the mortgage.

ACORN and other community groups have been staging "squats," where community members move into vacant contested houses that they feel should be sold to low-income members and conducting other forms of direct action protest to dramatize the issue. In Chicago, for example, Reverend Jesse Jackson spoke at a march and demonstration aimed at the U.S. League of Savings Institutions, which pushed for deregulation. "Why should you spend $3000 to bail out the savings and loans," Jackson asked the crowd, "especially when you can't borrow from them? You were to old to get a loan. You were too Black to get a loan. You were too female to get a loan. You were too poor to get a loan."

In many cases, groups have been successful in getting local RTC offices to speed up the process of putting the properties on the market and in getting the RTC to hold to its own regulations. "It took a year of squatting and demonstrations," ACORN's Research Director Bryan Maney said in an interview, "but we've finally got the RTC to agree to negotiations aimed at fulfilling its obligations" to low-income communities. ACORN also sued the RTC in early August; the suit said that "out of negligence, incompetence, recklessness or intentional malice, the RTC has violated the rights" of potential low-income home buyers. The majority of ACORN members across the country are people of color.

Making Congress Confess

From an organizing perspective, perhaps the most significant fallout from the S&L debacle is widespread public anger with both the thieves and the politicians who protected them. As mentioned above, a staggering number of congresspeople accepted S&L campaign donations and many worked hard to shield their S&L "constituents" from legal trouble. As the stories have emerged in the press, public outrage gradually translated into a massive "throw the bums out" sentiment that led to a number of electoral upsets and the imposition of term limits in some states in the last elections. As the *San Francisco Chronicle* reported, "the awesome cost of rescuing the savings and loans seems to be producing a hunger for revenge among average Americans."

This "hunger for revenge" (for the quintessentially pro-business *Chronicle* there is always a hint of irrationality in any anti-big business movement) has produced a number of organizing efforts. The "bucket brigade" in Seattle, for example, has called congressional representatives to public meetings to get them to come clean on their S&L ties, or to force them to take a progressive stand on the Kennedy bill in Congress. Labor unions such as the Service Employees International Union, Communications Workers of America and the United Electrical Workers are conducting various campaigns to pressure elected officials or the RTC. One tactic is getting politicians to sign "pledge cards" during electoral campaigns that commit the politician in question to working towards an equitable solution to the crisis — and to promise that any offers of money from S&Ls will be turned down.

Although chances are that poor, working and middle class Americans will pay much more than their fair share for the S&L bailout, in the long run the crisis might well create some changes the damage-control teams in Congress and the White House hardly expect. Nearly every survey has indicated that voters are getting increasingly angry and cynical towards their government. The *New York Times*, for example, conducted a poll that concluded "77 percent of the likely voters said government was run by a few big interests looking out for themselves, while 76 percent of the non-voters felt that way."

The combination of economic hard times and the perception that the government is doing much more for the rich than for "average Americans" could lead to a huge upsurge in organizing activity. The S&L bailout crisis, while in some ways symptomatic of the massive transfer of wealth from the poor and middle classes to the rich over the past ten years, is also a powerful organizing issue in its own right. It will hurt everybody, and so crosses the boundaries that separate poor from better-off, people of color from each other and from whites, inner-cities from gentrified urban areas. The challenge is, as always, to make the potential for working together operational. But popular disgust with the whole business has already given many people the boost they needed to move from cynicism and anger to effective action.

Note: There is an enormous amount of material published on the S&L scandal. For a complete list of references consulted for this article, please contact the Minority Trendsletter.

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1388 Sutter Street, 10th Floor
San Francisco, California 94109
415-771-4308
FAX: 415-771-0535

At a time when much of the public-interest community appears to have lost its committment to reaching and involving a new generation of young people, Tides commends the committment of CTWO, and particularly the MAAP interns.

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