# Hidden Fees Still Hit Household Budgets as FTC Expands Pricing Crackdown

April 13, 2026 - For many Americans, the most frustrating part of buying tickets, booking travel, or reserving a short-term stay is discovering that the advertised price is not the final price. Mandatory service charges, processing fees, resort fees, cleaning fees, and similar add-ons can raise the total cost late in the checkout process. Consumer advocates say that practice makes it harder for shoppers to compare prices and plan spending.

Federal regulators are now increasing pressure on companies to show those costs earlier.

The Federal Trade Commission's Rule on Unfair or Deceptive Fees took effect on May 12, 2025. The rule covers live-event ticketing and short-term lodging, including hotels and vacation rentals. It requires businesses covered by the rule to disclose the total price more clearly upfront and prohibits deceptive tactics that obscure mandatory charges.

The rule does not cap prices or ban all fees. Instead, it focuses on transparency so consumers can compare offers using the real total cost rather than a lower headline price. That shift from rulemaking to enforcement became clearer this month.

StubHub agreed to pay $10 million to settle Federal Trade Commission allegations that some ticket buyers were not shown the full price, including mandatory fees, early enough in the purchase process. The settlement also requires changes to pricing disclosures, according to Reuters. StubHub did not admit wrongdoing.

For households watching discretionary spending, the biggest benefit may be predictability. When the final price appears only after several checkout steps, consumers may feel pressured to complete a purchase after investing time selecting seats, dates, or lodging. Upfront pricing can make it easier to abandon a poor deal and choose a cheaper option elsewhere.

The FTC is also signaling interest in hidden-fee practices beyond travel and entertainment.

In March 2026, the agency published a Federal Register notice seeking public comment on unfair or deceptive rental housing fee practices. The move could lead to future action involving apartment application fees, mandatory administrative charges, or other rental-related costs. Housing costs are already one of the largest monthly expenses for many families, making extra fees especially sensitive.

For consumers, the practical lesson remains simple: compare the final total price, not just the first number displayed. In a tight household budget, surprise charges can matter as much as price increases.

The broader fight over hidden fees is ultimately about trust. Regulators want shoppers to know that the first number they see is closer to the amount they will actually pay.

by Jim Malmberg
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