

Nearly half of women shop in bed through apps

Apps making it easier to spend more and lose track of spending

Close to half of women (45%) make purchases through apps on their electronic devices while in bed, either at the beginning or end of the day (compared to just 31% of men).

New research from the Financial Services Compensation Scheme (FSCS), the people who protect your money, shows that the average woman has nine apps on her electronic devices that help her to spend money.

Men tend to spend more than women on apps for socialising, music and entertainment, travelling and gambling, whereas women favour using apps for food and general shoppingⁱ. Despite the fact that women take a more sensible approach to the apps they spend on, women spend more (+14%) than men on average per month. *[See table 1 for further information]*

Also, men are more likely to have an app on their phone that helps them to save or manage their money better (21% of men versus 16% of women).

This 'out of hours' shopping that apps allow can have a detrimental effect on people's pockets. More than a third (35%) of women say apps make it much easier to spend money. One in 10 (10%) struggle to keep track of their expenditure because they shop through apps, and a similar proportion say they regret purchases they make by this method (9%).

The women surveyed suggest they would be more likely to save if it were easier to set money aside (23%), if a savings tool could show them how much they could or should save (21%) or if they were given regular reminders to do so (14%).

Commenting on the findings, **Suzette Browne, spokesperson for FSCS**, said: "Having the ability to make purchases at the touch of a button is both a blessing

and a curse. It means you can shop while on the move or when relaxing at home, but also removes the thinking time you would usually have when buying something in a shop. Keeping in control of your money requires discipline, both in terms of spending and saving – but it is worth doing. Putting aside a small sum, little and often, can make a big difference – and FSCS is here to make sure any money you save is protected.”

For help on how to save, visit the Financial Service Compensation Scheme (FSCS) [website](#), where you can find, a range of tips and a savings tool that shows you how setting aside a little each month can add up over time.

Notes to editors:

Table 1. Gender comparison of monthly spending through apps, in no particular order

Type of app	Male spending (average per month)	Female spending (average per month)
Essential food (e.g. Tesco, Asda, Sainsburys, Waitrose etc.)	£26.62	£41.31
Non-essential food (e.g. Deliveroo, Hungry House, Just Eat)	£11.57	£15.27
Pampering/treatments (e.g. Treatwell)	£4.19	£5.08
General shopping (e.g. Amazon, Paypal)	£32.99	£41.16
Socialising (e.g. Yplan)	£4.18	£3.06
Music (e.g. Spotify, iTunes store)	£6.43	£4.58
Entertainment (e.g. Netflix, Amazon video)	£9.09	£6.07
Travel (e.g. Uber, Hailo, Lyft, Addison Lee)	£7.56	£7.26
Gambling (e.g. BetFred, PaddyPower)	£10.05	£5.32
Other	£2.72	£2.18
Total	£115.39	£131.00

Unless stated otherwise, all research referenced within the release was conducted by Censuswide among a nationally representative sample of 2,027 UK adults (18+). The research was conducted in March 2017.

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What is FSCS?

FSCS protects consumers when financial services firms go bust. It's the compensation scheme for customers of UK authorised financial services firms. It can compensate customers if a firm has stopped trading. The service is free and the Scheme is independent. It protects deposits (savings and current accounts up to £85k limit), investment business, home finance (mortgage) advice, insurance policies and insurance broking.

What is Money Means?

Money Means is a news and information series written by independent financial and consumer journalists and experts. FSCS launched Money Means in May 2016 to help give people clear and useful information about personal finance, to increase their understanding and confidence when dealing with money. Sign up to Money Means at <https://protected.fscs.org.uk>

ⁱ Source: Censuswide. See table 1 for further details.