

PUTTING THE SOLIDARITY ECONOMY ON THE MAP

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MAPPING ECONOMIES

Over the past 20 years, the term “solidarity economy” (SE) has come to refer to economic activities that seek to promote overall quality of life within a community, as opposed to prioritizing private profit maximization in a competitive market. The organizations and enterprises comprising the solidarity economy tend to be collectively and democratically run for the benefit of their members. The activities associated with the solidarity economy do not preclude turning a profit (or generating surplus), nor do they necessarily require disengaging entirely from market exchange. But they usually exhibit a substantial alignment with ethical principles of social equity and solidarity, environmental sustainability, and pluralist democracy. Put most simply, there is something we could characterize as non-capitalist about these organizations.¹ Figure 1 represents examples of typical SE organizational forms in the contexts of production, consumption, distribution and exchange, finance, and governance (see Figure 1):

¹ See Duncan Fuller, Andrew E. G. Jonas, and Roger Lee, eds., *Interrogating Alterity: Alternative Economic and Political Spaces* (London: Ashgate, 2010).

| Production | Consumption | Distribution/ Exchange | Finance | Governance |
|---------------------------------|---------------------------------|---|-------------------------------------|---|
| Worker cooperatives | Consumer cooperatives | Fair trade networks | Credit unions | Participatory budgeting |
| Producer cooperatives | Buying clubs | Community supported agriculture/ fisheries | Community development credit unions | Collective management of community resources |
| Volunteer collectives | Co-housing | Alternative currencies | Peer Lending | Solidarity economy support organizations/ networks |
| Community gardens | Intentional communities | Barter networks | | |
| Collectives of self-employed | Affordable housing cooperatives | Free-cycle networks | | |
| Unpaid care work | Community land trusts | Time banks | | |
| Babysitting/ childcare clubs | | | | |

FIGURE 1: Solidarity Economy Typology

In many parts of the world, the SE has significant impacts on local and regional economies. However, these impacts have been largely unrecognized by policymakers and community members alike, since people are generally unfamiliar with the SE concept—and in some places are unaccustomed to seeing solidarity-based provisioning as economic activity at all. For example, SE initiatives are altering local economic landscapes in the United States (as elsewhere), yet they typically fall outside of mainstream studies of the

economy, which tend to focus instead on federal and state budgets, for-profit capitalist enterprises, and the market economy. In the U.S. specifically, relatively little empirical research has been done to evaluate the contribution of the SE to local economies. Our research deploys mixed methods at different scales to address and remediate this gap in our understanding.

In recent years, practitioners and researchers of the solidarity economy have shown a great interest in the idea of “mapping.”² One impetus for the new focus has come from a growing appreciation of mapping as a *creative* activity, as opposed to being a merely passive means for reflecting a preexistent reality. Geographic scholarship in particular has come to investigate the ontological power of mapping—that is, the ways maps help to make specific human landscapes *real* by making them *visible*.³ Not being indicated within the mapped territory leads to conceptual obscurity and marginalization (besides the SE, examples include the invisibility, hence theoretical neglect, of the

² For a review of some recent mapping projects, see Maliha Safri, “The Politics of Mapping Solidarity Economies and Diverse Economies in Brazil and the Northeastern United States,” in Gerda Roelvink, ed., *Making Other Worlds Possible: Performing Diverse Economies* (Minneapolis: Univ. of Minnesota, 2015), 296-321; Craig Borowiak, “Mapping Social and Solidarity Economy: the Local and Translocal Evolution of a Concept,” in P. Ngai, B. H. Ku, H. Yan and A. Koo, eds., *Social Economy in China and the World* (New York: Routledge, 2015), 17-40.

³ Marianna Pavlovskaya, “Theorizing with GIS: A tool for critical geographies?” *Environment and Planning* Vol. 38, no. 11 (2006): 2003-2020.

informal economy, domestic work, or indigenous knowledge), whereas being on the map requires articulation in theory, policy, and practice. As a consequence, solidarity economy practitioners and scholars around the world are turning to mapping as a way to help constitute this economy, making it visible and including it in our social imaginary. In our work, too, we seek to put the solidarity economy of the United States “on the map,” constructing it ontologically and opening up a terrain for theoretical examination and political action.

Here, we report preliminary results of our National Science Foundation-funded research projects in New York City, Philadelphia, Worcester, Massachusetts, rural Western Massachusetts, and nationally.⁴ In combination with other research methods, mapping and spatial analysis can be used to reveal geographic patterns in the solidarity economy. By identifying these patterns in cities marked by race, income, gender, and class divisions, we can then examine the economic and social relations that have shaped the geographies of the economic arrangements. Another of our goals has been to assess the regional economic impact of nonprofit SE entities. Finally, we have

⁴ NSF awards BCS 1339748 (PI Safri), BCS 1339846 (PI Healy), BCS 1339974 (PI Borowiak), BCS 1340030 (PI Pavlovskaya).

created and begun to populate an internet-based open access platform including an interactive mapping tool, thus establishing a repository of information for researchers and educators and contributing to the SE's growing visibility and consolidation. To gain access to the diverse solidarity economy communities in New York, Philadelphia, and Worcester, we partnered with community-based organizations and networks working within these communities. Our participatory methodological approach transformed the composition of our research questions and accordingly shaped the results we obtained. In the remainder of this report, we concentrate on one interesting outcome from our nationwide study, as well as on a few preliminary place-based findings.

RESEARCHING SOLIDARITY ECONOMIES IN NEW YORK CITY, PHILADELPHIA, AND WORCESTER, MASS: MULTIPLE SITES, MULTIPLE METHODS

Our research includes several different components. First, as noted, we are creating a single, national-level spatial database of SE initiatives that can help researchers understand factors including the extent, composition, and geographic distribution of these initiatives in different parts of the country. This database will be used to contextualize our in-depth cases and to identify

macro-level contours of the SE across the U.S. Second, we are generating detailed inventories and spatial databases of SE entities in three urban sites of different size, and in one rural area: New York City (pop. 8.2 million), Philadelphia (pop. 1.5 million), Worcester, Massachusetts (pop. 180,000), and rural Western Massachusetts. We also cross-checked the location of various SE enterprises with U.S. Census data to analyze the distribution of these organizations with respect to racial and income patterns. Third, we continue to conduct surveys and in-depth qualitative interviews with practitioners in different SE sectors in our research sites. The result of these multiple undertakings is a set of tools for raising the visibility of the spatial and economic footprint of diverse economic activities that prioritize social and environmental considerations at least as much as, if not more than, profit.

NATIONAL GEOGRAPHY OF SE AND THE MAPPING PLATFORM

At the national level, the sheer extent of some segments of the solidarity economy can be astonishing. For example, the number of credit unions in the country is about the same as the number of private banks. Moreover, the U.S. has the world's highest level of credit union membership, encompassing

almost two-thirds of the working age population.⁵ In one form or another, the SE is present in all parts of the U.S., despite remaining largely unacknowledged. As mentioned above, one significant aim of our research has been to develop a national SE mapping platform that is publicly available and practically useful for a variety of purposes. This platform launched in June 2015 (see Figure 2).

[insert Fig 2]

FIGURE 2: Internet-based mapping platform indicating select sectors of the national U.S. solidarity economy. Clusters of SE enterprises are represented by circle icons with numbers; the color and size of the icon changes with the number of organizations contained in each cluster. Individual organizations are marked with icons that represent various economic sectors, although users can search by many other criteria in addition to these sector categories.

The mapping platform draws on and represents data from our national spatial database of the SE, itself built from several national and local datasets provided by the U.S. Department of Agriculture, the National Credit Union Association, and several other local research partners. The mapping platform is designed to provide a user-friendly way to search for and find solidarity economy initiatives all across the country. Hence, the platform was designed

⁵ Rob Eletto and Marianna Pavlovskaya, "Geographies of Ethical Finance: Credit Unions in New York City," (unpublished manuscript).

both for local consumers, businesses, and organizations and for academic researchers. Local users can search for specific organizations in a particular area, while researchers can analyze geographic patterns exhibited by the SE at different scales. The map is thus intended to serve multiple functions: first, to make various SE activities visible to consumers, businesses, activists, and policy-makers; second, to contribute to the construction of supply chains in which economic actors intentionally source from one another in order to foster alternative development relations (e.g. cooperatives sourcing from one another); and third, to provide comprehensive data for researchers interested in analyzing the organizations and practices of the solidarity economy.

PHILADELPHIA

Philadelphia is the site in which the highest number of unique organizational forms were mapped. Borowiak's research in that city finds 17 time banks or other alternative currencies, 24 B-corporations, four buying clubs, 95 community development corporations, over 250 active community gardens, seven community land trusts, 67 cooperatives, 117 credit unions, 46 community supported agricultural farms, one fair trade organization, and 72

other SE organizations.⁶ In conducting his research, Borowiak partnered with local organizations, including the Philadelphia Area Cooperative Alliance (PACA), The Reinvestment Fund, and the Garden Justice Legal Initiative, as well as with other local researchers. Using Geographic Information Systems methods, he spatially analyzed the SE entities' locations against demographic data on race and class. The resulting maps yield some interesting discoveries, one being that the solidarity economy as a whole has a significant footprint in Philadelphia. Arguably more important, however, are the ways that the maps illuminate social relations in the city—a key issue for social movement actors. For instance, once the credit unions are separated out from the rest of the analysis, housing, worker, food, artist, and childcare cooperatives are virtually absent from neighborhoods with the deepest poverty, and from those with the highest concentrations of racial minorities. However, neither do these SE organizations cluster in the higher-income, predominantly white neighborhoods. The maps instead reveal “patterns of cooperatives clustering within buffer zones between rich and poor, and between white, black, and

⁶ Craig Borowiak, “Mapping the Solidarity Economy and the Shared Economy: A GIS Study of Philadelphia” (unpublished paper presented at the Beyster Symposium, Rutgers University, January 12-14, 2014); Craig Borowiak, “Mapping the Social Demographics of Cooperatives in Philadelphia and Madison,” in Craig Borowiak, Richardson Dilworth, and Anne Reynolds, eds., *Exploring Cooperatives: Economic Democracy and Community Development in Pennsylvania and Wisconsin* (Madison, WI: University of Wisconsin-Extension, 2015), 13-23.

Latino neighborhoods.”⁷

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FIGURE 3: Philadelphia map showing residential distribution by race and presence of solidarity economy practices (excluding credit unions). Source: Borowiak, “Mapping the Social Demographics.”

Borowiak’s important work raises more questions than can be currently answered: Why do SE enterprises tend to locate in these border areas? What supportive conditions may exist in these neighborhoods, helping to elicit such practices? Meanwhile, some racial patterns were to be expected in Philadelphia, given its deeply segregated city structure, but the results serve both to neutralize some criticisms of the SE movement, while also raising some troubling new questions for the movement. The formal SE’s absence in the most racially homogenous neighborhoods—whether black, Latino, or white—suggests that it is not simply a movement that primarily helps white people (as is sometimes alleged by critics from the political left), but neither is it a movement that to date has been successfully extended into the poorest and most homogenous black and Latino neighborhoods. While the former point bolsters defenses against critique or dismissal of the SE, the latter

⁷ Borowiak, “Mapping the Social Demographics,” 14.

finding is a source of some concern to a movement having stated goals of equity and pluralism. If social action and public policy are to help redress class inequities, the absence of these organizations across large swaths of Philadelphia is not a good sign.

It is important not to overinterpret the geographical data. The specific locations of some SE organizations, for example, may not accurately reflect their effective geographic reach (think of a home care cooperative that delivers services to customers in their homes across a wide area, or a large community garden that draws participants from across the city). We may also be missing solidarity economy, or non-capitalist, practices that occur more routinely in communities of color. For example, Borowiak finds more community gardens growing edible crops in poorer (and also in Latino) communities than in medium and high-income communities.⁸ Furthermore, there is reason to believe that some nonmarket practices, such as informal childcare networks and cooperatives, and alternative practices such as the zero-interest lending arrangements maintained by certain immigrant groups, may generate significant but difficult-to-quantify positive impacts on their participants' lives. The informality of these practices makes them more

⁸ Borowiak, "Mapping the Social Demographics," [page/source?]

challenging to capture in our research. Additionally, when the practices skirt boundaries of formality and/or legality, outright identification can sometimes actually jeopardize participants. This has meant that our mapping project necessarily and intentionally refrains from visualizing certain activities and enterprises. For instance, we know there are at least some community gardens on squatted or illegally occupied land—gardens which could be endangered if their legal status were made clearly visible. To map in this case might actually undermine the goal of social empowerment. Hence, we are careful to represent only those sites that would not be put into legal jeopardy by being made public, even though incomplete maps occlude some SE practices, perhaps especially in certain low-income neighborhoods and communities of color.⁹

WORCESTER, MASSACHUSETTS

In Worcester, Healy deployed an in-depth interview approach to illuminate solidarity economy practices and participant motivations there. Using a purposive sampling technique, he conducted 30 interviews with representatives from worker cooperatives, housing cooperatives, community

⁹ Marianna Pavlovskaya, “To be or not to be on the map? Visibility and secrecy within the solidarity economy” (paper presentation for the annual meeting of the American Association of Geographers, Chicago, IL, April 21-25, 2015).

governance organizations, and volunteer collectives, in addition to representatives from community supported agriculture initiatives, time banks and community gardens. Worcester has been an epicenter for solidarity economy organizing statewide, hosting annual organizing conferences since 2011 as well as the 2015 East Coast Work Place Democracy Conference.

Our research identified Worcester Roots, an organization created a decade ago by graduates of Clark University's International Development Community and Environment program, as a solidarity economy hub. Founder Matt Feinstein explained how the organization's focus has evolved from environmental justice in low-income neighborhoods and communities of color to cooperative economic development. Central to its expanding mission was the establishment of Stone Soup, a community center that provides a collaborative space for progressive organizing in the city. As part of its commitment to providing space for some 15 other cooperatives and political action groups, Stone Soup created a community land trust, securing below-market rents for its tenants. In turn, these successes have contributed to the proliferation of other solidarity economy activities in the area. Three encountered in our research were a live-in artisan collective which houses 40 artists including metal and ceramic workers; a carpentry shop; and a

commercial greenhouse. It is obvious, therefore, that “incubating spaces” such as Worcester Roots and Stone Soup can play an important role in cooperative development and generation within a community.

While Worcester presents exciting possibilities, there is also a concern articulated by some practitioners and academics that cooperative development may come to be deployed as a conventional tool in poverty reduction efforts. In that scenario, the SE would be confined to those areas experiencing a market failure, or, even worse, would become part of a process of “responsibilization” in impoverished communities.¹⁰ However, it is crucial to understand how radically the solidarity economy democratizes economic development, since non-experts determine the organization of production, exchange, consumption, investment, and the management of common resources. Following Rancière, we therefore suggest that SE actors in effect produce a moment of democratic “dissensus”: an interruption of the received ideology, pervasive in the U.S., that expert-led economic growth, neoliberalism, and austerity are all that is reasonable because they are all that

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¹⁰ See Suzanne Bergeron and Stephen Healy, “Beyond the Business Case: A Community Economics Approach to Gender, Development and Social Economy,” in Peter Utting, ed., *Social and Solidarity Economy: Beyond the Fringe?* (London: Zed Books, 2015).

is possible.¹¹ Continual dissensus might allow the SE to escape domestication as a “development” strategy; in this connection a promising trend is the way in which concerns about racial and postcolonial justice have become more central to SE discussions.¹² Our research in New York suggests still other ways that we might ensure the democratic vitality of the solidarity economy by continuing to examine precisely how such entities, organizations, and practices contribute to a broader sense of well-being within the communities they serve.

NEW YORK CITY

In New York City, Safri and Pavlovskaya limited their initial round of research to cooperatives, including worker cooperatives, limited equity housing cooperatives, food co-ops, and credit unions—all of them formal economic entities engaged in their respective markets. In addition, previous research by Pavlovskaya and her students on New York’s credit unions, community gardens, and Mexican home town associations contributed to the project. We also formed partnerships with community organizations and networks that

¹¹ Jacques Rancière, “The Ethical Turn of Aesthetics and Politics,” *Critical Horizons* Vol. 7, no. 1, (2006): 1-20; Mark Purcell, “Rancière and Revolution,” *Space and Polity* Vol. 18, no. 2, (2013): 161-181.

¹² Penn Loh and Boone Shear, “Solidarity Economy and Community Development: Emerging Cases in Three Massachusetts Cities,” *Community Development* Vol. 46 no. 3 (2015): 244-260.

form part of the SE there. The National Credit Union Association, for example, shared data on all the credit unions within New York, and indeed throughout the U.S. We benefitted immensely from the advice and participation of local activist group SolidarityNYC to access and survey food cooperatives. SolidarityNYC further aided in connecting us to a multi-member worker cooperative coalition that included the Federation for Protestant Welfare Agencies, the New York City Network of Worker Cooperatives, the Working World, the U.S. Federation of Worker Cooperatives, the Center for Family Life, Green Workers' Cooperative, and others. Lastly, we partnered with the Urban Homesteading Assistance Board (UHAB) to learn more about affordable housing cooperatives in the city. We have become deeply involved with these community partners, especially since our research was in part guided by their own goals. Here we report some findings from the research on cooperative forms of housing.

Obviously, housing plays a paramount role in the political economy of New York City, given its large population and high cost of real estate. The stock of affordable housing has been declining for decades, with waves of gentrification leading to the displacement of longstanding residential populations in many neighborhoods. Limited equity cooperative housing is

one of the few affordable-housing options falling under community control.¹³

In New York City, there are two primary types of limited equity housing cooperatives: housing development fund corporations (HDFC), and limited profit housing companies (known as Mitchell-Lama cooperatives). Both are designed to keep housing affordable by exchanging tax breaks for an agreement to rent or sell only to those whose income falls under a limit set by the city (typically no higher than the median income for the area). Some of the HDFCs, and all of the Mitchell-Lama housing co-ops, also have price limits on housing units (specified either by number of bedrooms or by unit size in square feet). In total, there are approximately 1,300 HDFCs in New York City, comprising 31,000 units of housing with an average size of 24 apartments per building.¹⁴ The 88 current Mitchell-Lama cooperatives, which are generally much larger than the HDFC buildings, create another 64,669 units of housing for moderate income families.

¹³ See Amanda Huron, "Working with Strangers in Saturated Space: Reclaiming and Maintaining the Urban Commons," *Antipode* Vol. 47, no. 4 (2015): 963-79; James DeFilippis, *Unmaking Goliath: Community Control in The Face of Global Capital* (London: Routledge, 2004); Jane Leavitt and Susan Saegert, *From Abandonment to Hope: Community-Households in Harlem* (New York: Columbia University Press, 1990).

¹⁴ Alexander Roesch, "The Urban Homesteading Assistance Board (UHAB) and Affordable Housing Cooperatives in NYC" (presentation at Parsons School of Design, New York, NY, Sept 14, 2015).

The maps in Figures 4 and 5 show the geographic distribution of HDFCs throughout New York City in the context of median income at the census tract level. The clustering of HDFCs in low-income areas is clearly visible. Most of these cooperatives came into existence during the 1970's and 80's, primarily through three city programs (Tenant Interim Lease, Community Management Program, and Third Party Transfer) in which the city turned over ownership of the buildings to collectives of tenants who could demonstrate capable self-management. UHAB was the primary organization helping residents navigate this transition, sometimes becoming an interim landlord itself. Tenants not only managed the residences, but also invested any "sweat equity" needed to bring their buildings up to code.¹⁵ Hence these maps can be read as showing areas that experienced serious disinvestment during the 1970's and 1980's and in which collective self-management schemes arose as a survival strategy.

[insert Fig 4]

FIGURE 4: Northern New York City clustering of HDFC limited equity housing cooperatives in census tracts organized by household median income. Source: Christian Siener, Marianna Pavlovskaya, and Maliha Safri.

¹⁵ See Leavitt and Saegert, *From Abandonment to Hope*; DeFilippis, *Unmaking Goliath*.

[insert Fig 5]

FIGURE 5: Southern New York City clustering of HDFC limited equity housing cooperatives in census tracts organized by household median income. Source: Christian Siener, Marianna Pavlovskaya, and Maliha Safri.

Our work with UHAB shaped both our thinking and subsequent research on housing in New York. We added research questions we had previously not thought to ask. For instance, we knew that all affordable housing co-ops had income limits for owners—and, we assumed, sale price limits as well. But through UHAB, we learned of serious disagreements around price limits, and how some buildings were actually failing to maintain such limits in practice, allowing apartment prices in these buildings to creep up toward market rates. This development thus threatens to make the apartments unaffordable for many people after all, thus undermining the goals of the city program in which the buildings are enrolled. Meanwhile, during the Fall of 2015, graduate students in the Design and Urban Ecologies Program at Parsons School of Design in New York conducted a series of interviews with local housing cooperative residents, yielding a different perspective on the issues facing limited equity housing cooperatives. The interviews make clear that being a shareholder in a co-op can profoundly affect residents' approaches to life decisions both large and small, in very positive ways. One co-op owner, for

example, claimed that without her apartment, retirement would have been inconceivable. Another shared that being a member of an affordable housing co-op had changed the career decisions both he and his wife were able to make, allowing his wife to work on climate justice issues in which she earned a relatively low income. Others simply reported that they were able to travel, or “go to a movie.” Overall, the interviews with housing co-op residents reveal that they are able to exert more control over their own economic lives and decision-making because of their access to a secure and affordable place to live. We interpret the reports by residents as evidence of a broader well-being in which income is not the sole yardstick. Such a finding is significant for anyone interested in designing economic development outside of conventional parameters that privilege increasing overall economic production over distributional concerns. Yet at the same time, our findings also demonstrate that this practice is coming under serious threat: all the housing co-ops we studied had chosen to continue observing income limits for eligibility, but none had maintained price limits on sales of the apartments themselves.

The housing cooperative sector in Philadelphia differs dramatically from New York City’s. Unlike in New York, with its thousands of limited equity

housing cooperatives, in Philadelphia there are few housing cooperatives overall. These co-ops have emerged more or less independently of one another, ranging in longevity from 4 to 65 years. They are also highly idiosyncratic in character. They include, for example, a semi-rural homestead co-op in neighboring Bucks County, a collective housing and studio space for artists, a retirement community, a co-op founded by Quakers to provide affordable housing and promote social justice, and an apartment complex organized around providing the middle class with life, liberty and property. About a third of the housing co-ops describe themselves as an “intentional community,” dedicated to progressive principles of service, diversity and social justice. A quarter more closely resemble mainstream apartment complexes, with only a minimally expressed commitment to cooperative principles. As might be expected, these more market-oriented co-ops are geographically concentrated in the city center, in relatively upscale neighborhoods where demand for housing is intense. By contrast, the housing co-ops built around strong ideological commitments to progressive principles have, like co-ops more generally, tended to be located in neighborhoods with progressive subcultures and along border zones between demographically concentrated districts. Some of these co-ops have actually had an outsized role in shaping the city’s cooperative subculture.

Several of the city’s cooperative leaders reside in such housing co-ops, and the space has been used to provide important meeting places and networking opportunities.

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CONCLUSION

Our ambitious collaborative research on the solidarity economy has already generated interesting insights nationally and about each location focused on to date. At the national level, it is clear that the SE has a strong presence in the United States, even if we typically take note only of its formal components such as credit unions, worker cooperatives, and food and housing co-ops. Therefore, articulating the solidarity economy as an ontological entity is vital to the task of developing working alternatives to capitalism, both those already existing, and those yet to be imagined.¹⁶ In Philadelphia, we are made conscious of critical geography’s debates on the politics of visibility. Visibility can both empower and disempower, and researchers must always be aware of this knife’s edge. As important as what the maps reveal is what they conceal: we must pay attention to the blank spots on these maps, and remember that

¹⁶ For more on the wide range of value-creating activities that are inadequately understood in mainstream economic theory, and on the need to develop alternatives to market capitalism, see J. K. Gibson-Graham, *The End of Capitalism (As We Knew It): A Feminist Critique of Political Economy* (Minneapolis: Univ. of Minnesota Press, 1996); J. K. Gibson-Graham, *Post-Capitalist Politics* (Minneapolis: University of Minnesota Press, 2005).

they can't tell us everything we need to know. In Worcester and New York City, our results reveal the importance of incubating and supporting organizations, showing that SE entities do best when they exist in a kind of ecosystem of organizations all pursuing similar goals. Worcester's results certainly show a growth of the SE there, built around key actors such as Stone Soup and Worcester Roots. And in New York, some key community-based organizations have taken the lead in cooperative development, in response to city council-funded initiatives to further develop worker cooperatives.

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It is important to remain aware of the pressures to domesticate or tame the radical potential of projects like these. If cooperatives are allowed to become a conventional strategy of poverty alleviation or containment, or a pathway to entrepreneurial initiatives, they will make it harder to address more challenging, structural impediments to enacting social solidarity and progressive economic transformation. On the other hand, our results suggest that we should read dissensus into the current functioning of SE entities, appreciating the way they expand the political terrain. If non-experts are allowed to guide economic decisions about production, finance, investment, and management, what kinds of different decisions might they make? At least one possibility is analogous to what we have observed in our interviews in

New York City's shared equity housing co-ops: people with secure housing have more freedom to engage in other solidarity-oriented activities and practices (e.g. devoting one's career to social or justice-related issues at comparatively low levels of remuneration). In this way, solidarity economy practices can actually shape the people participating in them, as well as the larger communities in which they are located. In the case of the housing co-ops discussed above, even if these entities are facing pressures from the mainstream real estate market, "they have given residents a degree of control over their own lives that would not be possible otherwise."¹⁷ In the last instance, this is perhaps the most powerful argument in their favor.

¹⁷ DeFilippis, *Unmaking Goliath*, 111.