



The Subprimes

Karl Taro Greenfeld

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A wickedly funny dystopian parody set in a financially apocalyptic future America, from the critically acclaimed author of Triburbia

In a future America that feels increasingly familiar, you are your credit score. Extreme wealth inequality has created a class of have-nothings: Subprimes. Their bad credit ratings make them unemployable. Jobless and without assets, they've walked out on mortgages, been foreclosed upon, or can no longer afford a fixed address. Fugitives who must keep moving to avoid arrest, they wander the globally warmed American wasteland searching for day labor and a place to park their battered SUVs for the night.

Karl Taro Greenfeld's trenchant satire follows the fortunes of two families whose lives reflect this new dog-eat-dog, survival-of-the-financially-fittest America. Desperate for work and food, a Subprime family has been forced to migrate east, hoping for a better life. They are soon joined in their odyssey by a writer and his family—slightly better off, yet falling fast. Eventually, they discover a small settlement of Subprimes who have begun an agrarian utopia built on a foreclosed exurb. Soon, though, the little stability they have is threatened when their land is targeted by job creators for shale oil extraction.

But all is not lost. A hero emerges, a woman on a motorcycle—suspiciously lacking a credit score—who just may save the world.

In *The Subprimes*, Karl Taro Greenfeld turns his keen and unflinching eye to our country today—and where we may be headed. The result is a novel for the 99 percent: a darkly funny comedy about paradise lost and found, the value of credit, economic policy, and the meaning of family.

The Subprimes Details

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From Reader Review The Subprimes for online ebook

Pat says

I received a free copy of this book through "The Good Reads First Reads Giveaway". This book is not for a supporter of modern day Capitalism or organized religion, for that matter, since it distorts both. The paranoia of the Far Left is exposed by greatly distorted views on oil drilling and climate change. The author seems to forget that the use of "Eminent Domain" is exclusively a government function and powerful class action law suits would destroy overreaching corporations in our country.

No sane person wants the world described here, but a balance between Capitalism and a Liberal point of view would be welcome.

Molly says

I received this book through the Goodreads First Read program.

Having read some of this authors previous work, I knew I would like the voice, and I wasn't wrong. The book is generally written in the third person, except for one character who writes in the first person, which was a little unusual, but not distractingly so. The basic plot follows two families who are struggling to make sense of a world gone mad, interspersed with the story of Sagram, a loner who believes the only way out of the madness is "People helping People." While the US was drastically changed from anything I know or recognize, there was enough familiarity with current viewpoints (cutting the social safety net, corporations gaining more and more power in our political system, and extreme income inequality) to concern me. I doubt the world is going this way, but I also could see how we could get there without too much trouble. It's a chilling and thought-provoking story.

The ending (and I promise, no spoilers) wrapped up a little too tidily, with a little too much Deus Ex Machina for my liking. Actions taken have consequences that are then erased, and the author relies a little too much on mystical problem-solving. But overall, I enjoyed the book, would recommend it to friends, and will likely read it again.

Charlie says

A Donald Trump/Bill Clinton Future

This is a deadly serious book about America's future. It's all here - The Freedom of Education Act, where all schools are operated by corporations and teachers are Temp workers; the elimination of Food Stamps, where the poor receive a one use (lifetime) voucher to fast food; where all road repair has been privatized, so there are more holes than pavement and super-expressways are only available to the 1% - from their gated communities to private airports. The humor is of the "it's better to laugh than cry" variety. This is the Kurt Vonnegut satire, a warning that may be too late.

Robert Williams says

My 8th book in my Mr B's reading year.

This is described as a dystopian satire on modern America. The America that lent to much money to people who couldn't afford it. As with all satires it ratchets up the reality. So in this America, you have gangs of homeless, the subprimes, unable to get mortgages, jobs, even schooling, because they have no credit score.

Into this world enters Sargram, a messiah like character on a motorcycle. She makes those around her think differently about themselves and their situation. She challenges the status quo.

This is a really interesting book, with some good characters. The satire takes a pop at the banks, police, government, religion and media. Some with more success than others. The ending was a bit neat for me.

Another book I probably wouldn't have chosen myself and I'm glad it was picked for me.

Steven Barnhart says

Greenfeld's take on a world where the capitalists and 'libertarians' have been allowed to run amok is at times incredibly cynical, but ends on a hopeful note with a message we would all do well to remember. "People helping people"

The politics displayed in the book will offend many, and hit too close to home for others, it should be withstood, since the tangle of first and third person narratives is engrossing and all of the characters are simultaneously heroes and villains in somebody's eyes.

Scottsdale Public Library says

Somewhere between *The Grapes of Wrath* and *The Stand*, two great books chronicling massive societal breakdown and the inevitable reconstruction, *The Subprimes* creates a new tale perfect for our time. It's too bad that the author had to rely on the real world of credit scores to create this dystopia; that's the real horror of this story. But this book is good, sly, scary, artful, creative and above all, difficult to stop reading. The plot holds your attention every step of the way. This is one book that will outlive its economic timing; it's just that good.

-Suzanne R.

Elf M. says

tl;dr: This story depicts a world three elections from now, when the elites have finally bought everything and the world is going to hell. While its skewerings of capitalist excesses and liberal paranoias are both spot-on, the solution it offers is beyond anyone's means. Even the characters

in the novel aren't sure what happened, or why.

The Subprimes is a book in the classic SFnal genre "If this goes on..." Set somewhere around 2030, the book describes life after the second great real estate bubble, when almost everyone who wasn't in the top 1%, or wasn't amusing and entertaining to them, was suddenly and irrevocably dispossessed of their homes. Some states, such as California, become so dysfunctional their neighboring states set up roadblocks and checkpoints, and to cross you need to pass a credit check. The wealthy have bought Congress and dismantled any and all "socialist" policies: the only police are the ones the wealthy can afford, the only roads the ones corporations need to get goods from one place to another, the only schools are sponsored by fast food companies and don't teach anything at all. The Subprimes are homeless people who once had middleclass jobs.

The story goes a bit off the rails in its final act, as a grand guginol scene of the people of a small town face off both an army of low-trained hired guns and a robotic fracking machine that brings those gigantic sea-going oil-extraction rigs onto land in a nightmare of steel, diesel smoke, and pepper spray. It asks too much of the reader, has too many points violating one's suspension of disbelief, and in the end tells the sad story that the only way "If this goes on..." will be disrupted probably requires divine intervention.

This book does have it all: the 1% are building "sanctuaries" in distant mountain retreats and water-rich obscure Pacific islands, defensive manses to wait out the coming megadeaths wrought by global warming, drought, and starvation. The villainous Pepper Sisters (the Koch Brothers), remind the governor of New Mexico that if he doesn't support them in their effort to evict the town, there are plenty of other candidates they can put their money behind in the next election. Pastor Roger is a Franklin Graham knock-off, a man convinced of American exceptionalism, the power of money, and that God always wants exactly what he wants.

The security state comes in for a beating: solar power is banned: upgrading the grid to support it *and* secure it against terrorist attacks was too expensive, and the corporations knew which one they'd rather pay their senators to vote for. Open public WiFi is banned: you must sign in with a credit card or a confirmed account so the government knows you're not a terrorist. Electric cars are banned: the existing lifecycling recycling was "deemed" too expensive too upgrade for lithium batteries and carbon fibers, mostly by the existing lifecycle recyclers.

Liberal paranoias get their fair share of skewering: the hero is on notice with child protective services because he went outside to join a soccer game with his son and bumped another kid in the process, marking him as a "potential sexual predator." His twelve-year-old son gets the same label because he pinched a girl's bottom at his middle school.

Overall, though, this book is an "If this goes on..." in the counter-capitalist tradition. Workers have almost no relation to the means of production. The vast majority of employed people depicted in the book are guard labor, those among the desperate impoverished whom the wealthy hire to make sure the even more desperate impoverished aren't "cheating" somehow. Ultimately, this system will collapse in fire and pain, and maybe we'll learn our lesson from the disaster. What Das Kapital and The Abolition of Work both missed was the sheer scale of environmental disaster industrialism would wreak, but The Subprimes brings it front and center.

I do recommend this book, if only to give the reader a good idea of what we're all up against, with "liberty-loving oil extractors" at one end, and "free-speech zones" at the other.

J.T. says

In a future, dystopian America, ultraconservative politics has won the day. Environmental regulations have been stripped away, labor protections reduced to nothing, the hospitals and schools privatized. Deregulation and privatisation have removed all forms of social support and the inequality between the haves and have-nots has become an unbreachable chasm. Credit scoring is now an all-powerful weapon. Waves of people with low credit scores - the Subprimes of the title - live in squats called "Ryanvilles", migrating by night to avoid arrest and the debtor's prison. The leaders of this strange new America are a televangelist preacher and the Pepper sisters, two stand-ins for the Koch brothers.

And from this drought-plagued, fraudulent, fracked-up darkness there emerges a glimmer of humanity in the form of a laid-back journalist (the voice of the author?) who seeks a normal life for his kids, and a mysterious wonderwoman biker without a credit score named Sargam. Will Sargam's belief in "People Helping People" be enough to save this decaying America?

I don't even care. After finishing this, I still don't even know why I picked this book up.

Kudos to the author for creating such an outlandish and frightening future America. But that's just about the only thing I enjoyed about *The Subprimes*. I would say that this is a scathing indictment of modern conservatism, but it is way over the top even for a satire. By making conservatives so extreme, they become straw men, they're not believable characters. (I say this as a person who is largely non-partisan.) Perhaps the author was going for the "way-over-the-top" satire style, but failed to do so. The writing hovers somewhat uncomfortably between literary humour and serious social comment, with a dash of even the supernatural. When the satire *is* evident, it is almost as preachy as the religious zealots it is trying to mock.

Storywise, this book doesn't do it for me either. None of the characters are relatable or even interesting. The journalist and his son became annoying after a while, the preacher was unlikeable, the Subprimes were flat. Even Sargam, the mysterious everywoman, felt mundane. The plot is slow to build, and when it does, it reaches an unsatisfying resolution.

I hate to write a negative review for such an inventive concept, but I simply did not enjoy the overall book. Between the over-the-top preachiness and weak storytelling, *The Subprimes* is just... subprime.

Craig says

[Disclaimer: I won a copy of this book as a First Reads. My first win! I got nothing other than a copy of the book; and nothing was required of me, not even this review.]

A post-economic-apocalyptic story centering on SW USA after massive economic changes. Extreme corporatism is in effect and any laws or rules that hinder them are removed (think EPA, min wage, etc). People are judged by their credit score, and anyone who is subprime is effectively wandering homeless. A group of subprimes start to make a community, in an area a corporation ends up desiring. The story tracks five different people/groups; some are subprimes, others are the very rich. They all come together at this community for the climactic conclusion.

I enjoyed this book. It was incredibly easy and quick to read. I did find one part of the ending to not really fit with the rest of the story (you will know it when you read it). That aspect seemed to be the author's need to do something to get the plot to the conclusion he wanted, and I don't know that it was even really necessary. It lessens the book, but not a lot.

The characters are interesting and varied. Some come with very realist internal contradictions, flaws and uncertainties. These all make them more believable and the story more alive.

I don't know that I really see the USA going the economic direction this author does, but it is a possibility. And it was interesting to explore this bit of it. Thanks for the thought provocation.

Mirkat says

Dystopian With a Plausible Premise

Yes, you heard me right--this is a dystopian novel with an actual plausible premise. This was a case where the book's "blurb" description made me want to read the book. I don't usually include blurbs in my reviews, but I'll reproduce this one, since it's what pulled me in:

In a future America that feels increasingly familiar, you are your credit score. Extreme wealth inequality has created a class of have-nothings: Subprimes. Their bad credit ratings make them unemployable. Jobless and without assets, they've walked out on mortgages, been foreclosed upon, or can no longer afford a fixed address. Fugitives who must keep moving to avoid arrest, they wander the globally warmed American wasteland searching for day labor and a place to park their battered SUVs for the night.

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In *The Subprimes*, Karl Taro Greenfeld turns his keen and unflinching eye to our country today—and where we may be headed. The result is a novel for the 99 percent: a darkly funny comedy about paradise lost and found, the value of credit, economic policy, and the meaning of family.

In the tradition of Orwell, Greenfeld cannily assesses the current conditions in the U.S. economic situation and extrapolates a highly likely not-too-distant future. There is dark humor here, but it's the kind of laugh where you feel uncomfortable at the same time that you are laughing, because it's "funny 'cause it's true," and it's a truth that hurts. There is a painful recognition over the practice of naming laws for the opposite of what they actually do. Like the "National Energy Independence Act" abolishing renewable-energy technology, the "National Right to Work" act removing the minimum wage, the "National Internet Freedom Act" outlawing

free wireless, and so on. Unfettered capitalism has increased the disparity between the 1% and everyone else, and privatization has helped make life untenable for most. Even calling 911 entails a choice between premium service and standard.

Often while listening to this book, I caught myself thinking that it felt like something that T.C. Boyle might write if someone slipped him a pill that gives him hope and assures him that not every single person in the world is a hypocrite. But on the other hand, I don't think even TCB would end a book in just the way Greenfeld ends this one. I have some mixed feelings at the end, (view spoiler)

In case you can't tell, I recommend this heartily. I even recommended it to my husband, a finance geek who almost never reads fiction. I hope he actually reads it!

Michael Waugh says

I would have ranked this book much higher for its engaging writing and astute politics. This is the world we all fear is coming: an economy and planet devastated by special rights for corporations and rich people. But I have mixed feelings because what saves this book from being thoroughly depressing as a story is also the thing that made me cringe. I would have been much more impressed if Greenfeld had trusted the humanity of his central character and not made her magical. So even though this story isn't depressing as a story -- it is ultimately much more depressing, as this book posits that the solution to the tailspin we are in in the actual world -- is a fantasy.

Jenny Staller says

I think the premise of this book is terrifying in its plausibility--the environment is slowly collapsing due to human exploitation, the government is ignoring these signs and continues to pursue more aggressive means of obtaining energy, and the worth and freedom of people is determined by their wealth and good credit score. It's a bleak picture, but one that doesn't seem far off. I enjoyed the way Greenfeld intertwined multiple story lines and perspectives of people in very different life situations, from the "subprimes", to the disillusioned wealthier folks, to the massively rich.

All of that being said, there were some elements that didn't work for me. I didn't love the one first person character, the writer guy (I finished the book earlier today and already can't remember his name, shows what a great impression he made on me). There's something about reading about middle aged dude ennui that just isn't my cup of tea, even if it's set in a dystopian hellscape future. I also wasn't a huge fan of the "adolescent guys should be able to pinch/touch whatever girls they want" vibe, although that was a minor plot point. ****Tiny spoiler alert!**** My biggest problem was with the magical realism at the end. I feel like the book did a brilliant job of creating a frightening future world that's actually plausible, but that plausibility went out the window with the magical realism elements, and I think undermined the rest of the novel.

Overall I did find it to be an enjoyable and quick read which gave me a lot to chew on, but the ending was a bit disappointing and there were other minor issues that hindered this title from being a really memorable one for me.

SocProf says

Ok, so, this is another novel about a dystopian future, but this one really hits close to home. This does not feel like a distant future and it feels quite familiar: in this not-so-distant future, climate change hits hard, the real estate collapse seems irreversible, and right-wing libertarian politics has prevailed. As a result, people are defined by their credit score, creating a stratification system with "sub-primes" at the bottom, those with low credit score, having sometimes abandoned their homes whose mortgage they could no longer afford. At the top are the financial class, living in gated communities and getting ready to move to sanctuaries (isolated islands - literal or metaphorical - of wealth, away from the social disintegration).

The subprimes, on the other hand, live from Ryanvilles (get it?) to Ryanvilles. It has a taste of Grapes of Wrath and the dustbowl 2.0. The American economy is now fully privatized and voucherized. Right work is the law. Collective bargaining has been eliminated. And the American economy has switched from service / consumer-based, to energy-producing, mainly, through fracking.

The novel follows a set of familiar character on both sides of the social class divide. At the top, the Pepper sisters (looking a lot like the Koch brothers), energy tycoons, a megachurch pastor who seems a mix of Joel Osteen (prosperity gospel, Christianity + capitalism) and Glenn Beck.

At the bottom, the drifter Sagram and a few others. Stuck in the middle, a couple of other families either up or down the social ladder. The confrontation is inevitable.

So far so good. The only thing I really, REALLY, did not like was the mystical, Sagram as healer thing. This was completely unnecessary and kinda ruined the end of the story for me. Hence the 4 stars (instead of 5 I would otherwise have given).

That being said, it's a page-turner and a good cautionary tale.

Nicole Bishop says

a little heavy handed but some of the characterization was great

Lindsey Lynn (thepagemistress) says

2.5/5 Stars

Received this book from a Goodreads First Reads Giveaway!

Summary:

The world has gone to hell and all over a credit score. Anyone with an unacceptable credit score is forced out of their home and made to fend for themselves in this decaying world. You follow a couple different characters throughout the book, one of them being a mysterious girl who has no credit score.

Likes:

I liked the attempt at setting up the world and I enjoyed the idea of the plot.

Dislikes:

This book was a little jumpy to me and just didn't flow like I wanted it to. I'm a huge lover of dystopian and I was just left wanting more from the story and characters.

Overall:

Not the best dystopian I've read due to the execution not being all there. The concept though was wonderful and I can see the potential in the writing.
