Gary Shteyngart’s 2010 novel *Super Sad True Love Story* takes place in a near future United States where the social status of individuals is almost completely identified with their credit ratings. These ratings are not discrete, private matters but public information, available to anyone with a quick search on an äppärät. (Äppärats are portable digital devices carried by everyone in Shteyngart’s fictional world, except the most abject or socially excluded; they are analogous to smart phones, their primary purposes being social media participation and visual media access.) In this world, interpersonal interactions are inextricable from a constant process of evaluation; every moment serves as an opportunity to measure a person's debts against her assets, to calculate her equity, or to forecast her economic viability. Biography and credit history converge, the future unfolding from the present less as a narrative of personal growth than as an always contingent assessment of financial risk. *Super Sad True Love Story* is a novel about risk; it is a novel about the ways in which contemporary life has become a wrestling match between the negotiation of economic risk and desperate attempts to cleave out a space for life irreducible to capitalist futurity. 1

The novel follows the life of Lenny Abramov, a moderately successful yet all too precarious white-collar worker. Lenny is an employee of Post-Human Services, a division of the Staatling-Wapachung Corporation that focuses on “indefinite life extension.” A salesman, his job is to identify prospective clients not only by discerning socioeconomic position—life extension is a commodity only the wealthiest can afford—but also by soliciting and eliciting a desire for immortality. The novel draws a sharp distinction between simply being able to afford immortality and truly wanting it when Lenny encounters an “ITP,” or an “Impossible to Preserve, the vital signs too far gone for current interventions, the psychological indicators showing an ‘extreme willingness/desire to perish.’” 2 The label ITP fuses together a biological diagnosis and a psychological diagnosis. Not only does it indicate a body lacking the necessary health for immortality but it also designates a pathological state of not wanting to live on indefinitely; it names an acquiescence to history, a failure to desire an infinite extension of that economic opportunity called life.

This failure to embrace the quest for immortality registers in specifically financial terms. “Even more despairing,” Lenny assesses, “was his [the ITP’s] financial status. I’m quoting directly from my report to boss man Joshie: ‘Income yearly $2.24 million, pegged to yuan; obligations, including alimony and child support, $3.12 million; investible assets (excluding real estate)—northern euro 22,000,000; real estate $5.4 million, pegged to the yuan; total debts outstanding $12.9 million, unpegged.’ A mess, in other words” (ibid.). In technical terms, the “mess,” here, is low equity, an excess of liabilities in $12.9 million, unpegged. ‘A mess, in other words” (ibid.). In technical terms, the “mess,” here, is low equity, an excess of liabilities in comparison to assets. In this context, debt comes to signify not merely financial obligation but an annihilation of futurity: debt trades portions of the future off as collateral for the experiences of the past; it accumulates, as Marx once put it, like a nightmare on the brain of the living. Lenny goes on to impugn this ITP for his inability to properly manage his financial affairs, going so far as lament: “Why was he doing this to himself? Why not keep off the drugs and the demands of the future off as collateral for the experiences of the past; it names an acquiescence to his inability to properly manage his financial affairs, going so far as lament: “Why was he doing this to himself? Why not keep off the drugs and the demand-ings young women, spend a decade in Cofu or Chiang Mai, douse his body with alkalines and smart technology, clamp down on the free radicals, beef up the stock portfolio, take the tire off the belly, let us fix that aging bulldog’s mug?” (ibid.). Lenny’s evaluation fabricates a continuity, indeed, an indistinguishability, between biological health and financial health, or between a physical fitness regime that enables peak athletic performance and economic behavior that maximizes profitability. To live well, then, means applying all of one’s self, body and mind, to the task of maximizing the value extracted from every moment of every day, and as the interrogative mood (“Why not…?”) of Lenny’s lament suggests, this possibility of living well becomes an imperative, a duty: If you can live well, you must live well—or, more concisely, *Live well!* If the command to live well appears innocuous at first glance, it is only because we have become so accustomed to the rhetoric of self-actualization, that we are blind to its implications and conditions. In *Governing the Soul: The Shaping of the Private Soul*, Nikolas Rose argues that political power has increasingly come to operate “not through the crushing of subjectivity in the interests of control and profit, but by seeking to align political, social, and institutional goals with individual pleasures and desires, and with the happiness and fulfillment of the self.” 3 In other words, control and exploitation no longer entail alienation from one’s authentic self but instead can function through the alignment of individual satisfaction with social inequality, or through the matching of personal happiness with socioeconomic hierarchy. This point elaborates Michel Foucault’s model of power according to which power is neither a negation of the self, nor a repression of desires, but rather a channeling of desires, thoughts, and actions into paths that produce and reproduce hierarchies and inequalities. 4 Realizing your desires, actualizing your potential, discovering your true self—these activities are complementary to the contemporary exercise of power. This complementarity is quite evident, for example, in the information technology market, with businesses like Google and Apple not only selling experiences of individuality (e.g., the iPod as a device for self-expression) but also relying on self-expression, creativity, and intellectual play as the very source of their profits. As a Google spokesman put it, the company strives “to create the happiest, most productive workplace in the world,” and it does so by combining the pleasures once associated with free time (such as gyms, cafés, and a Lego play station) with the demands of work (understood not as the reduction of the individual to rote tasks but as the mobilization of every capacity and skill in brainstorming, design, innovation, and excellence). 5

More directly relevant to our consideration of Shteyngart’s novel is Foucault’s description of neoliberalism as “a matter...of con-
structing a social fabric in which precisely the basic units would have the form of the enterprise” and in which we find the “replacement every time of homo oeconomicus as partner of exchange with a homo oeconomicus as entrepreneur of himself, as being for himself his own capital, being for himself his own producer, being for himself the source of earnings.” 6 Neoliberalism usually refers to an economic policy cocktail consisting of the privatization of public goods, the reduct of government spending on social welfare programs, and the ideological valorization of the market as the solution to every social problem. Foucault’s conceptualization of neoliberalism contributes a ground-level perspective to this definition of neoliberalism; it names a transformation in contemporary subjectivity whereby individuals come to take on more and more responsibility for economic risk: to be an entrepreneur of one’s self means to invest in oneself with all the attendant risks such investment involves—for instance, the failure to return a profit on investments in one’s own education. (Of course, unlike corporations, which rely on shareholders to spread out the risk of the enterprise, individuals can pool risk only so much, leaving them much more vulnerable than corporations). From this neoliberal perspective, living well means maximizing returns on the investments of one’s time and energy, with the crucial qualification that everything one does is at least potentially an investment.

This rhetoric of self-investment informs and is conditioned by the rise of financialization as a social logic. In the U.S. context, financialization designates a transformation in the economy that begins in the 1970s, accelerating during the Reagan and Clinton administrations and deepening its hold on society since then. 7 It constitutes a response to deindustrialization, an attempt to compensate for a decline in productive capital and manufacturing by inventing new ways of extracting profit. Two of the most evident conditions of this transformation are the stock market and the stock market’s expansion and fragmentation into so many niches for trading the most abstract economic entities, including credit derivatives, which transfer the risk of a debt, or weather derivatives, which hedge against adverse weather conditions. In these strange arenas, even losses can turn a profit, since, when derivatives are involved, one can as easily speculate on the decrease of a commodity’s price as on its rise. This aspect of financialization receives the most attention in journalism and public political discourse, with hedge funds and insider trading becoming figures of vice in a morality play writ large. We all know at least the general outlines of the rise of “toxic assets”—evil investments, as it were—that led to the financial crisis of 2008 and the Great Recession that followed.

But financialization also takes a subtler, if no less insidious, form in the coding of every aspect of daily life in terms of financial speculation. According to Randy Martin, “Financialization promises a way to develop the self, when even the noblest of professions cannot emit a call that one can answer with a lifetime. It offers a highly elastic mode of self-mastery that channels doubt over uncertain identity into fruitful activity.” 8 Instead of a narrative in which one progresses, with a relative sense of security, from an entry-level position along a career path towards a golden age of retirement, financialization promises the excitement of investment and speculation; uncertainty, insecurity, and precarity signal the proliferation of opportunities, the intensification of both risk and reward. “Money must be spent to live, certainly, but now daily life embraces an aspiration to make money as well. There are no contracts that quickly transform a student’s obligations to invest wisely, speculate sagely, and deploy resources strategically. The market is not only a source of necessary consumables; it must be beaten. To play at life one must win over the economy.” 9 Martin’s terminology of winners and losers draws our attention to the full implications of Lenny Abramov’s incredulity in the face of “the mess” of an ITP he encounters. Lenny faces somebody who refuses to play the game of the market, even though there is no escape from that game’s rules. The ITP is one who has lost the game of life by handling his investments in a foolish fashion, which is to say that while this ITP recognizes the first part of financialization’s moral imperative (to live well, one must spend), he fails to recognize the second part: to live well, one must spend well.

Shteyngart’s novel can be read as an example of financialization, a product of the infection of everyday life by financial discourses, but it can also serve as a critical take on it, an attempt to map the power relations involved in financialization so as to seek out possible-

Super Sad True Love Story investigates the dividing line between financial winners and losers. We have already seen how Lenny judges one potential customer an ITP, deciding that he is unfit for immortality, but we should also note that while Lenny has long fantasized about immortality (the opening line of the novel reads: “Today I’ve made a major decision: I am never going to die”), he is not the healthiest of specimens. Financialization, as it has been defined, works to punitive advantage on Lenny, who finds himself often in steep and possibly life-threatening financial risks falling into the category of an ITP himself. The novel calls attention to Lenny’s subpar performance in work and personal life repeatedly, and it does so not from an external point of view but from Lenny’s own perspective. (Most of the novel is told in the first-person from Lenny’s point of view through diary entries, but as I discuss below, it is also told from the point of view of Lenny’s love interest, Eunice Park, in the form of email and text exchanges.) Lenny repeatedly castigates himself for his physique, his inability to successfully pitch to prospective clients, and his lackluster love life. Evaluation thus turns not only outward but also inward. Lenny constantly assesses his own worth, not only in strictly financial terms but also in the more general terms of personal destiny, happiness, and his overall future prospects. However, even Lenny’s nonfinancial anxieties tend to register themselves within a fiscal frame, as if it were only in relation to finance that other aspects of life gain significance.

For instance, in a scene in which Lenny is out at a bar with a group of friends, Ēppärät programs rate him in comparison to the other bar goers, ranking him according to how relatively attractive or unattractive he is in regards to appearance and personality. These scores become even more cutting when two parties—Lenny and a “pretty brunette,” in this case—consent to an evaluative procedure that assesses their relative desires for one another: “A bunch of figures appeared on my screen: ‘FUCKABILITY 780/800, PERSONALITY 800/800, ANAL/ORAL/VAGINAL PREFERENCE 1/3/2’” (89). When Lenny is confused as to how Ēppärät can so precisely score his desires, his friend Vishnu explains that it factors in the individuals’ respective digital footprints, that is, all of the data that has accumulated through their digital interactions (the presumption being that in this near future, every digital footprint, that is, all of the data that has accumulated through their digital interactions (the presumption being that in this near future, every social interaction, every action, is either in itself digital or doubled by a digital avatar). Vishnu and Lenny then go on to examine Lenny’s “profile,” which includes his income, debt, age, and “lifespan estimated at eighty-three,” family history (including medical history: “Parental ailments: high cholesterol, depression”), liabilities, recent purchases, “Consumer profile: heterosexual, nonathletic, non-automotive, non-religious, non-Bipartisan,” and “Sexual preferences: low-functioning Asian/Korean and White/Irish American with Low Net Worth family background; child-abuse indicative: on; low-self-esteem indicator: on” (90). This form of digital profiling integrates personal proclivities into comparative standards, reducing sexual object choices to an on-off toggle (e.g., child-abuse indicator: on), a range of ethnicities, and economic background. This standardization goes hand in hand with the meshing of the economic and the noneconomic,
the construction of a seamless plane in which medical status, sexual orientation, consumption patterns, and fiscal management are so many modulations of a continuous process of economic decision-making.

Shytegynart extrapolates a worst-case scenario of what happens when life gets reduced to finance: his novel functions as a technolo-
gy for raising consciousness regarding the implications of neoliberal
measures by transforming everyday performance anxieties (Do I
work hard enough? Am I good enough in bed? Am I in good enough
shape?) into fuel for a critical reappraisal of contemporary capitalism.
It diagnoses a condition we might call the scored life: a way of inhab-
ting the world in which social practice and financial calculation are
synonymous, in which emotion and desire blur together with imper-
sional economic machinations, and in which “success”—that capitalist
form of salvation—comes to be replaced by a far more fleeting version
of grace—the narrow sliver of time when an investment escapes from
risk to turn a profit, a moment that, treadmill-like, necessarily gener-
ates yet another opportunity for investment and exposure to risk. In
this mode of existence, every act, every thought, carries with it a score,
a rating of worth communicated in the complex, yet reductive, tongue
of finance capital. The scored life brings together the contemplative
life privileged in certain strands of ancient Greek philosophy with the
practical acumen of the modern entrepreneur. From this standpoint,
truth becomes an inevitably precarious wager on profitability internal
to conducts/practices that blend a drive for novelty and adventure with a
passive acquiescence to capitalist standards of value. Lenny’s deep,
one might even say Socratic, self-searching and his relentless endeavor
ors to make a name for himself at Post-Human Services are therefore
not contradictory character traits but rather two sides of the same coin:
the examined life has become the operating system for the entrepre-
neurship of the self.

Super Sad True Love Story supplements this diagnosis of the scored life with a hopeful dimension in its amorous preoccupa-
tions. Lenny’s quest for love, his pursuit of a self-consciously novel-
ist passion, projects a utopian romance in which the intense rela-
tions between two lovers compensate for the coldness of capitalism’s
environs. Lenny seeks redemption in the carnal particularities of
omen whose identities are marked in specifically ethnic terms, as if
the abstractions of finance could only be cured by contact with bodies
bearing the concrete weight of a racial history. The text charts a trajec-
tory from his dalliances with Fabrizia, an Italian woman—described
as “the softest woman I had ever touched,” “[h]er body conquered
by small armies of hair, her curves fixed by carbohydrates, nothing
but the Old World and its dying nonelectronic corporeality”—to the
Chinese delegation from “the People’s Capitalist Party” as it prepares to decide
on the future of capitalism with its past, its emergent core with its
increasingly residual periphery. Yet Shytegynart’s novel, to its cred-
its, undercuts this fantasy in a number of ways. We have already seen
how the text converts emotion and desire into economic matters, per-
sonal expressions of longing or need overwritten by impersonal values. But the very structure of the novel, in its alter-
non between two intertwined but distinct points of view, undermines
Lenny’s utopian romance; it challenges his desire to rescue love from
money with a voice (Eunice Park’s) more able to appreciate the nu-
ances of love’s financialization. The sections featuring Eunice’s point of
view are far more sparse than Lenny’s (they are both less frequent and shorter in length), registering as dissonant notes in the novel’s
progression, interruptions to Lenny’s verbose, introspective musings.
They also update one of the earliest devices of the novel, namely, the
epistolary mode, replacing exchanges of paper letters with digital mes-
sages and chat records from Eunice’s GlobalTeens Account. Notably,
the bulk of these exchanges occur not between Eunice and Lenny but
between Eunice and her friends and family members. The effect is to
knock Eunice out of the orbit into which Lenny’s fantasies have placed her,
to mark the gap and even incongruity between Lenny’s desires and
Eunice’s being. More generally, the epistolary mode of these sections
reminds the reader that language as such and the genre of the novel
are collective endeavors; they are necessarily situated in a network of
communication, the redundancy of their modes of speech incapable of
being subsumed by monologue (Lenny’s first-person accounts).

It would be tempting to search Eunice Park’s sections of the novel for an alternative to Lenny’s fantasies, but what they offer instead is an obstinate refusal of easy escapes. Eunice carefully weighs romantic love against practical necessities, especially family obliga-
tions, without ever subordinating one to the other. For Eunice, ro-
manic love neither transcends economic determination nor becomes
subordinate to it. She carefully manages how she invests her feelings
and desires, by the end of the novel withdrawing her affections from
Lenny to transfer them to his far more successful and savvy boss,
Joschie Goldmann—a transfer, it should be noted, motivated not only
by her attraction to Joschie but also by Joschie’s ability to assist her
family during the political turmoil of the book’s conclusion. This
management of amour may seem opportunistic—and it undeniably is
to some degree—but it also enables the critique of a form of compla-
cy, what Eunice incisively calls “this American white guy thing”:
“Why on earth did Lenny think he could charm my parents? he is so FULL of himself sometimes. He has this American
white guy thing where life is always fair in the end, and nice guys are respected for being nice, and everything is just HONKY-dory
(get it?” (197–98). The joking phrase “HONKY-dory” speaks the
truth of a situation in which the self-effacing particularity of white-
ness—the race that is no race, that passes itself off as neutral, even
in whiteness—is comprehended in its scored life. From one angle, it ameliorates the
c fifth and the distribution of prof-
its, and, as Eunice points out, the subjects of capitalism—especially those in relatively privileged positions—make use of them in order
to rationalize and justify the reproduction of the status quo. In other
words, optimism regarding capitalism’s future looms into gendered
and racialized inequalities to constitute a vicious circle in which ab-
sertion (i.e. the financial scoring of life) serves as an alibi for ex-
ploration and oppression.
Lenny’s “HONKY-dory”-ness is, however, a complicated matter, for though the novel aligns Lenny with white privilege, it never quite identifies him with it, not least because of his Russian and Jewish roots. Throughout the text, Lenny remains caught between, on the one hand, a drama of disavowal in which he denies his origins in order to refashion himself into a figure of success (which is to say a real risk-taker, an entrepreneurial spirit unencumbered by the weight of collective attachments) and, on the other, a process of remembrance that hinders his assimilation into the dominant, racialized configuration of the neoliberal capitalist order. We see this tension at its most acute when Lenny brings Eunice to meet his parents, a scene saturated with Oedipal anxiety in the form of Lenny’s desire to distance himself from any identification with his parents’ Russianness. While Lenny mixes Russian into his conversations with his parents, he also denies any special attachment to the nation: “As for me, I have never been to Russia. I have not had the chance to learn to love and hate it the way my parents have. I have my own dying empire to contend with, and I do not wish for any other” (136). However, such denial does not reflect Lenny’s reading habits (which include Russian and Eastern Bloc novels by Leo Tolstoy and Milan Kundera), nor does it prevent his diary entries from echoing the stylistic tics of Russian narrative, with its long, melancholic, and introspective meditations on the existential conundrums of life. For all that Lenny obsesses over the future, for all that he worships the idea of immortality, he cannot shake off history’s return; his origins, his heritage, seep back into his language, a melancholy atmosphere in which the deluded optimism of neoliberalism’s apologists can only suffocate. By the novel’s end, after the United States has collapsed, Lenny will long for a relation to time and a sense of self other than the entrepreneur’s opportunistic leap into the future: “Was this what Russia looked like after the Soviet Union collapsed? I tried, unsuccessfully, to see the country around me not just through my father’s eyes but through his history. I wanted to be a part of a meaningful cycle with him, a cycle other than birth and death” (290). More than the solace Lenny finds in a cyclical (which is to say predictable) theory of history, it is the very wish for history at all that stands out in this prise de conscience, the fumbling intuition that the logic of finance cannot provide the satisfaction it promises. “HONKY-dory”-ness is a powerful fantasy, one that can recruit the energies of innumerable driven individuals, but it cannot resolve or dissolve the contradictions of capitalism nor the social conflicts endemic to it.

Although Shteyngart’s Super Sad True Love Story may not provide a solution to the financialization of daily life, it can nonetheless suggest a future line of inquiry through a process of elimination. In the final instance, the novel refutes the romantic longing for a society pure of economic determination or financial calculation. It suggests that political considerations of finance capital cannot rely on the separation of an authentic human feeling (true love) from a base ethos of calculation. While one response to this conclusion is to throw one’s hands up in acquiescence to the scored life—in which case “fuckability” metrics are unavoidable evils to be suffered, if not necessarily enjoyed—an alternative response involves complicating our understanding of finance to include competing visions of how we invest ourselves in the world. Such a response would include visions that break with capitalist and neoliberal models of entrepreneurship (investment in the self as driven by desire for private acquisition and accumulation) in favor of more collective forms of investment. 14 The point, here, is not to construct yet another easy opposition (e.g., the self versus the community, individuality versus collectivity), but rather to enable responses to the following questions: What form would a society take in which investments in the self were investments in the common good? What shape would our lives take if we replaced the financial logic of risk and the profit motive with more multidimensional considerations of value? Or, to put it more bluntly, what would post-capitalist finance look like? Such an inquiry would recognize that the scoring of life is also its wounding, its being cut to the core, and it would risk a question that from a neoliberal perspective sounds as silly as it does obscene: How might we build a society without winners and losers? What would it mean to stop keeping score?

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1 This essay is dedicated to Tracy Rutter, my partner in the struggle to live and love in terms other than those offered up by capitalism.


3 Nikolas Rose, Governing the Soul: The Shaping of the Private Self (New York: Routledge, 1990), 257.


9 This essay draws on and contributes to the field of critical financial studies, which replaces the moral judgment of individual capitalists and the acceptance of capitalism as natural or axiomatic with critical re- fection on the historical contingency of capitalism and the systematic power relations through which it functions. While there are far too many authors to mention, in addition to Martin, see recent work by Rob Atkin, Joshua Clover, Richard Dienst, Max Haiven, Maurizio Lazzarato, Donald MacKenzie, Annie McClanahan, Christopher Nealon, and Alison Shonkwiler.

9 Ibid. 17.


11 A number of authors have written on the emotional vicissitudes entan- gled with contemporary capitalism, with a particu- lar focus on romantic love. See especially Eva Illouz’s Cold Intimacies: The Making of Emotional Capitalism (Cambridge: Polity Press, 2007) and Consuming the Roman- tic Utopia: Love and the Cultural Contradictions of Capitalism (Berkeley: University of California Press, 1997) and Lauren Berlant’s Cruel Optimism (Durham: Duke Universi- ty Press, 2011).

12 One strand of the novel, which I do not have the space to discuss, is Lenny’s attachment to literature in a print-based form. Print, especially books, has come to be associated with an offensive smell and is, more generally, considered completely passé. Lenny’s book collection acts as a point of embarrassment, a link to the past for which he is not only ridiculed by others but also judged by his own entrepreneurial superego.

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14 Richard Dienst makes a similar argument in regards to debt, which he argues should not be solely understood in capitalist terms but must also be thought of as a more general social logic of collective bonding. See The Bonds of Debt (New York: Verso, 2011).