



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

*Anna Bernasek, D.T. Mongan*

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While millions of consumers carry on unaware, powerful companies are racing to gain more knowledge and data than anyone, including any government, has ever had. The goal is to understand consumer behavior and desires, from mundane matters to our most private and intimate affairs. This massive trove of data represents an immense prize for these companies. In economic terms, it is 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 certain products and services. Colleges calculate the price you pay based on the information revealed in the application almost all parents submit for federal aid. Hotels, sports events and health products and services are also using this strategy. The price of everything online—from airline tickets to toilet paper—now fluctuates from moment to moment. Through a toxic combination of price discrimination and cutting-edge technology, sellers can instantly change the price they charge an individual based on their calculations of demand and supply at that point in time. Online stores use your zip code to charge you a different price from someone in another zip code.

Bernasek and Mongan offer a dire warning and demonstrate how big data threatens the very icon of the American way: the free market. The ability to understand consumers on a granular level, in real time, and simultaneously to customize the price each person is offered, shifts the balance of power away from the consumer so dramatically that the freedom of markets is at risk. The trend is alarming and, if left unchecked, the destination is clear. Yet consumers and companies can still choose a different path, and in this chilling and illuminating book, Bernasek and Mongan show us how.

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