



# Citizen Wealth: Winning the Campaign to Save Working Families

Wade Rathke

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America's safety net is torn and tattered. Income inequality continues to grow—the gap between rich and poor has expanded fivefold in the last 25 years. For millions of working families achieving basic middle class comforts has begun to seem as distant a dream as winning the lottery. What is needed, and what veteran organizer and ACORN founder Wade Rathke provides in this hard-hitting new book, is a comprehensive grassroots strategy to create what he calls citizen wealth: an enduring foundation on which working people can build a future that extends beyond paying next month's rent.

Rathke shares breakthrough strategies that have enabled ACORN and other organizations help people secure the basics of citizen wealth—a house and a decent income—offering from-the-trenches advice on mounting successful living wage campaigns, battling unscrupulous and predatory lending practices, and developing new forms of worker organizations to protect wages and benefits. The anti-poverty programs still out there can provide critical support for citizen wealth-building efforts, but they're woefully underutilized. Rathke shows how to cut through government indifference and bureaucratic obstacles to provide those in need with access to these vital resources.

But community organizations can't do it alone. Rathke describes ACORN partnerships with HSBC Bank and H & R Block that helped these businesses see building citizen wealth as a new market opportunity—a win for them and for the people they once exploited. And he looks at other examples of strange bedfellows in the fight for citizen wealth, including Citibank, once the target of massive protests by ACORN and now, working with them, a major investor in working class communities.

"We need to create a national economic and political consensus that increasing family income, wealth and assets is not `welfare' or an entitlement 'give-away" program but an investment in the public good and wellbeing." Rathke writes. Based on forty years of hard-won experience, Wade Rathke offers a new blueprint for helping millions to achieve the American Dream.



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