

# Innovative banks foster sense of community by tying 'dollars' to providing a service

By Irene Sege, Globe Staff | September 10, 2007

LYNN - On a sparsely treed street of old frame houses, Paula Reyes takes a vacuum cleaner and Windex to the interior of Dalene Basden's minivan. No money changes hands, but the help Reyes offers isn't free.

Basden transfers two "time dollars" from her account in the Lynn Time Bank to Reyes's. Two days later Basden, 52, earns two time dollars caring for an autistic boy, which will come in handy when she has surgery for a torn rotator cuff and needs additional help. Reyes, a 30-year-old native of Mexico, spends one time dollar on a weekly conversational English class.

Taking literally the adage about time being money, the time bank creates a circle of giving and receiving that is as much about fostering community as exchanging services. The Lynn Time Bank, incorporated in 2004, has more than 300 members. The Cape Ann Time Bank, founded a year ago, has 120. The nascent Time Trade Circle in Cambridge, with 50 members, expects to ramp up this month when a full-time intern comes on board.

They join a network of 140 time banks established over the past two decades in this country and abroad. The brainchild of University of the District of Columbia law professor Edgar Cahn, they offer a twist on the age-old interdependence of tight-knit communities as an antidote to the isolation that can plague modern life. Cahn estimates a time bank opens every week, thanks in part to software launched last year that eases the arranging and recording of transactions.

"From probably caveman days, there was always an invisible core economy of home, family, neighborhood, and community. Families grew up. Neighborhoods were safe. Seniors were taken care of," Cahn says. "We've seen that erode. That core economy was subsidized by the labor of women and the exploitation of minorities and immigrants. We have to find a way to honor and give economic value to the universal capacities to care, to love, to help."

In Maine, the decade-old Portland Time Bank has 750 active members, mostly lower-income, who last year engaged in more than 25,000 transactions, including medical care at a health center that accepts time dollars. The District of Columbia's Time Dollar Youth Court allows first-time offenders charged with minor infractions to sit on youth juries to earn time dollars to "buy" refurbished computers. Members of a Texas time bank planted a community garden.

Unlike the monetary economy, which values a doctor's time more than a day-care worker's, in time banks the lawyer's hour equals the same time dollar as the laborer's. Unlike a barter economy of traded favors - the auto mechanic tunes up the car of the plumber who then fixes the mechanic's leaky sink - time bank members pay it forward. Unlike a traditional bank, time banks regularly schedule social events and, in more diverse communities, build bridges across racial and ethnic divides.

"In a lot of neighborhoods, people don't know their neighbors. They just moved into town. They work all the time. This is a way to build social supports," says Katherine Ellin, a founder of the Cambridge group. "Because informal networks require that you be socially competent, sometimes people who are a little bit odd get excluded. This is a way to include everybody."

The Lynn Time Bank is an outgrowth of a support group for parents of children with mental retardation and other developmental delays, and Ellin's is an outgrowth of one for parents of children with mental illness.

"Rather than saying we have people who are mentally retarded that we would like to include in the community, we're saying they're already members of the community," says Marcel Charpentier, president of the Lynn board and a supervisor for the state's Department of Mental Retardation. "Our focus was to start a time bank that was generic and neighbor-to-neighbor. Then you can create entrée for people with disabilities."

When Basden cares for 15-year-old Bryan Orozco, who's autistic, her 21-year-old son, Ptah, who has significant learning disabilities and developmental delays, helps by playing basketball with the boy. Sometimes the Lynn Time Bank enlists mentally retarded members for aid with mailings.

"It represents a different way of thinking about social problems," Cahn says. "The people who we normally define as beneficiaries or target population - enlist them as your partners and co-workers in building community."

"Everyone has value," says Charpentier, "and everyone has something they can give back."

[http://www.boston.com/ae/events/articles/2007/09/10/innovative\\_banks\\_foster\\_sense\\_of\\_community\\_by\\_tying\\_dollars\\_to\\_providing\\_a\\_service/?page=full](http://www.boston.com/ae/events/articles/2007/09/10/innovative_banks_foster_sense_of_community_by_tying_dollars_to_providing_a_service/?page=full)

Time banks create social capital, and for that Thomas Sander, director of Harvard's Civic Engagement in America Project, applauds them. He views them as a way station, however, not a destination. "The ultimate goal," he says, "is getting people to do things for others without the explicit recognition of who owes whom for hours."

Basden, a special education advocate used to reaching beyond her job description, didn't need a time bank to teach her to help her community. What she's learned is how to receive help.

"At first it was hard for me to ask for services. It was easier to give," she says. "The time bank is a way for people to give back to me and for me to accept."

Time banks offer people of limited means a way to "purchase" conveniences - even luxuries - usually reserved for the more affluent. Lynn Time Bank members can find entertainment from a mime and help organizing closets as well as grocery shopping and pet sitting and rides to the doctor. To have their van cleaned professionally, Basden says, would run her and her disabled husband \$60. Reyes doesn't own a car, but she uses time dollars for taxi rides she couldn't otherwise afford. Patricia Generazzo received child care when she developed breast cancer two years ago. "God bless them," she says.

Some see time banks as a way to help the elderly stay in their homes, with younger residents, for instance, offering home repair and snow shoveling and older residents offering themselves as surrogate grandparents. Cambridge's Agassiz Neighborhood Council expects to establish one as part of its aging in place initiative, and some members, meanwhile, have joined Ellin's Time Trade Circle. "If you're older and isolated, this is a way to reconnect to the community," says Agassiz community liaison Phoebe Sinclair.

The state's first time bank, founded in 1987 at Kit Clark Senior Services in Dorchester, was funded by the Robert Wood Johnson Foundation to help the elderly. Healthy seniors aided frail ones who, in turn, checked on others by phone. After peaking at 200 members around 1990 and falling to 50, it's succumbing next month to lack of funding.

The Lynn Time Bank has a full-time executive director, but the new Cape Ann Time Bank is a do-it-yourself operation of volunteers.

At a sidewalk bazaar in Gloucester one recent afternoon, tucked amid racks of clothes and tables for a psychic and the League of Women Voters, Nancy Goodman mans a booth for the Cape Ann Time Bank. Charlie Vogel, an actor and nursing home food worker, signs up. So do Patricia and Matthew Lever, who recently moved to Magnolia. "I only know three or four neighbors," Patricia Lever says.

Goodman has had a patch of ferns in her yard weeded and a backsplash painted by time bankers. She's cut hair and driven people to the airport and would give flute lessons if anyone asked.

"It's been amazing and delightful to experience the reaction of someone when I've asked them to do something for me," Goodman says. "Then there's meeting people I probably never would have met any other way."

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