Non-Traditional Analyses of Co-operative Economic Impacts: Preliminary Indicators and a Case Study

by Jessica Gordon Nembhard, Ph.D*

Abstract
This paper explores ways to expand outcome measurement and economic impact analyses of co-operatives. The author analyzes methods and concepts to measure traditional and non-traditional economic and non-market outcomes and benefits to co-op members and their communities. In particular, the author examines positive human, social, cultural, and environmental “externalities” and “multiplier” effects of co-operatives and worker-owned enterprises. Included are preliminary findings about both individual and community wealth accumulation and asset development, enhanced economic, social and democratic skills, and leadership development through co-operative ownership. Reporting on preliminary research in communities within the U.S.A., the paper proposes possible indicators and methods to measure such outcomes and impacts. The author also provides a case study of the Federation of Southern Co-operatives/Land Assistance Fund.

The impacts of co-operative businesses on their members and communities are often transformational. The ability to measure and evaluate not just traditional business achievements, but also non-traditional benefits and the
impacts of both on member-owners, customers (if separate) and the surrounding community – i.e., on all the stakeholders – is important to strengthen co-operative enterprises themselves and the co-operative movement as a whole. How to capture and illuminate such benefits is the challenge. Understanding and documenting the full panoply of co-operative outcomes requires and expanded notion of impacts and outcome measurement, and the creative use of interdisciplinary and possibly newly designed tools. Social auditing and social accounting methods are increasingly being used to help capture and measure the human as well as the economic inputs to, outcomes of, and benefits from not-for-profit organizations and co-operatives (see for example Quarter, et. al., 2002). Economists also have methods to examine and calculate the positive externalities and spillovers gained by communities from the presence of economic activity. This paper investigates ways and reasons to utilize, apply and adapt these and other methodologies to analyze co-operative impacts.

I have begun to combine theoretical and applied research on outcome measurement and evaluation of economic impacts to co-operatives. I use participatory community-based research to involve co-op members, co-op leaders and co-op developers in articulating social, cultural and political as well as economic impacts, and identifying relevant indicators to measure traditional and non-traditional outcomes. In addition to gathering information from workshops and presentations and discussions at conferences, I utilize case studies and annual reports to glean co-op impacts and benefits, and understand a co-op’s mission and history. I also have begun to use informal interviews, and in the future plan to use more formal interviews and focus groups, and formal surveys to continue to tease out articulation of issues and indicators of outcomes and benefits.

In this paper I delineate some of the kinds of indicators and measures that begin to illuminate co-operative impacts on members and communities. I suggest ways to identify, document and evaluate the outcomes and economic impacts of co-operative businesses. I discuss what we are beginning to know and understand, emerging concepts and indicators, continuing questions, and research needs. I then provide a specific example of a preliminary case study of the impacts of the Federation of Southern Co-operatives/Land Assistance Fund (FSC/LAF). I end with some conclusions.

**Co-operative Outcomes and Benefits**

Co-op leaders often articulate traditional typical activities and benefits they provide their members. They are less likely to think “out of the box” about a wider variety of benefits and outcomes, and often do not know the impacts of their co-operatives on their communities. The situation is similar for co-op developers and researchers. Members, funders, government agencies, and researchers rarely ask for
such information, but are beginning to. There are no or few established measures or indicators, and until recently the co-operative movement did not focus on such information. The social accounting field is beginning to help quantify the value of volunteer labor and continuous education and training used and provided by co-operatives, and show how certain taxes, wages and benefits can be considered distributions to communities.

Outcomes that most co-operatives traditionally report in addition to general business measures such as jobs, wages, revenues, assets, debts, inventory, are:

- a well trained board of directors;
- education and training of members, and sometimes the community, particularly through orientation brochures, information boards, and sometimes a workshop;
- the provision of affordable and quality goods and services; and
- an incorporated business (establishing a business, getting to the launch or start up stage).

Almost all cooperators agree that the commitment to democratic participation, economic cooperation, and the provision of specific affordable, high quality goods and services are what make them different from other businesses, and the effort worth undertaking. Democratic participation and democratic economic decision making, being a decision maker in the business, having a say in co-operative governance - are all considered major benefits of being a member of a co-operative, and a major accomplishment of co-operatives. There is much anecdotal evidence of such activity and outcomes but little documentation.

Many new urban co-operatives include in their mission improving the quality of life and community empowerment. Most members of co-operatives and leaders feel that the benefits their co-operative gives to the community are empowering. Conversations and information are shared, especially about new kinds of products and new ways of doing business. Jobs are anchored in the community and local products supported. Good healthful local food or green energy are provided. The pooling of resources is empowering. Many co-operatives also tend to utilize local suppliers, share resources with other co-operatives and with community organizations and residents. Many co-operatives take their commitment to “concern for community” seriously, and put aside funds for community development and community charities. However, such activities, outcomes and impacts are rarely quantified and documented.

Erdal (1999) finds that social health and civic participation are positively related to measures of democratic ownership in Italy. He compares three towns with similar demographics which differ most in levels of co-operative ownership. Similar comparisons can begin to be conducted in the U.S. in areas with significant co-operative presence. In addition, co-operatives are much less aware of the effects and implications of their stability, as a business anchor in a local economy, in an increasingly global economy (see for example Williamson, et. al., 2002). Few
have a sense of the ways their businesses re-circulate dollars in the neighborhood and community. We still have no good measures of this multiplier effect. However, co-operatives that are conscious about being good neighbours and citizens often are also conscious about buying locally, hiring locally, borrowing locally - all activities which re-circulate dollars around the community. Large corporations, franchises and branch offices tend to send dollars and capital out of a community without circulating much within the community first.

I discuss in more detail below the following outcomes and/or impacts: leadership development; civic participation; policy and legislative advocacy; meaningful work, productivity and livable wages; wealth creation.

**Education, Training, Skill Development**

Co-operatives are becoming more aware of developing human and social capital among their members. Co-operatives often point to members who “grew into” a position or became a leader within the organization or even out in the community (PTA leader, credit union board chair, community activist, etc.), but rarely articulate this as an outcome or impact of democratic ownership. Many worker-owned co-operatives include the development of human capital (skills and knowledge development) and social capital (team work, solidarity, consensus building, and meeting facilitation) in their training, and have begun to share human and social capital development strategies at regional educational and networking conferences. The Federation of Southern Cooperatives/Land Assistance Fund bought land and established a training and agricultural development centre, training thousands of people (including youth) annually in co-operative principles, co-operative development, board development, credit union development, agricultural and forestry skills FSC/LAF 2002a and 2002b). Childspace Management Group is a worker-owned nonprofit child care co-operative in Philadelphia, employing low-income women and providing high quality developmental learning programs for children. Childspace uses its worker-owned child care centres as demonstration sites and learning laboratories in the region to facilitate replication and create worker leaders in the field (see Clamp, 2002).

Co-op education, particularly for members and board members, is one of the first things every co-op accomplishes. To begin to document, even the small efforts, co-ops could maintain a check-list of the kinds of education they provide to their members (introductory “Coop 101,” general business orientation, board development), customers and the community; and the ways they provide it (brochures, bulletin board displays, workshops, on the job training). Co-operatives could also begin to track the activities their members engage in outside the co-operative. Other questions to ask and impacts to document include: if and how does the training
co-operatives provide increase members’ skills, and how and does this help individuals, the co-operative and/or the community; did the coop training provide the person more confidence and a job outside the co-operative if needed; did member’s financial literacy increase; did members use new skills in other areas of their life, civic participation, political engagement, at home, in religious institution, etc.

Leadership development

Leadership development is often assumed but not well articulated. Many co-op members talk about feeling more comfortable actively participating in their child’s PTA at school, engaging more with their child’s teacher, starting a community-based organization or being a board member first of the co-operative and then in other organizations in the community, running for office (and in other ways being more active and assuming leadership outside of the co-operative where the leadership was encouraged and groomed). Several of the staff of the Federation of Southern Co-operatives/Land Assistance Fund, for example, believe that leadership development has been one of the organisation’s major accomplishments, in addition to providing a means of making a living for, and improving the quality of life of many if not all their members. Many former staff and/or coop members went on to hold significant positions in their region including: Congressional representatives, state and local legislators, county commissioners, school board members, program directors, and bank managers.

Weiss and Clamp (1992) find, by interviewing women worker-owners, those co-operatives “afford women a number of important benefits, including empowerment, leadership training, learning opportunities not available in traditional work settings, and increased self-esteem” (p. 225). Some of the majority women members of the Watermark Association of Artisans in North Carolina, for example, became generally active in their communities, completed college degrees, and served on the local PTA after becoming members of the co-operative.

Civic participation

Democratic participation and decision-making, as well as skill and leadership development often spill over into other arenas, co-op members become more active in civic organizations and politics.

Greenberg’s (1986) study of the Plywood Co-operatives, for example, examines the relationship between workplace democracy and political participation. He observes:

With the exception of voting, about which no differences are found, worker-shareholders were significantly more active in all phases of political life than workers in conventional firms. Furthermore, the gap between workers in co-operatives and conventional firms increased over time, suggesting the existence of a political learning process. Finally, the data suggests that the experience of participation by worker-shareholders in enterprise decision making serves as the principal educative tool for
political participation and increases involvement with various voluntary and community organizations (p.131).

Nembhard and Blasingame (2002) find that the political learning and governance experience from democratic workplaces help to develop transferable skills and capacities in their members for increased political participation. “Co-op members and employee owners become used to the transparency and accountability in their own organizations (open book policies, one member one vote, shared management, etc.). They come to expect transparency and accountability and help re-create this in civil society and political arenas.” Networking and working together become normal behavior in similar situations, and the skills to facilitate this are developed in most co-op members. Co-operatives similarly develop and empower young people (although more research is needed in this area). Members of housing co-operatives are also found to be more civically active (see for example Co-operative Housing Coalition, 2000; and Kleine, 2001).

To document increased civic engagement, questions can be asked about community involvement, civic and political engagement: are co-op members more involved in their communities, join more organizations, assume leadership, run for office, etc.? Do fellow members or outsiders notice an increase or notice greater involvement by co-op members?

Policy and Legislative Advocacy

Worker-owned co-operatives such as Co-operative Home Care Associates (CHCA) in New York City, and Childspace are advocates in both the training and policy arenas. They bring together coalitions, for example, to influence policy to increase working conditions, pay and benefits in their industry. CHCA helped to form The New York City Home Care Work Group to promote restructuring of the industry; created the nonprofit Paraprofessional Healthcare Institute to provide training in this area and now also replication of the CHCA model; and is developing, in cooperation with other health care and consumer organizations, the nonprofit Independence Care System, Inc., to serve people with disabilities who receive Medicaid (Glasser and Brecher, 2002). Childspace also collaborates with unions, child care advocates, other practitioners and the public sector to advocate for public policies to support increased quality of life for child care workers (Clamp, 2002). The FSC/LAF has initiated and supported legislation at the state and national levels, and engaged in class action suits, helping farmers file petitions and make legal claims (FSC/LAF, 2002a).

Meaningful work/Livable wages

Co-ops often are able to provide meaningful work and a good work atmosphere for their members and/or employees. Levine and Tyson (1990) find that co-operatives provide superior working conditions and that both participation and ownership have a positive effect on productivity. Many of the worker-owned co-operatives, in
particular, increase industry standards in wages and benefits, as well as provide self-management or team work between management and “labor,” job ladder opportunities, skill development and capacity building, and general control over income and work rules.

Are wages in the co-operative higher than in the industry, were higher wages for the sector or in the community established to compete with the co-op’s wages? Were more opportunities for advancement created in the co-operative? The answers to these questions appear to be yes (see NCBA, 1998, for example), although much more research needs to be done. Fifteen Mutual Benefit Service Sector Co-operatives in California provide higher wages for members than the national minimum wage and wages higher than comparable entry-level jobs (for the unskilled, non-English speaking immigrants who are their members), engage in profit sharing, return surplus earnings to members, and provide some form of benefits (Nancy Conover, Frieda Molina, and Karin Morris, 1993). Childspace’s co-operatives provide above average salaries for the industry, with full medical coverage, child care services for all worker-owners, and access to a career ladder (Clamp, 2002; and “Providing Living Wages...,” 1998). Rainbow Grocery Co-operative, Cheese Board, and Ink Works are also worker owned businesses which pay living wages (above the industry average) with a variety of benefits often including vacation time and other leaves, health insurance, and/or retirement accounts (see Off Center Video, 1999).

Here in addition to tallying the kinds of benefits, the increased monetary value of the benefits can be added and we can develop a multiplier to reflect the increased benefits that go to members and/or remain in the community. How many jobs were created, what kinds in the co-operative itself and from the existence of the co-operative, are other businesses developed to service or supply the co-operative, is a second store or business opened? Did credit unions give loans for new businesses or to expand businesses – how many, what kind, what jobs? Business climate changes within the organization, the sector or in the community can also be noticed and documented. Did relationships between companies in the community or at the workplace improve because of the co-operative’s existence or something specific that the co-operative did? There are many aspects to meaningful work, and many ways that co-operatives can be seen to contribute to that.

Wealth Creation

Many co-operatives are explicitly interested in helping to create wealth in their communities, or at least helping their members make good wages, save money, and find affordable low cost products and services. Stable jobs, increased equity in the business, patronage refunds and other returns on their investment do provide member-owners with wealth, although this is often difficult to document. The co-operative development community has begun to investigate the ways that economic co-operatives provide economic
stability, wealth and quality of life to their members and their communities, particularly in the forms of living wages, and asset and equity development. Housing co-operatives, for example, provide homeownership opportunities for many people who might not otherwise be able to own a home on their own or can’t assume all the risk. Recent research suggests that homeownership provides equity accumulation and tax advantages; and home owners accumulate more wealth in general than renters (NCBA, 1998, pp. 27-31; AFL-CIO Housing Investment Trust, 2000; Co-operative Housing Coalition, 2000). Credit Unions also help their members create, or accumulate and store wealth through access to financial services, home and business mortgages and loans, and through interest accumulation.

Survey’s and interviews with CEOs and directors about the history of patronage refunds and distribution systems help give a picture of individual member wealth creation through ownership in co-operative businesses (for assets of farmer-owned co-operatives in 1998 see Chesnick, 2000, for example). Co-operative business ventures and employee ownership provide investment and business ownership opportunities, often to people who might not otherwise be able to afford such opportunities as individuals. Worker-owners of Co-operative Home Care Associates earned annual dividends between $250 and $500 on their initial investment of $1,000 during the first ten years in existence (Shipp, 2000), and continue to disperse dividends as well as earn living wages with benefits (setting the standard for their industry). The Childspace Development Training Institute maintains an individual development account program (IDA) to promote savings for its worker-owners in child care (those whose incomes are 200% or less of the federal poverty level; Clamp, 2002).

Successful co-operative businesses create wealth and help their members accumulate wealth in addition to giving members control over income generation, production and spending. However, there is a tension in co-operatives because often the first mission is not wealth creation but rather the provision of affordable quality products, opportunity to produce, procure and/or market particular kinds of goods and services, and workplace democracy.

Studying and measuring wealth accumulation through co-operative ownership is difficult and raises questions about data collection and access to data, definitions, and measurement. Questions arise about the distinctions between income generation and wealth accumulation. Even though we know income stability contributes to wealth accumulation, we don’t know by how much or how significantly, and often distinctions are not made between the two. How have profit sharing or the patronage refund and other additional income and disbursements from co-op membership increase or enhance wealth of members, the co-operative and the community? How best do we measure individual wealth through co-operative ownership is another ques-
tion. Is individual wealth from democratic ownership significant? Perhaps the significant measure is the collective co-operative corporate wealth of the enterprise itself, access to assets and wealth, and the wealth that economic anchoring creates or disseminates throughout the community. In addition, tensions between the goals of affordability and capital appreciation are significant. Many co-op members are genuinely ambivalent about whether or not they should be in the business of appreciating assets. How do members «legitimately» accumulate wealth and benefit from it if the goal of the co-operative is affordability or not-for-profit? These questions illustrate how much more research is needed in this area (see Nembhard, 2002).

Even when difficult to identify individual wealth creation, co-operatives do show increased revenues and assets which increase corporate wealth and thus individual wealth from democratic ownership. The National Cooperative Bank annually publishes statistics on the top 100 revenue generating co-operatives in the U.S. These companies have generally been increasing their revenues and assets over the past five years or more (especially between 1998 and 2000). In 2001 they generated over $130 billion in revenues. Total assets of these companies range from a high of $32 billion to a low of $27 million in 2001 (the total for all 100 of the co-operatives was $245.8 billion). The average value of the assets of the Coop 100 in 2001 was $2.4 billion (see NCB, 2002, calculations by the author).

**Affordable quality products**

Co-operatives are proud of the benefits they provide to their members and the communities in the form of affordable and quality goods and services, sometimes environmentally-friendly products and practices. They often promote local products, inspire the community with a vision of the alternative, and provide goods and services that neither the government nor the private sector provides or adequately or affordably provides. This is particularly true in the areas of health food, organic food, alternative and green energy, as well as child care, home health care, and house cleaning. Supporting local agriculture and developing food buying clubs, for example, are being seen as community building activities (“Building Community...,” 1998), and help lessen food insecurity.

In addition to providing lists of the kinds of products co-operatives produce and/or sell, and the competitive pricing, co-ops could highlight the uniqueness and ecological benefits of the products they create and sell, and calculate affordability, savings and/or the value of ecological and sustainable goods and services either directly to the consumer, or to society. The above provide many general examples of the kinds of impacts and benefits co-operatives provide for their members and communities. Below is an example of how I begin to document this for one organization.

**Case Study: The Federation of Southern Co-operatives/ Land Assistance Fund**

I have begun to work with the Federation of Southern Co-operatives/Land Assistance Fund to document the impacts and benefits they provide for their members and communities.
Assistance Fund (FSC/LAF) to help articulate and measure the federation and its affiliate co-operatives and development centre’s impacts on their local communities. The FSC/LAF maintains a comprehensive program for co-operative economic development in sustainable agriculture, land retention and acquisition, marketing, business and credit union development, affordable housing, education and training, youth development, international development, advocacy and policy development, institution building, and leadership development. The Federation/LAF has held together a membership of over 100 co-operatives, credit unions and community-based economic development organizations, involving 25,000 rural and low-income (mostly Black) families, including some 10,000 family farmers owning a half million acres of land. The Federation/LAF has grown from an organization with a budget of $547,473 in 1970 to $3,196,746 in 2001.

The Federation began in 1967 with 22 co-operatives and credit unions in seven southern states, many of which were organized through the civil rights movement. The co-operatives were primarily agricultural marketing and supply, although there were some fishing, consumer, handicraft production, housing and others included. Over its thirty-five year history, some 200 co-operatives, credit unions and community based economic development projects in 14 states were organized and assisted by the Federation and its state associations of co-operatives. Currently there are 65 dues paying members and another 30 inactive groups carried on our membership rolls.

Over 35 years the Federation/LAF has leveraged resources five times the amount of direct funding raised (more than $40 million). The FSC/LAF has facilitated the savings of more than $27.4 million by 14,000 people in member credit unions, assisted 5,000 Black farmers to save over 175,000 acres of land, and assisted over 700 families with affordable housing. The Federation/LAF has employed and trained over 500 people in various positions, including VISTA volunteers, interns and employment trainees, which provide skills, knowledge, awareness and sensitivity to work creatively on behalf of poor people. Many of the former staff work in positions of significance in the region, including: Congresspersons, state legislators, county commissioners, school board members, program directors, bank managers, attorneys, social workers, college faculty, foundation staff and other positions.

While the Federation/LAF has provided services, learning and leadership experiences, saved family estates, reduced costs, increased revenues and enhanced stability for members (through producer, marketing, consumer and credit co-operatives), taught techniques and skills all of incalculable worth, a beginning estimate of the additional monetary impact of the Federation/LAF, for the past 35 years is over $300 million. This includes:

- $25 million of shares saved and $17.2 in loans outstanding; and 50,154 loans totaling $97.5 million loaned to
low income families since these credit unions began operations;

- $75 million in sales through co-operative marketing; an average of $2.5 million per year in sales for the past two decades;
- $26 million worth of affordable housing units constructed and rehabilitated; including four multi-family rental projects with 126 units;
- $50 million mobilized in resources for support of member co-operatives and credit unions;
- $87.5 million worth of land saved and retained (175,000 acres at an average of $500 per acre).

The FSC/LAF’s land retention activities have not only allowed members to keep control over inherited property but to make a living from farming, engage in sustainable agriculture, branch into alternative crops, increase their farm income, and decrease their off-farm income (see Table 1). The organization provides training and legal services - all which contribute to income generation, wealth creation and quality of life in these rural communities.

Table 1: FSC/LAF Land Retention since 1995

<table>
<thead>
<tr>
<th></th>
<th>ACRES</th>
<th>VALUE</th>
</tr>
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<tbody>
<tr>
<td>Saved</td>
<td>4054</td>
<td>$3,356,720</td>
</tr>
<tr>
<td>Purchased</td>
<td>1633.1</td>
<td>$1,408,550</td>
</tr>
<tr>
<td>1995</td>
<td>1995</td>
<td>2000</td>
</tr>
<tr>
<td>Farms</td>
<td>125</td>
<td>192</td>
</tr>
<tr>
<td>Alternative crops</td>
<td>54%</td>
<td>87% (2001)</td>
</tr>
<tr>
<td>Avg gross income</td>
<td>$40,665</td>
<td>$55,413</td>
</tr>
<tr>
<td>Off-farm income</td>
<td>64%</td>
<td>52%</td>
</tr>
</tbody>
</table>

Calculated by the author from information in FSC/LAF, 2002.

FSC/LAF-sponsored credit unions have helped their members to gain access to financial services and credit, and even accumulate savings. While it has continued to be a challenge to keep these credit unions in business, especially when the large employers that were sometimes a credit union’s base leave the area, the majority of the FSC/LAF-sponsored credit unions have remained in business and increased their assets and number of members (see Table 2). In addition, the number of shares that members saved continues to increase, although assets per member began to decrease slightly between 2000 and 2001. Not shown in this table, assets per member did increase steadily between 1997 and 1999 (more economically booming years).
Through the FSC/LAF individuals and communities create opportunities for themselves, find a safe haven and productive work that not only facilitate their economic well being and stability but also give them the support they need to improve their lives and remain active in civil rights and political arenas. Co-operative ownership provides meaningful and steady, profitable, work; access to financial services; human capital development and a panoply of increased opportunities. In addition, the FSC/LAF provides youth with skills, educational opportunities and economic activities that contribute to their becoming productive adults, good citizens, and partners with adults in co-operative enterprises.

Having completed this initial analysis of gross accomplishments, I hope in the next few years to be able to do the micro level analyses and data collection which will enable us to further examine the level of activity, types of benefits, economic impacts, and leadership and human capital development from FSC/LAF’s member enterprises in the areas of sustainable agriculture, land retention, housing, credit unions and financial services, co-operative development and marketing, training, international development, and policy development and advocacy.

Conclusions

Major obstacles to helping co-operatives evaluate their outcomes and impacts include lack of time and personnel to engage in such activities, lack of adequate measurement tools and models to apply, and lack of data or data collection methods. Many cooperatives are preoccupied with securing their viability as a business based on traditional business evaluations. We researchers and academics can be the ones to begin to focus on ways to measure the externalities – the social benefits; the human, social and cultural capital created and nurtured the spillover effects around the community. Some outcomes such as job creation, buying from and out

Table 2: FSC/LAF Credit Union Data 2000 and 2001

<table>
<thead>
<tr>
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<tbody>
<tr>
<td>Members</td>
<td>12,140</td>
<td>14,633</td>
</tr>
<tr>
<td>Assets</td>
<td>$23.3 million</td>
<td>$27.4 million</td>
</tr>
<tr>
<td>Assets/member</td>
<td>$1,923</td>
<td>$1,873</td>
</tr>
<tr>
<td>Member shares saved</td>
<td>$19.35 million</td>
<td>$22.45 million</td>
</tr>
<tr>
<td>Shares/member</td>
<td>$1,594</td>
<td>$1,534</td>
</tr>
<tr>
<td>Outstanding loans</td>
<td>$17.32 million</td>
<td>$17.23 million</td>
</tr>
<tr>
<td>Total loans</td>
<td>50,154</td>
<td></td>
</tr>
<tr>
<td>Total value of loans</td>
<td></td>
<td>$97.5 million</td>
</tr>
</tbody>
</table>
sourcing to other local businesses, development of affiliated businesses, increased skill levels are fairly easy to measure once we associate them with co-operative outcomes. Others such as leadership development, more civic participation, wealth creation, and general community economic stability are more difficult to measure and more difficult to attribute to co-operative ownership, yet seem to be correlated. More research is needed on how to quantify these benefits as indicators/measures and how to prove cause and effect from democratic co-operative ownership, not just correlation.

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Notes

1. These generalizations derive from the author’s observations over the past 5 years; informal conversations and interviews with co-op members, co-op leaders and co-op developers; participation in and facilitation of co-op workshops, wrap up sessions, and conferences around the United States; participation on national-level coop committees (particularly on outcome measurement and urban cooperative development); and literature reviews and general scholarly research on cooperatives.

2. Based on Clamp, 2002, and No date; and “Providing Living Wages for Child Care Workers,” 1998.
