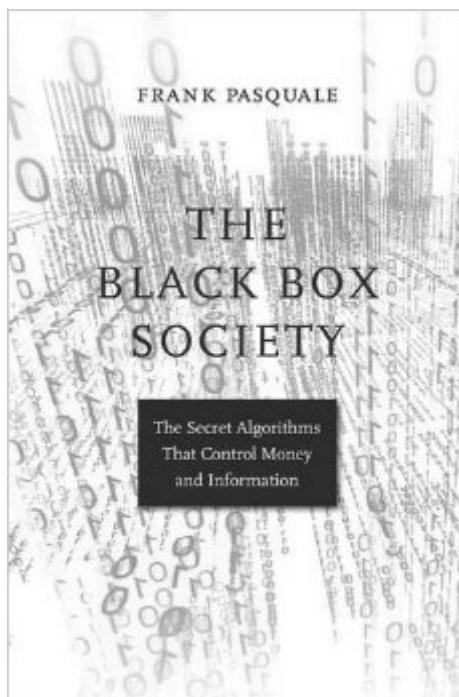


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# The Black Box Society: The Secret Algorithms That Control Money And Information



## Synopsis

Every day, corporations are connecting the dots about our personal behaviorâ•silently scrutinizing clues left behind by our work habits and Internet use. But who connects the dots about what firms are doing with all this information? Frank Pasquale exposes how powerful interests abuse secrecy for profit and explains ways to rein them in.

## Book Information

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## Customer Reviews

If you want to understand how the next couple of decades are going to unfold, this book is required reading. I find it baffling that people get upset over NSA surveillance, but they don't mind being spied on by companies using secret algorithms that negatively affect them in their day-to-day life. Pasquale points out the many ways that companies secretly use data against you -- and the system is completely hidden in secrecy. Are you okay with getting charged more for a product because you live in a certain zip code? Are you okay with retail stores using algorithms to discover that you're probably pregnant (and marketing things to you accordingly)? Are you okay with facing a higher credit card interest rate because you signed up for marriage counseling, thus making you more of a "risk," according to a secret algorithm? There's no end to unethical ways data can and will be used against us -- rape victim, gullible elderly, and other "ghoulish categories," as Pasquale calls them. And unlike with a credit score, if a company has a data profile on you, you're not allowed to see it. Pasquale opens our eyes to how this is already unfolding, and he offers several suggestions for how to intervene before things get even worse. Pasquale's predictions become more and more true every day. In fact, in today's New York Times, a front-page article by Steve Lohr talks about how

new banks sift through "unusual data" to make loans. In the article, Lohr says, "By law, lenders cannot discriminate against loan applicants on the basis of race, religion, national origin, sex, marital status, age or the receipt of public assistance. Big-data lending, though, relies on software algorithms largely working on their own and learning as they go.

This is the first book I have found that succeeds in understanding the tragic crisis of our present times from the perspective of digital technology. Pasquale is a Professor of Law and he approaches the power of secrecy in what many of us have come to call 'the matrix' through the legal system. The legal view is practical as inevitably it will be real-world law that releases us from the tyranny of massive data collection going on every day in each of our lives. We live in the Internet, like it or not. Now is the time for us to rethink our euphoria with technology. As Frank Pasquale says, there can be no relationship of trust with a 'black box' and Silicon Valley's top managers are not great sages â " in fact they "hide behind corporate operations so covert that their actual contributions are hard to assess...why all the secrecy?" Pasquale states that the focus of his book is, "How has secrecy become so important to industries ranging from Wall Street to Silicon Valley?" As you now know, your online behaviors, from banking to shopping to searching for anything including health information, and your cell phone use are as Pasquale says, "...fed into databases and assembled into profiles of unprecedented depth and specificity." This information is then sold to companies you know nothing about and used to market to you, to evaluate your potential to get a job, a mortgage, a loan, rental, and many other dreams you may have that could be denied to you because of collected data you know nothing about. There is no such thing as a 'free' App â " all Apps are Trojan Horses and come with what I call cooties that stick in your computer and allow your clicks, your personal choices to be amassed as data.

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