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The Inclusive Economy: Powered by Co-ops

The best business model to drive economic change

By Doug O'Brien

People are having a harder time finding their place in an economy that in many ways seems to exclude more and more workers, families and entrepreneurs. Trends in inequality, poverty and job availability have prompted researchers, policymakers and society in general to look for strategies on how to meaningfully include more people in an economy that seems to be trending toward decreased opportunity and workplace instability for many. This article points to a proven strategy that has been used by people for generations: the cooperative business model.

This article examines some of the troubling trends that people face in today's economy, explores recent work around envisioning what a more inclusive economy could look like, and then applies the inclusive economy framework to examples within the cooperative movement. The article concludes that by joining forces, the cooperative movement and those working toward a more inclusive economy could make a deeper impact on empowering people in economy and society.

"...excessive inequality makes capitalism less inclusive. It hinders people from participating fully and developing their potential. Disparity also brings division. The principles of solidarity and reciprocity that bind societies together are more likely to erode in excessively unequal societies." — Christine Lagarde

The cost of inequality

A consensus is emerging that inequality not only impairs the livelihoods of the people on the lower rungs of the economic ladder, but also a nation's economy as a whole. Increased inequality tends to depress the gross domestic product, decrease human capital and limit the number of people who can invest in the economy.[1] According to Christine Lagarde, Managing Director of the International Monetary Fund, "excessive inequality makes capitalism less inclusive. It hinders people from participating fully and developing their potential. Disparity also brings division. The principles of solidarity and reciprocity that bind societies together are more likely to erode in excessively unequal societies."[2]

After several generations of largely declining or holding steady, inequality has increased for the first time in the 1970s so that by 2015 the top 20 percent of people made more than 16 times that of the bottom 20 percent.[3] In terms of wealth (as opposed to income), 50 percent of all U.S. wealth is held by the top three percent.[4]

Focusing on those near the bottom of the economic ladder, poverty in the U.S. generally decreased over the past few years, but is still stubbornly high at 13.5 percent. That means more than 43 million people in the U.S. live in households below the poverty line, defined for a family of four at an annual income of $24,250. For certain groups, the statistics tell an even starker tale: the child poverty rate is 19.7 percent; African American poverty stands at 24.1 percent; and the poverty rate among Hispanics is 21.4 percent.[5]

What about jobs? We know the dynamic U.S. and global economy is opening new options for the types of work available to many people in the job market. The gig economy is one example, loosely defined as a labor market in which "temporary, flexible jobs are commonplace and companies tend toward hiring independent contractors and freelancers instead of full-time employees."[6] While the gig economy provides a significant amount of autonomy and flexibility for workers, it also creates instability and generally provides few or no benefits such as health care and retirement savings.[7] Observers of the gig economy point out that not only do many of these workers lack benefits, they tend to have lower incomes and miss out on a number of tax advantages that traditional employees enjoy.[8] Perhaps because of these reasons, many workers in the gig economy

1 OECD. In It Together: Why Less Inequality Benefits Us All. May 2015. Printed Report.

2 Forbes. "'Finance Less Proud and Industry More Content': London Talks Inclusive Capitalism." Accessed on June 20, 2017 at https://www.forbes.com/sites/dinamedland/2014/05/27/finance-less-proud-and-industry-more-content-london-talks-inclusive-capitalism/#17a8583c48c0

3 United States Census Bureau. "Shares of Aggregate Household Income by Quintile: 2015 American Community Survey 1-year Estimates." U.S. Department of Labor. 2016. Accessed on June 20, 2017 at http://factfinder.census.gov/faces/tableservices/jsf/pages/productview.xhtml?pid=ACS_15_1YR_B19082&prodType=table

4 Center on Budget and Policy Priorities. "A Guide to Statistics and Historical Trends." Nov. 2016. Accessed on June 20, 2017 at http://www.cbpp.org/research/poverty-and-inequality/a-guide-to-statistics-on-historical-trends-in-income-inequality.

5 Proctor, Bernadette D., Jessica L. Semega, and Melissa A. Kollar. "Income and Poverty in the United States: 2015." United States Department of Labor. 2015. Accessed on June 20, 2017 at https://www.census.gov/content/dam/Census/library/publications/2016/demo/p60-256.pdf.; Torpey, Elka *et al.* "What is the Gig Economy?" Bureau of Labor Statistics. 2016. Accessed on June 23, 2017 at https://www.bls.gov/careeroutlook/2016/article/what-is-the-gig-economy.htm.

6 "Gig Economy Definition." Investopedia. Accessed Jun 30, 2017 at http://www.investopedia.com/terms/g/gig-economy.asp#ixzz4jV7ejYWC

7 Torpey *et al.*, supra.

8 Gillespie, Patrick "Gig Economy Workers." CNNMoney. October 27, 2016. Accessed on June 30, 2017 at http://money.cnn.com/2016/10/27/news/economy/gig-economy-workers/.

would prefer to have full-time employment, but millions can't find better jobs or pay.

While the gig economy may create relatively insecure jobs, researchers note that 47 percent of current U.S. jobs are at a "high risk" of being automated in the relatively near future.[9] Another potential challenge—and perhaps an opportunity—is the result of an aging population. Baby-boomers are retiring and, as they do, a looming "crisis" is anticipated: mass small business closings. Baby-boomers own about half of all American privately held businesses with employees.[10] Additionally, a vast majority of them (roughly 85 percent) have no plan for the business' continued operation after their retirement. Many of these business owners struggle to find a buyer—particularly a local buyer who wishes to keep the business in or near its current location. With either the direct closing of the business, or its sale to a larger and physically distant competitor, employees will often lose their jobs and the local economy will lose out on the benefits of a locally owned and operated small business.

Envisioning a more inclusive economy

The dynamics around stagnant wages, increased inequality and the uncertainty of many new jobs has increased insecurity for many U.S. families and those around the world. Further, traditional metrics for success in the economy tend to be narrowly focused on indicators around income and wealth, thus minimizing other significant factors that measure the wellbeing of households and the economy. So researchers and policymakers have sought ways to measure the economy that go beyond traditional income and employment metrics that "suggest the need to consider all dimensions of economic life"[11] in the context of a more inclusive economy. The term "inclusive economy" has been defined in a number of ways, but generally captures the notions of opportunity for everyone—no matter their geography or demographic—as well as the ability to live with dignity.[12] As stated in a recent report supported by the Rockefeller Foundation, an inclusive economy is defined as "one in which there is expanded opportunity for more broadly shared prosperity, especially for those facing the greatest barriers to advancing their well-being."[13]

The report's authors, Chris Benner and Manuel Pastor, describe how economic thinking has evolved toward the emerging "inclusive economy" framework. In the mid-to-late 20th century, conventional thinking dictated that inequality was necessary at early stages of economic growth, predicting that wealth would trickle down and eventually the poor would benefit from a stronger economy. More recently some economists have challenged this notion—both theoretically and empirically—pointing to the lack of any evidence that the cycle eventually results in decreased inequality.[14] Economists then focused on lower-income populations, with two of the approaches called "pro-poor growth" and "inclusive growth." The pro-poor growth concept focuses on how the poor benefit in the economy—primarily through income, but in some cases researchers looked to non-income factors such as education, health and nutrition. The concept of inclusive growth goes a step further, asserting that inequality is "bad for things like political stability and social cohesion."[15]

9 See Frey, Carl Benedickt & Michael A. Osborne. "The Future of Employment: How Susceptible Are Jobs to Computerisation?" Oxford Martin School, University of Oxford, Oxford, OX1. Sept. 2013. Accessed on June 20, 2017 at http://www.oxfordmartin.ox.ac.uk/downloads/academic/The_Future_of_Employment.pdf.

10 "Small Business Closure Crisis." Project Equity. http://www.project-equity.org/communities/small-business-closure-crisis/. Accessed June 20, 2017.

11 Benner, Chris & Manuel Pastor. "Inclusive Economy Indicators: Framework and Indicator Recommendations." Rockefeller Foundation Report. Dec. 2016. p.3. Accessed on June 30, 2017 at https://assets.rockefellerfoundation.org/app/uploads/20161212162730/Inclusive-Economies-Indicators-Full-Report-DEC6.pdf.

12 For a simple definition of "inclusive economy" see Murawski, Sara. "Towards an Inclusive Economy." The Broker. May, 2013. Accessed on July 18, 2017 at http://www.thebrokeronline.eu/Blogs/Spurring-economic-transition/Towards-an-inclusive-economy. "Inclusive economy means creating more sustainable and inclusive societies that aim at including all members of society in the growth process itself instead of distributing wealth among them after periods of steep growth. Additionally, inclusive economy models are targeted at preventing global economic crises by regulating capital flows and reforming the financial system. Inclusive economies also pay attention to the environment, aiming at a sustainable and green global economy."

13 Benner and Pastor, *supra*, p.3.

14 Benner and Pastor, p.4.

15 Benner and Pastor, p.5. See also Shearer, Richard & Alan Berube. "The Surprisingly Short List of US Metro Areas Achieving Inclusive Economic Growth." Brookings' Institution. April, 2017. Accessed on June 20, 2017 at https://www.brookings.edu/blog/the-avenue/2017/04/27/the-surprisingly-short-list-of-u-s-metro-areas-achieving-inclusive-economic-growth/; A key statement: "recent failures to achieve inclusive growth, especially in advanced economies like Europe and the United States, helps to explain the political and societal divisions they increasingly face."

Inclusive growth also tends to look not only at outcomes, but also to process so that all members of society are able to participate and contribute to economic growth.[16]

Finally, the concept of inclusive economies builds on these earlier concepts by drawing on other fields of study that "emphasize aspects of the economy that are poorly captured in more traditional metrics of economic progress" such as political economy, ecological economics and theories of well-being and social development.[17] These approaches capture benefits and costs to society that more traditional notions of GDP do not, such as contributions of people who do not receive income or the costs of environmental degradation. Benner and Pastor describe five characteristics, along with proposed indicators, of an inclusive economy: equitable, participatory, growing, sustainable and stable.[18]

Work around the inclusive economy has tended to focus on people's place in the broader economy; this article considers an important related question: how do the concepts around the inclusive economy connect to people's relationships in the firms with whom they do business? Researchers have already begun work on this question. For example, in October 2016, B Lab released a set of metrics designed to help B Corporations move toward a more inclusive economy. In another example, Business for Social Responsibility (BSR) works with many of the world's largest corporations and "develops sustainable business strategies and solutions through consulting, research, and cross-sector collaboration."[19] One of BSR's areas of focus is the inclusive economy, where it works with companies "to integrate human rights, inclusive supply chain practices, robust stakeholder and community engagement, and transparent reporting into business practices."[20] While there are examples of the traditional business community expressing the importance of investing in a more inclusive economy so that more people have the tools to contribute to the business' and the economy's financial bottom line,[21] the work is just beginning on what types of business organizations are more likely to empower people in their businesses as a strategy for a more inclusive economy.

Cooperativa Café Timor's network of clinics—the largest private health provider in the country—has served more than 2 million people. Photo: Sarah Crozier

Well before the term was coined, people understood and used a particular type of business organization—cooperatives—as a tool to help people obtain a more inclusive economy. For example, in 1961, Congressman Jerry Voorhis, then Executive Director of the Cooperative League of the United States (now NCBA CLUSA), stated: "If…concentration of power is the cause of the present weakness of our society, we can nonetheless show that we know a counteractive to that power which can restore responsibility and hope to the average citizen. … It is the simple counteractive of cooperation, the method of mutual aid. Any groups of people anywhere on earth can use that same method *both* to raise their living standards *and* enhance their freedom *and* build their human dignity."[22] Voorhis makes clear that the cooperative movement has always been about expanding opportunity for a more broadly shared prosperity,

16 For an extended body of work on inclusive growth, see the Organization of Economic Cooperative Development which has launched an extensive initiative on the subject and defines "inclusive growth" as "economic growth that creates opportunity for all segments of the population and distributes the dividends of increased prosperity, both in monetary and non-monetary terms, fairly across society." Access at http://www.oecd.org/inclusive-growth/.

17 Benner and Pastor, p.5.

18 To see how an early iteration of these factors and indicators plays out in the metropolitan U.S., see the work at Brookings Institution by Berube and Irons that found, among other things, that the most and least inclusive metro areas are both geographically and economically diverse, and that more equitable metropolitan economies exhibit higher levels of participation and stability. Alan Berube and John Irons. "Measuring 'Inclusive Economies' in Metropolitan America." Accessed on June 20, 2017 at https://www.brookings.edu/blog/the-avenue/2016/05/12/measuring-inclusive-economies-in-metropolitan-america/

19 See their "About" page, accessed on June 30, 2017, at https://www.bsr.org/en/about.

20 See their site at https://www.bsr.org/en/expertise/inclusive-economy. Accessed on June 30, 2017.

21 Berube, Alan and Joseph Parilla. "Achieving Inclusive Growth in Cities." Brookings Institution. July 5, 2016. Accessed July 18, 2017 at https://www.brookings.edu/blog/the-avenue/2016/07/05/achieving-inclusive-growth-in-cities/

22 Voorhis, Jerry. *American Cooperatives.* 1961. Harper & Bros. New York.

primarily by setting up the conditions wherein people are empowered in their business.

For those involved in the cooperative movement, the inclusive economy characteristics are familiar. Many of the same ideas are found in the cooperative values and principles, but not at the macro economic level; rather, the cooperative movement integrates these values and principals into a particular type of business organization.[23]. Cooperatives have always been concerned about how people interact with the economy and, in particular, how they own, control and benefit from the businesses that provide them access to critical markets and services. Further, as people-centered businesses, cooperatives have been at the forefront of efforts to use the business model to address critical societal issues such as empowering disenfranchised racial groups[24] or ensuring people have access to essential infrastructure.

In her book *Collective Courage: A History of African American Cooperative Economic Thought and Practice,* Dr. Jessica Gordon Nembhard chronicles the use of cooperative principles and the cooperative business model by African American social and economic movements. Dr. Nembhard summarizes the function of cooperatives: "Cooperatives stabilize their communities—increasing economic activity, creating good jobs, increasing benefits and wages, and encouraging civic participation...Cooperatives provide a mechanism for low-resource people with few traditional opportunities to create new economic opportunities for themselves and their co-workers and neighbors."[25]

In light of the fact that cooperatives have a long tradition of providing people a strategy to use businesses to build a more inclusive economy, this article begins to consider how cooperatives fit into the five characteristics set out by Benner and Pastor with examples of past and current cooperative activities.

Cooperatives in a More Inclusive Economy

Equitable[26]

"More opportunities are available to enable upward mobility for more people. All segments of society, especially the poor or socially disadvantaged groups, are able to take advantage of these opportunities." – Benner and Pastor

One of the better-known examples of cooperatives in rural America is the creation of electric cooperatives beginning in the early 1930s when merely ten percent of farms had electricity. Aggressive uptake of the cooperative business model paired with substantial support and partnership with the federal government meant that by 1953, 90 percent of farms were connected.[27] This infrastructure transformation was not only about families having access to modern household amenities; it was about whether communities could participate in the modern economy. The unavailability of electricity in rural areas kept their economies entirely and exclusively dependent on agriculture. Factories and businesses, of course, preferred to locate in cities where electric power was easily acquired. For many years, power companies ignored the rural areas of the nation. But since the 1950s, the rural economy has diversified, and while rural areas have recently experienced relatively stagnant economies, the decades after rural electrification saw significant closure of income and GDP gaps between rural and urban places.[28]

In the 1930s, the creation of rural electric cooperatives focused almost exclusively on simply getting access to electricity. Today, member-ownership of their own electric energy companies and distribution means that people have a much greater stake in the quickly evolving dynamics within the electricity complex—whether that means building out renewable energy capacity or establishing programs to help families and

23 "What's a Co-op?" International Co-operative Alliance. Accessed on July 19,2017 at http://ica.coop/en/whats-co-op/co-operative-identity-values-principles.

24 See Jessica Gordon Nembhard, *Collective Courage: A History of African American Cooperative Economic Thought & Practice.* Penn State University Press. University Park, PA. 2014.

25 *Ibid.*

26 Icons throughout article courtesy the Rockefeller Foundation's "Inclusive Economy Indicators: Framework & Indicator Recommendations"

27 "History: The Story Behind America's Electric Cooperatives and NRECA." NRECA. Accessed at https://www.electric.coop/our-organization/history/ on July 1, 2017.

28 See, e.g., Lewis, Joshua & Edson Severnini. "The Value of Rural Electricity: Evidence from the Rollout of the U.S. Power Grid." Working Paper. April 2015. Accessed at http://www.economics.illinois.edu/seminars/documents/Edson.pdf on July 1, 2017.

businesses use energy more efficiently, or even leveraging the rural electric infrastructure to provide high-speed internet in some of the last places in the U.S. to have access.[29] Further, rural electric cooperatives ensure rural households have the market strength to effectively participate in the national and global electricity markets.

Participatory

"People are able to participate fully in economic life and have greater say over their future. People are able to access and participate in markets as workers, consumers, and business owners."
– Benner and Pastor

Participation is in the very DNA of the cooperative business model: co-ops rely on members not only to set the course of the business, but also to play a crucial role in the business (whether as a consumer, producer or worker). This higher level of participation makes it more likely that the priorities and values of the people who use the business are expressed as their business interacts in its community—the result of a truly people-centered business. An ICA Group white paper describes how this dynamic plays out in the worker cooperative context: "When workers and owners are one and the same, the interests of the company and the community become aligned and investment decisions are made to ensure the ongoing viability of the company—including measures around job quality and supporting the local economy."[30]

With increased participation in the business, worker cooperatives not only yield better outcomes for communities; they also show that when ownership is paired with a meaningful degree of employee participation, performance, productivity and firm longevity are enhanced.[31] For example, the nation's largest worker cooperative, Bronx-based Cooperative Home Care Associates (CHCA), employs well over 2,000 people in the home health care sector, one that experiences notoriously high turnover rates because of its relatively low pay, erratic work schedule and skimpy benefits. Because CHCA is owned and controlled by its members, the cooperative has focused on a "retention" culture that prioritizes employee development through extensive training, better benefits and a more predictable work schedule.[32] CHCA's average turnover rate is now just 15 percent—far from the industry standard of 60 percent. This significantly higher retention rate translates to better care for the clients.

Growing

"An economy is increasingly producing enough goods and services to enable broad gains in well-being and greater opportunity. Economic systems are transforming for the betterment of all, especially poor and excluded communities."
– Benner and Pastor

The history of the Cooperativa Café Timor (CCT) is one of constant growth and diversification. Known for selling high-quality, ethically sourced organic coffee to the most competitive coffee companies in the world—including Green Mountain and Starbucks—CCT was established in the 1990s with NCBA CLUSA support and funds from the U.S. Agency for International Development. The cooperative has survived a war with Indonesia and a civil war to become the country's largest private-sector employer with more than 22,000 farmer-owners and an additional 4,000 seasonal jobs. In 2000, CCT members decided to reinvest Fairtrade coffee premiums into community health clinics for their rural coffee growing regions. Since then, eight health clinics, three mobile teams and 12 community teams have served more than 2 million Timorese. In 2008, Starbucks funded four more community clinics, making the CCT health system East Timor's largest private health provider.

As CCT expanded into regions where coffee can't grow, the cooperative has explored diversifying into new markets. Because East Timor imports more than 90 percent of its wheat flour, CCT decided to pursue milling flour made from cassava, one of the country's staple crops. With the high prices of imported flour,

29 Ibid. See also Kang, Cecilia. "How to Give Rural America Broadband? Look to the Early 1900s." Aug. 7, 2016. NY Times.

30 "What is a Worker Co-op?" International Co-operative Alliance. April, 2015. Accessed on June 30, 2017 at http://ica-group.org/wp-content/uploads/2015/04/What-is-a-Worker-Co-op.pdf. p.3.

31 *Ibid.* p. 2.

32 "Improving the Home Health Care Model." *Medium.* Accessed on June 30, 2017 at https://bthechange.com/improving-the-home-health-care-model-8c6dcd9ebe75

CCT can buy cassava tubers at up to double the market rate and still be able to sell cassava flour at half the price of imported wheat flour and make 30-40 percent profit. In addition to cassava, NCBA CLUSA is supporting seedling farmers to grow vanilla, Robusta coffee, cocoa and black pepper. By using the cooperative business model, people in East Timor—including many who were in lower income households—have experienced greater well-being for themselves, their families and their communities.

Sustainable

"Economic and social wealth is sustained, maintaining inter-generational well-being. Inclusive economies preserve or restore nature's ability to produce the ecosystem goods and services that contribute to human well-being."– Benner and Pastor

The behavior of food cooperatives naturally reflects their members' priorities. Food co-ops are grocery stores that are owned by people in the community who buy food from the store. For many food cooperatives, the impact that the store has on the environment is important, so food co-ops as a group have put in place practices to improve energy efficiency, increase the use of renewable energy and reduce their carbon footprint.[33] For example, food co-ops outperform their conventional competitors on Department of Energy rankings of energy efficiency: on a scale of 0 to 100 (with 100 being optimal), food co-ops score 82 while the industry average is merely 50. In a related metric, "[c]o-ops generate 50.6 metric tons of carbon dioxide equivalents per million dollars of sales compared to 73.7 metric tons for grocery stores that furnish data to the Carbon Disclosure Project.[34]

National Co+op Grocers (NCG), a business services cooperative representing close to 150 food co-ops in the U.S., uses a program called Co+efficient to track its sustainability metrics. To offset greenhouse gas emissions associated with employee air travel and ground transportation—as well as electric utilities used in its main office—NCG partnered with an international environmental organization called PUR Projet to establish the Co+op Forest—a living forest that offsets its carbon emissions. Since 2013, NCG has planted 4,700 native trees in a previously deforested region of Peru and protected an additional estimated 800,000 trees by conserving 1,600 acres in a highly bio-diverse old growth forest.

Stable

"Individuals, communities, businesses and governments have a sufficient degree of confidence in the future and an increased ability to predict the outcome of their economic decisions… Economic systems are increasingly resilient to shocks and stresses, especially to disruptions with a disproportionate impact on poor or vulnerable communities."– Benner and Pastor

In the wake of the financial crisis of 2008, credit unions—financial cooperatives with a focus on long-term benefits for their members—presented an excellent example of how cooperatives provide for more a resilient and stable economy. In the depth of the Great Recession, despite the fact that they tend to serve lower-income populations, credit unions had much lower levels of failure rates than commercial banks.[35] In 2008, the rate of commercial bank failures was almost triple that of credit unions (0.60 percent to 0.23 percent), and that increased to almost five times the credit union rate by 2010 (1.86 percent to 0.40 percent).[36] These lower failure rates provided greater stability for credit union members and their families while significantly decreasing the burden on the taxpayers through a government agency to absorb the losses of failed commercial banks.

A proven business model

As people look for strategies to create a more inclusive economy, they should consider one of the most important relationships that people have in the economy: the businesses where they work, purchase supplies, sell products or obtain services. The cooperative business model empowers people to own, control and benefit from these businesses. This proven model provides one of the most

33 "Healthy Foods, Healthy Communities: measuring the Social and Economic Impact of Co-ops." Stronger Together Cooperative. 2012. Accessed on June 30, 2017 at http://strongertogether.coop/sites/default/files/wp-content/uploads/2013/07/Healthy_Foods_Healthy_Communities_6.pdf

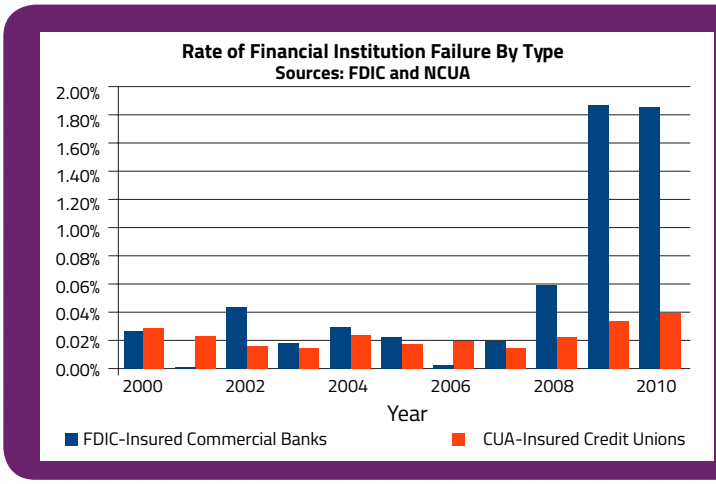
34 *Ibid.* p.15

35 See, e.g., Gold, Jason. "Don't Make Credit Unions Die for Banks' Sins." U.S. News. Sept. 17, 2013. Accessed at https://www.usnews.com/opinion/blogs/economic-intelligence/2013/09/17/five-years-after-the-financial-crisis-credit-unions-deserve-tax-free-status on July 1, 2017.

36 *Ibid.*

direct ways for people to help shape their local and national economy. Because cooperatives are people-centered, their outcomes tend go beyond only the financial bottom line to consider how the business can provide critical goods and services that the members of the cooperative could not obtain individually in a way that reflects the members' values.

As the early precursors to the inclusive economy movement, cooperatives have for generations empowered people to advance both economic and social goals. Meanwhile, researchers, practitioners and policymakers have developed and are beginning to implement policy frameworks that would build a more inclusive economy. Much potential exists if these two movements—the long-standing and proven cooperative movement, and the more nascent and highly relevant inclusive economy movement—combine their efforts. Together, they can contribute a complementary set of experiences and assets toward achieving a common goal: empowering people within the economy to obtain the outcomes they seek, both for themselves and for society.



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