

Drop it!

The magazine for Debt Justice

WINTER 2025



Debt and democracy

Photo: Protest in Cairo against the proposed IMF loan to Egypt, August 2012. Gigi Ibrahim CC: BY 2.0

 **Debt
Justice**

The new name for
Jubilee Debt Campaign



A message from Heidi Chow

Executive Director of Debt Justice

At the start of the year, we launched our campaign, *Cancel Debt Choose Hope*, joining in with the biggest global debt movement in decades. From Windhoek to Westminster, people have been mobilising against a system that prioritises lenders over lives.

I've also been reflecting on how powerfully this slogan speaks to the moment we're in. With the growing influence of the far right in our politics, it's easy to feel overwhelmed or even despair. Fascism thrives by sowing fear: blaming immigrants, scapegoating the vulnerable, and stoking hatred and division to distract from the real, systemic causes of economic hardship and the erosion of public services.

That's why our role in the economic justice movement is more critical than ever as we continue to expose how unjust debt systems - both global and domestic - entrench poverty, deepen inequality and fuel authoritarianism.

Debt isn't just an economic issue, it's a tool of control. Whether it's the International Monetary Fund imposing austerity on countries in debt crisis or South Sudan being sued by a UK-based oil trader in British courts, or low-income households in the UK being intimidated and threatened by bailiffs, debt is being weaponised to control and extract.

Your support - whether that's signing an action card or giving to our Big Give Christmas appeal - helps to build the movement for change; every action matters. As we look ahead to next year, we will keep demanding that decision-makers *Cancel the Debt*. And we will *Choose Hope*. Because when we organise together and stand in solidarity with people on the sharp end of economic injustice, we are powerful.



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Debt campaigners in Seville at the UN Financing for Development conference

Jubilee 2025: A year for debt justice

2025 has already seen huge global mobilisations demanding debt cancellation, and the year is not over yet.

This year is a Jubilee Year, for many faiths it's a time when debts are written off and finances are reset. That's why hundreds of thousands of people around the world have taken this moment to demand debt cancellation for the 54 countries in crisis. From a mass lobby of parliament, to global demonstrations during a major United Nations meeting in Seville and a debt-themed giant Jenga tower on the banks of the Thames, campaigners have been making their voices heard loud and clear, demanding urgent action on the debt crisis.

In June, world leaders met in Seville for a once in a generation conference on development and finance. Hundreds of thousands of people took part in campaign actions in over 40 countries, calling for a new global agreement on debt cancellation. African and other lower-income countries forced debt onto the agenda - and managed to get references to debt justice laws and reform of the debt system into the final text, although world leaders failed to agree a new comprehensive framework for dealing with the debt crisis. The fact that national debt justice laws were acknowledged is a great boost to our campaign, as it builds pressure on the government to pass a new law for debt relief here in the UK.



MAP OF ACTIONS GLOBAL DAY OF ACTION ON FINANCE JUNE 27-29, 2025



Your voice in Westminster

In July we took part in the Act Now, Change Forever mass lobby in Westminster. It was an incredible day, with thousands of people travelling from across the country to speak to their MPs about tackling the climate crisis as well as supporting the debt relief bill and cancelling unjust debt. Parliamentary process means the

debt justice bill won't be carrying on through parliament this year. But thanks to campaigners raising this issue we've heard from scores of MPs that they will support the new law when it's reintroduced to parliament, which may happen next year.

In 2026 we'll be pushing to make the campaign even bigger, building on the success of the Jubilee year.

Oil trader sues South Sudan

UK-based oil trader BB Energy is suing one of the poorest countries in the world, South Sudan, in the High Court over debt payments it can't afford in London.

It's jaw-dropping that a country devastated by years of conflict and at the sharp end of the climate crisis could be targeted in this way by lenders. South Sudan is in the midst of a humanitarian disaster, as 9 million people face acute hunger. Now the government is being pursued in the courts over over it's unsustainable debt.

The broken global system is allowing private lenders to sue countries in turmoil - through UK courts. Ultimately, it's the people of countries like South Sudan who will pay the price.

We've been campaigning for a new debt justice law that would stop lenders from using UK law to sue countries in debt crisis. Thousands of campaigners like you have signed petitions, written to and even met with your MPs to demand action. The situation in South Sudan is a prime example of why we need the government to act. We need to make sure lenders like BB Energy know we won't let them get away with it.

→ **TAKE ACTION:** Email BB Energy to demand they don't sue South Sudan: www.debtjustice.org.uk/bbenergy

Opposite page: Campaigners take part in global days of action and the Act Now, Change Forever mass lobby, summer 2025. Clockwise from top right: Nepal, Gambia, UK, Malaysia, Nicaragua, DRC.





Environmentalists campaign against fossil fuels during Africa's Climate Summit, in Nairobi.

Debt and Democracy

The growing global debt crisis is fuelling a rise in authoritarianism and repression. We spoke to campaigners on the frontlines of recent protests that have rocked countries around the world from Kenya to Argentina.

Fifty-four countries are currently experiencing a debt crisis, but loans from the International Monetary Fund (IMF) and World Bank, come with strings attached – including austerity measures like cutting public spending on health and education. Over the last few years, the cost of living crisis has exacerbated this economic instability by pushing up food and energy prices, leading to protests in countries such as Kenya. Thousands took to the streets

in a series of demonstrations demanding the government properly fund public services and bring down living costs. But instead of understanding, campaigners were met with repression, with President Ruto telling police they should 'shoot their legs so they break.'

This is just one example of the alarming rise in authoritarian and anti-democratic responses to the crisis. In Argentina, which was recently pushed into billions of dollars more debt, campaigner Guillermmina French told us that *'We are facing yet another wave of brutal austerity and increasingly draconian measures. It is becoming more and more dangerous to speak out on the streets against [Argentinian President] Milei's endless reforms.'*



• The finance bill was withdrawn after we took to the streets – but Kenya's crushing debt burden remains. Until there is debt cancellation and an end to harmful IMF conditions, we will keep demanding our rights, even in the face of government repression.

Justine Kapanga, climate and debt activist, Kenya

In Pakistan, which is currently under its 27th IMF programme, decades of austerity have been devastating for communities across the country, with escalating costs of electricity, gas, oil and food. This had led to protests, and in response the government had brought in new laws, including anti-terrorism laws to target protesters.

This alarming trend is yet another reason why we need to urgently address the global debt crisis. The hollowing out of democratic norms and undermining of citizens' rights because of debt-fuelled economic instability must be addressed. By campaigning with thousands of people around the world to demand debt cancellation, together we can make sure debt is no longer a cause of repression.

• People will continue to speak out despite the repression. If this stalemate continues, we are headed towards democratic collapse.

Farooq Tariq, Kissan Rabita Committee, Pakistan



The UK's hidden debt crisis

It might not be hitting the headlines so often, but the cost of living crisis is still driving families up and down the UK to cut back on essentials – forcing people to choose between heating and eating.

58% of households are expected to cut heating this winter as the average annual bill increases to £1,755, and the threat of cuts to disability and other benefits hasn't gone away. When people are polled, mounting bills and high food costs are often their first priority, but politicians are failing to sit up and take notice.

Behind the cost of living crisis sits a hidden debt crisis. Four million people in England and Wales are trapped in what's termed a 'negative budget', with half a million more at risk. That means their incomes are simply too low to cover essentials like energy and housing, with only one result – mounting debt.

The costs to mental and physical health can also be devastating, with people in debt more than twice as likely to have very poor mental health. The relentless grind of the cost of living crisis has led to over 10 million people now being heavily in debt in the UK, struggling to pay bills and make ends meet, and more than 860,000 children are currently living in households that can't afford essentials.

The underlying causes and consequences of the debt crisis are the same, whether you are a person facing mounting bills or living in a country in debt crisis, you are up against a broken debt system that is designed to rely on increasing debt. This leads to widening inequality and protections for lenders rather than borrowers, making it incredibly hard to get out of debt once you are in it. It's completely unjust that the vast majority bear the weight of this debt while a small minority get ever richer.

This week Rachel Reeves is announcing what measures the government is taking to fix the economy here in the UK as part of the autumn budget. We'll be campaigning hard for a budget that helps make sure debts will go down, instead of up.

Campaigners demand a ban on bailiffs use.



Ban the Bailiffs campaign update

Since we launched our campaign to stop bailiff use, we've had an amazing response. Over 3000 people have added their names to our petition and hundreds took part in a government consultation looking into what needs to change.

Our campaign has been covered by the BBC, i news and Sunday Mirror, and we're starting to make policymakers sit up and take notice. Campaigning by our local group in Manchester has led to mayor Andy Burnham setting up a new taskforce with representatives from the 10 Greater Manchester local authorities to look at what can be

done to address bailiff use and bring down council tax debt.

And change couldn't come soon enough – our research recently revealed that bailiff referrals for council tax debt have gone up by 400,000 in the last two years to reach 1.7 million.

Add your name to our Ban the Bailiffs campaign online or by signing and sending back the action card on the back page.

→ **TAKE ACTION:**
debtjustice.org.uk/banthebailiffs

2 - 9 December is Big Give week

For one week only, the Big Give Christmas Challenge gives you the chance to **turbo charge your support by doubling your donation** – and the impact you can have!

Turn: £20 into £40 / £50 into £100 / £100 into £200

We've already come so far since we launched our campaign for a debt justice law. Now we need to build on the momentum of 2025 to take the campaign over the finish line. But we can only do that with you on our side!

Visit www.debtjustice.org.uk/biggive to make your donation

Only donations made online between midday on Tuesday 2 and midday Tuesday 9 December will be eligible for match funding – so make sure you don't miss out!



Debt advice

We don't provide debt advice, please contact the organisations below if you need debt advice or support.

Advice:

Christians Against Poverty

www.capuk.org

Tel: 0800 328 0006

Citizens Advice

www.citizensadvice.org.uk

Tel: 0808 223 1133

StepChange

www.stepchange.org

Tel: 0800 138 1111

National Debt Line

www.nationaldebtline.org

Tel: 0808 808 4000

Support:

These organisations can help with the worry and stress that often accompanies problem debts.

www.samaritans.org

Tel: 116 123

www.mind.org.uk

Tel: 0300 123 3393

You can also search free and independent advice agencies in your community using:

www.advicelocal.uk and
advicefinder.turn2us.org.uk

STAY CONNECTED

- X [@debtjustice](https://twitter.com/debtjustice)
- f [@Debt Justice](https://www.facebook.com/DebtJustice)
- ↗ [debtjustice.org.uk](https://www.debtjustice.org.uk)
- ✉ info@debtjustice.org.uk

Order campaigning materials and more editions of *Drop It!* at:
debtjustice.org.uk/materials

ABOUT DEBT JUSTICE

We are a campaigning organisation dedicated to ending unjust debt and building a fair economy for all, here in the UK and across the world.



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Debt Justice, Oxford House, Derbyshire Street, London, E2 6HG, United Kingdom

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BAN THE BAILIFFS

Council tax debt has soared in recent years and 4.4 million people are now in debt. For many, it's becoming impossible to pay when the cost of living crisis and economic turmoil have squeezed budgets to the limit.

But instead of supporting families to get out of debt, councils are using violence, harassment and intimidation - sending in the bailiffs. Worse, the cost of a bailiff visit is added to people's debt - leaving them hundreds of pounds worse off.

Recently, over 1.7 million orders were made for bailiff visits despite there being little evidence that they increase collection rates. But there is another

way. Some councils have stopped using bailiffs to collect council tax debt, and introduced new support to help people get out of debt.

We want to see all councils in the UK stop using bailiffs to collect council tax debt. It's completely unjust that local government are using a form of legalised harassment to try and collect debts. No matter what people's financial circumstances are, everyone should be treated with dignity and respect.

Will you add your name to our petition calling for a ban on bailiff visits?

Detach here

BAN THE BAILIFFS

I'm calling on the government to stop using bailiffs to collect council tax debt.

Signed

Name

Address

Postcode

Email

Order materials for this campaign:

Send me copies of this magazine Send me campaign postcards

Tick if you want to find out more about leaving a legacy to Debt Justice

Tick if you would like to hear about Debt Justice's work: by email by post

You can unsubscribe at any time. Please see our privacy policy at: debtjustice.org.uk/privacy

Detach here

BAN THE BAILIFFS



2 | |

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