Zamplia

Back-to-School Money Crunch: How American Families Are Cutting Costs in 2026

Back-to-school season has always meant new backpacks, fresh notebooks, and a fresh hit to the family budget. But in 2026, the back-to-school money crunch is forcing American families to make sharper trade-offs than ever before.

Survey conducted by Zamplia | August 2026 | n = 300 respondents.

Summary

Rising prices for clothing, electronics, and everyday essentials are pushing parents and students toward secondhand goods, store brands, and AI-powered price comparison tools just to keep spending under control.

In August 2026, Zamplia surveyed 300 U.S. consumers to understand how households are budgeting, cutting back, and timing their back-to-school shopping this year. The results reveal a season defined less by panic and more by quiet, deliberate cost management, where nearly a quarter of shoppers are cutting back on something, and almost two-thirds are leaning on sales and promotions to make it work.

Key Takeaways

- 48.3% of shoppers plan to spend under $200 total on back-to-school shopping, while just 9% expect to spend $1,000 or more.
- 23.3% say they are spending less than last year, and of those, 61.4% are cutting at least $50 from their usual budget.
- Clothing and footwear (41.3%) and electronics or tech (35.7%) are the top categories getting cut this year.
- 61.7% are waiting for sales or promotions and 46.7% are using coupons or promo codes to save money.
- 41.3% are using a price comparison website or app, and more than a quarter are turning to AI chat assistants like ChatGPT or Gemini while shopping.
- Of those using digital shopping tools, 64.6% say the tools have been very helpful in saving money or time.

Most Families Are Budgeting Under $500, Not Panic Spending

- 48.3% plan to spend under $200
- 27.7% plan to spend $200 to $499
- 15.0% plan to spend $500 to $999
- 7.3% plan to spend $1,000 to $1,499
- 1.7% plan to spend $1,500 or more

Three out of four families are working with a budget under $500 this back-to-school season. This isn't a market defined by big-ticket splurges. It's a market defined by tight, deliberate spending caps, where every dollar has to go toward something essential.

Nearly a Quarter of Shoppers Are Spending Less Than Last Year

When we asked how this year's spending compares to last year, the picture was mixed but leaning cautious.

- 47.3% say their spending is about the same
- 27.7% say they are spending more than last year
- 23.3% say they are spending less than last year
- 1.7% are shopping for the first time with a school-age or college child

While spending isn't collapsing across the board, nearly one in four families is actively pulling back. For the households cutting back, the reductions are meaningful rather than symbolic:

- 0.0% are cutting $50 to $149
- 8.6% are cutting under $50
- 14.3% are cutting $150 to $299
- 7.1% are cutting $300 or more

Combined, 61.4% of the families spending less are cutting at least $50 from their usual back-to-school budget, and over one in five are cutting $150 or more.

Clothing and Electronics Are Taking the Biggest Hit

We asked shoppers which categories they're cutting back on this year, and the answers point to a clear hierarchy of what's considered essential versus optional. Top categories for cutbacks:

- Clothing/footwear (41.3%)
- Electronics/tech (35.7%)
- School supplies (28.7%)
- Backpacks/accessories (25.3%)
- Extracurricular activities (22.7%)
- Not cutting back on anything (23.7%)

Clothing and electronics top the list, which tracks with how quickly kids outgrow apparel and how expensive tech upgrades have become. As one respondent put it when asked what they were cutting and why: "Clothes because the kids outgrow them so fast." Another noted cutting "electronics and tech because the prices have gone up a lot."

Nearly a quarter of shoppers say they aren't cutting back on anything, which suggests a genuine split between households absorbing costs as usual and households actively rationing their back-to-school budget.

Deal-Hunting Has Become the Default Back-to-School Strategy

Just like Zamplia found in its deal-driven consumer behavior study earlier this year, sale-seeking has become second nature. We asked shoppers what they're doing to save money this back-to-school season, and the results confirm that discount-hunting is now a core shopping habit, not a fallback. Top money-saving tactics:

- Waiting for sales/promotions (61.7%)
- Using coupons or promo codes (46.7%)
- Comparing prices across multiple retailers (34.7%)
- Buying secondhand/resale (28.7%)
- Buying store brands/generic instead of name brands (22.0%)
- Splitting purchases across paychecks/months (8.7%)

Nearly two-thirds of shoppers are waiting for a sale before buying back-to-school items, and almost half are actively hunting for coupons. Notably, nearly 3 in 10 shoppers are turning to secondhand or resale options, a meaningful shift for a shopping season that has traditionally leaned on new, first-day-of-school purchases.

When Are Families Actually Shopping?

Timing tells its own story about how households are managing the back-to-school money crunch.

- 28.3% start in early August
- 21.3% haven't started yet or are shopping last-minute
- 18.7% start in early-to-mid July
- 18.3% start before July
- 13.3% start in late July

When we asked why shoppers chose their timing, the answers were overwhelmingly strategic rather than incidental:

- To catch early sales (42.0%)
- Waiting to see what's actually needed (34.3%)
- To spread out the cost (33.0%)
- Waiting for a paycheck or tax refund (17.0%)
- Procrastination or too busy (16.3%)

The two leading reasons, catching early sales and spreading out cost, both point to budget-conscious planning rather than convenience. Even shoppers who wait until early August are often doing so deliberately, timing purchases around when discounts peak or when they'll know exactly what their kids need.

AI Tools Are Quietly Becoming Part of the Back-to-School Toolkit

Much like Zamplia observed in its summer spending trends study, AI is steadily working its way into everyday shopping decisions, and back-to-school season is no exception. Tools shoppers are using:

- Price comparison website or app (41.3%)
- Retailer's own app only (27.7%)
- AI chat assistant, such as ChatGPT or Gemini (27.3%)
- Social media for recommendations or reviews (21.0%)
- None of these (25.7%)

More than a quarter of back-to-school shoppers are now consulting an AI chat assistant while shopping, putting it on par with using a retailer's own app. Among shoppers using any of these digital tools, the payoff is clear:

- 64.6% say the tools have been very helpful
- 31.7% say they have been somewhat helpful
- Only 2.4% aren't sure yet, and 1.2% say the tools haven't helped

Nearly 97% of tool users report at least some benefit in saving money or time, which signals a strong and growing appetite for AI-assisted and price-comparison shopping tools heading into future back-to-school seasons.

What This Means for Brands and Retailers

Much like Zamplia observed in its summer spending trends study, AI is steadily working its way into everyday shopping decisions, and back-to-school season is no exception. Tools shoppers are using:

- Lead with early, visible sales messaging, since catching early discounts is the top reason families choose their shopping timing.
- Support secondhand and resale channels, since nearly 3 in 10 shoppers are actively buying used back-to-school items this year.
- Invest in AI-friendly product discovery, since more than a quarter of shoppers are already consulting AI assistants during the shopping journey.
- Protect value perception in clothing and electronics, the two categories seeing the sharpest cutbacks.
- Make loyalty and coupon programs easy to find, since coupons and promo codes are the second most common savings tactic after waiting for sales.

Sample Made Simple

Want to run a back-to-school money crunch study for your category, or better understand how your customers are budgeting, timing purchases, and hunting for deals this season?

Zamplia connects you with verified, highly engaged respondents so you can uncover real-world behaviors and turn them into smarter campaigns, sharper pricing strategies, and more confident business decisions. Want to learn more? Contact us or book a demo today.

You can also explore Zamplia's other recent consumer studies:

Summer 2026: Splurge or Save? Inside America's "Strategic Splurge" Season
https://zamplia.com/summer-spending-trends

Only If It's On Sale: What American Shoppers Really Think About Full-Price Buying in 2026
https://zamplia.com/deal-driven-consumer-behavior

FAQs

How much are Americans spending on back-to-school shopping in 2026?
Nearly half of shoppers, 48.3%, plan to spend under $200 total on back-to-school shopping this year, and three out of four are budgeting under $500.

Are families spending more or less than last year on back-to-school shopping?
47.3% say spending is about the same as last year, 27.7% say they're spending more, and 23.3% say they're spending less, often cutting $50 or more from their usual budget.

Which back-to-school categories are seeing the biggest cutbacks?
Clothing and footwear (41.3%) and electronics or tech (35.7%) are the two categories most commonly cut back on this year, followed by school supplies and backpacks or accessories.

What are shoppers doing to save money on back-to-school shopping?
The most common tactics are waiting for sales or promotions (61.7%), using coupons or promo codes (46.7%), and comparing prices across multiple retailers (34.7%).

Are shoppers using AI to help with back-to-school shopping?
Yes. More than a quarter of shoppers, 27.3%, are using an AI chat assistant like ChatGPT or Gemini while back-to-school shopping, and 64.6% of tool users say these tools have been very helpful.

When do most families start their back-to-school shopping?
28.3% start in early August, while 21.3% haven't started yet or wait until the last minute. The top reasons for timing are catching early sales and spreading out the cost.