

The Subscription Creep Index

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The Subscription Creep Index: Why Americans Spend \$273 a Month Without Noticing

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TL;DR

- West Monroe's 2023 consumer survey puts average monthly subscription spending at \$273, up from \$237 in 2018.
- 89 percent of consumers underestimate their own subscription total. 66 percent are off by more than \$200.
- 67 percent of adults saw at least one subscription price rise in the past year.
- 48 percent have been charged after forgetting to cancel a free trial. 42 percent admit they are still paying for a subscription they forgot about entirely.
- An FTC/ICPEN sweep of 642 subscription websites and apps across 26 countries found 76 percent use at least one dark pattern to retain subscribers.
- The average American household added 2.5 subscriptions in 2024 and cancelled 1.2.
- Abundera's Subscription Creep Index, targeted for a first release in 2027, will track year-over-year price changes at the merchant level, the household level, and the category level. This article pre-registers the methodology.

The size of the problem

Subscriptions used to be a specific product category: magazines, gym memberships, cable TV. Somewhere between 2012 and 2020, the category swallowed most of consumer software, most of retail, and a growing share of personal finance. Payment processors now classify nearly 30 percent of all credit card transactions as recurring.

West Monroe's multi-year survey is the most-cited reference for what households actually spend. In 2018, the average American estimated their own subscription spending at a single-digit number per month. The actual spend, measured against their bank and credit card transactions, was \$237. By 2023, the actual figure was \$273 and the typical self-estimate was still off by a large margin.

Ninety-seven percent of Americans in the 2023 survey underestimated their spending. Two-thirds were off by \$200 or more. Thirteen percent were off by \$400 or more. The gap between perceived and actual subscription spending is not a rounding error. It is an entire product category of recurring charges that consumers do not track.

Why consumers do not notice

Three mechanisms combine to produce the gap.

Monthly framing. A subscription priced at \$9.99 per month reads as cheap. The same subscription priced at \$119.88 per year reads as expensive. Merchants who convert monthly billing into annual charges at signup (the pattern we covered in the QR Code Industry Shakedown research) exploit the framing difference. Most consumers notice the first month's charge and never reconsider the annual total.

Auto-renewal defaults. A free trial that converts to paid on day 15 without an explicit re-opt-in captures the share of consumers who intended to cancel but did not get to it in time. Forty-eight percent of adults have been charged after forgetting to cancel a free trial at least once. That is not a minority experience.

Gray charges. Subscriptions with opaque merchant names on statements (a line item that reads as a cryptic string rather than the service's brand) are harder to match to the actual service. When a consumer scans their statement for cancellation candidates, gray-charged subscriptions survive the cull.

The pricing-creep mechanism

Subscription creep is not just about subscriptions piling up. It is also about the ones already on the bill quietly getting more expensive.

Sixty-seven percent of adults reported at least one of their subscriptions raising price in the past year. A CBS News investigation into Netflix, Hulu, Disney Plus, and Peacock price changes between 2022 and 2024 found that the weighted average monthly price across major streaming services rose by roughly 45 percent in two years. Most subscribers did not cancel. Most also did not know by how much the price had risen.

Merchants have refined the playbook. Price-change emails arrive during low-attention periods (late Friday, holiday weekends). The increase is announced alongside a feature upgrade or rebranding that provides subjective justification. The email requires no action from the subscriber, which means non-action equals consent.

The result is a category-wide upward drift in monthly subscription prices, measurable in aggregate but rarely registered at the individual-subscription level by any given consumer.

Most subscription price increases are not noticed because the subscriber was not asked, only notified.

Dark patterns, measured

The United States Federal Trade Commission and the International Consumer Protection and Enforcement Network (ICPEN) conducted a joint international sweep in 2024. They reviewed 642 subscription websites and apps across 26 countries. Seventy-six percent used at least one identified dark pattern to retain subscribers.

The most common patterns:

1. **Cancellation obscurity.** Multi-step cancel flows buried in settings, requiring phone calls, or gated behind a retention chat.
2. **Confirmshaming.** Cancel buttons labeled with emotionally-weighted copy ("Are you sure? You will lose all your progress.").
3. **Sneak into basket.** Default-opt-in upsells during onboarding that convert to paid add-ons.
4. **Trick questions.** Checkbox copy phrased in a double negative so that opting in and opting out are indistinguishable.
5. **Delayed discovery.** Billing info collected at signup with the first charge not appearing until weeks later.

In the FTC/ICPEN sweep, these patterns were concentrated in consumer subscription services, not B2B software. The consumer category is the one in which the buyer has the least leverage, the least time to evaluate cancellation friction, and the most exposure to compounding creep.

The household math

The average American household added 2.5 subscriptions during 2024 and cancelled 1.2. Net: 1.3 subscriptions added per household per year.

If the average subscription costs \$15 to \$25 per month and the household adds 1.3 net subscriptions per year, the baseline household subscription bill rises by \$234 to \$390 per year from new signups alone, before any price increases on existing subscriptions.

Layer in the 45 percent creep rate in streaming services and comparable creep rates in gym, meal-kit, pet-subscription, and SaaS-for-consumers categories, and the total household subscription bill rises meaningfully every year without the household making a single affirmative decision to spend more.

This is the compounding mechanism the Subscription Creep Index is designed to measure.

What Abundera will measure

Abundera's transaction engine ingests users' bank and credit card transaction data (with explicit consent) and classifies recurring charges. For each recurring charge, the system tracks the merchant, the amount, the billing frequency, and the historical progression of the amount over time.

What the Index will track, with a first full release targeted for 2027:

1. **Merchant-level year-over-year price changes.** For each recurring merchant seen across a meaningful sample of Abundera users, the percentage change in charge amount from the prior year, by calendar quarter.
2. **Category-level creep.** Merchants grouped into categories (streaming, gym, meal kits, software, subscription boxes, gaming, telecom, utilities, insurance) with weighted-average price change per category.
3. **Household-level drift.** For consenting users with at least 24 months of history on the platform, the year-over-year change in total monthly subscription spending.
4. **Forgotten-subscription detection rate.** The percentage of users with at least one recurring charge for a merchant they did not recognize or did not remember actively using.
5. **Cancellation success rate.** When Abundera surfaces a candidate cancellation, the percentage of users who act on it and the percentage of those who successfully complete the cancellation within 30 days.
6. **Dark pattern friction index.** For a representative set of consumer subscription services, a scored measure of how difficult cancellation is (clicks required, channels required, average resolution time). Scored independently of Abundera's user data by direct test.

Each metric will be reported in aggregate with methodology documentation and sample-size disclosure. No individual-user data will be published.

Pre-registration: 2027 release

The Subscription Creep Index requires at least two full years of longitudinal transaction data to produce meaningful year-over-year figures. The first full release is targeted for Q3 2027. An interim methodology note with sample-sized preliminary findings may be released earlier if the dataset supports it.

The Index will become an annually-updated publication, with quarterly interim updates on category-level creep where sample size permits. The methodology will be open-sourced before each release to enable external verification.

If the data shows that the Subscription Creep Index itself is flat in some category, we will publish that. If it shows that Abundera's own tools are not meaningfully helping users reduce spending, we will publish that too. This research is independent of the product.

References

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- RoamingPigs, *The QR Code Industry Shakedown* (roamingpigs.com/field-manual/qr-code-industry-shakedown/)

Abundera Research is the independent research arm of Abundera, Inc. The 2027 Subscription Creep Index will be published under the methodology described here. Press and data-access inquiries: research@abundera.ai.