

## Creditworthy A History Of Consumer Surveillance And Financial Identity In America Columbia Studies In The History Of U S Capitalism

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Creditworthy: A History of Consumer Surveillance and Financial Identity in America, by Josh Lauer.New York, NY: Columbia University Press, 2017. 352 pp. \$34.98, cloth.

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Creditworthy. A History of Consumer Surveillance and Financial Identity in America, by Josh Lauer. On amazon USA and UK. Publisher Columbia University Press writes: The first consumer credit bureaus appeared in the 1870s and quickly amassed huge archives of deeply personal information about millions of Americans. Today, the three leading credit bureaus are among the most powerful institutions in modern life—yet we know almost nothing about them.

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### Creditworthy | Columbia University Press

This data is used to predict our riskiness as borrowers and to judge our trustworthiness and value in a broad array of contexts, from insurance and marketing to employment and housing.In Creditworthy, the first comprehensive history of this crucial American institution, Josh Lauer explores the evolution of credit reporting from its nineteenth-century origins to the rise of the modern consumer data industry.

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Published in July 2017 by Columbia University Press and part of the Columbia Studies in the History of U.S. Capitalism series, "Creditworthy" chronicles the history of the first consumer credit bureaus, which popped up in the late 1800s as a way to determine trustworthiness as the nation became industrialized.