

# The Debt Resisters Operations Manual Strike Debt

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## Republic of Debtors

Investigating the global financial meltdown as the first systemic crisis of the neoliberal stage of capitalism, this analysis argues that—far from having ended—the crisis has ushered in a period of worldwide economic and political turbulence. In developing an account of

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the crisis as rooted in fundamental features of capitalism, this study challenges the view that capitalism's source lies in financial deregulation, and highlights the emergence of new patterns of world inequality and new centers of accumulation, particularly in East Asia, and the profound economic instabilities these have produced. This original account of the &“financialization&” of the world economy during this period explores the intricate connections between international financial markets and new forms of debt and dispossession. Analyzing the massive intervention of the world's central banks to stave off another Great Depression, this study shows that while averting a complete meltdown, this intervention also laid the basis for recurring crises for poor and working class people: job loss, increased poverty and inequality, and cuts in social programs. Taking a global view of these processes, exposing the damage inflicted on countries in the Global South, as well as the intensification of racism and attacks on migrant workers, this book also traces new patterns of social and political resistance—from housing activism and education struggles, to mass strikes and protests in Martinique, Guadeloupe, France, and Puerto Rico—as indicators of the potential for building anticapitalist opposition to the damage that neoliberal capitalism is inflicting on the lives of millions.

### **From Dictatorship to Democracy**

Has become a major concern of economic and political leaders. In *The Making of the Indebted Man*, Maurizio Lazzarato shows that, far from being a threat

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to the capitalist economy, debt lies at the very core of the neoliberal project. Through a reading of Karl Marx's lesser-known youthful writings on John Mill, and a rereading of writings by Friedrich Nietzsche, Gilles Deleuze, Felix Guattari, and Michel Foucault, Lazzarato demonstrates that debt is above all a political construction, and that the creditor/debtor relation is the fundamental social relation of Western societies. Debt cannot be reduced to a simple economic mechanism, for it is also a technique of "public safety" through which individual and collective subjectivities are governed and controlled. Its aim is to minimize the uncertainty of the time and behavior of the governed. We are forever sinking further into debt to the State, to private insurance, and, on a more general level, to corporations.

## **Occupy**

Over the last 30 years, wages have stagnated and average household debt has more than doubled. People are forced to take on debt to meet their everyday needs like housing and education, leading to devastated communities and an increasing reliance on credit to maintain basic living standards. This system enriches the lives of few at the expense of many. The Debt Resisters' Operations Manual is a handbook for debtors everywhere to understand how the debt system really works, while providing practical tools for fighting debt in its most exploitative forms.

## **From Crisis to Communisation**

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Through a series of incisive conversations with some of the most eminent thinkers and political economists of the Left - including Noam Chomsky, David Harvey, Tariq Ali, Mike Davis, Leo Panitch and Ellen Meiksins Wood - *Capital and Its Discontents* illuminates the dynamic contradictions undermining capitalism and the subsequent potential for its dethroning. Groundbreaking and pertinent, *Capital and Its Discontents* is destined to become a classic within its field.

### **An Introduction to Visual Culture**

Based on the premise that Marxism and psychoanalysis are neither philosophical doctrines nor positivist sciences, this volume reassesses the timeless relevance of the work of Marx and Freud for Latin America, exploring this turbulent continent through their eyes. Original.

### **Accompanying**

Banks failed, inequality grew, people were out of work, and slavery threatened to rend the nation in two. The Panic of 1837 drew forth reformers who, animated by self-reliance, became prophets of a new moral order that would make America great again. Philip Gura captures a Romantic moment that was soon overtaken by civil war and postwar pragmatism.

### **In and Out of Crisis**

A pamphlet that weaves together stories, analysis,

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organising tactics and provocative questions to offer a snapshot of climate activism and provide pathways for readers to participate in it. Rooted in the authors' own experiences organising local, national and international climate activism, it grapples with the challenges and overwhelming odds young activists face today. *Organising Cools the Planet* challenges readers to look at the scale of ecological collapse with open eyes, without falling prey to disempowering doomsday narratives, and take meaningful action.

### **Global Slump**

Explores the idea of democracy, its current state of crisis, and its potential as a tool for change, sharing historical perspectives on the effectiveness of democratic uprisings in various times and cultures.

### **The Debt Resisters' Operations Manual**

From the ivory tower to the barricades! Radical intellectuals explore the relationship between research and resistance.

### **In Letters of Blood and Fire**

Distinguishes strategies of social change into the complementary parts of organizing and accompaniment, citing the examples of the 1960s United States and Archbishop Óscar Romero of El Salvador while tracing the author's own participation in five social movements. By the co-author of *Labor Law for the Rank & Filer*. Original.

## **Constituent Imagination**

The authors compare the ideologies of the free-market with religious faith, giving the World Bank the role of a secular church setting out to convert the world's underdeveloped economies to the consumer capitalist way, and so to create an enormous secular empire. This book is published in September 1994 to coincide with the World Bank's 50th annive

## **The Darkening Dream**

It is commonplace to say that criminals pay their debt to society by spending time in prison, but what is a "debt to society"? How is crime understood as a debt? How has time become the equivalent for crime? And how does criminal debt relate to the kind of debt held by consumers and university students? In *Debt to Society*, Miranda Joseph explores modes of accounting as they are used to create, sustain, or transform social relations. Envisioning accounting broadly to include financial accounting, managerial accounting of costs and performance, and the calculation of "debts to society" owed by criminals, Joseph argues that accounting technologies have a powerful effect on social dynamics by attributing credits and debts. From sovereign bonds and securitized credit card debt to student debt and mortgages, there is no doubt that debt and accounting structure our lives. Exploring central components of neoliberalism (and neoliberalism in crisis) from incarceration to personal finance and university management, *Debt to Society* exposes the uneven distribution of accountability

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within our society. Joseph demonstrates how ubiquitous the forces of accounting have become in shaping all aspects of our lives, proposing that we appropriate accounting and offer alternative accounts to turn the present toward a more widely shared well-being.

### **The Housing Monster**

It seems like pretty much everybody – homeowners, students, those who are ill and without health insurance, and, of course, credit card holders – is up to their neck in debt that can never be repaid. 77% of US households are seriously indebted and one in seven Americans has been pursued by debt collectors. The major banks are bigger and more profitable than before the 2008 crash, and legislators are all but powerless to bring them to heel. In this forceful, eye-opening survey, Andrew Ross contends that we are in the cruel grip of a creditocracy – where the finance industry commandeers our elected governments and where the citizenry have to take out loans to meet their basic needs. The implications of mass indebtedness for any democracy are profound, and history shows that whenever a creditor class becomes as powerful as Wall Street, the result has been debt bondage for the bulk of the population. Following in the ancient tradition of the jubilee, activists have had some success in repudiating the debts of developing countries. The time is ripe, Ross argues, for a debtors' movement to use the same kinds of moral and legal arguments to bring relief to household debtors in the North. After examining the

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varieties of lending that have contributed to the crisis, Ross suggests ways of lifting the burden of illegitimate debts from our backs. Just as important, Creditocracy outlines the kind of alternative economy we need to replace a predatory debt-money system that only benefits the 1%.

## **The Fragility of Things**

### **Creditocracy**

Debtors have been mocked, scolded and lied to for decades. We have been told that it is perfectly normal to go into debt to get medical care, to go to school, or even to pay for our own incarceration. We've been told there is no way to change an economy that pushes the majority of people into debt while a small minority hoard wealth and power. The coronavirus pandemic has revealed that mass indebtedness and extreme inequality are a political choice. In the early days of the crisis, elected officials drew up plans to spend trillions of dollars. The only question was: where would the money go and who would benefit from the bailout? The truth is that there has never been a lack of money for things like housing, education and health care. Millions of people never needed to be forced into debt for those things in the first place. Armed with this knowledge, a militant debtors movement has the potential to rewrite the contract and assure that no one has to mortgage their future to survive. Debtors of the World Must Unite. As isolated individuals, debtors have little influence. But

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as a bloc, we can leverage our debts and devise new tactics to challenge the corporate creditor class and help win reparative, universal public goods. Individually, our debts overwhelm us. But together, our debts can make us powerful.

### **The Social Meaning of Money**

With insight into the human side of architecture, this critical assessment displays the shortcomings of modern urban planning as an acclaimed architect issues a passionate charge against the celebrities of the current architectural world: the “archistars.” He argues that architecture has lost its way and its true function, as the archistars mold cityscapes to build their brand with no regard for the public good. More than a diatribe against the trade, La Cecla makes a call to rethink urban space and take the cities back from “casino capitalism” that has left a string of failed urban projects, such as the Sagrera of Barcelona and the expansion of Columbia University in New York City. Recounting his travels across the globe, La Cecla provides insights to aid in resisting the planners and to find the spirit of a place. These commentaries on the works of past and present masters of urban and landscape will take an important place in continued public discourse for years to come.

### **Until the Rulers Obey**

With urgency and clarity, Noam Chomsky speaks with the movement as it transitions from occupying tent

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camps to occupying the national conscience

## **Debt**

A compendium of writings that detail the grassroots actions of social and political activists from the civil rights era of the early 1960s to the present day, this book reviews the major points of intersection between white supremacy and the war machine through historic and contemporary articles from a diverse range of scholars and activists. Among the historic texts included are rarely seen writings by antiracist icons such as Anne Braden, Barbara Deming, and Audre Lorde as well as a dialogue between Dr. King, revolutionary nationalist Robert F. Williams, Dave Dellinger, and Dorothy Day. Never-before-published pieces appear from civil rights and gay rights organizer Bayard Rustin and from celebrated U.S. pacifist supporter of Puerto Rican sovereignty Ruth Reynolds. Additional articles, essays, interviews, and poems from numerous contributors examine the strategic and tactical possibilities of radical transformation for lasting social change through revolutionary nonviolence.

## **Moments of Excess**

Collects interviews with social movement organizers, activists, writers, and scholars examining the wave of change in Latin America and debating pressing questions of power, organizational form, and relations with the state.

## **Against Architecture**

The author traces the history and theory of visual culture asking how and why visual media have become so central to contemporary everyday life. He explores a wide range of visual forms, including painting, sculpture, photography, television, cinema, virtual reality, and the Internet while addressing the subjects of race, ethnicity, gender, sexuality, the body, and the international media event that followed the death of Princess Diana.

## **The Debt Project**

As the destruction of nature reaches new extremes, resistance becomes ever more militant. Radical environmental groups are front-page news. From laboratory bombings to the destruction of ski resorts, this emerging militancy has been truly upping the political ante. This anthology features a range of voices from these groups - from academics to armed revolutionaries - and explores this new political struggle. The first book of its kind on this increasingly important topic.

## **Health Care Revolt**

This book develops a psychoanalytic theory of political correctness and the pristine self, which is defined as a self touched by nothing but love. It explores the damage that political correctness can do to social order. Applications include the breakdown of social capital, the financial crisis, and Occupy Wall

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Street. Long an issue for conservatives, alarm over political correctness has now spread to the liberal side of the political spectrum. As Schwartz argues, all have reason to be concerned. The psychology that underlies political correctness has the potential to be extremely destructive to social organization on every level. Schwartz discusses the primitive roots of political correctness and, through the use of case studies, shows its capacity for ruination. The book focuses on a transformation in the idea of the self, and specifically the rise of the pristine self. The problem is that, in truth, the world does not love us. This puts the pristine self at war with objective reality.

### **Masses, Classes, Ideas**

Michael Albert's latest work, *Practical Utopia* is a succinct and thoughtful discussion of ambitious goals and practical principles for creating a desirable society and includes a preface by Noam Chomsky

### **Marx and Freud in Latin America: Politics, Psychoanalysis, and Religion in Times of Terror**

Debt was an inescapable fact of life in early America. At the beginning of the eighteenth century, its sinfulness was preached by ministers and the right to imprison debtors was unquestioned. By 1800, imprisonment for debt was under attack and insolvency was no longer seen as a moral failure, merely an economic setback. In *Republic of Debtors*, author Bruce H. Mann illuminates this crucial

transformation in early American society.

## **Practical Utopia**

A serious introduction to the use of nonviolent action to topple dictatorships. Based on the author's study, over a period of forty years, on non-violent methods of demonstration, it was originally published in 1993 in Thailand for distribution among Burmese dissidents.

## **The Making of the Indebted Man**

Although information technology, immaterial production, financialization, and globalization have been trumpeted as inaugurating a new phase of capitalism that transcends its violent origins, this collection of essays by autonomist Marxist George Caffentzis argues that instead of being in a period of major social and economic novelty, the course of the last decades has been a return to the vehement conflicts present at the advent of capitalism. Emphasizing class struggles that have proliferated across the social body of global capitalism, Caffentzis shows how these struggles are so central to the dynamic of the system that even the most sophisticated machines cannot liberate capitalism from class struggle and the need for labor. The writings draw upon a careful rereading of Marx's thought in order to elucidate political concerns of the day and document the peculiar way in which capital perpetuates violence and proliferates misery on a world scale.

## **Democracy May Not Exist, but We'll Miss It When It's Gone**

The first decade of the 21st century was marked by a series of global summits which seemed to assume ever greater importance - from the WTO ministerial meeting in Seattle at the end of 1999 to the G8 summits at Genoa, Evian and Gleneagles, up to the United Nations Climate Change Conference at Copenhagen in 2009. But these global summits did not pass uncontested. Alongside and against them, there unfolded a different version of globalisation. Moments of Excess is a collection of texts which offer an insider's analysis of these counter-summit mobilisations.

## **The Democracy Project**

Economic history states that money replaced a bartering system, yet there isn't any evidence to support this axiom. Anthropologist Graeber presents a stunning reversal of this conventional wisdom. For more than 5000 years, humans have used elaborate credit systems to buy and sell goods. Since the beginning of the agrarian empires, humans have been divided into debtors and creditors. Through time, virtual credit money was replaced by gold and the system as a whole went into decline. This fascinating history is told for the first time.

## **Philosophy manual: a South-South perspective**

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An ominous vision and the discovery of a gruesome corpse lead Sarah Engelmann into a terrifying encounter with the supernatural in 1913 Salem, Massachusetts. With help from Alex, an attractive Greek immigrant, Sarah sets out to track the evil to its source, never guessing that she will take on a conspiracy involving not only a 900-year vampire, but also a demon-loving Puritan warlock, disgruntled Egyptian gods, and an immortal sorcerer, all on a quest to recover the holy trumpet of the Archangel Gabriel. Relying on the wisdom of an elderly vampire hunter, Sarah's rabbi father, and her own disturbing visions, Sarah must fight a millennia-old battle between unspeakable forces, where the ultimate prize might be herself.

### **Igniting a Revolution**

First published in 1994. Routledge is an imprint of Taylor & Francis, an informa company.

### **Capital and Its Discontents**

"Beyond border walls and prison cells -- carceral society is everywhere. In a time of mass incarceration, immigrant detention and deportation, rising forms of racialized, gendered, and sexualized violence, and deep ecological and economic crises, abolitionists seek to understand and dismantle interlocking institutions of oppression. These oppressions have many different names and histories and so, to build bridges across a multitude of movements, abolition articulates a range of

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languages and experiences between and within systems of domination to radically transform the world in which we find ourselves. Abolishing Carceral Society presents the bold and ruthlessly critical voices of today's revolutionary abolitionist movements. This collection of essays, poems, artwork, and interventions edited by the Abolition Collective calls us to the urgent task of reimagining and transforming the world rooted in creative, collaborative, and liberatory struggle"--

### **Political Correctness and the Destruction of Social Order**

Finalist for the 2016 Dorothea Lange/Paul Taylor Prize  
Featured on The Washington Post, The Daily Mail, and The Huffington Post, USA Today, Business Insider, Refinery29 Based on the popular online photo series and now published in print for the first time, The Debt Project collects 99 portraits of debt across the US, featuring people of all different backgrounds and stories, to recontextualize an often stigmatized experience. In 2012, Brittany Powell made the difficult decision to file for bankruptcy for her photography business. She found herself in a significant amount of debt, a position many Americans across the country still share, a common yet isolating and private experience often steeped in shame. Her personal experience, bolstered by the 99-Percent movement, brought her to start The Debt Project, an exploration of the role debt and finance plays in our personal identity and social structure. This book presents an intimate look into 99 different lives: each shares an

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arrestingly honest portrait in the person's home, surrounded by all their belongings, accompanied by a handwritten note of the amount of debt that person is in and the story behind the numbers. The Debt Project, with a foreword by writer and filmmaker Astra Taylor, examines the social and personal hold debt has on us and invites others into a private world, while at the same time empowering people to share their stories and overcome the shame they may feel.

### **Debt to Society**

A dollar is a dollar—or so most of us believe. Indeed, it is part of the ideology of our time that money is a single, impersonal instrument that impoverishes social life by reducing relations to cold, hard cash. After all, it's just money. Or is it? Distinguished social scientist and prize-winning author Viviana Zelizer argues against this conventional wisdom. She shows how people have invented their own forms of currency, earmarking money in ways that baffle market theorists, incorporating funds into webs of friendship and family relations, and otherwise varying the process by which spending and saving takes place. Zelizer concentrates on domestic transactions, bestowals of gifts and charitable donations in order to show how individuals, families, governments, and businesses have all prescribed social meaning to money in ways previously unimagined.

### **The Debt Resisters' Operations Manual**

Our world is in the grips of the most calamitous

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economic crisis since the Great Depression - and its epicentre is the imperial United States. In this groundbreaking analysis of the meltdown, renowned radical political economists Albo, Gindin and Panitch lay bare the roots of the crisis, which they locate in the dynamic expansion of capital on a global scale over the 25 years - and in the inner logic of capitalism itself. This groundbreaking work stands to be the enduring critique of the crisis and an indispensable springboard for a renewed Left.

### **Organizing Cools the Planet**

Today's deliberations about a revamped health care system are stuck. We need a fresh analysis and a new vision. Health Care Revolt sets out to provide just that and at a most propitious time in U.S. history. Dr. Michael Fine's manifesto frames the questions more expansively than others before him and offers an impassioned road map for a nation confused about which health care direction to travel. The crux of Dr. Fine's argument is that the U.S. does not have a health system. Rather we have put our faith in a so-called marketplace in which the few profit from the public's ill-health. This ailing market has accelerated the erosion of American democracy by contributing to economic polarization. Health Care Revolt looks around the world for examples of health care systems that are effective and affordable, pictures such a system for the U.S., and creates a practical playbook for a political revolution in health care that will allow the nation to protect health while strengthening democracy. Dr. Fine's voice is likely to command

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attention. He writes with the experience of a clinician, State public health commissioner, scholar, and community organizer. He illustrates his points with personal stories and acute analysis, conveying medicalesse in ways that readers will find comprehensible.

### **Faith And Credit**

For debtors everywhere who want to understand how the system really works, this handbook provides practical tools for fighting debt in its most exploitative forms. Over the last 30 years as wages have stagnated across the country, average household debt has more than doubled. Increasingly, people are forced to take on debt to meet their needs; from housing to education and medical care. The results—wrecked lives, devastated communities, and an increasing reliance on credit to maintain basic living standards—reveal an economic system that enriches the few at the expense of the many. Detailed strategies, resources, and insider tips for dealing with some of the most common kinds of debt are covered in this manual, including credit card debt, medical debt, student debt, and housing debt. It also contains tactics for navigating the pitfalls of personal bankruptcy, as well as information on how to be protected from credit reporting agencies, debt collectors, payday lenders, check-cashing outlets, rent-to-own stores, and more. Additional chapters cover tax debt, sovereign debt, the relationship between debt and climate, and an expanded vision for a movement of mass debt resistance.

## **Man's Better Angels**

In *The Fragility of Things*, eminent theorist William E. Connolly focuses on several self-organizing ecologies that help to constitute our world. These interacting geological, biological, and climate systems, some of which harbor creative capacities, are depreciated by that brand of neoliberalism that confines self-organization to economic markets and equates the latter with impersonal rationality. Neoliberal practice thus fails to address the fragilities it exacerbates. Engaging a diverse range of thinkers, from Friedrich Hayek, Michel Foucault, Hesiod, and Immanuel Kant to Voltaire, Terrence Deacon, Friedrich Nietzsche, and Alfred North Whitehead, Connolly brings the sense of fragility alive as he rethinks the idea of freedom. Urging the Left not to abandon the state but to reclaim it, he also explores scales of politics below and beyond the state. The contemporary response to fragility requires a militant pluralist assemblage composed of those sharing affinities of spirituality across differences of creed, class, gender, sexual orientation, and ethnicity.

## **Can't Pay, Won't Pay**

What is democracy really? What do we mean when we use the term? And can it ever truly exist? Astra Taylor, hailed as a “New Civil Rights Leader” by the *Los Angeles Times*, provides surprising answers. There is no shortage of democracy, at least in name, and yet it is in crisis everywhere we look. From a cabal of plutocrats in the White House to

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gerrymandering and dark-money campaign contributions, it is clear that the principle of government by and for the people is not living up to its promise. The problems lie deeper than any one election cycle. As Astra Taylor demonstrates, real democracy—fully inclusive and completely egalitarian—has in fact never existed. In a tone that is both philosophical and anecdotal, weaving together history, theory, the stories of individuals, and interviews with such leading thinkers as Cornel West and Wendy Brown, Taylor invites us to reexamine the term. Is democracy a means or an end, a process or a set of desired outcomes? What if those outcomes, whatever they may be—peace, prosperity, equality, liberty, an engaged citizenry—can be achieved by non-democratic means? In what areas of life should democratic principles apply? If democracy means rule by the people, what does it mean to rule and who counts as the people? Democracy's inherent paradoxes often go unnamed and unrecognized. Exploring such questions, *Democracy May Not Exist* offers a better understanding of what is possible, what we want, why democracy is so hard to realize, and why it is worth striving for.

### **We Have Not Been Moved**

Rising out of the radical Marxist French milieu and events of 1968 to criticize global capitalism and encourage revolution in theory and practice, *From Crisis to Communisation* places libertarian communist theory in historical and contemporary context. Communisation means something quite

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straightforward: a revolution that starts to change social relations immediately. The concept was born out of a specific period, and this book investigates how people personally and collectively experienced the crises of the 1960s and 1970s. The notion is now developing in the maelstrom of a new crisis, among other reasons because of its ecological dimension, that has the scope and magnitude of a crisis of civilization. This is not a book that glorifies existing struggles as if their present accumulation was enough to result in revolution. Radical theory is meaningful if it addresses this question: how can proletarian resistance to exploitation and dispossession achieve more than aggravate the crisis? How can it reshape the world?

### **Abolishing Carceral Society**

This scathing illustrated essay takes one seemingly simple, everyday thing—a house—and looks at the social relations that surround it. Starting with the construction site and the physical building of houses, the book slowly builds and links more and more issues together: from gentrification and city politics to gender roles and identity politics, from subcontracting and speculation to union contracts and negotiation, from individual belief, suffering, and resistance to structural division, necessity, and instability. Moving from intensely personal thoughts and interactions to large-scale political and economic forces, it reads alternately like a worker's diary, a short story, a psychology of everyday life, a historical account, an introduction to Marxist critique of political economy,

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and an angry flyer someone would pass out on the street. Accompanied by clean black-and-white illustrations that are mocking, beautiful, and bleak, what starts out as an unassuming look at housing broadens into a critique of capitalism as a whole.

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