

To: American Economic Liberties Project (AELP)
From: Lake Research Partners
Re: Key Findings from Focus Groups on Surveillance Pricing
Date: April 27th, 2026

Lake Research Partners conducted three online focus groups in April, one of women over 50, one of men over 50, and one of men and women under 50. Participants were recruited from key 2026 battleground Congressional districts.

Strategic Summary

- ✓ **There was very little baseline awareness of surveillance pricing at the outset of these discussions.** Some younger adults were familiar with junk fees and other participants recognized “dynamic pricing” in airfare, hotel, and rideshare apps, but virtually no one knew of the personalized, data-driven version of this that is surveillance pricing. This is a definition-setting opportunity, as the term “surveillance pricing” itself, and a basic explanation of the practice both strongly anchor negative opinions.
- ✓ **These participants were naturally skeptical—even conspiratorial—about their phones listening to them and keeping track of their habits, so accepting the premise of surveillance pricing came easily to them.** Participants react instinctively negatively to the concept, even before a formal definition. After hearing a brief explanation of surveillance pricing, they used strong language to describe the practice, including “illegal,” “discriminatory,” “price gouging,” and “manipulative.”
- ✓ **Despite the low awareness of the practice, there was a prevalent assumption that it was already happening.** There’s a sense of invisible harm (“we don’t see it, but it’s happening”). This suggests framing this issue should lean into “this is already happening to you,” rather than a hypothetical risk.
- ✓ **The dominant frame they brought to this concept was unfairness, creepiness, and exploitation—not complexity or confusion.** There were numerous references to “Big Brother” AI overreach, and loss of control across the groups. There was also a dominant belief that pricing should be uniform and transparent (“the price should be the price”) and an equally strong rejection of companies charging based on “what you’re willing to pay.” Participants also worried throughout the groups that surveillance pricing would facilitate modern-day discrimination by race, age, and class.
- ✓ **The combination of two elements drove participants’ intensity: personal data being surveilled and tracked, and personal data then being used to devise individualized pricing, which they saw as discriminatory and exploitative.** Either of these elements alone would be concerning to the participants; together they feel like a violation. For many of these participants—the older ones, especially—privacy invasion was the emotional core of this debate. They were deeply upset about being charged more based on their personal data, but the even stronger, more consistent trigger was being watched and tracked.
- ✓ **There was also a strong link, especially in the younger focus group, to participants’ broader economic frustration.** Most of the adults in these groups already felt deeply pessimistic about the current state of the country, with the rising cost of living, endless wars, and a failing economy all top of mind. They mostly blamed Trump and wealthy corporations working

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- together to make things more expensive to benefit their bottom line while people across the country struggled. Surveillance pricing got folded into existing grievances around cost of living, wage stagnation, and corporate greed. These participants already feel economically squeezed, so this is seen as yet another layer of exploitation. The issue naturally reinforces anti-corporate narratives, especially around unchecked power.
- ✓ **Most people felt that consumers across the country would be the most negatively impacted, being charged more for the things they need in an already expensive and awful economy.** Younger adults felt it would most impact middle America and below as wages stagnate and prices continue to go up. Many of the older men felt that the poor would be hit the hardest by surveillance pricing as they lack the time and resources to find alternatives for the things they need even when prices rise. The majority of older women who did not think they could outsmart surveillance pricing, worried that this practice would hurt people like them and drive more people to homelessness from the insane cost of living increases.
 - ✓ **Surveillance pricing being used in medicine was the most concerning example across groups.** People were horrified by surveillance pricing in medicine making it less affordable for parents to provide care for sick children or for people to afford their necessary medications. This example felt invasive, predatory, and immoral to adults across groups with many connecting this medical surveillance pricing to the already frustrating and confusing way medical insurance works in the country to leave consumers way worse off.
 - ✓ **Most of the participants were more negative about AI than positive except for a few men who use AI regularly. Instead of AI's involvement in surveillance pricing legitimizing the practice, it only amplified participants' fears and distrust, making it feel more dangerous.** Some felt more neutral to AI seeing it as a tool to be used for good or bad depending on the purpose of its use. Most saw AI as a corporate tool that was being wielded destructively across a range of aspects of personal and public life. AI was seen as enabling manipulation ("identifying weak spots"), loss of human control, and hidden discrimination—not to mention reinforcing broader anxiety about AI erasing jobs and harming society.
 - ✓ **There was some confusion across the focus groups between price increases and price discrimination.** Many participants initially conflated inflation and high/ rising prices with personalized pricing. They defaulted to broader frustration about the cost of living and anger around the inability to keep up with utilities, groceries, and housing costs. Messaging needs to distinguish clearly between prices going up for everyone versus charging you more than someone else. Most participants drew a sharp line at pricing based on who you are vs. market conditions.
 - ✓ **Almost all of the participants felt that surveillance pricing should be illegal or at the very least that consumers should be provided with a clear disclaimer and an ability to opt out of the practice.** Most wanted to ban individualized pricing and outlaw surveillance practices. Younger participants especially wanted government regulation, price caps or guardrails, and transparency requirements. Most viewed this as a national problem that required a federal solution, but there was also openness to state-level action and ballot initiatives. Others in the older groups didn't see the utility in an opt out option given how many lengthy terms and conditions are hidden on every website and how companies will use language to make surveillance pricing sound innocuous. So, the vast majority favored a nationwide ban on

- surveillance pricing as the best option, followed by action from state AGs from the older men, consumers making better purchasing decisions at small businesses or boycotting from the older women, and signing petitions and winning state referendums from the younger adults.
- ✓ **Participants' demand for intervention, however, was mitigated by a low sense of confidence that it would happen.** Participants want action, but do not fully trust any actor that could rein surveillance pricing in. Government they saw as corrupt and/or ineffective. Corporations they viewed as the primary offenders and unable to police themselves. The courts and legal system were viewed as more realistic options, but slow and also in many cases captured by the same corroborate corruption behind this practice.
 - ✓ **Across the groups, there were a couple of exceptions, more so the older participants, who said they could see themselves benefiting from the practice through their own research.** These few participants felt that AI algorithms or price checking would end up benefiting "smart consumers" like themselves with discounts, coupons, and deal targeting. Still, most everyone else felt that corporations using AI would always outsmart and try to make more money from scamming consumers with surveillance pricing. And upon reflection, even some of the people who thought they could outsmart surveillance pricing felt the practice would be unfair and hurtful to others.
 - ✓ **The winning frame is less economic, though that is the backdrop for this issue and a core element of its framing, alongside discrimination, unfairness, and the depth of the privacy invasion occurring.** People already think that corporations have fully invaded their privacy, so the breach in privacy itself is not as disturbing as that breach being used to further exploit people through unfair and discriminatory pricing tactics. The strongest narrative is that corporations are watching you, learning your weaknesses, and charging you more because of who you are.
 - ✓ **The most persuasive arguments read to the participants emphasized that surveillance pricing discriminates against people based on their private data, exacerbating economic and other vulnerabilities; that surveillance pricing is inherently unfair, hurting competition and consumers' ability to price check; and that there is a total lack of consistent rules to stop this practice so Congress needs to step up and take action.**
 - ✓ **Plainspoken, moral language was more resonant than technical jargon.** The language that worked best across the groups was: "privacy-invasive pricing," "exploitative pricing," "price gouging," and "manipulative pricing." There was much less resonance with technical terms like "algorithmic discrimination."
 - ✓ **Overall, these adults entered their group discussion not knowing much if anything about surveillance pricing but left passionately opposing the practice and with a strong desire for Congress to take immediate action to ban surveillance pricing. They would support candidates who plan to ban surveillance pricing and act to put the pressure on companies and politicians who facilitate the rollout of surveillance pricing.**

The Mood and Context

The mood in all three groups was decidedly pessimistic, with participants saying they felt sad, worried, disappointed, and angry at the state of the country and the world. Out of all three focus groups, only two participants expressed any sense of optimism at the outset, and even that was fueled not by current events, but by the cautious hope that upcoming elections could set the country on a different course, or by a belief that God would ultimately show the way.

“I feel helpless to change what's happening. I feel like it's a train out of control... everything that's happening in the government, I feel like the corruption and lies are just rampant and there seems to be no check.” – Older Woman

“For me personally, I'm fearful because I have three young children. I started late. I didn't think I was jaded because of certain things, especially being in the military. I have two deployments. I've always been a person who looked for the goodness in people, no matter who they were, where they're from. None of that ever really mattered to me. But it seems to me we're at a place where we are making people's differences a bad thing or a negative thing, and we're putting that in, in younger people's heads. And that's not how I was raised. And it's, that's what tears me apart, because I have friends from different cultures, different economic backgrounds, and we are still friends to this day. We may differ of opinion, but we don't hate each other. My best friend and my brother are UNC fans. I'm a Duke fan. We make it work.” – Older Man

“Discouraged...just the entire state of the world. And the fact that we've seen this all before and it's happening again, just does not give me hope for humanity.” – Younger Adult

“I know that everything is terrible in the world right now, but I have hope because I know Jesus...I know that that means that we're closer to Jesus returning.” – Younger Adult

Top of mind concerns for participants across all three groups included the ever-rising cost of living (especially gas and food prices), a slowing job market, and the newest war on Iran, which none of these voters supported or understood the reason for. Whereas older adults centered their initial economic concerns almost entirely around the affordability crisis and the job market, the younger adults also raised strong concerns about stagnating wages caused by corporations freezing wages while the wealth gap continues to expand. **The cynicism toward corporations and their onerous influence on everyday life was unmistakable across these groups.**

“My husband owns a small business. Um, so being laid off is not really affecting me much...but everything in Colorado, including like buying homes and everything is so expensive. There's so many homeless people, people losing their homes that are older and elderly and it's just, it's everywhere. Um, my son finally bought his own place this year, but he had to get a huge raise from his work. He had to go to all these free classes to try to get help to buy, like, everything is just skyrocketing. Like gas is almost \$5 a gallon.” – Older Woman

“...everything is so unpredictable, the price of gas shooting up the stock market going down. I mean the world just seems to be moving super fast than it used to be, and things are at a crazy pace, and it's very hard to predict anything anymore.” – Older Man

“I think it is the gas prices, they keep going up, the grocery prices, everything's going up. All your bills are going up except your paycheck. Most people are saying the same thing. They're still making the same amount of money. However, everything around us is going up.” – Younger Adult

“My wages aren't going up, but food and gas are just going up like crazy, like every bill all the time. We've had inflation for years now, but my wages don't keep in pace with that.” – Younger Adult

Older women and younger adults were very willing to blame Trump and Republicans for the sorry state of affairs in the United States, with younger adults referencing the failure of “trickle-down economics,” tariffs, and GOP policies more generally, while older women brought up Trump’s rampant corruption, racism, and catering to corporations. These groups also blamed corporations for economic crises facing the U.S. and the older adults showed disdain toward illegal and harmful corporate practices, like causing widespread environmental pollution, making the basics of life—including lifesaving healthcare—impossible to afford, and avoiding paying their fair share in taxes. The younger adults shared many of these concerns but also brought up hidden junk fees. They firmly believe the economy is not working for them and that the government and big corporations are rigging it together.

“I think for sure the insurance world, medical insurance, it feels like they just have free reign. And they're not regulated enough. I have medical issues, so every year it's a fight to get my medication. And as someone who's tired to have to fight for it, it just doesn't make sense. And I look at Europe where I could get the same medication for a fraction of what I have to pay for it here. I think that definitely needs to change.” – Older Woman

“My position, [Trump] he's written a free ticket to all of these big businesses to do what they want. And a lot of the electric issues, the costs of electricity are coming from these data centers being built by these companies. I bought a house. I was responsible for the bills in my house, my usage. These companies are building these facilities. First of all, environmentally it's a drain on our resources. But if they're gonna build these facilities and they have to use so much water and electricity, they should be responsible for those costs. These costs are being passed on to the people in communities...to subsidize that. And that's not our bill.” – Older Woman

“There's this incestuous relationship between insurance companies and government. It's incestuous. I think that there should be no more people who are paid just a lot lobbying. And I believe that they should stop getting money to run their campaigns. If they can't run their own campaigns, pay for their own campaigns. It's ridiculous.” – Older Man

“Republicans. Ever since Ronald Reagan. The whole trickle down crap does not work. Has not worked. It has just created a huge, huge difference in the upper class or the 1% in everybody else. Like, nothing trickles down. They're the ones that are enabling the

corporations. They give them the tax cuts, they pass on all of their costs to all of us. Okay. So all of the rising prices are because of the corporations. They're the ones that set the prices. They're the ones that are screwing us over.” – Younger Adult

“I know that they're working on it in some parts of the country, but, hidden fees. Okay. Like, I know council passed the law about hidden fees and I think that should be across the board. Ticketing like tourism, hotel stays, tickets, things like that. Hidden fees.” – Younger Adult

Initial Impressions of AI & Surveillance Pricing

Most adults were fully negative toward AI, feeling that it is destroying personal privacy, human interactions and critical thinking, replacing jobs at a breakneck pace, and is the engine underneath such horrid actions as the far-reaching DOGE cuts to public services and America’s bombing of the girls’ school in Iran at the outset of the war. There were a few participants in each group, particularly a few older and younger men, who were more neutral toward AI or felt that AI could have positive impacts alongside its negative ones, or who used AI in their daily lives and saw it as a tool, like any other, that could be used for good or evil, depending on who was wielding it. This initial discussion of AI colored participants’ responses to the discussion of surveillance pricing, with most participants starting out very wary of the technology’s influence on corporate pricing decisions.

“It's just, it's already the cat's out of the bag and it's developing so quickly and we really don't know what the real, what the worst, most negative implications are for it. Um, you know, I'm sure they used it when, you know, when DOGE went into, not to get political, but you know, when they went into the IRS and, and you know, voter rolls and they started getting all this information, um, you know, who knows what they could do with it.” – Older Woman

“For instance, the bombing of the school in Iran, that was due to AI targeting misreading the old data. We have the Doge Stooges that applied ChatGPT to DEI in how they defunded DEI programs in that whole ridiculous scenario...it's been a huge disaster already that people don't understand, and that has nothing to do with the Big Brother concerns or Skynet...Those kinds of kinds of worries about the future.” – Older Man

“I think there's positive and negatives. Anything that is a tool can be used either way...I am concerned about the amount of water and that they're just building the data centers in places that don't necessarily want them. I know one friend that I have said that she's protesting it, like she's taken to city council. And, of course the water, the water usage is a big concern, but I use mine for like, work and utility purposes and education purposes. I know some people don't, but that's what I use mine for, so.” – Younger Adult

Initial impressions toward the term “surveillance pricing” were mostly negative though a number of people across the older groups felt this was probably legal business behavior or weren’t sure what this term could possibly mean. In the older women groups, there was a sense among a couple participants that these were smart business tactics even though they, and virtually all adults across all the groups felt this was still an intensely unfair practice to consumers. They thought it took advantage of people and cost them real money they needed elsewhere.

“I think it is still taking advantage of people...you have like your basic necessities that should have the same cost regardless of who you are. And people should have the choice of wanting to purchase something at a higher price as opposed to having that choice being taken away and now being forced upon you because somebody is surveilling you and somebody is gathering information and they could potentially be doing things that are legal, so to speak. But it's still not ethical.” – Older Woman

“Like I said, the unfairness of it. The fact that because of one thing in somebody's background or something someone else does or something, they pull and they focus on that. And when it comes to paying, you know, maybe you make less, maybe you make more, but to say, we expect you to pay this because of one or two, whatever they choose in the algorithm to use. It's, it's definitely unfair.” – Older Man

“Bad, bad. I think the price should be the price. Not how much they think you're willing to pay for something.” – Younger Adult

While no one really understood the full extent that surveillance pricing can be utilized in the age of AI and powerful surveillance technology, many people understood this concept of unfair pricing changes from their previous experiences. The older adults referenced airfare and hotels primarily where many had seen their prices differ from their spouses, with a few people mentioning how website cookies saved their information. The younger adults mentioned more contemporary examples like Uber and Airbnb tracking information about your habits to charge you more for trips the applications feel like you needed to take. Still, people weren't immediately grasping just how deep surveillance pricing can go now, which kept their fears confined to internet-based purchases and away from the realm we want this conversation to take place in which is discrimination. One younger woman touched upon this discrimination with an example of her time out partying at nightclubs where the price for cover fees was unfairly decided based upon how attractive someone was. While this isn't algorithmic discrimination, it's a great metaphor for what surveillance pricing does by deciding based upon your characteristics how much you deserve to pay differently than other people.

“Club covers. Miami, if you go out nightlife, it's all based on your look.” – Younger Adult

“Well, I can kinda see it from both positions. If I were a business person, it would be smart of me to use it. Also as a consumer, if you know how it works, there's always gonna be a loophole. Like with the airlines, I've heard that if you get up at two in the morning, that's when the flights are cheaper. So if I on a cheap flight, I'm gonna set my alarm and snag...I wish it wasn't that way, but like I said in the beginning, my word was discouraged. And it applies to this too. It's just discouraging that you have to go the extra mile to get the best price.” – Older Woman

“It all happens in the darkness of the internet. You don't know what your friends are being charged. They don't know what you're being charged. I mean, I have noticed when I shop on, I go on Delta to look at plane tickets. They're wildly different depending on the time of day that I'm looking at it. If I come back after one visit. So I'm all, you know, being

surveilled there. I'm, I'm assuming that's what's happening there. But the prices are wildly different. Um, depending on, you know, when I shop, who I'm with, uh, where I'm looking.”
– Older Man

“Well...it seems fundamentally unfair that prices are assigned based on data that companies have on you. That doesn't seem fair at all. It seems to me, it seems common sense that it's fundamentally unfair to set prices based on information that companies have scraped on each person. To set those prices based on the criteria they list age, race, income, so forth.” – Older Man

“I just...my mind is gone. I just think it's, so we talk about how tough it is to live, to live in today's world, and then to know that you're being targeted and they're gonna increase prices based on your need, especially with children. I just think that's just, that's just wrong. They're wrong.” – Younger Adult

Word Cloud from Initial Chat Reactions to “Surveillance Pricing”



Once adults learn more, it becomes very clear to the vast majority that surveillance pricing is inherently unethical and should be made illegal. At this point, adults' top concerns revolved around fairness, privacy, and feeling that this practice is predatory. All of the younger adults felt this practice should be illegal, but there were a couple people in the older groups that felt this

was a smart business practice. The older woman who felt this way was sure that she could do enough research to use surveillance pricing to her benefit and earn discounts while others were being disadvantaged. Another older man thought that it was up to consumers to make smart decisions and that if we withhold our patronage from businesses using surveillance pricing that the practice would die out. One younger adult thought that in a better world with checks and balances, surveillance pricing could maybe lead to price caps, but they weren't sure how this would function and acknowledged that we don't live in that reality. No other adults seem to buy these arguments, countering that most people don't have enough time to do the research necessary to benefit from surveillance pricing and that its hidden nature meant most people would never know this was occurring to make a conscious choice to stop.

“Just to know that I do some shopping online with Amazon. And now to know that that's being tracked, I'm kind of uneasy about that...It's just that I feel it's an evasion of my privacy, so I'm just not, not comfortable.” – Older Woman

“Overall I don't like it, but it really is up to the consumer. And that's the part where we have a problem. If I'm in an airport and they jack up the prices of water or McDonald's as a consumer, I understand that their prices are double or triple, so I have to walk away as a consumer, they've got you as a captive consumer in that market. So you either have the choice to pay the price or leave. Same thing with gas, gas stations that are on the corners next to the freeways. When you come off the freeway, if you need gas, you're paying more. So it's up to you to walk away. There's nothing illegal about it. If McDonald's made a Big Mac for \$15, we would have to say, I'm either going to pay the 15 or walk away. That's the choice.” – Older Man

“The only positive I could possibly think of is if like, there were some checks and balances, God forbid nowadays, but to put a cap on prices, you know? Like watching the prices, but not to exceed a threshold. That would be the only positive that could come out of this, but otherwise the disc is not great.” – Younger Adult

“I was actually gonna say in some states certain price gouging is like illegal. So, for example, like hurricanes, when they happen here, it's illegal for like shell gas stations or certain gas station industries to actually raise the prices beyond a certain point. So I think...it just feels like more oversight and manipulation costs...it just feels very manipulative...the term just gives me an ick.” – Younger Adult

While people had mostly grasped that surveillance pricing already exists in the rideshare, airfare, and hotel/Airbnb industries, people had not given any thought to surveillance pricing in medicine or grocery store setting and had very different reactions to each of these. Most people across groups were horrified by the example of surveillance pricing in medicine making it less affordable for parents to provide care for sick children or for people to afford their necessary medications. This example felt invasive, predatory, and immoral to adults across groups with many connecting this medical surveillance pricing to the already frustrating and confusing way medical insurance works in the country to leave consumers way worse off. In contrast, the grocery store example left most adults confused how this could work because they saw surveillance pricing as an online-only phenomenon. One older woman brought up that grocery store rewards cards may be helping surveillance pricing happen because corporations know that someone with a rewards card is a

loyal customer of who they can take advantage. Still the majority of adults in all groups only thought online shopping could be impacted by surveillance pricing so it will be necessary to support the grocery store conversation on surveillance pricing with examples like digital price tags and cameras with facial recognition.

“I just think it's wrong. It's like the people that can't afford a lot, a lot of things that like they need and for the medical field to keep getting like big pharma to keep getting richer and richer and richer. It's just not fair. I mean, I have Kaiser insurance and they'll, they'll like offer you antidepressants in a second to get you on those, but they won't stop. Sorry. You know, do anything else, you know, for medication wise or to help you feel, feel better permanently, not just a temporary fix. So I think all those medical field companies need to, something needs to be done.” – Older Woman

“So I had read in the news somewhere about Kroger looking at doing this kind of surveillance pricing or dynamic pricing. And I was wondering how do they do that because their prices are online. And then I was thinking, well, I use my rewards program, so are they looking at how much I'm spending, how much I'm willing to [spend]. You know and tying that information somehow. And that's how they're making it individualized...So the whole aspect of how far ahead they are thinking about these things just makes me feel really worried.” – Older Woman

“I can attest that Walmart, for example, and I think Target as well, are charging different online prices than they are charging in store prices. And, I asked about that once...even if you find on the same website Walmart has and try to buy the same item in store, it's gonna cost you more and there's nothing they can do about it. So what I think is happening there is they're trying to not only fire employees, lay them off and not have as many, they're trying to push the online sales so they can do a lot of this, data mining that's important to them in their business.” – Older Man

“Like anything that you can purchase online is gonna be the easiest place for that to happen.” – Younger Adult

While making surveillance pricing illegal was the best course of action, several adults wanted the option to opt out and felt that an opt out disclaimer should be legally mandated. Others in the older groups didn't see the utility in an opt out option given how many lengthy terms and conditions are hidden on every website and how companies will use language to make surveillance pricing sound innocuous. So, the vast majority favored a nationwide ban on surveillance pricing as the best option, followed by action from state AGs from the older men, consumers making better purchasing decisions at small businesses or boycotting from the older women, and signing petitions and winning state referendums from the younger adults.

“Well I'm, I'm thinking, um, that it, it kinda gave me some hope that it could be regulated because I like the option to opt out or the option to use it. Um, so that's kind of where I'm at.” – Older Woman

“If you actually know how many of the things you use have now you'd be opting out of your life. So that may be one that, that I would support, but I see it being the least effective of them all.” – Older Man

“Maybe the stores to some extent. I know that you can opt out of it. You, you could just say, this is how much I wanna charge instead of opting into the monitoring.” – Younger Adult

The best alternate labels for surveillance pricing were clearly privacy-invasive pricing and exploitative pricing for the older women, and manipulative pricing, exploitative pricing, and price discrimination for the older men with less consensus. Younger adults were also spread out but favored manipulative pricing, exploitative pricing, and behavioral price discrimination. None of the adults had any issue with the label surveillance pricing, but the best alternative appears to be manipulative pricing or a form of pricing that revolves around discrimination.

“Invasive and predatory. It's definitely invasive and predatory.” – Older Woman

“So for that, we get to name it, take advantage of you, charge you what we want, show you all kinds of ads that we know you don't wanna see, but you get to use what we have provided for you. And I think there's gotta be a line somewhere. Well, I don't think we have the power to draw the line.” – Older Woman

“Yeah. The only time they should be able to do that is when they have to transport stuff. That's the only wiggle room I can see. But you can't do some of the price. I mean, you know, there is gray area with trucking and the gas prices, obviously they need room to recoup, but I think they take advantage of that stuff. I see it mostly on eBay. When I buy stuff on eBay, I'll buy two items from different stores and shipping charges. One will be charging me 5.99, another will charge me seven, nine coming from the same location.” – Older Man

“I think some regulations. So if they can put some type of practices in place so that, you know, there either there's caps or there's some type of specific monitoring. There needs to be verbiage out there that is really defined so that they can't continue to do it.” – Younger Adult

Now we will read a list of terms that some people have used to describe surveillance pricing. After reading the whole list, I want you to write the number of the two labels that give you the most negative impression of surveillance pricing.

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Labels for Surveillance Pricing	G1: Women Over 50	G2: Men Over 50	G3: Mixed Gender Under 50

1. Price gouging	1	-	2
2. Price discrimination	1	3	1
3. Digital price discrimination	1	1	-
4. Behavioral price discrimination	-	2	3
5. Data-extractive pricing	1	-	-
6. Exploitative pricing	5	3	3
7. Algorithmic discrimination	1	2	2
8. Privacy-invasive pricing	6	2	1
9. Opaque pricing	-	-	-
10. Manipulative pricing	1	3	3
11. Price theft	-	1	2
12. Price gouging	1	1	1

Corporations Responsible

The vast majority of adults across groups felt that corporations and their CEOs would benefit the most from surveillance pricing. Unlike other groups, the younger adults thought that the government would also benefit because of the politician’s connection to powerful corporations. In the older women group, one adult thought people like her could benefit by finding better deals. This sentiment was not shared across that group or the other groups. These adults identified corporations like Amazon as the most likely purveyors of surveillance pricing, while older groups also mentioned airline companies and the younger adults referenced Oracle, InstaCart, and Uber.

“Would they catch you if you know you want something? Like I purposely will look for something online and I’ll wait 24 to 48 hours before I buy it. And then usually Capital One will send me something for that store and say, Hey, if you order today, you can get 12% off. Wow. I use, I kind of use it in the opposite way. I find out the price, I put it in my cart and I leave it alone until, I’m not saying all the time, but a good percentage of the time I then get that email, Hey, today if you order today, it’s 12% off.” – Older Woman

“So, dynamic pricing is price changes that occur based on your usage. Overall usage by people in general, like with epass on cost to use roads or seeing what you are looking to buy. So they can raise prices based on what you buy. Airlines have used this for years, raising prices during certain peak times.” – Older Woman

“Also it’s not a fair transaction. That’s why I think a good lawyer and or a good politician to make this in illegal business practice now would put an end on it. This is discrimination...I know it’s illegal. My soul tells me it’s illegal, but no one wants to do anything about it because they’re making money. And because as much as I like a lot of the things Elon Musk is doing, guys like him, Bezos and all those other guys, the guy who runs Amazon, like what he said, they’re gaming the system.” – Older Man

“The companies, corporates, the businesses. It’s not the, it’s not the middle, the middle people.” – Younger Adult

“I would say like the chief executive officers. Right. The people that are running the companies, but also too, you have to think about the shareholders, their shareholders, people that have stock in the companies. They’re also benefiting the most from higher profits. So, I mean, okay. You only stock in a company. I’m sure that they don’t mind that they’re charging more, you know.” – Younger Adult

Adults felt that consumers across the country would be the most negatively impacted, being charged more for the things they need in an already expensive and awful economy. Younger adults felt it would most impact middle America and below as wages stagnate and prices continue to go up. Many of the older men felt that the poor would be hit the hardest by surveillance pricing as they lack the time and resources to find alternatives for the things they need even when prices rise. The majority of older women did not think they could outsmart surveillance pricing, worried that this practice would hurt people like them and drive more people to homelessness from the insane cost of living increases.

"I feel bad for the people that can't afford a lot or that living below poverty and it's just not fair. 'cause they're just gonna, you know, become homeless or, I just feel for people like that so much... Well, I wonder how much they would use it to get that cheaper price. Because, you know, when you're on a real fixed income, it's a real fixed income. Hard. It's hard. Yeah. It's very hard." – Older Woman

"The poor. Yeah. And the poor and the middle class. Now, it used to be just the poor of the, the middle class is not the same middle class I grew up with sixties and the seventies. I can tell you how much my dad bought his house for and how much he's going for now. It's insane." – Older Man

"I think it's your middle America. The ones that are, you know, everybody's struggling as it is, you know, again, it plays into our essentials that we need. The prices are going up, but our paychecks are staying the same." – Younger Adult

While the majority in all groups see surveillance pricing as an entirely negative concept, a couple adults in both the older groups were susceptible to discount arguments from corporate supporters, but upon reflection felt that this would quickly turn into an unfair practice. Again a couple older women felt they'd have enough time and were smart enough to research, price check, and end up paying less than other people. In the older men group, one participant who used AI often felt that AI's involvement could be a positive to help companies find customers and offer a good price. Another man though that loyal customer cards or points were an example of corporations giving discounts instead of charging higher prices which could be used as a benefit from surveillance pricing. Most other older adults and the younger adults felt that corporations only offer discounts to sweeten the deal before a bait and switch and that as surveillance pricing rolls out they will likely do the same thing here: discounting primarily on surveillance data to win a positive image before enacting their unfair and discriminatory pricing models.

"Not only is it an invasion of everyone's privacy, but it can lead to a lot of discriminatory practices...I just already believe that our youth are at risk because they're so in tune to technology. And the world is only gonna move forward with technology. We have to be real about it. But at the same time, you may have an elderly couple who it may cause a host of issues because they're already living at poverty level or below and everybody's situation is gonna be a little different. But for those of us where we can get a discount on something by tracking us at the same time, it can also hurt us and hinder a lot of people. So I guess my take is it can hurt a lot more than it can help." – Older Woman

"Some of this is being done before AI. I mean, you do get better deals if you're a frequent customer. You could get a, like we go to a restaurant over and over, or they have a card, you get 10, you get a free meal. If you go 10 times, things like that. You buy a car, they call you back for another deal on the same car. I mean, this has been going on for a long time, but the airlines have done that. Yes. I frequent flyer, but I agree with the other thing that, that is for anybody, there's no racial prejudice, there's no economic prejudice. Whoever's doing it and using it gets the discount." – Older Man

"I think it was tried to be like a bait and switch situation. I find it, I've lived in long enough to find that disingenuous." – Younger Adult

“I mean, and I have fallen directly into the trap because I have possible like Alexa or Amazon app available, it picks up conversations, it picks up everything, and I'll get notifications and, oh, price dropped on this. And I'm like, okay. And then three weeks later I'm thinking I can go back and get \$5 toilet paper and now it's back to regular 15. So I feel like, you know, it kind of baits you in, you kind of get on a swing.” – Younger Adult

Messaging and Taking Action

The winning frame is less economic, though that is the backdrop for this issue and a core element of its framing, and more the deep breach of ethics and privacy. The participants already fully believed that corporations have invaded their privacy so the breach in privacy itself was not as disturbing as that breach being used to further exploit already vulnerable people through unfair and discriminatory pricing tactics. The strongest narrative is that corporations are watching you, learning your weaknesses, and charging you more because of it.

Most of the specific messages tested in the focus groups performed quite well, particularly among the older women and the younger adults. The older men had lower ratings for most of the messages compared to other groups primarily because they wanted each message to have a clear call to action. Though, one key bit of feedback from the first two groups was the desire for a strong call to action in every message, asking for Congress to take action to make surveillance pricing illegal.

“Outlaw. Outlaw. It has to be a language or verbiage. Used to be strong enough to where a company could be faced with fines. Correct.” – Older Woman

“Yeah, I was in agreement with this...there's two things that struck me. One was like, demand immediate action from Congress...and, the other thing was talking about vulnerable people. 'cause it makes me think that like, at a point, corporation just sort of cut off anybody under a certain income level. 'cause like, we don't even wanna sell to you 'cause you're not even worth the trouble down there. And I think that kind of discrimination could, could just be the norm in the future if this, if this take, uh, takes hold.” – Older Man

“Like when, when it says it's like bad for the environment and then raises the prices and Congress, Congress needs to like step in as soon as possible. All three of those were like huge.” – Younger Adult

The strongest message across groups centered around the idea that surveillance pricing discriminates based on immutable characteristics to target people, disproportionately hurting the poor. The next best arguments revolved around fairness and how surveillance pricing undermines fair competition, makes price comparisons much more difficult for consumers and similar to the discrimination message, uses immutable characteristics to choose who gets which price. The next most effective message overall discussed the current lack of any regulation and the necessity for a federal solution from Congress for consistent rules. Taken together, the most effective messaging lays out the heart of the problem with surveillance pricing: using scraped data to discriminate against people with higher prices based on their characteristics and disproportionately hurting less affluent Americans, followed by the lack of action from any

governing body to create consistent rules, and ending with a call to action for Congress to take immediate action to make surveillance pricing illegal.

“It's still being discrimination, you know, the age, the skin color, all the demographics that they got about us, you know, and the situation, you know, our lifestyle and all that stuff. It's still discrimination to me” – Older Woman

“If you leave, leave it at the state level, let's say one state decides they're gonna make it illegal. All the business will flee that state for states that will allow it. We've seen this over and over again. We're losing because of stuff. Either it's, it's gotta apply to, can't apply to one, because it's gotta apply to all.” – Older Man

“It kind of summarized everything, like all the bad stuff. It hurts the poor...all different races and genders, location.” – Younger Adult

The other two messages have strengths among certain groups but were held back by how some of these adults view the world already and their own habits. Throughout groups, privacy was a major issue these adults had with surveillance pricing, and it's very easy for them to understand the threat this practice has to their privacy. However, this threat to their privacy is one of thousands of threats that are already taking their data and using it to advertise and make money. People already feel like their internet privacy is nonexistent, so it doesn't rise to the top as a novel reason to oppose surveillance pricing. It is absolutely an important aspect of the message on surveillance pricing because it still feels like a gross invasion of privacy, but it's not the unique problem here. Higher prices, discrimination, unfair pricing, raised prices in times of crisis, and confusion are the top issues at play.

“I just don't trust what they're doing with the information they're collecting from me. I just feel like it's an invasion still of my privacy.” – Older Woman

“The privacy issues are paramount. We don't know what our data is being used for.” – Older Man

“The problem now is it's not illegal. So that's the first thing we gotta do is make it illegal and, and based on privacy, not necessarily on the price itself.” – Older Man

“The one about the privacy was the weakest for me. I think it speaks to my earlier point that I think privacy at this point is non-existent, so it's not a selling point for me.” – Younger Adult

“I did think the privacy one was the weakest myself because I kind of echoed...we all do the scrolling through the contracts. None of us read that, you know, at this point. It's like, who actually take, who actually knows who has your data? I don't think any of us can say that we know. Right. So, I don't know. That's just my opinion.” – Younger Adult

In a different vein, the AI data centers message performs exceedingly well for the older women and the younger adults, however, it is the worst performing message for the older men. Supporters of this message see data centers as a huge reason to dislike AI as they hurt the environment, increase prices, and contribute to the plagiarism and disinformation engine that is generative AI. The older men group, however, had a few men who use AI in their own lives or are

less negative about AI. These men said that they cared about the environment deeply, but that the damage data centers cause to the environment is overplayed by anti-AI groups. Beyond this, several men felt that this argument about data centers had very little to do with surveillance pricing. While most people and the majority of even the pro-AI men would say that AI's use in surveillance pricing is an example of AI being used as a tool to do something bad, those who are very pro-AI will likely have an issue with messaging that goes to the root of the problem with data centers as that argument attacks how they view themselves using AI: as a tool for good things.

"I feel like there's some benefits towards it, but the risks really outweigh. And I also think it's not regulated and, you know, I'm in Virginia where the data center capital of the world...We're literally right now in the midst of as community activists in the midst of trying to stop two that are going to be planted on each side of my city. So it's a huge issue for us in terms of our health." – Older Woman

"No, I think conflating the environmental impact is ridiculous at this point...because we've got enough empirical evidence to look at what its impact is. We should know by now. It's been around for a while. I don't know who would make that argument for data farms. I mean, I know that they use a hell of a lot of electricity, but the water argument, it just, that's sort of what, like blew it up for me." – Older Man

"I am concerned about the amount of water and that they're just building the data centers in places that don't necessarily want them...the water usage is a big concern." – Younger Adult

Message Title	G1: Women Over 50	G2: Men Over 50	G3: Mixed Gender Under 50
1. [PRIVACY]	2.2	2.5	2.1
2. [DISCRIMINATION AND INEQUITY]	2.9	2.9	3
3. [FAIRNESS]	2.8	2.6	2.8
4. [REGULATORY GAPS]	2.8	2.7	2.7
5. [AI DATA CENTERS]	2.9	1.4	2.8

Almost every adult across the groups felt that surveillance pricing should be banned and stopped from being used by corporations. However, many adults also supported adding disclaimers and the ability to opt out of surveillance pricing so people could choose not to interact with the practice at least. The older men and the younger adults were particularly unsure that Congress had the wherewithal to pass anything either due to their incompetence or the money they make from corporate lobbyists to do nothing.

“Well I’m thinking that it kinda gave me some hope that it could be regulated because I like the option to opt out or the option to use it. So that’s kind of where I’m at.” – Older Woman

“It goes back to the politicians. They’re the only ones who can actually take action. You can’t stop something like that until you hurt their pocketbook. And the only the politicians, politicians can do that. We have to fix the politicians before we even fix this.” – Older Man

“I think it shouldn’t even be a thing. I think there should be a law against it. It should be banned. That’s what I would like to see. I just, it’s gonna, it’s a downward spiral. If they allow it in any place, um, it’s, it’s gonna go downhill.” – Younger Adult

While many were cynical about politicians, most adults would vote for a candidate who wanted to ban surveillance pricing unless that candidate was the wrong choice on what they viewed as more important issues.

The most popular actions that these adults would take to oppose surveillance pricing include signing a petition, voting for a ballot initiative banning surveillance pricing, and buying from companies that pledge not to engage in surveillance pricing. A middle tier of acceptable anti-surveillance pricing actions includes opting out of AI-powered tools scraping our data to be used in surveillance pricing, boycotting companies that engage in surveillance pricing, and voting for candidates who plan to take action against surveillance pricing. Adults are less sure about positing on social media (though about half of older men and younger adults would) or attending protests against data centers or companies that engage in surveillance pricing.

Overall, these adults entered their group discussion not knowing much if anything about surveillance pricing but left passionately opposing the practice and with a strong desire for Congress to take immediate action to ban surveillance pricing. They would support candidates who plan to ban surveillance pricing and act to put the pressure on companies and politicians who facilitate the rollout of surveillance pricing.

Actions to Oppose Surveillance Pricing	G1: Women Over 50	G2: Men Over 50	G3: Mixed Gender Under 50
1. Boycott companies that engage in surveillance pricing	4	6	4

2. Attend protests against companies that engage in surveillance pricing		3	
3. Attending protests of datacenters that are used to power the AI algorithm behind surveillance pricing		3	1
4. Buying from companies that pledge not to engage in surveillance pricing	5	7	7
5. Voting for a ballot initiative that bans surveillance pricing	6	5	7
6. Voting for candidates for state and federal office who plan to take action against surveillance pricing	4	7	6
7. Posting on social media about companies that engage in surveillance pricing	1	4	5
8. Signing a petition opposing surveillance pricing	7	5	6
9. Opting out of AI-powered tools that are scraping your data to be used in surveillance pricing.	6	4	6

FULL LANGUAGES OF MESSAGES¹:

[PRIVACY] Surveillance pricing relies on extensive data collection through AI, including browsing history, location, and your personal characteristics. This raises significant privacy issues as people rarely know what data is collected and how it is used. Most people also do not give consent for their data to be used in surveillance pricing, raising ethical concerns about transparency. We need immediate action from Congress against surveillance pricing to protect our privacy.

[DISCRIMINATION AND INEQUITY] Surveillance pricing leads to discrimination where certain people, based on characteristics like location, gender, race, and income may consistently pay higher prices for goods and services than other people. This makes the existing inequality in the U.S. even worse. There's also evidence that surveillance pricing would specifically disadvantage low-income people who are already struggling to afford basic necessities in the current economy. Congress must take action now against surveillance pricing to stop this discriminatory practice.

[FAIRNESS] With surveillance pricing, consumers cannot easily compare prices, as they may see different prices based on the data companies have scraped on each person. This undermines fair competition and makes it impossible to make informed purchasing decisions. We must push Congress for a ban on surveillance pricing to stop people from being treated unfairly because of their age, race, income, zip code, or stage of life.

[REGULATORY GAPS] Currently, there are few federal or state laws stopping surveillance pricing, leaving people vulnerable to exploitation without the ability to fight back. While some states are considering regulations against surveillance pricing, we need immediate action from Congress to protect consumers in every state with consistent rules that all corporations must follow to stop surveillance pricing from taking over no matter where you live or how much money you have.

[AI DATA CENTERS] Surveillance pricing uses AI algorithms to scrape private data and analyze purchasing patterns. These AI algorithms are resource-intensive processes being run through AI data centers, which put significant strain on the power grid and water supply of communities across the country raising our utility bills and polluting the environment. We need Congress to take immediate action to stop corporations using surveillance pricing and AI to make everything more expensive for everyday Americans.

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¹ Note that messaging was altered after the first two groups to include a call for action in each message