

The CFP® Professionals Sentiment Indices — Winter 2026

CFP® professionals report that their clients have a slightly more positive financial outlook than three months ago. Even more notable, CFP® professionals' own financial outlook improved over the past quarter.

Half of CFP® professionals describe their clients' financial outlook as positive, up slightly from the Fall 2025 survey but below the level from a year earlier. Two in five CFP® professionals say their clients have a neutral outlook. Moreover, four in five clients' sentiment has either remained steady (44%) or improved (36%) over the past year.

Nearly two-thirds of CFP® professionals share a positive personal financial outlook, the highest percentage since Fall 2024. Two in five CFP® professionals have a more optimistic personal financial assessment compared to a year earlier, while 16% are more pessimistic about their financial outlook than a year ago.

The optimism about one's personal financial future endures even as most CFP® professionals do not expect the economy to improve in the coming year. Only 31% of CFP® professionals predict better economic conditions over the next year, with nearly as many expecting a deterioration.

Finally, 69% of CFP® professionals report that their client bases have grown over the past year, and 73% anticipate their client bases expanding over the next 12 months.

Results

1. In your opinion, which of the following best summarizes your clients' current financial outlook?

(A higher index score indicates clients are more positive.)

	Index	Positive	Neutral	Negative
Winter 2026	70	50%	41%	9%
Fall 2025	66	46%	40%	14%
Summer 2025	65	47%	37%	16%
Spring 2025	44	23%	41%	36%
Winter 2025	74	54%	39%	7%
Fall 2024	65	42%	45%	13%

Percentages may not add to 100% due to rounding.

2. *Reflecting on the past, how would you evaluate your clients' current financial outlook compared to 12 months ago?*

(A higher index score indicates clients' outlooks are more positive.)

	Index	More Positive	Essentially the Same	More Negative
Winter 2026	58	36%	44%	20%
Fall 2025	53	35%	37%	29%
Summer 2025	53	36%	34%	30%
Spring 2025	26	14%	22%	63%
Winter 2025	68	50%	35%	15%
Fall 2024	58	34%	48%	18%

Percentages may not add to 100% due to rounding.

3. *Which of the following best summarizes your own current financial outlook?*

(A higher index score indicates CFP® Professionals' outlooks are more positive.)

	Index	Positive	Neutral	Negative
Winter 2026	78	64%	29%	7%
Fall 2025	71	54%	35%	12%
Summer 2025	75	59%	32%	9%
Spring 2025	61	43%	36%	21%
Winter 2025	76	59%	35%	7%
Fall 2024	80	67%	27%	6%

Percentages may not add to 100% due to rounding.

4. *Reflecting on the past, how would you evaluate your own financial outlook compared to 12 months ago?*

(A higher index score indicates CFP® Professionals' outlooks are more positive.)

	Index	More Positive	Essentially the Same	More Negative
Winter 2026	62	40%	44%	16%
Fall 2025	60	42%	35%	22%
Summer 2025	58	41%	35%	24%
Spring 2025	42	26%	32%	42%
Winter 2025	65	46%	39%	15%
Fall 2024	65	43%	44%	13%

Percentages may not add to 100% due to rounding.

5. *In your opinion, do you think economic conditions 12 months from now will be better, about the same or worse than they are today?*

(A higher index score indicates more CFP® Professionals expect economic conditions to be better.)

	Index	Better	About the Same	Worse
Winter 2026	51	31%	40%	28%
Fall 2025	46	27%	37%	36%
Summer 2025	53	37%	33%	30%
Spring 2025	58	48%	20%	32%
Winter 2025	55	38%	35%	28%
Fall 2024	55	33%	43%	24%

Percentages may not add to 100% due to rounding.

6. *Relative to 12 months ago, has the size of your client base expanded, stayed about the same or shrunk?*

(A higher index score indicates that more CFP® Professionals report an expanding client base.)

	Index	Expanded	About the Same	Shrunk
Winter 2026	84	69%	29%	2%
Fall 2025	81	64%	33%	3%
Summer 2025	80	63%	34%	3%
Spring 2025	74	52%	44%	4%
Winter 2025	82	67%	32%	2%
Fall 2024	84	69%	30%	1%

Percentages may not add to 100% due to rounding.

7. *Over the next 12 months, do you anticipate the size of your client base will expand, stay the same or shrink?*

(A higher index score indicates more CFP® Professionals expect their client base will expand.)

	Index	Expand	About the Same	Shrink
Winter 2026	86	73%	26%	2%
Fall 2025	85	72%	26%	2%
Summer 2025	86	73%	25%	2%
Spring 2025	81	63%	35%	2%
Winter 2025	86	74%	25%	1%
Fall 2024	87	75%	24%	1%

Percentages may not add to 100% due to rounding.

CPSI Research Objectives and Methodology

The CFP® Professionals Sentiment Indices (CPSI) measure the financial and economic outlooks of CFP® professionals and their clients. They provide investors, the media and the public with a new set of data that will measure the strength of the economy, leveraging the trusted advisor-client relationship. The CPSI capitalizes on the voices of more than 107,000 CFP® professionals to provide valuable information on economic performance and consumer/investor sentiment.

The CPSI:

- Track Americans' and financial planners' financial outlook, serving as a leading indicator of overall economic conditions.
- Provide CFP® professionals with a snapshot of clients' and their peers' views of current conditions.
- Measure Americans' interest in seeking the services of a financial planner.
- Demonstrate the unique relationship between CFP® professionals and their clients built on trust and confidence.

Each quarter, CFP Board's Research team sends an eight-question survey to 15,000 randomly selected CFP® professionals. The Winter 2026 CPSI results reflect the responses from 677 CFP® professionals collected January 6 – 19, 2026.

The CFP Board Research team develops the individual indices from data collected from questions 1-7 using the following formula:

- Answer A = 100 points
- Answer B = 50 points
- Answer C = 0 points

Example using hypothetical results for Question 1:

- 75% positive
- 15% neutral
- 10% negative

*Leads to an index reading of: $(0.75*100) + (0.15*50) + (0.10 * 0) = 82.5$*