

BOOK REVIEW by Peter Davis

Jim Jones. (2019). *Hasten Slowly, and You Will Soon Arrive: The Mysterious Presence of Group Equity Housing Co-operatives*, National Association of Student Housing Co-operatives, Michigan, USA
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This book is a justified celebration, supported with archive illustrations, of a housing co-operative success story - a phenomenon whose central principle of group equity is almost unique in the housing co-operative sector in the USA. The author's explanation for this success lays in understanding the basic housing needs for a transient community. A central premise for the group equity model that traces its origins in the United States back to the late nineteenth century is that as students don't remain long in one place and are on low incomes, they cannot realistically accumulate individual equity. What they need is good quality housing at affordable rental rates during their temporary stay. This makes the group equity model an attractive proposition as it cannot be about personal equity building as in other Co-operative Housing models. So the equity growth remains the property of the community not the individual, not even the particular transient group in occupation at any one time. As the equity grows, so it can be used to finance new co-operatively owned houses.

So how to establish continuity out of transience and here the author's answer is in community building. The group equity model relies foundationally on a community that recognises its debt to past members and its responsibilities towards future members. The author makes clear that community is more than simply a group of members. The lynch pin of a group equity housing co-op community is in its shared cultural values, which have a life of their own that is lived and passed on. The values the author elucidates in the early sections of the book are democratic self-governance and member engagement in task sharing and in the communal activities within the group equity house. It's a co-operative culture grounded in inclusivity, tolerance and education. This is a quintessentially bottom up self help model where retained surpluses and co-operation between group equity housing co-operatives has been crucial in enabling economic investment in development, facilitating the model's growth.

The author suggests in his introduction that the group equity model has an increasingly contemporary relevance to a wider segment of society than simply students. The huge migrant labour force in so many parts of the world is frequently subject to exploitative wages and poor housing. When membership is combined with longer term migrants operating in low skilled services, this model could produce a low cost, good quality housing option with the added safety of providing real communities for people facing similar challenges and social isolation. For women's houses for the large numbers of Filipino and Sri Lankan women seasonal workers in countries like Cyprus, or for more general houses for Eastern Europeans working in the fruit picking season and in other services in the UK, and indeed for seasonal and economic migrants everywhere, this group equity model may be a way out of dangerous and exploitative circumstances. Back in the United States this looks like a potential opportunity for the United Farm Workers to collaborate with the group equity housing co-operatives movement. Indeed there are many trades unions seeking to mobilise and engage with migrant workers who could find sponsorship of this model one strategy to take them forward.

However, the group equity model raises profound issues that go back to the very origins of co-operative development. In the contemporary co-operative movement the emphasis is on individual member ownership and control. The group equity model seems to be the exception. In fact it was *the model* established by the first ever Co-operative Congresses held in England in the 1830s. Then a key principle adopted as part of the first statement of Co-operative Identity held that *none of the surplus was to be divided* (Webb, Catherine, 1904, *Industrial Co-operation*, Cornell University Reprints, p. 58). Co-operation when it is a genuine social movement is always based on the concept of group equity. The reinvestment of surpluses and membership as linked to stewardship are two of the key ideas of co-operation as a system for social transformation rather than social stabilization. In the group equity model, the stakeholders are members, current, past and future, and all surpluses go to the further development of the co-operative. The economic rewards of co-operation as far as the 1830s founders were concerned was not in a share

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of surplus as dividends but in secure employment at market level wages, in interest rates charged to protect the real net present value of the principle, not to generate usurious profits, and in goods and services delivered to members at affordable prices. After the 1860s, the emphasis has been to distribute surpluses. This has often been at the expense of growth and development. The absence of Co-operative investment into the newest technologies has left the field clear for capitalist investment to go unchallenged in the high value added, fast growing new sectors of the economy during the last quarter of the nineteenth century in motorised transport, chemicals, telecommunications and much more. This continues to be the case today.

The book gives at first the impression of being an essentially historical account from the roots in the 1870s including accounts of the early women's student housing co-operatives, many of which showed remarkable resilience and longevity. Henderson House was but one of many all women group equity housing co-operatives started in 1917 but, at the time of publication, it still remained as the oldest co-operative in Ann Arbor, Michigan. However, this work is much more than a history of the stages in a particular form of co-operation. Though progressing in a chronological structure there are many cross references to past and future and the book is filled with analytic reflections on the group equity co-operatives' development and culture. It is interesting to note that over this whole period of profound economic, political and social change the student housing co-operatives responded to the challenges of their times with a set of timeless values that underpin their essentially co-operative counter culture. The socio-economic context that kept these timeless values alive and energised was the student house and its community activities.

Particularly interesting are those sections that look at this form of co-operative ideology in relation to its institutional environment: Co-operative, Academic and Governmental. The author provides evidence for the perspective that recognises the co-operative sector to be one which is clearly, ideologically speaking, a contested terrain and exposes those institutional forces opposed to co-operative principles within and without that could and did attack and damage / destroy group equity co-operative development. The author provides a number of examples, but perhaps the most tragic is the wiping out of a hugely successful student co-operative in Texas with over 52 units and 23% of student population in membership when the local University governing body ruled that all students had to live on campus. The fact that this co-operative initiative had been supported by the local Farmers Co-operative might explain the reaction. Co-operatives that just provide a service to support the victims of failures in the capitalist system may be tolerated or even temporarily encouraged but when different segments of the co-operative sector start co-operating, agents of the governing system will act quickly to crush such initiatives when they can.

The author provides numerous examples of the sometimes problematic relationship between the group equity housing co-operatives and the wider co-operative sector from the depression years right up to the twenty-first century. There were tensions and suspicions between the group equity co-operatives and the National Co-operative Business Association and more often than not total scepticism and indifference from the wider co-operative community. The Japanese Consumer Co-operatives proved to be an honourable exception to the general rule and helped by being a major donor to the North American student housing co-operative development fund.

The author touches on the McCarthy period and its negative impact on housing co-operatives and intellectual life in the United States in general, along with the impact of American wars in Korea and Vietnam. These particular phenomena generated a hostile political climate that sometimes targeted student housing co-operatives for attack. This potential for student housing co-operatives as incubators for co-operative leaders and managers and as promoters for the ideology of co-operation rather than competition right within Higher Education - at the very heart of the intellectual and cultural reproduction in the United States - was lost on the wider co-operative sectors' leadership. The latter were mostly overly focused on and divided by a bureaucratised set of co-operative business silos that remains a characteristic of the movement's current structure right up to the international level. But as the Historian of the ICA in the cold war years pointed out at least the International Co-operative Alliance did not split into competing East West alliances. Her explanation bears an uncanny resemblance to Jim Jones' description of the 'mysterious presence' as a cultural context that motivates actions and behaviours generating a co-operative culture found in the student communities within the group equity housing model. The unity of the ICA throughout the war and cold war was down to many factors and compromises as well as a principled stand to ensure the independence and integrity of the Alliance. But ultimately what made it possible, Rhodes suggests, was the lack of

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nationalism and the obvious presence at ICA leadership gatherings of a practised fraternity and toleration that arose out of co-operative ideology and sustained what Rhodes refers to as the 'co-operative spirit' amongst the ICA leadership (Rhodes, Rita, 1995, *The International Co-operative Alliance During War and Peace: 1910 -1950*, ICA, Geneva, p. 386). It is heartening to see that whether at the smallest local student house or in the leadership of the biggest and oldest Co-operative NGO in the world, the co-operative spirit can be a motivational and constructive element in the operating culture.

I started by calling Jim Jones' book a celebration but it is not a rose-tinted celebration but rather a candid exposition of weakness and failures, which in a way make the successes all the more impressive when they came. The struggles and the failures recorded by the author only serve to underscore the quality, vision and perseverance of the women and men who have occupied leadership roles across the centuries. The author documents many of these co-operative leaders with respect and love as he does the energy and 'co-operative spirit' shown by the student membership in their self governing communities. What does not get the attention it deserves is the quiet professionalism that ensured the estates management, people facilitation and focus on the maintenance of the co-operative spirit required to make such an idealistic venture a practical reality. The group equity housing co-operatives present permanent presence and a set of values in a shifting sea of young people in transition and development. The author himself and many others who played such a crucial part in this story are excellent examples of that model of co-operative value based management whose leadership is what the wider movement desperately needs. They are servant leaders dedicated to co-operative values who are more concerned with member engagement and facilitation in governance and in the wider economic and cultural aspects of their co-operative and the wider co-operative programme than with enhancing their own power and self aggrandisement. This is a story that is worth reading no matter what segment of the co-operative movement one is associated with. It is a story that reminds us how important co-operative culture is for co-operative success. It also reminds us of an alternative co-operative view on surplus as not so much an object for individual members' benefits but as a strategic tool for co-operative growth and the social transformation of economy and polity, something the world so desperately needs today.