

# Reclaiming Our History of Mutualism

## A Conversation with Steve Dubb, Rithika Ramamurthy, and Sara Horowitz

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*This conversation with Sara Horowitz, founder of the Freelancers Union and author of Mutualism: Building the Next Economy from the Ground Up (Random House, 2021), and NPQ’s Steve Dubb and Rithika Ramamurthy, delves into the history of mutualism in the United States and how we can bring practices of mutualism back into our economic system.*

**Steve Dubb:** I’d like to begin by talking about your process. Can you talk about the Freelancers Union that you founded back in 1995, and how you went from there to starting to write a book about mutualism in 2018?

**Sara Horowitz:** I started to build the Freelancers Union after I was made an independent contractor, in 1994. Instead of just getting angry, I was able to call on a lot of tradition that started me on a mutualist path. I went to the labor school at Cornell [the New York State School of Industrial and Labor Relations], and I have worked for unions since I was eighteen. This makes sense, because I grew up in a union house—my father was a labor lawyer, my grandfather was vice president of ILGWU, a garment workers’ union, and I always thought that if there was a problem, you organize to solve it. And that is very mutualistic. It never occurred to me that you would externally expect somebody else to solve the problem for you. So, I started to build the Freelancers Union, and I immediately started to pull from the strategies of my grandfather’s union, as well as from Amalgamated, the other garment workers’ union at the time.



**“I think mutualism is an economic and political system that builds solidarity among people within their community. It starts with a community—that’s the first element. The second is there must be some kind of exchange. . . . And the third is that you have a long-term time horizon, because you’re passing wisdom from generation to generation.”**

The garment unions of the 1920s, it turns out, had the strategies we needed in that moment. I began organizing freelance workers in those strategies—and by that I mean that I started to build the Freelancers Union as an anchor to aggregate workers into their own community, to then build up their economic might together (and on that base their political power), and to have a long-term time horizon. And those are the three elements of mutualism. But it’s important to understand that it’s in the economic piece where solidarity resides. I did not go to the foundation world and request money for a campaign. And I did not conceptualize an advocacy strategy that did not have roots in the workers’ own experience. So, by the time I started writing a book on mutualism, it had become clear to me that we needed mutualism, we needed these strategies.

But it was so daunting to know where to start! And I realized that you have to begin around the ideas and the culture, and start having a conversation, and gather the early adopters who can see that there’s something there. And going through that hard work is what got me to write the book.

**Rithika Ramamurthy: Mutualism has many roots, ranging from the nineteenth-century anarchist theorists, such as Proudhon,<sup>1</sup> to immigrant self-help traditions. I’m a nineteenth centuryist myself, so I was excited to see your revision of this idea. How do you define mutualism?**

**SH:** I think that the idea of reciprocity gets at it. Once you start thinking in a more reciprocal way, you start to understand that mutualism is not about charity, it’s about human beings’ strengths—our powers, our magic—and that mutualism calls on these to be in reciprocal relationship. Mutualism is about people being very much connected to one another.

I think the way we can interpret mutualism today is that we need a very activist government—but the job of the activist government is to build the mutualist sector. I think mutualism is an economic and political system that builds solidarity among people within their community. It starts with a community—that’s the first element. The second is there must

be some kind of exchange. It can be dues, it can be services, it can be time, it can be distributed ledger tokens—but there has to be an aspect of it that includes obligation to others, regardless of personal feeling. Simply, you’re connected economically. And the third is that you have a long-term time horizon, because you’re passing wisdom from generation to generation. So I would say it pulls from a lot of traditions: it has some small “c” conservative values of responsibility—small government, in a way—but it also pulls from the left, because it embraces the basis of the labor movement, the cooperative movement, mutual aid, and the progressive faith communities.

**RR: Part of Marx’s critique of Proudhon was that these ideas of free association are well and good, but they get captured by the logic we’re all living in, which is capitalist. So how would you distinguish the principles of mutualism from the idea that, yes, humans free-associate with each other, yes, they need each other for exchanging services—which starts to go in the direction of someone like Adam Smith,<sup>2</sup> for whom the market is the place to facilitate those things.**

**SH:** I have a child who’s a history major in college right now, and it’s been helpful for me to see how little grounding in Marx people have these days. I don’t understand how anybody can analyze the world without having an understanding of Marx. Conservative, liberal, whatever you are, if you don’t know your Marx, you don’t know history. That’s the way I view the world. But where I think the distinction around *association* that Marx—or the later Marxists, who I think really built up heavy-duty, often totalitarian institutions—didn’t understand, is that association as the *basis* allows communities to build up their power themselves. And you see how that lack of understanding has played out. A great example is in Nicaragua, after the Sandinistas came in. It had all these associations of worker groups—cobblers, for example—who would negotiate for all the materials they needed collectively. And as soon as the Sandinistas came in, they crushed those organizations. That is not the kind of left we need—and it’s 100 percent not the left we need in this era—because you can love centralized big government all you want, but that is not the economy we

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have. We are moving toward a very decentralized economy, and that’s why we have to dust off the old Proudhon and a lot of these old traditions—because they give us the starting point to recognize where we’re going.

And I’ll give you another example. In New York City, in 2017, the Freelancers Union passed what is probably the most protective legislation for freelancers ever in this country, called “Freelance Isn’t Free.” And it has teeth. If you don’t pay your freelancer within thirty days, it’s double damages for you in attorney fees. New York is about to pass it state-wide. How did that happen? Well, it only happened because so many freelancers in New York City were unionized and organized, and so many were in coalition. New York City already had the teachers’ union—AFT, the American Federation of Teachers—and SEIU [Service Employees International Union], and the business community decided to recognize the fairness of paying people after they had done the work, and did not lobby against it. Those coalitions only happen when you have a base.

**SD: You think the economy is less centralized? I think it’s more centralized. . . .**

**SH:** The economy is more centralized by monopolists, but public authority and technology are decentralizing. A great example is what happened with COVID-19 vaccines. We gave the job to Big Pharma—so, centralized—and we said, “You handle it.” And guess what? People said they didn’t trust their local CVS. They just didn’t have a warm feeling when they walked in the door. So, they had to then pivot and say, “Okay, we’ll also distribute through the Black church, credit unions, union halls, and co-ops, because we know that’s where local communities are.” That’s the decentralization. And we’ve stopped building that since the 1960s. The right has attacked these groups, particularly unions, but in addition, the left has done a really good job of making sure that they don’t get the funding dollars, the cultural recognition they deserve, until now. The foundation world has generally focused on advocacy campaigns rather than institution building, giving foundations control over strategy instead of empowering local

institutions to decide strategy. COVID-19 showed that mutual aid groups can spring up. They started to arise because of the great need for food, medicine, and connection, but soon were delivering infrastructure for vaccines, mental health outreach, and more organized food distribution. That’s the wonderful opportunity here. We need to focus on helping these groups institutionalize, so they can become mature fixtures in their communities.

**SD: In your book, you talk about the ILGWU, a union that’s near and dear to my heart, too. My great-grandmother was in the ILG. And you say that’s a model for the mutualist society that you’re advocating for. Could you elaborate on the connections?**

**SH:** I think that one of the most important things, and so relevant to today—which, again, was demonstrated by the garment unions of the 1920s—is getting back to this idea of the whole person. So, you started with a great union negotiating and collective-bargaining, getting dues, and then negotiating and building political power to get the state to support their initiatives, so that workers could get worker housing. And in their worker housing, there were classes, there was education—there was a recognition that workers needed art and culture and one another. And you see that with 1199 [Healthcare Workers Union] and with Bread and Roses.<sup>3</sup> And that, I think, is a notion and practice missing in our society generally, and which for me is one of the most important things we need to get back to—the idea of *what your day is*. Your day is actually an economic phenomenon. So: What kind of food are you eating? Do you have a local food cooperative? Are you in housing that is affordable and designed to build community? Are you able to see somebody about your health who’s *really* paying attention to who you are and what’s happening to your mental state, and who will ask you about your connections to other people? Because, in fact, that last is one of the biggest predictors of your health. But we’ve gotten to the point where we’ve set the table in such a neoliberal way, and the things that we are fighting for are not starting from the empathetic moment of how somebody is experiencing their day. What tells our whole story is what our day is like.

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And Americans right now, they're anxiety ridden, they're anxious, they're insecure, they're oriented to conflict and to dislike and distrust. And those are very bad days.

**RR:** You have written that we've lost our mutualist memory as a society. And it sounds like you were elaborating on the psychopathology of that just now. You've noted that there were once over two dozen union-owned banks, and now, other than Amalgamated Bank, it would be hard to find any. So, what happened?

**SH:** We need to tell ourselves a more nuanced story about the New Deal, one that is not just centered on government. FDR did a very important thing. He said—not literally, metaphorically—that in the United States we have a three-lane highway. He said there's government, business, and the social sector. And he made it so that business couldn't get into the social sector's lane, and government couldn't get into the social sector's lane. This meant that the government was, and still is, not allowed to form a union. In America, that's illegal. In America, a company cannot form a company union, which is what a lot of conservatives right now are arguing for. And that, to me, is the best of government. But starting around the late '60s (and this continued through the mid-'80s), the New Left didn't often recognize mutualism, and they started to see that there was a way to just have government solve people's problems.<sup>4</sup> And it wasn't crazy, right? You could go to scale, you could solve huge things. So, it's not to say that that's *bad*, or that we should not have government. But we should really be starting to say, “We now understand data and metrics. Let's measure how many unions and cooperatives and mutual aid groups there are. Let's look at how we are helping faith communities get together and solve problems locally. Let's measure it. Let's grow it. Let's have candidates run for elected office, saying, ‘I'm a mutualist, and I'm going to make this happen in my community.’”

Reagan in the 1980s is, for me, the biggest heartbreak. He encouraged massive demutualization in the insurance industry, violating the three-lane highway. Effectively, we made it extraordinarily difficult for mutual insurance companies to raise growth capital, while raising capital on the market was easy. As a result, we saw a tidal wave of demutualization.<sup>5</sup>

So, for me, it's about maintaining that three-lane highway, and it's about paying attention to when government or business moves into that lane and takes it over and hurts the mutualists. All in all, we have to get clear about the role of mutualism, because mutualism is absolutely what undergirds democracy. Without a social sector, you have totalitarianism or authoritarianism. You can't have a two-lane highway of only government and the private sector. That is antithetical to democracy.

**SD:** It's interesting that the phrase “social sector” today is often used not to define mutualism but rather to define the nonprofit sector.

**SH:** I think that started with Reagan. In 1981, Reagan started to outsource what was government to the nonprofit sector. And it was between that and the demutualization that we ended up where we are today. I think we have to recognize, vis-à-vis the social nonprofit sector, that we are becoming a barnacle on the side of the for-profit sector in many ways. We throw galas, we fund think tanks, and so forth, which promote wealthy people's agendas and ideas about what is impactful. The pie chart is relinquishing too many pieces of the pie, and the nonprofit sector is failing. Look at income inequality—there's just no way to say that we've done a good job. We haven't done a good job; because, ultimately, it's about building up constituencies and making the democracy responsive. And the nonprofit sector has so many preclusions around political activity and advocacy and transforming the economy.

Let me be clear: I love the nonprofit sector. There are wonderful people in it, and very many wonderful organizations. But too many pieces of the pie are getting into the wrong hands. We just have to get that pie in order.

**RR:** So, with all of this in mind—not just the failed ameliorations devised in the post-Reagan era but also where we have ended up right now—how do we go about building an ecosystem of new mutualism? We're not in the New Deal era anymore. We're no longer in the nineteenth century. You've noted that there's a risk that a new form of gig-worker organizing could go the way of the nineteenth-century Knights of Labor<sup>6</sup> and decline if they don't find a way to

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**generate their own revenue. What policies can these groups demand to advance their work?**

**SH:** I think rather than the language of demand, we have to start to be builders. And I think the first step is not to critique but rather to start with the question, What can we do *right now*? I think it’s really important to recognize that there are many good strategies—so, not saying that this or that is the *only* strategy is critical; rather, pointing out a missing strategy and that we need it. The first step is to start to think about what one needs as a human being, and extend that to everyone. Start small. The conversation about scale, to me, is just not helpful. You start, and then you build your base. You could create a Substack newsletter that starts to have a collective own the revenue from the content and a dues structure, for example. And you can start to think about providing tokens based on contribution, and then attach voting rights to tokens, so that we begin to have this very interesting way to flip organizations around and say, “The local community needs to build this.”

There’s a role for philanthropy and others to play, especially with regard to start-up funding and infrastructure, but the community has to start to self-organize. And then, I think, the philanthropic world could attach 20 percent to each grant, which would be general support for mutualist activity, to help get community groups started on building with a mutualist strategy.

I’ll give you another example. When you look at what happens during natural disasters, it tells the story of mutualism.<sup>7</sup> First, something terrible happens. Then, the community starts to organize: Who needs food? Where are the people? How do we get them medicine? What do we do? They immediately start to go through their faith communities, the union halls, whatever infrastructure there is, and start to build out mutual aid. After this rich tapestry has been created, FEMA comes in, and they say, “Thank you so much, we’ve got it now. We’re going to outsource this to the for-profit sector, because they’re the experts.” Instead, why don’t we start to build up the pipeline for, say, disaster response—because disasters are going to happen—and really learn what this pipeline is and how we

see this tapestry working, and build that out, so that rather than fading away it starts to be the epicenter of growth.

Once you start thinking mutual, so many examples of opportunities emerge. Let’s look at the infrastructure bill. If we were mutualists, we would have allotted a good amount of that infrastructure money to the historically Black colleges and universities, for their endowments. We could have done this easily—it would have been a couple of checks—and it would have been historic for America and for the Black colleges. But we didn’t, because we thought it was more important to send money through government agencies. This is simply the truth. So, there are all these opportunities. Think about quantitative easing. We purchased a ton of toxic assets, which grew to be quite valuable in about eight years—and then the Federal Reserve sent it to Treasury, as it must do, and Treasury sent it to Congress. We had enough money to solve for the opioid crisis, for building a national light rail system. We could have had reduced return of capital for investors, capital that the social sector, unions, nonprofits, faith, mutual aid could have used to build out what they needed. But this didn’t happen—not because people are evil, but because we are not good at thinking mutualistically.

**RR:** Going by your example, people’s instinct after bad things happen—and maybe even in order to create good things—is to act mutualistically, but our institutions and the way that we run civil society and the social sector are not primed for that. So, what’s the gap there between thinking and then material reality? How do you bridge that gap?

**SH:** That’s a really good question. I think part of it is that we have this notion of who’s an expert, and of how we need to engage experts. So when you think about the FEMA example, the thinking is, this group knows how to clean up, and this group knows how to get food to people really fast. Okay. But the local community people *know* their neighbors on the street and *know* what’s going on. They know what food people *actually like to eat*. We’ve lost the human empathy piece. Also, where mutual aid is concerned, people are *operationally* practicing mutualism, but they’re not necessarily seeing it as such. We have to help people have that consciousness, and that,

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I think, will start to change the culture—because once you’ve experienced mutualism, you really understand the benefits.

**SD:** In your book, you write a bit about how a weakness of mutualism is that it sets boundaries of who’s in and who’s out. Historically, mutual aid groups were often ethnically bounded. How do we address this tendency of mutualism to not just let people in but also keep others out? There are obvious implications in terms of racial justice and economic justice, here.

**SH:** First, in any system, you would, of course, want to make sure that there is no discrimination—that discrimination is illegal by law, by regulation, and by culture. We don’t just build a mutualist, organic system and everything is now fine. We’re humans. Things won’t be fine. So, that’s something we’re always going to have to address. Second, what’s very interesting is that mutualist organizations are often quite diverse, because their communities have shared needs for mutual aid, collective bargaining, affordable food, and so on. Unions have had a history of discrimination, that’s true—but if you look at unions, and you look at employment discrimination, it turns out that if you’re a unionized worker and you’ve been discriminated against, you actually do better when you have a union, because the union helps you fight your employment case. The faith community, too, tends to be so much more diverse than both a lot of progressive groups and right-wing groups that are one-issue oriented. But I think that’s a really important point you raise, and I think it goes to notions of organizing, which often cross into a charity mindset, in which “we” are the staff, “we” are the experts, “we” are helping to organize this or that community of vulnerable people. And I think mutualism says, no, no—it’s good when people come together in commonality and have the ability to be in solidarity. I think that’s really important. That is in the American immigrant tradition. When you look at every immigrant group that has been successful in moving into the middle class, it’s so often through their lending circles. And so you want to build on these traditions. The wonderfulness of diversity is enabling that to happen. I wouldn’t want to live in a world where we tried to make everybody monotone. I don’t think that would be achievable, and it wouldn’t be a world I’d want to live in.

**SD:** You talk about the New Left. Part of the strategy—to break down the White Citizens’ Councils and so forth in the South, in the 1960s—was for the federal government to very consciously *go around* local power structures. It often failed, but that was the goal—toward (hopefully) empowering African Americans in the South who had been disenfranchised. And, of course, this includes unions, particularly trade unions. There’s a whole history there of trying to keep people of color out. What do you think has been learned from that experience, and how can we do better?

**SH:** I think that we can’t ignore that we have to have nuance in our strategies; because, of course, when you look at the civil rights movement, it was made up of the mutualist movements. From civil rights back from when slavery was in existence, it was mutual aid that allowed people to bank, to bury their dead, to have faith in the AME Zion church. So, you have to hold both things—you have to understand that mutualism isn’t an orthodoxy. I’m not a libertarian—I don’t think that you just “let it be.” I think that’s the point of democracy, of having many different actors. And if a group is engaging in hate, or violence, or discrimination, they should be prosecuted. But I also think that when people get together in their church and they break bread and they keep track of each other’s kids and they help each other find jobs, it’s because they know who is in the church. And I don’t think that’s bad. In fact, I think that’s wonderful. And so you need to be able to hold it all.

**RR:** We’ve acknowledged that mutualist organizations have something special about them. They’ve decided to operate by a unique set of principles. So, how should mutualist organizations operate as institutions? That is, how do they uniquely approach and foster principles of leadership, longevity, the kinds of things that any social institution that wanted to last would have to consider? For example, going back to your natural disaster question, people free-associating spontaneously in the wake of an event is not the same as building an institution together as a mutualist organization, like a church or a union or a co-op. So, how do mutualist organizations think differently than capitalist organizations or corporations? How do they uniquely approach leadership, or the kind of long-term time horizon that you’ve talked about, and other things that institutions always have to consider if they want to survive?

## “What I think is so different about mutualism is that it asks of individuals to take responsibility and to grow, and then to take that growth and to teach the next generation.”

**SH:** A mutualist organization can start up, and it can be a knitting circle, where people have some kind of way that they get together. And they have a little newsletter, and they have dues, and they get together and have a holiday party. And they're not interested in institutionalizing—they're not creating a worldwide knitting circle. And that's okay, because that really works for them. But many groups start out just like that knitting circle, and then evolve—like the Rochdale cooperatives (which, of course, created the Rochdale Principles, which are the worldwide basis of co-ops today). It was a store; it didn't start out with an impact investing model and seed capital of millions of dollars, right? You start, and then you give people the opportunity for leadership.

A good example is what happens in unions. When a union starts to organize, the first thing organizers do is identify who the workers look to. And the leaders are often the people who—in a hospital, for instance—clean the floors, work in the cafeteria. Then you start to ask them to take on more responsibility, where they then might be on the negotiating committee. They may start getting a handle on electoral politics in their area. There's a pipeline for how people who are not technically “leaders” can become leaders organically.

So, what I think is so different about mutualism is that it asks of individuals to take responsibility and to grow, and then to take that growth and to teach the next generation. And that's why—whatever your feelings are about unions—unions are the building blocks of transforming workers into leaders and leaders into democracy builders. Ditto the cooperative movement. Somebody teaches you how to do a budget, how to think about money, how to start to understand what the revenues and the expenses are. Where are you going to learn that? People think that you are supposed to learn that in a college finance class—but why?

**RR:** It sounds like what you're saying is that a mutualist organization operates as a sort of leadership institution by centering and building off of the daily experience of the collective. So, beginning from people's everyday and then building outward as an institution, rather than assuming that people fit preassigned roles, or that they don't have what it takes to do the kind of political or economic organizing that you're talking about—and taking that power away from them. I think you're right that a strong trade union sector often translates

to more democratic action, because it's providing people with an institution through which they can empower themselves more than just going to the ballot box once a year.

**SH:** The other thing is, areas that have more mutualism in them also have much healthier economic development systems in place. Because it turns out that if you are a hub for a cooperative, people are already engaged, and because they're human beings, they're already starting to look at the other issues around them. There's this place in Arizona called Arcosanti, where one of the founders, Paolo Soleri, made bells out of metal and clay from the local area.<sup>8</sup> People started buying the bells, and the revenue was recycled back to the community to support artists to live and work there. The town, which started in the 1970s and is still unfinished, is in the middle of the desert, and it's designed on a human scale and functions along Soleri's ecological principles. For instance, at night, residents open all the doors so the town completely cools down. Then they close everything up. So, it's naturally air conditioned and they're using less energy. The town is designed to make use of the buildings for shade, so that plants that wouldn't normally be able to grow in the desert can thrive. For me, this is a metaphor for what it looks like when human beings are the ones who get to design something—because once human beings are involved in the design of their own spaces, they make different decisions than, say, developers.

I think another thing that trips people up is we've all become so neoliberal, in that everything now has to be scaled. Everything. And there's an emphasis on monolithic bigness. With mutualism, though, what you start to see is that it's actually the quintessential “long tail”: it is about groups doing things hyperlocally, and then starting to share and build up infrastructure as supports their needs, rather than with the aim of growing for the sake of growth. Impact and scale are now too often imposed on communities for whom those goals are irrelevant at best. That's why I think the distributed ledger is interesting. We have to be critical of Bitcoin because of what it does to the environment, because of the greed associated with crypto—but there are elements of these technologies that we can be using and that fit completely with building mutualism. They're hand in glove. And I think we'll be able to keep track of people's contributions, tie that to voting rights, start to aggregate capital, and have it all be listed in very



**“We have to get to a place where we’re freer in our own heads.**

**We are so constrained. People don’t feel like they can dream and be free.**

**And we have to be okay with dreaming. It’s okay not to be taken seriously.**

**The people who aren’t taken seriously are the ones who change the world.”**

transparent ways—which is how people and communities can start to really have control over what they’re doing. And I think we shouldn’t be abdicating that. We should be learning what that is, and having a hand in it.

**SD:** So, what would a culture of mutualism look like? And what are the key elements that create and sustain that culture? Consider the Bank of North Dakota—why did it occur? It occurred because of the co-op movement. There was a socialist political party backed by farmer co-ops called the Nonpartisan League, and they gained control of the state government. Today, the co-ops are still there, but their culture of mutualism is much diminished. What is needed to keep that kind of culture of mutualism in place?

**SH:** Government needs to give mutualists a job. It needs to say, “Americans must get retrained.” And you know who’s going to do that retraining? Unions, cooperatives, the faith community. You know who’s not going to do it? The for-profit sector.

**RR:** You began researching your book before COVID-19, but obviously, the mutual aid efforts that arose throughout the country during the pandemic and continuing through it made mutualism far more visible as a principle. Mutual aid started to be something that people talked about and practiced in a way that I hadn’t seen, at least in my lifetime, thus far. What opportunities do you see emerging from that increased visibility?

**SH:** Someone recently pointed out to me that if you look at what’s happening in Ukraine right now, it’s being massively organized around mutual aid. I think we’re getting to a place where we can see *in our own lives* how it can be successful. In other words, it’s not abstract. It’s actually how somebody is going to get their medicine. It’s actually how you can get food to people. And I think that the next thing is to try to get it into more of an institutional framework. I see funders sometimes saying, “Here’s the fund, and we’re just going to give it to the mutual aid groups, and they can decide how they want to spend it.” But I think instead we need to start to bring the field together and look at what the field actually needs and how we best fund that field.

So, we start to say, is it about leadership? Is it technology infrastructure? And what kind of money is needed to institutionalize? Do we connect these mutual aid leaders to other leaders and start to embed them within a network? Mayors are in a perfect position to do something. They have edifices. I would love to see a mayor make it so that there are some places that mutualists can gather for free with some infrastructure. Ask them what they need. Start to help them get some jobs from government (meaning, help them to win government contracts to provide services, in terms of procurement, training, and healthcare) so that they’re delivering something that’s tangible.

Take our example of natural disasters. There’s a wonderful group called Resilience Force.<sup>9</sup> They’re in a perfect position to start to deliver training, because they’re connected to the workers. But we don’t go that route, because the Department of Labor has taken this work away from the mutualists. Why not have FEMA do a convention with the mutual aid leaders and Resilience Force and others to start to plan a mutualist strategy, so that within a year or so, initial pilots are in place? And then study them. I think these are the kinds of projects that start to seed the field.

And if these actors, mutualists, were given the task of actually *being their full selves*, like a co-op and a union can be their full selves, then you would see transformation. But the government doesn’t do it, so now these groups have to start to build on their own. And that’s where I’m a stickler about this culture of building. We have to get to what Bill Drayton talks about with “Everyone a Changemaker,” and start to build.<sup>10</sup> And not do it *charitably*—do it *mutualistically*. Ask individuals, “What are your needs? Are you a student? What should you be organizing collectively? Can you form a study group that’s focused on mutualism, and pass the hat and break bread once a month, so that you’re demonstrating that when you buy food, collectively, it’s cheaper and better, and you’re starting to build a tradition? What are the things that you can do right away to get started? Are you in a faith community? Can you start to build something right into the institution?” I think we have to approach it from the bottom up, and we have to start articulating what that next role of government is. Not

because we're going to win that political battle—we don't have the political strength right now—but because we have to start getting ourselves ready for that battle.

I also feel like we have to get to a place where we're freer in our own heads. We are so constrained. People don't feel like they can dream and be free. And we have to be okay with dreaming. It's okay not to be taken seriously. The people who aren't taken seriously are the ones who change the world. It's just the truth. So, be free, do what you want, be organic, be about love, you know? Don't be so judgmental.

I think sometimes when you analyze politics, you can be all complex about it, and then you're like, Well, what's the strategy to be against that? And you know what? You always discover that the strategy is love. And it's actually a really sophisticated strategy. It's Gandhi in the Salt March, which took down the British Empire. It's the civil rights movement. If it's only about hate, it eats you alive—but if it comes back to love, it's a regenerative source of energy.<sup>11</sup>

## NOTES

1. Pierre-Joseph Proudhon, *What is Property? An Inquiry into the Principle of Right and of Government*, trans. Benjamin R. Tucker (Paris: Brocard, 1840; New York: Humboldt Publishing Company, 1890).
2. Adam Smith, *An Inquiry into the Nature and Causes of the Wealth of Nations*, ed. Sálvio Marcelo Soares (London: William Strahan and Thomas Cadell, 1776; São Paulo: MetaLibri Digital Library, May 29, 2007).
3. The Lawrence Textile Strike of 1912, by primarily immigrant and women workers of Lawrence, Massachusetts, was prompted by a wage cut, and changed union history in that, up until then, trade unions did not think such workers could be organized. The term "Bread and Roses" came from a 1911 poem by James Oppenheim and a speech to textile workers in 1912 by union leader Rose Schneiderman: "The worker must have bread, but she must have roses, too." See Lawrence History Center and University of Massachusetts Lowell History Department, "Bread and Roses Strike of 1912: Two Months in Lawrence, Massachusetts, that Changed Labor History," Digital Public Library of America, April 2013, accessed May 7, 2022, [dp.la/exhibitions/breadandroses](https://dp.la/exhibitions/breadandroses).
4. Thomas Frank eloquently describes the process of how the working class and their institutions fell out of favor with the left elites. As a result, by 1973, both unions and real wages began their steady decline. See Thomas Frank, *Listen Liberal: Or, What Ever Happened to the Party of the People?* (New York: Henry Holt, 2016).
5. Mutual insurance firms were (and, for those that remain, still are) owned by their policy holders. Demutualization began to occur at scale under Reagan in the 1980s, and has continued in the neoliberal era. Driving the shift was the need to raise capital, which was far easier to do on the stock market. To survive and grow, most leading mutual insurance companies opted to change their structure to a traditional for-profit. This meant that all returns went to outside investors instead of policy holders, and the insurance services themselves needed to focus on profit and return above all else. Because of demutualization, we lost a source of progressive capital controlled by the social sector. (The right was fine to see it go, and the left did little to reverse this trend.) For more information, see Krupa S. Viswanathan and J. David Cummins, "Ownership Structure Changes in the Insurance Industry: An Analysis of Demutualization," *Journal of Risk and Insurance* 70, no. 3 (September 2003): 401–3.
6. See John Curl, *For All the People: Uncovering the Hidden History of Cooperation, Cooperative Movements, and Communalism in America*, 2nd ed. (Oakland, CA: PM Press, July 2012).
7. See Sarah Stillman, "The Migrant Workers Who Follow Climate Disasters," *New Yorker*, November 1, 2021, [www.newyorker.com/magazine/2021/11/08/the-migrant-workers-who-follow-climate-disasters](https://www.newyorker.com/magazine/2021/11/08/the-migrant-workers-who-follow-climate-disasters).
8. Arcosanti, *Influencing the Built Environment*, "Soleri: Radical, Innovative, Visionary," accessed June 28, 2022, [www.arcosanti.org/architecture/](https://www.arcosanti.org/architecture/).
9. "The New Orleans Resilience Corps," Resilience Force, accessed June 28, 2022, [resilienceforce.org/resilience-corps/](https://resilienceforce.org/resilience-corps/).
10. David Brooks, "Everyone a Changemaker: Bill Drayton's Challenge to the World," Ashoka Canada, February 8, 2018, [www.ashoka.org/en-ca/story/everyone-changemaker-bill-draytons-challenge-world](https://www.ashoka.org/en-ca/story/everyone-changemaker-bill-draytons-challenge-world).
11. See Cyndi Suarez, "A Love Ethic," *Nonprofit Quarterly*, February 10, 2022, [nonprofitquarterly.org/a-love-ethic/](https://nonprofitquarterly.org/a-love-ethic/).

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