NPQ REPRINT

Future Horizons

Visions toward Democratizing Our Economy

by Esteban Kelly and Melissa Hoover

The future is still fundamentally open to us to continue to plan and shape. We can and should always approach the work from the starting place of an aspirational vision that can orient our collective strategies.

It's thrilling to see how much interest there is in building democratic futures that center people, communities, solidarity, and ecology in our economic system. We (the coauthors of this article) have been engaged in just that for the past twenty-plus years. We have a close, wide, and deep perspective on the emergence of a more democratic economy. Indeed, we have some thoughts about the next horizon of that work.

For the past decade, the primary questions for those seeking to expand the democratic economy in the United States have focused on scale: "Are we capable of larger projects?" "Is it *possible* to scale elements like worker cooperatives, participatory budgeting, community land trusts, and nonextractive finance?"

Such questions are inadvertently limiting. We've known for years that the solidarity economy can scale, and yet too much energy that could have been channeled into developing it has instead been devoted to raising awareness and producing data about whether that leap is even possible. We don't mean to imply that such efforts were fruitless. Indeed, compiling data along these lines was essential for garnering support among elected officials, government workers, foundation program officers, lenders, investors, and other power brokers new to the field and unfamiliar with the viability—let alone the imperative—of expanding the democratic economy as the path toward a just, sustainable, and equitable economy.

"TECKNOSCOPE" BY KOMI OLAFIMIHAN/WWW.KOMIOLAF.COM

Puerto Rico has had a cooperative curriculum integrated into public schools . . . for decades, reaching tens of thousands of students. It is no accident that the island boasts more worker cooperatives than any U.S. state or territory other than California and New York.

We suspect all this itching around scale and proof of concept is merely a proxy for implicit questions of vision. Put another way, *curiosity about scale is one way of provoking debate about what we're even hoping to build*. What animates questions of scale may just be the provocation to share what it actually looks like when an economy serves and is accountable to people and communities by design.

The choices we make over the coming years will be critical to either hampering or catalyzing a democratic transition rooted in worker and community ownership and control. To be sure, we're not suggesting that even a turbocharged transition would land us at such a vision a mere few years from now. *Rather, a strategic, resilient, resourced, and supported network of leaders, institutions, and infrastructure might, over the next decade or so, create fertile soil for such transformations to take root and, ultimately, flourish*.

What evidence is there for the viability of a democratized economy when so many of its elements across this country have languished as marginal "experiments" for generations? The problem starts as a discursive one. For half a century, cooperatives and our allies in the United States have oriented toward institutions of a democratic economy as an "alternative" to traditional American business as usual (dispossession, extraction, pollution, exploitation, and inequality). In this we include the leaders of such initiatives themselves. In the Black community—going on several generations now—we have used the language of "economic alternatives" for self-sufficient societies;[1] only recently are some of our leaders agitating to shift from language that doesn't presume to displace the exploitation of racial capitalism, which otherwise will ravage our people for what would become a fifth century.

VISIONS OF A SOLIDARITY ECONOMY: FOUR SCENARIOS

Without a mindset that a robust solidarity economy is possible beyond a few marginalized projects, most of the key agents of change have not been positioned to offer a vision for transformative possibilities. And yet, so many parts of that vision are already present for us to observe. We could simply look beyond the United States as proof that a democratized economy can transform society. See, for example: Northern Italy's Reggio Emilia approach, a primary instrument of early childhood education;[2] Quebec's forestry and EMT services, industrial mainstays for the region;[3] scaled cooperative "guilds" of freelancers (primarily composed of artists and creatives) in Belgium and France;[4] India's Self-Employed Women's Association, the country's largest organizing means for women's collective empowerment;[5] and Argentina's[6] and the Basque Country's[7] worker cooperatives, engines of industrial output.

Even just within the United States, we can already track strong signals of the rise of a democratic economy at a scale that was difficult (but not impossible) to imagine back in 2012. In the last year, Philadelphia[8] and parts of California (San Francisco,[9] Los Angeles,[10] and the East Bay[11]) have cleared their first hurdle to allocate money to establish public banks, the likes of which only previously existed for the state of North Dakota. Puerto Rico has had a cooperative curriculum integrated into public schools (elementary and secondary) for decades, reaching tens of thousands of students. It is no accident that the island boasts more worker cooperatives than any U.S. state or territory other than California and New York.[12] We are also seeing larger enterprises, thanks to the use of digital platforms: The Drivers Cooperative, for example, established in 2020 as a democratic rival to Uber and Lyft, recruited somewhere between 2,500 and 3,000 workers within a few months of its launch.[13]

We ought to seriously consider visions of what a more democratic economy might look like ten or fifteen years from now. Such visions are meant to provoke our action in the present—informing the choices we make *now* to shape our preferred future.

What's more, we are living in transformative times. In the midst and continuing effects of the still-raging COVID-19 pandemic and ongoing and ever-deepening racial, economic, and climate injustice, things that recently seemed like far-fetched alternatives now appear as the only path for resilience under unprecedented pressures. With the recent "Great Resignation"[14] and a newfound labor militancy,[15] workers across the country are increasingly choosing unions, cooperatives, and worker ownership as a way into the economy when they have no other alternatives.[16] Young people, particularly attuned to the contradictions of our current system with the total amount of student debt load surpassing $1.6 trillion, are demanding that the debt be canceled.[17] Housing shortages and unaffordability are stoking interest in—and organizing of—a new wave of permanent real estate cooperative land trusts and the Vienna model of green social housing[18]—as well as a retreat from expensive cities, scrambling demographics in unpredictable patterns. Heightened crises and consciousness provide a different set of political and movement-building conditions.

Even the government eventually mobilized in unforeseen ways in the wake of COVID-19. In 2020, we saw the financial tools of government briskly deployed. Everyday people got a taste of what the world's wealthiest economies are capable of: unemployment benefits for most workers (including freelancers, for the first time), monthly child tax credit payments, stimulus checks, free COVID tests and vaccines even for the uninsured, and forgiveness of small business loans powered by the SBA and underwritten by banks and CDFIs. Indeed, these dramatic shifts in how public infrastructure intervened with visionary economic policy were so expansive that they also watered our little seeds of a solidarity economy. Thanks to the institution building and leadership development of the past decade, multiple democratic economy organizations were in a position to inform the drafting of the CARES Act and ensure that previous government obstacles were removed in order for cooperative economic constituents to receive economic rescue support. Three thousand or more co-ops of all types accessed Paycheck Protection Program (PPP) and/or Economic Injury Disaster (EIDL) loans, unlocking $1.2 billion in financial assistance to cooperative sectors and preventing countless co-ops from going under.[19]

All of this is evidence that we ought to seriously consider visions of what a more democratic economy might look like ten or fifteen years from now. Such visions are meant to provoke our action in the present—informing the choices we make *now* to shape our preferred future. It is in this spirit that we offer not one static vision but rather a glimpse of how a solidarity economy might show up in four very different scenarios.

SCENARIO 1

The World We Know: *Obstruction*

In a scenario without much further disruption and with current trends enduring, what might a more democratized economy look like by the mid-2030s? A "status quo world" could see a democratized economy stagnate.

It's entirely possible that the government never becomes the partner we need in order to scale the democratic economy in the United States. In this future, by 2035 there has been a host of so-called "messaging" bills promoting public banks, regenerative economics, green social housing, and worker ownership introduced around the country, but few are ever enacted as law. In the executive branch, the Small Business Development Centers stubbornly resist changing the 7(a) SBA loan conditions that require a personal guarantee for every co-owner of a loan to cosign and put up collateral in order to access this federal business debt program. This effectively disbars

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cooperative and community-owned enterprises from tapping into federal programs and their cache of low-interest finance capital.

Perhaps the experimentation of the 2020s amounted to nothing fundamentally groundbreaking. A flurry of platform co-ops and legal and hybrid structures attempt to include more members in the democratized economy, but few of these models proliferate beyond marginal success. Even then, some of the previous decade's innovations, particularly with LLC co-ops and nonprofit community land trusts, remain the last vestige of experimental new forms of economic solidarity. The United States misses an opportunity to foster learning and exchange with a growing international network building a democratic economy, and is ultimately left behind. Rather than growing steadily, ESOPs lose power under attacks from private equity. Though they still outnumber worker cooperatives, that gap begins to narrow, and experiments with democratic ESOPs remain just that. Seeing little uptake in most democratized models, U.S. institutions, social movements, and everyday workers dispirited by the crushing momentum of extractive platforms, private equity, and the unified will of the billionaire class judge the solidarity economy to be esoteric and marginal. Thankfully, even without institution building, communities respond to the ensuing economic crises with heroic and sundry mutual aid projects.

SCENARIO 2

The World We Know 2.0: *Limited Progress*

But there's another direction in which a "status quo world" could go. What follows is a "best-case" scenario if the world we know persists.

Obstruction and marginalization aren't inevitable. It's possible that with a sound foundation of research and experimentation, the leaders, institutions, and infrastructure of the solidarity economy prove sufficient for some significant evolution. In this scenario, the impact by 2035 is impressive but uneven. Developments are clustered in certain sectors of the economy, and in specific regions of the country that either already had a strong local ecosystem or leadership and infrastructure friendly to experimentation, innovation, and resourcing of new approaches to economic problems.

Here, the establishment of public banks has proven to be impactful, unlocking capital for both a proliferation of worker- and community-owned enterprises and large-scale innovations in social housing, green retrofits, and post-carbon energy democracy. Young politicians have found ample support to test out community benefit agreements, permanent real-estate cooperatives, tuition-free public colleges, universal child care programs, and democratic municipal energy and broadband utilities in progressive cities. Historical strongholds of worker- and consumer-owned cooperatives like Ohio, California, Western North Carolina, southern Wisconsin, New England, the mid-Atlantic, and the Pacific Northwest grow fivefold. Worker co-ops grow from about one thousand firms in 2022 to five thousand, thanks to a burgeoning ecosystem of cooperative leaders, technical assistance providers, business leagues, employee ownership centers, and community development organizations. Eighty percent of the growth in the field is concentrated in these places, but the standout case is Colorado.

The Centennial State, a nascent ecosystem in 2020, by 2035 becomes a beacon of innovation for models of employee ownership. Leadership from the Rocky Mountain Employee Ownership Center, Amicus Solar,[20] a new Colorado State Chapter of the United States Federation of Worker Cooperatives (USFWC), and iconoclastic lawyers, organizers, and politicians open the way for a wave of legal experimentation in the democratic economy. This leads to cohorts of platform co-ops, refugee- and immigrant-owned co-ops, and multistakeholder co-ops, including those with

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easy pathways for investor classes. The state and local governments partner with these experiments, forming public acquisition funds to purchase business assets and eventually sell them from founders to workers or community owners. Not every experiment is a success, but Colorado's confluence of leaders, institutions, and infrastructure over a period of fifteen years pioneers a dozen breakthrough strategies that make it the home of more worker-, platform-, and community-owned cooperatives than any other state—surpassing even Massachusetts, New York, and California.

Perhaps the biggest realization among the existing community of solidarity economy practitioners is the importance of protecting and defending the gains and infrastructure built during the first third of the twenty-first century. With increased visibility, the associations, coalitions, and federations of new economy organizations band together with renewed solidarity. Together, they commit to funding their own membership organizations, including representing the field in the media and legislative spaces—and against attacks from traditional corporate firms that have fallen out of favor among a shifting consumer base expressly concerned with a sustainable post-capitalist future.

SCENARIO 3

The World Shaken Up: *Collapse*

Of course, rather than continuity of a stable status quo, volatile (in some cases violent) disruption is all but certain. What remains speculative is the nature and valence of change, the extent of it, and its impact on prospects to democratize the economy. An upheaval of this elevated magnitude could spin in a positive or negative direction, but turmoil of some flavor is coming and bears some consideration.

Since 2022, it was easy enough to sense the multitude of disturbances on the horizon—problems poised to overwhelm existing systems—but it wasn't easy to pinpoint any single upset that would lead to collapse. It could have been catalyzed by any one or combination of wicked climate conditions, rise of militarized surveillance and authoritarianism, unaccountable financial and fossil fuel corporations, monopolistic concentrations of capital and intellectual property, new waves of racial justice uprisings and subsequent fascist backlash, ruinous debt, a compounding housing crisis, and a new flux of human migration in response to droughts, floods, famines, heat waves, wars, and public health outbreaks. Each compounding crisis hollows out the working class and further fractures workers and communities, leading to a tipping point.

The burden on communities is fatiguing. Nonetheless, our crisis-response systems within the solidarity economy and its ability to fill in the cracks (including co-ops for this purpose) offer some respite to the many left behind by a rapacious economic system. Worker-directed nonprofits, land trusts, community practices like participatory budgeting, and employee-owned businesses are resilient enough that disorder does not lead to our ecosystem's total demise. Democratic economic institutions that survive do so because they meet a community need or solve a pressing problem.

When energy and food systems, labor conditions, and "social institutions" collapse, we eventually see a substantial turn to a solidarity economy, even if in all but name. Overwrought systems of control and consolidation evoke interest in mutuality as a countervailing force. In the 2020s, this was initially very weak, but by 2030 small efforts demonstrate potential to grow and thereby potential to rebuild a set of institutions and infrastructure to nurture a new solidarity economy.

However, this growth in mutual economic activity, catalyzed as it is by exclusion and opposition, and taking place amid the collapse of mainstream institutions, does not have political support—at least not initially. Only over time does a political party and even a movement begin to grow around

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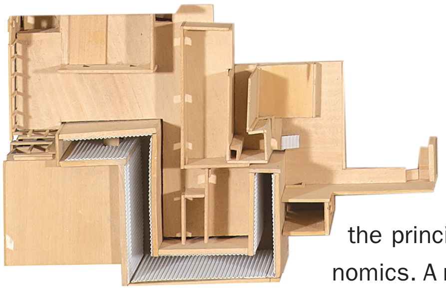

the principles of solidarity economics. A new generation of politicians centers the question of democratizing the economy and explicitly works to counter corporate power and consolidation of ownership. A political program begins to form under very difficult conditions.

SCENARIO 4

The World Evolved: *Transformation*

As Arundhati Roy said at the beginning of the pandemic, "It is a portal, a gateway between one world and the next."[21]

Along with the racial justice uprisings and the climate crisis, the early 2020s force us to more fundamentally reckon with ourselves and our relationships to land and work. *This leads to a watershed of abolitionist modalities—land back, reparations, transformative justice, worker power, community ownership, social housing, just transitions, renewed global solidarity—which we use to step through the portal*. While these practices start in the cracks and margins, as crises intensify and people need the answers to how they and their communities are going to survive, they blossom into genuine and necessary alternatives.

As above, a new generation of politicians centers the question of democratizing the economy and explicitly works to counter corporate power and consolidation of ownership. They lean in hard with political will and some power—and the leaders, institutions, and infrastructure of the democratized economy are there to meet them, inform their vision, and help their impulse take shape into a political program.

This scenario is different from the others in two critical ways: first, the institutions of government and the economy don't reach a point of collapse; second, the will of the people to democratize the economy continues to grow. They can't be ignored as they unionize, build their own institutions, elect new politicians, and demand a stronger and more accountable role for the public sector in providing for the needs of people and communities.

After workers at Starbucks and Amazon teach us that we have the power to take on the owning class and win, grassroots labor strategies go viral across the board. Government partners with the democratic economic institutions to meet real needs, bringing resources and regulatory powers to support the growth of care cooperatives, social housing, and food systems. The Department of Labor's platform cooperatives division supports that growth. Alongside union drives at corporate retailers across the country, platform co-ops are able to offer gig workers genuine pathways out of precarity toward ownership, benefits, and community. The Small Business Administration's shared ownership division dedicates debt and even equity pools for cooperatives. The Department of Transportation undertakes infrastructure projects in partnership with the solidarity economy sector and prioritizes cooperatives in procurement. It funds robust institutions to meet community needs more efficiently, and the economy is democratized at many levels.

HOW WE GET THERE

These speculative visions are intended to give some texture informing how the work of organizing for a democratic economy will play out within the context of broader trends and drivers of change. But it remains true that the future is still fundamentally open to us to continue to plan and shape. We can and should always approach the work from the starting place of an aspirational vision that can orient our collective strategies.

An honest assessment of the current state of economic democracy in the United States leads us to conclude that we are, per the scenarios above, currently toggling between *Obstruction* and *Limited Progress*, in a world that is on the brink of *Collapse* by several metrics. So how do we get to

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Transformation? Specifically, how do we use the tools of policy to remove obstacles and foster democratic economic organization throughout the U.S. economy?

Our strategy encompasses three interdependent strands. First, we must create *access* to—and parity across—democratic economic forms. Second, we aim to unlock *advantages* and unique supports for broad-based ownership. Third, we contend for *power* within the larger economic system to displace undemocratic, exploitative, and wealth-concentrating forms and practices. Each strategy has its own logic and tactics, but this is not an either-or proposition—it is a both-and approach. To be effective at creating the conditions we know to be possible, we must do all three things.

ACCESS

Access to existing institutions of support is the first ask. Parity with conventional forms of small business and individual ownership is simply a matter of fairness for all actors in a diversified economy. Worker cooperatives should be able to access SBA 7(a) loan programs without a personal guarantee. Credit unions should be able to do business lending above the current 12.25 percent cap that effectively kneecaps them from competing with banks. MBA programs should include courses on broad-based ownership. Unions should be able to associate, organize, and collectively bargain free of interference, intimidation, and reprisal.

The frame is simple: economic institutions with shared ownership based in democratic values exist and deserve access, too. The tactics are relatively straightforward: use data and numbers to show that we exist, and framing to make the case that we should be included. Persuade validating institutions—trade associations, think tanks, educational institutions, the media—to bring us under the mainstream umbrella. Ultimately, this is a numbers game: there are enough of us, and we generate enough revenue or employ enough people or provide enough services that you should acknowledge we exist and include us in your supports.

The modest accomplishment of the Main Street Employee Ownership Act (MSEOA) was precisely this.[22] It served to alert the Small Business Administration that employee-owned businesses exist, and directed it to make programs available to worker co-ops. Including worker cooperatives in eligibility for PPP funds by temporarily waiving the SBA requirement for a personal guarantee was another example of parity.[23]

Both recent advances were critically important; they were also wholly inadequate for removing the obstacles faced by shared ownership forms. At the mercy of mainstream institutions for inclusion, broad-based ownership forms will always be vulnerable and marginal. Democratic economic institutions risk looking like inferior businesses, stuck forever trying to prove our legitimacy, instead of the powerful human-centered engines of community resilience we know them to be. Depending on the prevailing political winds, our options within this frame range from indifferent acceptance to uncomfortable alliance to cute window dressing.

ADVANTAGE

A stronger way forward is to shift the frame: position democratic economic institutions as an active solution where others have failed, and then craft policy that *creates advantages based on those strengths*. Anywhere in the world the economy has democratized at scale, it has been because advocates successfully made the case that shared ownership plays a unique role in meeting public needs and therefore should access unique public supports.

The frame is ambitious: cooperatives and other mutual forms solve problems better than profit-maximizing forms can, and in some cases better than the public sector can (or is willing to). The tactics are sophisticated: articulate a clear vision; undertake demonstration projects; develop a policy strategy to leverage the success of values-driven, community-serving, and democratically-controlled shared ownership strategies;

and start making friends. We can show how broad-based ownership forms meet worker and community needs both more effectively and holistically. Allies in the industry, sector, or place already doing advocacy around the issues that cooperatives address can help make the case.

The U.S. Department of Treasury's inclusion of employee ownership provisions in implementation of the federal State Small Business Credit Initiative (SSBCI) constitutes an acknowledgment that conversions to employee ownership are a real solution to the problem of business closure, and should therefore have dedicated access to capital. California's pending "Expanding Employee Ownership Act," which would provide funding for education, technical assistance, and other supportive resources for conversions, employs the same logic, as do state-funded employee ownership programs.

The key here is to include cooperatives and other democratized economic forms in initiatives to solve real problems, and to do that we cannot focus on cooperatives or employee ownership or land trusts alone; we must focus on the problems they solve best, and build relationships with communities and organizations already working on those issues.

In 2022, there are clear and pressing unmet needs in whole sectors where profit-maximizing models have proven a poor fit, left gaping holes in the social safety net, and actually weakened the economy. These include child care, home care, elder care, transit, the arts, job creation for excluded workers, and business-owner retirement. For example, Cooperative Home Care Associates provides better care because its worker-owned company provides better jobs; this is why they and their partners have access to substantial workforce development funding to train home care workers. United Taxicab Cooperative of San Diego, a project of United Taxi Workers of San Diego that was incorporated in 2021, is building its business model around providing affordable and ethical "last-mile" transit to hospitals that are not consistently served by corporate ride-hailing services, and is exploring an anchor contract with the city.[24] Rapid response cooperatives provide income pathways for excluded workers, who are also often essential workers—this is why multiple cities and counties are funding their development.

Meeting needs is not the heavy lift—the challenge is building the ecosystem that can stand up to predatory competition. Cooperatives are designed to meet member and community needs: they spring up where a need is not being met, and they often meet that need better than profit-maximizing businesses can. Sadly, there has been a trend of cooperatives building a market that is later captured by corporate actors. You have cooperatives to thank for access to healthy foods and coworking spaces, both now almost entirely controlled by corporate giants. This evolution was not inevitable, but it is what happens when we fail to recognize and make the argument that some economic forms are better suited to meeting some needs and providing public goods and *therefore* should be privileged, supported, and incentivized to grow. It's what happens when we limit our ask to *access* and don't press for *advantage*.

Cooperative advocates often point to "the cooperative advantage." Local, state, and federal governments can recognize this advantage by giving cooperatives and other democratic economy forms specific preferential treatments in procurement, contracting, licensing, and access to affordable capital, among many other elements of business.

POWER

Ultimately, we want to make the case that democratic economic institutions must contend for *power* and aim to change the economic system overall. Accepting that we exist and granting access to existing programs is a start. Acknowledging that we do some things better and therefore

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In 2022, to be solely an alternative is to be able to spot your own demise right over the horizon.

conferring some advantages is progress. But the policy work that will ensure the long-term democratization of the economy should aim to realign public investments, supports, and commitments to serve human and community needs, not outside investors.

The frame is expansive: our vision understands democratic economic institutions as one piece of a much larger strategy to build power. This cannot be accomplished alone. A transformative approach requires a great degree of active, functional solidarity that connects high-road solutions to broader demands to limit extractive practices and police bad actors. Shared ownership advocates must see ourselves as part of a labor movement, a fair housing movement, a movement to change how capital flows, and immigrants' rights and racial justice movements. We work together in a strategic, coordinated way with base-building and member-serving organizations. Our asks are grounded not just in the cooperative advantage but in what will benefit whole workforces, industries, and communities.

Some examples: when home care cooperatives partner with the National Domestic Workers Alliance to advocate for better conditions and raising the minimum wage for all home care workers, and point to their own cooperatives as an example that good jobs in the industry are possible; when the National League of Cities promotes shared ownership strategies to its members as part of a community resilience strategy; when labor, cooperative, and immigrants' rights advocates inform the California Department of Labor's priorities to unlock millions of dollars for shared entrepreneurship strategies for excluded workers. None of these efforts are exclusively about specific models but rather about democratizing the economy writ large and working together to create the ecosystem of support that business, economic, and community development projects will use to do so.

There is a sequencing question here. We may seem to be implying that you start with aiming for access and build up to advantages and power—but we think this would be a mistake. In fact, we see the process as iterative: all three strategies must be operative at all times, in varying proportions. As gains are made in one area, possibilities open up in another and build to bigger opportunities.

Back in the latter part of the twentieth century, when democratic economic institutions conceived of themselves as an "alternative," there wasn't much of a policy ask. Our world—the worker cooperative sector—operated with a general indifference and even occasionally an understandable hostility to government. The implicit vision was that the alternative could grow to displace undemocratic economic institutions. This seemed feasible under different conditions than today's. There was space for an alternative to survive and even thrive that simply doesn't exist under the totalizing institutions of late capitalism. But in 2022, to be solely an alternative is to be able to spot your own demise right over the horizon.

To respond to these multiple overlapping crises with clarity of vision is to choose to survive and to thrive. Our explicit vision is for an economy in which all people have access to ownership and control of the institutions that sustain us—work, land, home, care, education. *This is not a utopian vision. It is not an alternative. It is possible. And it is necessary.* There is no shortage of crises to address, and democratic economic institutions thrive in times of crisis. Our challenge—to ourselves and to you—is first to assert this vision and aim for embedding it in policy, and then to get to work building the relationships of active, functional solidarity that will help bring this vision to reality.

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