

+ HANNAH APPEL &  
ASTRA TAYLOR ON THE  
FIRST U.S. DEBTORS' UNION

+ HEBA GOWAYED ON  
THE EXCHANGE OF  
HUMANS FOR DEBT

+ ELENI SCHIRMER ON "WHO  
WOULD WANT TO GROW OLD  
ONLY TO GROW POOR?"

+ JASON WOZNAK  
ON LABOR AND DEBT  
WITH SARA NELSON

# IN THESE TIMES



## BUILDING DEBTOR POWER

THE DEBT COLLECTIVE  
ISSUE TAKEOVER

**FEATURING**  
A special roundtable on racial capitalism and debt abolition with Jalil Mustaffa Bishop, Stacy Davis Gates, Alex Han, Robin D.G. Kelley, René Moya, Derecka Purnell

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JULY 2024



**DEBT** COLLECTIVE

**IN THESE TIMES**

More than 100 million in the U.S. have medical debt

Student loan debt \$1.7 trillion

Total Household Debt \$17.69 trillion

Total auto loans \$1.62 trillion

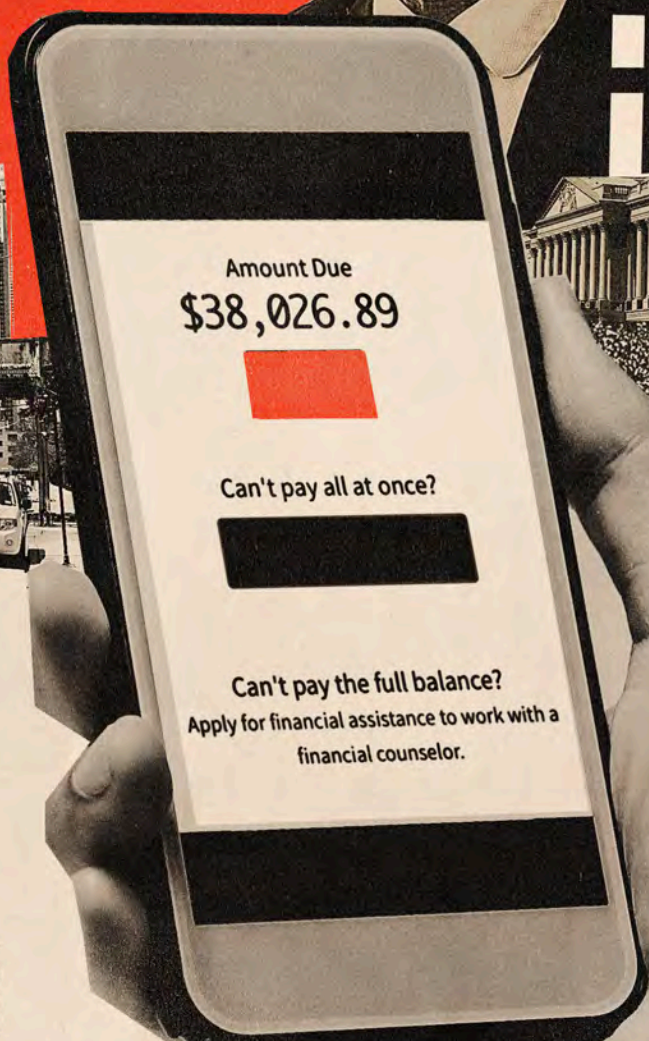
Debt \$13 trillion

Average federal student loan debt balance \$37,088

Credit card debt is \$1.12 trillion

43.8 million have

federal student loan debt



**Alone our debts are a burden.  
Together they make us powerful.**

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# IN THESE TIMES ISSUE TAKEOVER

VOLUME 48 NUMBER 6



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*Illustration by Howard Barry*

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THE DEBT COLLECTIVE ISSUE TAKEOVER

# “YOU ARE NOT A LOAN!”

## INTRODUCING THE NATION’S FIRST DEBTORS’ UNION

Debtors’ unions, in solidarity with labor unions and tenants unions, are the organizing formations we need to dismantle genocidal racial capitalism.

BY HANNAH APPEL AND ASTRA TAYLOR

A DOZEN MEMBERS OF DEBT COLLECTIVE were arrested at a Capitol Hill protest in May demanding that President Joe Biden “fund education, not genocide.” Before they were taken away by police, the protesters unfurled banners reading “You Are Not A Loan” and “\$1,700,000,000,000” (the current amount of outstanding student debt).

The connection was clear: Biden can and must use his executive powers to cancel all student debt and fund education, not to authorize and fund Israel’s destruction of Palestine. Organizers and activists came from all over the country to Washington, D.C., to tell him so.

The “Fund Education, Not Genocide” action

in May was just a sliver of what we’re about—and what we’re capable of. We’ve been experimenting with building debtor power for more than a decade, and we’ve now secured a previously unthinkable \$180 billion in debt abolition for working people across the United States.

We open this takeover issue of *In These Times* as two co-founders of Debt Collective—the nation’s first debtors’ union—by welcoming you into our movement and the possibility and promise of debtors’ unions as a new form of collective power.

The writers, organizers, activists, academics and artists in this issue collectively define the

ILLUSTRATION BY HOWARD BARRY







Debtors from across the country join Debt Collective in Washington, D.C., in May to tell President Joe Biden: “Fund Education, Not Genocide.”

landscape of debt in the United States and how deeply it impacts all of our lives. We explore how debt is central to racial capitalism—from how we fund education to how we access medical care; from how we pay for incarceration to how we put a roof over our heads, if we are able.

But we’re not here merely to present household debt as a problem. We’re here with a counterintuitive organizing provocation. At Debt Collective, we believe debt’s ubiquity is a latent form of collective material power and leverage. Rich people already know this. As a quote attributed to famed industrialist J. Paul Getty indicates, “If you owe the bank \$100, the bank owns you. If you owe the bank \$100 million, you own the bank.”

When debtors get organized in a union formation, we can make good on this insight—together, we own the bank.

We are building a future in which debtors’ unions have the potential to take debt-based housing out of the hands of landlords, banks and mortgage issuers; abolish student debt and force the full funding of public higher education; end medical debt and build the power to finance Medicare for All; abolish carceral debt and build power toward collective liberation.

In other words, we want to introduce debtors’ unions—in solidarity with labor unions and tenants unions—as part of the wall-to-wall counterpower required to dismantle and overcome genocidal racial capitalism, to build the worlds of collective liberation and thriving we need.

The Debt Collective story starts with Occupy Wall Street, in 2011, where we often said that debt is the tie that binds the 99% together. At the time, we didn’t have a clear strategy for how debtors could flex our collective power, but we did know where to start: in the streets.

In 2012, student debt astoundingly hit \$1 trillion. We helped mobilize masses into the streets of New York for a “1T Day” protest, demanding not only the wholesale cancellation of student debt, but free college for all.

After our origins at Occupy and our organizing that followed to put the issue of student debt on the map, much of the mainstream

PHOTO BY VALERIE PLESCH



press responded with derision about calls to relieve student loans.

Writing for Reuters at the end of 2011, Chadwick Matlin snarked about the prospects of “1T Day” protests: “They want all student debt in the country forgiven. All \$1 trillion of it. And if the government would be so kind, they’d appreciate if it would pay for higher education from here on out, as well.”

Larry Abramson, who was then a correspondent for NPR, also lamented in 2011 that “most experts believe there’s little chance the government would ever forgive student loans.”

They didn’t see Debt Collective coming. Today, just over a decade later, our movement has abolished close to \$180 billion in student debt, medical debt and carceral debt, and we’ve helped tens of thousands of tenants fight their (often debt-based) evictions in the wake of Covid-19. Student debt is now a key theme in national politics and elections, firmly at the center of both the 2020 and the 2024 presidential primary cycles. In 2023, we brought student debt cancellation all the way to the Supreme Court.

In other words, we’ve changed the game, and we’re just getting started.

We formally launched Debt Collective in 2014. Over the past decade, we have developed not only an understanding of the central role debt plays in our economy and society, but—crucially—the ways our debts can be collectively wielded as a form of power for societal transformation.

Debt bridges the individual and the structural, the personal and political, binding each of us to a broader set of financial and social systems—systems that have emerged over centuries of racist, capitalist and colonialist exploitation and wealth accumulation.

Too often, we experience these racist, patriarchal and classist debts alone, isolated and ashamed.

# the BIG idea

## debt•or pow•er

noun

1. leverage that springs from an organized association of debtors, often in debt to shared creditors, to negotiate the terms and conditions of debt contracts, including the abolition of unjust debts
2. the transformation of individual financial struggles into a source of collective strength by waging strategic campaigns of economic disobedience and debt refusal
3. a tool to build reparative public goods using debt as leverage

» **Is this a new idea?** Collective debt resistance—if not debtors’ unions—has happened for centuries! Ancient Roman plebeians used strikes, demonstrations and periodic exoduses to win a range of concessions from the aristocratic class, including substantial political rights and the elimination of debt slavery. Today, just as organized renters have leverage over their landlords because they owe the same person, collectively withholding payments (or threatening to!) builds collective power to make demands.

» **But where does the power come from?** A debtors’ union is a newer concept that is still emerging. Debt Collective is in the throes of this experiment, but the provocation is simple: Just as workers have

“Debtor organizing has the potential to bring millions of people who may never have the option of joining a traditional labor union into the struggle for economic justice.”

— DEBT COLLECTIVE, CAN’T PAY, WON’T PAY: THE CASE FOR ECONOMIC DISOBEDIENCE AND DEBT ABOLITION

potential collective power over capital in the form of their employer, and tenants in the form of their landlord, debtors can also wield this kind of collective power when they organize against their creditors.

» **How can we use it once we build it?**

Although debtors’ unions are a new, emerging front in the fight against racial capitalism, their potential holds across many types of debt.

The millions of people being crushed by medical debt could organize locally to demand hospitals cancel their bills. Or they could start a national medical debt strike to advance the cause of universal healthcare.

Credit card debtors could rally against usurious lending practices and advocate for a socially productive—as opposed to predatory—system of credit and debt. Student debtors could transform not only the predatory lending that has become synonymous with higher education, but also the landscape of who has access to that higher education in the first place.

And people with debts in the criminal punishment system could organize to challenge fines, fees and other costs associated with incarceration, demanding the abolition of a system that extracts on so many levels. The possibilities for debt resistance campaigns are practically endless.

— J. PATRICK PATTERSON



ILLUSTRATION BY KAZIMIR ISKANDER



Black and brown debtors with higher interest rates on everything—from credit cards to mortgages—are told they need more financial literacy, not that our economic system is racist, gendered and broken.

Working people who want to send their kids to college quickly find out their wages can't cover tuition even at public schools, sending themselves and their kids into a lifetime of debt for a college degree.

Sick people are afraid to go to the hospital because they know they can't afford the care and already face medical bills they cannot pay.

While housing has become a speculative asset for the wealthy, tenants either cannot move in because rent is too high or their credit score is too low or they are forced to pay a higher security deposit for being poor, for being in debt, for being underpaid, for being Black.

Millions and millions and millions of us are afraid to pick up the phone or open our mail knowing it might be a collection notice, a debt collector, a landlord, a hospital, MOHELA (one outfit that mismanages federal and private student loans on behalf of the U.S. Department of Education and Federal Student Aid) telling us we have to pay a debt—now—that we can't afford.

But here's the thing, and it's why Debt Collective exists: Debtors are not alone and not a loan.

Just as an individual worker is vulnerable without a union, so too with debtors. An individual debtor not paying their debts will see their credit score trashed, wages garnished, access to housing disappeared. But a debtor in a union—organizing with other debtors to negotiate the terms of those credit contracts and the wider capitalist system—has power.

Like workers in a labor union, organized debtors can exercise collective material power over capitalist exploitation. And like labor stoppages, a debt strike—in which debtors withhold payments collectively—is the ultimate threat.

Just as in a labor strike, a successful debt strike requires painstaking, time-intensive organizing, and it's generally the last tactic, not the first. Day-to-day debtors' union organizing includes political education, narrative change, community building, innovative legal tactics,

*A protester holds a sign reading "Can't Pay Won't Pay" at a 2022 rally in Washington D.C. to cancel student debt.*





policy engagement, protest actions and the slow, steady cultivation of debtor consciousness and effective strategy.

Worker organizing and debtor organizing aren't merely similar; they complement one another in building anti-capitalist power. Where labor unions often focus on sites of production (the factory floor, the workplace), debtors' unions focus on circulation (the loan, the credit card, the mortgage)—how and to whom money and capital flow.

Labor organizing primarily targets the employer, demanding higher wages, benefits and more, sometimes bargaining for the common good. Debtor organizing targets the creditor (which, in the era of neoliberalism, is often the state).

Debtor organizing fights against the financialization of life's basic needs—healthcare, education, housing—and for the universal provision of reparative public goods, so that people don't have to go into debt to access them.

In our first decade of work at Debt Collective, we've spent a lot of time and energy challenging the phony morality and alarming double standards around debt. At the very top of the wealth pyramid, the rules that keep working people in line don't apply. Companies and the individuals they have made rich walk away from their debts all the time, thanks to bankruptcy laws and government bailouts.

Just look at the 2008 mortgage crisis, when a large percentage of homes in the United States were underwater, meaning the value of the house was less than the mortgage. Homeowners, predictably, did not lose out equally: Black families lost 53% of their collective wealth and Latinx communities 66%, far

**“If you owe the bank \$100, the bank owns you. If you owe the bank \$100 million, you own the bank.” When debtors get organized in a union formation, we can make good on this insight—together, we own the bank.**

more than their white counterparts. Quantitative data analysis shows the mortgage crash represented one of the largest destructions of the wealth of people of color in U.S. history.

The same can't be said for the financiers. By the end of 2008, JPMorgan Chase took \$25 billion in bailout cash (transforming public money into private wealth), and executives got massive bonuses.

We watched these double standards play out again during the coronavirus pandemic. While working families waited for paltry stimulus checks, businesses got huge, forgivable loans. Wall Street speculators and billionaires, like Virgin Atlantic founder Richard Branson, lined up at the government trough demanding a handout—and got it. (Branson's was \$1.6 billion.)

Debt Collective believes it is time for debtors to take a page out of the billionaires' and creditors' playbook, to see debt and credit for what they are: potential leverage with which to build power for the world we want. Unions of debtors, alongside unions of workers, unions of tenants, powerful abolitionist and environmental justice groups, among others, can and must build the material power to create the world we need.

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Supporters of Debt Collective demand student debt cancellation in April 2022, outside of the Department of Education.

Debtors' unions are a new and evolving formation, and we are thinking critically about our adversaries and how best to challenge them: Do debtors' unions have locals? Are they creditor-based? Are they based on types of debt? Should we organize toward a Wagner Act for debtors—legal protection for debt strikes?

Revolutionary political forms take a long time to establish, and we are just at the beginning of this unprecedented experiment in power-building. World-transforming social movements—abolition, the labor movement, anti-colonial struggle, feminism—grow, build power, change minds, struggle and fight over centuries.

Take the transnational abolition movement. The Haitian Revolution arguably kicked this movement off in 1791, but it was not until 1865 that the 13th Amendment outlawed private chattel slavery in the United States. And of course, the 13th Amendment was not the end of systemic anti-Black racism and white supremacy, but the beginning of a new era of Jim Crow and mass incarceration. Even earth-shattering victories are often the beginnings of new struggles. As one of our movement teachers, Ruth Wilson Gilmore, often puts it, this is why “we must organize for the day after victory.”

Or consider the centuries-long history of the labor movement. Journeymen tailors in New York protested a wage reduction in 1768, a strike that some point to as one of the earliest such walkouts. (Some say that the first dispute that could

be labeled a strike took place in Jamestown in 1619 when Polish workers protested being denied the right to vote, while others note a strike in 1786 by journeymen printers.)

The first nationwide strike didn't happen until more than a century after those brave tailors took action, when more than 100,000 rail workers across the country took part in the Great Railroad Strike of 1877. And not until 1935 did the Wagner Act become law, legalizing and formalizing labor organizing.

Like the 13th Amendment before it, the Wagner Act was only a beginning, with struggles over worker organizing continuing to this day. Revolutionary social movements grow over centuries—we have no choice but to play the long game.

In this issue, we invite you to think of Debt Collective as a version of those journeymen tailors in 1768, experimenting with a new form of solidarity—a kind of solidarity that has radical potential that we are only beginning to understand and unleash. We invite you to think with us, and to join us, as we attempt to lay the groundwork for debtors' unions. ■



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***This takeover issue was guest edited by Rose Lenehan and Jason Wozniak.***





## Borders and the Exchange of Humans for Debt

**T**HE JAGGED SHORELINE of the island of Lesbos, Greece, which runs into the Aegean Sea just miles from the Turkish coastline, is a site of the macabre and systemic practice of “border externalization,” where wealthy states enlist less wealthy states—often indebted ones—to intercept and brutalize human beings destined for their borders.

It is here that 23-year-old Ahmed—who left Gaza in 2021 to find refuge

from a life behind Israel’s Iron Wall and violence, which promised “no future, no work, no possibilities”—was beaten by Greek border patrol and left adrift on a dinghy with a broken engine. It would take five attempts, full of terror and humiliation, for Ahmed to reach Greece, which was just one stop on a longer journey to Germany to reunite with cousins.

Still, Ahmed was lucky—thousands of others have drowned in the Aegean and Mediterranean seas.

Greece does the dirty work of beating back, imprisoning and even killing migrating people on behalf of the European Union (EU) because the EU promises financial relief to the deeply indebted country. Panos Kammenos,

Greece’s defense minister, explains the trade-off directly and callously: “If [EU creditors] strike us, we will strike them. We will give documents to migrants coming from anywhere in order to travel in the Schengen Area, so that this human wave could go straight to Berlin.”

Greece’s subjugation through debt and its participation in the dirty work of border externalization is a stark example of a pattern more commonly observed among countries in the Global South, which, as Guyanese historian Walter Rodney puts it, were underdeveloped by

*Above: Migrants in the Kara Tepe refugee camp on the island of Lesbos, Greece, in late March 2021.*

ARIS MESSINIS/AFP VIA GETTY IMAGES



their colonizers through theft, enslavement and oppression that destroyed their economies. Then, these countries were left beholden to those very same colonizers through new relationships of domination—including debt.

As Thomas Sankara, former president of Burkina Faso, explained in a prescient speech in Addis Ababa, Ethiopia, in 1987, “Dominated by imperialism, debt is a skillfully managed reconquest of Africa.” Externalization is a prime feature of this reconquest.

An *In These Times* exposé in July 2023 (“How Europe Outsourced Border Enforcement to Africa” by Andrei Popoviciu) revealed how Europe is equipping countries like Senegal and Mauritania with Israeli-manufactured phone-cracking Cellebrite technology to track migrants moving toward European shores. Deeply indebted Libya—a country that has suffered under fascistic and genocidal Italian colonialism, the dictatorship of Muammar Gaddafi, and the U.S.-fueled imperial intervention that participated in killing him—uses its EU-funded coast guard to push back, enslave and torture migrants.

Recently, in a particularly shocking example of how common and depraved this global practice of the trade of debt for human life has become, rumors circulated that Egypt, suffering under staggering debt burdens, turned down an offer of a large debt write-off in exchange for receiving the population of Gaza in a forced displacement and ethnic cleansing of Palestinians from their land. Leaked documents showed Israel had indeed considered this plan.

The Western Hemisphere, too, features these externalization

arrangements. A climate-embattled Panama, concerned with corruption, inequality and debt, accepted resources from President Joe Biden’s administration to help in deterring asylum seekers headed to the United States.

Mexico has long enforced the border of the United States, agreeing to deport people in return for foreign aid and investment. The U.S.-Mexico border is the world’s most deadly land migration route as people, hoping to avoid the denial they will face if they attempt to seek asylum, take treacherous routes through the Sonoran and Chihuahuan deserts—and the death toll is likely to rise with Biden’s imposition of quotas for asylum in June.

To explain why countries in the Global South brutalize people of the Global South on behalf of the Global North is to understand how colonial oppression persists through new institutions that contour global borders and impose debt.

In the two decades after World War II, European empires began to unravel and ushered in a new world order. The United Nations formed in the immediate postwar period, animated by a fiction that the world is composed of independent nation-states on equal footing—a fiction that ignored the colonial period that preceded it.

The coming decades would see formerly colonized people revolt against their colonizers, building their own countries with a sense of self-determination and pride, accompanied by tangible, often socialist, policies of self-sufficient, closed economies with nationalized industries and robust public services.

Led by Egypt, Yugoslavia, Ghana and Indonesia, among others, 120 countries from the Global South formed a Non-Aligned Movement to

resist allying with either the United States or the Soviet Union—to resist colonialism, imperialism and racism.

These formerly colonized peoples, however, stood little chance against pressure from the new, global, racial capitalist system that derived its wealth from centuries of colonial theft. The United Kingdom, as just one example, stole \$45 trillion from India during the colonial period.

Organizations like the International Monetary Fund and the World Bank, dominated by the United States and often described as tools of imperialism, led the charge in the 1970s and 1980s to pressure formerly colonized countries to eschew socialist systems in favor of export-oriented growth. Loans were offered to facilitate their ability to compete, which came with interest, fees and requirements to restructure economies away from socialist models—decreasing the public services on which citizens relied.

Between 1970 and 2022, formerly colonized countries paid \$2.5 trillion in interest alone to creditors, their former colonizers. They faced soaring inequalities as public services were slashed. Today, \$203 billion leaves Africa each year, including \$68 billion in dodged taxes.

Given this history, UCLA law professor E. Tendayi Achiume argues that migration should be thought of as decolonization and criticizes a world order that centers the right of states to defend their borders, rather than the right of people to move between them.

Externalization is evidence not only of the rigidity and brutality of global borders, but a trend of the wealthiest countries shirking their responsibility to the right to asylum enshrined in global agreements like the 1951 Refugee Convention and



1967 Refugee Protocol to which they are signatories. What's more, the right to asylum is necessary only because of the colonial histories that preceded it, the wars that are produced by its divide-and-conquer strategies, the nation-state system that rigidly parcels our world.

Borders and debt are new instruments of violence in a system that has had many names—colonialism, post-colonialism, racial capitalism—but has for decades, centuries even, been intent on dimming, subjugating, destroying, the lives of Black and brown people for the sake of its financial gain and its continuity.

"We cannot pay because we are not responsible for this debt," Sankara declared in that 1987 speech. "We cannot repay but the others owe us what the greatest wealth could never repay, that is blood debt. Our blood had flowed."

**HEBA GOWAYED** is associate professor of sociology at Hunter College. Her books include *Refuge* and the forthcoming *The Cost of Borders*.

## OPINION

# Feminism, Debt and Organizing Against Argentina's Far Right

**BUENOS AIRES**—As part of the Ni Una Menos (Not One Less) Collective in Argentina, we have been organizing feminist strikes and actions against the far Right's austerity plan and its attacks on the rights of women and LGBTQI+ communities. We hope to offer an analysis from a feminist perspective that our movements can apply in the fight against debt under the new, far-right administration of President Javier Milei.

Milei assumed office in late 2023 promising deregulation and "chainsaw cuts" and quickly began ushering in a slew of austerity measures that have targeted a spectrum of public services, including universities. He also closed Argentina's anti-discrimination agency and the ministry that handles women's affairs.

We have been developing strategies for collective organizing against debt and the financial colonization of everyday life. This analysis is somewhat novel in Argentina, and we find it fundamental to understanding this moment of Milei's ascendancy.

For the first time in our history, the Argentine state spends more on debt payments than pension payments. Under Milei, household debt has

also intensified alongside the deregulation of prices for basic goods and services.

In researching our book, *A Feminist Reading of Debt*, we found a large number of women were in debt from purchasing those types of goods and services needed for social reproduction (such as taking care of families and repairing homes, among many others)—a situation exacerbated by Argentina's agreement with the International Monetary Fund (IMF) in 2018. We call this "indebtedness to survive." Alongside intellectuals like Silvia Federici, we think about the financial colonization of social reproduction as the invasion of finance into increasingly broader areas of life.

That's the context in which we approach the inherent antagonism of the term "financial caste." We use the term in a very precise sense, which must be contrasted with how Milei and his libertarian political force have popularized the use of the word "caste." They use this (and other terms) to present themselves as "outsiders," signaling the political class as the cause of the problems that working people in Argentina face, which excludes the directors of major corporations and financial elites and institutions (banks, the IMF, investment fund managers, businessmen tied to digital finance) that benefit from crises in the Argentine economy.

We refuse to let Milei hide his close ties with financial powers and corporations, which he obfuscates by redefining the language of his capitalist conservatism. We are forced to underscore the true meaning of "caste" for him and mark a concrete antagonism between the feminist struggle and those who try to profit from financial speculation at the expense of our bodies and spaces.





We have outlined some of the lessons we have learned through our processes of resistance to the neoliberal shock policies applied by the extreme right—and we hope they can fuel others in their fights against far-right leaders devoted to corporations and the suppression of women and the working class.

### **1. For Milei, to govern is to destroy, create chaos and exercise cruelty**

The two novel characteristics of the neoliberal shockwave we are living through are its speed and violence. Milei derives his power from his links with hedge funds (like BlackRock) and powerful, extractivist corporations and the ultra-wealthy (hence his frequent visits with Elon Musk). These deep ties are appearing as Argentine society is being reconfigured by new extremes of capitalism toward an extractive, warlike model.

This system of governance is sustained through three vectors: the capacity for destruction (mass firings, elimination of entire state organs, destruction of social ties fostered by community groups); the creation of chaos (neoliberal shock politics and the imposition of new policies and norms, some of them unconstitutional); and the deployment of cruelty (withholding food from the poorest—and taking pride in it).

None of it is about excesses or inadequacies but is a form of politics necessary to foster crisis and war.

### **2. We need to center decolonization**

There's not much use arguing whether Milei is a symptom of the local impact of a global phenomenon, or an extreme national idiosyncrasy. So to better understand what is actually happening, we must consider what is new about Milei and to what degree his entrenchment in Argentine politics and society is not particular to national specificities

and personal eccentricities.

The impact of Milei's far-right government, for example, exceeds former Brazilian President Jair Bolsonaro's—because the crisis of the genocide in Gaza and the alignment of the United States and Israel have permitted Milei to approach the genocide on his own terms. But Milei too can be differentiated from the exponents of the far right of the Global North, like former U.S. President Donald Trump, because Milei does not operate with nationalism as the engine driving his regime.

Instead, Milei's project is neocolonial, from which he draws his power and effectiveness.

As we have previously argued, neoliberalism in our region is inherently violent from its origins. The military dictatorship of 1976—the moment at which the neoliberal model was applied—cannot be understood separate from the massive repression of popular uprisings. This authoritarianism is not an *a posteriori* deviation, and in that same way, the violence stemming from neoliberalism in Argentina is







**WASHINGTON D.C.**—Debt Collective brings the noise with air horns outside of the Department of Education in Washington, D.C., in April 2022, to demand President Joe Biden cancel all student debt. More than 43 million Americans share \$1.7 trillion of student debt. Photo by Alejandro Alvarez/AP

tied to processes of recolonization.

We are now witnessing a new phase of that recolonization, which can be called “financial colonization” (including IMF austerity programs in various countries and the increasing presence of hedge funds targeting natural resources) and “military colonization” (as in the case of many Latin American countries, like Ecuador and Haiti, where the possibility of an internal war makes way for colonial domination).

There is talk in Argentina of a form of national dissolution that would segment the country into sacrifice zones (with entire provinces linked to the activity of extractivist corporations), so centralizing the need for decolonization (by opposing vocabulary, terminology and practices) becomes a critical tactic.

### **3. Building power and redefining violence**

Feminists often think about the intersections of war to identify the emerging coordinates of violence.

The war against the conditions of social reproduction (withholding food, liberalization of the prices of fundamental goods and services, freezing salaries)—as well as the war against the conditions for the reproduction of struggle (the economic crisis and debt that makes organizing and demonstrating nearly impossible)—is articulated with war as the global stage, meaning the far right can appeal to residents by polarizing localities that protest.



Militarization is the highest stage of financial warfare, which is appearing in Ecuador, Haiti and Argentina (among others) in conditions somewhat similar to circumstances in Africa in the 1980s. Federici, using this perspective, highlights the necessity of generating a feminist antiwar movement to resist this militarization and financial warfare.

As militant activists and organizers ourselves, we have been obligated to rethink how we categorize and define violence. We have long been saying that violence fueled by toxic masculinity is incomprehensible without being embedded within a system of “economic violence,” which has transformed and intensified into “financial violence,” which (to invoke Étienne Balibar’s formulation) conforms to capitalism’s aim to become “absolute.”

#### 4. Argentina is a laboratory for the rest of the world

Milei’s far right is trying to channel a neoliberalism in crisis into re-launching a neo-extractivist project and agenda in the global market, particularly surrounding energy and lithium. One new development is that Milei’s government is not willing to make concessions in the face of increased social conflict.

To affirm that Milei’s regime has fascist elements is not to say the majority of his voters are fascists. In fact, a great deal of his support can be explained through everyday economics. It’s a terrain that seems to be disregarded time and again in its inexorable materiality and, as such, in its political rationality.

In the feminist movement, we have situated this link between fascism and everyday economics as a fundamental perspective to comprehend the economic violence

endured by those who sustain the domestic economy, who go into debt just to survive while hearing from Milei that “there is no money” or “we’ll need to make sacrifices.”

It presents our greatest challenge as anti-debt militants: How do we do politics when the language of austerity becomes the popular language?

#### 5. The streets are a vital space

The feminist marches that saw participation from hundreds of thousands of women in cities across Latin America on March 8 (International Women’s Day), including tens of thousands in Buenos Aires, were remarkable for several reasons. We used them against a far-right government that has publicly declared us to be the enemy, has defunded the right to abortion and has campaigned publicly with racist and misogynistic discourse. We organized in spite of the repressive protocol that criminalizes protest, which made self-care essential. And it was all in the midst of Milei’s government waging an economic war against the Argentine population, which makes organizing and mobilizing a huge undertaking.

The greatest beneficiary of these neoliberal shock policies is the financial caste. The policies are enacted with the idea that feminized bodies, in ever more precarious conditions, will take on more work to sustain life.

We will fight back through feminism of the people.

**VERÓNICA GAGO** is a professor at the University of Buenos Aires and the University of San Martín. She is a militant feminist and a member of Ni Una Menos.

**LUCÍ CAVALLERO** is a researcher at the University of Buenos Aires and member of the feminist collective Ni Una Menos.

## FOR THE WIN

### ORGANIZED DEBTORS EFFECTIVELY PUSHED THE BIDEN ADMINISTRATION TO CANCEL \$7.7 BILLION IN STUDENT LOANS

for more than 160,000 borrowers in May. Debt has now been canceled for some 10% of student debtors—and Debt Collective is just getting started.

### MEDICAL DEBT WOULD BE REMOVED FROM CREDIT REPORTS UNDER A NEW PROPOSAL

from the Consumer Financial Protection Bureau—eliminating a key threat used by billing departments to coerce payment from patients—which would increase credit scores for millions.

### THE TENANT POWER TOOLKIT FROM DEBT COLLECTIVE AND OTHERS is helping 10,000 households in California fight evictions and homelessness.

### A NEW VERMONT LAW WOULD MAKE FOSSIL FUEL COMPANIES PAY FOR ENVIRONMENTAL DAMAGE

through a Climate Superfund Cost Recovery Program. Challenges are likely, but New York is on a similar path and California, Maryland and Massachusetts are considering related measures.

### THE FIRST MAJOR U.S. STRIKE IN SOLIDARITY WITH PALESTINE

was staged this summer by academic workers with UAW Local 4811 at University of California campuses. “Being beat up by the cops at your place of work when you are expressing pro-Palestinian speech [is] unequivocally unfair labor practices,” says

Debt Collective co-founder Hannah Appel. Meanwhile, student solidarity encampments made huge strides toward divestment in Israel.





# The Farmers Who Can't Afford Farms

**R**UNNING A SMALL FARM is complicated enough. For Tessa Parks—who raises cattle and hay with her spouse, Wyatt, on the gentle, farmed-over hills outside Northfield, Minn.—the challenges include bottle-feeding calves, braving bad weather to check on the herd at pasture and dealing with customers at the farmers market. Climate change

doesn't make it easier, as it lends intensity to droughts and storms and increases livestock disease risks.

But for Parks, a 28-year-old beginning farmer, the complexities don't end there. Farming, for her, also means juggling relationships with five different landowners the couple rents a patchwork of hayfields and pasture from. It means she and Wyatt often work full-time off-farm jobs to pay that rent and buy supplies. And it means a lot of time driving—between home and work and market and cobbled-together farm.

The reason, as Parks explained to the Senate's agriculture committee

at a recent hearing, is simple: "We cannot afford land of our own." They weren't born into farmland, they don't have a truckload of cash, and they struggle to access the kind of credit that could help them make the leap to farm ownership.

They aren't the only young farmers who face this struggle, and that could spell trouble for farming as a whole. U.S. farmers are an aging bunch: More than 40% of them are over 65. As they retire in the coming years, the National Young Farmers Coalition predicts nearly half of U.S. farmland will change hands. Problem is, many of the would-be next generation of farmers cannot

## IN CASE YOU MISSED IT

ALL THE NEWS THAT WAS FIT TO PRINT—  
AND WHAT GOT PRINTED INSTEAD



In solidarity with debtors "in the red," New Yorkers preempted the ostentatious Met Gala with the Debt Gala, wearing upcycled and DIY costumes and raising more than \$56,000 to help erase medical debt.



Pundits are panicking about the national deficit again. In unrelated news, author of *The Deficit Myth*, Stephanie Kelton has a new documentary, *Finding the Money*.



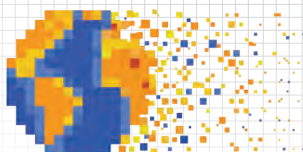
The federal government sued one of the nation's largest servicers of private student loans, alleging they hounded borrowers who didn't owe anything.



California unveiled plans for a new program to provide "financial coaching" to student borrowers. How about simply canceling student debt through state policy instead?



Illinois Gov. J.B. Pritzker is expected to sign a bill to erase medical debt held by more than 300,000 residents. Next step: Keep it from accumulating in the first place.



Workers at Waffle House start each day with low wages and down \$3.15 for food they may or may not eat. But after strikes and pressure from labor, Waffle House announced they were raising wages. But workers aren't done demanding a fair wage—and an end to the daily \$3.15 tax.



Children at one Missouri elementary school accrued so much meal debt that one fifth-grader organized a fundraiser to pay off his classmates' balances. USA! USA!



The 50 countries most impacted by climate change are spending more than 15% of their budgets on average to pay debt, nearly double pre-pandemic levels.



actually afford to buy it. Land prices are soaring, and many beginning farmers are unable or unwilling to take on the kind of loans they would need to buy farmland of their own. Unchecked, this means more farmland will likely be concentrated into ever more massive farms or be taken out of farming altogether.

Such a transition could accelerate the decades-long trend of land consolidation that has depopulated and economically depressed much of rural America. It could perpetuate or worsen the concentration of land in the hands of white landowners, who already own 98% of farmland. It could mean a lot of farmland and wildlife habitat gets lost beneath warehouses, CAFOs (large factory farms) and suburban housing developments. And it could mean a lot of beginning farmers either never escape tenancy or quit farming before they really get started.

A 2022 survey by the farmers coalition found that more than two-thirds of respondents who had stopped farming had done so in part because of lack of land access. Access to land and capital ranked as the top challenges for young farmers, with 59% reporting it “very or extremely challenging” to find affordable land. Statistically, the challenge is even greater for farmers like Parks, who is of Japanese-Filipino heritage: The survey found that 65% of Black and brown farmers struggled to access farmland.

That’s in part because these young farmers must compete for land with deep-pocketed corporations, private equity firms, real estate developers and second-home buyers. The coronavirus pandemic helped provoke a rush on rural land that has pushed up land prices across the country. The average price of farmland has surged 29% since 2020, according to the U.S. Department of Agriculture (USDA).

“The [farmland] transition is going to happen—the question is: to who?” says Vanessa García Polanco, government relations director for National Young Farmers Coalition. “My generation is eager to work the land, to farm, to feed our communities, to fight climate change.” But, García Polanco warns, if we don’t find ways to get farmland into their hands, “it’s going to transition to corporations, to big farms, to non-farm owners.”

Numbers from the USDA’s most recent Census of Agriculture, released in February, bear out García Polanco’s warning. Between 2017 and 2022, 20 million acres of farmland were taken out of cultivation, and the number of farms fell by 142,000. Tellingly, the only class of farm that grew in number during that period was very large farms of more than 5,000 acres.

As farmland prices pull ever farther out of reach of young farmers, García Polanco says the USDA’s Farm Service Agency, which administers federal farm loan programs, is failing to help beginning farmers bridge the gap to farm ownership. Farm Service Agency loans too often hinge on paperwork and experience requirements that are hard for beginning farmers to meet, she says. And then there’s the obstacle of pre-existing debt: According to the farmers coalition’s 2022 survey, 38% of young farmers—and 62% of Black young farmers—have student loan debt, which can make them hesitant or ineligible to take on farm loans. And 20% of young farmers reported not taking out loans for their farm because of existing student loan debt.

More loans and more debt aren’t the answer for many young farmers, which is why the farmers coalition is advocating to pass the Increasing Land Access, Security and Opportunities Act. The bill

would make permanent a USDA pilot program that offers an alternative to lending by granting money to community-based projects working to increase land access for underserved and beginning farmers.

Such community-based solutions to land access might look different from traditional lending and land ownership. For example, Sharing Our Roots Farm, where Tessa and Wyatt Parks pasture their cattle outside Northfield, operates on a commons model, providing shared access to land. A national organization called Agrarian Trust aims to spread an agrarian commons model across the country, opening up land access for landless farmers and permanently removing farmland from the commodity market. García Polanco says these community-led solutions could also look like groups using grant money to offer lower-barrier loans or buy communally shared farm equipment.

“The beauty is that it’s community-led and farmer-led, because land access challenges look so different in every community,” García Polanco says.

Now, the farmers coalition is working to get the proposal included in the 2024 Farm Bill, which is currently making its way through both houses of Congress. But García Polanco worries legislators will try to put off funding young-farmer support programs until the next Farm Bill—five or so years away.

“By that time, how many more farms will we have lost?” García Polanco says. “It’s really scary what the next Census of Agriculture will say. We need to be aggressive in trying to keep farmers on the land.”

**JOSEPH BULLINGTON** grew up in the Smith River watershed near White Sulphur Springs, Mont. He is the Rural Editor for *In These Times*.



BRAXTON BREWINGTON AND YOUSEF ALJAMAL

## Biden, Gaza and the Student Debt Smoke Screen

**W**ITH THE 2024 PRESIDENTIAL ELECTION only months away, it appears that President Joe Biden's reelection strategy surrounding the youth vote is to talk about student debt relief as much as possible and Gaza as little. But the issues are connected, and the incumbent's inaction on both is distressing, dumbfounding and disastrous.

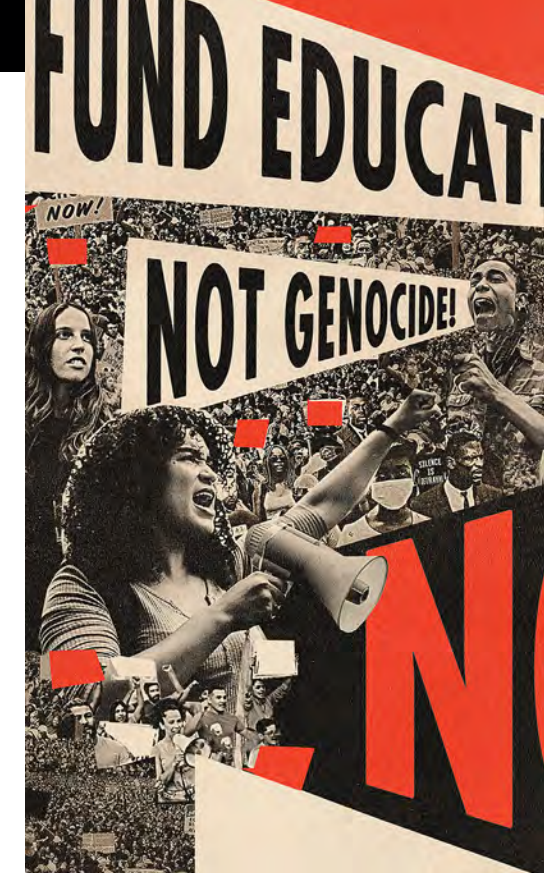
Despite living under military rule and apartheid, Palestinians have long centered education in the development of young people and boasted one of the world's highest literacy rates. But now, the Israeli military has totally annihilated Gaza's educational infrastructure, a type of systemic destruction known as scholasticide and educide—an attempt to eliminate education as a key path of Palestinian resistance. Israel has leveled all six major universities in Gaza, and of the 813 schools there, nearly 90% have been destroyed or sustained serious damage. One of the authors of this piece, Yousef Aljamal, attended one of these schools in Gaza, and that education enabled Aljamal to excel as a writer, researcher and teacher.

But the far-right Israeli government, as well as violent Israeli settlers, have been attacking Palestinian students with regularity for decades. Since October 7, thousands of students have been killed and dozens of scholars have been assassinated, including Gazan educator and storyteller Refaat Alareer.

In the United States, a movement of student encampments have honored the memories of Palestinian victims in many ways, building makeshift libraries named after Alareer and renaming buildings and spaces after some of the other Palestinians killed. And as these students—from Columbia to Emory to UCLA—demand their institutions divest from Israel and weapons manufacturers, they are using their tuition and debt as standing. They want their colossal payments for higher education divested from genocide.

The reaction against them has been swift, designed to demonstrate what happens—physically, mentally, materially—to those who challenge the economic status quo. The New York Police Department even made a hype video of riot police attacking the encampment at Columbia.

Meanwhile, the ruling class—recognizing student debt as a unifying issue among young people—is doing its best to weaponize and criminalize debt for the sake of a genocidal regime. David Frum, former speechwriter for President George W. Bush, tweeted in April that there should be “no student loan



forgiveness for students arrested for disrupting other students' educational activities.” The next week, a group of senators—led by Republican Tom Cotton—introduced the No Bailouts for Campus Criminals Act, which would ban student debt relief for protesters.

Paul Moore, former chief counsel at the U.S. Department of Education, declared in an op-ed that the Biden administration should “make an example” out of Columbia and eliminate students' federal financial aid altogether, suggesting that taxpayers are funding “antisemitic intimidation and violence.”

Harvard law professor Alan Dershowitz went further, saying any university that divests from Israel should “have its federal funding terminated.”

The rhetoric isn't just extremist, it's deeply unpopular. More than 80% of voters under 35 disapprove of how Biden is handling Israel, according to CNN—which is not surprising, given that the bombs destroying schools, universities and lives in Gaza were made in the United States, paid for and shipped by the Biden administration to Israel.

It would be easy to imagine that—were Biden serious about bringing young voters back into the fold—Biden



**BRAXTON BREWINGTON**

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would change course on Israel/Palestine while simultaneously tackling another wildly popular issue, delivering broad-based student debt relief. Instead, he's created a smoke screen, appearing publicly aligned with many left-wing activists on student debt cancellation while holding back on his power to deliver it.

While progressive members of Congress, racial justice organizations, labor unions and debtors demanded full debt relief—or at minimum, \$50,000—the Biden administration in 2022 announced a mere \$10,000 per person for borrowers earning under \$125,000 per year, and an extra \$10,000 for Pell Grant recipients. This means-testing cancellation to ensure the “right” borrowers earn relief ultimately cost everyone relief. Instead of the government canceling debts automatically, borrowers were put through a bureaucratic application process for eligibility.

Then, before a single penny of debt could be discharged, the courts facilitated the requests of right-wing plaintiffs and halted the process. Even worse, the Biden administration opted to resume costly student debt payments before knowing whether the

Supreme Court would approve its proposal.

Leading up to the *Biden v. Nebraska* Supreme Court decision, the Debt Collective wrote a private memo to the White House painting a grim picture of a hypothetical scenario where debt relief is again promised, but on a slow, ineffective and doomed timeline. In true Democratic Party fashion, the Biden administration failed to heed the warning. While reporters championed Biden's steadfast commitment to young people, it was student loan borrowers desperate for a jubilee who were being gaslit but could nonetheless see through that smoke screen.

A similar story has played out with borrowers defrauded by predatory, for-profit colleges, where much of the federal debt the Biden administration has successfully discharged has come from. The Biden administration has a comprehensive list of scam schools that have taken advantage of borrowers, but a response from the Department of Education to a records request filed by the Debt Collective indicates the Biden administration has not specifically contacted the borrowers who attended these fraudulent schools to inform them about “borrower defense” related to the scam schools—let alone following up with those borrowers or rightfully canceling their debts.

Perhaps the Biden administration is incompetent—or maybe they're immobilized by political cowardice and would rather reap the rewards of a student debt smoke screen by publicly pretending to fight for relief.

Regardless, the outcome is the same. That's why, in late May, the Debt Collective staged its Fund Education, Not Genocide rally in Washington—because, along with 40,000 Palestinian deaths, the destruction of the systems of education in Gaza is partly possible because of the massive financial investments that U.S. universities have in Israel.

Biden does know how to fight—when he wants to. The time should be now, not just for the millions with student debt in the United States, but for the 2.3 million Palestinians resisting ethnic cleansing and genocide in Gaza, whose educational infrastructure has itself been devastated.

But even if the drums of war stopped immediately, rebuilding Gaza's educational and other infrastructure could take generations—perhaps some 80 years, according to one estimate. And these widespread attacks on the Palestinian systems of education cannot be separated from the widespread censorship and attacks on student movements in solidarity with Gaza.

There is no doubt that student encampments have been inspired by the resilience of the people of Gaza, or that these encampments have provided messages of hope in return.

This historic student encampment movement should be seized as an opportunity to support education everywhere. But it is also an opportunity for Biden to meaningfully reverse course on Gaza while improving the lives of millions of Americans—and his chances of beating back Donald Trump in this year's race for the Oval Office.

It's time Democrats take real action. Their rhetoric no longer matters. Biden needs to lift the smoke screen and set fire to the crushing burden of student debt.

We're running out of time; we have a genocide to end and a world to win. ■



**YOUSEF  
ALJAMAL**

is Gaza coordinator at the Palestine Activism Program with the American Friends Service Committee. He has contributed to a number of books on Palestine, including *Gaza Writes Back*.



CALVIN JOHN SMILEY

## Exiting Prison With No Money, No Credit and No Way to Avoid Debt

**M**ARCELINO RODRIGUEZ HAD NO DEBT when he was released from prison in 2019—and no credit. A Bronx native, Rodriguez was arrested for manslaughter at 17 and served 17 years of a 20-year sentence. Upon release, he relied on cash and debit until he was able to qualify for a secured credit card with a \$500 limit. He quickly took on debt in an attempt to build more credit.

Now, five years later, Rodriguez is caught in a cycle, owing an estimated \$30,000 that is “spread around,” meaning he has had to borrow from one place to pay back another.

By most measures, especially in the eyes of the legal system, Rodriguez is a success. In the years since he was released, he has been able to get his own apartment, engage in a long-term relationship and co-parent his son, who lives in upstate New York. He is also a director at a nonprofit that serves incarcerated youth, and for a time he operated his own vintage clothing company. While incarcerated, he earned a bachelor’s degree from the Bard Prison Initiative college program. His senior thesis was titled, “The Value of Breaking the Magic Spell: Teenagers, Suicide and the Emancipatory Potential of Young Adult Novels.”

I agree that Rodriguez has a success story, but it depends how we define success—and whether we believe success means liberation in all of the different ways we need to be free, including financial stability. Rodriguez’s life is full of various kinds of debt, and his release does not absolve him of the realities and repercussions of the precarity of loss and other forms of social debt that folks who have served time must reconcile.

One way Rodriguez thinks about his financial status is “to never go shopping on an empty stomach.” Being imprisoned for so long, he felt pressure to “catch up” to his peers and others, which meant spending money he did not have on food, vacations, clothing and material items. As Rodriguez explained, “I wanted to experience it all, I felt like I needed to make up for lost time, I wasn’t thinking about down the line but the here and now.”

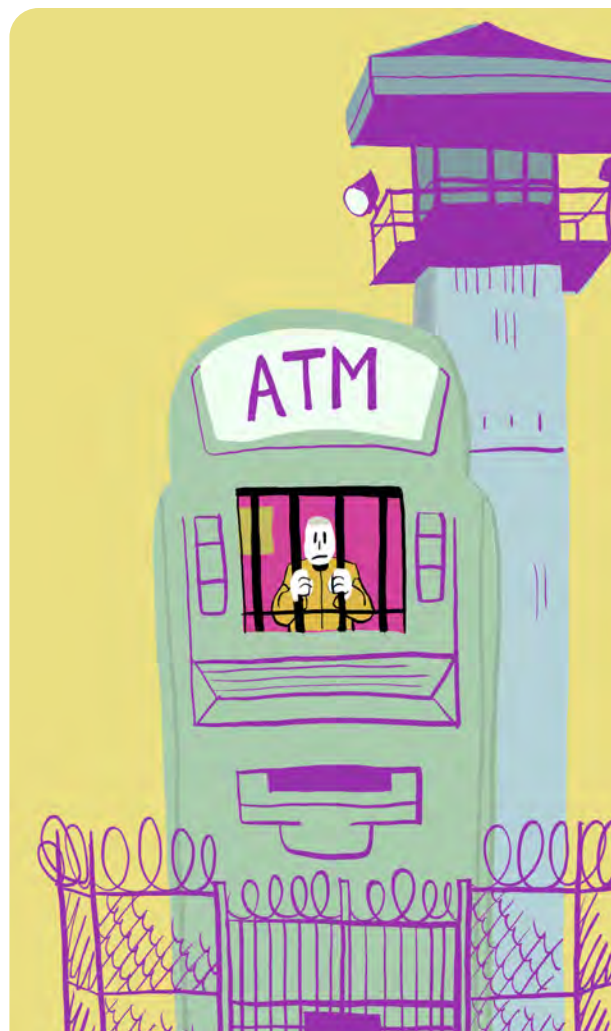
Further, the social debt of his actions as a teenager created strain in familial relationships, which he had to contend with as his financial debt loomed.

“Nothing [in prison] really prepares you for ultimate financial freedom and responsibility,” Rodriguez said. Incarcerated at such a young age, Rodriguez stepped back into the world without the traditional experiences of using money. The little money he did receive from family while incarcerated often went toward food or low-stakes gambling; saving or investing money while incarcerated is nonexistent, which does not translate into financial planning post-incarceration.



**CALVIN JOHN SMILEY**

is associate professor of sociology at Hunter College and author of *Purgatory Citizenship: Reentry, Race, & Abolition and Defund: Conversations Towards Abolition*.



Scholarly research on debt and reentry is surprisingly limited. The evidence produced from what is available highlights the reality that those incarcerated come disproportionately from low-income communities that endure debt-related issues on multiple levels. An *American Journal of Criminal Justice* article published in 2020 found that there are three leading sources of debt for system-impacted individuals: One is pre-existing debt prior to incarceration. The second comes from various legal obligations. And the third is, just like Rodriguez's experience, debt accrued in reentry.

When doing research for *Purgatory Citizenship: Reentry, Race, and Abolition*, I found many of those exiting prison and living in half-way houses were charged "bed fees," which immediately and intimately created financial hardship. Further intensifying these forms of debt are the collateral consequences of incarceration, such as not being able to secure employment, obtain stable housing or enroll in educational programs. Then there's the stigma and perpetual punishments because of one's status as someone under criminal legal supervision.

I have also written about the social construction of time in relation to incarceration and reentry with Keesha M. Middlemass, a professor at Howard University. We found the concept of "losing time" for those incarcerated to be profound, as carceral systems are designed to be cyclical, not linear, in routine and habit. The urgency so many feel when released can put people into precarious situations that result in debt accumulation. As Rodriguez articulated, he was looking to have "the experiences that I feel I missed out [on] because I spent all my twenties and nearly all my thirties inside."

Beyond financial debt, the consequences of incarceration and reentry create a form of social debt, in which individuals must show up in ways that non-system impacted people do

not. This is the basis for my concept of "doing reentry," which refers to the rituals, ceremonies, programs and services deemed acceptable and compulsory for those returning to society, such as attending group meetings, earning program certificates or limiting one's emotions.

Prison is often described as the "debt one pays to society," but we know this is just a slogan. Social debt, in particular, carries over in the need for assistance from individuals and institutions to help people "get back on their feet." Those doing reentry must be contrite, appreciative and grateful, or their social debt can be extended. Rodriguez, for example, spent his first year of freedom on his sister's couch. He explained that, "at first, I think she felt guilty for not being there for me for a long time. But after a while, it was more like she was doing me a favor and I owed her." The two no longer talk.

Rodriguez remains confident he will be able to pay his financial debt. When I asked how he could have avoided it, he was reflective: "Money is taboo, so no one talks about it in a real way. This probably has to do with pride or shame, but removing that stigma of just discussing money is important."

Strategies around shedding the taboo of money and debt must be implemented in reentry programs. But we also know that this only tackles a symptom of the broader structural and institutional stratification that creates wealth disparities.

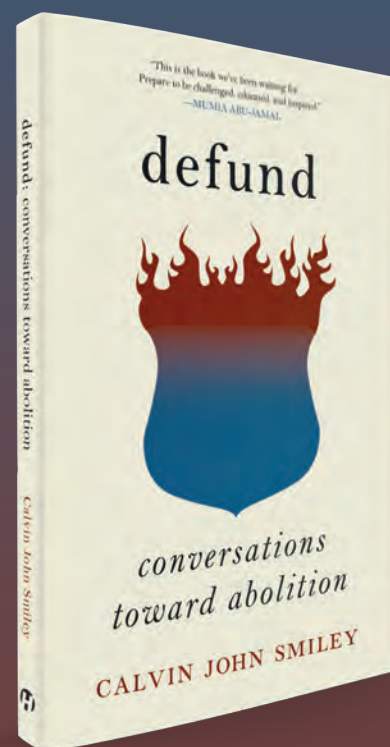
"It's great to give us [formerly incarcerated people] jobs," Rodriguez said, "but without the right knowledge, we are being set up to financially fail."

We must envision and construct systems that do not blame individuals and scold them to simply do better. This includes broadening social welfare, empowering communities, and radically demanding change to economic systems that are reliant on debt and do not provide avenues to liberation. ■

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## Defund

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# “Who Would Want to Grow Old Only to Grow Poor?”

Seniors are increasingly in debt and facing financial crises at levels not seen since the Great Depression. The mass movement that fought for seniors 100 years ago under the banner of the Townsend Plan could be a model for solving the growing crisis now.

BY ELENI SCHIRMER



# D

ESPIE THE CALIFORNIA SUN in the summer of 1933, 66-year-old Francis E. Townsend's mood was gloomy. He had just lost his job working as a physician for the Long Beach Health Department. Although the work itself had been bleak—attending to the city's sick and poor was soul-wracking—not having a job was worse. Townsend, like millions of older adults during the Great Depression, found himself without savings, without work and, most of all, without hope.

Who would ever want to grow old, Townsend wondered, only to grow poor? Townsend was not alone in his despair; suicides among 65- to 74-year-olds reached levels higher than at any time before or since. One day, while staring out the window, he saw three old women digging through the trash for scraps of food. At this sight, Townsend nearly jumped out of his chair. As he later recalled, "A torrent of invective tore out of me, the big blast of all the bitterness that had been building in me for years. I swore, and I ranted, and I let my voice bellow with the wild hatred I had for things as they were."

When Townsend's wife—a South Dakotan named Wilhelmina Bogue—rushed to soothe him, Townsend batted her away: "I want God Almighty to hear me! I'm going to shout 'til the whole country hears."

Soon enough, it did. Townsend got to work outlining the basis of what would become known as the Townsend Plan: \$200 a month—\$4,618 in 2024 dollars—for all retired citizens over 60, funded by a 2% sales tax. The plan would keep millions of elderly out of poverty, stimulate the economy and open up jobs. The only rule was that recipients would have to spend their entire sum each month. Townsend began writing letters to the editor on the topic and soon began to organize.

Seniors joined newly formed "Townsend clubs" by the thousands. This gray-haired army marched, petitioned, gathered and demanded that Congress and the president take up their cause. Although President Franklin D. Roosevelt had not previously included old-age pensions in his vision for reform, the drumbeat of the Townsend movement was impossible to ignore.

It pushed Roosevelt to sign his arguably most important legacy: the Social Security Act.

But nearly a hundred years later, seniors are still struggling. In spite of the Social Security Act, older Americans are not just poor—they are also increasingly in debt. Although Social Security is often celebrated as a beloved, if underfunded, social welfare program—a safety net for all aging Americans—its unfinished legacy haunts the country today. The Social Security Act was spurred by the boisterous Townsend movement of poor, old people and signed, in part, to contain the movement's radical vision. Today, old people are increasingly in debt. Is it time for a new Townsend movement?

Whereas the Townsend Plan proposed pensions for nearly all—poor

and rich, Black and white, men and women—Social Security was only available to select workers—mostly white men. Whereas the Townsend Plan would have been the first time men and women, Blacks and whites, received the same wage, the Social Security Act opened the door to differential pay rates, determined by states. Three-fifths of all Black workers were excluded from Social Security, and millions of women were left behind—including at least four-fifths of Black women—cementing a legacy of racial and gender wealth gaps.

Finally, whereas the Townsend Plan proposed that all Americans receive the same amount, Social Security benefits were set in proportion to wage earnings, ensuring that low-wage workers retired on smaller pensions, while high-wage workers retired on more, exacerbating class inequities.

In addition to creating Social Security, Roosevelt's New Deal efforts, taken as a whole, unveiled a new form of government welfare: credit. Of the New Deal's 31 major programs, 15 extended federally backed private capital to Americans looking to buy homes, farms and insurance. Today, the architecture of the credit-based welfare state remains.

But what starts as credit ends as debt. Absent a robust social safety net, millions of older Americans subsist on crushing loads of it. Between 1999 and 2019, Americans over 70 experienced a 543% increase in household indebtedness, causing a shocking rise in bankruptcies filed by older Americans. In 2021, while the federal government's Covid relief measures radically expanded social protections, Americans over 65 were the only demographic to show increases in poverty.

For many aging Americans, their pension plan is their credit card.

The math, while cruel, is simple: Older Americans, facing decreasing social benefits, rely increasingly on debt to survive. More than one in five seniors has medical debt, despite the federal government's basic healthcare for Americans over 65. Americans over 62 are the fastest-growing demographic of student debtors. One-third of seniors with medical debt report they have been unable to pay for basic necessities such as food, utilities and rent. Older debtors face declining physical and mental health, including increasing risks of depression and suicide.

*Left: A Townsend Plan supporter in Columbus, Kan., 1936.*



## Another silver social crisis looms

TAKE JIM CUMMINGS, A 64-YEAR-OLD resident of Philadelphia, who recently became a nurse. Cummings has built his life around his principles, not financial prerogatives. In his twenties, he pursued a doctorate in neuroscience; by the time he got to tackling a dissertation, he realized a scientific career in academia didn't suit his values: too competitive, seemingly too detached from the world. Shortly after Iraq invaded Kuwait in 1990, sparking the first Gulf War, Cummings quit school and reoriented toward justice work. From his corner of West Philly, he started reading ecofeminism and socialism. He joined local social movement groups to abolish the death penalty and create public housing. For about a dozen years, he worked in a local private university's library, where he helped to implement an interlibrary loan system. When the school lost funding and shut down, Cummings was forced to look for work; retirement was not financially possible.

At age 61, Cummings went back to school to become a nurse, work that was consistent with his values while financially supporting him. "It's so human, seeing what another person needs," Cummings said. "The capitalists can't take that away from us." To pay his tuition, he took about \$35,000 from his retirement account and an additional \$50,000 in private student loans. (Cummings was ineligible for federal loans because he didn't register for the draft in 1980.) A few years prior, his wife had gone back to school for a master's degree in social work.

Today, their family owes more than \$250,000 in education debt.

## A movement started with a letter to the editor

FRANCIS E. TOWNSEND WAS BORN IN 1867 on a homestead in Illinois. His family moved to Nebraska when he was a child. He dropped out of high school and went west, hoping to make his fortune. For a decade, he roamed the West as a ranch hand, miner, salesman and teacher, eventually returning to Nebraska to enroll in

medical school, graduating in 1903. In medical school, Townsend became involved with the Socialist Party of America, and as a country doctor in Belle Fourche, S.D., he began penning a regular socialist column in the local paper. He won an election to the city council, where his political agenda centered around eliminating saloons, gambling and prostitution. When he lost his bid for re-election, Townsend started looking for a way to leave town. When the Army put out a call for doctors in the lead-up to World War I, Townsend enlisted—at age 50.

The war left Townsend in poor health. Upon his return, Townsend and his wife set out westward for the El Dorado of Southern California, once again hoping to make his fortune. His first business was peddling dry ice, which flopped, and Townsend found himself, like millions around the country, out of money and in search of work. At one point, he tried his hand at real estate to little avail. With a friend's help, he landed a job working in the Long Beach City Health Department, where he tended to the ill, the poor and the aging. He found the experience soul-wracking and transformative. "Men and women suddenly reduced to absolutely begging penury," he wrote. "They were lost—gamely and hopelessly groping for something to cling to, some tangible enemy against whom they might prove their courage. ... There was no one to fight."

But it was only a thin line separating doctor from patient. In 1933, 66-year-old Townsend lost his job. "Things were not going too well in our home," Townsend recalled in his memoir. "We were alone and, as day after day went by without a cent coming in, and with our slender bank account being paid out, we worried."

It was this moment, legend goes, that Townsend happened to look out of his window in Long Beach. What kind of earthly hell makes elderly women pick through the trash to find their next meal? He began to scheme.

"We might be too old to work but we were not too old to vote," he mused. America's aging needed a political movement to support them. Why not give all aging persons a monthly pension, he wondered.



# What kind of earthly hell makes elderly women pick through the trash to find their next meal? He began to scheme.



In a letter penned to the *Long Beach Press-Telegram* in September 1933, he began drafting his ideas, the first of seven letters to the editor over the next five months. As the historian Linda Gordon notes wryly in her forthcoming manuscript on the movement, “Rarely if ever have letters-to-the-editor been so consequential.”

Most importantly, Townsend began circulating petitions asking people to sign onto his vision of an old-age pension. Within a few weeks, he gathered thousands of signatures. Excited by this enthusiastic response, Townsend and his neighbor, Robert Clements—a slick-haired businessman from Texas who had made and lost his fortune on California real estate—immediately set up shop. In January 1934, they founded “Old Age Revolving Pensions, Ltd” and started the *Modern Crusader* newspaper.

With the fervor of door-to-door salesmen, Townsend and Clements established Townsend clubs, first across California, then the country. They hired a public relations firm to brand Townsend as a household name, emphasizing the gray-haired physician’s kind, intelligent Midwestern friendliness. Upon the PR firm’s recommendation, Townsend and Clements hired salesmen (who, in other movement contexts, are called organizers) to sign up members, collect dues and sell literature and merchandise. These staff were paid on commission, according to the member contributions they secured, and set up regional clubs. Clubs ran according to the bylaws established in the official Townsend Club Manual: They were to be interesting, dappled with music and entertaining to the masses.

From California to Connecticut, Nebraska to New York, older folks spent evenings packed in school gymnasiums and church basements,

cupping their ears as they listened to speakers recite the Pledge of Allegiance, rehearse poems, put on skits. The audience was gray-haired and wrinkled, Civil War veterans and housewives, members of the Grand Army of the Republic and Daughters of the American Revolution. Most were newly poor, white and Protestant. The meetings regularly broke into songs, such as “Onward Townsend Soldiers,” “We Have a Friend in Townsend” and “Battle Hymn of Plenty.” Women formed sewing circles, quilting tributes to the movement. With a flair of revivalism, members found themselves rapt by the ideas of the coming army of the aged and they saw Townsend as their gray-haired messiah.

By the end of 1934, it appears that some 1,000 to 2,000 clubs had formed, jumping to 10,000 clubs by 1939. Nearly a fifth of Americans over 60—

2 million altogether—belonged to a Townsend club. As sociologist Edwin Amenta documents in his study of the movement, *When Movements Matter: The Townsend Movement and the Rise of Social Security*, this figure was astonishing: “A size never reached by any organization in the Civil Rights Movement or women’s movement, and the Townsend Plan was raising funds at a more rapid clip than the Democratic Party.” The movement captured the media in addition to members; in terms of yearly coverage in the *New York Times* throughout the twentieth century, the Townsend Plan was the eighth-most-publicized social movement.

The Townsend organization formation was novel for its time: one part public advocacy, one part profitable company, with Townsend and Clements, respectively, holding each plank. They were signing up members and making money. But the failure to acknowledge these dual missions—to run a profitable business and to make meaningful social change—fueled critics’ accusations that the movement was little more than a pyramid scheme: desperate old people coughing up sums of money to keep alive their dreams of a someday-pension.

But while Townsend’s vision offered a hasty remedy to immediate suffering, it was less thoughtful about the cause of the disease. The Townsend Plan was moderate, if not regressive, in its vision for redistribution. Under the plan, there

Above: A roadside sign near Walesco, Texas, 1939.



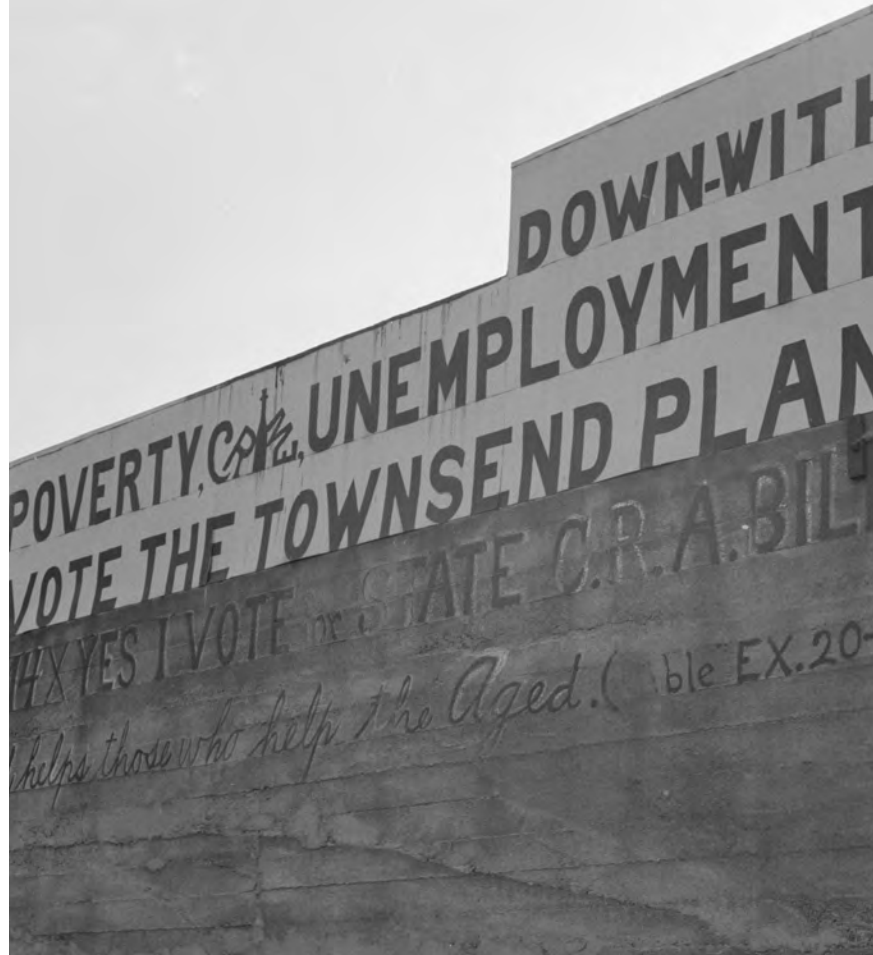
would be no need for worker takeovers, checks on capital or dissolution of the racial order. All it required was a folksy belief in old glory, good government and a 2% sales tax. Conservatives considered Townsend a quack, while committed leftists were unmoved. When the socialist Norman Thomas spoke to a crowd of 10,000 at the Townsend Convention in 1936, he warned the audience that this movement would “divert the masses and waste their energy seeking the pot of gold at the end of the rainbow instead of organizing for the capture of power.”

The more radical proposal for social insurance came from the Unemployed Councils, a mass organization of the Communist Party, via the Lundeen bill. Like the Townsend Plan, the Lundeen bill offered benefits to all, irrespective of income. But unlike the Townsend Plan, which proposed relief only to those whom age took off the job, the Lundeen bill proposed to provide support for those whom capitalism had taken off the job. The bill called for full compensation of unemployed workers, benefits for part-time workers and payments to all workers facing sickness and old age. And it held the U.S. Treasury—not consumers—responsible for its funding. If additional monies were required, they would be levied by taxing the rich. As F. Elmer Brown, of the International Typographical Union, testified to the House Committee on Labor in 1935, “[The Lundeen bill] is the only bill which places responsibility for unemployment where it belongs—upon the federal government and the owners and tools and natural resources of the country.”

The Lundeen bill was the stronger plan for seniors, but it lacked both the mass media attention and the mass mobilization of the Townsend movement.

Fatefully, the leaders of the American Federation of Labor—the major vehicle of working-class political power—supported neither the Townsend Plan nor the Lundeen bill. Both plans, AFL leaders believed, would undercut union pensions, making union membership a harder sell. Meanwhile, where Townsendites and Lundeen supporters failed to build common cause, conservatives rushed in to create a specter of a radical takeover. They yoked the mass energy of the Townsend Plan with the mass redistribution proposed by the Lundeen bill. Roosevelt used this specter to spur liberals, conservatives and the indifferent to support his own mild vision: If legislators did not support the Social Security Act, then more radical and far-reaching measures would prevail.

When Roosevelt signed the 1935 Social Security Act into law, it was as much to contain the social movements demanding universal pensions as to satisfy them.



## Fifty Over fifty

“THE THING IS,” JIM CUMMINGS REFLECTED RECENTLY with a sigh, “I wouldn’t have any debt if there was robust Social Security.” Absent a federal retirement program, Cummings took on debt to enter a career that could financially support him through old age. “I’ll stop working only when I’m physically unable to work.” Although Cummings is grateful to be a nurse, he wishes he didn’t have to explain to acquaintances why, at 64, he is embarking on a new career that put him hundreds of thousands of dollars into debt.

Even more, the absence of class- and aged-based political movements bothers Cummings. After all, the failure of social movements to win pensions for all, regardless of earnings, is partly why Cummings is where he is now. The largest political group representing old people, AARP, offers resources to help seniors manage their debt, rather than calling them into movements to abolish it. The AARP is one of the largest lobbying groups in the country. In general, it pursues policy change through advocacy and lobbying. According to an AARP spokesperson, AARP fights for older Americans through informing the public of the stakes for older Americans and by advocating policy change at the state and federal level. It has lobbied for lower prescription drug costs and higher Social Security benefits. But this strategy occludes organizing seniors themselves to take direct action. Perhaps this is why Cummings recently grumbled, “I don’t know why the AARP doesn’t talk about class.”

Two years ago, Cummings joined “Fifty Over Fifty,” Debt Collective’s caucus for debtors over 50. The group formed in an

*Above: Support for the Townsend Plan on a business in Salem, Ore., 1939.*



effort to bring age and class into the same conversation. For Cummings, being part of the group is an important opening.

“What I learned,” Cummings explained to me, “was that I’m not alone as an elder who is pushed to the wall.”

Age is a relatively new identity for Cummings, as it is for everyone; today, after all, is the oldest day of our lives. But Cummings sees age as a portal to build solidarity. If we are lucky, we will all grow old. And, absent an age- and class-based movement that challenges the contours of our debt-financed welfare state, we are likely to also grow poor.

For Cummings, an important step in building such a movement is to name the reality. “I want words for us,” Cummings told me. “I’d like to be able to say, you know, I’m an ‘old debt’ or something like that, and have people go, ‘Oh, I see why you have to work.’ Then I don’t have to take the casual conversation and turn it into, like, a seven-minute lesson on the economy.”

One of the most stunning alchemies of a successful social movement is the process of transforming desires into demands, a sense of desperation igniting into a flame of entitlement. As historian Linda Gordon notes, virtually no other movement has as successfully transformed a blighted political identity into one commanding respect than the senior citizens movement. “Townsend’s influence continued long after the 1935 passage of Social Security. The movement created a ‘senior citizen’ political identity, now a powerful voting bloc,” she writes. “Through their activism, elderly people came to see themselves as deserving of government-guaranteed economic security.” The debt abolition movement has generated a similar alchemy.

A decade ago, the call for student debt cancellation was considered lunatic and utopian, the stuff of quacks. Today, a centrist president brags about his efforts to cancel billions of dollars of student debt. Still, only 10% of student debtors have had their debts relieved by President Joe Biden. Many of the remaining 90% feel angry and entitled; they know they deserve more. They know they are running out of time. Without swift executive action, they are destined to age into their debts—not age out of them.

The unfinished legacy of the Townsend movement has contributed to this new class of the aging, indebted poor. The Social Security Act’s failures to create the full-fledged safety net, as envisioned by Townsend and others, has meant that millions of today’s seniors must cast their own debt-financed systems of support, a safety net that is actually a snare.

These seniors need retirement accounts and more: They need their debts to be retired, and they are organizing to win it. It’s a matter of time. ■

**ELENI SCHIRMER** is a researcher, writer and an organizer with Debt Collective. She lives in Montréal. The accounts and information in this article were based on scholarship and research from Linda Gordon, Edwin Amenta and Steven Burg, among others, as well as interviews and primary source documents.

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# WHAT IS THE WORLD WE ARE IMAGINING BEYOND DEBT?

A special roundtable on  
debt abolition and racial  
capitalism—and how we  
can organize for a future  
beyond accumulation.

## — FEATURING —

STACY DAVIS GATES  
ALEX HAN  
ROBIN D.G. KELLEY  
RENÉ MOYA  
DERECKA PURNELL

MODERATED BY  
JALIL MUSTAFFA BISHOP

ILLUSTRATIONS BY  
KENDRICK DAYE

**T**O LIVE IN THE UNITED STATES IS to live in debt and mostly scrape by.

So many of us are simply trying to survive and create the basic conditions that will keep our families safe, healthy, educated, housed, employed and out of jail. Almost 80% of U.S. households are collectively holding \$17.69 trillion in debt, and the average U.S. household has \$100,000 in debt. One 2023 survey showed more than 78% of workers live paycheck to paycheck, and if you were to pick any one of us out of a lineup, you would find we might be holding upwards of \$50,000 of debt, too.

It all weighs; it all can destroy families and divide communities. The wealthy weaponize it against working people, to try to bludgeon us into submission and the endless cycle of consumption, consumption, consumption.

We're told that if we were just smarter, if we took enough financial literacy courses, if we only saved a little more, then it might all go away—that there's a way out of the boundless architecture of racial capitalism that is the foundation (and economic engine) of this country.

But we know that's a lie and that racial capitalism works to keep us largely atomized.

Debt Collective co-founders Hannah Appel and Astra Taylor opened this takeover issue positing that what is needed are new debtors' unions to collectively leverage our debt to topple the monuments built to racial capitalism that stand in the town squares of our lives.

But the question remains: What is beyond debt, and what is a future beyond accumulation?

*In These Times* and Debt Collective convened this roundtable to dig into the ways racial capitalism works, the roles labor and justice movements can play in resisting its incessant attacks on working people, and how we can move towards debt abolition—and what that would mean.

Educator and activist Jalil Mustaffa Bishop of Debt Collective moderated the discussion with Stacy Davis Gates, president of the Chicago Teachers Union; Alex Han, long-time labor leader and executive director of *In These Times*; Robin D.G. Kelley, author and historian of social movements, Marxism, the African Diaspora and surrealism at the University of California, Los Angeles; René Moya, housing and tenants organizer with Debt Collective; and Derecka Purnell, author, scholar, movement lawyer and organizer.

*This roundtable has been significantly edited for length and clarity.*





“Medical debt, housing debt, student debt, all these different types of debt layer on top of each other, and they land on the communities that can least afford it. How can we think big about what’s needed for transformation?”

—ALEX HAN



**JALIL MUSTAFFA BISHOP:** How can we understand debt not only as something we are against and trying to abolish—what are we imagining beyond debt? How are we all understanding and thinking about the intersections of racial capitalism and debt abolition?

**ROBIN D.G. KELLEY:** I now tend to use “gendered racial capitalism” for a lot of reasons, but all the adjectives do is really underscore that capitalism is gendered in a racial regime that extracts wealth—that structures value by assigning differential value to human life and labor. That differential value is the key to this question of debt. It determines who gets lower wages, who is subjected to predatory lending, who occupies the status of migrant labor. And also, who has access to certain public resources like hospitals, transportation.

The disappearance of free public health institutions means medical debt and profits and growth for the insurance industry. Public debt is used to finance prisons, police, paying out billions for police misconduct. And who makes the money? Bondholders make profits, but the burden of paying that debt falls on taxpayers.

**STACY DAVIS GATES:** Debt can keep first-generation college graduates out of the classroom because they can’t afford to be in teaching. Debt keeps first-generation college students—Black and brown—out of labor because entry-level organizing gigs pay next to nothing. Because of debt, we lose our infrastructure, and it hurts our ability to project justice into these institutions that are so important in shaping our voices, our orientations, our ability to have a dimensional labor movement and public-school space that speaks to those who need it.

And this lack of infrastructure seeks to rob us of the expanding opportunity for some very radical transformation.

I keep thinking about this idea of abolition—to be free from something and its bondage. This idea that the same people are required to keep repaying debt that is owed just resonates in this moment, especially from the demographics of who pays the most in student loans. Movements toward debt abolition are the types of things where you win your freedom from physical bondage, but the system creates ways to maintain that economic dominance. The way in which we talk about Black liberation must have a sharper analysis about that continued bondage. Capitalism isn’t challenged enough in this idea of what is owed.

**RENÉ MOYA:** I’m an organizer with Debt Collective, and I’ve been a tenant organizer for most of the last decade. I come to this work because it directly impacts me. I owe a lot of student debt. I also experienced homelessness a couple of times.

I think it’s important to understand the interconnectedness of different types of debt. We can’t silo these different debt types because we know that a lot of the same creditor-actors that impact us in higher education and medical debt are the

same folks impacting us when it comes to the housing crisis.

Another way I look at it is from a California perspective, specifically around San Francisco, where Black and brown communities are being pushed out of the city—something we’re seeing across the country in major urban areas. The response to this sputtering of the urban growth machine is to basically increase the disciplinary aspects of capitalism, but to do so in an uneven way, to do it specifically with the poor, to do it with Black and brown residents.

To me, racial capitalism is a framework to understand the reality of how a totalizing system like capitalism impacts us in very direct ways. Debt shouldn’t exist, but the very public benefits we need—that our communities need to be able to survive—those are things we should have access to on a universal basis.

**DERECKA PURNELL:** People like David Graeber remind us there’s many ways to think about debt. We can think about debt in ways that are beautiful, like, “You got me this time because we went out to eat; I got you next time.” That’s the kind of debt I’m excited about being owed and owing in terms of building the relationship. But these exploitive debts—the ones that cause us anxiety, the ones that rob us of our ability to be in loving relationships—that’s the kind of debt I’m interested in abolishing.

The other kinds of debts, the more beautiful kinds of debt, are the ones I’m interested in figuring out how to preserve. I’m thinking about a lot of these terms that we struggle with as neutral, and it’s up to us to be polarizing around them.

**ALEX HAN:** One thing I’m thinking about is debt as a continual multiplier. Medical debt, housing debt, student debt, all these different types of debt layer on top of each other, and they land on the communities that can least afford it. I’ve been trying to focus on how we can think big about what’s needed for transformation, to fundamentally change the systems that continue to multiply the challenges and oppressions that debt creates.

There are constructive, cooperative and collective ways to approach debt; debt is not a concept that is inherently negative. But the way debt exists inside our systems manifests as a collective problem that atomizes us and pushes us to interact with it alone.

**When we’re thinking about the overarching umbrellas of racial capitalism and debt abolition, how can we connect across different issues—housing, medical, student, carceral, among others—to make sure we’re targeting those systems while simultaneously building a larger structural analysis?**

**KELLEY:** There are a couple of things, especially when thinking about the root of these problems. One is that capitalism knows no nation. It is a single system. We come back to the ways in which the economies in the United States and across much of the world have been structured, and then we have to realize that debt is not the



cause—it is both a symptom of the problem and a structural element of the system.

So if you consider how wages have declined, how the structure of employment and social incomes have changed, where people in gig economies work—they don't have benefits outside of wages and they don't have access to rights-based state benefits, and yet they're taxed. And then you have the shrinking of the welfare state, which means no social safety net, no source or floor for the basic income, it means we can't avoid poverty.

What does that mean? It means we have the further shrinking welfare state, but it doesn't disappear because it's still there to subsidize corporations.

I think half of all fast food and retail nonunion manufacturing workers depend on public assistance, and that public assistance subsidizes McDonald's, Walmart, Amazon, Dollar Tree, Burger King, Taco Bell, on and on. They don't have to pay for healthcare; they got Medicaid to pay for that. They don't have to pay a living wage because there's food stamps. The federal government, ironically, subsidizes these big corporate interests, and the same federal government spends all our money on weapons.

In the end, when you look at the whole system, of course we have debt because we're poor, and the world is poor because of these kinds of policies. This is part of the root of the problem.

**HAN:** I do think about some of the demands coming out of the new leadership of the United Auto Workers (UAW) over the last year. If you want to talk about something like a shorter workweek, if you want to talk about retirement security, these are questions that won't be solved in contract bargaining. And they understand that these are questions that are going to be solved in universal and broader ways. And they must be about a bigger movement. To me, some of it is frankly around this question: How are we creating safety and security for working-class people?

**My analysis is that debt is a structural issue, not a personal one. Debt is something we can collectively organize around, not something we should carry with individual shame or stigma. Does that resonate with other folks?**

**PURNELL:** I was thinking, when Robin said capitalism knows no nation, about this conversation I had with this cab driver who was from South Africa. He said something that was so interesting: "You know, I miss just being poor." And I was like, "What do you mean?" He said, "Well, in South Africa, if I didn't have what I needed, I couldn't just go get a loan for what I needed. Here, if I don't have it, I have to figure out how to make myself a worthy candidate to try to get a loan to get what I need. And that makes me a poorer man here than I was when I was poor in South Africa." And I thought that was fascinating because I think capitalism knows nations very differently. The fights are different.

A question I have is: How can we really draw from struggles abroad and think about reframing our relationships to capital and international struggle?

**MOYA:** On the question of the interconnectedness of debt, I like to think of how, in the student debt fight, we recently had this situation where a few notorious big donors—who themselves are corporate landlords—were funding a lot of lobbying efforts to get the Supreme Court and Congress to fight against student debt cancellation, and it reminds me of the need to pull ourselves out of these silos.

**Why should someone care about debt abolition around gendered racial capitalism? How do we invite folks into a conversation around the ways debt and racial capitalism show up in our lives, but also the way abolition and movement-building can help eradicate some of those systems and dynamics?**

**KELLEY:** If you go back and look at the Taxi Workers Alliance struggle around debt, that was one of the most important labor struggles in New York City in the last few years. In New York, to have a yellow cab, you basically went into debt to buy a medallion. You had people borrowing all this money to get the medallion. At one point the medallion was around \$1 million. And then they're competing with Lyft and Uber, which the city allowed in without reducing the price of the medallions.

In a nutshell, you're talking about people committing suicide over this. And most of these are migrant drivers. But the good news is that they organized a struggle, and they were able to reduce the loan debt dramatically. I think it was like \$170,000 from half a million, and then their payments were reduced and, in some cases, forgiven.

And that is the work of labor organizing around the question of debt, and an example of how these connections are being made.

**MOYA:** In the tenant organizing space, making these connections is so natural the moment you spell out even a little bit of what the impact of debt is in tenants' lives. And because of Covid, what we saw across the country was a situation where tenants were desperately trying to get money out of anywhere they could—out of their friends, their families, payday loans, car loans, you name it—trying to get whatever other form of debt they could to be able to pay off the debt that they thought was most central to being able to literally just reproduce themselves socially. What you have now in the tenant space is a situation where roughly 11% of renter households across the country are holding rent debt. We shouldn't be surprised when the data in the last six to 12 months has shown that credit card debt is exploding.

**HAN:** We've been doing some coverage at *In These Times* about a current struggle happening in the Twin Cities, where you've got eight different unions, maybe



more, who have coordinated a set of contract expirations. The seeds for this moment really were planted by and come out of the Occupy Wall Street movement in 2011, and particularly a group called Occupy Homes Minnesota, about action and defense against foreclosure and eviction.

I remember talking to people around that time, and I couldn't have imagined that 13 years later we'd be on the path toward multiple unions holding their contracts open at the same time and trying to fight together. And I couldn't have imagined that we would have a UAW that's calling for a general strike in 2028 and giving us something to work toward. Part of that makes me think about where these paths can lead us over the next five or 10 years.

There's connectivity that came out of organizations and moments and movements that were willing to think expansively and were willing to allow leadership to come from non-traditional places.

**PURNELL:** Sometimes I mistakenly pick up on these movement narratives that say, "You know how much easier it was for us to buy a house in the 1960s versus today?" That kind of intervention, it cues us toward condemning the current state of economic affairs where it's now harder for millennials to buy a house. But buying a house shouldn't be the goal of what we're trying to ultimately do.

I've been struggling around narratives of accumulation and ownership and possession as precursors to debt

abolition. And I think that what's funny is that there's all this financial literacy stuff. Every city has an effort around "we're going to make sure that people are more financially literate!" And what that essentially means is that you're going to have the tools to figure out how to save your pennies to be able to buy in and be able to be an accumulator.

I think what's been beautiful in the defund space is that we're thinking about what James Baldwin had been saying, that Black people want safety and that doesn't necessarily mean more police. And I think when it comes to private property, there's a very uncomfortable conversation we have to revisit from years and years and years of communist and leftist organizing around what it means for us to be stable. And does that mean more accumulation? Does that mean fighting for the same interest rates as white people?

How do we move beyond, "Well, you need financial literacy as your way out of being oppressed"?

**Accumulation and how it happens is so much about exploitation. How do we navigate a system that is often inviting us to become landlords and small business owners, where we may accumulate by underpaying employees and others? How do we invite people to something else?**

**DAVIS GATES:** There has to be a way to make sure workers are plugged into this level of analysis, because the greatest amount of those who are pinned underneath the debt are workers. How do renters who are workers and belong to a labor union make a particular type of push? I don't know how any movement in this world can exist without being interconnected. We're connected to the injustice of debts. Black people who are trying to understand why financial literacy isn't working, because they're taking all of these classes and they're still in debt. It's like you're tricking me into my bondage. At this point, a main question is where do we need to organize?

**HAN:** I'm just really struck by all the parallels and the opportunities to make sure this moment can lead to future transformation. There is no question that when we have moments like Occupy Homes Minnesota, like this current labor upsurge, there is an opportunity for us to crystallize something that can last, something that can help us build deeper intersections between these movements. Tens and tens of millions of people have been getting sold the same lie in so many different packages. And once they can understand how to unpack that in one place in their lives, it's incumbent on us to figure out how we translate that across the board.

**What are some of the tools we can uplift in this conversation when we're thinking about debt abolition and the end of gendered racial capitalism?**

**DAVIS GATES:** One question I have is fundamentally about what a strike looks like. What are the dimensions of a strike? What does it look like for a











worker to be a whole person within their labor union? And how does being in coalition really work? I think that's how you get to this space of having way more influence, agency, power, ability, leverage. But it can't be siloed. It cannot be wages and benefits only. It has to have dimensions of gender, of race; it has to have a definition of capitalism that includes its impact in all of these areas.

**KELLEY:** I agree; we have to talk about the strike. We have to go back to when W.E.B. Du Bois talked about the general strike. What did that entail? And not the strike in terms of an official strike, but there's a history of strikes, whether we're talking the wildcat strikes in Detroit that came out of the Dodge Revolutionary Union Movement, strikes in the trade union movement—we're talking about the general strike.

But I think one of the things to think about is when the Debt Collective organizes these strikes, unions of debtors to strike debt and demand debt forgiveness, that's a short-term goal. What do these strikes mean? How can we get beyond sectors, even get beyond the way that we think about labor and think about what it means to strike debt in a big way—in a targeted way, but a big way.

The second thing I'm thinking about is strategy. We really need an intervention in the reparations movement. Because the reparations movement has moved in a direction that is all about reinforcing forms of debt about homeownership as a way of resolving the issue, about using the same capitalist principles to somehow pay people back, as if the way you calculate overcoming loss is that you pay them back, and it's done and the system never changes.

**BISHOP:** One of the projects that I've worked on has been to go and talk to Black people who have student loans. And what became clear to me is that a lot of Black people may not use the word strike, but they were already in the attitude of it. If you asked them if they're paying off their student loans, they were like, "Fuck no on that." That was the response I got all the time. When I got connected with the Debt Collective, and they were talking about a debt strike, one of my immediate thoughts was: "I think Black people are already on this strike." I think one of the main tools for us to organize here is tapping into the energy that's already there.

There's also a political piece where people are saying these student loans are not more important than the things that I'm trying to build for myself and my future. There's a lot of possibility in that. That's a way that we can invite people into this bigger dream. Because if they're having to say "fuck student loans," they also are probably positioned to say this about tenant debt, about what's happening with being underpaid, with healthcare that's too expensive. There are ways I think we can tap into those emotions, those politics that are already existing.

There is a wider, more justice-filled freedom dream than what we're usually sold. ■





# 875,000 Veterans, \$382 Million in Medical Debt

When you're 72 years old, disabled and a \$108,094 notice lands in your mailbox—along with the number for a veterans suicide hotline



108,094 AND THE NUMBER FOR A suicide hotline.

Those are the two numbers that stood out to 72-year-old Patrick McFeely when he tore open an envelope from the U.S. government dated October 8, 2023.


There had been an error—explained as an overpayment of benefits—and the government was going to take back the money, one month at a time.

“The Department of Veterans Affairs

recently sent you a letter explaining that your entitlement to compensation and pension benefits had changed. As a result, you were paid \$108,094.00 more than you were entitled to receive,” the letter read. “We plan to withhold \$221.00 a month until the amount you were overpaid is recouped.”

That would take 489 months—more than 40 years. McFeely would be 112 by the time it was “recouped.”

“Shock, that’s how I felt opening that letter,” McFeely told *In These Times* in May. “I couldn’t believe it. But I was also like, good luck squeezing blood from a stone.”



After he opened the letter and saw the whopping number, McFeely thought he couldn't be the only one to receive such a notice, and came to learn he wasn't the only veteran who has faced this type of issue.

"Nearly 40,000 low-income veterans and their survivors receiving federal pensions may owe money because of accounting errors made over the last 12 years," according to a November 2023 *Federal Times* article.

McFeely is a Vietnam-era Marine veteran living on a fixed income in a trailer park community in Sarasota County, Fla. He says he retired there after working at Coca-Cola and repairing jukeboxes and pinball machines in Chicagoland for most of his life.

He is patriotic. An American flag and a Marine flag fly on a short pole in his front yard, he has a small shrine to Marines in his living room, and he regularly wears a camouflage hat with "MARINE" emblazoned in red. These are daily reminders of his time in the service, for which he says he was stationed at Quantico, Va., from 1969 to 1971, teaching officers to fire the large and mighty howitzer artillery weapon. He said that's when he suffered a pinched sciatic nerve, which later resulted in two hip replacement surgeries.

After McFeely received the \$108,094 notice, he approached news channel 10 Tampa Bay for help—and amplification. After the story aired in November 2023, he said it wasn't long before his debt was erased.

"I'm not sure the debt would have been canceled if it wasn't for the news channel," McFeely said.

His story aired about the same time Military.com published an article reporting that the VA had "suspended debt collections related to overpayments of pensions to low-income veterans or their survivors after the agency found it had mistakenly paid too much, in some cases, over a period of many years."

In a statement provided to *In These Times* in response to questions about veterans in such situations, a spokesperson for the VA wrote that:

Between 2011 and 2022, there was a data integrity issue in data matching between VA and the Social Security Administration (SSA) and VA was unable to reliably verify the Social Security income of veterans and survivors receiving pensions.

As of January 11, 2024, there were 12,228 living beneficiaries who had a debt established because of the June 24, 2022, SSA Income Match results. VA has canceled the debts related to this data integrity issue for these 12,000 affected beneficiaries. ...

*Above: Marine veteran Patrick McFeely received a letter from the Department of Veterans Affairs claiming it had overpaid his benefits and he was on the hook—to the tune of \$108,094.*

There are also approximately 23,000 additional veterans and survivors who may have pension debts that had not yet been established related to the June 2022 SSA data integrity issue. VA resumed processing the claims for these individuals in April 2024 and ... no debt will be collected if it resulted from the data integrity issue.

We apologize to affected veterans and their survivors for any distress that these pension debt notifications may have caused.

The overpayments highlighted, among other things, complications veterans can face and the difficulties some have affording proper care for their overall health and well-being.

In 2022, the Consumer Financial Protection Bureau (CFPB) published some alarming findings in its "Medical Debt Burden in the United States" report, including that U.S. medical debt runs upward of \$88 billion and is "the most common debt collection tradeline on credit records."

Medical debt hits low-income individuals and people of color the hardest, and studies show it heavily impacts southern states.

The CFPB noted in that report that "four in 10 individuals with household incomes under \$50,000 said they had difficulty paying medical bills in the past year compared with 14% of those with household incomes over \$100,000."

The CFPB also noted the VA reported "\$382 million in outstanding medical care debt," and that debt collection activities (paused during the pandemic but restarted in the fall of 2021) would impact "approximately 875,000 veterans with pre-pandemic debt."

In response to questions from *In These Times* about veteran debt and medical debt, the VA said that in the 2023 fiscal year, out of 9 million veterans who use VA health-care, "there were 2.09 million veterans required to make a copayment to VA for non-service connected care and services provided by VA or VA-authorized referrals to community providers."

One of the most famous examples of the frustration and despair stemming from veteran debt and the costs associated with health and well-being is from 2019, when John Weigel, a Navy veteran (of the Persian Gulf War) with Huntington's disease, stood up in front of a packed house for Sen. Bernie Sanders (I-Vt.) to announce he was going to kill himself because he owed \$139,000 in medical debt with no way of paying it off.

And there's no shortage of heart-wrenching stories. A quick online search easily turns up others, like that of Brieux Dash, a 33-year-old father who killed himself at a VA medical center in Florida in 2019.

According to a *Washington Post* article from July 2023, Dash wrestled with mental health issues after he left the Army and "was struggling financially," according to a lawsuit filed against the VA by his family. The *Post* reported: "In early March, he received a VA notice informing him that he had been overpaid nearly \$20,000 in separation pay, the lawsuit stated. Until he repaid that amount, the



## VIEWPOINT

notice said, his monthly disability compensation would be withheld.” The lawsuit alleged that the notice sent Dash “into a downward spiral of depression, anxiety, emotional distress, and fragility.”

I’ve written about veterans’ issues for more than 15 years, but (like most Americans) I’ve only recently begun to understand the severity of the debt crisis. In researching, interviewing and reporting this article, I also found how often medical debt—veteran or not—is interconnected with the exploitative systems that cause it.

With more than 100 million American adults facing medical debt—roughly four in 10 have outstanding bills totaling more than \$195 billion—it reinforced my conviction that the only answer to end medical debt is free, universal healthcare.

For veterans, a pat on the back at a baseball game, an up-close parking spot and a 10% discount at select stores is no substitute for a guaranteed living wage and healthcare. Pretending that we are taking care of vets with trivialities instead of basic necessities exposes why capitalism is a losing system for the vast majority of us. Only a government program guaranteeing free healthcare to veterans and everyone else can adequately erase and prevent the medical debt burden carried by far too many Americans.

Medical debt and healthcare issues are also of critical importance for active-duty soldiers. According to another 2022 CFPB report put out by the CFPB’s Office of Servicemember Affairs, more than 5,000 service members and their families reported medical billing complaints to the bureau from 2018 to 2021. The vast majority of these bills happen when active-duty military are sent to private medical centers outside of the Military Health System.

One Military.com article highlighted Army Spc. Daysha Cartagena and her husband, Staff Sgt. Isaiah Cortez, after bills totalling more than \$630,000 landed in their mailbox. Their daughter was moved from Womack Army Medical Center in Fort Liberty, N.C., to a private care center in Raleigh after she turned blue in the delivery room.

Military.com reported the bills to save baby Mya, who is now a healthy toddler, included \$12,166.40 for an air ambulance, \$61,634.80 from another private hospital, and \$594,564.88 from Duke Health.

Requests for comment from the Department of Defense—which handles these issues for active-duty soldiers—were not immediately returned.

*In These Times* reached out to the VA to get a better understanding of how the agency handles benefits and claims, among other things. What emerged was a picture of an agency that is dealing with a massive number of requests, which would make sense given that there are more than 16 million veterans in the United States.

Over the years, the VA has been a fairly regular target of criticism for how claims and benefits are sometimes handled. An investigative report from KARE 11 in Minneapolis in 2019, for example, described employees who felt “accountable for speed” and sometimes made the determination that



it was more efficient to deny claims than to put in the work following them through to payment. In a written response to questions from *In These Times*, the VA noted that from October 2021 to June 2024, 15,414 claims processors had been brought in, increasing the workers who handle claims by more than 60%. The VA also noted that it had completed more than 1 million claims associated with the PACT Act, which was passed in 2022 and expands benefits to veterans who were exposed to various types of toxic substances. This level of claim completion, the VA said, shows “VA’s dedication to its mission to serve veterans.”

In response to a question surrounding how or why benefits for veterans might change, the VA wrote that they attempt “to avoid reductions in benefits in most circumstances. However, certain conditions require mandatory reductions based on the VA Schedule for Rating Disabilities. For example, a 100% evaluation for active cancer can be reduced once remission is achieved. If a veteran’s condition shows sustained improvement, VA may only consider reducing the evaluation if, based on the evidence in the claims file, there is actual improvement shown in the ability to function under the ordinary conditions of life and work.”

“An evaluation may not be reduced if it has been in effect for 20 years or more and may not be severed if in effect for 10 years or more,” the statement continued, noting that if a veteran is classified as 100% then that situation is permanent.

But the reality for many veterans is that their benefits only go so far, which means for many of their medical needs, there are associated fees. And as a large number of veterans are low-wealth, these costs can be burdensome.

This article is appearing in a special takeover issue of *In These Times* in collaboration with Debt Collective, the

*Above: When Patrick McFeely got the overpayment notice, he thought, “Good luck squeezing blood from a stone.”*



nation's first debtors' union. The Debt Collective organizes debtors to demand abolition of debts stemming from healthcare, education, housing and other basic needs, and to build the struggle across these areas to win a system of genuine public goods.

Over time, Debt Collective has explored various legal and regulatory authorities that grant U.S. government agencies and officials the ability to cancel—or at least mitigate—these different types of debt.

Debt that's held by federal administrative agencies, like the Department of Education or the VA, can offer unique opportunities for demanding cancellation because these agencies are granted debt settlement authorities by law. The specific authorities or forms this cancellation might take can vary from agency to agency, but Debt Collective's experience has been that there's generally more room for them to be employed than what administrators appear to be taking advantage of. Public pressure can do a lot to shift political will and force this type of action—just look at the Biden administration's student debt relief initiatives, difficult to imagine only a few years ago. There are reasons to imagine a push for the VA to use the full scope of its authority to categorically cancel at least some of the debts it holds over veterans could yield similar relief.

One of the main incentives the military uses to entice young people to sign up is the promise of free college, housing and healthcare. The military, in its search to fill jobs in 800 bases around the world, recruits heavily from working-class Black and brown communities. Then the same government turns its back on so many of these soldiers by issuing bills that often can never be fully paid.

Just like 9/11 first responders—who fought Congress for years to have their medical debt paid after risking their lives—veterans who are so often cast as heroes when needed by politicians are instead cast aside for asking for medical care.

Kristie Fields, a 48-year-old Navy veteran who was

medically discharged nearly 30 years ago, said she developed two types of cancer connected directly to her time in the service.

"I slept next door to the engine room on the tugboat I was stationed on between the years of 1994 and 1997," Fields told me, noting she is now in remission from breast and colon cancer. "The fumes were horrible. I woke up each day in that confined space of the hull and then cleaned the boat with harsh chemicals."

Fields said the bills for treatment got so bad she had "no money to pay rent" and needed to lean on family to help pay.

NPR published a piece on veterans and medical debt that featured Fields in June 2023. Immediately after the piece aired, Fields said she received a call from the VA.

"They said I should submit my claim under the PACT Act, and guess what," Fields said. "It was denied again." The VA said they were unable to respond to questions about Fields and McFeely without signed releases, which they were unable to provide.

When I talked to McFeely about his bill, he made sure to tell me about the suicide hotline number the VA included in the notice.

When the denial of claims and debt is laid at the feet of those with a strong sense of duty and honor, a deep level of psychological drain and depression can set in. Vets can internalize these burdens—many vets like to project an image of strength and mental toughness, and the military teaches soldiers to suppress feelings of weakness—which is likely one of the reasons the suicide rate among vets is somewhere around 60% higher than in nonveterans. Some vets would rather die than appear vulnerable.

At the end of the day, it's this culture of silence that allows the military to continue its abuse and neglect of former soldiers.

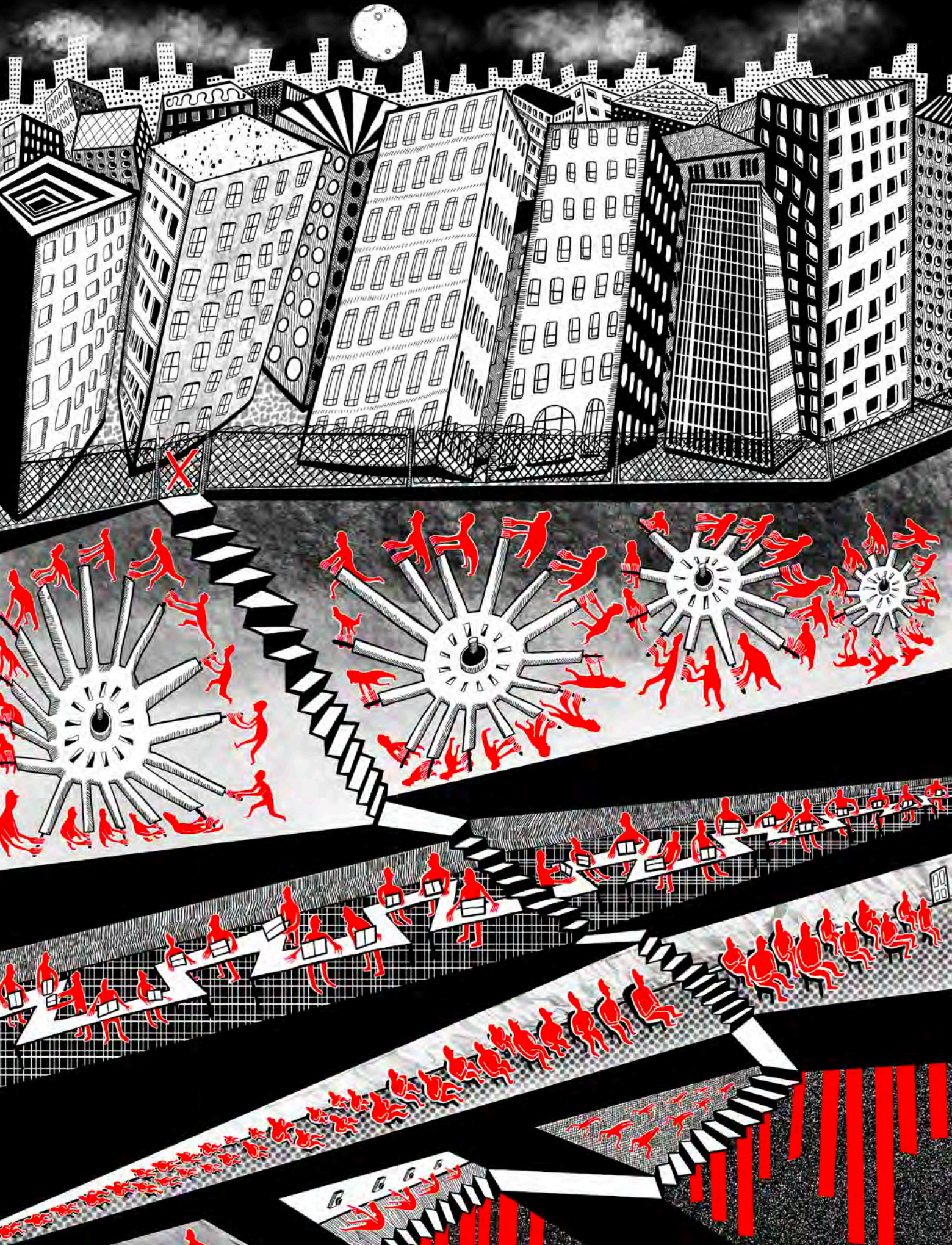
Overall, debt can have a devastating impact on military members, particularly those on a fixed income or with medical conditions, like post-traumatic stress disorder. Vets often first sign up because they believe they owe their country, and the sense of debt and obligation—to themselves, family and country—is visceral. Military service is also an intense source of pride for many, something that helps veterans through days of alienating, low-income jobs that have few avenues for mobility.

We know that debt can kill. Heart attack rates increase when a person is saddled with bills, and those rates increase for Black and brown people. The government harms the people who served by sending these debt notices.

McFeely knows how much debt can weigh on people, especially those who are already struggling. "I guess," he told me, "that's why they include the veteran suicide hotline." ■

**RORY FANNING** walked across the United States for the Pat Tillman Foundation in 2008 to 2009, following two deployments to Afghanistan with the 2nd Army Ranger Battalion. He is a war resister, military counter-recruiter and writer living in Chicago.







# DEBT IS WAGE THEFT, DEBT STEALS LEISURE TIME, DEBT CAN SUPPRESS STRIKES ... **DEBT** IS A LABOR ISSUE

**D**EBT IS FUNDAMENTALLY A LABOR ISSUE.

When labor is weak and unionization low, workers are forced to take on debt to offset costs for necessities like healthcare, housing and food. The more debt we have, the more we are compelled to work under the bosses' conditions—rather than fighting for our own.

Interest-heavy loans act as a regressive kind of pay cut, reaching deep into workers' take-home earnings. Just to keep up with debt payments and interest, workers take on more hours and multiple low-paying jobs.

And data shows debt can make workers more unlikely to strike.

"The key conclusion is that while inflation indeed induces strike activity, as we're seeing now, the burden of personal debt offsets that increase," Giorgos Gouzoulis wrote in *Jacobin*.

"In fact, my research finds that personal debt has been suppressing major strikes over the last five decades."

My own research has generally focused on education and debt, but I have also been exploring debt's intersection with labor—and how the issues cannot be unlinked.

**BY JASON WOZNIAK**

The United Auto Workers' (UAW) historic "stand-up" strike in fall 2023 had a big impact on me. I saw that UAW comrades, like so many workers everywhere, were striking to take back the wages, time and slices of life that debt robs them of, and it confirmed how sorely the labor movement needs a coherent debt analysis and collective strategies to fight for debt cancellation.

UAW workers on the picket line in Pennsylvania taught me how deeply their debts and the stand-up strike were intertwined. Since then, I've been speaking about debt more intentionally with workers and labor leaders across the country.

Some of the recent conversations I've had—available at [inthesetimes.com](https://inthesetimes.com)—have been with Teresa Romero, president of the United Farm Workers; Jackson Potter, vice president of the Chicago Teachers Union; Brittany Alston, executive director of the Philly Black Worker Project; and Olivia Schwob of the Freelance Solidarity Project (a division of the National Writers Union).

All of the conversations were powerful and moving. The labor leaders I spoke with all talked about the deep impact debt has on their comrades and membership, and how transformative debt relief would be for labor.

Romero spoke of how farmworkers, often poor and undocumented, are unable to secure medical care, and that just making it to the United States can put them in thousands of dollars in debt. The cost of dying in the United States is another issue.

"Sometimes it's \$18,000 to send the body of a loved one back to their country," Romero explained.

Potter told me that some union members are anxious of potential strikes because so many members are dealing with the impact of debt. He added that battling debt cannot be done in isolation and that unions need to build and join coalitions that can "defeat that kind of money power."

Alston talked about how Philadelphia "serves as a microcosm for what the impact of racial capitalism looks like on Black people in America."

"Instead of having that conversation, we're often having conversations about the symptoms of the problem," she said. "[We need to] really make sure we are rooted in the fact that this city has been deeply disinvested in."

Schwob described an entire field where freelancing and debt "intersect in this really terrible way," especially because freelancers have a really



hard time knowing where their next paycheck might be coming from and it's often impossible to predict income.

Collectively, all of my conversations have underscored how much debt shapes the lives of workers, both individually and collectively.

The myth that those in power spin would have us believe that indebted workers are living irresponsibly or have somehow failed as workers, but those of us saddled with debt know otherwise. That's why storytelling is a critical part of what we do at Debt Collective. We have been convening debtor assemblies across the country, where those who are in debt are encouraged to share their stories. Sharing these stories reminds debtors that we are not alone; there are millions and millions of others.

In telling and hearing the tales and details of debt, a destigmatizing shift occurs. A debtor movement has momentum and direction when one debtor can say to another, "I have debt, and you have debt, and that means that we have debt."

We feel the effects of a rigged neoliberal economy in every corner of the country. In Michigan, traditionally the hub of the U.S. automobile industry, for every \$1 of income, households have \$1.30 in debt. Not surprisingly, historically marginalized communities generally carry heavier debt burdens. The effect of the rigged neoliberal economy is that it has given us stagnant wages, higher costs for basic goods, and income inequality not seen in this country since the Gilded Age. Most in the United States don't take on debt because they are living beyond their means, but because it's the only means to live. People aren't in debt because they don't work enough, but because the work we do doesn't cover the bills we have.

Workers with debt can and do fight back. As Debt Collective co-founder (and my colleague) Hannah Appel has argued, the starting point for debtor organizing is to ask what would happen if we understood the staggering \$17.69 trillion in total household debt as a source of collective leverage, rather than aggregate individual liabilities. Organizing for better wages and benefits is to organize against debt. To organize for debt abolition is to strengthen the power of the working class. Given the current historic juncture in which both labor and debtor organizing is on the rise, now is the time to focus on building worker-debtor power.

The more labor wins, the less debt workers have; the less debt workers have, the more labor wins.

My interview below with Sara Nelson, international president of the Association of Flight Attendants, goes a long way toward underscoring the Debt Collective saying: "Alone our debts are a burden, but together, they make us powerful."

**Could you share a little bit about your own story of debt? And what you've learned from other conversations about debt in the labor movement?**

**SARA NELSON:** It is really expensive to be poor. When I left school, I had approximately \$45,000 to pay down. I was working four jobs.

So here I am looking at all of this and then I start to get the

notices that my student loan repayment is going to start, and I'm barely piecing together how to just live based on what I was making. I was terrified. I had no idea how I was going to make ends meet.

At that moment, on a very cold day in February, my friend called me. We were best friends in college, and she had become a flight attendant. She said, "This job is no joke." And she described the flight attendant contract, and it was going to be more pay than my first year as a teacher. It had incredible flexibility, healthcare that was also focused on what women need, and it had a pension.

They put me through six weeks of unpaid training because I didn't become a union member until I graduated from training. I was down to \$12 before I was supposed to get my first paycheck, and I didn't get it. I was told that people get their first paycheck at different times for different reasons. So I'm thinking, "I gotta make it through two and a half weeks until the next payday. How am I going to do that?" I ate a lot of ramen and prayed for trips on planes so that I could eat plane food.

So I got to the next payday, and there was still a problem. And that's when another flight attendant saw me, and she tapped me on the shoulder. I turned around. She's holding her checkbook, asking me how to spell my name, and she hands me a check for \$800. I'd never met her before.

I remember her union pin right above her wings, and she said "number one, you go take care of yourself, and number two, you call our union."

I learned everything I needed to know in that moment: In our unions, we're never alone. And through our unions, we can make the most out of being together and make a difference in each other's lives. That's what got me involved.

Flight attendants very likely have debt, and very likely are at the very least living paycheck to paycheck. This is the normal situation for all flight attendants and, frankly, the working class across the board. This has increasingly become the case as wages have stayed flat over the last 40 years. Here I am, 50 years old, and I still have debt I'm paying off.

**What is your understanding of the range of debt issues that flight attendants are wrestling with?**

**NELSON:** Flight attendants are one of the most-educated workforces, so a lot of them are carrying student loan debt going into the job. There's also this expectation that you should do the job for next to nothing.

The requirements for flight attendants just to get to work will typically put them in debt in those early years. And then, as you move along in life and you move up the pay scale, you may be in a better position to cover life's expenses, but you're basically breaking even and not getting rid of that debt. And the debt exponentially rises, because usually it's credit card debt with incredibly high interest rates, and it's almost impossible to pay that off.

So it's really those first few years that set the foundation for what you're experiencing for the rest of your career. But the



biggest reason that flight attendants are in debt is the same reason the rest of Americans are. It has to do with housing. We can't afford to live in these expensive cities where the airports are, so we're either commuting by air or by car for hours to get to work.

We also work in a job where there is a high rate of injuries. We've had health studies that found flight attendants have a much higher rate of cancer as opposed to the general population, even though it's my understanding that flight attendants are generally more fit than the general population. My hearing is not great. Guess why? Because of jet engines. There are all kinds of hazards in the workplace.

I could probably continue on for a long time about all of the reasons that people get in debt and the likelihood of that happening, or any one of those cracks you can fall into.

I was hoping we could talk about some dynamics that fuse labor and debt together: how debt is a form of wage theft, that it robs us of our leisure time, that workers in debt are less likely to strike or be politically engaged. What are your thoughts?

**NELSON:** OK, so debt is wage theft. I mean, that's just literally true. It's management extracting more from working people. Because they're now controlling this from Wall Street, because they want to extract as much wealth as they possibly can—which means that our wages have stayed flat, which is essentially wage theft.

On the political activity, I talk to people all the time who

say they don't have time to vote. Even if it's a requirement that they get time off to go vote, they don't have the ability to think about it or be politically engaged or civic minded because they're so busy just trying to put food on the table. And the corporate league knows this. They know that if you keep the working class desperate, workers are more likely to accept a job for less, more likely to accept worse conditions, and less likely to organize a union or take action on the job—because workers are so busy trying to make ends meet that we can't even think of these ideas or talk with our coworkers about having the same experience, and workers can just be in a hole by ourselves.

In the worst-case scenarios, that leads to suicide. Even in best-case scenarios, they're so busy just trying to keep their lives together that they don't even have the time to think politically or think how there could be another system that could be better.

How might it help the labor movement if unions had more of a debt analysis or strategy of bringing debt discussions into conversations?

**NELSON:** I think it's powerful, first and foremost, to say that the conditions working people are in are horrific. One of the reasons the UAW strike was so powerful was that Shawn Fain was not afraid to talk about the horrid conditions that had to change, not afraid to define those issues. We have to find every way to tell these stories, to share these experiences and understand what workers come to when they actually are in a union and are taking a strike vote, getting very sharp on what the issues are, why they're willing to take strike action—where they're actually saying, "I'm willing to sacrifice because this is so bad; I have to sacrifice to make it better." And you have to have nearly unanimous decision-making to make that work.

When you talk about these issues and people share their common experience, you find that, actually, the working class has a common narrative, no matter what the job is, no matter what the sector or industry is. And we can do something about it together.

What would you say to any worker that's struggling with debt?

**NELSON:** The very first thing I would say is essentially what that flight attendant, who was holding her checkbook, said to me: "You are not alone." ■

*This interview has been edited for length and clarity.*

**JASON WOZNIAK** is a researcher and organizer with Debt Collective and professor in the Department of Educational Foundations and Policy Studies at West Chester University.

*Above: Labor leader Sara Nelson speaks on the picket line in New York in August 2023, when members of the Writers Guild and SAG-AFTRA went on strike.*



# THE FUTURE OF HOUSING ORGANIZING: TENANT UNIONS

The only answer to our housing crises is collective action.  
A growing movement of tenant unions promises a new  
front in the struggle for our homes.

DANIEL TYSON HAD 15 DAYS TO FIND a place he could afford.

For several years, Tyson lived at a hotel in St. Petersburg, Fla., where he paid \$125 weekly. His rent would have been slightly less if he paid monthly, but the full-time warehouse shipping clerk couldn't save enough. Then, developers decided to kick everyone out to demolish the building and expand a luxury hotel. It was October, and the snowbirds were beginning their trips south, a migration that makes the rental market even tighter. Daniel had nowhere to go.

Celia Williams had lived in her building in the Rogers Park neighborhood of Chicago for a little under a year when she began to see bed bugs. Several tenants reported the bugs to management; each received a text message claiming they were the only one who complained. For months, management refused to adequately address the problem; technicians would treat a single unit at a time. Burdened by tens of thousands of dollars in student debt, Celia didn't want to spend the money to move—after all, conditions would probably be similar at the next building.

Felix Watson was paying \$795 a month for a studio apartment in Raleigh, N.C. The building was in poor shape, but it was affordable on Felix's salary as a Starbucks barista trainer. Felix was relieved to hear that the complex had been bought by a nonprofit

affordable housing developer; the new owners even sent out Christmas cards. But then the rent went up to \$845, and then to \$1,100 a few months later, an increase of nearly 40%.

"I was in shock," Felix said, noting they were also dealing with credit card debt and medical bills. "I was scared I was going to be homeless."

In Louisville, Ky., Isaiah Threats moved into an apartment complex where he loved sitting on the porch and watching children play in the courtyard. It felt good to live in a community. But since he arrived about seven years ago, times have changed: Isaiah now pays more for less and says nothing works. He keeps his bathtub filled with water in case of a shutoff. Sometimes the heat doesn't come on; other times, the air conditioning. Isaiah's landlord, like many corporate owners, receives federal financing—a big loan with sweet terms and limited regulation. Meanwhile, the landlord hikes Isaiah's rent every year, tacking on fines if he's late and fees if he pays with a card.

"They're squeezing us for every last dime and penny," Isaiah said. "I don't know where I'll go if they raise the rent again."

BY ROSE LENEHAN  
AND TARA RAGHUVeer

Rents are up more than 20% across the United States since 2020, and more than 22 million households are rent-burdened, paying more than 30% of their income in rent and utilities. Evictions are on the rise, with filings up 50% over pre-pandemic averages in many cities.

And as rents and evictions skyrocket, homelessness is at an all-time high, with more than 650,000 people sleeping outside. Meanwhile, 16 million homes sit vacant.

The crisis is obvious, but few can find





common ground on solutions. The answer from developers, which serves their interests, is to build, build, build. They say the problem is underproduction. But even though multifamily housing has boomed in the past two years—with higher levels of production than the previous 50 years—the new units are mostly rented at market rate, not meeting the needs of working people.

For tenants, the market itself is the problem, prioritizing profits for landlords over safe and secure homes for the rest of us.

Tenants are up against one of the most potent forces in the world: consolidated real estate capital. The real estate lobby is among the highest-spending lobbies in the country, buying support from politicians of both major parties at every level of government. Groups like the National Association of Realtors (and their state and local counterparts) spend millions to fight rent control and other tenant protections. Elected officials reinforce their power through favorable policies, generous public subsidies, deregulation and deference. Trained by these lobbies, many politicians propagandize the expertise of the landlords and characterize their profiteering as charitable, referring to them as “housing providers.”

As landlords raise rents, as property managers shave off even the most basic maintenance costs, and as algorithms enable corporations to pre-screen and price gouge, tenants like Daniel, Celia, Felix and Isaiah are responding

by joining tenant unions. Daniel joined the St. Petersburg Tenants Union; Celia, the Chicago Union of Tenants; Felix, the Triangle Tenant Union; and Isaiah, the Louisville Tenant Union.

Many tenant unions formed in response to the pandemic; some are in the early stages, canvassing for the first time, while others are several years into organizing, with clear structures and some victories. What’s emerging is an understanding that, for tenants to be able to contest for our homes and against our landlords and the powerful forces that enable them, we need to build big, militant organizations with deep roots in poor and working-class neighborhoods.

Tenants are transforming rent hikes, moldy bathrooms and eviction nightmares into power.

The tenant movement, in a phase of regrowth and reformulation, is nowhere near strong enough to win what we ultimately need: federal rent control, massive investments in public housing and an end to evictions and homelessness. But as tenants organize in more places, as unions in different cities and states build stronger relationships among themselves, and as more tenants become politicized by their circumstances, that horizon gets closer.

When Daniel, the warehouse clerk in Florida, faced eviction nearly three years ago, the tenant union was there. Unlike a social worker or a lawyer, the union framed the situation politically, about who had power and who didn’t, and what collective action could achieve. Daniel eventually had to leave the hotel where he lived—but he remained a member of the union, to continue fighting for himself and others.

We have each spent years organizing tenants: Rose with the Los Angeles Tenants Union (LATU), and Tara with KC Tenants in Kansas City, Mo. We’ve also connected tenant organizers across the country, learning from shared experience across different local contexts. Recent campaigns illuminate some of the potential of tenant unions, the challenges we encounter when we take on real estate capital, and the discernment needed to create good strategy and win.

In the early stages of a new movement, our unions have encountered critical questions about what to prioritize and where to focus: What kinds of fights will strengthen us? How can the fights we pick today help us grow to win bigger tomorrow?

## “AFFORDABLE HOUSING” IS A SCAM

In April 2024, Los Angeles Police Department officers escorted tenants who’d been on rent strike for nearly four years out of a city council meeting. “Hillside Villa no se vende! La lucha sigue sigue!” the tenants chanted (“Hillside Villa is not for sale! The fight continues!”).

Those tenants, members of the Hillside Villa Tenants Association, had just won a 10-year extension of their building’s affordability covenant. Rather than face eviction through a rent increase, they would keep their affordable rents and remain in their homes.



# Fifteen percent of the Los Angeles population lives below the federal poverty line. The city needs poor and working-class people, it would not function without their labor.

It was a significant victory, one that had seemed impossible when the tenants began organizing nearly six years prior. But they felt betrayed. Since 2020, they had been making a much more ambitious demand: for the city to seize their building from their landlord using eminent domain.

That, they argued, was the only way to keep the building permanently affordable.

Hillside Villa sits on a hill in Chinatown, a neighborhood that remains home to thousands of poor and working-class immigrants even as developers have sought to gentrify it. Since Hillside Villa was built in the late 1980s, the 124-unit complex had been protected by an affordability covenant: The developer had been given a 0% loan in exchange for keeping rents low for 30 years.

But in late 2018, the tenants were notified of jaw-dropping rent increases. A tenant who paid \$845 for a three-bedroom apartment received a notice saying her rent would increase to \$2,500. The 30 years were up.

Fifteen percent of the Los Angeles population lives below the federal poverty line. The city needs poor and working-class people, it would not function without their labor. For the Hillside Villa tenants, as for most tenants displaced from rent-stabilized homes in Los Angeles, losing their current apartments would mean becoming homeless or being forced to leave the city.

Between 2025 and 2030, affordability covenants will expire for more than 10,000 more units. Tens of thousands of tenants have already lost their rent-stabilized homes through “cash-for-keys” harassment (landlords paying tenants small amounts to vacate, so that they can double or triple rents) and evictions through the Ellis Act, a state loophole that permits landlords to evict tenants in order to “go out of business.” A recent UCLA study found that 40% of LA renters fear losing their homes and becoming homeless.

Fights against displacement have been at the heart of the LATU since our founding in 2015. An early LATU banner asked tenants, “Where will you go when you can’t afford your neighborhood?”

In smaller print below, it made a suggestion: “Why not fight to stay?” LATU has become the largest dues-funded tenant union in the country, with 3,000 households organized across 14 local chapters. From the beginning, we have organized bilingually, in Spanish and English; in the past few years, our organizing has become Spanish-dominant.

When Hillside Villa residents got their rent increases, the movement was ready. Two LATU organizers were fresh off a 2018 rent strike—which involved more than 100 families—and organizers from Chinatown Community for Equitable Development had won several anti-gentrification battles. With the support of interpreters, the tenants began holding weekly trilingual association meetings in English, Spanish and Cantonese. They began what may be the longest rent strike in LA’s history: Aided for several years by pandemic protections, more than 30 families haven’t paid rent since at least 2021.

Briefly, the possibility that the city would acquire Hillside Villa to make it permanently affordable seemed within sight. In May 2022, the LA City Council unanimously voted to pursue purchasing the building.

If the landlord was unwilling to sell, an incoming city council member, progressive Eunisses Hernandez, said she supported eminent domain.

But the victory announcement was premature. The landlord refused to allow city officials to conduct an appraisal, and the head of the Los Angeles Housing Department determined it would be too expensive to try to seize Hillside Villa from an unwilling seller, opening the city to lawsuit risk.

Eminent domain is for taking land from the poor, not the rich—the poor can’t afford to hire lawyers. And after pandemic eviction protections expired, the Hillside Villa tenants’ rent strike permitted their landlord to file eviction cases.

In April, abruptly, the City Council unanimously voted in favor of a very different deal. It would give the landlord \$15 million to subsidize the lower, affordable rents for 10 more years, but not cancel the tenants’ rent debt. Most insultingly, tenants would have to pay 3% interest on their debt, whereas their landlord was still enjoying 0% and 1% loans. As this article goes to press, tenants are still pushing for a better deal.

The Hillside Villa Tenants Association turned the rent increases into the most public tenant battle in recent LA memory. Whereas previous rent strikes over large rent increases had focused on the landlords who were raising rents, Hillside Villa tenants made their impending homelessness the city’s problem. They camped outside the mayor’s house for a weekend, confronted the head of the LA Housing Department and disrupted City Council meetings.

Tenants sounded the alarm about the destruction of affordable housing in a way no policy report or editorial could.

The fight helped cement LATU’s politics. It allowed the union to collectively formulate and spread a critique of “affordable housing,” the dominant frame through which



politicians grapple with the housing crisis. “‘AFFORDABLE HOUSING’ IS A SCAM!” the union wrote. “We challenge the tenant movement to reject the slippery language of ‘Affordable Housing’ and to openly demand social housing solutions outside of the market.”

Hundreds of tenants in other buildings have learned from and been inspired by Hillside Villa’s fight. Dozens of leaders can now speak from deep experience about how to build consensus, decide to take risks and sustain a group for years.

The most important legacy may be the public demand for eminent domain, the first loud echo in the United States of the Berlin campaign to expropriate corporate landlords in order to lower rents.

After the City Council vote in April, at a gathering in the Hillside Villa courtyard of a hundred union members, an elderly tenant sang in Cantonese: “Onward, toward victory!” In the tenants’ eyes, what they had won was 10 more years to fight. They continue to meet every Thursday evening.

## WE REFUSE TO PAY FOR OUR OWN DISPLACEMENT

A few weeks earlier and 1,500 miles away, tenants in Kansas City gathered at a pool hall, one of dozens of businesses on the site of a proposed downtown baseball stadium. The tenants had just defeated a 40-year sales tax, which would have generated \$2 billion for the city’s two major sports franchises, the Royals and the Chiefs. The tax, plus a future deal with the city and the state, would have initiated the largest transfer of public wealth to private enterprises in the region’s history. Outspent 50-to-1, the opposition campaign, led by KC Tenants, won by 16 points.

At the victory party, Adrianna, a tenant in an income-restricted building on the proposed demolition line who asked to only use her first name, said: “These billionaires think they know what’s best for our city. They’re wrong, and today we proved that. We saved \$2 billion for the people, and we saved our homes. It’s up to us to dream of better for our city.”

For a long time, Kansas City has been known as an affordable place to live and raise a family—even if that was never guaranteed for poor and working-class people. That’s all changing, fast. In recent years, Kansas City has become a destination for corporations, investors and major events, including part of the 2026 World Cup.

In 2023, Kansas City saw the worst rent hikes in the country, with 16.7% increases year-over-year. Street homelessness is on the rise.

As in many mid-sized Midwestern and Southern cities, politicians in Kansas City are desperate for the city to be something it’s not—a playground for tourists and yuppies—offering investors incentives like millions in decades-long tax breaks, for little more than gestures to community benefits.

As KC Tenants co-founder Diane Charity describes it: “Some leaders of Kansas City would sell us out for two chicken wings and a junket.”

Founded in 2019, KC Tenants organizes more than

10,000 members. Several hundred tenant leaders hold roles in the citywide union, one of the neighborhood unions or their building unions, and 31 tenant leaders govern the whole union on a strategy team; more than 550 tenant leaders hold roles in the citywide union. KC Tenants has secured free attorneys for every tenant in eviction court, won a \$50 million bond for housing those at or below 30% area median income, banned voucher discrimination, captured and redistributed tens of millions from gentrifying developers, stopped thousands of evictions through direct action, won building-level improvements and rent protections and helped pass a Tenant Bill of Rights.

It was not a given that KC Tenants would take on the stadium sales tax. The union made the decision over three weeks, after nearly two years of internal discussions. KC Tenants meets every Saturday for two hours, and teams also meet separately to workshop proposals. Tenant leaders like Michael Savvoir and Denise Brown, longtime residents of Kansas City’s East Side, teamed up with leaders like Rhodes Conover, a tenant in Midtown, to develop a proposal for the stadium fight.

The union deliberated questions like: How do the potential risks stack up against potential opportunities? What would make this intervention “worth it” for the union? Why is this union business to begin with?

That question of “union business” became central. Some suggested the union should stick to material fights with more immediate outcomes. Others said the necessary fights can’t always be fought building by building. Tenants like DaJanae Moreland offered the provocation: “This fight is about who Kansas City is for. Is our city for the ultra-wealthy and the tourists, or the people who already call it home?”

Ultimately, 82% of the union voted to oppose the stadium sales tax and to campaign against it. KC Tenants made its stance public on February 19, which read in part:

“We love our city. Because of that love, we refuse to pay for our own displacement. As landlords raise rents across the city and as our people struggle to find decent homes, the proposed downtown stadium would usher in a new wave of gentrification, like such projects have in many other cities.”

This announcement kicked off a six-week campaign that involved knocking on thousands of doors, sending direct mail, running television ads, participating in public forums and telling tenant stories in the media.

Our opposition spent nearly \$6 million—the most ever spent on a local election in our region’s history—and included three former mayors, the current mayor, our congressman, organized labor and every political establishment organization. Patrick Mahomes and Travis Kelce, the Chiefs’ star quarterback and tight end, respectively, spoke in ads encouraging a yes vote. Team owners manipulated Kansas City’s love with a threat: If you vote no, the teams will leave.

We won, but the stadium campaign was about more than that; we considered it an existential fight for our city. We were interested in building the union and shaping our

political conditions. Our biggest fight yet, it required us to expand our base, develop existing leaders into new roles and test new infrastructure. KC Tenants recruited 114 new tenant leaders, who are now active union members.

Cathryn, a tenant who joined the union this year and asked to only use her first name, was responsible for getting a 32-foot banner into the Royals stadium on Opening Day, to be dropped over the fence near home plate during the third inning. Kathryn was nervous, but she folded the banner and got it into the stadium in her electric wheelchair. The action was a success.

Sarah Deeder, a tenant whose home would be destroyed by the proposed baseball stadium, spoke at rallies and recruited her neighbors. Longtime leaders took on new responsibilities, like running the press team and interpreting for bilingual community forums on tax policy.

And all the while, we continued our building-level and neighborhood-level organizing, despite some strain on the union's capacity. Many of those tenant leaders, too, gained skills by participating in the union-wide campaign against the sales tax.

## WHERE TO FIGHT?

Today's conditions put tenants in a precarious and soul-crushing daily existence; we break our backs and skip meals to pay the rent, with no end in sight. These conditions, manufactured by our landlords, intensify the power imbalance between us and them, trapping us in survival mode with little time to fight.

These conditions could move us to submission. Instead, they should move us toward strategic discernment. Tenant unions can't and shouldn't pick every fight that presents itself. We should build structures and processes that allow us to make collective decisions about which fights are worth our time.

What we're looking for are fights that build the unions' power, that bring more people in, that develop leadership, that demand city-wide attention, that create leverage over politicians, that allow us—rather than landlords and developers—to create common sense about the causes of and solutions to our problems.

No fight necessarily builds enduring power for a tenant union. Fights rooted in buildings can respond to urgent crises and develop leadership among neighbors, who take risks and try to win more than they could alone. But struggling one building at a time can tend toward the reactive and small-scale, and sometimes building-level unions disintegrate after immediate problems are solved.

To build city-wide unions, we need to be rigorous about developing leaders. We need to make sure building leaders are integrated into and supported by the larger, city-wide union, and that tenants are politicized around issues broader than their buildings, so that they develop identities as tenant unionists.



If city-wide unions want to pick broader, structural fights, they need to first understand their power relative to their context, running an honest assessment of the landscape to shape their campaign strategies. Tenant unions should think about and plan for escalation, and the unions should be clear that the campaign isn't won until tenants feel the material outcome.

More than anything, we must develop collective muscle for strategic decision-making. Before a fight is chosen, we have to ask: What would this victory mean for tenants in our city? How do we build our power through this fight? How will it open up new possibilities?

And we have to commit ourselves to rigorous evaluation afterward, asking: What did we learn? How did this shift our position? What new organizational ability did we create? Who did the fight bring in, and how can we keep them?

Rent hikes, landlord harassment, displacement, the rich getting richer and us getting priced out—all of this can feel inevitable. But none of it is—not if we organize.

On the night of the stadium fight victory, Deeder spoke at the pool hall, in front of hundreds. She didn't know all of their names or what had led them to join, but she knew the tenants there had banded together to fight for her home.

"[These conditions are] only inevitable if you roll over," Deeder declared. "We won't roll over. We're not going anywhere." ■



# “IT’S A SYSTEM THAT’S RIGGED. IT’S MESSED UP, AND WE’RE THE ONES THAT HAVE TO BEAR THAT BURDEN.”

At a jubilee in Leimert Park, Debt Collective spoke with residents from across Los Angeles about their debts. What we found was solidarity and resistance.

LEIMERT PARK HAS LONG BEEN ONE OF THE main hubs of Black life in Los Angeles and an innovative foil to the glitz, glam and paparazzi that many associate with the City of Angels.

But anyone who knows better knows that LA’s working class, vibrant neighborhoods and exceptionally creative locals actually make the city run. LA’s Juneteenth celebration emerged from Leimert Park in 1949; Tavis Smiley has production studios there; one of the city’s best haunts for book lovers, Eso Won Books, was there for more than 30 years; genius musicians like John Lee Hooker and Kamasí Washington could be found playing cheap shows at Babe’s and Ricky’s Inn or the World Stage; and Issa Rae used the television show *Insecure* to draw attention to how special the area is.

Leimert Park has also seen new gentrification, but it remains largely working- and middle-class, with a median household income of \$52,000.

BY MADDY CLIFFORD

The Debt Collective was honored to touch down in Leimert Park on Oct. 8, 2023, to host a Jubilee Pop-Up. This loving celebration of the community platformed people from all walks of life, folks from Leimert Park but also those who traveled from different corners of the city to demand mass debt cancellation and universal public and reparative goods, like free college, affordable housing and healthcare for all.

Those who attended were the stars of the event, encouraged to pose for photographers with The Lounge Booth amid a beautifully decorated backdrop.

As each person stepped up for a photo, we talked about debt—the debt they were wrestling with themselves, but also ideas about how to better organize around debt cancellation. In the following pages, you’ll find excerpts

of those interviews, edited for length and clarity. One of the things I like most about them is the courageousness with which each borrower shared personal experiences. Something miraculous sparks with each testimony—a kind of permission, a call to speak truth to power. Because who owes whom?

People are conditioned to feel ashamed for drowning in household debt. As one borrower, 31-year-old Gabrielle Artis, bravely shared: “I kind of disassociated from the amount of money that I owe because if I had to focus on it, I would be overwhelmed. I would be consumed by it, incapacitated by it.”

This sentiment resonates with many in the United States, who collectively owe more than \$17 trillion in past-due medical bills, back rent, student debt and more.

While Hollywood celebrities claim to be rebellious, everyday freedom dreamers like 35-year-old Deidra Cooper take an actual stance: “It’s a system that’s rigged. It’s all rigged. It’s messed up, and we’re the ones that have to bear that burden.”

She’s right. It’s time for a jubilee—a mass abolition of debts, an economic and moral reset. But we also know that liberation isn’t a one-time event. It’s a series of tiny revelations, small pixels of resistance that, when we zoom out, reveal massive shifts in collective consciousness.

At Debt Collective, we like to say, “You are not a loan.” With each personal story of defiance, our movement, our collective strength, spreads like wildfire. ■

**MADDY CLIFFORD** is an Oakland-based writer, artist and organizer. She works as creative media strategist at Debt Collective.





### **HAVE \$53,000 IN DEBT.**

It makes me feel sad that I went to college and have to pay back so much money and there's no help that I can get.

I first started thinking about it as a political issue when, after I graduated college, they were like, "Where's my money?"

My dream for a debt-free existence is that people get to go to school and college and don't have to pay such a high amount of debt. That there would be programs to help.

**—ARISTA PEMBERTON  
(LEFT), 39, LEIMERT PARK**

### **'M A FILIPINO IMMIGRANT AND**

I was undocumented for 10 years, and education was so inaccessible.

I have \$67,000 in debt.

I just graduated from nursing school and I'm still looking for a job. I've never owed that much before. I know it's a privilege to even borrow. I didn't get this money when I was undocumented.

Why is it that students in America need to take out loans for education?

My mom is a nurse. A lot of Filipinos are nurses. They come to America to serve the American population while traumatizing the people they leave behind. That's the kind of trauma that's affecting generations of Filipinos.

Now I'm here, my family is here, we're forced into this whole new system of taking out student loans to fulfill our dreams and to fulfill the American dream—which was ultimately a lie for us.

**—MARIJO PEMPEÑA  
34, VAN NUYS**





**F**INANCIAL FREEDOM HAS ALWAYS BEEN ONE OF MY GOALS, and attaining that has been near impossible because of student loans. It makes me feel like I always owe somebody, you know? That feeling of owing somebody, it's not a good feeling when they already have it.

Just the greed, and knowing that these people in these positions of power, they do so many other things that we pay for off of our backs, and we don't get a break. They keep getting richer and we keep on staying down in the hole.

I come from an era in time where it's like, "Go to college, get a degree, get a good job." They never talked about the loan part of it. It's a system that's rigged. It's all rigged. It's messed up, and we're the ones that have to bear that burden.

—DEIDRA "KRUCIAL" COOPER (LEFT), 35, INGLEWOOD

**W**HEN I LEARNED THAT STUDENT DEBT WAS \$1.7 TRILLION—when I learned that number—it became so much bigger than me. It's a national emergency.

The fact that we don't treat it as a national emergency is incomprehensible. No one I know, none of my friends, are talking about buying houses or achieving these middle-class milestones that our parents did. And it's so sad, it's so depressing.

For the "richest" country in the world, it's just unfathomable that the kind of debt slavery that we've created is acceptable.

Fuck that.

—JANAE WILLIAMS, 40, INGLEWOOD

#### **HAVE STUDENT LOANS AND CREDIT CARD DEBT—\$155,000 IN LOANS**

that have ballooned up to \$212,000 over the last 13 years. Most of that time I have had to work to keep my income low enough so that I don't have to pay \$1,500 a month.

I do mutual aid organizing with unhoused people on the east side of Los Angeles in Silver Lake, Echo Park, Atwater, Filipinotown. It's radicalizing—and infuriating in some ways. Unhoused people experience violence constantly. Sometimes it's related to debt, or medical debt will knock them on the street. It becomes impossible to get them back into a home. It's an endless cycle. They get demonized.

People lose their homes because they lose a job and can't pay their mortgage anymore and suddenly they find themselves in a situation where they're living on the street. I've heard horrifying stories. Enough to make you realize that there's no way of reforming the American political system. We need a radical rupture.

We have to build something. The destruction of the environment, educational debt, predatory lending, medical debt, all of these things are connected to a system of greed and exploitation and domination.

If we don't stop it, we're all going to be fucked, I think. But I also think we can work together, and organizing around debt is a good way to do it.

—NEIL BLAKEMORE, 42, SILVERLAKE





## OWE \$50,000 OF STUDENT DEBT FROM

college. I owe about \$7,000 in credit card debt. So, a little under \$60,000 total debt. It affects my daily life. It's like weekly, monthly,

when I'm budgeting, I'm budgeting to pay off debt. I have to think about that in my weekly and monthly budget.

I'm not paying my student debt because I'm part of the debt strike. I think about my credit card debt on a weekly and monthly basis. It's kind of stressful, it impedes on some of my future financial goals. I feel angry because of how the system is set up. It's frustrating. I feel a little powerless.

Honestly, what made me think about debt as a political issue was Bernie Sanders running and raising the issue. In 2016, he ran on a policy of alleviating student debt. That's one of the things that excited me about his campaign. It's part of the reason I canvassed for him.

My freedom dream is to make sure my friends and community don't have to take on debt to pursue an education. All debt is bad. People's long-term financial goals wouldn't have to be hampered because of this oppressive debt. I know that it would improve people's mental health, improve material conditions. It's a part of why people are not well. It goes back to this idea of community care. I won't be well until my community is well. It's a reminder that it's a communal effort to alleviate student debt. People will be well when their student debt is alleviated.

It's important that we continue to center the most marginalized people in this conversation—Black folks, trans folks, queer folks, differently abled folks, that we have an intersectional approach when we talk about debt. Being poor is expensive.

Having a space and an organization like Debt Collective alleviates the stigmatization of debt. You're reminded that you're not the only one and there's a community of people that want to fight for you and your community. There's a lot of shame around debt and finances and your social-economic status and we need more spaces that destigmatize that.

—MICHAEL HOPSON  
32, WEST LOS ANGELES







**A**T THIS POINT I OWE AROUND \$500,000 IN DEBT.

This is because I went to a private university for my bachelor's and my first master's. I went to Howard University and I got my second master's from USC. I'm now a school psychologist and a social worker, so to work within a community and try and champion for disenfranchised Black and brown people to have access to tools of survival, and even hopefully have a chance to access higher education, and then have to turn around and worry about my own living situation because I can't pay my bills because I'm impacted by debt—it's frustrating.

I've tried to do a lot of work around helping some of those in our communities secure housing, particularly some of the students and families I was working with while I was facing eviction myself this past summer. And so, excuse my French, but it was a bit of a mindfuck to look for housing resources while getting court notifications in the mail.

I was able to win in court (the Eviction Defense Network helped), but it was bittersweet because I thought about all of my families and my clients that weren't able to do that. Here I am, with four degrees, hoping that I can win. What does that look like for a person who doesn't have access to that? For a person whose debt made it impossible to even finish college?

To be able to have a debt-free existence would mean that I would be able to pour more into my community. It would help my relationship with my parents, because it became a point of contention between me and my father because he cosigned one of my loans for my bachelor's degree. It would mean I could do what I want to do and not worry about phone calls from predatory lenders or collection agencies.

I kind of disassociated from the amount of money that I owe because, if I had to focus on it, I would be overwhelmed. I would be consumed by it, incapacitated by it.

—GABRIELLE ARTIS, 31, MID CITY

**CURRENTLY HAVE A LITTLE OVER \$10,000 IN STUDENT DEBT.**

I didn't start thinking about student debt and how it preys on specific communities or identities until I came back after college. Compared to everyone in my neighborhood, my experience with my education was very different.

We are sold this story that you have to go into higher education in order to step up that economic ladder. That pressure is applied to a lot of us who are still trying to learn and navigate this world that our parents didn't.

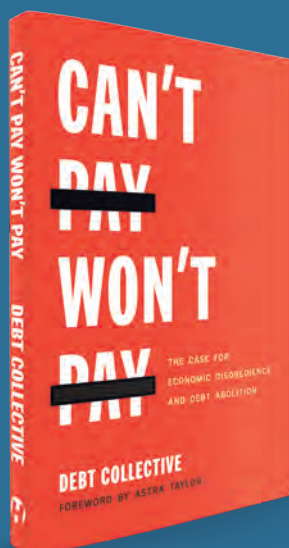
I think in general, as a whole, LA has become so expensive and uninhabitable for people who are currently living here. It's pushed me to think about how to be responsible with my money and I realized that no matter how much budgeting I do, there's no way to budget yourself out of poverty.

Day to day, I would say it makes me think about how living paycheck to paycheck can be extremely stressful and traumatic on your body.

I like how the Debt Collective makes the idea of debt not an individual burden, like they say, but something that you can lean on community and find it as a strength when you find it within community.

EMMELY TOT, 27, LOS ANGELES





## Can't Pay, Won't Pay

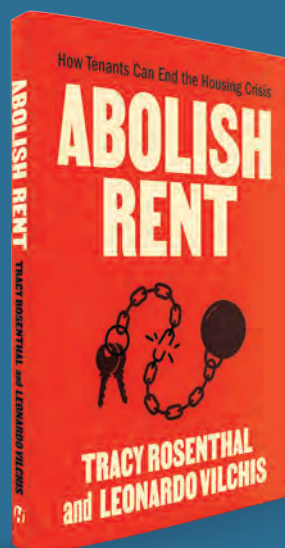
The Case for Economic Disobedience and Debt Abolition

Debt Collective

Foreword by Astra Taylor

"The Debt Collective has given us a visionary road map for forming an army of debtors that is powerful enough to make capital scream."

—Naomi Klein

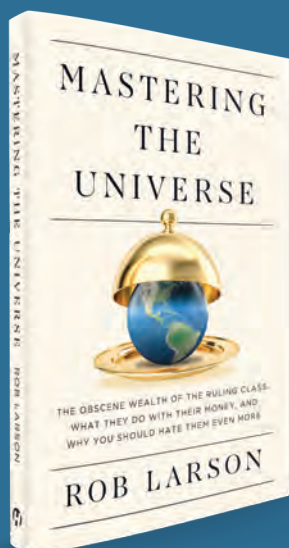


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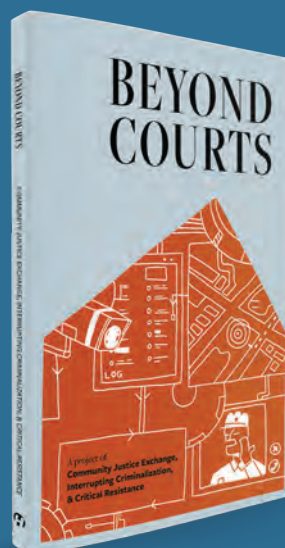
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