



acosta group[™]

Affordability Tracker

**Affordability Holds Steady.
Shopper Confidence Does Not.**

Why modest gains in grocery purchasing power have not translated into greater shopper confidence



“ Shoppers evaluate grocery affordability through the reality of their household budget ”

At a Glance



\$366.42

Cost of the
Typical
Stock-Up Trip

11.72 Hrs

Work time required
to purchase
the basket

53%

Shoppers comfortable
affording groceries and
household essentials

Executive Summary

The latest Acosta Group Affordability Tracker shows a grocery economy that has stabilized in measurable terms but remains unsettled in the minds of shoppers. The cost of Acosta Group's Typical Stock-Up Trip continues to rise at a moderate pace, while wage growth has preserved a modest improvement in grocery purchasing power. Yet the consumer evidence points in the opposite direction. Shoppers are reporting less comfort with their ability to afford groceries and household essentials than they did at the beginning of the year, even as the number of work hours required to purchase a Typical Stock-Up basket has edged down.

For the four weeks ending September 5, 2026, the Typical Stock-Up Trip cost \$366.42, an increase of \$12.55, or 3.5%, from the comparable period a year earlier. That increase closely aligns with the latest 3.4% rise in the all-items Consumer Price Index. Median hourly earnings increased from \$29.90 in the second quarter of 2025 to \$31.27 in the second quarter of 2026, allowing the number of hours required to purchase the basket to decline from 11.84 to 11.72. The formal measure of grocery affordability has therefore improved slightly, although the progress is far less pronounced than it was during the earlier recovery from peak inflation.

The shopper experience tells a more consequential story. In January, 68% of shoppers said they felt comfortable affording groceries and household essentials. By August, that share had declined to 53%, while the share who felt uncomfortable rose from 17% to 26%. The gap between the economic measure and consumer sentiment does not indicate that either perspective is wrong. It shows that shoppers

evaluate grocery affordability through the wider reality of their household budget, including housing, health care, insurance, utilities and transportation, as well as the lingering memory of several years of difficult tradeoffs at the shelf.

This report brings together two complementary Acosta Group research capabilities. Business Intelligence maintains the Affordability Tracker by connecting NIQ basket pricing with U.S. Bureau of Labor Statistics earnings data, creating a consistent measure of grocery purchasing power over time. Acosta Group Shopper Insights provides the consumer perspective through the proprietary Shopper Community State of the Shopper research, which examines how consumers feel about affordability and how those concerns are changing their behavior. Together, those lenses show both the economic condition and the shopper response.

Phase 1 of the Acosta Group Affordability Tracker found that grocery purchasing power had improved following the peak inflation years, even as the value-focused mindset consumers developed during that period remained firmly in place. Phase 2 shows how that story has evolved. The affordability recovery has reached a holding pattern, and shoppers are less comfortable managing essential spending. The industry is no longer responding to an acute inflation shock. However, it is still serving consumers who have become more selective, more deliberate and less willing to accept an unclear value exchange.

Key Findings

The following findings examine the latest grocery purchasing-power trends alongside the shopper attitudes and behaviors shaping the marketplace.

FINDING 1

The Affordability Recovery Has Reached a Holding Pattern

The latest tracker reading indicates that grocery affordability remains modestly better than it was a year ago, but the recovery has lost the momentum it demonstrated between the peak inflation years and 2025. The Typical Stock-Up Trip now costs \$366.42, up 3.5% year over year. At the same time, median hourly earnings increased by approximately 4.6%, allowing the number of work hours required to purchase the basket to decline slightly, from 11.84 hours to 11.72 hours.

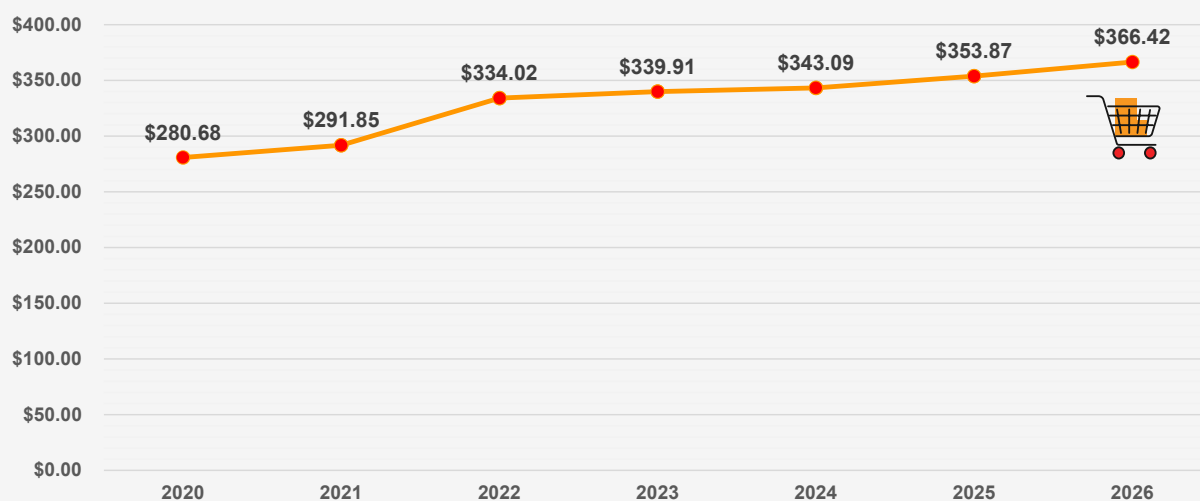
The direction of the measure remains meaningful. Wage growth has slightly outpaced basket-cost growth, and shoppers are not facing the same level of purchasing-power pressure they experienced during the most difficult inflationary period. Still, the scale of the most recent improvement matters. A decline of roughly seven minutes of work to afford an entire Stock-Up Trip is unlikely to create a noticeable sense of relief for a household managing recurring bills and familiar shelf prices that remain well above their pre-inflation levels.

The 2026 basket also remains significantly more expensive than it was before the inflationary period. In the comparable four-week period of 2020, the Typical Stock-Up Trip cost \$280.68. Today's \$366.42 basket costs \$85.74 more, representing an increase of approximately 31%. The improved wage-to-basket relationship offers important context, but it does not remove the sticker shock consumers experience when they compare today's shelf prices with what they remember paying only a few years ago.





Figure 1: The Typical Stock-Up Trip Remains Near Its Historic High



Source: Acosta Group Typical Stock-Up Trip, NIQ Discover, Total U.S. Food, L4 Weeks Ending 09/05/26 and comparable historical periods.



Implication

The affordability conversation has moved beyond rapid recovery. Retailers and brands should plan for an environment in which purchasing-power gains are likely to be incremental, while consumer expectations around value remain elevated. A stable or moderating inflation rate will not, on its own, reset how shoppers evaluate a grocery trip.

FINDING 2

Shopper Comfort Has Eroded Despite Stable Grocery Purchasing Power

The most important development in this update is the widening distance between what the tracker shows and how shoppers feel. Since January, the share of shoppers who say they are comfortable affording groceries and household essentials has declined by 15 percentage points, from 68% to 53%. At the same time, the share who feel uncomfortable has risen nine points, from 17% to 26%.

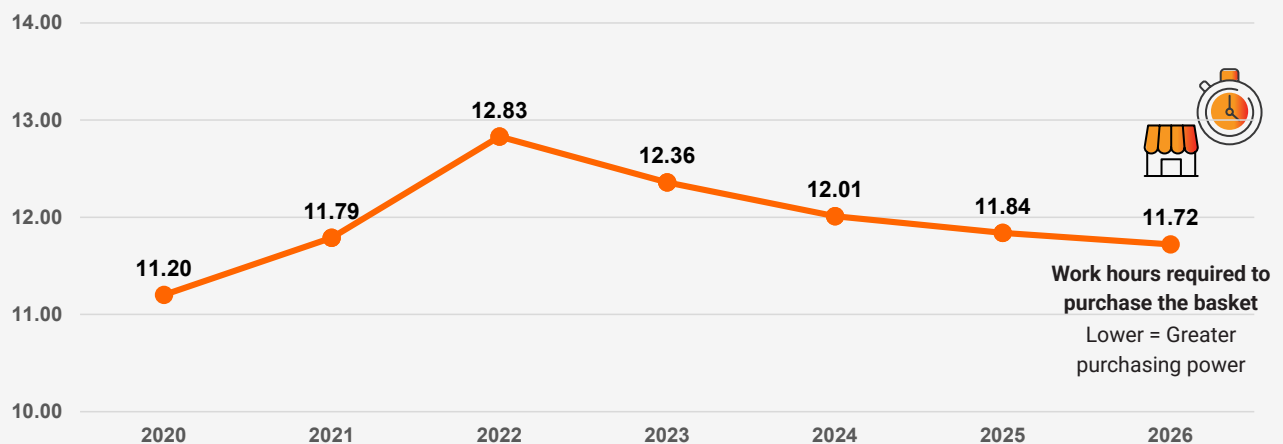
That change is especially notable because it occurred while the objective measure of grocery purchasing power remained relatively stable. The evidence does not suggest that shoppers are ignoring the economic progress that followed the peak inflation years. Instead, it suggests that the modest improvement in the wage-to-basket relationship has not been enough to offset the accumulated financial strain many households still feel. Consumers see the full cost of a grocery trip every week, and they judge it against a baseline of prices that remains historically elevated.

Years of higher prices and household tradeoffs have made shoppers more cautious, even as the formal purchasing-power measure improves slightly.





Figure 2: The Tracker Has Improved Slightly, but the Recovery Has Flattened



Source: Acosta Group Typical Stock-Up Trip, NIQ Discover and U.S. Bureau of Labor Statistics earnings data, Total U.S. Food, L4 Weeks Ending 09/05/26 and comparable historical periods.



Implication

Price and purchasing power are both important, but neither fully captures the shopper experience. Retailers and brands should communicate value in ways that acknowledge the consumer's need for control and confidence. The most effective value strategies will help shoppers feel that a purchase is worth the money, not simply that it costs less.

FINDING 3

Grocery Affordability is Being Judged Against the Entire Household Budget

Shoppers do not experience grocery affordability in isolation. The State of the Shopper research shows that groceries remain one of the leading sources of pressure on household budgets, particularly among consumers with high inflation concern. Three in four of those shoppers, or 75%, say groceries are putting more pressure on their budget than a year ago. Utilities, health care, transportation, housing and insurance also remain significant expenses, creating a broader financial context that shapes every grocery decision.

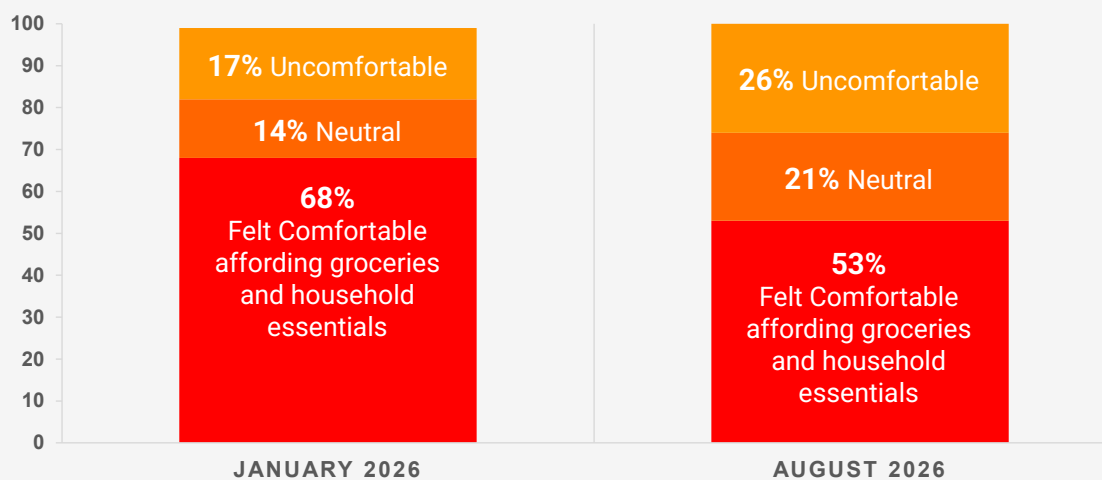
This helps explain why the grocery affordability measure and the consumer outlook can diverge. A shopper may recognize that wages have kept pace with grocery costs and still feel less secure because the rest of the household budget has become harder to manage. Housing, insurance and health care costs are often less flexible than grocery spending. As a result, the grocery aisle becomes one of the few places where consumers can actively manage financial pressure by switching brands, visiting another retailer, using a promotion or leaving a discretionary item behind.

The shopper outlook for the year ahead reinforces that tension. Forty-seven percent of shoppers say they feel confident they can afford groceries and household needs over the next 12 months, while 34% are worried and 18% feel neither confident nor worried. Their outlook for groceries is somewhat steadier than their view of their broader financial situation, where 38% are confident and 40% are worried. Grocery spending remains essential and therefore resilient, but shoppers do not feel broadly secure about the financial capacity available for the rest of life.





Figure 3: Affordability Comfort Fell Sharply in 2026



Source: Acosta Group Shopper Community State of the Shopper survey, August 2026, and The Why? Behind the Buy survey, January 2026.



Implication

Grocery should be viewed as a critical pressure-release valve within the household budget. Retailers that make it easier to identify dependable value and brands that make their benefit clear can help shoppers navigate an area where they still have some ability to make choices. The goal is to reduce the effort and uncertainty associated with a routine trip.

FINDING 4

Value Seeking Has Become the Default Grocery Strategy

The latest shopper research shows that consumers are not abandoning grocery shopping. They are redesigning the trip. Over the past six months, 43% of shoppers said higher prices caused them to cut back on nonessentials, while 43% said they spent more time looking for deals. Thirty-eight percent said they bought more store brands, 35% shopped at stores with lower prices, 32% bought cheaper name brands and 30% purchased cheaper types of food and household needs.

The strongest adaptations are concentrated in where and what shoppers buy, rather than in a wholesale reduction of the shopping occasion itself. Consumers still need to replenish the household, but they are increasingly selective about the retailer, brand, package and promotion that earn a place in the basket. That pattern builds on Phase 1's conclusion that value-seeking behavior has outlasted the initial affordability recovery. Phase 2 clarifies why those behaviors are persisting: shoppers have adopted a practical set of tools for managing uncertainty, and those tools still feel necessary.

The definition of value has also become more nuanced than price alone. Quality, promotions, convenience, package size and the confidence that a product will meet the household's needs all influence whether a purchase feels worthwhile. Shoppers are less willing to accept a price premium that is not paired with a clear and relevant benefit.



Figure 4: The Redesign of Grocery Shopping (*Shopping changes reported over the past 6 months*)



Source: Acosta Group Shopper Community State of the Shopper survey, August 2026.



Implication

Value seeking is now a continuing operating reality rather than a temporary response to inflation. Retailers and brands must give shoppers a clear reason to choose them in a more selective basket.

What to Watch

The next four-week reporting period could mark a notable inflection point in the year-over-year trend. Because the Typical Stock-Up Trip climbed to \$364.64 in the four weeks ending October 4, 2025, future comparisons will be measured against a much higher baseline.

If current grocery prices remain relatively stable, year-over-year basket growth could decelerate considerably and potentially fall below 1%.

A lower year-over-year growth rate would partly reflect the higher comparison baseline. It would not necessarily mean shoppers are paying less or need fewer work hours to purchase the basket. Those outcomes depend on current basket prices and earnings, while shopper confidence also reflects pressures across the household budget.

Implications for Brands and Retailers

The latest findings reinforce that value needs to be clear, credible and easy to identify. Shoppers are not simply looking for the lowest price. They want confidence that every purchase is a worthwhile use of limited household resources.

For retailers, the opportunity lies in reducing decision effort. Shoppers are devoting more time to looking for deals, visiting lower-price stores and considering private label. Pricing, promotional and assortment strategies should help consumers navigate those choices with less uncertainty. When shoppers can quickly recognize which products and offers best meet their needs, the retailer strengthens its role as a trusted partner in managing the household budget.

For brands, the environment demands a sharper articulation of value. Consumers remain willing to spend, but they are less willing to accept an unexplained price premium or a benefit that feels disconnected from the moment of purchase. Brands that demonstrate dependable quality, make their advantage understandable and offer relevant value can still earn a place in a more selective basket.

The broader opportunity is to recognize grocery as a controllable part of a pressured household budget. Consumers cannot easily change a housing payment, insurance premium or medical expense, but they can make choices in the grocery aisle. Retailers and brands that help shoppers make those choices with more confidence will be better positioned to earn trust and loyalty.



Conclusion

The latest Acosta Group Affordability Tracker shows that grocery purchasing power has held relatively steady, but shopper confidence has not. The number of work hours required to afford a Typical Stock-Up Trip has improved slightly from a year ago. Yet, consumers report less comfort with their ability to afford groceries and household essentials. That disconnect reflects the difference between an economic measure and a household experience.

The next phase of affordability will therefore depend less on whether the tracker moves up or down by a few minutes of work and more on whether shoppers regain a durable sense of financial room. Until then, the value expectations consumers developed during the inflationary period will remain central to how they choose retailers, brands and products. Understanding both the measure and the mindset will be essential for organizations seeking to earn trust in a marketplace where shoppers continue to make every dollar work harder.

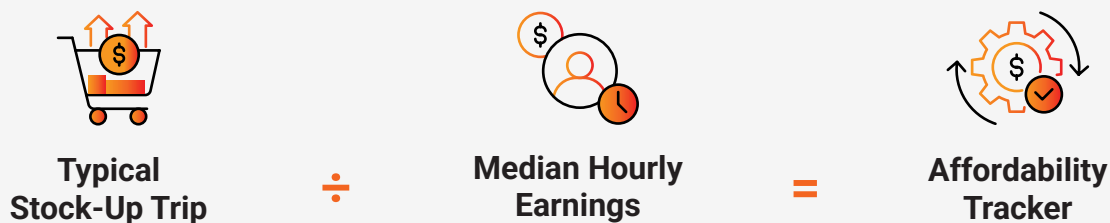
Methodology

The Acosta Group Affordability Tracker measures the relationship between the cost of the Acosta Group Typical Stock-Up Trip and median hourly earnings for full-time wage and salary workers in the United States. The tracker expresses affordability as the number of work hours required to purchase the basket.

The Typical Stock-Up Trip includes 84 high-penetration and high-frequency grocery and household items across 10 departments and 67 categories. The basket includes both branded and private-label products. Average prices are used to represent the balance between promoted and nonpromoted purchases. The basket was designed to represent a Stock-Up Trip for a four-person household, using the U.S. Department of Agriculture moderate-cost food-plan guidance as a reference point.

Basket pricing is sourced from NIQ Discover, Total U.S. Food, using four-week reporting periods. Earnings data comes from the U.S. Bureau of Labor Statistics and reflects median earnings for full-time wage and salary workers, converted to an hourly rate for the tracker calculation. This update uses NIQ pricing through September 5, 2026, and second-quarter 2026 earnings data.

The tracker provides a consistent national measure of grocery purchasing power over time. It does not represent the experience of every household, geography, income level or shopping trip, and it does not attempt to measure the full cost of living. Acosta Group pairs the tracker with proprietary Shopper Community research to understand how consumers experience grocery affordability within the broader context of household finances.





Consumers report less comfort with their ability to afford groceries and household essentials despite an improvement in affordability.

About Acosta Group

Acosta Group is a collective of trusted retail, marketing and foodservice agencies that empower brands and retailers to win in the modern marketplace. By delivering commerce-focused solutions and more than a century of expertise, Acosta Group connects its partners with people at every point in the consumer journey.

Comprised of Acosta, ActionLink, ADW, CORE Away From Home, CROSSMARK, Mosaic, Premium Retail Services and Product Connections, Acosta Group understands and anticipates evolving consumer needs, helping its partners drive performance across the modern commerce landscape. For more information, please visit acosta.group.



[acosta.group](https://www.acosta.group) | 6651 Gate Parkway, Jacksonville, FL 32256