Second Selves: Auto/Biography, Figuration and the Financial Subject

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Some recent financial advertising campaigns have insisted that credit scores comprise secondary 'autobiographies' – or even second selves – that shadow contemporary subjects. 'A credit history is your financial autobiography,' proclaims the financial advice website Think Glink. A recent Experian ad campaign features a pair of similar-looking characters labelled 'Dan' and 'Dan's Data Self.' 'Get to know your Data Self', the ads recommend: the version of 'you' seen by banks and credit card companies. How does this image of the doubled self respond to current financial developments, and reposition the ever-shifting boundaries between the alienable and inalienable aspects of financial subjects? Drawing on theories of surveillance capitalism, human capital, racial capitalism and literary constructions of financial subjectivity, this paper argues that the doubled, financial self of Experian and Think Glink embodies the tension between autobiography and automated biography (autobiography) fundamental to surveillance-capitalist subjectivity. The doubled self makes palpable, and attempts to resolve, the contradiction between the inalienable, autobiographic self and the alienation of the self as an auto-biographical product. This tension has deep roots, both in literary constructions of the financial subject, and in the histories of financial experimentation on so-called 'surplus subjects'. By picturing a doubled, creditworthy 'self', Experian and Think Glink imagine creditworthiness as both integral to the self – reconfigured from its very rehashed habits – and alienable from it: a doubling that is, indeed, both alienated and privileged.

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