How Cost Sharing Confronts Scarcity, Secrecy, and Shame About Money

By Nico Amador

Let’s face it – talking about money is uncomfortable for most of us. I’m an activist from a middle class background – my parents were public school teachers with stable jobs. I’ve had all the benefits of growing up with financial stability, formal education, and a high quality of life – including things like having health care, ability to travel and take vacations, and access to fresh food. While I’m certainly appreciative of these benefits, I, like many others, sometimes struggle to talk openly and honestly about my class position, especially in an organizing context. It can feel as though there’s much at stake, as though there’s balance that might be disrupted if we’re too honest, if our class differences become too apparent. Each of us, whether we’re raised poor, working class, middle class, or owning class may encounter situations where we fear that outing our class background might lead us to be judged, alienated, or stigmatized.

When I was about nineteen I was just coming into my political consciousness and my work as an organizer. A big piece of that process was learning to claim my identity as a person of color and finding connection with other young Chicanos and Chicanas. I wanted to belong, and as someone who was queer, mixed-race, and not very fluent in Spanish, I was already worried that I didn’t. Most of my friends were first-generation students from poor and working class immigrant families, mostly from Los Angeles or the farming communities of Central California. I could feel how my suburban, middle-class upbringing set me even further apart from being able to relate to my friends and a cultural experience I wanted to be closer to. Somewhat unconsciously, I started to downplay things about myself that would have made my class background more transparent. In an environment that was so focused on the politics of racial and economic justice, I wanted to be seen as firmly on the side of “the people.” I hadn’t yet grasped that building real solidarity meant that I had to be honest about my class privilege and authentic about my place in the movement.

This changed when I realized that what others need most from me is not to hide or apologize for who I am, but to use whatever skills, qualities, and resources I have at my disposal. Much of what I bring to the table as an organizer – discipline, time management, planning, skills for budgeting, the flexibility to volunteer my time or work for little pay – are partially a product of my middle class upbringing. Just as useful are the things I’ve learned from working with people of class backgrounds other than my own: the value of conflict and directness, a relational style of organizing, and the need for bold, uninhibited visioning.

But in most organizing groups I’ve been witness to, class dynamics are rarely discussed in ways that increases capacity for interacting across class differences. Even activists with a high level of sensitivity to race, gender, and sexuality are often still clueless when it comes to noticing how class influences their interpersonal relationships and organizational structures. So how do we build organizing cultures that encourage learning and accountability related to class?

Cost-Sharing: One Way to Get People Talking
At Training for Change we run on a shoe-string budget. We don’t have the money to pay the travel expenses for our trainers to come together in person but our time in person with each other is essential to nurturing growth and community within our group. Rather than sacrifice an annual gathering out of a sense of scarcity, we’ve elected to use a method called cost-sharing to pay the expenses ourselves AND to hold ourselves accountable to talking actively about class within our group.

Cost-sharing is a tool that was developed in Movement for a New Society (MNS), an influential network of activists who, in the 1970s and 80s, worked to bring about fundamental social change through principles of nonviolence.

In a newsletter from 1986, MNS member Joan Nikelsky described cost sharing as, “a revolutionary and empowering process because everyone participates in thinking about their own and others’ financial situations…we experiment with ‘redistributing wealth’ on a small scale.” MNS also acknowledged that money was a volatile discussion topic for any group but that the cost-sharing process was one way of creating safety and ‘unfreezing secrecy’ about money. MNS used cost-sharing methods to fund various activities within their work.

Here’s how we’ve typically done it with our group of 6-8 trainers in Training for Change: We start by calculating the expenses associated with travel for the gathering for each person, which can include things like flight or train tickets, as well as child care costs, etc. When we have the total, we write that up so everyone can see it. If the total cost of the gathering is $3,000, then it is our job as a group to come up with $3,000 to cover everyone’s expenses.

Before asking anyone to make a pledge toward that amount, we pair off to get support from someone else to think through our financial considerations. This is a critical part of the process. In these conversations we are asked to examine aspects of our class position and any other specifics related to our income and expenses at that moment. This can include things such as current debt, ways that we’re financially supporting our partners or other family members, medical expenses, inheritance or other sources of income, and the amount of non-paid work we’re doing for the organization or on other projects. The support given in pairs helps us move through any guilt, shame, or defensiveness about either contributing or receiving money. We take it slowly and make room for any emotions that may surface.

Once there’s been ample time for these check-ins, we often make time for a go-around as a whole group, where each person is given space to share as much as they want about how their class and monetary considerations at that moment. This supports honesty in the entire group, and it also increases the level of accountability to one another. Hearing each person in the go-around helps us make decisions about how much we can contribute with knowledge of what others might need from us.

Once we’re done sharing in the large group, we go back into pairs and each person can use the support of their partner to decide on an amount they feel that they can contribute toward the total. There is no pressure or expectation for anyone to contribute a particular amount. A person whose plane ticket cost $400 can pledge nothing toward the total if it's beyond their means to give at that time, while a person who spent nothing to get to the gathering may contribute hundreds if they have the resource to do so. The pledges are made anonymously on pieces of paper and one person collects them to add up the total. If we fall short of the $4,000 needed in the first round, we may go a second or third round and use additional support in pairs as people discuss whether or not they can give more than their initial pledge.
For me, the exercise of participating in the cost-share multiple times and sometimes in multiple rounds during one gathering has had the impact of loosening up how I think about giving in general and what I can or can’t spend. It’s been useful for me as a middle class person to identify when I actually can give more generously. Likewise, I’ve seen our group members push back when someone with limited financial means may want to give beyond what is really practical for them out of a sense of responsibility toward the group. The challenges that get offered in both directions are helpful in curbing tendencies to hoard wealth or to give beyond one’s means.

Eventually, we arrive at a result that is equitable to each person and that covers the total. At the end, one person is put in charge of collecting checks from anyone who pledged and redistributing the funds to reimburse expenses.

We’ve chosen to keep the actual amount that each person gives anonymous. One reason we do it anonymously is that we want to acknowledge that participating in the cost-share and volunteering to talk about class and money with other colleagues is a risk for everyone. Offering privacy about the amount each person chooses affirms a sense of trust and ensures that our participation won’t be judged ultimately on how much we end up giving.

Certainly, one goal of the cost-share exercise is to raise the money needed to cover the expenses of the gathering and to experiment with distributing our personal resources in a way that is equitable. However, another important goal of the activity is to create space to open up a conversation about class and money within the organization. The challenge of having to make real choices related to money raises the stakes of the conversation and doesn’t allow people to hide out in abstractions; we have to face tough questions about what it means to interact responsibly from our class positions. To that end, the cost-share is as much about the process as it is the outcome.

Limitations and Encouragements

The process for cost-sharing, as I’ve described it here, is just one possible template for initiating more conversation on class, unlearning some of our beliefs about money and scarcity, and raising needed funds. However, like any other template for group process, it can and should be tweaked, adapted, and applied in a way that makes the most sense for the group using it. In the spirit of encouraging others to experiment with it, I’ll offer a few reflections to qualify my own experience with the cost-share process and suggest some considerations for others who may want to use it.

First, it’s important to say that the trainers who use this cost-share process together in Training for Change are people to have had the opportunity to establish trust and relationship with each other over a number of years. Engaging in the cost-share process together requires less groundwork to create safety and shared analysis than another group might need in order to have success with the process.

However, this doesn’t mean that a group that is less experienced with each other or with less political alignment couldn’t use the cost-share process successfully. It just means that a group may want to use trust-building exercises in advance and/or do some other training on class before delving into something as challenging as the cost-share. Facilitators of the process may also want to take their time with contracting for the group’s permission, and allowing space for individuals to voice resistance and negotiate what they may need in order to participate.

The second thing I’ll point out is that the total amount a group is trying to raise through the cost-share process must be scaled with some accuracy to the amount of money that is within the
means of the people involved in the process. Our group of 6-8 trainers has been safe in assuming that we can come up with $2,000-$4,000, but if we predicted that our shared expenses were going to be way higher than that, we might need a different strategy. In a case like that, I’d suggest setting a realistic goal for the cost-share and having another fundraising activity that the group could do together in order to raise the difference.

Finally, everyone involved in the process should feel as though they can participate without the repercussion of shaming by others in the group. Cost-sharing should happen in an environment where most people can achieve a balance between holding each other accountable and showing patience toward one another. It is not the best tool for helping a group gain new insight on an existing conflict. If race and class dynamics are already contentious in the group, cost-sharing may not be the right activity to introduce.

That said, in a group that is healthy, curious, and willing to explore their relationship to class, cost-sharing can help cultivate a setting in which people are more likely to talk openly about their class backgrounds and financial positions in conversations outside of the process itself.

In Training for Change we've noticed that the cost-share process is one thing that's supported us to name class more often than we might otherwise, even when we aren’t talking about money directly. It's not uncommon in our conversations with each other that I hear people preface their statements with things like, “This might be my middle-class need for control showing up here but…” or “That moment brought up some intimidation I feel about not having had a college education…” We’ve all become more skillful in noticing how class may be impacting our interactions and signaling self-awareness in ways that continue to build our ability to work together.

In a dominant culture that loves money but hates to talk about it, a commitment to being transparent about our financial positions within our organizations, collectives, and communities is a transformative act. Cost-sharing is just one tool but even when that's not possible, taking other risks to initiate conversations about our class backgrounds can open up new dimensions for how we work together and how we build partnerships for change.