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More for Less

2026 Wireless Affordability Tracker

Wireless prices are declining across the board, bucking inflation trends and allowing consumers to spend more elsewhere.

Key Findings

The Affordability Tracker shows mobile service plans are getting cheaper:

> Real prices for unlimited service plans declined by over 10 percent last year and are down by 35 percent over the last five years.

The wireless industry provides prepaid plans for every budget:

> Real prices for affordable prepaid plans declined by 2.6 percent last year and are down by over 51 percent over the last five years.

Government data confirm wireless delivers growing value for American consumers:

> The Consumer Price Index (CPI) shows the overall real cost of wireless service declined 6.6 percent last year and is down more than 41 percent over the last ten years.

> The CPI also shows the real cost of smartphones declined 12.2 percent last year and 63.4 percent over the last five years.

More affordable wireless lets consumers spend more elsewhere:

> The average wireless bill represents only 1.7 percent of Americans' spending, and that share has shrunk over 15 percent since 2020.

Wireless users get more for less:

> Wireless offers faster speeds, more data, and better service while prices decline. Last year alone, wireless download speeds got 51 percent faster, and Americans used over 32 percent more wireless data.

> The effective price per gigabyte of mobile data dropped by over 21 percent last year and is down 40 percent over the last two years.

Introduction and Summary

The wireless industry is a proud success story of innovation and competition delivering ever-better services for less money. This Affordability Tracker examines prices for the typical unlimited wireless service plans as well as more affordable prepaid options. Adjusted for inflation, real prices for unlimited plans are down 10.7 percent last year and down 34.9 percent in the last five years.[1] Real prices for more affordable prepaid plans are likewise down 2.6 percent last year and down 51.7 percent in the last five years.[2]

These trends are consistent with data from the Bureau of Labor Statistics (BLS), which shows the real cost of wireless service dropped 6.6 percent last year.[3] This contrasts with rising prices across other industries. BLS reports the overall Consumer Price Index (CPI) up 2.7 percent last year.[4]

These declining prices give consumers the option to spend more elsewhere. Wireless bills now represent only 1.7 percent of average household spending, and that share of spending has declined by over 15 percent since 2020.[5]

Wireless customers also get more for less. Just last year, download speeds on wireless networks got 51 percent faster, and Americans used over 32 percent more wireless data.

These consumer-friendly trends are the product of intense competition among wireless providers, which consumers witness every day in advertisements vying for their business, innovative service offerings, enhanced coverage, increased network reliability, and faster speeds. Wireless is bringing this competition to home broadband as well with new 5G-based fixed wireless service. Over 2025, there were 3.4 million new 5G home internet subscriptions, with cable losing 1.7 million. Prices for home internet service dropped 3 percent last year thanks to this competition, according to the Wall Street Journal.[6]

The data consistently show steadily decreasing wireless prices and growing output, highlighting that the fundamental framework of wireless competition is working well to deliver greater value for consumers.

Wireless Plans Are Getting Cheaper

There are a wide variety of service plans tailored to meet different consumer needs. CTIA's Affordability Tracker examines two types of plans: postpaid unlimited plans and prepaid options. Both show real price declines over the last year and longer term. Real prices are inflation-adjusted to better reflect purchasing power.

WIRELESS AFFORDABILITY TRACKER–UNLIMITED

	2025 PRICE	ANNUAL DECLINE	5-YEAR DECLINE
Typical Unlimited Plans[7]	**$55/mo.**	Nominal: **-8.3%**	Nominal: **-19%**
		Real: **-10.7%**	Real: **-34.9%**

The inflation-adjusted cost of typical unlimited wireless plan options has fallen 10.7 percent in the last year. Looking back at available historical data, the real price of the typical unlimited plan fell 34.9 percent over the last 5 years.

This typical unlimited plan reflects the average price of a postpaid, single-line unlimited plan from the major, nationwide operators. Many consumers purchase family plans, with steep discounts for multiple bundled lines, allowing for much lower per-line costs.

Most U.S. mobile users subscribe to a postpaid plan, contracting for regular monthly service and paying at the end of each billing cycle. Prepaid service plans, on the other hand, require payment upfront for a set term of service. Prepaid is a key market segment focused on providing affordable options for cost-conscious consumers.

WIRELESS AFFORDABILITY TRACKER–PREPAID

	2025 PRICE	ANNUAL DECLINE	5-YEAR DECLINE
Affordable Prepaid Plans[8]	**$9/mo.**	Nominal: **No change**	Nominal: **-40%**
		Real: **-2.6%**	Real: **-51.7%**

The inflation-adjusted cost of more affordable prepaid options is down 2.6 percent last year and down 51.7 percent over the last 5 years. If you're simply looking for basic connectivity at the lowest price, it is now possible to get mobile broadband for less than $10 a month. For example, Tello Mobile offers 2 gigabytes of high-speed data for $8 per month.[9] US Mobile offers a similar plan for $10 per month.[10] Mint Mobile offers unlimited data, with 5 gigabytes at high speeds, starting at $15 per month.[11]

Prepaid service helps create price points that are affordable to more American consumers. And there is a great deal of affordable options to choose from. All the major wireless operators have multiple prepaid plan options, and virtual network operators catering to more economical customers offer still more choice. Today, there are over two hundred different service providers offering thousands of different plans, with low-cost prepaid options giving consumers contract-free flexibility.

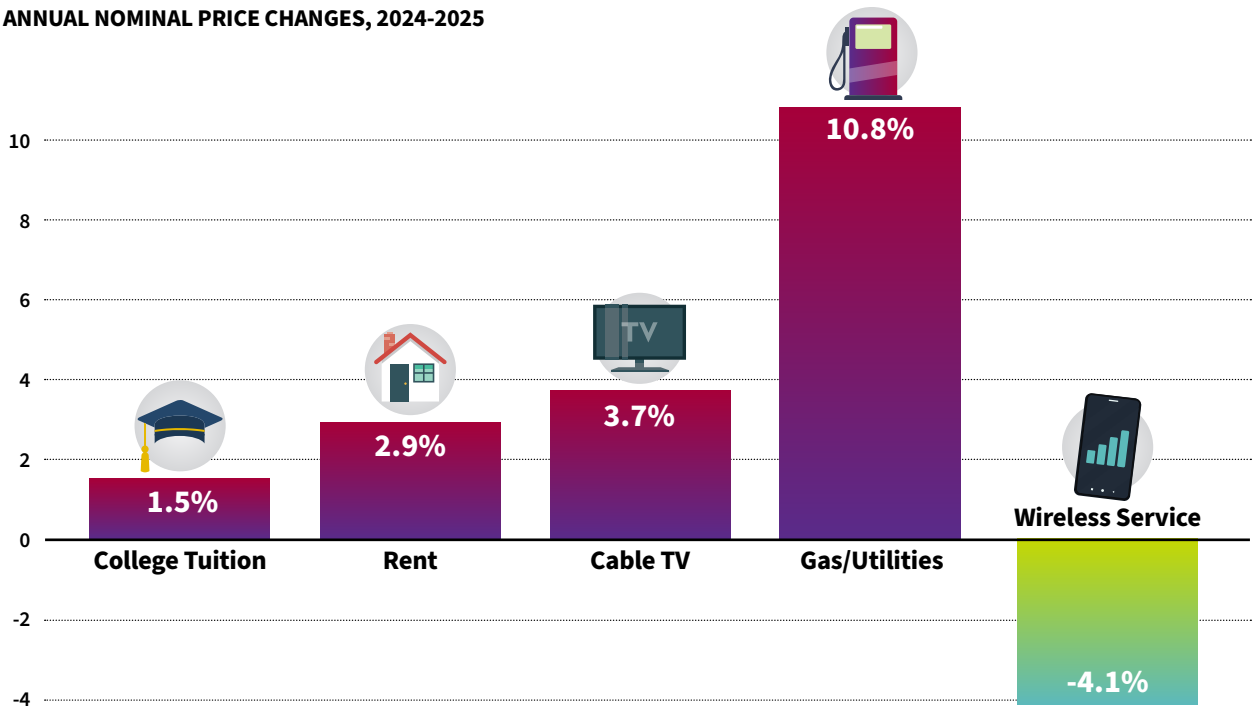
Government Data Confirms Wireless Price Declines, Fighting Inflation

BLS tracks changes to prices for wireless telephone services on a monthly basis, using household survey data to weight service plans in their model and conducting an analysis to represent the cost of plans that consumers are actually purchasing.[12]

	ANNUAL CHANGE	10-YEAR CHANGE
CPI for Wireless Service[13]	**-4.1%**	**-19.3%**
Overall Economy-Wide CPI:	**+2.7%**	**+37%**

BLS found the nominal cost of wireless service dropped by over 4 percent last year.[14] This decline cuts across inflation trends in the broader economy: While the cost of wireless is down, the overall Consumer Price Index (CPI) was up 2.7 percent last year. Comparing wireless service to other goods and services reinforces that mobile competition is driving consumer gains better than other industries.

ANNUAL NOMINAL PRICE CHANGES, 2024-2025



Wireless prices are characterized by a long-term trend of increasing affordability. Over the last ten years, nominal wireless prices declined by over 19 percent. The overall CPI is up 37 percent over the same period. Compared to wireless, the soaring cost of college tuition, natural gas, rent, and cable television present growing affordability challenges for consumers.

5G Home Broadband Is Key New Affordable Option for Households

The wireless industry is bringing this dynamism and competition to home internet service, with 5G-based fixed wireless. Over 2025, there were 3.4 million new 5G home internet subscriptions, with cable losing 1.7 million broadband subscriptions.[15] Prices for home internet service dropped 3 percent last year thanks to this competition, according to the Wall Street Journal.[16] Research indicates that broadband competition fueled by 5G home internet could save consumers over $8 billion.[17] 5G home broadband can be purchased from multiple operators starting as low as $35 per month.[18]

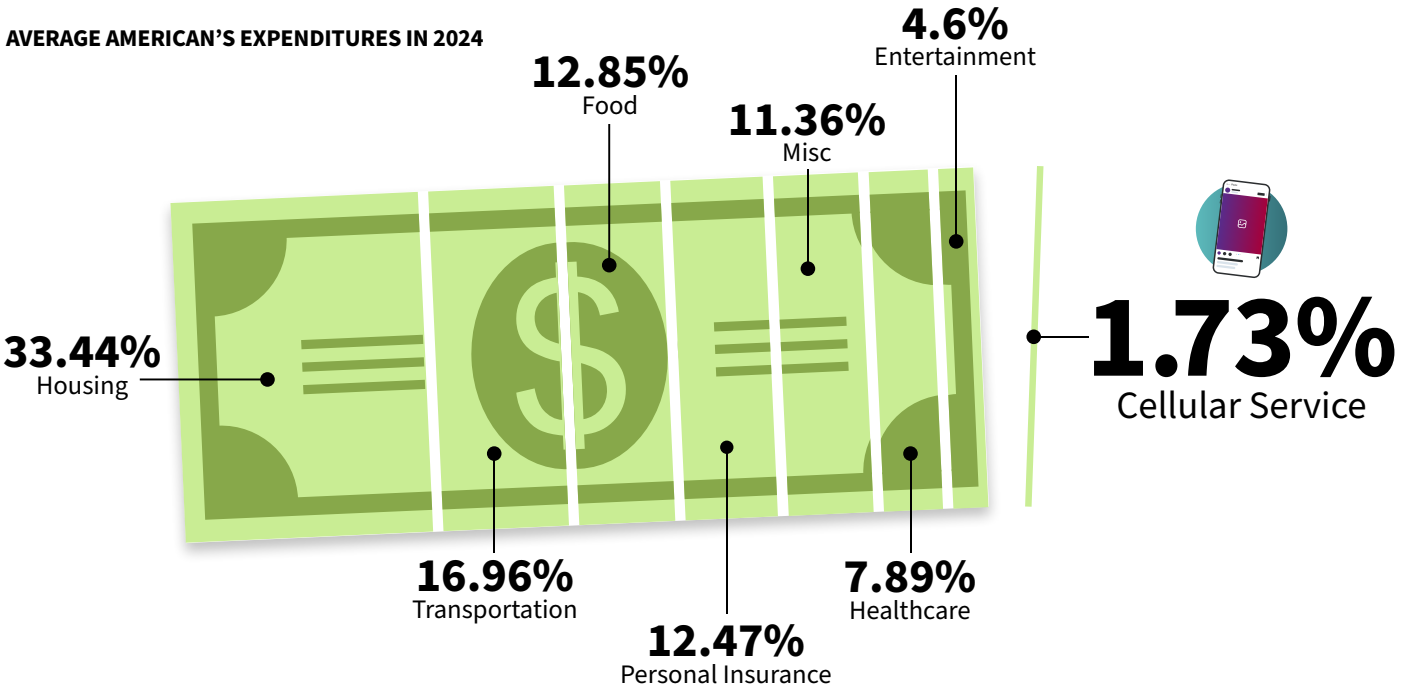
Recent analysis of price trends by industry analyst Roger Entner, who examined BLS data for wireless service, smartphones, and home broadband, concluded that "[p]ut these three together and telecommunications is the single largest source of consumer price relief in the American household budget."[19]

> "Telecommunications is the single largest source of consumer price relief in the American household budget."
>
> **— ROGER ENTNER**
> *Recon Analytics*

Wireless Is a Small and Declining Share of Americans' Spending

The Affordability Tracker shows wireless service makes up a small and declining share of household spending, according to BLS survey data on total consumer expenditures.

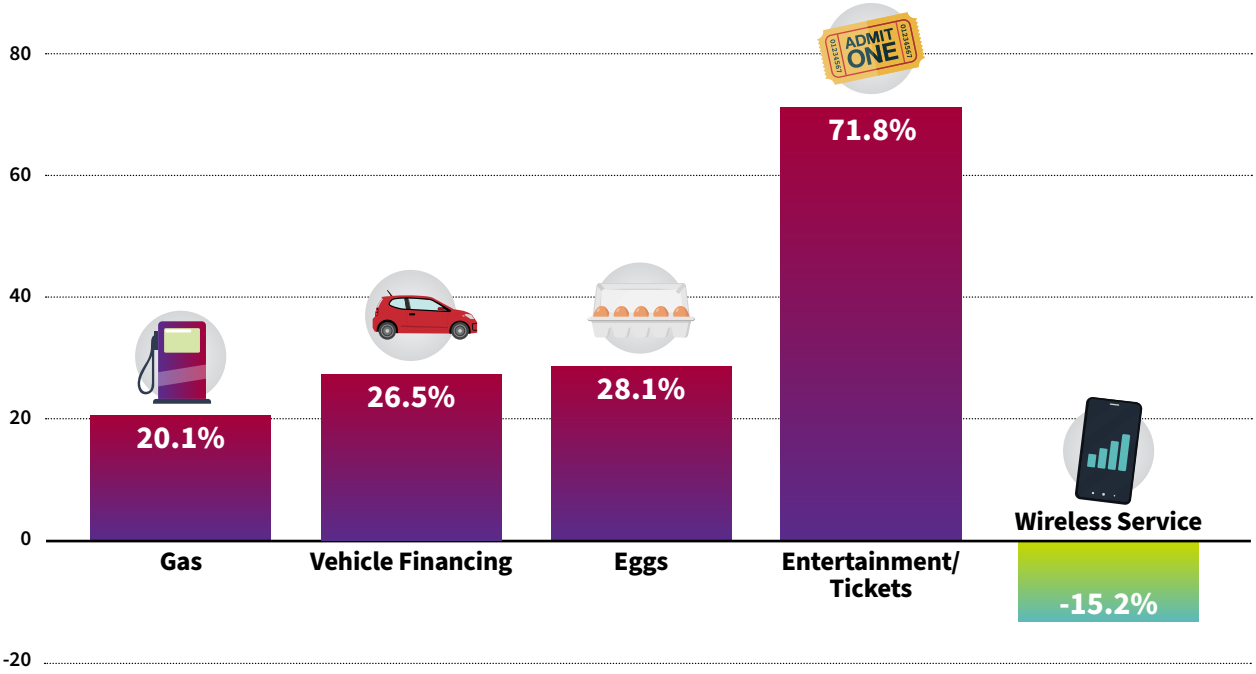
AVERAGE AMERICAN'S EXPENDITURES IN 2024



American consumers devote only 1.7 percent of their average monthly expenses toward their wireless bill.[20] These costs are quite small compared to big-ticket items like food, housing, and transportation that drive the majority of spending.

The declining cost of wireless is freeing up money to be spent elsewhere. The share of spending going toward wireless service has gone down over 15 percent since 2020, while consumers are devoting significantly more money toward gas, eggs, restaurants, and entertainment tickets, for example.[21]

AMERICANS ARE SPENDING MORE ON EGGS AND GAS, AND LESS ON WIRELESS



Percent change in share of expenditures, 2020-2024

Value of Wireless Service Continues to Grow

Even with declining prices, wireless capabilities continues to grow, giving consumers ever-increasing value for the price of service.

Last year alone, download speeds on wireless networks got 51 percent faster, and annual data traffic grew more than 32 percent—a pace that will double data traffic roughly every two years.[22] Looking further back, the gains consumers have seen are extreme: Since 2015, wireless speeds are 979 percent faster, and Americans are using over 1,273 percent more mobile data.[23]

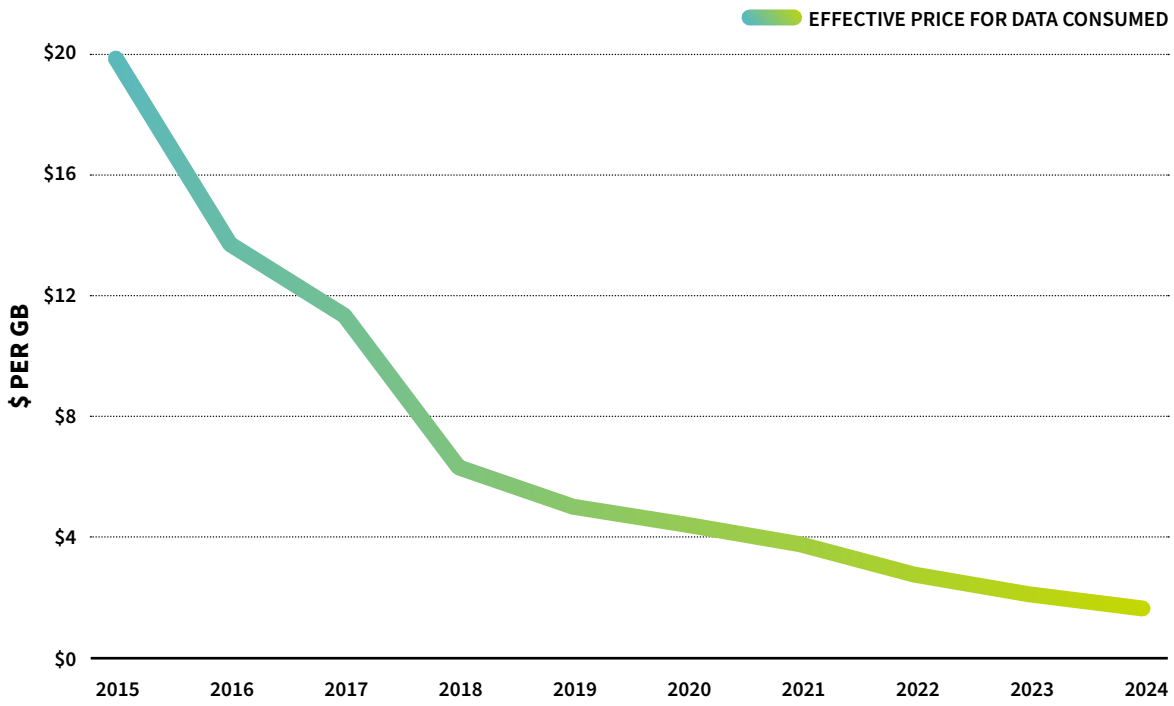
All this growth comes while prices have dropped and the average revenue per user has fallen. Consumers now use nearly nine times more data per month than they did in 2015, while paying 25 percent less per subscriber per month.[24]

WIRELESS USERS GET MORE FOR LESS

Last year, U.S. wireless networks got 51 percent faster, and carried over 32 percent more data, driving the price per gigabyte down by over 21 percent.

This growth in data consumption and declining prices means the value proposition of wireless broadband has never been better. The effective price per gigabyte of mobile data dropped by over 21 percent just last year and is down 40 percent over the last two years. Longer term, these gains are even more dramatic: the price per gigabyte of mobile data has dropped over 92 percent since 2015 and over 99 percent since 2010.

WIRELESS CUSTOMERS GET MORE DATA FOR LESS



The history of wireless is an amazing success story, continuing to drive value to consumers in new ways.

There are hundreds of mobile operators and resellers nationwide, and consumers can choose from hundreds of devices, multiple operating systems, and millions of apps and services.

Today, many plans also offer various perks, like discounted video streaming, bundled home and wireless internet plans, early access to concert tickets, free food delivery services, travel promotions, and more. These perks and offers, which are typically not available in other countries, have expanded in recent years as wireless providers seek to differentiate and attract customers in new ways. These consumer benefits are difficult to capture in a systematic way, but offer yet another benefit of the competition-oriented approach to wireless regulation in the United States.

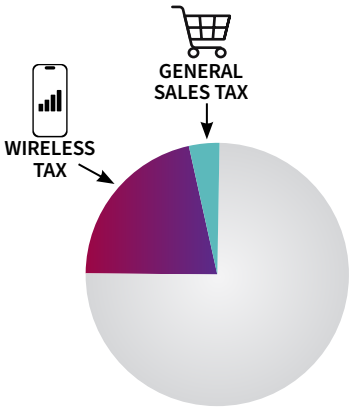
Growing Taxes Have Offset a Portion of Wireless Price Declines

Unfortunately, as the Tax Foundation has noted, the "steady declines in the average price for wireless services… has been partially offset by higher taxes."[25] Taxes and government surcharges now make up a record 27.6 percent of the average wireless bill.[26] Wireless taxes have grown at a steady clip, having increased over 3 percent in the last year, and nearly 22 percent since 2020. This growing tax burden on wireless users is unlike the average state's general sales tax, which is relatively flat, having increased only 1.5 percent over the last five years.

	2025 AVERAGE TAX
Wireless Taxes[27]	**27.6%**
General Sales Tax	**7.87%**

Taxes on wireless service vary by state and locality. Consider, for example, a family of four in Chicago who is paying $100 per month for wireless services. They would pay nearly $36 per month (over $430 per year) in taxes.[28]

The increasing number of per-line surcharges means these taxes are highly regressive and disproportionately burden low-income families, who often rely on wireless as their only means of connectivity.[29] One area of potential reform to help enhance affordability would be revisiting regressive wireless taxes and government surcharges. This would provide opportunities to further ensure every American, regardless of income, can get connected affordably.



Chicago family paying $100/month on wireless will pay **over $430 per year in wireless taxes.**

That's like paying for an extra 4 months of service you didn't get.

Conclusion

Wireless stands out in today's economy—offering consumers declining prices, more data, and faster speeds, all while other goods and services drive prices higher. When policymakers make spectrum available and encourage investment with streamlined infrastructure siting and light-touch market policies, the wireless industry delivers and American consumers benefit. With affordability as the measure, wireless shows what is possible when we get the policy framework right.

Endnotes

1 *See* Wireless Affordability Tracker – Unlimited, p. 4, *infra.*

2 *See* Wireless Affordability Tracker – Prepaid, p. 4, *infra.*

3 BLS CPI-U Wireless telephone services in U.S. city average, CUUR0000SEED03, https://data.bls.gov/timeseries/CUUR0000SEED03?output_view=data. December 2024-December 2025.

4 BLS CPI-U Wireless telephone services in U.S. city average, CUUR0000SEED03, https://data.bls.gov/timeseries/CUUR0000SEED03?output_view=data. All BLS data using relevant December data points.

5 *See* discussion of BLS consumer expenditure survey, p. 7, *infra*.

6 Patience Haggin, "A Fight Between Cable and Wireless Providers Means Cheaper Home Internet for You," The Wall Street Journal (June 2025), https://www.wsj.com/business/telecom/a-fight-between-cable-and-wireless-providers-means-cheaper-home-internet-for-you-b36cc086.

7 This is the average cost of a single-line unlimited plan from the major nationwide operators, according to aggregation by Clark Howard's personal finance blog. *See* Clark.com Staff, "Unlimited Plans Comparison: T-Mobile vs. AT&T vs. Verizon," (Dec 12, 2025), https://clark.com/technology/att-verizon-t-mobile-sprint-unlimited-plans-comparison/. Internet Archive used for historic trend data. Inflation adjustment used December data.

8 Clark Howard aggregation of prepaid plans. Dallas Cox, "The Best Prepaid Phone Plans Under $50/mo." (Jan. 6, 2026), https://clark.com/cell-phones/best-prepaid-phone-plans/. Internet Archive used for historic trend data.

9 Tello, "Build Your Own Plan," (visited April 2026), https://tello.com/buy/custom_plans (selecting 2 GB data, 300 minutes voice).

10 US Mobile, "Plans," (visited April 2026), https://www.usmobile.com/plans (1 line, 2 GB data).

11 Mint Mobile, "Premium Wireless Plans Starting at $15/Mo," (visited April 2026), https://www.mintmobile.com/plans/.

12 For more on the BLS methodology to generate CPI for wireless telephone services, *see* BLS, "Measuring price change in the CPI: wireless telephone services," (visited March 2026), https://www.bls.gov/cpi/factsheets/wireless-telephone-service.htm; "Use of alternative data and methods in the CPI for wireless telephone services," (visited March 2026), https://www.bls.gov/cpi/additional-resources/alternative-data-wireless-telephone.htm.

13 BLS CPI-U Wireless telephone services in U.S. city average, CUUR0000SEED03, https://data.bls.gov/timeseries/CUUR0000SEED03?output_view=data. Used December data points.

14 Ibid.

15 CTIA analysis of relevant company earnings calls.

16 Patience Haggin, "A Fight Between Cable and Wireless Providers Means Cheaper Home Internet for You," The Wall Street Journal, (June 2025), https://www.wsj.com/business/telecom/a-fight-between-cable-and-wireless-providers-means-cheaper-home-internet-for-you-b36cc086.

17 Econ One, "Competitive Effects of Fixed Wireless Access on Wireline Broadband Technologies," (June, 2023), https://www.ctia.org/news/competitive-effects-of-fixed-wireless-access-on-wireline-broadband-technologies.

18 See, for example, T-Mobile 5G Home Internet Plans, https://www.t-mobile.com/home-internet/plans; Verizon 5G Home Internet, https://www.verizon.com/home/internet/5g/ (visited April 2026).

19 Entner, Light Reading, *supra.*

20 BLS Consumer Expenditure Surveys, https://www.bls.gov/cex/tables.htm

21 Ibid.

22 Ibid.

23 ee CTIA, Highlights from CTIA's 2025 Annual Wireless Industry Survey, https://www.ctia.org/news/2025-annual-survey-highlights.

24 Ibid.

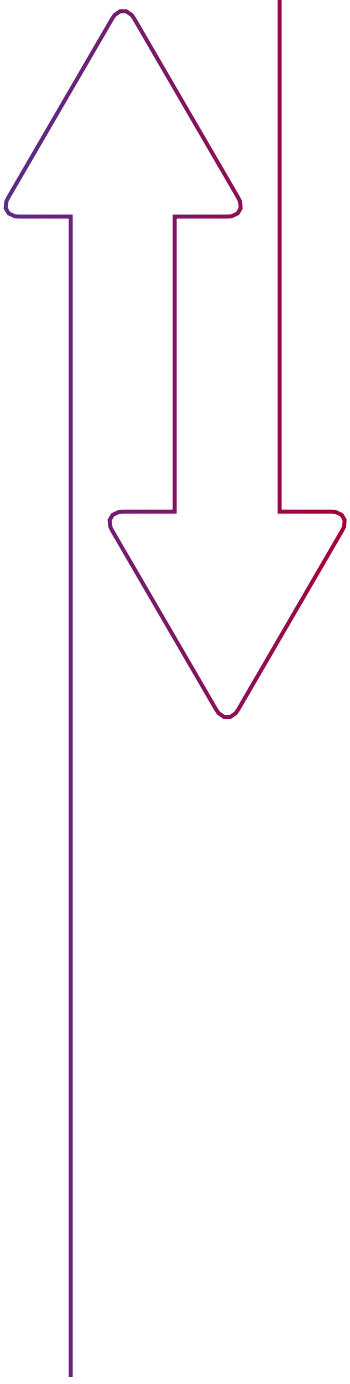
25 Scott Mackey and Adam Hoffer, "Excise Taxes and Fees on Wireless Services Up Again in 2025," (Sept. 2025), Tax Foundation, https://taxfoundation.org/data/all/state/wireless-taxes-cell-phone-tax-rates-by-state-2025/.

26 Ibid.

27 Ibid.

28 Ibid.

29 Ibid. *See also* Pew Research, "Who is smartphone dependent?" Internet, Broadband Fact Sheet (Nov, 2025), https://www.pewresearch.org/internet/fact-sheet/internet-broadband/ (showing about 30 percent of low-income households rely on smartphones as their only internet access, compared to about 5 percent of high-income households).

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