

COMMONS

Community Impact Report

2024

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A NOTE FROM OUR FOUNDER

Consumer spending makes up over two-thirds of the U.S. economy, more than $14 trillion annually. [1]

Consumers – especially Gen-Z and Millennials – are making it a priority to spend their dollars on on sustainable brands and products. Over the past five years, products making sustainability claims made up 56% of all growth in consumer packaged goods like food, cosmetics, and cleaning.[2]

Commons users are driving these shifts, and their changes add up to substantial carbon savings.

Who are Commons users?

In 2024, the Commons community grew and changed significantly. More users identify as female (71%), and are younger, increasingly under the age of 35. They use Commons to discover sustainable brands and habits, track their impact, and earn rewards for taking action.

Why does consumer spending matter?

Consumers are the driving force behind economic activity. According to the US Department of Commerce, consumer spending in 2024 drove nearly 70% of the US economy. By purchasing fewer, higher-quality products and services, we send a signal to companies that we want them to operate using sustainable and efficient business models.

How is Commons evolving?

In 2024, was a major year for us. We relaunched as Commons in March, and expanded the content we share outside the app. Our Instagram, website, and newsletter have become meaningful ways to connect with and grow our community.

We're inspired by the impact of our growing community. This report celebrates our progress, and we hope it motivates you to join in, too.



Sanchali Seth Pal

CEO & FOUNDER

Our Community's Impact



In this report, we share the ways Commons users used their dollars to shift the world around them in 2024, and how you can start, too.

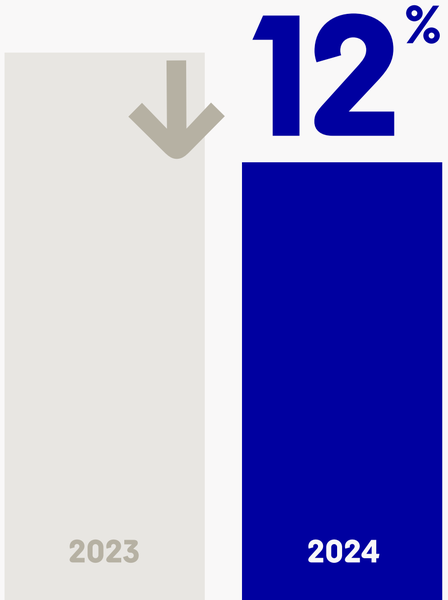
OUR IMPACT IN 2024

WE LOWERED OUR CARBON FOOTPRINTS

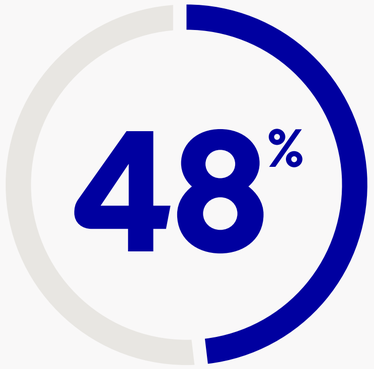


of Commons users **reduced their carbon emissions** after joining

The average user **reduced their annual carbon emissions** by

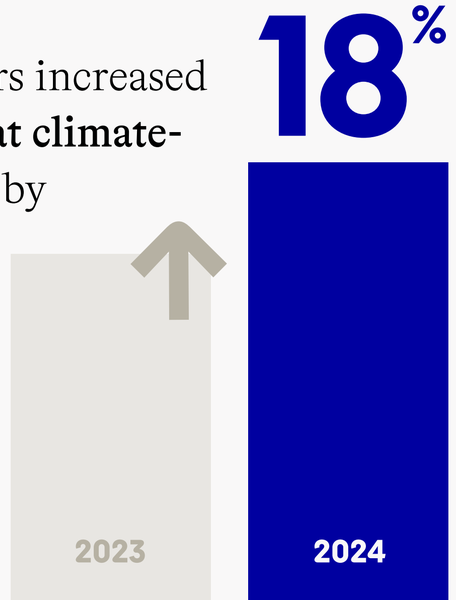


WE SHOPPED MORE SUSTAINABLY



of Commons users **supported climate-friendly brands**

On average, users increased **their spending at climate-friendly brands** by



OUR SPENDING BREAKDOWN IN 2024

We influence the carbon economy every day through our spending choices. Some spending is more carbon-intensive, like taking a flight, or while others are emissions-light, like buying secondhand.

The most climate-friendly choice is to buy nothing at all. But spending money is part of the world we live in. And every purchase we make is an opportunity to shift the systems we are a part of.



GOODS & SERVICES **57%**
+ 7% from 2023

FOOD & DRINK **28%**
- 5% from 2023

TRAVEL **11%**
- 18% from 2023

UTILITIES **4%**
+ 1% from 2023



TRAVEL **41%**
- 21% from 2022

GOODS & SERVICES **32%**
+ 34% from 2022

FOOD & DRINK **15%**
- 14% from 2022

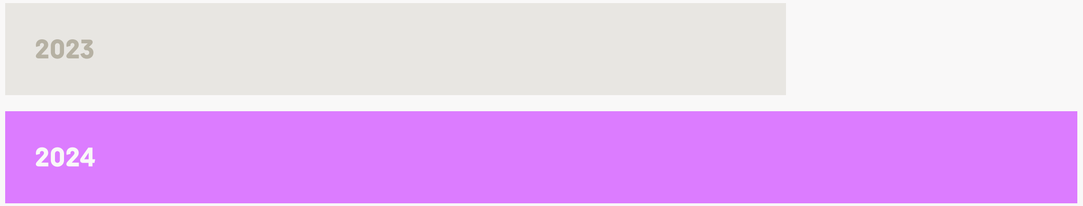
UTILITIES **12%**
+ 22% from 2022

SHOPPING CIRCULAR

Our community is spending less on clothing – and buying secondhand when they do.

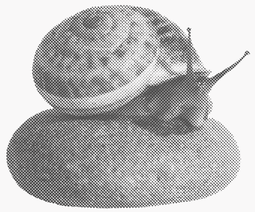
↑40%

Commons users spent more at **secondhand, vintage, and thrift shops**



While reducing their dollars spent on clothing

↓18%



WHY SECONDHAND?

Choosing secondhand avoids the emissions of new clothing production and divert waste from landfills. Want to start shopping secondhand? Check out our in-depth guide on how to find the best pieces.

Our community went above and beyond to support a circular economy through our monthly collective challenges:

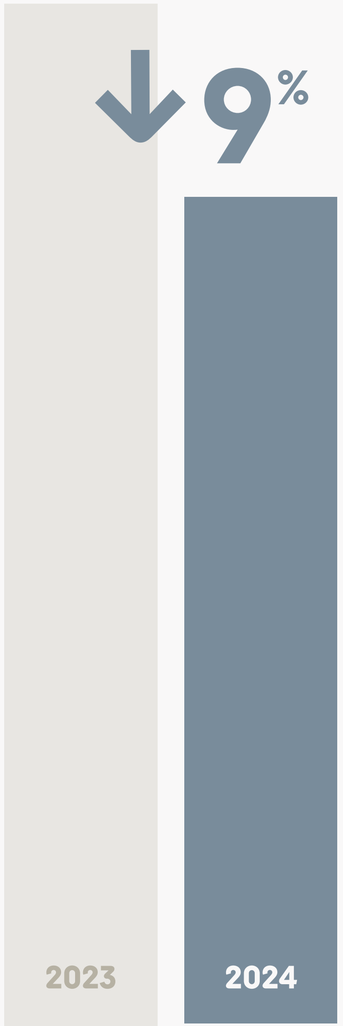
May's challenge increased spend on secondhand items by ↑22%

August's challenge

DOUBLED

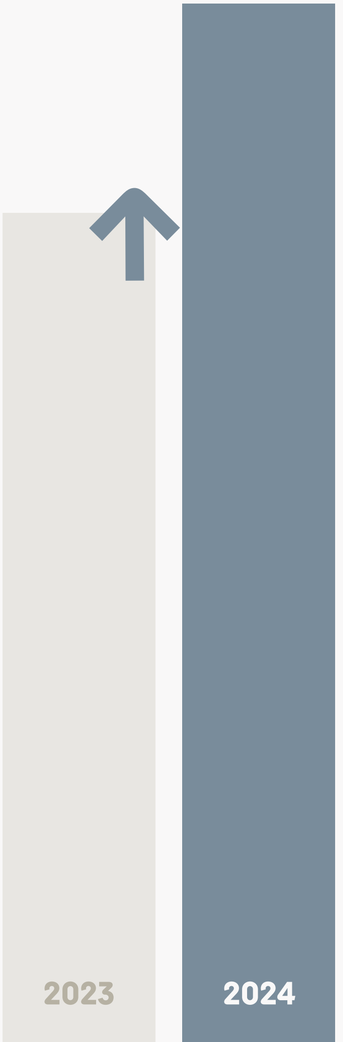
spend on refurbished tech

SWAPPING GAS FOR ELECTRIC



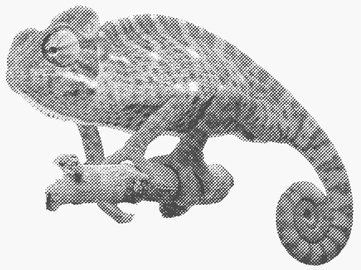
fewer dollars
spent on gas

Skipping just one tank of gas each year can lower the average American's footprint by 1%.



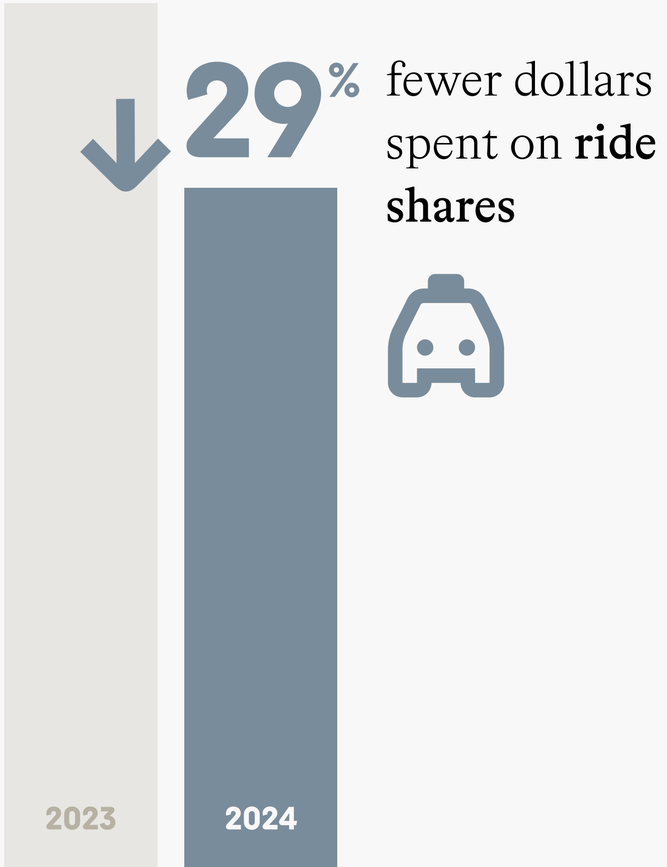
more dollars
spent on **EV charging**

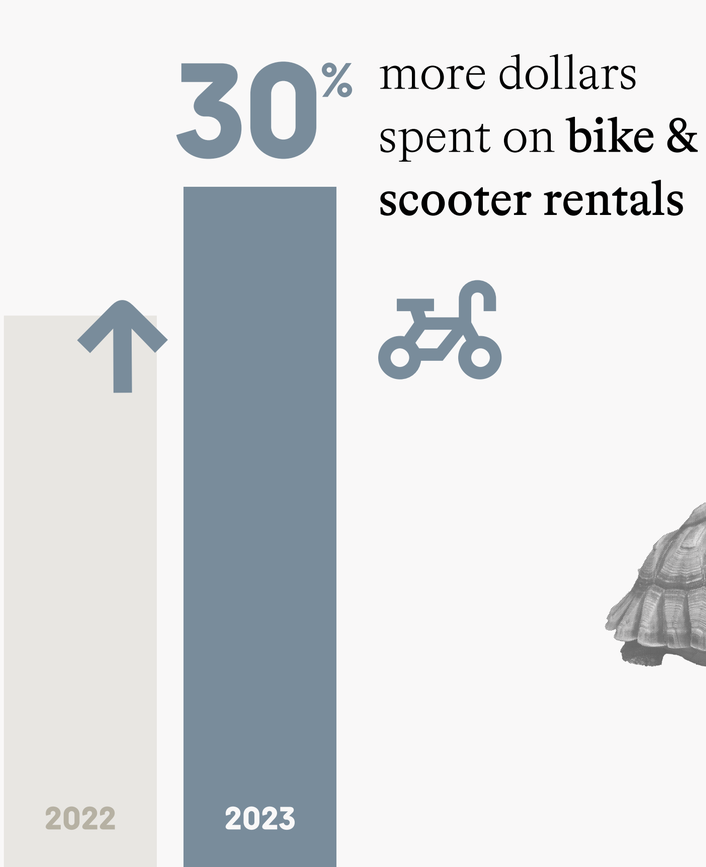
Want to learn how to save more at the pump? Check out our guide to fuel-efficient driving, or find out if you should buy an EV.

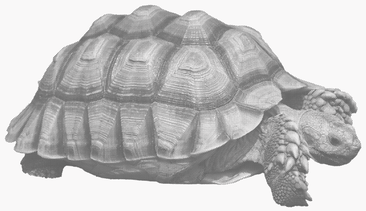


GREENING OUR RIDES

Users took fewer ride shares in 2023, and some turned towards other local mobility options like bikes, scooters, and public transit.





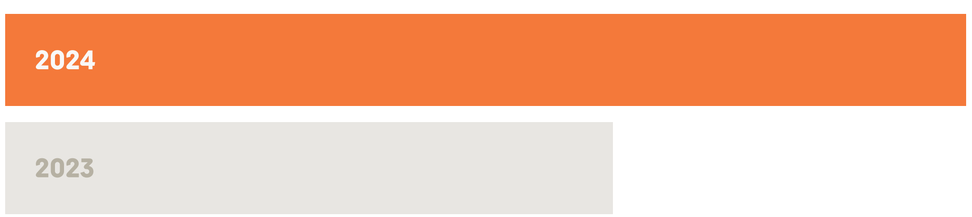


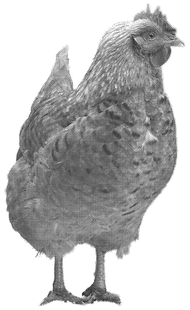
Want to learn about public transit options in your city? Use this resource from the American Public Transit Association.

BECOMING LOCAVORES

Users supported their local food systems, shifted away from big retailers, and opted for refill.

↑ 73 % more dollars spent at **CSAs and farmers markets**





Check out our blog for ideas on how to start reducing the emissions of what you eat, regardless of where you live!

↓ 10 % fewer dollars spent at **grocery stores and supermarkets**

↑ 84 % more dollars spent at **zero waste and refill grocery stores**

With prices at supermarkets continuing to rise, farmers markets give shoppers an opportunity to save money and carbon while supporting local farms.

On average, **shopping from at farmers markets saves 4% of CO_2e per pound of food**, while benefiting our communities.

DITCHING DIRTY BANKS

More consumers are taking action to divest their dollars from fossil fuels.



↓14%

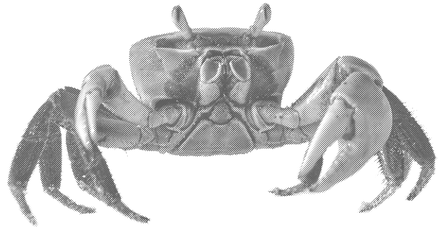
fewer Commons users banked with major fossil fuel lenders

Since 2022, that's a total reduction of

↓25%

The average individual can save 4.7 tons of CO2e by switching away from by moving their savings away banks that uses lend to fossil fuel companies at the highest rates.

Ready to make the switch? Find out if your bank invests in fossil fuels and find green banks with our easy guide.



IF EVERY AMERICAN REDUCED THEIR EMISSIONS BY

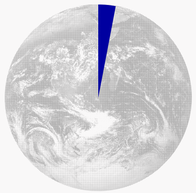
12%...

WE COULD SAVE

~800 MILLION

TONS OF CO_2e.

THAT TRANSLATES TO...



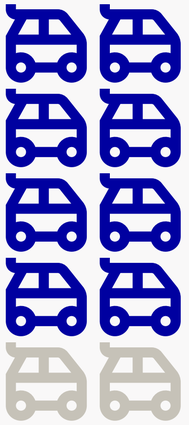
1.6% of annual
global emissions



90% of the annual
emissions of Saudi Arabia



100% of the emissions from
coal burned in the U.S. each year.



Taking
65% of U.S. cars off of the road
each year.

GLOSSARY

CO_2e

Carbon dioxide equivalents (CO_2e) combines the effects of all greenhouse gases – carbon dioxide, methane, nitrous oxide, and other chemicals – in a single unit. Your emissions are the total kilograms (kg) of greenhouse gas emissions associated with your lifestyle and spending, measured in CO_2e.

OFFSETS

Carbon offsets compensate for carbon emissions by supporting projects that avoid new emissions and absorb existing emissions from the atmosphere, resulting in a certificate for the amount compensated for.

MICRO-MOBILITY

Micromobility refers to small, lightweight personal or rental vehicles meant to travel short distances, like bikes and scooters.

DIRTY BANK

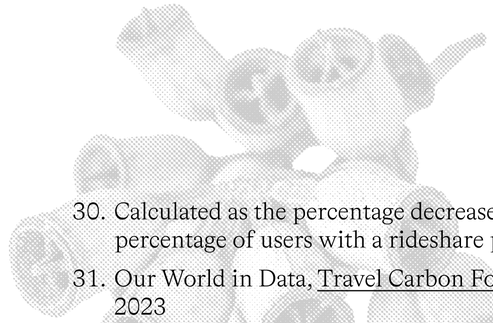
The Dirty Dozen are the 12 banks that invest the most in fossil fuels. These 12 banks alone are behind over half of global fossil fuel funding by megabanks from 2016 to 2021.

Commons breaks the carbon economy into six systems that we can influence through our spending.

GOODS & SERVICES	Any item we buy – whether it's a shirt or a Netflix subscription – requires energy and resources to produce.
TRAVEL	The flights, cars, public transportation, ride shares, scooters, and bikes that help us explore the world around us.
FOOD & DRINK	The groceries we buy, meals enjoyed out at restaurants, and even our daily coffee habit.
UTILITIES	The energy we use at home.
FINANCES	The energy we use at home.

FOOTNOTES

1. Bureau of Economic Analysis, "Personal Income and Outlays," Dec 2023
2. McKinsey, "Consumers care about sustainability—and back it up with their wallets," Feb 2023
3. Ivanova, "Environmental Impact Assessment of Household Consumption", 2015
4. Calculated as the average change in emissions among users with at least 30 days of pre-Commons transactions and 90 days of transactions in 2023 with a positive carbon footprint in both periods and within 1 standard deviation of the mean.
5. Calculated as the percentage of users (who were included per criteria in footnote 4 above) whose 2023 emissions were lower than their pre-Commons emissions.
6. Calculated as the number of purchases at sustainable brands (that included Sustainable Subcategories and Climate Neutral Brands) as a proportion of all purchases.
7. Calculated as the percentage increase in the percentage of spending at sustainable brands (that included Sustainable Subcategories and Climate Neutral Brands) from 2022 to 2023.
8. Calculated as the percentage increase of the percentage of users with secondhand clothing purchases.
9. Calculated as the percentage decrease in the percentage of users with Clothing purchases.
11. Calculated as the percentage increase in the number of transactions per user at Vintage, Secondhand, and Thrift stores in 2022 and 2023.
12. Calculated as the percentage increase in the percentage of users shopping at each company. And the percentage increase in the average spending per user at each company.
13. Statista, Size of the global electronics recycling market from 2020 to 2030, July 2023
14. Penn State University, "Holding is believing when it comes to shopping for refurbished items, study says", July 2023
15. Calculated as the percentage of users with at least one purchase from a Sustainable Brand. You can find a list of Sustainable Brands here. This does not include purchases at sustainable sub-categories like secondhand shops, farmers markets, EV charging.
16. Calculated as the percentage increase in the average dollars spent per user at Sustainable Brands in 2023 versus 2022.
17. Calculated as the percentage increase in the percentage of users shopping at each brand. And the percentage increase in the average spending per user at each brand.
18. Calculated as the percentage decrease of the percentage of users with air travel purchases.
19. Calculated as the percentage of users who flew in 2022 and had fewer air travel purchases in 2023 versus 2022.
20. Calculated as the difference between the average kgCO2e per user in 2022 and 2023 for users that made at least one air travel purchase.
21. Calculated as the percentage of flights purchased offset via one-time flight offsets or climate neutral subscriptions. Flights bought by users who offset a percentage of their emissions in a given month were considered offset by the same percentage.
22. Calculated as the percentage increase in train transactions per user from 2022 to 2023.
23. Calculated as the percentage increase in the percentage of users with at least 1 EV charging purchase.
24. Calculated as the average number of EV charging purchases made by users with at least 1 charging purchase in 2022 or 2023.
25. Calculated as the percentage decrease in the percentage of spending on Gas from 2022 to 2023.
26. Mike Berners-Lee, The Carbon Footprint of Everything, 2022
27. Calculated as the percentage decrease in the percentage of users with public transit purchases.
28. Calculated as the percentage increase in the number of public transit transactions per user, of users who had at least one public transit purchase.
29. Calculated as the percentage increase in spending per user on public transit.



30. Calculated as the percentage decrease in the percentage of users with a rideshare purchase.
31. Our World in Data, Travel Carbon Footprint, 2023
32. Calculated as the percentage increase of the percentage of users with at least one Farmers Market & CSA purchase.
33. Calculated as the percentage increase in the percentage of total spending at Farmers Markets & CSAs.
34. CNBC, Why rising inflation means you should ditch supermarkets for your local farmers market, 2022
35. Calculated as the percentage change in the percentage of spending at Grocery Stores and Supermarkets.
36. Calculated as the percentage decrease of the percentage of accounts with at least one card at a 'Dirty Bank' in 2022 versus 2023.
37. Calculated based on the number of Americans (340m), average annual emissions per American (16 tons), and reduction of 19%
38. Calculated based on projected 2023 global emissions (37.55 billion metric tons CO2e)
39. Japan's 2022 emissions were 1,053,797,800 metric tons (source)
40. The 2022 emissions from US coal power was 847,041,000 metric tons CO2e (source)
41. Calculated based on the average annual emissions of a US-passenger vehicle (4.6 metric tons CO2e) and 279k personal and commercial vehicles in the US

METHODOLOGY

ABOUT THE REPORT

This report showcases some of the most encouraging sustainability trends in consumer spending as found from our aggregate analysis of Commons users' behavior. The data and analysis outlined in this report was derived from a sample of millions of credit or debit card transactions made by thousands of Commons users from January 1st, 2022 to December 31st, 2024.



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