To Pay is to Die

The Threat of Student Debt and Homelessness

Bandilang Itim Collective

We at Bandilang Itim stand in support with the student organizations from the De La Salle University,[1] and the University of the Philippines.[2] In these trying times, university institutions must adapt to the so-called "new normal" in a way that accommodates their students. This means accounting for the students' varying conditions. Some students may be under financial or emotional stress due to the Extended Community Quarantine (ECQ). Others lack access to reliable internet connectivity to continue with online classes and securing one may become yet another financial burden.

Staying at home — let alone one with stable internet and a conducive learning environment — are privileges that not everyone has. These "higher" learning institutions (and the State that allows them) neglect the fact that miscellaneous fees and tuition payments are secondary to what is essential to survive in this crisis. There are students who are losing family members to the pandemic or are suffering from COVID-19 themselves; studies are clearly not their priority when their survival is at risk.

In this scenario, the only response of universities must be a humane response. This means the immediate suspension of online classes to alleviate student anxieties that may arise from those issues, mass promotion of all students across all degree programs, and a refund of their tuition fees in line with the early end of school semester.

With the demand of a refund taking the centerpiece, we must not forget the personnel employed by the schools — they must be compensated accordingly. Situations like this are usually exploited by the State and the ruling classes to pit us against each other and we should not fall for it! A refund should not equate to unpaid salaries of school workers. The institutions must get it from the unused school fees or from the bonuses of their overpaid CEOs, stockholders, or savings.

The students' and workers' concerns mirror that of the current condition of renters and fledgling homeowners. As the Philippine State demands people to stay at home with no certainty as to any continued source of income, it has failed to stop the "business as usual" for landlords and banks seeking rents and mortgage. The COVID-19 pandemic is clearly a situation where we cannot proceed business-as-usual. Sure, rent and debt payments suspension can make its citizens breathe — only to be stabbed by back-pay obligations once the quarantine is lifted. This handling has been one disaster after another to the citizens. If the State was seriously concerned, it would have issued an executive order for cancellation of rent, mortgage, and other debts. You cannot rely on a case-to-case handling of this issue — while a handful may be negotiated with, majority of property owners and financial institutions will act upon their own interests.

We acknowledge the similarities in the calls of the students, workers, tenants, and homeowners and the circumstances that led them here. These obligations mean additional burdens and even death, with the anxiety and literal loss of funds that should have been used for food and medicine. It has become obvious that a quarantine and capitalism are incompatible. The constant leeching of value off citizens and students is incompatible with the necessity to stay at home for the amelioration of viral transmissions. If rent and debt obligations are not suspended, it will mean further financial difficulty for the citizens.

All initiatives of students, tenants, and homeowners should be supported, and we encourage them to organize in order to assert their demands for their welfare and survival.

Students, demand for the refund of all school fees and mass promotion for all enrolled! Come together and organize yourselves to discuss your demands. The mediation through student governments and "official" channels can yield only limited results. You students will have to organize yourselves instead of relying on leaders. Direct action will get results. In this time of social distancing and social media, it is possible to connect to your fellow students online and organize collective non-payment as a way to pressure the school administration to fulfill your demands. School workers, unite with the students in demanding what is rightfully yours. They are your allies on this struggle and are not the cause of your hardship.

For tenants and homeowners that are within the affected zones, we call on everyone to participate in a rent strike and debt resistance for rent and mortgage amnesty. Refuse to pay your rent and organize your fellow tenants to

[1] Editors of Lavoxa, *Solidarity Statement of Lasallian College Student Publications on the Conduct of Online Classes*. April 19, 2020. (Accessed 2020-04-21)

[2] UP Diliman University Student Council, *#EndTheSemester*. April 11, 2020. (Accessed 2020-04-21)

League of College Councils, *On the Conduct of Second Semester A.Y. 2019–2020 Amid the COVID-19 Pandemic*. April 12, 2020. (Accessed 2020-04-21) [↩]

negotiate and force them to listen. Organize among yourselves and make yourselves heard. Encourage everyone to demand mortgage amnesty. This must be done through organization as atomized demands are futile demands. You have more power together in collective action than you do individually. Reach out on social media on who are also debtors of the same bank or renters to the same landlord. Through collective direct action, concessions and gains can be won.

We stand with them as anarchists and as a fellow collective of people fighting against these injustices for our liberation and emancipation.

Lalaya din tayo!

Some resources you can use in your struggles

For how to organize in an egalitarian manner, see CrimethInc. *How to Form an Affinity Group*. February 6, 2017. (Accessed 2020-04-21)

For how to conduct direct action, see CrimethInc. *A Step-by-Step Guide to Direct Action*. March 14, 2017. (Accessed 2020-04-21)

For resources on rent striking (which itself is similar to debt striking) see It's Going Down, *Between Eviction, Infection, And Refusal: What You Need To Know About The April 1st Rent Strike & How To Plug In*. March 27, 2020. (Accessed 2020-04-21)

For resources on rent striking, also see Autonomous Tenants Union (ATU), *COVID-19 Tenant Organizing Toolkit*. (Accessed 2020-04-21)

For the theoretical and practical basis of debt striking, see Debt Collective, *The Potential of Debtors' Unions*. September 21, 2016. (Accessed 2020-04-21)

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