

# Backpacks

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## Backpacks

There are many types of backpacks for many different types of people. Each backpack has a different purpose for each use such as student, hikers, professionals and travelers.

### **Definition of Backpacks**

Backpacks are described as two straps that go over the shoulder to carry items in it and often have many compartments. The shoulder strap carries very little of the weight of the backpack. The load is mainly diverted to padded hip belts. Hip belts transfer the weight of the backpack from the shoulder to the hips, allowing to carry most of the load with the body's biggest muscles—the legs. To be effective, the pack's hip belt must be long enough to wrap around the front of the hip bones, not up at the waist.

Backpacks are also called: rucksack, knapsack, packsack, pack, Haversack or Bergen.

Haversack is a small, strong bag carried on the back or the shoulder, usually with only one strap originally made of canvas.

Bergen pack is a type of rucksack that is used by the military (tactical backpack). Used to hold heavy loads and more gear than a regular backpack.

Rucksack is a large, rugged backpack with pockets and belts to hold heavy loads and more gear than a backpack. Rucksacks can also have hip belts and often chest belts as well.

Knapsack a bag with two shoulder straps, carried on the back, and typically made of canvas or other weatherproof material. Knapsack comes from the German word "knappen" which means "to bite" some experts believe that the name evolved from the fact that soldiers carried food in the knapsack.

There are many types of backpack to choose from so before purchasing consider the purpose of the backpack.

### **Purpose**

It is important to consider the major purpose for which the backpack will be used when choosing a backpack. Look for the features that are important for the particular use you have in mind. Backpacks are designed with different features to serve different purposes. A hiking backpack might not be a good one to use for cycling and a traveling backpack may not be appropriate to use as an overnight camping backpack.

If you have no unique purpose in mind, be sure to select one that has enough features to serve your range of purposes.

Here are backpack characteristics to look at before purchasing:

Size & Versatility

Materials

Features:

- Safety Features
- Gadgets
- Anti-Theft

Comfort

## **Size & Versatility**

### **Size**

Look for a backpack that looks good but accommodates the items with integrity and durability.

Overnight backpacks are designed to be heavier than a day backpack.

Consider what are you going to use the backpack for –day-to-day or for weekend camping or traveling. What do you carry on a day-to-day, what are the extra-curricular activities that you are involved in and how do these things effect what type of backpack to choose? Can the same backpack be use for work and for travel or for a hike?

Select a size that will serve both purposes.

Will the backpack be used for as a carry-on luggage? Be sure it complies with airline restrictions.

### **Versatility**

Consider what the backpack is going to be used for. Do you want an old-style rucksack to throw all your stuff inside or do you want a padded area for the laptop, pocket for a water bottle and a compartment for the cell phone?

### **Materials**

There is a great variety of designs and colors for backpacks.

Consider if the backpack needs to be waterproof, is the materials easy to clean, and how durable is the material.

Is the stitching sloppy or are there loose threads?

Are there raw, exposed fabric edges, which can fray and weaken the fabric and make the zipper get stuck?

Does the zipper have a covering of fabric flaps? Zippers not protect from the weather can allow water to seep in.

## **Features**

**Cushioned interior compartments**—properly cushioned padding to protect the interior or main compartment that carries the laptop. This cushioned padding protects the devices from minor shocks and bumps.

**Extra pockets** –equipped with many pockets to ensure that the laptop or device owner can carry associated accessories as well as other devices. These pockets also serve to carry other items such as extra connection cables, converters, power bank, external hard drive, etc. These variety of pockets helps to organization items for quick and easy accessibility.

**Durable hardware and closure systems** –zippers, straps, and locks are very important for gadget backpacks.

## Safety Features

Reflectors or reflective fabrics on the pack to add visibility for travel at dusk or dawn.

## Anti-theft backpacks

**Slash-proof fabric** – eXomesh slashguard protect belongings from someone trying to cut open with knife

**Roobar anti-theft anchor lock**— Allows multiple compartments to be locked together. Secure the backpack to a pole and no one compartment would be able to detach from the pole.

**RFID-Safe Fabric**— Classified as a RFID backpack. The fabric obstructs all transmission between 10 MHz to 3 GHz and also protects from any tech-savvy thieves.

**Smart zippers** –sip sliders that are meant to overlap so that you can secure them with a padlock.

Dedicated laptop compartment inside as well as a dedicated tablet compartment

Water Resistant & Anti-scratch

## **Gadget packs**

- Carrying gadgets securely and have provisions for charging them
- Convenient storage for all items –compartments for gadgets
- Provide storage for delicate highly essential products

## **Types of gadget backpacks**

**Sling** –preferred for carrying laptops—full protection and safe from dust, shock, etc. They have a cushion padding to protect the laptop from minor bumps and shocks

**Regular Backpacks for gadgets** –equipped with more padding and have extra pockets for storage of other items such as cables, power banks, smartphones, etc.

**Case Sliders** –popular with laptop owners. Easy slide and store mechanism and have either an open flap or zipper closure. These backpacks do not have the required amount of cushioning to protect the devices and there are no handles. Suited for short-distance movement.

## **Comfort**

One size does not fit all. Be sure that the bottom of the backpack aligns with the curve of the lower back, and not more than four inches below the waistline. The backpack's shoulder strap anchor points should also rest one to two inches below the top of the shoulders.

Straps should be wide, padded and contour that distribute the pack's load over a large area of the shoulder, an abdominal strap to distribute the pack's weight evenly on the back, waist, and hips.

The American Occupational Therapy Association recommends carrying no more than 15 percent of your body weight in a backpack.

# Fast Food

## FAST FOOD MEALS

Fast foods are quick and easy substitutes for home cooking, and a reality with the busy schedules many families maintain. However, fast foods are almost always high in calories, fat, sugar, and salt.

Fast food used to mean fried food. However, today there are many more healthy alternatives available at fast food restaurants. Some restaurants still use hydrogenated vegetable oils for frying. These oils contain trans fats, which increase your risk for heart disease. Some cities have banned or are trying to ban the use of these fats. Now, many restaurants are preparing foods using other types of fat.

Even with these changes, it is hard to eat healthy when you eat out often. Many foods are still cooked with a lot of fat, and many fast-food restaurants do not offer any lower-fat foods. Large portions also make it easy to overeat, and few restaurants offer many fresh fruits and vegetables.

Before heading out, it is important to know your personal calorie limit. Staying within yours can help you get to or maintain a healthy weight. Most adolescents need 1800 (girls) to 2200 (boys) calories; however, knowing how many calories one needs is based upon age, sex, height, weight, and activity level. When choosing what to eat and drink, it's important to get the right mix – enough nutrients, but not too many calories.

In general, eat at places that offer salads, soups, and vegetables. Select a fast-food restaurant that you know offers a variety of food selections that fit in your healthy eating plan. Along with that, the following tips can help you make healthier selections when dining at fast-food restaurants.

Check and compare nutrition information. Knowing the amount of calories, fat, and salt in fast foods can help you eat healthier. Many restaurants now offer information about their food. This information is much like the nutrition labels on the food that you buy. If it is not posted in the restaurant, ask an employee for a copy.

Have it your way. Remember you don't have to settle for what comes with your sandwich or meal – not even at fast-food restaurants. Ask for healthier options and substitutions. Adding bacon, cheese, or mayonnaise will increase the fat and calories. Ask for vegetables instead, such as lettuce or spinach, and tomatoes. With pizza, get less cheese. Also pick low-fat toppings, such as vegetables. You can also dab the pizza with a paper napkin to get rid of a lot of the fat from the cheese.

Keep portion sizes small. If the fast-food restaurant offers several sandwich sizes, pick the smallest. Bypass hamburgers with two or three beef patties, which can pack close to 800 calories and 40 grams of fat. Choose instead a regular- or children's-sized hamburger, which has about 250-300 calories. Ask for extra lettuce, tomatoes, and onions, and omit the cheese and sauce. If a smaller portion is not available, split an item to reduce calories and fat. You can always take some of your food home, and it is okay if you leave extra food on your plate.

Skip the large serving of french fries or onion rings and ask for a small serving instead. This switch alone saves 200 to 300 calories. Or, ask if you can substitute a salad or fruit for the fries.

Strive to make half your plate fruits and vegetables. Take advantage of the healthy side dishes offered at many fast-food restaurants. For example, instead of french fries choose a side salad with low-fat dressing or a baked potato, or add a fruit bowl or a fruit and yogurt option to your meal. Other healthy choices include apple or orange slices, corn on the cob, steamed rice, or baked potato chips.

When choosing an entrée salad, go with grilled chicken, shrimp, or vegetables with fat-free or low-fat dressing on the side, rather than regular salad dressing, which can have 100 to 200 calories per packet. Vinegar or lemon juice are also healthier substitutes for salad dressing. Watch out for high-calorie salads, such as those with deep fried shells or those topped with breaded chicken or other fried toppings. Also skip extras, such as cheese, bacon bits and croutons, which

quickly increase your calorie count. If you forgo the dressing, you can find salads for around 300 calories at most fast food chains.

Opt for grilled items. Fried and breaded foods, such as crispy chicken sandwiches and breaded fish fillets, are high in fat and calories. Select grilled or roasted lean meats – such as turkey or chicken meat, lean ham, or lean roast beef. Look for meat, chicken, and fish that are roasted, grilled, baked, or broiled. Avoid meats that are breaded or fried. If the dish you order comes with a heavy sauce, ask for it on the side and use just a small amount.

Go for whole grains. Select whole-grain breads or bagels. Croissants and biscuits have a lot of fat. People who eat whole grains as part of a healthy diet have a reduced risk of some chronic diseases.

Slow down on sodium. Americans have a taste for salt, but salt plays a role in high blood pressure. Everyone, including kids, should reduce their sodium intake to less than 2,300 milligrams of sodium a day (about 1 tsp of salt). Adults age 51 and older, African Americans of any age, and individuals with high blood pressure, diabetes, or chronic kidney disease should further reduce their sodium intake to 1,500 mg a day.

When eating at a fast food restaurant, pay attention to condiments. Foods like soy sauce, ketchup, pickles, olives, salad dressings, and seasoning packets are high in sodium. Choose low-sodium soy sauce and ketchup. Have a carrot or celery stick instead of olives or pickles. Use only a sprinkling of flavoring packets instead of the entire packet.

Watch what you drink. What you drink is as important as what you eat. Teenagers often drink more carbonated and caffeinated beverages and eat more fast foods. This, along with peer pressure related to eating and exercise, make teenagers particularly vulnerable to becoming sedentary, overweight, and obese. An obese teenager has a greater than 70% risk of becoming an obese adult.

Many beverages are high in calories, contain added sugars and offer little or no nutrients, while others may provide nutrients but too much fat and too many calories. For example, a large regular soda (32 ounces) has about 300 calories. Instead, order diet soda, water, unsweetened iced tea, sparkling water or mineral water. Also, skip the shakes and other ice cream drinks. Large shakes can contain more than 800 calories and all of your saturated fat allotment for the day.

Drink water. This is a better choice over sugary drinks. Regular soda, energy or sports drinks, and other sweet drinks usually contain a lot of added sugar, which provides more calories than needed. Water is usually easy on the wallet. You can save money by drinking water from the tap when eating out. When water just won't do, enjoy the beverage of your choice, but just cut back, avoiding the supersized option.

Don't forget dairy. Many fast food restaurants offer milk as an option for kids' meals, but you can request it! Dairy products provide calcium, vitamin D, potassium, protein, and other nutrients needed for good health throughout life. When you choose milk or milk alternatives, select low-fat or fat-free milk or fortified soymilk. Each type of milk offers the same key nutrients such as calcium, vitamin D, and potassium, but the number of calories are very different. Older children, teens, and adults need 3 cups of milk per day, while children 4 to 8 years old need 2 ½ cups, and children 2 to 3 years old need 2 cups.

The American Heart Association recommends some examples of healthier alternatives to common fast food picks.

Instead of...	Try...
Danish	Small bagel
Jumbo cheeseburger	Grilled chicken, sliced meats or even a regular 2 oz. hamburger on a bun with lettuce, tomato and onion
Fried chicken or tacos	Grilled chicken or salad bar (but watch out for the high-calorie dressing and ingredients)
French fries	Baked potato with vegetables or low-fat or fat-free sour cream topping



Potato chips	Pretzels, baked potato chips
Milkshake	Juice or low-fat or fat-free milk or a diet soft drink (Limit beverages that are high in calories but low in nutrients, such as soft drinks.)

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- Choose My Plate
- Make Half Your Grains Whole
- Salt and Sodium
- Make Better Beverage choices
- Enjoy Your Food, But Eat Less

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# **Sunglasses**

## Sunglasses

Sunglasses protect your eyes from harmful ultraviolet (UV) rays, reduce eyestrain in bright conditions and protect you from flying debris and other hazards. Finding the right pair is key to your comfort, whether you're driving to work or climbing a mountain.

### Types of Sunglasses

**Casual sunglasses:** Best for everyday use and basic recreational activities, casual sunglasses do an excellent job of shading your eyes from the sun while you drive to work and walk through town. Casual sunglasses are typically not designed to handle the intensity of action sports.

**Sport sunglasses:** Designed for activities such as running, hiking and biking, sport sunglasses offer light weight and an excellent fit for fast-paced adventures. High-end frame and lens materials are

more impact-resistant and flexible than casual sunglasses. Sport sunglasses also typically feature grippy nose pads and temple ends, a feature that helps keep the frames in place even when you're sweating. Some sport sunglasses include interchangeable lenses so you can make adjustments for different light conditions.

**Glacier glasses:** Glacier glasses are special sunglasses designed specifically to protect your eyes from the intense light at high altitudes and sunlight reflecting off snow. They often feature wrap-around extensions to block light from entering at the sides.

### Sunglass Lens Features

**Polarized lenses:** Polarized lenses substantially reduce glare. Polarization is a great feature if you enjoy water sports or are especially sensitive to glare.



In some instances, polarized lenses react with the tints in windshields, creating blind spots and diminishing the visibility of LCD readouts. If this occurs, consider mirrored lenses as a glare-reducing alternative.

**Photochromic lenses:** Photochromic lenses automatically adjust to changing light intensities and conditions. These lenses actually get darker on bright days, and lighter when conditions get darker.

A couple of caveats: The photochromic process takes longer to work in cold conditions, and it doesn't work at all when driving a car because UVB rays do not penetrate your windshield.

**Interchangeable lenses:** Some sunglass styles come with interchangeable (removable) lenses of different colors. These multi-lens systems allow you to tailor your eye protection to your activities and conditions. Consider this option if you need reliable performance in a wide variety of situations.

### Visible Light Transmission

The amount of light that reaches your eyes through your lenses is called Visible Light Transmission (VLT). Measured as a percentage (and listed in the product specs on REI.com), VLT is affected by the color and thickness of your lenses, the material they're made of and the coatings they have on them. Here are some general guidelines for choosing sunglasses based on VLT percentages:

**0–19% VLT:** Ideal for bright, sunny conditions.

**20–40% VLT:** Good for all-purpose use.

**40+% VLT:** Best for overcast and low-light conditions.

**80–90+% VLT:** Virtually clear lenses for very dim and night conditions.

### Sunglass Lens Colors (Tints)

Lens colors affect how much visible light reaches your eyes, how well you see other colors and how well you see contrasts.

**Dark colors (brown/gray/green)** are ideal for everyday use and most outdoor activities. Darker

shades are intended primarily to cut through the glare and reduce eyestrain in moderate-to-bright conditions. Gray and green lenses won't distort colors, while brown lenses may cause minor distortion.

**Light colors (yellow/gold/amber/rose/vermillion):** These colors excel in moderate- to low-level light conditions. They are often great for skiing, snowboarding and other snow sports. They provide excellent depth perception, enhance contrasts in tricky, flat-light conditions, improve the visibility of objects and make your surroundings appear brighter.

### **Sunglass Lens Coatings**

The more expensive the sunglasses, the more likely they are to have several layers of coatings. These can include a hydrophobic coating to repel water, an anti-scratch coating to improve durability and an anti-fog coating for humid conditions or high-energy activities.

**Mirrored or flash coating** refers to a reflective film applied to the outside surfaces of some sunglass lenses. They reduce glare by reflecting much of the light that hits the lens surface. Mirrored coatings make objects appear darker than they are, so lighter tints are often used to compensate for this.

### **Sunglass Lens Materials**

The material used in your sunglass lenses will affect their clarity, weight, durability and cost.

Glass offers superior optical clarity and superior scratch-resistance. However, it's heavier than other materials and expensive. Glass will "spider" when impacted (but not chip or shatter).

**Polyurethane** provides superior impact-resistance and excellent optical clarity. It's flexible and lightweight, but expensive.

**Polycarbonate** has excellent impact-resistance and very good optical clarity. It's affordable, lightweight and low-bulk, but less scratch-resistant.

**Acrylic** is an inexpensive alternative to polycarbonate, best suited for casual or occasional-use sunglasses. It's less durable and optically clear than polycarbonate or glass with some image distortion.

### **Sunglass Frame Materials**

Choosing a frame is nearly as important as the lenses, since it contributes to your sunglasses' comfort, durability and safety.

**Metal** is easy to adjust to your face and less obtrusive to your field of vision. It's more expensive and less durable than other types, and it's not for high-impact activities. Keep in mind that metal can get too hot to wear if left in a closed-up car. Specific metals include stainless steel, aluminum and titanium.

**Nylon** is inexpensive, lightweight and more durable than metal. Some nylon frames have high impact-resistance for sports. These frames aren't adjustable, unless they have an internal, adjustable wire core.

**Acetate:** Sometimes called "handmades," these variations of plastic are popular on high-style glass-

es. More color varieties are possible, but they are less flexible and forgiving. Not intended for high-activity sports.

**Castor-based polymer** is a light, durable, non-petroleum-based material derived from castor plants.

### **Sunglass Fit Tips**

- Here are some tips when trying on a pair of sunglasses:
- Frames should fit snugly on your nose and ears, but not pinch or rub.
- The weight of sunglasses should be evenly distributed between your ears and nose. Frames should be light enough to avoid excess friction on these contact points.
- Your eyelashes should not contact the frame.
- You may be able to adjust the fit of metal or wire-core frames by carefully bending the frame at the bridge and/or temples.
- You may be able to adjust nose pieces by pinching them closer together or farther apart.
- Shopping online? Look for product descriptions that include fit guidelines such as “fits smaller faces” or “fits medium to large faces” for guidance. A few brands offer temples that are adjustable or come in several lengths.

### **Sunglass Selection Tips**

To help keep your eyes healthy, keep these tips in mind when buying sunglasses.

#### **Don't settle for less than 100%**

When buying sunglasses, make sure they have a tag or sticker that says they provide 100 percent UV protection from all UV light. Some manufacturer's labels say “UV absorption up to 400nm.” This is the same thing as 100 percent UV absorption.

#### **Darker sunglasses don't always mean they offer more UV protection**

When looking for sunglasses, don't be fooled into thinking the darker the lens, the safer they are for your eyes. Only sunglasses with 100% UV protection provide the safety you need.

#### **Polarized lenses reduce glare, but don't block UV rays**

Polarized lenses are designed to reduce the glare bouncing off reflective surfaces like water or roads. Polarization itself does not provide UV protection. Instead, it provides a better visual experience for certain activities like driving, boating, or golfing. There are polarized lenses made with a UV-blocking substance. Check the label of polarized sunglasses to make sure they provide maximum UV protection.

#### **Do a lens quality check**

You can check that the lenses of nonprescription sunglasses are made properly by following these steps:

1. Look at something with a rectangular pattern, like a tiled floor.
2. Hold the glasses at a comfortable distance from your face and cover one eye.
3. Move the glasses slowly from side to side, then up and down, looking through the lenses.
4. If the rectangular lines stay straight, the lenses are fine. If the lines are wavy or wiggle (especially in the center of the lens), try another pair.

### **Size does matter**

Sunglasses should have the largest lenses possible to protect your eyes from sun damage. Consider buying oversized or wraparound-style sunglasses to limit UV rays from entering the sides of the glasses.

### **Color doesn't matter**

Sunglasses with colored lenses (such as amber or gray) don't block out more sun. However, a brown or rose-colored lens can provide more contrast. Athletes who play sports such as golf or baseball often find this contrast enhancement useful.

Mirror finishes are thin layers of metallic coatings on an ordinary sunglass lens. Although they do cut down on the amount of visible light entering your eyes, never assume they will fully protect you against UV radiation.

And again, remember that while very dark-colored lenses may look cool, they do not necessarily block more UV rays.

### **Think of impact protection when buying sunglasses**

In the U.S., all sunglasses must meet Food and Drug Administration (FDA) impact safety standards. While no lens is truly unbreakable, plastic lenses are less likely than glass lenses to shatter if hit by a rock or ball. Most nonprescription sunglass lenses are made from some type of plastic.

For sports, polycarbonate plastic sunglasses are especially tough, but if they are uncoated they do scratch easily. Polycarbonate lenses normally come with a scratch-resistant coating.

### **Price is not related to protection**

Sunglasses don't have to be expensive to be safe and effective. Drugstore sunglasses labeled as 100 percent UV-blocking are a better choice than designer store sunglasses with no protection.

Information Retrieved from: <https://www.aao.org/eye-health/glasses-contacts/sunglasses-3>

# Subscription Shopping



2020 - 2022  
FCS  
Consumer  
Decision  
Making  
Study Guide



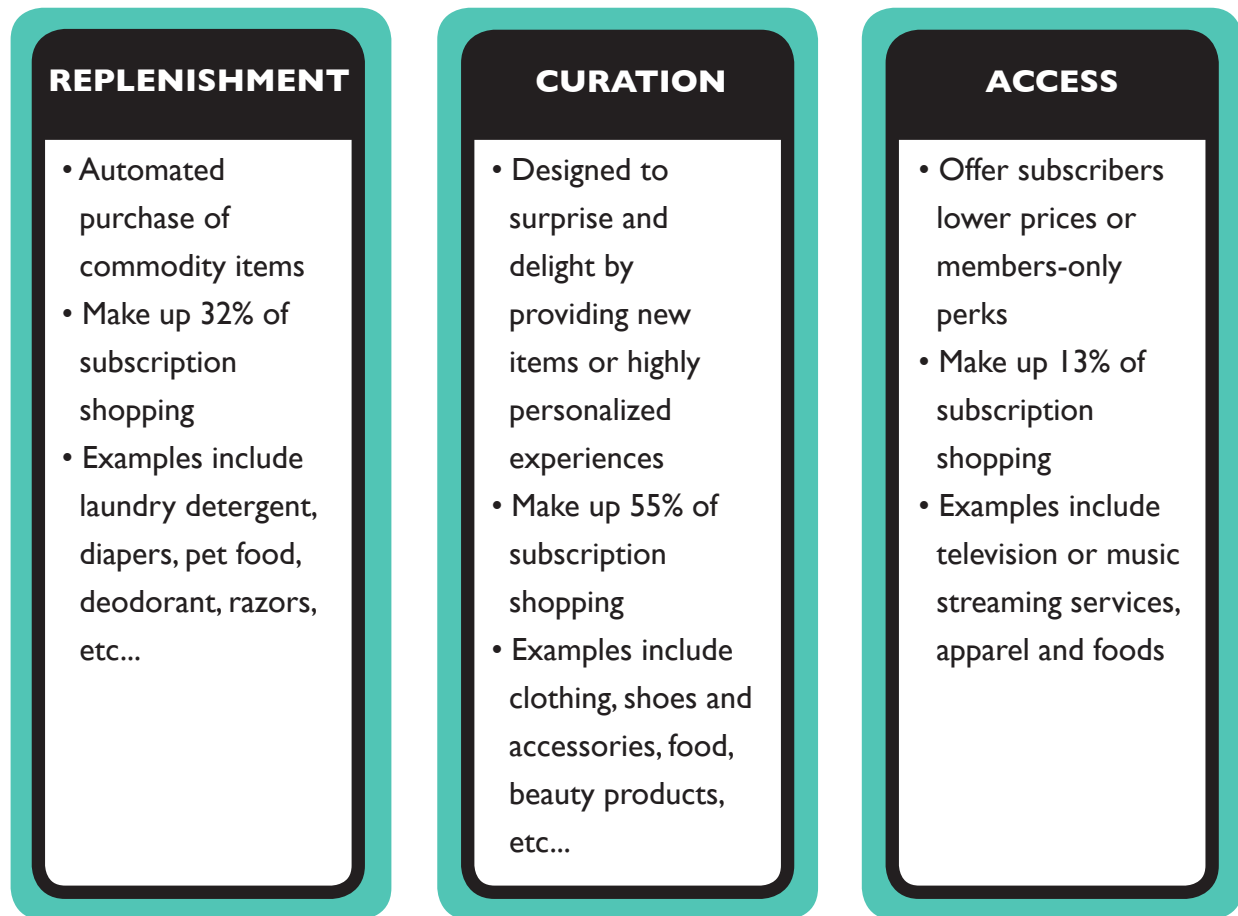
*Subscription  
Shopping*

Subscription shopping is defined as a recurring delivery of niche products that are generated by subscription-based, e-commerce businesses. Since 2015, the subscription, e-commerce market has grown by more than 100 percent a year. The largest of these retailers generated more than \$2.6 billion in sales in 2016, up from a mere \$57.0 million in 2011. These businesses include a wide range of categories, such as beauty products, meal kits, pet food and supplies, women's and men's apparel, video games, baby supplies and vitamins -- just to name a few. There are over 7,000 subscription box companies globally. Of these 7,000 companies, 70% are found in the United States. Researchers predict that by 2021, 75% of all companies that sell direct to consumers will offer some type of subscription-based service.

Of all of the commerce that can be attained through subscription shopping, entertainment is one of the most dominant aspects of subscription services. Streaming subscriptions can be found in 55% of the homes in the U.S. Homeowners spend \$2.1 billion each month on these subscriptions alone. However, subscription shopping is not just limited to streaming entertainment services and will vary between gender demographics. Below is a list -- by gender -- of the top ten most popular subscription services:

	<b>WOMEN</b>	<b>MEN</b>	<b>OVERALL</b>
<b>1</b>	Amazon Subscribe & Save	Dollar Shave Club	Amazon Subscribe & Save
<b>2</b>	Dollar Shave Club	Amazon Subscribe & Save	Dollar Shave Club
<b>3</b>	Ipsy	Harry's	Ipsy
<b>4</b>	Birchbox	Blue Apron	Blue Apron
<b>5</b>	Sephora Play!	BarkBox	Birchbox
<b>6</b>	JustFab	LootCrate	Sephora Play!
<b>7</b>	Blue Apron	Birchbox	Harry's
<b>8</b>	BarkBox	HelloFresh	BarkBox
<b>9</b>	StitchFix	Home Chef	JustFab
<b>10</b>	AdoreMe/ShoeDazzle	Instacart	HelloFresh

Subscription products and boxes offer a convenient, personalized and cost-efficient way to buy what you want and need. There are three types of subscription services:



While subscription services offer a convenient, personalized and lower-cost way to buy the goods and services you want and need, it has not caught on with every demographic. Only 53% of consumers know about even one of the top services. Conversion is weak with only 55% of those who consider a service ultimately subscribe as they are reluctant to sign up for a long-term commitment. Replenishment (65%) services have a higher conversion rate than other service types -- curation (52%) and access (51%). Of those that do participate in subscription services, the majority of consumers are younger, affluent urbanites, between the ages of 25 and 44, with incomes between \$50K and \$100K. Over 60% of women make up the majority of the market, although men are rapidly increasing in their participation of this type of shopping experience. Of the online shoppers:

- 15% have signed up for one or more subscriptions to receive products on a recurring basis -- frequently through monthly boxes
- 35% of subscribers have at least two subscriptions
- Men (42%) are more likely than women (29%) to have three or more active subscriptions
- The ability to limit store trips was the top reason for subscription participation

**H**ave you ever wondered why subscription shopping is so effective? What makes this system work for today's consumer? Subscription shopping research has indicated that there are three, main explanations:

### **MORE IS LESS**

By curating products according to the personal preferences of the consumer, the consumer's decision-making process is greatly simplified. This also eliminates the buyer's feeling of remorse after having to choose among a large quantity of product options. By offering a limited number of well-priced, quality items, a consumer can quickly tailor their selection to meet their taste preferences and have it delivered to their front door in a very, short amount of time.

### **UNPREDICTABILITY**

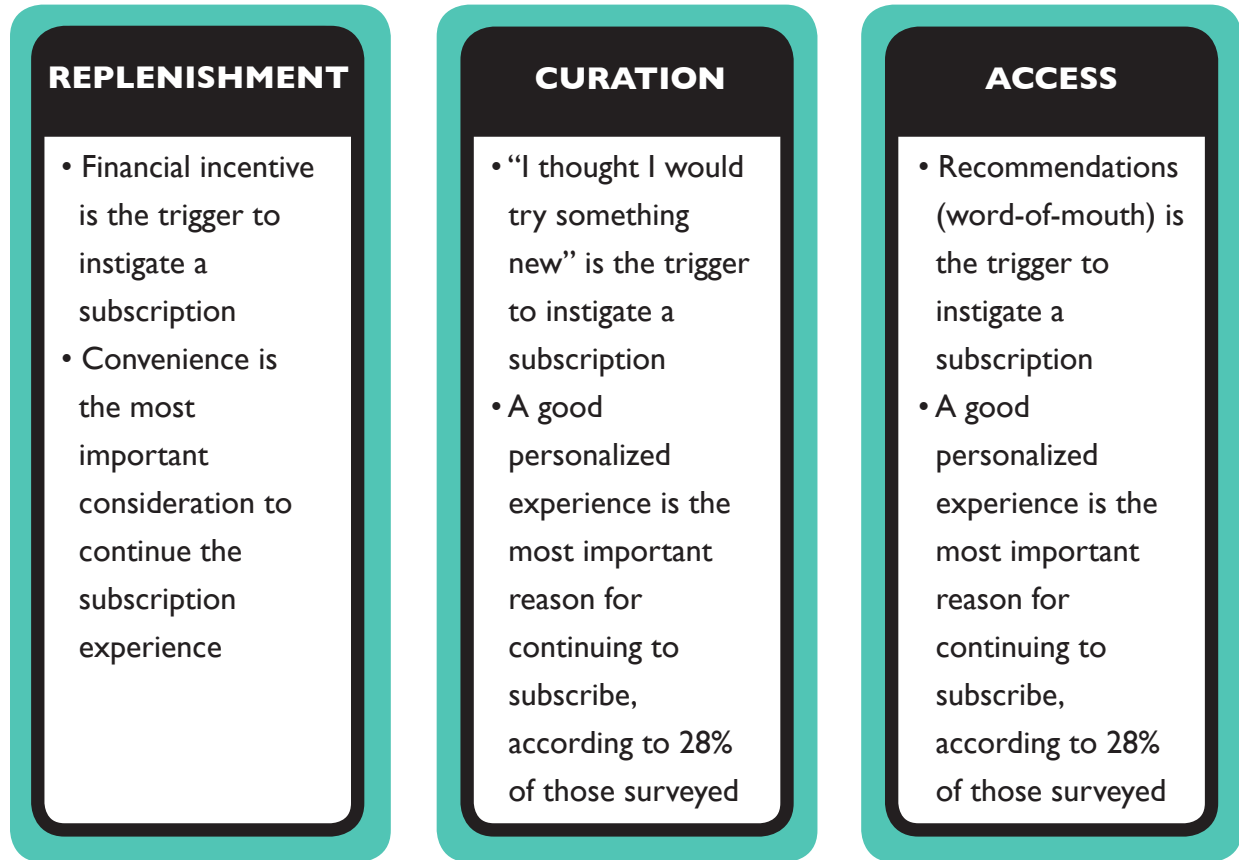
Also known as the "thrill of the hunt," unpredictability refers to the rush of dopamine (a neurotransmitter found in the brain that plays a role in pleasure, motivation and learning) that we get when there is both the anticipation of a reward and when the reward is actually received.

### **EXPERIENCE**

Consumers demand a great end-to-end experience. This includes not only the interaction between the consumer and retailer throughout the experience, but the "moment of truth" -- consumer point of contact with the project. They are willing to subscribe only when they get tangible benefits, such as lower costs or increased personalization.

**T**here is also a psychological component to subscription shopping. Psychologists refer to this as "novelty seeking." According to a 2006 survey by Bunzeck and Duzel, reward and pleasure seeking systems (like subscription boxes) play into the basic elements of human psychology. The researchers identified the area in the brain that is responsible for alignment associated with reward and pleasure seeking. Researchers further noted that humans especially desire services that are both convenient and novel. As a matter of fact, 54% of subscription shoppers find the novelty of the items available for purchase very appealing. **page three**

*F*inally, there are important triggers that must be experienced by the consumer in order to instigate and continue a subscription shopping experience.



*C*hurn is the cancellation of services that do not deliver a superior experience, including getting value for the money spent. Consumers are much more likely to cancel when they can't customize order volumes to match their actual requirements. Nearly 40% of subscribers have canceled a subscription. These cancellations are equal in all areas of subscription shopping -- replenishment, curation and access. More than one-third of consumers canceled a subscription in less than three months of subscribing. Over half canceled within six months of their initial subscription. Meal kit categories seem to have the highest churn rates. Over 60% of consumers cancel these subscriptions within the first six months. Replenishment services have the highest long-term subscription rates with 45% having subscribed for at least one year. This is one of the challenges facing subscription shopping services as there is a high cost to replacing lost subscribers.

*I*nterest in subscription shopping continues to grow. There are a three, significant trends that can be attributed with the creation of subscription shopping:

- Increase in popularity of e-commerce
- Rise in use of social media
- Growth of consumer comfort with paying for value over time

Churn rates are just one of the trends that retailers will have to tackle in the coming years. There are also a number of other trends that consumers will see in regard to subscription shopping. These are as follows:

- Focus on increasing the quality of the end-to-end experiences
- Increase in the number of men subscribing
- Expansion of the worldwide market
- Emphasis of quality over quantity
- Continuation of popularity of niche products
- Domination of word-of-mouth marketing and online reviews in triggering new consumers
- Exploration into subscription shopping services by more traditional retailers
- Extend use of artificial intelligence to match the product to customer's desire
- Struggle continues with churn-effect

**RESOURCES:** *(retrieved January 21, 22 and 23, 2020)*

- <https://www.mckinsey.com/industries/technology-media-and-telecommunications/our-insights/thinking-inside-the-subscription-box-new-research-on-ecommerce-consumers>
- <https://www.forbes.com/sites/gregpetro/2019/04/12/why-subscription-boxes-are-here-to-stay/#23f09a957037>
- <https://clutch.co/logistics/resources/subscription-box-service-statistics> <https://pitchbook.com/news/articles/the-science-and-data-behind-the-subscription-box-craze>
- Stitch Fix
- Gwynnie Bee
- Thread Up
- Owl Cart
- Dia.com
- Infinitely Loft
- Trunk Club
- Rent the Runway
- Toy Library
- Book of the Month

# Clothing Subscriptions and Rental Boxes

From Gwynnie Bee® and Stitch Fix® to Thread Up® and Trunk Club®, there are many different subscription boxes in the area of clothing. There are boxes designed for both men and women. Some of the boxes are “try before you buy” and others are rentals. Some carry only plus-size, petite, tall or maternity clothing. Some are name-brand clothing, exclusives, high-end and even second-hand. Some are for a specific type of clothing or accessory, such as athletic wear, bras and lingerie, shoes, socks, designer jewelry, leggings or handbags. Regardless, there are several things that one needs to consider before subscribing:

## MEMBERSHIP

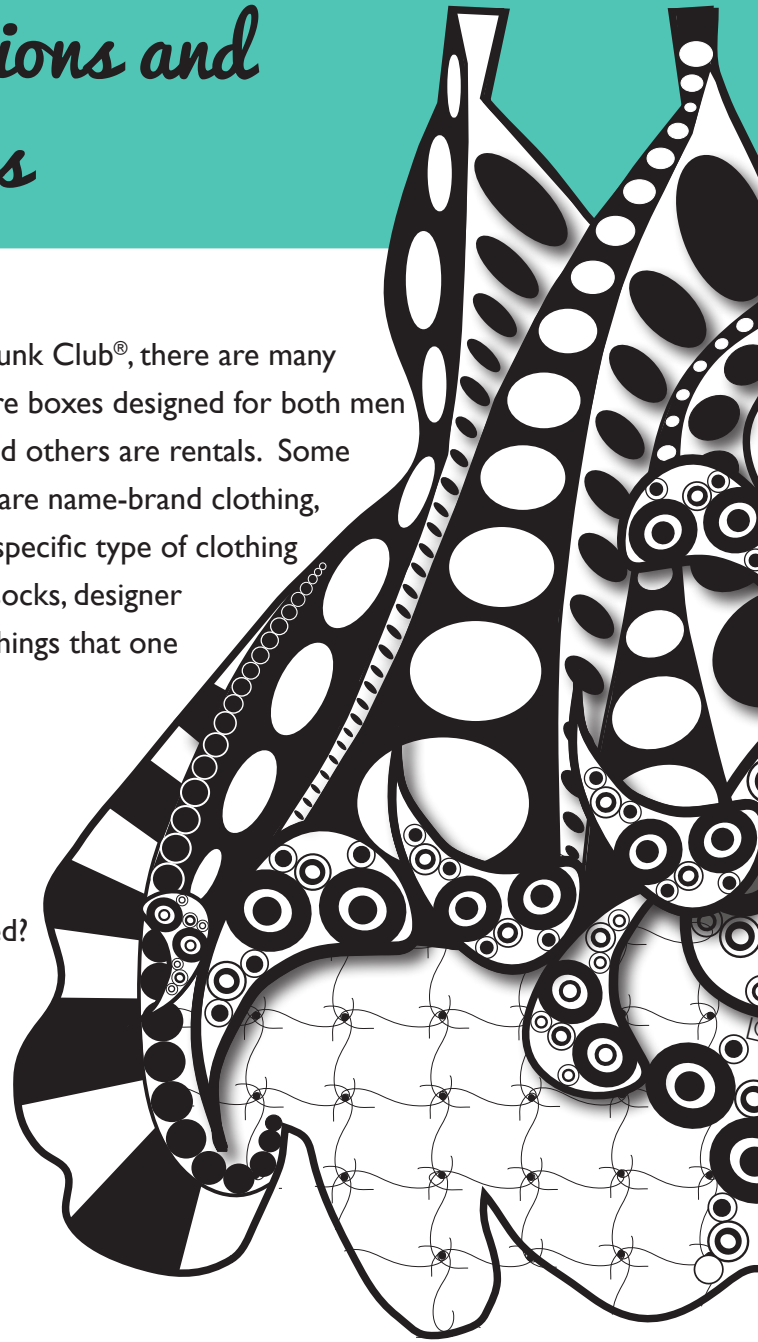
- Is membership fee/monthly subscription required?
- Is a style profile offered/encouraged?
- Is a members-only discount on purchased clothing offered?
- Are there different types of membership plans?
- Can you buy single items?

## BILLING

- What does it cost? Is it in my budget?
- Is there a styling fee?
- If I purchase something from my subscription box, is the styling fee applied to this purchase?
- If I don't like anything from the subscription box, is the styling fee waived or rolled over?
- What is the cancellation policy?
- Do you receive a discount if you purchase everything in your box?
- What is the price range of the clothing?
- How and when is my credit card charged?
- Is rental insurance included in the event that the clothing gets damaged or heavily soiled?

## SHIPPING AND RETURNS

- What is the cost of shipping and returns?
- What are the shipment dates? Can I select alternatives, if and when I need to?
- Is there a cost for shipping an exchange?
- What is the return policy?



## SHIPPING AND RETURNS *continued*

- How many days to decide if an item is going to be kept or returned?
- Can the return date be changed?
- Can this subscription be set up for automatic deliveries?

## GENERAL

- Can you request specific pieces?
- What is your customer service policy?
- Can you add extras to your order?
- How do I make a referral to a friend?
- Is there an incentive for referring new clients?
- What is the procedure for giving feedback to the personal stylist?
- Can you request to keep the same stylist or change the stylist?

**R**ental subscriptions have some similarities, as well as some major differences, than a subscription box. With rental subscriptions, customers select which articles of clothing that they want to rent. Rental services expand beyond clothing to include other projects such as toys (Toy Library) and books (Book of the Month and Owl Cart), for example. With other clothing subscription services, a personal stylist selects the articles of clothing based on your membership plan and information in your style profile. Like other services, rental subscriptions allow you to experiment with different styles and try on items in the comfort of your own home. Most will offer a variety of sizes, including plus, petite, tall and maternity. All give you the option to purchase those rental items that you love -- most at a discounted price. When using a rental subscription, one should consider the questions above regarding membership, billing, shipping and returns and other general information. The following should also be taken into consideration when deciding if rental subscriptions are the best option:

- When does the rental item have to be returned?
- Can I rent the same item again?
- Do items have to be “booked” in advance? If so, how far in advance?
- If you required to build a “virtual closet”, how many items must I select?
- Can priority be given to specific clothing items?
- If I really like an item, may I purchase it? If so, is there a discount?
- Are backup sizes sent to ensure a perfect fit? If not, how may size exchanges can I make?
- How are the garments cleaned between wearings?
- Am I responsible for cleaning a garment before I send it back?



# Meal Kit Delivery Subscriptions

**F**rom innovative start-up concept to billion-dollar industry, meal-kit delivery subscription services are an increasingly popular option for those looking to reduce the stress of home meal preparation. First introduced to the U.S. in 2012, there are now more than 150 meal-kit delivery subscriptions for American consumers to choose from.

## WHAT IS A MEAL-KIT DELIVERY SUBSCRIPTION?

A meal-kit delivery subscription is a fresh food subscription service. The company sends customers pre-portioned and sometimes partially-prepared food ingredients and recipes to prepare home-cooked meals. The consumer places an order and the pre-measured ingredient meal-kits are delivered directly to their door.



- Saves time in meal planning and shopping for food
- Simple recipes and clear food preparation instructions
- More economical than dining out or food delivery
- Saves time in food preparation
- Good food quality and taste with varying menus
- Helps you adhere to a healthy diet with healthy recipes
- Home cooked meals are usually lower in fat, cholesterol, sodium and calories
- Diet preferences: Many services offer choices such as children's meals, vegetarian, paleo, low-carb, and vegan and others offer organic and non-GMO food sources
- Inexperienced chefs and kitchen newbies who want to cook for themselves can learn basic (and even not-so-basic) culinary skills
- Can introduce you and your family to new foods, new cuisines and exciting menu possibilities

## CHOOSING THE BEST OPTION

When choosing the best meal-kit delivery subscription service, there are several things to consider before making the final decision.

### EASE OF ENROLLMENT

Is online enrollment quick and easy?  
Is the website easy to navigate?

### SUBSCRIPTION REQUIREMENTS

How many meals do you have to order and how often – weekly or monthly? Requirements can range from 2 meals / 2 plates to 12 meals per week or a certain number of meals each month.

### PRICE PER MEAL

Meal-kits can vary in cost from around \$7.00 / serving to \$10.00 - \$12.00 / serving. Sales, bulk discounts, and introductory offers can lower the cost.

### SHIPPING

How much is the shipping fee? Most services charge shipping but some include it with a certain purchase amount.

### FLEXIBILITY

Can you choose to skip a week or pause your subscription easily? Can this be done via website or app or do you have to call or email? Can you cancel at any time? What are the service's terms?

### NUTRITION

Is nutrition information readily available and easy to locate? Are the portion sizes adequate? Does the service offer recipes for those with dietary restrictions or preferences?

### MEAL PLANS

What kind of meal plans are offered? 2-person, family, veggie, diabetes-friendly, etc.?

## **MENU SELECTION**

How many meal choices are offered each week for you to select from? Is there a wide range of meals within the varying meal plans?

## **CUSTOMER SERVICE**

Is it easy to contact customer service?  
Is there a FAQ section?  
Does the meal-kit subscription have good customer ratings?

## **PACKAGING**

How well does the company pack their boxes, and how much of the packaging is recyclable? Is the box well-packed with enough insulation and cooling packs—and no room for the meals/ingredients to shift around?

By keeping these things in mind, you can select a meal-kit delivery subscription that meets all your needs while providing great value for the money.

### **RESOURCES:** *(retrieved February 16, 2020)*

- <https://foodboxhq.com/blog/history-future-of-meal-kits/>
- <https://www.verywellfit.com/complete-guide-to-meal-kit-delivery-services-4136742>
- <https://www.moneyunder30.com/meal-delivery-comparison>
- <https://www.pcmag.com/categories/meal-kits>
- <https://www.cnet.com/news/the-best-meal-kit-delivery-services-in-2020-blue-apron-home-chef-hellofresh/>
- <https://thewirecutter.com/reviews/best-meal-kit-delivery-services/>

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