Contents

	List of Illustrations	ix
	Acknowledgments	xi
	Abbreviations	xv
	Non-English Words and Phrases	xvii
	A Note on Currency	xix
	Introduction: The Wellsprings of Consumption and Debt in South Africa	1
1	Indebtedness, Consumption, and Marriage: The New Middle Class	35
2	Regulating Credit: Tackling the Redistributiveness of Neoliberalism	60
3	"Ride the Camel": Borrowing and Lending in Context	92
4	"You Don't Keep Money All the Time": Savings Clubs and Social Mobility	118
5	South Africa's Credit Crunch: Narratives and Neighborhoods	147
6	"The History of That House Keeps You Out": Property and the New Entrepreneur	173

viii Contents

7	New Subjectivities: Advice, Aspiration, and Prosperity	201
	Conclusion	227
	Notes	241
	Bibliography	257
	Index	273