

**City Life/Vida Urbana's Carnival Toolkit Co-Design Process Case Study**  
**Title: Change the Game: Shifting the Housing Narrative Through Carnival Games**



Photo by Marilyn Humphries, 2013

**URL to original project:** [www.changethegameproject.com](http://www.changethegameproject.com)

**Video embed code:** <http://vimeo.com/81517195>

**Team Members**

Mike Leyba - City Life/Vida Urbana communications coordinator

Terry Marshall - community organizer/founder of [Intelligent Mischief](#) (a civic media hack lab)

Nene Igietseme - youth worker/MIT urban planning student

Dara Yaskil - former legal/housing advocate/MIT urban planning student

CL/VU Boston Met. Region Bank Tenant Association Leadership Team

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*Cambridge and Jamaica Plain (Boston), Massachusetts*

*Fall 2013*

## **Abstract:**

In the Fall of 2013, MIT city planning students and the founder of Intelligent Mischief collaborated with City Life/Vida Urbana (CL/VU), a tenant rights organization in Boston, as part of a co-design class within the Media Lab at MIT. Over the course of a semester, the MIT students and founder of Intelligent Mischief met weekly with staff and members of CL/VU to collaboratively design a media project that tied together its three campaigns: Anti-Gentrification, Anti-Foreclosure, and Anti-Investor. To tie the three campaigns together, we came up with the idea of creating a carnival that would help educate people around the complexities and profound flaws of the housing market. The carnival games highlight issues of affordability, displacement, inequitable urban development, gentrification, and financial lending.

## **Project Narrative**

### **A. The issue: Dominant Narratives around the Housing and Foreclosure crisis**

The foreclosure crisis in the U.S., and the resultant global financial crisis, is indicative of the antagonist relationship between capitalists and everyday people. In an effort to make more profits, investment bankers encouraged commercial banks to make more mortgage loans to more people. Rather than the credit ratings of these loans reflecting the actual credit scores of the people holding the mortgages, credit rating agencies were also pressured to give high ratings to the mortgages. This meant the mortgages could be bundled, sold and traded as securities on the secondary market, despite the high risk associated with the underlying investments. A 2009 New York Times article details the unethical lengths investment bankers would go to for a profit: when they realized the crisis was imminent, bankers actually began betting *against* these securities, enabling them to turn one last huge profit as the economy tanked.<sup>1</sup>

Because people were not able to make the payments that would make secondary mortgage securities a lucrative investment, investors began selling their securities at a high rate, effectively demanding their money back from investment banks. This sparked a banking panic and a recession that we termed as the Great Recession.<sup>2</sup> Hundreds of investment banks went bankrupt and the Treasury Department paid approximately \$200 billion to bailout these banks and stop the impending collapse of the global finance system.<sup>3</sup> The widespread repercussions of this flawed system reveals an extractive system design that was never set up to support the livelihood and sustainment of people. Rather, houses were being traded like cards by people

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<sup>1</sup> Morgenson, Gretchen and Louise Story. "Banks Bundled Bad Debt, Bet Against It and Won." *The New York Times*. 23 December, 2009. (accessed 6 January, 2014.)  
<http://www.nytimes.com/2009/12/24/business/24trading.html?pagewanted=all&r=0>

<sup>2</sup> The Giant Pool of Money:  
<http://www.thisamericanlife.org/radio-archives/episode/355/the-giant-pool-of-money>

<sup>3</sup> For a detailed list of the banks that were bailed out and the amount of money given by the Treasury Department: <http://money.cnn.com/news/specials/storysupplement/bankbailout/>

who are housing secure with no thought or consideration of what might happen to the people who actually lived in those houses.

Now, when homeowners are no longer able to pay their mortgages - oftentimes due to the predatory terms and conditions of the loan - banks continue to foreclose on the property and kick tenants out of their homes. A common experience amongst CL/VU members is that once the foreclosure process has begun, they try to renegotiate their loan with the bank that now holds it. Time and again CL/VU members are turned down for a loan modification. They watch the value of the homes they've lived in and invested towards plummet. At the end of the day, the foreclosed families and elders we met with often lost their homes only for it to be left vacant, fall into disrepair, or be bought by a private investor at rock-bottom value, even when the family could have afforded a modified mortgage at real value. This is the Foreclosure Crisis.<sup>4</sup>

At the height of the mortgage crisis in the Greater Boston area in 2007, there were 7,653 foreclosure deeds.<sup>5</sup> While the number of foreclosures has declined significantly since then, the number of foreclosures remains alarmingly high. The Center for Urban and Regional Policy (CURP) at Northeastern University estimates that there will be 1,900 foreclosure petitions in the Greater Boston area in 2013. Furthermore, a lot of the foreclosures are concentrated in low income communities and communities of color in "Brockton, Lowell, Plymouth, Haverhill, Revere Lynn and Boston's Dorchester neighborhood."<sup>6</sup> The high number of foreclosures, particularly in these areas, not only shed light on a continued affordability crisis, but also how the foreclosure crisis disproportionately affects minority and low-income households.

Despite the significant and far-reaching impact the foreclosure crisis has had on individuals and families, housing policy remains a largely "invisible *social* policy issue" in the United States. This is especially problematic for high-cost places like the Greater Boston area where the "cost of living...has increased twice as fast as median homeowner household income." The increase in the cost of living and stagnant or declining household income has produced a greater percentage of households that are struggling to make ends meet. In the Greater Boston area, the percent of homeowners spending "more than 30 percent of their gross income on mortgage payments, property taxes, and utilities" has increased over the past 13 years, from 27 percent to 40 percent.<sup>7</sup> Meanwhile, we do not find issue with, and rarely publicly debate, the fact that many middle and upper-middle class households live in subsidized housing. Currently, households earning over \$100,000 each year disproportionately benefit from the mortgage interest tax deduction, which allows households to "deduct their interest payments

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<sup>4</sup> See CL/VU's Bank Tenant Association's Organizing Manual for a more detailed description of the Foreclosure/Housing Crisis we've summarized here:

[http://CL/VU.org/sites/default/files/uploads/resources/city\\_life\\_bank\\_tenant\\_association\\_manual.pdf](http://CL/VU.org/sites/default/files/uploads/resources/city_life_bank_tenant_association_manual.pdf)

<sup>5</sup> Bank Tenant Association Organizing Manual. 2012. Retrieved from

[http://CL/VU.org/sites/default/files/uploads/resources/city\\_life\\_bank\\_tenant\\_association\\_manual.pdf](http://CL/VU.org/sites/default/files/uploads/resources/city_life_bank_tenant_association_manual.pdf)

<sup>6</sup> Bluestone, B., et al. 2013. *The Greater Boston Housing Report Card: What Follows the Housing Recovery?*. Retrieved from <http://www.tbf.org/~media/TBFOrg/Files/Reports/2013%20GBHRC.pdf>

<sup>7</sup> Ibid

on home mortgage balances up to \$1 million from their taxable income.”<sup>8</sup> More strikingly, “almost \$35 billion in housing aid goes to families with incomes above \$200,000.” The regressive mortgage interest tax deduction costs the Treasury Department approximately \$80 billion annually, while “the federal government [only] spends about \$40 billion annually on housing programs designed specifically for low-income households.”<sup>9</sup>

However, regardless of the blatant unfairness of the current housing system, many people continue to blame low-income people for the crisis.<sup>10</sup> Many say how people should have known the terms and conditions they were signing up for when they got their mortgages and that people deserved to lose their homes for their irresponsible behavior.<sup>11</sup> However, so many Americans seem to ignore, forget, or not learn about the decades of racially and economically exclusive housing policies that led to low financial literacy rates, low household wealth, and high rates of housing insecurity among low-income communities and communities of color, which were intentionally targeted by commercial banks to purchase subprime mortgages.<sup>12</sup> Evidently, our political system does not allow people to design the systems and policies that most impact their lives.<sup>13</sup>

So how can we change these harmful policies? Policies that render people powerless to design systems or act as conscious players in these systems? How many times have you heard things like: “Poor people are just lazy - they should work harder!” or “That’s just the way it is?” or “People are just naturally going to look out for their self-interest!” or “Capitalism may not be the best system, but it’s better than communism!”? These statements all reflect an ideological belief in the primacy of capital, and our inability as humans to change our circumstances.<sup>14</sup> The stories and learnings throughout the years of the way that capitalism works have become narratives

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<sup>8</sup> Fischer, W. & Huang, C. 2013. *The Mortgage Interest Deduction is Ripe for Reform.* <http://www.cbpp.org/cms/?fa=view&id=3948>

<sup>9</sup> Vale, L. & Freemark, Y. 2012. *Illogical Housing Aid.*

[http://www.nytimes.com/2012/10/31/opinion/a-sensible-limit-to-the-mortgage-interest-deduction.html?\\_r=0](http://www.nytimes.com/2012/10/31/opinion/a-sensible-limit-to-the-mortgage-interest-deduction.html?_r=0)

<sup>10</sup> Rauch, Joe. “Wall Street Blames Homeowners in Foreclosure Fiasco.” *Reuters*. 10 October, 2010. (Accessed 6 January, 2014.)

<http://www.reuters.com/article/2010/10/14/usa-foreclosures-wallstreet-idUSN1326638420101014>

<sup>11</sup> [http://www.businessweek.com/debateroom/archives/2008/03/subprime\\_borrowers\\_not\\_innocents.html](http://www.businessweek.com/debateroom/archives/2008/03/subprime_borrowers_not_innocents.html); including article comments

<sup>12</sup> For an in-depth explanation of the racially and economically discriminatory policies and actors that have produced uneven geographies of housing and economic opportunity, read:

- Explains more recent trends, as well as provides a historical overview: Briggs, X., et all. 2010. *The Geography of Opportunity: Race and Housing Choice in Metropolitan America*. Washington D.C.: Brookings Institution Press.

- Jackson, K. 1987. *Crabgrass Frontier: The Suburbanization of the United States*. USA: Oxford University Press.

<sup>13</sup> Nedelsky, Jennifer. 1994. *Private Property and the Limits of American Constitutionalism*

<http://www.nytimes.com/2013/11/01/opinion/krugman-a-war-on-the-poor.html>;

<http://understandingsociety.blogspot.com/2013/10/why-war-on-poor-people.html>; Polanyi, Karl. 1970. *The Great Transformation*

that we use to understand the world.<sup>15</sup>

Narratives, in and of themselves are not bad, they are just how we think. Dominant narratives, however, are narratives collectively held by society. They are simultaneously created and reinforced by policy, institutions, and people's everyday behaviors. This is how dominant narratives create "reality." These expressions of dominant narratives exclude and marginalize the stories that do not fit within them. These narratives are powerful in that they create inertia, often disguise larger societal issues, and stymie new possibilities, creativity, and imaginative problem solving.<sup>16</sup>

So, if you are a policy maker and you believe that poor people are just lazy, if someone loses their home to foreclosure, though you might feel a twinge of sympathy towards them, a deep policy shift isn't likely to occur.<sup>17</sup> If we don't change these beliefs, then we cannot, once and for all, change policies in a deeply transformative way.<sup>18</sup>

Part of the problem is that it is not just policy makers who have these beliefs - we all do. Welfare recipients feel guilty, victims of foreclosure and eviction feel shame, poor people blame themselves and each other for their inability to succeed in a system that isn't set up for them to achieve their most basic needs and live healthy fruitful lives.<sup>19</sup>

## **B. Project Partner: City Life/Vida Urbana**

**Mission:** CL/VU is a grassroots community organization committed to fighting for racial, social and economic justice and gender equality by building working class power. They promote individual empowerment, develop community leaders and build collective power to effect systemic change and transform society. They understand that these changes will not happen spontaneously and hope to be part of a city, state, national, and international movement that believes in a similar vision and is prepared to build organizations and leadership that it will take to create this new world.

**History:** In 1973, anti-war activists, feminists, and socialists combined to form City Life/Vida Urbana. They brought profound experience in fighting militarism, racism, male supremacy, and class oppression. They proposed to use this experience to address the practical, everyday problems of the multi-racial working class of Jamaica Plain. They believed

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<sup>15</sup> Documented well by blogger here:

<http://mrsbrownsparlour.hubpages.com/hub/The-American-Dream-and-Poverty-Ideology>

<sup>16</sup> Center for Story-based Strategy: <http://www.storybasedstrategy.org/>

<sup>17</sup> Douglas, Mary. 1986. *How Institutions Think*. Syracuse, N.Y.: Syracuse University Press.

<sup>18</sup> Center for Story-based Strategy: <http://www.storybasedstrategy.org/>

<sup>19</sup> Wright, Erik Olin. 2010. *Envisioning Real Utopias*. London; New York: Verso.; Wilkinson, Richard G, and Kate Pickett. 2011.; *The Spirit Level: Why Greater Equality Makes Societies Stronger*. New York: Bloomsbury Press.



that understanding these larger social forces would help in local organizing; and they believed that this local organizing would help create the base for radical change throughout society. They remain committed to this vision. For more information on CL/VU's history, visit <http://CL/VU.org/ourhistory> and read "[City Life marks 40 years of helping residents](#)" in the Jamaica Plain Gazette.

### **Type of Work/Strategies:**

CL/VU uses a radical organizing method to build solidarity to put people before profit. Radical organizing seeks to change the root causes, the society itself, not just the symptoms of distress. Good radical organizing should link day to day reform and radical change. They try to do their day-to-day organizing in a way which makes that link, by asking these questions:

- What issues can we emphasize in our fight that bring underlying contradictions to the surface?
- What tactics can we choose that allow average people to participate and play the leading role?
  - Part of this tactic requires CL/VU to create welcoming, open, and empowering spaces for people to feel supported and able to take control of this aspect of their lives.
  - They begin each meeting by asking anyone who is new to the space to stand, introduce themselves, and tell their story. They then ask them if they are willing to fight to stay in their homes. To which the whole room responds: "Then we'll fight with you!" This display of solidarity is crucial to building "people power" and the leadership of people to fight for their homes.
- Do we make connections between different reform efforts, different issues, that in turn link to how the system as a whole functions?
  - CL/VU includes a political/popular educate component at the end of each of their meetings
- Do we provide space for people to talk about lessons learned, how each individual fight fits into the whole?

They have a nationally renowned organizing strategy called "The Sword and the Shield":

- **The Shield-Legal Defense:** CL/VU works closely with tenants and homeowners to inform them of their rights through providing legal services assistance, education, and ongoing casework and legal advocacy.
- **The Sword-Direct Action:** Encouraging residents to stay in their homes, CL/VU organizes blockades, vigils and other public actions to exert public pressure on the banks. They then draw on the potential of a non-profit bank, Boston Community Capital, to purchase at current real value the homes of foreclosed residents and where possible to resell it to them.
  - **Eviction Blockades:** CL/VU uses eviction blockades after an eviction judgment has been rendered, when all legal options have run out and the bank tenant has received the mandatory 48 hour notice that a truck will be coming to move them. During these 48 hours, CL/VU organizes a blockade. So far in the Bank Tenant movement, CL/VU has done blockades only where they are making a demand that the occupant can follow through on—namely, pay rent to the bank or buy

back the building at current value. During an eviction blockade, they get as many people as possible to protest in front of the building at the moment of eviction. They ask people to get there early (before the constable is expected) so that there are people there if the press gets there early. Some people are willing to risk arrest. They will either chain themselves to the doorway or refuse to leave when the police order them to do so. Oftentimes, this activism is enough to begin moving stalled cases. CL/VU has helped over 40 families stay in their homes as a result of eviction blockades.

CL/VU also negotiates with large landlords to get collective bargaining agreements, which, according to CL/VU records, have aided hundreds of households. These agreements allow for moderate rent increases, prevent no-fault evictions, and protect Section 8 tenants. In some cases they allow for grievance procedures.

**Recent Work:** Since the foreclosure crisis post-2007, CL/VU has worked with tenants and homeowners facing eviction and foreclosure to help them stay in their homes. This national crisis propelled the radical organizing that CL/VU is known for into the national spotlight. In the years since, however, the number of foreclosure petitions has decreased locally, reinforcing the narrative that the foreclosure crisis is over.<sup>20</sup> CL/VU believes we must address this new narrative head on, with a systems-level analysis. They also see this the formation of a new housing bubble and want to avoid a return to the same old “bubble economics” that end in a bubble burst and crisis.

### **C. The Project: “Changing the Game” Carnival Toolkit for Social Transformation**

#### ***Project Goals***

In the Fall of 2013, City Life/Vida Urbana’s staff, organizers, and members engaged in a co-design process led by MIT’s Civic Media Center with three MIT Department of Urban Studies and Planning students and a community organizer to create something that would challenge the dominant narratives about capitalism and address the current narrative about the housing crisis being over. The ultimate goal of this project was to promote the idea of housing being for people, not for corporate profit, and to advance the vision of the decommodification of housing and other human needs.

CL/VU specifically wanted to create a narrative that tied together CL/VU’s three campaign areas: 1) their anti-investor campaign – many foreclosed properties were being bought up en masse by investors looking to sell the houses when land values rise again so they can turn a profit or raise rents to displace current communities, 2) their fight against gentrification in the most vulnerable Boston neighborhoods, and 3) their post-foreclosure eviction defense campaign to keep former homeowners in their homes past foreclosure with the goal of a long-term and sustainable solution. These campaigns all reflect different aspects of the flawed finance/housing system - a system built on speculation and profits, rather on people and

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<sup>20</sup> See [Media Analysis](#); USA Today article: <http://www.usatoday.com/story/money/business/2013/12/12/foreclosure-rate-crisis-florida/3987881/>; <http://www.boston.com/realestate/gallery/facesofforeclosure/>

their ability to be sheltered and secure. Further, the difficulty in winning these campaigns lies in the deeply embedded narratives about the use of housing, upward mobility, and the American Dream.

### **Codesign Methods, Process and Tools**

The group convened under the goals set forth by our community partner City Life/Vida Urbana, and CL/VU's liaison Mike Leyba. We began by meeting with CL/VU Executive Director Curdina Hill, who grounded us in a firm understanding of the organization's history, mission, and current issue areas. Early in our process, Nene and Terry led the group in a "They Say, We Say" exercise where we responded to dominant problematic arguments about the housing crisis.<sup>21</sup> The ideas and counter-arguments we developed in this exercise served as a guide for us to return to throughout the process. Each step was iterative: we met weekly outside of class to revisit the last steps in our process and determine our next steps given the different forms of feedback we received.

At key points, we integrated the feedback and participation of others.

1. We presented our design candidates to CL/VU staff. With their input we honed in on the carnival idea. CL/VU organizers saw the carnival as a fun and engaging complement to their actions.
2. We then presented the broad idea of the carnival to the BTA Leadership team who wanted us to bring our ideas down to reality and address some of their concrete campaigns.<sup>22</sup>
3. We attended a CL/VU meeting with the Co-design class and then used part of the field trip to CL/VU to brainstorm design concepts and ideas, again referring to the points derived from the "They Say, We Say" exercise.<sup>23</sup>
  - We divided the class into five teams, with each team member leading one group
  - After presenting the "They Say/We Say" points we came up with, we used a semi-structured discussion to pick one of the ideological points (asking questions like: what resonates, what do you have questions about, etc.?)
  - We then had an open brainstorm of carnival games and how they could connect to the points
4. We play tested two of the games we created with the BTA membership.<sup>24</sup> We discovered one game did not work, Knock Down the 1%, but were able to refine and strengthen the Cornhole game with member feedback.

In our internal processes we constantly revised what our final product would be. We explain more about how this happened as we describe our different project iterations below.

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<sup>21</sup> See Workshop guide at the end for facilitation instructions

<sup>22</sup> Documented BTA Leadership team feedback:

<https://docs.google.com/document/d/1T0ErUYenLfk-NQ4xUbwVdInb6KVcW-YSYLfppURR2MI/edit>

<sup>23</sup> Documented game ideas:

<https://docs.google.com/document/d/16YMIJoDDzcub8a1DwBcjiOp6OiUpC-PdyIACDYLyAk/edit>

<sup>24</sup> Facilitator's guide for the game testing:

<https://docs.google.com/document/d/144-Nv9EtMuNmzHWcEC0XewSI0bS6KgbTVLNWYii-w7E/edit>



## **Design Candidates**

We developed many concepts and directions to go in. The most discussed were 1) card/magic tricks, 2) carnival, and 3) partnering with artists.

1) Like a magic card trick, the idea of the fair market is deceptively convincing. However, with card tricks, we continue to be amazed by magic, even when we know there are sleights of hands that hide the truth. With housing, the results of the deception are much more devastating. There is no magic; a fair housing market currently does not exist. There are many players that use sleights of hand to fool people into thinking that the housing market is fair and that they can afford to buy a home. The brainstormed potential manifestations of this project were:

- Set up magic trick tables at actions to use as popular education for people in attendance - people would watch the magician's card trick as they would at a typical street performance. At the end, the performer would link what they did to the "magic" performed by the housing market.
- Design a larger-than-life magician who goes around and pulls deeds and homes out of a magic hat, but later tells them that their homes will be foreclosed upon.



\* modified image from <http://www.thesleuthjournal.com/media-sleight-of-hand-videos/>

2) Carnival games promise a fun time and a big prize. However, how many of us have ever won a carnival game? How many have actually gotten the big stuffed animal prize? Very few. Why? Because carnival games are rigged so that people do not win. Similarly, the housing market promises a giant reward, but the system is set up so that people do not win. Unlike a carnival game, people's life savings and hard work go into the process of "playing the game." However, a fair market is supposed to be fair; not a carnival game. The following are ideas we brainstormed that fit under the carnival theme:

- Create a carnival at an eviction vigil or at Dewey Square or in front of Fannie Mae/Freddie Mac offices
- Stand in front of a bank and give large hula hoops to bankers and tiny hoops to regular people
- Game of musical chairs - chairs disappearing
- Families vs. Flippers
- Pop education events in Grove Hall and East Boston
- Media/popular education campaign: flesh out the message; defer to Spring regional action

- “Carnival on the Commons”

3) City Life has a long history of partnering with artists for their direct actions and demonstrations. As we brainstormed, we thought to reconnect with one of the artists City Life has worked with in the past to execute a large scale art installation that addressed the connection between housing and capitalism, similar to these examples:

“[Letters to a Bank](#)” (2011) was executed by John Hulsey and CLVU. This multimedia projection displayed the letters of five families whose homes were foreclosed upon on the side of a prominent bank building in the Financial District of Boston.

[The Fowler Street Occupation](#) (2011) coordinated several local activist groups (City Life/Vida Urbana, Right to the City, Alternatives for Community and Environment, Occupy Boston) to reclaim a foreclosed house in on Fowler Street in Dorchester, MA. Occupiers and visitors left behind notes, pictures, and drawings in the house that was eventually collected into a booklet.



While CLVU never partnered with Steve Lambert, we were inspired by his “[Capitalism Works for Me! True/False](#)” (October 2011) installation. The installation toured the West Coast from 2011-2012 and invited participants to answer the question as it related to their lives.



John Hulse and Ilaria Minio Paluello's [72 Hours project](#) is a series of site-specific interventions intended to show the last 72 hours of a family's time in their foreclosed home. These interventions have occurred during CL/VU-held eviction blockades and foreclosure protests. For more photos and an audio from the intervention in Dorchester, MA, check out this interactive feature on the [New York Times website](#).



[We Shall Not Be Moved](#) is an ongoing multimedia project developed by photographer, Kelly Creedon, in collaboration with CL/VU and the Bank Tenants Association. The project brings to light the impacts of the foreclosure crisis on individual families and the growing grassroots movement that is working to keep people in their homes through telling the stories of individual people.



Hear how Louanna Hall and Reggie Fuller fought eviction and joined the movement to help others whose homes were foreclosed upon stay in their homes at [We Shall Not Be Moved](#)

**We chose to go with the Carnival idea after getting feedback and working with CL/VU's organizing staff.**

### **First Project Iteration**

During one of the Co-design class times, our team was given time to workshop our project ideas. We used the points generated in our first meeting from the “They Say, We Say” exercise to get ideas for specific carnival games. In groups of four, our classmates suggested ideas for games that would address these points. [One team member shadowed each group and took notes.](#)

Our team met privately to present the ideas to each other and to pick which ones to use. We also discussed the possibility of creating a digital game, and Mike showed us an example of one.<sup>25</sup> We took some time to brainstorm independently before discussing the strengths and weaknesses of different ideas. Eventually we settled on a list of four live games, and shared some thoughts on possibilities for creating a digital game. The digital game would serve as a way to promote and introduce our carnival to a national audience. It would appear on the CL/VU website, along with a link to the carnival toolkit.

We also decided to create a carnival toolkit rather than produce a live carnival. Not only was a live carnival not possible within the timeframe of the class, CL/VU thought a Spring carnival would be best both for outreach and their campaign strategy. A toolkit would allow for the idea to be replicated among CL/VU's partners - which was a valuable proposition for them.

For inclusion in the toolkit, we wanted to test and perfect each game by facilitating a series of focus groups to play test the games. We further decided that when the games would be finalized we would create supporting graphic material, guidelines and instructions to make

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<sup>25</sup> <http://www.taxevaders.net/>

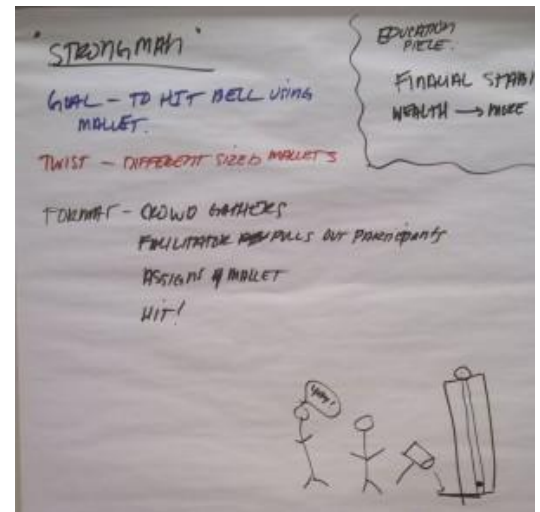
them available online so that the games could be replicated anywhere. This ended up only being one game - the Cornhole game, which we play-tested at a BTA meeting, with our classmates, and at MIT.

Prior to our second team meeting, Nene, Terry and Mike presented the idea of the carnival to the CLVU members at one of their meetings. While many CLVU members liked the idea of creating a carnival, they were concerned that the fun, light-hearted nature of carnivals would not convey the gravity of the foreclosure crisis. Therefore, at our second meeting, we addressed these concerns, discussing how we could engage users and effectively demonstrate the key lessons behind each game.

Below are rough models from our first brainstorm of live games we could create. Each of these games are **obviously** rigged:

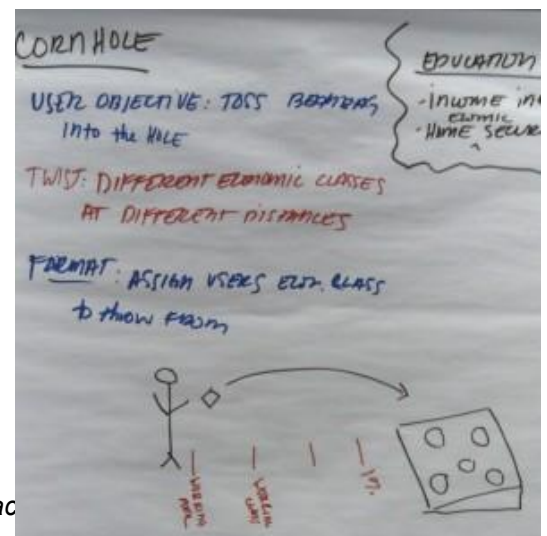
### Strongman:

Strongman, also known as high striker or strong tester, is a game where one uses a mallet to hit the lever to raise the puck to the top of the tower. The goal is to hit the lever with as much strength as possible to ring the bell at the top of the tower. In our version, we envisioned having different sized and/or weighted mallets to demonstrate how people start life with different economic and geographic advantages that largely determine their life outcomes. This is especially true for low-income people and people of color who have consistently faced discrimination in federal, state and local housing, economic and education policies, increasing their barriers to opportunity.<sup>26</sup>



### Cornhole:

Cornhole, also known as bean bag toss, is a game where players try to throw bean bags at a raised platform with holes. In our version, we thought players could stand at different distances from the cornhole game to show how difficult it is for different economic classes to be able to afford to rent or own a home in Boston. For example, people who are part of the 1% would have the greatest advantage, standing closest to the game, demonstrating how easy it is



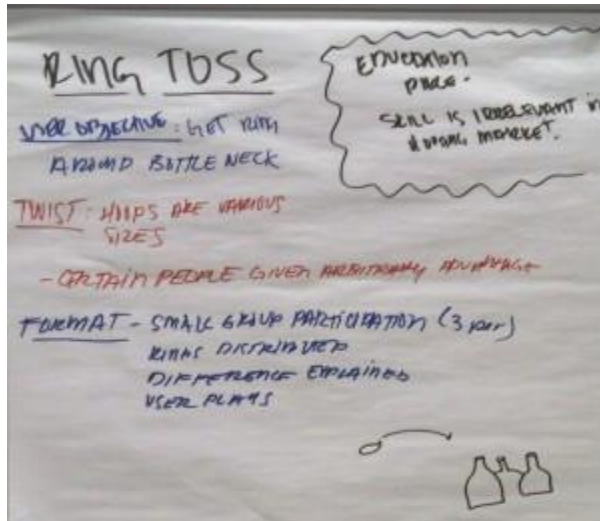
<sup>26</sup> Briggs, Xavier de Souza. 2005. *The Geography of Opportunity: Race and Metropolitan America*



for this economic class to afford to live in Boston.<sup>27</sup>

## Ring Toss:

The aim of ring toss is to throw rings around a peg(s). In our version, we thought to use milk jugs, instead of pegs, and different sized rings. Players would be given either a large ring to represent economic advantage or a small ring to represent economic disadvantage. The number of points one gets is dependent on the number of rings one can get around a milk jug. Each successful toss would yield a certain number of points. A yet-to-be determined number of points would determine whether the player could afford a home in Boston. The purpose in having different sized rings is to show how difficult it is for certain economic classes to be able to afford to live in Boston.



**Knock Down the 1%:** In this game, the goal would be to knock down a stack of milk jugs. The twist is that one or more of the milk jugs is glued to the table. Anyone can play, but the 1% will always win this rigged game!

## Second Project Iteration

After we did our first project iteration, we realized that we had stepped away from the fundamental reason why we connected carnival games to the housing market: they are both rigged with the **appearance** of being fair. What we had started to do was to create rigged games that were obviously unfair. Not only is that no fun, but it does not invite understanding of the rigged nature of the housing market.

At a meeting following our first project iteration, we decided to go back to the original idea of creating regular carnival games and really apply our thinking around how to connect the unfairness of carnival games to the unfairness of the housing market and the inequalities that capitalism produces more broadly. To do this, we decided to connect the games to real statistics and data. As a team we knew that data would play a role in supporting our narrative – the question was always how. We did not want the data to drive our narrative – the facts and data about foreclosures and housing have always been on our side. However, the dominant

<sup>27</sup> Economic Trends on Gentrification and Financial Health:

<http://www.clevelandfed.org/research/trends/2013/1113/01regeco.cfm>; The Greater Boston Housing Report Card 2012 [http://www.tbfo.org/~media/TBFOrg/Files/Reports/2012%20Housing%20RC\\_Nov01.pdf](http://www.tbfo.org/~media/TBFOrg/Files/Reports/2012%20Housing%20RC_Nov01.pdf)

narratives that exist in society make it hard to accept and digest numbers that do not fit into the frames we have been taught to believe. For example, we have been led to believe that the foreclosure crisis is the fault of the people whose homes have been foreclosed upon instead of the banks who intentionally targeted and underwrote mortgages to unqualified households.

Overwhelming audiences with data points that show the number of foreclosures, the number of mortgages given to unqualified households, and/or the predatory nature of lending to low-income people and people of color may not help shift the dominant narrative when it has been so ingrained in people to believe that these economic and racial groups are at fault for their life outcomes. We considered pairing the data-driven games with the stories of people like the CL/VU members we met, however, the choice to share one's story is highly personal and sensitive and we decided it would be best to leave this element flexible. To include the members' stories was too much of a demand on them. We hoped that in practice, carnivals would be developed to include a platform for storytelling, to provide powerful context for the games.

We believe, however, that having people involved in an experiential learning process that ties statistics with actual games would allow for a “psychic break,” if you will. We hope that when people are confronted with the sad fact that it can be near impossible to win the game, along with the reality of the statistic, that a deeper understanding of the way the system works will be reached. For example, we thought to assign different holes in the cornhole game with different dollar amounts, making the goal of the game to accumulate a certain total dollar value that would allow the player to stably afford a home in Boston. Boom. Shock. & Awe. Plus Fun [in a way]. The power of the statistic will come from the narrative under which it is presented – i.e., the undeniably difficult, rigged, and unfair, carnival games, which symbolize the current unfair housing market.



Lastly, we decided to table our original idea of creating a digital game because it was too difficult to find a game designer who could work with us in the short period of time we had to spend on the project. We also thought that it would be more worthwhile to focus on creating a live carnival and use the money allocated to us for the project on a graphic designer and carpenter who could help us realize our vision for each of the games.

### ***Final Project Iteration***

In the final iteration of our carnival games, after much feedback, we developed a more robust model for the cornhole game (which addresses the narrative of gentrification). We also designed three more games: two of the games address the narrative of investors and the third game provides solutions to the ways in which we can change the housing game and the intentions of our profit-motivated society. We are working with our graphic designer to finalize mock ups of these games for inclusion in our toolkit.

We also provide descriptions of two other games that could be used in a workshop or classroom setting. Lastly, we decided on a hybrid low-touch, medium-touch model for the carnival by including a “decompression space” and a “community building” space for people to reflect and debrief after playing the game.

The games are written up into an online [toolkit](#) that provides guidance on how they should be facilitated and how they could be modified for alternative contexts and settings. Each game includes rules and a description of how it is “rigged” and how that parallels the rigged housing market.

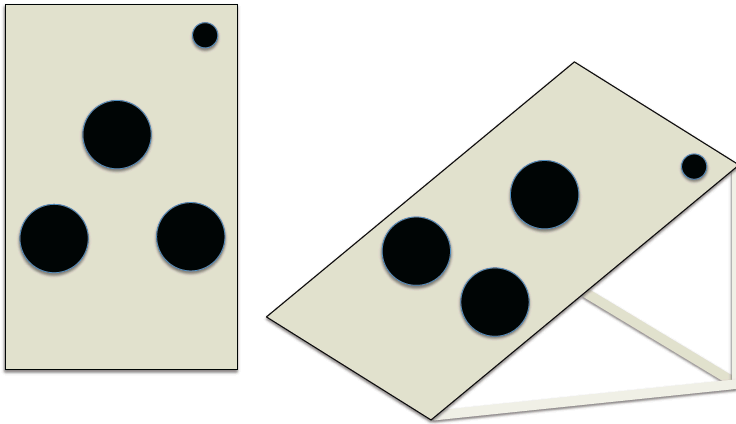
In the final iteration we shifted from designing a full digital game to putting the toolkit on a website with links and multi-media components so people can understand how the carnival could work. Our graphic designer is also working on this element.

## **Carnival Games:**

### **1. Cornhole Game (Anti-Gentrification)<sup>28</sup>**

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<sup>28</sup> *This game has been play tested with the CLVU membership team, classmates at MIT, and the public and refined after much feedback.*



*\*To learn how to build the game, visit our [toolkit](#).*

**Purpose:** This game shows the influence and power of the Boston Redevelopment Authority (BRA) on development decisions within the City of Boston. The BRA is Boston’s planning and development agency. It is responsible for economic development, zoning, urban design, and long-term planning projects. Unfortunately, the BRA has little citizen participation and oversight. Rather than providing healthy communities and livelihoods to all of Boston’s residents, it has used its power to gentrify neighborhoods, displace households, and make real estate developers rich, all under the name of economic development.

The cornhole game is designed to help participants understand displacement, affordability, and the BRA’s role in promoting gentrification. On the backdrop of the game, have the “rules of the game.” These are the rules that the BRA plays by.

#### **“Rules of the Game”**

1. Create luxury housing
2. Displace people in favor of high-income residents
3. Increase the tax base

Invite the participants to play this game to see if they can still afford to live in Boston with these rules.

**Script/Facilitation:** To spend live stably in the greater Boston area, you need to earn \$72,150 each year. Living stably means that you spend less than 30% of your income on housing. Point to the cornhole board game, show the four holes on the board, and explain that each hole represents a different dollar amount. Explain that they have three chances to make a total of \$72,150. As usual, the game is rigged! The top right hole with \$100,000 is impossible to make --

the hole is too small for the bean bag to fit through/not a real hole. The other 3 holes are possible to make, but have an optical illusion aspect to them, making them difficult to make.

**Replicate this game in your city!** For people who wish to replicate this game in a city other than Boston, ask yourself who governs development decisions in your city. Is there a government authority, such as an economic development authority, that is similarly motivated to the BRA? Or are development decisions dictated by other profit-seeking agents? Either way, you can adapt this game to represent any agent who influences development decisions in the place where you live and similarly develop rules that those agents created and live by.

## 2. Tarot Cards - “KNOW” YOUR ECONOMIC FUTURE (Anti-Investor)<sup>29</sup>

**Purpose:** This game conveys the persistence of the predatory lending system in recruiting unqualified households to purchase subprime mortgage loans<sup>30</sup> and the banking industry’s willingness to allow this to happen. Before 2008, banks vigorously and intentionally targeted households in low-income communities and underwrote loans to households without conducting any background checks. Predatory lending, despite added regulation after the mortgage crisis in 2008 and what is portrayed in the media, continues to exist today.<sup>31</sup> The types of loans given to unqualified home buyers are known as NINA loans, which stands for **No Income, No Assets**, because bankers would not check beforehand the potential home buyer’s future ability to make payments on a mortgage.<sup>32</sup>



The “Know” Your Economic Future game is designed to help participants understand the role of the banking industry in creating the mortgage crisis and devastating low-income households

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<sup>29</sup> *This game has not been play tested yet. For detailed instructions on how to play and construct this game, as well as actual designs of the cards that can be printed out, visit our [toolkit](#).*

<sup>30</sup> Predatory Mortgage Servicing. *Wikipedia, the free Encyclopedia*. (Accessed 6 January, 2014.) [http://en.wikipedia.org/wiki/Predatory\\_mortgage\\_servicing](http://en.wikipedia.org/wiki/Predatory_mortgage_servicing).

<sup>31</sup> “Predatory Lending Practices.” *National Association of Consumer Advocates*. (Accessed 6 January, 2014.) <http://www.naca.net/issues/predatory-lending>.

<sup>32</sup> For more information on predatory lending, as well as easy reading/listening primers on the foreclosure crisis, visit:

- HUD’s website: [http://portal.hud.gov/hudportal/HUD?src=/program\\_offices/housing/sfh/pred/predlend](http://portal.hud.gov/hudportal/HUD?src=/program_offices/housing/sfh/pred/predlend)

- “The Roots of the Mortgage Crisis”:

[http://webuser.bus.umich.edu/gfdavis/PS%20mortgage%20crisis\\_revised.pdf](http://webuser.bus.umich.edu/gfdavis/PS%20mortgage%20crisis_revised.pdf).

- The Giant Pool of Money: [http://www.thislife.org/Radio\\_Episode.aspx?episode=355](http://www.thislife.org/Radio_Episode.aspx?episode=355)

- Stiglitz, Joseph. (2009) Capitalist Fools. *Vanity Fair*, January 2009.

<http://www.vanityfair.com/magazine/2009/01/stiglitz200901>



and communities not only in Boston, but across the country.

**“Rules of the Game”:**

1. No Background Checks
2. No Income and No Assets Needed
3. Profit *before* People

**3. Shell game -- Anti-Investor<sup>33</sup>**

**Purpose:** The ‘shell game’ illustrates the shifting ownership of mortgage loans. It shows how mortgages are bundled and resold from bank to bank at a lightening pace. Each cup represents a different bank and one cup has a shell or ball underneath. At the end of the shuffle, the participant has to guess which bank/cup is holding their loan/mortgage.

**“Rules of the Game”:**

1. Make a large profit
2. Make a larger profit
3. Make an enormous profit
4. Don’t let anyone know who is making the profit

**4. Pop the balloon - Burst the housing bubble<sup>34</sup>**

**Purpose:** This game is designed to play on the idea that the housing market is like blowing and bursting bubbles. Investors have the ability to dictate the rise (housing bubbles) and fall (housing bubble bursts) of land values. The cycles of boom and bust that we accept as economic development will only end if we choose to replace the system with something else.

**“Rules of the game”**

1. Rely on bubble economics: Create a system that allows people’s needs to be subject to market supply and demand
2. Burst the housing bubbles: Allow investors to make money from betting on people’s needs
3. Watch and let people suffer the aftermath: Watch the system fail, hurt millions of people, and repeat

**Script/Facilitation:** In this game, a board with a number of “solutions” to housing crises is covered with balloons. Participants will have 3 chances to pop a balloon using a dart thrown from a certain distance away. As balloons are popped - this time, by the people, rather than by capital markets, as they usually are - the “solutions,” both longer term, such as community land trusts, and short term, such as principal reduction will be revealed. The game can be rigged with

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<sup>33</sup> *The game has not been play tested yet. For detailed instructions on how to play and construct this game, visit our [toolkit](#).*

<sup>34</sup> *This game has not been play tested yet. Visit our [toolkit](#) for detailed instructions on how to build the game and to give us feedback on how you think the game can be improved!*

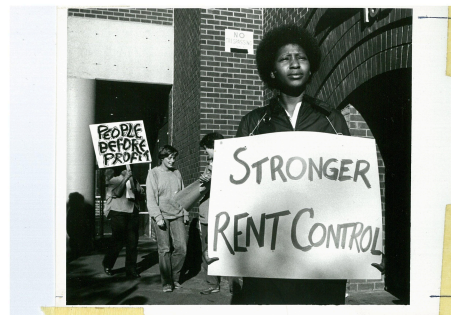
the use of dull darts, although if the game is framed as an empowering game, that might be unnecessary.

**Potential short-term solutions:** The solutions listed help to create a more equitable and democratic society<sup>35</sup>:

- **Ensure Everyone Who Needs Principal Reduction, Receives It:** Principal reduction prevents foreclosure and helps households stay in their homes. When a home is worth significantly less than the outstanding payment on a home, the holder of the mortgage should offer principal reduction to reduce the amount a household owes on their home. This adjustment reduces the principal monthly payment, making it more affordable for households to pay their mortgage. For more information, check out [this](#) information sheet on principal reduction and how CL/VU is fighting banks and Fannie Mae/Freddie Mac to ensure more households receive it.
- **Increase Participatory budgeting:** Participatory budgeting fosters deeper democracy by allowing communities to directly decide how to spend part of a public budget, increasing community control over their own life outcomes. For more information and examples of places where participatory budgeting is taking place, visit the [Participatory Budgeting Project's website](#).
- **Increase Worker cooperatives:** Worker cooperatives are business entities that are owned and controlled by the people who work in them. For more information, visit [this](#) website.
- **Increase Community land trusts:** A community land trust is a community-based, non-profit organization that buys land on behalf of the community and holds it in trust. It takes land off the market, ensuring communities, particularly low-income, have permanent access to affordable housing. Households own the physical structure of the home and lease the land for a small fee from the non-profit. Even though the non-profit owns the land that the home stands on, it still provides households “with the same permanence and security as a conventional buyer.”

<sup>36</sup>

- **Instate Rent control/Prevent Units from Rent Destabilization:** Rent control is a system of laws that limits the amount of rent landlords of certain defined properties can charge their tenants. Rent control laws help tenants avoid unfair rent hikes by enforcing landlords to follow set guidelines of how much they can increase the rent they charge tenants each year. In some of the world's costliest and tightest housing markets, rent regulation has helped maintain economic diversity. For example, rent regulation has helped maintain economic diversity in [New York City](#), which is currently experiencing rapid gentrification



<sup>35</sup> <http://community-wealth.org/>

<sup>36</sup>National Community Land Trust Network.

<<http://www.cltnetwork.org/About-CLTs/What-Are-Community-Land-Trusts>>.

in many neighborhoods, particularly in Manhattan,<sup>37</sup> and is helping re-introduce economic diversity in cities throughout France. The French government recently introduced progressive legislation called the [Loi Duflot](#), which is a rent control scheme, to ensure that high demand areas in France's cities, including Paris, are accessible to low-income households.

- **Increase Social housing:** In the 1970s, the federal government made a deliberate decision to end its federal public housing program and not produce any new public housing developments. Public housing was seen as a huge failure in U.S. housing policy, as the public housing stock in many cities was not always properly managed or maintained, concentrated poverty, and its design had a dehumanizing effect on its residents.<sup>38</sup> However, currently, 2.2 million people live in public housing developments throughout the country and hundreds of thousands remain on decades-long waiting lists, indicating the people's strong desire to live in public housing and the dire need for the government to re-commit to building more.<sup>39</sup>
- **Increase Housing Cooperatives/Reduce Barriers to Establishing Housing Cooperatives:** Housing cooperatives are a legal entity where all members own a share, which gives them the right to occupy one housing unit on the property in question. Members of a cooperative pool resources, lowering maintenance and operation costs for each member.
- **Create a Sustainable Banking System:** The [Global Alliance for Banking on Values](#) is an alliance of financial institutions to create a movement for a different type of banking system, where the intention of creating a better, more just society is at the core of their business model, not just an arm of their company. We cannot address the most pressing issues of our time without having financial institutions that combine lending with intention and 100 percent transparency.<sup>40</sup>

**Potential long-term solution:** While the solutions outlined above will help further equity in the places where we live and create greater economic and residential stability, ultimately, we will need to advocate for more than just a change in ownership structure, or principal reduction, to see and experience a much more democratic and equitable society. We need to advocate for, and collectively create, a more intentional economy -- an economy driven not purely by economic profit, but by a collective will to ensure that the places where we live maintain economic, social and environmental health for everyone -- not just a select few. Otherwise, we will continue to see a repeat of these crises. This is not to say that corporations or markets need

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<sup>37</sup> Davidson, Adam. *The Perverse Effects of Rent Regulation*. July 23, 2013. <<http://www.nytimes.com/2013/07/28/magazine/the-perverse-effects-of-rent-regulation.html?pagewanted=all&r=0>>. Accessed 12/15/2013.

<sup>38</sup> Dizikes, Peter. *Are We Purging the Poorest?*. MIT News. April 29, 2013. <<http://web.mit.edu/newsoffice/2013/lawrence-vale-book-purging-the-poorest-0430.html>>. Accessed 12/15/2013.

<sup>39</sup> Rethink: Why Housing Matters. <<http://www.rethinkhousing.org/>> Accessed 12/15/2013.

<sup>40</sup> Kaufer, Katrin. (2013, November). What is Problematic with Banking and Finance? *Political Economy and Society*. Lecture conducted from the Massachusetts Institute of Technology, Cambridge, MA.

not exist, but that they “can be re-directed to produce -- and, in fact, become the main producers of -- a clean environment, world peace, prosperity for the poor, or transparency and ethical living.”<sup>41</sup>

### Possible Variations

- There could be a painting/image of a big picture solution behind the bubbles and as the balloons are popped, the entire picture is revealed
- There could be a solution that comes out of each bubble when it's popped. Different bubbles have different solutions
- These ideas could be combined to have shorter term solutions in each balloon that is popped, while the board reveals a longer term solution.

This game is interesting because it can require a collective effort. If all of the solutions are depicted on the backdrop of the board, then they will not all be revealed until all of the balloons are popped. Therefore, towards the end of the carnival, you can prompt people to “change the game” and do whatever they can to pop the bubbles - rather than sticking to the rule of only 3 chances and standing a certain distance away.

Throughout the co-design process, many games and potential formats came up that we decided to include in our toolkit as “Additional Workshop/Retreat games.” They were not perfectly suited for the carnival that we wanted to create, but they were important parts of our co-design process, and potentially useful for people who would be reading our carnival toolkit.

These games require a bit more set-up and facilitation, so they are not as suited for a carnival, however, they would be perfect for a more “high-touch” setting such as a workshop or retreat. You could use these games (as well as the carnival games above) to explain different elements of the housing and financial crisis to a smaller, more concentrated group of people. These games are also included in the toolkit under ‘workshops.’

### Musical chairs - Vulture Investors<sup>42</sup>

- Instead of chairs, you could use a representation of a house. Place these on a table, have players walk around the table while a song plays. There is one more player than the number of houses. Grab a house when the song stops, and the person who doesn't have a house is out. The facilitator is an investor, who is taking houses off the market with each round.

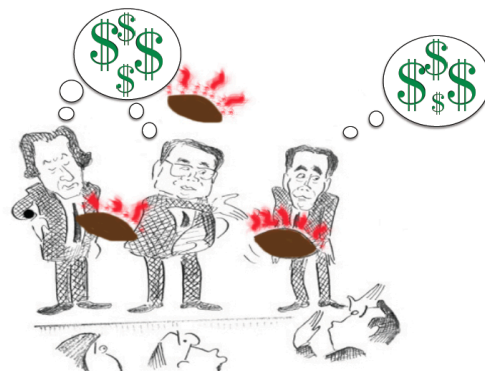
### Hot potato - Pass the Subprime Mortgages<sup>43</sup>

- The “potato” (ball) is a subprime

<sup>41</sup> J. Phillip Thompson. “The Intentional Economy.” Nover

<sup>42</sup> *This game has not been play tested yet.*

<sup>43</sup> *This game has not been play tested yet.*



mortgage. Start with the group in a circle tossing around one or two balls. Narrate that people tossing the ball around is akin to bundling and re-selling loans. Introduce more and more balls until it gets pretty chaotic. Then, someone announces “It’s 2008 and the game is over!” The mortgages are bad, and now you want to get rid of it. What do people do?

- Debrief.

## **Challenges**

Our major challenge was balancing a nebulous concept like “changing the housing narrative” with needing to produce a concrete product deliverable. When it can be almost anything, it is important to be realistic about the time frame and capabilities of the people on the team.

As with any group process, dynamics of personality, privilege, and other interpersonal woes seeped into our process. It is important if you are structuring a co-design process for yourself or others, to build in mechanisms for collective and individual feedback to allow the group to progress healthily.

Related more to the actual project, rather than the process, we were challenged with linking the games to the housing crisis. We knew on an intuitive level that the concepts worked, but actually working through the details and game design was challenging and more iterative than we anticipated.

We also did not get to play-test all of the games we designed - even the cornhole game requires more testing for consistent execution among different audiences. We need to be able to respond to questions like: “How will you 'cheat' or rig the game to be sure it's hard for people to follow the shell game? Can you have a trick table or trick cup? Otherwise, you'll have to learn how to run the shell game and that might be difficult.” We should have started play-testing earlier in the semester.

Finally, we finished about 95% of the content for the toolkit and then got the material to our initial graphic designer to create mock-ups for us. Unfortunately, Ed got sick during the final weeks of our project and couldn't complete the designs for us. He will continue to work with CL/VU and at least two project team members who want to stay involved to complete the website and graphics for inclusion in the toolkit, however, the lack of visuals and a product left many team members with an unfortunate feeling of not having finished. A sense of completion is really important to codesign processes, so again, it is important to plan ahead and be realistic about what can be accomplished in the process.

## **Outcomes**

The team came together in the MIT Media Lab course on Collaborative Co-Design in the fall of 2013. Our goal was to develop a narrative that would connect CL/VU's campaigns to fight



eviction foreclosures, resist gentrification, and shed light on real estate investors who were turning a profit on foreclosed homes. They knew, however, that Bostonians weren't the only ones struggling to stay afloat and retain their homes; therefore they aimed to situate their project in a broader national economic context.

As the team worked together, they began to conceptualize a carnival and they realized they had stumbled onto a framework that many different type of issues, particular those springing from a misguided belief in our capitalist system (i.e., our education system, healthcare system, immigration system, etc.), that could use to challenge the dominant narratives embedded in those issues.

The team created this toolkit with the expectation that it will be adopted and adapted, that it will serve as a starting point for activists to bring the issues most pressing to their communities into the public eye. This particular toolkit will use housing specific examples and will address the housing specific narratives that other housing rights advocates could easily take on and use, but the concept of the carnival and "Changing the Game", is firmly rooted in a critique of the "game" of capitalism and that will make the concept relatively easy for any social justice organization to adapt and use.

The games can also be adapted to be used more intentionally with smaller groups of people in a workshop, guided activity, and/or retreat-type setting. We will also present alternative game set up and versions that can be used.

### **Next Steps**

- Continue to work with graphic designer to complete the website and finalize the toolkit
- Organize a large carnival to take place in the Spring of 2014 around issues of economic justice.
  - Involve other Boston-area organizations who are working on various economic justice issues to create carnival games that help educate people around the issues their organizations represent.
- Promote the use of the toolkit among other social justice organizations

### **References/Resources/Related readings**

We derived inspiration, ideas, motivation as well some of our facts and figures from the websites and articles below:

CL/VU website: [www.CL/VU.org](http://www.CL/VU.org)

Center for Story-Based Strategy: <http://www.storybasedstrategy.org/>

Letter from members of Congress to Edward DeMarco, acting director of the FHFA:

<http://CL/VU.org/sites/default/files/uploads/fhfa-demarco-letter.pdf>

Great(!) interactive map that documents the number of foreclosures by census tract in each state: <http://www.realtytrac.com/mapsearch/>

Coverage of JP Morgan's twitter fiasco:

<http://www.minds.com/blog/view/253928850319216640/jp-morgans-twitter-takeover-seeks-ques>

[tions-from-twitter-gets-flooded-with-critiques-of-banksterism](#)

Gentrification doesn't trickle down to help everyone:

<http://www.theguardian.com/commentisfree/2013/oct/10/gentrification-not-urban-renaissance>

Comments on gentrification in an article about a murder in South Boston:

<http://www.universalhub.com/crime/20131117/man-beaten-stabbed-south-boston-market#comments>

Article on reform of the Boston Redevelopment Authority:

<http://www.bostonglobe.com/opinion/editorials/2013/11/14/boston-redevelopment-authority-and-don-for-reform/ATVbrahkPxCbuAa1aVJktN/story.html>

Narrative, Culture, and the Housing Crisis

<http://jacobinmag.com/2013/08/gramsci-comes-home/>

Remarks by Senator Elizabeth Warren National Consumer Law Center Consumer Rights Litigation Conference

<http://readersupportednews.org/off-site-opinion-section/72-72/20336-the-playing-field-is-rigged>

Occupy Our Homes Atlanta takes "Game of Homes" to foreclosure auction

<http://clatl.com/atlanta/occupy-our-homes-atlanta-takes-game-of-homes-to-foreclosure-auction/Slideshow?oid=7483893>

Economic Trends on Gentrification and Financial Health:

<http://www.clevelandfed.org/research/trends/2013/1113/01regeco.cfm>

The Greater Boston Housing Report Card 2012

[http://www.tbf.org/~media/TBFOrg/Files/Reports/2012%20Housing%20RC\\_Nov01.pdf](http://www.tbf.org/~media/TBFOrg/Files/Reports/2012%20Housing%20RC_Nov01.pdf)

99% Power Organizing Tool: <http://www.the99power.org/toolkit/organizing-tools/>

Article on how to win carnival games (clearly problematic):

<http://www.artofmanliness.com/2011/09/26/how-to-win-state-fair-games/>

"The Story of Solutions:" <http://www.youtube.com/watch?v=cpkRvc-sOKk&feature=youtu.be>

Nedelsky, Jennifer. 1994. *Private Property and the Limits of American Constitutionalism: The Madisonian Framework and Its Legacy*. Chicago: University of Chicago Press.

Polanyi, Karl. 1970. *The Great Transformation: The Political and Economic Origins of Our Time*. Boston, Mass: Beacon Press.

McNeill, J. R. 2001. *Something New Under the Sun: An Environmental History of the Twentieth-Century World (The Global Century Series)*. W. W. Norton & Company.

Douglas, Mary. 1986. *How Institutions Think*. Syracuse, N.Y.: Syracuse University Press.

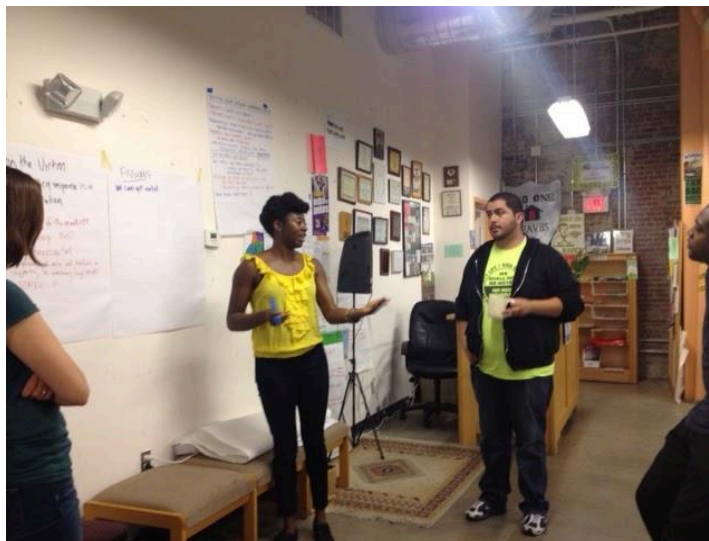
Briggs, Xavier de Souza. 2005. *The Geography of Opportunity: Race and Housing Choice in Metropolitan America*. Washington D.C.: Brookings Institution Press.

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Workshop Template

### **"Strategy Session for Narrative Development"**

This workshop was modified from the Center for Story Based Strategy's Battle of the Story activity by Terry Marshall of Intelligent Mischief and Nene Igietseme



**Documenting this workshop:** *Include this box throughout, where note-takers and participants can document. Include suggestions about how to document this workshop; where possible, include space in the facilitation guide to record key pieces*

*Documentation:*

### **Description of the Workshop**

As you will read described in the “mini-case study” below, this workshop can be used by any groups trying to unpack dominant narratives connected to the issue area they are working on. This is a first step in seeing the gaps in the ways your group puts forth a cohesive narrative and how/whether it challenges the dominant narratives in the media and in society.

### **Objectives for the Workshop**

- To understand the gaps in the media-related materials you put out for the public and their (in)effectiveness in challenging dominant narratives connected to your issue area
- To identify a cohesive dominant narrative in your issue area to challenge

### **Mini-Case Study**

Our first visit to City Life/Vida Urbana was extremely productive and exciting. At the meeting was our team (Nene, Dara, Terry, Ruth, Mike) and the executive director of CL/VU - Curdina Hill. We began the conversation by reflecting on the CL/VU-produced documentary video called “Communities in Peril” that Mike asked us to watch before the meeting:

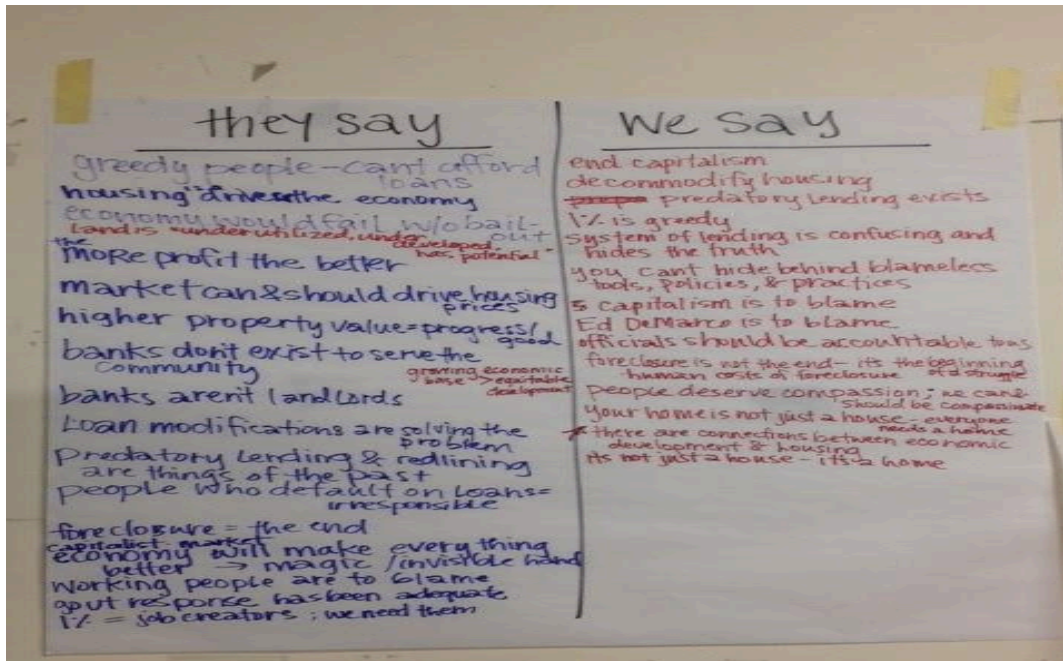
[http://www.youtube.com/watch?v=XXxZs\\_pswdo](http://www.youtube.com/watch?v=XXxZs_pswdo). We also reviewed the CL/VU blog about Yolanda Nova, the woman featured in the video who faced foreclosure and eviction and eventually won the right to stay in her home:

<http://CL/VU.marquee.by/cuando-luchamos-ganamos/>

After much discussion, we decided: the story was powerful, and the message was clear, what was not clear was the overarching narrative that CL/VU wanted to reiterate - that the housing crisis is not over, and the cycle of housing bubbles and crises would continue until housing is de-commodified. This is our overall project goal: to find a narrative and a project that would combine the different campaigns CL/VU is working on: 1) an campaign to confront investors - many of the foreclosed properties are being bought up en masse by investors looking to sell the houses when land values rise so they can turn a profit, 2) fighting gentrification in Boston neighborhoods, and 3) a law to assert the rights of tenant to stay in their homes even if the property is foreclosed on. Although the campaigns seem only slightly related to each other in that they deal with housing, they are all undergirded by the idea that housing is not a commodity, that people need places to live, and housing being on the speculative market causes problems for working class and low income people.

The goal of the meeting on Thursday was to leave with an agreed upon project idea, but coming up with a project to “combat the cultural narrative that the housing crisis is over” and link the work of CL/VU was harder than you’d think! The task is daunting: shifting cultural narratives - both how to come up with new narratives that are broad enough to capture the core ideas of what we are fight for, and how to communicate it in a way that actually challenges the dominant narrative. And it is the task faced by every social justice group fighting for better policies and practices for people. Terry and Nene used tools from the [Center for Story-based Strategy](#) to facilitate a conversation within our group about dominant narratives and cultural narratives.

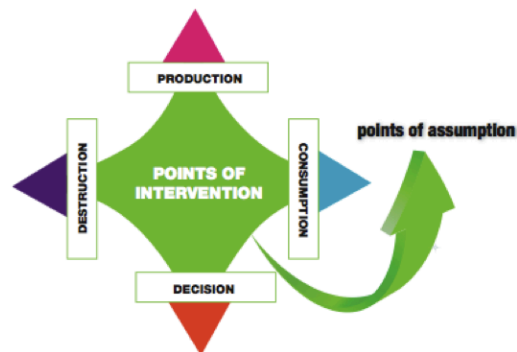
We needed to link the campaigns that CL/VU is working on through one cultural narrative that is powerful enough to combat the idea that the housing crisis is over. In the They Say/We Say activity, we brainstormed narratives, assumptions, and ideas that people in power, and the status quo believe, such as market forces always work, there is no one to blame for this crisis, and people who go into foreclosure are irresponsible. We then brainstormed ideas and narratives that we believe and want to assert through our work, for example: housing is a human right, market is a human construct that can change, and people are more important than profits.



Because CL/VU is currently running these campaigns, we did an activity called Points of Intervention (POI) to see how we could tie in action around the assumptions and dominant narratives to CL/VU's current actions. POI calls out four points that organized action usually happens at: the point of destruction (eviction blockade), consumption (housing auction), decision (housing court), or production (factory). These points are usually where the problem is most visible or where the impact of the problem is most felt. It makes logical sense for actions to happen at these points - any passerby who sees an action at one of these points should be able to make reasonable sense of why the action is happening. There are also points of assumption - not physical places, but spaces where the narrative that keeps policies in place are not working. The Center for Story Based Strategy asserts that actions must also target points of assumption by pointing out what is invisible, reframing the debate, and create the space for alternatives. We had a lengthy discussion about the way Occupy Wall Street was able



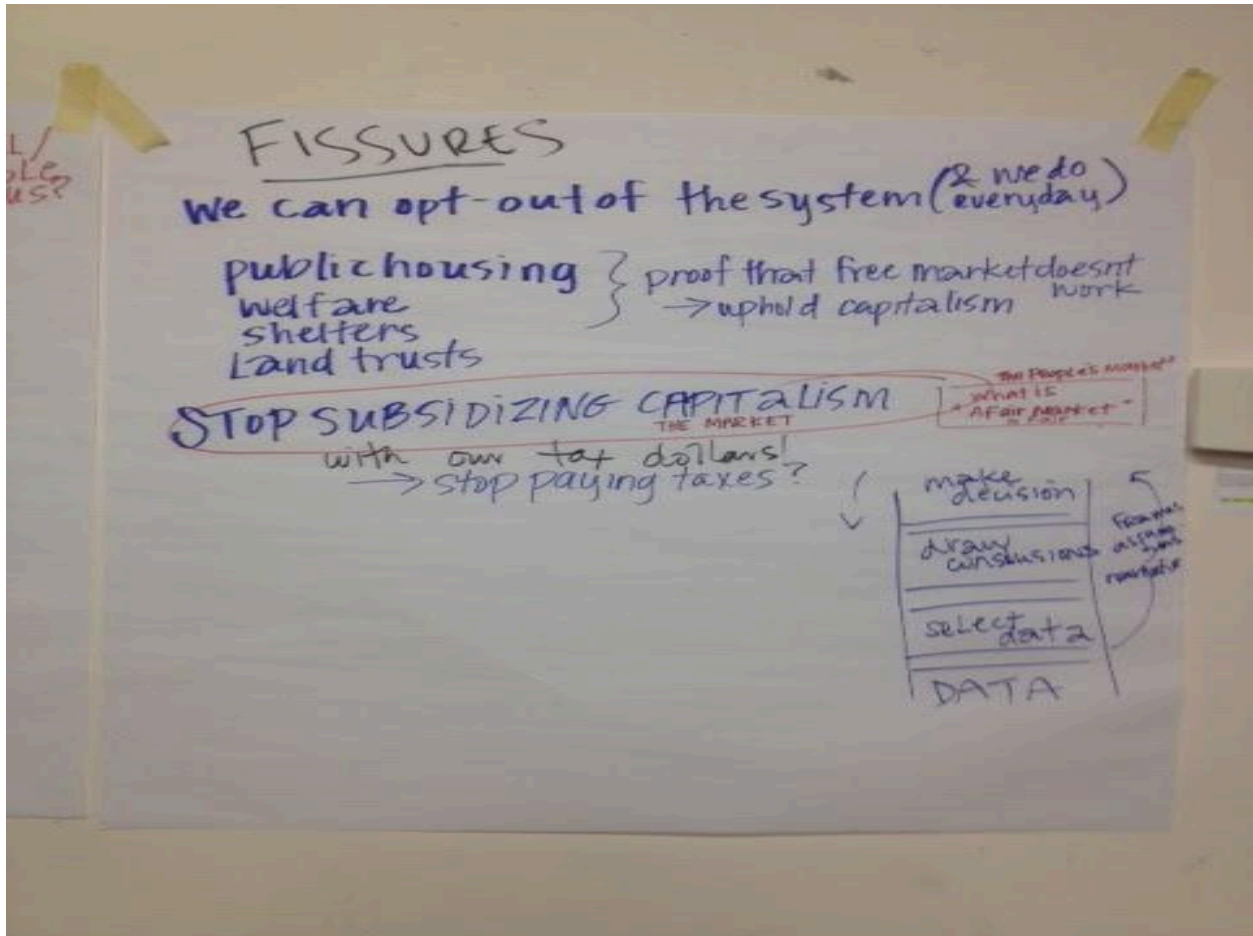
## Points of Intervention



Points of Intervention are the places in a system where taking action can make change. Social movements have a long history of taking action where production, consumption, destruction or decision-making is happening. Story-based strategy helps us expand these efforts to envision interventions into the narratives that shape popular understanding by taking action at the point of assumption.

to do this.

With these brainstorm, we then attempted to synthesize our ideas by pulling out common themes as well as identifying “fissures” in the dominant narrative - areas where the narrative is weak or contradictory. For example, the dominant narrative assumes that the free market efficiently allocates resources. However, this assumption is false; if the free market were to allocate resources efficiently, then why would we need to provide a social safety net (i.e. subsidized housing, welfare, etc)? It is the social safety net that allows capitalism to continue to exist and makes market capitalism bearable.



**URL to Case Study:**

<https://docs.google.com/document/d/1Y0an8-1FLSutN0WJUJbyKq6A6AMil1NWqvdfGm9bzqk/e/dit>

**URL to original project:** [www.changethegameproject.com](http://www.changethegameproject.com)

**Facilitation Guide**

**Time:** 3 hours

**Agenda:**

- Welcome and Introductions (30 mins)
- Narrative power self-inventory: Conduct a brief analysis of media related materials from your issue area, specifically things that your group or organization puts out (45 mins)
- “They say, we say”: Do this activity to generate the narratives, assumptions, memes, and values that guide the work that you do and what you are challenging (45 mins)
- Themes and Fissures: This synthesizing activity will help you to identify which narratives

- to challenge and how to build your own narrative around it (30 mins)
- Points of Intervention (30 min): This idea will help bring the They Say/We Say activity to life by connecting it to concrete direct actions and civil disobedience.
- Next Steps and Close (30 mins)

**Materials needed:**

- *Key pieces of media that your group or organization releases to the public - multimedia is best (i.e., a print piece, a video, website, etc)*
- *Flip chart*
- *Markets*
- *Overhead projector and Points of Intervention slideshow from the Center for Story Based Strategy*

**Preparation needed:**

Gather the media materials you wish to share ahead of time

1. Welcome and Introductions (30 mins)
2. Narrative power self-inventory: Conduct a brief analysis of media related materials from your issue area, specifically things that your group or organization puts out (45 mins)
  - Show the different media related pieces to the group
  - Do a go around and ask participants what they say, what they think, and what they feel
  - Discuss: what is [org name] saying to the public with these pieces? How do these pieces together form a narrative?
3. “They say, we say”: Do this activity to generate the narratives, assumptions, memes, and values that guide the work that you do and what you are challenging (45 mins)
  - Draw a chart of flip chart paper and label one side “They Say” and the other side “We Say”
  - Starting with “They Say,” ask participants to brainstorm the common narratives, sayings, and values the opposition usually espouses.
    - Where do they hear these from?
    - Who usually says these things?
  - Move to “We Say.” Participants can either provide direct responses for the narratives on “They Say” or just brainstorm common narratives, sayings, and values that people on our side usually offer
    - How was that?
    - What it difficult? Why?
4. Themes and Fissures: This synthesizing activity will help you to identify which narratives to challenge and how to build your own narrative around it (30 mins)
  - Ask the group to group the things “They Say” and “We Say” into themes and larger narratives

- What does this boil down to?
- What is this actually saying?
- Which things respond to each other
- Dominant narratives serve to silence and marginalize the experiences of a large number of people whose stories don't fit the dominant one. Ask the group to identify areas where the narrative doesn't hold up to reality.
  - What are the fissures in this narrative?
  - What are examples or ways it does not hold true?

#### 5. Points of Intervention (30 mins)

- Show the POI diagram and recreate it on flip chart paper
- Provide examples of different points of intervention throughout history or related to your group. These points are usually where the problem is most visible or where the impact of the problem is most felt. It makes logical sense for actions to happen at these points
  - Actions at the point of destruction - eviction blockade
  - Actions at the point of consumption - housing auction
  - Actions at the point of decision - housing court
  - Actions at the point of production - FMFM meeting.
- Relate the activity to the content produced during "They Say/We Say." These are points of assumption.
- Ask the group to brainstorm actions that could occur that the points of assumption - how could you related it to an action at one of the other points? Use the fissures identified in the earlier activity to help as well.

#### 6. Wrap up and Close