For tens of millions of people in the U.S., owning a home is the essence of the American dream, representing economic achievement and some measure of security. Dr. Martin Luther King, Jr., would undoubtedly agree, and he aspired to make the dream more broadly available—to people of color as well as Whites, to poor people as well as rich.

But the culture and the environment have worked against people of color in this respect, putting many obstacles in the way. There is a long tradition of economic and, more specifically, housing discrimination in the U.S., ranging from a century of legal slavery to exclusion from participating in wealth-building programs like the Homestead Act of the 1800s and the GI Bill of the late twentieth century. These are programs that gave millions of Americans the assistance and tools they needed to improve their economic lives, and they fostered the growth of a strong, flourishing middle class.

At the beginning of the twenty-first century, millions of people at the lower end of the economic spectrum face a new obstacle. The subprime lending crisis has occurred because a financial product intended for limited use by a limited number of people have been parlayed into another ill-fated bubble by some mortgage lenders lacking in integrity, foresight and any vestige of civic concern. The crisis has ruined many economic lives and many communities. It has cost the financial institutions that underwrote massive numbers of shaky subprime loans hundreds of billions of dollars. There is talk of a government bail-out. These losses in turn triggered an ongoing global economic crisis, the end of which we have not yet seen. The next chapter in the subprime crisis could well be a deep U.S. economic recession.

More important than all of these consequences is the targeting of people of color and poor people to sign up for one of these loans. In the hands of the mortgage lending industry, subprime loans became predatory loans—a faulty product that was ruthlessly hawked even though financial institutions were aware of its defects. Even a surface check of the demographics shows that, in city after city, a solid majority of subprime loan recipients were people of color.

Hungry for new and different products, the financial services industry added features to these loans—exploding adjustable rates, balloon payments, penalties for early re-payment—that hobbled their recipients financially and made it unlikely that they would be able, after a brief honeymoon period, to repay the loans.

A deeper look into the crisis reveals that the subprime lending debacle has caused the greatest loss of wealth to people of color in modern U.S. history.

The spillover effect from the wholesale writing of bad loans is that communities are torn apart. As one house after another in a neighborhood goes vacant, squatters move in, crime and the likelihood of fires spike, local stores and businesses close. The value of
Out & About

Development Director Laura Flynn attended and tabled at the Raising Change Conference in San Francisco July 25-26.

Maryam Roberts Peace and Solidarity Program Director attended the National Summit on Women Veterans June 20-22 in Washington, D.C. She also used PeaceGAMES to facilitate an interactive workshop at the Truth Project: Dance, Performance and Political Action, an Arts and Activism Workshop for girls age 14-20, on July 3 in San Francisco, CA. Maryam also participated in the Bay Area Video Coalition Non Profit Institute for New Media Applications from July 16-30 in San Francisco, working with an incredible team of mentors to strategize about online distribution plans for WCRC's Do Tell Digital Storytelling project.

PeaceGAMES

WCRC celebrated the release of our PeaceGAMES curriculum, with a Community Launch at the East Side Arts Alliance in Oakland on July 24. Guest presenters from BAY-Peace youth leaders helped us to bring the curriculum alive. Thanks to everyone who came out to help us celebrate. This fall we will also be organizing our Training the Trainers event to give educators and activists a chance to explore PeaceGAMES together.

TEMPO

Amelah El Amin presented at the California Adolescent Health Coalition’s Bi-Annual conference in Los Angeles. She showcased the TEMPO documentary, From the Playground to the Streets:

Underage Prostitution in Oakland

and led a discussion about the issues facing young women in her community.

Economic Justice and Human Rights

WCRC and the East Bay Community Law Center organized a day-long briefing on the state of the Child Exclusion Policy (AB22) on July 11th. Twelve organizational partners got together to discuss the state of the legislation and to strategize about the next steps involved in building legislative will to pass the bill.

Sisters Dropping Beats

On August 24th we held this year’s summer fundraising event Sisters Dropping Beats. This event was also an opportunity to showcase some of the most dynamic women DJ’s from the San Francisco Bay area and beyond. Thanks to Pam the Funkstress, DJ LP, La Rumerosa, and Leydis for donating their time and their beats.

For more information about all of the DJ’s you can visit:
www.myspace.com/pamthefunkstress
www.myspace.com/browngirldj
www.myspace.com/djrumerosa
www.myspace.com/djleydis

Intern and Volunteer Updates

These are just some of the wonderful women who have volunteering their time to support the center’s work:

Christelle Kintonouza moved from West Africa to the Bay Area with her family 6 years ago to pursue her college education. She recently graduated from UC Berkeley with a BA degree in Development Studies. Last spring she conducted foundation research for WCRC. “WCRC greatly inspired my decision to engage in the struggle for women’s rights in Africa,” Christelle said.

Patricia Carrillo is a senior at UC Irvine majoring in Sociology. At WCRC she conducted foundation research and helped plan Sisters of Fire. She plans to continue working on women's issues.

USC sophomore Lovelyn Simms is majoring in Business. An Oakland native, she returned for the summer and helped in the planning of Sisters of Fire.

Peace and Solidarity intern Satya Chima returns to UC Santa Cruz this fall and will be an undergraduate TA for the Introduction to Women's Studies course.

Haleh Zandi is completing graduate studies at the California Institute of Integral Studies in San Francisco, and recently co-founded a green landscaping company.

Ellen Durst recently completed her Master's degree from the California Institute of Integral Studies. Her internship with WCRC was part of the Anne Braden volunteer placement program—an intensive anti-racist curriculum lead by the Catalyst Project.

Megan Litrownik is currently a student at Brown University and worked with our EJHR project on policy and state budget research.

Staff Updates

We are sad to say goodbye to our Communications Director Elisa Gabrih. Elisa started with WCRC as a volunteer and intern with the Peace and Solidarity program and for the past three years she has done a phenomenal job of keeping WCRC in the news. We wish her the best of luck as she takes on Washington DC, starting law
41 Million Strong

Posted October 21, 2008

On October 1st, the members of Women of Color United launched the 41 Million Strong Campaign. Starting in Nashville, and ending on election night in Miami, they are traveling around the country to get out the women of color vote. The first goal of the campaign was to increase the number of women who are registering to vote, by drawing on the vast grassroots network of women of color around the country. But 41 Million Strong is also doing the hard follow-up work needed to get out the vote on Election Day.

41 Million Strong wants to “increase the awareness of the general public, and specifically among women of color, about issues that are at stake in the coming elections and that disproportionately affect women of color globally.” Finally, the campaign doesn’t end on the 4th. After the election they will be working to hold elected officials to the promises they’ve made, and will keep on drawing attention to the issues important to communities of color.

Take a look at their blog to keep up-to-date on the campaign, and keep an eye on Speak Fierce! for updates, and interviews with the women involved the campaign, and the women coming out to vote.

Yes We Did and No We Didn’t

Posted by Anisha Desai November 6, 2008

I grew up in a small town in Florida and remembered visiting the Bay Area as a kid. It was for me, an oasis in the desert of conservatism, homogeneity, and rigidity of my home life. In fact, beyond the surface cool, California represented for me the promise of equality, acceptance, peace. A place that I could see myself making a home and a life. And yet how is it that on the same day the New York Times trumpets “Racial Barrier Lifted”, in the announcement of Obama’s victory last night, that California, along with my home state of Florida has voted to ban same sex marriages? I’m in a fog of puzzlement about the motivations that would lead the 61% who voted for Obama in this state to allow Proposition 8 to be passed in that same breath.

Our charge is to do more than to hold Obama and his administration accountable. That’s the bare minimum. We need to hold ourselves, our communities, our families, and our movement accountable to ensure that we are tuning in to the same dial, to achieve the synchronicity of values and principles that allowed us to vote for change in the White House, and in all facets of our lives—locally, statewide and nationally. I truly believe that there is an “arc bending towards justice.” It was once a straight rod made of steel…and throughout the decades, people of color, the poor, immigrants, queer folks, workers, women, and children have worked to bend it in to that arc of justice. Let us remember to work in unison. We are all hoping for the same things- the right to self-determination, the right for economic and social equality and the right to be treated as full human-beings. This morning, I want to channel the California that brought me here, and I want to understand with my comrades and my neighbors, just where we went wrong on this one, and what we are going to do about it before the next election.

continue Speak Fierce! on page 5
Design, Activism and the Environment: Upasana Design Studio Doing it All

By Sheryl-Ann Simpson, Communications Director WCRC

What can artists do to improve their countries?
Are some things too precious to be sold?
Should an important idea cost more or less than a beautiful bag?

These are just some of the questions that the artisans at the Upasana Design Studio in Auroville, India are asking, and their responses are creating innovative combinations of design, microeconomics, development and environmentalism.

Established by designer Uma Prajapati in 1997, the designers at Upasana take seriously the challenge of designing in ways that are easy on the earth, and engage their neighboring communities.

In 2004 the devastating Indian Ocean Tsunami, and its impact on neighboring villages, presented a new larger challenge for Upasana. As Uma describes, the Upasana team felt an obligation to explore how their main tool—design—could also be used as a tool for social responsibility.

The design solution they developed was Tsunamika, a small simple doll, hand-sewn by 500 women in seven villages in Tamil Nadu. From the beginning Tsunamika was meant to be more than just a product. Instead, they wanted to, as Uma puts it, “take the adventurous steps of going, and giving, and seeing what happens.” The dolls are not sold, but distributed around the world, through a network of ambassadors and friends of the project. No price was set for the doll, but gift donations were welcome. Within a year the project was able to set up its own revolving loan fund for the women involved, and decline a second round of funding from the UK-based NGO that funded the pilot phase. To date, almost 2 million dolls have been sewn and distributed.

From the beginning, women were the focus of this unique development project. “The idea of working with women came naturally to me” Uma explains. Upasana worked to train women in sewing skills, as well as the skills needed to organize Tsunamika’s production. The goal was always to move women onto “a higher platform” socially, economically, and politically. Upasana continues to coordinate the distribution of Tsunamika, but it is the women who are organizing the production of the doll, coordinating administration, quality control, and village accounts.

Tsunamika is described as a living symbol of these women’s survival, but the doll is also, as Uma describes, an unconditional “thank you for helping when help was needed.” In addition to the economic benefits to the women involved, there is a sense of empowerment growing out of the project, a clear understanding that the women of these villages are in charge.

The gift economy developing around these dolls is also a powerful opportunity to build economic relationships that go around and beyond simple commerce. The distribution of
the dolls through ambassadors and visitors creates a human network of reciprocity blurring the lines between recipient and donor.

Inspired by the successes of the Tunamika project, Upasana designers set out on their next challenge. Launched in 2007 under the tag line of ‘Gratitude to Mother Earth’ Small Steps is a social responsible design campaign, addressing the issue of the thousands of plastic bags cluttering the streets of cities around India, and the world. The lightweight cotton Small Steps bags are made of materials locally sourced, and produced by women in seven to eight villages in Tamil Nadu.

Small Steps bags are also distributed primarily through the gift economy. As Uma puts it, the designers could easily price a beautiful bag, but were less able to price a campaign, the idea behind that campaign, and the changes in behavior they hope to inspire. They also decided not to wait for funders to catch up with them, and instead the studio put up the initial capital for the project. The Small Steps campaign has already proven financially successful, and Upasana is looking into setting up a microfinance plan to help women buy their own machines, and initiate projects beyond those of Upasana.

When I asked what Uma wanted people to take away from her projects, she was quick to highlight the role of design in these projects. She and her designers are not trained social or economic development workers, but they know design, and when pushed by the tsunami they felt a responsibility to use their skills to work with, and empower others. She also hopes this story can move others to look for these types of opportunities in their own lives, pushing to re-write their story by “taking social responsibility, and helping to make the planet a great place for great-grand children not yet born.”

For more information, to ‘gift’ a Tsunamika doll or Small Steps bag, or to find out about other ways to get involved with these campaigns visit Upasana Design Studio’s at: www.upasana.in.

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**War Resisters League: Assessment of Antiwar Organizing and Activism**

**Posted August 18, 2008**

For the Spring/Summer issue of their magazine, the War Resisters League (WIN), went through an exciting listening process, contacting ninety representatives and leaders of peace and antiwar organizations to put together an “assessment of antiwar organizing and activism.” The result is a rich tapestry of voices, all addressing the wide range of issues needed to moving the ideal of peace forward.

One of the questions the issue addresses is: How do we build a more multicultural and cross-class antiwar movement?

WCRC’s Peace and Solidarity Program Director Maryam Roberts contributed to the discussion with these thoughts:

The peace movement isn’t just white, but it can look that way. I think there is a whole communications training and messaging plan that needs to be developed around that. It always feels like victimized women and men of color in the back and white people in the front, and everyone feels bad about it. How can we have an orientation, so that people most impacted—people of color or veterans and military families or Iraqi people—are more visible? What would that look like?

—Maryam Roberts, Women of Color Resource Center. Read the entire article at the War Resisters’ web site warresisters.org.
Conferences/Events

10th Annual Sisters of Fire Awards
Sunday October 26, 2008
11:00am-2:00pm
This year we are celebrating four leaders in the community for their work:

- Reproductive and women’s rights activist **Loretta Ross** of SisterSong
- Peace activist **Graciela Sánchez** of the Esperanza Peace and Justice Center
- Oakland printmaker artist and activist **Favianna Rodriguez**
- Labor organizers **Asian Immigrant Women Advocates (AIWA)**

To purchase tickets to the event please visit:

And to get involved please email: sistersoffire@coloregirls.org

Facing Race: The Applied Research Center's National Conference

November 13-15, 2008
Oakland, CA
The Facing Race conference is an opportunity for a multi-racial group of activists, organizers, and thinkers to strategize collectively about the future of racial justice action and advocacy. This year’s keynote speaker is author Sherman Alexie.

For more information please visit: www.arc.org/facingrace

New Releases

Earth Passages: Journeys through Childhood
By Foo, Lora Jo
Published by Earthwind Books of Berkeley
In this work of photography and autobiography, Foo shares her complex experiences in both the form and content of this book. Short sorties of her crowded, concrete childhood in San Francisco’s Chinatown are coupled with her rich color photographs of natural scenes she has explored as an adult. A silent calm is the overwhelming feeling evoked by these pictures and the reader can’t help but feel the tension between the visual images and the stories of the author and her mother’s hectic lives. Artist and activist Foo also works as a labor lawyer.

For more information visit www.asiabookcenter.com

The Revolution Will Not Be Funded: Beyond the Non-Profit Industrial Complex
Edited By: INCITE! Women of Color Against Violence
Published by: South End Press
This collection of sixteen essays collects the thoughts of activists, educators, and non-profit workers, to ask challenging questions about the current state of the non-profit world, and its relationship to both activism and government. Divided into three sections, essays begin by exploring the growth of what the editors call the “Non-profit Industrial Complex” (NPIC). The collection then moves to the current situation, following the flows of funding and naming possible political constraints. Finally, the essays in the last section dare to ask: what are the other possibilities for organizing? This book is an exciting challenge to readers inside, and outside of the NPIC to reflect on the hows and whys of our organizing.

For more information please visit www.southendpress.org.

NCN

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school at Georgetown this fall.
Stepping into Elisa’s shoes is **Sheryl-Ann Simpson**, and we are happy to welcome her as our new Communications Director. Sheryl-Ann just completed her Master’s degree in Community Development and Planning, and has over six years of non-profit experience doing community organizing and outreach around a variety of issues including food security, urban health, media democracy and local arts projects.
This teaching guide is a PowerPoint presentation in four sections:

- **Origins** begins with the 1968 birth of the Black Women’s Caucus in the Student Non-Violent Coordinating Committee, tracing its transformation into the Third World Women’s Alliance.

- **Political Positions and Program** outlines TWWA’s political analysis, which integrated dynamics of race, class and gender, breaking new ground in feminist thinking.

- **Issues and Activism** details the projects and campaigns led by TWWA, or in which they participated, including the publication and distribution of the newspaper Triple Jeopardy, and activism on reproductive rights, anti-war, and political prisoner issues.

Lessons and Legacy summarizes the main contributions of this pioneering organization.

Paving the Way: A Teaching Guide to the Third World Women’s Alliance
Written and Edited by Linda Burnham and Erika Tatnall is also available at www.coloredgirls.org
the houses of other people in the vicinity, who have not taken out subprime loans, deteriorates by thousands of dollars. The tax base for the municipality or the state erodes, since many fewer people are living there and paying taxes. This in turn leads to revenue shortfalls and the need to save money by spending less on public services and government activities that enable communities to offer residents quality of life.

The subprime crisis has pulled a large chunk of wealth away from many middle- and lower-income people, in the form of homes and home equity—often a sole asset for those without great wealth. The government has remained silent and inactive. But there are things that can be done. Just as rules have favored one group of individuals or another throughout U.S. history, now they can be used to help the victims of this crisis regain productive lives, wealth and homes. There are many things that residents and their governments, working together, can do to alleviate the crisis: federal investment in financing homes, lowering the cap on the mortgage deduction, providing incentives for developers to build affordable homes, regulating the mortgage industry, and dedicating federal estate tax revenues to housing disaster relief.

Key Findings

We estimate the total loss of wealth for people of color to be between $164 billion and $213 billion for subprime loans taken during the past eight years. We believe this represents the greatest loss of wealth for people of color in modern U.S. history.

From subprime loans, Black/African American borrowers will lose between $71 billion and $92 billion, while Latino borrowers will lose between $75 billion and $98 billion for the same period.

According to federal data, people of color are more than three times more likely to have subprime loans: high-cost loans account for 55% of loans to Blacks/African Americans, but only 17% of loans to Whites.

If subprime loans had been distributed equitably, losses for White people would be 44.5% higher and losses for people of color would be about 24% lower. This is evidence of systemic prejudice and institutional racism. Based on improvements in Median Household Net Worth before the current crisis (from 1982 to 2004), it would take 594 more years for Blacks/African Americans to achieve parity with Whites. The current crisis is likely to make it take much longer.

Homeownership rates for Blacks/African Americans compared to Whites are already starting to take back recent gains. At the current rate of improvement (from 1970 to 2006), parity will not be achieved for another 5,423 years.

The spillover effect of the subprime crisis affects whole communities negatively, in terms of abandoned houses, increased crime, devaluation of neighboring houses, and erosion of the tax base, causing revenue shortfalls that mandate service cuts. The crisis is having a negative impact on property owners, as well as neighborhoods and local and state governments.

Rules made the crisis worse, and rule change can make it better via better policies. Just as many policies in the past and today have supported asset development for the wealthy, new policies can support asset development for those injured by the subprime crisis.

Broad racial and economic inequalities need to be addressed for the success of any policy solutions to the subprime crisis.

You can read the complete report at www.faireconomy.org/dream