Subscription Overload

What one credit card statement reveals about where North American media is heading, and why free, local radio is part of the answer

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Subscription fatigue, illustrated. Figures shown are illustrative; see the table below for actual totals. Image: AI-generated for JodiMorel Media.

The statement that started it

Last fall, an unexpected Crave renewal hit my credit card. When I called, I was told to suck it up as the fine print clearly stated, “no refund policy after automatic renewal date”. I haven't watched Crave in over a year, a subscription I bought on a whim for a single show, then forgot about it… but I have been paying and will continue to pay for it until October.

That was the moment I finally did the thing I had been avoiding for a long time. I opened my credit card statement and tallied up my subscriptions, line by line. Spotify. Netflix. Crave. Amazon Prime with Prime Video. Amazon Music Unlimited. Apple Music. Apple TV+. Audible. SiriusXM. Some of those I used every day. Some I used once a month. And a couple of them, honestly, I had forgotten I was even paying for. Somewhere along the way, “just $12.99 a month” had multiplied into hundreds of dollars, quietly draining out of my account while I wasn't looking.

Here is roughly what that list adds up to at current Canadian prices:

Service	Approx. monthly cost (CAD)
Spotify Premium	$13.99
Netflix Standard	$18.99
Crave Premium (ad-free)	$22.00
Amazon Prime (incl. Prime Video)	$9.99
Amazon Music Unlimited	$11.54
Apple Music	$10.99
Apple TV+	$12.99
Audible	$14.95
SiriusXM (Music & Entertainment)	$24.99
Spotify Audiobooks+	$13.99
Total	**$154.42 per month, about $1,853 per year**

More than eighteen hundred dollars a year. And the radio in my car? Zero. YouTube? Zero.

The cycle never stops trying to pull you back in, either. As I was writing this, an email landed in my inbox offering three free months of Audiobooks+, then $13.99 a month billed on top of my existing Premium subscription. I had that one once too. I signed up for the trial, forgot all about it, and paid for months before I noticed. That is the whole model: the sneaky free trial we try and then forget to cancel, quietly converting into another line on the credit card statement.

So I started unsubscribing. I kept Netflix and Spotify, those are family favourites and they earn their place every month. But the rest? Caput. I went back to radio in the car, in the kitchen, and while I work, and between Netflix and free documentaries on YouTube, I am not missing much at all. Two subscriptions we genuinely use, and a whole lot of free.

My instinct as a marketer was to ask whether I am an outlier or a data point. So I went looking at the North American research. It turns out my credit card statement is a pretty good miniature of the entire continent.

Subscription fatigue is now measurable

The clearest willingness-to-pay signal across North America is flattening, not expansion. The Reuters Institute's 2025 Digital News Report found that across 20 wealthier markets, the proportion of people paying for online news held at 18%, with 20% in the United States and just 14% in Canada. Reuters describes these markets as having hit a ceiling: publishers have already signed up most of the people willing to pay, and the majority of consumers remain satisfied with free options.

Paid video shows the same pressure. Deloitte's 2025 Digital Media Trends found U.S. cable and satellite penetration had fallen to 49%, down from 63% three years earlier, while more than two-thirds of younger viewers now use free, ad-supported TV services. Antenna data summarized in 2026 showed U.S. premium streaming subscriber growth slowing to 7% in 2025, down from 12% in 2024. In Canada, MTM's fall 2025 data found households actively streamlining their streaming subscriptions, with nearly three in ten consuming content only online and almost two-thirds watching short-form video on free platforms.

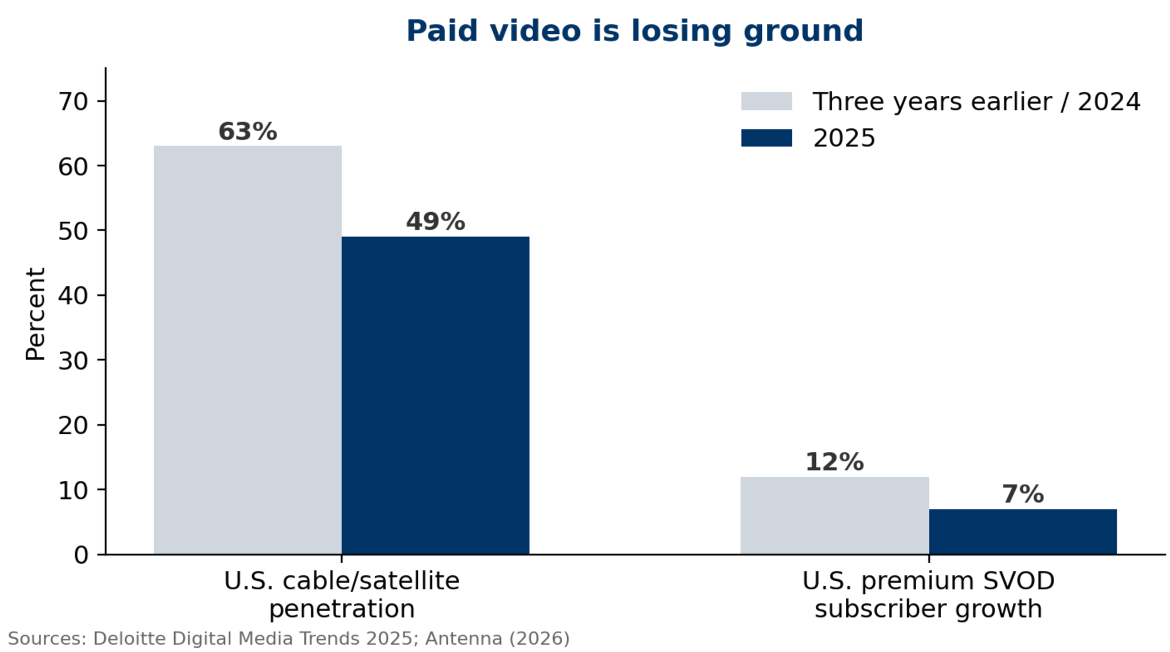

Figure 1. Cable and satellite penetration and premium streaming growth are both declining in the U.S.

In other words, the Crave moment I had at my kitchen table is happening at scale. Consumers under price and complexity pressure are favouring simple, free, habitual, ad-supported media. The research is careful on one point, and I will be too: this is not a measured mass migration from streaming directly back to radio. It is a broad shift toward the free side of the market, and radio happens to be one of the strongest free options there is.

Where the attention is going

Radio's position in that free landscape is bigger than most people assume. Nielsen's analysis of ad-supported audio shows U.S. radio held 67% of ad-supported audio time through late 2024 and 62% as of Q3 2025, far ahead of podcasts, streaming audio, and satellite. In the car, the advantage is even stronger: more than 80% of in-car ad-supported audio time still goes to radio.

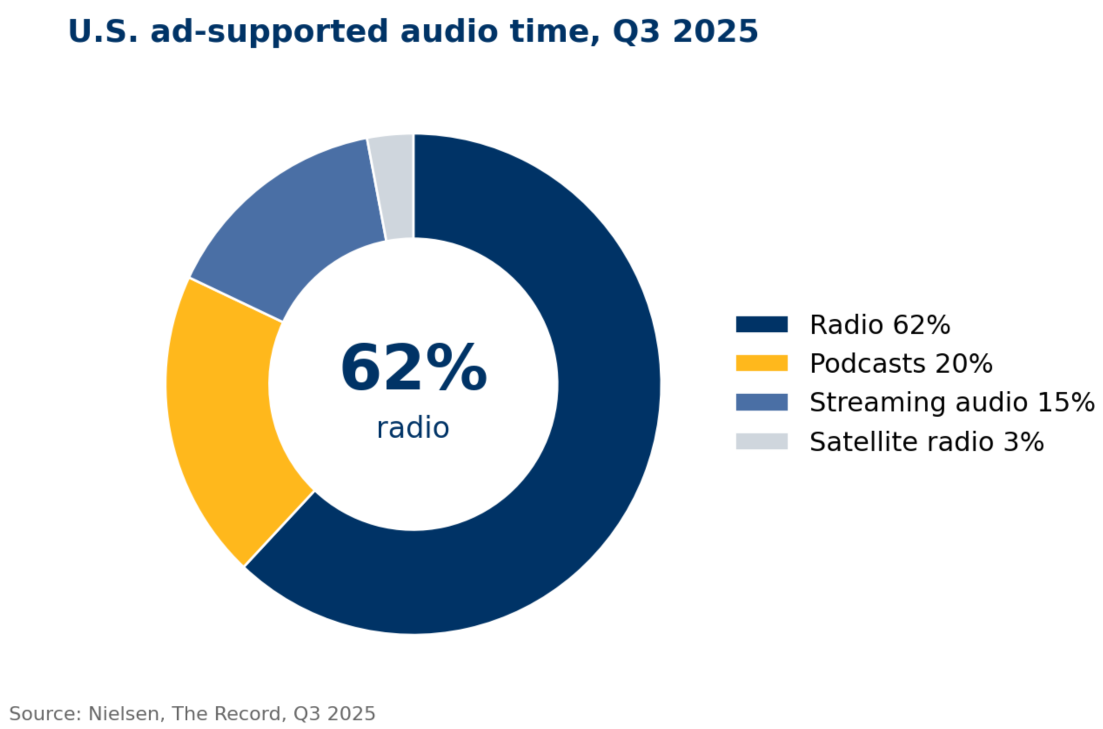

Figure 2. Radio remains the dominant ad-supported audio medium in the U.S.

Canada's centre of gravity tilts even further toward live radio. Radio Connects reports live radio captured 75% of Canadian ad-supported audio time in 2024 and 70% in 2025, with Canadians in PPM markets tuning for almost eight hours per week. Numeris put average weekly radio reach at 81% of Canadians 12 and older in spring 2025.

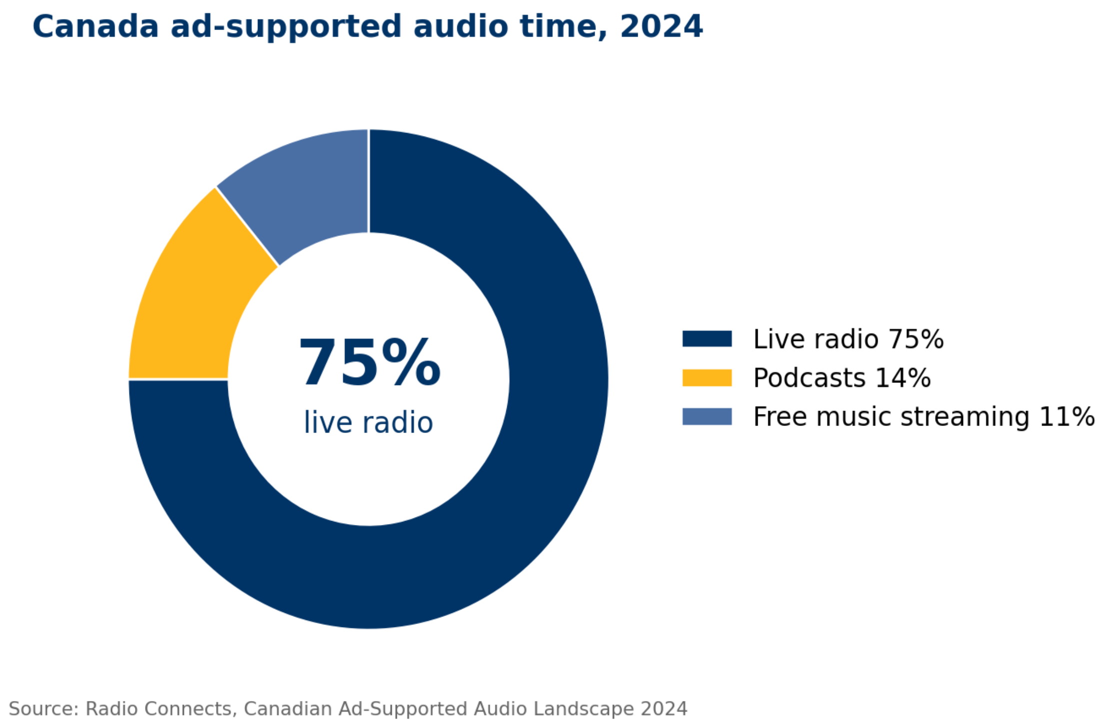

Figure 3. Live radio holds three quarters of Canadian ad-supported audio time.

The other big winner on the free side is YouTube. Pew found 84% of U.S. adults use the platform, with roughly half visiting daily, and Edison's 2026 Infinite Dial found 78% of Americans 12 and older used YouTube in the past week. So when my own habits landed on live radio plus free YouTube documentaries, I was not going against the flow. I was riding a raft down an increasingly crowded river.

The format quietly winning: Christian music

Here is the part of the research that surprised me most. It is not just that people are returning to free audio. It is what they are choosing when they get there.

The single clearest format growth story in North American radio is **Christian music**. Nielsen and Edison analysis cited by National Religious Broadcasters identified Contemporary Christian as the fastest-growing U.S. radio format of the 2011 to 2021 decade, with a 49% positive share change. The momentum has continued in the most recent public data: among adults 25 to 54, Contemporary Christian's share of all U.S. radio listening rose from 3.1% in late 2024 to 3.7% by fall 2025, and among listeners 35 and older it climbed from 3.0% to 3.6% over the same period.

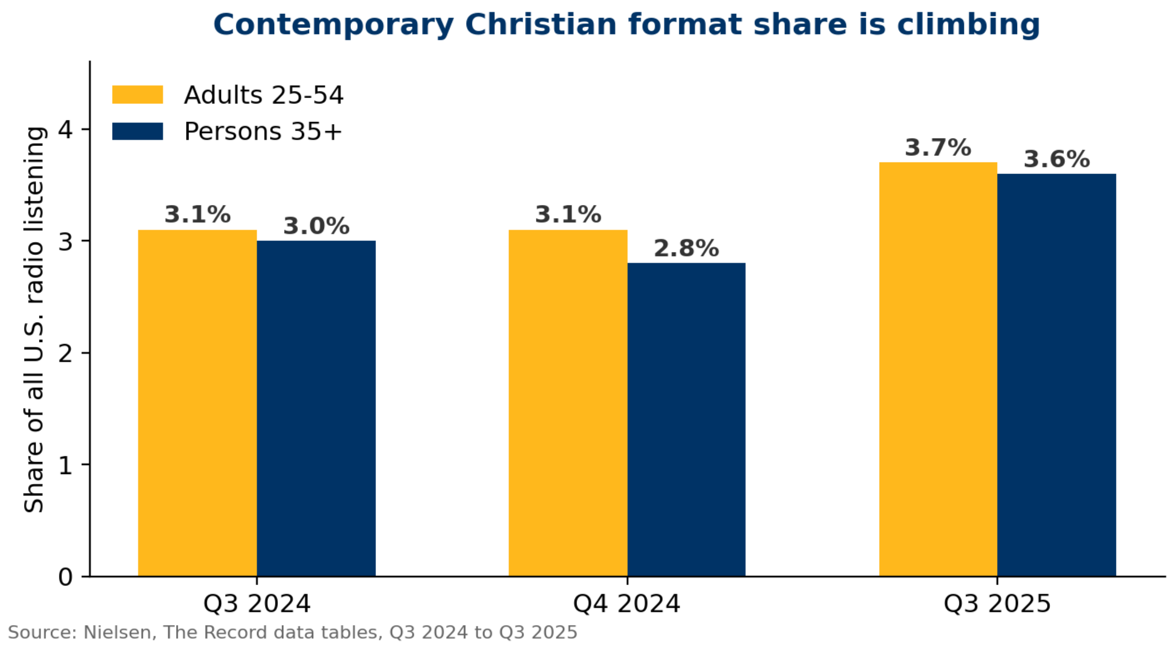

Figure 4. Contemporary Christian is the clearest format-level growth story in recent Nielsen data.

The growth shows up in structure as well as share. Recent U.S. station counts list more than 1,450 Contemporary Christian stations, with the broader Religion category at over 2,170. Inside Radio's 2025 format-count reporting found Religion added 61 stations that year, the most of any format, with Contemporary Christian among the next biggest gainers.

It makes sense when you think about it. In a fragmented, fatigued media environment, listeners are gravitating toward trusted, positive, low-friction media. Christian music radio sits right at that intersection: free, uplifting, family-safe, and there every time you turn the key.

Which brings me home. In Calgary, that format lives at 88.9 Shine FM, the city's only full-time Contemporary Christian music station. While other formats compete with two or three stations playing nearly identical playlists, Shine FM Calgary has its lane to itself, with the fastest-growing format in North American radio behind it.

What this means for Alberta businesses

I am not just a listener. I own a business in Calgary too, and I think about where marketing dollars actually work every single day.

If audiences are cancelling subscriptions and spending more time with free media, then the smartest place for your message is exactly where that attention is landing. That is the real case for radio advertising in Alberta right now. It is not radio versus digital. It is meeting people where they actually are, and increasingly that is live, local, free radio, with YouTube and other free platforms alongside it.

A station like 88.9 Shine FM reaches a loyal, local audience that tunes in out of habit, not obligation. No password sharing, no churn, no cancellation email. Just listeners who show up every day because they want to, in their cars, their kitchens, and their workplaces, on a format the data says is growing rather than fading. For an advertiser, that kind of consistent, zero-friction attention is gold. Your message rides along with a daily routine instead of fighting for space in a crowded, paid, skippable feed.

My year of downsizing taught me something simple. When budgets tighten, people do not stop consuming media. They stop paying for it. They go back to what is free, familiar, and trustworthy. If your customers are doing what I did, and the data says they are, your marketing plan should follow them there.

A note on method

The personal story above is mine. The market data is drawn from a research synthesis of North American media usage from 2021 through mid-2026, compiled with the assistance of an AI research tool and grounded in primary measurement sources including Nielsen, Edison Research, the Reuters Institute, Pew Research Center, Deloitte, Radio Connects, Numeris, and MTM. Figures are reported as published by those sources; where measurement methods changed over the period, such as Edison's 2025 move to counting podcasts as listened to or watched, the trend should be read as directional rather than perfectly comparable year over year. Subscription prices reflect standard Canadian rates as of June 2026 and vary by plan.

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