IT started as a small co-operative in Detroit during 1942 and has gone through many changes, but now Cooperative Services is the largest national senior co-op in the USA. Following the principles of co-operation, a group of people wanted to help themselves and make living cheaper. They focused on food, credit and then optical services, before finally establishing itself in the senior housing market. Cooperative Services Inc. (CSI) started as a dairy and food consumer co-operative by Fred and Virginia Thornthwaite along with progressive friends. The Thornthwaites were a couple imbued with the idea of the Co-operative Commonwealth. They and their group initiated a number of co-operative enterprises in Detroit, Michigan. CSI started Co-op Services Credit Union in 1954. Today the credit union has 52,000 members served by eight different locations in the Detroit area and has $385 million (approx. £250m) in assets. In 1960, Co-op Optical was founded to serve the thousands of union members in Detroit and throughout Michigan. Today, the organisation is a separate co-operative which operates eleven different locations. With its $8m (approx. £5m) in annual revenues and over 100 staff members, it is the largest non-profit eye care provider in the state.

CSI opened its first senior housing co-op in Detroit in 1966 using federal funds from the Department of Housing and Urban Development (HUD). However, the federal agency placed numerous barriers in the path of the co-operative, which pushed it to sue the federal government for its unfair practices. After a lengthy law suit, CSI prevailed when the Supreme Court refused to hear the case on appeal. With one of the largest lawsuit awards ever against HUD, CSI used the funds to develop thousands of units in four states. The senior communities have today grown in the states of Michigan, Maryland, Massachusetts and California. It operates 54 communities with 5,700 apartments accommodating over 6,700 seniors. All the apartments serve low income seniors and CSI is one of the lowest cost housing options in the communities they serve.

One of the most popular residences is Magnolia Towers in Hollywood, California. The 200-unit apartment tower on 13 floors is so popular that there are no vacancies and there are 300 people on the closed waiting list. Members help the building operate effectively. In the secured-lobby, residents volunteer two hours of their time to sit in the lobby to help members and visitors. A shop also sells gifts made or donated by members, with the profits being redistributed towards resident activities. A dining room and kitchen can accommodate over 100 people for meals, birthdays, celebrations, bingo and other resident educational and information events. There is also a recreation room with a pool table and on each of the 13 floors there are laundry facilities with a sitting room. Outside the towers are attractive landscaped areas, along with a barbecue pit and tables for outdoor dining, seating

DEMOCRATIC COMMUNITY ... Senior citizens enjoy cheaper living at Magnolia Towers, California

for people to read and a stage for performance activities. Democracy is enshrined in the organisation from the bottom up. Each household becomes a member for a one time cost of $100, which allows one vote at a monthly meeting. At the local level, there is an elected community council that also meets monthly. The council is elected annually for a term of one year and deals with topics relating to that community. There are also floor meetings where a floor captain reports to the community council. Each of the four states represents one of the four regions of CSI. The national board of CSI is composed of members elected from each of the four regions. The national board meets in Detroit at least three times a year and oversees management. In turn management looks after both the development opportunities for new sites and the management of the existing 54 communities. Almost every year CSI adds a couple of new communities in one of the four states. The co-op’s growth continues to strengthen its four core clusters and adds stability. The impetus created by the Thornthwaites and their committed friends has created one of the strongest models that replicate co-operative development in the USA.