

Public Service Mutuals Delivering Social Services:
Australian Case Studies

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Report

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Introduction

This paper provides a brief overview of eleven Australian co-operatives and mutuals which are currently providing a range of social services to meet the needs and aspirations of their members.

The aim of the paper is to provide real life examples of where co-operatives and mutuals are already operating and providing high quality and affordable social services, which traditionally have been provided by government or the not-for-profit sector and sometimes the private for-profit sector. Their comparative advantage over other business models includes:

- **Member ownership:** acts to create alignment between the owners of the business and the customers, both of which are the members. This helps reduce risk taking and focuses the businesses' purpose on meeting the needs of the members, not profit for shareholders.
- **Member control:** acts to align the needs and aspirations of the members with those of the Board and management. The proximity of members and their involvement in decision making means their needs are more readily understood and able to be met.
- **Re-investing benefits:** to members and not shareholders means that profits are re-invested back into the business to improve the quality and affordability of services provided.

The eleven organisations range in size, geography and maturity. What they have in common is a dedication to provide high quality, proactive and affordable services which specifically meet the needs of their members. This list is by no means exhaustive, however these co-operatives and mutuals are excellent examples of the potential role they can play in delivering public services in Australia. The eleven organisations we feature are:

- Dandenong and District Aborigines Co-Operative Ltd
- Ethnic Child Care, Family and Community Services Co-operative
- Fitzroy & Carlton Community Credit Co-Operative (now owned by bankmecu)
- Community Child Care Co-operative Ltd
- National Health Co-op
- Nundah Community Enterprise Co-operative
- Co-operative Home Care
- St Ives Group (now owned by Royal Automobile Club of Western Australia)
- Australian Unity
- Common Equity Housing Limited
- Independent Housing Group

These case studies are taken from a forthcoming paper by the Net Balance Research Institute for the Australian Public Service Mutuals Taskforce and the Business Council of Co-operatives and Mutuals.

Community and Family Services

Dandenong and District Aborigines Co-operative Ltd

Business structure: Co-operative

State: Victoria

Purpose: To provide professional services to foster and support positive and fulfilling lifestyles for individuals and families within their Aboriginal community.

Overview

The Dandenong and District Aborigines Co-operative Ltd (DDAC) provides a range of services to foster and support positive and fulfilling lifestyles for individuals and families within the local Aboriginal community. Over time, they have evolved to meet the needs of the local Aboriginal community (youth, families and the aging) such as youth counselling, family services, social and emotional wellbeing, mental health, primary health care and housing assistance.

History

In 1975 the Dandenong and District Aborigines Co-operative Society Limited (DDACSL) was incorporated. Initial funding was provided to help develop the operations and other programs that would address unemployment and life skills in the Koori community in Dandenong, Doveton, Hallam, Noble Park and a developing Endeavour Hills. The DDACS forged a strong relationship with the then Dandenong City Council (later City of Greater Dandenong).

One of the first programs the organisation received funding for was a Women's Sewing Program for domestic skill purposes. By the mid 1980s the organisation received regular funding for emergency relief, family support and a regular visiting service from the Victorian Aboriginal Health Service (VAHS). By the end of the 1980s the organisation had improved its family support program and access to the medical clinic, along with the Commonwealth Home and Community Care (HACC) program funding a playgroup and the Burrai Child Care Centre.

On February 23rd 1994, the Bunurong Health Service (BHS) was officially opened by Auntie Patsy Harrison and Uncle Kevin Walker two of the original founders of the organisation. The organisation was re-incorporated under the Co-operatives Act (Victoria) in 1996 as the Dandenong and District Aborigines Co-operative Ltd (DDAC), shortly afterwards the organisation went into Administration. But by 1999 the organisation had rebuilt itself through the hard work and commitment of a new board, its management and staff, with new programs such as HACC, Family Services, Mental Health and the BHS and primary health care.

The organisation has continued to develop stronger links to mainstream agencies and forged new partnerships to expand its capacity in its service delivery.

Features

DDAC's vision is to "strive for excellence in the provision of professional services to meet the needs of our community" and is underpinned by a strong set of values: Client Focus; Professional Integrity; Quality Assurance; Collaborative Relationships and; Responsibility.¹

DDAC has a fully functional Aboriginal Community Controlled Health Service accredited with the Australian General Practice Accreditation Limited (AGPAL) and provides a range of services including: Youth Group; Family Services Unit; Social and Emotional Wellbeing; Sisters Yarning Community programs; Local Aboriginal Justice Work; Tartu-ngnanyin Bopop Best Start Program; Community Nurse and; Housing Officer.

Membership is for Aboriginal and Torres Strait Islander people and their partners (non-Aboriginal) and adult children. Non-Aboriginal people are welcome to be associate members or volunteers to improve the circumstances of ATSI people.

Factors for success

Some of the unique features of DDAC which help underpin its success include:

- Holistic, flexible and culturally sensitive approach to providing services
- Staff and the board who have grassroots, firsthand knowledge of issues affecting the local Aboriginal community
- Services which have a strong cultural component, are accessible and meet the needs of the community.²

Comparative advantage of the co-operative model

DDAC provides specialist services tailored to meet the needs of the local Aboriginal community.

Youth – one-on-one support for young people by listening and understanding their needs, working together to set goals and providing education and career guidance.³

Family – support to help Aboriginal families stay together by providing on-going support and advice on financial and family welfare issues to enable them to enjoy safe and happy homes.⁴

Independent living –services such as domestic assistance, personal care as well as professional allied health care and nursing services. These services enable Elders, younger people with a disability and their carers to be more independent at home and in the community and to reduce the potential or inappropriate need for admission to residential care.⁵

Spiritual and emotional wellbeing – support for community members with mental health issues by helping them to better manage their illness rather than have their illness manage them leading a higher quality of life.⁶

Sisters yarning – an opportunity to share stories, have a laugh and learn how to manage stress through doing activities like basket weaving, arts and crafts and going on camps.⁷

Justice work – assistance to community members who have community based orders or outstanding fines or warrants by listening and working with community corrections, courts, police and Aboriginal Legal services.⁸

Best start group – help to build bridges with non-Aboriginal family services and keeping culture with the children and families in the City of Greater Dandenong and the City of Casey Aboriginal community. They also create opportunities for Aboriginal families to connect with each other and the local services in and outside of the co-operative such as playgroup.⁹

Community nurse – a free health service for both Indigenous and non-Indigenous community members providing high quality medical care.¹⁰

Housing – financial assistance to help restore all CHIP houses to a condition that is liveable and safe.¹¹

Stakeholder benefits

- Members - delivers high quality, affordable and accessible services in the community that are essential to the well-being of the local community such as elders, younger people with a disability, and their carers.
- Government - provides a single contact point for funding and liaising on delivery of services, and is democratic governance structure accountable to the current and evolving needs of the members (consumers of public services).

Ethnic Child Care, Family and Community Services Co-operative

Business structure: Co-operative

State: NSW

Purpose: To ensure people from Culturally and Linguistically Diverse (CALD) backgrounds have the opportunity to participate and receive services relevant, sensitive and appropriate to their linguistic, cultural, religious and lifestyle needs.¹²

Overview

The Ethnic Child Care Family and Community Services Co-operative Ltd (ECCFCSC) is the state-wide peak organisation in NSW on CALD issues in Children's and Disability Services and is funded by the Department of Education, Employment and Workplace Relations (DEEWR), State Government Department of Ageing, Disability and Home Care, the Department of Community Services and the Department of Health and Ageing to operate programs targeting Culturally and Linguistically Diverse (CALD) children, families and communities to facilitate access to culturally and linguistically appropriate services to meet their needs.¹³

History

The ECCFCSC was established in 1978 with the coming together of seven ethnic communities which had received capital and recurrent funding from the then Commonwealth Department of Social Security to set up long day child care centres in various geographic areas to meet their needs.

In 1979, the Department through the Children's Services Program under the Special Services provided funding to the co-operative to set up the Ethnic Child Care Development Unit as a Special Resource, Advisory and Training Agency. The aim of the program was to assist the seven ethnic communities to establish their child care centres, to research the child care needs of ethnic communities in the inner and outer metropolitan Sydney, to provide relevant information to ethnic families and communities for them to access child care services and to work with children's services to provide training, advice, resources and support to enable them to provide culturally and linguistically appropriate care.

In the 34 years of its existence the membership has increased from the original seven member organisations to 56 non-profit community based organisations which operate children's, welfare, disability, social, recreational, aged care, respite care, vacation care, cultural, and educational services. Some are funded by the three levels of government others operate on a voluntary basis and from fund raising activities.¹⁴

Features

The ECCFCSC provides support, assistance, resources, advice and training on cultural competence to service providers to enable them to make their services accessible and relevant to Australians from CALD backgrounds and include their needs in their service delivery.

Direct services are provided to the carers of people with disabilities through Multicultural Respite Services (MRS) and CALD children in Commonwealth funded children's services are assisted through Bicultural Support across NSW.

As a Registered Training Organisation (RTO), the ECCFCSC provides training in Certificate III in Children's Services. Over the years the qualification in Certificate III has assisted many overseas qualified bilingual people in getting employment in the child care sector.¹⁵

The programs include:

- *Bicultural Support* - provides additional resources to eligible children's services to assist with the inclusion of children from CALD, refugee and Indigenous children.¹⁶
- *Eastern Sydney Multicultural Access Project (ESMAP)* - an information, referral and support service based in Mascot. It provides its services to the Local Government Areas of The City of Sydney, Botany, Randwick, Waverley and Woollahra.¹⁷
- *Ethnic People with Disabilities Program (EPDP)* - an Information and Advocacy service funded by the NSW Department of Ageing, Disability and Home Care. The program provides services to people with disabilities and their carers from CALD backgrounds.¹⁸
- *Inner West Multicultural Access Project (IWMAP)* - an information, referral and support service based in Marrickville. It provides services to the Local Government Areas of Ashfield, Burwood, Canada Bay, Canterbury, Leichhardt, Marrickville and Strathfield.¹⁹

Comparative advantage of the co-operative model

The advantages of the co-operative structure for the stakeholders are: Shared risk and reward; democratic governance structure; reinvestment of profit builds trust in the community; specialised services to meet the needs of CALD communities.

Stakeholder benefits

"Some elderly Bangladeshi people could no longer cook for themselves, but they didn't like the Meals on Wheels. So we brought them to a Bangladeshi community centre where the meals were specially prepared for them. They loved them, and when they were asked if they wanted the same food delivered to their homes, of course they were delighted", explained Vivi Germanos-Koutsounadis, CEO of ECCFCSC.

To Vivi, a co-operative is the natural structure for a group like ECCFCSC. "That's what we do – co-operation. People here are sharing and learning from each other – they have similar issues. I think a co-operative can bring people a lot closer together."

bankmecu and the Fitzroy and Carlton Community Credit Co-operative

Business structure: Customer owned bank

State: Victoria

Purpose: bankmecu is inspired to enhance the financial wellbeing of its customers in responsible ways. It provides its customers with value for money, responsible banking, insurance and financial planning solutions, as well as memorable, superior service in a profitable and sustainable way.

Overview

The Fitzroy and Carlton Community Co-operative operated for over 34 years in inner Melbourne, providing disadvantaged communities with accessible and affordable savings and loans services as an alternative to risky loans and pay-day lenders.²⁰ In June 2013, FCCC merged with bankmecu, instigated by the FCCC board due to tough conditions for small financial institutions.

History

FCCC's origins are in the Action Resource Centre Project auspiced by the Brotherhood of St Laurence in 1977. The aim was to provide a savings and loan facility addressing the needs of people on low incomes informed by a commitment to social justice.²¹

In June 2013, its 3000 members were transferred to bankmecu, a Kew-based co-operative, after a merger which was instigated by the FCCC board due to tough conditions for small financial institutions and the merger went ahead without money changing hands.

bankmecu, Victoria's largest customer owned bank has been a co-operative since 1957. bankmecu operates according to the same set of values as FCCC while being able to offer FCCC members a greater choice in banking and financial services. In addition, more than 700 community sector organisations already do their banking with bankmecu.²²

The merger with FCCC is part of bankmecu's active interest in promoting financial inclusion and assisting customers experiencing financial difficulty. As part of this philosophy, bankmecu has started work with Good Shepherd Microfinance and Uniting Care Kildonan to develop a pilot project to deliver finance options for people who cannot access mainstream banking and insurance products and services in Gippsland.

Features

A key activity for FCCC has been a budgeting service, which provides individually tailored budgets for members including a special bill-paying service and advice on how to structure bill payments. FCCC also provides no interest emergency loans for amounts up to \$500, funded by the City of Yarra. According to a report by Plant and Warth²³, delinquency rates are very low, with less than \$1,000 having been written off since the program was established.

FCCC participated in the Department of Families, Housing, Community Services and Indigenous Affairs, Community Development Financial Institutions (CDFI) Pilot. A strategic objective of FCCC is to widen its reach to a larger demographic within Australia. This was hampered by the regulatory and

capital requirements needed to achieve this. The legal standing of the co-operative as a company, in particular, limited its ability to seek external funding from philanthropic and corporate grants. The creation of a separate foundation, the Community Credit Foundation, was seen as a solution to this problem.

Comparative advantage of the co-operative model

bankmecu values the role FCCC undertakes and is equally committed to developing sustainable banking services for people who are not able to access affordable and fair financial products and services or who may resort to relying on riskier credit sources.

The financial inclusion program at bankmecu provides socially and economically disadvantaged people with:

- Financial products and services which go beyond immediate assistance to promote capacity and build confidence in managing money.
- The financial resources to participate and advice to help build the capabilities they need to build their own financial security.
- Access to safe and fair credit that is appropriate for their means and reflects their ability to repay.

Benefit to stakeholders

"I know the majority of our members quite well. They've started ringing up and saying, 'Can I speak to Sam?' I listen to a lot of their problems – we're all counsellors here. It's not just a bank. We try and help our members as much as we can."

"My financial services before I came here were right up the creek. Since I joined up, it's been really good," says Michael, also a member of the co-op. "They pay all my bills, direct debit and keep on top of things. You walk in and there's nice and friendly staff. And the interest rate compared with a normal bank is phenomenal. Too easy!"

"The staff take the time to listen to residents - it's like a financial counselling service - and they provide micro-loans to people in dire need when no one else will," Yarra councillor Stephen Jolly said.

Community Child Care Co-operative Ltd

Business structure: Co-operative

State: New South Wales

Purpose: To inform and inspire early education and care services, and influence government policy, practises and programs so that children within NSW have access to quality education and care services that meet the needs of their communities.

Overview

Community Child Care Co-operative (CCCC) is a NSW based non-profit organisation working in the education and care services sector. CCCC holds a variety of roles in NSW centred on assisting the process of building and maintaining a strong education and care services sector providing resources, support and skill development opportunities for education and care services providers.²⁴

History

Growing out of the feminist and women's trade union movements of the 1970s, CCCC has advocated for women, children and education and care services for more than three decades.

When the co-operative first opened its doors in 1978, the women's movement was in full swing. The approach to child care provision was rapidly changing as women returned to the workforce. Most services were run privately and received no government subsidy, including services run by the Kindergarten Union (KU) and Sydney Day Nursery (SDN), both established in 1900 (or 1990???)

CCCC was a break-away group, growing out of the Community Child Care Victoria (originally an action group called Community Controlled Child Care). It was formed by a group of dedicated feminists who set up an office in Sydney.

They were united by a common concern – more education and care services were needed for working women – and were able to secure funding to operate from the NSW Government's Family and Children's Services Agency (FACSA).

CCCC was involved in awareness and advocacy campaigns. During this time, it also wrote countless submissions to help secure funds for new and existing education and care services.²⁵

Features

CCCC holds a variety of roles and runs a range of programs and services for its members. Current programs and services include:

- **Advocacy and Peak:** CCCC is a peak organisation representing over 1,900 education and care services, families and members.²⁶ CCCC advocates for education and care services, and for the children and families who use these services. Full members are community based, not for profit long day care services and preschools.²⁷

- Children's Services Central: CCCC is the lead agency of Children's Services Central. A program to provide professional development and support to education and care services to enhance the provision of high quality services to children and families.²⁸
- Preschool Growth Program: The Preschool Growth Program is responsible for identifying and assessing not for profit preschools for growth potential.
- Professional Development and Support: CCCC provides quality professional development and support to education and care services.
- Registered Training Organisation: CCCC offers a range of nationally accredited VET courses to education and care service organisations and their staff.²⁹
- Children's Services Community Management: Children's Services Community Management was established to assist small stand-alone education and care services whose committees either need, or want help.³⁰

Comparative advantage of the co-operative structure

Community services, like education and care, don't reflect traditional markets. This is most evident in rural and remote regions. Shortages in supply (services or employees) don't typically lead to rapid increases in price, or wages for workers. Similarly, increases in costs aren't passed on in a typical fashion as families typically have a very low capacity to absorb increased fees.³¹ This situation leaves the early education and care sector heavily reliant on public funding. As such, a significant regulatory burden exists.³² Without CCCC, advocacy would fall squarely on the shoulders of individual organisations, however small they may be. A situation which would inhibit continuous improvement within the sector.

The co-operative structure of CCCC facilitates the collaborative ethos of the members towards shared goals, access to shared resources, economies of scale and leverage as an industry-wide advocacy body.

Member benefits

- Member organisations: NSW has a unique situation whereby there is a much higher proportion of small services, made up of many different legal structures, compared to the proportion in other states.³³ Necessitating a more collaborative approach to advocacy, policy compliance, and training to achieve scale and efficiency.
- Children: Participation in early education has been proven to have positive effects on social and emotional wellbeing, and reduce social and economic inequality.³⁴ CCCC ensures that the early education services are available at the highest standard to the maximum number of children possible.

Disability, Health Care and Specialist Employment Services

National Health Co-operative

Business structure: Co-operative

State: ACT with plans to go expand nationally

Purpose: To operate an affordable, community-owned health centre providing a range of quality health and related community services.

Overview

The National Health Co-operative (NHC) is a consumer co-operative established to provide affordable and accessible medical and health services to the local community. It is not just a general practice, it is a health co-operative which uses a proactive and integrated partnership approach between the member and the doctors, nurses and other health providers and educators to form a comprehensive health care team.

It provides primary care services such as general practice, podiatry, psychology, asthma and diabetes education, mental health, physiotherapy, child, teen and aged health, dietetics, counsellors and social workers.

Following rapid growth in memberships and successful recruitment of medical and professional staff, the NHC has expanded its operations to include seven locations across the ACT. The NHC aspires for integrated health care for members – with doctors, allied and community services all working together.

History

The West Belconnen community has been developing a health co-operative and health and wellbeing centre, on Canberra's northern fringe, since 2004. The energy for this co-operative came from the community following persistent concerns raised by residents about the lack of affordable general practitioners and health services in a disadvantaged outer metropolitan area of Canberra close to the ACT-NSW border.

Active community members convened a public meeting in September 2004 resulting in the formation of a steering group to investigate community needs and possible solutions. The Charnwood Community Health Community (later the West Belconnen Community Health Committee) identified a primary target area of six suburbs with 22,000 people, and no practising GPs at the time.

The committee initially assessed community needs and interest in a co-operative through a survey of 8,000 homes.

The committee then tested various health delivery models and the viability of the preferred model (a co-operative) through a Feasibility Study and Business Plan prepared with the help of a professional practice management consultant and a \$15,000 ACT government grant.

Following the positive feasibility report and some initial funding commitments, the Committee went through a lengthy process of establishing the co-operative under the ACT Co-operatives Act 2002. West Belconnen Health Co-operative Ltd was formed in November 2006.

The set-up of the centre was achieved through a partnership between the community, governments (Australian and ACT) and businesses. Viability is achieved through bulk-billed Medicare rebates, fee-for other services and rental income from co-located services.³⁵

NHC now has more than 24,000 patient owners (representing nearly 7 per cent of the ACT population), 24 medical staff and 24 administrative and clerical staff. Since the opening of the original site in 2010, six more sites have been developed. Their membership is growing at a rate of more than 10 per cent per quarter.

Features

NHC is a consumer-owned organisation where any surplus funds are returned directly to the business in the form of additional services, resources and equipment to benefit the health and well-being of its members.

Membership is by paying a low annual membership fee which entitles members to bulk-billing GP services wherever possible and a growing range of other affordable health and community services at the health centres.

This co-operative approach aims to provide better, more affordable health services, enhance members' health and well-being and increase community strength. As well as addressing acute medical issues (urgent or severe problems) the major focus of the co-operative is to address chronic disease and promote well-being.

The NHC is overseen by a board of seven to nine skilled people elected by the members of the co-operative at the Annual General Meeting. Day to day management of the co-operative is undertaken by the chief executive officer and operations manager. The medical director provides advice to the CEO on clinical matters.³⁶

Factors for success

- Passionate and motivated community members.
- Organisational values are strongly aligned with the seven co-operative principles.
- Development of partnerships with likeminded organisations from government, business and non-profit sectors
- Service delivery partnerships with organisations that provide complementary co-located and off-site health and community services allows for more holistic treatment of patients.

Comparative advantage over other sectors

- Co-operative entrepreneurship
- Shared risk and reward
- Consumer trust
- Values and principles
- Holistic service delivery

Outcomes achieved

- Affordable, high quality general practice and health services delivered to the local community.

Nundah Community Enterprise Co-operative

Business structure: Co-operative

State: Queensland

Purpose: To provide long-term, sustainable employment for people with intellectual and cognitive disabilities.

Overview

Nundah Community Enterprise Co-operative (NCEC) was formed in 1998 to create sustainable employment and training opportunities for long-term unemployed people with intellectual disabilities. These individuals had made successive attempts to find employment, often with the help of disability employment services (DES) and Job Services Australia (JSA) agencies - only to experience frustration and failure.³⁷

The co-operative began as a 'jobs club'. With support from local community organisations, businesses and governments, NCEC has grown to employ over 20 members in a range of part time roles and generates over 5000 hours of work annually. NCEC members are involved in managing a supportive workplace and taking up directorship on the board of management. The co-operative has a core commitment to create employment for its members with a disability and is not a transitional employment program or job matching service. This focus on its members is one of the reasons it has been able to create long term employment for individuals who had previously been long term unemployed.

Features

NCEC provides a range of services to businesses, government and community members in the inner North Brisbane region, including catering and parks and maintenance. NCEC provides regular part time employment to 23 workers previously excluded from the workforce and has created positions for three permanent supervisors, as well as a part time coordinator and administrator. It generates an income of more than \$400,000 from products and services.

Eighty per cent of the original members of the co-operative are still employed after ten years. NCEC receives occasional government and philanthropic support but it receives no ongoing funding. NCEC has achieved its outcomes through the hard work of its members and committee and with the support of the local community.

Comparative advantage of the co-operative model

For the majority of NCEC members there were a number of job opportunities provided through open or disability employment services in the few years after school, but these ended in dismissal. Training courses provided a temporary sense of purpose and promise, but the hopes they raised were commonly dashed. A number of workers then chose to work in sheltered employment at a rate of pay that covers transport and lunch costs, while others had no employment. Long periods of

inactivity can lead to increased physical and mental health issues and prolonged welfare dependency. Many years of rejection and inactivity, can also make it impossible to re-enter work even with employment agency support.

Co-operative enterprises are one approach that can address long-term unemployment and exclusion from the labour market in a sustainable manner. Sustainable long-term employment can lead to improved mental and physical health outcomes and lessen welfare dependency. NCEC is a mutual approach to employment generation used successfully with other marginalised groups such as redundant workers and older unemployed people.

Stakeholder benefits

- Disadvantaged employees, who have more money to live on, experience increased personal well-being, and require less mental health support services. They develop a sense of identity, stability and safety in belonging to a community.
- Families of disadvantaged employees benefit from the increased independence of the disabled person.
- Governments experience reduced reliance on mental health support services, reduced welfare payments, and increased individual tax payments.
- Support services experience a very efficient and effective way of meeting the expressed needs of their clients. Their clients expressed desire for a job was met efficiently (at low relative cost) through the Nundah Co-op. Also, the effectiveness of Nundah Co-op is demonstrated by their success, where Disability Employment Service providers had previously failed.

Aged Care Services

Co-operative Home Care

Business structure: Co-operative

State: NSW

Purpose: To provide home support services to assist elderly people and the disabled to live independent, healthy lives; and to improve the quality of employment for the members.

Overview

Co-operative Home Care (CHC) is a social co-operative owned by the workers. CHC believes that poor service delivery and inadequate client care is directly related to the poor quality of home care jobs. The employee owned co-operative models in the UK, Canada and the United States have achieved consistent, reliable home care for clients by improving the terms and conditions of the aged care and community care workforce through training, increased wages, better work practices and a supportive working environment.³⁸ CHC provides equitable distribution of income generated, training and support services, and effective marketing strategies to meet its objectives.

Features

The co-operative has developed an innovative working environment that has a strong focus on recruitment and retention, training and promotional practices to build an understanding of the present and future needs of home support employees.

Part of the strategy to achieve this is a workforce development project – “Training to Career”, which aims to train jobseekers in aged care with a particular focus on home support delivered to older Australians and people with disabilities residing in the suburbs of Sydney.

The Training to Career Project uses a collaborative approach where the employers, education institutes and job service providers work hand in hand to train jobseekers to meet the demands of the local community. Successful graduates are offered post project employment and ongoing training. After a six-month probationary period they are offered membership to the co-operative.

Training to Career continues to benefit the community, as well as the members of the co-operative as the project leads to sustainable employment for the home support worker and their families; in addition it helps CHC as the employer, retain talented and committed staff members, and the end product is that the care recipient receives the highest-quality care.³⁹

CHC is funded by brokerage arrangements with other organisations that receive government funding as well as a pool of user pays clients. To increase revenue and maintain member benefits and wages, CHC must grow the business. With the proposed reforms in both aged care and disability, and as individuals move towards consumer directed care and individual budgets, CHC looks to becoming a preferred choice for many consumers.

Comparative advantage of the co-operative model

The home support industry in Australia has grown in the past ten years, with home support positions being one of the few jobs still available to unemployed or underemployed people. A typical home support employee is more likely to be female, work fewer hours and be older, compared with other industries.

Snapshot of Australian home and community care workers:⁴⁰

- 91% are female
- 70% are aged 45 years and older
- 62.9% are part time.

CHC was formed to achieve consistent, reliable home support for clients by improving the terms and conditions of the aged and disability care workforce through training, increased wages, better work practices and a supportive working environment.⁴¹ The advantages of the co-operative structure for the stakeholders are: Shared risk and reward; democratic governance structure; reinvestment of profit builds trust in the community; employee directed aged care services.

Factors for success

- Direct stake of employees
- Giving employees opportunities to learn and grow as members of a home care team
- Supportive working environment

Stakeholder benefits

- Employees learn skills and develop work confidence. Four of the five current board members have not held a board position before.
- The co-operative strives to serve clients with the highest care and to empower the employees. The co-operative creates secure and financially rewarding jobs for its members.
- The co-operative contributes to the community and supports the local economy by recruiting and employing locally and supplying services locally, to enable involvement of clients, their families and to promote integration within the community.
- As a pathway to employment the co-operative provides ongoing training and support to staff in both skills development and healthy lifestyles; and seeks opportunities to develop innovative programs that improve health and well-being outcomes for employees of all ages.
- The co-operative targets all job seekers, and supplies employment for all groups including excluded jobseekers (migrants, people from CALD backgrounds and the long term unemployed). The co-operative is working to create permanent part time positions rather than the casual positions offered by other providers of aged and community care.⁴²

Royal Automobile Club of Western Australia and St Ives Group

Business structure: Mutual

State: Western Australia (Automobile Services) and National (Aged Care Services)

Purpose: To protect and enhance the lifestyle of its members.

Overview

The Royal Automobile Club of WA (RAC) is a proud Western Australian organisation that exists to protect and enhance the lifestyle of its members. Formed in 1905 as an advocacy organisation to represent the interests of road users, the RAC has grown to become the largest membership organisations in WA providing a range of services to over 800,000 members. These services include roadside assistance and auto services, comprehensive home and motor insurance, finance, travel and tourism, finance, security services and retirement and aged care.⁴³

As a mutual, the RAC reinvests profits from its commercial operations to benefit its members and the broader West Australian community. The RAC recently acquired the St Ives Group, a large retirement and aged care provider which operates throughout metropolitan and regional Western Australia, New South Wales, Queensland, Victoria, the Northern Territory and the ACT.

Features

Established in 1982 the St Ives Group has grown to become a leading provider of accommodation and services to older Australians. St Ives' business model is based on providing a range of complementary accommodation and care services to people over the age of 60, offering:

- Both Government subsidised and private home care services.
- Services ranging from a little help with domestic tasks through to more complex nursing needs.
- Services are delivered both in retirement village homes and in the wider community.

In addition, St Ives provides the following services:

- General real estate services for the Western Australian market, including appraising, listing and selling private homes.
- Property management services for more than 200 rental properties in the Perth metropolitan market.
- Specialist and nationally recognised residential and home care training and qualifications through a Registered Training Organisation, ATA Training.
- A full range of consultancy services for the planning, development and management of retirement and residential care facilities. Clients have included local government, a major member based organisation, a University and private investors. St Ives has overseen the

construction of more than 1,500 retirement village homes in Western Australia and assisted in the relocation of over 2,000 retirees.⁴⁴

Comparative advantage of the co-operative model

As a mutual, the RAC reinvests profits from its commercial operations to benefit its members and the broader West Australian community. Being consumer-directed the RAC responds to the authentic and evolving needs of its members, in this case responding to the concerns of members about aging well and independently.

Stakeholder benefits

- Consumer trust
- Values and principles
- Holistic member service delivery
- Services go beyond historical service delivery areas evolving with the changing needs of the membership
- Opportunity to influence the reinvestment strategies of the consumer-owned business

Australian Unity

Business structure: Mutual

State: National

Purpose: To enable its members to achieve a sense of well-being through the provision of high trust products and services

Overview

Australian Unity's (AU) strategy is to build a leading, commercial, sustainable portfolio of businesses that foster customer well-being. The AU portfolio includes a breadth of health and ageing services.

This includes:

- Residential aged care, home care services, transition care, health insurance and a range of healthcare services, including telephonic and in-home support for preventative health and chronic disease management.
- Extensive experience in capital raising, development and management of diverse property assets, including retirement villages, aged care facilities and the acute hospital sector.

This breadth and depth of expertise gives AU insight into the social infrastructure challenge that faces Australia and stems from the ageing population and the rise of chronic disease.⁴⁵

History

Australian Unity's heritage dates back to 1840. Since then, it has been continually changing and transforming services to members and the community as their needs have changed. For instance, after WW2 AU developed housing bonds to help unblock members' access to housing, which was restricted due to the state of the banks and the burgeoning population. AU has been providing aged care and retirement services continuously for 65 years, gradually integrating its services so that people can age in the location of their choice, adding more care to the mix as their needs change. AU is doing this through co-location of retirement and aged care facilities, but increasingly also providing services direct to people's homes.

Features

About eight years ago its health insurance business launched a preventative health and chronic disease management business, Remedy Healthcare, which intervenes at points in which AU's members are hospitalised and provides direct (free to the member) coaching and support to assist the person to manage their disease and prevent future hospitalisations. This has had an enormous benefit to the well-being of the members, but also to the financial performance of the health fund. AU is now looking to expand these services to customers in its aged care and retirement village settings (and employees). This is an example of the kinds of investments the company has made with previous surpluses. The fact that AU is a portfolio of businesses with this common mission also means that innovation is possible across business areas.⁴⁶

Comparative advantage of the co-operative model

As a mutual, Australian Unity reinvests profits from its commercial operations to benefit its members health and well-being. Being consumer-directed AU responds to the authentic and evolving needs of its members.

As a mutual AU has no external shareholders and so all of the profits are returned to the development and expansion of new services. The fact that AU is a portfolio of businesses with this common mission also means that innovation is possible across business areas.⁴⁷

Stakeholder benefits

- Member trust
- Values and principles
- Holistic member service delivery
- Services go beyond historical service delivery areas evolving with the changing needs of the membership and continuing to offer excellent value for money

Housing and Homelessness

Common Equity Housing Limited

Business structure: Co-operative

State: Victoria

Purpose: To be a successful promoter and facilitator of secure, affordable co-operative housing, where there are real opportunities for member participation⁴⁸

Overview

Common Equity Housing Limited (CEHL) is a registered housing association established in 1987 to provide a means for lower income earners to access rental properties that they manage and control on a co-operative and secure basis. As an innovative and growing company, CEHL owns over 2200 properties across Victoria, with a current value in excess of \$600 million. CEHL is committed to providing security of tenure and promoting co-operation and the sharing of responsibilities between individuals as a path to building supportive communities.⁴⁹

CEHL has its origins in the mid-1980s emergence of different forms of community housing models and has become the largest Victorian Housing Association and a significant developer of award winning mixed tenure projects.

CEHL exists to create more co-operative housing and has more recently expanded this to successfully include significant other partners and tenures in development which increase the overall viability and sustainability of the projects. Affordable housing development addresses a much need supply issue as well and multiplier effects on employment and economic activity.

History

Rental Housing Co-operatives in Victoria, and the seeds of the Common Equity Rental Housing Co-operative (CERC) Program, gathered momentum in the early 1980s when, faced with the gentrification of inner city suburbs and increasing social dislocation of lower income earners, small action groups in need of secure affordable housing got together to study possible courses of action.

Supported by key Federal MPs and local government, and inspired by the co-operative movement in Canada and Europe, these community groups met for information sharing. A strategy for developing common equity rental co-operatives was developed in 1984, based on the Canadian and European models.

The first CERC homes were bought in 1986. At the same time, a central region resource co-operative was established, funded through the government. Staffed by people committed to seeing co-operatives flourish, it assisted the CERCs with the daily management, provided guidance, and professional support such as qualified property officers. As other CERCs were established across Victoria, three other resource co-operatives were also founded, in 1989, Geelong, Bendigo and Morwell.

Over the course of time, the CERCs had to be adaptable and able to evolve to changing environments. Titles were originally held by the State. In 1997, the resource co-operatives were defunded, as the government of the time deemed the co-operative program was no longer expanding; there was concern that the next step would be to stop funding the CERCs, and eventually close them down.

Negotiations were held, and it was agreed to transfer property titles to the newly created Common Equity Housing Ltd (CEHL), which from this point would not only be responsible for servicing the loans and managing financial contracts, but also act as program manager for the CERCs, providing a range of support services. As well, a compromise was reached that all future residents would need to meet the Office of Housing eligibility guidelines at the commencement of their tenancy.

Features

CEHL is a not-for-profit company established for the purpose of providing housing, resources and support to volunteer rental housing co-operatives across Victoria.

The company holds title to over 2000 properties, the majority of which are managed by housing co-operatives in conjunction with CEHL. The CERC is the main model of co-op housing delivered by CEHL. Other housing co-operatives have recently joined CEHL as Community Managed Co-operatives and further co-operative models including mutual ownership models are under development. As well as leasing the properties from CEHL, all member co-operatives are also shareholders of the company.

CEHL is managed by a board comprising directors elected by the shareholders and others appointed for particular expertise.⁵⁰

CEHL has demonstrated it can work in partnership with all levels of government, the disability and business sectors to complete developments which achieve integrated high quality affordable, disability and private market housing. It also retains an ongoing interest in the success of these developments by supporting the co-operative housing and Managing Owners Corporation functions.

A recent example is in inner city Gipps Street, Abbotsford where CEHL developed 59 apartments, kept 25 for co-operative housing, modified and sold six for disability housing and sold the rest to the market (owner occupiers and investors with tenants).

CEHL has taken the initiative to secure an old school site in Geelong to create a mixed use, thriving development. It has created partnerships with different parts of government and the local hospital to progress Phase 1. Phase 2 offers opportunities for further partners to meet disability housing needs, further social housing needs and equity model development.

Comparative advantage of the co-operative model

Co-operative housing is an empowering model compared to typical forms of social housing, in that people are members of their co-op and involved in a range of tasks associated with running the housing and the co-op. Typically, co-operative housing is a transformative and empowering model which offers people opportunities for sustainable futures through learning new skills, building confidence and engaging in employment and further learning.

This self-help co-operative housing model addresses the shortcomings of the welfare housing model by recognising that the majority of low income people, once offered decent, affordable accommodation are willing to contribute to make sure their housing is well maintained and managed. The confidence, skills and self-esteem that members develop operating their own housing organisations in co-operation with other members contributes to their ability to achieve success in other facets of their lives.

Based on the strength of the co-operative model, CEHL believes it can meet the current challenges in the housing context:

- An acute shortage of affordable housing;
- the need for new disability housing models;
- proposed public housing transfers;
- the need to rejuvenate much existing social housing stock;
- the need to explore new models for people with some equity who are otherwise locked into long term private rental.

Housing for People Living With Disability

Independent Youth Housing Group

Business structure: Member owned non-profit

State: Queensland

Purpose: To ensure the housing security of its members.

Overview

Independent Youth Housing Group (IYHG) is a not-for-profit organisation working in the rental housing sector. IYHG gives its low-income members access to affordable housing owned by the organisation and managed by the tenants.

History

Founded in 1989, IYHG grew out of out a combination of housing difficulties for members. Rental shortages, high rents and reliance on social security created a situation where the founding members were regularly paying over half of their income in rent.⁵¹ Whereas a typical affordable housing scheme charges only 25-30 per cent of income.⁵²

Unaffordable housing led to a suite of further problems, such as foregoing essentials and living in unsafe or fringe suburbs, triggering a discussion on the potential for a housing co-operative. The founding members knowing each other through their common participation in the Community Living Program, a service supporting people with a disability to live in the community.⁵³

The parent of the Community Living Program, Community Living Association (CLA), became an important partner to IYHG. Drawing on their past experience with housing co-operatives, CLA played a vital role in the founding of IHG through their sponsorship of the initial submission for public funding. The success of this submission led to IYHG's first property purchase, drafting of constitution, gaining of not-for-profit status and first management committee.

IHG has continued to expand since then, now owning twelve properties outright and housing sixteen members with plans to purchase additional properties.

Throughout the co-op's history members have been actively involved in the selection and purchase of properties, provision for maintenance, collection of rents and the setting of organisational policy. The co-operative has a very low rent default record due to its active member involvement and has been able to save enough monies through rents to take out loans and purchase additional properties for new members.

Features

To maintain membership and tenancy IYHG members pay a rental fee pegged to 25 per cent of their income. This is a critical feature of the co-operative, acting as a safeguard to ensure rental costs

remain affordable for members across a wide range of circumstances. IYHG enables economies of scale with a human face.⁵⁴ Properties are selected according to the needs of the members, situated close to public transport, are safe and are renovated to ensure a high standard of living.

IYHG is run by a management committee elected on an annual basis by the sixteen current members (housing tenants). This committee is responsible for making organisational decisions, policy making, and acting as the landlord by setting rent and organising repairs. An external Housing Worker is employed by IYHG to ensure transparency in rental collection and record keeping.

Factors for success

The IYHG had to have a strong and transparent management committee that:

- Kept all tenant members involved
- Prioritised who should be housed as IYHG membership grew
- Had people pay rent, kept IYHG's financial position strong and paid bills on time
- Made further submissions for funding for new housing
- Made rules and tough policy decisions about the operation of the co-operative
- Upheld all of the responsibilities of being a landlord
- Met with government departments⁵⁵

Comparative Advantage

IYHG exemplifies the qualities offered by co-operative enterprise models. The co-op's management committee is a truly democratic system whereby each member of the co-operative is afforded one vote. This enables each member, however diverse or unique their priorities, to share in the power structure of the organisation. The key benefit of this governance structure is the equal footing and responsiveness afforded to each member. A benefit not seen in public affordable housing schemes. Members of IYHG feel "in control",⁵⁶ selecting properties to be purchased and creating a system for prioritising housing allocation.

By pooling their resources within the co-operative, members are able to reap similar benefits of scale to an investor owned business. Comparative advantage is generated by the unique combination of economies of scale and the responsiveness of the organisation.

IYHG's record of member expansion has only been made possible by the co-operative model. A traditional rental investment would see rents generate surplus for a single entity and public schemes lack the same degree of user control and choice. The rents paid to IYHG do not 'leak'; any surplus above existing mortgage repayments are used to generate a deposit for future properties, continually expanding the sphere of benefit.

Stakeholder Benefits

IYHG provides its members with independence, control over their lives and the opportunity to develop savings.

- Independence: members are able to live in properties, which are chosen specifically to suit their unique requirements. Independent Living philosophy postulates that disabled individuals are the best experts on their needs and as such as best placed to promote their independence by taking the initiative and designing better solutions.⁵⁷ IYHG is an outstanding demonstration of this principle in Australia.
- Skills Development: members receive in-depth exposure to the requirements of running an organisation, including managing meetings, hiring an employee, and developing rules and policies.
- Security: members reclaim control of their finances as a result of IYHG pegging rent to individual income. This mechanism has enables members to maintain their residence irrespective of financial difficulties and in some cases to begin accumulating savings for unforeseen expenses. The secondary facet of security is the requirement by IYHG that properties are chosen, or renovated accordingly, to ensure the safety of the tenant.
- Social: members meet regularly for committee decisions, developing a network of camaraderie between the tenants.

-END-

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