10 Types of Jewellery Materials



A practical guide for jewellery entrepreneurs

Jewellery is more than design and appearance. The material used to make a piece affects its quality, durability, selling price, maintenance requirements and the kind of customer it is suitable for.

CONTENTS

1. Real Gold
2. Gold-Plated Jewellery
3. Gold Vermeil
4. Gold-Filled Jewellery
5. Sterling Silver
6. Stainless Steel
7. Brass
8. Copper
9. Titanium
10. Platinum

1 | Real Gold



Real gold is a precious metal valued for beauty, rarity and lasting appeal; pure gold is 24-karat, while 18K is 75% gold, 14K is approximately 58.3% gold and 9K is 37.5% gold; remaining metals influence colour and hardness.

Advantages

- Intrinsic material value.
- Does not rust and is generally resistant to tarnishing.
- Available in different purities and colours.

Limitations

- Higher cost.
- Softer at high purity.
- White gold may require replating over time.

What entrepreneurs should know: Always verify the gold purity, weight and authenticity before purchasing. The price should reflect the actual gold content, workmanship and any stones or additional materials. "Solid gold" describes a piece made of gold alloy throughout rather than a hollow piece; it does not automatically mean 24K gold.

2 | Gold-Plated Jewellery



Gold-plated jewellery has a layer of gold applied over brass, copper, stainless steel or another base metal. It offers a gold-like appearance at lower cost, but the coating can fade, scratch or wear with friction, sweat, moisture, perfumes and cleaning products.

Advantages

- Affordable gold-like look.
- Wide range of styles.
- Ideal for fashion and trend-driven pieces.

Limitations

- Gold layer can wear off over time.
- Less durable than solid gold or gold vermeil.
- Not suitable for heavy daily wear or harsh conditions.

What entrepreneurs should know: The base metal, gold plating thickness and quality with your supplier. Ensure clear after-sales care instructions and warranty or replacement policies. Reputable suppliers will be transparent about materials and expected wear over time.

3 | Gold Vermeil



Gold vermel jewellery uses sterling silver as the base and a gold layer. In the United States, the FTC describes gold vermel as a piece with at least 10 karats of gold and an approximately 2.5-micron thick gold coating over sterling silver. Requirements may differ by jurisdiction.

Advantages

- **More durable than gold-plated.**
- Quality gold look with real value.

Limitations

- Thinner gold layer than solid gold.
- Can wear over time with heavy use.
- May tarnish if silver layer is exposed.

What entrepreneurs should know: Verify that the base is sterling silver and that the gold layer meets the relevant requirements. Confirm gold karat and coating thickness, and request written material details from your supplier.

4 | Gold-Filled Jewellery

Gold-filled jewellery has a thicker, mechanically bonded layer of gold over a base metal, making it more durable than regular gold-plated jewellery.



Advantages

- Contains a more substantial outer layer of gold.
- More durable than ordinary plating.
- Can be more resistant to everyday wear.

Limitations

- Not solid gold.
- The outer layer can eventually wear or become damaged.

Entrepreneur Note

Always verify the gold-filled terminology with your supplier. Gold-filled jewellery is associated with specific construction and gold-content requirements under US guidance.

5 | Sterling Silver

Sterling silver contains 92.5% pure silver, is commonly marked 925, and is used in rings, chains, earrings, bracelets and pendants.



Advantages

- Contains 92.5% silver.
- Commonly marked 925.
- Strong and durable for everyday use.
- Versatile for many jewellery types.

Limitations

- Can tarnish as a surface change.
- Tarnish is often corrected through suitable cleaning and polishing.

Entrepreneur Note

Always confirm your jewellery is genuine 925 sterling silver. Distinguish it from silver-plated jewellery, which has only a very thin layer of silver over a base metal.



6 Stainless Steel

Stainless steel is a strong alloy valued for its corrosion resistance and regular use in everyday jewellery. Always confirm the grade you are buying, such as 316L, rather than assuming.

Coloured finishes—like black, gold or rose gold—are usually coatings and may wear differently from the underlying steel.



Advantages

- Strong and durable.
- Excellent corrosion resistance.
- Affordable for a wide range of designs.
- Available in various finishes and styles.

Limitations

- Can scratch or show wear with heavy use.
- Coloured coatings may wear over time.
- May react with some alloy components in rare cases.

Entrepreneur Note

Always ask for the exact steel grade (e.g., 316L) and details about the surface coating. Avoid making unsupported claims such as "waterproof", “tarnish-proof” or “hypoallergenic”.

7 Brass

Brass is primarily a copper and zinc alloy. It is affordable and versatile, making it a popular choice for statement earrings, bangles, pendants, decorative rings and other fashion accessories.

Brass may tarnish or change colour over time due to moisture, sweat, air and exposure to chemicals.



Advantages

- Affordable and widely available.
- Versatile for a wide range of jewellery styles.
- Easy to shape, cast and work with.
- Offers a gold-like look at a lower cost.

Limitations

- May tarnish, darken or change colour over time.
- Can leave greenish marks on skin in some cases.
- More reactive to moisture, sweat, air and chemicals than stainless steel.

Entrepreneur Note

Brass quality depends on design, manufacturing, finish and maintenance. Guide customers on proper care to preserve its appearance and longer life.

8 Copper Jewellery



Copper is a reddish metal used in jewellery, often om its own or other, often on creatth other finishes.

Advantages
- Lightweight and affordable.
- Durable and easy to work with.

Limitations
- Can tarnish over time.
- May turn green on the skin due to natural reactions.
- Can leave marks on the skin.

Entrepreneur Note
Copper is a metal throughout, not just a copper-coloured finish.

9 Titanium Jewellery



Titanium is a lightweight and strong metal used in jewellery, known for its durability and resistance to corrosion.

Advantages
- Lightweight and comfortable.
- Highly durable and rust-resistant.
- A modern, long-lasting option for everyday wear.

Limitations
- Hard to resize.
- Difficult to repair if damaged.

Entrepreneur Note
Confirm the grade, finish, construction and ring-resizing limitations before selling.

10 Platinum Jewellery



Platinum is a rare, naturally white precious metal used in fine jewellery.

- Dense and heavy.
- Extremely durable and corrosion-resistant.
- Usually alloyed with metals like ruthenium, iridium or cobalt for strength.
- Premium and highly valued.
- Can scratch over time.

Advantages
- Rare, durable and premium.
- Strong, dense and long-lasting.
- Naturally white and resistant to tarnish or corrosion.

Limitations
- Usually more expensive.
- Heavier than many other metals.
- Can scratch over time.

Entrepreneur Note
Verify platinum content, markings, weight and overall workmanship for authenticity and quality.

Key Takeaway
Each metal has unique qualities, benefits and considerations. Choose based on your style, needs and long-term value.

6 How to Choose the Right Jewellery Materials for Your Business

Use these key factors to select materials that align with your brand, customers and business goals.



1 Understand your target market

Match materials to your customers' priorities, whether it's affordability, luxury, durability, sustainability or hypoallergenic properties.

2 Consider durability and maintenance

Think about how the jewellery will be used and what level of care it requires. Consider cleaning, maintenance and repair.

3 Understand the actual cost

Factor in not just the jewellery cost, but also design, workmanship, packaging, shipping, customs, delivery, and other business costs when pricing your products.

4 Verify your suppliers

Request detailed material specifications and certifications. When necessary, seek independent testing for quality and authenticity.

5 Educate your customers

Be transparent about the materials you use. Explain composition, coatings, seek independent and limitations honestly so customers can make informed choices.

Common Mistakes Jewellery Entrepreneurs Should Avoid

- Buying based on appearance alone instead of material quality.
- Assuming gold-coloured jewellery is real gold.
- Confusing gold-plated with gold-filled.
- Making claims about materials that are not supported.
- Ignoring proper care instructions and maintenance needs.
- Pricing without understanding the true material and workmanship value.

Final Thoughts

There is no single best material for every product or customer. By understanding the strengths, limitations and costs of different materials, you can make informed decisions that support your brand, delight your customers and grow your business.

Knowledge of jewellery materials helps you source confidently, price accurately, communicate honestly and build stronger customer relationships.

Let's discuss

Which of these 10 jewellery materials do you sell most often, and what has your experience been with its quality and durability?

Source: Federal Trade Commission (FTC) – Jewellery Guides
www.ftc.gov/business-guidance/resources/jewelry-guide