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Senator Elizabeth Warren's Address to the URJ Biennial 2017

This address was presented before the [74th Union for Reform Judaism Biennial convention](#) on Friday, December 8.

As a United States senator, I want to thank you for your leadership in the civic life of your communities.

As a progressive, I want to thank you for your contributions to social justice.

And as a Methodist, I want to thank you for inviting me in to take part in this celebration.

I know that this Biennial isn't just a party. Although Rabbi Jacobs has a way of turning any gathering into a party. Count me in, Rabbi!

The fact is we come together at a difficult time in our history. We're grappling with profound challenges as we figure out what kind of a country we want to build, what kind of world we will leave for our children.

One of those challenges is achieving peace in the Middle East – a challenge thrown back into the spotlight this week by President Trump's announcement about Jerusalem.

You know, my first trip abroad as a Senator was to Israel and the West Bank. I walked around Jerusalem. I saw first-hand how powerfully important that holy city is to the Jewish people – and to Christians and Muslims.

Jerusalem is the capital of Israel, and diplomacy between Israelis and Palestinians should determine the final status of Jerusalem for all parties. I believe that a two-state solution remains the best path to peace for all who live in the Holy Land. But neither the United States nor any other outside power can impose a solution. That's why I'm concerned about President Trump's decision, which I believe makes it more difficult to reach that goal. If the President is serious about peace, I urge him to produce a comprehensive strategy to achieve it. That's what American leadership demands. That's what Israelis and Palestinians deserve. Let us never give up hope for peace, for shalom, and for salaam.

This is a difficult moment in our history. But most of us understand that history isn't a river that moves in only one direction. It's a tide that comes in and out. And when we make the choice to devote our lives to something bigger than ourselves, we understand that, sometimes, it means swimming with that tide – and, sometimes, it means swimming hard against it.

And that's why I'm here – to talk about swimming hard against the tide.

Our politics are at high volume right now, but politics have always been charged with emotion. And with good reason. This isn't a game. This is about people's lives. We have always fought hard for what we believe in. And when those beliefs come into conflict, fierce disagreement isn't just acceptable – it's essential.

But we used to have parameters within which we fought. We used to have a sense that, no matter how differently we thought about any given issue – and no matter how strongly we felt about those differences – we had something fundamental in common. Something that would compel us to fight with respect, and help us to repair our divisions when the argument was over. Something that could hold us together.

I think we've lost some of that.

We've never had a President who gleefully attacks American citizens, and attacks in ugly, personal ways.

We've never had a political movement that relies so heavily on undermining our common narrative – our common understanding of something as basic as facts.

[As an aside:] I'd never thought we'd need to modify the word "fact" – like "true facts" or "factly-facts" – so they don't get lumped in with "alternative facts."

And we've never seen such a hard push to use our government – our government – to divide us even more into winners and losers, rich and everyone else.

Look at what counts as politics these days. We're arguing about whether it's okay for families to pick up the tab for tax giveaways to corporations. We're talking about whether to send young people, giant Dreamers, who did nothing wrong away from the only home they've ever known to face a future no one can promise them will be safe. And nearly every day we see the evidence that anti-Semitism has become just another campaign tactic.

But here's the thing. This President has weaponized our divisions like never before, but he didn't create them. Now it comes to us to decide what we're going to do about it.

I've been thinking a lot these days about bankruptcy. Don't worry: I'm not breaking any news about my personal finances. I'm remembering how I got involved in policy-making in Washington and what brought me, indirectly, to the United States Senate.

Long ago, I was a law professor, and I taught a lot of money courses—corporations, contract law, finance. But my research focused on what was happening to ordinary, middle class Americans—and the story was not good. By the late 1990s, more than a million families were going bankrupt every year. More kids were growing up in families that had declared bankruptcy than in families that had declared divorce.

So I put together a team of researchers to collect some data. We tracked down people across the country who had declared bankruptcy, and we handed them this one-page form.

On the front side, people would tell us some basic information: you know, age, sex, marital status, stuff like that. And then we'd ask people to flip the piece of paper over and just... tell us what happened. In your own words, tell us your story.

It turned out that the overwhelming majority of people who were filing for bankruptcy were just ordinary middle-class people with ordinary middle-class stories. They had gotten jobs, gone to college, married, bought a house, a car, had kids – pretty standard stuff.

And then something happened – something bad.

And nearly always, that “something” was one of three things. Somebody got sick. Somebody lost job. A family broke apart: divorce, death.

And suddenly, a life that had seemed so normal and secure hurtled out of control.

It's not like anyone just woke up one morning and thought, “Ahh, today feels like a nice day to mosey on down to the courthouse and declare bankruptcy.” These folks had been scratching and clawing to avoid it: taking on extra jobs, cashing in their 401ks, hitting up their friends and families and neighbors for loans, holding garage sales every weekend. I can't tell you how many times a woman wrote about selling her wedding ring just to bring in a little extra cash.

Nearly all of these families were tangled up with credit card companies. Credit cards had looked like salvation on the front end – low, low teaser rates in big, big print, but they turned out to be poison on the back end – dangerous, dangerous tricks and traps in small, small print.

And once those tricks and traps kicked in interest started soaring to 25%, 36%, 42%.

And families who were already in trouble fell further behind—and behind, and behind. Not from Lamborghinis and vacation homes. Not from big screen TVs and Air Jordans. No. From diapers and dental bills, from milk and school shoes, from gas for the car and that busted carburetor last winter.

They were trapped. Eventually it would get so bad that families would realize they could work the rest of my life, and it would be literally impossible to pay off all the debts. Bankruptcy was the only way out.

You guys see The Shawshank Redemption? Tim Robbins crawling through 500 yards of sewer pipe just to escape from that prison? That was the reality of bankruptcy: 500 yards of sewer pipe to wipe out the debts and stop the collection calls from credit card companies.

And that's where it all might have stayed – and I might be spending this morning teaching a class instead of showing up here to talk with you. It might have stayed there, except for one thing: The credit card companies decided to go after these families. It was the 1990s, and the companies were already making billions – billions – of dollars from the high interest rates and fees, and many families had already paid their principal debts off one-two-three

times or more – but the interest, fees, tricks and traps kept them mired in debt forever until millions of them collapsed into bankruptcy.

And that's when the credit card companies hit on great idea: They could make even more money if they could change the law to keep people from writing off this debt in bankruptcy court.

Understand: credit card companies can wait people out. Maybe someday someone will get a raise at work, and the credit card company can pocket that. Or maybe if the debt collectors can make life miserable enough for people, some will borrow from grandma or the neighbors. Or maybe the company can package up one family's debt with a whole bunch of other families' debt and make a dime selling it to some other company – and the new company can start another round of collection calls and squeeze some more money out of these families.

Understand, for the credit card companies it wasn't personal. It was all about profits. Sure, this would be taking hundreds of thousands of people who were already down on their knees and giving 'em one more kick in the teeth, but, hey – that's just business.

So the credit card companies went to Washington to get the law changed. And they were loaded for bear. These companies had all the money in the world to make political contributions, hire PR guns, get stories and op-eds placed in the newspaper, and hire lobbyists to visit every single member of Congress. They pushed one message: make it a lot harder for families in trouble to file bankruptcy.

And on the other side? Just a bunch of broke, desperate families. Families without money – and without power – and, if the credit card companies had their way, without much hope of ever getting back on their feet.

It was so unfair. So deep down unfair. Unfair and infuriating.

And that's when I decided to fight back to try to stop the credit card companies from changing the law. I fought, not just as a citizen who felt like it was wrong for giant corporations to take advantage of people that way. Not just as a law professor who knew that lobbyists' expensively-crafted arguments were total bull. But as a woman who spent a lot of nights listening to the debtors' stories and wondering: how could our government turn its back on our people?

Stories of cancer and the high cost of asthma medicines. Stories of layoffs at the plant and little businesses that stumbled and fell. Stories of heartbreak and abuse, of divorce and death.

And I had my own story.

I grew up in a paycheck-to-paycheck family. I remember clearly how my life changed when I was 12 years old. Now, I know what you are thinking, and, no, I did not have a bat mitzvah when I was 12 – but I did grow up. Because when I was 12, my daddy had a heart attack –

and I felt our lives turn upside down. I remember how the hospital smelled and how grey it looked. And I remember the time afterwards when we lost the family car, and when my parents whispered about whether we would lose our house. I remember how my mother cried every night. We came so close to disaster.

So, yes, when it came to credit card companies cheating families, I fought back. I fought like it was my own life on the line. I fought like my children's lives were on the line. I fought like human beings – whether I knew them personally or not—would pay a terrible price for what these powerful credit card companies wanted our government to do.

I got in the fight. And we built a coalition to stand up for the people who needed someone to stand up for them. We fought for 10 years – and for 10 years we managed to hold off the biggest political lobby in the history of mankind.

In the end, we lost. We gave it everything we had, and we lost. The credit card companies had too much money and too much influence in Washington, and we lost. The laws were changed and a lot of people got hurt.

And that's why I'm here today. I'm here to say I'm not sorry I got in that fight. In fact, knowing everything I know today, I'd jump right back in that fight and I'd give it everything I had.

Why? First of all by holding the credit card companies off for a decade, several million more people made it through the system and didn't get hurt – and that matters.

And second, that fight changed me and a lot of other people. We learned how to fight for our values in Washington. And a lot of the ordinary people who stepped up and told their stories learned that there is real power in just making yourself heard.

Third, we found allies. It's how I met Ted Kennedy, and how I met Paul Wellstone, and how I met a bunch of people that I've worked with ever since.

And fourth, we grew new ideas. Five years after the bankruptcy bill passed, the same group of people – and several million more – came back together to create the Consumer Financial Protection Bureau – woo-hoo! Sure, they've been in the news lately, and President Trump is trying to shut them down. But the reason is simple: It's government that works for the people. In just six years, this little agency has forced the biggest Wall Street banks to return \$12 billion directly to people they cheated!

And now there's a complaint hotline, cfpb.gov, where you can file a report if a bank or student loan servicer or whatever cheats you. So far, they've handled more than 1.2 million complaints.

And time and time again, people would tell me that, even apart from getting their complaint resolved and their money back, it means something to be able to speak up. It means we aren't powerless. It means stories matter.

OK, so this story doesn't have your usual Hollywood ending. I wanted to run the new Bureau, but it didn't happen. And when that didn't happen, I ran for Senate instead – and I'm right back in the fight.

I seem to be a woman who persists!

I come back to that fight because, to me, it speaks to this moment.

First, it's a reminder that it has been getting harder and harder for working people to get a fair shake for a long time now.

Corporate profits and CEO pay have shot through the roof, but wages for middle class families have stayed flat. The rich keep getting richer, and everyone else gets left behind. And government, our government, keeps working better and better for the credit card companies and giant banks and everyone else at the top. It was true in the bankruptcy fight and it's true today.

Second, the bankruptcy story reminds me of the importance of the fight – win or lose. We lost the bankruptcy fight, but we learned and we re-grouped and we came away with an agency that is changing millions of lives for the better. Now, we're in a health care fight, and that fight has already changed America. In the past few months we have had a long, national conversation about pre-existing conditions, about Medicaid and nursing home care. Parents of babies with complex medical needs have gotten politically engaged and people with disabilities have shown just how hard they can fight for what is fair.

The health care fight has changed who we are as a country. Today, you can stand up in America and say, health care is a basic human right – and, in America, we fight for basic human rights.

And that's the thing about these fights: win or lose, when we fight for what is fair, when we fight in a way that engages our passion, when we fight with commitment and drive, then our power isn't a battery that gets drained. Our power is a muscle that gets stronger every time we use it.

These fights are hard, but they are the right fights to have.

These are the fights grounded in human empathy. They are the fights that are about more than seeing the struggles of our fellow citizens; they are the fights about seeing ourselves in other people's stories.

And that's where, for a lot of us, faith comes in. I think of these lines from Leviticus

When a stranger resides with you in your land, you shall not do him wrong. You shall treat the stranger who resides with you as the native among you, and you shall love him as yourself, for you were strangers in the land of Egypt

I read this text as a statement of power: what it means to be in our own land, to have power, including the power to do wrong to those with less power—to the strangers among us. In that circumstance, the admonishment of God is straightforward: love the stranger as yourself.

I can think of no more powerful statement of empathy than to treat strangers as ourselves, because, like my 12 year-old self, we were once all strangers.

It is an honor to be here with you today.

It is an honor to be in a community where welcoming the stranger isn't just some organizational imperative, but a divine principle

It is an honor to fight alongside you, today, tomorrow and every day as we battle to make our government work for all of us.