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REVIEW SYMPOSIUM

From the subprime to the premium, from California to fascism?

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Another book on tech, AI, algorithms, and inequalities? Thou shalt be deceived. This is not to say that other works on similar topics neglect theory, but what is at stake for Marion Fourcade and Kieran Healy is not merely an analysis of the inner workings of digital capitalism. Rather, their project is to document and theorize the social form it engenders. To that end, they engage in deep dialogue with social theory, extending and elevating their previous scholarship to illuminate how capitalism, social stratification, and political life are being reshaped by the ‘changing relationship between information technology and power’ (2024, 3) (3), through which ‘classes of people, scores, and prices became closely connected’ (271). The argument unfolds as follows: digital technologies engineered in California entered our daily lives through the binding logic of a gift to never leave us again (chapter 1), feeding a large-scale, networked system of ongoing data collection, through which anyone and anything can be measured, ranked and classified (chapter 2). This technological transformation is profoundly social and political, updating existing inequalities and justifying new ones (chapter 3), bringing market structures and outcomes into financialized, individualistic and monopolistic grounds (chapters 4 and 5), and shifting the political arena: reformatting identities, digital capitalism dismantles and re-assembles the meaning and scope of citizenship at the expense of public institutions (chapters 6 and 7).

The Ordinal Society embarks the reader on an ambitious theoretical journey that thrives to be equally pedagogical in nature. A compelling way to grasp this inherent tension may be to begin with the endnotes: navigating between chapters and references evokes the immersive experience of traversing the aisles of a vast, eclectic, and curated library—one in which, shelf by shelf, an idealized portrait of the 21st-century social scientist emerges. This figure, shaped by intellectual omnivorousness, somehow echoes the figure of the Renaissance humanist: the authors draw upon a wide array of disciplines, and take cues from the ‘classics’ to illuminate the contours of our data-driven society—one in which the theories of Mauss, Bourdieu, T. H. Marshall, or Marx appear profoundly relevant. Yet *The Ordinal Society* ultimately tells a story that feels deeply familiar: yours. To disentangle the technical intricacies of machine learning, elucidate the affinities between financial capital and digital data, or reveal how digitally inscribed rankings constitute a novel form of *eigencapital* in the Bourdieusian sense, the authors anchor their analysis in the ‘basic experiences of the world of computer-driven smart devices and internet-enabled things’ (33).

Yet that story ends with a tone closer to Hans Christian Andersen’s bleak morale than a Walt Disney’s happy ending. While other works on technology may highlight avenues for resistance or the imperative of reclaiming agency, *The Ordinal Society* diagnoses a social world in which technological advancements, intertwined with the progress of social and civil rights, give rise to a complex layer of self-embraced and top-down classifications. These classifications, in turn, contribute to institutional erosion and the fragmentation of solidarity. And while such society is at risk of becoming unbearable and uninsurable, we remain cognitively tethered to the affordances of digital technologies and the classificatory regimes they impose. *The Ordinal Society* is a work of great intellectual acuity—brilliant, incisive, and unsettling.

Where is the Ordinal Society?

I will leave it to more patented scholars to evaluate *The Ordinal Society's* contributions to sociology and political science, and instead suggest what economic and urban geography might learn from its insights. First, the book compellingly demonstrates how financialization and digitalization operate in tandem as intertwined processes of social reordering, making explicit a relationship that, despite the proliferation of studies on both topics, has not always been clearly articulated and grounded in social theory. Second, it moves beyond the fetishization of devices and infrastructures—an inclination that tends to shape urban studies through their rising engagement with STS—offering a pathway to reconcile the study of social stratification with that of digitized markets and platform urbanism, without resorting to ‘ready-made classes’ (Bourdieu 1987).

Critics might contend that the book is Western-centric—an observation that is justified, and one the authors themselves would likely acknowledge. Yet the *Ordinal Society* may prove extremely relevant to examine other geographical contexts, particularly in the Global South, where rapid social transformations intersect with the fast-paced digitization of markets, institutions, and everyday lives. In this respect, the book reflects both the American lens through which much of the literature on digital capitalism is produced—unsurprising given the dominance of U.S. corporations in this domain—and the broader historical tendency for social theories on class, citizenship, and institutions to emerge primarily from the study of Western societies (Giddens 1982)¹.

Allow me then to explain how and why the work of Fourcade and Healy proved instrumental in guiding my research on social change and urban inequalities in post-apartheid South Africa. My initial conceptual framework adhered to the well-trodden yet still pertinent path ‘show me housing prices, and I shall show you segregation and class.’ However, as I started fieldwork in 2015, in the early days of what would retrospectively be labeled the PropTech era, all conversations I was having—whether with township-based real estate brokers or boardroom-bound bankers—consistently gravitated toward credit scores. Discussions centered on how scoring was embedded in everyday decision-making, and how ‘bad scores’ and ‘bad debt’ excluded individuals from mortgaged homeownership. This exclusion was particularly significant given that homeownership, after decades of apartheid-era legal barriers, had been enshrined as a cornerstone of restorative justice and citizenship.

This face-to-face encounter with digital capitalism was not anticipated, but, in a fitting irony, Google Scholar’s algorithms worked their magic: the concept of ‘classification situations’ (Fourcade and Healy 2013) topped search results, leading to ‘seeing like a market’ (Fourcade and Healy 2017), and the social implications of this market restructuring began to make more sense. If we accept, as many scholars suggest, that contemporary class dynamics are increasingly structured around asset inequalities (Adkins, Cooper, and Konings 2021), then analyzing social stratification needs to account for the ways in which the production of and access to these assets are digitally mediated and regulated. In this regard, credit scoring in South Africa operates not only as a mechanism of market-making but also as a means of reproducing inequalities through algorithmic classification. After decades of market fragmentation through state-enforced racial classification, credit scoring has emerged as a novel, institutionalized, and racialized form of social and spatial sorting—one that all South Africans seeking to buy or rent a home must now confront under the market’s algorithmic gaze (Migozzi 2024, 2025).

From points to polygons

The book carefully acknowledges that classification situations are ‘local to the markets they are applied in’ (260), underscoring the need for further empirical research to test its conceptual propositions. While *The Ordinal Society* foregrounds financialization and digitalization as the twin forces shaping the social forms of digital capitalism, another crucial process could be mentioned here: urbanization. Since the late 1960s—precisely the period in which the authors locate the genesis

of the ordinal society—the proportion of the world’s population living in urban areas has surged from 37% to 57%, incrementally providing the physical infrastructures and social conditions that have facilitated the datafication of everyday life. As the world became more urban, more ‘eaten’ by digital infrastructures and seen through metrics, cities, their governance, and their unequal social stratum turned into the largest markets for the tech industry. To take an example in the book, which positions credit scoring as a key classifying and moralizing technology, Josh Lauer (2017) previously documented how U.S. credit bureaus, in their pursuit of data expansion, industrial service growth, and market dominance, strategically targeted the major urban areas that had become focal points of suburban demographic expansion and residential mobility in the 1950s. One could argue that the technological capacities and socio-economic logics underpinning digital capitalism are then deeply rooted in the making of American suburbia as a landscape of debt-driven homeownership and data-rich consumption. Racial segregation, in turn, created the ‘natural niche for subprime lending’ (Rugh and Massey 2010), an racialized system of extraction whose existence and integration into global financial markets were made possible by advances in credit-scoring and trading technologies.

It is because behavioral data points and corporate interests are skewed, in content and volume, toward urban contexts, that relational possibilities for value creation easily emerge through data linkages and enrichment (Viljoen 2021). As data points are aggregated, our vision and experience of space became ordinalized: cities are rated (through quality-of-life indices or credit ratings), neighborhoods are ranked (by amenities or housing values), streets are classified (via traffic patterns or points of interest), buildings and connected homes are categorized (by yield returns, occupancy level, or energy performance). Never before have the notions of a ‘prime,’ ‘exclusive’ or ‘secondary’ location been so data-driven, at least in commercial narratives and visual metrics. Yet urbanization is a variegated and uneven process—one that shapes capitalism (Harvey 1978), along with the adoption of technologies, the modalities of capital accumulation, and the social aspirations embedded in algorithmic systems (Pollio, Cirolia, and Ong’iro Odeo 2023; Qadri and D’Ignazio 2022; Wittekind and Faxon 2023). The *Ordinal Society* is therefore a necessarily plural reality.

I will add here a further reflection on the spatial dimension of ordinal societies in the making. Broadly speaking, segregation in the 20th century shifted from *de jure* to *de facto* forms. Place- and group-based discrimination, exemplified by redlining or segregation laws, gradually transitioned into more individualized mechanisms, such as credit scores. This transformation was driven both by hard-fought advancements in civil rights and by ‘the possibilities opened up by the world of granular data and powerful analytics’ (148). But if we acknowledge that segregation has historically relied on information systems to classify and separate—whether through title deeds, identity documents, or other data-bearing devices—then we should also worry that digital capitalism, as an ideology and a web of informational architectures, will enhance, scale up, and legitimize such segregative processes. Residential sorting, for instance, is increasingly data-driven, with tenancy a key domain of digital experiments to test and enforce automated classifications that uphold housing inequalities (Fields 2024; Kiviat, Greene, and Yoon 2023; Migozzi 2024). If workers, tenants, or welfare beneficiaries become ordinalized, required to be seen, and categorized into metrics, this will also be enacted by the ordering of space, as identification, pricing and scoring algorithms work together to project millions of individual data points into hierarchical polygons of selected citizen-consumers. Will the spatial form of the ordinal society consist in a set of networked enclaves, where access is dependent upon ordinal memberships and granted after algorithmic scrutiny? As such the *Ordinal Society* is an indispensable read for anyone seeking to understand how stratification by digital technologies shape the urban process under digital capitalism.

From the subprime to the premium

Dissecting and theorizing the social form(s) of digital capitalism is the central project of *The Ordinal Society*—a timely and necessary undertaking, both within and beyond academia. The rapid expansion of digital transformations has indeed generated an effervescence of conceptual labels:

data capitalism, surveillance capitalism, platform capitalism, technocapitalism, informational capitalism, and, perhaps, digital capitalism—a term to rule them all? While each of these concepts is valuable and converges on key dimensions of contemporary capitalism, they also point to distinct phenomena, sometimes at the risk of conceptual dilution.

Fourcade and Healy adopt digital capitalism as their preferred framework, identifying several interlinked components: a data imperative for organizations, stratification through automated classifications, the proliferation of ‘highly financialized abstractions’ embedded in ‘everyone’s pocket’ (171), and the erosion of citizenship, among others. Yet they leave us orphan of a definition. From reading *The Ordinal Society*, and acknowledging how digital capitalism renews racialization (Benjamin 2019; McMillan Cottom 2020), a tentative definition emerges—one that does not fully capture the theoretical breadth of the book but gesture toward its core insights: digital capitalism is a racialized socioeconomic system in which the means of production, modes of capital accumulation, structures of social stratification, and instruments of political power are shaped by the extraction of data and the use of classification algorithms, enabled by the financing and regulation of privately-owned, networked technologies. But how should we categorize this system? Is it best understood through the lens of *assetization* or *financialization*? Is it merely a set of ‘variations of the same old capitalism’ (Sadowski 2020), or does it signal the emergence of *techno-feudalism*? While a strict definition of digital capitalism may be elusive—and even unnecessary—the authors, given their deep engagement with social theory, are uniquely positioned to offer an operational definition. Such a formulation would not only serve as a necessary contribution for stabilizing the conceptual landscape by reinforcing the analytical primacy of digital capitalism over alternative frameworks.

Meanwhile, one of the key merits of *The Ordinal Society* is its ability to illuminate how digital capitalism thrives on our individual pursuit of agency, freedom, and pleasure, while simultaneously fueling mechanisms of surveillance, oppression, and precarity. To try and summarize a central insight in my own terms, I would say that digital capitalism emerges through a shift of social structures and political economies *from the subprime to the premium*, enacted by the extraction of ‘revenue streams and rents of various kinds’ (133) and the production of ‘new criteria for truth-telling and ethical judgment’ (116). Allow me to elaborate on what I mean by this shift.

Obscure, automated, and structurally biased classification systems—such as credit scores and their subprime subjects—have never been more influential, and the book makes it clear. Yet Fourcade and Healy underline also how individuals, through the interplay of digital interfaces, corporate incentives, and evolving social norms over the past two decades, are increasingly drawn into searching for and setting their *own* terms of market participation and social belonging. This shift has led to a system of tiered and unequal memberships. While the subprime consumer is classified involuntarily and unwillingly on opaque and shifting statistical grounds, the ordinal citizen actively subscribes to and participates in the classification game—much like a fly rushing toward the spider’s information dragnet (265). On the ‘road to selfdom’ (186), we opt in to access premium contents, point-saving and discount features, and bespoke services—attempting to tailor market experiences, and thereby constructing a new moralized social order where market outcomes shaped by rankings are experienced and accepted as a reflection of merit and self-worth. Paradoxically, both the subprime consumer and the premium member face additional financial costs—whether in the form of inflated interest rates or recurring subscription fees. However, for the premium member, these costs are not a burden, but reframed as matters and signals of personal choice, convenience, and social distinction. While few would willingly accept the label of *subprime*—a classification imbued with stigma, negative judgment, and adverse market outcomes—most aspire to, and actively work toward, being seen and recorded as *premium*, surrendering data flows and money in the process, which are converted into corporate capital. This dynamic constructs a financial ecology of ‘digitally mediated financial effervescence’ (280–281), that perpetuates old forms of stratification and introduces new ones.

This shift from the subprime to the premium may also signal an evolution in research agendas within social sciences: coming to terms with the shock of the global financial crisis, we now seek to grasp the social forms of the 21st century's digitized economies. Subprime, mortgaged and racialized consumers remain a central figure of empirical and theoretical inquiries into financialized capitalism, as exemplified by the literature in urban and economic geography before, during, and after the 2007 crash. Yet an increasing attention is now devoted to examining how individuals' voluntary participation in membership-based platform systems—strategically designed and publicly branded by corporations as a business model—reshapes organizations and stratification. As such the *Ordinal Society* offers a crucial foundation to understand how stratification is both imposed and actively embraced within digital capitalism.

From California to fascism?

The Ordinal Society begins 'in California' (3), and in many ways, as suggested above, it continually returns there—specifically to Silicon Valley, its ideological framework, tech industry, venture capital networks, and high-profile maniacs. In that regard, it is difficult to read the book's piercing analyses without situating them in the current U.S. political context, particularly in light of the re-election of a Musk Donald Trump.

One of Fourcade and Healy's key ambitions is indeed to trace the political consequences of the 'rewiring of democratic politics by the tech industry' (220). Chapters 6 and 7, in particular, explore how digital technologies restructure political life, 'dismembering' knowledge into 'small islands' (208), redefining criteria of merit and value, and eroding a notion of equal citizenship—a principle that, for all their failings, masquerades, and historical injustices, and after decades of progress in social rights, democratic institutions symbolize and sought to uphold. By incentivizing and monetizing the transformation of individuals into self-defined citizens, digital capitalism fosters the allocation of society into fragmented memberships, accelerating the unraveling of collective trust in democratic institutions².

In parallel, digital capitalism enables and legitimizes unprecedented concentrations of power and wealth. The political and financial influence of the cryptocurrency industry during the U.S. election provides a particularly striking illustration of this dynamic: the 'communities of faith' (180) formed by crypto evangelists and their retail investors—crystallized around the ideal of a sovereign individual, self-endowed with self-generated wealth—functioned as a ticking time bomb planted within the very legitimacy of the state's financial and monetary authority (223). A Trump meme coin was launched before inauguration: the start-up nation shall be liberated by a crypto-president - who nonetheless authorized the takeover of the federal payment infrastructure by the unelected 'technoking of Tesla' and wealthiest man on earth. As data-driven classifications sort and slot individuals apart, distributing rewards, exclusions, and punishments, defining the worthless from the valuable, the bottom from the superior through moralized metrics and rankings³, *memberships erode citizenship* from the inside-out.

Reading this book over the past six months and writing this commentary in January 2025 lends both exercises a particular resonance. As *The Ordinal Society* argues, politics in the digital era revolves around 'finding the right level of group aggregation' (218) to orchestrate the public sphere through 'algorithmically mobilized masses' (189). Against this backdrop, it becomes an unsettling exercise to examine how the political dynamics and behaviors discussed in *The Ordinal Society* align with Robert Paxton's definition of fascism. According to Paxton, fascism is 'a form of political behavior marked by obsessive preoccupation with community decline, humiliation, or victimhood and by compensatory cults of unity, energy, and purity, in which a mass-based party of committed nationalist militants, working in uneasy but effective collaboration with traditional elites, abandons democratic liberties and pursues, with redemptive violence and without ethical or legal restraints, goals of internal cleansing and external expansion' (2004, 218).

In the ordinal society, individuals become politicized and interpret their position within racialized social hierarchies (Faury 2024) through highly personalized newsfeeds, delivered by recommendation systems that dissolve facts into emotions, beta-test the traction of ideas—especially the most noxious ones—and shape political behaviors from behavioral data. The ‘freedom to choose, to search, and to express [yourself]’ (274) is operationalized through memberships and communities hosted on, and assembled by, tightly controlled digital platforms where censorship is easily exercised, and where both individuals and their interactions are both meticulously and messily recorded, queried, and analysed. Meanwhile, libertarian and eugenicist ideologies—espoused by tech leaders whose market worth elevates them to the status of ‘high-IQ’ visionaries—are networked in the public sphere as blueprints for sovereign futures. These visions seek to render America ‘free’ and ‘pure’ again by purging ‘illegal aliens,’ expanding into Greenland, and ransacking centralized administrative data. Public administration is framed as obsolete bureaucratic red tape that ought to be removed—along with its workforce—by more efficient and ‘intelligent’ technologies, enacting a chaotic, Darwinist, hierarchical and managerial leadership that bears a striking resemblance to the Nazi regime (Chapoutot 2023).

Is the ordinal society, as theorized by Fourcade and Healy, and at least in its current US incarnation, the ideal breeding ground for the cultural descent into fascism and its conquest of power through electoral means? Reshaping markets, digital capitalism also provides the infrastructure for social control, mass mobilization and political identity formation. In this perspective, Fourcade and Healy articulate in their conclusion how the social order of the *ordinal society* is shaped by the conflation of two key dynamics: the ‘will to progress’—the self-serving, heavily marketed belief that market-based technological innovation will inevitably lead to societal good—and the ‘will to power,’ embodied in the drive of ‘rent-seeking elites’ (226) to eliminate competition and consolidate market rewards.

One might then extend their analysis by adding a third element to this equation: the *will to follow*. Just as *The Ordinal Society* reminds us that ‘we underestimate the power of delight’ (35), perhaps we also fail to fully acknowledge how digital technologies, as tools of daily life, as industries, nudging devices, and vehicles of social norms and values, exploit the comforting desire and effortless sense of pride that comes from simply tagging along in the pursuit of wealth and social status. The Silicon Valley mantra ‘believe in your product,’ so often invoked by self-proclaimed ‘founders,’ aligns seamlessly with the motto to ‘believe in your leader’—a convergence that has only been amplified in an era of ego-driven politics and personality-based inflated valuations. It has never been easier to become a leader when one can tap into the followers of the ‘algorithmic herd’ (Törnberg 2023). This dynamic has enabled the wealthiest and most powerful actors not only to shape public discourse but, increasingly, to preside—directly or indirectly—over the functioning of institutions. In this conjuncture, where wealth and power are accrued by hyper-connecting society while simultaneously fragmenting it into ordinal categories, a pressing question for social scientists might be to identify what (still) holds us together.

To that end, and in closing, allow me to state—with a blunt lack of nuance—that academic books tend to fall into one of three categories: those you don’t read, those you read primarily for yourself, and those you insist your colleagues and friends must read. The *Ordinal Society* belongs to the last one.

Notes

1. On a side note, I am curious to know how much the authors’ US-based experiences of teaching and facing the polarization of politics by social medias has informed their thinking – here come to mind some sections on the transformation of the status of knowledge and expertise ‘through search and broadcast’ (224), the proliferation of ‘highly differentiated, externalized, socially recognized categories’ (217), or the luminous pages on the ‘self-organization man.’

2. One may add that this erosion is even more facilitated by corporate practises: US tech corporations, through the location of IP rights in offshore jurisdictions, lead the front of large-scale tax avoidance schemes that syphons billions away from the fiscal base of public institutions (Tørslov, Wier, and Zucman 2023).
3. As a telling example, I encourage anyone reading this text to listen to the opening 5 minutes of conversation between Joe Rogan (JR) and Elon Musk (EM) on *The Joe Rogan Experience* podcast (11/04/2024). Video gaming is introduced as a tool for 'mental calibration' to 'stress test' the brain in preparation for complex tasks. This quickly evolves into a broader assertion: excelling at video games is indicative of competencies that should be recognized as valuable skills in society. 'If somebody's got incredible reaction times and manual dexterity, they're obviously going to be a good surgeon,' says EM; 'everyone should have to play video games if you want to be a surgeon,' follows up JR, continuing: 'any game where a lot of people are playing, to rise to the top, you have to be exceptional, period, as a human being'; 'Yeah,' concludes EM, 'I was one of the world's best Quake players.'

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