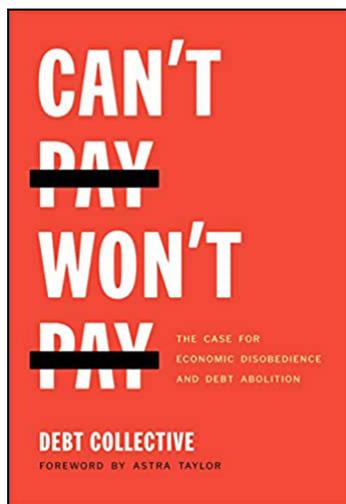


to prompt reflection. It is clearly written by authors who are themselves thoughtful teachers and written in a way that is easy to understand. The thoughtful prompts and activities woven into each chapter allow the reader to take notes and reflect, which makes reading about theory a little less intimidating. The extremely pragmatic examples of how these ideas are applied in a library or information setting make this book a must-read for any library school student or anyone interested in learning about library instruction.—*Annie Pho, University of San Francisco*

Can't Pay Won't Pay: The Case for Economic Disobedience and Debt Abolition. Debt Collective. Chicago, IL: Haymarket Books, 2020. Paper, \$15 (ISBN: 978-1-64259-262-7).



While focus on the economic fallout of the COVID-19 pandemic means that parts of this book will, we hope, soon feel dated, *Can't Pay Won't Pay* captures the economic zeitgeist of the early 21st century. A mere five chapters and just over 150 pages, the brevity of the book makes it an accessible introduction to the reasons so many individuals, communities, and even countries have found themselves deeply in debt. While fewer words are spent on remedies to the problem than describing it, the authors recommend the formation of debtors' unions, modeled on labor unions. Through such unions, they suggest, collective power can force the abolition, or at least renegotiation, of debts. *Can't Pay Won't Pay* will help higher education librarians understand the conditions under which their students are laboring, as well as illuminating both the personal and systemic positions of librarians themselves.

ians themselves.

When the Debt Collective began its work, in 2012, the sum of the US's student loan burden was just cresting one trillion dollars. Now, writing in late 2020, it stands at over \$1.7 trillion. And while this book does not only address student debt, student debt remains an important part of both the Debt Collective's work and the widespread financial instability endemic in the US. Why, though, should librarians and libraries, particularly higher education librarians, care? For one thing, many of us are in debt, some astronomically so, from the very education that has qualified us for our jobs. For another, debt or the prospect of it weighs heavily on many library patrons, and librarians cannot understand their behavior without understanding the burden of their debt.

Somewhat weighed down by sloganeering and buzzwords, there is nevertheless a logical progression through the book. The book begins with household debt, that which is held by individuals and owed to lenders such as banks or credit card companies. It then continues to municipalities and countries, examining how communities fund (or can't fund) their needs, and in turn the sovereign debt that is owed by poorer countries, often former colonies, to richer countries and institutions such as the World Bank and International Monetary Fund.

In both cases, the authors commendably focus on intersections of racism with economics. "Black women," we are told, "have the highest student debt burdens, which means they end up paying more for the same educational experience." Libraries can easily see themselves in that statement, whereby the profession's whiteness problem continues in part due to the expense of joining it. The question of debt, then, is an existential question for librarianship.

Library patrons, too, are subject to choices constrained by debt—what to study, whether time can be taken to truly absorb a topic, what kinds of technology resources a student might have, whether paid work needs to happen concurrently with study—and these constraints are also unevenly distributed along racist lines. A patron who says they really just need three peer-reviewed articles, not a lesson on the search interface, may be saying so ultimately out of economic necessity.

When the authors expand the field of view to discuss municipal and sovereign debt, the histories and present realities of racism become ever more clear. Countries such as Bolivia and Ethiopia are subject to structural adjustment policies and loan terms that require prioritizing debt payment over domestic needs such as health, education, and infrastructure. Haiti had debt to France forced upon it after its Black, enslaved residents successfully revolted against France, as payment for depriving France of its colony and slave labor. In the US, Black and brown communities such as Ferguson, Missouri, see their municipal budgets funded through fines and fees collected by policing, court, and jail systems, rather than through taxes; the rage when Michael Brown was shot to death by a Ferguson police officer was fueled not just by his singular death, but by a history of police abuse resulting in poverty via that system. Whether domestically or internationally, the result of racism is the extraction of wealth from people of color and the debt resulting from it.

As with the section about household debt, here librarians will find connections to their own conditions. Municipal, state, or national debt, the reasons for its existence, and the terms under which it must be paid are direct causes of the ever-dwindling budgets at public institutions, including state and city universities and the libraries that are part of them. The City University of New York, for example, was forced to begin charging tuition for the first time in its history in 1976, as one of the conditions for relief of the city's dire financial straits by the state, federal government, and banks.

The question repeatedly asked by *Can't Pay Won't Pay* is, "who owes what to whom?" Might wealthy countries like the United Kingdom or France owe their former colonies for the centuries of resource extraction that made them so rich? Does the United States owe indigenous peoples for the land it expropriated and treaties it broke, and is it in debt for the unpaid slave labor that built it? Maybe Amazon owes its warehouse workers for the danger of their working conditions? Are unpaid wages owed to undocumented workers, who lack recourse due to their immigration status? The answers to these questions are central to this book's argument, that another world is possible and that it can be found by tracing the interpersonal and international ties of debt.

The lack of citations for the book's facts and figures makes it difficult to verify the authors' claims. But if the claims in this volume are all true, then organized resistance to debt might well be the only solution. The book is a little thin on concrete ways forward. Join a debtors' union, but then what? How do we build the "real power" the authors tell us we need? How to get from here to debt abolition? But perhaps the use of this book really is only as polemic. That is not a bad thing, but it is a thing. For an academic text or to-do list, look elsewhere. In any case, even if the reader is not ready to join a union of debt refusers after reading *Can't Pay Won't Pay*, they may feel distinctly uncomfortable with the state of the global economic system—and wonder what can be done about it.

As of writing, this review's author has \$663.31 of student loan debt and \$265,084.36 of mortgage debt.—*Jaime Taylor, University of Massachusetts Amherst*