# The Cost of Fandom: Gen Z Spends the Most and Sacrifices the Most for Sports

*Ally Bank's second annual fandom survey finds Gen Z overtaking millennials as the highest-spending generation and helping fuel a 40% year-over-year jump in women's sports spending.*

CHARLOTTE, N.C., Nov. 19, 2026 /PRNewswire/ -- Ally Bank's second annual *Cost of Fandom* report findings paint a picture of a generation caught between passion and preparation. Gen Z sports fans now spend more on fandom than any other generation — an average of $2,000 a year — while also reporting greater financial tradeoffs such as cutting back on essentials (59%), delaying savings (55%) and taking on extra work (56%).

Gen Z is also leading the shift toward women's sports, dedicating 34% of their sports spending to the category. That reflects a broader trend among all sports fans: annual spending on women's sports rose 40% to $700, while men's sports spending held steady at $950, signaling the growing commercial potential of women's sports.

"Fans have always known the value of women's sports. Now the business world is catching up," said Andrea Brimmer, chief marketing and public relations officer at Ally. "Younger fans in particular are turning passion into real momentum for the game. Every ticket purchased, game watched and team supported is an investment in the future of women's sports. At Ally, we believe fans deserve more opportunities to experience the moments that make it all worth it."

Intent is there, but follow-through lags. More than one-third (35%) would consider saving specifically for sports, yet only 15% have dedicated savings, essentially unchanged from last year.

"Today's fans are thinking more about where their money goes, but that awareness hasn't fully translated into action," said Jack Howard, head of money wellness at Ally. "The goal isn't spending less on what you love but making a plan that lets you enjoy it. Setting aside a little 'fandom fund' for the experiences you love can help make them part of your financial plan without losing sight o your bigger goals."

The numbers reveal what fandom costs. The choices fans make reveal what it's worth.**Read the full 2026 Cost of Fandom Report HERE**.

**Fandom Isn't Getting Benched, Even When It Means Making Tough Calls**

- **Sports spending holds steady.** Fans spend about $1,600 a year on fandom, unchanged from 2025. More than half (52%) say spending stayed the same, while more increased spending (27%) than cut back (18%).
- **Gen Z takes the spending lead.** About one in three Gen Z (33%) and millennial (32%) fans report spending more, versus 12% of boomers.
- **For many, fandom is worth the money.** More than one-third of women's sports fans (36%) and men's sports fans (39%) give their fandom high marks for being worth the cost, while just 7% of either group give it low marks.

**A More Mindful Spending Playbook Is Taking Shape**

- **More fans are setting boundaries.** Nearly three in 10 (28%) set strict spending limits, up four percentage points from 2025, while fewer give sports spending little thought (13% vs. 18%).
- **Women's sports fans have an edge in the savings game.**One in five (20%) have dedicated sports savings, while 42% would consider setting money aside, compared with 35% of fans overall.

**Fans Are Fueling the Next Chapter for Women's Sports**

- **Women's sports fans have increased spending.** More than one-third of women's sports fans (36%) report spending more over the past year, nearly double the share who spent less (19%).
- **A new generation is reshaping women's sports fandom.** Nearly three-quarters (74%) of Gen Z women's sports fans became fans in the past decade, compared with 49% of women's sports fans overall and 23% of men's sports fans. Gen Z also dedicates a larger share of its sports spending to women's sports (34%) than millennials (29%) or boomers (13%), signaling significant long-term commercial potential.
- **Women's basketball wins with younger fans.** More than one-third of Gen Z sports fans (35%) identify as big or fanatical women's basketball fans, compared with 27% of millennials, placing the sport among the top five for both generations.
- **Men are helping fuel the momentum.** Women make up the majority of women's sports fans (62%), but men are more likely to report increased spending on women's sports (43% vs. 32%).
- **Fan loyalty extends beyond the game.** Almost one in four women's sports fans (22%) have chosen a brand because of its

support for women's sports, highlighting the influence of fandom on purchasing decisions.

- **Access has its challenges, but fans are finding ways to connect.** Women's sports fans who report having more difficulty participating in the fandom cite ticket prices (38%), travel expenses (31%), venue accessibility (24%) and TV or streaming access (21%) as barriers. Meanwhile, nearly one-third (31%) of women's sports fans have paid for streaming specifically to watch women's sports.
- **Support for women's sports goes beyond fandom.** Nearly half of women's sports fans (49%) agree that supporting women's sports contributes to gender equality and empowerment, reflecting the values that help shape their connection to the game.

**Making Room for What Matters**

Fans show up for more than the game itself. They show up for the moments that become memories, the communities they find and the teams they believe in. Those experiences carry a value that goes far beyond the final score, reminding us why fandom is worth investing in.

Through **Money Roots®, Ally's free financial wellness program**, consumers can explore how their money mindset influences the way they spend, save and invest. For more information, visit **ally.com/moneyroots**.

**Press Kit:** Full survey data from the Cost of Fandom report is available **HERE**.

**Survey Methodology:** In September 2026, Ally surveyed 2,100 sports fans across Gen Z, millennial, Gen X and Boomer populations to better understand financial behaviors and consequences of fandom.

**About Ally Financial**

Ally Financial Inc. (NYSE: ALLY) includes the nation's largest all-digital bank and an industry leading auto finance business, driven by a mission to "Do It Right" for its customers and communities. Ally is a U.S. financial holding company with $203 billion in assets and 9.7 million customers (September 30, 2026). Ally Bank, Member FDIC, offers online banking products, including high-yield savings and no hidden fee checking, and was the first major U.S. bank to eliminate overdraft fees. Ally also provides investing solutions through Ally Invest, including online brokerage, automated investing, IRAs and personal financial advice. As a leader in auto finance, Ally provides consumer and dealer financing, insurance, and vehicle remarketing services. Ally's seasoned corporate finance business provides capital to equity sponsors and middle-market companies, as well as financing to well-established asset managers that provide leveraged loans to middle-market companies. Visit ally.com.

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