Power and Resistance: Boston Housing and the Banking Crisis
STPEC 291
Spring 2012

Introduction to course
This course will be mostly discussion, some lecture
Goals of course – Provide opportunities to learn about
• How to do organizing in context of a radical political analysis
• How such organizing can be a short term route to power and a long term route to movement building
  for fundamental change.
• The role of political education and discussion in organizing.
• Radical organizing in the current political moment: current opportunities and threats (ie. recognizing
  the opportunity in attacks from other side)
• Create opportunities for seasoned organizers, grassroots leaders, and students to learn from each
  other, responding to each others’ goals and values. This is a RARE opportunity.

This course is a university class but also weekly workshop.
This course is Pass-fail for students
• Registered students will be given the opportunity to decide what the written work they want to
  produce for the class will be. What is most meaningful for you? an article, a curriculum, a
  training outline? There will be a written evaluation at the end.
• For non-students, there is no grade of course. Instructors will discuss goals with participants. What
  do you want to be evaluated on? What do you want to learn? Write an article, work report,
  proposal for campaign, or training outline?
• We will look for opportunities to combine students with organizers or community leaders to do
  above.

Meeting time of course – Fridays, Jan. 20 to Feb. 24 – 10:30 to 3 pm

Week 1 – Introductions. Procedures for the course. Discussion about the Occupy
movement and moment
Course procedures, criteria for pass-fail, etc.
Introductions, why are you here? – why taking course.
Eventually bring discussion around to Occupy if they don't.

class goals:
1. what does it mean to study objective conditions? what's the lay of the land? including what
does occupy say about popular culture, potential for state repression, tactical innovation, etc.
2. to ask the question: what's the difference between promoting a program of self-
emancipation (base building) vs a program led by a militant minority?
3. establishing the constant need to challenge the primacy of class analysis with race and
gender realities, and how racialized and gendered histories have contributed to division in
political resistance and continue to challenge radical solidarity. Addressing difference creates
unity, not avoiding it.
4. intro to organizing tensions
Discussion
- Discuss the occupy moment now. This includes the widespread challenge to the status quo: an outpouring of class frustration, a systemic critique, people from really different perspectives sharing political space, a different kind of movement. Some questions about Occupy.

What is the Occupy moment, nationally and internationally?
- What has been different about this movement?
- Does the a Occupy moment continue after the encampments are dismantled?
- OWS was not built around “demands”. How did it attract people?
- What is its social base?
- What does it mean for Occupy to win?

More recently, the Occupy movement has called for the occupation of vacant foreclosed buildings.
- What makes this “tactic” useful or not?
- How is this tactic more or less useful depending on different “strategies” it seeks to serve?

Introduction to organizing “tensions” that we will follow throughout the course
- Pursuing “long term” goals through how you handle “short term” struggles
- Pursuing “general” goals through how you handle “particular” struggles

Debates in and around Occupy relating to race/class and gender/class
- Language: “occupy” vs. “de-colonization” - the significance of this question
- Corporate power – rule by the 1% - has been justified by appeals to racism for centuries. If Occupy does not name this in order to mobilize the 99%, is it implicitly doing the same thing? Some institutions that make up the 99% were complicit in the racism - what do we do about that?

This issue around race goes way back. We will continue looking at this theme throughout course
- Do we unite the 99% solely by addressing class or also race?
- Example of trying to unite around class at shipyard. There had to be practical demands around race alongside wide ranging discussion.

Struggles around gender – young white guy thing. Mic check. More here??

Readings: Many possible newspaper articles on Occupy.

Articles on race and occupy
Week 2, Part 1 – Struggle context: How corporate power has attacked poor, working, middle class

Class goals:
1. What is class? how is it experienced as a political/economic category?
2. How democracy is compromised by capitalism.
3. What the implications for organizing are for each discussion.

Statistics on "objective conditions" - the context in which we are trying to build power
- De-unionization, attack on social wage, deregulation, leads to redistribution of wealth and income upward – from the 99% to the 1%
- Persistence of institutional racism

How have these trends affected the families of participants? Questions to participants
- What class were you born in - why?
- What class are you in now - why?

Exercise: How are wages set under capitalism

Readings: Lots of articles documenting the statistics
How these trends have affected women, or people of color differently
UFE report - provide link

Week 2, Part 2 – If we live in a democracy, why do we have to organize?

Why doesn’t the political system fix the above. Why doesn’t it represent the 99%?
This is an exercise with drawn out discussion. Hope to bring out:
- Money limitations on democracy, including:
  Campaign spending on candidates that buy their positions, etc.
  Corporate giving without accountability. Citizens United decision.
  Creating an "atmosphere" of what is acceptable debate
- Structural limitations on democracy, including:
  In some states, once incarcerated but now released felons can’t vote
  Immigrants can’t vote (note local immigrant vote efforts)
  Voter suppression efforts (ID’s, if you recently moved, etc.)
  Districting and redistricting
  Note continued role of race and gender issues
- Role of corporate media and press
- In capitalism, most important decisions made by people who aren’t elected

How do these decisions affect those made by elected officials
Discuss lobbying vs. organizing; organizing actions as a form of lobbying
Conclusion – historic theoretical limitations on democracy
Ideas about freedom
Democratic rights vs. democracy
Keeping debates out of bounds, keeping options off debate table

Readings: Many bundles of articles on this

Homework: see Inside Job on own or at special screening after Friday class on Jan. 27
Week 3 - Part 1 – The Banking crisis and the inadequacy of the response 2.5 hours

Discuss Inside Job – this could include discussions below over two weeks
Note that the movie leaves out fundamental contradiction of capitalism: that decisions are not made by the elected, and we are left only to regulate. It never says the banks are designed to exist outside of democratic control.

Financialization and speculation
What is financialization? Stats on the increasing role of FIRE (finance, insurance, real estate)
Separation of financial activity and transactions from “real economy”
How does financialization lead to speculation rather than production
Relate speculation and resultant “bubbles” to growing wealth gap and development of capitalism

How did borrowers get caught in this trap?
Why wasn’t it a case of individual responsibility?
How financialization and speculative fever led to demands down the chain to produce mortgages
Cultural acceptance that market would always go up?!?

Greece vs. Iceland
Greeks are responding to Euro demands for drastic “reform”, meaning attacks on working class
What happened in Iceland by contrast? (Inside Job sets stage for this discussion)
Maybe limit this to handout but can’t discuss

Bank practices
Predatory loans and the predatory bubble. Is there a “free” market?
Securitization, transfer of loans, robo-signing
The collapse of the bubble: Dealing with assets that are suddenly worth much less

Inadequacy of response .5 hours
In response to above, we get failed government programs: HAMP, HAFA, EHLIP.
We get legendary run-arounds by banks doing loan modification – experienced by millions
Network of HUD certified workout counselors. 501©3’s and relation to banks.

Readings:
NYT article by financial pro who got foreclosed
Paula Taylor interview with Dateline NBC after eviction blockade
Jon Stewart piece on Mortgage Bankers Assoc.
Articles on Greece and Iceland
Lots of articles on failures of government programs.
Lots of articles on need for principal reduction - a radical demand?
Week 3 - Part 2 - Introduction to Radical Organizing theory

1.5 hours
Services and advocacy, organizing, leadership development connections (SaOLD)
This can include an exercise applying these approaches to 5 different issues
These are real issues in the Boston area with grids about how to respond from a
services, advocacy, organizing perspective. We can also include "community
development" and "legislative/electoral" perspectives
Organizing existing leaders vs. those directly affected
what this says about mixture of service, advocacy and organizing
The goal here is to lead to an understanding of a "collectivized case work" or
casework "organizing model".

Week 4 – Questions of Radical Organizing Theory

The role of Macro Analysis and Worldview
• What is "worldview"?
• Can an organizer bring his/her worldview into an organizing project? If you think yes, why
is this not a violation of "let the people decide"?

Use of macro analysis to develop organizing campaigns – 3 examples at City Life
1. Tenant organizing - organizing tenant associations to do collective bargaining and
negotiate contrasts with real estate corporations around rents and conditions
2. Immigrant rights and institutional racism - blending a class-based and race-based
resistance.
3. Bank Tenant Organizing campaign - opening up a post-foreclosure front in the battle
against bank foreclosures and evictions, demanding principal reduction

Assumptions "in the air" that kill radical organizing initiatives (or often any organizing
response)
1. Tenant collective bargaining - some assumptions to examine
	The fair rent is the market rent - anything less than market rent is a subsidy
	Real estate value is created by individual owners
	You can do whatever you want with your property
	All property is the same
2. Immigrant rights and institutional racism

	Black or Latino Power is anti-white - oppressed power vs. oppressor power
	Obama’s election means we’re in a post-racial America
	Racism requires individual intent
	The right-wing corporate class don’t want immigrants
3. Bank Tenant organizing

	Individuals voluntarily signed mortgage agreements - Hold them accountable!
	Corporations, including banks, create jobs with their investments (“job creators”)
	Principal reduction is a bank subsidy to borrowers - No Moral Hazard!
	The housing bubble was a by product of the fluctuating “free market"
What does it mean “to win”. The idea of Pyrrhic victories.

Class, racial, gender frames (if not addressed above)

Role of spirituality and morality

Other themes and tensions that could come in:
- Friends and enemies; strategic and tactical alliances
- Coercion and persuasion; violence and non-violence
- Constitutional and non-constitutional; electoral and street
- Short range and long range; particular and general

Readings:
- SM article submitted to Monthly Review
- Various CLVU organizing documents – eg CLVU radical organizing
- CLVU document on immigrant organizing - the two gunmen letter and response
- Bob Fisher article on City Life and Right to the City

Week 5 – CLVU Bank tenant organizing method

Banks predatory behavior sets stage for counter attack
- The speculative bubble and the development of underwater loans.
- The demand of principal reduction; the leverage of anti-eviction organizing
- The sword and the shield

The 5 masses (Ask folks from SNOL, Martha, and Ryan to play active role here)

1. Mass Outreach – canvassing and weekly calls

2. Mass Meetings – information transfer, development of solidarity and community, sum up of actions and planning new actions, many volunteer and leadership opportunities, testimony, reorient spirituality

3. Mass Casework – review from past weeks what is “collectivized casework”. Helping each person by linking their cases to others’. The dilemmas in doing that. The rewards.

4. Mass Actions – All kinds of actions. Explain utility of each, how the tactic relates to the strategy. What are we trying to accomplish with each. How can we vary each with the situation.

5. Mass political discussion and leadership development

   Examples of political discussion in all our meetings

Leadership development is interwoven in all this. How do we define it? (off MR article)

Leadership “development” sometimes misnomer. Folks find place to use skills they have

- Consciousness, interpretation of spirituality and life role and morality
- Skill sets of all kinds

Examples of leadership development in one’s case - getting your voice back

- You are driving the case, not the advocate
- The public letter and other public testimony - leaving shame at the door
- Self-representation in court and with political leaders
- Actions at your house - dealing with scrutiny

Examples of leadership development in the struggle

- Volunteer caseworker/organizers
- Replicators - eg Brockton
- Rally leaders, chanters, agitators, arrestees, negotiators
Meeting explainers, actors (theater), testifiers
Discussion leaders/teachers

Note that these discussions of the 5 masses bring in many of the themes in the organizing theory discussions

Readings:  Organizing against the economic crisis by organizing a Bank Tenant Assoc.
           Other bank tenant organizing docs, including spreadsheet on tactics/actions
           Power point presentation on CLVU method if we want that
           Several different videos of CLVU actions
           Bill Moyer interview
           PBS News Hour Oct. 19-20 of 2010
           Boston Magazine article
           Phoenix article
           Shelterforce article
           Articles: Springfield No One Leaves or WAFT (ask Malcolm/Martha to provide)

At end of Week 5 discussion, ask folks if they want Week 6 to focus more on policy campaigns arising from Bank Struggle or more on power and international movement links. Can be combination but what do they want to emphasize.

Week 6 – CLVU Bank tenant organizing – coalitions, legislation, policy
What used to be called Left-center united front
   Keeping initiative to do radical, militant organizing, but...
   Maintaining ties to many who would not choose to do that
   Example of COHIF (Committee on Occupied Housing in Foreclosure)
State legislation – example of just cause eviction law passed in 2010
   The MAAPL coalition and CHAPA
   1st and 2nd attempt to pass – 2008 and 2009-2010
   Taking out protection for homeowners
   Lobbying vs. street action
   It almost didn't come to floor, but when it did it passed unanimously. What's up?
Local policy
   Home rule petitions
   Springfield ordinance
   City administrative policy – eg COHIF
National policy – example of Attorneys General settlement
   Obama's role
Readings: Articles on these various efforts
           Copies of the ordinances or legislation?
           Materials put out to advance these efforts.

Week 6 – Can this effort be scaled up to a national campaign
Exercise with mock protest signs
   What do you want to be demanding in 3-5 yrs. that isn't on the table now?
The question of power
   Power with vs. power over - false dichotomy? Or necessary?
   Coercion vs. persuasion - role for both? Dangers?
How do you go from the power you have to the power you need?
Guerrilla war theory - 1st stage and 2nd stage

The role of “the state”
Do you target the state’s police power directly (some sections of Occupy do this)
Do you target corporate power and demand to know which side the state is on?
Constitutional vs. extra-constitutional struggles

City Life participation in national linked coalitions
Right to the City coalition – grassroots left. The Sept. 30 march
SEIU, Fight for a Fair Economy (FFE), Mass Uniting
No One Leaves Movement
Multi-city Bank Tenant Association in New England – Occupy November
The Occupy movement

The potentials and dilemmas/difficulties of these coalitions

The development of a grassroots left
What is that? Why do we want it? We’ve got organizations!
The Radical Organizing Conference process
We are now engaged in the birth of a new left that will be with us 5 years from now.

Contradictions – constricted space for reformist responses, elevation of militant radical responses, which is creating space to connect existing political efforts with occupy that are comfortable with those radical politics, services oriented non-profits are not included.

Readings:  Right to the City materials on 21st century city
FFE and Mass Uniting materials
Occupy November materials
City Life material on grass roots left