

10 things you should NOT buy in 2017

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By MarketWatch

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1. Subscription boxes 'surprises'

There seems to be a subscription box service for everything these days, from a “[salami of the month](#)” club to beauty products to toys for a pet. Signing up for such a service seems fun until you get a surprise you weren’t expecting: A shockingly low bank-account balance. Americans made about 21.4 million visits to subscription box retailers’ websites in January 2016, up from only 722,000 visits in January 2015, according to the e-commerce and consumer analytics company Connexity’s Hitwise division, in a report for the research firm Euromonitor International.

Although several subscription services have more than a million subscribers, such as Birchbox and Ipsy, two cosmetics services, most Americans probably shouldn’t be stocking up, some experts have said. (Birchbox and Ipsy did not respond to requests for comment on this article.) “We’re spending before we even save and then never look back,” said Brandon Hayes, a financial planner and vice president at oXYGen Financial, a financial services firm based in Georgia. “With a cashless society, [it’s tough to appreciate a dollar when you never see one.](#)”

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Most Americans have barely enough savings to even cover their household necessities, let alone sign up to receive

a recurring monthly gift. Nearly half of U.S. adults [couldn't cover an emergency expense of \\$400 without selling something or borrowing money](#), according to the Federal Reserve.

There may be a place in the budget for some subscription services that replenish household items people already need, like Dollar Shave Club, which sells inexpensive razors, experts have said. Yet for the most part, many consumers would benefit from putting their credit cards away and just saying “No” to items they don’t need, said Rachel Podnos, an attorney and financial planner based in Washington, D.C. Particularly for people with lower incomes, “you really need to live within your means and cut expenses wherever you can,” she said.

You may be saving yourself a future headache: [many subscriptions can be pretty hard to cancel](#), too.

—*Maria LaMagna*

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