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Contrary to the popular mythology of Yankee thrift and Victorian financial conservatism, consumer credit was ubiquitous in nineteenth-century America.¹

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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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