

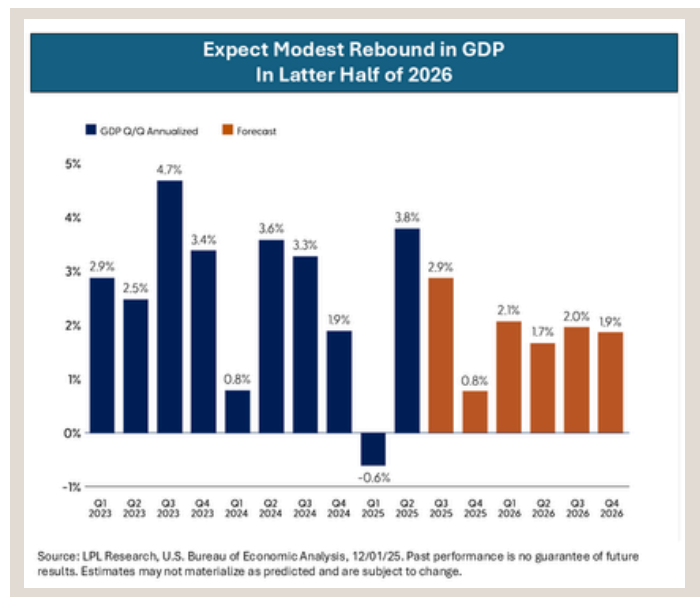
## 2026 Economic Outlook: Reverting to the <sup>\*1</sup> Mean with Less Extremes

*By: Ryan Kropog, CFP®, RICP®*

As 2026 unfolds, the U.S. economy appears to be settling into a period of adjustment rather than dramatic boom or bust. After several years marked by inflation spikes, rapid interest-rate changes, and market volatility, the overall picture for consumers and businesses is more balanced—but still cautious.

One of the biggest themes for 2026 is stabilization. Inflation, which surged earlier in the decade, has largely cooled. Prices are still higher than they were a few years ago, but they are no longer rising as quickly. For households, this means everyday costs like groceries, rent, and utilities are more predictable, even if they don't feel "cheap." Wage growth has slowed as well, but paychecks are generally keeping pace with inflation, helping preserve purchasing power.

Interest rates remain a key factor shaping the economy. Borrowing costs are expected to be lower than their recent peaks, but not as low as the ultra-cheap money era many people remember. Mortgage rates, car loans, and business financing are more manageable than they were in 2023–2024, yet still high enough to discourage excessive borrowing. This environment favors careful spending and rewards saving, especially for people holding cash in interest-bearing accounts.



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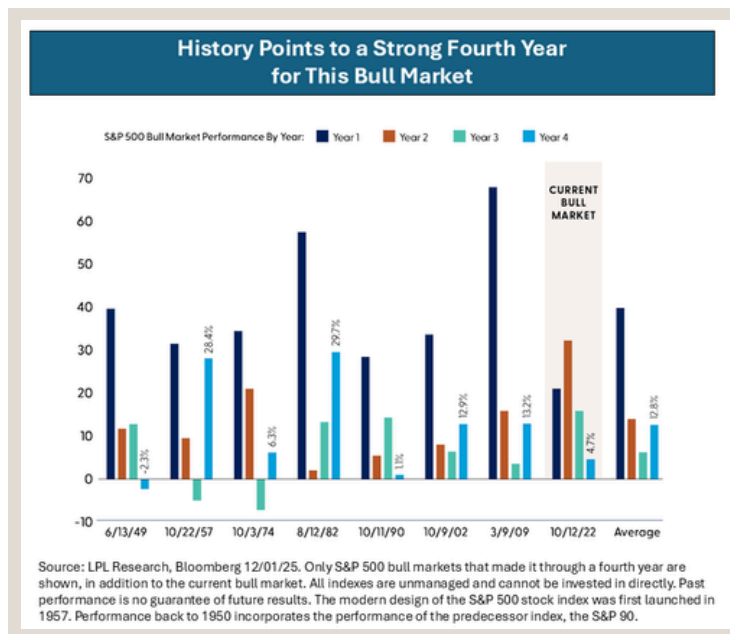
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# 2026 Economic Outlook: Reverting to the Mean with Less Extremes (cont.d)

*By: Ryan Kropog, CFP®, RICP®*

The job market in 2026 is expected to stay relatively healthy, though less red-hot than in prior years. Employers are hiring more selectively, and job switching has slowed. Layoffs are not widespread, but companies are focused on efficiency and productivity. Workers with in-demand skills—particularly in healthcare, technology, construction, and skilled trades—continue to have strong opportunities, while others may find the market more competitive.

For consumers, spending patterns are shifting. People are prioritizing necessities, experiences, and value over impulse purchases. Big-ticket items such as homes and vehicles are approached more cautiously, while travel, entertainment, and services remain areas of strength. This reflects a mindset shaped by recent economic uncertainty: people are still willing to spend, but they want to feel confident doing so.



The stock market outlook for 2026 points toward more modest, uneven returns rather than dramatic rallies. Investors are paying closer attention to company profits, debt levels, and long-term growth prospects. This is a healthier environment overall, even if it feels less exciting. Volatility may still occur, but it’s increasingly driven by fundamentals rather than fear.

In summary, 2026 looks like a year of normalization. The economy isn’t racing ahead, but it’s not falling apart either. For most households, success this year will come from steady budgeting, manageable debt, and realistic expectations—proving that sometimes, a “boring” economy is actually a good thing.



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BY: SUZANNE KROPOG

"SOME YEARS YOU WIN. SOME YEARS YOU BUILD CHARACTER.."

-Steve Jobs

"TRY NOT TO BE A MAN OF SUCCESS BUT RATHER A MAN OF VALUE."

-Albert Einstein

"IT IS MAGNIFICENT TO GROW OLD IF ONE KEEPS YOUNG."

-Harry Emerson Fosdick

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THIS RESEARCH MATERIAL WAS PREPARED BY [RYAN KROPOG, CFP®, RICP®](#).

### SOURCES:

- [HTTPS://RC.LPL.COM/CONTENT/DAM/EDAM/SERIES/OUTLOOK/OUTLOOK-EXECUTIVE-SUMMARY-2026.PDF](https://rc.lpl.com/content/dam/edam/series/outlook/outlook-executive-summary-2026.pdf)
- [HTTPS://RC.LPL.COM/CONTENT/DAM/EDAM/SERIES/OUTLOOK/OUTLOOK-2026-PRESENTATION-CLEAN.PDF](https://rc.lpl.com/content/dam/edam/series/outlook/outlook-2026-presentation-clean.pdf)

## 2. QUICK HITTERS

- [HTTPS://WWW.MSN.COM/EN-US/SPORTS/NFL/SAINTS-REPORTEDLY-EXPECT-TO-HOST-NFL-S-FIRST-EVER-GAME-IN-PARIS/AR-AA1QKNZE#:~:TEXT=CLUB%20ON%20TUESDAY.-,%22WE%20%28THE%20SAINTS%29%20HAVE%20THE%20RIGHTS%20TO%20THE%20COUNTRY,FEATURING%20A%20CAPACITY%20OF%2081%2C338.&TEXT=VIA%20GETTY%20IMAGES%29-.THE%20NFL%20HAS%20GROWN%20ITS%20INTERNATIONAL%20FOOTPRINT%20DRAMATICALLY%20OVER%20THE,MEXICO%20AND%20LONDON%20%28TWO%29.&TEXT=LEHIGHVALLEY%20UNIVERSITY%20COMMISSIONER%20ROGER%20GOODELL%20HAS%20SPOKEN%20ABOUT%20EXPANDING%20THE%20NUMBER%20OF,LEAGUE%20OF%20FOOTBALL%27S%20PARIS%20MUSKETEERS](https://www.msn.com/en-us/sports/nfl/saints-reportedly-expect-to-host-nfl-s-first-ever-game-in-paris/ar-AA1QKNZE#:~:text=club%20on%20tuesday.-,%22we%20%28the%20saints%29%20have%20the%20rights%20to%20the%20country,featuring%20a%20capacity%20of%2081%2C338.&text=via%20getty%20images%29-.the%20nfl%20has%20grown%20its%20international%20footprint%20dramatically%20over%20the,mexico%20and%20london%20%28two%29.&text=lehighvalley%20university%20commissioner%20roger%20goodell%20has%20spoken%20about%20expanding%20the%20number%20of,league%20of%20football%27s%20paris%20musketeers)
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