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# Mobilizing a Movement

If you're confused about the wave of protests sweeping the country, don't be alarmed. It *is* confusing. Who are the protesters? What and who are they protesting? And what do they want?

It turns out that there are two different but overlapping movements taking to the streets. Both are angry at the richest 1 percent of Americans, who have made out like bandits while most of the rest of us have seen our wealth, income and standard of living decline. Both blame Wall Street for causing an economic crisis that has led to massive layoffs, foreclosures and cuts in government services. And both oppose tax breaks for the superrich and bailouts for banks.

The one getting the most media attention this fall calls itself Occupy Wall Street, although it has recently spread from New York's financial center to Boston, San Francisco, Los Angeles, Chicago and other cities [see "Occupy America," above].

Rose Gudiel is part of the other wing of the protest movement. Gudiel, who juggles two jobs and lives with her parents and brother in a working-class suburb of Los Angeles, has become the public face of a burgeoning crusade to defend homeowners from unfair evictions. She, her family, neighbors and other supporters have pledged to risk arrest when the LA County sheriff tries to evict them from her home now that Fannie Mae and OneWest Bank have issued a foreclosure notice.

Gudiel belongs to the Alliance of Californians for Community Empowerment and the Service Employees International Union, organizations that have led the fight for bank reform in California. Their protests are rooted in the specific grievances of their mostly low-income and working-class members, who have been laid off, ripped off and evicted by banks engaged in predatory lending.

The ACCE, SEIU and other California unions and community groups have been mobilizing homeowners since the beginning of the economic crisis. They've organized meetings with bank officials to try to get them to modify loans rather than foreclose on homeowners. When negotiations break down, the activists have resorted to protests and civil disobedience to draw attention to abusive practices and the banks' failure to deal with homeowners in good faith.

The goal is not simply to help a handful of homeowners stay in their houses but to create a mounting sense of urgency, so that banks change their practices and politicians change government policy. This year SEIU persuaded the San Francisco Board of Supervisors to renegotiate its "interest rate swap" with JPMorgan Chase, allowing the city to repay its loans at the current lower rates, thus saving San Francisco \$40 million. Similar campaigns are under way in other cities. The coalition has pushed for local laws that will fine banks up to \$1,000 a day if they don't maintain empty foreclosed homes to avoid neighborhood blight. Earlier this year the coalition urged the California legislature to make banks pay a \$10,000–\$20,000 fee per foreclosure to help cities address the damage they cause. According to conservative estimates, foreclosures have reduced property

## COMMENT

values in California by \$650 billion, resulting in a loss of up to \$4 billion in property taxes.

The activist groups are now putting the heat on banks to reduce mortgage principal for struggling homeowners. Many economists say this is an effective way to revitalize the housing sector and bring about a recovery. Californians with underwater mortgages overpay banks \$20 billion a year—money that could instead be pumped into the state's economy. The activists also want the legislature to establish a mandatory foreclosure mediation program to ensure that homeowners receive due process and a fair chance at negotiating loan modifications.

Although activists in California—an epicenter of the foreclosure epidemic—have taken the lead, they are part of a national coalition of unions, community groups and faith-based organizations called the New Bottom Line, which has been waging war on Wall Street for several years. It has organized rallies and marches in New York, Kansas City, San Francisco, Boston, Charlotte and other cities with major bank headquarters. It has been a partial counterweight to the lobbying muscle used by the US Chamber of Commerce and the financial industry to thwart President Obama's financial reform plan. But the coalition has not built the momentum needed to strengthen Obama's ineffective foreclosure-prevention program, and its sporadic protests haven't sparked a broader movement.

Until this fall, that is. Now the excitement and energy from Occupy Wall Street, combined with the organizing savvy of the union/community coalition, may be coalescing into something much bigger. Activists from both networks have been meeting to discuss strategy, tactics, targets and message.

In October the New Bottom Line mounted a series of protests in Los Angeles—including civil disobedience at a major bank and a rally at the home of the CEO of a large lender—to keep the pressure on the banking industry to help working-class families like the Gudiels avoid eviction. Over the coming weeks organizers in Minneapolis, Chicago, New York and other cities will aim protests at specific banks, CEOs

and politicians who have collected big campaign contributions from the financial sector and voted against tough banking regulations.

If the Occupy Wall Street activists join forces with the unions and community groups, they could catalyze a massive nationwide movement to resist foreclosures and block evictions. They could also put pressure on local and state lawmakers to pass tougher legislation. And they could inject the foreclosure crisis—and the banking industry's culpability for the recession—into the presidential and Congressional elections.

The different strategies used by Occupy Wall Street and the union/community/faith coalition reflect a longstanding dilemma for American dissenters—how to link visionary calls for radical change with specific demands for immediate reform? They also reflect the difference between what organizers call “mobilizing” and “movement building.” The first involves large protests that may generate media attention but don't necessarily build the organizations needed to follow up, train leaders and negotiate with policy-makers. The second involves the slow, difficult work of building unions, community organizations and other groups that can dig in for the long haul and keep people engaged when the excitement dies down.

**E**ver since the Boston Tea Party, it has been the spirited, explosive and messy protests and civil disobedience—sit-down strikes at auto factories and sit-ins at segregated lunch counters, for example—that have transformed day-to-day grievances into movements that make history. These actions dramatize serious problems and encourage people to become part of a crusade for social justice. The sense of crisis generated by such protests often forces political and business leaders—mostly concerned about order and stability—to respond by negotiating reforms.

Throughout American history, the soul of successful reform movements has been people like Rose Gudiel. She has never been politically involved before, but her recent experience as a victim of bank abuse changed her views. “My parents instilled in me the idea that if you work hard and study, you could live your American dream,” she says. “I was the first person in my family to graduate from college, and I worked hard so that I can own a home. And now these banks are taking my dream away.” And, she insists, “I'm not leaving. I'm willing to go to jail.” In September, Gudiel, her neighbors, co-workers and supporters from the ACCE and SEIU began a round-the-clock vigil at her house to prevent her eviction, as Gudiel and her supporters fight to rescind her foreclosure and renegotiate her loan.

If the Occupy Wall Street protesters and their counterparts around the country link arms with people like Rose Gudiel, they could win stirring victories and inspire a broader movement that challenges the wealth and power of a tiny elite. That could do more than restore people's homes to them and rebuild the economy. It could restore our democracy, too. **PETER DREIER**

## Calvin Trillin, Deadline Poet

### CEO

*Hewlett-Packard CEO, fired after disastrous eleven-month reign, gets \$13 million in termination benefits.*

—news reports

One job's a job I never would forgo.  
That job, of course, is being CEO.  
According to the customs now prevailing,  
It pays a lot—and pays you more for failing.  
It must be nice to have a job wherein  
You cannot lose, for if you lose you win.

*Peter Dreier teaches politics and chairs the urban and environmental policy department at Occidental College. His next book, The 100 Greatest Americans of the 20th Century: A Social Justice Hall of Fame, will be published by Nation Books next year.*