



Delivering More for Less: How telecommunications is easing cost-of-living for Canadian households

2026 report



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Executive summary

Canadian households are facing cost pressures in the post-pandemic period. Although disposable income has risen steadily since 2017, consumer price inflation accelerated after 2020 and has outpaced recent income growth, eroding purchasing power.

From 2017 to 2020, income growth exceeded both price increases and household spending, reducing the share of disposable income devoted to essential and discretionary categories. Since 2020 however, higher inflation and a rebound in consumption have reversed this trend, increasing the share of income required to meet everyday needs.

Consumer Price Index (CPI) trends point to a broad affordability challenge across many essential goods and services, where higher prices are not matched by commensurate improvements in quality or value—a “less for more” dynamic. Telecommunications is a notable exception. Over the same period, telecommunications prices have declined while service quality, capacity, and usage have increased, delivering greater value to households at lower effective cost — a clear “more for less” outcome.

Our analysis identified several key findings. Together, these findings highlight how telecommunications affordability has evolved relative to broader household cost pressures:

- Cost pressures have outpaced income growth in the post-pandemic period. From 2020 to 2024, disposable income grew at 3.5% CAGR, while CPI grew at a 4.1% CAGR and household expenditure on essential goods grew at 5.96% CAGR.
- Telecommunications prices have declined over this period. Unlike most categories of essential goods and services, telecommunications prices have decreased, with wireless CPI falling by approximately 41.8% since 2020, and wireline prices declining by 6.2%.
- Telecommunications services have become more affordable relative to household income. Spending on wireless and wireline services represents a smaller share of household disposable income than in prior years.
- Value delivered through telecommunications services has increased substantially. Supported by larger data allowances, faster speeds, and more reliable connectivity, wireless data usage has increased by 410% from 2017 to 2025 Q2 while wireline usage has increased by 234% over the same period.
- Canada exhibits better wireless affordability than the United States on an income-adjusted basis. Standardized International Telecommunication Union (ITU) benchmarks show that declining prices in Canada have resulted in more affordable entry-level wireless services in Canada than in the United States.

Taken together, these findings highlight a clear contrast within the household budgets. While many essential goods and services have become more expensive without delivering additional value, telecommunications has moved in the opposite direction. When assessed against prices, household spending, and the level of service delivered, telecommunications has become more affordable over time, offering “**more for less**” and standing apart from the broader cost-of-living pressures facing Canadian households.



Canadian household incomes and cost-of-living pressures over time

2.1 Trends in Canadian household disposable income

Household disposable income in Canada has increased over time, providing a higher level of resources available to households after taxes and transfers. After adjusting for inflation, adjusted household disposable income¹ has also trended upwards. As shown in Figure 1, between 2017 and 2024, average household disposable income in Canada grew at a compound annual rate (CAGR) of approximately 3.5%, while adjusted average household disposable income increased by roughly 3.7%.² These income indicators help establish the economic context in which households make spending decisions.

Income growth has occurred across all income quintiles. As seen in Figure 2, the lowest and highest quintiles grew faster than the middle three quintiles, at 3.6% and 4.2% CAGR respectively over 2017 to 2024.² For the lowest quintile, this is partly reflective of increases in minimum wage levels over the period. Higher-income groups have also seen gains largely from investment earnings.³

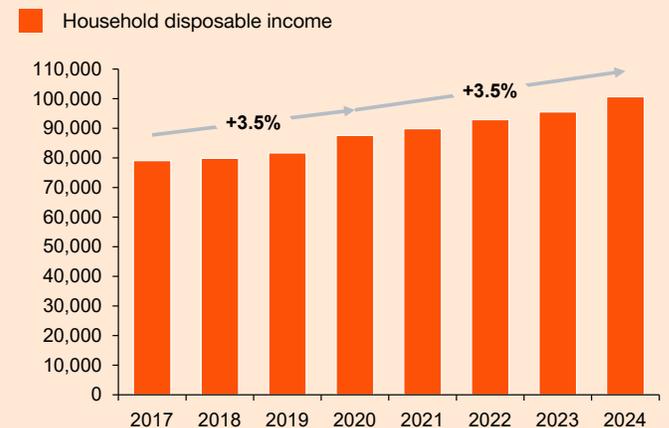
1 Note: **Disposable household income** - The income of a household (wages and salaries, self-employed income, income from unincorporated enterprises, social benefits, etc.), after taking into account net interest and dividends received and the payment of taxes and social contributions. **Adjusted household disposable income** - Household net adjusted disposable income is the amount of money that a household earns, or gains, each year after taxes and transfers (cash and in-kind). It most closely represents the money available to a household for spending on goods or services.

2 Source: Statistics Canada. Table 36-10-0587-01 Distributions of household economic accounts, income, consumption and saving, by characteristic, annual (x 1,000,000)

3 Source: Statistics Canada. (2025, April 14). Distributions of household economic accounts for income, consumption, saving and wealth of Canadian households, fourth quarter 2024. The Daily.

Figure 1 - Household disposable income post-tax in Canada

Per Household disposable income post-tax (CAD, 2017-2024)



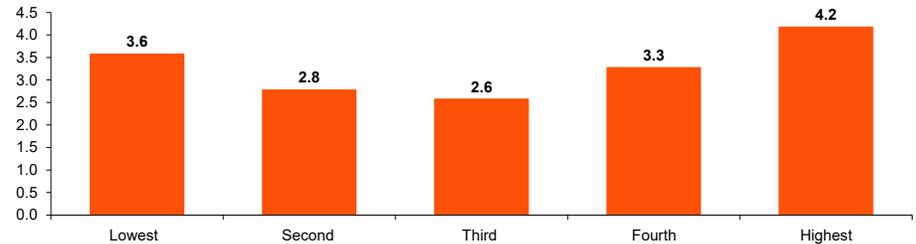
Per household adjusted disposable income post-tax (CAD, 2017-2024)



Source: Statistics Canada. Table 36-10-0587-01 Distributions of household economic accounts, income, consumption and saving, by characteristic, annual (x 1,000,000)

Figure 2 – Household disposable income growth by quintile

Per household disposable income growth by quintile (post-tax)
(CAGR, unadjusted, 2017 – 2024)



Source 1: Statistics Canada. Table 36-10-0587-01 Distributions of household economic accounts, income, consumption and saving, by characteristic, annual (x 1,000,000);
Source 2: Statistics Canada. Table 36-10-0224-01 Household sector, current accounts, provincial and territorial, annual;
Source 3: Statistics Canada. Table 17-10-0159-01 Estimates of the number of private households by size on July 1st.

Understanding how incomes have evolved is a necessary starting point for examining cost-of-living pressures. Income establishes the baseline against which changes in essential spending categories can be compared. The next section explores how the cost of key household expenditure categories has shifted relative to these income trends.

2.2 Rising costs across key categories have shaped cost-of-living pressures

Canada's cost of living has risen more quickly since the pandemic. Using 2020 as a dividing point between pre-pandemic and post-pandemic conditions, Statistics Canada data shows the all-items CPI increased by an average of 1.7% per year from 2017 to 2020, then accelerated to 4.1% per year from 2020 to 2024.

More specifically, between January 2020 and November 2025, CPI for shelter rose by 29.5%, while food prices increased by 30.0%, and transportation costs by 19.7% (Figure 3).⁴ As these categories of goods and services represent a substantial portion of household spending, increases of this magnitude have a significant impact on the cost of living.

The upward pressure across these categories reflects a combination of structural and market-driven factors rather than a single underlying driver. Shelter costs, for example, may be influenced by sustained demand pressures and constrained supply in both ownership and rental markets. This is reflected in broader housing affordability indicators, including an increase in the house price-to-income ratio from 5.84 in 2017 to 7.09 in 2024,⁵ as well as rising rental costs across many parts of Canada. In the rental market specifically, two-bedroom rental prices increased by approximately 46.7% between 2017 and 2024, contributing to higher ongoing housing expenses for renter households.⁶

4 Note: CPI values are indexed to January 2020 (=100). Selected CPI components illustrated do not represent the full CPI basket. Source: Statistics Canada. Table 18-10-0004-01 Consumer Price Index, monthly, not seasonally adjusted, 2025

5 Note: PwC analysis based on two sources: CREA. MLS® Home Price Index (HPI) Tool, not seasonally adjusted monthly, accessed Nov 2025; Statistics Canada. Table 36-10-0587-01 Distributions of household economic accounts, income, consumption and saving, by characteristic, annual (x 1,000,000)

6 Source: Canada Mortgage and Housing Corporation. Average rent by bedroom type by provinces. Housing Market Information Portal

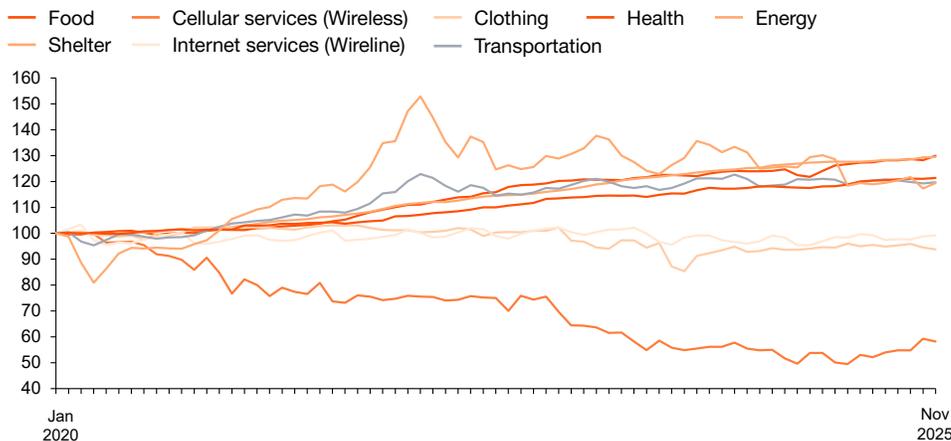


Transportation costs have also been affected by external cost pressures. Retail prices for regular, unleaded gasoline have exhibited volatility and higher average levels over time, with average annual prices rising from approximately **112** cents per litre in 2017 to over **146** cents per litre in 2025, peaking above **170** cents per litre in 2022.⁷ This volatility has contributed to fluctuations in transportation-related household expenses. Food prices may also reflect a combination of input cost pressures and global market conditions.⁸ Taken together, these factors provide context for the sustained increases observed across essential CPI categories over the period.

By contrast, only two categories have followed a different price trajectory, clothing and telecommunications. Clothing prices have declined over the same period, potentially reflecting shifts in consumer behaviour toward greater price sensitivity and increased adoption of online purchasing channels.⁹ Similarly, telecommunications (wireless and wireline services) have experienced price declines. From January 2020 to November 2025, wireless services have declined by **41.8%** and wireline services declined by **6.2%**.¹⁰ More specifically, from October 2023 to July 2025, telephone services—comprising mobile and landline offerings, but weighted heavily toward mobile—were identified in Statistics Canada’s monthly CPI releases as a principal downward contributor to inflation for 27 consecutive months, with monthly year-over-year price declines averaging more than 10%.¹¹ These differences across CPI components highlight that not all categories of goods and services are contributors to overall cost-of-living pressures.

Figure 3 – Canadian CPI for select product categories

Canadian CPI for select product categories
(CPI, Jan. 2020 – Nov. 2025, Jan. 2020 = 100)



(Jan. 2020 vs. Nov. 2025)		
	Total change	CAGR
Food	+30.0%	+4.6%
Shelter	+29.5%	+4.5%
Transportation	+19.7%	+3.1%
Health	+21.4%	+3.4%
Energy	+19.4%	+3.1%
Clothing	-0.8%	-0.1%
Cellular services (Wireless)	-41.8%	-8.9%
Internet services (Wireline)	-6.2%	-1.1%

Source 1: Statistics Canada. Table 18-10-0004-01 Consumer Price Index, monthly, not seasonally adjusted, 2025 ;

Source 2: Statistics Canada. Table 36-10-0587-01 Distributions of household economic accounts, income, consumption and saving, by characteristic, annual (x 1,000,000)

7 Source: Statistics Canada. Table 18-10-0001-01 Monthly average retail prices for gasoline and fuel oil, by geography

8 Source: Dalhousie University, Agri-Food Analytics Lab (in collaboration with University of Guelph, University of British Columbia, and University of Saskatchewan), Canada’s Food Price Report 2025

9 Source: Global News. (March 21, 2024). Retailers are cutting prices to win your business. Here’s where you can save

10 Source: Statistics Canada. Table 18-10-0004-01 Consumer Price Index, monthly, not seasonally adjusted, 2025

11 Source: Statistics Canada. Consumer Price Index. The Daily. Table 5: Main contributors to the 12-month and 1-month change in the Consumer Price Index. October 2023 - July 2025.

2.3 Household spending trends

Figure 4 illustrates that the composition of Canadian household spending across essential and discretionary categories has remained relatively stable from 2017 to 2024. Roughly two-thirds of household budgets continue to be allocated toward essential spending, while the remaining one-third is directed toward discretionary spending.¹²

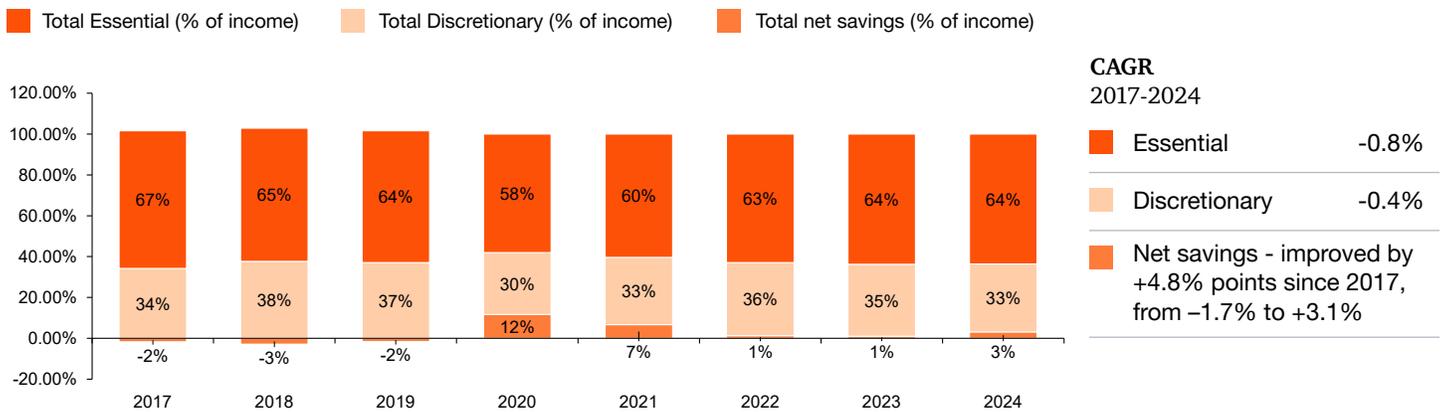
This overall composition of spending between essential and discretionary categories has also remained broadly consistent across income quintiles over the same period.¹³ This suggests that households at different income levels allocate their budgets in similar proportions over time.

However, stability in spending shares does not imply stability in prices. Given that prices for most goods and services other than communications services have increased faster than income growth, this relatively stable allocation suggests that many households are adjusting their consumption behaviour by purchasing smaller quantities, choosing lower quality options, or substituting toward less expensive essential items to remain within fixed budget constraints. This reflects a broader “less for more” dynamic affecting most essential categories. As discussed below, communications services diverge from this trend, with affordability improving even as prices elsewhere have risen.

Figure 4 – Household expenditure and savings composition

Per household expenditure and savings composition

(% of disposable income, 2017 – 2024)



Source: Statistics Canada. Table 36-10-0587-01 Distributions of household economic accounts, income, consumption and saving, by characteristic, annual (x 1,000,000)

12 Source: Statistics Canada. Table 36-10-0587-01 Distributions of household economic accounts, income, consumption and saving, by characteristic, annual

13 Note: This figure presents selected high-level contributors to essential household spending to illustrate differences in spending composition across income quintiles. Source: Statistics Canada. Table 36-10-0587-01 Distributions of household economic accounts, income, consumption and saving, by characteristic, annual (x 1,000,000)

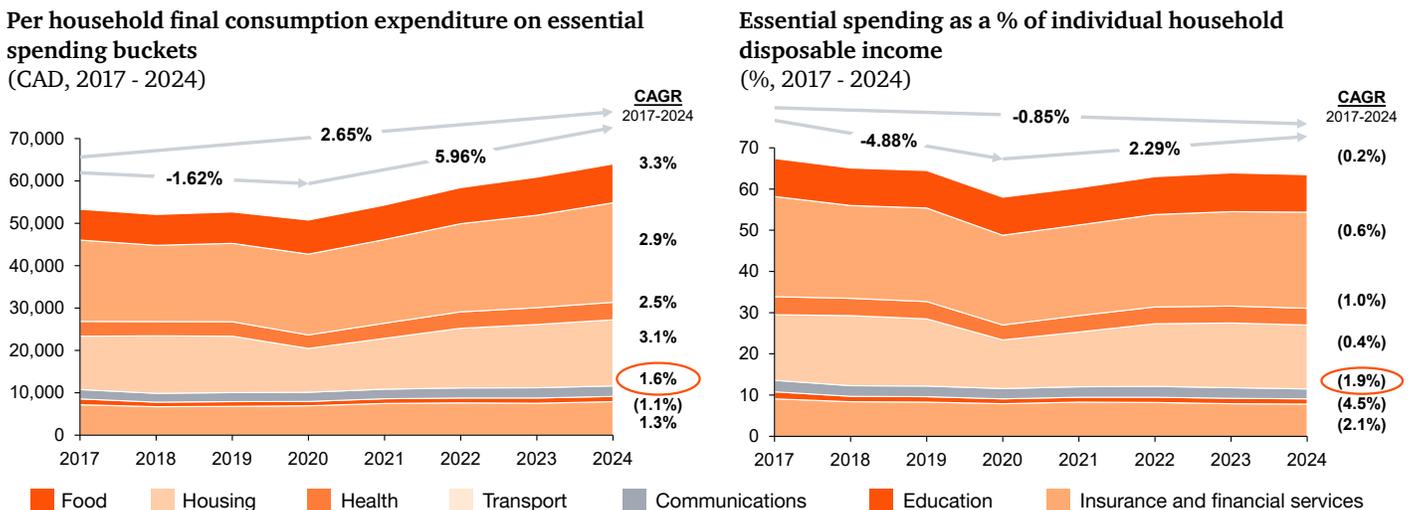
Building on the distinction above between spending patterns and underlying price dynamics, trends in essential spending help illustrate how households have adjusted their budgets over time in response to rising costs across most product categories. Essential spending increased at a 2.65% CAGR from 2017 to 2024. Over the same period, disposable income increased faster (3.5% CAGR; see Figure 1), so essentials took up a slightly smaller share of income—down 0.85% (Figure 5).

However, this long-term pattern obscures an important shift in the post-pandemic period. Between 2020–2024, essential spending accelerated (5.96% CAGR) and outpaced income growth, increasing its share of disposable income relative to 2020 (Figure 5). This reflects a partial erosion of earlier affordability gains as a larger share of incremental household income has been absorbed by spending on goods whose prices have risen sharply, such as housing, food and transportation.

While nominal spending on communications increased modestly at 1.6% CAGR from 2017 to 2024, growth has been substantially slower than in other essential categories, and its share of disposable income declined (–1.9% CAGR), indicating it accounts for a smaller portion of household budgets over time (Figure 5).¹⁴

It is important to note that similar trends in expenditure growth or share of income spent across product categories should not be interpreted as evidence of similar price or affordability outcomes. As referenced above, rising expenditure in many essential categories reflect higher prices, even as households adjust by reducing quantities or quality. In the case of communications, where prices have declined, the modest increase in expenditure largely reflects increased consumption of services and spending on increased service capabilities.

Figure 5 – Household expenditure on essential goods and services



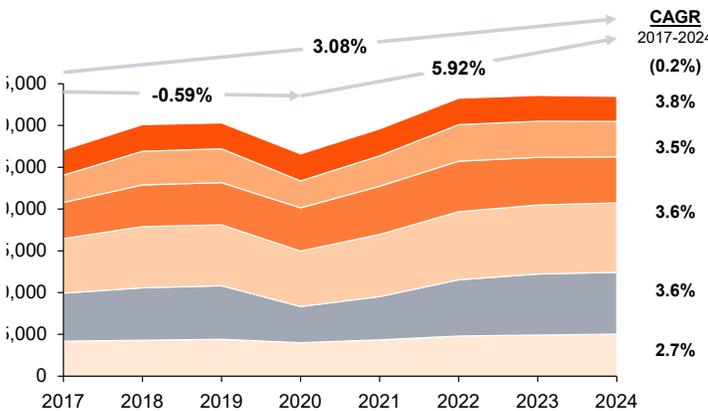
Source: Statistics Canada. Table 36-10-0587-01 Distributions of household economic accounts, income, consumption and saving, by characteristic, annual (x 1,000,000)

14 Note: Essential category labelling has been adapted for presentation purposes. Source: Statistics Canada. Table 36-10-0587-01 Distributions of household economic accounts, income, consumption and saving, by characteristic, annual (x 1,000,000)

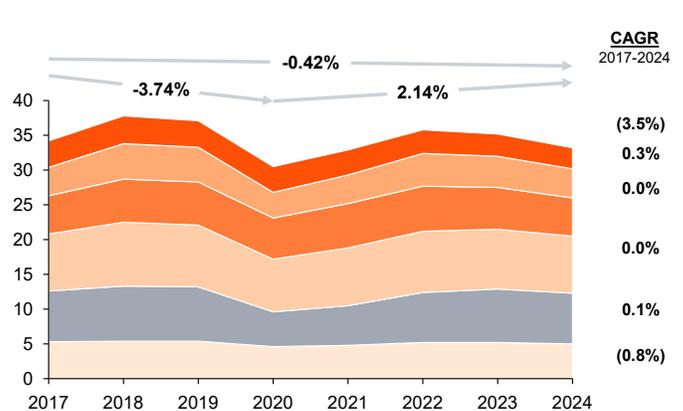
Discretionary spending also rose in the post-pandemic period, increasing at a **5.92%** CAGR from 2020 to 2024 (Figure 6). Growth was observed across categories such as recreation and culture, furnishings and household equipment, alcoholic beverages and tobacco, and food, beverage and accommodation services. Despite this increase, discretionary spending as a share of disposable income has begun to stabilize since the pandemic.¹⁵

Figure 6 – Household expenditure on discretionary goods and services

Per household final consumption expenditure on discretionary spending buckets (CAD, 2017 - 2024)



Discretionary spending as a % of individual household disposable income (% , 2017 - 2024)



- Alcoholic beverages and tobacco
- Furnishings and household equipment
- Food, beverage and accommodation services
- Clothing and footwear
- Recreation and culture
- Miscellaneous goods and services

Source: Statistics Canada. Table 36-10-0587-01 Distributions of household economic accounts, income, consumption and saving, by characteristic, annual (x 1,000,000)

Overall , while the amounts spent across essential and discretionary categories have increased, the relative composition of household spending has not shifted substantially. However, differences in price dynamics across product categories distinguishes telecommunications from most other essential product categories where, as discussed in the sections that follow, households are receiving greater value at lower relative cost.

¹⁵ Note: Discretionary category labelling has been adapted for presentation purposes. Source: Statistics Canada. Table 36-10-0587-01 Distributions of household economic accounts, income, consumption and saving, by characteristic, annual (x 1,000,000)



Growing reliance on connectivity has coincided with declining prices

3.1 Telecom price trends (wireless and wireline CPI)

Telecommunications services have followed a different price trajectory than most other household spending categories. Based on Statistics Canada's Consumer Price Index (CPI), the cost of wireless services in Canada has declined substantially over the past several years (Figure 7). From January 2020 to November 2025, wireless CPI decreased by **41.8%**, while wireline CPI decreased by **6.2%** over the same period.¹⁶ It is also important to note that several affordability-oriented programs fall outside the standard CPI basket, such as industry-subsidized low cost internet plans, which further expand the range of affordable options for some households.¹⁷

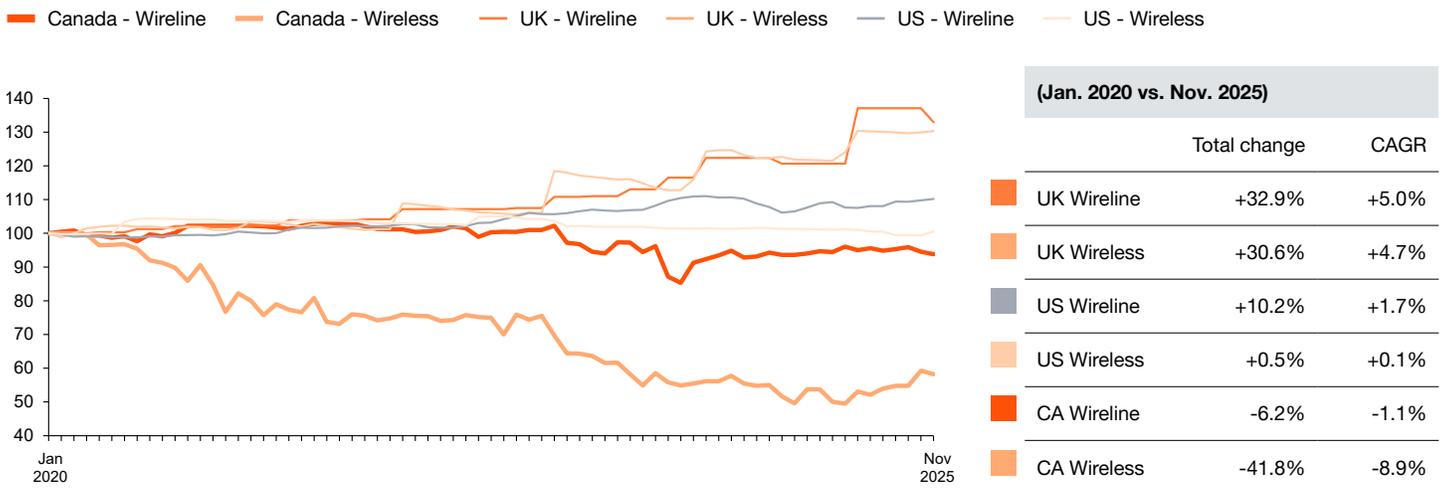
¹⁶ Source: Statistics Canada. Table 18-10-0004-01 Consumer Price Index, monthly, not seasonally adjusted, 2025

¹⁷ Sources: Innovation, Science and Economic Development Canada. Connecting families program; National Indigenous Connectivity Inc. (2025). EN-FINAL NICI-Bell Press Release; Canadian Radio-television and Telecommunications Commission. Communications Monitoring Report, Communications Pricing Survey Data

For comparison, in the United States wireless price levels were essentially flat over the same period (+0.5%), while wireline services increased by 10.2%.¹⁸ In the United Kingdom, both categories rose sharply, with wireless up 30.3% and wireline up 32.9% (Figure 7).¹⁹

Figure 7 – Wireless and wireline services across Canada, USA, UK

CPI in wireless and wireline services across Canada, USA, UK
(CPI, Jan. 2020 – Nov. 2025, Jan. 2020 = 100)



Source 1: Statistics Canada. Table 18-10-0004-01 Consumer Price Index, monthly, not seasonally adjusted, 2025;

Source 2: Bureau of Labor Statistics; Consumer Price Index for All Urban Customers, 2025;

Source 3: Office for national Statistics, Inflation and Price Indices, 2025 ;

Source 4: ISED, Price Comparisons of Wireline, Wireless and Internet Services in Canada and with Foreign Jurisdictions: 2022 Edition, 2022;

Source 5: Office for National Statistics; Consumer price inflation tables, 2025. Note: US wireline data in October 2025 is unavailable due to the 2025 lapse in appropriations.



18 Note: United States CPI values are indexed to Jan 2020 (=100). Wireless CPI reflects wireless telephone services. Wireline CPI reflects internet services and electronic information providers and is therefore broader in scope than Canadian wireline CPI. Source: U.S. Bureau of Labor Statistics (BLS), Consumer Price Index for All Urban Consumers (CPI-U), not seasonally adjusted. Series IDs: Wireless telephone services (CUUR0000SEED03, CUUS0000SEED03); Internet services and electronic information providers (CUUR0000SEEE03, CUUS0000SEEE03)

19 Note: United Kingdom CPI wireless and wireline values are reindexed to Jan 2020 (=100). Sources: Office for National Statistics. Consumer price inflation time services (MM23): CPI INDEX 08.3.0.2 Wireless telephone services 2015=100 and CPI INDEX 08.3.0.3 Internet access provision services 2015=100

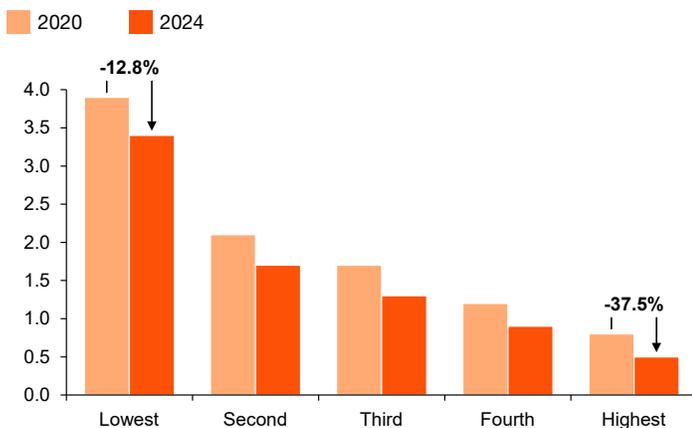
3.2 Telecom services have become cheaper and more accessible

Beyond overall price index trends, Figure 8 highlights a key affordability outcome: telecommunications services now require a smaller share of household disposable income than they did in 2020, across all income quintiles. For entry-level high-speed wireline plans (50/10 Mbps, unlimited GB/month), the income share declined steadily between 2020 and 2024, indicating improved baseline affordability despite broader cost-of-living pressures.²⁰

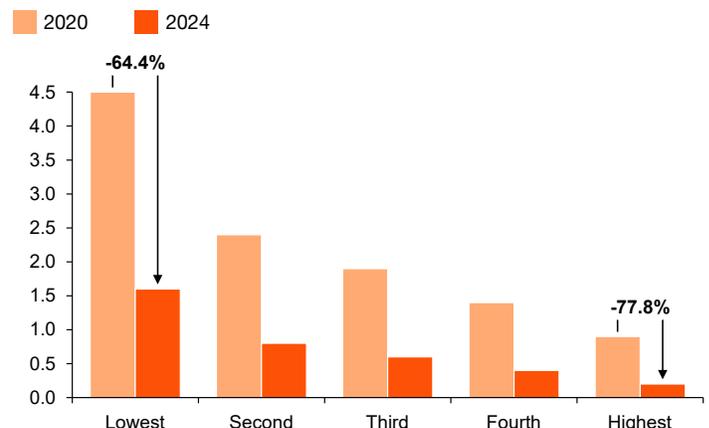
The effect is even more pronounced for wireless services. Over the same period, the income share required for 5G/high data allotment plans (using 50GB, any mins/SMS as a representative service basket) fell substantially, with the largest proportional reductions occurring among households in the lowest income quintile.²¹

Figure 8 – Entry level wireline and wireless plans

Cost of entry level high-speed internet packages (50/10 Mbps, unlimited GB/month) as a % of per household disposable income, by income quintiles (% 2020 vs 2024)



Cost of entry-level 5G data plan (50 GB, any min/SMS) as a % of per household disposable income, by income quintiles (% 2020 vs 2024)



Source 1: Statistics Canada. Table 36-10-0587-01 Distributions of household economic accounts, income, consumption and saving, by characteristic, annual (x 1,000,000);

Source 2: CRTC, Current trends – Retail mobile wireless, 2025;

Source 3: CRTC, Current trends – Retail fixed internet, 2025

The distribution indicates consistent improvements in telecommunications affordability across every income quintile, reinforcing the sector's divergence from other essential goods that have absorbed an increasing share of household income.

20 Note: PwC analysis of the cost of entry-level internet packages (50/10 Mbps, unlimited GB/month) as a % of per household disposable income by income quintile is based on two sources: Statistics Canada. Table 36-10-0587-01 Distributions of household economic accounts, income, consumption and saving, by characteristic, annual (x1,000,000); CRTC, Current trends – Retail fixed internet, 2025

21 Note: PwC analysis of the cost of entry-level 5G data plan (50 GB, any min/SMS) as a % of per household disposable income by income quintile is based on two sources: Statistics Canada. Table 36-10-0587-01 Distributions of household economic accounts, income, consumption and saving, by characteristic, annual (x1,000,000); CRTC, Current trends – Retail mobile wireless, 2025



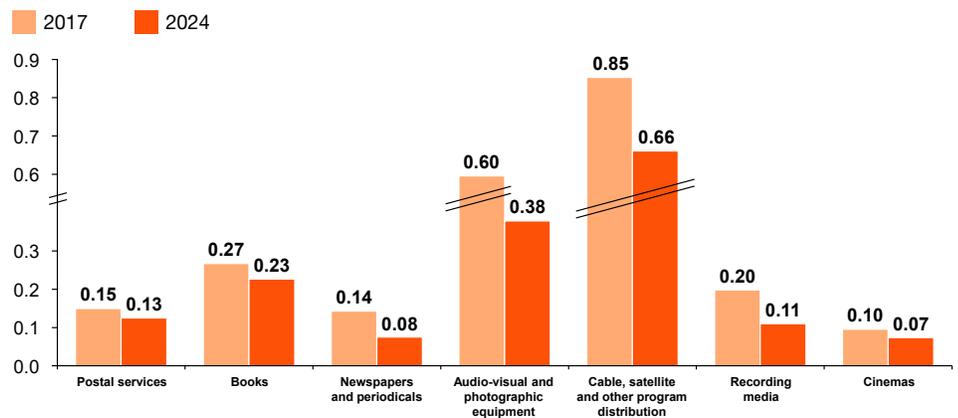
3.3 Connectivity Unlocks New Media and Reshapes the Economy

Connectivity is not only becoming more affordable on an income-adjusted basis; it is also changing how households meet everyday needs, helping to moderate cost-of-living pressures beyond the communications category itself. As access to high-quality broadband and mobile services has expanded, Canadians increasingly rely on digital platforms to consume media, communicate, and transact – often replacing more expensive or fragmented traditional services.

There is a trend where spending is gradually reallocating from traditional services to digitally delivered options.²² As shown in Figure 9, spending on cable, satellite, and other program distribution services fell from 0.85% of disposable income in 2017 to 0.66% in 2024. Similar declines are evident across other traditional media categories—including postal services, books, and newspapers and periodicals.²³

Figure 9 – Household spending on traditional communication and media

Share of disposable income
(%, 2017 - 2024)



Source: Statistics Canada. Table 36-10-0124-01 Detailed household final consumption expenditure, Canada, quarterly (x 1,000,000)

The common driver behind these shifts is connectivity. Streaming platforms and digital media are displacing traditional television services and printed media, while multifunction devices such as smartphones reduce the need for standalone audio-visual and photographic equipment. Rather than consuming communication, media, and photography through separate products, households increasingly access multiple functions through connected platforms supported by robust telecommunications networks. In this sense, telecommunications services function as cost-saving enablers, allowing households to consolidate spending while accessing a wider range of content and capabilities.

²² Source: Statistics Canada. Table 11-10-0223-01 Household spending by household income quintile, Canada, regions and provinces

²³ Source: Statistics Canada. Table 36-10-0124-01 Detailed household final consumption expenditure, Canada, quarterly (x 1,000,000)

The economic effects extend beyond household media consumption. Telecommunications now serve as a foundational platform for media consumption, communication, and information access, and it underpins the continued growth of e-commerce and parcel delivery. By lowering transaction costs and enabling new business models in content, advertising, retail, and logistics, connectivity reshapes how goods and services are produced, distributed, and consumed, generating efficiency gains that complement the direct affordability improvements observed in declining telecommunications prices.





Telecommunications deliver increasing value for Canadian households

4.1 Faster, more reliable home internet at a lower cost per unit

While wireline prices have declined, the coverage and performance of wireline networks has improved, reflected in higher download speeds and greater service capability available to households. At the end of 2024, 96.4% of Canadian households had access to the CRTC's universal service objective of 50/10 unlimited service or greater (versus 89.7% in 2020), with over 90% of households having access to Gigabit+ speeds (vs 75.8% in 2020).²⁴ As a result, households today generally have access to faster wireline services than in prior periods.

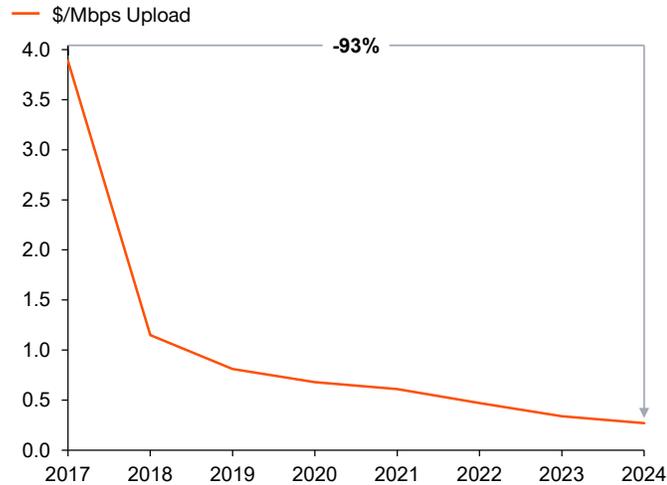
At the same time, the price per unit of wireline performance has declined, signifying greater value for performance. Both price per Mbps upload and download speed show a downward trend from 2017 to 2024, meaning households receive more bandwidth for each dollar spent on home internet service, as presented in Figure 10.²⁵ This reflects improvements in network capacity and the availability of higher-speed offerings at comparable or lower price levels than in earlier years. Taken together, these trends indicate that wireline internet services now deliver significantly greater performance relative to their cost.

²⁴ Source: CRTC, Communications Market Reports — Mobile wireless.

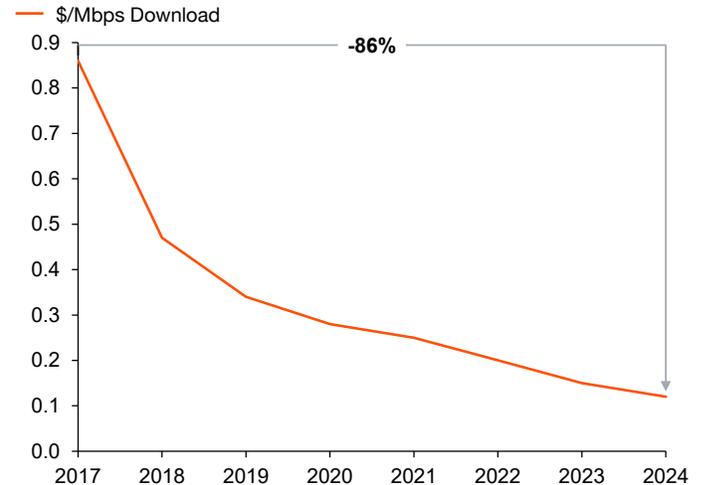
²⁵ Source: CRTC, Communications Market Reports - Open Data. Data – Retail fixed internet [Excel Workbook]

Figure 10 – Average cost per Mbps of wireline internet speed

Average cost per Mbps of wireline upload speed
(\$/Mbps, 2017 - 2024)



Average cost per Mbps of wireline download speed
(\$/Mbps, 2017 - 2024)



Source: CRTC. Communications Market Reports - Open Data – Retail fixed internet

These improvements in speed and capacity are reflected in how households use wireline services today. Average monthly wireline data consumption has increased significantly over time, rising by 234% between 2017 and 2025 Q2.²⁶ This trend shows that households are drawing on more of the capability made available through higher-speed plans and improved network performance.

4.2 Wireless service value has increased over time

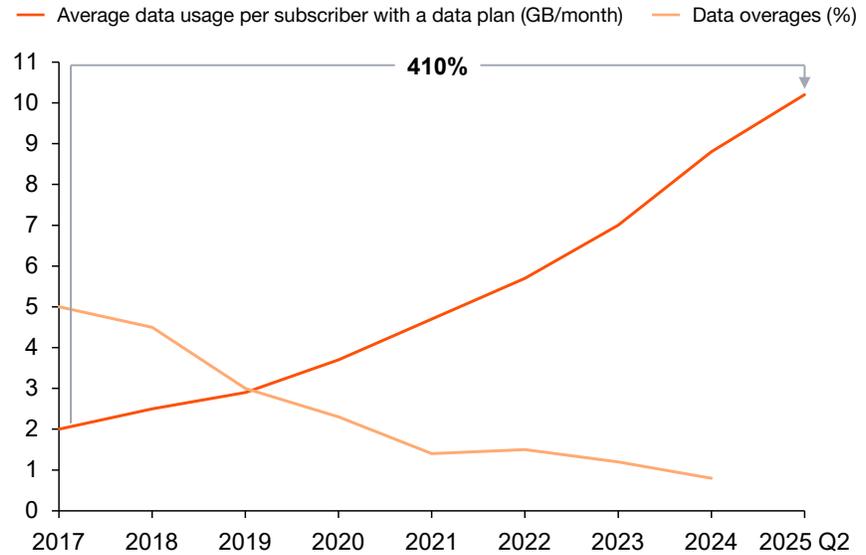
Wireless value for money in Canada has improved over time, as network performance has advanced, data usage has increased, and the effective price per unit of service has fallen. As shown in Figure 11, average monthly wireless data usage per subscriber has grown 410% from 2017 to 2025 Q2, reflecting the widespread adoption of data-intensive applications and services. Despite this substantial growth in consumption, the price per gigabyte has declined over the same period,²⁷ indicating that households now receive more mobile data for each dollar spent than in previous years.

²⁶ Source: CRTC. Communications Market Reports - Open Data. Data – Retail fixed internet [Excel Workbook]

²⁷ Source: CRTC. Communications Market Reports - Open Data. Data – Retail mobile [Excel Workbook]

Figure 11 – Monthly data consumption per user

Average monthly mobile data consumption per user
(GB, 2017 - 2025 Q2)



Source 1: CRTC. Communications Market Reports - Open Data – Retail mobile.

Source 2: CRTC. Communication Market Report — Mobile wireless.

Note: Data Overages are only available until 2024.

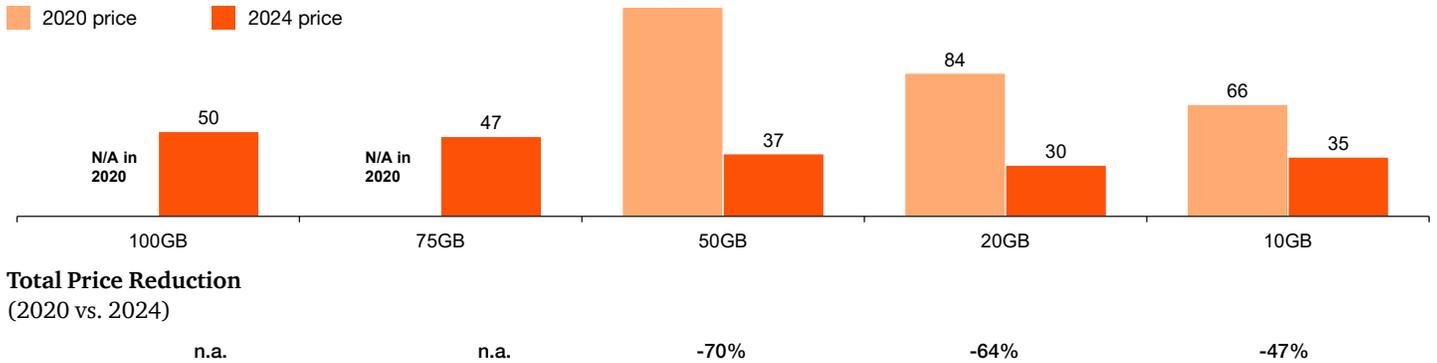
Changes in wireless plan design have reinforced these value gains. The introduction and widespread availability of larger data plans allow subscribers to consume mobile data services without the fear of incurring overage charges. Consistent with this shift, prices across wireless data tiers have declined over time. For example, the cost of a 10GB plan declined by 47% between 2020 and 2024, while the cost of a 50GB plan declined by 70% over the same period (Figure 12). As higher capacity plan options have become more widely available, households have been able to increase mobile data usage while facing lower average and marginal costs, strengthening the overall affordability of wireless services.²⁸



²⁸ Source: CRTC. Current trends – Mobile wireless. Lowest average reported prices of mobile wireless plans in Canada

Figure 12 – Monthly wireless service prices

Monthly wireless service prices
(\$ change, 2020 vs. 2024)

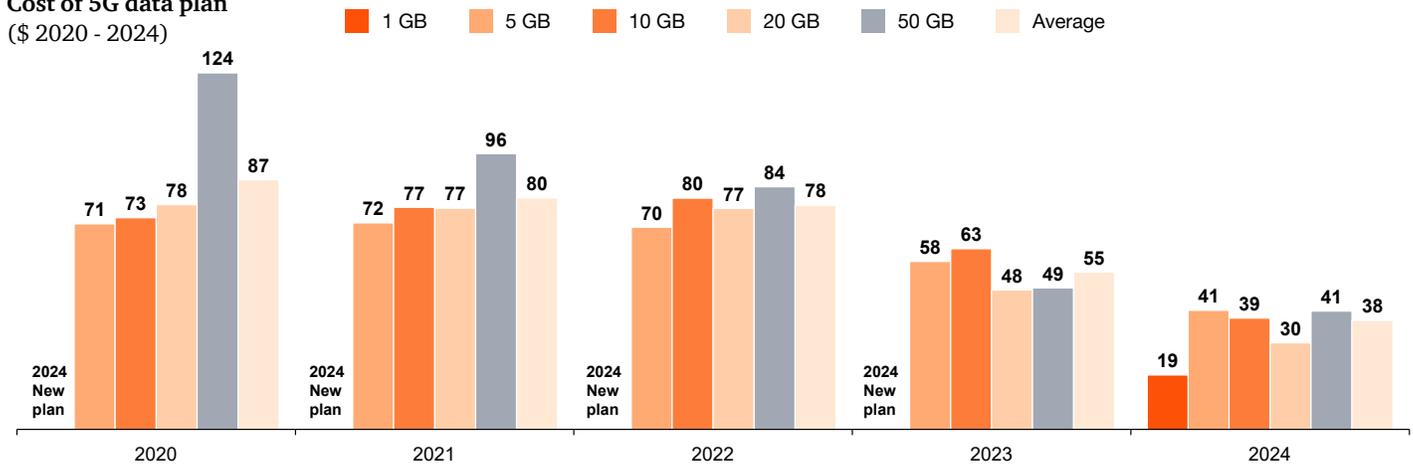


Source: CRTC. Current trends – Mobile wireless. Lowest average reported prices of mobile wireless plans in Canada

The transition to 5G has further improved wireless value for money. From Figure 13, across all data buckets, from 1GB to 50GB, the price of 5G plans has declined considerably between 2020 and 2024. On average, 5G plan prices decreased by **18.8% CAGR** over this period, demonstrating a steady reduction in the cost of accessing enhanced network performance, speed, and capacity.²⁹ As a result, households have been able to access higher-performance wireless services at increasingly lower price levels over time.

Figure 13 – Cost of 5G data plan

Cost of 5G data plan
(\$ 2020 - 2024)



Source: CRTC. Current trends – Mobile wireless. Lowest average reported prices of mobile wireless plans in Canada

Taken together, these indicators show that wireless and wireline telecommunications have become more affordable over time, with declining prices, falling unit costs, and rising service quality. Unlike most other goods and services that have experienced sustained price increases without corresponding gains in value, telecommunications is delivering a clear “**more for less**” outcome for Canadian households.

²⁹ Note: PwC analysis calculating annual averages of 5G-capable plan prices (2020–2024) and the 2020–2024 CAGR. Source: CRTC. Current trends – Mobile wireless. Lowest average reported prices of mobile wireless plans in Canada

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Canada-U.S. comparison of mobile wireless affordability



5.1 Benchmarking Canadian wireless affordability

International comparisons can be challenging, as differences in income levels, geography, population density, network scale, and costs of building networks all influence pricing and consumer outcomes. Nevertheless, comparing Canada with its closest neighbour provides a useful and practical point of reference. Although it has larger economies of scale and approximately 10 times the subscriber base from which to recover costs, the United States shares many similar economic and social characteristics with Canada. Examined through this lens, the evidence shows that wireless prices and affordability in Canada compare favourably with those in the United States, particularly when adjusted for income and household spending.

The sections that follow examine income differences, household spending on wireless services, and standardized international benchmarks to provide a balanced assessment of wireless affordability across the two markets.

5.2 International benchmarks confirm Canada's strong wireless affordability

The International Telecommunication Union (ITU) ICT Price Baskets³⁰ provide a standardized method for comparing wireless prices across countries using equivalent service baskets. These service baskets would generally be considered entry level plans in Canada and the United States.

In Canada, the cost of the benchmark wireless service basket declined sharply from \$110 in 2019 to approximately \$28 in 2025. By contrast, prices for the same service basket in the United States, increased from \$58 in 2019 to \$68 in 2025 over the same period.³¹

³⁰ Source: ITU ICT Price Baskets, historical data series, December 2025 release. From 2019 to 2020, the basket consisted of 140 voice minutes, 70 SMS, and 1.5 GB of data; from 2021 to 2024, the basket consisted of 140 voice minutes, 70 SMS, and 2 GB of data. In 2025, ITU added price data for a service basket consisting of 140 voice minutes, 20 SMS, and 5 GB of data. In Canada, ITU measured prices for this basket at \$31, and in the United States, the cost was \$68. ITU also included experimental data points for the previous basket (140 voice minutes, 70 SMS, and 2 GB of data) for 2025.

³¹ Note: PwC analysis of wireless benchmark prices converted to Canadian based on sources: ITU ICT Price Baskets, historical data series, December 2025 release; Bank of Canada. Annual Average Exchange Rates, USD to CAD.

While differences in plan structures across countries can influence which retail plans are selected to represent the standardized basket, especially where lower-data entry plans are less prevalent, the comparison nonetheless underscores that the Canadian market offers more affordable options for price-sensitive consumers.

The ITU data shows that while the United States service basket price rose, the service basket price in Canada has experienced a substantial decline, resulting in increased affordability outcomes.

5.3 Strong income-adjusted affordability

ITU income-adjusted indicators, which measure the price of wireless service plans as a percentage of Gross National Income per capita (GNIpc), further reinforce the conclusion that wireless services in Canada have become more affordable.

In Canada, the price of the benchmark wireless service basket as a percentage of GNIpc declined materially from 2.23% in 2019 to 0.46% 2025. Over the same period, the comparable indicator in the United States remained relatively stable, fluctuating within a narrow range of 0.83% in 2019 to 0.68% in 2025 over the same period.³² In both countries, wireless services costs represent a small fraction of average income; however, Canada has shifted from being less affordable than the United States to more affordable on an income-adjusted basis.

Taken together, these comparisons demonstrate that wireless services in Canada are broadly comparable to those in the United States and have become **more affordable**, with Canada now exceeding U.S. affordability benchmarks.

³² Source: ITU ICT Price Baskets, historical data series, December 2025 release. From 2019 to 2020, the basket consisted of 140 voice minutes, 70 SMS, and 1.5 GB of data; from 2021 to 2024, the basket consisted of 140 voice minutes, 70 SMS, and 2 GB of data. In 2025, ITU added price data for a service basket consisting of 140 voice minutes, 20 SMS, and 5 GB of data. ITU measured the percentage of GNIpc for this basket at 0.54% for Canada and 0.68% for the United States. ITU also included experimental data points for the previous basket (140 voice minutes, 70 SMS, and 2 GB of data) for 2025.





Conclusion

Across the indicators reviewed, Canadian households are facing heightened cost-of-living pressures as prices for essential goods and services such as housing, food, and transportation have increased faster than household incomes in the post-pandemic period. While overall spending patterns have remained relatively stable as a share of disposable income, many essentials now require households to spend more without receiving additional value.

Telecommunications stand apart from this broader trend. Prices for both wireless and wireline services have decreased over time, even as service quality, speeds, coverage, and data allowances have increased. As a result, Canadians are receiving more value for each dollar spent and telecom spending representing a smaller share of household income. This “**more for less**” dynamic contrasts with the “**less for more**” pressures evident across other essential goods and services.

International comparison of wireless services further reinforces these findings. When assessed against standardized global benchmarks, Canada’s mobile wireless services compare favourably with those in the United States.

Taken together, the evidence shows that telecommunications affordability has strengthened over time, playing a stabilizing role in household budgets. At a time when price increases for many essential goods and services continue to place upward pressure on the cost of living, telecom services have become more affordable while delivering greater value.



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