



The Latest AI-Powered Trend: Surveillance Pricing

Are you paying more for plane tickets or hotels because of your browsing history?

Corporations have long used personal data to target ads to specific individuals. Now, with AI-enabled surveillance pricing, two people might be seeing the same targeted ad, for the same product—with different prices.

Unlike **dynamic pricing**, which is a feature of open markets and involves prices rising for everyone at peak times based on demand, **surveillance pricing** involves companies setting a personalized rate for each consumer based on that person’s collected data.

That data can reveal your location, income, purchase history, and more.

“It’s not entirely clear, but {certain travelers} were charged more”

This practice is already in place, and companies are now using it more frequently. A Federal Trade Commission report last year found that companies can even use your mouse movements on online retailers to infer your buying habits and purchasing power, and use those as factors in setting your personalized price. With this tactic on the rise, it’s time to learn how to recognize surveillance pricing and what you can do about it.

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Tips for Happy Travels

Here are some of the top travel tips we received from you...

Before you depart, always **notify your bank** of your travel plans to prevent card freezes and make digital or physical **copies of essential documents** like your passport and insurance.

Pack light to remain mobile, favoring versatile clothing and comfortable “broken-in” shoes to avoid painful blisters.

After you arrive, **wake up early** to enjoy popular attractions before the crowds arrive, and don't be afraid to **get a little "lost" on purpose**. Some of the best experiences happen when you step away from the guidebook to interact with locals and sample authentic street food. Most importantly, **remain flexible** and keep a sense of humor when things inevitably go wrong, as these challenges often become your most memorable travel stories.



Where Price Point Meets Pain Point

Last summer, Delta Airlines said that they used artificial intelligence to determine 3% of their domestic fare pricing. They ended the year with a goal of 20%. What does it mean for an airline to use AI to set prices? Delta, and likely other airlines, are going beyond just incorporating general factors that affect anyone—like holidays, storms, and fuel prices. Instead, AI enables them to tailor a price to each individual based on their personal data.

Hotels and online travel agencies are taking the same approach. SFGate reporters found that online travel sites priced the same New York City hotel room at \$829 for someone with a Bay Area IP address, and \$318 for someone located in Kansas City. Most likely, the logic behind that \$500+ difference in price is that a person who can afford to pay Bay Area rent can, and will, pay the higher rate for the hotel room.

Another example of surveillance pricing already documented in action is on ride-sharing apps. “It’s not entirely clear,” said former Federal Trade Commission Chair Lina Khan, “but researchers ran tests and found that riders with lower battery life on their phone were charged more.” She says that through surveillance pricing, companies assign individuals a “pain point”: in other words, the maximum that person is willing to pay for the product or service in their specific moment of need. Companies that can identify and charge a person’s exact price (pain) point will increase their revenue.

The Near-Future of Surveillance Pricing

Consumer advocates argue that marking up prices due to personal misfortune is deeply unethical. “Imagine this,” writes policy analyst Jay Stanley of the ACLU. “A family member has died, and attending their funeral is very important to you. Somehow—you don’t know how—the airlines know this about you, so when you go to buy a ticket they jack up their prices, forcing you to pay more for the same flight than other people.”

Yet Aradhna Krishna, a Professor of Marketing at the University of Michigan, doesn’t see this new capability as all bad. What if companies charged the wealthy more and poorer families less for the same service—wouldn’t that function as a “private-sector progressive tax system” and contribute to wealth equality? As she points out in The Conversation, it’s all about how surveillance pricing is regulated and implemented. As with so many AI-powered technologies, state and federal agencies are only just mapping out the new landscape, and policies will follow.

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Member Testimonials

“We travel several times throughout the year and enjoy the security of leaving the Village with no cares about mail, papers, plant care or maintenance while we are gone. Also, I had used my lawn mower and snow blower very effectively over the years, but now I can let somebody else take care of that for me, and I don’t miss it at all.”

~Dick and Sharon R.

“The co-op makes real sense because you have no worries about safety, security, maintenance, etc. I’ve visited other Village Cooperatives and was delighted to find that the residents love their new homes. I really don’t know what more a person could ask for with this lifestyle.”

~Bob H.

QUARTERLYQUOTE

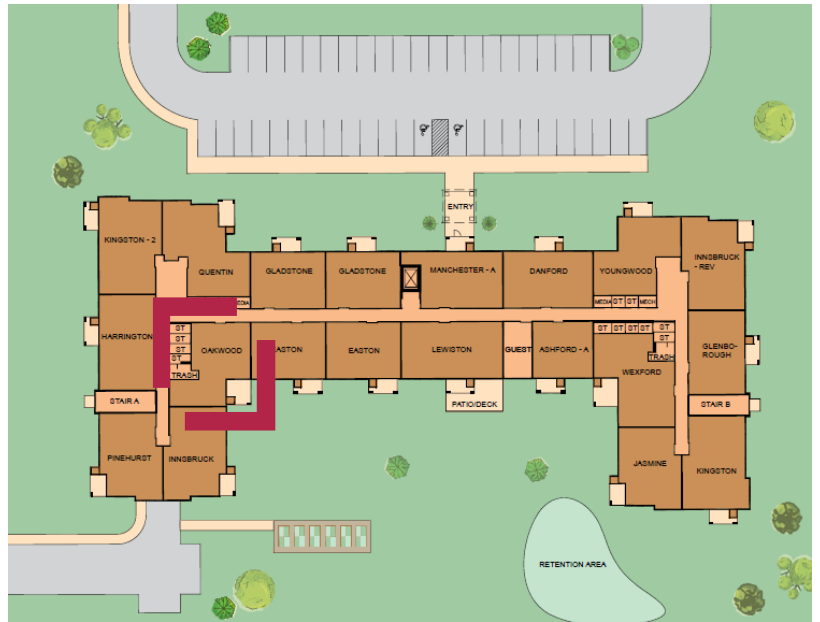
“Life is like riding a bicycle. To keep your balance, you must keep moving.”

— Albert Einstein

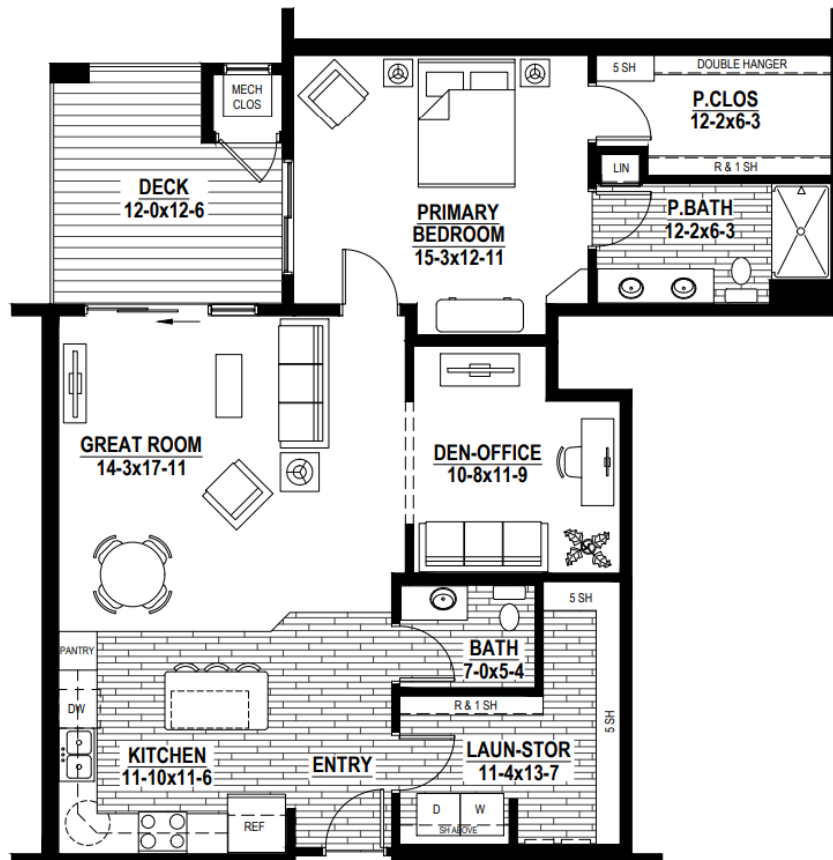
featured floor plan

Oakwood

1,239 sq. ft.
 1 Bedroom
 1.5 Bathroom
 Den/Hobby Room



This plan offers an open and spacious layout with an island kitchen and great room combo that opens to the deck. It also includes a reserved space in the heated underground parking garage as well as your own private laundry room with side by side washer and dryer, plus lots of storage! One of our most popular plans, you just can't find a better maintenance-free value in this excellent Billings location!



Five Tips for Traveling with Pets

Lots of seniors are bringing their best friends along on vacation. Plan ahead for a fun, safe, and comfortable trip for everyone.



More than half of Americans over age 50 own pets, and over half of those pet owners choose to take their pets along with them when they travel, according to a Healthy Aging poll. And why not? As we know, owning a dog or cat has been shown to boost brain health, and our pets are family. As long as we know they'll be safe and comfortable, it's a joy to bring pets along on life's adventures.

If you're looking ahead to summer and planning a road trip, or maybe even looking to board a plane with your pet, here are some tips for making it a happy and safe journey for both two- and four-legged travelers.

- 1. Advance planning is key.** While there's no need to plan every pit stop, taking a look at a map for dog-friendly parks and restaurants along your route will make for smooth sailing. Plan on stopping every two or three hours, for twenty minutes or more, to give dogs a chance to get a few laps in. (More frequent breaks are a plus for most older adults, too! Having the dog along will remind you to stop and get your own body moving on long car trips.) Websites like [GoPetFriendly](#) and [BringFido](#) can help you look at your route and find pet-friendly stops you can plan around. These sites can also point you to local veterinarians at your destination.
- 2. Flying? Consider the pros and cons.** What makes an airline pet-friendly? Most airlines will accommodate your pets, but whether they're allowed to be in the cabin with you depends on each airline. On almost every airline, if pets are allowed in the cabin, they must be in carriers the entire flight (the one exception we found, for dogs at least, is BARK Air, described below). Consider your dog or cat's temperament before scheduling any non-essential air travel. Total sedation is generally discouraged because it can be dangerous; most vets will prescribe a mild anti-anxiety drug for air travel. Flying is certainly stressful, but some pets will take it in stride. For luxury air travel with your dog, consider [BARK Air](#), a newer company that partners with U.S. air carriers to offer flights where dogs are the VIPs. Your dog rides with you in the cabin, and the whole in-flight experience is tailored to your dog's comfort and needs. All dogs on the flight are seated (with their persons) according to trained dog behaviorists' assessment of pre-flight pup socialization. That level of attention to detail makes for smooth sailing, albeit with a hefty price tag. BARK Air currently flies between New York City, Los Angeles, London, Paris, Lisbon, San Francisco, and Madrid, and flights sell out months in advance.

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3. **Pack with care.** In addition to the essentials—like plenty of familiar food and treats, bowls for water, and doggie bags—pack favorite blankets, toys, and other comfort items to help make new places feel more familiar. Be sure to pack all your pet’s needed medication and consider bringing a pet first-aid kit—[here are some good ones](#). For long car trips in the heat of summer, a cooling mat can keep pets comfy. Before a trip, make sure your pet’s identification tags are secure and easy to read, and make sure their harness and leash are in good repair. Same goes for any crate or pen you plan to bring along.

4. **Drive pet-safe.** Most dogs love a car ride. Experts caution that it’s safest for dogs to keep their heads inside moving cars to stay safe from debris and other vehicles. To cut down on distractions and protect against impacts, dogs should be in a crate or secured with a pet seat belt, and cats should be crated while cars are in motion. Dog seatbelt technology has come a long way; [today’s products](#) are comfortable and light. Many will double as a harness for walking. While it’s common knowledge, it can’t be overstated: never leave a pet in a hot car, even with the window cracked. Heatstroke can happen within minutes. Always err on the side of caution, and keep pets with you on hot days.

5. **Take lots of pictures.** Your friends and family want to see you and your pet enjoying life in far-flung locales. Don’t forget to post them!



AI-Powered Surveillance Pricing

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How to Avoid Paying More

For now, consumers can take a few steps to guard against exploitative surveillance pricing. First, share less data. One way to do that is to use a personal VPN, or virtual private network, which masks your physical location. Use Incognito or Private mode so your browsing history isn’t saved. You can also clear your browsing history regularly to make it harder for surveilling companies to read.

If surveillance pricing practices take root, comparison shopping will become essential. That means checking prices on your phone in one browser and on your computer in a different browser, or asking your friend in another city to check the price for you.

Whether or not surveillance pricing becomes yet another price we pay for the convenience of online shopping, time and legislation will tell.



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