

# Gender Differences in U.S. Consumer Spending Patterns

## Overall Spending Roles and Trends

Women in the U.S. drive the bulk of consumer purchasing. Research estimates that women are directly or indirectly responsible for **70–80% of all consumer buying decisions** <sup>1</sup>. In practice, American women shop slightly more frequently than men (about 39% of women vs 34% of men make a purchase on any given day) and tend to spend longer per shopping trip <sup>2</sup>. This reflects the fact that women often handle *household* shopping needs – nearly **89% of women** (versus 41% of men) report being responsible for daily household shopping tasks <sup>3</sup>. Women therefore often shop not only for themselves but for spouses, children, and home necessities, giving them a dominant role in consumer spending.

In terms of **total spending**, men and women are closer than stereotypes suggest. On average, *men* spend about **\$3,434 per month**, while *women* spend roughly **\$3,237 per month** <sup>4</sup>. That translates to men outspending women by only a small margin annually (e.g. one analysis found single men spend ~\$35,000/year vs ~\$33,800 for single women). However, because men still earn more on average, women tend to devote a larger share of their income to expenditures. For instance, the average single woman spends about **116.9% of her after-tax income** each month (often by drawing on savings or credit), whereas the average single man spends about **98.1% of his income** <sup>5</sup>. This underscores that many women are stretching smaller incomes to cover household needs – a dynamic that has persisted over the last few decades despite women's growing earnings. Overall, women's collective buying power is enormous (globally, women account for about **\$35–39 trillion** in consumer spending, roughly half of worldwide consumption) <sup>6</sup>. And their influence is still rising – by one projection, women will control **75% of U.S. discretionary spending** by 2028 <sup>7</sup>.

## Spending Patterns by Category

Men and women tend to allocate their budgets differently across major spending categories. Data from the U.S. Bureau of Labor Statistics (Consumer Expenditure Survey) and other research reveal clear patterns in **what** each gender spends money on:

- **Housing:** Women put slightly more money toward housing costs. In 2021, women spent about **\$16,223** on housing (including rent/mortgage, utilities, upkeep) – roughly \$600 more per year than men (**\$15,562**) <sup>8</sup>. Notably, single women are *twice as likely* to be homeowners compared to single men <sup>9</sup>, which contributes to women spending more on mortgages and maintenance. Men, on the other hand, pay more in rent on average (about \$6,000 per year vs \$5,051 for women) <sup>10</sup>, as men are more often renters. This reflects a long-term trend of rising female homeownership and independence in purchases like real estate.

- **Transportation:** Men spend substantially more on automobiles and transportation. In 2021, *men* spent around **\$2,797** (net) on vehicle purchases versus **\$1,637** by women, nearly a 70% difference <sup>11</sup>. Men also outspend women on related auto expenses like insurance (\$980 vs \$849), gas (\$1,227 vs \$813), and maintenance (\$673 vs \$523) <sup>11</sup>. Overall, men's transportation expenses are about 30% higher than women's <sup>12</sup>. This aligns with patterns of men being more likely to purchase new vehicles and perhaps prioritize car ownership, whereas women may use vehicles less or buy slightly cheaper ones on average.
- **Food:** Women and men spend about the same on total food, but the mix differs. Women, being often the primary grocery shoppers, spend more **on groceries (food at home)** – roughly **\$3,080** annually vs **\$2,866** for men <sup>13</sup>. Men, however, spend more on **dining out** and beverages, which pushes men's *total* food-related spending higher (about **\$4,816** per year vs **\$4,446** for women, when combining groceries and eating out) <sup>13</sup>. In short, women devote more of the food budget to family groceries, while men shell out more at restaurants, bars, and takeout. Indeed, men are more likely to splurge on food and drinks as a form of entertainment (more on splurges below) <sup>14</sup>.
- **Apparel and Personal Care:** Women consistently outspend men on clothing and personal care products. According to BLS data, single women allocate about **1.7% of their annual expenditures to apparel and services** (around **\$671** per year), roughly double the **0.97%** (about **\$398**) that single men spend on clothing <sup>1</sup>. Women also spend a bit more on **footwear** (about \$207 vs \$203 for single men, essentially equal) <sup>15</sup>. In addition, women invest far more in **personal care** items and services – roughly **1.7% of their budget** vs only **0.6–0.7% for men** <sup>16</sup> <sup>17</sup> (think cosmetics, skincare, hair care, etc.). These gaps have been consistent over decades; women's higher spending on clothes and beauty reflects both social norms and the so-called “pink tax” (women often pay more for similar products). It's worth noting, however, that younger men today are spending more on fashion than in the past – one analysis found *Millennial men* spend about **60% more on clothes and shoes** than Millennial women, bucking the historical norm <sup>18</sup>.
- **Healthcare:** Women incur higher healthcare costs. In 2021, women spent an average of **\$3,747** on healthcare (including insurance premiums, medical services, drugs, etc.), whereas men spent about **\$2,845** <sup>19</sup>. Women not only use more healthcare services on average, but also often pay higher out-of-pocket costs (for instance, women spend ~10% of their budget on health vs ~7% for men) <sup>20</sup> <sup>19</sup>. Part of this is life stage and longevity (women tend to live longer and utilize more medical care), and part is that women have unique health expenses (maternity care, greater likelihood of managing kids' health needs, etc.). Despite these costs, women often prioritize health spending – an extension of their role managing family well-being.
- **Entertainment & Leisure:** Men generally devote more money to entertainment and leisure pursuits. Men spend about **18% more on entertainment** than women overall <sup>21</sup>, including hobbies, electronics, sports gear, and outings. For example, men spent ~\$792 on audio/visual equipment in 2021 vs ~\$705 by women <sup>22</sup>. Men also spend slightly more on fees/admissions (e.g. tickets, events) <sup>22</sup>. However, there is one subcategory of “entertainment” where women lead: **pet care**. Women spent **\$575** on pets (food, vet, etc.) on average, significantly more than the **\$357** men spent <sup>23</sup>. Pet ownership and pet pampering skew female, boosting women's spending there. Meanwhile, men spend more on other leisure equipment – for instance, single men splurge on gear like electronics, sports equipment, and hobby supplies (averaging \$675/year vs only \$141 for single women in one BLS category of leisure equipment) <sup>24</sup>. This indicates men may be more inclined to buy big-ticket

gadgets or sports/hobby items, whereas women's leisure spending may be smaller-scale or focused on things like books, crafts, or pets.

- **Alcohol & Tobacco:** Men spend roughly **twice as much** as women on alcohol and tobacco. In 2021, single men spent about **\$542** annually on alcoholic beverages, compared to **\$257** by single women <sup>25</sup>. Men also spent more on tobacco products (\$349 vs \$166) <sup>25</sup>. This mirrors consumption patterns – men are more likely to drink and smoke (about 13% of men vs 10% of women were smokers as of 2021) <sup>26</sup>. The gender gap in vice spending has been persistent over time, though it has narrowed as women's drinking rates have inched up in recent decades. Still, men's propensity to spend on beer, liquor, cigarettes, etc., remains higher.

*(Of course, individual spending varies widely – these are average tendencies. There are also other nuances, like women spending more on education and child-related expenses in many cases, or men spending more on technology and electronics. But across most consumer categories, one can observe these general gender-based patterns.)*

## Splurging Habits vs. Budget Discipline

Surveys indicate that a higher share of women live paycheck-to-paycheck compared to men, reflecting women's tighter budgets. Financial polls in 2024 found about **72% of women** (versus **65% of men**) report living paycheck to paycheck, meaning they have little cushion if expenses spike. This disparity is tied to income differences and spending responsibilities. In fact, **37% of women say they are unable to save any money**, compared to just **22% of men** – **despite** women being *less likely to splurge* or overspend on non-essentials <sup>27</sup>. In other words, many women cut back wherever possible yet still struggle to save, largely because they earn less (women earned ~82% of what men earned on average in 2022) and often shoulder costs like childcare on their own <sup>27</sup> <sup>28</sup>. Men, by contrast, typically have more financial slack – a 2025 Debt.com survey found **66% of men** said they could stay debt-free *without* following a strict budget, whereas only **56% of women** felt the same <sup>29</sup>. This doesn't necessarily mean men are better with money; it likely reflects that men have higher incomes or fewer financial obligations on average, allowing more wiggle room. Notably, when asked why they don't budget, men most often said "it's too time-consuming," while women most often said "I don't earn enough to budget" – highlighting how constraint versus confidence differs by gender <sup>30</sup>.

When it comes to **splurging and impulse buying**, studies show **men are just as likely as women to indulge** – but men tend to spend **more** when they do. A Deloitte consumer survey found men and women were equally prone to "treating themselves," yet *once* men decide to splurge, they spend almost **40% more** than women on average <sup>31</sup>. Similarly, a LendingTree report found **61% of men** admit to occasionally splurging on luxury or high-end items, compared to **43% of women** <sup>32</sup>. In fact, a majority of women (57%) say they "**never**" **splurge on luxury purchases**, whereas only 39% of men claim to never splurge <sup>33</sup>. This suggests women are more likely to forgo big indulgences, while men more often treat themselves to expensive toys, gadgets, or experiences. Men also appear more optimistic (or unrealistic) about spending: nearly **36% of men** (versus 20% of women) say they overspend in hopes that their finances will improve in the future – essentially betting that today's splurge "won't matter" later <sup>34</sup>. This risky mindset can lead men to justify larger impulse buys, whereas women are generally more cautious.

The **categories of splurging** also differ by gender. Both men and women commonly splurge on *food and dining* – in fact, U.S. consumers of both sexes are four times more likely to say their latest treat was on a

meal or beverage than on a personal item <sup>35</sup> . But men especially dominate spending on food/drink indulgences: globally, men account for **57% of food-and-beverage splurge purchases** and spend about **60% more** than women on those treats <sup>14</sup> . Men are also more prone to big-ticket hobby splurges (e.g. electronics or sports gear). By contrast, women's splurges, when they allow them, might be more often on **clothing, self-care, or family** items. In one survey the top nonessential spending category for both genders was *clothing*, but after that men's top extras were tech gadgets and hobby supplies, while women's were beauty/grooming and hobbies <sup>36</sup> . Even so, women's "impulse buys" are frequently bargain-driven – e.g. grabbing a sale item for the kids or home – rather than high-cost luxuries for themselves.

Importantly, women tend to be **more deal-seeking and budget-conscious** in their shopping behavior, which helps them stay within household means. Around **74% of women** say that finding items on sale is important to them, compared to about 57% of men <sup>37</sup> . Women also use coupons and discounts more: roughly **74% of women regularly use coupons** vs about 62% of men <sup>37</sup> . They are even more likely to scour promotional emails or wait for free shipping offers than men <sup>38</sup> <sup>39</sup> . This reflects a pattern that has held for decades – researchers often observe that **"women shop, men buy."** Women are willing to spend more time hunting for the best value and ensuring a purchase meets all their needs, whereas men are more apt to make a beeline for what they want and check out quickly <sup>40</sup> <sup>41</sup> . For example, men spend *less time per store visit* (they often want to "get in and get out"), but interestingly men end up spending more per transaction on average – one study found men spend about \$10 **more per online order** than women do <sup>42</sup> . Men's tendency to skip comparison shopping or couponing can lead to higher costs, whereas women's bargain-hunting translates to savings. Indeed, about **47% of women** say they plan their purchases around sales and discounts, slightly more than the **44% of men** who do so <sup>43</sup> . Women's cautious spending also shows up in credit habits: men are more likely to embrace new buy-now-pay-later financing (about 57% of men vs 45% of women have used BNPL services) <sup>44</sup> or to carry credit card debt from splurges. Overall, **51% of men** admit they've gone into credit card debt due to nonessential spending, versus **42% of women** <sup>45</sup> . This higher debt rate and the fact that men "treat themselves" more freely can backfire – nearly **49% of men** have felt buyer's remorse after an expensive purchase, slightly higher than the **42% of women** who've felt such regret <sup>46</sup> . Women's regrets tend to center on costly clothing or fashion purchases, whereas men most often regret blowing money on high-tech gadgets they didn't truly need <sup>46</sup> .

Despite these differences, **impulse buying** is a very common habit for both genders – about 89% of *all* shoppers have made impulse buys, and the average consumer makes ~10 impulse purchases a month in 2024 <sup>47</sup> <sup>48</sup> . Men and women just impulse-buy in *different* ways. For example, worldwide **57% of women** have impulsively bought clothing or shoes, while **49% of men** have impulsively bought electronics <sup>49</sup> . "Treating oneself" to small joys crosses gender lines, but men might be grabbing the latest gadget or a pricey steak dinner, whereas women might snag a cute top on sale or an indulgent beauty product. Interestingly, surveys find **women actually report more restraint** in emotional spending – for instance, a slightly higher share of men say they shop to cope with stress or to reward themselves ("I deserved this") <sup>50</sup> <sup>51</sup> . Nonetheless, both men and women justify nonessential buys in similar ways (nearly half of Americans, male or female, say they use excuses like "I got a good deal on it" to rationalize an unnecessary purchase) <sup>52</sup> . In the end, frequent splurging can strain anyone's budget – as experts warn, habitually indulging is "a surefire way to wreck a budget" if you're not careful <sup>53</sup> . Women appear to take that advice to heart more often, reigning in splurges to keep the household on track, whereas men are a bit more likely to throw caution to the wind on a big purchase.

## Evolving Trends Over Time

Over the last 30–40 years, many of these gendered spending patterns have persisted, but some have shifted with changing social roles. Historically, women have been the primary shoppers for daily needs – a fact that was as true in 1985 as it is today. Past estimates often cited women making **~80% of household purchasing decisions** <sup>54</sup>. That remains high, though modern men are far more involved in household shopping than their fathers or grandfathers were. In the past decade especially, men have stepped up: in one poll, **47% of men** said they now do *more than half* of their family's grocery shopping and cooking duties <sup>55</sup>. This is a notable change from traditional norms and suggests that younger couples share consumer tasks more equally than before. Still, on a broad level, women continue to shoulder the greater load of routine family spending. Pew Research finds that while husbands and wives today contribute much more equally to family finances than 50 years ago, women *still* spend more time on home-making duties (e.g. nearly 7 hours/week caregiving vs 5 hours for men, and 4.6 hours on housework vs 1.9 for men) <sup>56</sup>. This “second shift” means women remain closely tuned to household needs and budgets. Thus, the fundamental pattern – women managing day-to-day purchases and seeking value, men making comparatively fewer but larger expenditures – has deep roots and continues.

**Generational differences** are emerging in spending habits. Younger women (in their 20s and 30s) historically spent more than young men, but that gap has narrowed. In fact, some data from the 2010s showed women under 36 outspent men of the same age nearly 2-to-1 <sup>57</sup>. However, as noted earlier, Millennial and Gen Z men have become heavy consumers too (for example, young men now spend considerably more on apparel than young women in some cases) <sup>18</sup>. Surveys also indicate that enjoyment of shopping is now equally high among young men and women – around 80+% of Gen Z and Millennial men *and* women say they enjoy shopping for themselves <sup>58</sup>, whereas older generations showed a bigger male/female gap. Additionally, younger men are more influenced by trends and advertising – about 23% of men (vs 12% of women) say they feel pressure to keep up with the latest fashion or tech trends <sup>59</sup>, a reversal of the old stereotype that only women feel fashion pressure. Meanwhile, as men age into their peak earning years, they begin to outspend women. By the 45–54 age bracket, men on average spend slightly more than women, and in retirement years men often spend the most (partly due to higher income/wealth) <sup>57</sup>. This life-cycle pattern (women spending more when young, men spending more after middle age) has been observed in consumer studies and ties back to career trajectories and family roles.

It's also worth noting that women's **economic power** as consumers has grown over time. Women's labor force participation rose markedly in the late 20th century, giving them greater independent income to spend. Today, women not only drive everyday purchases, but also make a large share of big financial decisions. For example, women influence **91% of new home purchase decisions** in the U.S. <sup>59</sup> (either buying for themselves or as the key decision-maker in a couple). Women also dominate areas like healthcare decisions and family financial planning. This rise in financial clout means marketers and the economy increasingly cater to female consumers. However, despite controlling trillions in spending, women still face challenges – the gender pay gap, the “pink tax,” and higher likelihood of single parenthood all constrain their budgets more than men's. These challenges have remained even as spending patterns stay relatively consistent.

**Impact of COVID-19:** The COVID pandemic in 2020 temporarily shifted spending for both genders (e.g. everyone spent less on travel, dining out, and apparel during lockdowns). But it did not fundamentally upend the long-term gender patterns. Both men and women cut discretionary spending in early 2020, then saw a rebound. By 2021–2022, consumer surveys showed men and women returning to their typical

spending priorities – with women refocusing on household essentials and family needs, and men ramping spending back up on cars, gadgets, and entertainment as opportunities returned. In short, the male-female spending gap looked **very similar pre- vs. post-COVID** <sup>58</sup> <sup>13</sup> . One subtle change post-COVID is the acceleration of online shopping, where differences exist (men slightly prefer online for tech shopping, women still do more in-store for groceries, etc.) <sup>38</sup> <sup>60</sup> . But both genders adapted to e-commerce during the pandemic. Overall, the data suggests that over the past 30–40 years, **gender differences in consumer spending have been remarkably durable** – rooted in both social norms (e.g. women as family caretakers, men as gadget lovers) and economic factors (income disparities, etc.). While the specifics evolve with each generation, the pattern of women carefully budgeting for household needs and men engaging in bigger-ticket splurges (within their means) continues to characterize American consumer behavior today <sup>45</sup> <sup>31</sup> .

## Key Takeaways

- **Women are the primary drivers of U.S. consumer spending**, making ~80% of purchasing decisions and often handling everyday family shopping <sup>1</sup> . They shop more frequently and hunt for deals, stretching each dollar to cover household needs. Men participate in shopping less but tend to have more free cash for discretionary buys.
- **Men and women spend on different things.** Women spend more on **groceries, housing, healthcare, clothing, and personal items**, reflecting their family-centered purchases and self-care needs <sup>19</sup> <sup>1</sup> . Men spend more on **cars, electronics, dining out, entertainment, and alcohol/tobacco**, aligning with their hobbies, travel, and personal interests <sup>11</sup> <sup>25</sup> . These patterns have held steady for decades, though younger men are now spending more on traditionally “female” categories like fashion.
- **Women are generally more budget-conscious**, while men are more prone to splurge. Women more often stick to a budget, use coupons, and limit luxury treats – over half of women say they *never* splurge on high-end items <sup>33</sup> . Men not only splurge more often (61% admit to indulging occasionally <sup>32</sup> ), but also spend ~40% more than women when treating themselves <sup>31</sup> . Men are also more willing to take on debt or assume future income will cover today’s spending <sup>34</sup> , which can lead to more financial risk.
- **Financial outcomes reflect these habits.** Women’s cautious spending is not always enough to overcome income gaps – a greater share of women live paycheck-to-paycheck and struggle to save money <sup>27</sup> . Men’s higher spending, on the other hand, sometimes leads to more debt and buyer’s remorse (men report higher rates of credit-card debt from nonessentials and regret over big purchases) <sup>45</sup> <sup>46</sup> . Nonetheless, both genders can be impulsive and both value “treating themselves” on occasion (over half of Americans, male or female, enjoy a splurge now and then) <sup>61</sup> .
- **Long-term trends:** As of 2025, gender spending patterns remain recognizable compared to 30–40 years ago. The differences have narrowed in some areas – for example, men are doing more household shopping than in past generations <sup>55</sup> , and young women and men have similar shopping preferences. But the core tendencies (women as careful *budgeters* buying necessities, men as comparatively freer *spenders* on wants) persist. With women’s financial power growing and societal roles evolving, these patterns may continue to shift gradually, but for now the “gender gap” in consumer spending is alive and well in American households <sup>27</sup> <sup>31</sup> .

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