

2016

# The Radicalism Plateau: Working Class Transformation, Housing Foreclosure and the Hegemony of the American Dream

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THE RADICALISM PLATEAU: WORKING CLASS TRANSFORMATION, HOUSING  
FORECLOSURE AND THE HEGEMONY OF THE AMERICAN DREAM

A Thesis Presented

By

AARON C. FOOTE

Submitted to the Graduate School of the University of Massachusetts Amherst in  
partial fulfillment of the requirements for the Degree of:

MASTER OF ARTS

September 2016

Department of Sociology

THE RADICALISM PLATEAU: WORKING CLASS TRANSFORMATION, HOUSING  
FORECLOSURE AND THE HEGEMONY OF THE AMERICAN DREAM

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## DEDICATION

To all in struggle for a better world.

## ACKNOWLEDGEMENTS

I would like to thank my advisor, Dan Clawson, who has been thoughtful, supportive, and patient with me as I transitioned to a new academic space. Without him this research project is not possible. I would also like to thank Fareen Parvez and Tom Juravich for their thoughtful comments, continued support, and incredible patience throughout this process.

Many thanks are also due to David Cunningham of Washington University in St. Louis. His careful reading of an early version of this paper, transformed it into what it is today.

I would also like to thank Lucius Couloute, Destiney Linker, Tiamba Wilkerson, Clyde Barnett, Tim Sacco and Armanthia Duncan for their continued support and unconditional friendship. The laughter, critical conversation, and shared moments we have had together throughout the years has helped me make it to where I am today.

Lastly, I would like to thank my loving mother, Edwenia Foote, who has dedicated her life to see me flourish. Her commitment, patience, love and sacrifice for my life goals is unfathomable. I am forever indebted.

## ABSTRACT

### THE RADICALISM PLATEAU: WORKING CLASS TRANSFORMATION, HOUSING FORECLOSURE AND THE HEGEMONY OF THE AMERICAN DREAM

SEPTEMBER 2016

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Much research has been done to explain how the late 2000s housing bubble burst, but little work has been done to see how working-class people responded and are responding to the issue of foreclosure in their communities. City Resistance, a grassroots community organization, transforms working class people from passive actors going through foreclosure to militant activists seeking to stay in their homes. My two-year ethnographic study chronicles the meetings, civil disobedience, and everyday lives of an organization of 300+ members in a medium sized, declining city, in the Northeast. It seeks to understand the multiple processes by which primarily Black and Latino members of the organization are transformed into radical subjects, but also the limits of that radicalism. A central contradiction is that the organizing model must address the immediate needs of members by servicing them and thus creating a belief in the legal system and the protections it offers, while simultaneously pushing them to think about housing as a human right, to move beyond their taken for granted conceptualizations of capitalism.

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## **CHAPTER 1**

### **INTRODUCTION**

For people in the bottom half of the income distribution homeownership has always been a struggle. The housing bubble, fueled by predatory subprime lending, created the subsequent economic recession of 2008 and raised the instability of working-class homeownership to a new level. This is important to note because owning a home is both functionally and financially important – it is a symbol of success, stability, and status.

For many working-class people the housing bubble, created by dubious lending practices, and the economic crash that followed, made it difficult and often impossible to hold on to their heavily mortgaged homes, which were now “under water.” As housing values plummeted many people found themselves in homes that were mortgaged for more than the actual monetary value of the home. This issue emerged because mortgages reflected the market value pre-recession, and not the current value of the home in the post-crash period. Despite this banks (specifically those with mortgages backed by Fannie Mae and Freddie Mac) received hundreds of billions of dollars in taxpayer bailout money. Yet, they were still unwilling to provide any accommodations for homeowners, even when doing so would have been in the bank’s own economic interest: a perverse contradiction.

The amalgamation of contradictory circumstances was the basis on which City Resistance (CR) was formed. Its mission: to work with struggling, working class, minority homeowners, to protect their rights, to prevent them from being evicted, and to raise larger consciousness around what housing should conceptually look

like in America by way of transforming working class homeowners into militant activists: A task in which they have often been successful. In the preceding 4 years CR had conducted 3 eviction blockades, 150 direct actions, 4 bank sit-ins and 502 legal consultations. These numbers are constantly increasing as militancy continues each day the organization treads forward in its fight for housing justice.

Despite successes questions remain in regards to resistance, militancy and member transformation. In this ethnographic study, which chronicles the contradictions (and complications) created by an organization that seeks radical change through the transformation of its members, while also simultaneously appealing to servicing the needs of members, I will attempt to both explain (1) the process by which member transformation occurs, and (2) the roadblocks that must be addressed to push beyond the limits of the current radicalism present in the organization. This I identify as the “radicalism plateau” as it pertains to social movements.

It is important to note that in studying organizing and mobilization that all of these ideas operate within a world that is increasingly unequal, not only in income and wealth but also in power. CR is the rule, not the exception: No group is having much success in fundamentally altering the balance of power between the rich and the rest. The question that I am attempting to answer in this research is: How do we navigate organizing in an increasingly unequal world, where time, money, and resources are increasingly scarce, and working people increasingly marginalized? This project argues there is agency within the habitus, the structures that structure

our abilities to organize, but also to say that we must continue to evaluate our efforts and subsequently the limits they place on our radicalism.

## CHAPTER 2

### LITERATURE REVIEW

#### A. Homeownership and Foreclosure

A breadth of research has been done on many aspects of the struggles of working-class life. Struggle, as the literature illuminates, is a theme that permeates every daily activity of working class people. The losses of a job, illness, and unsound economic investments have long plagued the lives of working class people historically; predatory lending from big banks only exacerbated this issue.

Teasing out the struggles that working class people have with homeownership through the literature illuminates the relevant concepts and experiences and reveals the intellectual and methodological gap in organizing and member transformation literature. Foreclosure is an overwhelmingly personal experience that transcends banks, mortgage rates, years in home, and career fields. Working class people often face similar struggles that are individually nuanced, and because of this much of the literature has paid close attention to the idea of “struggle,” and working class people trying to make ends meet while also chasing the “American Dream.” Research on foreclosures can further our understanding of how working class people deal with struggle, how they work to push back against odds that are further stacked against them.

Working class homeownership is often fraught with hardships and instability. Tim Black’s urban ethnography, *When a Heart Turns Rock Solid* chronicles the difficulties working class people experience in both the informal and formal economies in the Northeast. Julio (one of the three Rivera brothers followed

in the book) is able to land a unionized working class truck-driving job that pays well enough for him to purchase a \$120,000 home with his wife Clara (Black 2009:342-343). Struggle ensues when the rising costs of health insurance and a newly introduced two-tiered contract at work forced Julio out of the union and into an “owner-operator” position that pays less than his previous position with the same company. Coupling this with a spike in his mortgage interest rate from 9.9 to 11.9 percent in 2008 (due to the housing bubble burst) and the unplanned pregnancy of his 15-year old daughter, and financial instability forces his wife to seek a second shift job (Black 2009: 344-345). This is a common theme in other accounts of home ownership and the subsequent housing instability that follows.

Hardship is also a theme present in organizing literature. Jennifer Gordon outlines the difficulty of organizing immigrant women. “Their isolation makes outreach difficult. Second, women carry the double load of working outside the home and keeping the family together, leaving them too exhausted to take on other responsibilities” (1995:431). These realities must be taken into account when thinking about organizing people as organizing is issue specific and structure around the lives of working class people, which is often fraught with instability, irregular work schedules, multiple responsibilities and hardship.

Tim Black’s account does not reveal whether or not Julio and Clara lost their home, but his account provides a transparent peek inside the instability of working-class households, particularly when they make the financial decision to buy a home. It adds clarity to the struggle of working class instability and homeownership, it shows us the reproduction of working class realities generationally, and it reveals

the harsh reality of working class life, and often the misinformation that people have when going about purchasing a home. Not only is a home a functional place to reside, it also is (or might be) a financial investment that creates generational wealth. However, for Julio and so many other working class people, buying a home can be an unsound investment due to predatory lending and lack of understanding of mortgages and housing values.

Other scholars have focused on working-class attachment to their homes. This is often an exploration into the internalization of the American Dream. Maria Kefalas' book, *Working Class Heroes*, details that for working people that make "\$40,000 dollars per year, a \$140,000 house is a major financial commitment." However, beyond the financial commitment there is an element of prestige and status that affects practical elements of daily life. The home not only becomes a place to eat, rest, find enjoyment and raise children but also a way to segregate "good" and "bad" members of the community (Kefalas 2003:99). Kefalas eloquently states that the home is "...the American Dream's most conspicuous rite of passage" (Kefalas 2003:99).

Mary Patillo-McCoy takes this a step further and racializes working class life and home ownership. "The upward strides of many African Americans into the middle class have given the illusion that race cannot be the barrier that some make it out to be. The reality, however, is that even the black and white middle classes remain separate and unequal" (1999:2). She supports this claim by explaining, "We also know that the black middle class faces housing segregation to the same extent as the black poor. African Americans are more segregated from whites than any

other racial or ethnic group” and that “a more appropriate socioeconomic label for members of the black middle class is “lower-middle class.” (1999: 2-3)

What this means is, “...that racial inequalities in employment, education, income and wealth are inscribed in space” (Patillo-McCoy 1999:3). Thus it is no surprise that minorities were disproportionately affected by the housing crisis and subsequent recession of 2008.

Other scholars highlight more specifically the vulnerability of eviction, a process tied heavily to the issue of housing foreclosure. “Eviction’s fallout is severe. Losing a home sends families to shelters, abandoned houses, and the street. It invites depression and illness, compels families to move into degrading housing in dangerous neighborhoods, uproots communities, and harms children. Eviction reveals people’s vulnerability and desperation, as well as their ingenuity and guts” (Desmond 2016:5).

Kefalas’s research shows the emotional attachment that people have to their homes, and gives us a sense of why the loss of a home can be such a gut wrenching experience. To build upon this we need to understand the circumstances in which people are empowered to become militant social actors (when they are losing such a prized ‘rite of passage’), what transformation looks like in the struggle to fight for a home, and what the current limits of that transformation are. Taking that a step further Patillo-McCoy reminds us that struggle is also racialized, and that these factors should be taken into account when thinking about organizing minorities around issues of housing inequality. Desmond furthers these understandings by making them material. Eviction is not an abstract process with defined ends, but

rather it creates opportunities for militancy, and circumstances of hardship. The question is how do we take these understandings and see how they work in action in relation to foreclosure?

## **B. Participatory Democracy**

Participatory Democracy and member transformation is another common theme in the literature. Participatory Democracy seeks to explain both how structurally organizations operate and how they facilitate member engagement and social change. There is a body of work on participatory democracy both in domestic and international contexts. Specifically the research shows how the method is used in organizations to recruit, retain, and transform membership. Francesca Polletta's study chronicles the early twentieth century labor movement, World War II pacifism, Southern Civil rights, the new left, and the women's liberation movement (2002:23). Others have analyzed the emergence of transformation through participatory democracy in the context of contemporary Latin America (Avritzer; Baiocchi 2005; Fung and Wright 2003).

### **1. What is Participatory Democracy?**

Participatory democracy is a form of organizational structure that the literature explains, "yields citizens who are more knowledgeable, public spirited, better able to see the connections between their own interests and those of others, and more willing to reevaluate their own interests" (Polletta 2002:11) This is done through "training people to present arguments and to weigh the costs and benefits

of different options” (Polletta 2002:10). In contemporary contexts participatory democracy in Brazil has been able to “attract the participation of poor citizens” by empowering them to be a part of decisions of how to “redistribute public goods” (Avritzer 2009:1). The method has gained popularity because representative territorial democracy has increasingly been scrutinized as a “mechanism of political representation (that) seems ineffective in accomplishing the central ideals of democratic politics...” (Fung and Wright 2003:3). For these reasons participatory democracy has been a model used by organizations to build more inclusive and active memberships.

The organizational decision making structure of participatory democracy is different than that of adversarial democracy which assumes “...people know their preferences before deliberation begins” and also different from non-democratic systems which assume “...that leaders know their followers’ interests better than the followers themselves do” (Polletta 2002:8).

At its essence participatory democracy and consensus organizing is an organizing model that involves all members of a given organization and demands that they interact, learn, discuss, and debate varying interests in an organization. It is a method that organizations have wielded to build consciousness and transform members into radical social actors and that has been explored in the literature. There is, however, a gap in the literature because much of the study of participatory democracy is comparative historical research. Examining a participatory democratic organization, ethnographically can give us a more nuanced

understanding of how it these organizations operate, how they radicalize members and the limits of that radicalism.

## **C. Transformation Literature**

### **1. Twelve Step Programs and Building Solidarity**

Transformation in social science literature is not only confined to participatory democracy. There is a breadth of literature on the transformation of people through the use of 12-step programs. This literature is relevant because there are significant similarities in the ways that members are transformed in the radical organization I studied and in 12-step programs that are utilized to treat alcohol and drug addiction. Alcoholics Anonymous (AA) is the largest and most studied of these organizations. Their effectiveness is impressive; Johnson and Chappell argue, “AA is more important over the long term than professional treatment” (1994:137).

This may be a direct result of the solidarity built through sharing. Many researchers outline attendance at the first meeting, as being a “major hurdle” because discussing a ‘deep, dark secret’ is a challenging step. Through the repetition of this process AA members will “share their self-evaluations and past failures, which are usually parallel to those of the newcomer” (Johnson and Chappell 1994:138). AA members must address the “overwhelming fear of social stigmatization.”

Elements of this approach also apply to City Resistance’s organizing model. The collective sharing that goes on at every CR meeting is reminiscent of the same

process that 12-step programs use to build solidarity amongst addicts. The sharing is transformational, and while 12-step programs like AA give us insight into addiction, further investigation needs to be made in how the augmented “12-step program” can transform people going through foreclosure.

## CHAPTER 3

### METHODS

This research project follows an anti-foreclosure community action organization that has had sustained success fighting back against big banks, by transforming the complex identities that working class people hold and turning people into ultimately militant actors in the fight against foreclosure. People experiencing foreclosure are transformed from “victims” of the foreclosure crisis to militant actors in the fight for housing equality. This research focuses on the changes members undergo as a result of losing their homes, fighting foreclosure, and being a part of City Resistance.

This ethnographic study uses “thick description” to understand how people’s social habits develop as they come together to develop strategies to combat big banks as well as examining the limits to that radicalism. My methods are informed by Michael Burawoy’s extended case method (1998). As this is an ethnographic case study, analyzing the question of how are members transformed by organizations is important because society writ large requires complex methods that help sketch outlines of the social world in the context being studied (Marshall and Rossman 2011:94). This study seeks to understand “the clash of global and local contexts”(Abbott 2004:55), in order to discern just how, and to what extent, socialization creates militant working class people and the limitations of that militancy. To do this I have relied primarily on more than two years worth of participant observation in the field, supplemented by 7 semi-structured in-depth interviews that lasted from 45-90 minutes in length. I also had dozens of short

conversations with the members facing eviction and dozens, perhaps hundreds, of short conversations with the organizers of the group; these were not recorded and are instead included in my field notes.

The model utilized to determine when to stop collecting data for this project was based on Strauss's work on the "saturation point" (Rubin and Rubin 2005:67). The saturation point is when "each new conversation should add less and less to what you already know, until all you start hearing are the same matters over and over again." When this point is reached observations can stop. While many of the things that I focused on in this study were the result of reoccurring ideas that repeated themselves many times over, I, simultaneously concluded that my field site could be studied for a number of years and produce new knowledge, so I never reached a total saturation point (see also Goffman 2014:205). This is not to say that my field site did not produce broad themes and strong patterns, but rather it is to say the nature of ethnography is that each day things begin anew.

I began my work by constructing a complex outline of the organization, with the hopes of understanding how it went about recruiting, retaining, and educating working class people on issues of housing foreclosure and transforming them into militant political actors.

The organization, which I call City Resistance of Industrialville is located in a medium-sized East Coast city, and is recognized as one of the most successful of a growing number of anti-foreclosure groups emerging across the United States. The organization has over 200 members, with a revolving door of members that are active and militant on a consistent basis. Of those members approximately 75 are

Latino, 75 are black, and 50 are white. The gender composition is divided evenly. The group also has a substantial number of bilingual speakers, as well as a handful of Spanish-only speaking members. The diverse make-up of the organization means that even through snowball sampling I was able to encompass the perspectives of a gamut of members. Spanish-only speakers were excluded from this study because I do not speak Spanish and would not be able to communicate with them directly. However, a sizeable number of members were bilingual speakers and I was able to interview and communicate with them.

I attended roughly 50 weekly Fight Foreclosure Association meetings that lasted upward of 3 hours each, three-eviction blockades, as well as numerous city council actions, auction protests, special events held by other radical organizers, vigils, and assorted other acts of solidarity over the course of roughly 2 years. I have also spent time getting to know the community organizers of the organization outside of these venues and through living with one organizer for a period of one year during which we shared a residency. This helped me better understand the philosophies, agendas and messages of not only members but also the approach that organizers used to transform members. I have gotten to know members and organizers more personally outside of these venues through attending social gatherings put on by members and their families, and by simply sitting on porches with members as they talked about their lives and struggles with homeownership.

Throughout this paper all names have been changed to protect the confidentiality of informants. I have sometimes changed details of a case where they might uniquely identify a participant.

Transparency is key in research projects because the motivations, politics, and investment that one has in doing research can affect approach and results. I was drawn to study issues of housing from my own personal experience with housing instability and inequality. Although my mother did not lose a home (she lost her job and subsequently our section 8 townhouse), the effects of poverty, relocation, and a working-class life have all been influences on me and inspiration for this work. During my two years study I shared a living space with one of the organizers. While we did have many conversations about the organization, his vision for the organization, and his understanding about what he thought members needed, we also spent much time talking about and doing things outside of research. I have included many of our talks as data, and often used them as a means to understand, more deeply, my observations.

## CHAPTER 4

### MEMBER TRANSFORMATION

City Resistance works for the transformation of some of the most vulnerable working class people in the United States and turning them into social actors working to stay in their homes post-foreclosure.

This transformation and the subsequent solidarity of members of CR is created through a distinct process that involves several stages of change that take place during weekly Fight Foreclosure Association meetings. These stages are as follows: introductions, education, communal sharing and mutual support. This solidarity and transformation are fundamentally rooted in the habitus of these FFA meetings, member recruitment actions, political action and civil disobedience events.

The City Resistance Fight Foreclosure Association (FFA) meets every week. Each meeting is prefaced with the ground rules for social interaction and becomes the blueprint on the basis of which people share and interact in all of the various settings. This is done before anything in the meeting is discussed.

The group ground rules displayed on a white poster board are as follows:

1. One mic (only one member speaks at a given time; no one speaks over another member)
2. Step up- step back (Step up to voice your concerns, but also stepping back to let others speak)
3. Be positive
4. Be supportive
5. Be part of the solution
6. It's okay to disagree
7. Love, empathy, and understand each other.

The ground rules are not only displayed but also read aloud. Following this all members and first time visitors (as well as allies) introduce themselves and talk about their personal story in relation to foreclosure process, along with the capstone experience of naming their bank.

These introductions are a key component in building solidarity amongst members of the organization because people were encouraged and supported in sharing stories pertaining to an issue that is: (1) emotionally burdensome and private as well as (2) socially stigmatized. Repetition is utilized as another component to build upon this solidarity. Members share their “coming out” experience and it is repeated at the beginning of every FFA meeting. In many ways City Resistance FFA meetings are an augmented practice of 12-step drug rehabilitation programs: they seek to build unity and community through the sharing of personal stories, which provide therapy through recognition of the individual while contextualizing that struggle to larger community realities. Everyone has a personal struggle with foreclosure but the sharing of these personal struggles illuminates the common themes that are prevalent in all stories of foreclosures. These themes allow people to rally around the unjust treatment that the banks have directed at them; they help members feel like they are not alone, not being singled out.

Consider a real world example of this in action, typical of many others at the meetings that I attended. At this meeting a first-time, white female member told a brief story about her husband dying and Bank of America refusing to work with her

after she no longer had the income to pay for the home. During the telling of this story she began to cry. Cathy and Edwina, both long time members, offered hugs and a tissue in support. Her story was rare in the sense that she appeared more affluent than other members of the organization (as she did not work at all and was dressed in a way that marked her class status). Still her story of the unwillingness of the bank to work with her was not unlike that of the 50 members at the meeting. It was no surprise to me that Cathy and Edwina offered support; this new member's story was not unlike their own, even if their financial stories were different.

Other times, meetings had more detailed stories that were tied closer to the subprime lending crisis and economic recession that followed. Jesse for instance shares his story, week after week, about how a loss of his city job led to his failed marriage and a subsequent foreclosure by Fannie Mae. He also talked at the meetings extensively about the impact that losing his home will have on his siblings that are living in the home with him, "I honestly don't know where they would go [if I lost my home]. I am worried that without me they will end up on the street." Foreclosure is a distressful experience for Jesse (and many others). He admits, "I am not sleepin' at night because I'm worried someone will come and put me on the street."

Despite this Jesse is militantly committed to fighting for homes (and not just for his home). He gets to FFA meetings without a car (which is about 10 miles from where he lives in the city), leads chants, is always making members laugh, and is commonly the last one to leave a meeting, event, or action. There are few people in the organization as committed as Jesse to the empowerment of others and himself.

Jesse is instrumental to the production of new militant members. He is the person in the back of the room that screams, “And we will stand and fight with you!” when every member is asked the crucial question at the end of sharing their personal journey with foreclosure: “Are you willing to stay and fight for your home?” While this may seem frivolous it is the turning point for new members, and a reminder for old that the organization is committed to them, if they are committed to the fight as well. It is the first affirmation of a new member’s experience and the continuous reminder of that commitment for members of old.

CR uses these solidarity-building introductions to organize around three public demands:

1. End all no fault evictions
2. Homeowners should be able to stay and negotiate rent agreements with banks
3. Principal reduction to stay in the house

Though these are the initial points stressed, CR organizers were ultimately interested in transforming people to have more radical understandings of housing inequality. CR organizers brought in Columbian student organizers fighting for free education, held Marxian leadership academies, and organizers openly talked to me about the goal of ending bank speculation on homes.

FFA meetings created this transformation mainly through building solidarity and spreading ideology. This is a common process used in many organizations and organizing efforts. For instance health care workers in New England had used a similar tactic to confront inequality and build solidarity amongst them while fighting hospital administration. Rick Fantasia recounts, “By expressing their

frustration, anxiety, and hope, bonds were being built with emotions serving as a common denominator of experience. To a degree, these interactions began to level the status distinctions among RNs, LPNs, and housekeepers” (1988:137).

Similar to Fantasia’s discussion of small solidarity meetings of health care workers at a local McDonalds, FFA meetings were a place to educate and indoctrinate new members, to offer continuing support and solidarity for existing members as well as to be a functional space to plan eviction blockades, auction protests, political action and to teach the group radicalism. It was the on the ground organizational apparatus that kept the organization growing and transformed victims of foreclosure into militant actors.

### **A. Canvassing**

FFA meetings are only one means by which member transformation takes place. Transformation is a multi-layered approach in City Resistance, meaning it is combined with other methods of bringing people together to transform its members. The most important of these steps is the intake of new members.

City Resistance attracts most of its members through the canvassing of foreclosed homes in the city. The organizers obtained this information from public listings of all the foreclosed homes in Industrialville. These listings appear in the housing court postings that the city provides for all the foreclosed home cases scheduled to take place at housing court in a given week. From these compilations, CR would get 5-10 members to volunteer during the FFA meetings. This was an opportunity for members to canvass neighborhoods and tell their stories and

experiences with the organization and with housing foreclosure, in an effort to attract new members to the organization.

Every Saturday, organizers would provide coffee, bagels from a local shop and communal rides to neighborhoods in Industrialville that had high concentrations of foreclosed homes as seen on the public foreclosure list. On my canvassing trips I was always partnered with another member of the organization to knock on doors. Members would spread out in the neighborhood and not only visit the foreclosed homes but most of the other homes on the block as well. The point of the canvassing was to spread the message of City Resistance, inform members of the community of the weekly FFA meetings and free legal help the organization provided, and to make people experiencing the struggle understand that there are other people experiencing the same difficulties with the banks.

Knocking on doors was not only a mechanism for garnering new membership. It also served as a means by which members got to take a peek into the experiences of other members of the community and see just how other homeowners are experiencing foreclosure. Making the case to others also helped to transform City Resistance members, strengthening their commitment and having them make the arguments for participation, rather than just listen to them. The canvassing process exposes members to the common tropes of struggle that working-class people face in going through the process of foreclosure. This is important because foreclosure is largely an individual experience. Canvassing allowed for members (and prospective members) to see that their personal struggles were caught up in a system of social and economic forces and not just their

personal failures. This is not to say that people never internalized self-blame. Concepts of hard work and the American Dream still permeated the psyches of many members. There was always a process of going back and forth between self-blame and bank attack. Still this process helped members develop a voice while also helping them recognize that they were victims just like the millions of other homeowners that lost, are fighting for, or are in homes with underwater mortgages. Because of this it was not uncommon for members to tell stories of their struggle, a process that is much more personal, complex, and difficult than one would believe.

Every door knocked on was not necessarily a liberating experience. Often times homeowners had vacated homes, not been home, or were not interested in the message or mission of City Resistance. Either way the presence of the organization in the community meant that during their 3 years of existence they had amassed over 300 members. Much of this was due to the organization's strong belief in reaching the community through canvassing.

Canvassing was the practical on-the-ground work that the organization used to reach out and organically build. CR's canvassing was premised around that idea that it should not confine mobilization and building directly or indirectly to "growing membership." Canvassing for CR no matter what venue it took on (Saturday morning or during direct action protest) was always a means of transformation for members and the community alike. Never was it enough for members to hand out fliers; members wanted to share the stories of triumph and tribulation. In turn this effort garnered new energy surrounding the organization, it

helped sustain militancy and message, and it transformed current members into more radical political actors.

The process of foreclosure is one that is deeply personal; thus being able to go out and canvass with City Resistance represents a huge milestone in a member's transformation. Members often take years to open up about their experiences with foreclosure publically:

For Venesha it took two years to have an action surrounding her home. For Sophia, she would not attend any public action events for fear that her coworkers would see her and know the situation she was going through. It was not unusual for it to take a great deal of time for people to share their stories publically. When they did, however, it often represented a heightened radicalism and involvement with the organization.

It was necessary for City Resistance to have a multifaceted approach to transformative experiences (like canvassing). Members get to share their stories while simultaneously seeing patterns of injustice in the process of hearing other people's stories. There is definite power in the sharing of stories and seeing that other people in the city (and throughout the country) are going through a common struggle. This empowerment is crucial because far too often foreclosure becomes an overwhelmingly individual burden due to the stigmas associated with it, the ways it directly contradicts normative understandings of the bootstrap ideology and the American Dream. Hearing that other people are going through the same struggle is comforting but also illuminating; it lifts the veil on bank exploitation and shows people (even if in disjointed ways) that banks played a significant role in the

exploitation of working class people both in the initial predatory lending, and subsequently in their reluctance to help people stay in their homes.

This illumination is fueled by a feeling that despite banks being bailed out, they still refuse to give working people a real chance at homeownership. Members struggle to deal with hegemonic understandings of the way in which banks operate. This process of canvassing pushes members beyond their coopted understandings of capitalism into a more radical understanding of capitalist exploitation (even though this is NOT the term they would use to understand it), even if they are constantly reconciling ideas of self-blame.

### **B. Civil Disobedience/Direct Action**

The third transformative apparatus in the organization was civil disobedience/direct action. This took place in a number of ways for City Resistance:

1. Eviction Blockades: A last defense effort where members barricade entrances to a house and hold a protest to try to coerce the bank into postponing an eviction or negotiating with a homeowner.
2. Auction Protests: Members stage a protest with the hopes of preventing an auctioneer from selling a home by way of scaring away potential investors.
3. Public Demonstrations: e.g. Demonstrating against Fannie Mae and Freddie Mac or local Bank headquarters picketing.
4. Lobbying/protest in Washington DC (less common)
5. Vigils: Showing solidarity with homeowners

These actions were the most public of City Resistance's activities. They received local community support and media attention, and often took the longest to approve and plan, especially when the action involved their experience with foreclosure.

Venesha, one of the most vocal members of the organization, took 2 years to agree to do an action that centered around her experience with foreclosure, despite

willingly helping other members fight the banks in regards to their homes. Jesse shared a similar approach.

When I arrived at Venesha's foreclosure vigil it was nightfall and the 45 people at the Vigil were chanting and singing songs that I had grown accustomed to while following the organization. Sam could be heard on the megaphone yelling, "Whose House, Our House" and "No Justice, no peace." There was food, coffee, and candles being lit. The mood was somber, but also energetic and optimistic. These feelings could have been because no one was at risk of losing their home that night, but also because in the two years that Venesha had been in the organization she had garnered a great deal of support from all of the members, she was a member-organizer, people respected her and her militancy. There was a real feeling of solidarity.

As the chants ended Luis, Venesha and Sam moved on to a staged boxing match where Venesha went up against US Bank. Sam narrated the predatory story of how US Bank took Venesha's home.

The boxing match ended in a knockout with Venesha beating Luis (representing US Bank). The fight chronicled Venesha's broad trials and tribulations with US Bank: her absurdly high premiums that paid virtually nothing to the principal balance of the loan, the bank's refusal to work with her after paying for the home for nearly 15 years, and her refusal to leave. The fight ended with her symbolically knocking out the bank and proclaiming that she would "get her home back for one dollar!"

These symbolic events brought the group together. They elicited cheers and were creative ways to translate the work and message to the news networks, community members, and CR members present. There was no better way of translating the message of not leaving a home in foreclosure, in standing up and fighting against big banks given the alternatives, and there was no better way of empowering people to tell their stories publicly.

### **C. Teaching Radicalism**

During my time following City Resistance, there were a series of radical trainings that were used for transforming members. These were mostly comprised of leadership academies (where members of the organization would devote a day to a training), and of guest organizers (of a different but interconnected struggle) from both the United States and Latin America. Many informal training sessions took place at the apartment of one of the organizers, an apartment I shared with him.

Radicalism events attracted only a small fraction of City Resistance members (5-10 members per event), and would focus on housing and its inherent link to Global Capitalism. These gatherings started with sharing experiences on how going through the foreclosure process affected individual lives and then worked to tie them to larger systems of oppression. However, often there was not a critical mass of City Resistance members present. This is particularly interesting because it raises the questions: (1) To what extent is this approach to teaching radicalism being underutilized in the organization? (2) How does the organization use these events to attract more members of City Resistance? It was not unusual for liberals from the

surrounding community to frequent these events in larger numbers than actual members of the organization. This was also true of many civil disobedience actions.

Special speaking events put on by City Resistance that I attended could accommodate more members of the organization. This is important to note because they were outside of the normal anomic of FFA meetings. They were an opportunity for the organization to generate a conversation around radical, anti-capitalist organizing that would be stimulated by people that were external from the organization itself (potentially offering another layer of legitimacy to anti-capitalist organizing).

These speaking engagements were highly effective at garnering support from other organizations in the community (which often used them as a tool for radicalizing their members) but they were not effective at attracting members of City Resistance. An example of this is when CR brought in two Chilean student activists who were heavily involved with the organizing of the contemporary student movement in Chile. This attracted about 25 members of other community organizations and just a handful of members of City Resistance. Members of other community organization had a strong showing: Social Action!, Rainbow Solidarity, local community pastors, and graduate students all showed up to hear the organizers. CR on the other hand had about 5 members present 2 of whom were new to the organization (this was the first event that they had attended).

## **D. Participatory Democracy**

Fight Foreclosure Association meetings face a dilemma of constraint: They must tackle all of the organizational and administrative planning necessary for the week, engage new members, provide legal support and be a transformative space. All of these things must be accomplished in approximately two and one half hours, one day a week. Despite having to accomplish all of these activities City Resistance still built solidarity and ensured sustained participation. It was not uncommon to hear Luis state, “We are a consensus organization, meaning we need to all come to an agreement on things before we do something.”

Participatory democracy worked somewhat unevenly. At one point, the leaders of City Resistance recognized that there were changing organizational needs and decided to hold a special organizational meeting (during the time when the normal FFA meetings took place) specifically to address the structure and purpose of their weekly Fight Foreclosure Association meetings.

The meeting began in a manner similar to all other FFA meetings, with introductions, booing of banks, and chants of solidarity. While I had known from the week prior that this new meeting would address how members felt about the meetings and subsequently what needed to change, I was a bit unsure of how the conversation would take shape as the organizers had not given any details at the previous meeting.

It started with Sam posing the questions: “Is this meeting still working; is it still an effective method of meeting or does it need to change?” He then went on to explain the “plus-delta exercise” they were going to do. In this exercise members

could mention the negative aspects of the meetings while also providing an example for how this issue could be improved.

Many of the initial issues brought forth were spatial issues:

Jamal a longtime African-American member who mentioned, “The kids were becoming an issue. They are in the food and it is noisy.”

Another member mentioned a positive aspect of the space in regards to parking and access to their home. More interestingly members had pragmatic understandings of the meeting space, member involvement and issues of recruitment.

Cathy mentioned, “We need to find a way to get more exposure.”

Olivia echoed this on a different level, “We need everyone to be more involved, more supportive of each other because stress will break us down.”

Sophia built upon this sentiment when she echoed directly after Olivia that, “Everyone needs someone to talk to.”

In very real ways members of City Resistance felt as if the meetings had provided them with a “safe space” from the stressors of housing foreclosure. However, when they came to document their shortcomings, they overwhelmingly mentioned the lack of politicians involved and at the meetings and the sentiments of “Remember in November” a concept of which City Resistance members only reward politicians with their vote if they support their positions on housing foreclosure, or the need to get more exposure, be it through radio ads, politician visits, etc.

### **E. Jesse’s Transformation**

In order to better understand the process of member transformation, it helps to consider a couple of representative examples, allowing us to see the ways these

various factors – meetings, canvassing, civil disobedience, speaking events – interacted in a member’s biography.

In the two years I spent chronicling the lives of CR members, I was able to see first hand how the protests, meetings, and direct action events shaped member interactions and experiences and just how that translated to militancy. These processes generally created similar levels of militancy in members of the organization, even though people had varying levels of participation, attendance, and leadership roles.

Jesse is a longtime member of CR that I met at the beginning of my two years following CR. He is a 55-year-old Indigenous American that had moved into his home in October 2007 and subsequently after losing his job found his home go into foreclosure just 3 short years later.

Jesse was the type of member that could never go unnoticed at a Fight Foreclosure Association meeting. He was loud, fiery, passionate and social. He was always the member who would chant the loudest, “And we will stand and fight with you!” at the end of every member’s storytelling process when members were posed the question “Are you willing to stay and fight for your home?” Jesse was a member who volunteered to make phone calls, to be at eviction blockades and auction protests, and to speak out and describe his struggle in front of any audience. Anything he could to show solidarity he did and he was cherished by members because of it. Jesse made you want to come back to CR because he treated everyone like “family.” Upon first glance it would be easy to conclude that Jesse had always

been like this, but he went through a transformation just like all other members in the organizations.

What was hidden from Jesse's story (at least initially) was that foreclosure caused him to contemplate taking his life, but members of CR encouraged him to fight, even though he personally felt that he had connected with the organization at a time that was too late to stop his eviction. Jesse described this to me in a one-on-one interview in the winter of 2014, "...As far as CR, I think that they've done quite a bit for me as far as helping me mentally because, believe me, I was planning on taking my life." He continued, that he felt this way because the banks made him believe he was nothing through the pressure they had put on him to force him to leave his home.

"This is how much pressure this bank has put on me, to actually make me feel that I am not worth nothin', and that I have nothin', and that I should just end it all. But they've (CR) talked to me and they told me 'No, don't give up, don't let them do that, don't stop the fight'. CR has backed me up, and they've showed this. This is the only organization that I know that will actually stand up and fight for you in the sense of coming to your home, willing to risk arrest, willing to go to jail to help me keep my home. This is the only organization, and this shows me that they are really there to help me. And everyone in the organization, and are in the same situation I am, we all stand together and help to fight for each other. That is an organization that I believe will go far."

I would have never fathomed that, Jesse, a member that was instrumental to the organization in numerous ways, would have been so adversely affected by the ordeal foreclosure is. However, I could see just how weekly meetings, specifically the 12-step-esque program, transformed him throughout my various interactions with him in differing settings. I could see that CR fundamentally changed his perceptions of foreclosure, and ultimately transformed him from someone that was

contemplating taking his life into a militant actor in issues surrounding housing justice, and one of the most active members of the organization.

### **F. Jose**

Jose explicitly exposed me to the limits of City Resistance's radicalism through his belief in legislation and electoral politics as the most effective course of action to keep people in their homes. Jose was a 40-year old Puerto Rican male resident of the city and active member of the community. Unlike many members of CR, he had gone through a foreclosure that was connected to his recent marriage. While he was somewhat disconnected from the entire foreclosure process he recounted the difficulty of the foreclosure in very similar ways to others that I had interacted with. His sentiments of struggle echoed that of many other members. In my interview of him, he explained

“When I first met her (his future wife) I didn't know that she was struggling with a house. And then when we got married I realized that she was having some difficulties and one thing led to the other and because of the economical impact had an effect on million of Americans, including my wife. Economically, even when she made pretty decent money she was half-stepping the process of paying. Then I realized that, she was having difficulties and I kept telling her listen you have to be on top of this. Even if we don't have food I would rather see you pay the mortgage. Because she's the one that makes all of the payments.”

Jose's somewhat distant understanding of the process of his wife's foreclosure detailed two key themes that so many working class homeowners often do not understand when going about purchasing a home: (1) the huge financial commitment that owning a home is and (2) how quickly a house can go into

foreclosure with the loss of just one paycheck, in a world where so many working class people face financial instability.

While no one I encountered seemed to be as inconsistent or as irresponsible with paying (when possessing the ability) as Jose's wife, it really drove home the idea that many working class people did not understand the investment aspect of owning a home and thus it made them easy targets for predatory lending.

However, despite the propensity for there to be a great deal of self blame, Jose internalized an alternative understanding for why the home was eventually lost to foreclosure:

"I believe that there is some, some judges, attorneys, and also smart investors that are in cahoots trying to takeover Industrialville homes that are being foreclosed on...So technically what I call that is stealing. What I want to call that is entrapment, what I call that (black) procedures, what I call that is lying to the consumers, what I call that is a clique a network of people trying to devastate the smaller guy who don't know nothing about real estate.

When I pressed even further and asked what Jose thought about the banks he not only blamed the banks for the predatory practices that they had used to initially lend the money, he also condemned the banks for immorally capitalizing on working class ignorance. Still he was not calling for the removal of banks from the equation. Rather he wanted a commission to be set up to monitor the banks and to make sure that they were not being predatory in their practices, but also that they were lending money to people that needed it for modest things.

## **G. Radicalism Plateau**

Through all the means discussed – meetings run on a basis of participatory democracy, a 12-step like ritual process of repetition, member canvassing, civil disobedience actions, events to teach radicalism, and more – members’ political and economic understanding was transformed. People went from blaming themselves, feeling helpless, and being ashamed to a recognition that what happened to them happens to many others, that the system is unfair, that it is bank behavior that is unreasonable, that they need to stand in solidarity with others at risk of losing their homes and fight together to keep people in their homes. These were impressive accomplishments, and involved substantial levels of member transformation. But each of these forms of action experienced significant limitations as well. They were able to take members so far but no further.

These factors led me to conclude that the group has great difficulty in its attempts to radicalize members beyond its more superficial goal and demands. This stagnation is a concept that I refer to as the “radicalism plateau.”

Consider Fight Foreclosure Association meetings, for example. FFA meetings lacked key elements necessary to build an organization that would transcend the group’s more pragmatic goals; the elements necessary to nudge its radicalism past socially accepted understandings of the role of banks, the government and the American Dream. An immense amount of time is needed to sustain the day-to-day activities of the organization. Planning and coordinating rides, providing court support, arranging food for meetings, and offering bilingual real time translation at meetings were the most time consuming segments of the meetings. These segments,

and organizing within the confines of working class life, with its irregular work schedules, unexpected hardships, and uncertainty, hindered City Resistance from utilizing meetings to think through its ideological framework and ideas with its general members. It prevented the organization from working through more radical and nuanced understandings of big banks and global capitalism in a way that would benefit a large group of its members. Instead, radicalism was taught in other venues, like frequent “leadership academies”, that happened at my shared place of residence with one of the organizers, and at the group’s office space in the city. While these events were important for some, they required a large time commitment (as much as an entire 8-hours on a weekend), and often only involved a little more than a handful of City Resistance’s most active members.

In order for City Resistance to get its most radical ideas to reach its members it would have to not only find a way to translate theoretical understandings of capitalism to real material examples of injustice but also time to do this. The only real space the organization had to accommodate these conversations were the weekly Fight Foreclosure Association meetings. These meetings, however, largely focused on its customized 12-step program used primarily to build solidarity), on teaching people the basics of foreclosure struggle (mostly legally) and on (a great deal of time) performing the logistical management of the group’s operation. The crux of radicalization hinged on City Resistance’s ability to transform these weekly meetings beyond their administrative and solidarity building capacities. There is no way to overcome this radicalism plateau without a reorganization of the weekly FFA meetings. This task is daunting.

The same limitations were visible, probably even more visible, in civil disobedience actions, which would seem to be the most radical of City Resistance's activities. Attending Venesha's candlelight vigil exposed to me how personal the foreclosure process is, but it simultaneously demonstrated the importance of preparing members before direct action events through other transformative processes before exposing them to the high pressure spotlight that direct action can be. Direct action alone without efforts to transform individuals into focused political actors is a conflicted method of transformation. This is because direct action most publicly distributes messages about an organization's mission while simultaneously drawing the most attention, and this in a world with media attention that is increasingly fueled by sound bites and internet click-bait. These pressures mean that the worst place to send an incorrect message about what the organization does is a direct action event, but also that these are opportunities to further radicalize members because they garner the most support and provide hope (and even a sense of victory) for the organization.

Some of the moments during the vigil left me feeling much less certain about their point and message and what they did to transform people. For example, Venesha's daughters sang Beyonce's, "Listen." Letting children become involved in struggle was an opportunity for them to share and be a part of a movement, but doing so haphazardly made me worry about message. I found it increasingly difficult to see how the song communicated any of the messages of the organization (even its most conservative messages). It felt like a glaring moment where certain elements of the organization were not planned out enough to be ready for the high

pressures of media attention. It is also true that at other public events panned out differently, and that musical performance was typically popular labor songs (commonly solidarity forever) mixed in with independently written songs by local artists.

There were other issues with message control that came to the forefront at the vigil. One issue stemmed from members giving their testimony at the events. Jose, a prominent member of the community and the organization stood up and delivered an inspiring yet contradictory testimonial. The message was nuanced, but contradictory. He began with a message about “paying it forward” and sticking together because he felt the conviction that the banks wanted to “take away our community.” But as the testimonial continued he became more traditionally political. He rambled, “We have an excellent president fighting for you in Barack Obama.” He continued, “Republicans want to displace you so you can’t vote.” While voter suppression is a prominent issue in general elections this message did not to me seem central to what City Resistance was trying to accomplish. They had no party affiliation, and chose to fight the establishment without regard to who was in power at the given time. The message did not fit.

Lastly, and possibly most egregious, his message took on a spiritual tone (City Resistance was a secular organization). “I have faith in the lord, I got a \$20,000 condo, life goes on.” He continued, “Sometimes Jesus tells us when to leave our homes.” This was a message that was in direct contradiction to the goals of the organization. Members were never supposed to leave their homes, in no circumstances. Civil disobedience was even used as a method of blocking evictions

(and was fairly successful). Jose had single handedly derailed perhaps the most visible aim of the organization by coupling faith with the idea of giving up and leaving the home.

These statements were disheartening because the organization was premised on the idea that no one should ever leave their home under any circumstances, and somehow that message was undermined while under the light of public spectacle.

What was clear to me is that City Resistance faced a dilemma that was exposed in this instance publicly, but also was apparent in less visible venues (such as FFA meetings). The organization wanted to encourage member participation in all venues and methods of transformation including high profile events. However, members' political consciousness was only partially transformed and was often in flux.

Jose's remarks, and Venesha's inability to articulate her struggle more clearly to the media, indicate that CR had an issue with controlling its message at direct action events, and it also signaled that more work had to be done in order for members to be able to fully organically lead, transform and articulate the messages of the organization. CR needs to reform and refine the means by which it goes about teaching radicalism, and transforming members. Transforming members requires repeated engaged conversation with the theoretical endoskeleton that works to reinforce the capitalist sociopolitical actions that support Wall Street and destroy Main Street. Combating this hegemony is key to pushing beyond this radicalism plateau.

Or consider the events designed to teach radicalism, which would seem to be the ones most explicitly intended to push people beyond this radicalism plateau. These talks and conversations had the potential to be an insightful experience for many members struggling with understanding the complexity of foreclosure in City Resistance. Issues of neo-liberalism, democracy, coupled with real stories about how students joined forces with unionized dock workers to fight the privatization of public education, was a radical contextual example of everyday people combating the strong power structures at play that often seem to be insurmountable when organizing around any struggle. The real world examples given at these events can show members the economic and social parallels that connect struggles and potentially push CR members beyond this radicalism plateau.

The Chilean activists were self described “anarchists” and “revolutionaries” and opened the talk with the idea that, “We as organized people should try to show people the inequality.” They used the model of direct action to achieve their goals, but focused a great deal on this idea of Democracy vs. Dictatorship, while also mentioning that the fall of the dictatorship opened the door for new capitalist exploitation and opportunity. This led to them attacking capitalism directly by shutting down the docks with the help of workers. This was strategic because nearly 80 percent of Chilean GDP was in imports and exports. The ultimate goal was they wanted community control of schools and they found a way to get it. What was even more obscure was that “punk-rock” for one of the organizers was the reason he became active in the radicalism – a testament to how global our world now is, and

how connected people suffering from foreclosure are to Chilean students fighting for control of their institutions of education.

City Resistance had a radical agenda when it came to planning events around other similar interconnected struggles. The organizers had worked to create a space to get members thinking about radical change in the United States, but for unforeseen reasons they were unable to deliver the message to a critical mass of members. Very few CR members attended these events. Instead the events delivered the message to white liberals who populated the neighboring suburban communities. This meant that the organization dumped resources into events that were designed to get its members to engage with complex issues but largely the people it was meant to reach were left out of the engagements, and thus it was not a widespread transformative process.

If City Resistance had any hope of using other venues to push past the limits of its radicalism, given the confines of its weekly meetings, it had to find new ways to creatively get its members to attend radical events. The other alternative would be to reshape weekly meetings for special events, or at the very least cutting down the level of administrative work done at each weekly meeting and replacing it with more engaging conversation surrounding issues of housing inequality.

City Resistance worked to involve its members in participatory democracy. Unfortunately CR struggled to create a true participatory democratic organization that interrogated the most radical of CRs messages. The theory of Fight Foreclosure Association meetings stressed the need for all to be equal and for consensus to be reached.

But this was more rhetoric than day-to-day reality. Absent was the implementation of this type of democracy as it is described in much of the literature. The organization was selectively a participatory democracy, and more committed than other groups to consensus, but in a number of cases, when the members did not adopt the position favored by the organizers, the organizers resorted to repeat voting without discussion.

An example of this was a time when, City Resistance' fiscal sponsor, SOCIAL ACTION! requested to collaborate with City Resistance on a climate change event; the sponsor often suggested collaborating on one or another event. Organizers would always ask the members to vote on having these events. As many issues are tied to housing City Resistance had a small discussion and subsequent vote (as a congregation) using principles of "consensus" to sign off on the climate change event that SOCIAL ACTION! wanted them to co-sponsor. In this particular case the discussion was about the responsibility of City Resistance members if they were to agree to sponsor. They were as follows: to be present, to recruit friends to attend and to have City Resistance's name put on fliers. Other requests often included a small monetary contribution. Nonetheless, events were generally supported with little conversation.

The Climate Change event was different than the status quo. In most cases, the issues would be talked about briefly and members would quickly come to a unanimous decision after the conversation. Through this process I was able to see members unanimously select Sam as a representative of CR to sit at the table with Mel Watt and discuss housing issues, and I commonly witnessed members approve

eviction blockades and auction protests using this method. In the climate change instance it did not go this smoothly.

Luis explained that the climate change event would be held at First Methodist Church (the same location that FFA meetings are held). Luis continued, "We would only have to publicize the event and put our name on it and be there in solidarity." Immediately, a black male member named Daniel interjected, "There is nothing we can do about the environment so why should we sponsor the event?" There was a gentle rumbling in the room. People generally agreed with this sentiment even if it was incorrect. Venesha followed with "there are other things we can be doing as a group that are more beneficial to us."

While there was never unwillingness for the organizers to hear these ideas, I could see the frustration grow on Luis's face (and he later mentioned to me that he did not understand the hostility). To my surprise there was not a debate, instead Luis rushed into a vote on the issue. On the initial poll a handful of the 30 people were in favor of supporting the event. Luis echoed his earlier sentiments, "We have to support things that are directly related to housing, and we have to think about how this is an issue in our community." He then subsequently called a second vote, which was successful in garnering about half of the room's support, but not a consensus. Luis decided to then sponsor the event with just half of the room's support. He moved the meeting for the sake of time despite objections from members.

At this point it became apparent to me that "time" was a real inhibitor on CRs ability to have thorough discussions that were necessary to be a true participatory

democratic organization. There were so many administrative and logistical needs that took up a disproportionate amount of the two and a half hour meetings that a deep discussion about strategy and support under the current structure could not truly be sustained.

Similar considerations apply to the process of member transformation. This was far from complete, and the level of radicalism reached by members subsequently reached stagnation. All CR members exhibit a willingness to fight for their homes (and other members' homes), but they typically do not get beyond that. The ways, in which they go about this fight and the strategies that are used, and the demands that are made, only happen under the common set of understandings surrounding conventional ideas of homeownership. I found in my observations that people were not asking for the removal of banks from mortgages. Rather, they addressed the issue of housing injustice by arguing for principal reductions, non-profit banks, and a feeling that banks should simply possess "moral understanding" when moving to foreclose on someone's home. There was also substantial belief in the strength of "law and order." More specifically, members felt like it was the job of politicians to "protect" homeowners from immoral practices, through the creation of law, investigations, and consumer protections. This radicalism plateau could distinctly be seen in my interviews, as members routinely expressed their belief in "moral" banks.

This idea of moral banking, controlled through government oversight, was indicative of the radicalism plateau that I encountered in a vast majority of members of City Resistance. Their ideas for what moral mortgages looked like often differed,

but the belief was widespread, almost universal, amongst members that if banks would just act morally (and if the government would punish them if they did not) then the system would be fair and just

## **CHAPTER 5**

### **DISCUSSION**

#### **A. What Does This All Mean?**

There is a great deal of radicalism that is rooted in the civil disobedience actions in City Resistance but concurrently many members have a persistent and unfettered belief in political systems in the United States (both at the local, state and federal levels). Much of this faith is solidified by the real gains that City Resistance's services provide for members. Free legal representation, court support, and new member education programs, such as the "know your rights" quiz and new member orientation (this is given to all new members at their first meeting) combined with the legal successes that the organization has had at getting principal reductions, tenant agreements, and non profit bank refinancing has established for people a belief in progressivism that works to undermine the more radical goals of City Resistance. In this paper I describe this as the "radicalism plateau."

Missions like "Homes for people, not for profit" and "Homes for All" are radical initiatives designed to get people to challenge common beliefs in bank speculation on homes. It is particularly difficult, however, to promote these messages when a vast majority of members are interested in a concept that I call moral mortgages and banking. The belief in moral mortgages and banking can be reduced to the understanding that banks were morally corrupted by greed and thus if they would just have a "moral compass" and work out deals with working class homeowners going through foreclosure that would be enough to solve the housing crisis. In the case of City Resistance this particular belief is significantly exacerbated

by the work of a non-profit bank in the state that has worked to buy homes from the foreclosing larger national bank and then sell back the homes to the original homeowners. While this may seem like a panacea the deals that this community bank offer to homeowners often come with a variety of problems.

Transformation, despite this undermining, is happening in every transformative process that City resistance implements. Nearly 300 members have gone from the point of almost vacating their homes to at the very least going through the legal process to prove that their eviction was illegal (and subsequently trying to get the bank to negotiate with them). Still, a great many members go on to risk arrest at a fellow member's eviction blockade, to lead chants, to show up at court support, to bring food to feed a movement and/or to simply give time to an organization that so desperately needs even the smallest contribution. The question raised here is not whether City Resistance is transforming its members. The real question is whether they can overcome this radicalism plateau and what are the methods, processes and resources they need to do so.

Before we can go about hypothesizing answers to this question we must understand that radical organizing in present times, amongst working-class people, is constrained by a multitude of factors. Not only do we have to account for mobilizing around an issue as economically sensitive as foreclosure we must also understand the constraints of working class life. A significant reason why so many CR members are dealing with foreclosure is because of low wage work and economic instability caused by the turmoil that predatory lending and mortgage backed securities in unison created (but also an element of this economic instability

is historical). This instability was exacerbated by a history of falling wages in the United States that disproportionately affected working-class minority people. Because of this it is increasingly difficult to organize working people when irregular work schedules, unstable financial situations and living paycheck to paycheck are everyday realities. Members often do not even have transportation (as ride pools are discussed at every FFA meeting), and they often do not have childcare (as many bring their children to meetings and actions). It is also difficult to talk about overthrowing big banks when the hegemony of capitalism is always lurking over the shoulders of members. What this means is while it may seem like members have nothing to lose, they actually have everything to lose: their homes. Organizers must pay attention to this. The servicing of member needs then works against CR's more radical goals, because servicing leads people to believe in the banks, legal system, and the state as ways to handle issues of injustice. This is especially evident because CR has had so many victories that do not remove banks from the equation.

### **B. Where do we go from here?**

It is difficult to pinpoint exactly what would solve the issue of radicalism plateaus in any social movement or organization. For City Resistance there are a number of factors at play that should be considered.

The greatest obstacle to radicalization is time. Working-class life is often unpredictable and structured by irregular work shifts and hours, single parent households, and economic instability, lack of transportation etc. It is easy to make the mistake of thinking that simply getting more members to attend radicalism

events and trainings is the solution to pushing people beyond this radicalism plateau. These things cannot be done without addressing the instability and time constraints that so many working-class people face.

This is not to say that it cannot be done but rather that there is unpredictability to when and how people radicalize and the limits of that radicalism when it happens. Not one scholar can pinpoint exactly when a militant struggle will become a social movement. Neo-liberalism, bootstrap ideology, the decline of unions and the erosion of the welfare state only make these predictions more difficult to make. The Occupy Movement, Fight for 15, and the emergence of Bernie Sanders as a serious presidential candidate are all signs that radical movements can still emerge, especially when movements are tied to the serious economic inequality that exists in the United States today.

What could make these movements stronger is the partnering of movements and organizations. While I saw partnerships emerging frequently in my two years with City Resistance, a more sustained, active, and radical labor movement (or other movements) could really benefit working-class people in the United States. In order for this to happen though, labor (and other movements) have to “take up each other’s concerns, incorporating them into their heart, soul, culture and institutional structure” (Clawson 2003:195). A reality that I simply did not see.

The propensity to radicalize is highly issue specific. One could speculate that it is easier to organize around an issue like Fight for 15 or Occupy where it is easy to structure the movement around narratives of inequality. As these issues pertain to

the vast income inequality that contrasts the present to an earlier time in America when there was a middle class, and an American Dream (at least for some). The American home is trickier. Long has it been a symbol of the middle class, a dividing line between the haves and the have-nots in the country, and as of recently a symbol of American excess. One could even argue the sustainability of the American home is questionable. These issues muddle the lines of militancy but do not make issues of housing justice impossible to organize around.

City Resistance also must learn to attack the legal apparatus that creates a false sense of hope, security and change for its members. While legal services can and should be used as a tool to bring members into the organization, a more rigorous course, such as the 8-week course used by immigrant C-POL workers in place of “know your rights” quiz or workshop would be more beneficial to the organization. Jennifer Gordon outlines how 8-week programs “unlike the ‘know your rights’ workshops that public-interest and legal-aid law offices often offer to the community and which are designed only to give people basic information about the law and how to use it, the Workers Course is set up to provide group opportunities for reflection that will lead to analysis and action” (1995:435).

Much of the organization’s draw is the free legal services that are provided to people going through foreclosure. This service, however, undermines the larger mission of “homes for all” – a call for the radical removal of bank speculation on homes (perhaps one could even argue that it is a call for the ending of capitalism). Gordon reminds us of this reality, “A legal clinic that focuses on recovering unpaid wages as a way to draw new immigrants into the organizing effort can end up

undermining organizing in a number of ways. First, if the service is successful, people will definitely be attracted to the group—but because of the service it provides, not necessarily because of the organizing it seeks to do!” (2001:95) While CR is not running an organization that seeks to win back lost wages, it does seek to use the legal system to keep people in their homes and thus has a similar dilemma. As Gordon (2001: 95-96) argues, “it takes a lot of thought to create a service approach that actually does lead to organizing, as opposed to one that cuts organizing off at the pass.”

There are also other elements at play that make this issue more complex for City Resistance. Non-profit banks, legal victories, and rental agreements all work against achieving these more radical end goals, they undermine the organization’s more radical message and subsequently create this radicalism plateau, where members are invested in not accepting the status quo, but only to the point where it allows them to stay in their homes (and help others achieve the same goal). This falls short of calling for the end of mortgages, it falls short of true housing equality in the United States. However, if City Resistance could transform weekly meetings and garner wider attendance of radicalism “special events” they would have an opportunity to combat this undermining. It would not be perfect, but nothing is.

Still, City Resistance is doing much more good than it is harm. It is easy to shout from the Ivory Tower that organizations should be more radical. But the end of capitalism is not something that will emerge in isolation. It has to be connected to common struggles; it has to be a part of a larger social movement (or perhaps an amalgamation of social movements) to truly achieve that end goal. Thus we should

praise the organization's gains, while dreaming of ways, and providing insight and ideas into, how we can push all of our movements to be more radical. The possibilities are endless, but the opposition remains strong.

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