



# All You Can Pay: How Companies Use Our Data to Empty Our Wallets

By Anna Bernasek, D.T. Mongan

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**All You Can Pay: How Companies Use Our Data to Empty Our Wallets** By Anna Bernasek, D.T. Mongan

**You don't care who can access your data because you have nothing to hide. But what if corporations were using that data to control your decisions?**

As millions of consumers carry on unaware, powerful corporations race to collect more and more data about our behaviors, needs, and desires. This massive trove of data represents one of the most valuable assets on the planet.

In *All You Can Pay*, Anna Bernasek and D. T. Mongan show how companies use what they know about you to determine how much you are willing to pay for everything you buy. From college tuition to plane tickets to groceries to medicine, companies already set varying prices based on intimate knowledge of individual wants and purchasing power. As the consumer age fades into history, rapidly changing prices and complex offers tailored to each individual are spreading like a fog over the free market. Data giants know everything about us before we enter stores or open our browsers. We may think that the Internet lets us find the best deals, but the extensive information companies have about us means that the price we see tends toward the maximum they know we can pay. In a momentous shift, the economics of information will turn our economy on its head. Fair bargaining is over.

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- Sales Rank: #923989 in Books
- Published on: 2015-05-26
- Released on: 2015-05-26
- Original language: English
- Number of items: 1
- Dimensions: 8.50" h x 1.00" w x 5.83" l, .65 pounds
- Binding: Hardcover
- 256 pages

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### Editorial Review

#### Review

"A well-written, vivid, and harrowing look at the microcosm of surveillance. A must read for all concerned citizens." —**Robert Scheer, author of *They Know Everything About You* and *The Great American Stickup***

"There have been plenty of warnings about corporations profiting from data and compromising privacy, but this straightforward analysis never succumbs to alarmism while letting the facts speak for themselves. [The authors] build a case that will hit home with the personal finances of any reader who has ever done anything online. [They] understand how to write about specialized topics for a general readership, and they deliver their most frightening news in the most understated, straightforward manner... Hope lies in what the authors call 'Data Environmentalism,' raising the consciousness about this threat the way Silent Spring sparked the environmental movement. Well informed and useful." —**Kirkus Reviews**

"Anna Bernasek and D.T. Mongan have produced a model of lucidity—and urgency—on a topic that needs to be 'top-of-mind' for all of us. Everybody—in the true meaning of that word—ought to read this book. Now." —**Tom Peters, international bestselling author of *In Search of Excellence***

#### About the Author

Anna Bernasek writes the Datapoints column for the *New York Times* and is a writer for *Newsweek*. She has covered economics and business as a journalist and author for more than twenty years, in outlets such as *Fortune*, *Time*, the *Sydney Morning Herald*, and the *Australian Financial Review*. Bernasek holds a B.A. in economics from the University of Michigan and a Masters in Public Policy from Princeton.

D.T. Mongan is a lawyer based in New York specializing in finance and corporate transactions. He is the spouse of Anna Bernasek and holds a degree in chemical engineering from the University of Delaware and a law degree from the University of Pennsylvania.

### Users Review

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#### Louise Rosenbaum:

The book All You Can Pay: How Companies Use Our Data to Empty Our Wallets can give more knowledge and information about everything you want. Exactly why must we leave the great thing like a book All You Can Pay: How Companies Use Our Data to Empty Our Wallets? Some of you have a different opinion about e-book. But one aim which book can give many details for us. It is absolutely right. Right now, try to closer using your book. Knowledge or info that you take for that, you are able to give for each other; you could share all of these. Book All You Can Pay: How Companies Use Our Data to Empty Our Wallets has simple shape but the truth is know: it has great and massive function for you. You can look the enormous world by available and read a book. So it is very wonderful.

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