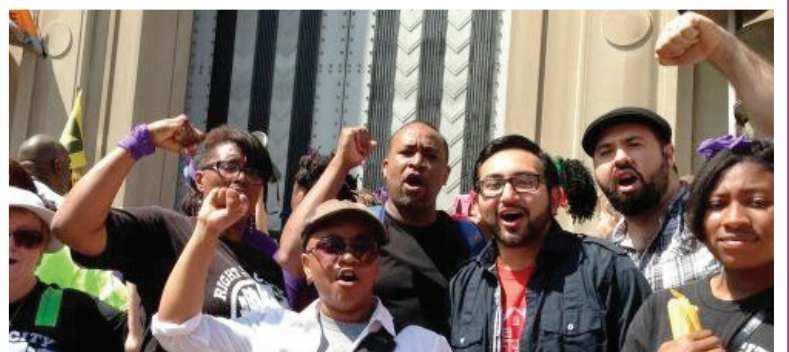


THE NEW BOTTOM LINE:

BUILDING ALIGNMENT AND SCALE TO CONFRONT THE ECONOMIC CRISIS



About the Authors

Sean Thomas-Breitfeld is the Co-Director of the Building Movement Project, where he focuses on service and social change, and intersectional alliance building. He previously worked at the Center for Community Change, serving as the Director of Training and Education, and also as part of the team that helped coordinate and support the Fair Immigration Reform Movement. Prior to his years at CCC, Sean was a policy analyst at the National Council of La Raza, where he conducted policy research and authored statistical briefs, white papers, and congressional testimony on the social safety net and other employment and income security issues. Sean received a Master's of Public Administration from New York University's Wagner School of Public Service, where he studied program evaluation and nonprofit management, and received both the Robert F. Wagner and President's Service awards for student leadership. He also holds a Bachelor's Degree in Social Work from St. Olaf College in Northfield, Minnesota.

Marnie Brady is a PhD candidate in Sociology at the CUNY Graduate Center, writing a dissertation on the contemporary relationship between labor and housing in the case of private equity investments. As a consultant for the Building Movement Project, Marnie was the primary author of *Making Social Change*, and *Alliances for Change: Organizing in the 21st Century*; she served as program evaluator for the racial equity initiative of the Miami Workers' Center, Kirwan Institute for the Study of Race and Ethnicity, and the Research Institute on Social Economic Policy. Her additional essays and case studies, which center on urban politics and social movements, have been published in *Progressive Planning*, *Poverty & Race*, and *Formations: The Graduate Center Journal of Social Science Research*. She is currently co-editing a volume on public housing and the right to the city for a special issue of *Cities: The International Journal of Urban Policy and Planning*. Marnie's research and teaching interests developed through her more than ten years of work in public policy, participatory action research, and grassroots community organizing.

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About the New Bottom Line

The New Bottom Line is a national alliance of some of the nation's largest grassroots community organizing networks that came together in the wake of the financial crisis to challenge the increasing domination of the U.S. economy and political system by big banks and its devastating impact on working families and their communities. The campaign has been organized and led by the following organizing networks:



The Alliance for a Just Society (AJS) (formerly the Northwest Federation of Community Organizations—NWFCO) is a national coalition of eight state-based grassroots community organizations. Building on the community organizing success of NWFCO's 17 years of praxis, Alliance staff and partners set out to create a progressive infrastructure capable of meeting 21st century challenges to the American dream of liberty and justice for all.

<http://allianceforajustsociety.org/about/mission-and-values/>

National People's Action (NPA), founded in 1972 (as the National Training and Information Center), is a network of organizations in 14 states with remote network offices in Washington D.C., California, New York and a central office in Chicago. The grassroots organizations supported by NPA have a reputation for direct action and include more than 200 organizers and staff representing metropolitan, regional and statewide power structures.

<http://npa-us.org/about-us>

PICO is a national network of faith-based community organizations founded in 1972. With 52 member organizations in 18 states, more than 1,200 member institutions representing 1.2 million families from 40 different religious traditions, as well as a growing international effort, PICO is the largest faith-based organizing effort in the United States.

<http://www.piconetwork.org/about>

Right to the City (RTC) emerged in 2007 as a unified response to gentrification and a call to halt the displacement of low-income people, people of color, marginalized LGBTQ communities, and youth of color from their historic urban neighborhoods. They are a national alliance of 50 racial, economic and environmental justice organizations in 16 states and 19 cities.

<http://www.righttothecity.org/index.php/about>

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EXECUTIVE SUMMARY

Following the economic crash of 2008, policies at the federal level did little to assist those communities hardest hit by the downturn and largely failed to hold the big banks accountable for the malfeasance that led to the recession. Recognizing these immense political and economic challenges, four national organizing networks—the Alliance for a Just Society, National People’s Action, PICO National Network, and Right to the City—came together in 2010 to form the New Bottom Line (NBL).

Accomplishments

NBL was an unprecedented alliance that combined organizing efforts to build a grassroots movement powerful enough to win public policy to regulate the banks and change how they do their business. It broke new ground in the organizing sector and achieved major wins for American families. NBL’s most significant accomplishments fall into three major categories:

- **Building Connective Tissue between Groups:** NBL represents the first time that four organizing networks self-aligned to create a national campaign. The NBL partners were not convened by a funder or coordinated by a national intermediary organization. And, the deep relationships built through the NBL partnership are a key element for future fights and have signaled to the rest of the organizing sector that old divisions can be overcome.
- **Moving Ideas and Demands from the Margins to the Mainstream:** When NBL first formed, the idea of “principal reduction” was on the margins of efforts to resolve the mortgage crisis. Through a series of campaigns with diverse targets, NBL helped make principal reduction—resetting mortgages to fair market value for millions of homeowners—a standard progressive demand nationally. NBL also supported the efforts of member organizations to advance key policy changes at the state level, winning relief for local communities even when federal politics was mired in gridlock and obstruction. Their multi-pronged, multi-year effort to put pressure on the state Attorneys General helped ensure that the \$25 billion national mortgage settlement included principal reduction as a key provision. Furthermore, when the Bush-appointed director of the Federal Housing Finance Agency, Ed DeMarco, blocked similar efforts for principal reduction by Fannie Mae or Freddie Mac, NBL mounted the successful campaign to “Dump DeMarco.” In early December 2013, Congress confirmed the nomination of Rep. Mel Watt as the new FHFA director. In addition, their demand for principal reduction was always rooted in their larger narrative about fighting Wall Street’s control over our country and democracy and the need for an economy that works for everyone.
- **Bringing Direct Action Organizing to the Forefront:** From the beginning, the New Bottom Line identified the big banks as the primary target and connected Wall Street’s influence to the weak and ineffectual policy decisions being made by the political elite. Through a series of creative mass actions, dubbed “showdowns,”

and local events in cities across the country, NBL harnessed and mobilized the public's anger and frustration. When Occupy Wall Street emerged in 2011, NBL and its members were uniquely positioned to connect to the 99% narrative and amplify it through concerted campaign and direct action tactics. The organizing that took place through NBL contributed to the larger narrative about inequality and corporate accountability that continues to gain traction in American politics.

Lessons

The many accomplishments of the New Bottom Line are even more impressive in light of their limited resources and the fact that NBL only formed three years ago. Progressive organizations and funders interested in learning from NBL's successes and challenges should consider the following five lessons drawn from more than 20 in-depth interviews with NBL stakeholders, allies and supporters.

1. *Hold Vision and Action Together:* The networks that constituted NBL understood the importance of both developing a shared and shareable vision, and of having flexible but concrete actions groups could take together and separately. This combination of vision and action can be a reinforcing loop, particularly when the national staff fosters connections between member groups by supporting and celebrating local organizing wins and emphasizing the linkages between near-term local efforts and long-term national goals. Future alliances should strive to align strategies to win policy changes that build momentum for the movement, create staffing and organizational structures that can support advancement on all levels and discern how and when different partners can push for more radical demands that advance a broader movement vision.
2. *Create Structures that Foster Trust and Respect, Anticipating Conflict:* A majority of stakeholders reported that NBL was more respectful and able to manage internal disagreements than other alliances in which they had participated. While tensions inevitably arose within NBL, the alliance's overall orientation towards building long-term trust and relationships helped ensure positive working relationships between the partners. At the outset of their partnership, the four networks developed and agreed on principles for working together. Future alliances should have similar discussions before conflicts arise in order to hold partners accountable and foster honesty, unity and shared power.
3. *Fund the Alliance and the Base:* Funding collaborative efforts is critical to making large-scale change; but it cannot be done at the expense of funding for individual organizations. While national alliances are in favor with funders right now, it is important to remember that alliances are only as strong as the organizations they bring together. Funders should take a "both/and" approach by funding nationally coordinated alliances and the individual organizations that do the organizing on the ground.

4. *Don't Just Aggregate, Augment:* The benefits of aligning organizations and organizing networks go beyond simply aggregating geographic reach: alliances make it possible for individual groups to build on each other's strengths and compensate for weaknesses. In order to create a meaningful "division of labor" across organizations, it often takes time for staff and leaders to develop the level of trust needed to be transparent about what they do (and don't do) well. Mapping each partner's capacities and understanding how each organization operates is essential at the beginning of an alliance's formation.
5. *Build Connections at All Levels:* The New Bottom Line connected grassroots leaders from across affiliates and networks and also fostered deep relationships between national staff and directors. While conference calls are helpful for coordinating campaign partners, in person meetings and shared experiences at public actions are particularly important for building the connective tissue that keeps organizations in partnership when a specific campaign ends. Supporting relationship building and the development of shared analysis between stakeholders at all levels requires both funding and thoughtful coordination. For movements to succeed, relationship building must happen at the national, state and local levels.

The New Bottom Line effort was a daring experiment that grew out of a moment of crisis and a shared understanding that organizing in traditional modes as disparate networks would not be enough to win against the banks that had crashed the economy. The four organizing networks that formed NBL came together on their own initiative. They launched campaigns that opened up important space to consider new economic ideas. And they pioneered new ways of working across organizational lines. The New Bottom Line represents a significant innovation for the organizing field, and the NBL model will serve as an important touchstone for the future of organizing and movement-building for economic and racial justice.



INTRODUCTION

After the economic crash of 2008, policies at the federal level did little to impact the hardest hit communities or to hold banks accountable for the malfeasance that led to the recession. By 2010, big banks were posting record profits while job losses and foreclosures continued unabated.¹ Recognizing the immense challenges to economic opportunity and well-being, some of the largest community organizing networks in the U.S. aligned around a common set of national demands and combined their grassroots efforts in order to achieve three interrelated goals:

1. Build a grassroots movement to challenge the economic and political influence of big banks;
2. Win public policy that substantially regulates big banks; and
3. Change how banks do business.²

Over several months, the collaboration grew to include four national organizing networks—the Alliance for a Just Society (AJS), National People’s Action (NPA), PICO National Network (PICO), and Right to the City (RTC)—as well as several unaffiliated organizing groups working at the local, state and regional levels. By 2011, these diverse groups settled on a common name and identity: The New Bottom Line (NBL).

The organizing networks that formed NBL knew they were up against some of the country’s most powerful economic and political institutions. They also recognized that NBL was challenging a legacy of fragmentation and competition among national organizing networks that made new collaborations difficult to establish and maintain. They aimed to “advance a ‘new bottom line’ that re-instilled basic values of fairness and economic security,”³ and they were remarkably successful, particularly given limited time and resources.

As the New Bottom Line, the four organizing networks (and their many allies) advanced a big vision, won significant policy changes and created lasting relationships between organizations. NBL’s sophisticated narrative and communications strategy was critical to elevating the banks as the primary culprits for the nation’s economic

¹ The following headlines reflect the economic news of 2010: “Record Bank Profits – American Dream Foreclosed,” by Mike Prokosch, January 23, 2010, <https://www.commondreams.org/view/2010/01/23-2>; “Mortgage Foreclosures Hit Record as Job Losses Strain Budgets,” by Kathleen M. Howley, May 19, 2010, <http://www.bloomberg.com/news/2010-05-19/mortgage-foreclosures-in-u-s-rise-to-record-as-job-losses-strain-budgets.html>.

² According to an April, 2010 funding proposal, provided by NBL national staff.

³ According to a document summarizing NBL activities in 2011, provided by NBL national staff.



woes, and countering the dominant framing of the mortgage and foreclosure crisis as the fault of homeowners. The New Bottom Line's persistent advocacy for principal reduction and public demonstrations against the banks helped stiffen the spines of the state Attorneys General, and resulted in a settlement with the banks that provided real relief for hundreds of thousands of homeowners. NBL also led and won a national campaign to replace the director of the Federal Housing Finance Agency.

The Building Movement Project (BMP) was hired by the New Bottom Line to evaluate its work and its impact. Information on the alliance was collected through a brief survey and in-depth interviews with organizational staff and leaders directly involved in NBL, as well as allies, consultants and funders of NBL's campaigns. In addition, BMP used internal reports and documents provided by NBL and a review of relevant literature.⁴ Based on the variety of data gathered, this report describes NBL's many successes, as well as the challenges it faced. It also suggests several lessons for coalition- and movement-building efforts, based on NBL as a model and example for new kinds of alliances and partnerships between organizing groups.

⁴ See Appendix 1 for a fuller discussion of the methodology.

BACKGROUND & CONTEXT

With [the previous] generation of organizers there was no real focus on movement. It was about building powerful organizations and institutions, and there were a lot of personality conflicts and turf fights at the local, state and federal levels ... A generational shift in leadership in a lot of the networks started to create some space for collaboration. And, also you wondered: "if that was such a good strategy to not collaborate, then how come we were getting our butts kicked?"

—Interview Respondent

The New Bottom Line brought together four national community organizing networks and combined their efforts to take on the power of the big banks. To understand the significance of their efforts, it helps to describe the economic and political landscape that made the formation of NBL necessary and the ongoing shifts in the organizing sector that made the alignment possible.

In the first months of Barack Obama's presidency, the national economy was still in shambles. Even after the recession officially ended in 2009,⁵ a host of economic indicators remained stagnant or worsened for moderate and low-income communities. The U.S. gross domestic product was rapidly falling, and an average of 700,000 jobs were being lost each month.⁶ Despite the government bailouts of the banks, the tide of foreclosures continued unabated. Disappointed activists watched as the new Obama Administration steered clear of direct confrontation with the banks rather than champion those losing their jobs and homes. President Obama later admitted to the inadequacy of the federal response to the housing crisis, saying at a news conference: "I get letters every day from people, who say, 'You know... the bank is still not letting me modify my mortgage, and I'm about to lose my home.'" ⁷

In addition to the clear need for leadership from outside the beltway to generate political pressure to address the economic suffering, the organizing sector also needed to tackle some internal struggles to build the power needed to become a political player in debates on economic policy. For many years, the potential of community organizing as a strategy for national social change had been stymied by fragmentation. To overcome this history of fragmentation, two contrasting strategies had emerged: highly-structured national issue campaigns, and loose, values-based alliances.

⁵ As determined by the National Bureau of Economic Research, see <http://www.nber.org/cycles/cyclesmain.html>

⁶ 2010 Economic Report of the President (President's Message), <http://www.whitehouse.gov/administration/eop/cea/economic-report-of-the-President/2010>

⁷ "Cautious Moves on Foreclosures Haunting Obama" by Binyamin Appelbaum, August 19, 2012. The New York Times. <http://www.nytimes.com/2012/08/20/business/economy/slow-response-to-housing-crisis-now-weighs-on-obama.html>

One significant example of the national issue campaign strategy was the effort to pass health care reform legislation. When the law was signed in March 2010, it was a triumphant moment for progressives and the President, but it was due at least in part to the formation in 2008 of a well-funded national coalition of more than 1,000 groups in 50 states representing 30 million people. Over the course of 20 months, Health Care for America Now spent \$53 million on a nationwide campaign that employed 25 headquarters staff who helped direct a national paid media campaign and supported 92 field staff who were charged with leading local coalitions.⁸ This national policy campaign was based in Washington, DC, but two of the networks that went on to form the New Bottom Line (Alliance for a Just Society and PICO National Network) had participated actively in the national health reform fight.

The other approach to overcoming the historical fragmentation of previous organizing efforts was characterized by loose, non-hierarchical collaborations seeking to advance broad shifts in social values and to build movement energy. For instance, Right to the City, a member of NBL, was one of these new coalitions coming together outside of the nation's capital with a more Left analysis, seeking to align local strategies and power to bring about a radically different vision for cities.⁹ Similar formations—such as the Pushback Coalition, Grassroots Global Justice, and the United Workers Congress—worked within and across the organizing sector by bringing together a variety of grassroots groups around a shared vision and analysis, rather than a single policy demand (as with the national campaigns). These new formations were aided by the US Social Forums held in 2008 and 2010.

The New Bottom Line was able to find a middle-ground between the loose ideological alliances aimed at shifting movement consciousness and the highly regulated and hierarchical national campaigns for discrete policy changes. Thanks in part to striking a balance between these two poles, NBL was uniquely poised to take advantage of the movement moment signaled by the Occupy Wall Street protests that emerged during NBL's second year. Before, during and after the height of the Occupy Movement, NBL used the established grassroots power and base of the four national organizing networks to move specific policy demands and win concrete changes that helped homeowners and families stay in their homes and join the fight against Wall Street. NBL's campaign and organizing efforts had many successes, even with a budget that was a fraction of the tens of millions spent on other national campaigns. Although it sometimes proved difficult to strike a balance between the goals of collaborating and winning campaigns, NBL's successes on both fronts makes it a model for future organizing alliances.

⁸ See the mission and history of Health Care for America Now, <http://healthcareforamericanow.org/about-us/mission-history/>

⁹ The literature on community organizing and theories about the causes and impacts of fragmentation in the sector is too varied to summarize in this evaluation; but for an analysis of the Right to the City Alliance in contrast to trends in community organizing over the past decades, see Robert Fisher, Yuseph Katiya, Christopher Reid, and Eric Shragge (March 2013) in Appendix 2.

WHAT WORKED

[NBL kept] foreclosure in the middle of the political discussion in a way that helped move a set of policies that were more beneficial to low-income communities and people of color; especially principal reduction... demonstrating that the leading organizing networks in the country have the ability to work together in a more coherent way. That's a very, very positive sign for building something bigger. And, we were not convened. Nobody told us, "here's some money if you get together" ... we forced ourselves to negotiate out the relationships. I don't think there's an example you can point to of that happening previously.

—Interview Respondent

The New Bottom Line's goals were based on a vision for building a grassroots movement to counter the banks' influence and power in the U.S. Within this larger frame, NBL—with the help of other partner organizations—was able to win concrete advancements to change how banks do their business and the ways they are regulated by government. Just as important as the policy wins, NBL laid the groundwork for future—and more productive—collaboration between organizing networks in the future.

Big Vision, Aggregated Reach, Coordinated Narrative

The New Bottom Line's vision was expansive; after all, their first goal was to build a grassroots movement. Even when they made their goals more concrete, they still advanced the vision for a "new bottom line that puts the economic interests and financial security of working American families first." This vision was a helpful roadmap for the partner organizations, but sometimes led to challenges from allies and funders who were more comfortable with practical, campaign-driven metrics and deliverables. For instance, one of the funders interviewed recalled challenging NBL on goals that seemed overly ambitious; "We did a lot of back and forth on their proposal ... [but ultimately] they said 'we are thinking big and want to push.'" Pushing their big economic vision required advancing two parallel strategies: combining their field efforts to have a national reach, and coordinating their messaging to push out a broad narrative.

Each of the NBL partners represented a different network of local groups on the ground. The contrasting organizing traditions and geographic bases of the networks made the partnership particularly diverse and strategic. Although both National People's Action and PICO National Network were founded in the same year and come out of organizing traditions associated with Saul Alinsky's ideas, PICO is faith-based and NPA is known for a more confrontational style of direct action. Similarly, Right



to the City is focused on the plight of urban communities facing gentrification, whereas the Alliance for a Just Society grew out of organizations in the Northwest with strong bases in rural communities. In order to manage and align the various organizational cultures and organizing styles, NBL created a campaign structure and hired talented staff to coordinate and drive the work.

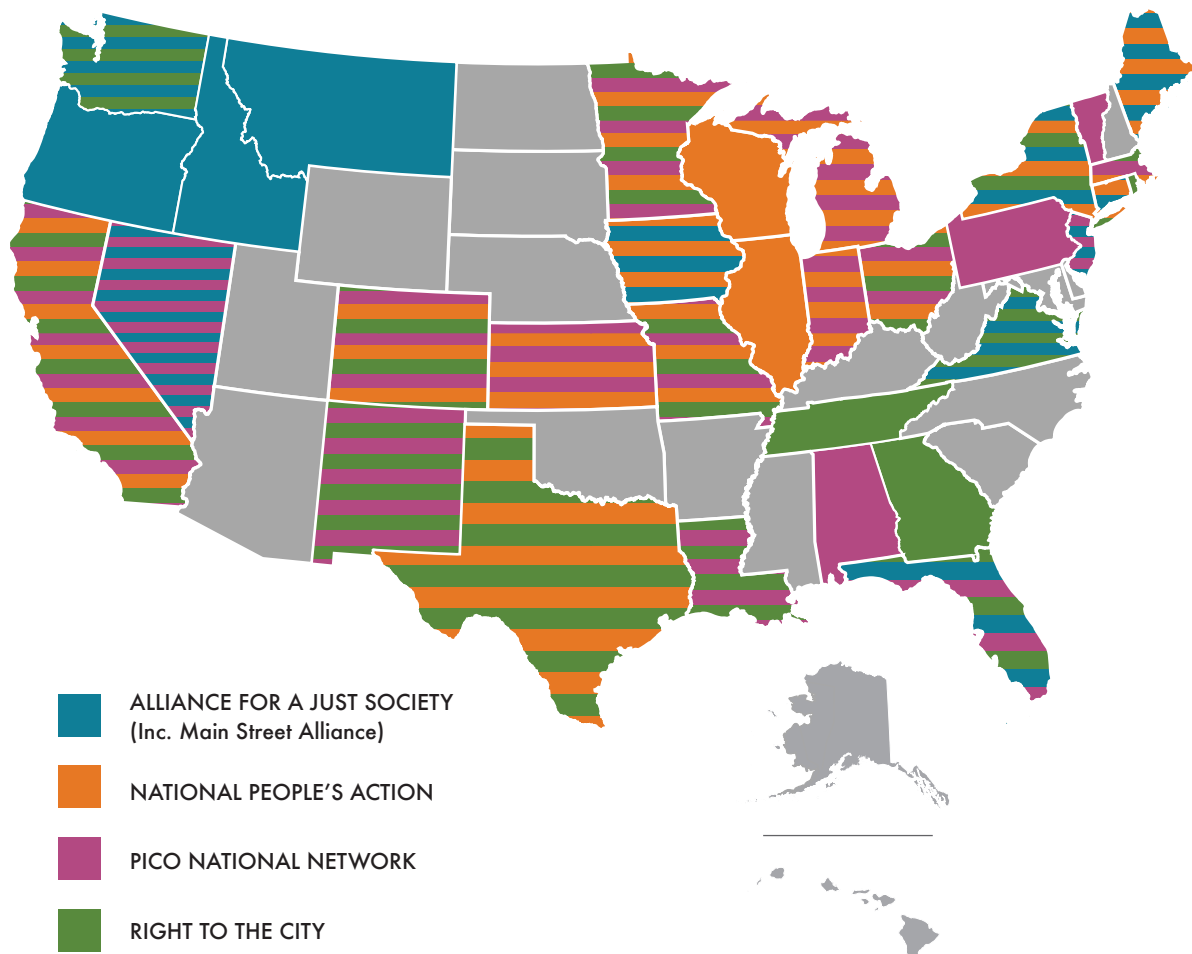
NBL's structure delineated clear roles and responsibilities for distinct levels of teams, committees and sub-committees that organizations fit into. For example, the four network leaders constituted the "Management Team." They held weekly calls (at a minimum) and were the bottom-line decision-makers on campaign strategy. There was also a "Steering Committee" that consisted of state and local orga-

nizations affiliated with each of the networks, as well as several independent groups that had committed to NBL's principles, goals and operating agreements. This committee had calls every other week to develop campaign priorities, strategies and action steps. The NBL staff managed this structure overall and coordinated the implementation of the campaign strategy. They also worked closely with a "Staff Team" of designated staff members from each of the four national networks who were responsible for ensuring consistency and accountability on the part of state and local groups in carrying out the campaign priorities and action steps.

One survey respondent noted, "The alliances and the infrastructure of NBL [was] a means to advance something that would have been hard to advance alone. Simply by aggregating our reach into different states we had WAY more ability to impact the AG settlement, just as one example" (emphasis theirs).

As the map in Figure 1 shows, "aggregating" the affiliates of the four organizing networks expanded their reach so that together they covered more than half the country.

Figure 1: State Affiliates of NBL Partner Organizations



NBL's broader economic vision not only created a big tent for their partner networks, it also had a significant impact on the narrative battle that had been brewing since the recession began over who was to blame for the crisis. Mainstream media often framed the economic downturn through stories accusing struggling homeowners for taking on loans that they "couldn't afford." Progressive economists and commentators tried to focus on the compounding factors of decades of stagnant wages and bank deregulation leading to overly-complicated financial instruments, such as bundled securities and credit-default swaps. These groups also pointed to predatory lending practices that were likened to the redlining that maintained housing segregation in prior decades.¹⁰ But in the midst of celebratory declarations over Obama's presidency ushering in a "post-racial" society,¹¹ the economic narrative of the day conspicuously overlooked the fact that the households bearing the deepest burdens of the crisis were disproportionately people of color.

¹⁰ Rugh, Jacob S. and Douglas S. Massey, (2010) "Racial Segregation and the American Foreclosure Crisis," *American Sociological Review*, Vol. 75(5), pp. 629-651. <http://www.asanet.org/images/journals/docs/pdf/asr/Oct10ASRFeature.pdf>

¹¹ "A year into Obama's presidency, is America postracial?" by Walter Rodgers, January 5, 2010, *The Christian Science Monitor*. <http://www.csmonitor.com/Commentary/Walter-Rodgers/2010/0105/A-year-into-Obama-s-presidency-is-America-postracial>

The organizing networks that formed NBL led with an analysis of racial inequity and corporate power. This emphasis was incorporated into their narrative campaign, which was developed through a participatory process led by staff with communications expertise. The result was a narrative framework of an “upside down world” of inverted social values. It emphasized the values of democratic participation, in contrast to a political system where “dollars [are] valued over votes.” NBL also was explicit in describing how communities of color were being excluded from America’s promise of opportunity. The alliance strived to raise the impact of racial disparities in their analysis of the crisis, as highlighted in their 2013 report, “Wasted Wealth: How the Wall Street Crash Continues to Stall Economic Recovery and Deepen Racial Inequity in American.” NBL used popular education techniques and new media strategies to spread their analysis. In 2011, NBL did a “roadshow” for grassroots groups, funders and allies that included a 7-minute video that combined personal stories from grassroots leaders, economic data and animation to illustrate how the banks’ “wealth grab” had people “pinned down” under the corporate bottom line.¹²

The New Bottom Line partners led a progressive chorus that shifted the national conversation from blaming the people most affected by the economic crisis to holding Wall Street responsible. Survey respondents listed “messaging and communications” as a key strategy that advanced NBL’s goals, tying for first in a list of seven strategies. Several interviewees also commented on the importance of messaging and communications in “shifting the narrative.” One staff person from a state affiliate explained, “In terms of building a coherent narrative around the role of Wall Street and the big banks, we’ve had a huge role in ... making that fundamental narrative [shift]. We developed an analysis and we developed a training program that was amazing.” Similarly, an ally noted that NBL’s narrative and communications, “got past what was wrong with the economy to what could be done differently. It was expressed through good narrative work and through the campaign. Each of the affiliates took that message to the base ... it seemed seamless from the outside.”



¹² This and other NBL videos are available at http://www.newbottomline.com/new_bottom_line_videos

Innovative Policy Ideas and Tactics

Though NBL’s narrative work was key to expressing a new vision, they were also committed to using the narrative to shift the national policy agenda. The survey asked respondents to rate six impacts NBL had on the political environment, such as “winning public policy to regulate banks”. Figure 2 shows that although respondents did not think NBL was able to restructure Wall Street, they did think it advanced new policies or policy ideas. One of the key wins of NBL was its contribution to making principal reduction a viable political demand.¹³ Similarly, the timeline on the bottom of the next several pages shows how NBL worked with their affiliates on a variety of fronts, using a wide range of tactics to keep pressure on the banks and to gain concrete wins, especially principal reduction.¹⁴

Figure 2: Impacts of NBL on the Political Environment



Throughout 2010 and 2011, the campaign put strategic pressure on specific state Attorneys General (AGs) to include principal reduction as part of a strong national mortgage settlement with the big banks and to counter conservatives’ description of struggling homeowners as bad borrowers. NBL’s tactics ranged from direct action to research to lobbying—all critical to advancing their goal of making principal reduction a legitimate political demand. In late 2010, grassroots leaders from 15 states met in Iowa with Attorney General Tom Miller, the longest-serving state attorney general in the nation. Then in the summer of 2011, NBL partners and affiliates generated 20,000 calls to 47 state Attorneys General and led mobilizations on state AGs in Illinois,

¹³ Principal reduction entailed reducing the loan balance of underwater mortgages to better reflect the market rate value of homes.

¹⁴ Several groups (including, but not limited to, the allies interviewed) were involved in the activities highlighted in the timeline, and contributed to the victories and policy changes on principal reduction. This report examines NBL’s contribution to the overall efforts to demand bank accountability.

Iowa and Missouri. That June, they led direct actions at a meeting of the National Association of Attorneys General in Chicago where 250 participants, including AGs and key staff from across the country, met to discuss critical state legal issues. In August 2011, NBL released their report, “The Win-Win Solution, How Fixing the Housing Crisis Will Create 1 Million Jobs,” which argued that principal reduction was key to mitigating the economic fallout by linking job creation to foreclosure prevention.

When the state Attorneys General settlement against the big banks was announced in February, 2012, NBL’s organizing, advocacy and media work had helped to focus the terms of the agreement to include significant first steps towards providing relief for underwater homeowners across the country. The \$25 billion settlement included \$17 billion in principal reduction, which could impact approximately 5% of all underwater mortgages (roughly 500,000 homeowners). NBL was quick to point out that an adequate settlement would have included \$336 billion in principal reduction on underwater mortgages and \$50 billion in restitution for defrauded homeowners. Many saw the dollar amounts of the settlement as too low to really punish the banks or adequately compensate families, but NBL’s persistence had—as noted by one of the interviewees—“moved [principal reduction] from not being in the conversation to being in the policy debate.” Another survey respondent commented that, “moving principal reduction from a marginalized idea to a mainstream one opened up space The AG settlement meant [billions of] dollars towards mortgage relief.” Although the settlement may not have gone far enough, had it not been for NBL’s dogged pursuit of principal reduction, it likely would have been largely ineffectual and toothless. At the very least, half-a-million homeowners received some concrete benefit from the stronger settlement that NBL pursued.

NBL’s work on principal reduction continued after the settlement. They identified the Presidential and Congressional elections as another path for extending and strengthening this work. NBL hired Fitzgibbon Media to work with NBL staff and leaders to develop an aggressive and strategic campaign timed with the 2012 elections, “Home is Where the Vote Is.” The purpose was to shed light on the continuing problem of underwater mortgages and foreclosures and to galvanize underwater homeowners as an influential voting bloc. The campaign combined creative online content and geographically focused online advertising, local actions and online organizing. The results included reaching and engaging tens of thousands of people in key battle ground states, forcing the presidential candidates to address the housing



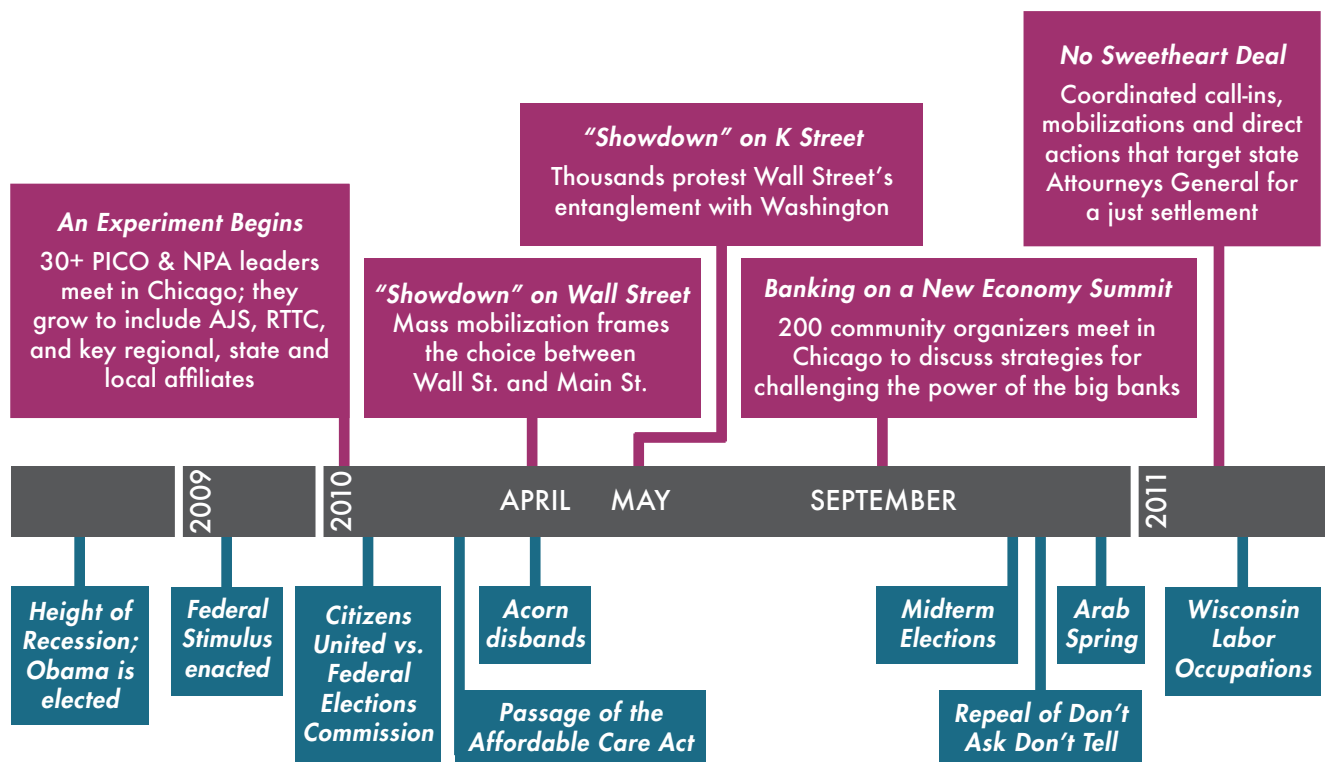
crisis and refocusing local and national media attention on both the issue of housing as a major economic issue and principal reduction as a needed solution.

As with the passage of federal financial reform legislation, NBL organizing played an important role in creating outside-DC demand for changes in federal foreclosure policy. NBL drove a sustained critique of the failure of the Administration to force banks to provide relief to homeowners who were the most victimized by predatory and discriminatory lending practices. NBL groups coordinated with inside-the-beltway organizations to press the White House to change the Home Affordable Modification Program (HAMP) to encourage principal reduction and to change federal rules to provide relief to unemployed homeowners, so that losing your job would not mean losing your home.

One notable example of this inside-outside work was a White House summit on housing that NBL organized with the Leadership Conference on Civil Rights in September 2012. That summit was part of a larger effort to pressure the White House to use its political

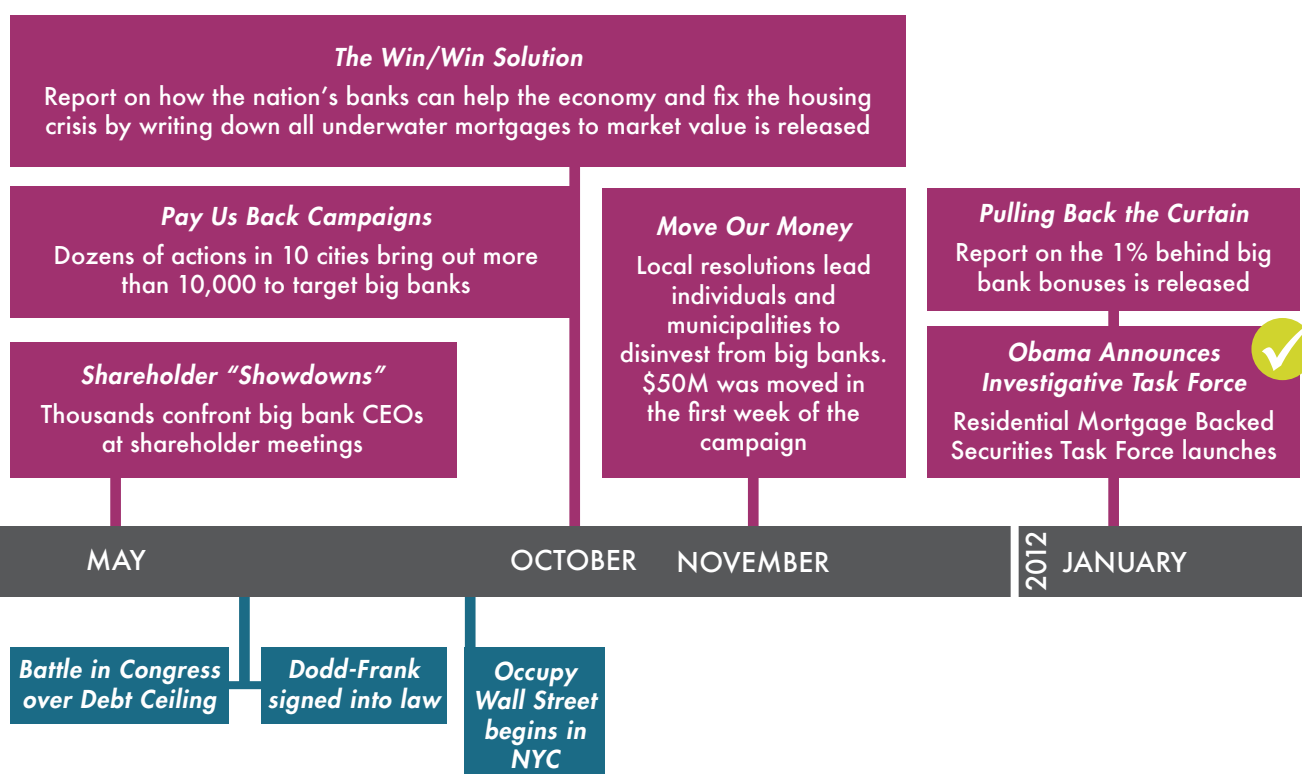


New Bottom Line Victory

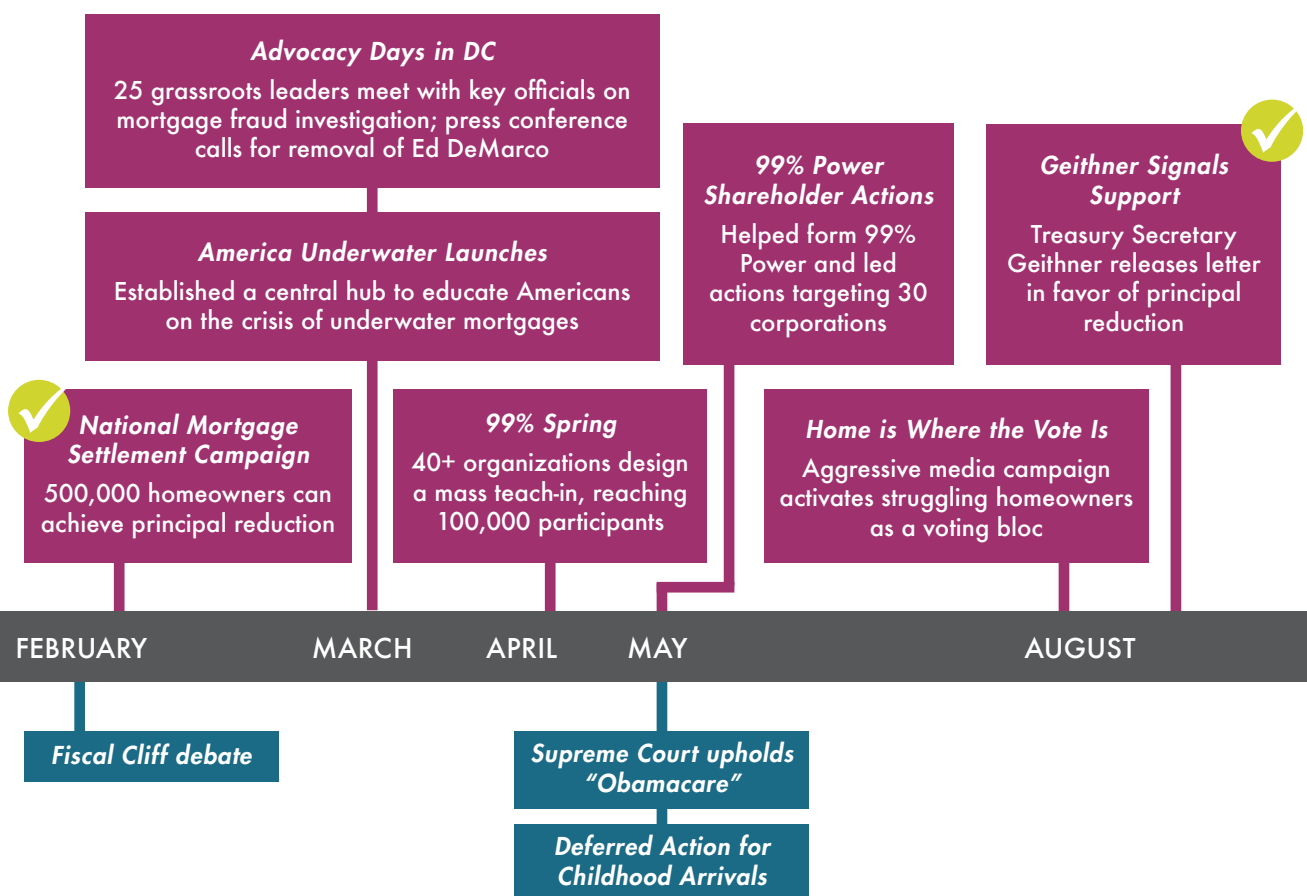


capital to replace Ed DeMarco as the head of the Federal Housing Finance Agency. On December 9, 2013, Congress finally approved the nomination of Rep. Mel Watt of North Carolina to run the agency and reverse its policy of opposing principal reduction. This was a big victory for NBL, which first called for the question of firing DeMarco in February 2012, and led a national grassroots, media and online campaign to force the Administration to nominate and Congress to confirm a replacement.

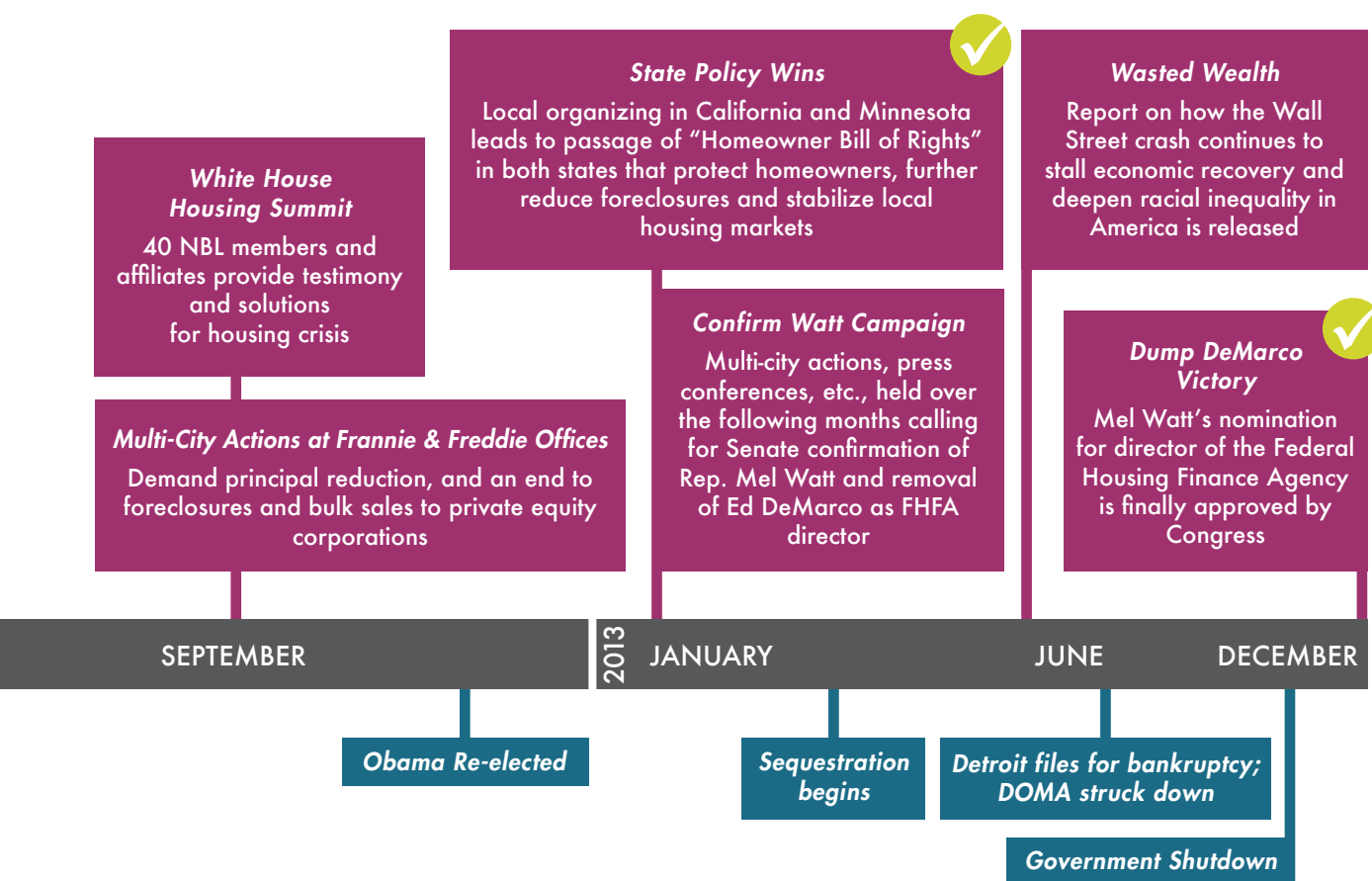
In addition to advancing the demand for principal reduction, NBL also experimented with other innovative tactics to highlight their narrative about the foreclosure crisis. They held a number of mass mobilizations targeting the big banks in 2010 that they dubbed “showdowns.” These actions brought tens of thousands to Wall Street (April 2010), K Street in Washington, DC (May 2010), and regional big bank shareholder meetings in San Francisco, Columbus and Charlotte (May 2011). Months before the Occupy Wall Street (OWS) protests captivated the media, NBL held actions that identified the banks as the obvious, sensible target for the public’s growing anger and frustration, while also connecting Wall Street to “big money” in politics.



When the Occupy Wall Street upsurge began, New Bottom Line's "showdowns" had laid the groundwork to integrate the 99% language of OWS into the NBL campaign and to support OWS activities, both in solidarity and as a way to amplify their own work and narrative. Later in 2012, NBL was a leader within the "99% Power" coalition, helping to organize a series of actions on the big banks and developing the larger communications and narrative plan for the coordinated spring actions. The "99% Power" coalition was an important moment for NBL to connect the issues of the economy and housing with money and politics, the environment, jobs and more with organizations from multiple movements. Together they showed how different parts of the grassroots and progressive movement could work together in the fight for an economy and democracy that works for all.



The New Bottom Line also set out to do “consumer actions” and partnered with other national organizations (such as MoveOn.org and Rainforest Action Network) to launch online campaigns encouraging supporters to divest from the big banks. This effort created a vehicle for individuals, institutions, such as religious congregations and local and state governments to make a choice between Main Street or Wall Street. Grassroots advocates got local resolutions passed that mandated municipalities to divest from big banks and follow social responsibility criteria. NBL participants helped spearhead the passage of Responsible Banking Ordinances in Los Angeles and New York City. In November 2011, in just the first week of its online launch, NBL and its partners reported \$50 million moved from big banks and the website (www.moveo-urmoneyusa.org) claims that more than \$547 million has been moved out of the big banks altogether. This strategy provided another way to expand participation in the movement and highlighted the potential power of collective consumer action to influence discourse on the economy.



Paving the Way for Future Work

The organizations involved in the New Bottom Line tried to maintain a dual focus on the immediate crisis caused by the banks foreclosing on families, as well as the longer-term shared vision alignment that they were trying to foster in the organizing sector. A survey respondent commented:

We have been very effective at building infrastructure and power that we could not have built alone. I'd also say that the long-term commitment to each other has deepened relationships. We've hung together through good times and bad and, as a result, feel very close to the other organizations and I feel like I could bring a critique to these allies, ask for their help and be vulnerable with them.

The centrality of building relationships and developing trust was mentioned many times in the interviews as a major take-away from participating in NBL. The survey asked respondents to select the top three impacts of “NBL on your organization and your work” from a list of eight possibilities. The category, “new/increased relationships with other groups and alliances” was overwhelmingly selected as the top impact (67%). In fact, it was the only option that was selected by more than a handful of respondents.

In addition, Figure 3 shows responses to another question about NBL’s impact on the organizing sector. Respondents favorably rated NBL’s impact on organizing overall, but rated “ensuring collective impact ...” and “building collaboration and alignment ...” especially positively. It is worth noting that only one respondent out of 15 marked “not effective” on one line. Every other response fell on the spectrum from Very Effective to Less Effective. Although relationship-building is often seen as a “soft” impact and minimized in campaigns that prioritize “hard” political and policy wins, NBL honored and valued relationship building as the foundation for building power for further campaigns in the future.



Figure 3: Impacts of NBL on the Field of Community Organizing



Relationships, however, were not the only measure of NBL's success in positioning the organizing partners to continue to work together in the future. Many interviewees reflected on the way that their participation in NBL led to professional development and organizational learning. One of the members of the management team said:

[NBL] gave us the ability to be more of a center of gravity in the progressive sphere. For me personally, I learned a lot from playing on a bigger plane. We were able to influence what we couldn't do [as a single network] – sharing credit, resources, making decisions jointly. [It was] enriching to learn from other organizations' ways of operating, and learning how to be influential in that context.

Some of the cross-organizational learning was made possible by NBL making concerted investments in the capacity of field partners. For instance, NBL's national staff developed model communications and social media strategies that local groups could easily adapt for their own media contacts, thereby learning how to craft strategic messages and communicate more effectively to the public. NBL also re-granted funding to support organizing efforts when key local partners were carrying out significant actions on specific campaign targets thus leveraging national funding for local opportunities that left field groups better equipped to carry out more ambitious campaigns and actions in the future.

Sometimes, just observing the practices and expertise of one of the NBL organizing partners resulted in new learning. For instance, one management team member learned from exposure to different kinds of tactics: “It’s been a good opportunity to grow for us. A lot of the tactics were new... we’ve learned a lot about direct action.” Similarly, another leader explained how the collaboration with NBL partners resulted in more well-rounded strategy within their own network:

I was impressed with the level of savvy of the [other network leaders] on Hill strategy—[their] ability to balance a traditional base building approach with strategies that engage lobbyists and leadership on the Hill. It’s now become a part of what we consider as a component of our strategies: not just organizing, we have to tap into what moves in Washington, encourage our folks to tap into the civic engagement of their work.



While this informal learning might seem natural or inevitable, it was actually due to NBL’s willingness to have individual organizations and networks in the alliance play to their strengths. Often, coalitions determine a campaign strategy in a central office, acting as a hub¹⁵ and expecting partners to execute plans in a uniform way. NBL viewed coordination differently and often divvied up the work so that organizations leveraged their unique capacities to move NBL forward as a whole.

¹⁵ For more on the importance of organizations working together based on mission, trust, humility and operating as a node (as opposed to a hub), see Jane Wei-Skillern, Nora Silver and Eric Heitz (2013) in Appendix 2.

CHALLENGES & OBSTACLES

The downside has been that once we narrowed our focus, we became way less able to shift the larger conversation on the economy and we lost interest from a broad set of local organizations that were not focused on foreclosure and principal reduction.

—Survey Respondent

As with any new experiment between people and organizations, the New Bottom Line faced healthy tensions and challenges. All movements use campaigns to build momentum, but NBL faced particularly difficult tradeoffs as it pursued specific campaign strategies while also seeking to influence the larger national narrative. Also, as noted earlier, the relationships and trust fostered between the four organizing networks was important, but it took a lot of time and resources to sustain. Lastly, progressive social change efforts are rarely, if ever, sufficiently funded, so it is not surprising that NBL had to manage various competing demands with limited time, money and staff.

Tradeoff between Broad Vision and Focused Strategy

Although the New Bottom Line was founded with a broad vision and overarching narrative that resonated with many organizations in each networks' base, the campaign came to focus less on advancing a new economic vision and more on principal reduction as a major policy objective. The issue had its merits as a hook for national organizing. It would have a real impact on homeowners struggling with underwater mortgages while still highlighting the greed of the banks. Given widespread disapproval of the bank bailouts, the banks' opposition to relieving homeowners of their debt seemed particularly heartless. Principal reduction was a demand that could be made of multiple targets: the banks, the state Attorneys General, the Obama Administration, and so on. However, the laser-like focus on this one issue had some costs and became a source of internal debate.

In some ways, the tension within NBL between whether to keep the focus broad or specific appears to have existed from the beginning. The survey asked respondents to select the top three goals from a list of seven that were taken from a review of various NBL documents. They then ranked the goals from #1 to #3 in order of importance. "Advancing a new vision of the economy" had the highest number of #1 rankings (40%), but "changing how banks do their business" was selected the most times overall by survey respondents. It is also interesting that a majority of survey respondents (53%) reported that NBL's priorities changed over time and several of those surveyed wrote-in responses that noted the shift "from a broad, visionary focus," to a "more focused" or "too narrow" effort around specific issues.



Following the Attorneys General Settlement in 2012, NBL continued its focus on principal reduction by launching the “Dump DeMarco” campaign. The goal was to remove Ed DeMarco from his position as Director of the Federal Housing Finance Agency (FHFA). The FHFA director provides oversight for Fannie Mae and Freddie Mac, thus holding approximately 60% of the nation’s mortgages and millions of under-water mortgages. Although a largely unknown figure, NBL identified DeMarco—a Bush-era appointee—as a key obstacle to homeowner relief. President Obama and many in Congress had called for \$50 billion in funding for principal reduction in 2012, but DeMarco blocked any such move for loans held by Fannie and Freddie.¹⁶

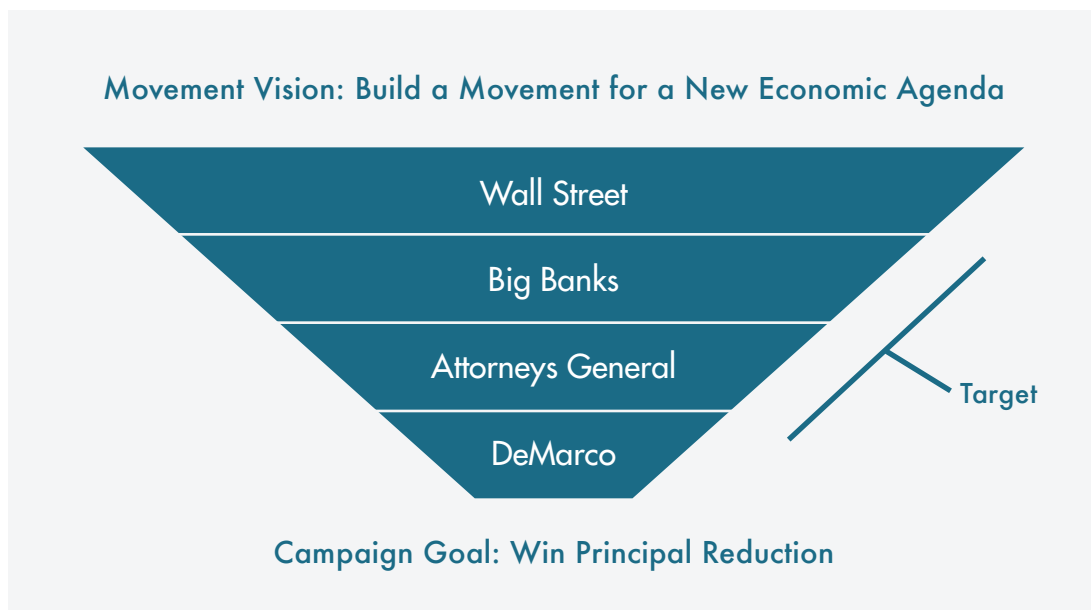
Many of NBL’s leaders felt it was a strategic move to focus on DeMarco as part of the ongoing work on principal reduction, but they also thought it would be a “mini-campaign” lasting only a few months. They called on President Obama to fire Ed DeMarco, but the effort to replace DeMarco dragged on for more than a year. Over the course of 2012 and 2013, “Dump DeMarco” became NBL’s signature campaign and demand, deploying a wide array of on-the-ground actions, social media campaigns, and lobbying tactics to advance the effort.¹⁷ By May of 2013, the Obama administration had decided to submit a new nominee for FHFA director, Mel Watt, whose nomination NBL championed. NBL was at the center of a major effort to get Watt confirmed in the Senate. Securing the five minority party votes needed for cloture required a targeted campaign effort and included many allies beyond NBL’s key partners, including some unlikely supporters like the associations for home builders and realtors. Ultimately this campaign succeeded when Senate Democrats changed Senate rules to make it more difficult for the minority party to filibuster Presidential nominees.

¹⁶ “Fannie, Freddie regulator says no to reducing mortgage principal” by Tami Luhby, August 1, 2012: http://money.cnn.com/2012/07/31/real_estate/fannie-freddie-principal-reduction/index.htm

¹⁷ The New Bottom Line website has an interactive timeline of the Dump DeMarco campaign at <http://www.newbottomline.com/timeline>

The focus on housing in general, and principal reduction in particular, made it difficult for some local affiliates—particularly those with a large base of renters or public housing residents—to see their place in the New Bottom Line alliance. In the interviews, a number of NBL’s leaders reflected on the DeMarco campaign’s costs in terms of taking time and energy away from broader vision and grassroots engagement. “We went from a broad frame to increasing focus on a smaller and smaller target,” explained one of the organizing network’s staff. Another described the impact of this shift as a “self-reinforcing spiral” where principal reduction “dominated the work [and] people lost interest” (see Figure 4). Even affiliates working with underwater homeowners who would directly benefit from expanding principal reduction to Fannie- and Freddie-held mortgages found the focus on DeMarco challenging. According to one interviewee “‘It’s time for a New Bottom Line,’ that really resonated ... We struggled more with ‘Dump DeMarco.’ Folks, especially rural folks, can’t see how DC bureaucrats can affect their lives.”

Figure 4: Narrowing of NBL focus over time



NBL ran up against one of the biggest challenges facing organizations working to create long-term policy change. As the big banks dragged their feet, the foreclosure crisis ground on, and the media, the White House and political elites tried to change the subject. By 2012 and 2013 it became much harder to organize around the housing crisis than it was at the height of public controversy about illegal mortgage practices, even though millions of families continued to suffer. NBL succeeded in keeping foreclosure and principal reduction on the public agenda. But this work did not come without costs for the larger project of reshaping economic policy in the country, especially given the limited resources under which NBL was operating.

Structural Barriers to Full Alignment

NBL succeeded in building relationships and trust among the four lead networks but working across different organizational cultures, perspectives and organizing traditions is inherently challenging. For the NBL partners, the difficulty of holding together a collective vision and strategy for action while also meeting the needs of each network's staff and base was a constant balancing act.

In its first year and a half, NBL's structure included a small Management Team consisting of the four network directors, as well as a National Campaign Staff Team that included the NBL staff (two co-directors and an online organizer) and at least one senior staff person from each network. In addition, there was a larger Steering Committee of state level network affiliates along with several independent organizing groups. In many ways NBL resembled a traditional pyramid organizational structure, with more voices and perspectives involved at the base, but more strategic decisions being made by a smaller group at the top (see Figure 5). Though there were benefits to this structure, there were also several challenges.

Figure 5: Campaign Structure of NBL



Beginning with the base of the pyramid, the Steering Committee provided an important opportunity for network affiliates to participate in decision-making, share experiences from a wide array of local campaigns and build relationships across networks. Although this committee was short-lived, its importance early on in NBL's formation was noted by one state affiliate who explained:

We had monthly or even biweekly meetings [conference calls]. We would share information, strategies, research, fact sheets, messaging materials. We weren't all working on the same policy all at the same time, but sometimes we were.

As NBL zeroed in on the "Dump DeMarco" campaign and the composition of the national staff changed, these calls focused on the big-picture vision came to an end. NBL continued to convene those local groups participating in the "Dump DeMarco" campaign and organized regular conference calls, one-on-one strategy calls and online spaces for local groups to weigh in and build the strategy for the campaign, learn and coordinate with each other on local and national initiatives, as well as obtain resources and information from national staff. However, more of the general information sharing happened through separate steering committees and conference calls organized by each network, rather than through a single multi-network team. These shifts left some local organizations that were not otherwise affiliated with the four networks less involved in NBL, and even some network affiliates felt they had less opportunity to participate in the alliance's decisions.

Not all of those interviewed agreed that it made sense for NBL to focus on connecting leaders across networks given its limited resources. As one management team member said, "it becomes too much for people to have their local identity, and then network identity, and then NBL." A more nuanced view was expressed by a different member of the management team, who pointed out the technical barriers to coordinating grassroots involvement nationally across multiple networks, saying simply "these things are hard to do over the phone."

The survey findings indicated that grassroots leaders were primarily involved in "decisions on carrying out local tactics, actions and mobilization" (92%), and that grassroots leaders were less involved in decision-making than in respondents' home organizations (67%). Nonetheless, grassroots leaders were consistently elevated as spokespeople when actions were organized on the ground and were present in negotiations when staff secured meetings with policymakers.

Examining the next tier of the structure, the Staff Team faced some special pressures, due in part to being sandwiched between the national directors and the grassroots affiliates on the ground. For instance, members of the Staff Team reported sometimes being put in the difficult position of having to "sell" strategies and decisions to affiliates whom NBL relied on to carry out work at the grassroots level. The flow of information often went through both the established network relationships and from NBL's



national staff to the groups on the ground. As a result, one affiliate reported sometimes being “unsure about who to communicate with about what.” This confusion over the lines of communication and decision-making also made accountability difficult.

Looking at the Management Team, they employed an “organic” style of decision-making, which facilitated agreement among the small core of network directors, but also led to a tendency of just “going along” with initiatives. This inclination sometimes produced shallow agreement rather than deep commitment and likely contributed to uneven participation in campaign efforts. Furthermore, there was no agreed upon mechanism to ensure that groups did what they committed to do. One member of the management team commented that “people have different interests, different organizational cultures on how things get done. What’s a commitment? I have a kind of Pollyannaish set of expectations that I had to let go of.”

The organizing network leaders who made up the management team also reported that the amount of time and effort required was often too much, and that the division of labor between the management and staff teams was not as strategic as it could have been. For instance, one interviewee from the management team said:

One of the things that I think we could do differently is move the management of how we’re spending money to the staff team. It would be really good leadership and professional development for them to be in charge of that.

One person from the staff team seemed to agree with the need to clarify and more strategically assign roles and responsibilities, asking “What are alternate structures that let them [the management team] do the visioning, so staff can move forward? How do we acknowledge and allow different staff to push things and make things happen without principals being there?”

Outgunned and Outspent

Although the community organizing sector is accustomed to operating on a shoestring budget, the resource limitations faced by NBL were stark compared to the wealth of the banking system or to DC-based national issue campaigns like health reform or immigration. The lack of resources for NBL resulted in a small national staff, too many demands on the staffers in the organizing networks and a limited ability to bring groups together on a regular basis. One ally interviewed said of the banks that “these are people making trillions on an unfair system, so they’ll spend a lot to maintain it ... There are literally thousands of lobbyists with salaries equivalent to organizations on our side.”

The partners that constituted the New Bottom Line were not discouraged by the ‘David vs. Goliath’ nature of their struggle with the banks. They pushed forward, achieving significant wins in spite of the lack of funding. But one member of the management team reflected that if they had received more funding they would have not faced such difficult tradeoffs between advancing the visionary narrative and winning concrete campaign goals. Two other more concrete investments, staffing and convening, could also have been possible with increased resources.

The staff team was a critical resource for NBL, both because of the dedicated and experienced staff that NBL hired and also because each network contributed a significant amount of staff time to the collective work of the alliance. A number of survey respondents talked at length about their positive working relationships with the NBL co-directors who did what one interviewee described as a “thankless, difficult job.” The difficulty of managing a national alliance of four organizing networks with a small team may have ultimately proved unsustainable, however, since over the course of NBL’s three-plus years in existence both co-directors left their positions with the campaign and neither were replaced.¹⁸ The shifts in the makeup of the national staff ultimately made the time contributed by staff at the four networks even more important to NBL’s continued impact. A management team member reflected that there were, “a lot of benefits from sharing staff ... because some of the skill sets that people have are very unique.” For instance, one network had staff with policy expertise that proved critical to NBL’s ability to quickly analyze developments in Washington, DC.

Despite the benefits of staff sharing, though, others saw problems created by having spent so much time working on NBL. One interviewee said they felt “a little burned” from seeing their work on NBL become more marginalized in their home network. A survey respondent wrote in a similar vein:

¹⁸ In early 2011, NBL hired directors of communications and organizing, both of whom were elevated to the title of “co-director” in September of that year. When one of the NBL co-directors left their position in the summer of 2012, the remaining one became the sole director of NBL; but that person then left the campaign in the summer of 2013.

I spent too much time building NBL as an entity and didn't spend enough time building the base in my network that felt deeply connected to NBL ... looking back, I wish I had spent more time with my own folks developing our organizing priorities, and then brought this to the NBL coalition.

At its height, the NBL campaign only had three national staff. It is hard not to conclude that they would have been able to achieve even more success with a larger team. But the ability of a coalition to build up a central staff depends on resources and funding.

Given NBL's emphasis on fostering connections for the future, it is likely that they would have devoted any additional resources to building relationships and capacity between each network's base. A number of interview respondents reflected on both the importance and challenge of convening grassroots leaders and staff of state affiliates. One explained, "I think meeting more regularly—whether of management team, staff team, or people doing work on the ground—would have been beneficial." Several respondents fondly recalled a convening of 50-60 affiliates that was held in the summer of 2011. An interviewee commented, "what builds identity is shared experience together, [but] it takes a lot of money [to bring people together] ... In the beginning we did a lot of that." Increased resources may have also made it easier to keep affiliated organizations engaged in carrying out campaign goals and strategies. NBL made significant investments towards convening and re-granting for local groups, but they did not have enough resources to establish and maintain connections between organizations on the ground and build up the capacities at the grassroots level to the extent that was needed.

In light of its relatively small resources, NBL's accomplishments are especially note-worthy. Winning concrete policy changes in the face of an opposing force as big as the finance industry is impressive enough. But, when the compounding challenges of limited funding, a compressed timeline, and huge political and economic need are all factored in, NBL's success become even more remarkable. NBL's wins are a testament to the power of organized people to defeat organized money.

LESSONS FOR MOVEMENT BUILDING

One lesson: it's worth the time and effort. The greatest strength isn't the formal decision making process but the informal conversations that start to articulate a common way of seeing the world, common interest that we can be in solidarity around ... None of us is big enough to interrupt the mainstream dialogue alone. We have our biggest impact when we collaborate.

—Interview Respondent

The New Bottom Line was distinctive in its willingness to bring organizing networks together to develop a new vision for the economy and then to coordinate actions to create change. NBL is part of a new wave of alliance building in the organizing sector. Its success at both achieving concrete goals and laying the groundwork for future collaboration stand out as a model for other organizing groups. In response to a survey question about what NBL can teach other alliances, one respondent noted, “one really important lesson has to do with the ability and willingness of organizing networks to self-align. It is a really healthy sign given the long history of competition and lack of coordination.” No network or alliance can ever be a ‘silver bullet’ against long-standing power imbalances in society or conflicts within the organizing sector. But, collaborative efforts between organizations do add value by creating connective tissue between groups and achieving more together than any single organization could on their own.

Based on the analysis of what NBL did well and its challenges, here are five lessons for progressive organizations and funders to consider:

1. *Hold Vision and Action Together:* The networks that constituted NBL understood the importance of developing a shared and shareable vision and of having flexible but concrete actions groups could take together. This combination of vision and action can be a reinforcing loop, energizing groups as they move towards long-term goals. But it is not uncommon for campaigns like NBL to experience tensions and tradeoffs between advancing their larger vision and winning specific policy objectives.¹⁹ In the realm of the economy, which can seem all-encompassing, it was particularly difficult for the campaign to balance broad vision and concrete action, especially given the limited resources and diverse organizing perspectives of the partners.

¹⁹ For example, the LGBT movement has been challenged to embrace an expansive vision for LGBT equality, while also advancing specific legislative issues, such as same-sex marriage, as noted in BMP’s report *At the Crossroads: The Future of the LGBT Movement* (see Appendix 2).



Creative tensions led to frequent discussion and leveraging the skills and orientations of the organizations at the table. For instance, the interviews with the members of the staff and management teams included a question about roles organizations played in the coalition, such as “visionary,” “agitator,” “conciliator,” etc.²⁰ Some respondents identified (or self-identified) particular networks as bringing more of an orientation to process and longer term movement building. For instance, one respondent said of their own organization that, “we don’t fear losing the current vehicle” in service of the “larger set of movement work.” Future alliances should strive to both align strategies to win immediate policy changes that build momentum for the movement, and also discern how and when different partners should take up a Left flank and advance a broader movement vision even if it means losing in the political moment.

2. *Create Structures that Foster Trust and Respect, Anticipating Conflict:* In the survey, respondents were asked to compare NBL to other alliances they had participated in, applying a three-point scale to a list of nine positive attributes of alliances. While a slight majority of respondents rated NBL overall as “2: the same as other alliances” across seven of the measures tested, “level of respect across organizations” and “ability to manage disagreement and offer honest critique, while staying in alliance” were the two outliers with more than half of the respondents (60% and 53%, respectively) rating NBL as “3: more than other alliances.”

²⁰ This framework was adapted from leadership roles described in Barbara Masters and Torie Osborn (see Appendix 2).

While there were inevitably still tensions, the New Bottom Line's success at establishing a higher level of respect between the partners was probably aided by the overall orientation to building trust and connections. In addition, one concrete example of the attention paid to relationships was their development of a one-page internal document outlining "principles for working together." The principles included five major themes: (1) unity; (2) equality and justice; (3) a force for change with roots; (4) accountability; (5) courage. This document reflected an ongoing commitment to accountability, and the importance of having conversations about how to work together at the outset cannot be underestimated.

While future alliances may not produce a similar "principles" document, having discussions that anticipate conflict when setting up a new network or alliance is critical to being able to hold partners accountable while still maintaining a positive relationship that fosters honesty, shared power and acting in unity.

3. *Fund the Alliance and the Base:* Funding collaborative efforts is critical to making large-scale change but it cannot be at the expense of strong support for individual organizations and their networks. While trends in grantmaking shift over time, it appears that national alliances are currently in favor with funders. A number of respondents noted that the key to achieving impact as an alliance is a strong base on the ground. Other research on movement building has emphasized the importance of strong grassroots groups as well.²¹ One interviewee said, "That's the challenge. Funders want to see more NBLs, but there needs to be funding for the individual networks pitching in. We need strong [organizing groups on the ground] so that we can build the movement." Another respondent noted that, "it's so important that funders, in particular, create structural incentives for [both] collaboration and specialization. Existing institutional incentives work in the opposite direction; it's set up so you have to do everything."

Since alliances are only as strong as the organizations coming together, it is particularly problematic when organizations lose out on funding because a foundation has decided to only invest in the alliance, as happened to at least one of the organizing networks in NBL. Funders should take a "both/and" approach to funding nationally coordinated alliances, and the individual organizations that comprise the alliance. One survey respondent wrote:

Moving forward we really need to figure out the financial support that allows organizational leaders to be free to invest in this kind of collaboration, while also continuing to build and strengthen the organizations we are bringing to the table.

Funding for collaboration may also require changes to how funders operate. As many others have noted, progressive foundations are often not organized to effectively

²¹ See Manuel Pastor and Rhonda Ortiz (December 2010) in Appendix 2.

provide support in the war of ideas,²² which requires a broader ecosystem perspective of investing in a range of distinct organizations that nonetheless complement each other. Grantmakers may face dynamics similar to the history of fragmentation in the field of community organizing. In one case, a funder described having to pool money from different programs in a foundation across issue areas to gather the funding needed to support NBL. Also, the pressure to differentiate one foundation's funding strategy and impact from another's can be a barrier to alignment at both the levels of grantmakers and organizations on the ground.

4. *Don't Just Aggregate, Augment:* The benefits of aligning organizations and organizing networks go beyond simply aggregating geographic reach; alliances make it possible for individual groups to augment each other's strengths and compensate for weaknesses. But as the respondent noted above, the "existing institutional incentives" push organizations to do everything (and at worst pretend they can do things they cannot). Recognizing that individual networks have developed specialized capacities, one respondent suggested:

[We need to get] really clear up front about what organizations do really well and what role they see themselves playing: not expecting everyone to do the same thing and to look for differences and leverage those differences. The clearer we can be about who does what well and then being willing to step back on things we don't do as well and focus and specialize more. I think that [is how] we become more powerful individually and as a sector.

One challenge to implementing this strategy of looking out for and leveraging differences is that it often takes time for organizations to develop the level of trust needed to be transparent about their strengths and weaknesses. Although NBL succeeded in building positive personal and working relationships between organizational leaders, multiple interviewees from the management and staff teams noted that the honest conversations about organizational capacities only became common in meetings during NBL's third year. Clearly, it takes time to develop the trust needed for transparency but it seems worthwhile to begin this process of mapping each partner's capacities at the beginning of an alliance's formation and revisiting those assessments as organizations get in the practice of working together.

5. *Build Connections at All Levels:* At the beginning, the New Bottom Line strived to connect grassroots leaders from across affiliates and networks, but the alliance was most successful at fostering relationships between national directors and staff. NBL's Steering Committee structure was one way to coordinate and develop leadership across the grassroots partners through regular conference calls and occasional meetings and a similar strategy of conference calls and meetings helped to coordinate the national partners and build the connective tissue that kept the partners together. Multiple

²² See Andrew Rich (Spring 2005) in Appendix 2.

respondents suggested that more face-to-face meetings and shared experiences at public actions would have made NBL even stronger across all tiers of its structure.

For movements to succeed, relationship building must happen at the national, state and local levels. Future alliances and coalitions should make it possible for leaders to connect, learn together and build a shared identity. Unfortunately, conference calls can become tedious when they are so large that participants are mostly in a passive mode as listeners. Alliances might consider strategies for bringing smaller groups of grassroots leaders together to build relationships across networks, or use conference calling technologies that allow for multiple small group discussions to happen simultaneously. There may also be some promise in social media tools—such as instant messaging, online group chats, etc.—to foster new relationships, but in-person meetings are often most productive for building and deepening relational connections. Whether gathering participants from the national, regional or local grassroots organizations, convenings and meetings are certainly useful, but are also the most expensive strategy. Supporting relationship building and the development of shared analysis between movement participants at all levels requires both funding and thoughtful coordination.



CONCLUSION

We have a tendency in the movement to keep things we built around longer than their purpose. It doesn't mean we don't reform into something else, but it would show a lot of integrity to acknowledge that we built [NBL] around this certain moment of the Wall Street crisis. [Today] is a different moment with a different set of opportunities and challenges, and a different set of relationships [that mean] the glue is there to build the next thing.

—Interview Respondent

The New Bottom Line effort was a daring experiment that grew out of a moment of crisis and a shared understanding that organizing in traditional modes as disparate networks would not be enough to win against the banks. The four organizing networks that formed NBL came together on their own initiative. They exercised movement leadership without waiting for the funding and resources that are usually dedicated to national campaigns. Together these networks made significant inroads in shifting the public understanding of complex economic issues and helped create a narrative that sustained popular protest against Wall Street for breaking the economy.

NBL coordinated and aggregated grassroots organizing in response to the financial crisis. And, with their amplified grassroots power, NBL put pressure on powerful decision-makers—the state Attorneys General, the White House, Congress, and the banks themselves—to advance important financial reform policies, especially



principal reduction and relief for underwater homeowners. NBL also won scores of local and state policies to hold banks accountable. Taken all together, NBL's wins and accomplishments are benefitting hundreds of thousands of homeowners, and their surrounding communities.

NBL's accomplishments and impacts in just three years were remarkable, particularly given the limited funding they received, but perhaps more importantly, the relationships formed through the New Bottom Line will continue and lead to collective work in the future. The four networks that led NBL are all collaborating with each other today in ways they were not five years ago. NBL has begun creating a new culture within the larger field of community organizing that is more collaborative and focused on supporting the campaigns of other organizations and networks. The NBL partners have been catalysts for meetings between diverse organizing networks, exploring the potential to build power by forming what one person called "an 'alignment,' not a network or coalition." As an example of this new form of alignment, NBL was a significant innovation for the organizing field and their model will serve as an important touchstone for the future of organizing and movement-building for economic and racial justice

APPENDIX 1: METHODOLOGY

Key Informant Interviews

In July and August of 2013, 21 in-depth interviews were conducted by phone with organizational leaders and staff directly involved in NBL, as well as allies and funders who supported NBL at various points in the campaigns. Interviews had two primary purposes:

1. Develop a deeper understanding of the goals, impacts and processes of NBL, and
2. Gather insights about the unique lessons from NBL for other alliances and movement building.

The chart below categorizes the 21 interviewees into four types/profiles:

Interviews

Type / Profile	Number
NBL Management Team	4
NBL Staff Team	7
National Allies	6
State / Local Network Affiliates	4

Survey

Many of the interviewees also completed an online survey that gathered data on:

1. The internal practices of NBL, such as time spent on NBL, decision-making processes, and grassroots involvement; as well as how NBL compared to other coalitions or alliances in many of these regards.
2. The impact of NBL's campaign activities, strategies and tactics on the external political and economic environment.
3. Open-ended responses on NBL's current vision, what it's vision should be going forward, and what lessons it could teach other alliances

The survey was initially intended to gather responses from a wider pool of NBL's grassroots partners that could not be interviewed. The link was sent to the directors and staff of each of the four networks that led NBL; it was also provided to a small subset of NBL allies who participated in the interviews. Each network sent the survey link to five state or local affiliates who they determined had been most involved in NBL (a total of 20 organizations). Despite the outreach to affiliates, 15 people completed the survey (17 started), and five self-identified as being from a state-level organization (as opposed to the majority who were from the national networks, or national allies).

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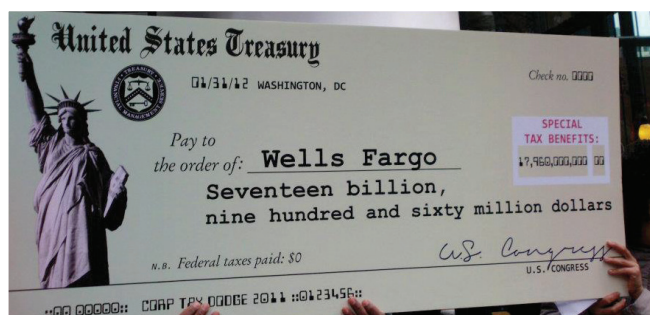
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Building Movement Project



Building Movement Project
220 Fifth Avenue, 2nd Floor
New York, NY 10001
buildingmovement.org
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