

80% of Americans Buy Fine Jewelry for Themselves Instead of Waiting for a Gift, New BriteCo Survey Finds

Consumers increasingly reward themselves with high-quality jewelry pieces — especially Millennials and Gen Z self-purchasers

EVANSTON, IL, UNITED STATES, December 3, 2025 /EINPresswire.com/ -- Once a luxury reserved for special gifts or romantic milestones, fine jewelry is now becoming an everyday act of empowerment, self-expression, and personal celebration. According to a new nationwide survey by [BriteCo](#), 80% of American adults report purchasing fine jewelry for themselves rather than waiting to receive it as a gift — a striking shift that underscores changing attitudes toward luxury, self-care, and financial independence.

“ Fine jewelry is no longer just a gift someone gives you. It’s something people choose for themselves — to express who they are, and to celebrate what they’ve achieved.”

BriteCo CEO Dustin Lemick

As consumers increasingly reward themselves with high-quality pieces — from diamond necklaces marking

promotions to solid-gold rings symbolizing personal identity — fine jewelry has taken on new meaning. The “treat yourself” mindset is influencing how Americans view luxury, with more people embracing jewelry as a way to honor individuality and commemorate meaningful life moments. Whether purchased to celebrate a milestone or simply for everyday enjoyment, self-bought fine jewelry is experiencing a cultural rise that reflects modern values of confidence and self-investment.

“Fine jewelry is no longer just a gift someone gives you,” said [Dustin Lemick](#), founder and CEO of BriteCo jewelry and event insurance. “It’s something people choose for themselves — to express who they are, to celebrate what they’ve achieved, and to invest in something that lasts. We’re seeing a real shift in how Americans approach luxury and personal value.”

BriteCo's survey results shed light on emerging generational trends, spending patterns, and the emotional motivations driving today's jewelry buyers.

Key Takeaways

- 4 in 5 American adults are buying fine jewelry for themselves.
- Millennials aged 30–44 are leading the trend: 86% self-purchased fine jewelry.
- Top motivations include enhancing personal style (22%) and celebrating a milestone (22%).
- Rings remain the most meaningful investment for most generations — except for Gen Z, 35% of whom prefer necklaces.

The Rise of Self-Purchased Fine Jewelry

Self-purchasing has become a defining luxury trend in today's consumer culture. For many, jewelry represents confidence, personal reward, and the freedom to shine without waiting for permission or a special occasion.

Although a majority of Americans across all ages purchase jewelry for themselves, Millennials are the dominant force behind this shift, with 86% of respondents aged 30–44 reporting a self-purchase. Gen X follows closely behind at 81%.

Experts suggest that this trend is driven by increased financial independence, personal priorities shifting toward experiences and self-expression, and a desire for pieces that offer emotional and long-term value. For Millennials and Gen X — groups now in their prime earning years — jewelry represents both personal meaning and a smart investment.

"A well-chosen piece of fine jewelry can become a symbol of a major life moment while also holding financial value over time," Lemick said. "These are purchases that feel good emotionally and make sense practically."

The Generational Spending Divide

The survey also revealed clear distinctions in how much each generation is willing to spend on fine jewelry for themselves.

Gen Z and Baby Boomers are more budget-conscious: Over one-third in each group prefer to spend under \$500 on a self-purchase.



Affordability and practicality play major roles for these groups. Younger buyers often prioritize accessible price points, while many older buyers prefer simplicity and value. Millennials and Gen X, however, are more willing to splurge:

- Nearly 1 in 5 Millennials would spend between \$2,500 and \$5,000 on a single piece.
- Another 8% of Millennials would spend over \$5,000.
- Gen X mirrors similar attitudes, seeing jewelry as both luxury and reward.

Personal Style and Celebrations Drive Self-Purchases

While jewelry can have financial value, emotional motivations dominate self-purchasing behavior.

Top reasons for self-purchasing include:

- Enhancing personal style: 22%
- Celebrating a milestone: 22%
- Purchasing as a financial investment: 14%

Buyers view fine jewelry as a reflection of their identity — something that elevates daily style and commemorates significant accomplishments.

Gone are the days when jewelry had to be given as a romantic gesture or major-event gift. Today's consumers are reshaping tradition by choosing luxury for themselves and acknowledging that they're worth celebrating.

Justifications Behind Self-Purchasing

For many, self-purchasing does not require justification at all — 17% of respondents say they simply buy what they like. Still, the top reasons include:

- Marking a milestone: 22%
- Feeling deserving of a reward: 19%
- Seeing it as a long-term investment: 17%
- Purchasing without needing a reason: 17%

This balance of emotional reward and practical value highlights why self-purchase is rapidly becoming the new norm.

Jewelry Investments Vary by Generation

When it comes to what type of fine jewelry Americans consider most meaningful, rings lead overall, with 31% choosing them as their top self-purchase. Necklaces follow at 22%, and watches at 17%.

However, preferences shift dramatically among younger buyers. Gen Z stands out as the only group that favors necklaces first — with 35% selecting them over rings (17%) and watches (16%). This reflects trends in layering, personalization, and bold style choices common among younger consumers.

“What’s meaningful varies by generation,” Lemick noted. “Whether it’s a classic diamond ring or a bold statement necklace, Americans are defining value and beauty on their own terms.”

About BriteCo

BriteCo is a leading tech-driven provider of jewelry and event insurance. Created by a third-generation retail jeweler, BriteCo offers best-in-class jewelry and watch insurance, available in all 50 states, as well as innovative wedding/event insurance. Its top-rated jewelry insurance is accessible to customers wherever they prefer, directly online, through an independent insurance agent or broker, or at luxury jewelry retail partners around the country. BriteCo policies have \$0 deductibles, are backed by an AM Best A+ rated insurer, and provide worldwide coverage. For more information, visit brite.co

Dustin Lemick

BriteCo

marketing@brite.co

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