ComplexSearch

Online edition: https://complexsearch.com/reports/subscription-cost-index/

Subscription Economy Cost Index, 2026

ComplexSearch Research / 12. Data retrieved November 23, 2026.

Quotable finding: A fixed basket of eight U.S. subscriptions (Netflix, Disney+, HBO Max, Peacock, Spotify, Amazon Prime, Microsoft 365 and iCloud+), using ad-free tiers for Netflix, Disney+, HBO Max and Peacock, cost $120.92 a month at provider list prices checked on November 23, 2026 (Amazon Prime as shown on its provider page archived November 14, 2026, because amazon.com blocked automated requests). That is 53.2% more than the same basket's $78.92 in January 2021. Over January 2021 to October 2026, the CPI-U for all items (U.S. city average) rose 29.0%.

Scenario finding: At November 2026 list prices (checked November 23, 2026; Prime as of November 14, 2026), twelve months of the same eight services cost $1,451 with ad-free tiers billed monthly. Choosing ad-supported video tiers and annual billing wherever the provider offers it brings that to $928 (ComplexSearch scenario; not average household spending).

Key numbers

Measure	Value	Scope	Evidence
Ad-free basket, monthly list cost, Nov. 23, 2026	$120.92	8 plans, U.S. list prices (Prime from Nov. 14, 2026 capture)	Derived from observed prices
Same basket, January 2021	$78.92	same 8 plans	Derived from observed prices
Ad-free basket index, Nov. 2026 (Jan. 2021 = 100)	153.2	same 8 plans	Derived
CPI-U all items, Oct. 2026 (Jan. 2021 = 100)	129.0	U.S. city average, NSA	Observed, rebased
CPI-U video subscription and rental, Oct. 2026 (Jan. 2021 = 100)	138.1	CUUR0000SS62055	Observed, rebased
Ad-supported basket, Jan. 2023 to Nov. 2026	$64.92 to $86.42 (+33.1%)	8 plans, ad tiers where sold	Derived
Ad-free basket, Jan. 2023 to Nov. 2026	$86.42 to $120.92 (+39.9%)	8 plans	Derived
Monthly premium for ad-free over ad tiers	$21.50 (Jan. 2023); $34.50 (Nov. 2026)	4 video services	Derived
Annualised pace of the ad-free basket	7.5% a year	Jan. 2021 to Nov. 23, 2026	Derived

Measure	Value	Scope	Evidence
Twelve-month cost, scenarios A to D	$928 to $1,451	8 services, Nov. 2026 list prices	Scenario

Observed data

Current U.S. list prices

These are regular list prices from each provider's own page on November 23, 2026, before tax and excluding promotions. Amazon Prime is the exception: its price comes from the provider page as archived on November 14, 2026. Every row in the `research materials` includes the matched page text and the file it came from.

Service and plan	Ads	Monthly	Annual	Provider page
Netflix Standard with ads / Standard / Premium	with / without	$8.99 / $19.99 / $26.99	not offered	Netflix Help Center[1]
Disney+ (With Ads) / Disney+ Premium	with / without	$12.49 / $21.49	Premium $214.99	Disney+[2]
Hulu (With Ads) / Hulu Premium	with / without	$12.49 / $21.49	With Ads $124.99	Hulu Help Center[3]
Disney+, Hulu Bundle / Bundle Premium	with / without	$12.99 / $21.99	—	Hulu Help Center[3]
Disney+, Hulu, HBO Max Bundle	with / without	$21.99 / $34.99	—	Hulu Help Center[3]
HBO Max Basic with Ads / Standard / Premium	with / without / without	$10.99 / $18.49 / $22.99	$109.99 / $184.99 / —	HBO Max Help[4]
Peacock Select / Premium / Premium Plus	with / with / without	$8.99 / $12.99 / $19.99	Premium $129.99; Premium Plus $199.99	Peacock Help[5]
Paramount+ Essential / Premium	with / without (except live TV)	$8.99 / $13.99	not captured	Paramount+[6]
Apple TV	without	$14.99	—	Apple TV[7]
YouTube Premium Individual	without	$15.99	$159.99	YouTube Premium[8]

1. https://help.netflix.com/en/node/24926
2. https://www.disneyplus.com/en-us
3. https://help.hulu.com/article/hulu-how-much-does-hulu-cost
4. https://help.hbomax.com/us/Answer/Detail/000002547
5. https://www.peacocktv.com/help/article/how-much-does-a-peacock-subscription-cost
6. https://www.paramountplus.com/
7. https://www.apple.com/apple-tv-plus/
8. https://www.youtube.com/premium

Service and plan	Ads	Monthly	Annual	Provider page
Spotify Premium Individual	without	$12.99	not offered	Spotify Premium[9]
Apple Music Individual	without	$11.99	—	Apple Music[10]
Amazon Prime	n/a	$14.99	$139	Amazon Prime, Wayback capture of Nov. 14, 2026[11]
Microsoft 365 Personal / Family	n/a	$9.99 / $12.99	Personal $99.99	Microsoft 365[12]
iCloud+ 200 GB	n/a	$2.99	—	Apple Support[13]
Google One Basic 100 GB	n/a	$1.99	—	Google One[14]
DoorDash DashPass	n/a	$9.99	$96	DoorDash Help[15]

Amazon.com and walmart.com blocked automated requests on November 23, 2026. Prime uses the provider page as archived on November 14, 2026, nine days before the check date; a price change in those nine days would not be captured. No current Walmart+ price is reported. The last archived Walmart+ page with prices that we could read is from January 1, 2025 ($12.95 a month or $98 a year, Wayback capture[16]). That is a January 2025 price, not a November 2026 one, so it is left out of the current-price table, the index and the scenarios.

Price changes announced in 2026

- Peacock raised all plans for new and returning subscribers on August 18, 2026, with Premium Plus going from $16.99 to $19.99 a month and from $169.99 to $199.99 a year. Existing subscribers pay the new price from their first billing date on or after September 17, 2026 (Peacock price increase article[17]).
- Hulu's current price list applies to new subscriptions from September 23, 2026. Existing subscribers see it on bills on or after October 21, 2026 (Hulu Help Center[3]).
- On January 15, 2026, Spotify said U.S. Premium subscribers would receive emails about a price update (Spotify newsroom[18]). Its U.S. Premium page showed Individual at $11.99 on January 2, 2026 (Wayback capture[19]) and $12.99 on July 1, 2026 (Wayback capture[20]).

9. https://www.spotify.com/us/premium/
10. https://www.apple.com/apple-music/
11. https://web.archive.org/web/20261114170548/https://www.amazon.com/amazonprime
12. https://www.microsoft.com/en-us/microsoft-365/buy/compare-all-microsoft-365-products
13. https://support.apple.com/en-us/108047
14. https://one.google.com/about/plans
15. https://help.doordash.com/consumers/s/article/What-is-DashPass
16. https://web.archive.org/web/20250101175330/https://www.walmart.com/plus
17. https://www.peacocktv.com/help/article/price-increase/
18. https://newsroom.spotify.com/tag/us-price-increase/
19. https://web.archive.org/web/20260102055634/https://www.spotify.com/us/premium/
20. https://web.archive.org/web/20260701034539/https://www.spotify.com/us/premium/

Price history from provider pages

The same plans were priced on archived copies of the provider pages for each January and July from 2021 to 2026. For example, Netflix Standard was $13.99 in December 2020 (Netflix Help Center, Wayback[21]) and $19.99 in June 2026 (Netflix Help Center, Wayback[22]). Disney+ was $6.99 a month in January 2021 (Disney+, Wayback[23]). Microsoft 365 Personal was $6.99 a month in January 2021 (Microsoft, Wayback[24]) and $9.99 by July 2025 (Microsoft, Wayback[25]). All 169 dated observations and their source URLs are in the `research materials`.

Plan (ad-free basket)	Jan. 2021	Jan. 2023	Jan. 2025	Nov. 23, 2026	Change since Jan. 2021
Netflix Standard	$13.99	$15.49	$15.49	$19.99	+43%
Disney+ (Premium from Dec. 2022)	$6.99	$10.99	$15.99	$21.49	+207%
HBO Max ad-free (Max Ad-Free, then Standard)	$14.99	$14.99	$16.99	$18.49	+23%
Peacock Premium Plus	$9.99	$9.99	$13.99	$19.99	+100%
Spotify Premium Individual	$9.99	$9.99	$11.99	$12.99	+30%
Amazon Prime (monthly)	$12.99	$14.99	$14.99	$14.99	+15%
Microsoft 365 Personal (monthly)	$6.99	$6.99	$6.99	$9.99	+43%
iCloud+ 200 GB	$2.99	$2.99	$2.99	$2.99	0%
Basket	**$78.92**	**$86.42**	**$99.42**	**$120.92**	**+53.2%**

Disney+ sold a single ad-free plan until December 2022. Its 2021 price is for that plan, which became Premium when the ad tier launched. The HBO Max ad-free price of $14.99 in January 2023 comes from a January 1, 2023 capture (HBO Max, Wayback[26]).

CPI context

BLS CPI-U series, U.S. city average, not seasonally adjusted, from the BLS CPI flat files[27]. Item coverage follows the BLS entry-level item descriptions[28]. BLS did not publish October 2025 CPI.

21. https://web.archive.org/web/20201203040547/https://help.netflix.com/en/node/24926
22. https://web.archive.org/web/20260606143536/https://help.netflix.com/en/node/24926
23. https://web.archive.org/web/20210101013040/https://www.disneyplus.com/
24. https://web.archive.org/web/20210118190823/https://www.microsoft.com/en-us/microsoft-365/buy/compare-all-microsoft-365-products
25. https://web.archive.org/web/20250701015257/https://www.microsoft.com/en-us/microsoft-365/buy/compare-all-microsoft-365-products
26. https://web.archive.org/web/20230101022943/https://www.hbomax.com/
27. https://download.bls.gov/pub/time.series/cu/
28. https://www.bls.gov/cpi/additional-resources/entry-level-item-descriptions.htm

Series	ID	Jan. 2021 to Oct. 2026	Jan. 2023 to Oct. 2026
All items	CUUR0000SA0	+29.0%	+12.8%
Subscription and rental of video and video games	CUUR0000SS62055	+38.1%	+23.9%
Recorded music and music subscriptions	CUUR0000SERA06	+22.0%	+18.6%
Cable, satellite, and live streaming television service	CUUR0000SERA02	+21.1%	+12.3%
Internet services and electronic information providers	CUUR0000SEEE03	+9.5%	+4.6%
Computer software and accessories	CUUR0000SEEE02	+5.8%	+11.2%
Club membership incl. shopping clubs	CUUR0000SERF01	+17.2%	+8.8%

ComplexSearch estimate: fixed-basket index

The index adds up the observed monthly list prices of a fixed set of plans (derived; formulas in `the research materials`, A9).

Date priced	Ad-free basket	Index (Jan. 2021 = 100)	Ad-supported basket	Index (Jan. 2023 = 100)
Jan. 2021	$78.92	100.0	—	—
July 2021	$79.92	101.3	—	—
Jan. 2022	$79.92	101.3	—	—
July 2022	$83.42	105.7	—	—
Jan. 2023	$86.42	109.5	$64.92	100.0
July 2023	$87.42	110.8	$64.92	100.0
Jan. 2024	$93.42	118.4	$66.92	103.1
July 2024	$95.42	120.9	$67.92	104.6
Jan. 2025	$99.42	126.0	$71.92	110.8
July 2025	$104.92	132.9	$75.92	116.9
Jan. 2026	$112.42	142.4	$81.92	126.2
July 2026	$115.42	146.2	$83.92	129.3
Nov. 23, 2026	$120.92	153.2	$86.42	133.1

The ad-free basket's January 2026 value uses Disney+ prices from an April 2026 capture, because no Disney+ capture from September 2025 to March 2026 showed prices. With the earlier Disney+ price, the January 2026 index would be 138.6 (the research materials, A7).

ComplexSearch scenario: twelve-month cost by plan choice

All figures below are ComplexSearch scenarios. They are not average household spending. Each one is the cost of one illustrative set of plans at November 23, 2026 list prices, before tax and without promotions. Services in A to D: Netflix, Disney+, HBO Max, Peacock, Spotify Premium Individual, Amazon Prime, Microsoft 365 Personal and iCloud+ 200 GB.

Scenario	Twelve-month cost	Monthly equivalent
A. Ad-free tiers, monthly billing	$1,451.04	$120.92
B. Ad-free tiers, annual billing where offered	$1,270.60	$105.88
C. Ad-supported tiers, monthly billing	$1,037.04	$86.42
D. Ad-supported tiers, annual billing where offered	$928.49	$77.37
E1. A plus Hulu Premium bought separately	$1,708.92	$142.41
E2. Same nine services, with Disney+, Hulu and HBO Max through the no-ads bundle	$1,391.16	$115.93

- Moving from the ad-supported to the ad-free tiers adds $414.00 a year with monthly billing (C to A).
- Annual billing, where offered, saves $180.44 on the ad-free set (A to B) and $108.55 on the ad-supported set (C to D). Netflix and Spotify list no annual plans.
- Taking Disney+, Hulu and HBO Max as the no-ads bundle instead of three separate subscriptions saves $317.76 a year (E1 to E2).

Sensitivity

This is the twelve-month cost if list prices rise uniformly by the given rate, for all 12 months or for the last 6 months only (ComplexSearch scenario, not a forecast). The 7.5% row is the ad-free basket's annualised pace from January 2021 to November 2026.

Uniform increase	A, 12 mo.	A, last 6 mo.	B, 12 mo.	C, 12 mo.	C, last 6 mo.	D, 12 mo.
0%	$1,451	$1,451	$1,271	$1,037	$1,037	$928
5%	$1,524	$1,487	$1,334	$1,089	$1,063	$975
7.5% (observed pace)	$1,560	$1,506	$1,366	$1,115	$1,076	$998

Uniform increase	A, 12 mo.	A, last 6 mo.	B, 12 mo.	C, 12 mo.	C, last 6 mo.	D, 12 mo.
10%	$1,596	$1,524	$1,398	$1,141	$1,089	$1,021
15%	$1,669	$1,560	$1,461	$1,193	$1,115	$1,068

All scenario and timing combinations, including E1 and E2, are in the `research materials`.

Methodology

Current prices were read from each provider's own U.S. pricing page or help article on November 23, 2026. Historical prices were read from Wayback Machine captures of the same provider pages, using timestamps listed by the archive's CDX index. Each observation is defined in the `research materials` by a saved file, a text pattern and the expected price. `the research materials` re-reads every file and stops if a pattern or price does not match. Captures showing a non-U.S. region were excluded. The basket is priced on the first day of each January and July from 2021 to 2026, using the closest U.S. capture with prices, and on November 23, 2026 from the live pages. CPI-U series come from BLS flat files and are rebased to January 2021 and January 2023. Scenarios apply current list prices to fixed plan sets. Every rule is listed in the `research materials`.

Limitations

- List prices only. The index does not include taxes, promotions, bundles a household may already have, carrier or card perks, or grandfathered prices. Existing subscribers often move to new prices weeks after new subscribers (for example, Peacock's September 17, 2026 date and Hulu's October 21, 2026 date).
- Plan names are held fixed, but plan contents change. Examples are Netflix removing Basic, Max and HBO Max tier renames, and Microsoft 365 adding Copilot in 2025. The index is not quality-adjusted.
- Prices are observed only on the dates of available captures. A price change is known to fall between two captures, not on an exact date. The Disney+ January 2026 value comes from an April 2026 capture (see the note under the index table).
- The basket has equal quantities and eight services chosen because their pages could be read continuously since 2021. Hulu standalone, YouTube Premium, Paramount+, Apple services, Google One, DashPass and Walmart+ are in the current table only. News subscriptions are excluded because the publishers' pages show introductory rates rather than a stable list price.
- Amazon Prime's November 2026 price comes from a November 14, 2026 Wayback capture because amazon.com blocked automated requests. Walmart+ has no current price in this report; its last readable price (January 2025) is given only as a dated reference. Direct requests to the Wayback Machine failed from our environment, so archived pages were saved as text through our page-reading tool.

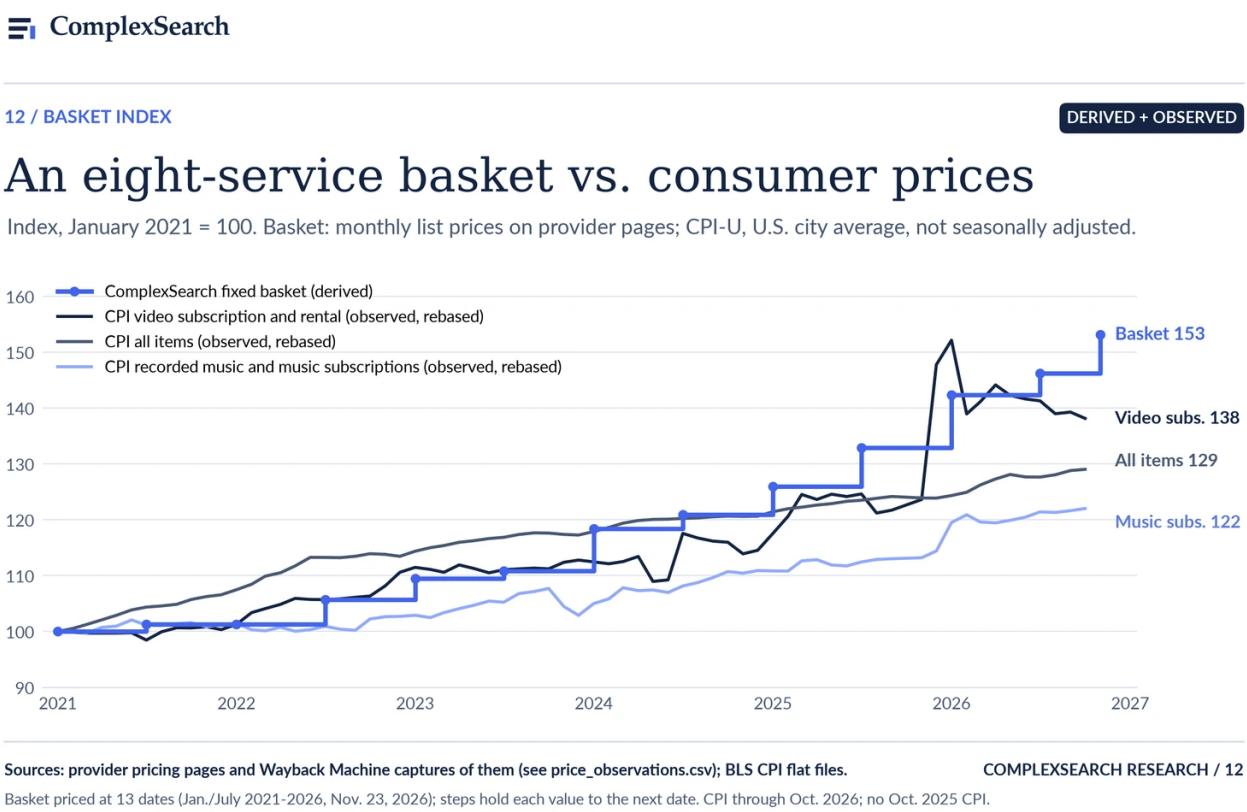
- The CPI comparison gives context only. CPI series cover all providers and plans, use expenditure weights and quality adjustment, and October 2025 is missing.

How to cite

ComplexSearch Research. "Subscription Economy Cost Index, 2026." Report 12, November 2026. Data: provider pricing pages retrieved November 23, 2026 (Amazon Prime from a November 14, 2026 archived capture), Wayback Machine captures of those pages from 2020 to 2026, and BLS CPI-U through October 2026.

Short form: Source: ComplexSearch Subscription Economy Cost Index (fixed basket of eight U.S. subscription list prices), November 2026.

Report charts



Fixed basket versus CPIThe basket uses selected list prices and is not a measure of national subscription inflation.Source: BLS CPI; provider prices in the underlying evidence ·

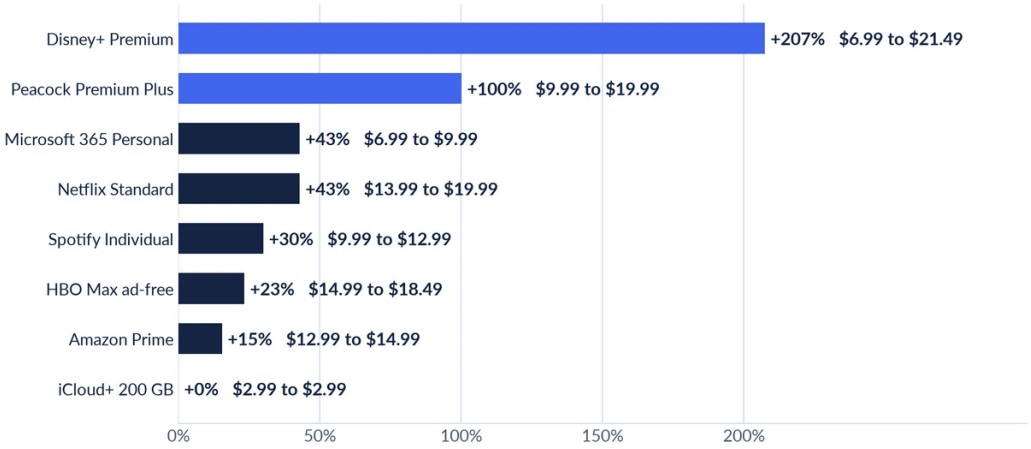
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12 / PRICE CHANGES

DERIVED

Monthly list price by service, 2021 vs. 2026

Ad-free basket tiers. Change from the January 2021 observation to the Nov. 23, 2026 list price.



Sources: provider pricing pages and Wayback Machine captures of them; tier names as listed in assumptions.md.

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Prime and Microsoft 365 are monthly-billing prices. iCloud+ is the 200 GB plan. Spotify is Premium Individual.

Price changes by serviceAd-free refers to selected video tiers where modeled, not every service or bundled feature.Source: ·

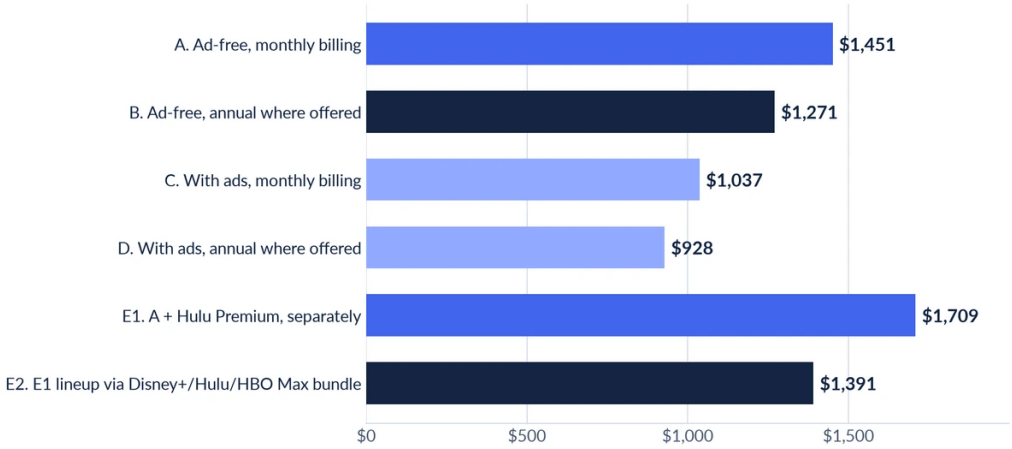
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12 / SCENARIOS

MODELED SCENARIO

Twelve-month cost by plan choice, Nov. 2026 prices

Same eight services in A-D; E adds Hulu. List prices before tax, no promotions. Not average household spending.



Sources: provider pricing pages retrieved Nov. 23, 2026 (Prime: Wayback capture of Nov. 14, 2026).

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Annual billing applied only where the provider lists an annual price for that tier. See scenario_line_items.csv.

Twelve-month cost by plan choiceTwo additional Hulu scenarios change the basket and are not part of that range. These are list-price comparisons, not measured household spending.Source: ·