



Building Social and Economic Support Networks with Time Dollars

A MAKING CONNECTIONS PEER TECHNICAL ASSISTANCE MATCH BETWEEN
HARTFORD, CONNECTICUT; PORTLAND, MAINE; AND SAN DIEGO, CALIFORNIA
PEER TECHNICAL ASSISTANCE LEADS TO ACTION

*Part of a Series from the
Technical Assistance Resource
Center of the Annie E. Casey
Foundation and the Center
for the Study of Social Policy*

©2004, The Annie E. Casey Foundation, Baltimore, Maryland

The Annie E. Casey Foundation

The Annie E. Casey Foundation is a private charitable organization dedicated to helping build better futures for disadvantaged children in the United States. It was established in 1948 by Jim Casey, one of the founders of United Parcel Service, and his siblings, who named the Foundation in honor of their mother. The primary mission of the Foundation is to foster public policies, human-service reforms, and community supports that more effectively meet the needs of today's vulnerable children and families. In pursuit of this goal, the Foundation makes grants that help states, cities, and neighborhoods fashion more innovative, cost-effective responses to these needs. For more information, visit the Foundation's website at www.aecf.org.

Center for the Study of Social Policy

The Center for the Study of Social Policy, based in Washington, D.C., was established in 1979 with the goal of providing public policy analysis and technical assistance to states and localities. The Center's work is concentrated in the areas of family and children's services, income supports, neighborhood-based services, education reform, family support, community decision-making, and human resource innovations. The Center manages peer technical assistance as part of the Foundation's Technical Assistance Resource Center (TARC).

CONTENTS

BACKGROUND	2
SETTING THE CONTEXT FOR THE MATCH	3
THE CONSULTATION.....	11
LESSONS LEARNED	13
PARTICIPANT REFLECTIONS AND NEXT STEPS	24
PROGRESS TO DATE.....	31
LEAD CONTACTS	32
WHAT IS <i>MAKING CONNECTIONS</i> ?.....	34
WHAT ARE PEER MATCHES?	35

BACKGROUND

Through the *Making Connections* initiative, the Annie E. Casey Foundation is working with Hartford, Connecticut, and several other communities across the country, to improve outcomes for children and families living in tough neighborhoods. One of the principal aims of *Making Connections* is to link neighborhood residents with economic opportunities, social networks, and effective services and supports that can help families grow stronger and achieve what they want for their children.

As part of this initiative, the Foundation offers participating sites access to technical assistance that can help them reach their goals for strengthening families and neighborhoods. Peer matches, a powerful form of peer-to-peer assistance that allows communities to capitalize on the practical knowledge gained by those who have successfully achieved similar goals in other places, are helping *Making Connections* sites learn about innovative strategies that are useful in advancing their own neighborhood efforts.

On March 31–April 2, 2004, a diverse team from Hartford traveled to Portland, Maine, to participate in a peer technical assistance match involving two Time Dollar programs: the Maine Time Dollar Network (now called New England Time Banks) and Family Ties Time Dollar Network, a program of POWER in San Diego, California. The Hartford team requested the peer match to: 1) get a better understanding of what it takes to start, operate, manage, and sustain a successful Time Dollar program; 2) learn about the results other programs have obtained with Time Dollars in order to help clarify what the participating partners from Hartford want to achieve; and 3) begin to put together a Time Dollar model and process that would work in Hartford. This report summarizes the results of that peer consultation, highlighting the main lessons learned and next steps the Hartford team committed to pursue in order to realize its vision.

SETTING THE CONTEXT FOR THE MATCH

As part of its efforts to improve outcomes for children and families, the Hartford *Making Connections* site decided to explore Time Dollars as a powerful strategy to help connect families to social support networks and increase their ability to become economically self-sufficient. Time Dollars are a specific kind of tool for community building and system change that build on the strengths, talents, and skills of residents. Because there is a whole body of knowledge associated with Time Dollars, a brief explanation of the Time Dollars concept follows.

Time Dollars

Time Dollars are a form of currency that people earn by helping each other and spend by getting help from others. They are a medium of exchange designed to reward altruism by recognizing, validating, and rewarding the contributions that help to strengthen and rebuild the “core economy” of home, neighborhood, and community. The Time Dollar approach is based on the belief that every member of a community is a valuable resource (not just a “giver” or a “receiver”) and that each community has the capacity to pool these resources for its own social and economic abundance.

There are different models of Time Dollar Exchanges:

- *Neighbor-to-Neighbor Exchange networks* offer individuals an opportunity to join a Time Bank so they can earn and spend Time Dollars by helping each other. Each hour of service contributed by an individual earns one Time Dollar that can be used in a number of different ways: 1) to receive services from other resident members of the Time Dollar Exchange; 2) to purchase goods such as school supplies, food, and clothing; or 3) to take classes, such as GED training, dance lessons, aerobics, and so on. Depending on how the Time Bank is set up, an individual can also donate any saved Time Dollars to someone else.

- *Targeted or Specialized Exchange networks* use Time Dollars in a more focused way. An example is cross-age peer tutoring, in which older children tutor younger students and accumulate Time Dollars that they can then trade for school materials and equipment such as donated computers. The power of Time Dollars resides in their creative and flexible nature. They are a tool that can be used to support the mission and goals of any community group or organization, limited only by the extent of the user's imagination and energy.

Regardless of their application, Time Dollars have four core values underlying their use (see *No More Throw-Away People: The Co-Production Imperative* [2000] by Edgar Cahn, the creator of Time Dollars):

1. *Assets*. The real wealth of a society is its people. Everyone has something of value that they can, and want, to contribute. Every human being can be a builder and a contributor.
2. *Redefining Work*. Work must be redefined to include whatever it takes to rear healthy children, preserve families, make neighborhoods safe and vibrant, care for the frail and vulnerable, redress injustice, and make democracy work.
3. *Reciprocity*. Giving is more powerful when it is a two-way street. To avoid creating dependency, acts of helping must trigger reciprocity. Whenever possible, we must replace one-way acts of largesse, in whatever form, with two-way transactions. "You need me" becomes "We need each other."
4. *Social Capital*. Informal support systems, extended families, and social networks are held together by trust, reciprocity, and civic engagement. "No man is an island."

Time Dollars are a tool that facilitates community building by rewarding community-building activities and, in the same way, Time Dollars can also facilitate

system change. These two aspects of Time Dollars operate very much hand-in-hand. Neighbor-to-Neighbor Exchanges of the kind created in several *Making Connections* sites commonly find that, over time, these programs begin to actively seek out collaboration with organizations and agencies that provide welfare and educational services in the community. When that occurs, residents become co-producers of outcomes by earning Time Dollars for their engagement and contributions. But the arrow also points in the other direction: when organizations and systems start out using Time Dollars to validate and reward the engagement of their clients, they almost always find that their use of Time Dollars to reward contributions has the effect of catalyzing community engagement and changes in how the system sees its relationship to those it is designed to serve.

The Hartford Making Connections Site

At the heart of the work for the Hartford *Making Connections* site is the belief that successful, healthy children thrive in successful, healthy families who live in successful, healthy communities. Hartford *Making Connections* Results Steering Committee (RSC)—which includes residents and representatives from various partner agencies—is focusing its efforts on reaching the following set of core outcomes: families have increased earnings, income, and assets; children are healthy and ready to learn; families and young people are civically engaged; people are connected to formal and informal networks; and services are available to benefit families. The RSC created four workgroups: Family Economic Success, School Readiness, Civic Participation, and Neighborhood Services/Social Networks. Each is focused on developing strategies that produce better results for families.

The Hartford *Making Connections* site first became interested in Time Dollars after hearing a presentation at a Family Support America conference several years ago. While very impressed with the concept, it did not feel the timing was right or that it had the number of partners needed to successfully implement a program. Interest in Time Dollars remained, and as the Hartford *Making Connections* effort has grown, the RSC decided to revisit this strategy.

“Time Dollars is truly an international and spiritual movement. Everything about it requires a balance of the head and heart, as it allows people to connect in a new way.”

—Auta Main, Executive Director,
New England Time Banks

In November 2003, the Neighborhood Services/Social Networks workgroup—which focuses on making sure families are connected to networks and services—convened a group of community-based agencies that had expressed interest in using Time Dollars to explore this strategy further. The following agencies agreed to engage in that exploration:

“From my perspective as a resident, I believe that in Hartford we need residents to get together, we need programs that support families’ desires to live and be successful, that’s what will help our community and make a difference in people’s lives.”

– Pat Haugabook, resident,
Hartford, Connecticut

- *Village for Children and Families* is a private, nonprofit community service agency dedicated to building a community of strong, healthy families who protect and nurture children. It is interested in Time Dollars as a community-building mechanism for its community-organizing effort at Village South, where it has a vibrant community center.
- *Hartford Community Partnership (HCP)*—which has a strong presence in the two *Making Connections* target neighborhoods, Upper Albany and Frog Hollow—is interested in the Time Dollar concept because of its potential for creating systems of support for children and families that are based on strengths. HCP became incorporated this year as a legal entity, and it is working closely with the Department of Children and Families. As part of its plan for engaging residents, HCP has been conducting “Do Drop In” community meetings and has compiled a list of approximately 150 residents and the different services they can provide. It sees Time Dollars as a promising means for building on people’s strengths and at the same time helping residents feel more connected to organizations and to each other.
- *Chrysalis Center, Inc.*, is a private, nonprofit health care agency that provides rehabilitation and health care services to individuals and families struggling with homelessness, mental illness, substance abuse, HIV/AIDS, and/or poverty and strives to provide support to help individuals and families reintegrate successfully into the community and to foster positive change. It is interested in using Time Dollars as part of its current services and increasing partnerships with other organizations.

- *South End Community Services* is a nonprofit organization committed to improving the quality of life for the community by helping others help themselves. It manages a senior citizens center, has a program to serve the frail elderly, and is particularly interested in exploring the use of Time Dollars to support and empower the elderly population in its target area.
- *The YWCA of the Hartford Region* is a women's membership association that provides programs, services, and advocacy that promote the elimination of racism and the empowerment of women and girls across the spectra of age, race, sexual orientation, economic status, lifestyle, and cultural and ethnic background. It is interested in Time Dollars as another opportunity for engaging young women and working women who cannot afford to pay for services and could profit from a Time Dollar exchange. It hopes Time Dollars will allow the community to access previously untapped resources.
- *United Way of the Capital Area* is a nonprofit organization that has been meeting the needs of residents in north central Connecticut for over 75 years. It views Time Dollars as an economic development and neighborhood strengthening tool and is interested in learning how Time Dollars may tie in with the work it is doing through its volunteer center. It is committed to supporting the development of a Time Dollar strategy that is tailored to meet Hartford's particular interests and needs.

After completing research into several Time Dollar programs, this group of participating agencies chose two they most wanted to learn from and committed to participate in a peer technical assistance match that was sponsored by the *Making Connections* initiative.

New England Time Banks (Maine Time Dollar Network)

In 1995, Richard Rockefeller, the founder of Maine Time Dollar Network, heard Dr. Edgar Cahn (founder of Time Dollars) speak about Time Dollars and became inspired by the power of this simple idea. In 1997, Maine hosted an International Time Dollar Congress in cooperation with Dr. Cahn, bringing together 40 Time Dollar programs from all over the world. This Congress inspired the committed and visionary partners from Maine (who later became the Maine Time Dollar Network's Board of Directors) to develop a Time Dollar program with the goal of facilitating the start-up of several additional programs throughout Maine and New England.

Maine Time Dollar Network began the East End Exchange as a pilot project in 1998. This model program was replicated at nine other sites in Maine, New Hampshire, and Massachusetts. Its current network extends from these ten exchange sites to 17 locations, in various stages of start-up, throughout New England. With this expansion into other states, Maine Time Dollar Network was recently renamed New England Time Banks, which is intended to be the first regional hub for the national Time Dollar network.

The mission of New England Time Banks is to strengthen the informal support systems of families, neighborhoods, and communities through activities that promote a network of service exchange programs throughout New England. They offer training, technical assistance, and mentoring support to Time Dollar start-ups and existing Time Dollar exchanges.

The success of New England Time Banks and the Time Dollar movement has come, in large part, because the movement has been guided by a common set of core values.

Time Dollar Core Values

Co-production: To be successful, we must enlist and engage those we are trying to help in every step of the process.

Assets: Every human being is a miracle with something of value to contribute.

Redefining Work: Work must be redefined to include whatever it takes to rear healthy children, make neighborhoods safe and vibrant, and care for the frail and vulnerable.

Reciprocity: The impulse to give back is universal. Wherever possible, we must replace one-way acts of largesse in whatever form with two-way transactions. “You need me” becomes “We need each other.”

Social Capital: At its core, the goal of Time Dollars is to build community in neighborhoods, to connect neighbors, to build trust, to alleviate isolation, and to build a social infrastructure of support and caring.

Equality: The heart of Time Dollars is equality. One hour of service equals one credit, regardless of the service.

The New England Time Banks experience has shown that Time Dollars result in many benefits to individuals and communities and often bring people together in unpredictable ways. Time Dollar members provide a range of services, such as minor home repair, clerical office help, health care, massage/holistic healing, tickets to arts events, child care, transportation, mending and alterations, and haircuts. Two hospitals are planning to become members, and local community colleges are open to the idea of accepting Time Dollars for degree programs. Vehicles have been donated, allowing members to have access to transportation throughout the week.

Time Dollars create specific economic benefits for those who participate. In the last five years, members of the New England Time Banks exchanged well over 50,000

hours of services, a market economy value of over \$800,000. On average, members access about \$1,000 worth of services a year.

Family Ties Time Dollar Network, POWER, San Diego

“With Time Dollars,
you bring yourself and
put all of yourself into it,
and we all benefit.”

– Shellye Sledge,
Executive Director, POWER

The Family Ties Time Dollar Network is a program of POWER, a nonprofit organization in San Diego dedicated to helping women, youth, and families embrace a recovery lifestyle. Family Ties strives to strengthen and build extended families throughout the community, to create a network that connects families and community resources, to promote a positive approach to community development, and to structure social networking opportunities. Its members originated with women in POWER, but anyone and everyone willing to help others and make their neighborhood a better place is welcome to join. Members provide services such as cleaning, cooking, babysitting, reading, driving, and painting.

The program began after a visit to an International Congress in St. Louis, where staff from POWER learned about the variety of Time Dollar programs. They met with Edgar Cahn and created a co-production model, in which members are considered coinvestors. Family Ties started with a “kitchen cabinet” comprised of women participating in POWER who were living in a transition home. This allowed the women to truly “own” the concept and helped them see that what they could give was invaluable, that they could make their own lives better.

Family Ties allows women to earn Time Dollars for receiving treatment, but asks them to spend some Time Dollars for receiving it as well. The services women provide to earn Time Dollars help them recognize that what they already do every day is work and that it should be valued as such. This notion was spread to include youth and other community members, and a Community Ties program was created to bring their family-centered approach into the community. Community Ties has been able to tap into a lot of young people’s skills and has used Time Dollars as a catalyst for giving youth direction and a voice.

THE CONSULTATION

Before traveling to Maine, a series of facilitated conversations helped the Hartford team clarify the purpose of the peer match and identify a set of learning objectives that provided a framework for the consultation and a sense of who should participate.

Purpose

The purpose of the match was to provide the Hartford group with a clear sense of what it would take to start, operate, and sustain a Time Dollar program. One of the Hartford group's main questions was how to address the unique concerns and interests of each of the partner organizations and recognize or identify any possibilities for strengthening the partnership. The group requested time at the end of the peer match to use its learning from the peer consultation to begin sketching out a Time Dollar model that will work in Hartford.

Learning Objectives

The Hartford group, in conversations with the peer consultants, identified a set of learning objectives for the peer match. The learning objectives included:

- *Nuts and Bolts*. What did New England Time Banks and POWER need to get started? What opportunities and challenges did they encounter? How are they structured and governed? What types of services are provided? What technology do they use? How have they addressed liability issues?
- *The Role of Partners and Other Stakeholders*. Who have New England Time Banks and POWER partnered with, and what role do partners play? What have they learned through this process? What is the role of the community and residents? Who are the stakeholders that need to be informed?
- *Funding and Sustainability*. What does a program cost? What dollar amount is necessary for the start-up process? What are some factors to consider for sustainability planning? What additional resources and supports can be accessed?

"I hope that we can collectively begin to figure out how Time Dollars can work for us, because it's in our hands."

— Ana-Maria Garcia,
Local Coordinator for Hartford
Making Connections

- *Ingredients for Success.* What does success look like? What are some success indicators? What results and any unanticipated benefits have been obtained?

Participants

The Hartford team was comprised of a diverse group of key actors from each of the partner agencies (including directors and/or program and outreach staff) as well as two residents from the *Making Connections* neighborhoods. The team included three *Making Connections* staff and the site team leader. A colleague from Junta for Progressive Action, Inc., the oldest Latino, community-based, nonprofit organization in New Haven, Connecticut, joined the visiting team. Junta is interested in pursuing Time Dollars as a strategy to engage youth and increase their skills and opportunities.

The peer consultant team from San Diego was composed of POWER's executive director and another staff person. The peer consultant team from Maine included the executive director of New England Time Banks, three of its Time Dollar coordinators, several "kitchen cabinet" members, and representatives from partner organizations. Staff from the Center for the Study of Social Policy in Washington, D.C., facilitated the peer match.

The consultation took place from March 31–April 2, 2004, in Portland, Maine, at the Portland Regency Hotel. It began the evening of March 31st with a welcome reception and dinner, followed by a full day of intensive, facilitated dialogue, and ended with the Hartford team spending the morning of April 2nd reflecting on its experience and creating next steps. During the match, peer consultants shared their experiences and provided concrete suggestions to help Hartford think through designing a Time Dollar program. This report has been organized to capture the main lessons learned and Hartford's next steps.

LESSONS LEARNED

Nuts and Bolts

The conversation first focused on the nuts and bolts of operating a Time Dollar program to get a practical sense of what was needed. Experience has taught both Maine and San Diego that there are some key elements that, if in place, help to ensure a successful and sustainable program. They include:

- *Creating a start-up process that is well planned and includes both residents and potential partner agencies from the beginning.* Materials that clearly communicate the goals of the program and delineate steps for starting a program are extremely useful for engaging members and creating a sense of ownership. New England Time Banks has created a start-up kit that is provided to new Time Dollar programs and that includes member registration forms, sample budgets, and other practical materials.
- *Providing resources for one full-time coordinator for three years.* Experience has shown that programs that did not have sustained funding for a coordinator failed after a year or two, or failed when initial funding was over. The peer consultants suggested creating a funding plan that would allow a full-time coordinator to work for a period of three years. After three years, the program would likely be owned by the members, which would allow it to be managed by a part-time coordinator or a few members who rotate within the position. One coordinator can handle up to 300 members, though this may vary with how much members are involved. At first, coordinators make the match when a member calls in for services. As programs grow, it is important to encourage members to use the directory to make their own matches and report their own hours. The key for member participation is often the personal touch of the coordinator.
- *Choosing the right location and knowing the community's perception of a host organization.* The program should be located in a place that is visible and

The key for member participation is often the personal touch of the coordinator.

feels welcoming to members. The office should be accessible to members via convenient transportation or located within their own neighborhood, depending on the structure of the program. In addition, thinking carefully about the reputation of the hosting organization can ensure that the program is seen as beneficial by the community.

- *Creating governance and operating structures.* Time Dollar programs can be neighborhood based and establish their own 501(c)(3) status or exist as a program within a larger agency. Family Ties Time Dollar Network is a neighborhood-based program within a larger organization, POWER, while in Maine the central office is its own 501(c)(3). Portland West, one of New England Time Banks' sites, wanted to create its own neighborhood-based program because it serves different groups and having people close makes it easier to set up exchanges. New England Time Banks will operate more like a hub, with different locations each having their own offices, computers, and staff. New technology will help them be able to connect, share directories, and have a central location for information. In regard to governance, both New England Time Banks and Family Ties strongly recommended using board members of partner agencies and creating a board that is influential and covers a broad spectrum of expertise and experience.
- *Utilizing a "kitchen cabinet."* A kitchen cabinet is a group of members (residents and agencies) who provide the vision and planning for the program. It is often a grassroots advisory group. Most Time Dollar programs have a kitchen cabinet that does fundraising and looks at the big picture. Some kitchen cabinets are very formalized, with committees to do welcoming and outreach, provide program maintenance, and focus on sustainability. An important role of the kitchen cabinet is recruiting, such as asking each member to bring five people to a monthly meeting and allowing them to earn Time Dollars for referring new members.
- *Focusing on and valuing the work people already do.* A core value of Time Dollars is centered around work and responsibility and helping people

recognize that what they already do is work. It is critical to honor the activities people do every day, and it is equally important to receive and make sure that members spend as well as give. This can be a challenge for many programs. Whether thinking about partner organizations or individuals, what is important is to look at what is currently being done and look for opportunities where reciprocal relationships can be built. What is most critical is to get people involved to help each other right away, doing what they already know how to do. In this way you signal that you value their commitment.

- *Conducting outreach and communications efforts.* A key strategy for engaging members is having a celebratory event to explain the program and allow participants who sign up to earn Time Dollars just for attending. Many Time Dollar members conduct outreach activities and earn Time Dollars by doing so. Some programs have invited Time Dollar founder Edgar Cahn to make a presentation, which can be especially useful for getting agency buy-in. Successful programs offer regular orientations for new members, which may vary by the setting (individual, family, community) and have active members help run these sessions. New England Time Banks has begun having monthly gatherings that bring new and long-time members together and create a comfortable atmosphere in which people can get to know each other.
- *Making use of available technical assistance.* Different aspects of beginning a program may benefit from some technical assistance, such as creating a board, setting administrative policies, and working with youth. Time Dollar USA, the national Time Dollars support organization, is a good resource because of the wealth of information it has gathered over the years.
- *Protecting against liability.* Time Dollar programs are voluntary and open to anyone, and concerns about liability do arise. While neither peer consultant group has had negative incidents, both suggest taking some precautions.

“Many of the women and youth we serve think they’ve never worked, but helping them call it work and recognize their skills is helping them get jobs.”

– Shellye Sledge,
Executive Director, POWER

Liability insurance is highly recommended, and many nonprofits already have such insurance. The Hartford team was encouraged to look into this further and determine the best configuration for its program. Both peer consultant groups also recommended conducting background checks for anyone providing child care or coming in contact with youth, and doing driver checks to make sure that anyone driving has car insurance.

- *Creating a Time Dollar store.* Time Dollar stores offer products that members really need and accept Time Dollars instead of cash. They often operate on in-kind support for staffing and products. The value of products is not always a one-to-one exchange, as higher value is placed on certain items.
- *Using technology to its fullest potential.* Tracking Time Dollars earned and spent is the backbone of any Time Dollar program. The Time Dollar Institute has developed a unique software program, Timekeeper, that is provided free to any Time Dollar program. While Timekeeper is particularly effective for smaller communities and neighborhood programs, the expansion of Time Dollars into more regional hubs, such as New England Time Banks, requires more advanced technology.

The Hartford group had an opportunity to view a demonstration of the new Time Dollar USA website, www.timebanks.org, a web-based tracking system recently developed as part of this growing and evolving national network that allows for more connectivity among a broader group. Each locale and/or program will have its own exchange home page. Every member can have a personal home page where they may put information about themselves and the services they can provide, and references from friends and others who can vouch for them. The website has graduated levels of privacy, and members can choose whether or not they want their personal contact information displayed. The website also has a search directory and community bulletin board for members to share and discuss other information. This new technology is in addition to print directories that will continue to

“There’s always someone
who knows a little more than
you do, and you can bounce
ideas off of them.”

– Robin Lakin,
East End Time Dollar Exchange

be provided to members, particularly for those anxious about technology or without access to computers.

For those without computer access at work or at home, local libraries may provide an opportunity for partnership. Members can use their local library to access the website and learn about services and opportunities.

Role of Partners and Stakeholders

One of the challenges that the Hartford group faces as it embarks on a collective effort to start a Time Dollar program is determining the best way to structure its program. Hartford will be breaking new territory in the sense that there are several relatively large and well-established organizations that are interested in collaborating to implement this strategy. While each of the peer consultants' Time Dollar programs are different, Hartford felt it would be useful to learn how they have each partnered with others to help their programs grow.

As part of the consultation, the Hartford team met with a handful of partners from Maine who have started their own Time Dollar programs and are members of New England Time Banks. Hartford had an opportunity to hear from both staff running these programs and residents who have benefited greatly from their participation in Time Dollars. The dialogue focused on partnership and the impact of collaboration on successful Time Dollar programs and individual members. The following are some key lessons shared by these partners:

- *Be clear about roles and expectations.* New England Time Banks' experience in developing memorandums of understanding with its partners was helpful to the Hartford team. These memorandums document the agreements made between organizations to connect resources, staff, and logistics of their programs, and provide a more formal way to demonstrate commitment to the Time Dollar concept. New England Time Banks also created a start-up kit with materials that are distributed to any organization or community interested in starting a Time Dollar program.

“Hartford has a strong public library system with libraries in our neighborhoods – can we ask them to partner with us and put Time Dollar software on their computer stations?”

– Paula Gilberto, Vice President, Community Service, United Way of the Capital Area

- *Build on the strengths of each partner.* It is important to examine closely what each agency has to offer and to use those resources effectively. Organizations must be willing to partner with residents and allow the program to be led and molded by the members and the kitchen cabinet. The partners highlighted two examples of how they build on their own organization's strengths.

1. *Engaging seniors as Time Dollar members.* Volunteers of America in Portland, Maine, used its experience in working with seniors to create a Time Dollar program at Bayview Heights Senior Center. This program, which began five years ago, works with seniors whose average age is 78. At first it was challenging for the seniors to understand the concept of Time Dollars. Now they participate in services such as conducting mass mailings, serving as hosts for events, changing oil, tutoring English, and more. While initially many seniors thought they didn't have anything to offer, they now find multiple ways to earn Time Dollars. In partnership with New England Time Banks, their members have received transportation to doctor appointments, grocery stores, and arts events. The members report feeling that they are able to live with dignity, can ask for and get what they need, and can be more independent and experience more in life. New England Time Banks showed clips of a powerful video that highlighted the story of Therese, an elderly woman in her early eighties, who asked the local mechanic to teach her how to change oil and who now earns Time Dollars checking and changing oil for others at the senior center.

Another partner, the Senior Center in Brunswick, Maine, sent a few members to a meeting with New England Time Banks and soon after began its own program that provides experiences to keep seniors engaged and renew their sense of purpose in their lives. In the past nine months, its program has grown to 50 members of all ages, with 150

different skills and services available, and it hopes to expand its efforts and involve other organizations to reach even more people.

2. *Providing access to the arts.* In Maine, the Center for Cultural Exchange uses the arts to promote cultural understanding through arts and education programs in collaboration with diverse communities and artists. In partnership with New England Time Banks, the Center allows the use of Time Dollars to provide access to the arts for people who would otherwise not have the money to attend events. These events include attending the symphony, dance and live music performances, and art museums.

The partners and stakeholders demonstrated by their experience that Time Dollar programs rely on meeting the real needs of participants and are more successful when open to partnering with a variety of organizations and stakeholder groups. These sentiments resonated with the group of Hartford participants.

Funding and Sustainability

“If we’re really successful, we’ve worked ourselves out of a job.”

– *Auta Main, Executive Director, New England Time Banks*

It is important to have a plan for sustaining the program from the beginning. Many programs have failed when initial funding went away, and through past experience, New England Time Banks has learned that three years is an important benchmark. Creating a three-year funding plan for a coordinator is critical to lasting success. After three years, most programs are able to operate with fewer expenses, and members can serve in the coordinator function rather than paying for a staff person.

Maine worked with the regional Americorps office and was able to fill several coordinator positions that way. Utilizing partner agency volunteers, interns, and graduate students are also options for staffing coordinator positions. New England Time Banks estimates that approximately \$50,000 is necessary to start a Time Dollar program and suggests that costs can be lowered by working in partnership with others. Many partner agencies agree to donate significant in-kind support,

“The arts are frequently not a top priority to spend money on, but offering and accepting Time Dollars helps us meet our organizational mission and we have had success working with community organizations whose connections and reliance on the Center helps us get volunteers and keep costs down.”

– Karen Gifford, The Center for Cultural Exchange

“Hartford is really lucky because all you now need to decide is who does what — you already have the interested organizations, you have the constituents, and your community base is easy to identify.”

– Tayo Abe,
Executive Assistant, POWER

such as office space, computer and telephone equipment, photocopies, and paper supplies.

Peer consultants encouraged Hartford to make use of the resources available through Time Dollar USA, including technical assistance, technology, access to national and international networks, and other resources. They recommended the following reading:

- *No More Throw-Away People* by Edgar S. Cahn (Essential Books, 2000). Tells how and why Time Dollars support and build community and provides an in-depth explanation of how Time Dollars and co-production operate as a force for social change.
- *The Time Dollar How-To Manual: A Comprehensive Guide to Creating and Running Your Time Dollar Exchange* by the Time Dollar Institute. This how-to manual explains how Time Dollars foster community development and social change and describes the two main kinds of Time Dollar exchanges: Neighbor-to-Neighbor and Specialized Exchanges.

Ingredients for Success

The Hartford team was especially interested in learning from New England Time Banks and POWER what each felt were the essential elements of building a successful Time Dollar program. In particular, they wanted to know what results and unanticipated benefits had been obtained and indicators of success for their programs.

Results and Unanticipated Benefits

Successful Time Dollar programs have individual, community, and economic benefits. Individuals have greater access to goods and services, social networks of support and caring are created among diverse groups, and participants increase their ability to be self-sufficient. Community benefits include increases in social capital, security and safety, and property values. Time Dollar members access thousands of dollars worth of services each year and receive improved access to jobs and housing.

The Maine team noted that Time Dollars create specific economic benefits for those who participate. For example, it estimates that 18,000 hours of services exchanged by its members results in a \$450,000 market economy value of those services. In an early evaluation of their Time Dollar program, New England Time Banks members reported that they benefited most from their involvement in Time Dollars in the following ways: 62 percent said they received more social support; 32 percent reported having greater access to goods and services; and 21 percent said their economic and financial stress was relieved.

- *Membership and growth over time.* New England Time Banks has approximately 1,200 members, and membership continues to grow each year. By helping support the start-up of new programs across the region, it plans to expand its membership base and develop new partnerships with hospitals, universities, and businesses. Last year, members exchanged 25,000 hours of services with each other.

Family Ties Time Dollar Network continues to grow its membership by reaching out to the families of women it serves and engaging community members and youth in particular. Its recent work to involve more youth will continue to expand its reach into the community, strengthening connections with women to build stronger social networks.

- *Range of services available.* The peer consultants shared that a wide variety of services are exchanged among members, such as transportation, child care, health care, tickets to arts events, computer training, and more. By partnering with nonprofit agencies, hospitals, private businesses, and universities, additional services such as dental care, college credits for courses, and other classes and group events are becoming available to members.
- *Services translate into dollars.* Over the past five years, members of the New England Time Banks exchanged over 50,000 hours of services, a market economy value of over \$800,000. On average, individual members access about \$1,000 worth of services a year. Worldwide, there are approximately

60,000 Time Dollar members and, in 2004, it is estimated they will provide 1,020,000 hours of services, which will result in a market economy value of \$25,500,000.

- *Membership can re-create a sense of community for immigrants.* Time Dollars have also helped reduce the sense of isolation and vulnerability that is often experienced among members of new immigrant communities. Maria Crone, a Maine Time Dollar member since 1999, shared her own story with the Hartford group. She came to the United States from Peru in 1996. While in the midst of a painful divorce, Maria received help from New England Time Banks to run and operate her business—a family restaurant. She has also used Time Dollars to secure alternative medicine services that have been invaluable for improving her health and happiness. And she has been able to access a social network that has supported her emotionally as well. In a video shared by New England Time Banks, a recent immigrant from Africa noted that the concept of Time Dollars—you give, you receive—reminded him of being in his country and allowed him to feel a sense of connectedness in a new community.

“Time dollars reminds me of
my community back home
where there was always
someone ready to help you
and money was not a factor.”

— Maria Crone, Member,
New England Time Banks

Indicators of Success

In addition to learning about the results and unanticipated benefits of Time Dollar programs, the Hartford team wanted to learn about indicators of successful programs. New England Time Banks shared a list of success indicators it created, based on its experience and experimentation. These indicators resonated with POWER, who shared a few additional ingredients for success that it has found critical in its experience.

The success indicators included:

- *Commitment to core values and training*
- *Core group of 5 to 15 committed people*
- *Grassroots buy-in*

- *Local agency and/or business buy-in*
- *Up to three-year workplan for growth and sustainability*
- *Plan to engage members from the very beginning and offer immediate opportunities to earn Time Dollars*
- *Set of minimum requirements for an office (computer, telephone, fax, Internet access, meeting space)*
- *Minimum initial funding for start-up training*
- *Passion, patience, and perseverance*
- *Asking members to do 30 to 50 Time Dollar exchanges a year*
- *Celebrating milestones*
- *Being mindful of retention rates*
- *Validating the work*
- *Continually engaging the participants*
- *Choosing a visible and accessible office location*
- *Believing everyone has the capacity to earn!*

New England Time Banks has begun sharing its list of success indicators with new programs that are beginning as part of its regional hub and anticipates that having this guidance will help these programs avoid some of the pitfalls that previous Time Dollar programs have faced. Through its experience with Family Ties, POWER has learned what elements are critical to a program's success and has used this knowledge to successfully implement its Community Ties Time Dollar program.

The success indicators that were shared by the peer consultants resonated with the Hartford team and provided a solid foundation for the conversation the following

day to develop a sketch of what a successful program would mean for Hartford. Having this framework allowed the Hartford team to think concretely about what strategies it could put in place and what each partner could contribute.

PARTICIPANT REFLECTIONS AND NEXT STEPS

As the day of consultation drew to a close, the participants reflected on what a rich and worthwhile learning experience it had been. Participants shared a strong sense of excitement and hope and were grateful for the opportunity to learn and share their knowledge and experiences. Maine and San Diego were particularly excited about the opportunity to share their experiences in this format. The following are some participants' highlights of the match:

- “I had known about Time Dollars but I have never gotten this excited about it, and it has never taken on so much life and power as it has today.”
- “This is an incredible opportunity to serve our clients. I am very excited about the thought of offering Time Dollars and feel much more energized by new partners, new ideas, and new concepts.”
- “Time Dollars is a validation of formal and informal networks in the community and is truly an exercise of democracy. People in Hartford perceive a lack of choices and opportunities, which plays out in how they see their options politically, and how they participate and perceive their options can increase their participation in the political process.”
- “This is really an opportunity for mind-set change, and there may be challenges, but a change in mind-set will empower the community and the individual.”

“We are asked all the time to meet with groups and explain our program, but never with such a well-thought-out agenda and such a prepared group of participants — I hope we can do all of our exchanges this way from now on.”

— Auta Main, Executive Director,
New England Time Banks

- “We can market Time Dollars as an economic, spiritual, and social exercise —what a remarkable way to look at it.”
- “I’m excited not just about the possibility of linkages, but possible linkages among nonprofits and groups that tend to be isolated and territorial who would now have a chance to be more acquainted with each other.”
- “This has been an extremely reenergizing process. I learned real hands-on, concrete ideas about working with the United Way, partnering with libraries, and making stronger links with other communities.”
- “The learning possibilities here are astounding, and it will be important for us to stay focused.”
- “I have high expectations for Hartford and believe our goals are more than possible.”
- “I am so thankful for the opportunity to be here. I had been blind to all the work that was happening in my community and now I see how much is going on.”
- “I feel rejuvenated and ready to go back to Hartford and make Time Dollars happen!”

By the end of the first day, the Hartford team had begun the process of thinking collectively about how its organizations could use the Time Dollar strategy. It agreed to continue building on the relationships that had been forged and strengthened, with a shared commitment to seeing Time Dollars become a reality for its neighborhoods.

Developing the Roadmap

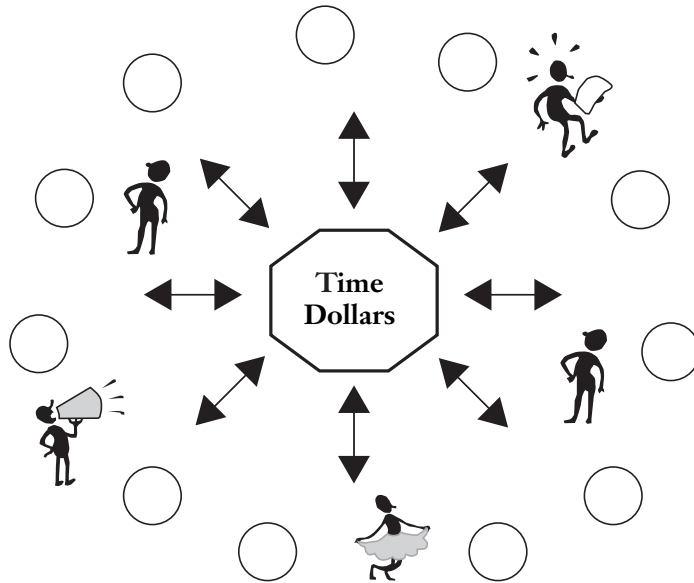
After hearing about the experiences and successes of Maine and San Diego’s Time Dollar programs, the Hartford team had an opportunity the next morning to work together to think about what success would mean for themselves, for their organizations, and for the future of Hartford.

It began by sketching a collective vision of what success would look like and highlighted the following elements:

- *A collective effort, crossing neighborhood and organizational boundaries.* Hartford neighborhoods are often isolated from each other, and Time Dollars provides an opportunity to break those barriers.
- *Time Dollar programs based at individual agencies that could serve some or all neighborhoods.* If a central structure was created to link the various programs, agencies could develop programs for their populations and identify focus areas of services. Participants could then be linked to other organizations and neighborhoods for Time Dollar exchanges.
- *Start with a neighbor-to-neighbor approach and then grow over time.* It is important to start small and get programs in place. The vision and scope can be expanded over time.
- *Involve residents from the beginning so they embrace the idea.* Getting resident involvement and building on existing enthusiasm is the first step to ensuring a lasting program. The organizations present can help identify the characteristics and talents of the people in the neighborhood and can draw those talents out to help residents think of skills to share.
- *Involve the community in a meaningful way and include members in running the program.* Residents and community agencies need to be true partners in developing a program and have a voice in deciding how the program is run and operated.

The picture on the following page is a visual representation of Hartford's vision for success. The circles represent neighborhood organizations and the figures represent people from the neighborhood with diverse skills and talents. The picture depicts a central Time Dollars collective that starts small, is community driven and supported by the various agencies, and responsive to the needs of those in the neighborhoods.

A visual representation of what Time Dollars would look like in Hartford



The Hartford participants used this collective vision to focus on a set of questions designed to lead them to next steps and action areas to pursue. They first met in small groups to identify particular organizational goals, resources, and opportunities for collaboration and then spent some time as a large group to put all their pieces together. Some of the main ideas that emerged are captured below.

What do we want to accomplish?

- Create a cross-agency, neighborhood, and geographic base.
- Integrate Time Dollars into existing programs.
- Ask each agency to look at its constellation of programs and draw out particular populations.
- Create a central Time Dollar store that is run by the collective and have smaller neighborhood-based stores across Hartford.

- Strengthen existing social networks and increase economic self-sufficiency and economic opportunity.
- Each organization or neighborhood will provide their own kitchen cabinet and have one member from each attend a central kitchen cabinet meeting.
- Have a central Time Dollar coordinator who will work with neighborhood-based coordinators (who could be agency volunteers, interns, or residents).
- Create a peer exchange for residents.
- Tap into the array of skills and services of all of those involved.
- Focus on supporting families' health needs and supporting the working poor and those coming off of welfare.
- Provide opportunities for youth and seniors to earn Time Dollars by working together.

Who needs to be involved, and what do they need?

- Residents, parents, children, churches, and merchants all need to be able to participate.
- Boards of directors, community liaisons, community organizers, volunteers, and youth must be involved.
- Education and outreach are needed and could be provided through peer exchanges, hosting events, and training opportunities.
- Bring the leadership and other staff of our agencies along in this process and communicate to them that we have collectively agreed to pursue Time Dollars as a powerful strategy that can benefit each of our organizations and the community as a whole.

- We may bring Edgar Cahn to speak to our agency leadership, frame it as a celebration of our collective, and have new potential partners attend.
- This group is the beginning group of partners that can continue to grow. New partners will strengthen this effort and be viewed as new contributors to what is already in place.

What resources do we have available, and what other resources do we need?

- Build Time Dollar opportunities into key events that our organizations have over the course of the year.
- *Making Connections* will provide support, with other coinvestors, to pay for the coordinator.
- The United Way will provide space for a coordinator, with a computer and phone.
- Several agencies will make rooms available for kitchen cabinet meetings.
- *Making Connections* agreed to host monthly meetings of Time Dollar coordinators and support social events for contributors and members.
- Hartford Community Partnership may incorporate workshops to introduce Time Dollars at its upcoming youth and community conference.
- The Village for Children and Families has interns, a volunteer coordinator, and ambassadors who could be neighborhood coordinators. Its facilities are also an available resource.
- The United Way will invite other funders to learn about Time Dollars and potentially contribute additional resources.
- *Making Connections* may be able to support an evaluation of Time Dollars.

Next Steps

Based on these action areas and commitments, the Hartford team proposed the following series of next steps. In the short term, Hartford participants will:

- Develop a strong message to demonstrate their support for Time Dollars which can be presented to their agency leadership.
- Each of the partners will survey ten people to find out if they would participate in a Time Dollar program, what their wish list for services would be, and what they think they could offer.
- This group will reconvene in a month to report on agency buy-in and create a timeline for implementing a Time Dollar program.

In the long term, participants hope to:

- Develop a set of guidelines for participating in and contributing to Time Dollars.
- Develop a five-year strategic plan for funding, technical assistance, and sustainability.
- Create measures of success and develop an evaluation component.
- Do more research and consider a potential partnership with New England Time Banks.

PROGRESS TO DATE

After the peer match, the Hartford team returned to Connecticut committed to beginning a Time Dollar program. The lessons learned, relationships formed and strengthened, and the excitement generated as a result of the peer match has allowed the team to move forward with its goal of having a program in place by early fall 2004. The team has been meeting bimonthly and is finalizing memorandums of understanding with organizational partners. It is also making final decisions about a location to house a Time Dollar coordinator and recently finished an application for AmeriCorps volunteers to assist in staffing the program. The team remains excited about the possibilities a Time Dollar program can bring to Hartford, and community members are ready to begin exchanging services.

LEAD CONTACTS

Hartford, Connecticut

Ana Maria Garcia

Site Liaison

Hartford *Making Connections*

221 Main Street, 3rd Floor

Hartford, CT 06016

Phone: 860-293-0097

E-mail: a.garcia@snet.net

Portland, Maine

Auta Main

Executive Director

New England Time Banks

144 Cumberland Avenue

Portland, ME 04101

Phone: 207-874-9868

E-mail: autamain@maine.rr.com

San Diego, California

Shellye Sledge

Executive Director

POWER

7869 Broadway

Lemon Grove, CA 91945

Phone: 619-462-4225

E-mail: shellye@poweropps.org

Peer Match Facilitators

Rosa Briceno

Senior Associate

Center for the Study of Social Policy

1575 Eye Street, NW, Suite 500

Washington, DC 20005

Phone: 202-371-1565

E-mail: rosa.briceno@cssp.org

Juanita Gallion

Associate

Center for the Study of Social Policy

1575 Eye Street, NW, Suite 500

Washington, DC 20005

Phone: 202-371-1565

E-mail: juanita.gallion@cssp.org

WHAT IS *MAKING CONNECTIONS*?

Making Connections is the Annie E. Casey Foundation’s initiative to improve outcomes for some of the nation’s most vulnerable children and families. The initiative is conducted through deep and durable partnerships with selected cities and neighborhoods across the United States (for more information, visit www.aecf.org/mc). Several core ideas underlie *Making Connections*:

- *Making Connections* is based on the recognition that the greatest number of American children who suffer from “rotten outcomes” live in city neighborhoods that are in many ways cut off—disconnected—from the mainstream opportunities of American life. Thus, *Making Connections* is “place-based”—it focuses on specific neighborhoods in specific cities.
- *Making Connections* has a simple theory: that children do better when they grow up in strong families, and families do better when they live in supportive neighborhoods. Thus, *Making Connections* strategies are aimed at helping families obtain what they need to be strong, and helping neighborhoods gain the resources they need in order to support families well.
- *Making Connections* focuses on three major types of “connections” that help families grow stronger and achieve what they want for their children. The first of these is helping families connect to **economic opportunities** and to jobs that provide income, assets, and an economic future. Research and experience suggest that this type of connection is unlikely without two others: strong connections to the **social networks** of kin, neighborhood groups, and other informal ties that sustain families when times get tough, and to high-quality, **effective services and supports** that help families reach their goals.

Making Connections focuses on improving results for children and families in tough neighborhoods. Core results that *Making Connections* communities are mobilizing around include:

- Families have increased earnings and income;
- Families have increased levels of assets;
- Families, youth, and neighborhoods increase their participation in civic life;
- Families and neighborhoods have strong informal supports and networks;
- Families have access to quality services and supports; and
- Children are healthy and ready to succeed in school.

A key task in ensuring the success of *Making Connections* is making available the learning and technical assistance that the participating sites need to move forward with their work. One of the ways that the Foundation provides this kind of support is by making peer matches available.

WHAT ARE PEER MATCHES?

Since 1995, as part of a broader effort to rely more intentionally on the experience of people working in the field, the Center for the Study of Social Policy began working with several partners and funders to develop and offer a rather intensive form of peer technical assistance known as peer matches. Peer matches are structured opportunities for teams of people from two or more jurisdictions who are working on a similar issue to exchange experiences and practical knowledge toward resolving a particular challenge that has been identified in advance.

The rationale behind peer matches is straightforward. Often, the people best able to provide hands-on help are the “doers” themselves—people from states and communities who have successfully addressed a problem or created an effective new policy or strategy. These are the people who have an acute sense of what has and hasn’t worked, and why and why not. They have developed good tools and strategies they can share. And they are usually eager to help others because of a strong sense of shared mission. But while good peer matches are informal, they are never

casual, using a carefully designed process and structure to focus the common interests, roles, and goodwill that exist between peers on producing meaningful change for a community.

Peer matches are a resource and time intensive strategy. Careful consideration of when, where, and how to use this approach is therefore always warranted. Experience has shown that careful preparation and execution of the matches are critical factors for their success. This approach tends to work best when the following conditions are in place:

- A specific problem or issue has been identified, and the people looking for help are at a key decision point with respect to the design or implementation of a state or community strategy;
- Stakeholders are invested in and have a high degree of ownership in solving a problem;
- The timing is right—e.g., a decision or action that will affect the community’s family strengthening agenda is going to be taken and/or someone needs to be convinced to take action; and
- A reasonably small number of people have the authority and ability to act on what they learn in the match.

To date, the Center has brokered over 60 peer matches on topics ranging from creating resident-led community development corporations and governance structures, to establishing multilingual homeownership assistance centers, to building integrated services models. As illustrated in the case summaries that are part of this series, peer matches help spread good policies and practice, build relationships among different stakeholders who may not always have a chance to work together, and enable people to put changes in place that improve results for children, families, and neighborhoods.



The Annie E. Casey Foundation

701 St. Paul Street
Baltimore, MD 21202
410.547.6600
410.547.6624 fax
www.aecf.org

**Center
for the
Study
of
Social
Policy**

1575 Eye Street, N.W., Suite 500
Washington, DC 20005
202.371.1565
202.371.1472 fax
www.cssp.org