consumers are still trying to follow**. Americans aren't just cautious, they're selective, strategic, and increasingly values-driven. This is a moment for brands to deepen relevance, not just widen reach. That means understanding the emotional dynamics behind optimism and anxiety, and **recognising that younger audiences in particular are open to advocacy**, providing it feels sincere. For researchers and marketers, it's not enough to track sentiment alone. Only by exploring what's shaping it can you **help your brand respond with trust-building at the core**.



## Chapter 2

# Who can we trust now?

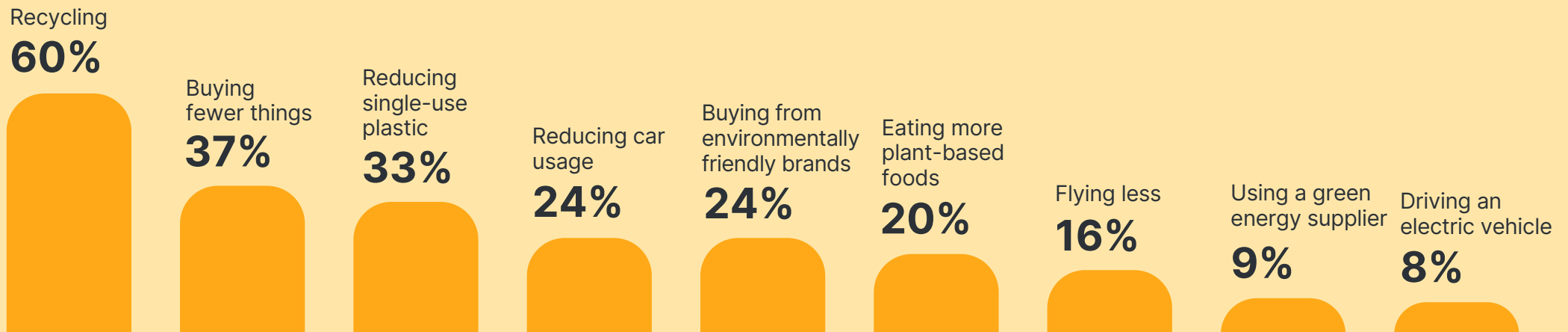
From climate confusion to social media skepticism, public faith in institutions is fragmenting – leaving brands to fill the credibility gap.



## Trust on thin ice: climate messaging in crisis

For more than two decades, **consumers have been told that the path to sustainability runs through their wallets**. From reusable packaging to carbon offsetting to electric vehicles, the narrative has been clear: if we all do our part, we can fix the climate. But in 2026, that story is beginning to unravel. With the UN climate talks in crisis and political momentum fractured, **consumer trust is under serious threat** – and the impact is already visible in cooling sentiment.

### Prevalence of sustainable behaviors among US adults



**Climate change, once a leading issue consumers wanted brands to tackle, has dropped down the priority list** – now supported by just 18% of Americans, down from 31% in 2021. Fewer than one in ten (11%) say environmental issues are a top concern in 2026. Meanwhile, **54% believe climate action shouldn't be a corporate or political priority at all**, with jobs and the economy now taking center stage – a five-point rise in just one year.

But while President Trump's claim that climate change is "a con" has undoubtedly fuelled skepticism, **there is little evidence of outright denial**. In fact, the proportion of consumers willing to pay more for environmentally friendly products has risen from 36% to 40% over the past year.

**A quarter of shoppers now say they actively buy from eco-conscious brands – a trend that continues to grow.**

Americans are also maintaining **sustainable habits at home**, such as recycling. This apparent contradiction suggests that while trust in institutional climate leadership is eroding, **personal values and behaviors remain strong**.





## **Social media's trust problem hasn't gone away**

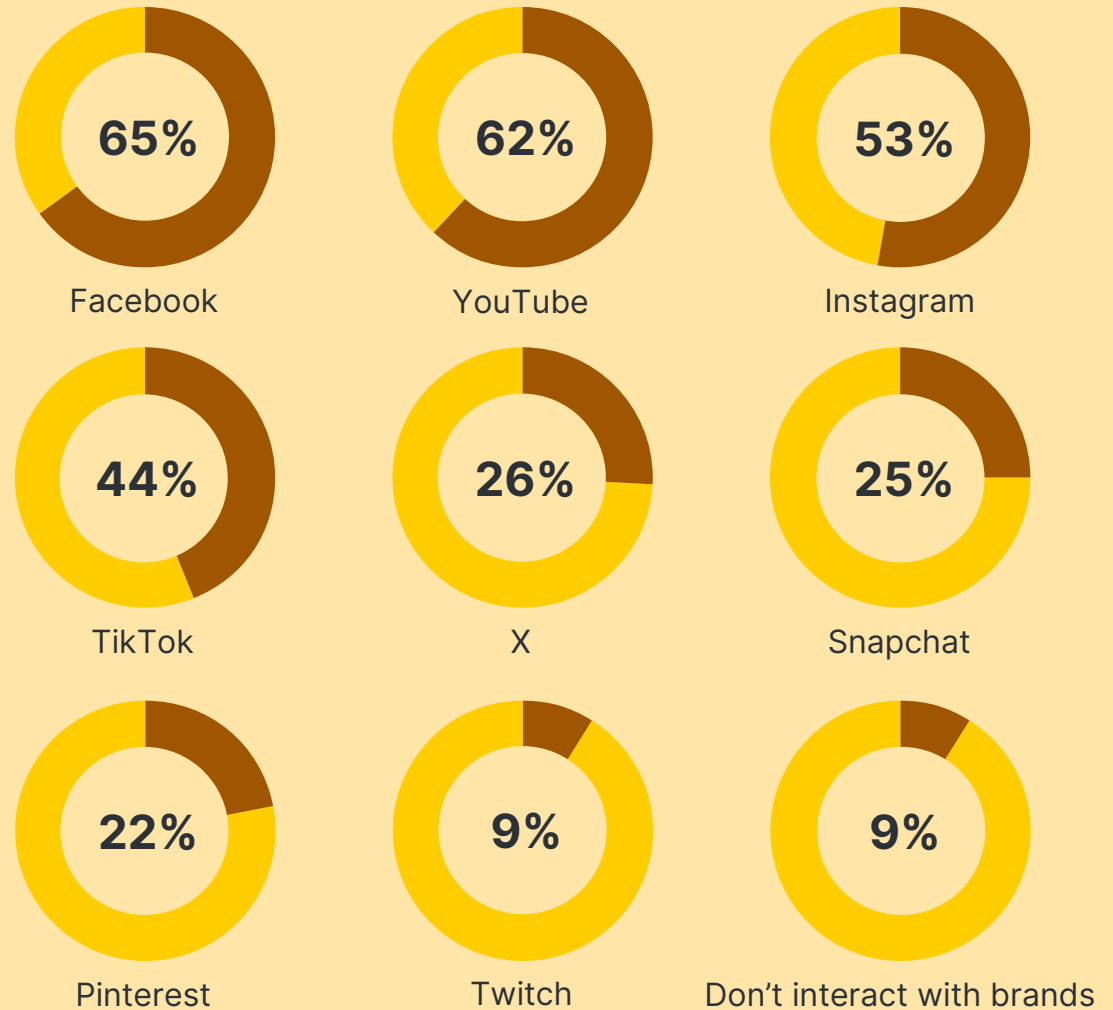
Trust in social media companies remains low – but it's not getting worse. In fact, there's been a modest uptick in sentiment over the past year. This may reflect improved moderation policies, platform transparency efforts, or growing familiarity with the role these platforms play in daily life.

**Yet despite that slight improvement, social media companies are still among the most distrusted types of organizations in the US: 43% of consumers say they actively distrust social media companies to put people before profit.**

What shapes this trust gap? A person's general outlook plays a significant role. **Among those feeling optimistic about 2026, trust in social media platforms jumps to 41%.** Among those who feel worried, it plummets to just 23%. That swing highlights how broader worldview colours faith in institutions. Age is another major factor: 41% of 18–30 year olds trust social media companies, compared to just 22% of those aged 50–67.

**For older consumers, skepticism towards digital platforms appears deeply entrenched.**

## US adults interacting with brands on social media





Despite these concerns, social media's role in the consumer journey is growing. **The proportion of people who say they start their shopping journey on a social platform has risen from 8% to 11% in the past year**, led largely by young shoppers. Among 18–30s, 20% now say social media is their primary starting point for purchases. Alongside this, brand engagement on platforms continues to rise – TikTok interactions have increased by seven points to 34% in the last year alone, and Instagram has grown eight points to 53%. At the same time, the number of consumers who say they don't follow brands has declined from 13% to 9% showing that **while social media may still be mistrusted, it's undeniably influential.**

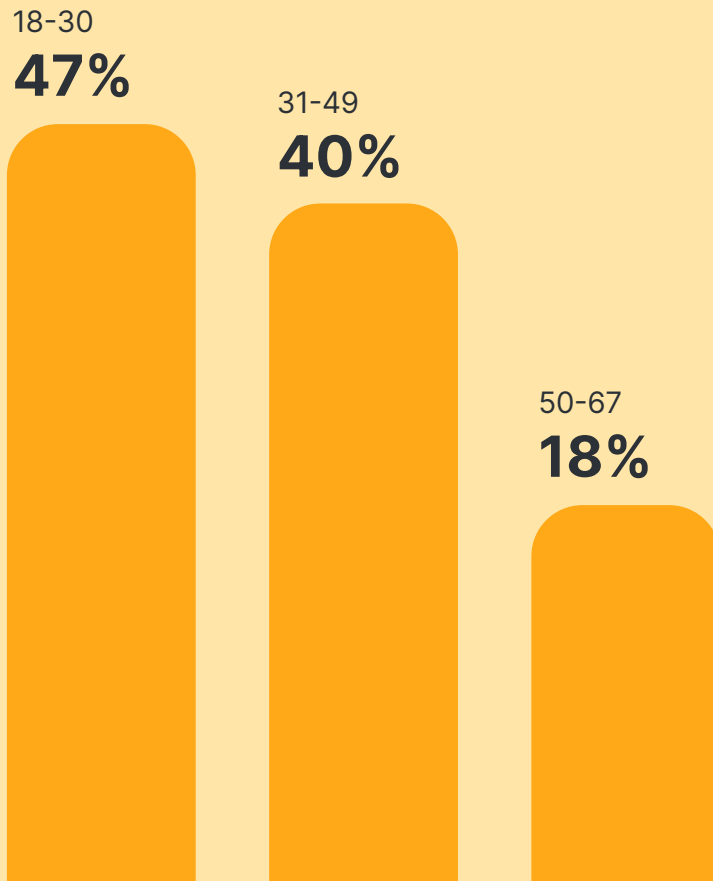
## Trust in AI rises – but caution lingers

Over the past year, US consumers have grown more comfortable with AI – but not enough to call it a breakthrough. The proportion of **people likely to use AI shopping assistants or customer service bots has risen** by nine percentage points to 36%. Yet a larger share – 44% – still say they're unlikely to engage with these tools. Lack of trust remains a major barrier: 47% of Americans say they distrust AI companies. Older consumers remain especially skeptical, but even among younger adults, trust is far from guaranteed – just 38% of 18–30s say they trust AI companies.

When it comes to starting a shopping journey, **only 5% of consumers say they would turn to an AI tool like ChatGPT**. Among 18–30s, that figure rises slightly to 7%, but even among digital natives, large language models (LLMs) have yet to displace more familiar tools. In fact, **traditional search engines have grown in popularity, rising from 26% to 31% over the past year** (although marketplaces like Amazon remain the most common starting point at 37%). While many search engines now integrate AI behind the scenes, these figures suggest that AI is not yet seen as a trusted interface for shopping.



## Likelihood to use an AI shopping assistant or customer service bot (by age)



Paradoxically, the generation most open to AI is also the most anxious about it. **While 18–30s are early adopters, they’re also acutely aware of the risks around automation and job displacement.** This duality highlights a broader truth: enthusiasm for innovation doesn’t equal unconditional trust.

**As AI continues to blur the line between convenience and consequence, consumers will expect more transparency, control, and assurance that human interests remain central.**

The California AI Transparency Act, coming into force in 2026, aims to move in that direction – requiring companies to disclose how generative AI and automated decision systems are used in areas such as employment, housing, and healthcare. As other states start to adopt such legislation (and brands follow suit), consumer trust in AI should improve.

## What this means for brands

In 2026, trust is more fragmented than ever. While consumers are engaging more through social media and experimenting with AI tools, they're doing so with a degree of caution shaped by age, outlook, and broader institutional disillusionment. The collapse of top-down climate messaging adds another layer of complexity. Consumers are looking for leadership from brands that feels tangible and local, not abstract or overly politicised. To succeed, brands should engage with nuance, acknowledge uncertainty, and offer meaningful ways for people to take action – without overstating their impact.



## Chapter 3

# F&B under fire – from shrinkflation to UPFs

Despite being a trusted sector, food and drink is at a tipping point, as shrinkflation and ultra-processed foods test consumers' belief in brand integrity.



## Shrinkflation breaks the value pact

Food and drink brands emerged as the most trusted sector in 2025, **with over half of consumers (56%) believing these brands put people before profit.** But that goodwill is now under pressure. Shrinkflation – the practice of reducing product size without lowering prices – has become a flashpoint.

**Four in five consumers say they respond negatively when brands surreptitiously shrink products: 33% lose trust and another 46% stop buying the product altogether. Just 16% say their trust remains unaffected.**

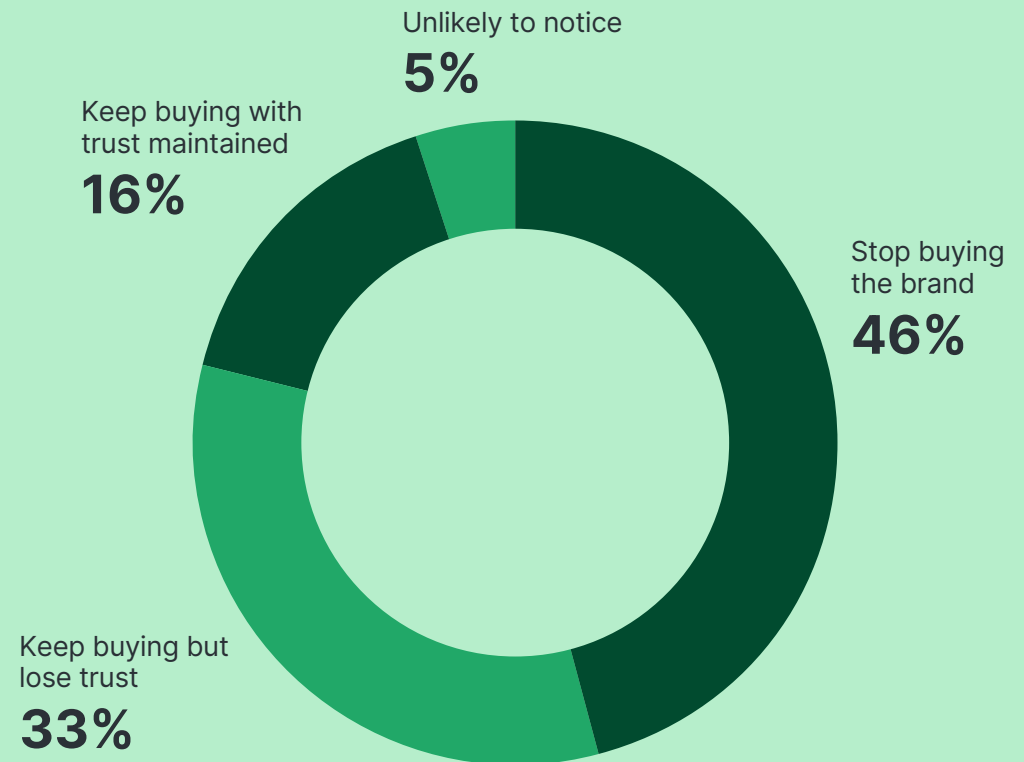
This reaction is consistent across age groups, proving it's not only price sensitive older shoppers who will vote with their feet after noticing shrinkflation. However, for those on lower incomes, the issue is especially damaging, with 51% ready to ditch a brand. Even among high earners, tolerance is limited. Though they're more likely to keep purchasing, the majority still report diminished trust.



**Brands may view shrinkflation as a quiet fix for margin pressures, but consumers view it as a betrayal** – especially when it’s not transparently communicated. This sense of being misled corrodes more than just perception of a single product; it undermines confidence in the brand as a whole. And **once lost, that trust is hard to regain.**

The fact that reactions are so uniform across demographics suggests that shrinkflation is not just a cost issue – it’s a trust issue. Even for those who can afford to absorb rising prices, **perceived dishonesty triggers brand rejection** (36% of high earners will stop buying a brand for shrinkflation). In a competitive category like F&B, that erosion can be swift and permanent.

## Consumer response to shrinkflation



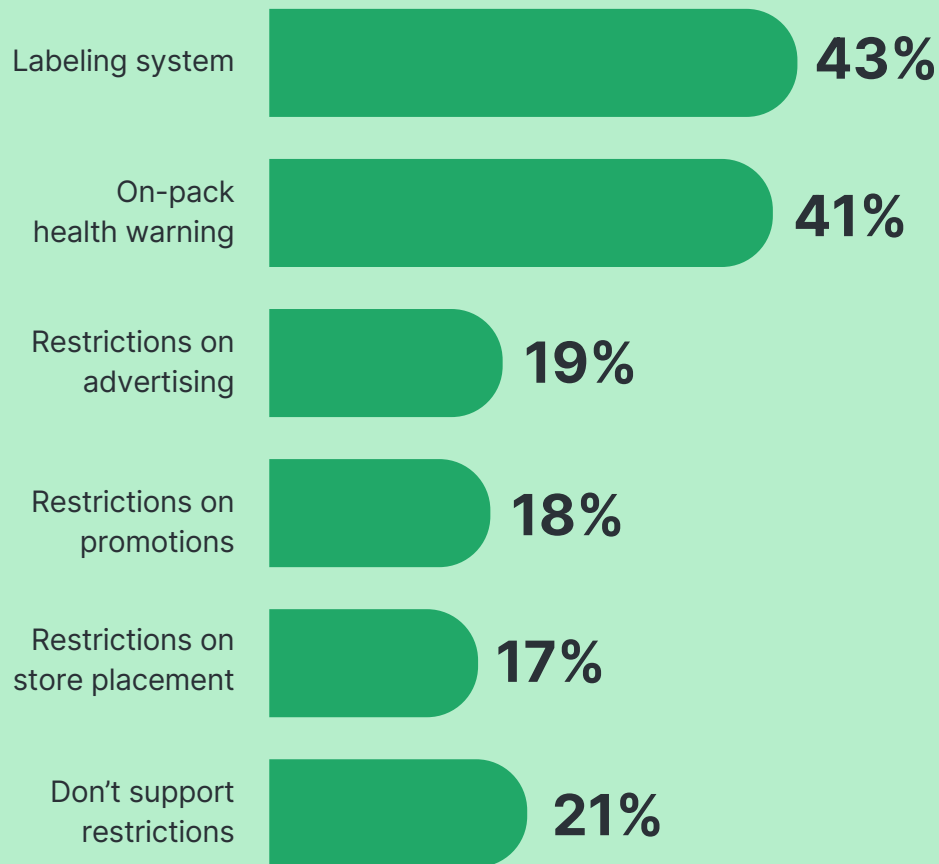
## UPFs push consumers back to basics

Awareness of ultra-processed foods (UPFs) is rising – and it's already changing how Americans shop and eat. In 2026, **40% of US consumers say they plan to cook more from scratch**, while 34% will prioritize ingredient transparency when choosing products. Notably, 38% say they'll actively try to avoid UPFs altogether – a clear signal that cleaning up recipes is no longer just a health initiative, but a commercial imperative.

But despite this rise in home cooking and label scrutiny, consumers don't want to shoulder the responsibility alone. There is **strong demand for regulatory intervention on UPFs**, with 79% backing at least one form of action. The most popular measures include clearer labeling (43%) and cigarette-style health warnings (41%), underscoring how deeply **concerns about food safety and ingredient integrity** have taken root.



## Consumer support for restrictive measures around ultra-processed foods



Although there's still no consistent federal definition of "ultra-processed," regulatory momentum is building. Several states are drafting or enacting legislation to define and restrict UPFs – particularly in schools. Meanwhile, **the FDA has announced plans to phase out petroleum-based synthetic food dyes** by the end of 2026, further signaling a shift toward cleaner formulations.

For consumers, the message is clear: they want **food brands and public agencies to work together to raise standards**, increase transparency, and restore confidence in the products they rely on daily. Brands that proactively reformulate and communicate those changes stand to earn not just preference, but lasting trust.

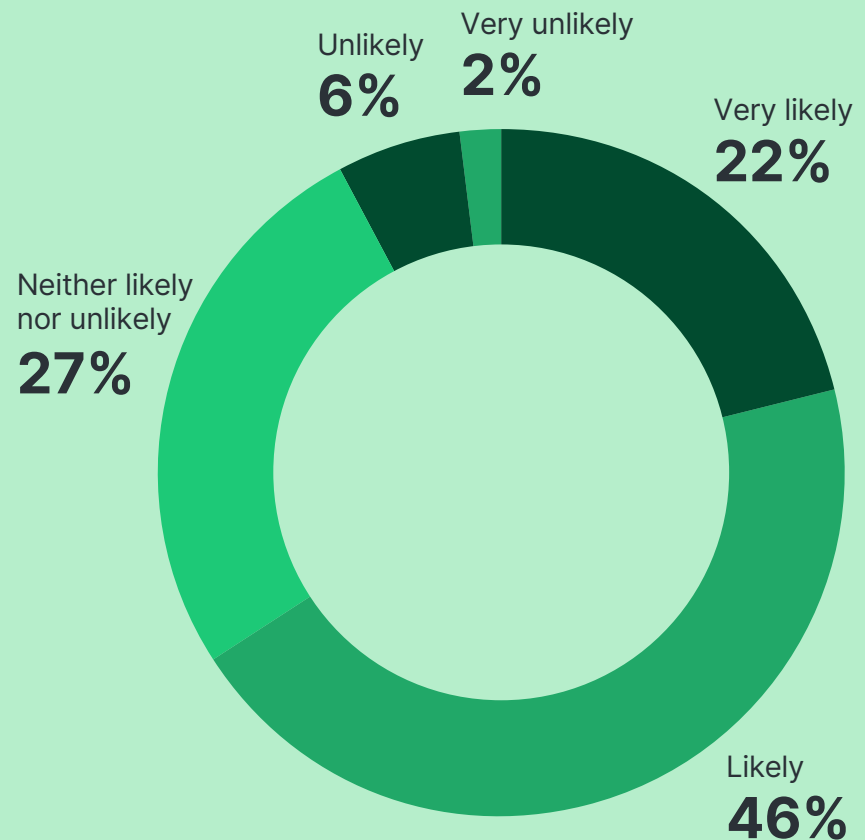
## Wasted opportunities: the call for food waste innovation

Consumers increasingly view food waste as a shared responsibility – not just a household issue, but one that brands should be helping to solve.

**More than seven in ten say companies bear equal or primary responsibility for reducing food waste, yet innovation in this space remains limited.**

While many brands focus on packaging recyclability, fewer have tackled the core issue: the food itself. Consumers want to see practical solutions that fit their lifestyles – from smaller portion sizes at reduced prices to products with longer shelf lives.

## Likelihood to purchase smaller food portions if priced proportionally



These aren't just sustainability asks; they're commercial opportunities. Sixty-two percent of consumers say they would pay more for food that lasts longer, and **two thirds express interest in smaller, right-sized formats that help avoid over-purchasing** if they are available at a relative cost. These changes also align with emerging health trends. As GLP-1 weight-loss injections become more common, appetite suppression could lead to a shift in portion norms – and a rise in uneaten food. **Brands that fail to adapt risk missing the moment**, while those that embrace portion flexibility could appeal to both health-conscious and environmentally aware shoppers.

In a sector under pressure to rebuild trust, waste presents a rare win-win. **Brands can reduce environmental impact, meet evolving consumer needs, and reframe themselves as proactive problem-solvers.** But to do that, they need to treat food waste as a product development and positioning priority, not as an afterthought.



## What this means for brands

Consumers are no longer looking the other way when it comes to deceptive pricing or vague ingredient claims. In an era where the trust threshold has been raised, **food and drink brands will need to demonstrate a new level of openness and accountability**. That might mean proactively addressing changes in portion sizes, simplifying on-pack labeling, or helping consumers navigate the complex world of nutrition and UPFs through credible third-party partnerships. It's the brands that treat trust like an ongoing relationship – maintained through **honesty, fairness, and consistency** – who are most likely to weather a volatile market.



## Chapter 4

# Financial trust is wearing thin

Security fears, hidden fees and fragile finances are straining relationships between consumers and their banks, putting transparency to the ultimate test.



## Losing confidence, losing customers

High-profile fintech failures like the collapse of Synapse and the Evolve data breach have **shaken consumer confidence in financial institutions** over recent times. While financial services providers occupy a middle ground in the trust hierarchy – more trusted than social media and AI companies, but less trusted than food and drink brands and even streaming services – **that’s a sobering position for institutions responsible for managing the nation’s savings, pensions, and payments.**

Digital-first providers fare significantly worse than traditional banks. **Trust in cryptocurrency platforms is particularly low**, with 40% of Americans saying they actively distrust them. That presents a challenge for the sector, especially when **trust ranks as the most important factor influencing financial product decisions** – ahead of low fees, returns, or convenience. Even the slickest app can’t overcome a credibility gap: technology ranks last among drivers of financial choice.



**Trust doesn't just influence acquisition, it's also a driver of churn. Over a quarter of US consumers (26%) say they've switched financial providers due to trust concerns.**

Among younger consumers, that number rises sharply. **Nearly one-third (32%) of 18–30 year olds have switched for trust-related reasons**, including 18% who have done so in the last six months alone. In contrast, just 13% of 50–67s have made similar moves.

This trend highlights a critical juncture for the industry, one where **trust is being tested**, but also where policy may help rebuild it. Financial brands will face greater regulatory scrutiny in 2026, with the Consumer Financial Protection Bureau pledging to treat major payment-apps in the same way as banks, and the introduction of new legislation setting out stricter reserve requirements for crypto providers. While these measures may feel burdensome, they offer a path toward restoring confidence in a sector where reputational damage can linger long after a breach or failure.

## Top factors influencing financial product choice

- #1 Trust in the brand**
- #2 Lowest fees**
- #3 Best customer service**
- #4 Convenience**
- #5 Easiest to understand**
- #6 Best returns/perks**
- #7 Best tech**

## Fees, fairness and the trust gap

Unexpected charges remain one of the biggest trust-breakers in financial services. **More than half of US consumers say they've been stung by an unexpected fee** – and while 70% stayed with the provider, 40% report a loss of trust. The damage may not always lead to immediate churn, but it **creates a pool of dissatisfied customers who are unlikely to advocate for the brand** and may be first to leave when a better alternative arises.

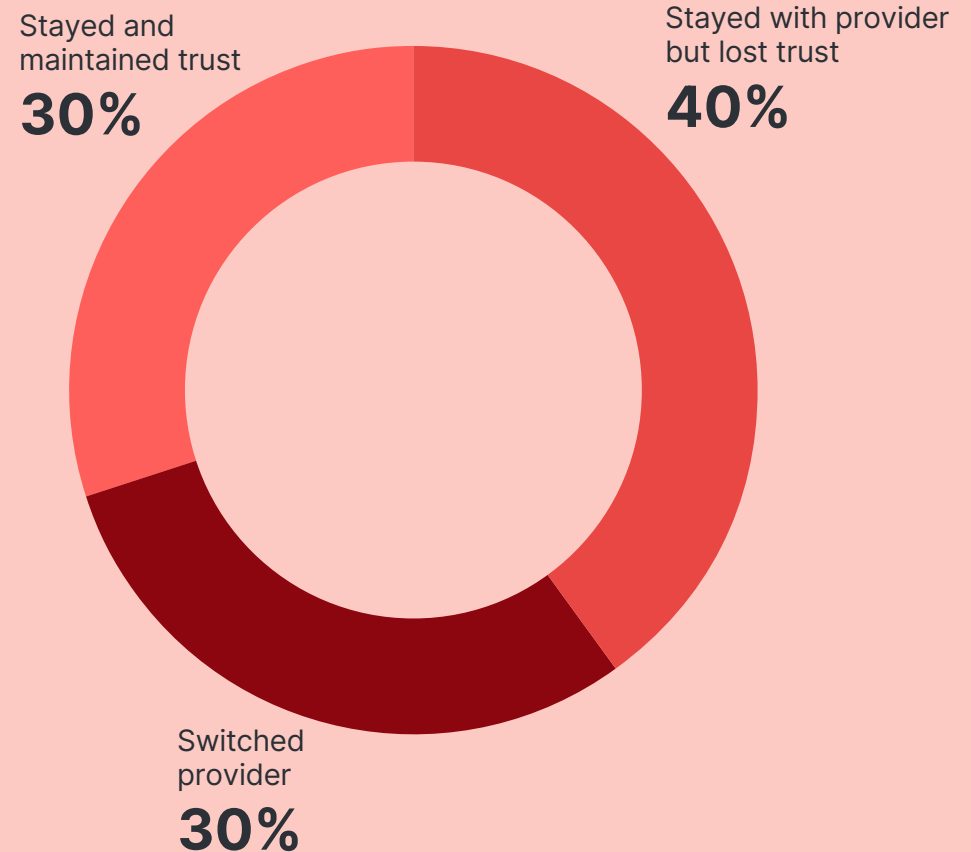
And what about the 30% who did leave? While they may be the minority, they represent a meaningful loss of business. **It's a warning shot for the industry.** Banking groups successfully lobbied to overturn the Biden-era rule capping credit card late fees at \$8 – a move some may view as a win. But to many consumers, it reads as a short-sighted trade-off: **sacrificing long-term trust for short-term gains.**



Even affluent customers aren't immune. Among households earning over \$100k, 38% say hidden or surprise fees have damaged their trust, and 21% say they have left a provider altogether. **These are high-value customers with high expectations** – and they're voting with their wallets.

Making matters worse, **consumer protections are under threat**. The Consumer Financial Protection Bureau is expected to be dismantled in 2026, following the Trump administration's move to declare its funding unconstitutional. As regulatory guardrails weaken, the onus will shift to brands themselves. **Financial institutions must proactively lead on fairness, clarity and consumer advocacy** to earn the trust that policy may no longer guarantee.

## Consumer response to unexpected fees from a financial services provider

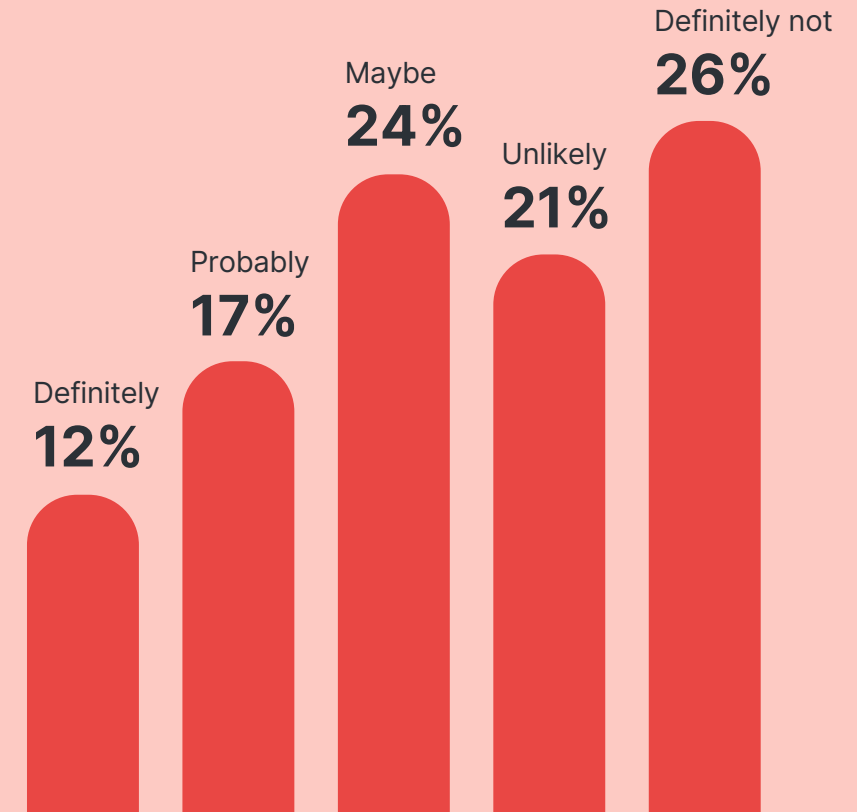


## Financial fragility and the gender divide

Beneath the trust metrics lies a deeper issue: many Americans are financially vulnerable. **More than one-third (35%) have no emergency fund**, and an additional 15% have less than \$500 saved. That means half the population is highly exposed to unexpected costs – **a precarious position that underpins much of the financial caution seen throughout this report.**

Women and lower earners bear the brunt. Among households earning under \$50k, 52% have no emergency fund. For women, that figure is 43% – starkly higher than the 25% of men and just 11% of high earners reporting the same. **The gender gap extends beyond savings today into expectations for tomorrow.** While 57% of men expect to save more in 2026, only 43% of women say the same. Men are nearly twice as likely to anticipate saving “significantly more” (24% vs 15%). A similar split appears along income lines.

## Consumer likelihood to use Buy Now, Pay Later loans in 2026





One surprising insight is the cautious approach the most vulnerable are taking toward credit. **Only around a quarter of lower earners and women say they will “probably” or “definitely” use Buy Now, Pay Later services** in 2026 – suggesting these tools are seen as risky, not essential. Interestingly, it’s higher earners who are more committed to using BNPL in 2026 (35%), leveraging it as a cash flow management tool rather than out of necessity.

Overall, **optimism around saving is reasonably strong**. Half of all consumers expect to save more than they did in 2025, while only 16% anticipate saving less. Younger consumers are especially hopeful, with 18–30s the most likely to foresee improved saving habits. For financial services brands, **this presents a powerful opportunity**: to channel that forward-looking mindset into tools and messaging that build financial confidence.

## What this means for brands

Financial services are built on trust – but that trust is now strained. In this climate, **earning trust means closing the gap between promise and delivery**. That starts with clearer communication, better support, and proactive transparency around costs and security. But it also requires empathy – recognising that for many customers, especially women and lower earners, financial decisions are high-stakes. The brands that win won't necessarily be those with the slickest apps or loudest marketing, but those that **make people feel safer, smarter, and more in control**.



## Chapter 5

# The role of trust in a churn economy

Subscriptions are up for the axe, as consumers reassert control, question value, and demand more honesty from the brands they pay for.



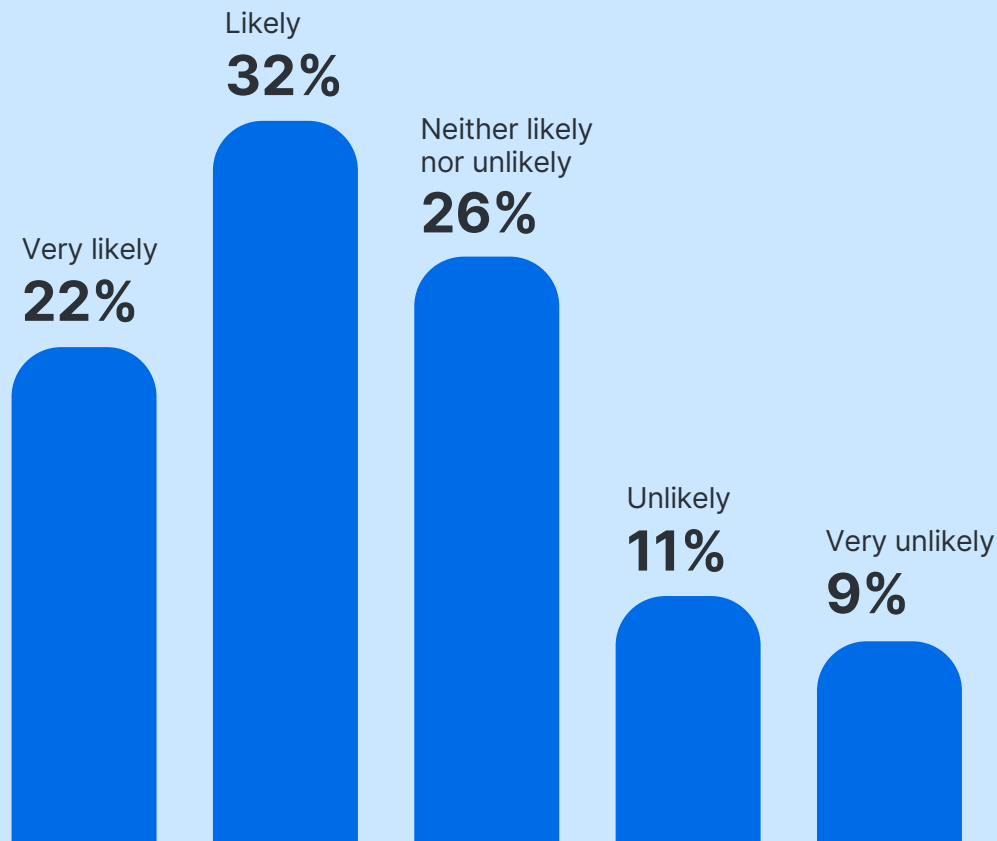
## Streaming's trust dividend is under strain

Streaming services continue to buck the broader trust trend. With 52% of consumers saying they trust these brands to put people before profit, they're the second most trusted sector behind food and drink – and comfortably ahead of financial services, energy companies, social media, or AI firms. They're also seen as **the most valuable type of subscription, with a 69% value-to-ownership ratio**. In a crowded market, streaming platforms have earned both **consumer affection and perceived worth**.

But in today's climate, trust is no lifetime guarantee. Even the most trusted sectors are vulnerable to shifting expectations and economic pressures. While **streaming still ranks highly for value and integrity, 62% of consumers are frustrated by rising prices** – and as inflation squeezes budgets, many are rethinking their subscriptions. In 2026, **54% of Americans say they're likely to reduce the number of subscriptions they hold**. And because streaming is the most commonly owned type, it's the first on the chopping block: 37% plan to cancel a video streaming service, and nearly 16% intend to drop a music platform.



## Consumer likelihood to cancel subscriptions in 2026



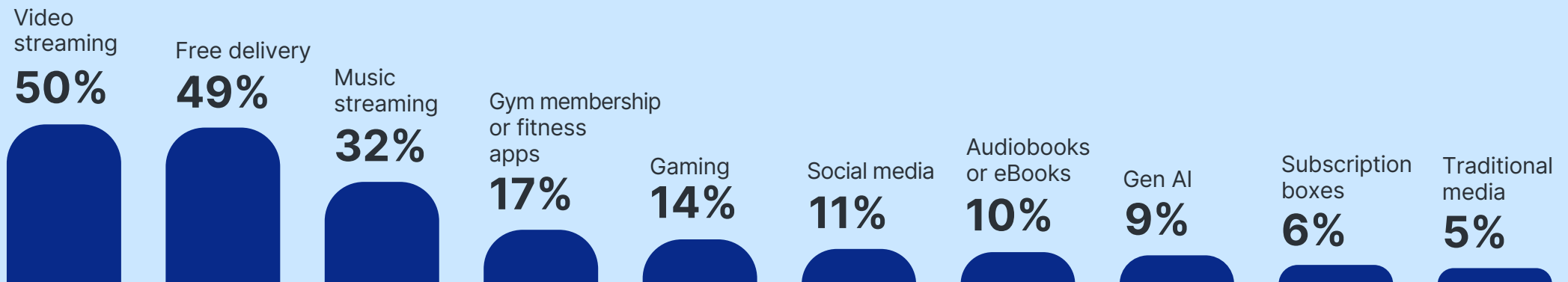
**Consumers are also becoming more tactical. Over half now practise “rotation subscribing” – pausing and resubscribing based on content drops.**

**Nearly 28% of consumers admit to having done it more than once in the last 12 months.** It’s especially prevalent among 18-30-year-olds, 67% of whom do it. Importantly, cancellation decisions are largely usage-based. If a platform isn’t delivering consistent engagement, it becomes expendable. For brands, that puts daily relevance – not just headline content – at the heart of retention.

## Subscription overload: the price of abundance

Underlying much of today's subscription behavior is a growing sense of overload. Subscriptions have expanded across nearly every category – from streaming and gaming to meal kits, fitness apps, and news content. **For many consumers, it's simply become too much.** Over a third (37%) say they feel overwhelmed by the volume of subscriptions available, while another 30% find the choice confusing but manageable. The result? **Nearly half of Americans now hold subscriptions they don't use:** 31% admit to owning at least one dormant subscription, and 17% say they have more than one quietly draining their bank account.

## Subscription types consumers feel offer the best value



The financial impact adds up quickly. More than half (54%) of consumers spend over \$40 per month on subscriptions. Those aged 31–49 are the biggest spenders, with 29% shelling out more than \$70 monthly. Yet it's 18–30-year-olds who are most likely to admit to unused subscriptions – and 65% of them say they're planning to cut back in 2026.

**As household budgets tighten, scrutiny is intensifying – and it's fuelling a growing backlash against subscriptions as a category.**

Even brands that deliver real value are vulnerable if they're associated with “subscription bloat.” Take free delivery services like Amazon Prime and Walmart Plus: over half of US consumers pay for one, and they're generally rated as offering good value. But they're still the third-most likely to be cancelled in 2026, behind music and video streaming. The challenge now is clear: **subscription brands must demonstrate not just value, but indispensability.**



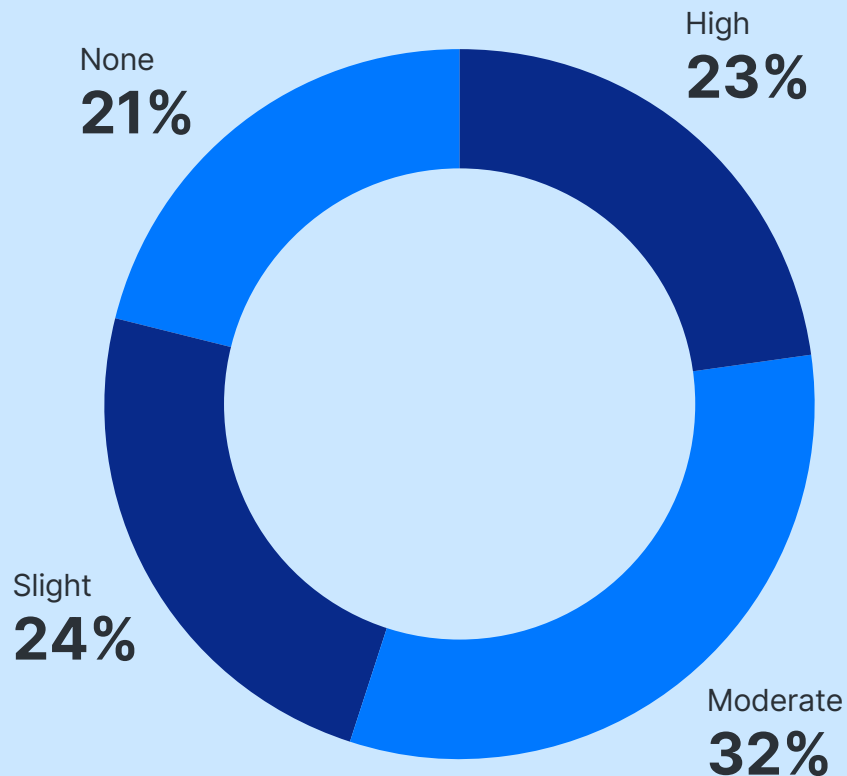
## Auto-renewals and the trust penalty

If there's one feature guaranteed to trigger frustration, it's auto-renewal. **Nearly six in ten consumers say they've been auto-renewed into a subscription they didn't knowingly agree to** – and for 33%, it's happened more than once. These moments may seem minor from a revenue standpoint, but **they cause lasting damage to trust**, especially when cancellation processes are opaque or deliberately difficult.

Almost **80% of consumers affected by unexpected auto-renewal say it negatively impacted their opinion of the brand**, though to varying degrees. One-third report “moderate” damage, while 23% say their opinion was damaged “a lot.” Younger consumers are particularly sensitive to this issue: 26% of 18–30-year-olds say their opinion of a brand is seriously diminished when auto-renewal happens.



## Impact of subscription auto-renewals on consumer trust



The issue is now under sharper regulatory scrutiny, with the Federal Trade Commission’s “click-to-cancel” rule coming into full effect. The legislation requires businesses to make canceling a subscription as easy as signing up. **For brands, that means less room for friction – and greater accountability.**

Auto-renewal isn’t just a policy issue; **it’s a breach of goodwill.** If a subscription feels like a trap, it won’t matter how valuable the service is – consumers will feel tricked. And **in a climate where trust is hard to earn and easy to lose, that perception can be fatal.**

## What this means for brands

In 2026, subscription brands must do more than offer value; they must offer control. **Trust will hinge not only on content or utility, but on how easy it is to pause, cancel, or modify a plan.** With cost pressures rising and the FTC raising regulatory expectations, the baseline is shifting. Brands that proactively adapt – by making renewal terms clearer, communicating usage data, or introducing more flexible models – will be better placed to retain consumer trust. The good news is that **consumers still value great subscription services** – they just want them on their terms.



## Conclusion: Rebuilding trust in 2026

**Trust has emerged as the defining filter through which consumers are making decisions in 2026.** It underpins what people buy, how much they spend, who they listen to, and which brands they stick with. But as this report has shown, **trust is neither stable nor evenly distributed.** It fluctuates across sectors, age groups and sentiment profiles – shaped by experience, expectation, and broader cultural mood.

**In some cases, the cracks are obvious: shrinkflation, subscription traps, and surprise fees are eroding goodwill.**

In others, they're more systemic – a quiet slide into skepticism as optimism falters and institutional credibility collapses. Whether consumers are switching brands, disengaging from digital tools, or simply defaulting to caution, the message is the same: trust must be earned in new ways.



For researchers and marketers, this moment presents both a challenge and a mandate.

**Consumers are still willing to be loyal, still open to innovation, and still eager to engage – but only on terms that feel transparent, respectful and fair.**

That makes it essential to understand not just what consumers are doing, **but why they're doing it.** Businesses need deeper insight into emotional drivers, contextual influences and shifting norms. Because in a landscape shaped by skepticism and choice, trust isn't just another metric to track – **it's the foundation every brand decision must be built on.**



# Want to understand what **trust** means for your brand in 2026?

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