Citizen Wealth

Winning the Campaign to Save Working Families

WADE RATHKE



Berrett–Koehler Publishers, Inc. San Francisco a BK Currents book

Contents

,

Preface		ix	
Introduction: From the Bottom Up			
Part I Creating Citizen Wealth			
1	Building a Winning Campaign for Economic Security	9	
2	Home Ownership Through Community Reinvestment	19	
3	Stopping Foreclosures and Predatory Lending	31	
4	Making Work Pay Living Wages	49	
5	Creating Wealth Through Worker Organizations	65	
Part II Protecting and Advancing Citizen Wealth			
6	Making Earned Income Tax Credits Work for Workers	81	
7	Guarding Tax Refunds and Combatting High Prices	95	
8	The Debt Trap	105	
9	The "Maximum Eligible Participation" Solution	115	

L

.....

.

Part III Changing the Terms of the Debate

10 V	Working with Corporations to Create an Asset Clir	mate 129
11 B	11 Business Models That Foster Citizen Wealth	
12 Bringing Citizens into the Wealth-Building Process		153
13 T	The Future of Citizen Wealth	161
Note	es	173
Acknowledgments		185
Index		189
About the Author		197