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How to hide your spending habits from retailers (so you don't get ripped off)

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Penguin Random House/Lindsay Owens/NPR

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Over the past decade, companies have changed the way they price their products — and shoppers are getting deliberately overcharged.

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Worried you're being overcharged when shopping online? Listen to this



Hotels are creating prices based on a customer's geo-location. Airlines are using browsing data to determine the cost of airfare. Grocery stores are using technology to test out how much they can charge customers.

"What we're seeing is Big Tech reinventing the rip-off," says Lindsay Owens, head of the consumer advocacy group Groundwork Collaborative. "These are old tricks, but they've been supercharged by new technologies."

Owens, author of a new book published in September, *Gouged: The End of a Fair Price — And What That Means for Your Wallet*, uncovers pricing schemes that corporations try to hide, and shares advice on how to protect yourself from these tactics.

"The most egregious way is personalized pricing," says Owens. Retailers "collect data on you to better ascertain how much they can charge you." That includes browsing data, demographics and purchase history. They're also using algorithms to run pricing experiments on consumers.

Still, there are ways to get a fair deal. Owens explains how to cover up your trail so it's harder for retailers to watch you — and then sell you products at personalized prices. Maybe you don't use all these techniques for smaller purchases, like a pair of shoes, but for expensive flights or other travel, it might be worth it.

Avoid shopping through retailer apps

Some retailers offer perks and discounts to customers if they shop for items using their app or website. But the incentives are not worth it, Owens says.

When you're signed in, you're giving those companies "a lot of information about yourself," she says. That includes your location and purchase history. They even "know what you click on and don't buy."



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Your technology is tracking you. Take these steps for better online privacy

They may also run experiments on you — like figuring out "what your pain point is," Owens says. "Will she buy it at \$5? \$7? \$12?"

You're offering a lot of data that can "potentially be turned against you in pricing decisions, whether that's fewer discounts or higher prices," she says.

Checklist: Are you getting a **FAIR DEAL**?

Before you spend money on a big-ticket item, consumer advocate Lindsay Owens has advice.

CHECK the **PRICE**...

- ☐ Across multiple devices
- ☐ While logged in, then while logged out
- ☐ With and without incognito mode
- ☐ At the store
- ☐ On a friend's device
- ☐ With and without a VPN



Retailers use your browsing data, demographics and purchase history to decide how much to charge you, Owens says. Checking prices can be tedious, but it may save you money.

Before you make a big-ticket purchase for, say, a plane ticket, a new computer or a rental car, take a moment to check the prices in multiple ways. It may save you money. Save or take a screen grab of this checklist to use as a reference.

Malaka Gharib/NPR

Learn the new way to comparison shop

Comparison shopping means going to multiple retailers to check prices to find the best deal. Today, it also means ensuring that "you're not being exposed to personalized pricing," Owens says.

There are many ways you can do this. Now keep in mind this may be time consuming, but it may be worth it for big-ticket items. Check the price of a product or service across multiple devices, while logged in, while logged out, with and without incognito mode, and with and without a virtual private network (VPN), Owens says. You can also ask friends to check prices on their devices.

Let's say you're buying a sweater. You may want to look at the price at the brand's clothing store at the mall, the brand's website and ask your friend to look up the price on their phone to ensure you're getting the best price, Owens says.

Make it harder for companies to track your data

Clear your browsing data and cookies regularly. Companies collect data while you browse online. "If you can clear that data before you make a purchase, then that data isn't available to the company to use against you," Owens says.

You can go through your devices and limit the permissions that you grant to apps. Do your apps really need to know your location? Can you turn off inter-app sharing, so one app isn't sharing data with another app?

Consider using a VPN to hide your location, which may be used to charge you more. You can even run your own pricing experiments using your VPN to change your location, Owens says. "See if you can get a more competitive price coming from a different space," like the San Francisco Bay Area versus Nashville, Tenn., for example.

Shop in person, but keep in mind that personalized pricing is seeping into big retailers, too

If you can, shop for goods at local, mom-and-pop shops. If it's a service you seek, try doing it the old fashioned way. Get a cab instead of ordering a ride through an app. Call up your local restaurant, order food and pick it up instead of using a delivery app.

These small businesses may be more expensive and less convenient, but they are less likely to run "super sophisticated, algorithmic, price-fixing experiments on you," Owens says.



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8 good habits that can protect you from getting scammed

But a lot of these technologies are seeping into brick-and-mortar stores that are making pricing more unpredictable, she says.

Electronic shelf labels, for example, are popping up at big-box retailers and grocery stores. These labels allow retailers to change a product's price at any time, leading to "more price variation throughout the grocery store," Owens says.

Some retailers are also removing price tags altogether. "Without a posted price, it creates a lot of uncertainty for people on a budget," she says.

If you're frustrated by all these schemes, there's good news. Some states are beginning to ban personalized pricing. On October 1, a new law will go into effect in Maryland banning the use of personalized or dynamic pricing at grocery stores and third-party delivery services. And other states are considering similar bans.

More smart financial advice from Life Kit

How to eat out without spending a fortune. Personal finance and nutrition experts share simple strategies that make it possible to eat out on a budget. One tip? You might have to let go of your fast food delivery habit.

4 marketing tricks to avoid while shopping. Retailers use marketing techniques to get you to spend more, like creating a false sense of urgency or creating artificial discounts. Outsmart the gimmicks with these tips.

5 money-draining mistakes travelers make when planning a vacation. People get a lot wrong when it comes to paying for vacation, say travel experts, and that can cost serious cash. Here's how to plan a trip that's safe, adventurous and under budget.

7 surprising ways the public library can save you money. Baking pans, legal help, language classes and more — libraries can provide so much more than books. See if your local branch offers these free or discounted resources and services.

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