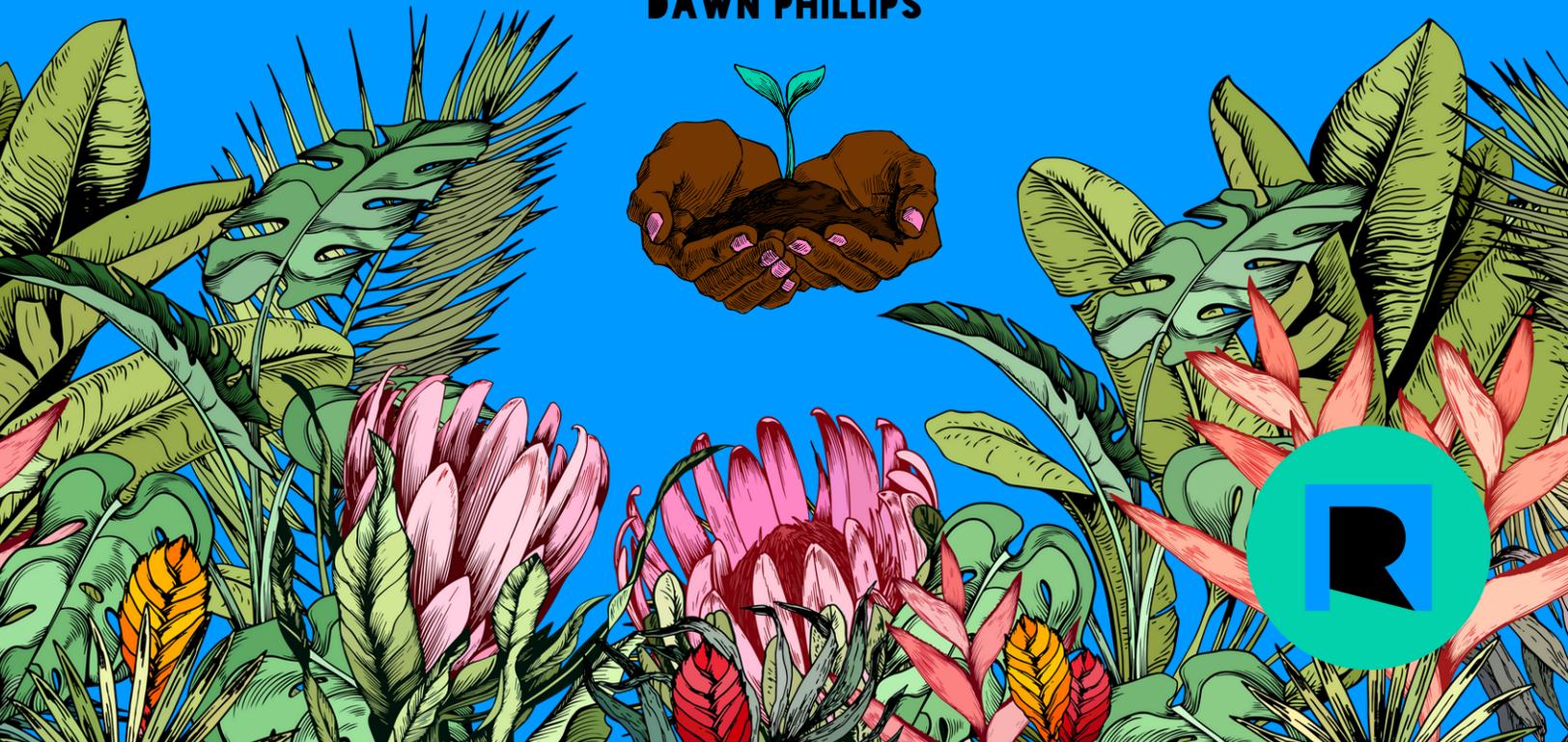


# THE CRITICAL ROLE OF RENTERS

IN GROWING & LEADING  
WORKING CLASS STRUGGLE  
IN THE NEXT PERIOD

AUTHORED BY  
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**THIS PIECE WAS DEVELOPED BASED ON DECADES OF ORGANIZING, POLITICAL STRUGGLE, DEBATE AND ANALYSIS OF FRONTLINE LEADERS OF THE RIGHT TO THE CITY ALLIANCE AND THE HOMES FOR ALL NETWORK.**



Real estate and housing investment are key sites of accumulation in the global neoliberal economy driving a range of impacts from the international to the local level - everything from gentrification and displacement to school closures, cultural destruction and appropriation to militarization and criminalization of working-class communities of color. Currently, 60% of all the world's assets, or 217 trillion dollars, are in real estate; 74% of that is invested in housing.<sup>1</sup> As US home ownership rates hang near a 150-year low, real estate ownership is undergoing consolidation never seen before, with absentee investors like Blackstone buying up 37% of homes for sale.<sup>2</sup>

Significant investment in real estate and housing has not made housing more affordable, more accessible or more available, nor has quality improved; in fact the opposite is true.

Wall Street bundled mortgages into packages to be traded back and forth, a risky gamble that incentivized predatory lending and led to the foreclosure crisis. The economy spiraled into recession as 10 million people were dispossessed of their homes.<sup>3</sup>

Most of those households had the majority of their wealth invested in their homes, but no one was hit harder than Black households.<sup>4</sup> Many of the foreclosed properties were offloaded to corporate landlords, who started making tenants new and old financially responsible for upkeep that landlords had long taken care of.<sup>5</sup> This led to major habitability issues, like in New Orleans, where 78% of rental units are in need of major repairs because of problems like pests, leaks, and mold.<sup>6</sup> Renters keep paying more and getting less - less safety, less security, less comfort.





Our neighborhoods and homes have gone from places where we love, heal, grow, learn, play, rest and dream to the means by which landlords, corporate investors and financial institutions extract profit from our rents and mortgages. The real estate sector is being taken over by hedge funds and private equity entities, which are even less transparent and more extractive than the retail banks that give out mortgages. These firms promise their investors future access to inflated rents in exchange for cash to buy up properties. Without a mass response from tenants, landlords are able to manipulate the cost of housing, increasing rents by 62% since 2000 while incomes have barely kept up with the rising cost of living.<sup>7</sup> This upward pressure on rents is exacerbating the affordability crisis, with 25 million renters spending more than half of their income on rent.<sup>8</sup> Those who can't keep up with the breakneck rent increases get pushed further out, especially communities of color in historic urban neighborhoods who are already contending with the legacies of financial racism like redlining.

This same period of increased investment in real estate and housing by a range of corporate actors was accompanied by significant disinvestment of public spending in housing as well as deregulation of public protections in private market housing, land use and zoning.

Deregulation of the private market has led to increased rents. State legislatures across the country have been swept up in a coordinated campaign to prevent cities from implementing rent control.<sup>9</sup> Funding has collapsed for the Department of Housing and Urban Development's housing assistance programs, leaving more low-income tenants to bear their growing housing costs alone.<sup>10</sup> Federal policy continues to privilege the economic well-being of homeowners through tax deductions and low interest rates on mortgages, widening the wealth gap between tenants and owners.<sup>11</sup>

Meanwhile, policies like the Faircloth Amendment limit the amount of public housing available, forcing more people to contend in a market controlled by corporations.<sup>12</sup> The number of units of public housing has declined by 20% since the mid-1990s, and the public housing that still exists is \$26 billion behind on upkeep and renovation.<sup>13</sup> This process of disinvestment and neglect has bolstered the narrative that ambitious government projects like public housing end up in disrepair, disappointment, and economic harm.





These trends are part of a broader political initiative to make private capital and the “market”, as opposed to government, responsible for providing critical social services for people. The dominance of neoliberal ideology in the United States has permeated the structures, policies and spending decisions of government at all levels. Reduced government role and spending for critical needs like education, health care and housing has been coupled with an increased reliance on private, for-profit entities to make decisions about the type of housing that is available in our communities and the ways in which our neighborhoods develop.

Neoliberalism is the root of the foreclosure crisis, homelessness, the loss of public housing, inadequate production of truly affordable housing, the growing affordability crisis for renters and a model of corporate development that prioritizes profit over community needs.

Global capital has financialized our need for affordable, healthy, sustainable housing and neighborhoods into trillions of dollars in profit.<sup>14</sup> In the same way that bosses grow rich from the labor of workers, landlords extract profit through the collection of rents and mortgages. This process turns renters into an exploited economic class and our communities and homes into profit generating operations. The central role that the real estate and housing sector plays in the global economy, along with the huge wealth generated by renters for that sector, means that renters can disrupt and transform that system.

Renters are uniquely positioned to exercise power over global capital in this moment; to organize, to negotiate collectively, to strike or withhold rents and to reimagine housing and land as a human right and need.

The same neoliberal system that has caused the current housing crisis, historic economic inequality and massive dispossession of working class communities of color has also sharpened the shared interest and potential power of renters to take on the current system. Renters’ numbers are growing. In the United States, there are 108 million tenants living in 43 million rented homes, a figure projected to grow to 50 million households over the next 20 years.<sup>15, 16</sup>

**THE CENTRAL ROLE THAT THE REAL ESTATE AND HOUSING SECTOR PLAYS IN THE GLOBAL ECONOMY, ALONG WITH THE HUGE WEALTH GENERATED BY RENTERS FOR THAT SECTOR, MEANS THAT RENTERS CAN DISRUPT AND TRANSFORM THAT SYSTEM.**





Renters are a strategic force both because our numbers are growing, but also because the renter class includes other critical sections of the working class like Indigenous, Black and other communities of color, women, and young adults. Almost 1 in 5 renter households is headed by an immigrant, and close to half of all renters are people of color.<sup>17</sup> Domestic and retail workers are renters. Single moms are renters.<sup>18</sup> College students and millennials are renters.<sup>19</sup> The majority of Native Americans who live in urban areas are renters.<sup>20</sup> Renters are the majority in cities like Atlanta, New Orleans, St. Louis, Chicago, Detroit, Santa Ana, Providence, Jackson, and Springfield.<sup>21</sup> Renters are a significant portion of the 108 million eligible voters who did not vote in the 2018 election - we know this because that group is disproportionately young, poor and people of color.<sup>22</sup>

Renters bear the brunt of environmental racism and climate change in places like Miami and Newark.<sup>23,24</sup> Renters are retail workers who are struggling to demand that Walmart and Amazon improve working conditions and pay living wages.

Renters are queer and gender non-conforming youth and public housing residents, both of whom face police harassment and criminalization.<sup>25</sup> Black and formerly incarcerated renters are deeply impacted by decades of voter suppression and civic disenfranchisement.<sup>26</sup>

Renters also face major challenges in exercising power when pay-to-play politics dominate our local, state and national political processes and the real estate sector has seemingly limitless resources to elect their candidates, pass legislation and assert their hegemony of individualism, property "rights" and limiting the role of government in regulating the economy.<sup>27</sup>

**RENTERS CONSTITUTE  
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JUSTICE.**



Both in terms of our numbers and our interests, renters have a strategic role to play in the fight to transform the current extractive system into a regenerative one. From one based on hetero-patriarchy, white supremacy, competition, violence and false solutions like investments in fossil fuel extraction and prisons; to one based on indigenous sovereignty, reparations for slavery, feminism, energy democracy and ecosystem restoration, collective stewardship, leadership of frontline communities and respect for Mother Earth.

**AS HOMES FOR ALL, WE BELIEVE THAT THIS WILL REQUIRE A MOVEMENT OF 10 MILLION RENTERS, ORGANIZED FROM THE LOCAL TO THE NATIONAL, WITH A UNIFIED VISION FOR A JUST TRANSITION AND THE STRATEGY TO GET US THERE.** <sup>28</sup>

Our 30 year organizing plan includes developing the leadership, political consciousness and organizing capacities of renters most-impacted by the crisis. Engaging and organizing millions of other renters and their supporters to disrupt the existing housing system through mass actions of non-cooperation and compliance. Exercising civic power over the public sector by passing legislation, directing public resources and electing pro-renter representatives.

Creating new systems and structures of governance based on solidarity, mutual need, shared responsibility and accountability to collectively manage and care for our homes, buildings, neighborhoods, and community institutions. Supporting social transformation that includes healing from generational trauma, reclaiming ancestral wisdom, realizing our full human capacities and developing new ways to relate to each other through deep, ongoing practice of social participation and collective decision-making.<sup>29</sup>

If we are successful, in the next 5 years, we will expand housing rights and protections, improve habitability, increase affordability and support millions of people in becoming more housing secure nationally.

**WE WILL LIBERATE 1 MILLION ACRES OF LAND INTO COMMUNITY LAND TRUSTS OR OTHER DECOMMODIFIED HOUSING MODELS.**

**WE WILL MOVE 100 MILLION DOLLARS TO SUPPORT COMMUNITY-LED DEVELOPMENT AND WE WILL MOVE 100 MILLION DOLLARS TO GRASSROOTS LAND AND HOUSING ORGANIZING EFFORTS.**



Our vision to transform neoliberalism requires transformation from the personal and interpersonal to the global and structural. Transformative organizing must build mass power to scale. That power must greatly reduce the harm facing working class and communities of color. Our joint struggle must help us engage our differences and traumas more effectively and support deeper alignment, collective healing and mutual respect within and between peoples and communities. Our collective organizing must push back on the various forms of alienation created by neoliberalism and colonization and allow us to develop more fully as healthy individuals in spirit, body and mind; it must allow us to develop greater capacity to effectively lead and participate in collective visioning, work and decision making; it must allow us to live more fully for ourselves as we contribute more fully to community and society. There cannot be a political and economic transformation on the scale we aspire without a transformation of ourselves and our social relations.

Neither our individual organizations, our national alliance, nor the housing front alone can slow the real estate sector or defeat neoliberalism. It will take a united front of the working class to take on both the corporate developers, hedge funds and landlords who are our immediate targets and the global system of neoliberalism that is our ultimate enemy.

As renters, it is our responsibility to develop formations that bring together all renters who have the greatest interest in transforming both existing housing systems and neoliberalism as a global system. As Homes for All, this means bringing together Indigenous, Black and all people of color, women and gender non-conforming people to build a land and housing movement committed to ending white supremacy, hetero-patriarchy and transforming social relations at their core.

Only a housing movement that centers indigenous sovereignty, self determination and feminism can successfully contend with the twin threats posed by both the real estate sector and neoliberalism.



Our housing front must align with other working class sectors and struggles towards a united front against neoliberalism. Renters must be in solidarity and joint struggle with immigrants, gig workers, students and public sector workers. We must contribute to the development of movement infrastructure and ecosystems that recognize the varied roles and contributions needed to advance our shared vision; and we must work to eliminate competition and maximize coordination. The development of a real and effective united front will require our movements to transform historic divisions and bad practices that have come from past mistakes of the party left, social movements and the non-profit industrial complex. Just like the transformation of neoliberalism requires the transformation of social relations, the transformation of neoliberalism will also require the development of a healthy movement ecosystem and the transformation of our movement relationships.

This is a pivotal moment nationally. As frontline residents and organizers we know that there are historic openings that many decades of work have made possible. Sectors, peoples and communities are more aware and connected to each other's struggles. There has been an inspiring upsurge of mass protests and actions, most led by Black, immigrant, Indigenous and queer youth. There are growing experiments to consolidate a voting bloc that can reclaim power and expand the limits of civic engagement for millions in frontline communities.

And for the first time in decades there is broad interest in questioning the logic of capitalism and neoliberalism and openness to socialism.

The current threats are just as significant as the potential opportunities. White supremacist and gender violence signal the rise of fascism, and the economy, media and many functions of the state are controlled by hardline conservative forces. Trump's brand of racist, xenophobic, sexist populism is not new but these ideas are certainly in a period of ascendance. The fact that we are facing renewed attacks on every front from reproductive health, to attacks on unions, to the criminalization of political action, to climate denialism; continues to indicate that we remain in the fight for our lives and the well-being of the planet.

Our ability to stop the bad and build the new lies in our ability to exponentially expand our ability to organize and build power, to transform from the individual and interpersonal level to the movement and societal, to unite all sectors of the working class towards a vision for a just transition, to develop new systems and structures for collective development and to build the movement ecosystem and infrastructure that will get us there.

**There is great hope for transformation but there is much to be done to realize this possibility. It is our responsibility to do what is necessary to get there and the time to act is now.**





# GLOSSARY

**FINANCIALIZATION:** The increasing role of financial motives, financial markets, financial actors (including the banking sector, venture capital, asset management and insurance) and financial institutions in the operation of the domestic and international economies. Greta Krippner of the University of Michigan writes that, "Financialization refers to a "pattern of accumulation in which profit making occurs increasingly through financial channels rather than through trade and commodity production. Financialization also refers to the increasing importance of financial markets, financial motives, financial institutions, and financial elites in the operation of the economy and its governing institutions, both at the national and international levels" Financialization has occurred as countries have shifted away from industrial capitalism. In the United States, the size of the financial sector as a percentage of gross domestic product has grown from 2.8 percent in 1950 to 7.9 percent in 2012. Financialization has also caused incomes to increase more in the financial sector than in other sectors of the economy. Financialization has increased concurrent with the development of neoliberalism and was a major driver of the current housing crisis. Financialization has made real estate investment incredibly profitable in a process that has inflated the value of already existing assets (like land, existing housing, stocks etc) instead of investment in new manufacturing or production.

**NEOLIBERALISM:** the current mode of capitalist and imperialist economic and governing policy. Developed in the 1970s by a group of economists at the University of Chicago. neoliberalism proposes that the imperialist system is best strengthened by empowering the state and its institutions in doing away with everything that might impede imperialism's ability to extract profit. Neoliberal policies have been guided by a 10-point principles platform adopted by the Washington Consensus, and advocated by both democratic and republican parties: 1) Fiscal discipline; 2) Redirect public expenditure; 3) Tax reform; 4) Financial liberalization; 5) Adopt a single, competitive exchange rate; 6) Trade liberalization; 7) Eliminate barriers to foreign direct investment; 8) Privatize state-owned enterprises; 9) De-regulate market entry and competition; and 10) Ensure secure property rights. (Adapted from *Toward Land Work & Power* (Pg 63))

**WORKING CLASS:** People who don't own any independent way to survive (they don't own the means of production), so they work for other people (who do own some means of production) to earn wages to survive. (CJJC, Conscious Organizer Training Series)

**CLASS:** a group of people who share a common relationship to the process of production - Class is based on the type of work you do, the specific role you have in the economy and whether you make / produce things for a living (working class) or whether you survive of the profits of the things you own (owning class). The working and owning classes are the two main classes in capitalist society. The capitalist class owns the production process, and the working class' does the work to move the production process forward. (CJJC, Conscious Organizer Training Series)

**CLASS STRUCTURE:** the organization and relationships of the various social groups (class) in capitalist society based on their role in the economy. (CJJC, Conscious Organizer Training Series)



# GLOSSARY

**HEGEMONY:** Hegemony is a method of class rule that was best explored by Antonio Gramsci. In contrast to a method of class rule that primarily relies on force (or state violence) and domination, hegemony is an expanded strategy which utilizes material concessions and ideological and cultural efforts to encourage the consent and active participation of oppressed people. The work of hegemony is done in both the formal "state" and in the institutions of civil society. Hegemony cannot just be understood as the "domination" of one class by another; instead it is an approach in which one class provides "leadership" to other classes. Gramsci uses the term "hegemony" to apply both to the way in which the capitalist class rules under advanced capitalism and to the strategic approach that the working class should adopt in its efforts to build power for socialist transformation. (The In It To Win It School)

**STRATEGY:** Strategy is a long-range plan for accelerating the movement of contradictions among political forces to achieve the desired goal of transformation. Strategy has five components – analyze the overarching political and economic contradictions of the system in the period within which you are working; identify the political forces against whom you are bringing your demands; determine the strategic aim, the most fundamental objectives you are fighting for; determine how to align your main forces and your allies; and develop clear programmatic demands that can rally a long term movement." – Eric Mann, "Playbook for Progressives" (page 31)

**HETERO-PATRIARCHY:** Hetero-Patriarchy is the structural domination of women based on the super exploitation of women, designated as property, enforced by the state. Patriarchy structures human relationships as familial, through which the head of the "family," designated as father, owns his wife, his and her offspring, property, live - stock, servants, serfs, and slaves (female & male). Patriarchy precedes capitalism, and shapes society as a whole. It is the framework for the domination & oppression of homosexual, queer, and transgender people, and for the stunted development of men. Together with the exploitation of colonies/oppressed nations, and nature, it is the basis of capitalist accumulation. [From Feminist Organizing School; Mies, Hurst, Poblet]

**WHITE SUPREMACY:** A structural and ideological system which places whiteness as ideologically and structurally superior. "White " is a political and social construct created by the European and colonial ruling elite of the 17th & 18th centuries. It was the theoretical and ideological justification for capitalists' use of military force and violence against people of color around the world in acts of primitive accumulation and colonization. Countries such as the U.S. are actually white settler societies, built on genocidal attack on Indigenous peoples of the Americas to seize the continent (land theft) and for the establishment of the system of chattel slavery and the enslavement of millions of African peoples. It continues to inform structure and consciousness in the U.S. and globally for militarism repression and fascism. It is central to the ruling class strategy of divide and rule. [Leftroots, Rose Brewer]





# GLOSSARY

**UNITED FRONT:** A political initiative or tactic that unites all sectors of the working class both multi-national and multi-sector into a common struggle to defend the interests of the class against a common enemy. This strategic approach requires the collaboration of forces (within the class) who may have or have difference with each other to align and unite in this larger effort. This requires an approach of agreeing upon shared objectives without giving up or ignoring strategic, political and operational differences between groups and forces.

**POPULAR FRONT:** A political initiative or tactic that unites multi-national, multi-class sectors into a common struggle against a common threat or enemy. Our hope is that working class forces who are part of the United Front will be in leadership of the Popular Front so that the PF will be guided in the most progressive political vision and values and informed by the interest of working class oppressed nationality communities, women, gender nonconforming people, young people and other historically marginalized groups.

**MOTIVE FORCE:** Also referred to as a "leading force", the motive forces are groups that will be on of the leading forces of a broader united front and transformative struggle. They represent a key base for our movement. They have a clear interest in realizing change, will likely develop a clear consciousness of the need for change (through the experiences of the daily lives), and have the power to actually make that change. Organizers should focus our base-building and leadership development on these groups. (CJJC, Conscious Organizer Training Series)

**PARTY LEFT:** Revolutionary left forces that are organized through political parties or organizations and prefer to build strength by using institutions to bring about change. Marta Harnecker distinguishes the 'Party Left' from the 'Social Left' - movement that are trying to create autonomous spaces, social movements and networks. Harnecker posits that a successful revolutionary strategy must build and unite both the 'party left' and the 'social left'. (Harnecker, *Rebuilding The Left*, Page 33, Paragraph 121 and 122)

**SOCIAL MOVEMENT:** a social movement is the mass mobilization and self-organization of people in order to gain or secure their rights; it is composed of defiant local mobilizations connected to other local movements with similar aims by formal and informal networks of information and support. It surmounts the expectations, plans and instructions of formal leadership and existing organizations by action spontaneously, taking risks and behaving unpredictable. (Social Movements 101, pg 2)

**FASCISM:** Fascism is a form of extreme right-wing ideology that celebrates the nation or the race as an organic community transcending all other loyalties. Fascism seeks to organize a cadre-led mass movement in a drive to seize state power. It seeks to forcibly subordinate all spheres of society to its ideological vision of organic community, usually through a totalitarian state. Both as a movement and a regime, fascism uses mass organizations as a system of integration and control, and uses organized violence to suppress opposition. (Lyons <https://www.politicalresearch.org/2016/12/12/what-is-fascism-2>) (Note: Lyons argues that producing a concise "definition" of Fascism is not possible, the full linked article describes a more full definition of Fascism)

# GLOSSARY

**JUST TRANSITION:** A Just Transition requires us to build a visionary economy for life in a way that is very different than the economy we are in now. Constructing a visionary economy for life calls for strategies that democratize, decentralize and diversify economic activity while we dampen down consumption, and (re)distribute resources and power.<sup>1</sup> Just Transition initiatives shift the economy from dirty energy to energy democracy, from funding highways to expanding public transit, from incinerators and landfills to zero waste, from industrial food systems to food sovereignty, from gentrification to community land rights, and from rampant destructive development to ecosystem restoration. Core to a Just Transition is deep democracy in which workers and communities have control over the decisions that affect their daily lives. (Movement Generation, [Strategic Framework for a Just Transition](#), Page 3)

**TRANSFORMATIVE ORGANIZING:** An organizing approach that a) places at its center the leadership and development of working class people of color and their organizations, b) that can provide a politically share explanation of the world, country and society we live in that links the histories of exploitation with current conditions and crisis, c) has the ability to articulate an alternative vision of society based on democracy, shared interest and development; d) has an effective method for waging successful fights that shrink the power of the ruling class and an oppressive state, utilizing a range of tactics and e) can advance change on three levels 1) systemic or structural change to build a new socio-political and economic structure to put people over private property, profit and greed; 2) collective or community change that build new forms of community governance and democratic practice and 3) personal change to support everyone who has been impacted by imperialism and different systems of oppression to transform the negative and harmful behaviors we have learned from our current society to one based on authenticity, interdependence and compassion. (Adapted from "What Is Transformative Organizing" by Causa Justa::Just Cause)



# FOOTNOTES

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6. <http://www.gnofairhousing.org/wp-content/uploads/2014/12/Unsafe-Overpriced-Home-for-the-Holidays-FINAL.pdf>
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8. <https://www.jchs.harvard.edu/state-nations-housing-2019>
9. 36 states still have rent control preemption laws on the books. <https://www.naahq.org/advocacy/policy-issues/rent-control>
10. <https://www.cbpp.org/research/housing/chart-book-cuts-in-federal-assistance-have-exacerbated-families-struggles-to-afford>
11. On average, homeowners own more than \$200,000 in assets while the average renter has \$2,831 in their bank account -- a gap of almost 100 times. <https://www.thebalance.com/how-home-equity-drives-the-racial-wealth-gap-4178236>
12. The Faircloth Amendment was a policy implemented in 1999 that forbids the federal government from increasing the amount of public housing. For every new unit constructed, the government must demolish public housing or sell to private owners. The policy forced the government to orient towards market-based programs like rental assistance. <https://www.hud.gov/sites/documents/FRCLTH-LMT.PDF>
13. <https://www.cbpp.org/research/policy-basics-public-housing>
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16. <https://www.jchs.harvard.edu/blog/three-scenarios-for-growth-in-homeowner-and-renter-households/>
17. <https://niihc.org/resource/renting-rise-across-all-demographics>
18. These women, especially Black mothers, are disproportionately targeted for evictions. [https://www.macfound.org/media/files/HHM\\_Research\\_Brief\\_Poor\\_Black\\_Women\\_Are\\_Evicted\\_at\\_Alarming\\_Rates.pdf](https://www.macfound.org/media/files/HHM_Research_Brief_Poor_Black_Women_Are_Evicted_at_Alarming_Rates.pdf)
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29. Causa Justa :: Just Cause's Community Rights, Community Futures, Community Control framework articulates how the fight against housing injustice will create liberatory relationships in communities. [https://cjjc.org/wp-content/uploads/2018/04/CJJC\\_2017\\_AR\\_VIEW.pdf](https://cjjc.org/wp-content/uploads/2018/04/CJJC_2017_AR_VIEW.pdf)