

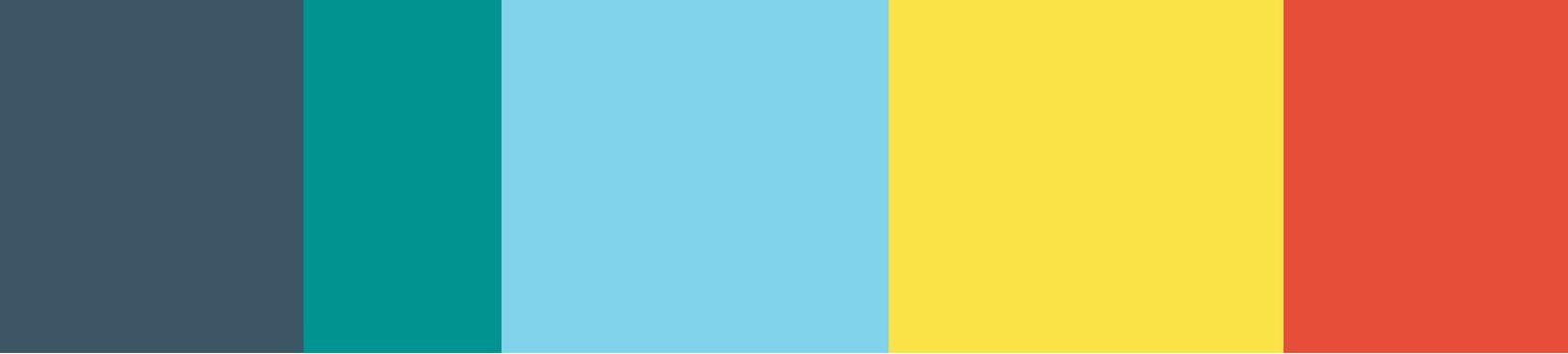


2025 Home Care Cooperative Benchmarking Report



Table of Contents

3	Introduction
4	About the Sector
5	About the Report
6	Sector Wins and Challenges
7	Key Findings
8	Benchmarking Survey Results
8	<i>Business Metrics</i>
9	Revenues and Payers
10	Profit Margins
12	Clients
13	<i>Caregiver Metrics</i>
13	Wages
14	Turnover and Tenure
15	Benefits, Job Supports, and Culture Building
16	Cooperative Membership
17	Scaling Success
17	Cooperation Among Cooperatives
19	Defining the Cooperative Difference
20	Conclusion



Introduction

The 2025 Home Care Cooperative Benchmarking Report shows once again that the cooperative difference is real, measurable, and enduring. For eight consecutive years of national data collection, home care cooperatives have demonstrated stronger caregiver wages, lower caregiver turnover, longer caregiver tenure, and longer client tenure than the broader industry.

In calendar year 2024, cooperatives continued to raise wages and maintain strong job quality outcomes, even as the broader industry experienced tightening labor markets and shifting economic and policy conditions. Revenue and client hours grew across much of the sector, and both caregivers and clients stayed longer—clear signs of trust, connection, and job quality. While individual co-ops navigated their own mix of gains and challenges, the sector as a whole moved forward with resilience, creativity, and a commitment to improving the lives of caregivers and the individuals, families, and communities they serve.

Every cooperative had achievements to celebrate in 2024, from record revenues to remarkably low turnover rates.

The data confirms what cooperatives have long understood: caregiver ownership strengthens business stability; longer caregiver tenure increases care continuity and client retention; and when communities invest in cooperative home care, everyone benefits. Across wages, turnover, and tenure, 2024 data shows a sector not only holding steady but also continuing to lead.

As the pages ahead illustrate, the cooperative model is delivering on its promise—year after year—while adapting, innovating, and preparing for an even stronger future.

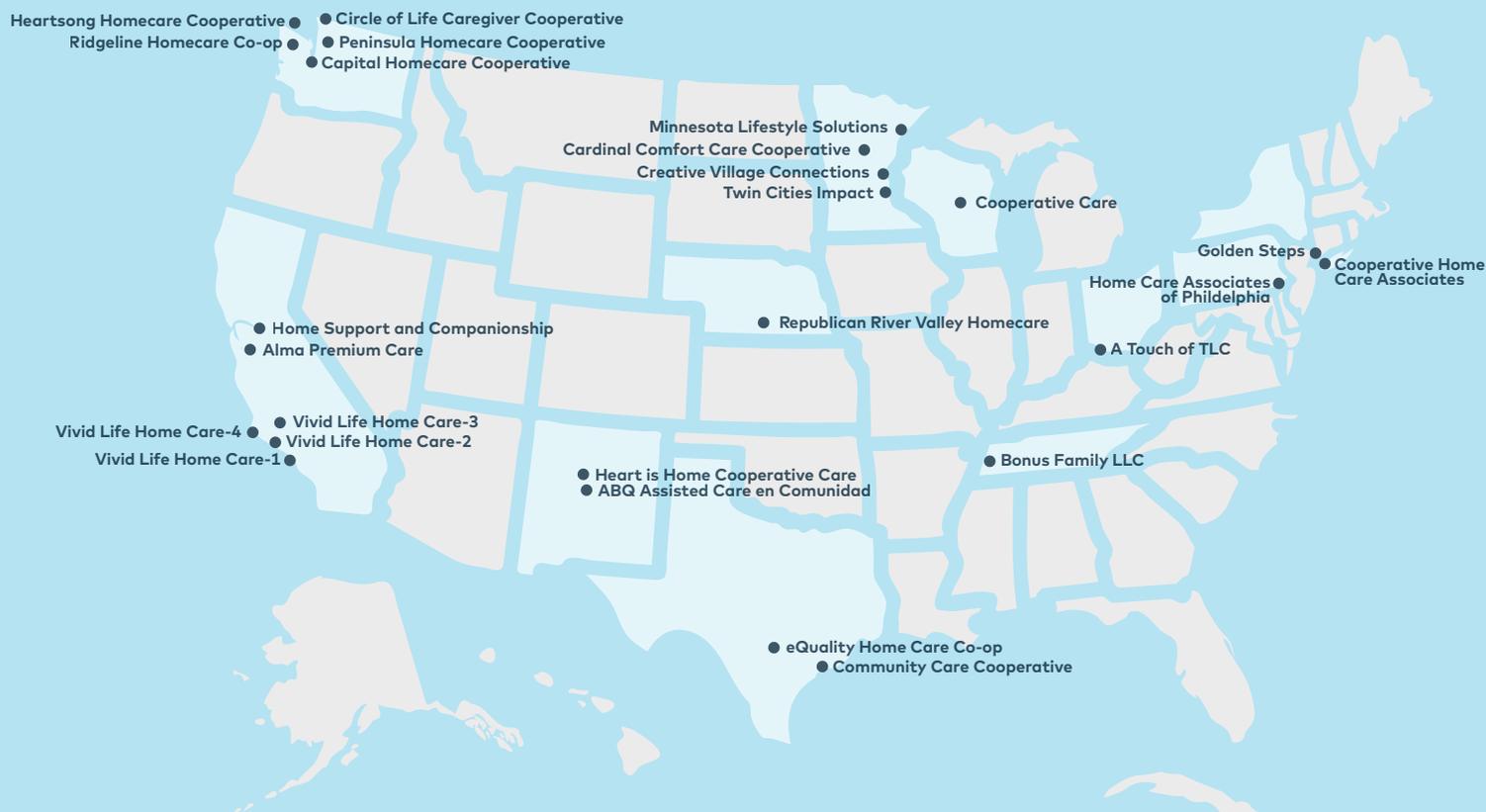
About the Sector

The home care cooperative sector has achieved a major milestone: reaching the first sector-wide scale goal of 25 operational home care cooperatives by the end of 2025. As a result, the national steering committee has established new, ambitious goals: 50 cooperatives operating by 2030 and 100 cooperatives by 2040. With 15 cooperative development projects underway across the country, the 2030 target is firmly within reach.

Partnerships will be central to the next phase of expansion. Scaled development initiatives in California, Washington, Minnesota, Colorado, and Wisconsin, combined with the emergence of state-level and national secondary cooperatives like Washington Homecare Cooperatives¹ and Elevate², create the infrastructure needed to support the 2040 vision. Additionally, Elevate's Cooperative Developer and Start-Up Memberships will provide specialized support to developers and entrepreneurs, further accelerating the growth of new cooperatives nationwide. As these structures mature, the aspiration is clear: new cooperatives will be stronger at launch, and existing cooperatives will grow stronger with tailored support, shared resources, and proven tools.

Home care cooperatives currently operate in 11 states, with new start-up projects underway in both existing and new states. These efforts will grow the total number of cooperatives nationwide while strengthening state-level ecosystems; expanding capacity and visibility where cooperatives already operate. If all current projects take root, cooperatives could be serving clients and caregivers in up to 18 states and Washington, DC, representing the most geographically expansive footprint in the sector's history.

Home Care Cooperatives Nationwide



1. Washington Homecare Cooperatives is a state-based secondary cooperative launched in 2022 and created by and for Washington based home care cooperatives. Early focus of the secondary cooperative is caregiver training.
2. With the mission to strengthen, scale and unite home care cooperatives to uplift caregivers through quality jobs rooted in worker-ownership, Elevate is a new national organization created to support strengthening, and scaling of the home care cooperative sector.

About the Report

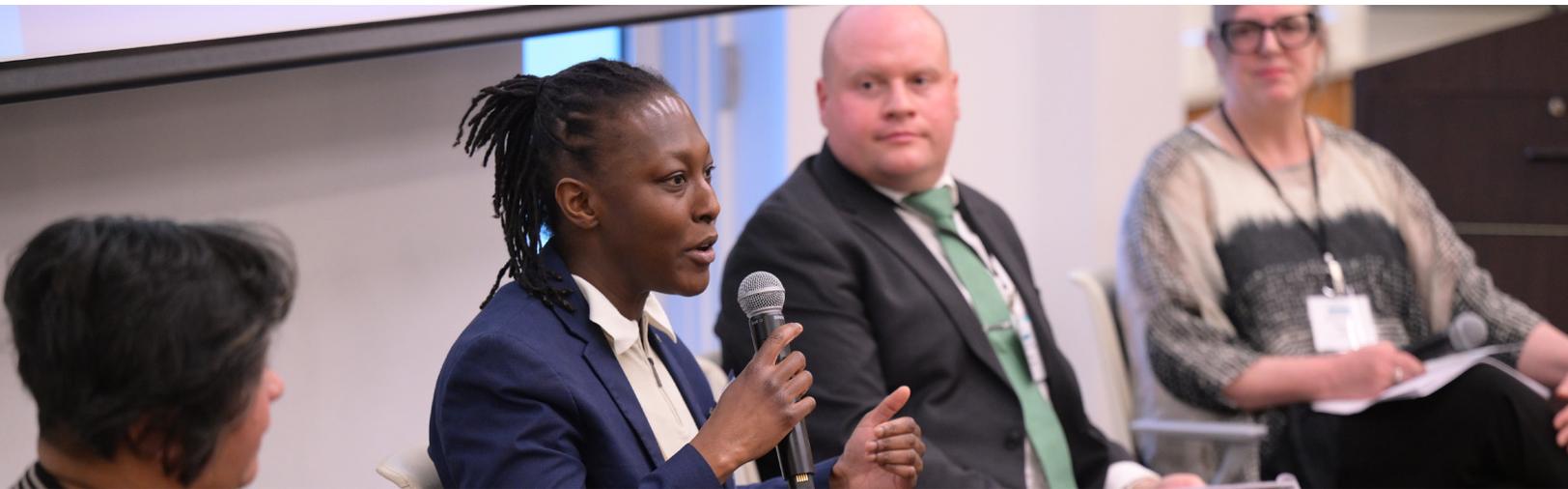
The 8th Annual Home Care Cooperative Benchmarking survey collected data from Calendar Year 2024 across six key categories— financial, client, caregiver, cooperative, benefits, and training metrics. Survey data was collected from the home care cooperative sector in July and August of 2025.

The survey was sent to 16 home care cooperatives that served clients for the entirety of 2024, and 12 responded to the survey, representing a 75% participation rate. Given the sector's recent growth, it is expected that 19 cooperatives will be eligible to fill out next year's survey.

Of the 12 survey respondents in 2025:

- ▶ One cooperative operated for its first full calendar year in 2024
- ▶ One cooperative that filled out the 2024 survey, collecting CY2023 data, did not do so in 2025, but they are still operational and serving their community.
- ▶ One cooperative provided some missing information from calendar year 2023. In some instances, the report will reference 10 cooperatives that provided data in 2024, and in others it will reference 11 co-ops (accounting for the additional data that was provided this year).

The Home Care Cooperative Benchmarking Survey and Report are created with the continued generous support of the Cooperative Development Foundation and the United States Department of Agriculture Rural Cooperative Development Grant.



Sector Wins and Challenges

In 2024, the worker-owned home care cooperative sector demonstrated notable growth and resilience while facing ongoing structural challenges. Revenue gains, private pay expansion, longer client tenures, and wage leadership highlight the sector's ability to rebuild, compete in diverse markets, and deliver quality care. At the same time, narrowing margins, uncertainty in public funding, and declines in membership underscore continuing pressures on financial sustainability, workforce stability, and cooperative engagement. Together, these wins and challenges provide a clear picture of the sector's progress and the areas that require ongoing attention and support.

	2024 Sector Wins	2024 Sector Challenges
Revenue growth	Revenue for the sector increased to \$73M, the highest revenue for the sector since 2019 (pre-pandemic). Both private pay and public pay revenues increased.	Public pay revenues grew, but that growth was partially supported by state-based and goal-driven programs that were cut or discontinued in 2025.
Revenue mix and financial stability	<p>Private pay revenue for the sector rose to \$5M, the highest level ever recorded. This growth reflects both new cooperatives entering the private pay market and existing cooperatives expanding their private pay services.</p> <p>The number of cooperatives that now serve publicly supported clients (Medicaid, VA, state, and county programs) increased in 2024 and is expected to expand again in 2025.</p>	The cooperative sector's median gross margin decreased by two percentage points from 36% to 34%, while the conventional industry's median gross margin increased by one percentage point from 39% to 40%.
Service volume and stability	The total number of clients served by the cooperative sector (measured at a single point in time) increased by 135 clients in 2024, while median client tenure increased from 21 to 23 months.	Client hours for the sector remained relatively steady, with increases at six cooperatives offsetting decreasing hours at others.
Wages and turnover	<p>In all eight states where responding cooperative operate, home care cooperatives paid higher wages than non-cooperative home care businesses, averaging \$2.03 more per hour.</p> <p>Caregiver turnover remained lower than the broader industry's while median caregiver tenure increased by one month to 30 months, or almost 2.5 years!</p>	<p>From 2023 to 2024, home care cooperatives increased caregiver wages by an average of \$1.03 per hour - slightly ahead of the \$0.91 average increase among non-cooperative agencies in these same states.</p> <p>Caregiver turnover increased by 8 percentage points to 38% in 2024, while the broader industry decreased by 4 percentage points to 75%.</p>
Ownership and engagement	Of the 10 cooperatives that reported data in both 2023 and 2024, worker-ownership rates increased for four cooperatives and stayed the same for two.	Overall, the average membership rate for the sector decreased from 76% in 2023 to 68% in 2024. Smaller cooperatives (those with 50 or fewer staff) saw a similar drop from 83% to 77%.

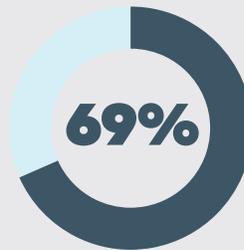
Key Findings

Total Home Care Co-op Revenue In millions



In 2024, the home care cooperative sector increased total sector revenue to the highest figure since the COVID-19 pandemic.

2024 Average Co-op Membership



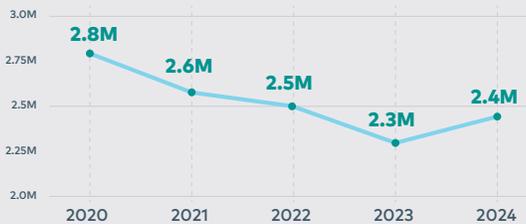
The average cooperative membership for the sector decreased by 7 percentage points between 2023 and 2024.

2024 Co-op Caregiver Wages



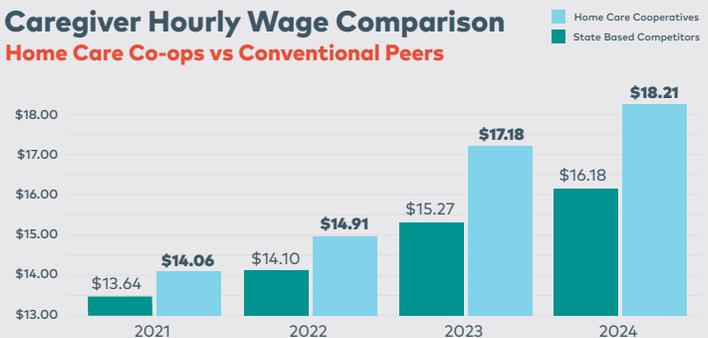
In 2024, wages for the sector increased by \$1.03 to the highest average hourly wage to date.

Total Home Care Co-op Client Hours In millions



Client hours increased in 2024 after four years of continued losses.

Caregiver Hourly Wage Comparison Home Care Co-ops vs Conventional Peers



Every year, we see that home care cooperatives pay more than their conventional peers. In 2024, cooperatives paid an average of \$2.03 more per hour.

2024 Client Tenure



In 2024, median client tenure increased by 2 months to 23 months. Almost 2 years! The conventional industry's tenure remained the same at 11 months.

2024 Caregiver Tenure



Median caregiver tenure, the time a caregiver remains at a cooperative, increased by one month to 30 months in 2024. That's almost 2.5 years!

2024 Caregiver Turnover



In 2024, caregiver turnover at home care co-ops increased by 8 percentage points to 38%. This is still substantially lower than the broader industry's caregiver turnover rate of 75%

Benchmarking Survey Results

▶ Business Metrics

Whether a cooperative is newly launched or has been operating for years, its metrics tell its story - showing where it's been, how it's growing, and what challenges and opportunities lie ahead. The impact of the cooperative model is clear: more caregivers are empowered by ownership and more clients and families receive high-quality care. But these outcomes don't happen by chance. They result from setting clear goals, tracking progress, and using data to guide strategic decisions. By regularly reviewing revenue and payer mix, profit margins, and client metrics, and comparing those patterns to industry-wide trends, cooperatives can continue to lead.

Revenues and Payers

In 2024, many cooperatives experienced revenue growth, contributing to a notable increase in the home care cooperative sector's total revenue. This upward trend in top-line revenue—both individually and sector-wide—is an encouraging signal of financial resilience and operational strength. To sustain this progress, cooperatives will need to stay focused and continue to make intentional decisions.

Revenue

- ▶ Revenue for the sector increased by \$2.3 million to \$73 million in 2024, the highest recorded revenue since 2019 (pre-pandemic). This growth in revenue signals renewed stability across the cooperative sector, reflecting co-ops' ability to rebuild after years of volatility and to expand services even in a challenging labor and funding environment.
- ▶ 70% of co-ops that reported revenue figures for both 2023 and 2024 saw increases in their total revenue.

Payers

In addition to overall revenue growth, the composition of revenue sources is shifting in ways that carry long-term implications. Expansion into private pay and greater diversification across payer types are strengthening financial resilience as anticipated reductions in public programs underscore the importance of having a diversified payer strategy to maintain long-term stability.

- ▶ Public pay revenues increased in 2024, but growth was partially supported by state-based and goal-driven programs that were cut or discontinued in late 2025. Their loss creates uncertainty for cooperatives that had relied on these programs for stable contracts or growth opportunities, making it harder to sustain or expand public pay business. Nearly all cooperatives that support public payers are now needing to pivot in some way.
- ▶ Private pay revenues increased, demonstrating that cooperatives can succeed in competitive markets by investing in the marketing, customer service, and operational capacity needed to attract and retain private pay clients.

- ▶ The number of cooperatives that accept both private and public payers (namely Medicaid and the Department of Veterans Affairs) increased from 4 to 5, with additional co-ops joining this roster in 2025. While modest in scale, this trend reflects progress toward operational flexibility and financial resilience—important factors for co-ops navigating changes in Medicaid or other public funding streams.
- ▶ Cooperatives are finding new ways to diversify payers and services. Co-ops are exploring expansion into transportation services, care management, hospice, center-based services, specialized supports, and more.

Home Care Co-op Public Pay Revenue In millions



Home Care Co-op Private Pay Revenue In millions



Profit Margins

Profit margins provide a snapshot of a cooperative’s financial health, showing how much revenue remains after covering costs. Two key types of margins are used in the home care sector:

- ▶ **Gross Margin:** The percentage of revenue left after paying direct caregiving costs, such as caregiver wages and payroll taxes.
- ▶ **Net Margin:** The percentage of revenue remaining after all expenses are paid, including administrative costs and overhead. This indicates overall profitability and the cooperative’s capacity to reinvest in operations, staff, and member benefits.

Monitoring both margins helps co-ops answer essential questions: Are we generating enough revenue to cover our costs? Are we financially resilient enough to invest in staff, improve operations, and maintain competitive services? While expected margins can vary by location, payer mix, and market conditions, understanding them is critical.

In 2024, the sector’s median gross and net margins both decreased. While consistently low profit margins are cause for concern, it is important to note that in many cases, short-term decreases could reflect deliberate investments in activities such as increasing wages, adding benefits, business development, operational improvement, or staff growth. Cooperatives must monitor and balance these investments against their profit margins to ensure long-term resilience, competitiveness, and sustainability.

Gross Margins

- ▶ The home care cooperative sector's median gross margin decreased from 36% in 2023 to 34%, while, conversely, the conventional industry's median gross margin increased from 39% to 40%. While small, this widening gap suggests cooperatives may be facing or taking on growing cost pressures—such as wage increases or administrative costs—that aren't being fully offset by rate increases or operational efficiencies, potentially straining financial sustainability. Even so, this year's gross margin of 34% falls within the sector's typical range.

Median Gross Margin

	Home Care Cooperatives	Conventional Industry
2024	34%	40%
2023	36%	39%
2022	35%	39%
2021	32%	36%
2020	33%	36%

- ▶ At a more granular level, gross margin decreased for 8 of the 11 cooperatives that reported financial figures in both 2023 and 2024. A trend that the sector and individual cooperatives need to closely watch.

Net Margins

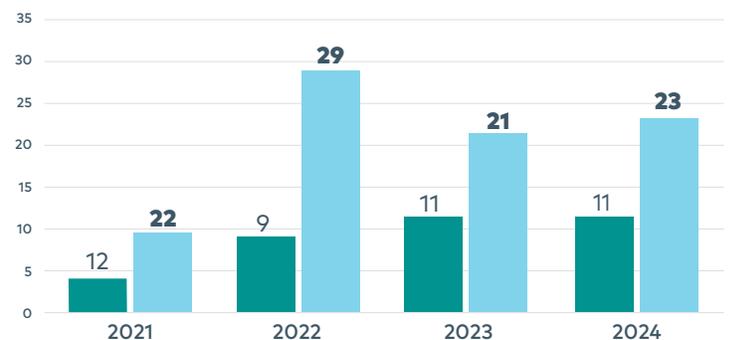
- ▶ In 2024, 6 of the 11 responding cooperatives reported positive net margins at the end of the year. Positive net margins indicate that a business made more money than it spent. Positive figures increase retained earnings and member equity in the co-op, providing opportunities to invest in the cooperative or distribute patronage to member owners.
- ▶ Six (6) co-ops improved their net margins between 2023 and 2024. Of the six co-ops that showed net margin improvement, three did so despite a decline in gross margin—indicating they improved overall profitability despite a lower percentage of revenue remaining after direct caregiving costs; this is most likely the result of internal cost management strategies or operational efficiencies.
- ▶ Over the past four years, as the cooperative census has grown, the number of co-ops that report negative net income at year-end has increased. This is a common challenge across the sector. Nearly every home care cooperative has experienced at least one year with negative net income since 2021. Encouragingly, these setbacks are often temporary, lasting no more than two consecutive years. Most co-ops follow an unprofitable year with a rebound to positive net margin. The cooperative ecosystem and systems of support that exist for cooperative businesses are an important part of that resilience and recovery.

Clients

Strong, lasting client relationships are at the heart of a cooperative's work and are built through a shared foundation of mutual respect. By emphasizing clear and regular communication, investing in training and skill development, and proactively responding to evolving client needs, cooperatives strengthen trust and continuity over time. The results of this approach are reflected in the data: in 2024, client tenure, the number of active clients, and total client hours all increased, reinforcing that relationships with clients are a defining feature of the cooperative model.

Home Care Co-op Client Tenure

In Months



- ▶ In 2024, home care cooperatives continued to outperform conventional businesses in client tenure. Client tenure refers to how long the average client continued to receive services. Median client tenure for home care cooperatives increased to 23 months - or nearly two years of continuous service for the average client, while the conventional home care sector had a median client tenure of only 11 months. Longer client relationships suggest stronger continuity of care, greater client satisfaction and health outcomes, and a more stable revenue base for cooperatives.
- ▶ The number of clients served by cooperatives also increased in 2024, expanding the sector's impact and visibility in local communities. The total number of clients served by home care cooperatives (measured at a single point in time) increased to 1,251, a growth of 135 clients who experienced the cooperative difference in home care.
- ▶ Total client hours for the home care cooperative sector remained relatively steady between 2023 and 2024, at 2.4 million. The addition of one cooperative that filled out the survey for the first time, and increases in total hours at five cooperatives, offset decreases at others, resulting in total sector client hours remaining steady. Overall, this flat trend indicates uneven performance across the sector, with opportunities for improvement and growth.
- ▶ Word of mouth and Medicaid Waivers remain the top two referral sources for both cooperatives and non-cooperative home care agencies. Cooperatives rank supporting organizations (such as senior resource centers, churches, and county-level partners) as third, while conventional providers rank SEO as the third top referral source. Two key takeaways can be gleaned from these data points- the importance of local outreach strategies for cooperatives to drive client engagement and the need for cooperatives to make greater investments in digital marketing strategies like SEO to better compete with non-cooperative peers.

▶ Caregiver Metrics

Caregiver satisfaction is shaped by far more than wages alone. While competitive pay is essential, long-term retention and satisfaction depend equally on a workplace culture where caregivers feel engaged, respected, and valued. Home care co-ops embrace this holistic approach to job quality - pairing above-market wages with meaningful opportunities for skill-building, leadership, and shared decision-making. The impact of this model is visible in the data: in 2024, median caregiver tenure increased from 29 months to 30 months, demonstrating that when caregivers have stronger wages, a voice in the workplace, and a path to grow, they stay. The following metrics show that cooperatives are successfully advancing caregiver wages, supports, and ownership participation to strengthen both job quality and cooperative performance.

"I got a dividend at the end of this last cycle, and I was like, that's great...the money is coming back to me as a worker and not, I don't know where it goes when I'm at other organizations."

Anonymous caregiver quote on Compensation, one of "The 7C's of the Cooperative Difference" identified in research conducted by Dr. Geoff Gusoff. To learn more see "Defining the Cooperative Difference" on page 19.

Wages

In this year's survey, participating cooperatives again paid caregivers more than non-cooperative home care businesses in all eight states in which reporting home care cooperatives are located, reinforcing that the sector's wage leadership is not a one-time achievement but a consistent reflection of co-op values.

Wages in home care are heavily shaped by market forces - including public reimbursement rates, minimum wage laws, and competition for workers in a tight labor market - but year over year, cooperatives lead with a clear priority: paying caregivers more. Home care co-ops deliberately pay caregivers above local market rates, affirming in practice what they believe in principle: caregivers are essential and should be compensated accordingly.

- ▶ In 2024, home care cooperatives on average paid caregivers \$18.21 per hour. This is influenced in part by co-ops located in CA, MN, NY, and WA, all of which have higher minimum wage ordinances. The range of median hourly wages is \$13 to \$23.
- ▶ In all eight states where home care co-op survey respondents are located, co-ops paid higher wages than their non-cooperative peers - averaging \$2.03 more per hour, with differences ranging from \$0.26 to \$4.51 more. This consistent wage leadership shows that worker ownership has a tangible economic benefit in a competitive labor market.
- ▶ Between 2023 and 2024, home care cooperatives increased their wages by an average of \$1.03 per hour. Similarly, their non-cooperative peers made an average increase of \$0.91. The narrowing gap between co-op and conventional wage increases - less than in previous years - suggests that the broader home care industry is beginning to recognize what cooperatives have long prioritized: that regular, meaningful wage increases are essential to attract and retain a stable, skilled workforce. While this trend reflects positive movement for workers overall, it also means cooperatives must continue to differentiate themselves through other aspects of job quality and ownership benefits.

Co-op Caregiver Hourly Wages

Average Co-op Hourly Wage 2021-2024



Increase in Caregiver Wages

Increase Relative to Previous Year



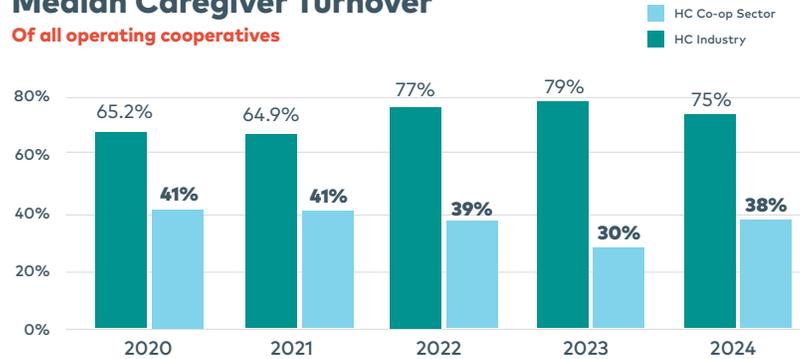
Turnover and Tenure

Caregivers are central to the success of home care organizations, and attracting and retaining caregivers remains a priority across the industry. In 2024, home care cooperatives once again outperformed conventional businesses on both caregiver turnover and tenure. Year after year, cooperatives demonstrate stronger retention and longer caregiver tenure than their industry peers, successfully showcasing that the cooperative model fosters commitment, continuity, and long-term relationships.

- ▶ In 2024, caregiver turnover was 37 percentage points lower than the industry's median of 75%, which decreased from 79% in 2023. Year over year, caregiver turnover at home care cooperatives is at least 25 to 52 percentage points lower than in the conventional industry, displaying that fewer caregivers leave home care cooperatives once hired.
- ▶ Caregiver turnover for the sector grew by 8 percentage points to a median of 38%. While higher than 2023's figure of 30%, it is still below what was seen in the sector for 2020-2022, indicating continued recovery from COVID.
- ▶ Median caregiver tenure increased by one month in 2024 from 29 months to 30 months or 2.5 years. Activated Insights no longer calculates a caregiver tenure figure, preferring to measure caregiver commitment in the amount of revenue generated per caregiver.

Median Caregiver Turnover

Of all operating cooperatives



In 2023, median caregiver turnover for the conventional industry increased, while turnover for the home care cooperatives declined to 30%.



SAVE THE DATE
OCTOBER 19-21, 2026
TACOMA, WASHINGTON

Join Us in Tacoma

Celebrate a decade of cooperative leadership in home care and connect with peers, partners and supporters.
The conference offers:

- **Inspiring Keynotes & Panels:** Learn from co-op leaders, innovators, and sector experts.
- **Hands-On Workshops:** Practical strategies for operations, growth, and governance.
- **Networking Opportunities:** Build relationships with co-op peers, funders, and partners.

Save the date for October 19-21, 2026 and plan to be part of this landmark gathering.

At monthly Administrator Roundtables hosted by Elevate, co-ops frequently share strategies for improving job quality beyond wages, such as implementing paid time off policies or adopting scheduling practices that promote stable working hours.

Benefits, Job Supports, and Culture Building

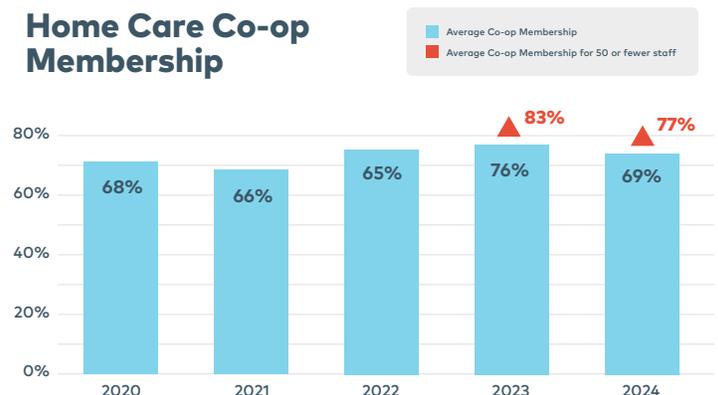
To build a workplace where caregivers can grow and thrive, cooperatives must go beyond offering good wages and predictable schedules. Home care cooperatives work creatively within available resources to offer varied opportunities for connection, leadership, and shared ownership—the very elements that turn a workplace into a community.

- ▶ Preliminary analysis of the data suggests that 8 of the 12 cooperatives offer paid leave beyond what is required by the states where they operate. This is an area for further research. Elevate’s membership benefits will support cooperatives in offering benefits such as MEC health insurance, dental and vision plans, and retirement savings plans.
- ▶ 10 of the 12 cooperatives offer caregivers opportunities to train others, serve as peer mentors, or develop and practice administrative skills. Chances to build new skills and take on leadership roles can help caregivers envision themselves as part of the cooperative for the long term.
- ▶ 9 of the 12 cooperatives hold regularly scheduled team meetings or huddles to discuss and plan for the business’s needs and goals. Accessible and consistent communication keeps caregivers informed and strengthens their connection to the cooperative’s progress and purpose.
- ▶ 8 of the 12 cooperatives offer regular and formal pathways for caregiver feedback and input, helping to identify what’s working well and where improvements are needed before issues arise. Data gathered through anonymous surveys, regular board and management performance reviews, and exit interviews can help cooperatives strengthen member engagement and support, enhance recruitment, and improve retention.
- ▶ 8 of the 12 cooperatives regularly come together for social gatherings. These gatherings create opportunities for staff to connect in person, share in seasonal joy, and bring their dynamic selves to work.

Cooperative Membership Metrics

Shared ownership is what sets cooperative businesses apart. Membership gives caregivers the power to vote, be elected to the board, work with management, and steer the direction of the business they own. This aspect of job quality is unique to the cooperative model and transforms caregivers into co-owners with a real stake in the business’s success.

Home Care Co-op Membership



- ▶ The average worker-owner membership rate in the cooperative sector decreased by 7 percentage points, from 76% in 2023 to 69% in 2024. While this may point to challenges in sustaining engagement and participation, it also reflects broader workforce trends—such as high turnover and increased competition for workers—that make it harder for any home care employer to maintain a stable, long-term workforce. Despite this, of the 10 cooperatives that reported membership figures in both 2023 and 2024, the membership rate increased for 4 co-ops, and remained the same for 2 others.
- ▶ For cooperatives with 50 or fewer staff, which typically have higher membership rates, average membership decreased by six percentage points from 83% to 77%. When a cooperative is small, the loss of just a few members can significantly affect both its membership rate and the number of people contributing ideas and perspectives. New member voices are essential to keeping the cooperative dynamic, adaptable, and growing.
- ▶ Of the 12 cooperatives that responded to the survey in 2024, seven ended the year with net positive membership growth, having onboarded more new members than they lost, filling empty seats and adding new chairs to the ownership table.



Scaling Success

The data highlighted throughout this report reflects not only how cooperatives performed in 2024, but how the home care cooperative sector is positioning itself for long-term, transformational growth. Across the country, cooperatives, developers, and emerging secondary cooperatives are working together more intentionally than ever: sharing tools, building new pathways for start-up success, and articulating the cooperative value proposition with increasing clarity. The following updates spotlight the momentum already underway and the collective efforts that will shape the next decade of the cooperative model in home care.

► Cooperation Among Cooperatives

Cooperation among cooperatives - Cooperative Principle #6 - has become one of the sector's greatest engines for innovation and scale. Today, it is best exemplified by the rising number of secondary cooperatives and state-level cooperative networks that provide shared services, cost savings, and collaboration opportunities.

Washington Homecare Cooperatives

Washington remains a leader in cooperative collaboration. In 2022, the state reached a major milestone with the formation of Washington Homecare Cooperatives, a secondary cooperative founded by the state's five home care co-ops with support from the Northwest Cooperative Development Center. Its mission is to "provide support and mutual aid to homecare cooperatives in Washington state and to encourage employee ownership through the cooperative business model." This shared structure helps cooperatives improve operational efficiencies, develop shared training that meets Washington's unique regulatory requirements, reduce costs, and strengthen collective advocacy efforts. The initiative sets an important precedent for other states pursuing similar models.

wahomecare.coop

Vivid Life Home Care

Officially launched in September 2025, Vivid Life Home Care is a new cooperatively-owned network of immigrant-led home care cooperatives that share a common mission, vision, brand, standards, systems, procedures, and back-office support staff through a centralized back-office headquarters. Anchored by the Pilipino Workers Center (PWC), Vivid Life Home Care is the result of a collaborative partnership between PWC, the Democracy at Work Institute (DAWI), the California Domestic Worker Coalition, the National Domestic Worker Alliance (NDWA) and the ICA Group aimed at designing and deploying a scaled model for home care cooperative replication in the state of California. To date, the initiative has launched three new cooperatives and brought one existing cooperative into the network. Vivid Life aims to add at least three new cooperatives to the network per year, providing high-quality, dignified employment to caregivers and care to seniors and people with disabilities.

vividlifehomecare.com

Elevate Has Launched: Become a Member Today



Elevate has opened its national membership program for cooperatives, cooperative developers, and start-up home care cooperative projects. Members gain access to tools, resources, and support to strengthen operations, engage caregivers, and grow sustainably. **Key benefits include:**



Education, Training & Professional Development

Continuous learning through webinars, on-demand courses, resources, and conference discounts.



Peer Networking & Information Exchange

Connect and learn through roundtables, live feed, discussion forums, direct messaging, and private co-op spaces.



Business Strategy & Growth Coaching

Customized business coaching and on-demand support from Elevate staff and legal professionals.



Policy Advocacy & Public Education

Public education, policy monitoring, and sector promotion.



Group Purchasing & Back Office Optimization

Exclusive vendor rates and systems access.



Affordable Employee Benefits

Affordable MEC health, dental, vision, and retirement plans.



Growth Capital

Mission-aligned financing from the Elevate Growth Fund paired with expert coaching.



Value-Added Offerings

Website, marketing, and software support, with more to come.

Elevate exists to help your cooperative reach its goals. To explore membership, donate or learn more contact Katrina Kazda, kkazda@icagroup.org or visit elevate.coop

Elevate

With a mission to strengthen, scale, and unite home care cooperatives across the United States, Elevate has launched its new membership program - marking a significant leap forward in cross-cooperative support and sector infrastructure. Elevate offers innovative, high-impact services tailored to the unique needs of home care cooperatives. Core offerings include business coaching and growth support; peer learning and ongoing training opportunities; and affordable employee benefits including a national group-sponsored MEC health plan for workers, giving co-ops access to affordable benefits previously out of reach for many small agencies (see page 17 for a full list of Elevate member benefits). Together, these services elevate the cooperative advantage and support the long-term competitiveness of the sector.

elevate.coop

Colorado Home Care Cooperative Network

The Rocky Mountain Employee Ownership Center (RMEOC) is building a statewide home care cooperative model in Colorado designed for scale. The initiative aims to establish a cooperative with regional branches across Colorado, supported by centralized training, technical assistance, and shared infrastructure. One option under consideration is a branch or chain model in which a single cooperative entity operates multiple local offices, allowing faster growth and stronger support for caregivers. Whatever the final design, the goal is a system that can expand efficiently, improve job quality, and increase access to stable home care services in both urban and rural communities.

rmeoc.org/programs/homecare-cooperative-incubation

Minnesota

Minnesota's four³ home care cooperatives stand as a testament to the determination and leadership of caregivers who continue to rise to the moment, even when the path forward has not been easy. By supporting one another and partnering with organizations committed to shifting power within the home care industry, these worker-owners have navigated complex systems, built businesses from the ground up, and sustained a vision of care rooted in dignity, respect, and shared responsibility. What they are building goes far beyond new provider agencies. Minnesota's home care cooperatives are reimagining who holds power in the future of the care economy. In communities across the state, caregivers are demonstrating that those closest to the work of care are also fully capable of leading, governing, and sustaining the enterprises that deliver it. Their perseverance is helping lay the foundation for a stronger, more just, and more resilient system of care.

Wisconsin

In 2025, the Respite Care Association of Wisconsin launched a new program providing technical assistance to start-up worker cooperatives offering respite care services, as an innovative strategy to tackle the shortage of respite care for Wisconsin's family caregivers. This program is offered in collaboration with the University of Wisconsin Center for Cooperatives and the ICA Group, with grant funds from the federal Administration for Community Living. The long term goal is to create a program that can be replicated in other states. As of the writing of this report, two projects are receiving funding and technical assistance with outreach underway in a third community.

<https://respitecarewi.org/cooperatives/>

3. The Minnesota Consortium of Community Developers (MCCD) supported the launch of a fifth cooperative that offers housing supports and services under HCBS waivers.

Defining the Cooperative Difference

Understanding and demonstrating the unique value of the cooperative model is essential as co-ops compete in a growing and increasingly crowded home care and workforce marketplace. In 2024–25, major strides were made in articulating the “cooperative difference,” both through new academic research and sector-wide initiatives.

Groundbreaking Research: The 7Cs of the Cooperative Difference

In a landmark qualitative study published in the *Journal of the American Medical Association (JAMA) Network Open*⁴ and *Health Affairs Scholar*⁵, Dr. Geoff Gusoff and collaborators interviewed 32 caregivers and staff across five home care cooperatives. Participants identified three key features of cooperatives that contribute to higher job quality and lower turnover - higher *Compensation*, stronger *Community*, and a deeper *Culture of Respect*, three key features related to improved care quality - *Capacity Building*, *Co-Ownership Motivation*, and *Caregiver Selection*, and one key cooperative feature related to both job quality and care quality - greater *Control* over case assignments, patient care, and organizational policies.

At the 2025 Annual Home Care Cooperative Conference, Dr. Gusoff presented these findings by presenting the “7 Cs” of the cooperative difference. This study received national media attention and is now being followed by a larger-scale quantitative survey, which will provide even stronger evidence of the cooperative advantage.

<https://jamanetwork.com/journals/jamanetworkopen/fullarticle/2832228>

<https://academic.oup.com/healthaffairsscholar/article/3/6/qxaf118/8174929>

In Development- Caregiver Engagement & Wellbeing Survey

In partnership with Dr. Gusoff, and with the support of the Cooperative Development Foundation and USDA Rural Development, Elevate is developing a Caregiver Engagement and Wellbeing Survey: a standardized tool that will allow cooperatives to regularly evaluate caregiver experience, gather actionable feedback, and communicate the benefits of cooperative employment. Throughout 2025, Elevate gathered input from cooperative leaders to refine survey questions and design. The pilot will launch with a small group of cooperatives in 2026, with the full rollout planned as part of Elevate’s future member benefits.

The home care cooperative sector is entering its most coordinated period of growth to date. Through emerging secondary structures, collaborative development efforts, and a deepening understanding of the cooperative difference through targeted research, the sector is building the foundation needed for the next decade of expansion.

4. Gusoff GM, Cuevas MA, Sarkisian C, Sterling MR, Avgar AC, Ryan GW. Perceived Contributors to Job Quality and Retention at Home Care Cooperatives. *JAMA Netw Open*. 2025;8(4):e254457. Doi:10.1001/jamanetworkopen.2025.4457

5. Gusoff GM, Cuevas MA, Sarkisian C, Sterling MR, Avgar AC, Ryan GW. The cooperative difference: perceived drivers of higher care quality at home care cooperatives. *Health Aff Sch*. 2025 Jun 27;3(6):qxaf118. doi: 10.1093/haschl/qxaf118. PMID: 40584021; PMCID: PMC12201916.

Conclusion

The 2024 benchmarking survey results highlight the continued resilience and growth of the home care cooperative sector. Increased sector revenue, expanded service offerings, and steady client retention demonstrate that co-ops are strengthening their financial and operational foundations, even as certain public funding streams become less predictable and market conditions change rapidly. At its core, caregiving is a role that requires individuals to be flexible, resilient, and action oriented, and these same qualities are embedded into the fabric of home care cooperatives and the sector broadly.

Collaboration, collective problem solving, and sector wide learning are strengthening the sector's reach and impact, reinforcing the value of collective voice and action, and creating opportunities for new co-ops to launch and flourish and established co-ops to innovate and deepen their impact. Beyond their individual cooperatives, caregivers are uniting at the state and national levels to address the current challenges their markets and the industry present, and working with allies to plan and prepare for the future.

The work ahead will not be easy; caregivers and caregiving continue to be undervalued in our society, and necessary investments are lacking or, in many cases, reversing. But the future ahead for home care cooperatives remains bright. They are banding together to better compete, to amplify their voices, and to pioneer a new, inclusive approach to care that benefits all. At the same time, new stakeholders, from community leaders and workforce development are taking notice of this model and exploring ways to introduce, adapt, and scale it within their own communities. Together, these efforts are expanding awareness, strengthening local ecosystems of care, and expanding a model of quality care and quality jobs for more people nationwide.

