College of Agricultural, Consumer and Environmental Sciences

Consumer Decision Making
Study Guides 2024

Ground Transportation– Seniors Only

Shopping Subscriptions – Seniors Only

Activewear

Carry-On Luggage

Fast Food

Smart Watches

BE BOLD. Shape the Future.
College of Agricultural, Consumer and Environmental Sciences
Cooperative Extension Service
Extension 4-H Youth Development

BE BOLD. Shape the Future. **New Mexico State University**

Ground Transportation – Seniors Only

When traveling, every consumer must decide which form of ground transportation to use. Whether traveling for business or personal reasons, there are several modes of transportation to consider. Consumers can use a combination of these modes during trips or even day-to-day if they live in a larger urban area. In addition to the recommended guidelines below, consumers should always try to plan ahead for travel delays/emergencies, stay aware of their surroundings, and utilize common sense.

Rental Vehicle

Renting a vehicle is a common practice for when consumers need flexible and on-demand transportation during travel. Rental arrangements can be made in advance of travel or on the same day, if vehicles are available. This makes it ideal for larger groups that might require a large van or sports utility vehicle.

Renting a vehicle provides flexibility for consumers who must travel outside of urban areas, where some other modes may not be available. When consumers rent, they are paying for the vehicles, even while not in use. Parking and fuel costs also must be considered when using a rental vehicle. Overnight or multiple hourly parking rates can greatly increase the cost of this transportation mode. Often times, variable vehicle sizes are available to accommodate different group sizes and/or space needs; however, there is no guarantee that a certain make or model of vehicle is available at a given location. These vehicles can be picked up and returned to any of a rental company's locations (airports or freestanding stores), but extra fees may apply if the vehicle is returned to a location other than the original rental site.

In addition to location-based fees, consumers can also face charges for navigation equipment, going out of state in the vehicle, mileage overages, roadside assistance services,toll roads,supplemental insurance coverage, refueling, early/late returns, additional driver(s), and damage to the vehicle. Most rental companies will only rent to consumers age 21 and older, and many charge premium fees to drivers who are between 21-24 years old.

Ride Sharing

While the concept of ride sharing is not new, the latest revolution in this mode of transportation happened because of technological advancements and the increased availability of smart phones that support electronic payments and serve as Global Positioning System (GPS) receivers. Uber and Lyft have emerged as two of the most popular digital ridesharing platforms amongst consumers. Unlike vehicle rentals, this mode of transportation is only paid for on a "per use" basis and there are no additional fuel or parking charges directly to the consumer.

Even though the use of digital ridesharing platforms over the years has expanded, the services are still not readily available in many rural areas. This mode of transportation is best for solo travelers or small groups in larger urban areas. However, many ride sharing companies offer varying sizes of vehicles to accommodate up to four to six passengers.

"One (1) in three (3) parents say their 18-year-old has used a ride sharing services, either alone or with anohter teen."

Michigan State University Study

Ride sharing services are generally available twenty-four hours a day, seven days a week, but consumers may have to wait on a ride if there is a high demand for drivers. Some companies allow consumersto schedule pick-ups at specified times and locations using a mobile application, but most consumers use the services in a less planned manner.

Consumers should carefully pay attention to an industry practice called "surge pricing" which can increase theprice of their rides during high-demand times or in busy areas (after a sporting event, concert, etc.) There is no additional charge to consumers under the age of 25, but some younger consumers may be limited in their ability to use ridesharing. It requires the use of a smart device with data connection, a mobile application, and a form of pre-payment authorization (credit card, debit card, and/or company-specific gift card) just for a ride pick-up.

Ride Sharing *continued*

Ride sharing comes with it's own set of concerns. Insurance liability is one as personal vehicles are used to transport customers. Personal safety is another. According to the C.S. Mott Children's Hospital National Poll on Children's Health at the University of Michigan, one (1) in three (3) parents say their 18-year-old has used a ride sharing service, either alone or with another teen. And despite rules prohibiting unaccompanied minors from getting a lift through such services, one in eight parents (13 percent) reported their teenager -- 14-17 -- had used one. Parents' top concerns involved driving safety and risk of sexual assault by a driver.

Specifically, the concerns were that the driver would not be driving safely, with three in four parents polled worried about issues such as speeding or a driver being distracted by a phone. Over half of parents were also worried about the ride share driver being impaired from alcohol or drugs while half were concerned that their teen would not wear a seat belt.

> *"Despite rules prohibiting unaccompanined minors from getting a lift through ride share services, 13% of parents reported their teenager (ages 14 to 17) had used one."*
> Michigan State University Study

Two thirds of parents also shared concerns that a ride share driver might sexually assault their teen. This concern was more common among parents for their daughters than for their sons (79 percent versus 55 percent) and for teens aged 14-17 compared with 18-year-olds (69 percent versus 58 percent.)

Metered Taxi Cab

Taxi services have been a part of the ground transportation lineup since the early days of automobiles. Depending on the city, this mode of service can be accessed by calling a taxi company, using a mobile application, using a taxi cab stand at a hotel or airport, and by simply waving one down on the street.

Taxis are usually subject to state and/or local regulations, including but not limited to metered fare restrictions. These standardized fare rates allow for easier budgeting by consumers because they can plan for charges based on initial rates, distance, and any location surcharges. Unlike ride sharing companies, taxi companies allow cash payments instead of only electronic payments. This mode of transportation is best for solo travelers or small groups. While most taxi cabs are smaller passenger cars or vans, taxi companies in some locations may offer varying sizes of vehicles to accommodate more than four passengers.

Taxi cabs are only paid for on a "per use" basis with no extra fuel or parking charges to the consumer. There are no additional charges for customers under the age of 25. They are often available 24 hours a day, seven days a week.

Shuttle Services

A shuttle is a mode of transportation, often in a 12-passenger or larger vehicle, used to carry groups of passengers from one destination to another. For consumers traveling alone, this could mean less privacy since several other consumers will be sharing the same vehicle. For consumers traveling in groups, shuttles can offer an inexpensive alternative to renting a larger vehicle when going to popular destinations (downtown areas, theme parks, etc.).

These hired shuttles can offer fixed rates per seat/per person in the vehicle and generally must be arranged prior to the date of travel. Both solo and group travelers who are staying at a hotel in a city should check with local hotels about complimentary shuttle service to/from the airport and destinations within a certain distance from the hotel. Even though it is a complimentary service to hotel guests, consumers who opt for this will incur the costs of the hotel room. One major drawback to both hired and complimentary shuttles is that there are usually limits due to hours of service, number of available shuttles,

Shuttle Services *continued*

and distance of destinations.   Although there are no direct parking or fuel fees for consumers, this is the least flexible ground transportation option.

Public Transportation

Public transportation includes, but is not limited to, buses, ferries, trains, trolleys, trams, and rapid public transit systems. The consumer's cost for this mode of transportation is often lower other ground transportation options. Travel can be incentivized through discounted or free fares for certain groupsof consumers such as students, senior citizens, or persons with disabilities.

By using fixed routeswith multiple access points, public transportations makes it easy for small or large groups of consumers to travel between destinations. There may be multiple payment options: online, mobile application, credit card, debit card, multi-trip passes, and cash. There are no additional fuel costs to the consumer, but fares may vary depending on distance traveled or time of day.   Limited hours of service may exists on weekends and holidays. Alternate routes due to weather, and delays/closures due to maintenance issues in part of the transit system are possible.   Unlike other forms of ground transportation, this is generally not always "door-to-door" service. Consumers may have to rely on navigating routes based on transit maps, time schedules, and connections to another bus, train, etc.

Sources

"Renting a car."Consumer Information. Federal Trade Commission. Accessed from https://www.consumer.ftc.gov/articles/0208-renting-car on 3 March 2018.

Hahn, R. & Metcalfe, R. (2017). The ridesharing revolution: Economic survey and synthesis. *More Equal by Design: Economic design and responses to inequality.* https://www.brookings.edu/wp-content/uploads/2017/01/ridesharing-oup-1117-v6-brookings1.pdf

Wyman, K. (2017). Taxi regulation in the age of uber. *New York University Journal of Legislation & Public Policy* 20(1).   http://www.nyujlpp.org/wp-content/uploads/2017/04/Wyman-Taxi-Regulation-in-the-Age-of-Uber-20nyujlpp1.pdf

Lehmann, R. J. (2014, October). Blurred Lines: Insurance Challenges in the Ride Share Market. Retrieved March 16, 2020, from https://www.ftc.gov/system/files/documents/public_comments/2015/05/01717-96147.pdf

Umichmedicine. (2019, April 15). National poll: Most parents concerned about safety of teens using ride-sharing services. Retrieved March 17, 2020, from https://www.eurekalert.org/pub_releases/2019-04/mm-u-npm040919.php

Subscription Shopping – Seniors Only

Subscription Shopping

Subscription shopping is defined as a recurring delivery of niche-products that are generated by subscription-based e-commerce businesses. This market has exponentially increased over the last decade going from a mere 57 million shoppers in 2011 to 22.7 billion shoppers in 2021. The market is projected to hit 65 billion consumers by the year 2027. This business includes a wide range of categories. The most popular categories in 2021 included in the following;

- Fashion
- Food, beverages, and meal kits/meal boxes
- Health and fitness
- Wellness
- Pet products
- Plants and flowers
- Collectibles
- Hobbies
- B2B (Business-to business – one of the manufacturer and one is the wholesaler) subscriptions

- In 2021 customers spent $273 – on average each month on all subscription services. This is an increase of 15% since 20118. One of the newest trends in subscription services. This is an increase of 15% since 2018. One of the newest trends in subscription services is in the global marketing arena. International sales are now a new normal, it is estimated that 90% of the subscription shopping brands have international customers for their boxes.

Types of Subscription Boxes

Subscription products and boxes offer a convenient, personalized and cost-efficient way to buy what you want and need. Clothing is the most popular choice of subscription box, with 59.6% of consumers surveyed having ordered one. Food and hygiene products make up the three most popular types of subscription boxes.

There are 3 types of subscription services;

<table>
<tr><td>1. Access</td><td>2. Curation</td><td>3. Replenishment</td></tr>
</table>

Types of Subscription Boxes

Access	Curation	Replenishment
Access to particular products through automated purchase of items	Contains items selected by the seller and designed to surprise consumer with new items or highly personalized experiences	Automatic orders of a particular product at specific intervals so you'd never run out of the product. Members only perks included.
32% of subscription shopping	55% of subscription shopping	13% of subscription shopping
Ex; laundry detergent, diapers, pet food, deodorant, razors, etc.	Ex; clothing, shoes, accessories, beauty products, etc.	Ex; TV or music streaming services, apparel, foods, etc.
Highest customer satisfaction	Highest bounce rate, despite popularity, if service was deemed unsatisfactory or poor value	Longest retention rate of any subscription box type
Recommendations (word-of-mouth) is the trigger to start a subscription	"I thought I would try something new"	Financial incentive is the trigger to instigate a subscription
28% of people say that personalized experience when subscribing was important	Personalized experience is important for continuation	Convenience is an important factor to continue subscription

Replenishment (65%) services have a higher conversion rate than other service types, curation (52%) and access (51%). The replenishment model also has a particularly high long-term subscription rates with 45% of members having subscribed for at least one year.

The Appeal of Subscription Shopping

- Waste Reduction: Subscription services allow customers to fully manage how much they use from month to month, which reduces waste.

- Time Saver: Subscription services take the hassle and time out of having to remember. Instead, customers are guaranteed it every week or month, so they never run out.

- Flexibility: Subscription services are super easy to manage. Most feature "skip a month", easier sign-in and update options.

- Gifting: Subscription services are a unique idea that can be tailored to the person being treated.

- Try-Before-You-Buy Option: Many subscription services offer a try-before-you-buy-package. This means customers can give the product a good test before committing to a full subscription but, most importantly, showcases to them that providers stand behind their products or service.

- Mystery: Some subscription services offer monthly mystery boxes, which means customers get a new product each month to try and one that they may not usually buy. The mystery box often brings a sense of excitement with the unknown.

- Niche Products: Some subscription services are niche and can include some very refined products with many options from which to choose.

- Low Costs: Subscription services are now very competitive, offering lower prices and discounts or special incentives to loyal, regular customers.

- Psychology of subscription services include; convenience, product tangibility, control & choice and the sense of community.

- Churning: the cancellation of services that do not deliver superior experience.

Subscription shopping trends

- Pandemic-inspired shopping behaviors remain popular.
- 64% of shoppers say a hybrid method of shopping has been their primary way of shopping for the past six months.
- 30% of global respondents say they shop online once or more than once a week, even now that the lockdown has been lifted.

• Toys	• Books	• Personal care
• Snacks	• Movies	• Self-care products
• Workout clothes	• Mysteries	• Music/vinyl records
• Cosmetics	• Inspiration	• Home décor
• Meals for special diets	• Coffee and teas	• Flowers
• Pets	• Tech and gadgets	• Candy
• Collections	• Socks	• Ice cream
• Gaming	• Stickers	• Art supplies
• Family night entertainment	• Candles	• Succulents
• Crafting	• Cologne/Perfumes	• Soaps

Considerations for selecting a subscription box

- Ease of enrollment
- Subscription requirements
- Membership
- Price per box/billing
- Returns
- Flexibility
- Customer Service
- Shipping/Packaging
- Referrals
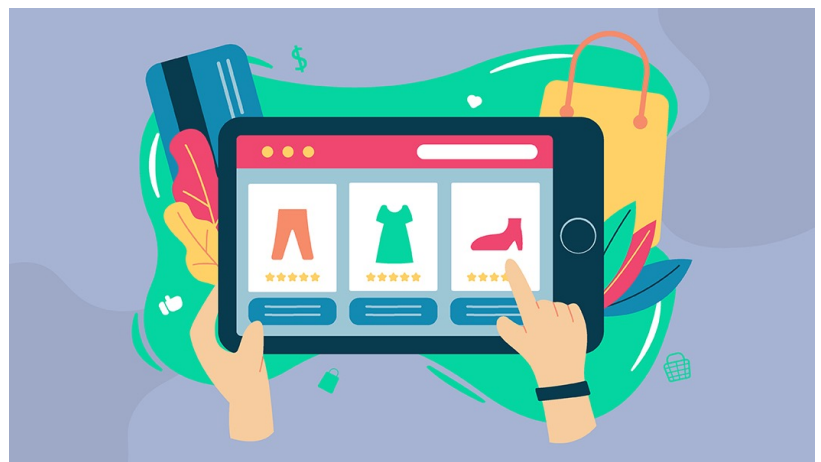
Activewear

Activewear

The activewear industry has witnessed significant growth in recent years, reflecting the increasing importance of sports and fitness in people's lives. With a worldwide market size of 303.44 billion in 2021, this sector shows no signs of slowing down. What began as clothing specifically designed for athletic pursuits has evolved into a diverse range of garments suitable for various physical activities. Today, activewear encompasses attire for sports and exercise and everyday routines that incorporate fitness elements. This surge in demand demonstrates the changing preferences and lifestyles of consumers who seek both comfort and functionality in their clothing choices. As the market continues to expand, the activewear industry is ready to offer a wide array of options to cater to the evolving needs and preferences of individuals worldwide.

Activewear or Sportswear is any apparel, including shoes, worn for physical activity or participation in sports. The fabrics and materials used in activewear are engineered to achieve the desired attributes for a particular activity. When selecting activewear, it is important to consider the type of activity you will participate in, activity impact level, your body type and if you will be using it indoors or outdoors. The right active wear can enhance your training and performance.

Brand-name activewear, including Under Armor, Nike, and Adidas, is popular with teens and adults. Private-label brands available in department and discount stores might be made of similar materials but cost less than the national brands.

CLOTHING

The right clothing can enhance your training and performance. Fabric and fit are most important when choosing clothing for specific sports or activities. Choose activewear that contains cotton, cotton blends and moisture wicking fabrics that will assist with moisture absorbency, ventilation, and comfort.

FABRIC

Fabrics are designed for different purposes. Some fabrics pull sweat away from your skin and others absorb it. When it comes to workout clothes, some choices are better than others on your workout.

Fabrics with wicking characteristics:

Wicking fabrics are breathable synthetic fabrics that provide moisture control for an athlete's skin during a mid to high intensity workout. The fabric "wicks" the sweat away from your skin which can help it evaporate quickly and keep your body cool.

Wicking fabrics tend to be soft, lightweight, and stretchy, making them an excellent choice for activewear. This broad category of fabrics is used to make garments like t-shirts, running and cycling jerseys, socks, and polo style shirts for any physical activity where the goal is to keep your skin as cool and dry as possible.

Moisture wicking fabrics are used to make apparel for outdoor activities such as hiking, fishing, mountain biking, snow skiing and mountain climbing.

There are products marketed for their wicking. Several fabrics are known for their wicking properties. Here are some common fabrics that offer wicking:

Polyester: Polyester fabrics are widely used in athletic and outdoor apparel due to their excellent moisture-wicking properties. They quickly pull moisture away from the skin and allow it to evaporate, keeping you dry during physical activities.

Nylon: Nylon is another synthetic fabric that offers good wicking properties. It is often blended with other fibers to enhance its moisture-wicking capabilities.

Merino Wool: Merino wool is a natural fiber known for its exceptional moisture-wicking properties. It can absorb a significant amount of moisture while still feeling dry to the touch. Additionally, merino wool has the advantage of being odor resistant.

Bamboo: Bamboo fabric, derived from bamboo pulp, has gained popularity for its softness and moisture-wicking abilities. It absorbs moisture from the body and allows it to evaporate quickly, making it a comfortable choice for activewear and undergarments.

Microfiber: Microfiber fabrics are made from extremely fine synthetic fibers, usually polyester or nylon. They have a high surface area, which helps in efficient moisture transport and quick drying.

Synthetic Blends: Many moisture-wicking fabrics are blends of different synthetic fibers. For example, a polyester/spandex blend can provide both moisture-wicking properties and stretch for enhanced comfort during physical activities.

It is important to note that the specific construction and treatment of the fabric, such as the addition of moisture-wicking finishes or mesh panels, can also affect the wicking performance. When selecting clothing for activities that involve sweating or moisture exposure, look for garments labeled as "moisture-wicking," "quick-dry," or "performance fabric" to ensure optimal comfort.

Cotton: Lacks the wicking properties that are found in other fabrics but can still be a good choice when choosing activewear. Cotton is breathable, soft, comfortable, and natural fiber that works well for lighter workouts. Cotton also tends to be less expensive than synthetic activewear. However, cotton is very absorbent and is slow to dry. When wet, cotton holds the moisture next to your body.

FIT

Choose activewear that fits your body and your workout. For example, if you are running or biking, avoid wide-leg or loose pants/leggings. Likewise, for activities such as yoga or Pilates, choose stretchy, fitted fabrics. Additionally, avoid fabrics that could chafe or irritate your skin during repetitive movement.

Pay close attention to fit more than size because some workout clothes tend to run smaller and more from fitting than regular clothes.

COST

There are many factors to consider when shopping for activewear. You may be surprised at how much activewear costs. Paying the top dollar does not necessarily mean that you will get the best activewear for you. Be sure that whatever price you choose to pay for activewear it is the right activewear for you and that it meets the needs you desire.

REFERENCES

Information for this study guide was compiled, with permission, from:

Texas 4-H Consumer Decision Making Categories and Descriptions Study Guide 2017-2018.

Linda Manikowske, Ph.D., *Choose Activewear for Comfort and Safety Factsheet* – North Dakota State University.

Carry-On Luggage

Carry-on Luggage and Personal Item Bags

Heading out on a trip? Looking to purchase luggage that meets all airline guidelines? There are lots of items to choose from. With high demands on luggage comes higher competition, which means innovation, creativity and lots of choices. To ensure that you get from point A to point B smoothly, choosing the best carry-on luggage will make travel less stressful. Be prepared by knowing the airline guidelines and be knowledgeable of available options.

Carry-on bags are convenient for air travel because it avoids the cost and hassle of checking a bag. The golden rule is that the bag must either fit under the seat or in the overhead bin. For domestic flights, your carry-on can be no larger than 22 inches high by 14 inches wide by 9 inches deep. (The maximum linear size is 45 inches, but none of the dimensions can exceed the measurements above.)

Measure the height of your luggage from the floor to the top of the handle in its lowered position — but even rule-abiding luggage is not a guarantee that your bags will not be relegated to the plane's underbelly, because the flight crew can impose further restrictions even after boarding has begun. Most airlines do not have a weight limit for carry-on luggage, and if they d,o most do not actually weigh carry-on bags. The exception is for small commuter planes.

Figure 1. Airline carry-on rules
Consumerreports.com

Figure 2 Sample Personal Item
https://thewirecutter.com/guides/best-personal-item-carry-ons/

Personal item bags must fit underneath the seat in front of you on the plane. This type of bag can include a backpack, laptop bag, tote bag, brief case or camera bag. But to get the most out your personal item, it is beneficial to buy a bag specifically for this purpose. For U.S. domestic flights, the measurement rules range from 18 X 8 X 14 inches to 17 X 9 X 10 inches, but there is no standard size for these bags. The size also varies based on the location of the seat on the same aircraft. A growing number of airlines offer a lowest-class base-price that only includes one personal item. A few items that are important when looking to purchase a personal item bag for air travel includes durability, organization and multiple carrying options.

When purchasing a new carry-on or personal item, it would be beneficial to look at one of the sites that includes the sizes and limits for multiple airlines. One such site is: https://www.smartertravel.com/personal-item-vs-carry-on/.

Comparing Transportation Security Administration (TSA) vs. the Airlines

The airline will determine how large or heavy bags may be to be able to board a flight. TSA does not enforce any rules regarding luggage size and weight; therefore, just because it makes it through security does not mean it will make it on the plane. The job of TSA is to screen the contents of the luggage, not to approve or reject the luggage itself. All checked bags are subject to screening and TSA agent may be required to cut off any non-TSA-approved locks. TSA has collaborated with many companies to make travel locks that can be opened by a TSA master key. At TSA security check points, passengers are required to remove any electronic devicelarger than a cellphone from their carry-on. TSA encourages travelers to pack their electronics in

security-checkpoint-friendly bags or cases. These bags have dedicated compartments that hold laptops or tablets, which zip open to lay flat on the X-ray conveyor belt. These compartments do not have metal zippers or pockets that block the scanner's view of the items within.

The Anatomy of a Bag

Every bag comes with its own pros and cons. Take time prior to purchasing a bag to determine what your needs are and find the best travel bag that meets those needs.

Soft-Sided or Hard-Sided

Soft-Sided luggage is usually made of a woven nylon fabric, such as Cordura or ballistic nylon, which are designed for maximum durability and abrasion resistant. If you select a suitcase made from ripstop nylon, or "parachute" material," make sure that it is a high-denier fabric, which means that it is heavier.

Pros: Lightweight and can conform into tight spaces

Cons: Not as protective as hard-sided suitcases and is vulnerable to ripping

Hard-Sided Luggage

Hard-sided luggage is made from high-tech plastics, such as ABS (acrylonitrile-butadiene-styrene) and polycarbonate, which are lightweight and durable. ABS is the lighter of the two, but polycarbonate is more durable. Hard-sided luggage is usually designed like a clamshell, which features a 50/50 split, allowing you to pack an equal amount on each side.

Pros: Protects breakable contents and can be stacked

Cons: Scratch and scuff easily; No outside pockets

Pro/Con: Limited amount of space; Helps avoid overpacking

Wheels or No Wheels?

No Wheels

There are a few occasions where "no wheels" luggage proves to be the best choice.

Pros: Ensures maximum interior space and traveling to locations where wheels are difficult to manage due to uneven surfaces

Cons: Can be heavy and burdensome to carry

Two-wheel luggage

These are called "rollers" since they utilize the same type of wheels that are found on in-line skates, which only roll forward and backward, not side-to-side. This requires the suitcase to be rolled behind you as you pull it.

Pros: Wheels are recessed, which protects them — two-wheelers are better for clearing curbs.

Cons: Can be hard to drag a two-wheel bag in a crowded space. Recessed wheels take up interior storage space.

Four-Wheel Luggage

These have wheels that swivel 360 degrees and are known as "spinners." They can either be pushed or pulled.

Pros: Easy to navigate in tight spaces. Large or heavy suitcases are easier to manage on four wheels and are ergonomically better for shoulders when maneuvering them.

Cons: External mounted wheels are more likely to break off. According to experts, the wheels attached with screws are more secure than those with rivets. Carry-ons with spinners may have less room inside since the maximum allowable dimensions includes the wheels.

Zipper

There are two types of zippers: chain and coil. The chain zipper, which slides on two sets of interlocking teeth, can be made of metal or plastic. A chain zipper is much stronger than a coil zipper, which has slides on two parallel coils that is usually made of polyester. A "YKKK" zipper is widely believed in the industry to be the most reliable zipper on the market.

Handles

For maximum comfort, look for an adjustable-length and soft-grip handle. Many travelers use the two-post handle system because of its ability to piggyback a smaller bag.

Compartments

The number, size, and configuration of compartments can be an important consideration.

Weight

Consider the weight of your empty suitcase. For airline travel, most of the weight you lug around should be your belongings and not the bag.

Smart Features

Luggage now includes built-in electronics to help you stay connected. Some of the new "connected" suitcases help you know where it is, how much it weighs, and control who can access it by virtue of such functions as location tracking, built-in digital scales, digital locks and fingerprint recognition. (Federal airline safety rules prohibit lithium-ion batteries in checked bags, so you need to look for a bag that has the option to remove them or "pop-out" batteries. Pack the battery in your carry-on with the terminal contacts covered to prevent short circuits.)

Locks

For domestic travel within the United States, luggage locks have to be TSA-compliant, which means that security agents can use a universal master key to open your lock without breaking it. If you are buying an aftermarket lock, check the packaging to see if it is TSA-compliant.

Shopping Tips

Measure it Yourself

Measure the dimensions yourself and make sure that they account for all parts of the bag, including wheels, outer pouches and handles. Do not trust the labels or tags that proclaim, "official carry-on size luggage."

Check the Interior Capacity

Many manufacturers do not disclose the interior volume. Look for features that maximize the interior space if that is what you need.

- Squared edges vs. curved corners
- Integrated outer compartments
- No wheels or handles (this opens every inch of interior space)

Warranty

If you want to keep your bag for a long time, get one with a manufacturer's warranty. A lifetime warranty to repair or replace the bag is, of course, the best option.

References:

Best Under Seat Personal Items to Pair With your Carry-On Bag. (n.d.). Retrieved from: https://thewirecutter.com/guides/best-personal-item-carry-ons/.

Ditaranto, J. (2020, February 4). Carry-on and Personal Item Size Limits for 32 Major Airlines. Retrieved from: https://www.smartertravel.com/personal-item-vs-carry-on/.

Luggage Buying Guide. (n.d.). Retrieved from: https://www.consumerreports.org/cro/luggage/buying-guide/index.htm.

Travel Leisure Staff. (2020, January 4). The Best Carry-on Luggage of 2020, According to Travel Editors. Retrieved from: https://www.travelandleisure.com/style/travel-bags/best-carry-on-luggage

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.)

References

American Heart Association www.heart.org/HEARTORG/GettingHEalthy?nuritionCenter/DiningOut/Tips-for-Eating-Fast-Food_UCM_308412_Article.jsp

Choose My Plate Nutrition Education Series http://www.choosemyplate.gov/healthy-eating-tips/ten-tips.html
- Choose My Plate
- Make Half Your Grains Whole
- Salt and Sodium
- Make Better Beverage choices
- Enjoy Your Food, But Eat Less

Choose My Plate – Calories: How Many Can I Have?
http://choosemyplate.gov/weight-management-calories/calories/empty-calories-amount.html

Mayo Clinic
www.mayoclinic.com/health/fast-food/MY01268

National Institutes of Health – Medline Plus
www.nlm.nih.gov/medlineplu/ency/patientinstructions/000105.htm

US Department of Health & Human Services - Office on Women's Health
www.girlshealth.gov/nutrition/fsatfood/fastfood_tips.cfm –

Wright JA, Pepe MS, Seidel KD, Dietz, WH. Predicting obesity in young adulthood from childhood and parental obesity. New England Journal of Medicine 1997; 37 (13): 869-873.

Fast Food Mobile Apps

Cost is a consideration when buying fast food and many these restaurants frequently offer specials, combos, or reduced price menus. Many fast food restaurants have mobile apps and offer deals exclusively through these apps. By consumers simply downloading an app to their devices, they can easily save money at their favorite restaurants. Consumers should be alert though of tactics that create target coupons for their favorite menu items to entice them to order more often and that apps collect user data. Be aware of the privacy policies of each app. Increasingly, loyalty programs and reward points are being used by more fast food mobile apps. These programs often offer exclusive discounts or even free menu items. These fast food deals may last for a limited time, so make sure you check the app's current promotions before you order. Here are some examples of offers that may be available to consumers through apps:

Restaurant	Sample Offer
Burger King	$2 Whopper Wednesdays
Chick-fil-A	Chick-fil-A One members earn points for purchases.
Domino's Pizza	Any large specialty pizza for $12.99
McDonald's	Free breakfast biscuit with minimum purchase of $1
Popeye's	Free regular side, small drink or apple pie with email sign-up
Sonic	Half-off drinks and Slushies for app orders
Wendy's	$2 off any Premium Combo

These apps often allow consumers to place orders ahead of time and can reduce the amount of time that people have to wait on their food. Consumers must be aware of additional fees that can be added to their meal cost by opting for delivery verses in-person pick-up. Fast food apps can offer their own delivery service in select markets, and many restaurants work with third-party food delivery apps like Postmates, UberEats, DoorDash, and Grubhub. When ordering fast food for delivery through third-party apps, consumers must also be aware of delays that may occur during delivery that could have impacts on the taste and quality of their meals as well as food safety if the food is not transported in a method that keeps it at the ideal temperature.

# Smart Watches

WHAT IS WEARABLE TECHNOLOGY?

Wearable technology describes any electronic device that consumers can wear on their body. "Wearables" have currently grown to include items ranging from smart watches to medical technology to jewelry to clothing.

Wearables can meet a variety of needs for consumers today and represent one of the largest growth areas for consumer electronics.

HOW DOES WEARABLE TECHNOLOGY WORK?

Wearable gear integrates the form and functions of multiple devices. Most of these work in a similar manner but some in a variety of options. Multiple sensors capture changes the wearer's position, temperature, etc. and translate them into data. Then, microprocessors extract, transform, and load data to a transmittable format. Finally, transmitters wirelessly send data to a local device or cloud storage for further processing and reporting.
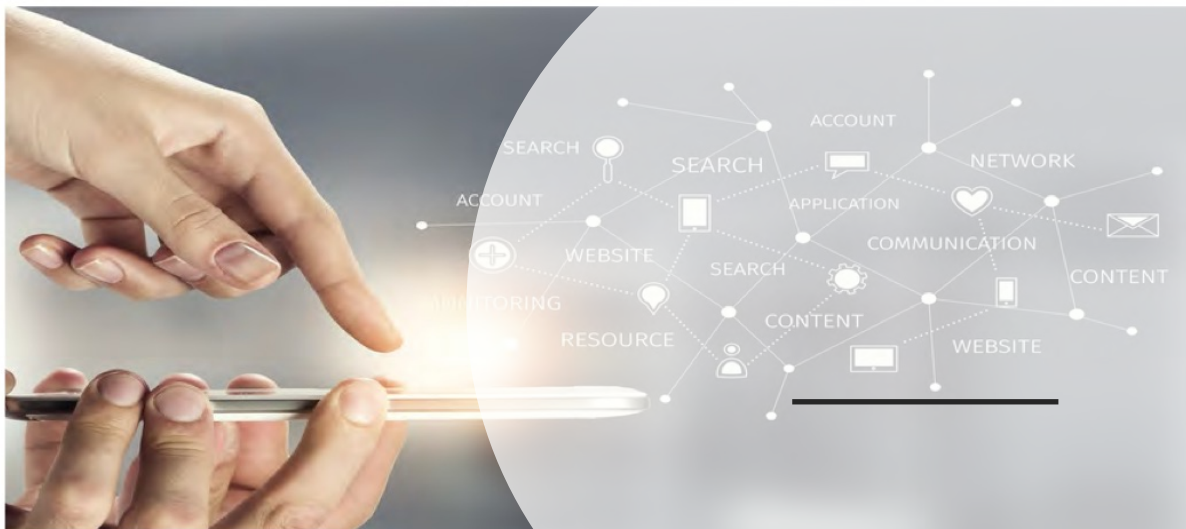
GENERAL FACTORS TO CONSIDER BEFORE PURCHASING WEARABLE TECHNOLOGY

With so many brands offerings comparable wearable devices, choosing the right one takes careful research and planning. There are features to compare, different prices to consider, and product reviews to check. Before purchasing, you should consider the following factors:

PURPOSE

Before you purchase any wearable tech, it's important to consider why you want it. Do you want an easier way to track your health, fitness or sleep habits? Do you want a device that can help you stay safe or keep you in touch with others? Knowing the qualities that you must have from your purchase will help you narrow down the number of choices.

BUDGET

With more companies offering smart wearables, there are affordable and low-cost devices as well as new and innovative products available. Carefully compare the features you need in relation to the product price in order to get the best product that is within your budget.

CAPABILITIES

Most smart wearable devices come with basic activity and biometric tracking capabilities. However, other capabilities, such as heart rate tracking, movement sensing, GPS tracking, and blood pressure monitoring, are less universal. Some devices offer both Wi-Fi® and Bluetooth® connectivity, while some only offer one or the other. Wearable devices can be water-resistant, waterproof, or swim proof. The list of capabilities varies by device type. Knowing which ones are ideal for your activities and needs is critical to your purchase decision.

USER EXPERIENCE

If a wearable device is uncomfortable to wear, the potential health benefits you can enjoy are undermined. Likewise, if the wearable device's user interface is frustrating or hard to navigate, you may stop using your device altogether. To find out this information, check out consumer reviews of the product.

BATTERY LIFE

The battery life of wearables varies greatly ranging from days, weeks, or even months on a single charge. In some devices, longer battery life comes with tradeoffs including limited capabilities. Consumers should consider the length of battery life, the type of charger needed, amount of time needed to charge the device and emergency communication capability with minimal or empty charge. Wearables should also be energy-efficient.

PERSONAL STYLE

For some people, clunky devices or headsets are the image that comes to mind when they think about wearable technology. While many brands specialize in offering affordable devices that prioritize practicality over looks, some companies do pay more attention to the style and fashion aspects of wearable technology. Today, wearable consumers have many choices, with tech devices that offer state-of-the-art technology along with fashion.

COMPATIBILITY

Consider if your new wearable will take the place of any of your existing devices and how it integrates and works with other devices you already own. Even if it is lightweight and convenient, another wearable is another device to carry and keep track of. Considering how your new wearable affects your existing network of devices results in better planning and results in a better buying decision.

PRODUCT REVIEWS

Before you make the final decision on any device, reading reviews assures about its reliability and effectiveness, as well as answers any last-minute questions you might have. Product reviews from tech experts are helpful to learn more about the product's capabilities and specifications, while consumer reviews can reveal any potential issues or annoyances with the user experience. Reviews are especially important to consider if you are buying from a less reputable, new, or unknown brand to be certain the advertised experience is delivered.

WHAT ARE EXAMPLES OF WEARABLE TECHNOLOGY?

Here are the most common current types of wearable technology:

- **Fitness trackers:** Smart wearable that can assist in developing healthier habits by giving a pat on your back. Monitors your heart rates and your movements and keeps track of your calorie burns and step counts and more.

- **Smart watches:** Connected watches that let the wearer answer phone calls, track fitness, track sleep, and much more.

- **Smart jewelry:** Tech jewelry including rings, bracelets, pins, charms, and necklaces that offer the functions of a smart watch or various special functions such as monitoring stress levels.

- **Advanced medical tech:** Includes a wide range of devices including wearable electrocardiograms (ECGs) that send your heart rhythm to your cardiologist, glucose monitors, and other lifesaving on-body technology.

- **Head-Mounted Displays (HMDs) and Smart Glasses:** Including VR headsets and other displays that create a more immersive gaming or web-surfing experience and wearable devices that utilize augmented reality to add digital displays and quick actions including video capability to glasses.

- **Action cameras:** Small, rugged, waterproof digital cameras designed for capturing immersive action shots that allow you to jump right in and become part of the adventure.

- **Wireless Headphones or Earbuds:** High-tech over-the-ear or in-ear devices that do more than transmit audio and sync up with your phone, tablet, computer, tv or other Bluetooth-enabled devices.

While there are similar criteria to consider across all types of wearable technology, each category has its own set of features and functionalities for consumers to know about.

WHAT SHOULD YOU LOOK FOR WHEN PURCHASING WEARABLE TECHNOLOGY?

SMART WATCHES

Smart watches primarily tell time while also displaying information supplied by the wearer's smartphone, such as email, social media notifications, SMS/MMS, call info, and media controls. Some smart watches also make and receive calls, take pictures, include games, allow for contactless payments, and provide some of the features of a fitness tracker. More advanced smart watches pair with other wearables (like wireless headphones) without even requiring the use of a smartphone or other primary device.

Features: Showing time, tracking weather data, fitness tracking, games, media player, compass, GPS, speaker, camera, phone, altimeter, accelerometer, barometer, and endless apps to make this a true mini-phone or computer (with proper connectivity).

Consider:
o Uses
o How to access/share data
o Durability and Water resistance
o Accessories
o Your lifestyle
o Cost
o Need for separate cellular plan?
o Ability to customize interface
o Charging method

WHAT ARE RISKS OF WEARABLES?

Consumers under eighteen (18) years old should use wearables under adult supervision. There are three main categories of risks that wearable tech companies and consumers face:

- **Cyber security**: The data transmitted via wearables must be properly secured; otherwise, companies are at risk of class action lawsuits, costly fines, and injury to their reputation. Consumers should make a point to review company privacy policies and stay educated about how their data could be used. Consumers who want to upgrade their wearables should first be certain to remove all personal information from their existing device. Consider recycling these items to prevent e-waste, donating them or reselling them.

- **Bodily injury risks**: Malfunctioning devices can cause injuries, illnesses, and even death to wearers or patients. Manufacturers of defective devices may even face product liability lawsuits.

- **Technology errors and omissions risks**: Companies can be held liable for economic losses from the failure of their devices to work as intended. Some wearable technology may require continual software updates to work at optimal levels.

THE FUTURE FOR WEARABLES

The future for wearables is very bright. Every day brings new advances in technology resulting in exciting, new wearables in the marketplace.

Use these tips to help you make the best consumer decision when purchasing wearable technology that is currently on the market and to think critically about future products.