Using Public Policy to Build Collective Power

Mallory SoRelle

Empowering Democracy Initiative White Paper
www.democracyempowered.org

Using Public Policy to Build Collective Power

Prepared for the Empowering Democracy Initiative
Summer 2026

Dr. Mallory SoRelle
Tony and Teddie Brown Associate Professor of Public Policy
Sanford School of Public Policy
Duke University

Executive Summary

In the United States, political influence is disproportionately concentrated among resource-rich individuals and organizations, while communities that have experienced long-standing economic and social disadvantage face greater barriers to shaping policy outcomes. **Building collective power is essential for achieving durable policy change.**

There are three primary prerequisites for organizing to build collective power:

1. Generate Shared Purpose: Collective organizing requires recognition of shared identity, shared problems or goals, and a shared target of and vision for action.
2. Generate Organizational Strength and Strategy: Collective organizing requires sustained participation among people; access to financial, informational, and other resources; leadership and leadership development; and strategic capacity.
3. Generate Opportunities for Translating Power into Policy: Meaningful opportunities to engage with policymakers and the ability to capitalize on or generate more supportive political climates are important for capitalizing on collective power.

Public policy can play an important role in supporting the conditions necessary for collective organizing and power building by:

1. Strengthening Shared Purpose
    a. Frame policy problems and solutions in ways that highlight shared structural challenges rather than individualized failures.
    b. Design policies that identify clear beneficiary groups to facilitate shared identity, when possible, in ways that support geographically proximate ties.
    c. Design policies so that government's role in providing benefits is visible to recipients; make the political origins of policies that shape their lives clear.
2. Promoting Organizational Capacity
    a. Protect people from retaliation for participating in organizing activities, and proactively grant collective rights to organize and/or bargain.
    b. Provide transparent and accessible information—such as registries, disclosure systems, and public data— that enables organizations to coordinate collective action.
    c. Strengthen social welfare supports so individuals have the time and resources to participate in organizing work.
    d. Invest in community-based institutions and leadership development opportunities that build long-term organizing infrastructure.
3. Reduce Barriers to Political Opportunity
    a. Limit abusive ceiling preemptions that curtail the work of local organizing.
    b. Reduce administrative burdens that make it harder for people and groups with limited resources to navigate government.

Finally, any of these recommendations should keep in mind that policies designed to support power building should be shaped in partnership with the communities most affected by the problems they seek to address.

I. The Importance of Building Collective Power

Power is a prerequisite for achieving policy change. Those who have access to power are more easily able to get what they want from a political process that, as scholar Terry Moe (2005: 215) described, is "good for some people and bad for others, depending on who has the power to impose their will." At nearly every level of government, the political power to impose ones will most readily accrues to resource-rich individuals and groups (see Gilens and Page 2014). People and communities who have experienced generations of social, economic, and political deprivation face steeper barriers to building the power necessary to successfully advocate for their needs. Indeed, scholars and practitioners alike have a wealth of evidence suggesting that people and communities who struggle under the weight of economic and social hardship are far less likely to exert political power (Franko 2013; Hajnal and Trounstine 2016; Schlozman et al. 2012; Soss and Weaver 2017).

Moreover, once powerful groups win policy victories, those policies tend to dole out resources—in the form of money, preferable treatment, access, and other benefits—that consolidate power among the very same groups (Pierson 1993; Schneider and Ingram 1993; Baumgartner and Jones 2003). The result is a political system that—more often than not— translates the preferences of powerful elites into durable policy arrangements that reinforce elite power and influence, locking in the status quo and making all but the most incremental policy changes especially challenging to realize (Lindblom 1959, 1982; Pierson 1993).

This equilibrium is neither a naturally occurring nor an inevitable feature of the political process. Instead, it is the outcome of policy choices. If generations of public policymaking enabled elites to consolidate their own power, policy ought to be able to help reverse that trend by supporting communities that have not benefited from sustained investment in their efforts to build power for future policy change (Rahman 2017; Hertel-Fernandez 2025). Importantly, we know that when historically marginalized groups are able to organize collectively, policymakers often do take notice—especially when organizing work translates to highly strategic and potentially costly action like protests and strikes (Ganz 2009; Gause 2022).

The remainder of this report proceeds as follows: First, it considers what we have learned about the prerequisites for building collective power. Next, it explores the evolution of two communities—tenants and consumer debtors—currently organizing to build collective power to fight back against entrenched economic interests. Each case pays careful attention to the presence or absence of the prerequisites for power building and how those attributes shaped the challenges and successes of tenant and debtor organizing efforts. Following the case studies, the report attempts to identify concrete opportunities for policy to help support the prerequisites for collective power building. Finally, it concludes with a call to center the voices and needs of the communities organizing themselves in any efforts to shape policy to support collective power.

What is collective power?

Power can be defined in many ways, but for the purpose of this report, it is a relational concept. Power refers to the ability of an actor to exert influence over another in pursuit of a desired outcome (see Dahl 1957; Berger, Hertel-Fernandez, and Jacobson 2025). Thus, collective power means **the capacity for people to work together to exert influence to achieve their desired political, economic, or social goals**.

II. The Prerequisites of Collective Power Building

What does it take for groups to build and sustain political power? This is an especially critical question for communities that have historically been marginalized within economic, social, and political life in the United States. For those who do not already possess outsized influence, organizing offers the most promising path to collective power building (Han et al. 2021). Organizing, or relational organizing, is distinct from mobilizing. The latter typically refers to "sporadic but intense periods of mass action" (Han et al 2024). It involves the aggregation—often through a top-down, mass-membership organization with members who are only minimally involved in the group's activities—of individual resources and preferences that can be directed toward a specific action at a specific moment (Cohen and Rogers 1992; Han et al. 2024). Think, for example, of an interest group like the NRA or AARP waging a concerted effort to galvanize its members to call their Senators to voice support for a specific bill the organization would like to see enacted. This type of mobilization is, no doubt, a powerful force in American politics. But it is a distinct method of political engagement from continuous, relational organizing.

Organizing, by comparison, is intended to equip members of a group with the skills and trust necessary to engage in ongoing collective work that can be marshalled, as needed, toward whatever goals the group so chooses (Ganz 2009, 2024; Han et al. 2021; Han et al. 2024; Woodley 2022). Organizing is intended to generate long-term, durable coalitions that can exercise collective power as a group on behalf of that group. While organizing may result in occasional mobilization efforts, it persists beyond these one-off participatory effusions. It also implies organizations with "real bases" and not grasstops advocacy organizations that have been described as "bodiless heads" (Berger et al. 2025).

The borders of what constitutes a "real base" are not concrete, but they imply a degree of ongoing engagement by members with other members and with the group's work. Perhaps the most common example of collective organizing in the U.S. context is the labor union—a legally-recognized group of workers that continuously develops the capacity of its members to collaborate with the purpose of exercising economic and political capital and power on behalf of the larger union's collective goals (e.g., Levi 2003; Ganz 2009; Galvin 2024). But other forms of federated, mass-membership groups can engage in organizing without taking the form of a dues-driven union. For example, some faith-based, service, cultural, and occupational organizations today approximate this structure. While both mobilization and organizing are forms of political engagement, especially among non-elite actors, building sustained durable, collective power is best achieved through organizing and, thus, is the focus of this project.

For groups to whom power does not freely flow, what must happen to facilitate collective organizing? Scholars and practitioners have spent decades understanding the necessary (though not always sufficient) conditions to support both collective action and organizing (see, for example, Olson 1965; McAdam et al. 2001; Ganz 2009; Han et al. 2021; Tarrow 2022). From this work, three broad categories emerge as prerequisites to successful and sustained collective power building: a shared sense of identity and purpose, sufficient organizational capacity to identify and carry out strategic action, and opportunities to capitalize on favorable political conditions (see Berger et al. 2025).

a. Shared Purpose

One of the most important prerequisites for collective organizing is a shared sense of purpose among members of the group. This unfolds in three important steps. First, it helps for people to feel a shared sense of identity (Tajfel and Tuner 1979). Whether based on ascriptive characteristics like race or gender, membership in a group like religious or partisan affiliation, or other forms of identity like occupational status or residential community, being part of a clearly defined group not only helps members to develop a sense of shared norms and values, but it can also delineate in- versus out-group membership in meaningful ways.

Second, group members must feel a shared sense of problems or goals. Often this means having a shared grievance or common injustice (Snow and Soule 2010; Van Stekelenburg and Klandermans 2013). Grievances are generally characterized by someone's perception that they are deprived relative to what they are owed or what is possible. A sense of collective grievance requires a group of people to agree that they are facing some shared form of deprivation. Put simply, members need to acknowledge that they all have the same problem. But purpose need not be based solely on grievances. Scholars and organizers have also described the powerful role that other emotions like joy or shared moral conviction can play in helping groups to sustain collective momentum when—especially in the face of defeat (Ganz 2025; Fullerton 2026).

Third, group members must have a shared understanding of who is responsible for creating their problems, and thus who the target of any collective action should be (Gamson 1992; Klandermans 1997). This is important because a shared set of problems with no identifiable solution is not conducive to collective organizing.

The presence of these three elements facilitates the formation of what social movement scholars call collective action frames. Collective action frames are essentially calls to action that convey a shared sense of problem and purpose. They identify a group of people who are experiencing a specific injustice or share a common moral purpose that can only be addressed by pursuing a particular action or set of actions (Gamson 1992; Klandermans 1997; Benford and Snow 2000). Most successful organizing, therefore, requires groups to articulate a message about shared problems and shared possibility for solving them that resonates with the people being organized.

b. Organizational Strength and Strategy

The second major pre-requisite for successful collective power building is organizational capacity. This can be broken down into four main resource needs: people, money, leadership and opportunities for leadership development, and strategy. People are, as Hahrie Han and colleagues note (2021), the most important resource for power-building organizations. No durable organizing has ever been built without the consistent investment of committed individuals who are willing and able to give their time. Moreover, they must be invested in one another; they must be "people beholden to people" (Han et al. 2021). Successful organizing generally requires building trust such that members can navigate challenging situations, disagreements, losses, and other obstacles that perpetually get in the way of marginalized groups' pursuit of their own wellbeing (Han et al. 2021; Michener and SoRelle 2022). The ability for people to continually show up for one another also means they need to have the time to do so. People cannot be available if they do not have time (form work, from caregiving, etc.). Finally, people require some measure of safety or the promise of protection from reprisal if they are going to be able to invest in organizing (Andrias and Sachs 2021).

Money is another important resource. Groups may require funds not only to facilitate basic group activities, but also to support members who may need food, compensation to replace missed work time, or to help economically precarious members navigate financial hardships that might undermine their ability to fully engage in the work of organizing. Money is, in many ways, also the most challenging resource to navigate. Any group engaged in organizing needs at least some access to funding that is sufficiently flexible to pursue the group's self-determined goals (Han et al. 2021; Michener and SoRelle

2022). But history is rife with examples of collective movements that become hamstrung by their reliance on funding sources—particularly philanthropy—that are incompatible with the movement's goals (Francis 2019; Shanks and SoRelle 2021). When the goals of funders and organizers diverge, collective action can suffer as groups are unable to pursue their genuine interests. One alternative that groups have pursued to avoid relying on external sources of funding is dues and financial support from within the community. While relying on economically precarious people to fund their own organizing may sound counterintuitive, it can also be successful as examples from the tenant organizing (Michener and SoRelle 2022, 2026) and migrant farmworkers (Ganz 2009) demonstrate.

A third—often overlooked—resource is leadership (Ganz 2009, 2024; Han et al. 2021). While federated, mass-membership organizations thrived in earlier eras of American politics, offering many avenues for ordinary people to develop important civic and leadership skills within their own communities, the shift to a Washington D.C.-based, professionally staffed advocacy model reduced opportunities for people to learn to lead locally (Skocpol 2013). But collective power building requires the cultivation of local leaders who are enmeshed within groups rather than exerting control from above. For those who are organizing within resource-strapped, marginalized communities, leaders also need to develop the capacity to make strategic choices under conditions of uncertainty (Han et al. 2021; 2024). As Marshall Ganz has explained, leadership is "accepting responsibility for enabling others to achieve shared purpose under conditions of uncertainty" (Ganz 2025).

Finally, organizational capacity requires knowing how to turn goals into actions. This means that successful collective organizers must be able to generate strategy and tactics that are dynamic and appropriate for the given terrain. Strategy typically refers to an idea or plan for how to achieve something, while tactics are the specific tasks employed to carry out the strategy. Good strategy relies, in part, on access to information to understand the playing field. Knowing who the players are, how networks and institutions operate, and what issues are actively being considered is critical for good strategic planning. Thus, information is a critical resource for informing strategic decision making.

There are, of course, other types of resources that might be important to facilitate organizing. For example, access to space to meet is an undervalued resource. So too is the availability of transportation or childcare. But people, money, and leadership development remain the most important resources to support organizing capacity.

c. Opportunities for Translating Power into Policy

Not all power-building groups aim to engage with politics or influence policy (Michener and SoRelle 2022). But for those who do, there is a third condition necessary for groups to translate power into political or policy wins: political opportunities. First, capitalizing on power requires that there are viable openings for groups to engage with the political or policymaking system (McAdam et al. 2001; Tarrow 2022). This means that groups must have access to people in power, to pathways for meaningfully voicing their preferences, etc. The Unites States has a comparatively open political system with many avenues through which people can express their political preferences. One potential challenge of this relative openness is that U.S. policymaking institutions are often overly fragmented, meaning that multiple actors have jurisdiction over a particular policy issue. This can make it more challenging for groups with fewer resources to lobby all the relevant stakeholders (SoRelle 2020, 2026; SoRelle and Fullerton 2024).

Another challenging aspect of capitalizing on political opportunities is the need for what some scholars refer to as a "window of opportunity" to purse change (Kingdon 1984). For groups to successfully marshal their power to change the status quo, the relevant policymaking environment must be amenable to that change (Kingdon 1984; Baumgartner and Jones 1993; McAdam et al. 2001). This could mean a friendly administration has been elected, or perhaps a crisis has made policymakers, media, or the public more open to new ideas or attentive to the demands of the group. Whatever the case, successfully channeling power can be easier when opposition to a group's ideas and preferences is lower. Once again, the fragmentation of policymaking authority in the United States can also complicate this. It may be that a window of opportunity opens at one level of government—say a city—but not in another (e.g., the state). If the higher level of government can preempt policies made at the lower level of government, the original window of opportunity may not lead to change (SoRelle and Fullerton 2024).

III. Success and Struggle: Two Cases of Collective Power Building

How do these conditions work in practice? This section considers two cases—tenant organizing and debtor organizing—to understand how the presence or absence of each of the mechanisms described in the previous section have facilitated or thwarted efforts to build collecting power among socioeconomically marginalized groups. For each case, a historical and a current example of organizing efforts are described.

a. *Building Power Among Tenants*

More than 44 million households in the United States rent their homes (American Community Survey 2019), with nearly half of those households qualifying as "cost burdened"—meaning they spend more than 30% of their income on housing (U.S. Census 2024). With a growing housing affordability crisis, rising eviction rates, and the consolidation of rental property under the management of powerful corporate landlords[1], renters are struggling to maintain their housing security. Moreover, millions of renters live in substandard housing plagued by issues like toxic mold, pests, and lack of reliable utility service (Sabbeth 2019). Despite laws meant to maintain a certain standard of habitability for renters, the un- or under-enforcement of these laws allows landlords to pray on tenants who lack better options. These patterns are especially acute in low-income, Black and Latinx neighborhoods.

Facing economically advantaged landlords, property developers, and, increasingly, private equity and finance companies, organizing offers a critical tool for tenants to fight for fair treatment and to push for stronger policy and legal remedies and enforcement to ensure they have access to safe, affordable, housing.

---

[1] There is no single, agreed-upon definition of a corporate landlord; however, the category typically includes landlords who use LLCs for their property portfolio and/or those who rely on institutional investors for ownership. In common parlance, corporate landlords often refer to large-scale holders of rental properties rather than "mom and pop" landlords with single or small rental portfolios.

Public Housing Tenant Organizers in the 1960s and 1970s

Tenant associations have a long history in the United States, but a fresh wave of organizing, particularly among urban public housing residents, flourished in the 1960s and 1970s (Feldman and Stall 2004; Feldman, Stall and Wright 1998; Howard 2014; Keene 2016; Rodriguez 2021). In response to depleted housing stock and diminished housing quality, renters in public housing in cities like San Francisco and New York engaged in a renewed effort to organize and bargain on behalf of their communities. They shared several things in common that facilitated a collective sense of identity and grievance. First, they were bound by their shared living community and living conditions. This residential identity was critical in several ways. It made establishing a shared sense of identity easier. These were neighbors, many of whom also had shared experiences of racial marginalization and could "construct a political identity around their place and status" (Baranski 2007: 419; Juravich 2017). The shared experience of poor building maintenance was a unifying grievance. And, because public housing units were governed by city bodies—for example, the San Francisco Housing Authority and the New York City Housing Authority—there was a clear target for collective action. In some cases, that target was even more specific and obvious. For example, John Beard, the much-maligned SFHA executive director, was an especially compelling target for San Franciso public housing residents because of his vitriolic antagonism toward tenants and his segregationist efforts (Baranski 2007; Howard 2014).

These groups also benefited from some crucial organizational resources. In San Francisco, for example, tenant organizers could draw on resources from President Johnson's War on Poverty programs to facilitate some of their organizing activities—including space to meet. In fact, several of the public housing units were built to facilitate community ties through architectural choices that offered key gathering points for tenants to come together (Baranski 2007). In New York City, two programs within public housing—Tenant Patrols and Residents Advisory Councils—offered NYCHA resources to bring tenants together to exercise legitimate authority over their residential experience (Juravich

2017). These bodies also provided a chance for participants to develop strategic leadership skills that would aid their tenant organizing.

Finally, in both cases, shifting political opportunities made the prospects for exercising political power much brighter—at least for a period of time. In San Francisco, the unfriendly Beard was replaced—in part facilitated by tenant activism against his segregationist policies (Howard 2014)—by a more tenant-friendly director, Eneas Kane, who sought to develop closer ties with tenants in SFHA programs. Kane, and others in the mayor's office, were more willing to work with tenant groups to lobby for state and federal assistance to improve housing standards in the city's public housing (Baranski 2007). While tenant groups sometimes found that their demands clashed with the goals of the housing authority, windows of opportunity to pursue joint goals of securing more federal money nonetheless created space to make modest, but important, collaborative gains.

Likewise, in New York, after decades of antipathy toward tenant organizing within public housing, the cash-strapped NYCHA realized they could benefit from promoting tenant power with the hope that tenants could mobilize on behalf of securing much-needed funding for repairs and the like (Juravich 2017). As a result, the Authority began to actively promote opportunities for organizing among tenants to rebuild the agency's own power within the city government. Tenants were able to capitalize on this opportunity to achieve many of their own goals vis-à-vis improved housing quality and community empowerment. In each of these cases, collective identity, organizational resources and capacity, and favorable political opportunities facilitated tenant organizing that led to many tangible benefits to tenants, not least of which was securing funding to improve the quality of people's homes.

Building Power Among Tenants Today

While the 1960s and 1970s were marked by a burst of tenant organizing, especially within public housing, a new wave of tenant power building has emerged across the country in recent years, particularly in the wake of the Covid-19 pandemic (Burns 2018; Kasakove 2019; Tobias 2019; Bougslaw 2020; Busch 2021). Many of these efforts are taking place not in public housing programs, but in privately owned housing—much of it controlled by corporate landlords. As with their public housing predecessors, tenant organization members today benefit from unique circumstances that facilitate collective identity. They share living space with one another; as one organizer in New York described, "we live on top of our neighbors." The proximity of shared rental housing makes getting to know your fellow neighbors and their problems easier. More broadly, "renter" has become an increasingly politically salient identity, especially in urban cities like New York, where roughly 70% of residents are renters.

As with the public housing tenant groups of the 1960s and 1970s, living together and experiencing similar degradations to the quality of your home, or similar threats of eviction, also give tenants a common grievance. But the current iteration of tenant organizing in the United States has also begun to articulate a broader set of shared grievances—the notion that the whole economy has been rigged against people like them and that capitalism as a system is deeply problematic (Michener and SoRelle 2022). For these tenants, housing is only the beginning of their collective sense of grievance. And these shared visions have become critical foundations for collective organizing efforts.

So, too, have shared villains and targets for political engagement. If tenants are on the losing end of the current political economy, then landlords, property developers, and financial companies that invest in housing are on the other side. Moreover, code enforcement and local and state policymakers are clear targets of organizing as well. In many cases, these actors are quite easy to identify, but in others, landlords employ a variety of strategies to hide their real identities, which can make it hard for tenant groups to pursue either legal or collective action against them. For example, if tenants wanted to challenge a landlord in court for violating habitability standards, they would have to be able to identify the landlord to serve them. Despite these obstacles, tenant groups have a clear sense of who they believe is responsible for their problems, and where they should be directing their power as a result.

The organizational capacity of these groups has grown tremendously over the past five or so years, though its resources are distinctive from public housing tenant groups in prior eras. Tenant groups today are not benefiting from some of the same public resources provided to facilitate organizing, nor are building designs necessarily as accommodating for meeting space. These groups rely heavily on investments by committed people. They emphasize trust building and horizontal decision making (Michener and SoRelle 2022). When it comes to financial resources, these groups are more wary than their predecessors of relying on public funding. Instead, they prioritize financial autonomy. Many (though not all) are intentional about eschewing any financial support that comes from the government, from advocacy groups, or even from philanthropy (Michener and SoRelle 2022). As a result, they rely more heavily on dues or community-based fundraising campaigns.

Tenant groups acknowledge the challenges that come with relying so heavily on their own, already resource-strapped, communities for financial support. They note the importance of being able to provide things like food and childcare to ensure that their members can reasonably commit time to tenant organizing activities. Many tenant organizers have articulated that recent cuts to programs like SNAP and Medicaid have worsened the wellbeing of their already precarious members in ways that undermine people's ability to invest in organizing. Similarly, rising prices for everything from groceries to gas make it harder for communities to generate revenue to support their unions.

When it comes to leadership development as a resource, however, tenant groups have become increasingly well endowed. In several states, tenant organizations are beginning to form federated structures, where the state-level union can help facilitate activities of local associations. Recently, the Tenant Union Federation (TUF), established a national tenant organization with five founding locals from around the country. TUF is beginning to provide an infrastructure to facilitate organizing around the country, from hosting organizing academies to train leaders to the provision of research support to help local tenant groups and leaders. Other non-profit and educational entities have also increased the opportunities available for organizer training and research, and leaders within unions have increasingly focused their attention on building youth teams and developing internal talent for leadership.

The sense of collective identity and attention to developing robust and durable organizations in communities across the country has positioned tenant organizers for some important victories—both in terms of bargaining with landlords for individual buildings and pushing for tenant-friendly policy at the local and state level. Of course, the political possibilities for tenant groups varies dramatically across the country, but tenant organizations have both worked to reshape the political opportunities available to them. For example, they have worked to get allies and union members elected to city councils, and taken advantage of changes in administration to capitalize on their goals. Perhaps the most notable example of this is in New York City, where newly elected Mayor Mamdani has positioned the city government as a more tenant-friendly space, including appointing well-known tenant leader Cea Weaver as the new director for the Mayor's Office to Protect Tenants.

Changing political opportunities at the local level have enabled tenant organizers to successfully push for tenant friendly protections at an increased pace—from tenant bills of rights to good cause eviction to right to council laws. However, one crucial obstacle that limits the efficacy of these local pockets of favorable political conditions is preemption. For example, in 2023, Florida governor Ron DeSantis signed the Residential Tenancies bill (H.B. 1416) into law, effectively rolling back more than 40 tenant protections enacted in 35 cities across the Sunshine State. As a result, tenant organizers—especially in Southern states that make heavy use of preemption—are having to reconsider their strategies in order to overcome the barrier of preemption to pursue policy goals. This includes everything from expanding their efforts into more politically conservative areas in an effort to mobilize conservative tenants who face similar housing precarity issues, and trying to pursue policy changes that are outside the scope of what states can preempt. It is a considerable challenge.

b. *Building Power Among Debtors*

From Shay's Rebellion to Occupy Wall Street, consumer debtors have fueled many instances of collective organizing in the United States. Today, American households have almost $19 trillion dollars of unpaid consumer debt. About three-quarters of that debt comes from housing, while the remainder includes debt predominantly from credit cards, auto loans, and student loans. Debt has been tied to negative health outcomes, financial stress, delays in marriage and homeownership, and even diminished political engagement. Thus, for many people, finding ways to relieve consumer debt burdens is essential for financial and more general wellbeing. Different attempts to build collective power in pursuit of debt relief have emerged over time—some more successful than others. This section considers three such movements: 19th century farmers, 20th century consumer debtors, and 21st century student debtors.

Collective Power Building Among Farmer-Debtors

Farmers have a long history of organizing to pursue collective debt relief, and farmer-debtors had several advantages when it came to generating shared collective identities and grievances. First, they had in common their occupational identity, and concentrations of farmers in local or regional areas made it relatively easy to identify peers. White farmers also shared racial solidarity—sometimes in direct opposition to their Black peers (Zackin and Thurston 2024). Farmer-debtors were also at an advantage when it came to identifying shared grievances: they could easily frame their debt as out of their control. Because agricultural debt could often be linked to consequences from natural or political causes outside of individual farmers' control—like drought, flood, or broader economic shocks that affect prices and profits—farmers could construct a narrative in which they were hurt by a broader crisis and were thus deserving of assistance because their debt was not of their own making (Zackin and Thurston 2024; SoRelle 2025). And because bankruptcy policy was—at varying times—the purview of both state and federal lawmakers, farmers could identify local political representatives to target for their preferred policy changes to consumer bankruptcy laws.

Farmer debtors also benefited from several important organizational resources. Federated groups like the Grange and Farmers Alliance were extremely successful in channeling collective agrarian power through their federated structure toward favorable debt relief policies at the state and federal levels—most notably, consumer-friendly bankruptcy laws. These mass membership organizations were comprised of meaningfully engaged participants; they were not, in the words of Marshall Ganz, "bodiless heads."

Farmer-debtors also experienced useful windows of political opportunity to pursue friendly debt relief policy. In the 19th century, the geographic concentration of White farmers in certain regions made debt relief a critical electoral issue. State legislators could secure support from this highly-engaged constituency by offering increasingly debtor-friendly policies. These policies then trickled up into federal policymaking, where farmers could also rely on their local members of Congress to represent their interests, leading to national bankruptcy laws that privileged the interests of White farmer-debtors (Zackin and Thurston 2024).

Power Building Struggles of 20th Century Consumer Debtors

While 19th century farmers enjoyed many favorable conditions for their building and exercising power, 20th century consumer debtors faced a decidedly different landscape. By the second half of the 20th century, access to consumer credit had expanded dramatically. But borrowers who experienced marginalization at the intersection of race, class, and gender were faced with predatory inclusion. That is to say, they gained access to credit under discriminatory conditions that often caused more harm than good (Seamster and Charron-Chénier 2017; Taylor 2019). As a result, women, people of color, and low-income borrowers were particularly vulnerable to consumer debt accumulation (SoRelle 2020). Given the salience of consumer credit to most people's finances, finding ways to alleviate debt—or at least reduce access to predatory credit—was of critical importance.

Unlike farmer-debtors, however, consumer debtors faced much greater challenges developing a shared sense of identity and grievance. First, consumer debtors did not benefit from shared characteristics like occupation or residency. Instead, they represent a demographically diverse mosaic with respect to race, educational attainment, occupational status, and many other attributes. For example, the Federal Reserve reports that a majority of Americans have credit cards irrespective of racial identity, income, or educational attainment. These consumer borrowers were not geographically concentrated either (Appel et al. 2019). Unlike with tenants, there is also no easy way to identify debtors.

Nor could these groups benefit from policies that treated them as a political constituency (SoRelle 2020).

But perhaps most problematic obstacles to shared identity was that the prevailing political and cultural discourse of the time suggested that being in debt was an individual problem rooted in poor decision making, rather than a collective problem caused by external forces (SoRelle 2020; Zackin and Thurston 2024). Unlike farmer-debtors, who could point to the weather or the economy to explain their debt, consumer-debtors were perceived to have only themselves to blame. As Appel, Whitley, and Kline (2019: 5) describe, "today, to be indebted is most often an isolating and shame-laden experience." Isolating and shame-laden experiences are not conducive to building a shared sense of identity with others. And because consumer debt is so often framed in terms of personal responsibility, it is much harder to identify external actors to target for change (SoRelle 2020, 2022).

Even among those consumer-debtors who might have looked toward external actors, they struggled to identify who was responsible for their debt. Unlike farmer-debtors, very few thought of consumer debt as a political issue that one could hold elected officials responsible for addressing. More frequently, those inclined to attribute blame for consumer debt to someone beyond borrowers themselves looked to market actors like banks and lenders (SoRelle 2020; 2023). For many types of debt, like mortgage, student loan, or auto loan debt, consumers also struggle to understand exactly which financial institutions are the ones who made the loan versus those that service the loan (Appel et al. 2019). This confusion complicates the process of channeling any form of collective power to a target who can actually be held accountable.

Without a shared sense of identity, collective grievance, or a clear target, organizing around consumer debt did not emerge among robust, bottom-up groups. Instead, top-down advocacy efforts tried—largely unsuccessfully—to mobilize these consumer debtors (SoRelle 2020). Advocates at the time recognized the challenge of finding a collective action frame that borrowers would find credible. In a conference of consumer group leaders held to brainstorm how best to mobilize borrowers, one advocate lamented "you have to have a program that recognizes values and takes them over. Unfortunately, in the bankruptcy campaign, the industry took over 'responsibility,' predatory lenders took over 'choice' and 'freedom,' [and] in the Fair Credit reporting campaign, [industry] took over 'protection' of consumer credit." Advocates also worried that consumers wouldn't identify government as an appropriate target of action: "People have forgotten that the government controls these corporations. Or at least used to. The average citizen looks at corporations and thinks it's only the bottom line that can govern them. So, unless we teach people that they have the power to regulate, we won't get anywhere." Despite these concerns, appeals about consumer protection targeted toward government dominated organizational communications. They were predictably ineffective (SoRelle 2020).

The result was a lack of the most critical organizing resource: people. Indeed, Representative Barney Frank (D-MA), who was the chair of the House Financial Services Committee during the 2008 financial crisis, scolded consumer advocacy organizations for being "horseless headmen." Financial resources were also a challenge for advocacy efforts. Organizations relied heavily on philanthropic support from foundations that were more invested in borrower education than organizing (Shanks and SoRelle 2021). Even when the political opportunity to exercise power emerged in the aftermath of the 2008 financial crisis—caused in no small part by predatory lending in the mortgage market—there were no substantial collectively organized groups to exploit the opportunity.

Emerging Power Building Success Among 21st Century Student Debtors

The financial crisis was not, however, a wholly wasted opportunity for collective organizing. In the fallout of the recession a wave of protest emerged that took shape as Occupy Wall Street in 2011. Occupy itself has been criticized for having unclear goals and an underwhelming impact; but one of the demands participants made was for student debt cancellation. At the time, it received little attention as a credible policy proposal, but for some of the organizers involved in Occupy, the issue offered the promise of a new, more robust attempt to organize those at the proverbial bottom of the economic power structure. Stike Debt, now formally the Debt Collective, was born out of the ashes of Occupy. Its goal was to try and overcome many of the obstacles that plagued late-20th century efforts to organize consumer debtors.

Strike Debt began by tackling the problem of collective identity and grievance. Understanding that many debtors felt ashamed and isolated, Strike Debt launched a series of debtor assemblies in cities across the country in which people could "come out" as debtors. Their goal, according to the organization's leaders, was to allow people to begin to "share associated fears, anxieties, and confusion" so they could "see our shared burdens as a potential source of shared power" (Appel et al. 2019). Strike Debt also engaged in a rolling Debt Jubilee. The organization registered as a certified debt collection agency then engaged grassroots community fundraising to secure enough money to purchase over $14 million dollars in medical debt, which they promptly forgave. The effort contributed to growing publicity around the concept of debt cancellation and the notion that debtors have a shared problem that is not of their own making (Appel et al. 2019).

Strike Debt also began to identify subsets of debtors who might have a more tightly tied sense of shared identity and a clear actor to hold responsible for their shared grievances. In 2014, Strike Debt brought together a small group of people who had attended Corinthian College, a predatory for-profit institution that was under investigation by the government for defrauding its students. After careful discussion of the potential costs, organizers worked with this group of debtors—who dubbed themselves the "Corinthian Fifteen"—to launch a debt strike (Bowers 2022). They identified a rarely used provision of law known as Defense to Repayment (DTR) that allowed student borrowers to challenge the validity of their debts with the Department of Education (Appel et al. 2019; Bowers 2022). There was no clear way to file such a claim, so Strike Debt created its own form. Eventually, the Department of Education adopted Strike Debt's DTR tool as its own, and over 80,000 claims were filed by 2016 (Appel et al. 2019). The debt strike grew to over 100 members. Eventually, it helped to persuade the Biden administration —alongside strong lobbying from Congresspeople like Senator Elizabeth Warren and staff from within the administration itself—not only to cancel the strikers' remaining debt of the strikers, but to eliminate nearly $6 billion in debt for all 560,000 Corinthian borrowers (Bowers 2022).

The success of these organizing efforts was certainly facilitated by political opportunities. While the notion of student debt cancellation was anathema in 2011, in the wake of the Covid-19 pandemic it became a centerpiece of both President Trump and Biden's respective emergency response measures. Student debt cancellation was a prominent issue in the 2020 presidential campaign, and studies have shown that voters considered it a meaningful electoral issue in both 2020 and 2022 (SoRelle and Laws 2023, 2024b). Growing public recognition in the wake of the crisis also made many Americans more amenable to the notion that borrowers might deserve student debt relief (SoRelle and Laws 2024a). The Debt Collective has continued to capitalize on these dynamics, working to build debtor unions across a range of arenas like rental debt, medical debt, and, of course, student debt. While there are still considerable obstacles in their path, they have recorded far more success than 20th century efforts to organize consumer debtors.

IV. Designing Public Policy to Support Collective Power Building

Each of these cases highlight the obstacles to and opportunities for organizing to build collective power among people who have historically been marginalized within the American political economy. Table 1 below illustrates the presence and absence of the prerequisites for power building in each of these cases. As the table suggests, both tenant organizing cases as well as the farmer-debtors possessed the most favorable set of prerequisites for organizing. Even still, however, there are considerable obstacles facing both modern movements.

Can public policy be leveraged to improve the likelihood that these conditions will be met? And if so, how? Scholars have a wealth of evidence that public policies can reshape political power by changing the landscape of resources, ideas, and perceptions of what is possible in politics (Pierson 1993; Mettler and Soss 2004; Michener and SoRelle 2022). Many policymakers have latched onto this logic in an effort to engage in what has become known as "deliverism"—attempting to build enduring electoral support for parties or policymakers by enacting legislation that generates positive policy feedbacks among beneficiaries (Berger et al. 2025). While these efforts did not produce the electoral rewards that policymakers, for example those in the Biden administration, hoped for to date (Hertel-Fernandez 2025), an alternative approach is to use policy to directly promote power building among constituents. Less attention has been paid to the specific ways that public policies (could) promote conditions for collective organizing (though see SoRelle 2020; Patashnik 2023; Michener and SoRelle 2026 for counter examples). But we know that policies can affect the broad prerequisites for political power building described earlier. So, what policy solutions should be the focus of promoting power building?

Table 1. Prerequisites of Power Building in Tenant and Debtor Organizing

	Tenant Organizing		Debtor Organizing		
	1960s-1970s Public Housing	*21st Century Tenant Unions*	*19th Century Farmer Debtors*	*20th Century Consumer Debtors*	*21st Century Student Debtors*
Identity	Strong	Strong	Strong	Weak	Present
Grievance	Strong	Strong	Strong	Weak	Present
Target	Strong	Strong	Strong	Weak	Mixed
People	Strong	Strong	Present	Weak	Weak
Resources	Present	Weak	Present	Weak	Weak
Leadership	Strong	Strong	Strong	Weak	Present
Conditions	Present	Mixed	Strong	Present	Mixed
Opportunities	Strong	Mixed	Strong	Strong	Mixed

a. *Shape Collective Purpose*

Public policies have tremendous power to shape how people think about their own citizenship, including their belonging to specific groups or communities, their perceptions of problems as individual or collective, and their sense of who should be held accountable for a particular problem. By deciding who does and does not get certain benefits, public policy can literally construct in-group and out-group membership. Perhaps more importantly, the degree of punitiveness or generosity conferred on a particular group by a public policy can also shape how people think about who deserves help for their problems and who does not (Schneider and Ingram 1993). Thus, the first step policymakers can take to help build collective power is to **design public policies that identify clear target populations and adopt language that treat those populations as deserving of help.**

One significant aspect of this is ensuring that public policies don't overemphasize personal responsibility for what are realistically collective problems. Since the 1970s, public policies have increasingly been designed in ways that assign blame for financial hardship to personal failing or bad decision making on the part of individuals. And remedies are often designed to give people tools to "help" themselves, rather than suggesting that government should pursue structural solutions to large-scale problems. This pattern has been observed across several domains from social welfare programs (Soss et al. 2011) to consumer financial regulation (SoRelle 2020) to access to council for civil legal problems (Michener and SoRelle 2026). Recall that one of the major obstacles to consumer-mobilization was that debtors felt isolated and ashamed of their situation rather than attributing their financial troubles as part of a larger structural issue (SoRelle 2022). To reverse this, public policy needs to be **designed in ways that highlight the structural nature of problems and provide structural, rather than individualized, solutions**.

As the cases demonstrate, the positive effect of shared identity on organizing can be magnified when people are in geographic proximity to one another. This is, of course, easier to achieve for some issues (like housing) than for others (like student debt); however, many of the most significant social problems that lawmakers can attempt to solve through policy are sufficiently widespread and large in scope that local groups could emerge—perhaps as the base of a federated structure—if policies could provide incentives to do so. Thus, **designing policies to identify and provide resources for local communities with shared experiences to work collectively** could be a powerful resource for some groups. For example, echoing the efforts of community action agencies from the War on Poverty, or local consumer councils during the New Deal, policies could allocate funds for local social service providers to establish community-based beneficiary councils or similar to serve as a geographically proximate way to bring people with shared cause together.

Finally, public policies can help ensure that, once collective power has been built, it can be channeled to appropriate actors. If the goal is to encourage political action, policy benefits need to be designed such that government's role in providing those benefits are visible to recipients. In the absence of a clear indication that government is active for a specific issue, people struggle to understand that political action is worth pursuing (Mettler 2011; Rosenthal 2021; SoRelle 2020). This means that policy benefits targeted toward groups who are trying to build collective power should, when possible, be **delivered through direct government distribution rather than privatized provision** or other mechanisms that obscure government's role. In addition to simply clarifying visibility, **policies can also spell out who the "villain" responsible for a problem is**, giving constituencies clear logic about who they can organize in opposition to.

b. Promote Organizational Capacity

Public policies also play a critical role in promoting organizational capacity (Campbell 2003; SoRelle 2020). There are several concrete actions policymakers can take that directly shape the resources organizations have at their disposal. If the most important resource for collective organizing is people, then policies designed to make it easier for people to invest their energy in organizational membership are critical. This could take several different forms. First, **protecting people from retaliation for their organizing efforts is critical**. So, for example, policies could ensure that tenants in both public and private rental housing cannot be evicted for participating in a tenant union, or that debtors do not lose access to financing or favorable loan repayment options because of organizing. Public policies might also **proactively enshrine bargaining rights** to specific groups, as in the case of labor rights to bargain.

Beyond protection, people-powered organizations also need to ensure that their members basic needs are met so they can devote time to organizing work. This means that **more generous social welfare provision and policies to curb rising prices on consumer goods are organizational assets**. When people can worry a little bit less about putting food on the table or covering their healthcare expenses, they are more able to invest their time and energy in organizing. Moreover, because many collectively organized groups also play a critical mutual aid role for members, more generous social support also reduces strain on the organization's resources.

Another way that policy can bolster organizational capacity is by providing resources and opportunities for leadership development both directly and indirectly. Recall the War on Poverty programs that created Community Action Agencies (CAAs). CAAs were designed to ensure that marginalized communities could develop their capacity for autonomous organizations to build and exercise political power on behalf of their own goals. While this model has a mixed record of achievement, and many people question whether the goal of maximum feasible participation by members of the local communities in CAA efforts was realized, the resources that were made available for community-based organizing were, in fact, critical for groups like tenant unions to build their power. Participation in these programs also offered a way for community members to develop key civic and leadership skills. A **renewed program of targeted community action investment that provides dedicated resources and opportunities for maximum feasible participation by people in their own communities** could be an aid to power building. For example, housing voucher or public housing programs could establish tenant councils similar to those employed by the NYCHA. But this approach could also be expanded out to programs like SNAP or unemployment to bring together people experiencing similar hardships and allow them to play a role in determining how best to use social program funds to address those problems within their communities. Other alternatives for allocating resources to communities engaged in power building include **allocating cy pres money toward these groups**.

A final way that policy could help allow organizations to best deploy their resources is by ensuring they have access to necessary information for their work. Information is a critical currency in politics, and one of the most critical resource differentials between groups can be their access to information. Recall, for example, the landlord who does everything in their power to obscure their identity across multiple rental properties they own. In order to successfully organize, tenants may benefit from being able to identify all of the properties in a landlord's portfolio, but they cannot do so if they cannot find out who owns a building. the same logic applies for debtors who cannot tell who is currently responsible for their loan. Policies could **leverage information disclosures**—in the form of rental registries or clearly articulated lender and servicing information—that would be a tremendous organizing asset.[2] More broadly, **ensuring that more public information is truly available and accessible to the public** could help organizations cut down on the expenditures they need to make to find information necessary for building and channeling collective power.

c. Reduce Barriers to Political Opportunity

Finally, policies have tremendous potential to shape opportunities and obstacles to successful political engagement (Grumbach 2023; SoRelle and Fullerton 2024). There are myriad avenues for public policies to change who has access to policymakers, who can influence the composition of policymaking bodies, and many other attributes of formal political participation. While those are no doubt important, there are three key policy choices that could significantly lower the barriers for groups that have built collective power to channel that in support of their political goals.

The most critical obstacle facing organizers is the threat of abusive preemption. Many of the most critical arenas for power building happen at the local level for local issues. When states can override progress that groups make at the local level, it is a severe obstacle to power building. But preemption is also a challenge for problems, like protecting consumer debtors, that permeate local boundaries. National preemption of state lending protections has also removed the capacity for meaningful state-level work on behalf of organized groups. In both cases, it is the strategic extension of ceiling preemptions—that either eliminate authority from a lower level of government to act in a given arena or place a ceiling on the level of protection that can applied—that are especially detrimental. Thus,

[2] Scholars have shown that information disclosures can be counterproductive when they are provided as the only form of consumer protection for a given product or service (SoRelle 2020, 2023); but as described here, additional information disclosure could be a critical resource.

policy that **limits the use of abusive ceiling preemption** is a necessary step to lower barriers to political opportunity.

Another obstacle that groups encounter when trying to exert political influence has to do with the complexity of engaging government institutions and programs. Recall, for example, that student debtors organizing with Strike Debt had to create their own application process for using a legally-mandated tool because one simply didn't exist. While that might be an extreme example, government agencies are notorious for opaque and convoluted processes and high administrative burdens that make it challenging for people to learn how to use them, raise the cost of engagement, and generally make people feel less efficacious vis-a-vis their government. Thus, policies that are designed to **reduce administrative burdens** can facilitate power building. Everything from simplifying forms to streamlining application procedures to centralizing program information and public participation portals would be a tremendous benefit.

V. Power Building from Above and Below

Massachusetts Congresswoman Ayana Pressley has a mantra. She says that "the people closest to the pain should be closest to the power." She means that people who have direct experiences with the problems caused by too much or too little government intervention ought to have a central voice in determining how government should solve those problems. This is an intuitive but largely unrealized goal. Indeed, we know that most people in positions of power over public policy—especially when it comes to elected officials—look very little like the people closest to the pain (Carnes 2012).

The idea that people with direct experience of the problems policymakers are trying to solve should inform those solutions is critical here as well. While this paper outlines many *potential* policy pathways that could be leveraged to help build collective organizing among groups who have too long been held at arm's length from power, it would be unwise to move forward with any solution without consulting people who are "closest to the pain" for a given issue. Indeed, advocates have amplified the idea that policymakers need to do more in the policy process to center the perspectives of regular people by asking questions like “What are your pain points? What do you need to see change? What common cause might you have with your neighbors or co-workers, and how might we work together to win something?” (Maxwell 2025)

Incorporating bottom-up perspectives on how best to leverage policy for power building is essential, especially because there are unlikely to be one-size-fits-all solutions (Michener, SoRelle, and Thurston 2022). For example, collective bargaining rights may be incredibly helpful to some groups trying to organize, while in other policy arenas they might create more red tape than would be productive (an insight shared by a prominent tenant organizer). While policymakers have many valuable kinds of expertise, those who are directly experiencing the problems they want to solve have, perhaps, the most important perspectives on what works to build collective power, what doesn’t, and what is the most important priority to purse. Any effort to use policy to build power without meaningfully involving the people closest to the pain is doomed from the start.

References

Andrias, Kate, and Benjamin I. Sachs. "Constructing countervailing power: law and organizing in an era of political inequality." *Yale LJ* 130 (2020): 546.

Appel, Hannah, Sa Whitley, and Caitlin Kline. "The power of debt: identity and collective action in the age of finance." (2019).

Baranski, John. "Something to Help Themselves: Tenant Organizing in San Francisco's Public Housing, 1965–1975." *Journal of Urban History* 33, no. 3 (2007): 418-442.

Baumgartner, Frank R., and Bryan D. Jones. *Agendas and instability in American politics*. University of Chicago Press, 2010.

Benford, Robert D., and David A. Snow. "Framing processes and social movements: An overview and assessment." *Annual review of sociology* 26, (2000): 611-639.

Berger, Sam, Alexander Hertel-Fernandez, and Sophie Jacobson. "Empowering Democracy Initiative Framework," 2025.

Bougslaw, Daniel. "Rent strike nation." *The New Republic. https://newrepublic. com/article/157081/rent-strike-nation-coronavirus* (2020).

Bowers, Ann. "I Went on Strike to Cancel My Student Debt and Won. Every Debtor Deserves the Same." *In These Times*, June 2, 2022.

Burns, Rebecca. 2018. "Landlords, Your Lease Is Up: A New Movement for Rent Control is Spreading Across the U.S." *In These Times* (March 5). Online: https://inthesetimes.com/article/landlords-rent-control-housing-real-estate.

Busch, Clare. 2021. "Across the US, the Pandemic has Turned a Generation of Renters into Activists." *Equal Times* (January 15): https://www.equaltimes.org/across-the-us-the-pandemic-has?lang=en#.YIwJUi2cZBw.

Campbell, Andrea Louise. *How policies make citizens: Senior political activism and the American welfare state*. Princeton University Press, 2003.

Carnes, Nicholas. *White-collar government: The hidden role of class in economic policy making*. University of Chicago Press, 2012.

Cohen, Joshua, and Joel Rogers. "Secondary associations and democratic governance." *Politics & Society* 20, no. 4 (1992): 393-472.

Feldman, Roberta M., and Susan Stall. *The dignity of resistance: women residents' activism in Chicago public housing*. Cambridge University Press, 2004.

Francis, Megan Ming. "The price of civil rights: Black lives, white funding, and movement capture." *Law & Society Review* 53, no. 1 (2019): 275-309.

Franko, William W. "Political inequality and state policy adoption: Predatory lending, children's health care, and minimum wage." *Poverty & Public Policy* 5, no. 1 (2013): 88-114.

Galvin, Daniel J. *Alt-labor and the new politics of workers' rights*. Russell Sage Foundation, 2024.

Gamson, William A. *Talking politics*. University of Cambridge, 1992.

Ganz, Marshall. *Why David sometimes wins: Leadership, organization, and strategy in the California farm worker movement*. Oxford University Press, 2009.

Ganz, Marshall. *People, power, change: Organizing for democratic renewal*. Oxford University Press, 2024.

Gause, LaGina. *The advantage of disadvantage*. Cambridge University Press, 2022.

Gilens, Martin, and Benjamin I. Page. "Testing theories of American politics: Elites, interest groups, and average citizens." *Perspectives on politics* 12, no. 3 (2014): 564-581.

Grumbach, Jacob M. "Laboratories of democratic backsliding." *American Political Science Review* 117, no. 3 (2023): 967-984.

Hajnal, Zoltan L., and Jessica L. Trounstine. "Inequality in local politics." *THE POLITICS OF RACIAL & CLASS INEQUALITIES IN THE AMERICAS* (2016).

Han, Hahrie, Elizabeth McKenna, and Michelle Oyakawa. *Prisms of the People*. University of Chicago Press, 2021.

Han, Hahrie, Matthew Baggetta, and Jennifer Oser. "Organizing and democracy: Understanding the possibilities for transformative collective action." *Annual Review of Political Science* 27 (2024).

Hertel-Fernandez, Alexander. “Beyond Deliverism.” *Democracy* Spring 2025, 76.

Howard, Amy L. *More than shelter: Activism and community in San Francisco public housing*. U of Minnesota Press, 2014.

Juravich, Nick. "“We the Tenants”: Resident Organizing in New York City’s Public Housing, 1964-1978." *Journal of Urban History* 43, no. 3 (2017): 400-420.

Kasakove, Sophie. 2019. “The Tenants’ Rights Movement Is Expanding Beyond Big Cities.” *The New Republic* (May 17). https://newrepublic.com/article/153929/tenants-rights-movement-expanding-beyond-big-cities.

Keene, Danya E. "“We need to have a meeting”: public housing demolition and collective agency in Atlanta, Georgia." *Housing policy debate* 26, no. 1 (2016): 210-230.

Kingdon, John W., and Eric Stano. *Agendas, alternatives, and public policies*. Vol. 45. Boston: Little, Brown, 1984.

Klandermans, Pieter Gijsbertus. "The social psychology of protest." (1997).

Levi, Margaret. "Organizing power: The prospects for an American labor movement." *Perspectives on Politics* 1, no. 1 (2003): 45-68.

Lindblom, Charles E. "The science of muddling through." *Public Administration Review* 19, no. 2 (1959): 89-88.

Lindblom, Charles E. "The market as prison." *The journal of politics* 44, no. 2 (1982): 324-336.

Maxwell, Mary Beth. “Time for people-centered policy.” *Democracy* Spring 2025, 76.

McAdam, Doug, Sidney Tarrow, and Charles Tilly. *Dynamics of contention*. Cambridge University Press, 2001.

Mettler, Suzanne. *The submerged state: How invisible government policies undermine American democracy*. University of chicago Press, 2011.

Mettler, Suzanne, and Joe Soss. "The consequences of public policy for democratic citizenship: Bridging policy studies and mass politics." *Perspectives on politics* 2, no. 1 (2004): 55-73.

Michener, Jamila, and Mallory SoRelle. "Politics, power, and precarity: how tenant organizations transform local political life." *Interest Groups in US Local Politics*, pp. 31-58.

Michener, Jamila, and Mallory E. SoRelle. *Uncivil Democracy: How Access to Justice Shapes Political Power*. Princeton University Press, 2026.

Michener, Jamila, Mallory SoRelle, and Chloe Thurston. "From the margins to the center: A bottom-up approach to welfare state scholarship." *Perspectives on Politics* 20, no. 1 (2022): 154-169.

Moe, Terry M. "Power and political institutions." *Perspectives on politics* 3, no. 2 (2005): 215-233.

Olson, Mancur. "The logic of collective action [1965]." *Contemporary sociological theory* 124 (2012): 62-63.

Patashnik, Eric M. *Countermobilization: Policy feedback and backlash in a polarized age*. University of Chicago Press, 2023.

Pierson, Paul. "When effect becomes cause: Policy feedback and political change." *World politics* 45, no. 4 (1993): 595-628.

Rahman, K. Sabeel. "From civic tech to civic capacity: The case of citizen audits." *PS: Political Science & Politics* 50, no. 3 (2017): 751-757.

Rodriguez, Akira Drake. *Diverging space for deviants: the politics of Atlanta's public housing*. University of Georgia Press, 2021.

Rosenthal, Aaron. "Submerged for some? Government visibility, race, and American political trust." *Perspectives on Politics* 19, no. 4 (2021): 1098-1114.

Sabbeth, Kathryn A. "(Under) Enforcement of poor tenants' rights." *Geo. J. on Poverty L. & Pol'y* 27 (2019): 97.

Schlozman, Kay Lehman, Sidney Verba, and Henry E. Brady. *The unheavenly chorus: Unequal political voice and the broken promise of American democracy*. Princeton University Press, 2012.

Schneider, Anne, and Helen Ingram. "Social construction of target populations: Implications for politics and policy." *American political science review* 87, no. 2 (1993): 334-347.

Skocpol, Theda. *Diminished democracy: From membership to management in American civic life*. Vol. 8. University of Oklahoma press, 2013.

Seamster, Louise, and Raphaël Charron-Chénier. "Predatory inclusion and education debt: Rethinking the racial wealth gap." *Social Currents* 4, no. 3 (2017): 199-207.

Shanks, Delphia, and Mallory E. SoRelle. "The paradox of policy advocacy: philanthropic foundations, public interest groups, and second-order policy feedback effects." *Interest Groups & Advocacy* 10, no. 2 (2021): 137-157.

SoRelle, Mallory E. *Democracy declined: The failed politics of consumer financial protection*. University of Chicago Press, 2020.

SoRelle, Mallory E. "Privatizing financial protection: regulatory feedback and the politics of financial reform." *American Political Science Review* 117, no. 3 (2023): 985-1003.

SoRelle, Mallory E. "From personal responsibility to political mobilization: using attribution frames to overcome policy feedback effects." *American Politics Research* 50, no. 2 (2022): 173-185.

SoRelle, Mallory. "The Political Consequences of Decentralized Financial Regulation in the United States." *Picking Winners: Citizenship, Central Banks, and Consumer Finance* (2026): 64.

SoRelle, Mallory E., and Allegra H. Fullerton. "The policy feedback effects of preemption." *Policy Studies Journal* 52, no. 2 (2024): 235-255.

SoRelle, Mallory E., and Serena Laws. "The political benefits of student loan debt relief." *Research & Politics* 10, no. 2 (2023): 20531680231174079.

SoRelle, Mallory E., and Serena Laws. "Deservingness and the politics of student debt relief." *Perspectives on Politics* 22, no. 2 (2024a): 372-390.

SoRelle, Mallory E., and Serena Laws. "Blame, Policy Feedback, and the Politics of Student Debt Relief Policy." In *The Forum*, vol. 22, no. 1, pp. 47-69. De Gruyter, 2024b.

Soss, Joe, Richard C. Fording, and Sanford Schram. *Disciplining the poor: Neoliberal paternalism and the persistent power of race*. University of Chicago Press, 2011.

Soss, Joe, and Vesla Weaver. "Police are our government: Politics, political science, and the policing of race–class subjugated communities." *Annual review of political science* 20 (2017): 565-591.

Snow, David Alan, and Sarah Anne Soule. "A primer on social movements." *(No Title)* (2010).

Tajfel, H., and J. Tuner. "Organizational identity: An integrative theory of intergroup conflict." (1979).

Tarrow, Sidney. *Power in movement*. Cambridge university press, 2022.

Taylor, Keeanga-Yamahtta. *Race for profit: How banks and the real estate industry undermined black homeownership*. UNC Press Books, 2019.

Tobias, Jimmy. 2019. “In the Heart of Real-Estate Power, a Housing Movement Nears Victory.” *The Nation* (May 30). https://www.thenation.com/article/archive/universal-rent-regulation-new-york/

Van Stekelenburg, Jacquelien, and Bert Klandermans. "The social psychology of protest." *Current Sociology* 61, no. 5-6 (2013): 886-905.

Woodly, Deva R. *Reckoning: Black lives matter and the democratic necessity of social movements*. Oxford University Press, 2022.

Zackin, Emily, and Chloe N. Thurston. "The political development of American debt relief." In *The Political Development of American Debt Relief*. University of Chicago Press, 2024.