



Back-to-School Money Crunch Study Report 2026

Consumer Behavior Analysis
Survey Conducted: August 2026
Base: 300 Respondents

SECTION 1: Basic Profile Table

Question: Are you...?

GENDER	N	%
Female	182	60.7
Male	118	39.3
Mean	150.00	

Base: All Respondents (N = 300)

Question: What is your age?

AGE	N	%
35-44	56	18.7
45-54	56	18.7
55+	82	27.3
25-34	68	22.7
18-24	38	12.7
Mean	60.00	

Base: All Respondents (N = 300)

Question: What is your REGION ?

REGION	N	%
South	131	43.7
Midwest	65	21.7
West	44	14.7
Northeast	60	20.0
Mean	75.00	

Base: All Respondents (N = 300)

Question: How much total combined annual income do all members of your household earn before taxes?

STANDARD_HHI_US	N	%
\$5,000 to \$9,999	21	7.0
\$35,000 to \$39,999	5	1.7
\$100,000 to \$124,999	23	7.7
\$200,000 to \$249,999	4	1.3
\$15,000 to \$19,999	17	5.7
\$20,000 to \$24,999	4	1.3
\$10,000 to \$14,999	22	7.3
\$95,000 to \$99,999	16	5.3

\$25,000 to \$29,999	27	9.0
\$40,000 to \$44,999	9	3.0
\$125,000 to \$149,999	15	5.0
\$65,000 to \$69,999	18	6.0
\$70,000 to \$74,999	6	2.0
\$50,000 to \$54,999	7	2.3
\$45,000 to \$49,999	25	8.3
\$90,000 to \$94,999	4	1.3
2,000,000 or more	1	0.3
\$75,000 to \$79,999	8	2.7
\$80,000 to \$84,999	5	1.7
\$30,000 to \$34,999	17	5.7
\$175,000 to \$199,999	6	2.0
Less than \$5,000	17	5.7
\$85,000 to \$89,999	12	4.0
Prefer not to answer	2	0.7
\$150,000 to \$174,999	1	0.3
\$250,000 and above	2	0.7
\$60,000 to \$64,999	3	1.0
\$1,000,000 - \$1,999,999	1	0.3
\$500,000 to \$999,999	2	0.7
Mean	10.34	

Base: All Respondents (N = 300)

Question: Approximately how much do you plan to spend in total on back-to-school shopping this year (clothing, supplies, electronics, etc.)?

options	N	%
Under \$200	145	48.3%
\$200-\$499	83	27.7%
\$500-\$999	45	15.0%
\$1,500+	5	1.7%
\$1,000-\$1,499	22	7.3%
Min (\$1,500+):	5	1.7
Max (Under \$200):	145	48.3

Base: All Respondents (N = 300)

Question: Compared to last year, is this amount:

options	N	%
About the same	142	47.3%
Less than last year	70	23.3%
More than last year	83	27.7%
This is my first year with a school-age/college child	5	1.7%
Min (This is my first year with a school-age/college child):	5	1.7
Max (About the same):	142	47.3

Base: All Respondents (N = 300)

Question: Which of the following categories are you cutting back on this year?

options	N	%
Clothing/footwear	124	41.3%
Not cutting back on anything	71	23.7%
Other	9	3.0%
Backpacks/accessories	76	25.3%
School supplies	86	28.7%
Electronics/tech	107	35.7%
Extracurriculars/activities	68	22.7%
Min (Other):	9	3.0
Max (Clothing/footwear):	124	41.3

Base: All Respondents (N = 300)

Question: Which of the following are you doing to save money this year? (Select all that apply)

options	N	%
Waiting for sales/promotions	185	61.7%
Using coupons or promo codes	140	46.7%
Comparing prices across multiple retailers	104	34.7%
Buying store brands/generic instead of name brands	66	22.0%
None of the above	27	9.0%
Buying secondhand/resale	86	28.7%
Splitting purchases across paychecks/months	26	8.7%
Min (Splitting purchases across paychecks/months):	26	8.7
Max (Waiting for sales/promotions):	185	61.7

Base: All Respondents (N = 300)

Question: When did you start (or do you plan to start) your back-to-school shopping this year?

options	N	%
Early August	85	28.3%
Not started yet / last-minute	64	21.3%
Before July	55	18.3%
Late July	40	13.3%
Early-to-mid July	56	18.7%
Min (Late July):	40	13.3
Max (Early August):	85	28.3

Base: All Respondents (N = 300)

Question: Why did you choose that timing? (Select all that apply)

options	N	%
To catch early sales	126	42.0%
To spread out the cost	99	33.0%
Procrastination/too busy	49	16.3%
Other	22	7.3%
Waiting to see what's actually needed	103	34.3%
Waiting for a paycheck/tax refund	51	17.0%
Min (Other):	22	7.3
Max (To catch early sales):	126	42.0

Base: All Respondents (N = 300)

Question: Which of the following are you using while shopping for back-to-school this year?
(Select all that apply)

options	N	%
None of these	77	25.7%
Price comparison website or app	124	41.3%
AI chat assistant (e.g., ChatGPT, Gemini)	82	27.3%
Social media for recommendations/reviews	63	21.0%
Retailer's own app only	83	27.7%
Min (Social media for recommendations/reviews):	63	21.0
Max (Price comparison website or app):	124	41.3

Base: All Respondents (N = 300)

Question: Approximately how much less are you spending this year?

options	N	%
Under \$50 less	27	9.0%
\$300+ less	5	1.7%
\$50-\$149 less	28	9.3%
\$150-\$299 less	10	3.3%
Min (\$300+ less):	5	1.7
Max (\$50-\$149 less):	28	9.3

Base: All Respondents (N = 300)

Question: How helpful have these tools been in saving you money or time?

options	N	%
Somewhat helpful	26	8.7%
Very helpful	53	17.7%
Not sure yet	2	0.7%
Not very helpful	1	0.3%
Min (Not very helpful):	1	0.3
Max (Very helpful):	53	17.7

Base: All Respondents (N = 300)

SECTION 2: Demographic Cross-Tabulation Analysis

Question: Approximately how much do you plan to spend in total on back-to-school shopping this year (clothing, supplies, electronics, etc.)?

Response Options	Total	AGE					GENDER		REGION			
		18-24	25-34	35-44	45-54	55+	Male	Female	Midwest	Northeast	South	West
Base	300	38	68	56	56	82	118	182	65	60	131	44
Under \$200	145	15 10%	21 14%	17 12%	29 20%	63 43%	48 33%	97 67%	34 23%	26 18%	60 41%	25 17%
\$1,500+	5	0 0%	3 60%	0 0%	2 40%	0 0%	2 40%	3 60%	0 0%	0 0%	4 80%	1 20%
\$200-\$499	83	13 16%	22 27%	18 22%	15 18%	15 18%	35 42%	48 58%	21 25%	24 29%	32 39%	6 7%

\$500-\$999	45	10 22%	12 27%	14 31%	7 16%	2 4%	23 51%	22 49%	6 13%	8 18%	24 53%	7 16%
\$1,000-\$1,499	22	0 0%	10 45%	7 32%	3 14%	2 9%	10 45%	12 55%	4 18%	2 9%	11 50%	5 23%

Question: Compared to last year, is this amount:

Response Options	Total	AGE					GENDER		REGION			
		18-24	25-34	35-44	45-54	55+	Male	Female	Mid west	Northeast	South	West
Base	300	38	68	56	56	82	118	182	65	60	131	44
About the same	142	15 11%	25 18%	19 13%	26 18%	57 40%	54 38%	88 62%	36 25%	30 21%	57 40%	19 13%
This is my first year with a school-age/college child	5	2 40%	0 0%	1 20%	2 40%	0 0%	1 20%	4 80%	0 0%	0 0%	5 100%	0 0%
Less than last year	70	12 17%	18 26%	15 21%	11 16%	14 20%	34 49%	36 51%	17 24%	13 19%	29 41%	11 16%
More than last year	83	9 11%	25 30%	21 25%	17 20%	11 13%	29 35%	54 65%	12 14%	17 20%	40 48%	14 17%

Question: Approximately how much less are you spending this year?

Res pon se Opti ons	Total	AGE					GENDER		REGION			
		18-24	25-34	35-44	45-54	55+	Male	Female	Mid west	Nort heast	Sout h	Wes t
Bas e	300	12	18	15	11	14	34	36	17	13	29	11
\$15 0-\$2 99 less	10	1 10%	4 40%	3 30%	2 20%	0 0%	7 70%	3 30%	2 20%	2 20%	6 60%	0 0%
Und er \$50 less	27	1 4%	7 26%	7 26%	4 15%	8 30%	15 56%	12 44%	8 30%	5 19%	10 37%	4 15%
\$50- \$14 9 less	28	8 29%	6 21%	5 18%	4 14%	5 18%	10 36%	18 64%	6 21%	5 18%	11 39%	6 21%
\$30 0+ less	5	2 40%	1 20%	0 0%	1 20%	1 20%	2 40%	3 60%	1 20%	1 20%	2 40%	1 20%

Question: Which of the following categories are you cutting back on this year?

Res pon se Opti ons	Total	AGE					GENDER		REGION			
		18-24	25-34	35-44	45-54	55+	Male	Female	Mid west	Nort heast	Sout h	Wes t
Bas e	300	76	153	106	84	122	225	316	116	108	240	77
Bac kpa cks/ acc ess orie s	76	12 16%	22 29%	14 18%	6 8%	22 29%	33 43%	43 57%	12 16%	19 25%	34 45%	11 14%
Not cutti ng b ack on a nyth ing	71	5 7%	11 15%	11 15%	23 32%	21 30%	25 35%	46 65%	12 17%	15 21%	32 45%	12 17%

School supplies	86	18 21%	22 26%	20 23%	10 12%	16 19%	37 43%	49 57%	19 22%	15 17%	37 43%	15 17%
Other	9	0 0%	1 11%	1 11%	0 0%	7 78%	3 33%	6 67%	2 22%	1 11%	3 33%	3 33%
Extracurriculars/activities	68	5 7%	23 34%	13 19%	13 19%	14 21%	27 40%	41 60%	17 25%	12 18%	31 46%	8 12%
Electronics/tech	107	18 17%	36 34%	18 17%	14 13%	21 20%	49 46%	58 54%	25 23%	21 20%	47 44%	14 13%
Clothing/footwear	124	18 15%	38 31%	29 23%	18 15%	21 17%	51 41%	73 59%	29 23%	25 20%	56 45%	14 11%

Question: Which of the following are you doing to save money this year? (Select all that apply)

Response Options	Total	AGE					GENDER		REGION			
		18-24	25-34	35-44	45-54	55+	Male	Female	Midwest	Northeast	South	West
Base	300	72	153	120	113	176	230	404	139	120	285	90
Waiting for sales/promotions	185	23 12%	39 21%	33 18%	33 18%	57 31%	63 34%	122 66%	37 20%	46 25%	81 44%	21 11%
Using coupons or promo codes	140	17 12%	38 27%	29 21%	24 17%	32 23%	51 36%	89 64%	28 20%	32 23%	63 45%	17 12%

Buying store brands/generic instead of name brands	66	6 9%	16 24%	12 18%	10 15%	22 33%	24 36%	42 64%	15 23%	8 12%	32 48%	11 17%
Buying secondhand and/ or resale	86	15 17%	23 27%	19 22%	16 19%	13 15%	23 27%	63 73%	21 24%	12 14%	40 47%	13 15%
Splitting purchases across paychecks /months	26	2 8%	8 31%	5 19%	5 19%	6 23%	12 46%	14 54%	6 23%	2 8%	13 50%	5 19%
None of the above	27	3 11%	4 15%	0 0%	8 30%	12 44%	11 41%	16 59%	8 30%	2 7%	9 33%	8 30%
Comparing prices across multiple retailers	104	6 6%	25 24%	22 21%	17 16%	34 33%	46 44%	58 56%	24 23%	18 17%	47 45%	15 14%

Question: When did you start (or do you plan to start) your back-to-school shopping this year?

Res pon se Opti ons	Total	AGE					GENDER		REGION			
		18-24	25-34	35-44	45-54	55+	Male	Female	Mid west	Nort heast	Sout h	Wes t
Bas e	300	38	68	56	56	82	118	182	65	60	131	44
Earl y Au gust	85	13 15%	20 24%	15 18%	15 18%	22 26%	32 38%	53 62%	23 27%	22 26%	30 35%	10 12%
Earl y-to- mid July	56	8 14%	20 36%	9 16%	9 16%	10 18%	23 41%	33 59%	11 20%	7 13%	31 55%	7 13%
Late July	40	10 25%	7 18%	12 30%	4 10%	7 18%	21 53%	19 48%	9 23%	5 13%	18 45%	8 20%
Befo re July	55	4 7%	13 24%	15 27%	14 25%	9 16%	19 35%	36 65%	5 9%	12 22%	30 55%	8 15%
Not start ed y et / last- min ute	64	3 5%	8 13%	5 8%	14 22%	34 53%	23 36%	41 64%	17 27%	14 22%	22 34%	11 17%

Question: Why did you choose that timing? (Select all that apply)

Res pon se Opti ons	Total	AGE					GENDER		REGION			
		18-24	25-34	35-44	45-54	55+	Male	Female	Mid west	Nort heast	Sout h	Wes t
Bas e	300	58	127	85	73	107	184	266	93	88	206	63
Wait ing to see wha t's a ctu ally n eed ed	103	10 10%	22 21%	18 17%	19 18%	34 33%	36 35%	67 65%	21 20%	24 23%	40 39%	18 17%

Procrastination/ too busy	49	9 18%	15 31%	11 22%	7 14%	7 14%	26 53%	23 47%	11 22%	4 8%	20 41%	14 29%
Waiting for a paycheck/ tax refund	51	7 14%	23 45%	7 14%	7 14%	7 14%	20 39%	31 61%	12 24%	10 20%	25 49%	4 8%
To spread out the cost	99	13 13%	29 29%	18 18%	20 20%	19 19%	47 47%	52 53%	17 17%	22 22%	49 49%	11 11%
Other	22	0 0%	0 0%	1 5%	4 18%	17 77%	6 27%	16 73%	5 23%	6 27%	8 36%	3 14%
To catch early sales	126	19 15%	38 30%	30 24%	16 13%	23 18%	49 39%	77 61%	27 21%	22 17%	64 51%	13 10%

Question: Which of the following are you using while shopping for back-to-school this year?
(Select all that apply)

Response Options	Total	AGE					GENDER		REGION			
		18-24	25-34	35-44	45-54	55+	Male	Female	Mid west	Northeast	South	West
Base	300	50	126	86	69	98	186	243	91	79	199	60
None of these	77	4 5%	6 8%	6 8%	18 23%	43 56%	19 25%	58 75%	18 23%	20 26%	29 38%	10 13%

AI chat assistant (e.g., ChatGPT, Gemini)	82	12 15%	31 38%	22 27%	8 10%	9 11%	46 56%	36 44%	18 22%	13 16%	38 46%	13 16%
Price comparison website or app	124	14 11%	39 31%	28 23%	20 16%	23 19%	54 44%	70 56%	28 23%	21 17%	59 48%	16 13%
Social media for recommendations/reviews	63	8 13%	25 40%	12 19%	8 13%	10 16%	26 41%	37 59%	8 13%	15 24%	31 49%	9 14%
Retailer's own app only	83	12 14%	25 30%	18 22%	15 18%	13 16%	41 49%	42 51%	19 23%	10 12%	42 51%	12 14%

Question: How helpful have these tools been in saving you money or time?

Response Options	Total	AGE					GENDER		REGION			
		18-24	25-34	35-44	45-54	55+	Male	Female	Mid west	Nort heast	Sout h	Wes t
Base	300	12	31	22	8	9	46	36	18	13	38	13
Somewh at helpful	26	4 15%	10 38%	8 31%	2 8%	2 8%	9 35%	17 65%	5 19%	3 12%	15 58%	3 12%
Not sure yet	2	0 0%	0 0%	1 50%	0 0%	1 50%	1 50%	1 50%	0 0%	0 0%	1 50%	1 50%
Not very helpful	1	1 100%	0 0%	0 0%	0 0%	0 0%	1 100%	0 0%	0 0%	0 0%	1 100%	0 0%
Very helpful	53	7 13%	21 40%	13 25%	6 11%	6 11%	35 66%	18 34%	13 25%	10 19%	21 40%	9 17%