

Shopify vs WooCommerce: which actually costs less to run a store

WooCommerce is free and Shopify is not, and that is the least useful sentence in the comparison. The plugin licence is the smallest line on either side. What you are really choosing between is one predictable monthly fee that bundles hosting, security and updates, and a free plugin that hands you the bill for all of those separately. Here is where the money actually sits in 2026.

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WooCommerce is free. Shopify is not. That is the least useful sentence in this comparison, because the software licence is the smallest line on either side.

What Shopify's monthly fee actually buys

Shopify charges a single monthly plan, and 2026 pricing runs Basic at 39 dollars a month (29 on annual billing), Grow at 105, and Advanced at 399. That one fee already includes the hosting, the SSL certificate, PCI compliance, security patching, software updates and support. You do not buy, size or maintain any of it.

There is one variable line on top: a per-sale platform surcharge of 2 percent on Basic, 1 percent on Grow and 0.6 percent on Advanced. It applies only when you take payments through an outside processor. Use Shopify Payments instead and that surcharge is zero, which is why on Shopify the surcharge is a line you can delete rather than a fixed cost.

What "free" WooCommerce actually costs

The WooCommerce plugin is free and open source, and it runs on WordPress. What it needs to become a working store is not free, and none of it is bundled:

- Hosting. WooCommerce runs on your own WordPress hosting. Managed WooCommerce hosting commonly runs about 40 to 300 dollars a month depending on traffic; budget shared hosting is cheaper but leaves more of the tuning and security to you.

- A domain and the usual WordPress housekeeping (a theme, backups, a staging copy).
- Premium extensions. Core WooCommerce covers a basic store, but subscriptions, bookings, advanced shipping and many payment or tax add-ons are sold as separate annual licences.

- Your own time. Updates, plugin conflicts, security and the occasional broken checkout are your job, or your developer's. That maintenance line is the one that does not appear on any pricing page.

This is the same shape that makes self-hosted WordPress cost more to run than a hosted website builder over three years: the subscription is the smallest number and the upkeep is the

largest. The website platform TCO calculator models exactly that maintenance line for a WordPress build, and it is the honest place to price the WooCommerce side rather than assuming free means zero.

Payment processing is roughly a wash

People expect the payment fees to separate the two platforms. They do not. Shopify Payments and WooPayments both charge about 2.9 percent plus 30 cents for a standard domestic online card, because both sit on top of the same card networks. WooPayments adds the usual 1.5 percent for international cards and 1 percent for currency conversion, and Shopify Payments has its own equivalents. On the card itself, the two are close enough that processing is not the deciding factor.

The one processing line that is genuinely Shopify-specific is the platform per-sale surcharge, and it only bites if you route payments through a third party. On a store doing serious volume that surcharge can dwarf the plan fee, which is the whole point of the fee calculator: it shows what the plan plus per-sale fees actually come to at your revenue. WooCommerce has no platform per-sale surcharge to delete, because there is no platform taking a cut of each order.

The paid add-on line runs both ways

It is easy to read the two sections above as "Shopify is one clean fee, WooCommerce is a fee plus a pile of extensions." That is only half true. WooCommerce does sell subscriptions, bookings, advanced shipping and many tax add-ons as separate annual licences, and that is a real line. But Shopify has the same dynamic, just billed monthly and off the pricing page: core Shopify runs a basic store, and several things a growing store commonly reaches for are paid apps rather than native features.

The Shopify App Store lists well over 15,000 apps, and the typical merchant runs about six installed apps. Subscriptions, product reviews with automation, bundles, upsells, loyalty programs and advanced shipping rules are common examples that arrive as paid monthly subscriptions from the store rather than something the plan already covers. Some apps are free and core Shopify covers more of a basic store out of the box than core WooCommerce does, so this is not a hidden tax so much as the symmetric fact: a realistic Shopify total is the plan plus its app stack, exactly as a realistic WooCommerce total is the hosting plus its extensions.

The honest comparison, then, counts the apps and extensions you actually need on each side, not the bare plan against the loaded plugin. The plan fee is where Shopify looks simplest and the extension list is where WooCommerce looks busiest, but both platforms let you stack monthly add-ons until the app bill rivals the platform bill. Price the specific features your store needs on each, because that is the line that tends to decide the total once the store is doing real work.

So which is cheaper

There is no single honest "X dollars versus Y dollars" answer, and quoting one would mislead.

Shopify's total swings on whether you use Shopify Payments; WooCommerce's swings entirely on your hosting tier, how many premium extensions you need, and whether you count your own maintenance time as free. What you can say clearly is the cost shape:

- Shopify is one predictable fee that bundles hosting, security, updates and PCI, plus a per-sale surcharge you can zero out with Shopify Payments. You rent a managed store and never touch the plumbing.
- WooCommerce is a free plugin plus the bill for everything it needs: hosting, extensions and your own upkeep. You own the store and its data outright, which also means you own the maintenance.

If you already run WordPress, or your hosting and time are cheap or already spent, WooCommerce can come in under Shopify and hand you full control and portability on top. If you would otherwise pay someone to host, patch and babysit the site, Shopify's bundled fee usually wins because it absorbs the line WooCommerce leaves on your desk. Model the Shopify plan-plus-fees side in the calculator, price the WooCommerce hosting and maintenance side honestly, and compare the two totals rather than the two licence prices.

Frequently asked questions

Is WooCommerce cheaper than Shopify?

Not automatically. The WooCommerce plugin is free and Shopify is not, but that is the smallest line on either side. Shopify charges one monthly fee (Basic 39 dollars a month, 29 on annual billing) that already includes hosting, security, updates and PCI compliance. On WooCommerce you rent and maintain all of that yourself: hosting, a domain, often premium extensions, and your own hours for updates and backups. WooCommerce undercuts Shopify only when your hosting and time are cheap or already spent; otherwise the bundled Shopify fee often wins.

How much does Shopify cost per month in 2026?

Shopify Basic is 39 dollars a month, or 29 a month on annual billing; the Grow plan is 105 dollars a month and Advanced is 399. On top of the plan, a per-sale platform surcharge applies only if you take payments through an outside processor instead of Shopify Payments: 2 percent on Basic, 1 percent on Grow, 0.6 percent on Advanced. Use Shopify Payments and that surcharge is zero.

Is WooCommerce actually free?

The plugin is free and open source, but a running store is not. WooCommerce needs paid hosting (managed WooCommerce hosting commonly runs about 40 to 300 dollars a month, less on budget shared hosting), a domain, frequently one or more premium extensions sold as annual licenses, and your own time for updates, security and backups. Free is the software licence, not the store.

Do Shopify and WooCommerce charge the same payment fees?

Roughly, yes. Shopify Payments and WooPayments both charge about 2.9 percent plus 30 cents for a standard domestic online card, because both ride the same card networks. Payment processing is not where the two platforms differ. The Shopify-specific line to watch is the platform per-sale surcharge, which applies only if you use a third-party processor instead of Shopify Payments; WooCommerce has no platform per-sale surcharge at all.

Which is cheaper for a small store, Shopify or WooCommerce?

If you already run WordPress, or your hosting and your own time are cheap, WooCommerce can come in below Shopify because the plugin is free and it adds no platform per-sale fee. If you would otherwise pay someone to host, secure and maintain the site, Shopify folds all of that into one predictable monthly fee and usually wins. Card processing costs about the same either way, so the deciding line is the platform overhead, not the fees.

Do you still pay for apps on top of the Shopify plan?

Usually, yes, and it is the part the single monthly fee hides. Core Shopify runs a basic store on its own, but several things a growing store commonly wants, such as subscriptions, product reviews with automation, bundles, upsells, loyalty and advanced shipping rules, are paid monthly apps from the Shopify App Store rather than native features. The store lists well over 15,000 apps and the typical merchant runs about six installed apps; many carry their own monthly fee, so a realistic Shopify total is the plan plus its app stack, not the plan alone. That is the same paid add-on dynamic as WooCommerce premium extensions, just billed monthly instead of as an annual licence.

Model your Shopify fee load

Free, no signup: agent.mue.app/tools/ecommerce-fee-calculator

agent.mue.app/articles/shopify-vs-woocommerce-real-cost

