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GROWING AND SUPPORTING LTSS WORKER CO-OPS

A Primer

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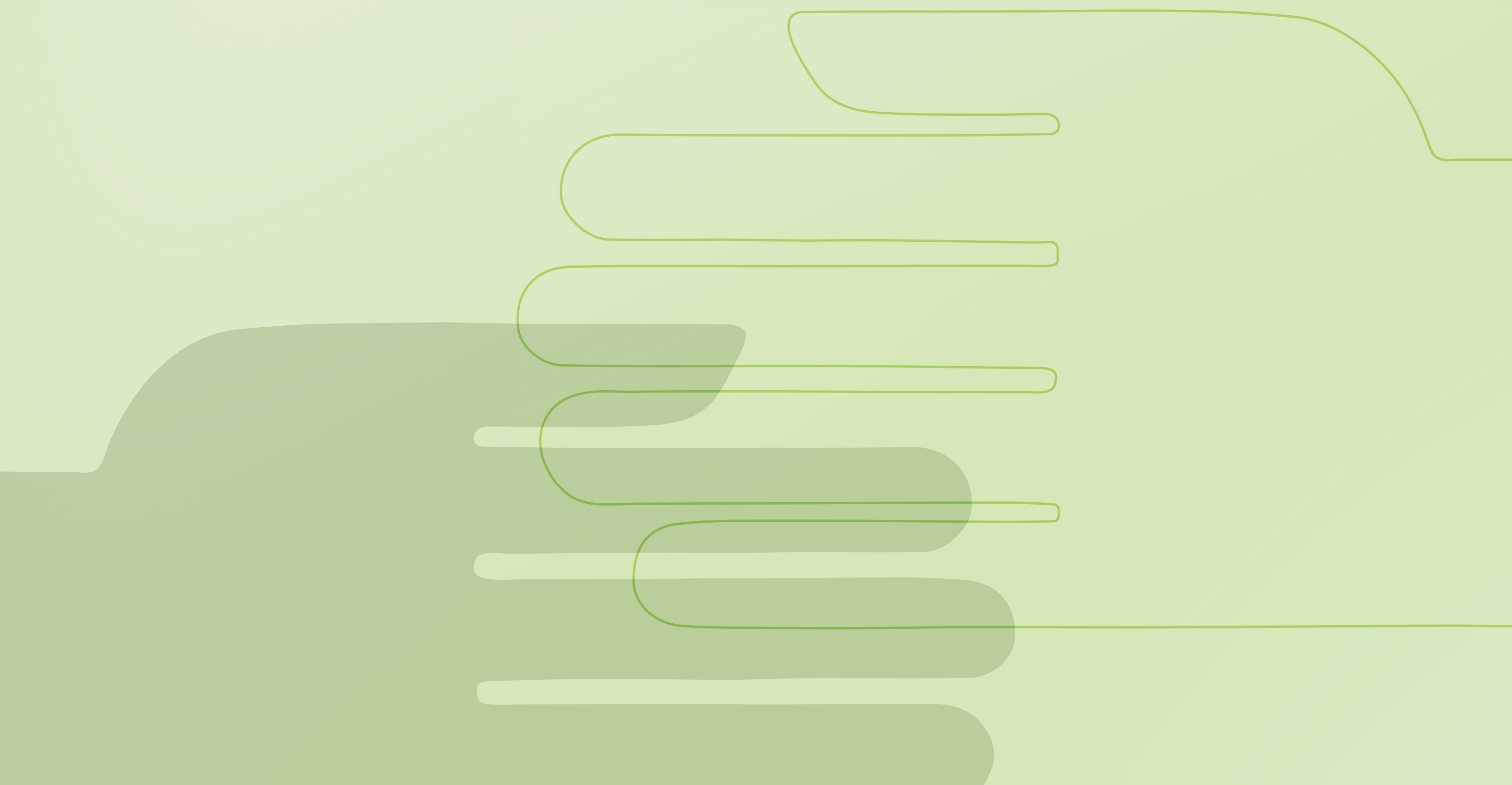


INTRODUCTION

This report serves as a primer on co-op development as a key strategy to mitigate inequities that exist within the growing LTSS industry. Co-ops serve as an organizational structure that can reduce racial wealth disparities while benefiting workers and improving the economic resiliency of a business. However, co-op development strategies must account for the increased influence of private capital in transforming the LTSS landscape towards a profit-driven industry that devalues LTSS client care. Co-op developers must consider approaches that integrate sustainable growth of existing co-ops, while exploring pathways to converting existing businesses into worker ownership.

UNDERSTANDING WORKER CO-OPS

Worker co-ops are a type of business. They are defined by how they center the economic participation, control, and benefit of workers. In a worker co-op, workers collectively own the business and participate in key business decisions on the basis of "one worker, one vote."

Worker co-ops share three central features:

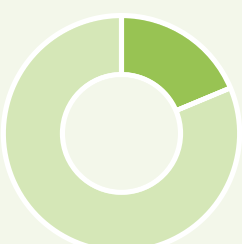
1. **MEMBER OWNERSHIP:** Members of a co-op collectively own the business and participate in its financial success. Worker co-ops are a legal for-profit business structure that guarantees workers an equitable share in company proceeds.
2. **MEMBER CONTROL:** Members make a range of business decisions that vary greatly from co-op to co-op. Many co-ops have member-elected boards, while others decide collectively on pay-out structures, buy-in costs, hiring leadership, and more.
3. **MEMBER BENEFIT:** While traditional businesses guide their spending decisions around what will earn the most profit for investors, the spending decisions in worker-coops are based on what delivers the highest value to members.

Broadly, there are many benefits to the worker co-op model:[1]

- **PROFITS ACCRUE TO THE WORKERS:** Worker co-ops guarantee that workers reap the benefits of their labor, rather than outside investors or top-level executives.
- **CONTROL OF THE BUSINESS AND SELF-DETERMINATION:** In most firms, workers are not in charge of top-level decisions, despite the fact that they are often the most impacted by these decisions and have critical skills and knowledge to inform operations. Worker co-ops ensure that leadership is accountable to the workers, and that workers have a say in the decisions made about the company.
- **LEADERSHIP DEVELOPMENT FOR MEMBER-OWNERS:** By owning their company and participating in business decisions, workers can grow their knowledge of business and financial operations beyond their day-to-day job. This grows members' capacities to improve their business and make critical decisions within their own teams.
- **WORKER CO-OPS ARE EMBEDDED IN THEIR LOCAL ECONOMIES:** Conventional firms have owners who often live elsewhere or are disconnected from the community, while worker-owners live, shop, and invest in the communities they work within. Worker co-ops fundamentally reorient and localize the relationships between businesses and communities, building resilient local economies.

REDUCING THE RACIAL WEALTH GAP

The typical White family in the U.S. has eight times the wealth of the typical Black family and five times the wealth of the typical Hispanic family.[2] Worker co-ops offer an important pathway for building wealth and assets through business ownership. This is especially important for low-wage workers, who are often the most underpaid and offered the fewest pathways to ownership or building wealth-generating savings over their careers. Currently, the majority of businesses in the United States are White-owned. The U.S. Census Bureau estimates that minority-owned firms represent just 18.7% of all firms.[3] In contrast, worker ownership is a movement led by women and people of color, and member-owners of worker co-ops are 47% people of color.[4] The growing number of co-ops offer a way for communities of color to build long-term wealth and economic power.



Only 18.7% of all firms are minority-owned.[3]

Member-owners of worker co-ops are 47% people of color.[4]

A major contributor to the racial wealth gap is income equality. According to the 2019 U.S. Census, Black families have a median household income of slightly over $45,000, while White families have a median household income of more than $72,000.[5] Worker co-ops reduce the income gap between workers and owners during a time of skyrocketing income inequality. A recent study by the American Federation of Labor and Congress of Industrial Organizations found that the CEO-to-worker pay ratio in 2020 was 299:1, meaning that the average CEO makes 299 times what a worker makes.[6] The worker co-op model shrinks this gap. The U.S. Federation of Worker Cooperatives' 2021 report found that the typical worker cooperative has a 2-to-1 pay ratio between the highest- and lowest-paid workers.[7]

By redistributing profits, benefits, and ownership from the executives and shareholders back to the workers and ensuring that profits generated in communities of color stay in communities of color, worker co-ops contribute to a model of economic democracy that helps to shrink the racial wealth gap.

Benefiting workers and businesses

The worker co-op model also offers benefits to workers and businesses over the traditional business model. Many worker co-ops have demonstrated better worker treatment, more consistent hours, and greater job security for employees.[8] For these businesses, a strong sense of worker ownership and belonging leads to higher productivity and improved overall firm performance.[9] Co-ops have also been shown to be more resilient during economic downturns. Studies from the UK and Canada found that twice as many co-ops survive the first 5 years than traditional businesses.[10]

LTSS INDUSTRY TRENDS

The long term services and supports (LTSS) sector, as defined by the Congressional Research Service encompasses a range of health and health-related services and supports that people may need over an extended period of time due to a physical, cognitive, or mental disability or condition.[11]

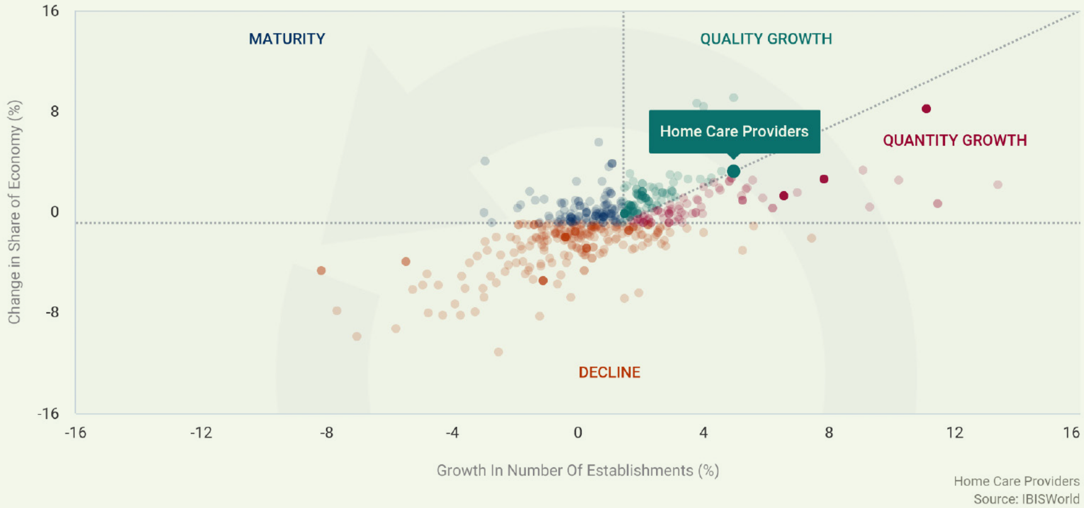
LTSS is delivered in a variety of settings including nursing facilities, adult daycare programs, home care, or in other community-based settings.[12] LTSS is often used interchangeably with long-term care (LTC).[13]

The LTSS industry is experiencing sustained growth, according to research conducted by IBISworld.[14]

Specifically, the homecare industry is experiencing significant growth and is comprising a larger percentage of the economy.

2021 revenues are projected at $109.6 Billion and are expected to grow by 2026 to $140.8 billion.

The Home Care Industry is experiencing growth in the number of establishments and these establishments are making up a larger share of the economy. Industry researchers categorize this as *quality growth*.[15]



The LTSS industry is and will continue to be greatly impacted by current and future population trends in the United States. According to AARP, more than 14 million Americans of all ages relied on LTSS in 2018.[16]

However, it is projected that over 70% of people 65 and over will need to utilize LTSS in the future, with increased reliance on home and community-based care.[17] With the aging of our population, approximately 27 million people will depend on LTSS by 2050.[18] Additionally, the federal government is the largest payer of LTSS, accounting for 50% of industry spending.[19] The federal government spent approximately $553 billion on Medicaid in 2016, with $77 billion directly spent on LTSS. By 2026, total Medicaid spending is projected to be $624 billion, with $111 billion directly spent on LTSS.[20]

While the LTSS industry continues to grow, there are significant inequities that exist within the industry that must be acknowledged and appropriately addressed.

The cost of care has become prohibitive to most consumers - forcing them to deplete their life savings and rely on Medicaid. Due to existing racial disparities, this high cost makes care inaccessible to many communities of color. This reality positions care as a luxury reserved only for the wealthy. A private room in a nursing facility costs an average of $108,000 per year. Average annual home care costs based on 44 hours per week ranged from $59,000 - $61,000. Around-the-clock care averages over $235,000 per year.[21] The industry also needs to improve its sub-par job conditions and low wages for direct care workers. Direct care workers support older adults and people with disabilities in daily tasks such as dressing, bathing, or eating.

These workers hold a variety of roles consisting of personal care aides, home health aides, and nursing assistants.[22] Direct care employment trends are contributing to gender and racial disparities as the majority of direct care workers are women and people of color.[23] Nationally, direct care workers earned $13.65 per hour.[24]

While direct care workers will be one the fastest growing occupations of the next decade, the industry's poor working conditions have led to a labor shortage that is projected to increase dramatically over the next decade.[25]

42%

of direct care workers require some form of public assistance due to low earnings and high rates of poverty.

These paltry earnings provide further context into the economic hardship experienced by all direct care workers, but felt most intensely by women of color, who comprise the majority of the direct care workforce.[26] This hardship has resulted in 49% of women of color direct care workers relying on public assistance.[27]

PRIVATE CAPITAL IN THE LTSS MARKET

The growth of the LTSS industry and the population trends have made this space an attractive opportunity for the private sector. This has led to an increase in LTSS providers operating as for-profit businesses. This trend of privatization and for-profit ownership is primarily driven by private equity investments.

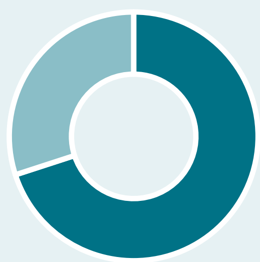
In the year 2000, private equity investments in the healthcare industry totaled $5 billion and by 2018, these investments grew to $100 billion.[28] In 2017, approximately 70% of all LTSS providers were functioning as for-profit enterprises.[29] In 2020, 70% of certified nursing facilities were operated as for-profit companies.[30] Private equity investments in nursing facilities are projected to increase from $166 billion in 2017 to $240 billion in 2025. This trend is also impacting the home care space.[31] From 2007 to 2017, home care for-profit ownership increased from 67% to 76%.[32]

Private equity investors are not interested in client well-being. Studies have shown that private equity-owned nursing facilities experience a 10% increase in patient mortality, experience lower nurse staffing, and have decreased compliance with industry standards.[33]

Additionally, private equity is the driving force around consolidation in the LTSS industry. These investment firms are prioritizing franchises in the private pay (non-government spending) side of the market. In particular, they're targeting the franchisors of home care agencies in an attempt to gain control of additional territory.

20x

increase in private equity investments in the healthcare industry from 2000 to 2018



70%

of all LTSS providers and certified nursing facilities are functioning as for-profit enterprises (2020)

STRATEGIES TOWARDS CO-OP CONVERSIONS

Converting LTSS providers into democratic, worker-owned businesses presents a tremendous opportunity. Co-ops intentionally focus on providing wealth generation and increasing job quality to its members. Disrupting the pattern of substandard working conditions and inadequate wages, LTSS co-ops are able to equitably distribute wealth and autonomy to worker-owners. In addition to investing in workers, co-ops are poised to provide quality care to clients and to be rooted in communities.[34]

CO-OP CLIENT CARE OUTCOMES

LTSS clients depend on the consistency of care staff for quality service. Ensuring continuity of care is vital in preventing care interruptions, lower quality service, and client mistrust. Achieving this consistency proves to be a challenge in the LTSS industry.

The LTSS industry's average annual caregiver turnover rate was 64% in 2020.[35]

Home care co-ops provide clients with more dependable service as the average annual caregiver turnover rate for co-ops was 36% in 2020.[36] A significant factor in this difference in turnover rates is that co-op wages are nearly $2.00 higher than non-cooperatives.[37]

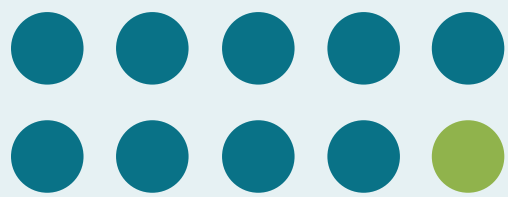
Another significant advantage that co-ops have over their counterparts is their approach to worker training. In non-cooperative care organizations, the training provided to workers is often the bare minimum required by the state. This is contrasted by co-ops, where worker training is a priority. Training priorities in co-ops are responsive to the changing needs of clients, further bolstering positive care outcomes.[38] Additional factors include co-op agencies' ability to provide equity and profit-sharing, increased professional autonomy, and steady work hours. The advantages that co-ops have in job quality translates as a competitive advantage in ensuring quality care for LTSS clients.

ESTABLISHING NEW CO-OPS VS CONVERTING EXISTING BUSINESSES

Establishing an LTSS co-op from the ground up presents several benefits and considerations. Starting a new co-op allows worker-owners to institute a values-based culture centered on members, clients, and local community from the outset. However, potential co-op founding members might find that it will take some time for the co-op to navigate the healthcare policy and regulatory environments, have adequate access to startup capital, acquire a significant client-base, and turn a profit. For these reasons, conversion of existing LTSS businesses can provide a promising pathway to business sustainability at scale.

During the Finance Fireside Chat of May 2022, Brendan Martin of Seed Commons grounded the focus of co-op conversions in the economic justice opportunity at hand. **"We're interested in justice and power and we don't have to do this by rebuilding the whole economy from scratch... We want to change who owns the economy."**

The benefits of worker-ownership also extend to the small business community. Many small businesses are often the bedrock of their respective communities. In a 2018 report, Capital Impact Partners conveys that the baby boomer generation owns the majority of American Small Businesses.[39] Furthermore, 50% of such boomer-owned firms close due to owner retirement rather than underperformance, triggering a loss of jobs and local economic stability.[40] In firms with fewer than 50-100 employees, the business closure to business sale ratio is 9 to 1.[41] LTSS businesses that convert into co-ops can provide greater job stabilization and a reduction in job turnover, while transferring wealth from owners (more likely to be white and male) to a diverse workforce committed to the business legacy.



9 *to* **1**

The ratio of **business closure** to **business sales** in firms with fewer than 50-100 employees.[49]

BUILDING WORKER POWER AND CAPACITY

The process towards converting a business into worker-ownership is multi-faceted. There are several milestones when embarking up conversions that stakeholders must consider.

NEGOTIATIONS WITH EXISTING OWNERSHIP

Given that existing businesses are usually in the hands of a single owner or owned by a limited number of individuals, forging a relationship with ownership is pivotal. Not only must the ownership agree to the transaction, but it is important to understand the motives leading ownership to sell the business. Are they a values-aligned partner and believe in democratic ownership? Is the business becoming too difficult or costly for the ownership to continue operating? Are they retiring and wanting to preserve the business's legacy? While this is not an exhaustive list of the motivating factors for the sale of a business, each of these scenarios illuminate how a coalition of aspiring co-op owners should approach business negotiations.

BUILDING WORKER POWER AND CAPACITY

Stakeholders must consider a central guiding question when considering worker power in the conversion process, "Do the workers have what they need to be successful?" Prior to and during the conversion process, workers need to be supported in either expanding or developing democratic decision-making processes. Additionally, workers and the transitioning ownership must collaborate to effectively transfer and retain institutional knowledge and key business or political relationships. This is vital to ensuring successful continuity of business operations.

FINANCIAL DUE DILIGENCE

Financial due diligence is an involved and seminal aspect of the conversion process. First and foremost, it is vital for a business to have clean books that follow best practice accounting standards. Additionally, these businesses should be evaluated for profitability prior to conversion as profitability is a marker of financial viability. In a co-op model, members have collective autonomy over how to invest this surplus. Co-ops can leverage their profits to reinvest in business improvements, improving worker benefits and job training, increasing wages, scaling the business, and paying out dividends to workers.

It is vital to understand the profit centers of the business. For example, is the business mostly bringing in revenue through private pay or through Medicaid? Next, the business should be able to identify a competitive advantage that it has in the marketplace. Examples of this could be special relationships with regulators or capital providers, unique skills within the organization, etc. Finally, the business needs to be able to have continued success in the local market. Is the local market becoming increasingly saturated with home care providers? If so, how does this impact the firm's ability to be profitable? Furthermore, are there policies at the local level that might make the cost of doing business prohibitive or are there policies that would support the long-term success of the business? These factors are necessary in understanding the current financial health of the company as well as projecting out how the company may fare in the future.

DEAL STRUCTURE

How might the final deal be structured? There are several factors to be considered here. The foremost is the valuation of the company. Flowing from the financial due diligence, the investors will have a valuation price for the company. The stakeholders commonly involved in this process are financiers, existing ownership, workers, and technical assistance providers. These stakeholders must consider the following:

- Does current ownership agree with the potential worker-owners on a selling price?
- How are investors pooling their capital to finance this deal?
- Who is putting up what amount? Under what terms?
- Are there multiple financiers involved in the deal? If so, what are the terms for primary and subordinate lending? What responsibilities do worker-owners have to each financier?
- Will potential worker-owners need to invest their own money to have an equity-stake (ownership) in the co-op?
- Will worker-owners need to repay this loan back? If so, on what terms?
- Will potential worker-owners need to provide capital for the deal to be successful? If so, how much and on what terms?
- Will potential worker-owners need to put up assets as collateral to secure financing?

Finally, a timeline would be established for closing the deal and for transitioning the firm into worker-ownership.

CO-OP CONVERSION CHALLENGES

The prospect of converting existing LTSS organizations into democratically controlled, worker co-ops is both exciting and enticing. However, there exists significant challenges to making these conversions a reality. Challenges that stakeholders should be familiar with are as follows:

PIPELINE

Organizations that are seeking to build an ecosystem to support co-op conversions must first identify potential businesses primed to begin the conversion process. Where might these organizations go to find such potential businesses? General consensus seems to be to start with businesses that are already exhibiting aligned values and principles. Additionally, it would be crucial to target businesses with strong worker cultures and businesses that are already profitable or have the infrastructure to be profitable. An example of this might be a medium sized high road employer firm. Such a firm should have already exhibited aligned principles such as paying a decent wage and providing workers with benefits such as insurance and consistent scheduling. This firm would also be attractive as its size might suggest that it is currently stable or prepared to grow. Other potential pipeline sources to consider would be through labor unions and trade associations.

VALUATION

Valuation has been a significant point of contestation between financiers and business owners looking to sell. It is important to note that this tension varies depending on LTSS verticals. If one was looking to place a valuation on a nursing facility, industry practices would treat that deal as a real estate transaction, basing the value of the company in its building structure and land. However, if the LTSS vertical is home care agencies then the valuation process becomes more nuanced. Since home care agencies are relatively asset-lite, it is difficult to have consistency in the valuation of home care agency businesses. Functionally, the valuation of the company is based upon the relationships that the owner and the workers have with their clientele. This presents difficulty in trying to value an agency, leading to many disputes in valuation between owners and financiers.

PRIVATE CAPITAL

The proliferation of private capital into this industry has led to increased competition for financially viable business acquisitions and co-op conversions. However, opportunity exists within this increased competition. Private equity tends to target larger firms, often those with physical assets that can effectively be sold off or leveraged for consistent revenue streams through government reimbursements. Co-op developers have the opportunity to strategically focus on stable small and mid-size organizations with growth potential. Opportunities also exist to target legacy businesses to co-develop a succession plan that leads to worker-ownership. Co-op developers can also target value-aligned organizations, such as nonprofits or community-based businesses that have a track record of effectively serving their communities. Financiers and co-op developers can strategically pool financial resources to recruit values-aligned small and mid-size organizations to further support co-op conversions.

GOVERNMENT REIMBURSEMENT RATES

Because Medicaid is the largest payer of LTSS, it effectively sets the wage standards through its policies. Because worker co-ops value paying workers a higher-wage, many have had to focus more on servicing the private pay side of the market. Opportunities for cooperative conversion, however, exist in both the private-pay and public-pay markets.

CO-OP IMPLEMENTATION CHALLENGES AND PARTNER STRATEGIES

While worker co-ops have many benefits, they also come with implementation challenges:

WORKER EDUCATION AND RESOURCES:

There is a steep learning curve for worker-owners, who are often new to running a business and bear the responsibility for financing the business. In addition to learning finances, worker-owners must also learn and take on management responsibilities (including communication, training, establishing governance structures and processes for decision-making).[42]

PARTNER SPOTLIGHT

The **ICA Group** seeks to create, promote, and support jobs, while collaborating with workers to define a truly entrepreneurial, democratic, and community-minded economy.[43] Responding to challenges faced by home care co-ops and inspired by the opportunity for collective action, ICA Group is creating the Elevate Cooperative.[44] This secondary co-op will consist of a network of individual home care co-ops all collectively pooling resources and collaborating.

LACK OF CAPACITY AND BURNOUT:

Worker-owners have to balance the goals of democratic ownership with the reality of day-to-day business operations. Having increased responsibilities on their plate means that workers can't just clock in - they have to make important decisions in a business they have equity in, which can be taxing.[45]

PARTNER SPOTLIGHT

Cooperative Home Care Associates(CHCA) is a nationally nationally recognized, worker-owned home care agency in the Bronx. CHCA was founded in 1985 to provide quality home care to clients by providing quality jobs for direct-care workers. Given its longevity and size (employing 2000+ staff).[46] CHCA provides an example of how co-ops can balance the success of the business with the wellbeing of workers. During the May 2022 Mel King Fellows Fireside Chat, Adria Powell, President and CEO of CHCA, emphasized that democracy is a core value of the organization. This value has led to CHCA being both a worker co-ops and being unionized with SEIU 1199.

LACK OF AVAILABLE FUNDING:

Co-ops often experience fundraising challenges. No federal funding is specifically earmarked for co-op business development. Instead, co-ops must compete with traditional small businesses to secure funds. Financing growth is an additional challenge, after start-up costs are met.

PARTNER SPOTLIGHT

Seed Commons is a national network of locally rooted, non-extractive loan funds that bring the power of big finance under community control. Non-extractive finance means the business' cost of borrowing money (repaying the lender) is not greater than the benefits the business receives from the loan. Seed Commons ensures that businesses who receive a loan retain a minimum of 50% of the profit generated from the loan. This model allows co-ops to have access to 30+ loan funds across the country to support their growth and development.[47]

PARTNER SPOTLIGHT

The **Pilipino Workers Center of Southern California (PWCSC)** aims to secure the dignity and safety of the Pilipinx community in Southern California and build labor leaders in the domestic worker industry.[48] Aquilina Soriano, the Executive Director of PWCSC, during the May 2022 Mel King Fellows Finance Fireside Chat emphasized the need for co-ops to leverage resources from the public sector (workforce development programs, American Rescue Plan Act funds, etc) and from the philanthropic sector.

SCALE:

Many co-ops are conservative about expanding because decision-making processes become more complex as you bring more worker-owners on board. However, many industries (including home care) need scale in order to generate greater profit margins that can bear the weight of higher labor costs.

"There's a movement to get philanthropy to invest in this. [We] need to bring together funders who fund aging...workers...services and safety nets. There are so many nexuses that we can pull in private philanthropy...and government."

– Aquilina Soriano,
Executive Director of PWCSC

CONCLUSION

In conclusion, the worker co-op structure allows for greater income and wealth distribution amongst worker-owners, combating racialized and gendered disparities. The co-op structure has also demonstrated improved worker retention, a critical benefit in the face of workforce shortages. The LTSS industry, and particularly the home care industry, is experiencing positive growth. This growth holds the opportunity for expansion of existing home care co-ops and conversion of new home care co-ops. Given the newfound interest of private equity and the growth potential of the industry, creating pathways to these conversions will be challenging. This report, and the references herein, are intended to provide a resource for the 2022-2023 Mel King Community Fellows and the broader worker cooperative movement to improve the ecosystem of co-op conversion through creative financing and technical assistance.

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48. https://www.pwcsc.org/

THE COMMUNITY INNOVATORS LAB (COLAB) is a center for planning and development within the MIT Department of Urban Studies and Planning (DUSP). CoLab facilitates the interchange of knowledge and resources between MIT and community organizations. We engage students to be practitioners of this approach to community change and sustainability.

THE MEL KING COMMUNITY FELLOWS PROGRAM is carried out by the Just Urban Economies program within CoLab, which seeks to accelerate social innovation in and from marginalized communities in the United States. The program is dedicated to the legacy of Mel King, a still-active champion of cities and the communities they comprise. The fellowship program builds on a 40-year-old tradition of bridging practice-based knowledge and academic research. Mel King Fellows are recognized leaders in communities across the country and have experience in a range of social justice pursuits.

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