



## Co-op Education/ Development Resources Building the Infrastructure

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**Steve Dubb, Research Director, The Democracy Collaborative**

sgdubb@yahoo.com

www.community-wealth.org



## What is Community Wealth Building?

### A New Approach to Economic Development that:

- promotes broader ownership of capital
- anchors jobs locally
- stops the leakage of dollars from communities
- supports individual and family wealth building
- reinforces stewardship
- generates revenues to finance public services
- leverages anchor institutions for benefit
- contributes to local economic stability



## Continuum of Wealth-Building Strategies

BROADENING OWNERSHIP OVER ASSETS AND CAPITAL

Family Wealth Building	Shared Equity	Community/Worker Ownership	Public Ownership or Investment
-Individual Development Accounts	-Community Land Trusts	-Anchor institutions (eds, meds, churches, museums, libraries)	-Municipal enterprise investments
-Microenterprise	-Limited Equity Cooperatives	-ESOPs or worker cooperatives	-State & local venture investments
-Family Self-Sufficiency Program	-Deed restriction (inclusionary zoning)	-Credit unions	-Public pension fund ETIs (economically targeted investments)
-"Baby Bonds" & child savings accounts	-Mixed ownership (Market Creek)	-Community corporations	-Public leases: land & transit development
-Eamed Income Tax Credit volunteer assistance programs	-Program-Related Investments	-CDC or CDFI direct ownership	-Stock warrants in exchange for granting tax breaks (fair exchange)
-Alternatives to predatory lending	-CDC/CDFI equity investments or joint ventures	-Social enterprises	-Trustee ownership (e.g., Alaska Permanent Fund)
-Nonprofit financial education programs	-Community benefits agreements	-Commons-based enterprises (e.g., Wikipedia, Creative Commons licenses)	



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www.Community-Wealth.org

## Community-Wealth.org Site Map

About us	Strategies and Models	Blog
Contact	Support Organizations	Videos
For the Media	Best Practices and Featured Projects	CW Interviews
Job opportunities	Research Resources	CW Cities
Evergreen Cooperatives	Articles and Publications	
Democracy Collaborative	Policy Guide	
Gar Alperovitz	Toolbox and Howtos	
Local Communities	Public Solutions	Place-Based
Community Development	Municipal Enterprise	Institutions
Corporations (CDCs)	New State & Local Policies	Anchor Institutions
Community Development	State Asset Building Initiatives	University & Community Partnerships
Financial Institutions (CDFIs)	Program Related Investments	The Cleveland Model
Community Land Trusts (CLTs)	Reclaiming the Commons	The Evergreen Cooperatives
Cooperatives (Co-ops)	Social Enterprise	
Cross-Sectoral	Socially Responsible Investing	
Employee Stock Ownership Plans (ESOPs)	Urban Agriculture	
Green Collar Jobs		



## Strategies and Models Menu

Local Communities	Individual Wealth Building	Public Solutions	Place-Based Institutions
Community Development Corporations (CDCs)	Individual Wealth Preservation	Municipal Enterprise	Anchor Institutions
Community Development	Outside the U.S.	New State & Local Policies	University & Community Partnerships
Financial Institutions (CDFIs)	Program Related Investments	State Asset Building Initiatives	
Community Land Trusts (CLTs)	Reclaiming the Commons	State & Local Investments	
Cooperatives (Co-ops)	Social Enterprise	Transit-Oriented Development	
Cross-Sectoral	Socially Responsible Investing		
Employee Stock Ownership Plans (ESOPs)	Urban Agriculture		
Green Collar Jobs			



## Section by Section Overview

Overview	Brief description, statistics
Support Organizations	Trade associations, TA
Models and Best Practices	Leading examples in the field
Research Resources	Links to libraries, directories, etc.
Articles and Publications	Selected article database
Toolbox	Manuals, how-to guides



## Updates

### Blog

Our blog, with news and updates about our work and the wider world of community wealth building

### Newsletter

Our quarterly email newsletter

### Highlighted publications

Recent publications we've highlighted in our newsletter, in a convenient bibliographic form

### Calendar

Our list of upcoming conferences and gatherings across the community wealth building field



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## Additional Features

### Policy Guide (Excerpt)

Cooperative (Co-op) and Employee Stock Ownership Plan companies (ESOPs)

• CooperationWorks (Rural Cooperative Development Grants)

• Employee Stock Ownership Plan (ESOP) tax policy

• National Credit Union Administration (NCUA)

• Rural Utilities Service (RUS)



### Community Wealth Cities

City profiles of co-ops and other community-based Enterprises

### Community Wealth Interviews

Interviews of co-op and other community leaders — Co-op leaders/activists interviewed to date include: *Paul Hazen, Blake Jones, Rob Witherell, Caroline Murray, Melissa Hoover, Hilary Abell.*

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## Rising Issues in Community Wealth

- New corporate forms (B corps, L3Cs)
- Green collar jobs
- Wealth preservation in the Great Recession
- Food systems and food hubs
- Impact investing
- Reclaiming the commons
- State banks and responsible banking
- Buy local (AMIBA, BALLE, etc.)
- Anchor institutions
- New models (Cleveland, USW/Mondragón)
- Participatory budgeting



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## Education & Outreach

### Short-Term Goals

- Systemize training materials for NeighborWorks and similar audiences
- Develop “Learning Action Lab” program
- Develop materials for activist communities (Center for Community Change, National People’s Action, Occupy, etc.)




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## Education & Outreach

### Long-Term Goals

- Build curriculum for targeted audiences: e.g.: activists, college & high school students
- Develop practical guides to acting on wealth-building strategies
- Connect anchor toolkits with curricula for college students to influence engagement
- Build out education program, both in-person “summer institutes” and on-line




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## Where is education happening now?

- Development communities (e.g., CDC intermediaries, Cooperation Works!)
- University co-op community (e.g., UW Center for Cooperatives)
- Training inside large co-ops (e.g., CHS)
- Activist communities (e.g., Center for Community Change, NPA, Occupy)
- Youth (e.g., NASCO, CoFED)




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### Where are the gaps?

- Most community and certainly most business developers don't know how to use the "co-op tool" (if they know co-ops exist)
- Activists love co-ops but have little sense of co-op development process
- Youth organizations reach a small segment of "youth" and usually only at the collegiate level —even there, fewer than 100 of 4,000 U.S. college campuses have a single co-op

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### Possible Action Steps

- Focus on targeted audiences in academic, development and activist communities
- Engage college students and high-school students: curricula development
- Build practical "action guides" to implement wealth building strategies
- Pilot new education efforts where strong co-op presence already exists
- Integrate co-ops into broader "community development" curricula

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### Broader Questions

- What are overarching objectives for education?
- How can our movement best incorporate new technology and media?
- What is the role for in-person training (e.g., summer institutes)?
- How best can on-line resources complement educational goals?

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**Thank you. Merci. ¡Muchas gracias!**

Steve Dubb

Research Director

The Democracy Collaborative

**sgdubb@yahoo.com**

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