

The Scored  
Life

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*. (*Äppäräts* 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.<sup>1</sup>

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.'" <sup>2</sup> 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 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 demanding 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."<sup>3</sup> 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.<sup>4</sup> 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).<sup>5</sup>

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.”<sup>6</sup> Neoliberalism usually refers to an economic policy cocktail consisting of the privatization of public goods, the reduction 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.<sup>7</sup> 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 its most evident traits are the deregulation of 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.”<sup>8</sup> 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. These are opportunities that quickly have 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.”<sup>9</sup> 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 possibil-

ities for a life beyond it. Which is to say that the novel’s critical power lies not in separating itself from finance but in immersing itself in its complications. Martin explains that financialization divides populations into winners and losers based on their capacity, or incapacity, to take on greater amounts of risk: a winner is someone who can accumulate risk—for example, a person using one loan to fund education, another to buy a house, juggling investment after investment, multiplying chances for profit (and for losses), all the while managing to achieve at least the thinnest sliver of a profit margin; a loser, on the other hand, either fails to take risks, playing it too safe and losing out on opportunities for profit, or she takes on risk but falls prey to any number of possible fiscal traps (failing to meet loan payments on a regular basis, for instance, with the consequence of lowering one’s creditworthiness).<sup>10</sup> The fracture lines of risk apply not only to local or national contexts but also to descriptions of the contemporary geopolitical condition as such: geographical regions are divided up according to credit ratings, with newspapers judging the well-being of a nation according to the rise or fall of Standard and Poor’s assessment of its creditworthiness; the International Monetary Fund (IMF) and World Bank calculate the soundness of nations according to how well they conform to free market models of entrepreneurship, lending nations economic aid only on the condition that they comply to the discipline of austerity measures.

**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 specimen in either financial or physical terms. In fact, he 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, *äppärät* 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 his *äppärät* 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 society, 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 indicator: 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.

Shteyngart extrapolates a worst-case scenario of what happens when life gets reduced to finance; his novel functions as a technology 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 inhabiting the world in which social practice and financial calculation are synonymous, in which emotion and desire blur together with impersonal 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 generates 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 endeavors 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 entrepreneurship of the self.

**Super Sad True Love Story** supplements this diagnosis of the scored life with a hopeful dimension in its amorous preoccupations. Lenny’s quest for love, his pursuit of a self-consciously novelistic passion, projects a utopian romance in which the intense relations between two lovers compensate for the coldness of capitalism’s environs.<sup>11</sup> Lenny seeks redemption in the carnal particularities of women 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 trajectory 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 Korean American Eunice Park, a “nano-sized woman who had likely never known the tickle of her own pubic hair, who lacked both breast and scent, who existed as easily on an *app*ärät screen as on the street before me” (21). The descriptions of these erotic figures amount to caricatures, the one channeling the suppleness of the Southern European woman who combines maternal comfort with wanton lust, the other an Orientalist vision of Eastern mystery and childish innocence. But the fantasy at work, here, also performs geopolitical labors, for the movement of Lenny’s desire from its first object to its second object traces an imaginary historical trajectory, from the putative origins of capitalism (Venetian banking being central to the rise of capitalism; the Italian city-state a prototype of the contemporary amalgamation of corporation and state) towards a future in which Asian nation-states are increasingly dominant. Whatever the reality of this representation of the future of capitalism, the novel channels and amplifies European and American anxieties regarding the Asian takeover of the global market: by the end of the novel, the United States is subjected to austerity plans from the IMF after a complete economic and political collapse, and one of the text’s final scenes depicts the arrival of a Chinese delegation from “the People’s Capitalist Party” as it prepares to decide the fate of the U.S. (322). With this in mind, we should understand Lenny’s longing for Eunice Park as an immunitary gesture, an attempt to inoculate against future failure by assimilating the (Asian) future itself. Lenny concertedly offers up Eunice as evidence to his boss, colleagues, and friends that far from becoming an obsolete creature—an ITP obsessed with old-fashioned artifacts like books<sup>12</sup>—he is riding waves of innovation into a resplendent technological paradise. In short, Lenny finds salvation in a concrete object of desire whose essence is capitalism’s very own abstraction from history, its incessant tendency

to shed dead weight: a woman so sleek, so virginal in appearance, that she “lack[s] both breast and scent.”

Lenny’s dissatisfaction with the scored life would seem to find its palliative in a racialized, and arguably racist, romance, the attendant fantasies of which provide an imaginary solution to capitalism’s contradictions in a coupling of East and West: to love Eunice is to reconcile the future of capitalism with its past, its emergent core with its increasingly residual periphery. Yet Shteyngart’s novel, to its credit, undercuts this fantasy in a number of ways. We have already seen how the text converts emotion and desire into economic matters, personal expressions of longing or need underwritten and overwritten by impersonal values. But the very structure of the novel, in its alternation 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 nuances 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 messages 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 plurality 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 obligations, without ever subordinating one to the other. For Eunice, romantic 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, Joshie Goldmann—a transfer, it should be noted, motivated not only by her attraction to Joshie but also by Joshie’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 complacency, what Eunice incisively calls “this American white guy thing”: “Why on earth did Lenny think he could charm my parents? You know, 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 whiteness—the race that is no race, that passes itself off as neutral, even as it promotes belief in its superiority<sup>13</sup>—betrays the purportedly universal opportunities capitalism puts on offer. The novel’s critical apparatus is therefore twofold. From one angle, it dismantles the capitalist ideology of progress (“life is always fair in the end”) by showing how personal and economic development gives way to the wild fluctuations of the market, while from another angle it demystifies the abstractions of finance, not by unveiling the concrete social content that stands behind them (as if derivatives and credit swaps were mere illusion) but by demonstrating the dependence of financial abstraction on race, gender, class, and sexuality. Capitalism’s administrative apparatuses make use of such social determinations in order to selectively allocate access to capital and the distribution of profits, 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 loops into gendered and racialized inequalities to constitute a vicious circle in which abstraction (i.e. the financial scoring of life) serves as an alibi for exploitation 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 it 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 refuses 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.<sup>14</sup> 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?

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

2 Gary Shteyngart, **Super Sad True Love Story** (New York: Random House, 2010), 18. All subsequent quotations cited parenthetically.

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

4 Foucault elaborates this theory in a number of places, but see, for example, **The History of Sexuality**, Vol. 1 (New York: Vintage, 1990 [1976], Trans. Robert Hurley) and "The Subject and Power" in **Critical Inquiry** (Summer 1982), pp. 777-795.

5 Quoted in "At Google, a Place to Work and Play," **New York Times**, March 15, 2013.

6 Michel Foucault, **The Birth of Biopolitics: Lectures at the Collège de France, 1978–1979** (London: Picador, 2010, Trans. Graham Burchell), 226.

7 While I constrict my account to the specifically American version of financialization, it should be noted that it constitutes a subplot in a global narrative of the rise of finance capital. I have relied on accounts by Giovanni Arrighi, Robert Brenner, Christian Marazzi, and David Harvey, among others. See especially, Arrighi's **The Long Twentieth Century: Money, Power, and the Origins of Our Times** (New York: Verso, 1994), Harvey's **The Enigma of Capital and the Crises of Capitalism** (Oxford: Oxford University Press, 2011), Christian Marazzi, **The Violence of Financial Capitalism** (New York: Verso, 2011), and Brenner's **The Boom and The Bubble: The US in the World Economy** (New York: Verso, 2003). For an account that accessibly deals with the recession that is usually dated as beginning in 2008, see John Lanchester's **I.O.U.: Why Everyone Owes Everyone and No One Can Pay** (New York: Simon and Schuster, 2010).

8 R. Martin, **The Financialization of Daily Life** (Philadelphia: Temple University Press, 2002), 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 reflection 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 Aitken, Joshua Clover, Richard Dienst, Max Haiven, Maurizio Lazzarato, Donald MacKenzie, Annie McClanahan, Christopher Nealon, and Alison Shonkwiler.

9 Ibid, 17.

10 Randy Martin describes the division of the economy into winners and losers based on risk assessments in **An Empire of Indifference: American War and the Financial Logic of Risk Management** (Durham: Duke University Press, 2007).

11 A number of authors have written on the emotional vicissitudes entangled with contemporary capitalism, with a particular focus on romantic love. See especially Eva Illouz's **Cold Intimacies: The Making of Emotional Capitalism** (Cambridge: Polity Press, 2007) and **Consuming the Romantic Utopia: Love and the Cultural Contradictions of Capitalism** (Berkeley: University of California Press, 1997) and Lauren Berlant's **Cruel Optimism** (Durham: Duke University 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.

13 On the complexities of racial whiteness, see especially Richard Dyer's foundational study, **White: Essays on Race and Culture** (New York: Routledge, 1997).

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).

