THE UNDERCOMMONS
FUGITIVE PLANNING & BLACK STUDY

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The Undercommons: Fugitive Planning & Black Study
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DEBT AND STUDY
DEBT AND CREDIT

They say we have too much debt. We need better credit, more credit, less spending. They offer us credit repair, credit counseling, micro-credit, personal financial planning. They promise to match credit and debt again, debt and credit. But our debts stay bad. We keep buying another song, another round. It is not credit we seek nor even debt but bad debt which is to say real debt, the debt that cannot be repaid, the debt at a distance, the debt without creditor, the black debt, the queer debt, the criminal debt. Excessive debt, incalculable debt, debt for no reason, debt broken from credit, debt as its own principle.

Credit is a means of privatization and debt a means of socialisation. So long as they pair in the monogamous violence of the home, the pension, the government, or the university, debt can only feed credit, debt can only desire credit. And credit can only expand by means of debt. But debt is social and credit is asocial. Debt is mutual. Credit runs only one way. But debt runs in every direction, scatters, escapes, seeks refuge. The debtor seeks refuge among other debtors, acquires debt from them, offers debt to them. The place of refuge is the place to which you can only owe more and more because there is no creditor, no payment possible. This refuge, this place of bad debt, is what we call the fugitive public. Running through the public and the private, the state and the economy, the fugitive public cannot be known
by its bad debt but only by bad debtors. To creditors it is just a place where something is wrong, though that something wrong – the invaluable thing, the thing that has no value – is desired. Creditors seek to demolish that place, that project, in order to save the ones who live there from themselves and their lives.

They research it, gather information on it, try to calculate it. They want to save it. They want to break its concentration and put the fragments in the bank. But all of a sudden, the thing credit cannot know, the fugitive thing for which it gets no credit, is inescapable.

Once you start to see bad debt, you start to see it everywhere, hear it everywhere, feel it everywhere. This is the real crisis for credit, its real crisis of accumulation. Now debt begins to accumulate without it. That’s what makes it so bad. We saw it in a step yesterday, some hips, a smile, the way a hand moved. We heard it in a break, a cut, a lilt, the way the words leapt. We felt it in the way someone saves the best stuff just to give it to you and then its gone, given, a debt. They don’t want nothing. You have got to accept it, you have got to accept that. You’re in debt but you can’t give credit because they won’t hold it. Then the phone rings. It’s the creditors. Credit keeps track. Debt forgets. You’re not home, you’re not you, you moved without a forwarding address called refuge.

The student is not home, out of time, out of place, without credit, in bad debt. The student is a bad debtor threatened with credit. The student runs from credit. Credit pursues the student, offering to match credit for debt, until enough debts and enough credits have piled up. But the student has a habit, a bad habit. She studies. She studies but she does not learn. If she learned they could measure her progress, establish her attributes, give her credit. But the student keeps studying, keeps planning to study, keeps running to study, keeps studying a plan, keeps elaborating a debt. The student does not intend to pay.
DEBT AND FORGETTING

Debt cannot be forgiven, it can only be forgotten to be remembered again. To forgive debt is to restore credit. It is restorative justice. Debt can be abandoned for bad debt. It can be forgotten for bad debt, but it cannot be forgiven. Only creditors can forgive, and only debtors, bad debtors, can offer justice. Creditors forgive debt to offer credit, to offer the very source of the pain of debt, a pain for which there is only one justice, bad debt, forgetting, remembering again, remembering it cannot be paid, cannot be credited, stamped received. There will be a jubilee when the North spends its own money, is left with nothing, and spends again, on credit, on stolen cards, on a friend who knows he will never see that again. There will be a jubilee when the Global South does not get credit for discounted contributions to world civilisation and commerce but keeps its debts, changes them only for the debts of others, a swap among those who never intend to pay, who will never be allowed to pay, in a bar in Penang, in Port of Spain, in Bandung, where your credit is no good.

Credit can be restored, restructured, rehabilitated, but debt forgiven is always unjust, always unforgiven. Restored credit is restored justice and restorative justice is always the renewed reign of credit, a reign of terror, a hail of obligations to be met, measured, meted, endured. Justice is only possible where debt never obliges, never demands, never equals credit, payment, payback. Justice is possible only where it is never asked, in the refuge of bad debt, in the fugitive public of strangers not communities, of undercommons not neighbourhoods, among those who have been there all along from somewhere. To seek justice through restoration is to return debt to the balance sheet and the balance sheet never balances. It plunges toward risk, volatility, uncertainty, more credit chasing more debt, more debt shackled to credit. To restore is not to conserve, again. There is no refuge in restoration. Conservation is always new. It comes from the place we stopped while we were on the run. It’s made from the people who took us in. It’s the space they say is wrong, the practice they say needs fixing, the homeless aneconomics of visiting.
Fugitive publics do not need to be restored. They need to be con-
served, which is to say moved, hidden, restarted with the same joke,
the same story, always elsewhere than where the long arm of the cred-
itor seeks them, conserved from restoration, beyond justice, beyond
law, in bad country, in bad debt. They are planned when they are least
expected, planned when they don’t follow the process, planned when
they escape policy, evade governance, forget themselves, remem-
ber themselves, have no need of being forgiven. They are not wrong
though they are not, finally communities; they are debtors at distance,
bad debtors, forgotten but never forgiven. Give credit where credit is
due, and render unto bad debtors only debt, only that mutuality that
tells you what you can’t do. You can’t pay me back, give me credit, get
free of me, and I can’t let you go when you’re gone. If you want to do
something, forget this debt, and remember it later.

Debt at a distance is forgotten, and remembered again. Think of au-
tonomism, its debt at a distance to the black radical tradition. In
autonomia, in the militancy of post-workerism, there is no outside,
refusal takes place inside and makes its break, its flight, its exodus
from the inside. There is biopolitical production and there is empire.
There is even what Franco ‘Bifo’ Berardi calls soul trouble. In other
words there is this debt at a distance to a global politics of blackness
emerging out of slavery and colonialism, a black radical politics, a
politics of debt without payment, without credit, without limit. This
debt was built in a struggle with empire before empire, where power
was not with institutions or governments alone, where any owner or
colonizer had the violent power of a ubiquitous state. This debt at-
tached to those who through dumb insolence or nocturnal plans ran
away without leaving, left without getting out. This debt got shared
with anyone whose soul was sought for labor power, whose spirit was
borne with a price marking it. And it is still shared, never credited
and never abiding credit, a debt you play, a debt you walk, and debt
you love. And without credit this debt is infinitely complex. It does
not resolve in profit, seize assets, or balance in payment. The black
radical tradition is the movement that works through this debt. The
black radical tradition is debt work. It works in the bad debt of those
in bad debt. It works intimately and at a distance until autonomia, for
instance, remembers, and forgets. The black radical tradition is un-consolidated debt.

DEBT AND REFUGE

We went to the public hospital but it was private, but we went through the door marked ‘private’ to the nurses’ coffee room, and it was public. We went to the public university but it was private, but we went to the barber shop on campus and it was public. We went into the hospital, into the university, into the library, into the park. We were offered credit for our debt. We were granted citizenship. We were given the credit of the state, the right to make private any public gone bad. Good citizens can match credit and debt. They get credit for knowing the difference, for knowing their place. Bad debt leads to bad publics, publics unmatched, unconsolidated, unprofitable. We were made honorary citizens. We honored our debt to the nation. We rated the service, scored the cleanliness, paid our fees.

Then we went to the barbershop and they gave us a Christmas breakfast, and we went to the coffee room and got coffee and red pills. We were going to run but we didn’t have to. They ran. They ran across the state and across the economy, like a secret cut, a public outbreak, a fugitive fold. They ran but they didn’t go anywhere. They stayed so we could stay. They saw our bad debt coming a mile off. They showed us this was the public, the real public, the fugitive public, and where to look for it. Look for it here where they say the state doesn’t work. Look for it here where they say there is something wrong with that street. Look for it here where new policies are to be introduced. Look for it here where tougher measures are to be taken, bells are to be tightened, papers are to be served, neighborhoods are to be swept. Anywhere bad debt elaborates itself. Anywhere you can stay, conserve yourself, plan. A few minutes, a few days when you cannot hear them say there is something wrong with you.
DEBT AND GOVERNANCE

We hear them say, what’s wrong with you is your bad debt. You’re not working. You fail to pay your debt to society. You have no credit, but that is to be expected. You have bad credit, and that is fine. But bad debt is a problem. Debt seeking only other debt, detached from creditors, fugitive from restructuring. Destructuring debt, now that’s wrong. But even still, what’s wrong with you can be fixed. First we give you a chance. That’s called governance, a chance to be interested, and a shot even at being disinterested. That’s policy. Or we give you policy, if you are still wrong, still bad. Bad debt is senseless, which is to say it cannot be perceived by the senses of capital. But there is therapy available. Governance wants to connect your debt again to the outside world. You are on the spectrum, the capitalist spectrum of interests. You are the wrong end. Your bad debt looks unconnected, autistic, in its own world. But you can be developed. You can get credit after all. The key is interests. Tell us what you want. Tell us what you want and we can help you get it, on credit. We can lower the rate so you can have interest. We can raise the rate so you will pay attention. But we can’t do it alone. Governance only works when you work, when you tell us your interests, when you invest your interests again in debt and credit. Governance is the therapy of your interests, and your interests will bring your credit back. You will have an investment, even in debt. And governance will gain new senses, new perceptions, new advances into the world of bad debt, new victories in the war on those without interests, those who will not speak for themselves, participate, identify their interests, invest, inform, demand credit.

Governance does not seek credit. It does not seek citizenship, although it is often understood to do so. Governance seeks debt, debt that will seek credit. Governance cannot not know what might be shared, what might be mutual, what might be common. Why award credit, why award citizenship? Only debt is productive, only debt makes credit possible, only debt lets credit rule. Productivity always comes before rule, even if the students of governance do not understand this, and even if governance itself barely understands this. But rule does come, and today it is called policy, the reign of precarity.
And who knows where it will hit you, some creditor walking by you. You keep your eyes down but he makes policy anyway, smashes any conservation you have built up, any bad debt you are smuggling. Your life goes back to vicious chance, to arbitrary violence, a new credit card, new car loan, torn from those who hid you, ripped from those who shared bad debt with you. They don’t hear from you again.

**STUDY AND PLANNING**

The student has no interests. The student’s interests must be identified, declared, pursued, assessed, counseled, and credited. Debt produces interests. The student will be indebted. The student will be interested. Interest the students! The student can be calculated by her debts, can calculate her debts with her interests. She is in sight of credit, in sight of graduation, in sight of being a creditor, of being invested in education, a citizen. The student with interests can demand policies, can formulate policy, give herself credit, pursue bad debtors with good policy, sound policy, evidence-based policy. The student with credit can privatize her own university. The student can start her own NGO, invite others to identify their interests, put them on the table, join the global conversation, speak for themselves, get credit, manage debt. Governance is interest-bearing. Credit and debt. There is no other definition of good governance, no other interest. The public and private in harmony, in policy, in pursuit of bad debt, on the trail of fugitive publics, chasing evidence of refuge. The student graduates.

But not all of them. Some still stay, committed to black study in the university’s undercommon rooms. They study without an end, plan without a pause, rebel without a policy, conserve without a patrimony. They study in the university and the university forces them under, relegates them to the state of those without interests, without credit, without debt that bears interest, that earns credits. They never graduate. They just ain’t ready. They’re building something in there, something down there. Mutual debt, debt unpayable, debt unbounded, debt unconsolidated, debt to each other in a study group, to others in
a nurses’ room, to others in a barber shop, to others in a squat, a dump, a woods, a bed, an embrace.

And in the undercommons of the university they meet to elaborate their debt without credit, their debt without count, without interest, without repayment. Here they meet those others who dwell in a different compulsion, in the same debt, a distance, forgetting, remembered again but only after. These other ones carry bags of newspaper clippings, or sit at the end of the bar, or stand at the stove cooking, or sit on a box at the newsstand, or speak through bars, or speak in tongues. These other ones have a passion to tell you what they have found, and they are surprised you want to listen, even though they’ve been expecting you. Sometimes the story is not clear, or it starts in a whisper. It goes around again but listen, it is funny again, every time. This knowledge has been degraded, and the research rejected. They can’t get access to books, and no one will publish them. Policy has concluded they are conspiratorial, heretical, criminal, amateur. Policy says they can’t handle debt and will never get credit. But if you listen to them they will tell you: we will not handle credit, and we cannot handle debt, debt flows through us, and there’s no time to tell you everything, so much bad debt, so much to forget and remember again. But if we listen to them they will say: come let’s plan something together. And that’s what we’re going to do. We’re telling all of you but we’re not telling anyone else.