

# Ask the price of the evening

A short book about spending to keep up with friends,  
neighbours and colleagues

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First edition

Written by AI with human guidance. It can  
contain mistakes, which later editions correct.

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## Before you start

This is a short book and you can read it in two or three sittings. It's about one habit. Someone suggests a thing, a restaurant, a weekend, a kitchen, a car, a trip for the children, and you say yes, and the yes is about the people and not about the price. You didn't ask what it would cost. You'd have felt odd asking. And at the end of the month there's less than there should be and you can't say where it went, because it went in twenty places, each of which was fine.

I'm going to argue three things. The first is that keeping up makes sense from the inside. You want to belong, you don't want to be the difficult one, and the people around you seem to manage. The second is that the price of an evening is set by whoever chose the place and not by you, that the people you're keeping up with are keeping up with someone above them, that nobody at the table knows anyone's finances, and that friendships don't run on matched spending. The fear of looking tight is a forecast that lands lighter than it feels, and the things bought to match aren't enjoyed the way the things you wanted are. The third is practical. Before you say yes, you ask the price, and you only pay it if you'd have chosen it on your own. Chapters 20 to 23 cover how.

This book doesn't ask you to be frugal, to stop going out, to lecture your friends or to think less of people who spend. It asks one question before each yes, and it separates what you'd have chosen from what you matched.

Two cautions.

If the spending has become debt you can't keep up with, or you're using cards to stay at the table, that's a different problem and it needs a different book, which is the next one in this series, and it may need help now. StepChange, Citizens Advice and National Debtline are free and they don't judge.

And if your income doesn't cover the essentials, this book isn't about you. It's about people who can afford the evening and are spending on evenings they didn't choose. The same three services are the place to start.

The notes at the back give my sources and their limits. Where I'm giving my own reasoning and not a finding, I'll say so.

## The bill arrives

You're at a restaurant with five friends. You had a main course and a glass of wine. Someone at the far end had a starter, two cocktails and the fish, and someone else ordered a second bottle for the table, and when the bill comes, someone says "shall we just split it?" and everyone says yes, and your share is sixty-eight pounds. You pay it. You'd have paid thirty-five for what you ate. You don't mention it, because mentioning it would make you the person who mentions it.

In the group chat there's a hen weekend in Lisbon. Flights, two nights, a boat trip, a dinner, matching outfits. Nobody has said a number. You've said "count me in", because everyone else has, and the number will arrive later, in pieces. Next door has a new kitchen, and yours is fine, and you've started looking. A colleague has a new car on the drive at work, and yours is fine, and you've noticed it's seven years old. The school has sent a letter about a ski trip, and the other parents in the class are going, and you've said yes to that too.

These are invented, but I'd guess most of them are close. None of these is a problem on its own. The sixty-eight pounds is a nice evening. The hen weekend is a friend's wedding. The kitchen and the car and the trip are ordinary things that ordinary people buy. The habit isn't any of them. It's that in each case the decision was made by the table and not by you, that the price was never asked, and that you have no idea what the month came to.

Some words. I'll call the habit **keeping up**. Whichever group is setting the pace, friends, neighbours, colleagues, the school gate, I'll call **the table**. The question this book is named for is **the price of the evening**, and the number it produces is **the price**. Dividing a bill equally is **the split**, and turn-taking spending, in a pub or its equivalents, is **the round**. The people the table is itself keeping up with, who I'll come to in chapter 3, are **the group above**. The sum of everything you spent this month to keep up is **the month's total**, and you don't know it. Declining without a speech is **the quiet no**. Suggesting the cheaper version of the same evening is **the counter-offer**. And **the organiser** is whoever set the plan, who is the person to ask.

Before you go on, do one thing. For a month, keep a list. Every time you spend money on something because the table was, write down what it was and the price. The split, the round, the weekend, the gift you matched, the thing for the children that the other children have. Don't change anything. At the end of the month, add it up. Most people who do this find the total is a number they'd have said was impossible, made entirely of items they'd have said were fine.

## Why keeping up seems sensible

Before I argue with keeping up, I want to be fair to it, because the needs under it are real and the alternative, as it's usually presented, is worse.

It's belonging. The table is your people. Going where they go and doing what they do is what being one of them consists of. The sixty-eight pounds bought an evening with five friends, and that's not nothing.

It's not being the odd one out. Every group has someone who's difficult about money, and you've watched what happens to them. They get invited less. You'd rather pay the split.

It's generosity. You like buying the round. You like the friend's wedding being good. A person who counts every pound at a table is a person nobody wants at the table.

It's the friendship. The friendship is worth more than sixty-eight pounds, obviously, and if the friendship costs a split now and then, that's cheap.

Everyone's doing it. Your friends manage the restaurants, the neighbours managed the kitchen, the colleague managed the car. If they can, you can, and if you can't, something's wrong with you rather than with the pace.

You'd feel poor otherwise. Sitting out, ordering the cheap thing, driving the old car to the drive with the new one on it. There's a feeling there, and it's not a good one.

It's habit, too, at this point. The yes comes out before the price arrives because that's the order it's always come in, and a yes that's been said a hundred times at a hundred tables isn't a decision any more. It's a reflex with a card behind it.

And it's how life is now. Restaurants cost what they cost. Hen weekends are abroad. That's the world, and opting out of it is opting out of your friends' lives.

There are needs under all of this. To belong. To be generous. Not to be thought mean. Not to fall behind. Those are real and the method later is built to meet them. What I'll show is that keeping up meets them badly, that the pace you're keeping up with was set by nobody and can be moved by one person, and that the thing you'd feel if you stopped is a forecast, and the forecasts in this area run in a known direction.

## **"Everyone can afford it, so I must"**

Start with the belief that makes the table's pace feel like a fact about incomes. They can afford Lisbon. They can afford the second bottle. So it must be affordable, and if it's a stretch for you, that's your problem.

What you can see at the table is what people spend. What you can't see is what it costs them. Nobody at the restaurant announces their salary, their mortgage, their overdraft or the balance on the card that the sixty-eight pounds went on. The spend is public and the finances are private, and you're inferring the second from the first, for six people, none of whom you'd dare ask.

Robert Frank and colleagues, in a 2014 paper, set out a model of what they called expenditure cascades. The idea is that people's sense of what's normal to spend is set by the people just above them on the income scale. When that group spends more, the standard shifts for the group below, who spend more to keep up, which shifts it for the group below them, and so on down. The authors tested the model against how savings rates respond to changes in people's own income and in the income of others, and found it predicted patterns that the standard models couldn't. It's a model, and models are simplifications, but the mechanism is the one to hold. The table isn't the top of anything. It's keeping up with the group above it, who are keeping up with theirs.

A queue is a fair comparison for two sentences. Each person watches the one in front and steps forward when they do, and nobody in the queue can see what's at the front.

So when you look at the table and conclude that everyone can afford it, consider that everyone at the table is looking at someone and concluding the same. The friend who ordered the second bottle is keeping up with her sister's friends. The neighbour's kitchen was chosen after a dinner at a house with a bigger one. The colleague's car was bought because of the cars at the level above. Nobody at your table is sitting comfortably at a pace they set. They're all in the queue, and what you take for their ease is the back of their heads.

I'm not saying your friends are struggling. I'm saying you don't know, and neither do they about you, and the belief that the table's spend reveals the table's means is the belief that keeps the cascade running.

## **"It's what the evening costs"**

Here's a belief that arrives as arithmetic. An evening out costs sixty-eight pounds. Lisbon costs four hundred. That's the price, and the only question is whether you'll pay it.

The price of an evening isn't a fact about evenings. It's a decision, made by whoever chose the restaurant, and then adjusted by whoever ordered the second bottle, and then finalised by whoever said "shall we just split it?". At each step, a person made a choice, and you weren't that person, and you paid for it as though it were the weather.

The same six friends could have had an evening for thirty pounds each, at a different place, with the same conversation. The same hen party could have had the weekend in a cottage two hours away for a third of the cost. The conversation, which is what you were paying for, costs the same at every price point. What changes with the price is the setting, and the setting was chosen by the organiser, who chose it for reasons that had nothing to do with your month.

The split is where this belief does its most expensive work. "Shall we just split it?" is a sentence that turns a decision, whether to pay for what you had, into a courtesy, and declining a courtesy feels churlish in a way that declining a bill doesn't. But the split is a transfer. It moves money from the people who ordered less to the people who ordered more, and it does so silently, and it does so to the people at the table who are most likely to have ordered less

because they were watching the price. If you had a main and a glass and paid sixty-eight, thirty-three pounds of that was a gift to the far end of the table, made without your deciding to make it.

So the price of the evening is a choice, and it's usually somebody else's, and the method in chapter 20 is to ask before the choice is made, when it's still a question. "Where are we thinking? Roughly what's it likely to come to?" Once you know the price, you can decide whether to pay it. Before you know it, you've already paid.

## **"I'd rather have less than be behind"**

Now the belief that keeps the whole thing going, and I want to say at once that it isn't a flaw in you. It's how people are.

Sara Solnick and David Hemenway, in 1998, gave people a set of choices between two worlds. In one, you have more of something than everyone else, but less in absolute terms. In the other, everyone has more, but you have less than the others. For income, the choice was between fifty thousand a year where others earn twenty-five, and a hundred thousand where others earn two hundred. Half the respondents chose the first. They'd take half the real income to be ahead of the people around them. The same pattern held for other things, strongest for attractiveness and for praise from a boss, and weakest for holiday time, where most people just wanted more.

That was a survey, and people's choices in surveys aren't always their choices in life. But the finding is one of the best known in this field and it's been repeated in various forms. Concern about relative position is normal. It's not greed or insecurity. It's a preference that half of people will state out loud when asked plainly.

So when you say you'd rather have less than be behind, I believe you, and I'd point out that this is the mechanism, said in your own words. Keeping up is what a normal preference for position does when a table is in front of it. The kitchen isn't bought because you

needed a kitchen. It's bought because next door's is newer and the preference for position says that's intolerable, and the preference is real, and the kitchen is twelve thousand pounds.

Here's the question I'd ask. Position relative to whom, and for what? The preference in Solnick's survey was about income and attractiveness and praise. It wasn't about restaurants. Nobody at the table is ranking you by what you ordered. The position you're protecting with the split is a position in a ranking that isn't being kept, and the preference that drives it is being spent on a thing it wasn't about. You can have the preference and decline to feed it at the table, and the next chapters are about why that's safe.

## "It's for the friendship"

The belief that feels most honourable is that the money is for the friendship. Sixty-eight pounds is what it costs to be at the table, and the table is the friendship, and the friendship is worth it.

I'd separate two things. The friendship, and the spend. They've been fused so that the spend feels like the fee, and I'd like to show they come apart.

Erica Boothby and colleagues, in 2018, ran a series of studies on what they called the liking gap. After conversations, people consistently underestimated how much the other person had liked them and enjoyed their company. It held between strangers in a laboratory, between first-year students getting to know their flatmates, and among members of the public at a workshop, and it lasted for months as the students' friendships developed. People are liked more than they think. The reason it matters here is that the fear behind the split is a fear about liking. If I don't pay my share of the far end's cocktails, they'll like me less. The evidence says your estimate of how much they like you is already too low, and that the thing you're paying to protect is larger and more robust than you believe.

There's a related finding that cuts the other way, and I want to be fair to it. Elizabeth Dunn and colleagues, in 2008, found that spending money on other people made people happier than spending it on themselves, in a national survey, in a study of people who'd received a windfall, and in an experiment where people were randomly told which to do. Giving is good for you. I'm

not going to argue against buying the round or paying for a friend's dinner when they're skint. That's generosity, and it makes both of you happier, and the evidence supports it.

But the split isn't generosity. Generosity is choosing to give. The split is being charged for what someone else ordered, silently, because declining would be awkward. Matching isn't giving. It's paying a tax to a ranking nobody's keeping. If you want to be generous, be generous, on purpose, to a person, and it'll do what Dunn found it does. If you want to keep the friendship, the friendship is the conversation, and the conversation costs the same at every restaurant.

And notice who the friend is. In most groups, the person who says "shall we go somewhere cheaper?" is quietly thanked afterwards by half the table. That person didn't lose the friendship. They found out how many of their friends were keeping up too.

## "They'll think I'm tight"

This is the fear at the bottom of the split, and it has a specific picture in it. You decline the second bottle, or ask to pay for what you had, and the table exchanges a look, and from then on you're the tight one.

Kenneth Savitsky, Nicholas Epley and Thomas Gilovich, in 2001, ran studies on how people expect to be judged after small failures and awkward moments, and compared that with how observers actually judged them. The people in the awkward moment expected far harsher judgement than the observers gave. Observers barely registered what the actors were sure would define them. This study has been used in earlier books in this series because it applies to so many social fears, and it applies here. The forecast that the table will think you're tight is made by you, from inside the awkward moment, and forecasts made from there run harsh.

What does the table actually think when someone says "I'll just pay for mine, if that's all right"? In my experience, three things, in this order. Nothing, because they're looking at their own share. Mild relief, from the two or three people who had a main and a glass and were about to pay for the fish. And, occasionally, a flicker of irritation from the person who ordered the fish, which lasts as long as it takes to work out the new number. Nobody files it. Nobody remembers it in a week. The picture of the exchanged look is the picture the forecast paints, and it's the picture Savitsky's actors painted, and it was wrong.

There's a longer-term version of the fear, that repeated quiet no's add up to a reputation. I'd say two things. The first is that reputations for tightness are earned by people who are tight with others, not with themselves. The person who never buys a round, who forgets their wallet, who lets others pay, is tight. The person who orders what they want and pays for what they had is ordinary. The second is chapter 6's point. Half the table is doing the same sums you are, and the person who says the number out loud is the one they'll be grateful to.

Say it once, plainly, and watch what happens on the faces rather than in the forecast. The evidence says the faces are where the truth is.

## **"The nice things are worth it"**

Some of what you're keeping up with is things. The kitchen, the car, the coat, the bag. And here you'd say the case is different, because these are good things, and having good things is a pleasure, and the pleasure is worth the money.

I'd separate the thing you wanted from the thing you matched, because they're bought with the same card and they're not the same purchase.

Leaf Van Boven and Thomas Gilovich, in 2003, found across surveys and experiments that people got more happiness from purchases of experiences than from purchases of things. An earlier book in this series on buying when low uses this finding, and it applies here in a specific way. The kitchen you bought because next door's is newer is a thing. The dinner with the five friends is an experience. If the money were being spent for happiness, it would go on the second, and the kitchen suggests the money is being spent for something else.

There's a finding that goes further, and it's uncomfortable. Jordi Quoidbach, Elizabeth Dunn and colleagues, in 2010, found that wealthier adults reported a lower ability to savour ordinary pleasures, and that this undercut the happiness their money might otherwise have bought them. Then they showed people a picture of money, a reminder of wealth, and found it produced the same effect. People reminded of wealth spent less time eating a piece of chocolate and enjoyed it less. Access to the best things seemed to blunt the small ones.

Put those together and the kitchen looks like this. It was bought to match, so it's a thing rather than an experience. It was bought in a frame of comparison with next door, so it's bought as a reminder of position, which is a reminder of wealth, which the research suggests blunts the enjoyment of the kitchen itself. What you get is a room that's newer than next door's for about a year, until next door does theirs, and a cup of tea in it that tastes exactly as it did in the old one.

I'm not against nice things. The coat you saw and wanted and saved for and wear every day is a nice thing and it's yours. The coat you bought because the coats at the school gate are that brand is a different object with the same label. The method in chapter 22 is about telling them apart, and the test is simple. Would you have wanted this if nobody were looking?

## **"We can afford it"**

Here's the objection from your bank account. Sixty-eight pounds doesn't break you. Neither does Lisbon. You're not in debt, or not much. Each of these things is affordable, and you can prove it, because you afforded it.

I'd agree with every word. Each one is affordable. That's the trouble, because the habit isn't any one of them. It's the month.

Go back to the list from chapter 1, if you kept it. Add it up. For most readers on an adequate income, the month's total of kept-up spending comes to several hundred pounds, and for some it's over a thousand, made entirely of items that were fine. The split, the round, the weekend deposit, the matched present, the trip, the thing for the children, the new bit of kit because the running club has it. None of them was a decision about several hundred pounds. Each was a decision about one thing, made at a table, without the price in view.

"We can afford it" is true of every line and false of the total, and the reason you've never noticed is that the total has never been added up. The splits go on the card, the deposits go by transfer, the presents come out of cash, and the month ends with less than it should and no single place to look. It's the perfect structure for a habit, because it never presents a bill.

There's a second thing hiding in "we can afford it", which is what the money would otherwise have done. An earlier book in this series is about saving on payday, and its point is that money in the

current account gets spent because it's there. The month's total is that money. It's the sum that would have gone to the pot, the mortgage overpayment, the thing you actually want, if it hadn't gone to the table in twenty pieces. Affordable doesn't mean free. It means you had it, and now the far end of the table has it.

So the answer to "we can afford it" is a question. Afford it instead of what? If the honest answer is "instead of nothing in particular", then add up the list, because nothing in particular has a number, and the number is the month's total.

## **"It's only a few quid on the card"**

Most of the month's total goes on a card, and the card is part of why the total has never been seen.

An earlier book in this series, about buying when low, goes through the research on what a card does to spending, and I'll borrow two findings from it. Drazen Prelec and George Loewenstein, in 1998, described what they called the pain of paying, the small unpleasant feeling of handing money over, and argued that credit cards weaken it by separating the buying from the paying, where cash keeps them together. Priya Raghuram and Joydeep Srivastava, in 2008, found across four studies that people were willing to spend more when a card logo was present and spent more with tokens than with cash. The card doesn't just carry the money. It changes how much of it you're willing to let go.

Now put the card at the table. "Shall we just split it?" is followed by six cards on the saucer, and each one takes sixty-eight pounds with no pain attached, because the paying happens three weeks later in a statement that has forty other lines on it. If the split were paid in cash, someone would count out three twenties and a five and a three and feel it, and the feeling is the thing that would have made "I'll just put in for mine" come out. The card removes the feeling and with it the sentence.

The card also removes the total. Cash in a wallet runs out, and running out is information. A card doesn't run out at the table. It runs out somewhere else, at a limit, months later, and by then the

evenings that filled it have no names. The month's total from chapter 1 is hard to see precisely because it was paid in a way designed not to be seen.

Living on credit, as opposed to using a card, is a different habit with its own book, and it's the next one in this series. The reason I raise the card here is narrower. If you want the price of the evening to register, pay it in a way that registers. Look at the number on the card machine before you tap. Say it to yourself, as chapter 20 will suggest. Or, for a month, take the cash for the evening out beforehand and pay with that, and notice what the counting does to the split. In my experience it does what nothing in this book can do from the page, which is to make sixty-eight pounds feel like sixty-eight pounds.

## "Saying no means missing out"

Under the split there's a fear, and it's not about money. It's about absence. If you say no to Lisbon, they'll go without you and come back with stories you're not in. If you skip the restaurant, the evening happens and you're not at it. The no isn't a saving. It's a hole.

Two things. The first is that the no doesn't have to be the whole evening. That's the counter-offer, and chapter 21 is about it. "I can't do Lisbon, but I'd love to do the day in town." "Can we do the place on the corner instead?" The same people, the same conversation, at a price you'd have chosen. Most of what you'd miss by declining the expensive version is available in the cheap one, because what you'd miss is the people, and the people come to the corner.

The second is to look at what you'd actually miss when the counter-offer isn't taken and you sit one out. A weekend that half the group is dreading the cost of. An evening where you'd have spent it watching the bill. Stories, yes, but you'll hear the stories, because the point of stories is telling them to the people who weren't there. The missing out is real and it's smaller than the fear, and the fear is being priced at four hundred pounds a time.

There's a version of missing out that's worth taking seriously, and it's when the thing is genuinely once. The wedding itself. The fortieth. Those aren't the habit. The habit is the seventh hen weekend and the fourth restaurant this month, and it borrows the seriousness of the once-only events to make the routine ones feel like they can't be missed.

There's also what you gain, which the fear never counts. An evening at home that you chose has a shape the fear doesn't give it. It's the book you've been meaning to read, the early night, the call to the friend who isn't in this group. The missing out runs both ways, and the version where you go to everything misses out on all the evenings that weren't the table's.

Sit one out and see. The group chat carries on. The next invitation arrives. Nobody says "we didn't ask you because you skipped Lisbon". The hole you were afraid of turns out to be an evening at home that you chose, which is a different thing from a hole.

## "It's just how our friends are"

Some readers will say the pace isn't theirs to change. It's the group's. Your friends go to those places, do those weekends, split those bills. It's how they are, and you can either keep up or find new friends.

I'd ask who set the pace. Not the group. Groups don't set things. One person suggested the first expensive restaurant, probably because they'd been somewhere nice and wanted to share it, and nobody objected, and the second time it was the norm. One person suggested Lisbon because their sister's hen do was abroad. One person said "shall we just split it?" once, and it became how the bill is done. Every element of the pace was set by an individual on an ordinary day, for a reason that had nothing to do with anyone's finances, and it stuck because nobody said anything. That's not how your friends are. It's how the last three years happened to go.

And what one person set, one person can move. Chapter 3's cascade runs on nobody objecting. The moment someone at the table says "can we do the corner place this time?", the standard shifts, not for everyone, but for that evening, and if it goes well, for the next one too. In my experience the person who moves the pace isn't resented. They're followed, because half the table wanted to say it and didn't, and the other half doesn't mind.

Look at how the pace has already moved, if you doubt this. Five years ago the group went to different places, spent different amounts, split bills differently. Nobody voted on the change. It drifted, one suggestion at a time, mostly upward, because upward

suggestions are the ones nobody objects to. A thing that drifted up can drift down by the same mechanism, which is one person suggesting and nobody objecting.

You don't have to lead a movement. You have to make one counter-offer, once, and see who's relieved.

There's an honest limit. Some groups are organised around spending, and the spending is the activity. A group whose whole life is expensive restaurants and weekends abroad will, if you stop, drift, and that's information about what the group was. Most groups aren't that. Most are people who like each other and have fallen into a pace, and the pace is the thing that can go without the people going with it.

## **"The kids shouldn't go without"**

This is the belief that overrides all the others, because it's about the children and it feels like care. The ski trip, the party at the venue, the brand of trainers, the phone at eleven. The other children have them. Yours shouldn't be the ones without.

I'd separate what children need from what the table has. Children need to be included, to be safe, to have what their friends have often enough not to feel like outsiders, and to be loved. Some of the keeping up serves the third of those and it's worth doing. A child whose every possession is visibly cheaper than every classmate's has a harder school life, and I wouldn't pretend otherwise.

But the ski trip isn't that. The ski trip is a thousand pounds for a week, and the child who doesn't go spends the week at school with the other children who didn't go, of whom there are always several, and comes to no harm. The party at the venue is three hundred pounds for two hours, and the party at home is a hundred pounds for four, and the children at the party at home are, by every account I've heard, having a better time. The trainers at a hundred and forty pounds are worn for six months and outgrown. In each case the keeping up is for the parents, at the school gate, and the child is the reason given.

What children learn from the school-gate pace is the pace. A child who watches a parent match every trip and every brand learns that this is what adults do, and takes it to their own gate in thirty years. A child who watches a parent say "we're not doing the ski trip this

year, but we're doing the cottage at Easter" learns that a family chooses. That's a more useful thing to have learned than how to ski.

I'd keep one rule for the children. Nothing that would leave them alone. If every child in the class is going and yours would be the only one at school, that's different, and the price might be worth paying for that week. But that's rare, and the ski trip letter makes it sound like every time.

## **"I've earned it"**

Some keeping up wears the clothes of a reward. The hard year, the promotion, the bonus. The kitchen isn't matching. It's what you've earned.

Rewards are fine. I'd have more of them, not fewer, in most people's lives. What I'd ask is which reward. The reward you'd have chosen alone, at the end of a hard year, with nobody's kitchen in your head, is a reward. The reward that arrived after dinner at the neighbours' and took the shape of their extension is a match wearing a reward's name.

Here's the test, and it's the same one as chapter 8's. Take the thing you're calling earned and ask whether you'd have wanted it if nobody were going to see it. A holiday somewhere you've always wanted to go passes. A holiday somewhere the colleagues went passes only if it's also somewhere you wanted. A car that does something your old one doesn't passes. A car that does what the old one did but newer, on the drive at work, doesn't. The test isn't about cost. Some earned things are expensive and pass easily. It's about where the want came from.

There's a second test for a reward, which is whether it's enjoyed. Quoidbach's finding from chapter 8 is the caution here. A thing bought in a frame of comparison is a thing bought with a reminder of wealth attached, and the reminder blunts the enjoyment. The earned kitchen that's also the matched kitchen gets enjoyed as a match, which is to say for the year until next door's is newer, and then it's a kitchen.

So keep "I've earned it", and spend it, on the thing you'd have chosen with your eyes closed. That thing will be enjoyed the way rewards are supposed to be, and it'll usually cost less than the match, because the match has the neighbour's price on it and the reward has yours.

## **"If I don't spend it, what's it for?"**

There's a belief that answers the whole book with a shrug. Money's for spending. You can't take it with you. A person who asks the price of every evening and puts the difference in a pot is saving for a life they're not living, and the table is the life.

I'd agree that money is for spending. I'd ask what on. The wanted column in chapter 22 is the answer, and it's a list of things you'd spend on with pleasure if the money were there. The money is there. It's in the matched column. The shrug isn't a choice to spend rather than save. It's a choice to spend on the table's list rather than yours, and the table's list was written by whoever chose the restaurant.

Elizabeth Dunn's finding from chapter 6 is worth bringing back here. Spending on other people, chosen and given, made people happier than spending on themselves. That's a case for spending, and I'd make it gladly. Buy the round. Pay for the friend who's skint. Take your mother somewhere she'd never take herself. Those are the spends that Dunn's participants were happier for, and none of them is the split. The split is money that leaves you and lands on the far end of the table without anyone having given anything to anyone. It's the one kind of spending on others that the research doesn't show makes you happier, because it isn't giving. It's leakage.

The shrug also assumes that the alternative to the split is a pot, and that a pot is a kind of death. A pot is a fortnight in Italy. It's the course you've talked about. It's the thing for the house you've

wanted for three years, bought and used. Money that doesn't go to the table on Tuesday isn't unspent. It's spent later, on your list, on purpose, and a pound spent that way buys more of a life than a pound that went into the split, because you chose where it went.

So keep the shrug. Money is for spending. Spend it on your list, and on the people you've chosen to give to, and let the far end of the table pay for the fish.

## **"It's rude to ask the price"**

The method in this book turns on one question, and there's a reason you don't ask it. Asking what something costs feels like bad manners. It suggests you can't afford it, or that you're weighing the friendship against the money, or that you're the sort of person who asks.

Asking the price is the most ordinary thing in the world everywhere except at the table. You ask the price of a car, a house, a holiday, a plumber. You'd think someone was odd who didn't. The taboo is specific to spending with friends, and it exists because the spending with friends has been arranged to feel like it isn't spending. The split is "shall we just", not "can I have thirty-three pounds". Lisbon is "count me in", not "four hundred and twenty pounds plus spending money". The language of the table is built to keep the price out of view, and the taboo on asking is what keeps the language working.

So the question is a small act of translation, from the table's language back into money, and the way to ask it is plainly and early. "What's it likely to come to, roughly?" to the organiser, in the chat, before the yes. "Where are we thinking? I'll have a look at the menu." Nobody reasonable minds this. Most organisers are relieved to be asked, because they've been wondering whether the price is too much and haven't wanted to raise it either. If the organiser is offended by the question, that's information about the organiser, and it's worth having before you've paid.

The other reason the question feels rude is that it exposes the thing everyone's pretending, which is that the price matters to them too. It does. It matters to everyone at the table. Half of them are doing the sums in their head while saying "count me in", and the person who asks out loud is the one who lets them stop.

Chapter 20 is the method for asking, and it's four sentences you can use as they are.

## **"Money isn't the point of life"**

There's a belief that sits above all the others, and it sounds wise. Money isn't what matters. Friends matter, experiences matter, the children matter. A person who counts the pounds at the table has their priorities wrong, and this book, with its question about price, is asking you to become that person.

I'd turn it round. Consider what keeping up requires. It requires knowing what everyone at the table spends, and matching it. It requires noticing the neighbour's kitchen and the colleague's car and the school-gate trainers. It requires, in practice, thinking about money nearly all the time, in the form of what other people have and what you'd need to have the same. The person keeping up isn't the one who's put money in its place. They're the one who's put it at the centre and called it friendship.

Tim Kasser and Richard Ryan, in 1993, found across three studies that people for whom financial success was a central aspiration, relative to other things they wanted from life, had lower wellbeing and, in a non-student sample, were rated as less well adjusted by interviewers. Helga Dittmar and colleagues, in a 2014 meta-analysis of over two hundred and fifty samples, found that a materialist orientation went with lower wellbeing, with the strongest links to risky spending and to how people felt about themselves. Both are correlational. Materialism might follow unhappiness rather than cause it. But the direction is consistent, and an earlier book in this series uses the same finding with the same warning.

What matters here is what materialism is in those studies. It isn't liking nice things. It's having money and possessions near the centre of what you want, and measuring yourself by them. Keeping up is exactly that, in disguise. The person who says "money isn't the point" while splitting a bill they can't see, matching a kitchen and buying trainers for the school gate has money at the centre. They've just arranged not to look at it.

The question in this book, asked before each yes, is the opposite of money at the centre. It puts the price in view for ten seconds so that it can be dealt with and then dropped. A person who asks the price and then decides is a person for whom money was a small, brief consideration. A person who never asks and matches everything is a person for whom it's the weather.

## What keeping up costs you

I've argued mechanism. This chapter is the bill, and the first line is the one you haven't seen.

The month's total. Add up the list. That number, twelve times, is the year, and the year's number is a holiday you wanted, or a chunk of the mortgage, or the thing you've been saying you can't afford.

The saving not done. The earlier book on payday saving is about arrangements, and the arrangement that beats keeping up is the transfer that leaves before the table gets to the money. Every month the total went to the table was a month the pot got what was left, and what was left was less.

The cards. If any of the total went on credit, it's still being paid for, with interest, and the next book in this series is about that. Here I'd only say that a split on a card is a split you'll pay twice.

The evenings not enjoyed. An evening spent watching the bill isn't an evening. Sixty-eight pounds bought you three hours of doing sums, and the sums were the only part you remember.

The anxiety. A person keeping up lives with a low, constant question, which is whether they can, and the question doesn't go away between evenings. It's there at the school gate and on the drive at work and when the group chat lights up, and it's expensive in a currency that isn't money.

The friendships built on a pace. Chapter 12 said that most groups aren't organised around spending, and that's true. But a friendship in which the price has never been discussed is a friendship with a topic missing, and the topic is one that half the people in it are worried about. Keeping up keeps that conversation from happening, and it's a conversation that would make the friendship more honest, not less.

The decisions you didn't make. This is the cost that's hardest to see and the one I'd put first if the bill had an order. Every split, every "count me in", every matched present was a decision about your money made by somebody else, and a person whose money is spent by decisions made at tables has less of a say in their own life than they think. Not because the sums are large, though they add up, but because the deciding has quietly moved out of the house.

The things bought to match, sitting in the house, enjoyed for a year and then just there.

And the children, learning the pace, which is the next chapter's subject as well as this one's.

## What it does to the table

Keeping up feels like something you do alone, quietly, to stay at the table. It isn't. Every person at the table is doing it, and your part in it is holding the pace for the others.

Frank's cascade runs at the scale of a country, but it runs at a single table too. When you match the second bottle, you make the second bottle normal, and the person to your left who'd been wondering whether to say something sees that you didn't, and doesn't. When you say "count me in" to Lisbon before the price is known, the two people in the chat who were hoping someone would ask see that nobody will, and say "count me in" too. Your yes isn't neutral. It's a vote for the pace, cast in front of people who were waiting to see how you'd vote.

There's someone at the table who can't afford it. There nearly always is. They haven't said, because saying is what nobody does, and they're paying the split on a card and going home to a different kind of evening from yours. You don't know who it is. Chapter 3 said nobody at the table knows anyone's finances, and that runs both ways. The person you're keeping up with might be the person who's keeping up with you, at a cost you'd be horrified by if you knew.

This is what the counter-offer does for the table, and it's the reason it's not selfish. "Can we do the corner place?" isn't just a saving for you. It's a door for the person who couldn't say it. Half the table walks through it with relief, and the one who really needed it walks through it without anyone knowing that they did.

And there's the organiser, who's often the most anxious person in the chat. They picked Lisbon because that's what hen weekends are now, and they've been dreading the moment someone says it's too much, and nobody has, so they've assumed it's fine. Asking them the price, kindly and early, is a gift to them as well. It tells them the question can be asked, and that means they can ask it next time, and the pace moves for a group of people none of whom set it.

## Ask the price

The next three chapters are the method, and this one is the question the book is named for. It takes ten seconds and it goes before the yes.

**Before the yes, the number.** When the plan arrives, in the chat or at the table or at the school gate, the first thing you do is find out what it costs. Not after "count me in". Before. Once you've said yes the price becomes something you're stuck with, and before you've said it the price is something you're deciding about.

**Ask the organiser.** "Sounds lovely, roughly what's it likely to come to all in?" That's the sentence. It's warm, it assumes you're interested, and it asks for a number. Organisers almost always know the number, because they've been working it out, and almost always are relieved to be asked, because it means they can say it.

**Look it up when you can.** Restaurants have menus online. Hotels have prices. Trips have letters with figures in them. Two minutes on your phone gives you the price of most evenings before anyone's had to say it out loud.

**Get the all-in figure.** Lisbon isn't the flight. It's the flight, the two nights, the boat, the dinner, the outfit, the drinks, the taxi, the present. Ask for, or work out, the whole thing, because the habit lives in the pieces, and a price given in pieces is a price you'll agree to and then discover.

**Say the number to yourself.** "Four hundred and twenty pounds."  
"Sixty-eight pounds for a main and a glass." Said plainly, in your head, the number does something that "shall we just split it" is designed to prevent. It becomes a decision.

**Then decide.** Chapter 22 is about how. For now the point is only that the question turns a yes you didn't make into a yes or no you do, and that's the whole difference between keeping up and choosing.

**Expect it to feel rude for a fortnight.** Chapter 16 says why it isn't. The feeling passes when you've asked three times and nobody has minded, which is what happens.

## The quiet no and the counter-offer

Once you've got the price and decided you wouldn't have chosen it, there's the saying so, and the saying so is shorter than you fear.

**The quiet no.** "I'll skip this one, have a great time." Nine words, no reason given, said warmly. Not "I can't afford it", which invites a discussion of your finances. Not "it's a bit much, isn't it", which invites the table to defend the price. Not a speech about priorities. A person who says "I'll skip this one" and moves on to asking about the venue's dog is a person who's declined an evening, and that's all they've done.

**The counter-offer.** "I can't do Lisbon but I'd love to do the day in town." "Can we do the corner place? I've been wanting to go back." "Shall I just get mine? I only had a main." The counter-offer keeps the people and changes the price, and it's the single most useful sentence in this book, because it's the one that moves the pace for the table rather than just for you. Make it a proposal and not a complaint. Offer the cheaper version as a thing you'd like, because you would.

**Once.** Say it once. If the table says "no, let's do Lisbon", then the quiet no, warmly, and that's the end. Don't campaign. A counter-offer that's repeated becomes a position, and positions at tables are what make people the difficult one. One offer, taken or not, and then you're either in at a price you'd have chosen or out with your evening.

**No speech about money.** This is the rule that makes the rest work. The moment you explain, you've made it about your finances, and the table will reassure you, or argue with you, or feel judged. Nobody needs to know why. "I'll skip this one" is a complete sentence and it needs no footnote.

**Paying for what you had.** At the bill, if the split arrives and you had a main and a glass, "I'll just put in for mine, if that's all right" is fine. Say it as you're getting your card out, not as a debate. In my experience it's followed within ten seconds by someone else saying "actually, me too".

**The round.** Buy your round. That's generosity and it's the fabric of a pub. What you don't have to do is stay for six rounds to keep up with a table that's drinking six. "I'm off after this one" is a quiet no with a pint in it.

**Expect relief.** Not always yours. Theirs. Chapter 19 said there's always someone at the table who couldn't say it, and the counter-offer is the door they walk through.

## Your own list

The question and the no are the tools. This chapter is about what you're deciding with, which is your own list, and most people who keep up have never written one.

**What you'd spend on if nobody were watching.** Sit down once, with a pen, and write what you'd actually want to spend money on this year if no table existed. The holiday you've talked about. The thing for the house you've wanted for three years. Time off. The course. The savings that would let you sleep. This is the wanted column, and it'll be shorter than you'd think and more specific.

**The matched column.** Next to it, the list from chapter 1. The splits, the weekends, the presents, the trips, the brands, the kitchen. The matched column is longer, and it has the month's total at the bottom.

**Compare the totals.** For most people, the matched column's total over a year is large enough to fund a good part of the wanted column. That's the arithmetic of the book in one line. The money exists. It's going to the table.

**Use the list at the moment of the price.** When the organiser gives you the number, hold it against the wanted column. Would you rather have this evening or that much of the thing you actually want? Sometimes the evening wins, and then you say yes, and it's a yes you made. Often it doesn't, and then the counter-offer.

**Where the difference goes.** If you've read the earlier book in this series on saving, you know the answer. The money that doesn't go to the table goes somewhere on payday before it can drift back. If you haven't, the short version is that money left in the current account gets spent, and the wanted column needs its own account to arrive in.

**Rewrite the list once a year.** Wants change, and the list should. What shouldn't change is that there is one, and that the price of the evening gets held against it before the yes.

## The decision

You've got the argument and the method. What's left is to decide, and I'd like the decision to fit in one sentence.

**Before I say yes, I ask the price, and I only pay it if I'd have chosen it on my own.**

Three parts.

The first is the question, before the yes, to the organiser or the menu, for the all-in figure, said to yourself as a number.

The second is the test. Would I have chosen this if nobody were watching? Hold the number against the wanted column. Yes is allowed. It just has to be yours.

The third is the sentence. The counter-offer once, then the quiet no if needed, warmly, with no speech.

There's a form of planning that helps with rules like this, and it's been tested many times. Peter Gollwitzer and Paschal Sheeran reviewed ninety-four studies of it in 2006. You decide in advance what you'll do and when, in the form "when this happens, I'll do that", and people who plan that way follow through much more often than people who only hold the intention. So write three.

When a plan arrives in the chat, I'll ask the organiser roughly what it'll come to before I reply.

When the bill comes and someone says "shall we split it?", I'll say "I'll just put in for mine" while getting my card out.

When the price is more than I'd have chosen, I'll offer the cheaper version once and then say "I'll skip this one" if it isn't taken.

What to expect. This is my expectation and not a finding. The first time you ask the price it'll feel like a small transgression, and the organiser will answer within a minute and nothing will happen. The first counter-offer will be taken or not, and either way someone will message you afterwards to say they'd been thinking the same. The first "I'll put in for mine" will be followed by someone else doing it, and the split will be quietly retired at that table within three dinners. By a month the question will be automatic and the feeling of rudeness will have gone. The month's total will drop, and the first month you see it drop is the month the wanted column starts to look possible. You'll still say yes to things. Most of them will be things you'd have chosen, and those evenings will be better, because you won't be watching the bill.

## **Weddings, hen dos, rounds, the school gate, work drinks and when it's more than a habit**

The rule holds everywhere. A few tables need their own paragraph.

**Weddings.** The wedding itself is once, and the price of being there is worth paying if the person matters to you. What's not once is everything around it, the hen weekend, the present list, the outfit, the hotel the couple suggested. Ask the price of each of those separately. Go to the wedding. Decide about the rest.

**Hen and stag weekends.** These have become the most expensive routine event in many people's year, and the organiser is usually the most anxious person in the chat. Ask the all-in figure early and kindly. Offer the counter-offer, the day rather than the weekend, if the price isn't yours. If the group won't move, the quiet no and a lovely present. The bride will not remember who came to Lisbon. She'll remember who came to the wedding.

**Rounds.** Buy yours, leave when you've had what you want. If a group's rounds are the kind where six pints is the minimum, the counter-offer is a different pub or a different night, and if that isn't taken, the group is the thing to look at rather than your wallet.

**The school gate.** Chapter 13 is the argument. Keep the rule about not leaving a child alone, and apply the question to everything else. The other parents are keeping up with you as much as you with them, and the first parent to host a party at home is usually thanked by the rest.

**Work drinks and work lunches.** These have a career flavour to them that makes the no feel risky. It mostly isn't. Come to the drinks, buy a round, leave at a reasonable hour, and skip the ninety-pound lunch by saying you've brought something today. Nobody's promotion has ever turned on a lunch. The people who think theirs did are confusing the lunch with the conversation, and the conversation is available at the desk.

**Partners who keep up.** If you live with someone who says yes to everything before the price arrives, the month's total is shared. The list in chapter 22 is the conversation to have, and it's a better one than "we spend too much", because it starts from what you both want and not from what you've done wrong. One person asking the price changes a household's pace the way it changes a table's.

**Neighbours.** The kitchen and the car are the slow version of the split, and the question is the same. Would you have wanted it if theirs weren't there? If yes, have it. If the honest answer is that yours was fine last month, then it's fine this month too.

**When it's more than a habit.** If the keeping up has become debt you can't service, if you're paying one card with another, or if the month's total has been coming out of money that was for essentials, then the question is still right but it isn't enough. StepChange, Citizens Advice and National Debtline are free, confidential and used to this, and the next book in this series is about living on credit. Please don't wait for the month's total to get smaller on its own.

## When you kept up again

It'll happen. You'll be at a table, tired, and the split will come, and you'll pay it without a word, and only in the car will you remember there was a method. Or Lisbon will arrive in the chat at eleven at night and you'll have said "count me in" before you've read the second message.

One split isn't the month. The list will show a month with more asked prices in it than any month last year, and one split is one line on it. What happened is that the table is fast and the habit is old and the sentence didn't come in time. It'll come next time, because you noticed this time, in the car, which is sooner than you used to notice, which was never.

Ask the price late. It still works. Find out what Lisbon comes to, now, after the yes, and hold it against the wanted column. If it's not yours, "I've had a look at the dates and I can't make it work, have a wonderful time" is a quiet no that's available for about a week after any yes, and nobody remembers the gap.

Work out which table got through. Was it the late-night chat, where you say yes before reading? Then plans that arrive after nine get answered in the morning. Was it a particular friend whose enthusiasm you can't decline? Then the question goes to them first, before their next idea. Was it the split, at the moment of the card? Then the sentence gets said as the card comes out, every time, until it's habit.

And notice the size of it. A split paid without a word is sixty-eight pounds and an evening. It's not a return to the old month. The old month had nineteen of them, and this one has one, and the one is on the list with a note beside it that says "tired, work dinner", and that note is the difference between a habit and a slip.

No streaks. Don't count evenings where you held the line. Count prices asked and let one unasked split be one line in a list that's mostly asked. The month's total goes up a little that month and down the next, and the direction over the year is the only number that matters.

## The bill arrives, again

You're at a restaurant with five friends, some months on. It's the corner place, because when the plan came round you said "can we do the corner place? I've been wanting to go back", and two people said yes before anyone else could suggest the other one. You had a main and a glass of wine. When the bill comes, someone starts to say "shall we just", and you say "I'll put in for mine" as you get your card out, and the person next to you says "me too", and the bill is sorted in three minutes with nobody at the far end minding in the slightest. Your share is thirty-one pounds. You had a good evening. You weren't watching anything.

Lisbon happened without you. You asked the organiser what it would come to, and she said "about four-fifty all in, I think, is that OK?", and you said you couldn't make that work but you'd love to do the day in town, and the day in town happened, and four of the eight came to that as well as Lisbon, and two came to that instead, and the bride was at both. Nobody has mentioned Lisbon since, except to show you the photos, which you enjoyed.

The kitchen is fine. It was fine last year, and when you held the twelve thousand pounds against the wanted column, the wanted column had a fortnight in Italy on it that you've talked about for six years, and you're going in May. The car is seven years old and starts every morning. The ski trip letter came and you said not this year, and your daughter spent the week at school with four others and did a project on volcanoes she still talks about.

The list is in the notes on your phone. The matched column for this month has four things on it, down from nineteen in the first month you kept it, and the total at the bottom is a number you'd have called impossible in the other direction. The wanted column has a date next to Italy.

Your friend from the corner place said something a few weeks ago that stuck. She said she'd been dreading the expensive one for a year and hadn't known how to say so, and that when you asked what it would come to she'd felt something loosen. She's the organiser now for half the group's plans, and the plans have prices on them from the first message.

None of this is a transformation. You paid a split last month at a work dinner because you were tired and it was easier, and you noticed in the taxi and put it on the list. You still buy rounds. You still go to the expensive place sometimes, when you want to, and you know you want to because you asked the price and said yes anyway. The evenings are better than they were, because you chose them.

If you take one thing from this book, take this. Next time a plan arrives, ask what it's likely to come to before you say yes, and hold the number against the thing you actually want this year. That's the whole method. Everything else is detail.

## Notes

This book gives general information about an everyday habit. It isn't financial advice, and it's no substitute for a debt adviser who knows your situation. The organisations I mention are free UK services as I found them in September 2026. The book makes no claim about what anyone earns or spends.

I've kept sources out of the chapters where I could so they read easily. Here they are by chapter, with the limits I'm aware of. Unless I say otherwise, I read the published summary of each paper and not the full text. I checked each paper for a retraction or correction notice in September 2026 and found none, though the Dunn paper carries an erratum notice whose content I didn't read. Where a chapter isn't listed, it rests on my own reasoning. That includes chapters 1, 2, 4, 9, 11, 12, 13, 14, 16, 20, 21, 22, 25 and 26. The restaurant, Lisbon, the kitchen, the car and the ski trip are invented.

**Before you start.** StepChange, Citizens Advice and National Debtline are named on the NHS page on financial worries, as verified for earlier books in this series.

**Chapter 3.** Frank, Levine and Dijk, "Expenditure cascades", Review of Behavioral Economics 1, 2014, pages 55 to 73. A model tested against savings data. The claim that nobody at the table knows anyone's finances is mine.

**Chapter 5.** Solnick and Hemenway, "Is more always better? A survey on positional concerns", *Journal of Economic Behavior and Organization* 37, 1998, pages 373 to 383. A survey using hypothetical choices. Half of respondents chose the world with half the real income and higher relative income. The reading that position isn't the evening is mine.

**Chapter 6.** Boothby, Cooney, Sandstrom and Clark, "The liking gap in conversations: do people like us more than we think?", *Psychological Science* 29, 2018, pages 1742 to 1756, used in an earlier book in this series. Dunn, Aknin and Norton, "Spending money on others promotes happiness", *Science* 319, 2008, pages 1687 to 1688. The distinction between giving and matching is mine.

**Chapter 7.** Savitsky, Epley and Gilovich, "Do others judge us as harshly as we think? Overestimating the impact of our failures on others' judgments", *Journal of Personality and Social Psychology* 81, 2001, pages 44 to 56, as verified for an earlier book in this series. What the table actually thinks is my observation and not a finding.

**Chapter 8.** Van Boven and Gilovich, "To do or to have? That is the question", *Journal of Personality and Social Psychology* 85, 2003, pages 1193 to 1202, used in the earlier book *You didn't want it yesterday*. Quoidbach, Dunn, Petrides and Mikolajczak, "Money giveth, money taketh away: the dual effect of wealth on happiness", *Psychological Science* 21, 2010, pages 759 to 763. The application to the kitchen is mine.

**Chapter 10.** Prelec and Loewenstein, "The red and the black: mental accounting of savings and debt", *Marketing Science* 17, 1998, pages 4 to 28, and Raghurir and Srivastava, "Monopoly

money: the effect of payment coupling and form on spending behavior", *Journal of Experimental Psychology: Applied* 14, 2008, pages 213 to 225, both as verified for the earlier book *You didn't want it yesterday*. The application to the split is mine.

**Chapter 15.** Dunn and colleagues as above. The distinction between giving and leakage is mine.

**Chapter 17.** Kasser and Ryan, "A dark side of the American dream: correlates of financial success as a central life aspiration", *Journal of Personality and Social Psychology* 65, 1993, pages 410 to 422. Dittmar, Bond, Hurst and Kasser, "The relationship between materialism and personal well-being: a meta-analysis", *Journal of Personality and Social Psychology* 107, 2014, pages 879 to 924. Both are correlational, which the chapter says. The claim that keeping up is materialism in disguise is mine.

**Chapter 18.** The earlier book on saving is *Pay yourself on payday*. The next book in the series covers living on credit.

**Chapter 19.** Frank and colleagues as above. The claim that someone at the table can't afford it is my expectation and not a finding.

**Chapter 23.** Gollwitzer and Sheeran, "Implementation intentions and goal achievement: a meta-analysis of effects and processes", *Advances in Experimental Social Psychology* 38, 2006, pages 69 to 119. The rule hasn't been tested as a package, and what I say to expect is my expectation and not a finding.

**Chapter 24.** The debt services as above.