



THE DEBT PROJECT

99 PORTRAITS ACROSS AMERICA

BRITTANY M. POWELL WITH A FOREWORD BY ASTRA TAYLOR



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Foreword © 2020 by Astra Taylor

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This book is dedicated to my son, Waylon Powell Zuaro, who I hope will one day live in a world where equality is the default, instead of the goal.

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FOREWORD

It is always hard to see an absence. What does lack look like? How do you represent the existence of debt, of accounts past due, in a world obsessed with affluence and plenty? Brittany Powell's powerful series *The Debt Project* offers a compelling and moving visual response to these urgent questions.

As a writer, filmmaker, and organizer, I have been working in various media to make the crisis of indebtedness both visible and actionable, and to transform it from a source of individual shame and anxiety into an opportunity for shared indignation and solidarity. After all, being broke is something we are socialized not to discuss, even though most people are in arrears. We need to break this silence and be honest about the financial burdens we all carry. That is the only way to expose and transform the complex system of debt and credit that dictates the terms and conditions under which so many of us live.

Debt is a paradoxical thing. Every balance owed is someone else's asset, a source of interest and income for lenders positioned to profit. Those assets are a key way a handful of vast fortunes grow. In 2019, three billionaires held more wealth together than half of the country's population combined. But the math isn't that surprising. The same year it was reported that the average

American dies with a negative balance of over \$60,000 hanging over them. When you add up the balances of millions of people who are worth less than nothing, even zero proves impossible to reach.

It is time for a moral accounting. Who actually owes what to whom? What debts are just and which are unjust? These questions took on a new urgency when the coronavirus pandemic crashed the global economy in early 2020. The outbreak precipitated a dual crisis, a medical one and a financial one. As people across the country were ordered to "shelter in place" for the physical health of their communities, countless jobs disappeared almost overnight.

These images help explain why the economic devastation was so fast and furious for so many people, for they offer a window into the period just before coronavirus appeared on the scene. Since debtors by definition have no savings, a loss of income means falling deeper into a debt trap or spiraling into default. Contrary to the myth of the profligate spender, the vast majority of people borrow money to make ends meet. Hundreds of millions of regular working Americans pay for housing, medical care, and schooling with credit. They barely manage to hold on by a thread, and in early

2020 that delicate thread snapped in two.

Most borrowers are not in debt because they live beyond their means; they are in debt because they are denied the means to live. That was as true last year as it is today. In countries that have universal health care, medical debt is unheard of; in the United States, medical debt is the leading cause of bankruptcy and the prospect of accruing medical debt discourages people from seeking the treatment they need. If we had tuition-free public college available to all, educational debt would virtually disappear. If workers were paid fairly for their labor, predatory payday lenders and many credit card companies would be forced out of business. Instead, decades of flatlining wages and the deregulation of the financial sector have fueled the explosion of consumer debt.

The Debt Project reveals the human faces and stories behind the numbers and statistics. What does debt look like? It is not just a number on a past-due notice. Debt looks like a human being. It looks like a mother taking out a title loan on her car, a child denied nourishment because her parents owe the school "lunch debt," a senior citizen having their tax returns garnished to settle a judgment, a patient jailed because they can't pay their hospital bill.

Debt looks like me in 2008, the year I defaulted on my student loans because I couldn't pay my monthly balance and rent at the same time, especially not in the midst of an economic crisis. And yet, instead of being offered a lifeline, my loan servicer punished with an even higher principal and pushed deeper into a financial hole while destroying my credit. What if, back then, I had encountered *The Debt Project*? I could have seen that my circumstances, which felt so humiliating and desperate, were hardly unique.

Fortunately, I eventually found others in the same boat. Around the time Powell started her project, a revolt began to brew. The Debt Collective, a union for debtors I cofounded, was born of the Occupy Wall Street movement that also inspired Powell's decision to feature 99 portraits. (It was Occupy, after all, that popularized the idea of the 99%.) The Debt Collective is a union of sorts. We aim to help debtors come together and wield their financial obligations as leverage. In 2015 we launched a strike, with hundreds of people refusing to pay their student loans. Since then, we have won over \$1.5 billion of debt abolition for tens of thousands of borrowers, and put the proposal for a student loan jubilee—the mass cancellation of all student debt—on the national agenda.

I see Powell's work as part of this insurgency. She uses her camera to challenge preconceptions. The subjects featured in this book have a grace and dignity. They are in their homes, sometimes looking into the lens but often gazing toward the distance. They do not appear guilty or repentant, but honest, sympathetic, and unashamed. This is vital, because for centuries debtors were

regarded as criminals who could be locked away and denied their basic democratic rights. Debtors, it was believed, deserved to be punished, a dehumanizing attitude that lingers on today.

And yet, debtors are fighting back. They are finding each other and recognizing, as The Debt Collective's motto insists, that they are "not a loan." My hope is that this alliance of debtors will grow, and that they will be not only dignified but defiant. Our economic system is an abomination. Why should people be forced into debt because they want to learn, or because they had bad luck and got laid off, or became ill, or because they need shelter or food to eat? Why should debtors dutifully make payments when profiteers deny all of us the public services and protections people need to weather a pandemic, a depression, or whatever the next disaster might be?

Forget debt forgiveness—we must demand justice. In order to make that demand together, more debtors must come out of the shadows. I hope Powell's powerful and empowering photographs will give more people the courage to do so.

Astra Taylor
March 2020

INTRODUCTION

Like air, [debt is] all around us, but we never think about it unless something goes wrong with the supply. Certainly it's a thing we've come to feel is indispensable to our collective buoyancy. In good times we float around on it as if on a helium-filled balloon; we rise higher and higher, and the balloon gets bigger and bigger, until—poof!—some killjoy sticks a pin into it and we sink. But what is the nature of that pin?

—Margaret Atwood, *Payback: Debt and the Shadow Side of Wealth*

I started *The Debt Project* in 2013, just months after concluding the process of filing for bankruptcy in San Francisco court. Coincidentally, I completed this work seven years later—exactly the amount of time it took for the bankruptcy to be removed from my credit report and financial record. And unfortunately, I am writing this introduction in March 2020, as the COVID-19 asteroid hits the US economy.

In 2012, after several years of struggling with a significant income loss from my photography business after the 2008 economic decline, my personal and business debt had skyrocketed. I had essentially gained in debt what I had lost in income. I was struggling—cobbling together freelance photography assignments, teaching surfing lessons on the weekends, and barely making my rent and bills.

I had a résumé I felt good about. I'd spent two years working on a project for National Geographic—a dream job—but I also had undergraduate loans from college, lived in one of America's most expensive cities, and

just couldn't ever quite make ends meet. I was always inches away from a disaster, putting car repairs and pet vet bills on a credit card, or charging necessities and gasoline because I had to pay my rent or make payments on my debt. I lived in an apartment with three roommates, bought groceries with food stamps, and got my health care through Medi-Cal. I didn't understand that many others around me were struggling with debt too, because we didn't talk about it. I thought the problem was me. Looking back, I was working as hard as anyone.

The difficult decision to file for bankruptcy sparked my interest in investigating the role that debt plays in how we relate to one another socially and financially in our culture. I was surprised that once I filed, I no longer felt ashamed about my experience, and I wanted to talk to others about theirs. There was something incredible about the weight that disappeared overnight. I felt like I could breathe again, like I could finally learn to live within my means.

The theme of debt is a loaded one—it

exploits issues of identity, morality, class, politics, and shame. The topic of debt is stigmatized, a social epidemic that is publicly enforced but privately experienced. From that position, it wields great power. Debt is in many ways an abstract form without material weight or structure, yet with heavy physicality and burden in a person's everyday life.

I began *The Debt Project* by asking subjects to sit for a portrait and an interview in their homes, surrounded by their belongings, and to handwrite the amount of debt they have and the story behind how their debt accumulated. These “stories of debt” are an important part of the project. They are meant to serve as a document and testimony that is a personal, measured representation of the abstracted form that debt takes and its invisible role in our lives. They are also a way for subjects to tell their individual stories—their own feelings about their situation or the debt system at large.

I wanted to photograph 99 people in total, across America, in widespread diverse geographic areas, in order to re-

contextualize a nebulous, often shamed experience. I wanted to help people feel less alone in their situation and put a face to the average, everyday experience most of us have with debt.

I chose the number 99 in reference to the political slogan “We are the 99%,” coined by the Occupy Wall Street movement. The slogan directly refers to the income and wealth inequality in the United States, where the wealth is concentrated among the top 1% of citizens.

At first I met my subjects through word of mouth. I’d spoken in detail with a few people about our shared experiences, and they wanted to participate. There seems to be no shortage of people in debt, but far fewer who are willing and comfortable discussing it. This is less an obstacle than it was initially in the time since I began the project.

I wanted to break that silence. Eighty out of 99 pictures in *The Debt Project* are of strangers I connected with through the internet across 17 states. To actually sit with someone you’ve just met and discuss your finances for an hour is a significant experience for most people. As the project grew, I primarily used Craigslist.org to find subjects. I posted an ad, usually in the gigs or part-time work section, seeking people in debt for a photo project. I paid people anywhere from \$25 to 50 for their time, depending on my available resources for the project.

The Debt Project took far longer than I ever imagined it would, but upon completion, the project includes a diverse representation of the average American’s economic reality for almost a decade. What I found were stories that were both unique and average about debt, told by subjects as young as

19 and as old as 74. Some of my subjects were still paying their own student loan debt while now paying for their children’s college tuition. There are stories of people who couldn’t afford health insurance and now carry astronomical medical debt as a result of being uninsured. There are stories of people who tried to do the right thing, and were penalized for it. What unites them all is the failed system that continues to exist.

The politics surrounding debt have changed since 2013 when I began the project. Before the COVID-19 pandemic, as we entered the 2020 election year, people had already begun discussing it more openly. Two Democratic presidential candidates addressed student loan debt specifically as part of their respective platforms. It seems widely acknowledged that an alternative strategy based on a campaign of mutual support and collective refusal, plus a social practice of deshaming, is long overdue.

As I write this in mid-March, with the federal government weighing a trillion-dollar emergency injection of stimulus to the economy, I honestly have no idea what the economic and financial picture will be for America’s 99% when this book comes out—if it does. The projections of unemployment are staggering. I know the amount of debt will be crushing.


We are all in this together. We always were, but it took a global event of this magnitude to make it clear. I hope that when we rise from the ashes of the COVID-19 pandemic, we leave the stigma of debt behind. These images can be a record of the time before.

Brittany Powell
March 2020

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A photograph of a wooden cabinet and a window with a view of trees.

DANIELLE BRANDON
HAIR stylist

\$ 12,324.00

IN MY EARLY 20s I GOT A CREDIT CARD TO "BUILD CREDIT". THEY SOMEHOW GAVE ME A \$6,000 limit. AT THE TIME I NEVER HAD MONEY TO PAY BILLS & EAT. SO I DECIDED TO BUY A LITTLE NEW CLOTHES. WHY NOT? SOON THAT AVALANCHED UNTIL I COULD NOT PAY OFF MY DEPT AT THE END OF THE MONTH. DENTAL BILLS, CAR REPAIR, PLANE TICKETS AT TIMES GROCERIES & GAS, WERE PUT ON THE CARD. NO MATTER HOW I TRY TO CHIP AWAY I CAN NEVER SEEM TO GET OUT FROM UNDER IT. EVEN THOUGH I LIVE A FRUGAL LIFE.

JAMES M. THOMAS

GRADUATE STUDENT / WRITER

24,500


I've been in and out of graduate school since 2003, with brief stints of full-time work in between degrees.

Although I have (had!) a small amount of savings, it was never commensurate with my decisions to ~~to~~ attend an expensive school, ~~the~~ cover the difference between income (fellowships, etc) and monthly expenses, or ~~to~~ support my desires to live in expensive cities (New York, San Francisco).









SHAREEN JALLAD
MASSAGE THERAPIST
\$ 10,120.98

I was given a high credit line after
receiving Life Insurance money.
While greiving and not working
I accumulated over \$20k indebt
on frivolous spending

TAYLOR NAIRN
SURVEYER AND DATA MANAGER FOR A
LONG-TERM SHORELINE MONITORING PROJECT

\$ 59,630.27

STUDENT LOANS AND BEING NAIVE ABOUT
FINANCES - ALSO THE FACT THAT WE LIVE
IN A CULTURE THAT VALUES DEBT AND
MONEY MORE THAN EDUCATION AND THE
NEXT GENERATION.



