

## 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 is an accessible history of consumer credit reporting. Journal of American History. Credit is an exchange made on a promise to pay at some future point. The provision of credit depends, therefore, on an assessment of whether or not to trust that promise. It's a risky business.

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Creditworthy is an accessible history of consumer credit reporting. Journal of American History The book is a tour de force: it spans close to two centuries of detailed history...this engaging and richly documented book will no doubt be of great interest to scholars and students of consumer credit, credit surveillance, and financial identity in the United States.

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Creditworthy. When Josh Lauer, associate professor of communication, finished his book, " Creditworthy: A History of Consumer Surveillance and Financial Identity in America ," earlier this year, he had no idea Equifax soon would be under fire for compromising the identities of more than 145 million people. In the past few months,...

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Creditworthy: A History of Consumer Surveillance and Financial Identity in America. The first consumer credit bureaus appeared in the 1870s and quickly amassed huge archives of deeply personal information. 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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Consumer Credit: 3,500 B.C. to Today. In today's infographic from Equifax, we look at the long history of consumer credit - everything from the earliest writings of antiquity to the modern credit boom that started in the 20th century. Consumer credit has evolved considerably from the early days.

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Columbia Studies in the History of U.S. Capitalism ISBN 9780231168083, 023116808X, 9780231544627 Description 1 online resource (ix, 352 pages) : illustrations. Notes Includes bibliographical references (pages 277-353) and index.

~~Creditworthy | Columbia University Press~~

While the first generation of consumer credit-rating professionals was typically associated with retailers, credit-rating bureaus were, by the 1930s, primarily organized around cities or regions. A new national association, moreover, helped regularize the mishmash of data-collection and management protocols used by the earlier agencies.

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By the late 1890s systems for evaluating the credit risk of individual consumers existed in metropolitan centers throughout the United States. "The method of doing business by retailers has changed considerably during the last decade," a Chicago journalist observed in 1886.

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Creditworthy is a book about the history of the credit reporting bureaus in the United States. Starting in the early 1800's, the book talks about the credit culture that existed between merchants and consumers at the start of our country.

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Creditworthy is a book about the history of the credit reporting bureaus in the United States. Starting in the early 1800's, the book talks about the credit culture that existed between merchants and consumers at the start of our country.

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Creditworthy' s achievement is to account for how we arrived at this state of affairs. It explains the logic and the consequences of U.S. "consumer surveillance" from the nineteenth century onward. Equally impressively, it makes that history as gripping as it is clarifying.

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