

FIVE BENEFITS OF COMMON SECURITY CLUBS¹

Chuck Collins[©]

When the financial world hit full-blown crisis mode last fall, it seemed there was little for ordinary people to do but helplessly watch their savings and their jobs melt away, victims of risky speculation by a poorly regulated industry. But in the midst of the meltdown, people throughout the U.S. were joining with their neighbors to weather the economic crisis. Last winter, more than 50 Common Security Clubs formed in communities around the country: a mini-movement of people coming together in religious congregations, community centers, and union halls to help each other understand and cope with the the collapsing economy. The clubs soon moved past the goal of simply weathering the crisis and began to work toward reforms—both nationally and in their communities—that would prevent a repeat of the devastation.

Responding to the flood of fear and isolation in the immediate aftermath of the collapse, organizers used the free facilitator's guide developed by the Common Security Club network to design mutual aid exchanges, educational events, and even worship services as a response to financial instability. The clubs' original goals were to learn together about the causes of the economic crisis, to build networks of mutual support within communities, and to engage in social action to press for changes in economic policy in order to prevent future economic meltdowns. Six months later, club members are reporting a number of other benefits, as well.

Overcoming Isolation and Shame

We can't underestimate the value of breaking down the isolation and shame that many of us feel facing this economic upheaval alone. Even though there has been a widely shared experience of economic meltdown, many people still blame themselves for circumstances beyond their control. By educating ourselves about the root causes of the crisis, clubs are able to devote time to developing productive solutions rather than self-blame.

We Need “Reality Support Groups”

Recent news coverage about the crisis includes rosy predictions that the economy is rebounding. One member of a Common Security Club described her club as a “reality support group” because members unflinchingly look at the real signs of the times. Unemployment is still climbing, people are losing their houses, poverty is deepening. The economic meltdown wasn't just the result of a few bad actors, but of a deeper system failure. The experts, politicians and media all failed to keep a critical eye on the economy. For many members of Common Security Clubs, this is one of the reasons it is important that we learn together. We ceded too much power to the experts—and now it is time for us to think for ourselves. What is real in the economy? What is real wealth and what is phantom wealth? We don't need to be experts to begin to trust our common sense judgment about what will be good for the economy.

Getting Our Mutual Aid Muscles Back in Shape

After two generations of “you are on your own” economics, it is really hard for people to ask for and receive help from their neighbors. We understand charity, but genuine reciprocity is harder. This is less true in some communities of color and among new immigrants that depend on

¹ Yes! Magazine, October 08, 2009

strong mutual support networks to survive. But for many communities and congregations, we need practice in mutual aid. One lesson is to start small with bartering exchanges, unemployment support groups, and “get out of debt” pacts. Common security clubs have helped members network about jobs, strategize personal budgets, and find ways to be more frugal. Several clubs have done “weatherization barn-raisings,” helping one another insulate their homes for the winter in order to save hundreds of dollars in fuel costs. Some have bartered for services among themselves, swapping yard work for childcare or computer skills for language lessons.

Taking National Action

Once people start looking at things they can do together, there is tremendous energy for local and community responses. Yet we can't ignore that larger economic policy failures actually wrecked the economy, or that now is the time for ordinary citizens to weigh in on the direction of future policy. How can we ensure that stimulus funds will reach our communities and create good jobs? How can we push back against the powerful Wall Street interests that are limiting health care or trying to undermine basic financial oversight? Clubs have recently lobbied Congress to pass legislation to stop foreclosures, protect consumers, and rein in the unregulated financial operators on Wall Street. They have transitioned from offering support to taking action.

Once There Is Trust, There Are Few Limits

For clubs that have been together for several months, there are wonderful benefits. People are able to share financial information and challenges at a deeper and more useful level. The group develops a shared understanding of the economic system that informs social action. These clubs have been a place where we hold each other as we face change together. It is a place where we both take responsibility for our own complicity in the economic crisis —perhaps with blind trust in experts or borrowing beyond our means. But these clubs are also a foundation for increased social action to press for a solidarity economy that works for everyone.

Today, they seem more relevant than ever. Two million more people lost their jobs this year. While politicians and pundits fixate on the stock market's rebound as a sign of recovery, ordinary folks—who know first-hand how vulnerable we still are—are recognizing the urgent need to come together at a local level to take care of one another.