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A MIDDLE-CLASS NEW DEAL: A CALL TO ACTION

Angela K. Littwin*

ABSTRACT

*The books featured in the Debt in the Real World Symposium paint compelling portraits of American financial insecurity and distress. The fact that half of U.S. households cannot make ends meet is a devastating development, but it also presents an opportunity for making change because economic insecurity is now an “us” problem rather than a “them” problem. The next step is to organize, and as part of that process, to develop a vision of an economy that works for everyone. The title of one featured book, Michele Dickerson’s forthcoming *The Middle Class New Deal*, is a strong starting point because the term “middle class” is politically unassailable and her framework harnesses the movement that created the U.S. middle class. Any such movement, however, is vulnerable to the racist attacks that hamstrung the original New Deal and abetted its unraveling. There are no easy solutions, but deliberately inclusive organizing focused on economic insecurity would be an important start.*

ESSAY

Four of the five books¹ featured in the Debt in the Real World Symposium paint devastating portraits of financial insecurity and distress that leave large swathes of the American public mired in struggles to make ends meet. Professors Foohey, Lawless and Thorne characterize their book, *Debt’s Grip*, as “the story of what happens to everyday people when risk remains privatized for decades while income inequality widens, told through the struggles of those who turned to the consumer bankruptcy system for help.”² Professor Patricia McCoy’s presentation on her book, *Sharing Risk*,³ began with the arresting statistic that half of United States households

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1. The fifth book featured, while compelling and excellent, is much more about the bankruptcy system than the economic circumstances of the individuals who use it. MELISSA B. JACOBY, UNJUST DEBTS: HOW OUR BANKRUPTCY SYSTEM MAKES AMERICA MORE UNEQUAL (2024).

2. PAMELA FOOHEY, ROBERT M. LAWLESS & DEBORAH THORNE, DEBT’S GRIP: RISK AND CONSUMER BANKRUPTCY 3 (2025).

3. PATRICIA A. MCCOY, SHARING RISK: THE PATH TO ECONOMIC WELL-BEING FOR ALL 3 (2025).

struggle to pay their basic bills each month,⁴ and her book fleshes out that point with four comprehensive chapters on the dire economic situation of millions of Americans.⁵ Professor Chrystin Ondersma's book, *Dignity Not Debt*, creates a taxonomy of consumer debt in which an important category is "survival debt," defined as debt U.S. households incur because, "[m]illions of Americans do not earn enough to meet their basic needs."⁶ Finally, Professor Mechele Dickerson's book, *A Middle Class New Deal*,⁷ focuses on the hollowing out of the American Middle Class by the lack of sustainable jobs,⁸ accessible higher education,⁹ and affordable housing¹⁰ in addition to public grade-school education whose quality is tied to housing prices.¹¹ Indeed, the key word of the symposium, featured in nearly every discussion, was "precarity," an academic term that characterizes "how particular populations are denied stable lives because of failing social and economic networks."¹² In this case, the "particular population" is half of U.S. households, a development that, while not surprising to symposium participants who have been studying consumer debt for at least a decade apiece, is nevertheless shocking when framed so starkly.

Each book features a wealth of sensible yet creative policy prescriptions that would do much to alleviate the suffering of American families and reinvigorate our country's middle class.¹³ But it was Professor Katie Porter's

4. *Id.* ("[S]taggering numbers of families are struggling with subpar income. The problem has gotten so bad that more than half of US households subsist on less than a living income."); DEBT'S GRIP, *supra* note 2, at 28 ("In 2019, more than half of Americans said they were struggling with some aspect of their financial lives....").

5. MCCOY, *supra* note 3, at chs. 1–4.

6. CHRYSTIN ONDERSMA, *DIGNITY NOT DEBT: AN ABOLITIONIST APPROACH TO ECONOMIC JUSTICE* 14 (2024) (alteration in original).

7. A. MECHELE DICKERSON, *THE MIDDLE-CLASS NEW DEAL: RESTORING UPWARD MOBILITY AND THE AMERICAN DREAM* (forthcoming Jan. 2026) (manuscript on file with the author).

8. *Id.* *Finding a (Good) Job* (manuscript at 65).

9. *Id.* *Educating LMI Adults* (manuscript at 41).

10. *Id.* *Finding Affordable Housing* (manuscript at 87).

11. *Id.* *Educating LMI Children*, in *THE MIDDLE CLASS NEW DEAL*, *supra* note 7 (manuscript at 41).

12. FOOHEY ET AL., *supra* note 2, at 4.

13. CHRYSTIN ONDERSMA, *DIGNITY NOT DEBT: AN ABOLITIONIST APPROACH TO ECONOMIC JUSTICE*, 141 (2024) ("I argue that the guiding principle of human dignity requires an abolitionist approach to survival debt and any debt that is extractive (whether survival or opportunity) and a reparative approach to opportunity debt."). *Debt's Grip's* proposals largely focus on the consumer bankruptcy system, but the authors are clear that systemic reform is necessary too: "Tackling these systems – health care, employment, education, housing, and transportation – would overhaul how people use consumer credit. People would likely still have debt, but they would have less of it. And they would have less to fear from the consequences of not being able to pay back that debt..." FOOHEY ET AL., *supra* note 2, at 220. As her book's title suggests, the heart of McCoy's book is her proposal for government-backed risk sharing as a means of creating economic well-being for all. MCCOY, *supra* note 3, pt. III, at 6–7. Dickerson provides many excellent discrete policy proposals, but her comprehensive proposal that ties the book together is her plan to turn K-12 schools and school buildings into "community-based service centers" that would address child care, job

question to the group that crystallized my thinking. Porter, who served in the U.S. House of Representatives for three terms¹⁴ and is currently running for governor of California,¹⁵ posed a question for the group that I heard as: “How do we wake up every morning to work on this crucial problem when our writing is not making a difference in the lives of real people?”

Indeed, Debt in the Real World took place in early March 2025, during the beginning of the second Trump presidency, when his administration seemed to be doing everything in its power to weaken the U.S. economy and increase the financial hardships of ordinary American families. For example, the Trump Administration was imposing tariffs,¹⁶ which experts predicted would hurt the U.S. economy;¹⁷ halting immigration,¹⁸ when immigrant labor

opportunities, community financial institutions as well as education. DICKERSON, *supra* note 7 (manuscript at 159).

14. *Two Professors Join UC Irvine School of Law’s Faculty in Spring 2025*, UCI L. NEWS (Jan. 16, 2025), <https://news.law.uci.edu/2025/01/16/two-professors-join-uc-irvine-school-law-faculty-spring-2025/>.

15. KATIE PORTER FOR GOVERNOR, <https://katieporter.com/> (last visited July 9, 2025) (official campaign website).

16. See, e.g., Lucy Handley, “Volatility and Conflict”: Business Leaders Sound Warnings Over Trump’s Tariffs, CNBC, <https://www.cnbc.com/2025/03/13/tariffs-could-cause-volatility-and-conflict-business-leaders.html> (last updated Mar. 13, 2025, at 12:32 AM); Wyatt Grantham-Philips, *Trump Has Begun Another Trade War. Here’s a Timeline of How We Got Here*, AP NEWS, <https://apnews.com/article/tariffs-trade-trump-europe-canada-mexico-china-06f20e415ec7c706194511c84350b84b> (last updated Mar. 13, 2025, at 5:19 PM).

17. See, e.g., Felix Reichling, *The Economic Effects of President Trump’s Tariffs*, PENN WHARTON U. PA. BUDGET MODEL (Apr. 10, 2025), <https://budgetmodel.wharton.upenn.edu/issues/2025/4/10/economic-effects-of-president-trumps-tariffs> (“PWBm projects Trump’s tariffs (Apr. 8, 2025) will reduce long-run GDP by about 6% and wages by 5%. A middle-income household faces a \$22K lifetime loss. These losses are twice as large as a revenue-equivalent corporate tax increase from 21% to 36%, an otherwise highly distorting tax.”); *A Global Economist’s Take on Tariffs: “American Consumers will get Hurt,”* BROWN U. (Feb. 3, 2025), <https://www.brown.edu/news/2025-02-03/tariffs>; Jason Lange, *73% of Americans Expect Price Surge Under Trump Tariffs, Reuters/Ipsos Poll Finds*, REUTERS, <https://www.reuters.com/markets/us/73-americans-expect-price-surge-under-trump-tariffs-reutersipsos-poll-finds-2025-04-08/> (last updated Apr. 8, 2025); Jonathan Sperling, *How Trump’s Tariffs are Threatening Global Economic Stability*, COLUM. BUS. SCH. (Apr. 9, 2025), <https://business.columbia.edu/insights/economy/tariffs-donald-trump-global-trade>; Michael Bordo & Mickey Levy, *Trump’s Tariffs: Disregarding Lessons from History and Scenarios and Probable Outcomes*, CEPR (June 9, 2025), <https://cepr.org/voxeu/columns/trumps-tariffs-disregarding-lessons-history-and-scenarios-and-probable-outcomes> (reviewing the history of tariffs and analyzing how the Trump administration’s tariffs can harm the economy).

18. See, e.g., Camilo Montoya-Galvez, *U.S. to Revoke Temporary Protected Status for Immigrants from Honduras and Nicaragua, Putting Them at Risk of Deportation*, CBS NEWS, <https://www.cbsnews.com/news/temporary-protected-status-honduras-nicaragua-tps-trump/> (last updated July 7, 2025); Priscilla Alvarez & Natasha Bertrand, *Trump’s Move to Use Military for Immigration Enforcement was Months in the Making*, CNN (June 12, 2025, at 6:00 AM), <https://www.cnn.com/2025/06/12/politics/immigration-protests-military-national-guard>; Seung Min Kim, *Trump Pushes Ahead with his Maximalist Immigration Campaign in Face of LA Protests*, PBS (June 10, 2025, at 12:14 PM), <https://www.pbs.org/newshour/nation/trump-pushes-ahead-with-his-maximalist-immigration-campaign-in-face-of-la-protests>.

is crucial for a healthy U.S. economy;¹⁹ cutting thousands of good government jobs,²⁰ when full-time jobs with benefits are already relatively scarce;²¹ and creating chaos and economic instability,²² which were gutting U.S. consumer spending²³ and tourism to America,²⁴ both of which are

19. See, e.g., Paul Wiseman, Gisela Salomon & Christopher Rugaber, *How Immigrant Workers in US have Helped Boost Job Growth and Stave off a Recession*, AP NEWS, <https://apnews.com/article/immigration-jobs-economy-wages-gdp-trump-biden-fbd1f2ec89e84fdaf81d005054edad0> (last updated Apr. 12, 2024, at 9:12 AM); *New Data: Immigrants Keep Economy Strong, As Congress Considers Wasting Billions on Mass Deportation*, AM. IMMIGR. COUNCIL (Feb. 25, 2025), <https://www.americanimmigrationcouncil.org/press-release/immigrants-keep-economy-strong-as-congress-debates-mass-deportation/>; Steven Hubbard, *Immigrants Contribute Billions to Federal and State Taxes Each Year*, AM. IMMIGR. COUNCIL (Apr. 15, 2024), <https://www.americanimmigrationcouncil.org/blog/immigrants-contribute-billions-federal-state-taxes/>.

20. See, e.g., Andrea Hsu, *Officially, 59,000 Federal Jobs are Gone Under Trump. There's More to the Picture*, NPR (June 6, 2025), <https://www.npr.org/2025/06/04/nx-s1-5421277/trump-federal-workers-layoffs-doge>; Eileen Sullivan & Lydia DePillis, *More Federal Workers Are Flooding the Job Market, With Worsening Prospects*, N.Y. TIMES, <https://www.nytimes.com/2025/06/06/us/politics/federal-workers-job-market.html> (last updated June 6, 2025, at 9:58 AM) (“[L]ike hundreds of thousands of other former civil servants forced into an increasingly crowded job market, [a former federal employee seeking work] is finding that drastic cuts to grants and contracts in academia, consulting and direct services mean even fewer opportunities are available.”); Elena Shao & Ashley Wu, *The Federal Work Force Cuts So Far, Agency by Agency*, N.Y. TIMES, <https://www.nytimes.com/interactive/2025/03/28/us/politics/trump-doge-federal-job-cuts.html> (last updated May 12, 2025); Giulia Carbonaro, *Fired Federal Workers Flood “Brutally Competitive” Job Market*, NEWSWEEK, (last updated Apr. 8, 2025, at 8:18 AM); Natasha Korecki, *“You Lose All Hope”: Federal Workers Gripped by Mental Health Distress Amid Trump Cuts*, NBC NEWS (Mar. 9, 2025), <https://www.nbcnews.com/politics/doge/federal-workers-gripped-mental-health-instability-trump-cuts-rcna194485>.

21. See DICKERSON, FINDING A (GOOD) JOB, in THE MIDDLE-CLASS NEW DEAL, *supra* note 7 (manuscript at 65) (emphasis in original) (“Wages for the lowest paid workers increased after the COVID pandemic, after being stagnant since the 1980s, but LMI workers *still* struggle to acquire the markers of the middle class.”); *id.* (manuscript at 81) (“Although businesses like Lyft and DoorDash exert almost total control over how workers perform their tasks, because gig workers are not direct/statutory employees, they also cannot file for workers’ compensation or unemployment benefits.”); *id.* (manuscript at 116) (“[LMI workers] view credit as an income supplement because they often cannot find full-time and permanent jobs with benefits and wages that will pay them enough to afford the markers of the middle class, pay their basic living expenses or build household savings.”).

22. See, e.g., Samuel Zief, Madison Faller & Harry Downie, *Is This the Downfall of the U.S. Dollar?*, J.P. MORGAN PRIVATE BANK (Apr. 25, 2025), <https://privatebank.jpmorgan.com/latam/en/insights/markets-and-investing/is-this-the-downfall-of-the-us-dollar>; Joe Rennison, *Under Trump, Stocks Have the Worst Start to a Presidential Term Since 1974*, N.Y. TIMES (Apr. 30, 2025), <https://www.nytimes.com/2025/04/30/business/trump-stocks-tariffs.html>; Sarah Min, *S&P 500 Ends Tuesday Little Changed as Trump’s Tariff Policy Keeps Traders on Edge: Live Updates*, CNBC (July 7, 2025), <https://www.cnbc.com/2025/07/07/stock-market-today-live-updates.html>.

23. See, e.g., Alicia Wallace, *Trump’s Tariffs are Changing the Way Americans Spend*, CNN (May 15, 2025, at 12:05 AM), <https://www.cnn.com/2025/05/15/economy/consumer-tariff-survey-kpmg>; Jessica Dickler, *Trade Tensions Drive Consumers to Cut Back. “Something Has to Give,” Analyst Says*, CNBC (May 19, 2025, at 7:00 AM), <https://www.cnbc.com/2025/05/19/trade-tensions-spur-consumers-to-spend-less-on-discretionary-purchases.html>.

24. See, e.g., Adam Gabbatt, *US to Miss Out on Billions as Trump’s Policies Deter Overseas Tourists*, THE GUARDIAN (Apr. 26, 2025), <https://www.theguardian.com/us-news/2025/apr/26/trump-tariffs-trade-war-tourism>; Ceylan Yeginsu & Christine Chung, *Summer Travel Slump?*

important drivers of the U.S. economy.²⁵ The irony, of course, is that an important reason for Trump's victory in the 2024 election is the voters trusted him more than opponent Kamala Harris on the economy²⁶ and blamed the Biden-Harris administration for the inflation²⁷ that was adding to the financial struggles of U.S. families²⁸ that were so compellingly documented in these books.

But that irony also presents an opportunity to address the problem. The majority of Americans are facing economic precarity,²⁹ a majority of American voters know that something is wrong,³⁰ and many Americans are

Amid Uncertainty, the U.S. Brand 'Has Taken a Beating, N.Y. TIMES (May 16, 2025, at 8:31 PM), <https://www.nytimes.com/2025/05/16/travel/us-summer-travel-trump.html>; David Gura, K Oanh Ha & Rachael Lewis-Krisky, *America the Avoidable: Why Trump's Policies Could Cost US Tourism Billions*, BLOOMBERG (June 20, 2025, at 4:06 PM), <https://www.bloomberg.com/news/articles/2025-06-20/trump-s-america-first-policies-have-a-tourism-problem>; Dee-Ann Durbin, *Anger Against Trump is Forecast to Cost the US International Visitors*, AP NEWS, <https://apnews.com/article/us-travel-canada-europe-international-tourism-22294ec17518cd28450cb3c0227b8351> (last updated Apr. 1, 2025, at 8:52 PM); Rob Wile, *As International Tourists Pull Back on U.S. Travel and Purchases, \$90 Billion in Lost Revenue Looms*, NBC NEWS, <https://www.nbcnews.com/business/consumer/travelers-going-to-united-states-less-due-to-trump-tariffs-rhetoric-rcna201640> (last updated Apr. 18, 2025, at 3:39 PM).

25. See, e.g., LIDA R. WEINSTOCK, CONG. RSCH. SERV., IF11657, INTRODUCTION TO U.S. ECONOMY: CONSUMER SPENDING (Oct. 3, 2024), <https://crsreports.congress.gov/product/pdf/IF/IF11657> (showing that consumer spending comprises roughly two-thirds of U.S. GDP and is a major driver of short-run economic growth, closely tied to the business cycle and influenced by both monetary and fiscal policy). The World Travel & Tourism Counsel estimates that travel and tourism provided 8.8% of the U.S. GDP and 12.6% of U.S. jobs. WORLD TRAVEL & TOURISM COUNCIL, TRAVEL & TOURISM ECONOMIC IMPACT 2025 5 (2025). The report warns of potential challenges in 2025 due to Trump's tariffs. *Id.* at 2 ("The threat of a full-scale tariff war looms. If this happens, few businesses will be unaffected; most will face higher costs, with a ripple effect across the tourism supply chain. If prices go up, inflation will put renewed pressure on consumer spending and may dampen demand.").

26. See, e.g., Josh Boak & Linley Sanders, *AP VoteCast: Voter Anxiety Over the Economy and a Desire for Change Return Trump to the White House*, AP NEWS (Nov. 6, 2024), <https://www.apnews.com/article/86225516e8424431ab1d19e57a74f198> (noting that voters cited economic instability and inflation as major concerns in the 2024 election and trusted Trump over Harris to address those issues, fueling his victory).

27. See, e.g., Jeanne Whalen, Valerie Bauerlein & Arian Campo-Flores, *The New Driving Force of Identity Politics Is Class, Not Race*, WALL ST. J. (Nov. 15, 2024), <https://www.wsj.com/politics/elections/election-class-race-identity-politics-2024-a95c992a> (explaining that sharp inflation and stagnant wages led many working-class Black and Latino voters to abandon Democrats and back Trump).

28. See, e.g., Jeff Horwich, *Lower Income, Higher Inflation? New Data Bring Answers at Last*, FED. RSRV. BANK MINNEAPOLIS (Oct. 7, 2024), <https://www.minneapolisfed.org/article/2024/lower-income-higher-inflation-new-data-bring-answers-at-last> (discussing how low-income households experienced roughly 10% more inflation over the past two decades than high-income households and finding that the income gap between top and bottom quintiles grew 23% when adjusting for differential inflation, compared to 16% without such adjustment).

29. On the other hand, one book persuasively argues that redistribution becomes less popular among voters during times of high inequality. NATHAN J. KELLY, *AMERICA'S INEQUALITY TRAP* (2020). But this effect is mediated by racial attitudes, which supports my argument about racism below. See, e.g., *id.* at 57–58, 82–83.

30. Isaac Taylor, *My Friends and I Are Rethinking Our Spending Because of Economic Anxiety*, WALL ST. J. (May 11, 2025), <https://www.wsj.com/personal-finance/recession-spending-anxiety->

justifiably angry about it.³¹ It is probably not a coincidence that, for the first time in recent decades, we have a Republican president who channels the language of economic populism.³² Labor unions have the support of a majority of Americans for the first time in sixty years.³³ And a key goal of both major political parties in the most recent presidential election, was to convince voters that their candidate could best address voters' economic concerns.³⁴ The bottom line is that financial precarity has become bad enough

money-millennials-602509c2 (describing how economic anxiety caused millennials to cut back on spending, delay major purchases, and feel persistent financial pressure even when employed full time); Howard Schneider, *US Real Earnings Stalled Across Age, Income Groups in Past Year, Study Shows*, REUTERS (May 22, 2025, at 9:12 AM), <https://www.reuters.com/business/world-at-work/us-real-earnings-stalled-across-age-income-groups-past-year-study-shows-2025-05-22/> (reporting that inflation-adjusted earnings have stagnated across age and income groups since 2019, leaving many middle- and lower-income households feeling squeezed and unable to keep pace with rising costs); Nupur Anand, *US Consumers on Lower Incomes Face Loan Stress While Banks Pull Back*, REUTERS (Apr. 22, 2024, at 6:12 PM), <https://www.reuters.com/markets/us/us-consumers-lower-incomes-face-loan-stress-while-banks-pull-back-2024-04-22/> (noting that lower-income borrowers are increasingly struggling to make loan payments, draining savings as prices rise and interest rates remain high, reflecting real financial strain among households at or below median incomes).

31. See, e.g., Amara Omeokwe, *Why Consumers Are Mad About Inflation Even Though It Has Fallen*, WALL ST. J. (Oct. 1, 2023), <https://www.wsj.com/economy/consumers/why-consumers-are-mad-about-inflation-even-though-it-has-fallen-ce39ca40>; Howard Schneider & Michael S. Derby, *Most US Households Say Finances All Right Even As Inflation Still Bites*, REUTERS (May 28, 2025), <https://www.reuters.com/world/us/most-us-households-say-finances-all-right-even-inflation-still-bites-fed-survey-2025-05-28/> (finding that although 73% of U.S. adults say they are “doing OK,” 60% report that inflation is making their finances worse and 79% say they have changed how they shop to adjust, indicating broad financial strain); Lauren Aratani, *‘The American Dream is a Farce’: US Readers on the Financial Stress Delaying Milestones*, THE GUARDIAN (July 27, 2025), <https://www.theguardian.com/business/2025/jul/27/money-finance-anxiety-stress> (depicting Americans describing anger and disillusionment over economic hardship and delaying or derailing major life decisions such as marriage, homeownership, parenting, and retirement).

32. See, e.g., Jason Lange, Bo Erickson & Brad Heath, *Trump's Return to Power Fueled by Hispanic, Working-Class Voter Support*, REUTERS (Nov. 7, 2024, at 4:51 AM), <https://www.reuters.com/world/us/trumps-return-power-fueled-by-hispanic-working-class-voter-support-2024-11-07/> (noting that Trump framed economic anxiety among Hispanic and working-class voters as a key factor in his 2024 victory).

33. *Labor Unions*, GALLUP: NEWS, <https://news.gallup.com/poll/12751/labor-unions.aspx> (last visited Sept. 28, 2025) (showing current labor union approval rates as higher than any time since the mid-1960s); *From Businesses and Banks to Colleges and Churches: Americans' Views of U.S. Institution*, PEW RSCH. CTR. pt. 3, at 9 (Feb. 2024), <https://www.pewresearch.org/politics/2024/02/01/labor-unions/> (finding that 55 percent of Americans believe that unions have a positive impact on the country).

34. See, e.g., James Oliphant & Helen Coster, *Discontent over Immigration and the Economy Fuel Trump's Super Tuesday Romp*, REUTERS (Mar. 6, 2024, at 5:25 AM), <https://www.reuters.com/world/us/discontent-over-immigration-economy-fuel-trumps-super-tuesday-romp-2024-03-06/> (reporting that economic discontent among voters, particularly frustration over inflation and household budgets, played a key role in fueling Trump's success in the Republican primaries); Helen Coster, *What Are the Key Elements of Trump's Economic Pitch to Voters?*, REUTERS (Dec. 12, 2024, at 5:47 PM), <https://www.reuters.com/markets/us/tariffs-tax-cuts-core-trumps-economic-pitch-voters-2024-09-24/> (detailing how Trump centered his general election campaign on a core economic narrative of sweeping tax cuts and protectionist tariffs, presenting himself as the candidate who would rescue manufacturing, reduce imported goods, and

for enough Americans that we are now at a moment where financial insecurity is a majority problem rather than a minority problem, or in other words, an “us” problem rather than one that is easy to cast as a “them” problem.³⁵

The challenge going forward for those of us who care about the economic plight of American families is to channel the recognition that something is wrong into a politics that results in policies that will address the problem. The answer must be to organize. More specifically, it must be to connect the devastating data and insightful blueprints in these books to a broader movement that can make real change happen. The American right spent decades developing institutions,³⁶ media outlets,³⁷ and legal talent,³⁸ all

reignite economic growth); Nandita Bose & Jeff Mason, *Harris Pledges to Tackle Costs, Build Houses, Lower Taxes in Economy Speech*, REUTERS (Aug. 17, 2024, at 5:41 PM), <https://www.reuters.com/world/us/harris-economic-plan-mirrors-bidens-aims-lower-taxes-prices-2024-08-16/>.

35. By the time of LBJ’s Great Society, poverty was seen as an isolated issue and addressing it was a matter of the well-off majority helping the minority of people who had been left behind: “Unlike the mass unemployment of the 1930s, poverty by the 1960s seemed relatively localized, a string of lonely islands in the ocean of postwar prosperity. . . . It seemed in the early 1960s that what remained to be done was to open these opportunities to Black Americans, and to the overlapping category of the marginalized rural poor.” JOSEPH FISHKIN & WILLIAM E. FORBATH, *THE ANTI-OLIGARCHY CONSTITUTION: RECONSTRUCTING THE ECONOMIC FOUNDATIONS OF AMERICAN DEMOCRACY* 382 (2022). Of course, it was only two decades later that this “othering” of poverty was subject to hostile framing via President Reagan’s attacks on welfare queens and people who used food stamps. See, e.g., IAN HANEY LÓPEZ, *DOG WHISTLE POLITICS: HOW CODED RACIAL APPEALS HAVE REINVENTED RACISM AND WRECKED THE MIDDLE CLASS* 80 (2014).

36. NANCY MACLEAN, *DEMOCRACY IN CHAINS: THE DEEP HISTORY OF THE RADICAL RIGHT’S STEALTH PLAN FOR AMERICA* (2017) (arguing that libertarian billionaires and Public Choice scholars financed and coordinated a right-wing institutional network by building think tanks, foundations, and legal advocacy groups that shaped U.S. policy across courts, state governments, and Congress); see also Samantha Riedel, *Heritage Foundation: How a Far-Right Think Tank Gained So Much Influence Over U.S. Politics*, THEM.US (Nov. 1, 2024), <https://www.them.us/story/heritage-foundation-republican-party-reagan-trump-project-2025> (detailing how the Heritage Foundation, founded in 1973 and later aligned with evangelical and nationalist agendas, rose to prominence through initiatives like Project 2025, shaping conservative policy direction and solidifying institution building on the right).

37. See, e.g., Evan Osnos, *Dan Bongino and the Big Business of Returning Trump to Power*, NEW YORKER (Dec. 27, 2021), <https://www.newyorker.com/magazine/2022/01/03/dan-bongino-and-the-big-business-of-returning-trump-to-power> (documenting how media figures like Dan Bongino leveraged podcasts, conservative streaming platforms, and right-wing social networks like Parler to build a parallel media ecosystem outside mainstream media channels); David Bauder, *Legacy News on Its Heels as Second Trump Era Begins, but Not Abandoning Mission*, AP NEWS (Jan. 19, 2025, at 12:12 PM), <https://apnews.com/article/66a6cbc0cceb3b45c8af2e3d5989df> (reporting that traditional media outlets are facing financial and credibility challenges while right wing platforms such as Fox News, Joe Rogan’s podcast, and partisan digital sites have become key amplifiers of Trump’s messaging and have eclipsed legacy journalism).

38. See, e.g., FISHKIN & FORBATH, *supra* note 35, at 416–18 (describing the Federalist Society’s immense impact on everything from the Reagan-era Justice Department to conservative public-interest litigation to the current makeup of the federal judiciary); Jacqueline Thomsen & Nate Raymond, *Conservative U.S. Judge Mocks Federalist Society’s Critics at Annual Convention*, REUTERS (Nov. 10, 2022, at 2:06 PM), <https://www.reuters.com/legal/government/conservative-us-judge-mocks-federalist-societys-critics-annual-convention-2022-11-10/> (reporting that the

harnessed to visions of free markets, small government, and social conservatism.³⁹ This project has been so successful that the White working class has consistently voted Republican since the 1980s.⁴⁰ Indeed, at this point, not having a college degree makes some more likely to vote Republican, rather than less.⁴¹ President Trump's populist, autocratic take on this conservative vision resonated to the extent that he not only captured White voters but also made inroads with Black and Latino men⁴² concerned about economic issues,⁴³ when it was clear that, once elected, his policies would not benefit these groups.⁴⁴

People who support an economy that works for everyone must put forth a countervailing vision⁴⁵ and do the legwork necessary to give it staying

Federalist Society has played a key role in advising Trump's judicial nominees and has been criticized for its influence on the judiciary).

39. See, e.g., Niels Bjerre-Poulsen, *Standing Athwart History, Yelling Stop: The Emergence of American Movement Conservatism, 1945–1965*, 45 AM. STUD. IN SCANDINAVIA 15 (2013), <https://rauli.cbs.dk/index.php/assc/article/view/4900/5325> (analyzing the ideological foundations of postwar American conservatism, particularly its embrace of free markets, limited government, and traditional values).

40. See, e.g., Alan I. Abramowitz, *It's Not the Economy, Stupid: The Ideological Foundations of White Working Class Republicanism*, CTR. FOR POL. (Apr. 3, 2025), <https://centerforpolitics.org/crystalball/its-not-the-economy-stupid-the-ideological-foundations-of-white-working-class-republicanism/> (arguing that white working-class support for Republicans stems from ideological and cultural alignment rather than economic hardship, a trend dating back to the 1980s); Nicholas Carnes & Noam Lupu, *The White Working Class and the 2016 Election*, 19 PERSP. ON POL. 55 (Mar. 2021), https://noamlupu.com/Carnes_Lupu_WWC.pdf (finding that the white working class has gradually shifted toward the Republican Party since the 1980s, and that Trump's 2016 support was part of a long-term trend rather than a unique realignment).

41. See, e.g., Hannah Hartig et al., *Behind Trump's 2024 Victory, a More Racially and Ethnically Diverse Voter Coalition*, PEW RSCH. CTR. (June 26, 2025), <https://www.pewresearch.org/politics/2025/06/26/behind-trumps-2024-victory-a-more-racially-and-ethnically-diverse-voter-coalition/> (citing Trump's 2024 14-point victory among non-college voters as an example of “demographic patterns in voting preferences that have dominated American politics for the last several decades”).

42. See, e.g., Scott Clement & Lenny Bronner, *Trump Shook Democrats' Hold on Non-White Voters in 2024, Report Finds*, WASH. POST (June 26, 2025), <https://www.washingtonpost.com/politics/2025/06/26/trump-harris-non-white-voters-pew-survey/>; Hannah Hartig, Scott Keeter, Andrew Daniller & Ted Van Green, *Insights into the 2024 Electorate: Nonwhite Voters, Economic Concerns, and the GOP Shift*, PEW RSCH. CTR. at 7 (June 26, 2025), <https://www.pewresearch.org/politics/2025/06/26/behind-trumps-2024-victory-a-more-racially-and-ethnically-diverse-voter-coalition/>.

43. See, e.g., Brakkton Booker, *How Trump Won One-Fifth of Black Men and Nearly Half of Latino Men*, POLITICO (Nov. 7, 2024, at 11:36 AM), <https://www.politico.com/news/2024/11/07/trump-black-latino-men-working-class-00188185> (“The prevailing takeaway is this: A growing share of Black and Latino men are losing faith in the Democratic Party's ability to deliver on policies that can benefit them.”).

44. See *supra* notes 16–25 and accompanying text.

45. The chapter on vision in the thoughtful organizing primer, *Practical Radicals*, is aptly titled, “You Can't Build What You Can't Imagine.” The authors define vision as “root ideas” such as “basic understandings of how the world operates.” The root ideas then inform the “stories of the society we should build, of the villains who block our progress, of our history and travails, and of who is legitimately part of ‘the people.’” DEEPAK BHARGAVA & STEPHANIE LUCE, *PRACTICAL RADICALS: SEVEN STRATEGIES TO CHANGE THE WORLD* ch. 2, at 1 (2023) [hereinafter *PRACTICAL*

power. A political vision provides “basic understandings of how the world operates” and addresses fundamental questions such as, “how humans should live, who we should love, and how we should approach work and leisure.”⁴⁶ Vision is essential because it tells the story of the society we want to build and defines the heroes and villains, thus enabling people to make sense of politics⁴⁷ and inspiring them to create or join something bigger than themselves.⁴⁸ In contrast, offering a list of policies, as many Democratic politicians have done in recent decades, does not create a shared understanding that can drive change.⁴⁹

Organizing is essential because a vision like this should be developed with Americans experiencing economic precarity, so that it reflects their values and connects with their lived experiences. Existing labor unions are a good place to start, because strong labor unions are associated not only with higher wages and a robust middle class,⁵⁰ but also with other positive indicators such as better health and fewer voter-suppression laws.⁵¹ In addition, in recent years, labor unions have become more active and won

RADICALS]. An example of a right-wing vision is the 1971 “Powell memo” to the U.S. Chamber of Commerce by future Supreme Court Justice Lewis Powell, which outlined a call for businesses to invest in politics, the media, universities and the court system to ensure the “survival of what we call the free enterprise system, and all that this means for the strength and prosperity of America and the freedom of our people.” Lewis F. Powell Jr., *The Memo*, in POWELL MEMORANDUM: ATTACH ON AMERICAN FREE ENTERPRISE SYSTEM (1971), available at: <https://scholarlycommons.law.wlu.edu/powellmemo/1/>. This memo was the catalyst for corporate spending in politics and policy; see also FISHKIN & FORBATH, *supra* note 35, at 409 (“It presaged an explosion in corporate money and lobbying in Washington.”). An example of a left-wing vision is Bernie Sanders’ 2016 campaign, which “offered a critique that named the villains: corporations and the billionaires and millionaires who were responsible for and profited from the struggles of working people. The heroes in his story were everyday Americans who could create a better world by working together. And he painted a picture of a society in which wealth is shared rather than hoarded, in which people cooperate rather than compete.” PRACTICAL RADICALS, *supra* note 45, ch. 2, at 3.

46. PRACTICAL RADICALS, *supra* note 45, ch. 2, at 3.

47. See, e.g., *id.* (“In 2021, Deepak discussed President Joe Biden’s proposed American Rescue Plan legislation (which included some shockingly big ideas) with the students in his social policy class. His students followed the news but couldn’t make heads or tails of the bill. They were predisposed to think it was better than what Trump had done, but what was the core idea tying all these policies together? Who were they in the story, and who were the villains?”).

48. See, e.g., *id.* at ch. 2, at 3, ch. 8, at 3 (“[J]ust because a person works in a factory, they may not think of themselves as a worker or see their class interests as relevant. Women don’t automatically work together in defense of women’s issues: organizers need to do the work to make that identity and those interests politically salient. And to do this, they need a narrative.”).

49. See *id.* at ch. 2, at 3 (“In recent years, Right-wingers in the United States have combined white nationalism, nativism, patriarchy, law and order, and a ‘you’re on your own’ ethic into a popular program that—in the absence of an alternative—has enabled them to assemble a formidable coalition. Meanwhile, the Democratic Party proposed a laundry list of policies without a story about the society they sought to build. There were many disparate notes, but no coherent song”).

50. See, e.g., DICKERSON, FINDING A (GOOD) JOB, in THE MIDDLE-CLASS NEW DEAL, *supra* note 7 (manuscript at 65).

51. Asha Banerjee, Margaret Poydock, Celine McNicholas, Ihna Mangundayao and Ali Sait, *Unions are Not Only Good for Workers, They’re Good for Communities and for Democracy*, ECON. POL’Y INST. (Dec. 15, 2021), <https://www.epi.org/publication/unions-and-well-being/>.

important victories.⁵² Another approach is in-depth conversations in which people with different opinions attempt to find common ground and values, which recent experience suggests are an effective way to shift the policy conversation.⁵³ Considering that half of U.S. households struggle to make ends meet,⁵⁴ there is significant common ground to be found. During the Symposium, Katie Porter made the point that there is no need to stop at half of the population. People further up the economic ladder still feel economic stress⁵⁵ and thus could be bought on board, although Dickerson argues that the “Lower Rich,” as she terms what is usually called the upper middle-class,⁵⁶ tends to express its insecurity via exclusionary policies.⁵⁷ At the very least, households that are slightly above the threshold of not making ends meet are still very likely experiencing financial distress.

Because organizing is a long-term project and this Essay is due in the short term, it is worth sketching here one vision from the Symposium that has significant potential. The title of Dickerson’s book, *The Middle Class New Deal*,⁵⁸ could be the vision to address the financial precarity of average Americans. It harnesses the New Deal—whose policies created the modern U.S. middle class⁵⁹ and represent the most successful American political

52. See, e.g., Dorothy Singletary, *U.S. Labor Unions are Having a Moment*, AM. CONST. SOC’Y. (May 22, 2024), <https://www.acslaw.org/expertforum/u-s-labor-unions-are-having-a-moment/>; Ali R. Bustamante, *Labor Unions are Having a Renaissance, but Policy Must Keep Pace*, ROOSEVELT INST. (Sept. 2, 2023), <https://rooseveltinstitute.org/blog/labor-unions-are-having-a-renaissance-but-policy-must-keep-pace/>.

53. See, e.g., Kathleen Maclay, *UC Berkeley, Stanford Study Finds Canvassing Conversations Reduce Transgender Prejudice*, BERKELEY NEWS (Apr. 7, 2016), <https://news.berkeley.edu/2016/04/07/uc-berkeley-stanford-study-finds-canvassing-conversations-reduce-transgender-prejudice/>; *The Power of Listening: Deep Canvassing Increases Support for Climate Change Action in Rural British Columbia*, YALE PROGRAM ON CLIMATE CHANGE COMM’N (Sept. 26, 2022), <https://climatecommunication.yale.edu/news-events/neighbors-united/>; PRACTICAL RADICALS, *supra* note 45, ch. 8 at 9 (labeling the practice “deep canvassing” and describing some of its successes).

54. MCCOY, *supra* note 3, at 3 (“The problem has gotten so bad that more than half of US households subsist on less than a living income.”).

55. See, e.g., Rachel Louise Ensign, *They’re in the Top 10% of Earners. They Still Don’t Feel Rich.*, WALL ST. J. (June 29, 2025, 5:30 AM), https://www.wsj.com/economy/high-earners-financial-fragility-871a4aa4?reflink=desktopwebshare_permalink (reporting that even individuals in the top 10% of earners often feel financially insecure and do not view themselves as wealthy).

56. DICKERSON, *supra* note 7 (manuscript at 12) (“People who self-describe themselves as “upper middle class” typically are in the top 20% of earners in this country . . . Given that, this book uses the term *lower rich*, not *upper middle class*, . . . even if they might otherwise “feel” they are middle class.”).

57. See e.g., *id.* (manuscript at 29) (“[W]hen local school officials propose redrawing attendance zones or relaxing intradistrict transfer policies in ways that might allow more LMI or non- White children to attend their children’s school, rich and lower- rich parents often mobilize and arrive at school board meetings in large numbers (often accompanied by a lawyer) to ensure that the boundaries for their children’s schools are not redrawn.”).

58. See generally, DICKERSON, *supra* note 7.

59. See, e.g., *id.* (manuscript at 1) (describing the New Deal as “bold and comprehensive actions ensured that lower- and middle-income (LMI) families . . . could find jobs that offered wages that were high for them to buy homes, pay for college, pay their bills on time, and comfortably retire. In

program ever to address economic distress⁶⁰—and applies it to the current financial precarity, which in Dickerson’s lens, is the hollowing out of the American middle class. In terms of political messaging, it has advantages over the most likely recent frameworks put forward. The Green New Deal, the most recent key initiative of the progressive wing of the Democratic Party, tried a similar reappropriation of the New Deal for current times. But its environmentalism made it too easy to cast as partisan initiative in our polarized political climate,⁶¹ despite a majority of Americans supporting environmental policies.⁶²

Other possibilities include Senator Bernie Sanders’ slogan, “You’re getting ripped off,”⁶³ which Professor Vijay Raghavan, in his comments on McCoy’s book, pointed out as the mainstream political framework that best addresses the financial hardships highlighted in this Symposium. It is a great encapsulation not only of the problem, but also the fact that the problem is a result of political choices, because getting ripped off implies that there is someone ripping you off. But it is a negative formulation that does not provide a solution. The same can be said of the most recent successful framing of U.S. economic inequality – the 99% and 1% of Occupy Wall

the process, political leaders created the middle class as we knew it.”); Jill Littrell et al., *Why You Should Care About the Threatened Middle Class*, 37 J. SOCIO. & SOC. WELFARE 65, 105–106 (2010) (“While there was a modest middle class in America prior to the Great Depression, the middle class gained in strength and numbers following the New Deal and World War II Economists believe that the ‘Great Compression’ was effectively created by governmental policies These policies were critical components of Roosevelt’s ‘New Deal.’”).

60. DICKERSON, *supra* note 7 (manuscript at 155) (“After the Great Depression and World War II . . . political leaders swiftly sprang into action. They saved the U.S. economy by enacting multipronged and permanent legislation that helped LMI families This bold and comprehensive legislative response saved the U.S. economy and in the process, created the American middle class.”).

61. See, e.g., Zack Colman, *The Bogus Number at the Center of the GOP’s Green New Deal Attacks*, POLITICO (Mar. 10, 2019), <https://www.politico.com/story/2019/03/10/republican-green-new-deal-attack-1250859> (reporting how the Green New Deal’s sweeping environmental ambitions, including proposals to eliminate fossil fuels and restructure the economy, fueled GOP attacks and skepticism in Congress and ultimately hindered its legislative viability); Gabriella Borter, *U.S. Rep. Ocasio-Cortez ‘Encouraged’ Despite Senate Rejecting ‘Green New Deal’*, REUTERS (Mar. 29, 2019), <https://www.reuters.com/article/us-usa-politics-ocasio-cortez-idUSKCN1RA2PL> (reporting that the Senate overwhelmingly rejected the Green New Deal after Republicans attacked it as a radical climate plan, suggesting its environmental ambitions contributed to its political failure).

62. See, e.g., Valerie Volcovici, *Americans Demand Climate Action, Just Not at Any Cost*, REUTERS (June 26, 2019), <https://www.reuters.com/article/world/americans-demand-climate-action-as-long-as-it-doesnt-cost-much-poll-idUSKCN1TR17X/> (“Nearly 70 percent of Americans, including a majority of Republicans, want the United States to take ‘aggressive’ action to combat climate change.”).

63. See, e.g., Gregory Krieg & Ryan Nobles, *Bernie Sanders Wants to Give Workers an Ownership Stakes in Big Companies*, CNN (Oct. 14, 2019), <https://www.cnn.com/2019/10/14/politics/bernie-sanders-worker-ownership-plan> (quoting Sanders as saying, “If you feel that you’re getting ripped off, if you feel that you’re powerless, you will do in many cases as little as you possibly can to get your paycheck.”).

Street.⁶⁴ While Occupy Wall Street did manage to shift the political narrative by making economic inequality a mainstream issue, it never developed a vision for how to address the inequality it highlighted.⁶⁵ Although there are many reasons for Trump's rise, the success of "Make America Great Again"⁶⁶ at helping to galvanize a populist movement⁶⁷ shows the power of a slogan that implies a solution as well as a problem. Of course, the vagueness of both the problem and solution⁶⁸ is part of what enabled Trump to pull an

64. See, e.g., Chris Francescani, *Can Occupy Wall Street Survive?*, REUTERS (June 7, 2012), <https://www.reuters.com/article/business/can-occupy-wall-street-survive-idUSBRE85606K/> (reporting that Occupy Wall Street coined the slogan "We are the 99 percent" to highlight the gap between ordinary Americans and the wealthiest 1%, framing the movement around economic inequality).

65. See, e.g., James A. Anderson, *Some Say Occupy Wall Street Did Nothing. It Changed Us More Than We Think*, TIME (Nov. 15, 2021), <https://time.com/6117696/occupy-wall-street-10-years-later/> (noting that Occupy Wall Street lacked clear demands or organizational structure, making it unsustainable and unable to achieve legislative change, which led to its decline despite raising long-term awareness of economic inequality); Andrew Anthony, *'We Showed It Was Possible to Create a Movement From Almost Nothing': Occupy Wall Street 10 Years On*, THE GUARDIAN (Sept. 12, 2021), <https://www.theguardian.com/us-news/2021/sep/12/occupy-wall-street-10-years-on> (explaining that despite its technical sophistication and popular appeal, Occupy Wall Street failed to effect policy change or sustain momentum due to its lack of centralized leadership, clear demands, and engagement with political institutions); PRACTICAL RADICALS, *supra* note 45, ch. 8 at 4–5 ("While OWS managed to cohere a shared common sense about the reasons for the crash and inequality, there was less coherence around the solutions. . . . [E]ventually, in order to effect lasting change, OWS needed to find a way to transition into the kind of space where people could debate and discuss and move a critique of the status quo into political action.").

66. See, e.g., Jill Colvin, *Trump Unleashes a Supercharged MAGA Agenda and Republicans Come Aboard*, AP NEWS (Feb. 19, 2025), <https://apnews.com/article/09c71f4a1e4084e3adf92546219ee4ab> (reporting that Trump launched a supercharged MAGA agenda during his 2025 campaign, proposing aggressive trade policies, expanding executive power, threatening foreign interventions, and dismantling government agencies while Republicans largely united behind him); James Oliphant, *Takeaways From Trump's Pre-Inauguration Rally Speech*, REUTERS (Jan. 19, 2025), <https://www.reuters.com/world/us/takeaways-trumps-pre-inauguration-rally-speech-2025-01-20/> (noting that Trump's pre-inauguration rally recycled familiar MAGA themes, including border security, crime, anti-elite rhetoric, and promises to overturn Biden-era policies, while his supporters wore MAGA hats and chanted slogans from the campaign).

67. See, e.g., Peter Eisler & Ned Parker, *How Trump's Intimidation Tactics Have Reshaped the Republican Party*, REUTERS (Aug. 16, 2024), <https://www.reuters.com/investigates/special-report/usa-election-trump-purge/>; Jason Lange & James Oliphant, *US Republicans Have Taken Sharp Populist Turn in the Trump Era, Reuters/Ipsos Data Shows*, REUTERS (Mar. 21, 2024), <https://www.reuters.com/world/us/us-republicans-have-taken-sharp-populist-turn-trump-era-reutersipsos-data-shows-2024-03-21/>.

68. See, e.g., Alan Silverleib, *What MAGA Means to Americans*, SEATTLE PI (July 3, 2025), <https://www.seattlepi.com/news/article/what-maga-means-to-americans-20420645.php> (explaining that while Trump claims MAGA represents jobs, industry, and military strength, many Americans still do not know exactly what period of greatness it refers to; the article highlights that Republicans interpret MAGA as economic renewal and traditional values, while Democrats view it as signaling white supremacy and authoritarianism); Olivia Goldhill, *Exactly Which Era Is Donald Trump Referring To With "Make America Great Again"?*, QUARTZ (Jul. 21, 2022), <https://qz.com/626988/what-era-is-donald-trump-referring-to-with-make-america-great-again> (explaining that Trump repeatedly invokes "Make America Great Again" without specifying a historical time period, prompting speculation whether he means post-World War II, 1950s economic expansion, the Reagan era, or another undefined past).

obvious bait-and-switch in terms of campaigning on fixing the economy and governing in ways that harm it.⁶⁹

In contrast, “the middle class” is unassailable as a political framing. Almost all politicians claim to be protecting it,⁷⁰ and the majority of Americans believe they are part of it.⁷¹ And Dickerson’s subtitle, “Restoring Upward Mobility and the American Dream,” harnesses the most sacrosanct American political beliefs.⁷² Like MAGA, Dickerson’s title also evokes a problem – the hollowing out of the American middle class – and a solution – its restoration via a New Deal.

In addition to the myriad practical hurdles, however, there is a major conceptual problem with building a political movement to address financial precarity, especially when framing it as a modern New Deal, and that is racism. Much recent writing has highlighted the fact that the original New Deal intentionally excluded people of color.⁷³ Indeed, Dickerson

69. See *supra* notes 16–28 and accompanying text.

70. See, e.g., Michael Sainato, *Bernie Sanders: US Should Back Union Movement ‘To Save the Middle Class’*, GUARDIAN (Nov. 15, 2023), <https://www.theguardian.com/us-news/2023/nov/14/bernie-sanders-unions-middle-class-labor-movement>; David Lawder, *Yellen Says Biden’s Policies Help US Middle Class More Than Trump’s*, REUTERS (Jan. 25, 2024), <https://www.reuters.com/world/us/yellen-says-bidens-economic-policies-help-us-middle-class-more-than-trumps-2024-01-25/>; Susan Heavey, Bo Erickson & Jeff Mason, *Trump Says He’s OK with Taxing the Rich but Warns of Political Fallout*, REUTERS (May 9, 2025), <https://www.reuters.com/world/us/trump-says-he-is-ok-with-republicans-raising-taxes-rich-2025-05-09/> (reporting that Trump supported raising taxes on the wealthy as a way to fund major tax cuts for the middle and working class, stating that he was willing to give up something at the top to help lower-income Americans save more).

71. See, e.g., Megan Brennan, *Steady 54% of Americans Identify as Middle Class*, GALLUP (May 23, 2024), <https://news.gallup.com/poll/645281/steady-americans-identify-middle-class.aspx> (reporting survey result showing that fifty-four percent of Americans identify as part of the middle class, 31% consider themselves “working class,” 12% “lower class,” and just 2% of U.S. adults identify as “upper class”); Richard Fry, *About Half of U.S. Adults Live in Middle-Income Households, a New Analysis Shows*, PEW RSCH. CTR. (Sept. 16, 2024), <https://www.pewresearch.org/short-reads/2024/09/16/are-you-in-the-american-middle-class/> (finding that 52% of U.S. adults lived in middle-income households in 2022, with middle income defined as between two-thirds and double the national median, while 28% were in lower-income households and 19% in upper-income households).

72. Ewa Grzeszczyk, *Waking Up from a Dream: The American Myth of Social Mobility*, 15 J. AM. STUD. 39–53 (2014) (documenting how belief in the American Dream, particularly the promise of social mobility, has been embedded in U.S. political discourse and continues to shape attitudes toward meritocracy and opportunity); David S. Coale, *Photographing the Ghost of Lochner: Why Originalism and Economics Don’t Mix*, 103 TEX. L. REV. 23 (2024) (arguing that belief in the American Dream and economic mobility underpins much of American constitutional and political ideology, including the defense of laissez-faire economics and judicial resistance to regulatory protections).

73. See, e.g., David Reiss, *The Federal Housing Administration and African-American Homeownership*, 26 J. AFFORDABLE HOUSING & CMTY. DEV. L. 123, 128 (2017) (“Like an episode of *Mad Men*, the FHA offered a glittery, new world to whites and a gritty and impoverished one to blacks. The quality of housing for white households improved dramatically in the 1950s. Black households, however, continued to suffer from a variety of discriminatory policies, including redlining by the FHA.”); Tara Carone, *The Wealth Gap: Through the Lens of Governmental Policies and Racial Inequality in Housing*, 24 PUB. INT. L. REP. 51, 54 (2018) (“The FHA’s ‘redlining’

systematically and personally through the example of her parents shows how policies that created the American middle class were intended to benefit only White people.⁷⁴

But what is less discussed in the contemporary literature is that the New Deal would not have passed without the support of the Southern wing of the Democratic party, which at the time represented exclusively White elites.⁷⁵ For example, in the early 1930s, President Roosevelt was aware that the “Dixiecrats” in Congress would not accept an unemployment insurance program that undermined Jim Crow and thus chose a system of state administration that enabled Southern states to systematically deny Blacks unemployment.⁷⁶ The Dixiecrats also extracted the concession of excluding agricultural workers and domestic servants, which accounted for the overwhelming majority of Southern Black workers, from old-age and unemployment programs.⁷⁷ One of the most consequential concessions came a decade later with the passage of the G.I. Bill.⁷⁸ That is the law that provided housing and higher-education subsidies for returning veterans and thus played a profound role in creating the middle class of the 1950s-1970s.⁷⁹ It was yet another facially-neutral law that systematically excluded eligible Black Americans due to local administration, which was demanded by

system significantly shaped the racial geography of the post-war decades. By effectively dictating where billions of investment dollars could and could not flow, the federal government largely created the socioeconomic character of racially segregated neighborhoods.”).

74. DICKERSON, *supra* note 7 (manuscript at 89) (“[W]hile the federal government’s ‘Everyman’s Home’ campaign promised that *everyone*—including the wage-earning plumber and electrician—could become homeowners, only White renters were included as ‘everyone.’”); *id.* (manuscript at 11–12) (“Because of the Black homeownership tax, my parents accumulated significantly less equity in their home than they would have if the realtor had not steered them away from homes in all-White or stably integrated neighborhoods.”); *id.* (manuscript at 136–37) (describing the limited access to familial financial support among Black and Latino renters compared to White home buyers).

75. See, e.g., FISHKIN & FORBATH, *supra* note 35, at 326 (explaining how Southern Democrats’ “numbers, seniority, and control over crucial committees” resulted in the New Deal’s failure to pass an anti-lynching law).

76. *Id.* at 301. (“FDR understood that Congress’s powerful Southern Democrats would not abide any national social insurance – particularly unemployment insurance – that deprived local white planters and employers and white elites control over Black labor. They would scuttle any scheme that put federal administrators in charge of the terms on which Black workers got unemployment checks. The ‘Brandies idea’ [of state administration] offered an ideal accommodation. Encourage the Dixiecrats to support nationwide social insurance by leaving the states in charge of administration, so Jim Crow would go undisturbed.”).

77. See, e.g., *id.* at 303 (“The accommodations for Jim Crow were not enough.... So, the Dixiecrats in Congress exacted more concessions. They demanded and won the categorical exclusion of agricultural labor and domestic servants from both the old-age and unemployment insurance schemes.”).

78. The G.I. Bill is the informal name for the Servicemen’s Readjustment Act of 1944. NAT’L ARCHIVES, <https://www.archives.gov/milestone-documents/servicemens-readjustment-act>.

79. See, e.g., Adolph Reed, *A GI Bill for Everybody (The Servicemen’s Readjustment Act, 1944, United States)*, 48 DISSENT 53 (2001).

Representative John Elliot Rankin of Toledo Mississippi, who chaired the House Committee on Veterans Legislation.⁸⁰

Equally as important is what did not happen. The “Gentlemen’s Agreement” of the early 1930s fell apart when, beginning in the late 1930s, some New Dealers made overtures towards racial inclusion as they tried to complete the New Deal with a more robust set of programs, such as national health insurance and the extension of progressive measures enacted temporarily during World War II.⁸¹ The Dixiecrats joined with Northern business elites to block the “Second New Deal,” which a recent book argues “would have produced a post-World War II American state much more akin to those fashioned in the social democracies of postwar Europe. Between that vision of a social-democratic America and its enactment fell the shadow of Jim Crow.”⁸² President Truman tried again to push national health care but was stymied by racism. His Southern congressional champion on the issue was Florida Senator Claude Pepper. But in 1950, Pepper was unseated by a red-baiting, racialized ad campaign from the American Medical Association and local businessmen. The businessmen “collected every photo of Pepper with African-Americans” and alleged that Northern labor interests were paying Blacks \$10-20 to vote for him.⁸³ Other Southern Democrats took notice, and Truman was unable to get the Dixiecrat branch of his party to support national healthcare.⁸⁴

In addition to the actual missed opportunities to further buttress the middle class, a more robust social democracy may have also had the effect of making it more difficult for the conservative movement to later peel off White working- and middle-class support for New Deal policies that were enacted⁸⁵ the way that conservatives have not been able to budge support for Medicare and Social Security.⁸⁶

80. EDWARD HUMES, *OVER HERE : HOW THE G. I. BILL TRANSFORMED THE AMERICAN DREAM* 26–33 (2014); Edward Humes, *How the GI Bill Shunted Blacks into Vocational Training*, 53 J. BLACKS HIGH. EDUC. 92, 95 (2006) (“Representative John Elliot Rankin and his segregationist allies in the Senate” made certain that “the practical administration of those benefits and opportunities remained in ‘safe’ hands that wouldn’t rock the boat of Jim Crow.... Rankin insisted that the distribution of college aid, employment counseling, home loan approvals, and all the other benefits of the G.I. Bill should be a matter of local control and state’s rights . . .”).

81. FISHKIN & FORBATH, *supra* note 35, at 319–26 (“The crusade [of business elites against the New Deal] only gathered momentum as New Dealers tried to complete their project of building a democratic political economy – even beginning, hesitantly, to embrace the principle of racial inclusion, which was enough to arouse the Dixiecrats.”).

82. *Id.* at 329.

83. HEATHER MCGHEE, *THE SUM OF US: WHAT RACISM COSTS EVERYONE AND HOW WE CAN PROSPER TOGETHER* 67 (2021).

84. *Id.*

85. William Forbath, Zoom Interview with the author (May 23, 2025).

86. See, e.g., PAUL PIERSON, *DISMANTLING THE WELFARE STATE? REAGAN, THATCHER, AND THE POLITICS OF RETRENCHMENT* 135 (1994); Andrew Prokop, *In 2005, Republicans Controlled Washington. Their Agenda Failed. Here’s Why*, VOX (Jan. 9, 2017), <https://www.vox.com/policy-and-politics/2017/1/9/13781088/social-security-privatization-why-failed> (reporting that despite

Racism also played a long-term, major role in many of the key political decisions that dismantled the New Deal and hollowed out the American middle class. It is not just the well-known racist touchstones like Nixon's Southern Strategy⁸⁷ (that he actually used across the country)⁸⁸ to Reagan's attacks on "welfare queens"⁸⁹ and affirmative action⁹⁰ to H.W. Bush's Willie Horton ad campaign,⁹¹ which gave Bush the lead over Dukakis in the 1988 presidential election.⁹²

It is also less well-known incidents and empirical findings. For example, the same alliance of Northern business elites and Dixiecrats that blocked the "Second New Deal" stuck the first blow in the contraction of the New Deal that began in the late 1940s by overturning President Truman's veto of the Taft-Hartley Act, which weakened unions significantly.⁹³ Another example took place several decades later with California's Proposition 13, a 1978 ballot initiative that decimated California's ability to collect property taxes and resulted in massive funding cuts for both K-12 public schools and higher education.⁹⁴ The campaign was dominated by racially coded attacks, such as "fliers claiming that lower property taxes would put an end to busing for integration and questioning why homeowners should 'pay for other people's children.'"⁹⁵ In recent decades, the effectiveness of the Affordable Care Act (ACA) was hurt by racism. The emergence of the White-dominated Tea Party protesting the ACA's passage is well-known.⁹⁶ But why was there such strong White resistance to the ACA? One research team found that, "whites with higher levels of racial resentment and more anti-Black stereotypes grew more opposed to health care reform after it became associated with President Obama,"⁹⁷ These results were echoed by a second study, which also found

President Bush's national tour and advocacy for partial privatization of Social Security beginning in 2005, unified political opposition—including from moderate Republicans and AARP—prevented any legislative action).

87. LÓPEZ, *supra* note 35, at 50 (explaining that Nixon began using the Southern strategy in earnest in 1970 by connecting non-whites with the breakdown of law and order).

88. *Id.* at 26–27 (arguing that Nixon won two-thirds of the white vote in the 1972 presidential election because, "McGovern erred in supposing that the Southern strategy pertained only to the South. Nixon had already learned . . . that coded racial appeals would work nationwide.").

89. *See, e.g., id.* at 4.

90. *See, e.g., id.* at 69. ("[T]he Reagan administration also used – and created – affirmative action as a wedge issue. . . . [W]hile often the object of resentment, until the 1980s such programs nevertheless enjoyed broad support. . . .").

91. *See, e.g., id.* at 106–07.

92. *See, e.g., id.* ("The commercial hit its mark with deadly accuracy. From lagging his opponent, Bush gained ground and took the lead. Over the month when the Horton furor reached its crescendo, 12 percent of the electorate switched its allegiance from Dukakis to Bush").

93. FISHKIN & FORBATH, *supra* note 35, at 345 ("But Dixiecrats joined with Republicans to override Truman's veto and drive home the linchpin of the conservative counterreformation.").

94. *See, e.g., MCGHEE, supra* note 83, at 44.

95. *See, e.g., id.* at 45.

96. *See generally* THEDA SKOCPOL & VANESSA WILLIAMSON, *THE TEA PARTY AND THE REMAKING OF REPUBLICAN CONSERVATISM* (2011).

97. *See, e.g., MCGHEE, supra* note 83, at 52–53.

that the racial effect disappeared when the researchers associated the health plan with Bill Clinton instead of Obama.⁹⁸ The effects continued after the ACA's passage. For example, researchers have found that, as the Black population of a state increases, the less likely that state is to accept the Medicaid expansion of the Affordable Care Act.⁹⁹

Most tellingly, Democrats have not received the majority of the White vote in any presidential election since LBJ's passage of the Civil Rights Act,¹⁰⁰ which LBJ himself predicted would cost Democrats the South for a long time.¹⁰¹ A piece of startling research explains why for one key election. After President Reagan's landslide win in 1984, a political scientist and later Democratic pollster set out to understand what drove the Democratic defectors. He found that racism was front and center, with White voters portraying themselves as victims of discrimination.¹⁰² Most relevant for this Symposium is the finding that: "These white Democratic defectors express a profound distaste for blacks, a sentiment that pervades almost everything they think about government and politics. These sentiments have important implications for Democrats, as virtually all progressive symbols and themes have been redefined in racial and pejorative terms."¹⁰³ In other words, with his racialized attacks on welfare and affirmative action, Reagan not only stayed in power to enact policies that significantly furthered the hollowing out of the middle class; he also turned a large percentage of White voters against the government's role in improving their lives.

The vulnerability of a Middle Class New Deal movement to racist attack is particularly concerning because of the need of such a movement to address the racial inequalities that resulted from the systemic racism just described.

98. *See id.* at 69.

99. *See id.*

100. *See id.* at 35.

101. Charles Kaiser, 'We May Have Lost the South': What LBJ Really Said About Democrats in 1964, *GUARDIAN* (Jan. 23, 2023), <https://www.theguardian.com/books/2023/jan/22/we-may-have-lost-the-south-lbj-democrats-civil-rights-act-1964-bill-moyers> (interviewing Bill Moyers, the journalist to whom LBJ made his infamous remark, and establishing the quotation's wording as "Well, I think we may have lost the south for your lifetime – and mine.").

102. LÓPEZ, *supra* note 35, at 71. Some social science research also suggests that racism makes it more difficult to address inequality once it is established. In *AMERICA'S INEQUALITY TRAP*, Nathan J. Kelly analyzes public opinion polls and voting data to find that racial attitudes among White Americans contribute significantly to his finding that support for redistribution decreases in the face of greater inequality. Specifically, White respondents with high racial bias account almost entirely for the effect; White respondents with low racial bias do not evidence what he calls the "self-reinforcing response to rising inequality." *See* KELLY, *supra* note 29, at 57–58, fig. 3.4 (for public opinion analysis), 82–83, fig. 4.7 (for voting analysis).

103. LÓPEZ, *supra* note 35, at 71. (citing THOMAS BYRNE EDSALL & MARY D. EDSALL, *CHAIN REACTION: THE IMPACT OF RACE, RIGHTS, AND TAXES ON AMERICAN POLITICS* 182 (1991)). There are many studies showing analogous results. For example, a study by Maureen Craig and Jennifer Richeson told White Americans that they would be a minority by 2042 and asked their opinions about policies. They concluded that, "making the changing national racial demographics salient led white Americans (regardless of political affiliation) to endorse conservative policy positions more strongly." MCGHEE, *supra* note 83, at xvii.

Dickerson,¹⁰⁴ McCoy,¹⁰⁵ Ondersma,¹⁰⁶ and the Consumer Bankruptcy Project authors¹⁰⁷ all address racial disparities and argue that the solutions for financial precarity must mitigate them. But that is challenging in a country in which our current president rose to political prominence by leading the racist birther movement that insisted President Obama was not born in the United States,¹⁰⁸ and one cause of Trump's first presidential win may have been that he was succeeding the first Black U.S. president.¹⁰⁹ Not to mention that the backlash to the country's most recent racial reckoning¹¹⁰ in the wake of

104. In each chapter on a specific issue, such as higher education, housing, or debt, Dickerson demonstrates how lower- and middle-income Americans are unable to access essential resources and how people of color are the hardest hit. For example, *see infra* notes 117–19 and accompanying text. Similarly, her major policy proposal of turning grade schools into community-based service centers would help all lower- and middle-class Americans and, in particular, benefit non-White Americans. *See* DICKERSON, *supra* note 7 (manuscript at 177).

105. *See e.g.*, MCCOY, *supra* note 3, at 6–7. (“While these phenomena [laws, policies, markets, and economic cycles] affect everyone, they can devastate those who are struggling economically, including disproportionately people of color. A complete picture of economic well-being needs to take into account these outside forces and families’ ability to control them”).

106. *See e.g.*, ONDERSMA, *supra* note 6, at 17. (“Half a million Americans lack stable housing, and people of color are disproportionately represented among those without a place to live.”); *id.* at 72. (“But it’s not fair that those homeownership opportunities were only made available to white households, and that nothing has yet been done to extend the same resources and wealth opportunities to Black and other marginalized households and communities.”).

107. Chapter 6 of *Debt’s Grip*, entitled Blackness of Bankruptcy, is a devastating portrait of the structural factors, disparities, and discrimination that make “[s]urviving as a Black person in the United States stand[] apart for its financial and societal difficulties.” *See* FOOHEY ET AL., *supra* note 2. *Debt’s Grip* is also clear that solutions must take racial (and gender) disparities into account: “Solutions must also address the longstanding disparities in the employment market such that Black persons and single women are more likely to file for bankruptcy.... The same goes for the educational system that both leaves Black students behind and convinces Black and women students to take on burdensome loans.” *Id.* at 219.

108. *See, e.g.*, *How Donald Trump Perpetuated the ‘Birther’ Movement for Years*, ABC NEWS (Sept. 16, 2016), <https://abcnews.go.com/Politics/donald-trump-perpetuated-birther-movement-years/story?id=42138176>; Michael Barbaro, *Donald Trump Chung to ‘Birther’ Lie for Years, and Still Isn’t Apologetic*, N.Y. TIMES (Sept. 16, 2016, 3:27 P.M.), <https://www.nytimes.com/2016/09/17/us/politics/donald-trump-obama-birther.html>.

109. *See, e.g.*, Joy-Ann Reid, *The Seeds of Trump’s Victory Were Sown the Moment Obama Won*, NBC NEWS, <https://www.nbcnews.com/think/opinion/seeds-trump-s-victory-were-sown-moment-obama-won-ncna811891> (last updated Oct. 20, 2017, 9:44 A.M.) (“President Barack Obama read to a certain portion of white America as an unending attack on white Christian identity, centrality and cultural relevance. In their minds, he was seeking to end their right to bear arms and the right of conservatives to speak freely. For this group of Americans, Trump has been the corrective.”); Ta-Nehisi Coates, *The First White President*, THE ATLANTIC (Oct. 2017), <https://www.theatlantic.com/magazine/archive/2017/10/the-first-white-president-ta-nehisi-coates/537909/> (“The foundation of Donald Trump’s presidency is the negation of Barack Obama’s legacy.”).

110. *See, e.g.*, Jessica Bursztynsky, *Here’s What Tech Companies Have Said They’ll do to Fight Racism in Wake of George Floyd Protests*, CNBC (June 12, 2020, 8:00 A.M.), <https://www.cnbc.com/2020/06/12/george-floyd-protests-tech-company-responses.html> (highlighting major tech companies pledging financial support and policy reforms to combat racial injustice, including Alphabet’s \$12 million in grants and \$25 million in ad credits, YouTube’s \$1 million donation, Amazon’s \$10 million commitment to civil rights groups, Lyft’s \$500,000 in ride credits for advocacy and rebuilding, Netflix CEO Reed Hastings’ \$1 million gift to the Center for

George Floyd's killing¹¹¹ has been devastating.¹¹² Witness President Trump's current assault on diversity,¹¹³ the most watered-down conception of civil rights¹¹⁴ that was embraced by a center-right Supreme Court as the one ground for upholding affirmative action in university admissions,¹¹⁵ although that case, of course, has since been overturned by an even more conservative Court.¹¹⁶

So, finding solutions is obviously much more difficult than identifying the problems, and I do not claim to have the answers. The best I can do is

Policing Equity, and Reddit co-founder Alexis Ohanian's resignation to promote Black board representation); Sara Lindsay, Sharon Epperson & Lindsey Jacobson, *How Companies are Fulfilling Promises Made Following George Floyd's Murder*, CNBC, <https://www.cnbc.com/2023/01/21/how-companies-are-fulfilling-promises-made-after-george-floyds-murder.html> (last updated Jan. 21, 2023, 6:51 P.M.) ("[T]he amount companies have pledged to support racial justice has grown to nearly \$340 billion First, companies set diversity goals within their institutions. They looked internally and promised to 'do better,' to diversify their teams from entry-level employees to senior-level executives. Second, they pledged the use of both capital and assets to help address 'broader systemic inequality' outside their organizations. They have committed money to supporting causes like affordable housing, diversity efforts and education").

111. *George Floyd: What Happened in the Final Moments of His Life*, BBC NEWS (July 15, 2020), <https://www.bbc.com/news/world-us-canada-52861726>.

112. See, e.g., Clyde McGrady, *5 Years After George Floyd's Murder, the Backlash Takes Hold*, N.Y. TIMES (May 25, 2025), <https://www.nytimes.com/2025/05/25/us/politics/george-floyd-trump.html> ("[E]ven by historical standards, the current retrenchment feels swift and stark."); Conor Murray and Molly Bohannon, *IBM Reportedly Walks Back Diversity Policies, Citing 'Inherent Tensions': Here Are All The Companies Rolling Back DEI Programs*, FORBES (Apr. 2025), <https://www.forbes.com/sites/conormurray/2025/04/11/ibm-reportedly-walks-back-diversity-policies-citing-inherent-tensions-here-are-all-the-companies-rolling-back-dei-programs/>.

An interesting article in *The Atlantic* characterizes racial backlash as "America's Most Destructive Habit." John S. Huntington & Lawrence Glickman, *America's Most Destructive Habit*, THE ATLANTIC (Nov. 7, 2021), <https://www.theatlantic.com/ideas/archive/2021/11/conservative-backlash-progress/620607/> ("They emerge like clockwork: Each time political minorities advocate for and achieve greater equality, conservatives rebel, trying to force a reinstatement of the status quo.").

113. See, e.g., Andrew Ross Sorkin et al., *The War on D.E.I. Heats Up*, N.Y. TIMES (Jan. 23, 2025), <https://www.nytimes.com/2025/01/23/business/dealbook/trump-diversity-equity-inclusion.html>; Bianca Flowers & Disha Raychaudhuri, *Trump's First 100 Days Target Diversity Policies, Civil Rights Protections*, REUTERS, <https://www.reuters.com/sustainability/society-equity/trumps-first-100-days-target-diversity-policies-civil-rights-protections-2025-04-30/> (last updated Apr. 30, 2025).

114. See, e.g., Aamna Mohdin, *Corporate Diversity Policies are Under Fire from the Right – but Also From the Left*, THE GUARDIAN (May 26, 2025), <https://www.theguardian.com/uk-news/2025/may/26/corporate-diversity-policies-under-fire-from-right-also-left-dei> ("[C]riticism of such initiatives – designed to promote equality of opportunity and representation within organisations – has not been exclusive to the right. Leftwing academics, writers and organisers have criticised what they describe as the shallow corporate exercises that have come to define DEI."); Kelefa Sanneh, *The Limits of "Diversity"*, THE NEW YORKER (Oct. 2, 2017), <https://www.newyorker.com/magazine/2017/10/09/the-limits-of-diversity> ("Berrey was right to describe the concept of diversity as 'plastic and broadly appealing.' But we should think, too, about how this concept, precisely because of its seductive power, can lead us astray.").

115. See *Gutter v. Bollinger*, 539 U.S. 306 (2003).

116. See *Students for Fair Admissions, Inc. v. President & Fellows of Harv. Coll.*, 600 U.S. 181 (2023).

sketch two possibilities. One is the approach Dickerson takes in her book. She deftly weaves together two key developments: how all would-be middle class Americans are affected by the hollowing out of the middle class and how people of color are in the most dire straits.¹¹⁷ For example, she shows how many lower- and middle-class students borrow to their detriment to pay for higher education and that the borrowing is disproportionately concentrated among non-White and first-generation students.¹¹⁸ Similarly, in her chapter on housing, she demonstrates that while it is challenging for all lower- and middle-class families to find affordable rental apartments, the effects are worse for Black and Latino families due to decades of housing discrimination.¹¹⁹ Her invoking the power of core American beliefs, such as upward mobility and the American Dream,¹²⁰ provides an additional shield from attack by demagogic racism.

Another approach is careful organizing that is intentionally inclusive, so that the emerging vision is based on the values of disparate groups and addresses directly racism's role in the current state of affairs.¹²¹ For example, in 2018 a diverse coalition of grassroots organizations in Minnesota used research on racism in politics to develop a campaign called "Greater Than Fear" that featured ads with diverse groups of people working together and explicitly called out racist campaign tropes. The Democratic Farmer-Labor Party won the governorship and took control of the state house, resulting in a budget with items like freezing college tuition.¹²²

Moreover, organizing itself can unite people on issues of economic struggle. For example, labor union membership appears to decrease racial tension; White union members are less likely to hold racial animus towards Blacks and more likely to support affirmative action than White non-union workers.¹²³ One possible reason is that people may feel less threatened when they are economically secure.¹²⁴ Another potential reason is that working together can create a sense of community.¹²⁵ Current labor unions are racially

117. See generally DICKERSON, *supra* note 7.

118. *Id.* (manuscript at 119).

119. *Id.* (manuscript at 101).

120. Her book's subtitle is "Restoring Upward Mobility and the American Dream." *Id.*

121. Heather McGhee's own research found that most people will support big, progressive programs until they hear the racially-coded counterarguments. Colorblind approaches that ignored racism did not help. Only addressing race head-on made a difference. MCGHEE, *supra* note 83, at 64; see also KELLY, *supra* note 29, at 156–57 (arguing that attacking racism directly is one way to loosen the grip of the inequality trap).

122. MCGHEE, *supra* note 83, at 64.

123. See, e.g., DICKERSON, *supra* note 7, at 15–16.

124. See, e.g., *id.* (manuscript at 16).

125. See, e.g., *id.* (citing Jake Rosenfeld and Meredith Kleykamp, *Organized Labor and Racial Wage Inequality in the United States*, 117 AM. J. OF SOCIO. 2, 4–5; STEVEN GREENHOUSE, BEATEN DOWN, WORKED UP: THE PAST, PRESENT, AND FUTURE OF AMERICAN LABOR (2020); PAUL FRYMER AND JACOB M. GRUMBACH, LABOR UNIONS AND WHITE RACIAL POLITICS (2020)).

diverse,¹²⁶ with Black and Latina women driving the recent surge in union activity and beginning to win union leadership positions.¹²⁷

Zohran Mamdani's win in the Democratic primary for mayor of New York City¹²⁸ is another recent example of organizing as a uniting force. Analyses of his surprising victory point to his organizing abilities as one of his key strengths.¹²⁹ For example, he pulled together an estimated 30,000 doorknockers.¹³⁰ As one long-time New York political advisor put it, "This is the first campaign since 1989 in New York where I saw actual living and breathing unpaid volunteers who were consistently going out and engaging with their neighbors."¹³¹ His platform of addressing economic insecurity was successful even among Trump voters. Some of his early viral videos – another key strength – were conversations with people who had just voted for Trump.¹³²

Another example of the power of organizing is the 2023-2024 fight in rural Lincoln County, Wisconsin to prevent the sale of a county-owned nursing home, Pine Crest, to private owners with a track record of closing nursing homes.¹³³ The charge against the sale was led by a group called People for Pinecrest, which was primarily comprised of local senior citizens.¹³⁴ Members of People for Pinecrest organized in person and on Zoom calls,¹³⁵ spoke at a series of county meetings,¹³⁶ sued to stop the nursing

126. See, e.g., *Who Are Today's Union Workers?* ECON. POL'Y INST. (Apr. 21, 2021), <https://www.epi.org/publication/who-are-todays-union-workers/> (finding that 37.4% of U.S. workers covered age 16 and older covered by a union contract are non-White and that Black workers are the most likely of any racial group to be represented by unions).

127. See, e.g., Claire Savage, *More Black and Latina Women Are Leading Unions — and Transforming How They Work*, AP NEWS, <https://apnews.com/article/labor-union-diversity-black-latina-women-leaders-0c186ea63ae8eebeadb15e131b77a61> (last visited Oct. 6, 2024, 8:46 PM EDT).

128. Jeff Coltin & Joe Anuta, *Mamdani Solidifies NYC Mayoral Primary Win After Ranked Choice Vote Count*, POLITICO (July 1, 2025, 12:59 PM EDT), <https://www.politico.com/news/2025/07/01/zohran-mamdani-ranked-choice-results-00435184>.

Note: the above-the-line text of this article was finalized before Mamdani won the general election for mayor.

129. See, e.g., E.J. Dionne, Jr., *Why Zohran Mamdani's Victory Matters: How it Happened, What it Means*, BROOKINGS (July 3, 2025), <https://www.brookings.edu/articles/why-zohran-mamdani-victory-matters-how-it-happened-what-it-means/>; Nicholas Fandos et al., *How Zohran Mamdani Stunned New York and Won the Primary for Mayor*, N.Y. TIMES (July 1, 2025), <https://www.nytimes.com/2025/07/01/nyregion/how-mamdani-won-campaign-mayor.html>.

130. Dionne, Jr., *supra* note 129.

131. Fandos et al., *supra* note 129.

132. Dionne, Jr., *supra* note 129.

133. To See Each Other, *Season 2*, https://www.youtube.com/watch?v=h8_OhhcvaJ8&list=PLqLvFA6z67P_NuazytcfbUYPAQrqNS5b2 (last visited Sept. 28, 2025) (episodes can also be accessed on the website <https://www.toseeeachother.org/>).

134. *Id.* at Episode 1.

135. *Id.* at Episode 1, 5.

136. *Id.* at Episode 1, 2, 3, 5.

home's sale,¹³⁷ and eventually ran for and won local office themselves.¹³⁸ The sale fell through.¹³⁹ What makes this campaign particularly interesting is that Trump won Lincoln County in the 2024 presidential election with 61.9% of the vote.¹⁴⁰ In other words, people in Lincoln County voted for Trump, but made different, progressive choices when they had the opportunity to take real action with their neighbors.

Many years ago, I worked as a community organizer with low-income women,¹⁴¹ and some of the questions we explored are relevant here: What concrete policy changes would have the biggest impact towards making people's lives better? How could we encourage other community members to get involved? What types of action would be most effective for bringing about these changes? Actions we took ranged from meetings with local health officials to push them to expand the hours of a public pharmacy to a letter-writing campaign about dental-health access under Massachusetts' Medicaid program. Meeting with people who are currently struggling with precarity to identify the changes that would have the biggest impact on their lives would be a good start and perhaps developing a term less academic than "precarity" would help too.

The dire straits of so many Americans make the present moment one that could open the door to a movement to address economic insecurity. But people have multiple identities, and one important role of organizing is to create narratives that "work to lift up certain dimensions of people's contradictory identities and downplay others."¹⁴² The right-wing populism that is currently dominant emphasizes racial and other differences.¹⁴³ A vision of an economy that works for everyone needs to make salient the commonalities among people suffering from financial distress and their allies.

Building a movement for a Middle-Class New Deal despite its vulnerability to racist attack is a monumental challenge. But everyone who cares about the devastating economics faced by half of U.S. households must come together to develop ideas, because the stakes are too high to do anything else.

137. *Id.* at Episode 5.

138. *Id.*

139. *Id.*

140. Christopher Kuhagen, *What Were the 2024 Wisconsin Election Results by County?*, MILWAUKEE J. SENTINEL (Nov. 10, 2024, 2:23 PM CT), <https://www.jsonline.com/story/news/politics/elections/2024/11/06/wisconsin-election-results-by-county/76083642007/>.

141. With several low-income women, I co-founded the program ROAD: Reaching Out About Depression. See generally The Annie E. Casey Found., *ROAD: Creating Community to Cope with Depression* (Apr. 21, 2008), <https://assets.aecf.org/m/resourcedoc/AECF-ROAD-2008.pdf>.

142. PRACTICAL RADICALS, *supra* note 45, ch. 8 at 6.

143. See *id.* ("Trump and Sanders both spoke to people's identities as underdogs, trampled on by a corrupt and unequal system. But Trump's 'we' emphasized white and American identity, and his 'they' included a host of enemies.").