# The billions of AI consumer surplus | Insights

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## Breaking the data

While much of focus on AI's impact on the economy has been on corporate usage, the labour market and corporate profits, including our own work, there is an additional angle which could have profound implications.

Simply, the free nature of many personal-use AI tools is generating an enormous consumer surplus, as many household purchases are avoided or time is saved.

A paper from Stanford's Digital Economy Lab suggests that in early 2026, based on surveys of users, the consumer surplus generated from AI in the US amounted to roughly USD172bn, up from roughly USD116bn six months prior. With increasing usage of these tools and more personal tasks coming into scope, we could see generative AI lead to an even bigger consumer surplus in the coming years. Our back of the envelope calculations suggest that this could reach USD250bn in 2027, which is 0.8% of US GDP, or more meaningfully, 1.5% of US consumer spending.

1. How big is the consumer surplus from AI?

These are not insignificant numbers – and the impact on the rest of the economy could be substantial. Data suggests that AI usage on a personal basis is highest amongst younger people – who are likely to reap more of that benefit by being more likely to use AI for a wider range of tasks. PEW data suggests that 74% of American 18-29-year-olds use AI at least several times a week, compared to 46% of over 65s.

Across the world, the benefits to consumers are likely to accrue in developed markets much more than emerging markets – with personal AI usage at similar levels in Europe to the US, but much lower in much of Asia.

2. AI usage is much higher in the developed world

For some people, savings from paid-for services that become replaced by AI (such as tutoring, travel agents and some software) could be funnelled into spending on non-AI affected spending, such as clothing, entertainment services and eating out. However, because many of the uses of AI are replacing services that are already free – such as searching for information – the consumer surplus comes in saved time, not money.

Even so, there should be a lift to some areas of the economy. And as personal AI usage also becomes more widespread and on higher-value tasks, we could see this impact rise – playing a significant role in some pockets of consumer spending in the years to come.

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## Trade without AI - What happens if the boom fades?

It is almost impossible to talk about the trade outlook these days without talking about AI. Today, AI-enabling goods (as defined by the World Trade Organization) account for nearly 20% of global goods trade, up from 14% on average in 2024.

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