CHAPTER 1

Chapter 1: The Fair Price You Were Raised to Trust

Last spring I stood in the paper goods aisle holding a 30-pack of Kirkland Signature toilet paper, and I did something I had never done before. I tried to remember what it used to cost. I couldn't. I only knew the number on the tag looked heavier than it should.

Later I looked it up at my kitchen table. That same 30-pack sold for $16.49 in 2021. On Costco's website in 2026, it was $24.99, an increase of about 51%[16]. It was the same brand, in the same aisle, from the same store I had trusted for years. Nobody announced the change, and nobody posted a sign.

If you have felt that quiet unease at the register, the sense that the total keeps climbing no matter how careful you are, this book is for you. You are not imagining it, and you are not bad at math. The rules of the shelf changed, and nobody sent you the new rulebook.

When one store meant one honest price

My mother kept a small spiral notebook in her purse. In it she wrote the price of coffee, flour, butter and ground chuck, week after week. The grocer knew her by name. If the price of butter went up a nickel, he told her why. One store, one price, one handshake.

That was the world many of us learned to shop in. A price was a promise. If the tag said a dollar, the item was worth about a dollar, and the store earned its living honestly on the difference. You didn't need a magnifying glass or a code book. You needed a list and a good memory.

That trust was a virtue then, and it still is. But a virtue can be used against you when the other side stops playing by the same rules.

What changed on the shelf while you weren't looking

Prices did rise, but the bigger change was in *how* they rise. Many increases no longer show up on the tag at all.

On Reddit, shoppers have compared notes about this for years. One described Kirkland facial tissue as "narrower, with less sheets, and more cost" (Reddit, compiled by FinanceBuzz). Others noticed that Kirkland toilet paper now seemed to come on a bigger cardboard tube. That means less paper on each roll, even when the shelf price looks steady (Reddit, compiled by FinanceBuzz).

> **Case:** Shoppers reported that Kirkland Organic Medium Salsa went from a 38-ounce jar to a 35-ounce jar in new glass packaging. Costco also reportedly restored its Premium Paper Towels from 140 back to 160 sheets per roll after members complained (Mashed; The Chef Recipe, 2026-05). Careful customers noticed, spoke up, and in one case got the sheets back.

This quiet shrinking has a name, **shrinkflation**: the package stays about the same size, but there is less inside. We will study it closely in Chapter 10. For now, know that it exists, and know that you can catch it.

Other things changed too. There are yellow clearance tags that don't always mean clearance. There are "compare at" prices on outlet tags that may compare to nothing real. There are family-size packs priced as if every household still had four children at the table. Each of these gets its own chapter. What they share is simple. The number the store shows you is no longer the whole story.

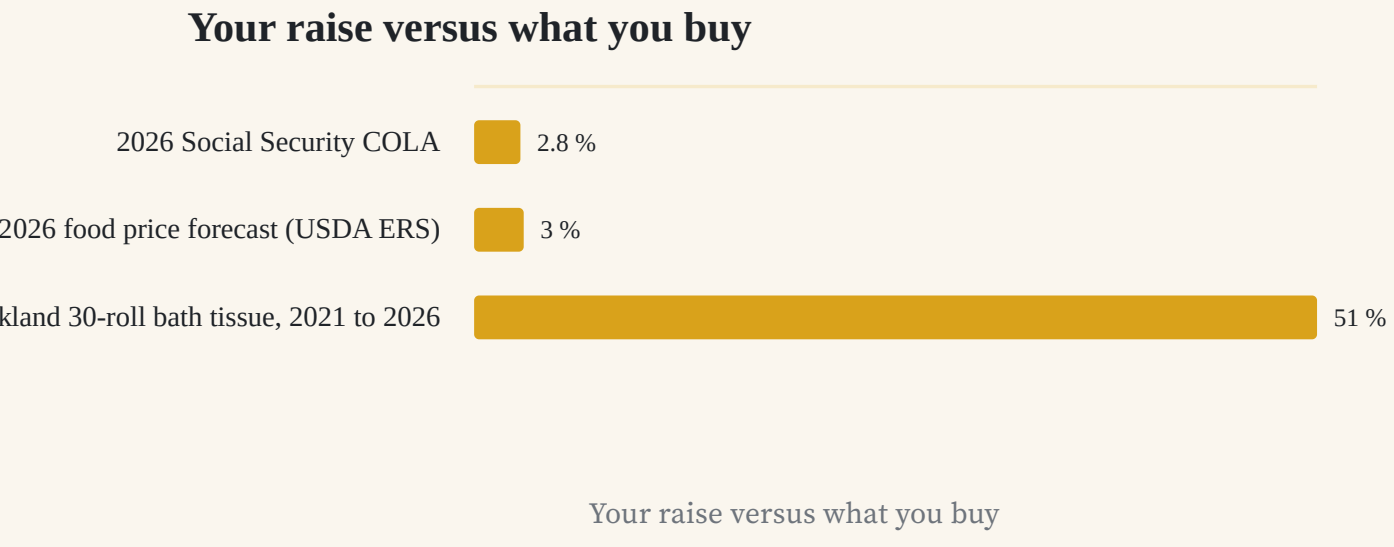


Why careful shoppers past sixty are the most profitable customers

This part may sting a little. The shopper a store loves most is often the loyal one. She comes back every week and drives to the same warehouse club out of habit. She renews her membership without a second thought and trusts the shelf tag because trusting was how she was raised.

The squeeze is real, and it is measurable. The 2026 Social Security cost-of-living adjustment was 2.8%. That raised the average retired worker's monthly benefit by about $56, from roughly $2,015 to $2,071[27]. Meanwhile, USDA's Economic Research Service forecast that overall food prices would rise about 3.0% in 2026 (eciks.org; FinanceBuzz). As of this writing in late September 2026, that 2.8% is still the raise in effect.

> **$56 a month** was the average 2026 Social Security raise. Food prices were forecast to climb faster than the raise meant to cover them (SSA, 2026; USDA forecast via FinanceBuzz).



Your raise versus what you buy

On paper, a small gap between 2.8% and 3.0% looks harmless. But averages hide the items you actually buy. That toilet paper didn't rise 3%. It rose about 51% over five years. When your income is fixed, every quiet increase comes out of something else, like the meatloaf for a friend or the birthday gift for a daughter.

A careful shopper who trusts the tag is the easiest shopper to overcharge. She won't make a scene, and she assumes the number is fair. This book changes that one assumption, and it keeps everything else you believe about thrift.

What this book will teach you, and what it won't pretend to

Here is the single idea the rest of this book is built on.

> **The Two-Price Rule:** every item on the shelf carries two prices. One is the number on the tag. The other is what it really costs you, per ounce, per use and per plate you actually eat. The store prints the first. You learn to read the second.

Everything that follows serves that rule. You will learn to find the unit price line almost nobody reads. You will learn to test a yellow tag in one minute and to do the membership math once, so you never have to wonder again. You will learn to read ground beef quickly, to check recall lists yourself, and to split a family pack into meals sized for one or two.

Just as important is what I won't pretend to know.

I won't sell you a secret code. Shoppers widely say that Costco prices ending in .97 are manager markdowns, and that .00 or .88 mean final clearance. They also say an asterisk on the tag means the item won't be reordered. Costco has never officially confirmed any of these codes (CostcoGuides; Thrifle). In Chapter 6, I'll show you where this folklore helps and where it misleads.

I won't paint the store as a villain. Sometimes its interests and yours line up. The $1.50 hot dog and soda combo has not changed price since 1985, and the rotisserie chicken still sells for $4.99 (Fortune; Tasting Table). Costco's CEO, Ron Vachris, has said of the hot dog price:

> "The price will not change as long as I'm around." (Fortune)

A good shopper takes the honest bargains gladly. She just doesn't let them walk her past everything else.

I won't play doctor. If you cook for a husband whose kidneys or blood pressure the doctor keeps flagging, I'll point out what to notice on a label. The final word on his diet belongs to his doctor or a dietitian, never to a shelf tag or to me.

Your first exercise, before Chapter 2

You don't need to wait for your next trip to start. You can begin tonight, at your own table.

- ✓ Find your most recent warehouse club or grocery receipt.
- ✓ Circle three items you buy almost every month.
- ✓ Write each price in a small notebook, the way my mother did, and note the date.
- ✓ Beside each one, write the package size: ounces, count or sheets.
- ✓ Keep the notebook in your purse for the next trip.

That little notebook is your first defense. A price you have written down is much harder to raise on you quietly.

KEY TAKEAWAYS

- **Treat the tag price as a starting point.** The Two-Price Rule asks what an item costs per ounce, per use and per plate.
- **Write down the size along with the price** of anything you buy regularly, so shrinkflation can't slip past you.
- **Compare your raise to your actual cart.** The 2026 COLA was 2.8%, but the items you buy most may be rising much faster.
- **Take real bargains gladly** and skip the folklore. Unconfirmed price codes are hints, not guarantees.
- **Speak up when you notice a change.** Members' complaints reportedly brought the 160-sheet paper towel roll back.

Your notebook will soon show you which of your items are climbing. But a sharper question is waiting. That $56 raise has to cover more than groceries, so where exactly does a fixed income leak first? And how many small leaks does it take to lose a full month of groceries in a single year?