

The Sneaky Sticker-Shock of Subscription Culture

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In recent years, much of my life as a consumer has shifted to what I like to call background spending. As I've subscribed to more apps and streaming platforms, significant sums of my money tend to drift away each month without my ever thinking about it. It's as if it were a tax being taken out of my paycheck, but one that is spent on something silly or indulgent like a [subscription box of international snacks](#), instead of — I don't know — basic public infrastructure.

Think of it as automated capitalism. Spending without the hassle of spending. Acquisition without action. Or thought.

But while this swell of subscriptions was sold to me on the premise it would make my life more hassle-free, there was a certain sticker shock I felt upon actually discovering how much I'm spending without realizing each month (\$179.45) — *after* I've already spent it, of course.

I can't help feeling I'm being conned just a little. I admit I had forgotten I was paying monthly for the privilege of Apple TV+ after being hooked by the first season of "Ted Lasso," before quickly falling off the bandwagon. When I reopened the app for the first time in eons, I was confronted with dozens of shows I've never heard of but to whose production budgets I've been contributing generously.

You see, the thing about background spending is it tends to happen, well, in the background without your full attention. And therein lies the point.

"Hand over your credit card details and let us take care of the rest," these companies assure us. But by agreeing to this trade, we've become passive consumers who are allowing the balance of capitalism to tilt away from us. We have ceded one of our key powers as individuals: our agency.

And this laziness breeds more laziness because most of us can't be bothered [conducting regular reviews](#) of our subscription spending. Indeed, economists [estimate](#) that buyers forgetting to cancel subscriptions can increase a business's revenues by as much as 200 percent. It's no wonder these companies feel that they can [jack up the prices](#). We're too lazy or busy to even notice or cancel!

I know it's not just me who is suddenly living life as a [smooth-brained](#) subscriber. The average consumer spends \$273 per month on subscriptions, according to a 2021 poll of 2,500 by digital services firm [West Monroe](#), which found this spending was up 15 percent from 2018. Not a single person polled knew what his actual monthly spending was.

It's understandable why this model is so alluring for businesses. As companies [questioned traditional advertising models](#) (especially on [social media platforms and digital publishers](#)), subscriptions offered the promise of "[selling once and earning forever](#)." (In a sign of the times, even social media companies like Meta and X, formerly Twitter, are now [offering subscriptions](#)). And while subscription services have been around for decades (think Wine of the Month Club), more customers have been willing to sign up thanks to the prevalence of smartphones and the [increasing ease of home delivery](#).

Demand is so high that the investment bank UBS has [estimated](#) the entire subscription economy will grow to \$1.5 trillion by 2025, more than doubling the \$650 billion it was in 2020.

But while these subscriptions promise ease and happiness, not all of us are satisfied. Last year, the [Kearney Consumer Institute](#) found 40 percent of consumers believe they have too many subscriptions. Almost half of us also think we pay too much for streaming video-on-demand subscriptions, in particular, while roughly a third intend to reduce the number of such subscriptions, per an [April report](#) from Deloitte Insights.

There's also evidence we are [spending way more on subscriptions](#) than we even realize. Last year, [C+R Research](#) asked 1,000 people to estimate what they fork over in subscription costs before actually having them itemize this spending. They found the average monthly spend was \$219 — more than 2.5 times higher than the \$86 that people guessed.

It's no wonder we've lost track of this spending given how subscriptions have consumed almost every aspect of our lives. Consider this: On a typical day, you might wake up and meditate, perhaps using the Calm app (yearly [subscription](#): \$69.99), before getting ready using makeup from your Birchbox ([\\$20 per month](#)). Then, as you eat breakfast, don't forget to log your meals on your weight loss app Noom ([\\$209 annually](#)). After that, it's just a quick Citi Bike ride to work ([\\$205 annual membership](#)) to your local Equinox gym (starting at around [\\$200 per month](#)) where, instead of forking out for a personal trainer, you decided you could save money by opting instead to use an app like Fitbod ([\\$12.99 per month](#)).

During the work day, you might get a Sweetgreen salad for lunch (whose premiere loyalty program costs [\\$10 per month](#)) or perhaps just a coffee from Pret ([\\$40 per month](#) loyalty program). When you get home after a commute spent listening to music on Spotify ([\\$10.99 per month](#)), be sure to check your lobby to see if any Amazon packages have been delivered ([\\$14.99 per month](#) for Prime membership). And don't forget to pick up your Hello Fresh groceries ([roughly \\$70](#) for three two-person meals) or your wine subscription box from SommSelect ([\\$99 per month](#) for four bottles) or your new pet toys from Barkbox ([\\$20 per month](#) for a year's subscription).

After dinner, it's time to unwind by watching ad-free streaming sites like Netflix ([\\$15.49 per month](#) for a standard plan) or Hulu ([\\$17.99 per month](#)) or Disney+ ([\\$13.99 per month](#)) or Paramount+ with Showtime ([\\$11.99 per month](#)) or Peacock ([\\$11.99 per month](#)) or Apple TV+ ([\\$9.99 per month](#)). And if you somehow can't choose what to watch on any of those, maybe see what's airing live on YouTube TV, which is similar to TiVo and cable but [costs \\$72.99 each month](#).

Finally, as you get some shut-eye using your Whoop health and sleep tracker ([\\$239 per year](#)), you can rest assured any photos you took on your cellphone will quietly update to the extra storage you pay for in the digital cloud ([\\$2.99 per month](#) for a standard Google One account).

You see, we've automated almost every element of spending in our lives! I'm almost convinced that somewhere in Silicon Valley a V.C.-funded tech bro is sitting in a room trying to imagine a subscription service for funerals that might overcome the central problem that we tend to only die just once.

And while it's not supposed to feel exhausting or overwhelming, there's a part at the back of my brain where it almost feels like it. I'm plagued by a buzzing anxiety that I could be saving money by consolidating or canceling some of these subscriptions, were it not for the nagging guilt that I have that, truthfully, I've lost track of what I'm paying for.

If we're going to rebalance the wheels of capitalism just a little, we could do worse than to support a recent [proposed rule](#) from the Federal Trade Commission. In March, the agency suggested a "click to cancel" provision that would require companies to make it just as easy to end a subscription as to sign up for one. No more being forced to go into the gym to end your membership if you were able to join online! (For apps, Apple does already have a [version of this cancel button](#) buried within its App Store).

Additionally, under this extra layer of consumer protection, businesses would need to remind subscribers annually about their membership before these are automatically renewed. This rule would mean any background spending would, if only just for one moment a year, be at the forefront of your mind.

If all that doesn't work, I have another idea: an app designed to keep track of your various subscriptions and background spending so you can better control your finances. Oh wait, [those already exist](#) — for a recurring fee of course.