



between past attempts to censor speech by the government and current calls for censorship by the very student bodies that demanded free speech in the 1960s is explored in ways that will make the Vietnam War era much more real than recitations of dates and events typically do. The Berkeley Free Speech Movement is placed in the legal context that gives it meaning beyond background color; it demanded that university administrators provide two different types of speech zones, an arrangement that has had lasting effects on the free speech rights of post-secondary students.

Chapter Three explores the role of colleges and universities in American society and how it has changed significantly from keepers of known truth to havens of continuous discovery of truth. This essential role is the basis for requiring free speech to thrive on campuses, but it seems little understood by today's students or citizens. Chapter Four delves into the legal definition of hate speech and its status in American law. This critical area of law is relevant to free speech on campuses because it is hate speech that is under attack when calls for censorship of speech are heard on today's campuses. What constitutes hate speech, and what must be tolerated for inquiry to flourish? In many ways, this is the heart of the authors' arguments for greater protection for First Amendment rights on campuses.

Chapter Five outlines clearly what campuses can and cannot do in controlling (and censoring) speech. Given the previous chapters, one should be able to follow this delineation easily, but legal arguments and precedents are complex. This book cries to be used as a textbook in an undergraduate course where students trace these precepts

back to the authors' reasoning in previous chapters, or as a launching pad for graduate student research on any of these distinctions.

Chapter Six draws the necessities of both free speech and inclusive education together to demonstrate how they can and should work in tandem to fulfill the role of American colleges and universities. This, of course, would require a clear understanding by those in the Department of Education's OCR to clarify institutions' responsibilities and OCR's own working model. Dare we hope that the publisher provides OCR with numerous copies?

Although other books on First Amendment rights in academia exist, none is as up-to-date nor as accessibly written as this one. Every academic librarian should have this book as required reading, since we so often find ourselves lonely voices defending First Amendment rights on our campuses. These are not theoretical situations that are presented; the authors' experiences teaching an undergraduate seminar on free speech are echoes of this reviewer's experiences attempting to help our Affirmative Action office navigate the fraught climate on campus after the 2016 presidential election. However, it is never enough for librarians to speak only among themselves; the authors are eminent academic scholars and administrators, and their voices should be heard by all in the American academic community. This reviewer examined an advanced copy of *Free Speech on Campus*, which lacked a planned index. Even without an index, this title would be essential for all academic libraries and should be considered for Big Read or One Book programs.

Creditworthy: A History of Consumer Surveillance and Financial Identity in America

Author _ Josh Lauer

Publisher _ Columbia University Press, 2017. 368 p. including notes and bibliography. Cloth. \$35.00.

ISBN: 978-0231168083. E-book available

Reviewer _ Lisa Glover, MLIS Student, University of Wisconsin-Milwaukee

In September of 2017 Equifax, one of the three major consumer credit reporting agencies in the United States, announced its system security had been breached and confidential consumer information may have fallen into the hands of hackers. Although reports of system intrusions are released almost daily, this breach was of particular significance: sensitive data, including personal, identifying and financial data, was compromised for an estimated 143 million consumers in the United States. Just this

week, Equifax further disclosed another 15 million client records were breached in the United Kingdom. Any consumer who has received credit of any kind is familiar with the big three credit reporting agencies—Equifax, TransUnion, and Experian—as these agencies house the financial identities American consumers. With such vast data stores, credit reporting agencies are prime and potentially profitable targets for hackers. All the information a hacker needs to steal a financial identity of a victim resides



in the agencies' files. Clearly, credit reporting agencies play a critical role in the financial marketplace. How these agencies became the powerful guardians and suppliers of consumer financial information is the topic of Josh Lauer's book, *Creditworthy: A History of Consumer Surveillance and Financial Identity in America*. This is the first book authored by Lauer, who is an associate professor of media studies at the University of New Hampshire with specialties in media history and theory, communication technology, consumer and financial culture, and surveillance. Lauer relates in great detail how we moved from a society of relationships and human interaction to one of faceless data designed to symbolize character and reputation. Lauer's history takes us from a time when Americans desired access to goods and services more than they valued confidentiality, to the financial privacy concerns of these surveillance systems today.

Lauer traces the roots of credit reporting agencies back to 1841, when Lewis Tappan launched the Mercantile Agency, an "organization devoted to compiling detailed information about business owners in every corner of the nation" and the predecessor of today's Dun and Bradstreet. He chronicles the importance of the "three Cs"—character, capacity, and capital—to the earliest credit agencies, providing entertaining excerpts from typical reports, describing subjects as having "a poor reputation as a man, but suppose to have money" and reports that included rumors concerning marital infidelity and gambling habits. Lauer pays considerable attention to the effect credit agencies had on society and how the presence of an agency or rumor of a credit agent visiting an area drove consumers to pay their debts lest their report be deemed derogatory. Lauer meticulously traces the history of the agencies from the beginning in 1841 through the agencies' first attempts at coding information, the development of rating books and ledger systems and the evolution of the "credit man" as a profession. As the introduction of credit files and the telephone made access to information convenient and widespread, he tracks the origins of data mining for marketing purposes using agency records to target sales

promotions. He also explores the roots of what we today term redlining, detailing how an experienced credit man was expected to "possess a complete and accurate mental map of his community to recall blacklisted neighborhoods and sections" along with the racial discrimination that justified low credit ratings based on skin color and nationality. The industry exploded after World War II as the economy boomed. The agencies had vast records that provided not only financial, but other personal information on consumers, and they capitalized on this fact by selling consumer information to third parties. Lauer's details on the information collected and reported by the agencies is mind-boggling, and he provides an excellent history of the race into the computer age, the impact of credit cards, the roots of today's mega-agencies, and the advent of credit scores, such as the Fair Isaacs still in use today.

Lauer hits his stride in the final chapters, which detail the fallout from the public awakening to consumer credit surveillance. The Congressional hearings on the bureaus and their data collection of the mid-1960s, the introduction of the Fair Credit Reporting Act of 1970, and the implications of the Equal Credit Opportunity Act of 1968 are skillfully presented in a way that paves the way to a discussion of credit surveillance in today's digital world. By taking us on a journey through the history of credit surveillance, Lauer drives home the repercussions that are concerning today. With vast amounts of personal data and lax privacy policies, companies are able to classify consumers using algorithms that Lauer says, "threaten to produce—and reproduce—new data-driven classes of socially and economically powerful 'haves' and disempowered 'have-nots.'"

Through his thorough analysis of the history of this industry, the seemingly harmless gathering of detailed consumer financial information throughout the years has led us to a point where our privacy is compromised and our financial identity has been reduced to algorithms and ratings. This book is appropriate for anyone interested in financial privacy, consumer profiling, the history of credit reporting and issues around financial identity.