Member Organized Resource Exchange: A Guide to Replication

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Foreword

In this Guide Lois Wright has done a remarkable job of describing how thousands of St. Louis neighbors made the vision of a self-help system a reality. However, her Guide also shows that the development of a MORE system is just the latest period in the long history of the search for quality of life for neighbors of Grace Hill. And just as the MORE system builds on what has preceded it, MORE itself can be the foundation for what might come, not only at Grace Hill but in other places as well.

The intent of MORE has been to create a neighborhood process that would fuel itself. Through information, self-interest, and altruism, neighbors could turn their neighborhoods into learning communities, build internal capacity, and create higher levels of organization, all resulting in improved quality of life. Neighborhoods would be given tools which would enable them to become true “zones of emergence,” first identified by Woods and Kennedy at the turn of the century.

In some ways MORE has reached a boundary at Grace Hill. Community realities of professionalism, institutional competitiveness, survival, and growth imperatives as well as the politics of race, class, and gender all have restricted a broader application of MORE. In addition, the concept of MORE is not always grasped by outsiders. Many in St. Louis have not chosen to understand that MORE is a Member Organized Resource Exchange but instead view it as a Grace Hill program only, belonging to the agency rather than to neighbors. In so doing they are denying the poor access to usable information, denying them the opportunity to self-determine, and denying their cultural perceptions and understandings.

These barriers to broader application of MORE are powerful forces, and while they may be modified at times, they will not disappear. This tells us that the search for additional models for change—models that offer alternative approaches to achieving the intent of MORE—must continue. MORE does not have to be replaced. It will continue to be a viable model, working from an institutional base, as at Grace Hill. However, the neighborhood process can be initiated in ways other than what we already know and are doing. New venues for MORE’s principles must be discovered.

Interestingly enough, the MORE system may very well prove to be the tool for discovery of new models. The remarkable impact made by neighbors helping neighbors over the past 15 years, under the leadership of two equally remarkable women, Betty Marver and Judy Jarman, attests to that possibility.

George Eberle, Jr.
November 30, 1997
Acknowledgments

Getting to know Grace Hill and its MORE program has been an arduous and gratifying task. At times I wondered if I would ever "get it right," as I read, asked questions, listened, wrote, and rewrote. Yet, in the end, not only has my understanding of community development in general and Grace Hill in particular grown but Grace Hill has become part of me. As I talk to people across the country about the direction of human services today and how communities are cop[ing, I find myself asking, "Do you know about Grace Hill?"

While I take full responsibility for any errors in this Guide or concepts that I have not fully understood, I have many people to thank for helping me along the way. George Eberle, Betty Marver, and Gloria Drake have spent hours talking with me about Grace Hill and the MORE program. In addition, they have meticulously reviewed drafts of the Guide and provided invaluable critiques.

Others too numerous to mention have also assisted. Various staff talked with me about aspects of MORE with which they were most familiar. And three residents conducted the interviews that are reported in Chapter IV of the Guide. I am grateful to both the interviewers and the residents whom they interviewed for providing this "reality check." In addition, I borrowed freely from years of reports and publications that describe Grace Hill and MORE. All who contributed to those have provided important background information that helped me find my way.

Last, I thank the Annie E. Casey Foundation for funding the Guide and Ira Barbell for both recognizing the need for documentation of the MORE program and providing his critique and support throughout the Guide's development.
Chapter I. Introduction

On the northeastern edge of St. Louis, running along the west side of the Mississippi River, with the Gateway Arch rising high above, is a strip of neighborhoods that, along with several other neighborhoods in the metropolitan area, comprise the service region of Grace Hill. While each neighborhood has its own character, all would be described by most standards as poor. Yet they are rich in spirit and, as you will learn, rich in human resources.

A prominent feature of the area is Grace Hill, a multifaceted social service organization with a rich history. Though its roots go back to Grace Episcopal Church in 1844, it had its start as a settlement house in 1903. Grace Hill currently offers wide-ranging services, such as primary health care, neighborhood centers, shelters, child care, and housing assistance. But perhaps as important as the services themselves is how they are planned and delivered through a system called the Member Organized Resource Exchange (MORE). It is that system which is the focus of this report.

Typical of programs that arise from communities, MORE is difficult to describe. It is alive, moving and changing as surely as the neighborhood residents themselves move and change. It adds and reconfigures programs, makes and changes decisions. Yet, despite the difficulty of the task, documenting MORE is worth the effort. There is a story to be told, and there are lessons to be learned. This report tells the story and distills the lessons. We hope it will inspire and assist others who are already involved in community-based social service programs or would like to begin a program similar to MORE.

Historical Roots

The program to be described and analyzed in this report springs from events that began over 150 years ago. Its early roots can be traced back to 1844, when Grace Church was organized in what was then an exclusive suburb of St. Louis. However, during the next twenty-five years the character of the community began to change, and this had a profound effect on the church. By 1870 residents began to move out to the western part of St. Louis, and middle-class tenements replaced mansions. The area eventually became a working-class community and finally an extremely low-income community. This out-migration of prosperous parishioners resulted in a decline in the funding base of the church and new needs for social services to the community. Thus, in 1910 Grace Church, a failing parish, was deorganized and ceased to function as a parish. Converted to a mission, it was consolidated with an entity called Holy Cross House.
Holy Cross House, begun in 1903 as a mission and social service agency of the Episcopal Church, served the economically underprivileged in downtown St. Louis by operating a library, providing clothing, ministering to the sick, collecting and distributing magazines, and operating a medical clinic. In 1914 the earlier merger of Grace Mission and Holy Cross House was formalized through incorporation. The newly formed Holy Cross Corporation expanded services to include such things as a kindergarten, a variety of clubs, and group work services.

Though the legal name of the nonprofit organization was Holy Cross Corporation and the merged service organization took the name of Holy Cross House, it was known by residents as Grace Hill House. Thus, in 1938, in keeping with popular preference, the name was officially changed. The Grace Hill of today cites 1903, when the Holy Cross House was established, as the date of its own beginning.

Grace Hill operated as a settlement house. It is important to understand that, unlike the typical social service agency of today, these early settlement houses had dual motives—both the provision of social services and support for social change toward greater opportunity for all. Thus, from its beginning Grace Hill House was committed not only to adapting programs and services in response to the changing needs of people but also to challenging the social and economic conditions that created those needs.

A significant change in Holy Cross Corporation occurred in 1924. Supported initially by contributions from members of the Episcopal Church and interested friends, the agency’s ongoing difficulty raising funds led to its joining the Community Fund (later known as United Charities, Community Chest, and now United Way), which required member agencies to address medical, recreational, and relief needs of people without proselytizing. Thus, a result of this new funding was the beginning of a separation of church functions from social service agency functions. The necessity of securing viable funding had helped to reshape how the agency operated, loosening its formal ties with the church.

Another significant change occurred in 1938, when a new administrator led the agency from volunteerism toward professionalization. Though volunteers continued to be used, their diminishing availability as well as efforts of the administrator to improve the quality of services resulted in the hiring of professionally trained staff and more documentation and evaluation of programs. Holy Cross Corporation (Grace Hill House) joined the Adult Education Council in 1938 and also the National Federation of Settlements, further marking its professional identification. This move toward professionalization might have seemed to threaten the agency’s strong community ties, but this was not the case. Rather, there was a concurrent move to broaden the base of participation in agency governance by deconcentrating decision making from the administrator and giving more authority to a committee, which was restructured to include more community members at large.

This brief retrospective provides the historical context for what will be described later as the Grace Hill of today. We see that from 1844 to 1938 Grace Church was established, was deorganized to a mission, merged with another mission and social service agency,
incorporated, became officially known as Grace Hill House, expanded its funding base, and moved toward professionalism while broadening the base of participation. But the history also has a surprisingly contemporary ring. As we struggle to understand Grace Hill of today, we will revisit some of the themes that were historically important: the interdependency of funding and program; the division of governance and decision making between central authority and the community; the influence of leadership on the changing character of program; and issues pertaining to volunteer or resident staffing and professionalization.

**Purpose and Context**

As the above discussion demonstrates, neighborhood-based programs have been around for a long time. The era of the settlements houses of the early 1900s is past. Yet through the years neighborhood-based programs have resurfaced again and again, always in slightly different form, for different times and conditions, and with varying degrees of success. The 1960s saw the Great Society, with its neighborhood centers and “maximal feasible participation of the poor.” Most recently, the Omnibus Budget Reconciliation Act of 1993 mandated that, to receive Family Preservation and Support funds, states begin to move their child welfare programs to become neighborhood-based. And the philosophy of “neighbors helping neighbors” currently is pervasive throughout social service systems, though the rhetoric is often more evident than the reality.

This report is about Member Organized Resource Exchange (MORE), a rich program of neighborhood services and neighborhood participation, embedded in the community development context of Grace Hill House. One of its features is a formalized resource exchange that includes a Time Dollar program (MORE Time Dollar Program, MTDE), which supports the overall mission of MORE. MORE and MTDE have received national attention, and interested people from across the nation have visited the program with an eye toward replication.

But replication is no easy matter. Observing a program does not tell how it got to where it is any more than touring a house tells how it was built. Visitors to Grace Hill need additional information if they are to consider replication. They need answers to questions such as: How did MORE begin? What happened first? What next? What was tried but didn’t work? What is best practice? What are the musts and must nots? Can MORE be replicated, or are there things so unique to any community that a program such as this defies replication? These are some of the questions this report attempts to answer.

Though what we will describe here is a well-established, complex program, we encourage the reader not to be daunted by that. You can only start from where you are now, and we hope we can help you do that. Beginning right, however small the scale, offers the best chance of success.
Focus and Limitations

This report describes MORE and how it was developed and is sustained. In addition, it examines issues that Grace Hill faced and that other communities will likely face as they seek to replicate the program. From the description and analysis of issues we have distilled guidelines for replication.

In dealing with the massive amount of information about MORE, some of it written and much of it in the minds and lore of staff and residents, we quickly realized the need for clarifying the scope of the report. In making that clarification we dealt with several highly interrelated issues.

- The first is an ongoing language and conceptual problem.

We quickly found that we were sloppy and inconsistent in use of terms and that this bespoke our underlying confusion, so we had to backtrack and seek help from Grace Hill staff. Thus, we are offering several definitions here that might help the reader understand subsequent material more clearly.

Grace Hill. In the remainder of this report, we will refer to the organization that operates MORE as “Grace Hill.” In reality, the formal name of the organization has changed over the years, and the MORE system involves a number of separate but highly intertwined agencies and organizations. Nonetheless, we are choosing to sacrifice accuracy for clarity by simplifying.

Member Organized Resource Exchange (MORE). MORE is the focus of this report. It is the implementation of a community development concept, with roots going back to 1844. Formally named in 1982, it comprises three core components—services, training, and linkage—that will be described later in this report. We often refer to it as the “MORE system,” highlighting the importance of the dynamic relationship among these components. Grace Hill’s official description of MORE is “a self-help service which creates solutions for neighbors through the exchange of members’ resources and activities.”

MORE Time Dollar Exchange (MTDE). MTDE is a tool of MORE and part of its linking system. Based initially on a bartering concept, it was further developed through an elderly services credit program to an exchange system. As Grace Hill became aware of “Time Dollar” programs, neighbors requested in 1990 to use this label to signify consistency with the existing nationally known program. MTDE provides the mechanism for tracking—and thus encouraging—transactions in which services and goods are exchanged. Three terms that are used in this report in relation to MORE and MTDE need to be clarified:

Bartering—In true bartering, a market-value dollar amount is attached to services. For instance, typing may be valued at $9 per hour and baby-sitting
at $5 per hour. There are many bartering programs across the country in which professionals (e.g., physicians, attorneys) as well as others barter for services.

**Exchange**—"Exchange" is used here as a generic term to cover all sorts of doing for one another and receiving from one another. It includes activities that are recorded in the MTDE database that will be described later in this Guide, but is not limited to those.

**Transaction**—This term is specific to activities that are recorded in the MTDE database.

**Time Dollar.** Edgar Cahn, founder of the Time Dollar Institute, came up with the time dollar concept in 1980 as an alternative economy in which participants exchanged goods and services without the involvement of cash. He describes the program fully in *Time Dollars: The New Currency That Enables Americans to Turn Their Hidden Resources—Time—into Personal Security and Community Renewal* (Edgar Cahn and Jonathan Rowe. Emmaus, PA: Rodale Press, 1992).

- Second, we began to think of resource exchange programs as falling along a continuum in terms of goals and, therefore, scope.

On one end, there may be resource exchange programs for which the sole purpose is making available goods and services in this form of alternative economy. The exchanges themselves, and the economic benefits to users, are the goal. At the other end of the continuum would be a program such as Grace Hill's MORE, in which the agenda is not only to provide through MTDE goods and services that residents might not be able to afford otherwise but also to foster community development, capacity building, and social change. Exchanges are seen as a mechanism for increasing contact among residents. Neighbors' natural helping activities are formalized and enhanced. Thus, residents are bound together through exchanges, and the invisible but all-important web of community relationships is enriched. The Time Dollar system and technology make large-scale exchange possible. In addition, because the agenda includes turning much of the operation of social programs over to the residents, the exchange involves agencies and programs as well as neighbor-to-neighbor transactions.

We have made a decision not to focus this Guide on how to start a simple resource exchange program. There are other materials that may assist with that. Rather, we are speaking to those agencies or groups who embrace a long-term goal of moving toward the community development, capacity building, social change end of the continuum.

- The third issue we struggled with was boundaries.
Of the rich history and current programs of Grace Hill, what should we include or exclude? In describing MORE, how broadly and deeply must we go into Grace Hill Settlement House, the community, the multiplicity of programs attached to and operating in Grace Hill’s communities? What will aid understanding, and what will confuse? We have drawn boundaries, perhaps artificial but necessary for maintaining any focus. We trust we have included enough about specific programs to communicate a sense of the possible. Yet we make no claim to have presented here a full picture of the programs and services associated with MORE.

- Fourth, we considered the *uniqueness* of MORE.

In studying MORE and its history, we understood from the beginning that the system contained much that is unique to Grace Hill. We had to struggle with determining what is so specific to MORE that it would have little meaning for other communities, and what, though perhaps unique, could be generalized to other communities which, though they may not do things exactly like Grace Hill, could include something similar that fits their own community and needs.

Our resolution of this difficulty was to provide descriptions of how MORE developed but also to winnow down Grace Hill’s experiences to determine what is more universally applicable. For instance, MORE may have chosen one particular form of governance that works for them. Those considering replication don’t have to commit to doing exactly what MORE did, but they do need to understand the rationale behind MORE’s choices. What needs was MORE trying to satisfy, what outcomes achieve, with certain structures and processes? What are other options for satisfying the same needs or achieving the same outcomes? How can the spirit of MORE be captured and replicated even when specifics may differ from community to community? The routes to the ends may be numerous, but the needs and desired outcomes may be similar across programs.

**Organization of This Guide**

We have entitled this report a *Guide* because our intent is to walk readers through a sequence of activities that can enable them to develop and sustain their own system similar to MORE. It attempts to combine the explicitness of a recipe with the richness of a good story. Readers may find themselves thinking on different levels at different times—once focusing on the specific steps as they plan their approach, again focusing on the stories to absorb the flavor of the program, intangible but essential. In addition, specific forms and formats used by MORE are included as examples that readers may adapt to their own needs.

The *Guide* starts at the beginning. The historical overview already presented introduces the settlement house context. This is expanded in the next chapter with a discussion of the philosophy behind MORE. Next is a description of MORE, showing its development since the 1980s. This is followed by an entire chapter presenting residents’ views of MORE,
focusing on MTDE. Next is an analysis that focuses on various aspects of MORE’s development and translates that into salient issues and guides for replication. A final chapter speaks briefly to evaluation and offers a summary of the major themes that emerged from the study of MORE that produced this Guide. Tools and planning aides are included throughout; these and additional ones are included as appendices.

**How the Guide Was Prepared**

This Guide was prepared through a process that was truly collaborative. Staff and residents of Grace Hill were generous in sharing their time, expertise, and enthusiasm to provide not only documents for review but also, more importantly, conversation that was so necessary for filling informational gaps and providing different perspectives. In addition, residents participated in structured interviews, conducted by trained resident interviewers, to ensure that their voices were heard. Information they provided is infused throughout and also provided more fully in one chapter. Annie E. Casey staff were very supportive in reviewing drafts of material, asking hard questions, and always pushing for meaning and relevance. For all of us, preparing the Guide was an unfolding process. Whatever we thought we knew at any point went through critique and discussion that resulted in new understanding and, always, new questions. We hope the results of the iterative process we undertook are factually correct, conceptually rich, and finally, presented in a straightforward and understandable manner.

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Chapter II. MORE as Philosophy

If you talk to anyone involved with MORE, you hear a lot about philosophy before there is any mention of program. Then you hear it again. And again. Staff and residents might not use the word *philosophy*, but they are clear that there is a coherent core of beliefs and values that underlies and is expressed throughout the components of MORE.

For MORE, the philosophy was there in its settlement house roots, long before the program took its current form. Newly developing programs, however, may find themselves at various stages of readiness in terms of compatibility of their philosophy with a program such as MORE. This chapter helps readers assess their philosophical readiness to develop a MORE system by leading them through the following series of questions:

- What is the philosophy underlying MORE?
- What difficulties might some groups run into with the philosophy?
- How do you know if your community or program shares this philosophy?
- What if they don’t?

**What Is the Philosophy Underlying MORE?**

Though it is expressed in an infinite variety of ways, the MORE philosophy can be captured in seven interrelated ideas, as follows:

- *There is a strong commitment to a social change agenda.*

  MORE was consciously developed with a recognition that existing social and dominant economic structures did not adequately meet the needs of the poor. Thus, socially and economically deprived communities need to develop a mechanism for meeting their own needs. MORE involves neighbors in securing, designing, and delivering services within the community. It involves helping them create meaningful, recognized, and viable roles in their own neighborhoods. Empowerment and self-determination are hallmarks of the approach. There is an emphasis on getting resources into the hands of residents rather than having outsiders control these resources “on behalf of” the residents. New, more relevant social forms are seen as both the process and the product of the approach.

- *High value is placed upon participation.*

  The social change agenda involves broad community participation. Residents speak best for themselves and assert control over their own lives and communities, and this is best done through a combination of leadership roles, membership on agency boards, and employment as staff. To support this, programming must bring
appropriate education and training to residents and must make information directly available in a user-friendly manner, without institutional intermediaries.

Broadly, community building depends upon connections, breaking down the isolation that exists in many neighborhoods. Thus, mechanisms that bring people into the flow of community activities and decision making are to be infused throughout programming.

- **Expertise lies within the community.**

Neighbors know best what they need and how they can use help. They have the ability to distribute money, noncash resources, and services within their communities. They are effective at teaching other neighbors and are superior to professionals in some activities, such as outreach and making appropriate referrals. MORE is consistent with modern questioning of professionalized services as too expensive and inappropriate to many local or individual needs.

- **Community residents are competent to seek and use help as needed.**

Services do not have to be mandated for residents to seek and use them. Many professionals are used to working within organizations that offer only mandated services, and they are skeptical about residents' ability to voluntarily seek and use help. The philosophy of MORE is that when services are accessible, nonthreatening, and offered in a manner consistent with resident values and perceived needs, residents will exhibit appropriate help-seeking behaviors. Social service programs are seen as "at the service of" rather than "to be imposed upon" residents.

- **Reciprocity improves use of services and resident competence.**

Reciprocity simply means mutual giving and taking. In traditional agencies, service provision creates a gulf, a status differential, between giver and receiver. Thus, receiving services actually can be at odds with the goals of some programs to, for instance, increase self-esteem and promote empowerment.

Recipients have often attempted, in efforts to reduce distance between themselves and their helpers, to give something in return, but this goes against the policies of most agencies. A program in which the same people are the givers and receivers of service avoids this problem and defines both giving and receiving as normal community transactions. There is a belief that every community member has something to give as well as the need to receive and that programs should identify these strengths and needs and facilitate transactions in a normative context.
• **Communities are resource rich.**

Though a community may be economically deprived, all communities are resource rich. An expanded notion of resources includes residents’ time, skills, insights, energy, and wisdom. These resources have real value and contribute to neighborhood development. Yet often the resources are unrecognized and thus lay dormant. Community development strategies can help identify and use existing resources and in so doing build community capacity.

• **Rigid bureaucratic structures are not appropriate for community development approaches.**

Traditional agencies operate according to written policies and procedures. And that’s good. Some structure is necessary. Yet often the policies and procedures take on a life of their own and become so rigidly institutionalized, so cumbersome to revise, that they cease to be responsive to unfolding need. A system of programs such as MORE certainly has structure, actually a very complex structure. Yet it is quite fluid. The ongoing process of change is seen as an important aspect of the program, which is more easily described as process and approach than as a particular structure. Attempts to commit MORE’s structure to paper must be tentative to accommodate the fluidity. Change, rather than being the enemy of the organization, is its life.

**What Difficulties Might Some Groups Run into with the Philosophy?**

The philosophy has implications for how program staff think and operate in ways that are different from traditional agencies. Not everyone shares or can live with these ideas. Some might think they share the ideas until it gets down to the practicalities of operation, then they retreat in the face of difficulties and opposition. Thus, we need to explore the implications of the philosophy and how it might conflict with traditional thinking. Here are some issues and questions an agency must face if it is moving from a more tradition to a community development approach for service delivery.

**Dedication to social change** expands and reshapes the agenda of more traditional agencies. The target group for services changes from, say, individuals and families to include the entire community. Core services are expanded to include all aspects of community life—income, housing, transportation, child care, health, education, recreation, safety—conceptualized in an integrated, holistic approach. Informal services, connections, and transactions become as relevant as the formal service system. Policy concerns become as important as direct service provision. Power issues must be addressed. Who has access to power? The agency may come into conflict with existing powerful entities or struggle with conflict on its board of directors, as board members (often chosen for their power or access to the traditional power structure) are brought into the social change agenda. Clearly this is vastly different from an agency that is used to operating on, for instance, a social casework model.
**Resident participation** moves the agency from primarily planning and delivering services through professionals to creating mechanisms for and providing support for community residents to define and meet their own needs. Every agency program needs to be examined in terms of the extent to which it imposes services upon residents versus serving them and supporting full resident participation. For some agencies, self-examination might even need to begin with the extent to which current agency staff at all levels are involved in decision making. If only top-level staff participate now, it would be a large conceptual leap to inclusion of residents. Decisions must be made in terms of **where to include residents** in planning and service delivery, at what **levels**, and in what kinds of **roles**. How much **decision making power** is the agency willing to give up or share? Will it abide by resident-made decisions with which professional staff disagree, subject to certain limitations (e.g., liability, ethics)? What are the agency’s parameters and limitations in terms of accepting resident decisions? How will it **support** residents so they can perform their new roles competently rather than setting them up for failure?

For participation to be meaningful, it must be based upon a belief that residents have some **expertise** to offer. Many agencies might romanticize the notion of resident expertise but have real difficulty believing their own rhetoric. A real conflict between professionalism and the notion of resident expertise can arise. What is **professional expertise versus resident expertise**? How is each valued? When should resident expertise be **paid for**, as are professional consultant services? When should residents be **volunteers** and when **paid staff**? What is the **trust level** of residents and professionals in one another’s expertise? Last, **how is the agency willing to redefine such things as accountability**, outcomes, and documentation requirements to use and accommodate resident expertise and participation more fully?

When an agency trusts more in resident willingness and competence to **seek and use help**, it becomes **less reliant on coercive, mandated services** and more willing to offer voluntary services. However, many of our current state services are either fully coercive or have coercive components. Other services, though not mandated, still are delivered in a manner that does not recognize recipients’ desires to improve their own lives. Clearly, we are ambivalent about residents’ ability to choose to do what is good for themselves and others. But willingness and ability to use services voluntarily is influenced by a variety of factors surrounding service delivery, and noncoercive agencies must assume the flexibility to create conditions that support help-seeking behavior. These conditions relate to **characteristics** of the helping person, **hours of service**, **location**, **psychological and technological ease** of access, **consumer control** over access, amount of **information** put in the hands of consumers, and a resulting **reduced dependence upon agency intermediaries** for access to service.

**Reciprocity** supports help-seeking behavior. Most healthy relationships involve reciprocity—getting and giving in return. Such reciprocity signifies equality and mutual respect. However, recipients of social services traditionally have had no opportunity to give in return for what they receive. Often they want to give small gifts to their helpers,
but this is not allowed by most agencies. Accepting a gift from a service recipient is considered unethical. Thus, receiving help becomes a one-way transaction. Resident-to-resident helping programs avoid the ethical concerns around reciprocity, because residents are able to give back to the system (rather than to an individual service provider). An agency considering moving toward a resource exchange model must be willing to accept the notion of giving and receiving as a normal way of doing business.

As an agency moves from a traditional deficit-based to a strengths-based view of programming, it must learn to recognize resources as well as needs. In addition, it must broaden its definition of resources as already described. A large question for an agency is what to do with the resources once they are identified. Many community development programs have completed excellent identification of resources (asset mapping) but stopped short of figuring out how to use those resources for service provision, community development, and social change. Thus, an agency must be ready to put into place a system that will convert the resources identified into exchangeable commodities. This moves the agency from a position of exclusively focusing on delivering resources created outside the community to including distributing and exchanging resources already existing within the community (while simultaneously increasing neighborhood competence by recognizing or creating new resources).

Last, an agency moving from a traditional service delivery model to a community development focus must be comfortable with less rigid structure. The agency must be willing to sacrifice some of its bureaucratic elements and tolerate more ambiguity in form, function, and processes, with the recognition that there may always be some strain between professionals and bureaucratic aspects of the agency and the community development values and strategies. The agency should ask itself the extent to which it feels its identity is tied to structure. It should think about its level of trust that it will continue to operate effectively with, for instance, less detailed manuals and more flexible policies. Indeed, the agency may need to rethink its whole attitude toward change itself.

How Do You Know If Your Agency Shares This Philosophy?

Because the philosophy behind MORE is so integral to all aspects of the program, no agency should attempt to build such a program by putting in place particular program elements without first understanding and embracing the philosophy. Figure 1 presents a checklist that agencies may use for self-assessment. (Note that, while the term agency is used, the checklist may also be applicable to groups not yet formalized that are considering beginning a program.) The items, arranged in sections that correspond to the above discussion of philosophy, should be applied to personnel at all levels—board members, managerial staff, service providers, and support personnel.

To make philosophy more concrete, items are stated, to the extent possible, as behaviors rather than as abstract ideas. The assumption is that, if an agency accepts certain ideas, it will live by them, and a behavioral check is the best way to uncover true values and beliefs. However, the response categories do allow for agencies to include in their
assessments not only what they have done or are doing now that indicate readiness but also how they think they would respond to certain situations and conditions.

The checklist is not to be scored, and there is no cut-off point. Still, agencies may assume that a greater portion of “yes” responses to the items generally indicates greater readiness. Even more importantly, the “no” responses can help the agency focus on issues it must address before proceeding further. Thus, the response categories are “Yes, we do or have done this” (Y/D); “Yes, we would do this” (Y/W); and “No, this is not consistent with our agency philosophy” (NO). It is important to remember that the checklist does not attempt to judge the overall competence of the agency but rather to relate specifically to readiness for replication of a community development, resource exchange program such as MORE.

We suggest that the checklist be used by board members, management, line staff, and community residents to obtain multiple perspectives on the agency.

What If Your Agency Doesn’t Share the MORE Philosophy?

If you find that all groups of respondents provided mostly “yes” answers to the questions, you may well be ready to consider replication. (Pay particular attention to items that are italicized, because we consider these essential.) However, if there are too many “no” responses, or if there are wide differences in perspectives of different groups, you have more work to do before moving forward, if you think it is important to do so. We suggest a meeting with representatives from the groups—board, management, line staff, and residents—in which differences in perceptions and readiness are discussed. The agency’s strengths in terms of readiness should be recognized and issues addressed. From this kind of conversation may emerge a sense of what has to change to enhance readiness and a plan for how that change might be pursued.

Next Steps

At this point you should have a good sense of the philosophy behind MORE and the extent to which your own agency’s or group’s philosophy is similar to or compatible with the community-based, resident operated approach of MORE. In addition, you should be able to make a decision about your readiness to consider MORE as an option for your community or where you might need to focus to increase your readiness.
Figure 1. Agency Philosophy Readiness Checklist

Section 1: Commitment to Social Change

<table>
<thead>
<tr>
<th>Items</th>
<th>Y/ D</th>
<th>Y/ W</th>
<th>N</th>
<th>O</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. <em>Does the agency accept social change as a legitimate and important goal?</em></td>
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<tr>
<td>2. Does the agency feel comfortable being involved in advocacy, even though it may bring them into conflict with existing power structures?</td>
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<td>3. Has the agency any experience with consumer advocacy groups’ making demands? If so, did the agency see it as a legitimate process rather than an inappropriate threat to authority?</td>
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<td>4. <em>Has the agency included the community as a whole rather than only individuals and families in the definition of its target group and in measurement of outcomes?</em></td>
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Section 2: Resident Participation

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<th>Items</th>
<th>Y/ D</th>
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<th>N</th>
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<tbody>
<tr>
<td>1. Is decision making currently broadly representative of all levels of agency staff rather than concentrated at high organizational levels?</td>
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<tr>
<td>2. Are residents (clients or consumers) included in all levels of the agency—governance, policy and planning, direct service provision?</td>
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<td>3. <em>Do residents have real decision-making responsibility (e.g., meaningful representation for voting purposes, any areas of final decision-making)?</em></td>
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<td>4. Are agency personnel comfortable with the idea of residents as equal partners?</td>
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<td>5. <em>Has staff accepted resident decisions (e.g., which services to provide, how to provide) with which they themselves disagree?</em></td>
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<tr>
<td>6. Has the agency ever given residents actual control over a portion of its budget to decide how it is spent or to actually disperse cash, goods, or services?</td>
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### Section 3: Resident Expertise and Community Resources

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<thead>
<tr>
<th>Items</th>
<th>Y/ D</th>
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<tbody>
<tr>
<td>1. Is the agency clearly strengths focused rather than deficit focused?</td>
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<tr>
<td>2. <em>Has the agency identified any areas in which residents are more effective than are professional staff?</em></td>
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<td>3. Does the agency use volunteers meaningfully?</td>
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<td>4. Does the agency legitimize and concretely value participants’ expertise through such mechanisms as formal roles and paid positions?</td>
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<tr>
<td>5. Has the agency ever dedicated a portion of its budget to services that increase resident competence to provide for themselves (e.g., training in outreach, counseling, accessing services from other agencies) rather than only services that do things for residents?</td>
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### Section 4: Help-Seeking Behaviors and Reciprocity

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<th>Items</th>
<th>Y/ D</th>
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<tbody>
<tr>
<td>1. If residents are not taking advantage of needed services, does the agency respond by increasing accessibility to support help-seeking behavior?</td>
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<tr>
<td>2. Are services geographically located close to residents?</td>
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<td>3. Are services offered in locations that are psychologically comfortable for residents?</td>
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<td>4. Do staff ever work out in the community, in residents’ homes, or in other places that they naturally congregate?</td>
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<td>5. <em>Are agency operating hours consistent with optimal resident use patterns?</em></td>
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<td>6. Does the agency currently operate any mutual support, self-help programs?</td>
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</table>
### Section 5: Flexible, Adaptable Structure

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<th>Items</th>
<th>Y</th>
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<tbody>
<tr>
<td>1. Has the agency ever adapted bureaucratic demands (e.g., amount or type of paperwork) to accommodate resident participation?</td>
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<tr>
<td>2. Is there a mechanism for quickly changing policies or procedures?</td>
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<td>3. Has the agency ever made nontraditional adaptations to render information and resources more accessible to residents (e.g., direct access to policy written in a clear, understandable way, direct access to forms and referral processes)?</td>
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<td>4. Does the agency focus on outcomes desired by the community rather than outcomes desired by the agency?</td>
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<td>5. If there are existing constraints to the agency’s moving toward more community-based, resident-controlled service provision, is there the belief that these can be effectively addressed?</td>
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Chapter III. The Story of MORE

MORE did not develop overnight. Rather, it evolved over many years and continues to develop and evolve today. The previous chapters described the roots of MORE, providing both the settlement house background and the philosophic context for the program. This chapter jumps several decades, picking up with events within the last thirty-some years. It describes how the idea of resource exchange was introduced to Grace Hill and the processes and programs that have developed around and become integrated with that concept.

The intent of this chapter is to provide enough detail about what MORE is today and how it evolved to serve as context for discussion and analysis of issues. It is in the following chapter that issues will be isolated, discussed, and analyzed to assist readers in applying Grace Hill's experience to their own communities.

The Beginning of MORE

How and why does a community move from being an effective, solid, community-based program to a new model of service delivery built around the concept of resource exchange? At Grace Hill, while this was an evolutionary process, the actual change marked a distinct ideological shift in response to emerging social and economic conditions. Thus, certain programs and community structures can be considered precursors of the exchange idea, but MORE itself has a fairly distinct beginning point.

The earlier description of Grace Hill House left off at the point that it had become a Community Fund agency and moved toward professional identification. During the next thirty years Grace Hill continued to develop in response to community need. Some of the original programs were dropped, others changed over the years, and additional programs were added in response to need and opportunity. The sometimes uneasy relationship between professionalism and community development was apparent throughout this period. There was pressure within Grace Hill to make the agency more professional, and by the 1950s professional social workers were the dominant staff. In addition, there were external pressures from United Way and other funding/regulation sources. For instance, neighborhoods were experiencing serious child care and child protection problems, but the program they developed to address the need was threatened with elimination because it was inconsistent with certain child care regulations. By the beginning of the 1960s Grace Hill pulled back from the increasing emphasis on professionalism and reasserted its community development philosophy.

We'll pick up our story in the 1960s, a period during which the nation, through the Great Society programs, was embracing community development philosophy again, after a period of extensive abandonment, with such concepts as outreach, block work, and
maximal feasible participation of the poor. For Grace Hill this philosophy had never died and the “old new” philosophy of the 1960s and 1970s was a natural for the agency. Thus, because of this philosophic compatibility, Grace Hill was well positioned to receive funds and implement programs of the Great Society. Indeed, in the 1960s the community development, neighbors helping neighbors, activities of Grace Hill did receive dollars through federal funding programs such as Model Cities and Office of Economic Opportunity, supplementing their ongoing funding from sources such as United Way. By 1972 Grace Hill, now operating through a confederation of six participating settlement houses and agencies, used the new federal, state, and local dollars to expand programs, training, social services, and information and referral.

But expansion was soon curtailed. The year 1980 brought the first effects of reduced federal and state support for social programs. By 1981 the cuts were clearly felt. Neighbors were losing resources, losing access to resources, and seeing a diminishing safety net. Grace Hill tried to adjust. Though some services were reduced, the agency saw a way to save other services. While they were already using resident staff and volunteers to supplement professional services, the new plan was to use volunteers more extensively, as the primary staff, to develop and implement programs rather than just using them as ancillary to paid staff. This signaled a shift in thinking about how to meet the needs of the poor, with less government money and increased self-reliance.

Grace Hill describes its view of the changing role of government and the resulting need for greater community self-sufficiency like this.

The sense that something “more” was needed arose from the realization that real and projected federal and state budget reductions could have a profound impact on the poor. Services were being reduced, employment opportunities were weak, and an increasing number of people were living in poverty—especially women and children.

While low-income neighborhoods are typically diverse in many ways, they have two common characteristics. First, there is a shortage of disposable income for purchasing necessary but noncritical goods and services. Families utilize most of their income for essentials such as food, shelter, and medical care, leaving very little for items not available through welfare subsidies but still important and needed, such as cleaning products, diapers, other paper goods, baby sitting, and transportation. Second, there is an endless supply of talents, abilities, and time. The combination of these two facts lends itself for the creation of a community service delivery system provided by the less-advantaged for the less-advantaged.

The First Resource Exchange

This new idea was tried first with a program called System to Assure Elderly Services (STAES) beginning in 1979. STAES was a neighborhood organization approach to getting the elderly into health care, federally funded by the Administration on Aging and
Health Services Administration and operating first in the Murphy Blair neighborhood. It was originally funded for $100,000 for the first year. It was operated by professional staff supplemented by neighborhood residents. All types of neighbors were involved in outreach, not just other elderly. They were hired, with salaries, and trained as outreach workers so they could assist the professional staff in identifying people in need of health services, completing assessments, and connecting the elderly to health care.

In the second year of the program Grace Hill received $200,000 to expand STAES to other neighborhoods—Wesley and Carver—while maintaining the Murphy Blair site. Then in the third year the Reagan administration moved toward eliminating the program, thwarting the plans for further expansion. Federal funding dropped in the third year to $25,000, to be used for winding down the program. However, instead of winding down and eliminating STAES, Grace Hill continued it, using the small federal grant funding primarily for supporting a staff person to coordinate volunteers (unpaid residents) and to prepare the STAES team leader training curriculum.

Grace Hill was able to make this transition and continue despite the elimination of federal funding because of existing neighborhood strengths upon which it could build. These included (a) a long history of outreach, (b) neighborhood-based training, (c) health centers and neighborhood organization programs, (d) in-depth knowledge of the neighborhood, and (e) a system for gathering data about the elderly. All these were supportive of the converted STAES program.

In the newly converted volunteer-run program, volunteer residents, themselves at least 60 years old, were trained to support the more frail house-bound elderly in their community. Thus, the program recognized the service needs of the frail elderly but also recognized the potential contribution of the still active elderly. Resident needs and resident resources (life experiences, free time, and special skills) were combined for mutually rewarding relationships. Program materials described the new STAES as follows:

Able seniors take responsibility for calling their frail partners or dropping in to make sure their health, nutritional, practical, and emotional needs are being met. The in-home services they provide—including personal care and homemaking—matter enormously to these seniors. STAES makes it possible for many Grace Hill neighbors to postpone long-term institutionalization or avoid it entirely. The STAES program also means that, on occasions when elderly neighbors do have to be hospitalized for illness or injury, they can usually come home earlier because there is someone in the neighborhood who will look after their needs, as well as watch their apartments and oftentimes care for their pets.

For many the friendship system STAES creates takes the fear and loneliness out of aging. It gives both the providers and receivers an added sense of dignity and of having a valued place in the community. The bright spots in the day of our elderly residents made by the STAES visits and calls contribute significantly to their well being and thus to the integrity of the neighborhoods they live in.
Thus, in 1981 the program was converted to a volunteer-run program focusing on the strong elderly as a resource to the frail elderly. While formerly the neighborhood staff of the program were paid for their service, the new program eliminated that. Rather, they volunteered their services.

But how did STAES involve the idea of resource exchange? What sort of credit did the strong elderly get for their services to the frail elderly? In return for their services, they received a guarantee of future service, a kind of I-owe-you that they could use when they, themselves, needed similar in-home care. Thus, this was a “delayed gratification” exchange. In addition, they received intangible benefits—the feeling of being valued, involvement in meaningful work, forging new relationships, and opportunity to participate in community activities such as support groups and forums.

The services of the converted program were not exactly the same as the original STAES program. The original program included funds for professional staff to conduct in-depth assessments, intense case management services, and program evaluation. In the new program the focus was on identifying elders in need of health services and ensuring that they got those services, a modified outreach/case management approach. The converted STAES served the same outcomes as the original program—protecting the health of the elderly in their own homes. But intensive services, if they were to be offered, would have to come from the primary health care program rather than from STAES itself. The services were delivered through a structure called STAES teams, comprising a strong elderly volunteer and a group of nearby frail elderly in need of service. To ensure their effectiveness team leaders were trained through the newly created course, STAES team leader training.

In summary, after a period of Great Society expansion, STAES, in response to reduced federal funding, converted in 1981 to a volunteer-run program, in the tradition and context of Grace Hill’s community organization philosophy, that included the idea of exchange.

Thus STAES, Grace Hill’s first venture into service exchange—with the less-advantaged helping other less-advantaged—demonstrates Grace Hill’s new view of how to meet the needs of the poor, matching residents’ strengths, resources, and needs to partially compensate for the cuts in federal spending. It demonstrates the move toward substituting neighborhood self-reliance for dependence upon formal, government-funded service programs and the concept of building community through exchanges. It shows the inherent capacity and strengths of low-income residents. It also demonstrates how training was a part of this movement from the beginning. Actually, Grace Hill was already offering training, an outreach course, and had done so from the 1960s. But STAES team leader training was added to support the new program, and it was soon afterward in 1982 that the structure for delivering the training was formalized and called the Neighborhood College.
It is important to understand that if Grace Hill had not already been operating from a community development philosophy, had not already known the neighborhood residents and had connections to them, it is doubtful that the converted STAES could have operated on the $25,000. Additional dollars would have been needed for such activities as planning the program, marketing it, recruiting volunteers, and establishing trust. In addition, administrative overhead was absorbed by Grace Hill. Thus, the history and context of Grace Hill helped the agency move smoothly and efficiently into its first volunteer-run resource exchange program.

**Expanding Resource Exchange**

Meanwhile, parallel to or soon after the conversion of STAES, resource exchange, volunteerism, training, and linking were increasingly infused into other programs. When in 1982 Grace Hill’s day care program in the Carver neighborhood was closed due to withdrawal of federal funding, the site was converted to a new program of volunteer-based information and referral and training of neighbors as a corps of outreach workers, expanding existing citizen participation. Here are examples of some of the important service delivery innovations of the early 1980s.

- In 1982 a program was piloted in the Carver neighborhood in which residents were trained to be Communication Center Leaders (CCL). These CCLs provided from their own homes emergency assistance to neighbors. The plan was to implement a neighborhood network for crisis intervention during agency nonservice hours, developing a neighborhood resource program that would expand the STAES idea of linking neighbors according to strengths, resources, and needs. A sign in their windows identified CCLs, who were available at all hours. Services might include providing infant care supplies, food vouchers, or utility vouchers. CCLs were given control over dollars and could make their own decisions about disbursement of those funds. In addition, CCLs provided crisis support services. Residents who had been victimized through theft, house fires, or other catastrophes could be referred by fire or police departments to CCLs for help. This continues today to be an important program of Grace Hill.

- In 1981 the MORE Resource Bank was established and first tested in the Carver neighborhood. Aggressive outreach was undertaken to try to enlist all residents to register their needs and resources. Neighbors joined and a coordinator kept track records, using a hand-kept card system. Besides listing resident needs and resources, the Resource Bank listed services provided through agency programs. With 834 registrants by the end of 1984 and a goal of 5,000 by the end of 1985, the Bank very soon had to move to a computerized record-keeping system. As a result, computer training began to be offered so residents, called mentors, could assist other residents with accessing the data.

- In 1984 Self Help among Involved Residents (SHAIR) was established and brought into the exchange through a United Way special grant that paid primarily
for staff to coordinate it. Begun in the Patch neighborhood and expanded to the Grace Hill neighborhood in 1985, SHAIR was a modified bartering program run by neighbors. Still focusing on the elderly population, SHAIR brought 50-100 older adults and their families together to help each other by offering assurance, transportation, personal care, help with infant care, homemaking, and hospital visits. Neighbors and friends were trained in basic home care and social support skills to offer services to other neighbors and in return received home care services when they needed them. This was a special exchange, something like a club. Neighbors pulled together neighbors to join the “club” and exchange services. This exchange operated on a small scale and records were hand kept.

MORE Officially Named

A new model of service delivery was emerging. Grace Hill, still working from the settlement house philosophy of empowering community residents, continued to initiate changes to further decrease neighbors’ dependence on service agencies. While essential services continued to disappear, Grace Hill responded by identifying resources and opportunities within the neighborhoods that could be mobilized to respond to need. Still, the agency had a sense of deep concern and urgency about what might happen to the communities as resources dwindled. Thus, with the assistance of a business based in St. Louis, they planned an all-day retreat for the purpose of formalizing what they were learning and defining the new model of service delivery.

Thus, Grace Hill staff, board members, volunteers, and others began formally to articulate the new service delivery model: training to support and augment existing natural helping networks and to create new neighborhood leadership; quick access to information about a range of internal and external resources; a resource exchange mechanism; involvement of residents in program planning and implementation; and incorporation of a social change component as both product and process of disseminating information about neighborhood needs and resources. In 1983 the Grace House Board of Directors adopted the new model, defining modified barter as an integral part of their program of services, petitioned the Internal Revenue Service for exemption from taxing provisions applicable to barter clubs, and entitled the new model Member Organized Resource Exchange (MORE).

MORE: Three Components

The model of MORE is unlike the model of most service delivery programs, which focus on provision of direct services to an identified population. With MORE direct service provision is only one component. The other two components are training and linkage. It is the relationship among these three components and how they combine to support relationship, strengthen community, and promote social change that, along with the resource exchange concept, distinguishes MORE.
MORE informational materials describe the program like this:

MORE is conceptualized as a way to address pragmatically the survival needs of the poor. MORE stretches the continuously inadequate flow of resources from the nonpoor community to the poor community, counters the destructive life circumstances of the poor by acknowledging and nurturing their capabilities, and, as the agency’s settlement house perspective mandates, advocates for social change from within the community. The intent of MORE has continued to be connecting people with their neighbors and with resources through a service delivery system that is shaped and operated by the poor. Agency staff provide initial training and support while services are delivered by the poor to the poor rather than from professional social workers. Thus, Grace Hill set out to build MORE communities which would (a) create solutions through the exchange of members’ resources and abilities through (b) providing an automated system to help bring together and utilize the strengths and resources of members while (c) developing a sense of family and community among its members to foster greater sharing and caring which would (d) help individuals take responsibility for their lives and their environment (e) while making them less dependent on an institutional social service delivery system.

...the overall MORE system is a combination of linking neighbors with one another, making available to them opportunities to receive needed services, and providing the training necessary to enable neighbors to assume leadership roles within the system. MORE’s key goal is to help establish within poor communities an ability to be self-sufficient which translates into minimized dependence on social programs. By linking the poor with resources within their own neighborhoods and beyond their own neighborhoods, they are given the tools to help themselves and their community. The MORE system moves from the era of “hand-outs” to the opportunity of “hand-ups.” Through MORE, the poor are better prepared for cutbacks in entitlements, because they have learned how to find and utilize resources for themselves and their neighbors. Through the training component (The Neighborhood College), they develop the skills to allow them to sustain the momentum of a self-help system. In fact, neighbors themselves—known as Resident Trainers—teach the courses to the neighbors.

From the beginning it was clear in the minds of its creators that the three components of MORE had to be in place for the vision of the program to be realized. While the MORE components are intertwined and interdependent, they will be artificially separated for discussion.

Direct Services

Grace Hill has historically offered a wide range of family services, such as case management, counseling, child care, parent groups, emergency assistance, and home
health. Services brought into the resource exchange, however, began with only one, the STAES program, already described. It was very limited initially, in that it was in only one neighborhood (Murphy Blair) and served only a specific population (the actively elderly serving the frail elderly). The years from 1982 to the present have seen ongoing expansion of the neighborhoods, populations, and services to become a part of MORE. It is important to note that, from the beginning, MORE was intended to be a replaceable, flexible design for organizing services specific in any neighborhood. Grace Hill describes MORE services in five categories—employment and economic development, family resources, homeless, resource availability, and wellness. Here are some examples.

- Care Options for Children at Risk Everyday (CO-CARE) offers trained providers for child care, provides support groups, and trains neighbors in parental leadership skills, enhancing their ability to use creative and healthy child-rearing practices and thereby decreasing child abuse and neglect. In addition, residents who go through the appropriate training provide neighborhood-based child care as well as counseling for parents having child caring difficulties. Thus, this volunteer-led child care co-op, preschool, and parent group program combines service and training functions. A special program called Front Porches focuses on improving the quality of life for neighbors residing in housing projects, uniting parents and children in positive activities, building the family as well as the community.

- A Family Center provides shelter plus an intensive treatment program for homeless or near homeless pregnant or postpartum mothers who are substance abusing and their children. While mothers, with their infants and young children, learn about health and wellness and a broad range of social skills, case management brings a broad array of services to the families.

- A Business and Career Center provides a variety of employment-related services. Peer support prepares neighbors to enter the world of work, assisting them with job seeking, placement, and maintenance. In addition, literacy and educational programs help residents earn their High School Equivalency Diplomas (GEDs). Neighbors also may obtain work experience while receiving assistance with child care and emotional and job-success support services. Career development services and resources for entrepreneurial learning, networking, and support to improve the successful outcomes of neighborhood economic endeavors are also offered.

- Neighborhood Wellness Councils focus on a range of issues—nutrition, exercise, weight loss, smoking, substance abuse—related to healthy lifestyles. Health forums are offered on a variety of topics, depending upon the needs and interests of the neighborhood. Friends of Asthmatic Neighbors (FAN) are trained to provide in-home assistance. Resident-led support groups on health-related issues are ongoing.

- The Congregate Housing Services Project (CHSP) provides support services for frail elderly and/or handicapped residents in HUD-subsidized senior housing to
maintain and strengthen their ability to remain at home and carry out their activities of daily living, thus preventing premature and inappropriate institutionalization.

- MORE Home provides transitional housing to help homeless mothers and their children restabilize in a supported setting while learning how to share responsibilities and develop independence.

- In Youth Educating Youth (YEY), upper-grade students from the neighborhood are trained and employed as tutors to younger children. In this mutually beneficial relationship, the tutors enhance their own academic skills, leadership skills, and self-esteem while the younger children get better grades.

- The AmeriCorps Riverfront Trail Project, with supplemental funding from Mallinckrodt and the McKnight Foundation, works with the Missouri Department of Conservation, several St. Louis city departments, area businesses, and nonprofits in a large community and economic development initiative. The project connects the natural environment, working waterfront, and Gateway Arch through a city-managed park and biking route. AmeriCorps members recruited from surrounding neighborhoods participate in such activities as clearing debris and litter, repairing flood damage, planting trees, building and placing bird houses, conducting neighborhood surveys, and making presentations about the Project.

The services described above are all examples of ongoing programs. Equally important, though, are the unique services, outside what we normally think of as social services, provided through neighbor-to-neighbor exchanges. The supply of these is almost unlimited; the primary limitation is the ability to identify and match needs and resources. Here are some examples of the services that have become part of these neighbor-to-neighbor exchanges.

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<th>auto repair</th>
<th>photography</th>
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<th>watching pets</th>
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<tr>
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<td>hospital visit</td>
<td>lawn care</td>
<td>laying carpet</td>
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<tr>
<td>child care</td>
<td>telephone calling</td>
<td>gardening</td>
<td>painting</td>
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<tr>
<td>tax assistance</td>
<td>assistance to blind</td>
<td>cleaning</td>
<td>shoveling snow</td>
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<tr>
<td>writing</td>
<td>tutoring</td>
<td>house sitting</td>
<td>assisting with move</td>
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<tr>
<td>hair dressing</td>
<td>bathing</td>
<td>transportation</td>
<td>watering plants</td>
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While exchanges were initially limited to services, in 1993 residents saw the need for exchanging goods as well. Thus, the first exchange store was begun, and items such as food, diapers, baby furniture, and cleaning products became part of the exchange system. This enabled residents to obtain these goods without having to pay cash for them. Indeed, for some residents such items would be unobtainable without the store. A second store was opened in 1995, and additional locations were subsequently developed.
Thus, from its beginning MORE has continually brought service programs into the exchange and augmented these with a rich neighbor-to-neighbor smorgasbord of goods and services.

Training

Training is a core component of MORE that serves multiple purposes. First, training residents to provide services enables programs to be run more economically than with all professional staff. Presumably, dollars saved can then be applied toward expanded programming. Second, training increases resident and community competence. Residents who might never have thought they could provide service to others or serve important agency roles find that they can learn to do these things competently. They speak compellingly of their increased self-confidence and self-esteem. In addition, training can prepare residents to participate in employment beyond the neighborhood.

Grace Hill's mechanism for ensuring that needed training is available to residents is the Grace Hill Neighborhood College (GHNC). Built on a base of offering training since the 1960s—e.g., outreach, family services—the Neighborhood College was formally established in 1982 as part of the beginning development of MORE. The premise of the College was that formal education is highly valued in American society; with a formal, standardized education a person finds employment, achieves goals, validates his or her competence, and makes a contribution to the community.

Why did Grace Hill form its own education and training component rather than using existing entities? There were several reasons.

- First, formal education doesn’t teach neighborhood life skills.
- Second, the poor are often shut out of the formal education process; they might not meet the prerequisites, and assistance to bring them to a level they need to enter such programs is usually unavailable.
- Third, unlike formal education programs, a community-operated training program would focus on specific needs in the community. This could lead directly to employment opportunities for residents completing courses (e.g., Communication Center Leaders) who could then provide needed services if funding should be available. In any case, the neighborhood would have increased capacity to meet its own needs.
- Fourth, the College itself could become a source of employment or volunteerism for residents. As residents successfully complete courses, they can take additional training enabling them to work as instructors in the Neighborhood College. Thus, the Neighborhood College, like the direct services and linkage components of MORE, is largely resident operated, with
the community able to meet many of its own training needs internally rather than having to look to external sources.

- Last, the Neighborhood College is able to pay residents stipends for participation. The advantages of this are (a) residents are short on cash, so a cash supplement is available to cover the cost of taking the course as well as to meet other living expenses, (b) the stipend gets people started in training so they may quickly be ready to perform useful tasks in the neighborhood, and (c) it provides concrete evidence of an understanding between Grace Hill and the neighbors that says, “If we have cash, we’ll share it with you.”

Since MORE’s inception in 1983 training has grown from a single course to over forty. The first offerings of the Neighborhood College were specifically tied to MORE’s early programs. Thus, for residents to obtain the skills they needed to offer services through the STAES program, they obtained training through the new Neighborhood College as STAES team leaders and then, if they wished, received additional training to be STAES instructors—neighbors teaching neighbors. Then training was offered for SHAIR volunteers, CO-CARE workers, and CCLs. In addition, special Outreach training provided not only classroom instruction and role play but also a field assignment that included door-to-door contacts to identify neighbors in need of services and linking them to resources or giving them information about services. In all instances, residents not only could receive the training but also could become instructors themselves. As with other aspects of MORE, these programs served to demonstrate the dynamic relationship among the service, training, and linkage components and to further the concept of resource exchange.

The ongoing addition of new services has resulted in expanded training. In addition, the ever more sophisticated linkage component has made demands upon training, and the Neighborhood College has responded with an array of courses to support computer competence. Residents now may learn computer applications such as Windows and electronic mail. They can provide the computer support for the MORE Time Dollar Exchange, access Missouri State Employment Services databases, and use a community bulletin board. Then they use their knowledge and skills to help other residents access information through the computer and, again, might become computer instructors themselves.

GHNC publishes a bulletin that includes course listings and descriptions as well as admission procedures and policies. All courses are tuition free, and in most instances residents receive a stipend and/or “Time Dollars” upon course completion, which includes both classroom and community service time. Awarding Time Dollars, the currency of the MTDE, not only recognizes trainees’ achievement but also brings them into the Time Dollar economy, further promoting integration of the three MORE components and MORE aims.
Linkages

Along with the array of services available through MORE and the Neighborhood College that supports residents’ competence to plan and operate their service programs, one more component, linkages, is needed for MORE to work. The linkage network is the mechanism for making the exchanges happen and sustaining the system of exchanges, the system through which information and services flow among neighbors helping one another. The discussion below looks at three aspects of linkages: mechanisms for communication and participation, the accounting system used to document exchanges, and details of the MORE Time Dollar Exchange (MTDE) itself.

Communication and Participation

Linkage depends first upon communication and participation—people in touch with people. Resident-to-resident communication is necessary to vitalize the service system, exchanges, and community building. Such ongoing communication enables people to know about one another’s needs, know that services are available, be recruited into the exchange network, and be brought into participation in operating MORE. Many aspects of MORE contribute to that communication network, and some of these have already been discussed.

- STAES Leaders, trained by the Neighborhood College, provide a link by matching the skills and energies of the more active elderly with those who are more frail, thus creating mutually rewarding relationships.

- Communication Center Leaders (CCLs), beyond providing direct services such as food vouchers and emergency assistance, link those in need with those who can help and in so doing recruit residents into the exchange program. Linkages may also be to resources available through the social service agencies and programs, within or outside the community.

- Outreach workers, as part of their training at the Neighborhood College, canvas door to door to distribute information, identify need, and directly and indirectly update the resource base. With all their contacts in the neighborhood, they can provide immediate response to problems and opportunity. For instance, recently when the state needed to register people for HMOs rapidly, Grace Hill was able to use the MORE community network to contact neighbors, educate them, and assist them with registration.

Another very important mechanism for communication and participation is MORE governance, which occurs on several levels. For instance, at the highest level of governance, several seats on the Grace Hill boards are reserved for residents. Residents also serve on MORE boards, one in each MORE neighborhood, which determine and monitor neighborhood programs and services. The boards have a large amount of flexibility to adapt MORE to meet their own particular needs, so services and operational
procedures vary from neighborhood to neighborhood. There is also an MTDE Steering Committee, with representatives from each of the MORE boards, that is responsible for overseeing the entire MTDE operation, monitoring its effectiveness, and participating in setting policy and resolving disputes. In addition, residents sit on all sorts of other committees and councils that look at issues and produce programs. Thus, as neighbors meet monthly to review policy and practice, address issues, and review service needs, sense of ownership is extended, competence is enhanced, information is shared, and relationships and connections are forged, tested, and strengthened.

Last, communication and participation are supported through an Ambassadors program. It has always been the intent that neighbors should speak for themselves through such activities as participating on panels and being interviewed by the media. They do not need staff to speak for them. Yet this has been a difficult concept to implement, with professional staff tending to take over this public relations function. This was addressed through an Ambassador program, which evolved from another initiative. The Jones International Center was created in response to requests from European former Eastern Bloc countries and Africa for information. Then, as requests for information from within the United States increased, both the function and name changed to the Jones Training Center. Following that, through a generous grant from the Annie E. Casey Foundation, the Ambassador concept was implemented. Now, through the Center, residents plan and implement tours, programs, and other dissemination initiatives for visitors from other countries as well as from cross the United States.

**Exchange Accounting System**

Linkages also depend upon an exchange accounting system, a mechanism for recording and reporting exchanges. When some sort of credit is earned through provision of a service, a value must be attached to the service and the credit recorded somewhere. Likewise, when a service is used, there must be a way to value and record that. Thus, when the Service Credit Exchange was organized and piloted in 1982 under the new title Neighborhood Resource Exchange, its accounting system was hand-kept on index cards. However, as services, programs, and number of users were growing, the accounting system for exchanges needed to adapt.

Thus, in 1985 computerization was introduced. This was a major step forward for MORE and brought benefits beyond the immediately apparent. It was clear that we were becoming an information society, and residents needed to be brought up to speed. Grace Hill needed to look toward the requirements of the future and help residents be prepared to function effectively in the world of tomorrow. The first use of computerization was to provide residents easier access to service resources through maintaining an easily updated database rather than relying on resource directories. Moving the resource list to the computer also enabled residents to self-refer to a wide range of services. This was followed by computerization of neighbor-to-neighbor transactions—the exchange accounting system. The listing of neighbor skills and abilities in this database provided a way to view and understand neighborhood assets, while the recording of services
requested made it possible to track unmet needs and to use this information in service planning.

MORE’s initial computer system quickly became inadequate, considering the volume of transactions and the available technology. A series of upgrades and expansions ensued, always with an eye toward easy use and accessibility to neighbors. Of course, with the increasing computer sophistication came the need for resident training to operate computer stations and assist residents. Thus, in 1985 the Neighborhood College added new courses to provide a method of ensuring a steady means of producing resident computer operators, mentors who can operate the MORE computers, expanding the ability of inputting neighborhood resources and making exchanges.

Computerization made possible an expansion of the neighborhoods served by service credit exchanges, and this was further fueled by a 1987 grant. The Missouri Division on Aging and Robert Wood Johnson Foundation selected Grace Hill to administer and made available funds for a resource exchange program to provide respite for caregivers of the elderly, a special “Senior Services Credit System” called the Older Volunteer Service Bank (OVSB) program and the Elderly Services Credit Exchange Program. The OVSB enabled seniors to earn service credits by providing respite services, thus relieving caregivers from their ongoing responsibilities and making it possible for older neighbors to remain at home longer rather than entering institutional care. This grant expanded the neighborhood exchange programs beyond the initial service credit pilots situated in Carver and Patch.

Grace Hill marketed this program elsewhere, outside the Grace Hill neighborhoods, and programs did develop in other places. Unfortunately, these programs, unlike Grace Hill’s program which continues today, were dropped when funding ended. (This has much to say about the challenge of institutionalizing exchange programs in a nonsupportive context.) However, to support dissemination of respite care resource exchanges for the elderly, Missouri legislated a service credit program in the mid 1980s, under the advocacy of a Division on Aging staff person. The program ensures that a volunteer who gives respite care service to an in-home elderly will, when he or she is in need, receive such services in return. A state Credit Bank keeps these records.

MORE Time Dollar Exchange

At the same time that the MORE system was developing and its resource exchange options and mechanisms expanding, other resource exchanges were being initiated across the country, many using the Time Dollar concept. Edgar Cahn, founder of the Time Dollar Institute, came up with the Time Dollar in 1980 and describes it like this: “John Doe earns credits by driving an elderly neighbor to the doctor or by teaching an illiterate teen to read. He then has credits in the ‘bank,’ which he can in turn exchange for day care or lawn mowing” (Publishers Weekly, November 8, 1991, p. 28). He describes the program fully in Time Dollars: The New Currency That Enables Americans to Turn Their Hidden Resources—Time—into Personal Security and Community Renewal (Edgar Cahn and
Jonathan Rowe. Emmaus, PA: Rodale Press, 1992). Today there are over sixty Time Dollar programs in twenty-four states and the District of Columbia. In keeping with language used in this movement, in 1990 the name of MORE Service Credit Exchange was changed to MORE Time Dollar Exchange (MTDE).

At this point it is important to reiterate that MORE Time Dollar Exchange (MTDE) is only one aspect of the overall MORE system, a tool of MORE. MTDE is a supplement to MORE, enhancing linkages among residents to make MORE a more effective program, effective in both expanding individuals’ access to resources (giving and receiving) and building rich connections that strengthen the fabric of the community. While a Time Dollar program can exist outside the rich context of MORE, with its three components, the MTDE as described here does not exist independent of the larger MORE structure, and its success is deeply rooted in the foundation of the overall MORE system.

In short, MTDE is a system of trade in which one hour of any service is equivalent to one hour of any other service. For instance, one hour of child care has the same trade value as one hour of providing computer assistance. Hours can be earned, spent, banked, or donated. Because of the size of MORE, accounting for the Time Dollars and reporting transactions are accomplished through a sophisticated computer system. In addition, as questions arise around Time Dollars, the MORE boards in each neighborhood make decisions governing use, and, because each neighborhood has its own board, there is some variation from neighborhood to neighborhood in how the program operates.

When goods were added to the exchange process through the creation of MTDE stores (1993), decisions had to be made about costing of items. In keeping with the Time Dollar philosophy, the “cost” of goods was based upon time rather than market value of the items, which were all contributed by residents or by businesses/individuals outside the community. For instance, if it took a total of three hours for store staff to pick up, clean, log in, shelf, and “sell” a high chair, its value would be set at three hours. The payment for the high chair could have been earned in a variety of ways—picking up medication for an elderly resident, teaching a course, or whatever would earn bankable hours.

Taking on the MORE Time Dollar Exchange name coincided with a period, from 1990 through 1992, of enormous expansion in MORE. This included expansion to all age groups of residents and expansion to all neighborhoods in the Grace Hill service area. This expansion was enabled though a VISTA contract that funded six neighborhoods to lead in the expansion process. Thus, within three years the service credit system moved from a small resource exchange for the elderly in three neighborhoods to a program for all agencies, hundreds of services, and nine service areas. This doubled the generation of Time Dollars from 11,000 to 27,000 annually. By 1992, then, the Time Dollar economy and accounting mechanism, MTDE, were fully established.

Thus, the concept of a resource exchange, established to help empower the poor to meet their own needs in the face of federal and state cutbacks, was enhanced through the
MORE Time Dollar Exchange, which was the tool for creating the noncash service exchange and converting time and underutilized skills of members into services. Building on informal volunteer activities already existing in the neighborhoods, MTDE enabled neighbors to convert their personal assets of time and skills into exchange commodities to meet the needs of others. Through this process participants in the MTDE would more readily recognize and strengthen their own knowledge, skills, and abilities, which could translate into marketable skills. In addition, their participation and leadership roles strengthen the entire community, making it more able to meet the needs of neighbors.

Continuing Computer Upgrades

Since its beginning, MORE’s computer system has undergone a series of upgrades that have expanded linking capacity and created new resident roles and training needs. An enormous conceptual leap forward occurred in 1994, when Grace Hill successfully submitted a proposal to the National Telecommunications and Information Administration (NTIA) to demonstrate that the poor can use information technology to revitalize their community. The objective was to provide a telecommunications network and information system in five low-income communities. The proposal asked for personal computers networked and installed in agencies and public sites in the neighborhoods to provide access to several types of information and software:

- linkage and referral, to be provided by trained low and moderate income residents for self-referral or neighbor-to-neighbor referral to agencies or residents. A United Way database provided 1,500 agencies for linkage and referral.
- geo-spatial mapping software
- dial-up access to existing information systems, such as e-mail, library databases, and internet
- MTDE accounting, so residents, with assistance from trained resident mentors, could access a database of residents and their skills, access their own accounts to complete transactions, and generate statements
- electronic benefits transfer, for direct deposit of public entitlement or payroll checks, account review, funds transfer, bill payment

The idea was to provide networked personal computers with simple touch-screen interaction designed to make large databases accessible to low-income residents. This visionary system would place information directly in the hands of low income residents rather than filtering it through intermediaries.

Eighteen months after the original grant, the NTIA funding was extended, and then Grace Hill received an Enterprise Zone grant for expansion to twelve additional sites. Subsequent expansion included downloading of state information for personal use by residents to access eligibility information at the Department of Social Services, State Employment Service, and the Department of Health immunization data base.
Today computers at 43 terminals throughout the communities provide immediate access of all residents to information about resource exchange--listing of services available and access to the residents' own records or "bank statements." In addition, referrals to health and social agencies for services can be generated through the computers, and they have hook-up with the Department of Labor and Industrial Relations and can access their database for information on job opportunities. The computerized information-linkage-resource system maintains current information and capability for rapid information processing through the network of computers located throughout the neighborhoods. Neighbors who are trained to use the system update and use the Resource Bank of community volunteers, churches, agencies, and other neighbors to connect individuals to services and resources.

**Current Status of MORE**

The story of MORE had its beginnings in a settlement house, community development context that dates back to 1903 when Holy Cross House, which later became Grace Hill Settlement House, was first established. It shows a community poor in dollars but rich in human resources. It shows an idea--a three-component systems approach to resource exchange, in which services, training, and linkages combine to enhance and extend both individual and community competence. Through the many years of MORE's history each of these components has evolved, always in connection with the other components: A change in services drives a change in training; expansion of program demands computer upgrades; and technological changes call for additional training, which is both received and eventually delivered by residents. Not surprisingly, this complex evolutionary process has been difficult to chronicle.

Today MORE operates in ten low-income neighborhoods, each with a slightly different take on the program. Grace Hill operates five federally qualified primary care health centers, 360 units of federally subsidized housing, two licensed day care centers, a shelter, a transitional home, plus a host of other programs related to emergency assistance, family formation, wellness, and employment. MTDE stores now operate in five neighborhoods, and plans are to establish a store in every neighborhood.

<table>
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<tr>
<th>MORE Neighborhoods</th>
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<tr>
<td>Patch</td>
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<td>Maple Heights</td>
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<td>Norhill</td>
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<td>St. Stephen's</td>
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<td>Hyde Park</td>
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<td>Murphy Blair</td>
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<td>West End</td>
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<td>North Grand</td>
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<td>St. Charles</td>
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<td>Wentzville</td>
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But any description of MORE is destined to be inaccurate, because the program won't sit still. The snapshot presented here has to be dated--picture taken in the summer of 1997. Next year, even next month or tomorrow, there will be something different--a new program, an adaptation in the governance structure, a new decision about procedures. But the solid neighborhood base, the philosophy, and the core components of services, training, and linkage will remain.

The newest addition to MORE is the result of a 1996 grant from the Annie E. Casey foundation to assist with dissemination of information about the program, increasing
others' understanding and application of the philosophy of neighbors helping neighbors. Word of the program has spread informally and through the national media, and frequent visitors have toured the MORE neighborhoods and talked with staff and residents to gain a better understanding of MORE. Through the Jones Training Center Grace Hill, which the Casey grant helps to support, residents complete a Resident Ambassador Training Seminar, then they in turn become instructors, training other residents in conducting agency tours, public speaking, and organizational skills. This Guide is a supplement to that dissemination effort.
<table>
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<tr>
<th>Year</th>
<th>Event</th>
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<tr>
<td>1903</td>
<td>Grace Hill Settlement House established</td>
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<tr>
<td>1981</td>
<td>System to Assure Elderly Services (STAES), the first program to be converted to a <em>volunteer-operated</em> program and early precursor of MORE, begins.</td>
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<td>1981</td>
<td>Service Credit Exchange first <em>conceptualized</em>, as <em>the resource exchange mechanism</em>; <em>piloted</em> in 1982 as Neighborhood Resource Exchange, in Carver.</td>
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<td>1982</td>
<td>Communication Center Leaders (CCLs) provided a network of crisis intervention services, outreach, and linkage from their own homes.</td>
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<td>1982</td>
<td>The Grace Hill Neighborhood College formalized as the training arm of MORE and included training for Outreach, COCARE, STAES, and CCLs.</td>
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<tr>
<td>1983</td>
<td>Member Organized Resource Exchange (MORE) officially named, and exchange accepted as integral part of Grace Hill programs; MORE boards formed.</td>
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<tr>
<td>1984</td>
<td>SHAIR, a modified barter program run by neighbors, joined program involving another neighborhood, Patch; Grace Hill neighborhood added in 1985.</td>
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<td>1984</td>
<td>MORE expanded to all sites.</td>
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<td>1985</td>
<td>Computer tracking introduced, and computer course added to Neighborhood College; three computerized resource stations.</td>
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<tr>
<td>1987</td>
<td>Robert Wood Johnson Foundation and Division on Aging funded respite care for the elderly, expanding exchange (Older Volunteer Service Bank Program and Elders Service Credit Exchange) to new neighborhoods, beyond Patch and Carver.</td>
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<tr>
<td>1988</td>
<td>Computer system expanded to accommodate growing need.</td>
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<tr>
<td>1990</td>
<td>Service Credit Exchange/Neighborhood Resource Exchange expanded to all age groups and assumed a new name, MORE Time Dollar Exchange (MTDE).</td>
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<tr>
<td>1990-1993</td>
<td>Vista contract funded six neighbors, enabled the expansion to other neighborhoods and other populations besides the elderly.</td>
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<td>1993</td>
<td>Goods added to the exchange (in addition to services) with first MTDE store.</td>
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<tr>
<td>1995</td>
<td>Funding from National Telecommunications and Information Agency (NTIA), St. Louis Enterprise Zone, and other sources enabled development of a computer network system, and MTDE web officially on-line, work stations began.</td>
</tr>
<tr>
<td>1995</td>
<td>Second MTDE store opened.</td>
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| 1996 | Grant from Annie E. Casey Foundation enhanced Jones Training Center; Resident Ambassador Training to promote dissemination of information about MORE.
Chapter IV. Experiencing MTDE:
Residents Speak

No account of Grace Hill is complete without the voice of the residents. Of course, that has been included throughout this Guide, since the program itself is born of the community. In addition, residents were included in the many interviews and informal conversation that produced the Guide. Still, this chapter brings something unique. First, it reports on residents talking to other residents rather than to outsiders on whom they might wish to make a good impression. Second, it presents the views of a cross-section of residents, randomly selected from a list of MTDE users, rather than only the views of staff or volunteers or others in resident leadership roles.

The information in this chapter is the result of interviews with thirty-one residents conducted by three resident interviewers. The interview protocol asked a series of eight questions focusing on MTDE and designed to follow users from their first contact with MTDE through their ongoing use to their advice to others who would like to replicate the program. In all cases, a broad question was posed first. Interviewers were instructed to move on to a series of more specific questions or prompts when the original broad question failed to elicit a response. (See Appendix A, Resident Interview Instructions, Resident Interview Guide, and Consent Form.)

The residents who participated were primarily African American (77%) and primarily female gender (77% female). They ranged in age from 21 to 73 years, with age spread fairly evenly throughout that range. The sample included some new users as well as longer-term users. The resident newest to the program had been involved for only three months, while the longest-term user was there, in her words, “from the beginning.” Only four residents had been involved in MORE governance.

What does this chapter on resident perceptions add to our understanding of MORE and MTDE? First, it makes no attempt to draw conclusions based on consensus. Rather, it documents range of perceptions, and it is important for anyone wishing to replicate to understand that there will be a range. Neighborhoods comprise many different people, with different personalities, different needs and desires, and different gifts. Thus, it may be expected that they will have different rates and types of participation in a program such as this and different perceptions about it. An expectation of unanimity in perceptions would be unrealistic and could discourage replication. Thus, the chapter provides insights into typical use patterns and a residents’-eye view of the program, its strengths and limitations. Second, it provides information on specific topics that will be helpful to those struggling with the specific replication issues that are addressed here.

This chapter is structured around the interview protocol. Thus, information is presented in the order in which it was requested during the interviews. The extensive quotes used have
been edited where this was necessary for enhancing understanding. Not all responses are included, since some were overly repetitious. Rather, those that added the most meaning were selected; there was, however, no screening out of negative comments. In addition, portions of some responses have been rearranged so that they relate more closely to the topic under discussion. (Residents were not always totally compliant in following the interview protocol!) With these exceptions, the quotes presented here represent residents’ own views in their own words.

**Becoming Engaged in MTDE**

The first series of questions was designed to discover how residents first became engaged with MTDE—how they heard about it, what they thought, and how they decided to join. The questions were: Did you have any contact with Grace Hill Settlement House before you joined MTDE? If you did, what kind of contact? How did you first hear about MTDE? What did you think of MTDE when you first heard about it? How did you decide to try it, to join? Here are some of their responses:

I learned about the MTDE program around the end of the year of '95, and I joined in, me and my wife, you know. We were going to the classes and learning all about the MTDE program.

Well, ever since I've been here at Grace Hill, when I started getting involved in classes and things like that, I've been knowing about that since then. Because each class that I went to, they'd tell us about MTDE exchange. We had different types of classes—dealing with the environmental. But most of my classes were on wellness. But it's a variety of different classes I've been in, and I started teaching my own classes. I'm a resident trainer and a resident advisor.

It comes along with Grace Hill, you know, the training and classes. This is incorporated in the system, the whole MORE System.

I heard when I joined Man to Man, a group of men, when I first moved here in '91. That's when I learned about it. I was positive about it, that it would work. Every time we'd go to class we would have to earn five MORE Time Dollars. I've taken about 20 classes.

I found out about the MTDE program when I first started going to school. I took outreach. I've taken family formation. I've taken resident training. I've taken wellness. When I started going to school again, I learned about what it was, and I just started from there and I liked it. I liked the classes and everything that it had to offer.

I first heard because I'm a volunteer up here at Grace Hill all the time, and there's no way they could have MTDE and I didn't know. I do Co-care, outreach. I'm doing the resident training session now.
Through a friend. I liked it when she first told me that you can go get help and help others in the neighborhood. I just started. I didn’t have any contact with Grace Hill before I joined the MTDE program.

I heard about it in the class. I took the class at Grace Hill, senior citizens. I took seven classes.

When I first heard about it, I didn’t understand what it was about, until I took the class. And when I took the class and it was demonstrated, then I really enjoyed it. When the teacher explained it to me, how it worked, I got interested in it. I said, “Well that’s a big help.” And a lot of items that you go to the MTDE store for, you can’t get them for real dollars.

I had previous contact with a person from Grace Hill Health Center—in that health care program, just wanted some health care. I heard about MTDE from the Grace Hill people themselves and the people from the community. I’ve always had a positive reaction to anything to do with Grace Hill. I joined when I was taking a computer class from Grace Hill. This was my first time, but I had been hearing people in the community talk about it, so I decided to get in contact and see what it’s all about.

I first heard when I moved here in the Senior Commons Building. When I moved into my apartment, people told me about it. I wanted to look into it to see if it was for real or not. I decided to try it when I took a computer training course.

I first heard through a friend—when my child was going to a preschool, and she taught me to join the Neighborhood College courses. And then I started with Career Club, and then they told me that I have to earn Time Dollars. They said they would pay me $15 and then I earn $5 MTDE. When I first heard I was kind of confused. But then after that I got involved with the MTDE. Because once you join the Neighborhood College course, you have to register as a MTDE member.

A friend wanted to earn Time Dollars to help me. I didn’t know what she was talking about. Then I took a course.

My first contact was that I used to go to their medical clinic in St. Louis when I lived up there.

I heard through flyers, and I was interested in learning to use the computer.

A Grace Hill staff person was trying to get the MTDE started in the Patch neighborhood. And she came down here talking about it. I was one of the first people that was connected with it, and I was against it at the time it started. Because at that time there was no way to use my Time Dollars. They required us to earn them, but we had no way to use our MTDs. So I figured, what use was Time Dollars if you couldn’t use them on something. To me if you got a dollar you spend a dollar. But I got
involved when Grace Hill got the Pet Milk Company to donate some food. They
donated a variety of foods. Well, we started by giving it out, one full package.
Enough for the family. All the items were included for one MTDE. And then we were
seeing that there were other things that people needed besides food.

I was going through a class here, and I had to get the MTDs for my class. I came in
here for help with food, and they set me up with a class. I took an outreach class, and
then I had to earn my MTDE and that got me started. So I got started by coming in for
help with food, and they told me about it.

I first heard in a class. I went to the class, and then they got to telling us about the
MTDE, like you would get the stipend and then you can also make MTDE like
working for different people, your neighbors. So if you do two hours or three hours,
then you write that out on your paper and stuff and turn it in and you get credit for it.
I thought it was pretty neat. I like when you can spend your little dollars and buy little
different stuff.

My first contact was going to classes. They first contacted me by mail, and then I
contacted them. I used it first to pay a driver, pay for transportation.

I tried it first because of the classes. It was part of a stipulation for graduating from the
class. You had to have five MTDs. The first class I took was the outreach. I thought
MTDE was interesting. I thought it was nice that they had a program that would help
people that didn’t have enough money to buy things for the house, like cleaning
supplies, tissues, dish washing liquid.

I learned through the Grace Hill Family Center. But at first I didn’t have the right
understanding of the importance of MTDE. Now it is exciting to make MTDs and to
exchange MTDs.

A friend told me that there was a program where I could get services I needed without
using money that I didn’t have, since I just had a baby and I’m unemployed. I had the
time to do services for others but no money, so that’s how I got started in the MTDE
system. I thought it was great, because it saves money and promotes community
service. I wanted something to do that didn’t cost money. I was bored just sitting
around the house with no money to go anywhere.

Clearly the Neighborhood College, with its courses and the practice of giving Time Dollars for
participation, was a strong enrollment tool. Time and again residents mentioned that they “took
a class.” Others heard about it from friends and neighbors, through requesting a service, or
through volunteering. Initial reactions were all positive—at least, as soon as residents
understood what MTDE was.
Learning to Use MTDE

The second series of questions was designed to discover how “user friendly” MTDE was. The questions were: When you first started using MTDE, how did you know or learn how to use it? How easy or hard was it to understand how to use it? Describe any help you got in learning to use it, and was it enough or the right kind of help? Describe the first time you used a service and the first time you contributed a service, and which you did first. Here is what the residents told us.

When I needed help, it was the right type of help. And I got help when I could go to someone who was higher than me. I could go and ask questions, and they would sit me down and talk to me and tell me and explain to me about it.

I learned about MTDE through the classes. They taught me how to use it. Mostly, it was self-explanatory, and I’ve been given enough information so far.

My teachers from my class taught me. They told me what it consisted of—how you earn the MTDE, what happens when you get them, how to use them. And from there, I just used them and used them and used them and I’m still using them.

Trial and error. And through a class that I had taken. The help was excellent help. MTDE was self-explanatory.

I started out by doing services, like a friendly visit and drawing some cards and in-home care.

The first time I used the service was having Bobbie baby sit. Then I used the service taking a class. And giving and getting were both going on at the same time, because she was baby sitting while I was going being transporter.

At first, I did a service for someone. I cleaned someone’s apartment. And in return I got MTDs that I would be able to spend in the MTDE store there at Patch. And to buy tissues and dish washing liquid that I didn’t have actual cash money for.

Most of the residents said that they didn’t have any problem learning to use MTDE. Most learned in class how to use Time Dollars. They didn’t mention trouble learning to use it and found help readily available. Becoming involved by first giving a service was the usual pattern.

Ongoing Experience with MTDE

The third question elicited the most responses because it contained the greatest number of prompts asking about different aspects of using MTDE. The question and prompts were: We’d like to know more about your whole experience using MTDE. Thinking about the entire time you’ve used MTDE, tell me more about the goods and/or services you’ve
given and received; about any time that you might have wanted to give or receive goods or services that you couldn’t give or get through MTDE; about your experiences with residents you provided services to or received services from; about your experiences with staff; about your experience using the computer information stations; about how easy or hard it was getting access to the computer information stations; about any experience you have had with the referral system at the computer information stations; anything else about MTDE that made it hard or easy to use; about any problems and what should be done differently.

Getting and Receiving

Here is a sampling of what people had to say about giving and receiving, goods and services, and using MTDE. Though they were asked about bad experiences, residents usually responded that they hadn’t had any; when they did mention any problems, these are presented.

I have contributed time, volunteer time. I contributed clothes. I’d like to contribute more time, but I’ve gotten involved with a lot of other things at Grace Hill, and it kind of takes me away. Time, it’s what’s mostly needed, really. Work the store and work on pulling in more donors, you know, for supplies. I’m also on the steering committee.

I started out with classes. I have taken the MTDE member classes, automotive, and CCL class. And I helped out, being an MTDE member, by passing out flyers. I dedicated my time to being a MTDE member. Then I have cut hair, done auto mechanics, and gone to the store for different people. I have received services, like laundry, some house cleaning, and some outside cleaning around my house, and things like that.

Most services I do are for senior citizens and single parents with small kids. I’ve met a lot of really nice people. One bad experience—I’m allergic to cats, and I had a bad allergic reaction and asthma attack after cleaning someone’s house. If I had known ahead of time about the cats, I would have chosen not to do it.

MTDE depends upon the people, how far they really want this to go. Because you have things in the store that you might not ordinarily be able to get in the store, if you don’t have the finances. It’s like you get things on credit. Instead of buying things with money, you buy things with MTDE. You earn MTDE, you know, by doing services for other people that are in the MORE system. Me, I’m a resident trainer. I’m a resident advisor, and I teach classes. I teach people to buy from the MORE System, the MTDE system, recruiting people in the neighborhood that I see and teaching them about the More System.

I think it’s a good thing. It’s dollars where you can buy merchandise. But my problem is that I don’t like me being minus (using more MTDs than earned) all the time. I’m minus most of the time, because I haven’t been participating in it too much. I went in the hole and didn’t come out.
I've helped people and I've received MORE Time Dollars. I've done such things as going to the store for them. Visiting Driving them to the store. Since they started the store over here where you can spend them your Time Dollars, I wouldn't want anything different.

I do services for my daughter. I baby-sit for her. Three of my daughters, I take care of their children. And if I can do something for somebody else, like take them to the store or help them do some cleaning or just visit, I'll do that.

I like neighbors helping neighbors. I've had some great experiences. I've gotten washing powder from here (the store). I've gotten shoes from here. I've even gotten clean face towels from here and a very pretty dress. But the MTDE store isn't big enough.

What I like about it is that I can go to the store for people, and I really don't have to take any money for it. Instead, I get my papers and have them filled out by them, saying how many hours I've done. Then I can come to the MTDE store and spend what I want. I get things like toilet paper and get different items that I need for my home. It's very helpful to a person. You can go to the store, you can buy shampoo. It might normally cost you about $4 or $5, or hair perm might cost you $5 or $6 or $7, and you might not have the money. So you come on over to the store and get it for a dollar a MTDE. That's what I put my hours in for. That's what I like about it.

With Meals on Wheels they give us MTDs for that, because I deliver the food. So I get one credit for delivering the food and the goods. We've got a MTDE store here that really helped us a lot for things like toilet paper. The MTDE store has really helped. I've been using that to buy MTDE goods, dry goods that we can purchase in our MTDE store.

Giving, I make a lot of seniors happy by delivering their meals. I have given people rides and I baby sat here at the center through the Co-Care. At one time they were paying me MTDs to baby sit for the Co-Care classes. And we have an MTDE store here at the Patch, and I get stuff out of there all the time. In the last two weeks I've probably spent 30, 40 MTDs.

I get items from the MTDE store. I've worked on cars, cut hair, cooked for other members. Once I cooked a large meal for an entire family and it was a good feeling inside to see everyone pleased. And there was a member whose car broke down and didn't have money to pay, so I helped keep it running.

I think MTDE should be on a voluntary basis. It should not be demanded (required part of taking a course), because when you start demanding things of neighbors, it doesn't work out. You'll have people refusing to come to the neighborhood college classes. They don't understand it. If I didn't know anything about MTDE, I would not
want to drive you to the store, or I wouldn't want to baby sit, or I wouldn't want to go into somebody's home until I got in here and got to know my neighbors; then I would want to do stuff.

Sometimes people may not have the MTDs to spend. Sometimes you even do services for people, like transportation, and you just do it basically on a volunteer basis. Like for instance, the seniors. A lot of them don't even have any MTDs, because they're elderly and they can't really do a service for someone else to earn a lot of the MTDs. A lot of us here do volunteer services.

I've been on TV as an MTDE member, to demonstrate to people how it worked and the benefits, what you can get with the MTDs. It's not a real dollar, it is a dollar that you could put time in with people. Go in their apartments, the ones that are not able to walk or go any place or go to the store. You can help them by going to the store. However many hours it takes you to go to the store, you write your hours down. You can sit and read them the Bible, read a book to them. Write down how many hours you've been with them.

I started checking into maybe starting a store, things that people really needed to get the program going. So we got hooked up with Catholic Charities. And from Catholic Charities we get a lot of our items. But I will go out to hospitals, I talk to people when I go for a doctor's visit, and I let them know what is going on at the Center and I bring up MTDE. Well, then they will ask me if we can use different items. Yesterday I had a woman that came in—and she works in a pharmacy—and she was able to give me some personal items. I go pick up all the stuff, I bring it in, I put it on the shelf. And I had a dental place brought me a bunch of tooth brushes.

Residents presented many examples of services they have done for others as well as some that others have done for them. Repeatedly they made reference to the store and the items they were able to purchase there with Time Dollars. This underscores the importance of MTDE in supplementing residents' limited income and enabling them to obtain simple, everyday items. We also should add, though, that they had the store on their minds, because a new store had just opened in one of the neighborhoods in which residents were interviewed. Complaints about MTDE were rare (allergic to cats, desire for the store to be bigger, and being “minus,” that is, spending more Time Dollars than one is earning).

Experiences with People—Other Residents and Staff

I'm going to say the (neighborhood) staff are okay. You know there are always a couple of bad apples in every barrel. Attitude. Work performance, all of that.

Everybody was very nice and welcomed me.

With the staff, they have done me good. I can go to them and talk to them about anything.
The ladies that I did a service for, there's one in particular, she is a very nice lady and a good friend. When you help someone who really needs the help and they get that help, that's good. When they don't get the help, it's bad. With staff, every time I deal with them they've got a good attitude and they are very helpful.

The people I do services for are really nice when I deliver them food. And then when we buy the stuff at the store, well, I'm working in the food pantry and I'm a CCL. If I buy things, the person that I buy the goods from is very nice.

The staff are beautiful.

Staff are helpful; they're just a little slow getting my Time Dollars in the computer sometimes. But, they help me out as far as pulling my sheet out, my printout of the MTDs and explaining anything and answering any questions I would have.

They (residents) are friendly people, new people. There are some people that come in low on money or unemployed. They may come in here with a bad attitude or something, and you have to be understanding to their situation and have to deal with different people's comments and attitudes. The staff are very friendly.

Staff are good people. Friendly, caring, do you a favor if you ask them, or sometimes they offer services.

Overwhelmingly, staff are perceived as nice and helpful, and residents have had good experiences with others whom they have helped. One person referred to a few "bad apples." Most impressively, one resident talked about the need to be understanding when other residents are having problems and come in with a "bad attitude."

Experiences Using the Computer and Referral Resources

I had computer class, but it didn't come easy.

I've made a couple of food referrals. I've even put some other people's dollars in the computer. I haven't done too much work with the computer, but I just did a few things.

A lady who had lived here moved, because she was real sick and she couldn't stay in the building; she had to go to the hospital and then to a nursing home. I used to refer her to go get vouchers for food, and I would direct her to one of the workers there in the building to go for food.

Well, I already knew some things about computers. The computers here, getting access was good—excellent—it was easy. Using the computer was easy and also there was a lot of help.
Using the computer was fun. I learned a lot about it. One thing about it, though, the class needs to be just a little bit longer. That was a two-week course, and it could be four weeks to a month. The first few days it was kind of hard, but the more I worked with the computer it got easier. I've got an access code now.

I usually put my MTDs in there (the computer), put my Meals on Wheels. And I really like the computer. I've had problems. A friend is very fast in doing the computer, but I just can't learn that fast. But using my E-mail and putting my MTDs in is not hard.

I can go in there, and I can pull up the MTDs for the other neighbors. I can help the neighbors find jobs on the computer. Sometimes it's hard to get to the computer, because we need more computers in here.

It's easy to get to and use the computer as long as it's working. As long as it's working, I don't have a problem.

You need to get to the computer, and half the time the computer is down and not working, and that's why I can't get my MTDs in there.

We need more computers. With only one MTDE computer, if someone else is on it, there is no access at all, and you have to wait hours to use it sometimes.

The computer information system is great. I was playing with it once, and it worked. But I keep forgetting how to use it. Well, it'll come back to me when I get in there. I'm always messing their computers up. I wish they taught more computer.

I know the people here and they know what I need to access the computer. When they're through using it, they're very polite in letting me know “Hey, I'm through if you need the computer.” The computer lets you know who needs what service done. You can just pull it up and see. Let's say you're particularly interested in cleaning; you can pull up a lot of people who are in the neighborhood that need that service, and you do the services and earn those MTDs.

Some residents reported having more difficulty with the computer than others, but, remarkably, none of them seemed frightened or overwhelmed by it. Apparently they just take it in stride. Several wanted more or longer classes, and problems of access and the computer being down were mentioned. Though they didn't give as much information about making referrals, it was clear that they were familiar with using it for this purpose.

Other Benefits of Participation

The philosophy behind the MORE system includes the notion that residents benefit from participation in ways beyond the value of the goods and services they receive. Indeed, conversations with resident staff and volunteers confirmed this. To find out how the average MTDE user saw these other benefits, we asked the following series of questions:
Thinking beyond goods and services you received, are there any other ways that participating in MTDE has affected your life? Has it affected your relationships with people in the community? Has it affected your participation in solving problems in the community? Has it affected your feelings about yourself? Are there other ways that participation in MTDE has affected your life?

Well, it hasn't really affected my life, because I'm always an outgoing person anyway. But it enlightened me a little bit more. And it gave me something more to do.

If a person wants something done and I can do it, I'll be happy to. Before, I didn't worry about the next person as much.

I feel closer to my community. I feel like I am a little more responsible. I know my neighbors better. Now we keep an eye on each other's houses. I feel good about myself.

I meet new people and have fun while I'm doing it. I may never have met them if it weren't for MTDE. And I'm more aware of different problems in the community.

I learned there are others in the same situation as me, and we can solve these problems together. It makes me want to help others who are less fortunate than I am. I have lots of skills to offer, so it builds my self-esteem to help others.

It has affected my life because of the goods I get at the store. Now I can get goods and household items and not be out of money, only do my service, and that's OK. People see how motivated I am about Grace Hill, and they come to talk to me. They'll come to me and ask, when their funds are low, what can they do? I'm more involved than I've ever been. I'm knowledgeable about what's going on in my neighborhood and about other people.

I'm bothered with really bad arthritis. MTDE has helped me by keeping me moving around and walking. That has helped me out a whole lot. Because I'm out, you know, I'm not in the building. I'm out walking. So that has helped my health a lot. It has helped my asthma, too. Also, it has helped me to talk to people. It has made me feel better about myself.

It's made me more aware of the community and more positive with the community, made me more concerned about the community and helping people. And I've probably gotten to know more people. I didn't know their names, though I recognized their faces very well. And I feel more positively about myself, it built my self-esteem more.

It has helped me to unite with others that I would never have met. They come to me and ask about the program, because I always talk about it. And it's a good feeling to help the elderly, so inside your heart, it's warm.
I love to help seniors. Every time I shop and return with supplies, the looks of gratitude give me a good feeling. I feel I finally found something to do with my time.

MTDE has helped me because I'm on social security disability, and I run out of toilet tissue. With three foster children in my home, I come up that I need Pampers. There's a lot of this stuff that I am able to receive through the MTDE store that I couldn't receive before.

It just helps to be more active—being able to be active at a senior age. And in a safe environment.

It affects my life because it saves me a lot of money. Because I shop through the MTDE store. I get a lot of household goods and stuff that I need, and it saves me money there. But also it makes me feel good inside myself, to be able to help these people that I do the services for. And I've gotten to know people better. Everybody knows me.

Sharing with others so they can feel good about themselves is a benefit. And self-esteem is very important. It makes me feel better about myself—but I always feel good about myself.

At first residents had a difficult time responding to this question, but the prompts elicited many comments. Residents like having something to do with their time, feel good about themselves when they can help others, meet people that they would not otherwise know, and feel more involved with and positive about their community. Several mentioned being more active and the associated health benefits. Still, though the questions in this group were clearly framed to elicit information about intangible benefits, residents continued to talk about how MTDE helped them out financially, reminding us that many residents are operating on a very slim margin, and any financial help they can receive is a tremendous benefit.

Overall Views of MTDE

We wanted an opportunity for residents to express their overall views of MTDE, unrestricted by any particular focus. Thus, we asked, Overall, how do you rate the MTDE? What do you like most about it? What is most disappointing about it? Here are their responses.

I think it's good—very good. This is the benefit and the main purpose—to help if you don't have cash. You are exchanging services for services because you don't have cash, but somebody else can do you a service. You can always do for a person, but make sure he goes in the computer and registers it so you'll get your MTDE in the computer. So when you get ready to use them, you've got them. I don't see how much more they could improve it. You know, we've got a place up there in the mall you can buy clothes, shoes, bathroom tissues, and soap, all that kind of stuff. So that's beautiful.
I don't know anything that could be different but maybe providing transportation. You know, a lot of people have got cars. They could earn MTDe that way. So far we haven't been doing it. But if we can encourage people to do it, that would be very nice. Anything you name, just about, it can be used with the MTDE system. Baby sitting, house cleaning, whatever, you name it, there is somebody willing to do it. Now, if you yourself don't want to do it, don't get mad and make a big fuss. Just say, well, I don't do that, and they will call somebody else. It's as simple as that.

MTDE gives neighbors a chance to really work in unity with one another. It helps to teach them some basic working skills. It teaches them to deal with numbers. It also enables them to buy supplies without cash. The basic things that I like about it are the stores themselves, and the use of the computers. You pick up a lot of computer skills with MTDE, as a mentor or just as a regular neighbor. But I think that the Grace Hill staff could probably work a little closer with the volunteers. I think there could be more cooperation there. You have some that cooperate and you have some that you get the feeling that they don't want the volunteers there. Not really letting them do all the volunteering that they can do. That's not with everyone. It's a limited couple. The rest of the staff is beautiful.

Grace Hill has expanded out to a lot more MTDE stores. For our area here, we really need more space so that we can have a proper MTDE store. Right now we are just operating out of a little area.

What I like about the MTDE program is that you have access to a store. Some people in our area don't have clothes and don't have money income. But they have access to being a MTDE member, so they get clothes and soap powder and things like that. I think, though, that the building where the MTDE store is, it could be a bigger building and it could be open longer hours.

I rate it with a "G" for good. I like most that you can buy merchandise if you want to.

I'd rate it very good, because it has helped me out a lot. I use to think that people didn't like me, but I found out different as I was helping. When I talk to people, go to the store for them, sit out and talk with them and read with them, I felt better about myself.

I liked it—very good. I like everything so far about it. I think it's really helped me become more aware of the community and of helping people. It also saved me from, mercifully, spending out money.

Very good. What I like best is giving help.

It helps meet my needs for household things, like cleaning stuff for my house, that we have in our MTDE stores. And I know I feel good when I help somebody. Most
disappointing is if we don't have something in the store. Like for example Pine-Sol, I like Pine-Sol but we don't have.

I'd say it's very good. The best is the services that I can give to other neighbors. What is the most disappointing is my neighbors not knowing enough about it.

I would have to say it's excellent. Better than very good. I definitely believe in the system. What I like most about it is spending. I like spending my MTDEs.

It's a little bit better than okay. What I like most is being able to obtain things I couldn't before. What is most disappointing is not being able to earn MTDEs as much as I'd like.

MTDE is really good. I'm building up more and more MTDE every day. I'm working on the phones and stuff calling people and usually I'll find things to be brought into the store. I've got now where I can sit back and neighbors are coming to me and asking me what they can do to help to build the store up more. It's neighbors helping neighbors.

Again, responses were overwhelmingly positive. Residents repeated that MTDE helped them out financially, and they felt good about giving help. Suggested improvements were providing better transportation and expanding the store and its hours. In addition, one person reported wishing he could earn more Time Dollars, and another wished more neighbors knew about MTDE.

Advice about Replication

At the beginning of the interviews residents were told that their responses were to be used to help others who may want to begin programs similar to MORE and MTDE. To focus on what, specifically, they would want to tell others, we asked, If another community wanted to start an MTDE, what would you tell them they must do? What would you tell them they must not do? Here is what residents told us.

*Carry it on.* We don't want to keep it all to ourselves. Let it get into some other state, and let them help people. See, that's the good part about it. Keep the ball rolling.

A must is to come in and get training. Really plan out from the beginning what this all entails, what they'll need and what they'll have to do to learn about the MTDE system. And make sure up front they tell people it's credit, not money. Don't deceive them, because a lot of people misinterpret things, and then they get upset and offended.

Basically, they need to visit people and *help people to earn more Time Dollars.* Get people to do something for other people.

Be helpful, don't be rude, and *treat people nice.*
They should know that our neighborhood has a good program and to at least come by and check it out. Maybe they can start one, maybe get one in their neighborhood. Just be nice and be helpful.

To start it you need to communicate with each other. If someone is going to tell about it, listen to what the person says to you. I'd tell people how it worked, how it would work to benefit them, and tell them the good part about it. Don't tell them any negative things. I would tell them to do it because it would be helpful to them.

The first thing I would tell them, they would have to check with Grace Hill to see how it's set up. Not to go anywhere else but to Grace Hill, because they are the best.

Start it small.

You need to reach out and get people to help within their own organization and build on that. They need more people to help each other. Walk around and ask if people need this or if people can do that.

It's a problem if not enough people are involved. Recruit and keep the ball rolling. Don't ever discourage people. Always keep a level head, and keep a smile.

Keep neighbors involved. And don't give up. I think, with the experiences that I've had and I've seen other people having, the program should continue and it should be introduced to different cities and states, because I believe it's a good system.

You never know a person's condition unless you go out, know whether they're sick or what could be wrong. They may just need you to come in and just sit. Don't sit up in your office all the time. Go out and see what these people need. Try to solve the problems that people are having. You don't know what problem the next person may have unless you go and see for yourself. Sitting in your office is not going to get it.

Of all the advice residents had to share, the most consistent had to do with involvement—communicate, reach out, recruit, help residents earn more Time Dollars, go see what people need. Don't just sit in your office! And be nice. They also had other specific suggestions: really learn about MTDE from Grace Hill, and start small.

Other Information

The interviewers asked a last question to capture any other information residents wished to offer about MTDE. For the most part, these responses have already been reported in relation to another question, since respondents tended to elaborate on information they had given earlier. One response, however, was such a good description of a member's experience with MTDE, focusing on outreach to others, that we believe it deserves to be rendered in full here:
If you were an ordinary person on the street and I wanted to tell you about MTDE, I would introduce myself, and I would let you know that I'm from Grace Hill. I'd say that we have a system that we call the MTDE system or the More Organized Resource Exchange System. And we help people by doing services for them, and in exchange, rather than money, we'll get MTDs. How can I explain this? Well, I'm a provider. I help people. If a person needs a service in my field— I'm a mechanic, work on cars. Say a person needs some work done on their car but they don't have any money. I'll get them involved. I'll get them incorporated into the system, and I'll have them fill out a MORE registration form and some other forms that they can fill out that I can turn in and have them put in the computer. I get more neighbors involved in the MTDE system, explaining to them how it works and what it's all about. That it's not money. It's people giving while they're earning MTDs. That's a credit, you know. And with those credits they can buy things from these stores that you can't ordinary buy in the grocery store. I'm not very good at expressing myself, but MTDE is a good system, and I think it's going to go a lot further. It depends upon the people, the people you incorporate to help out.

We think this resident expresses himself very well and gets at the heart of what makes MTDE work—satisfied users looking for every opportunity to involve others, not only telling them about the system but signing them up on the spot. “It depends upon the people.” This can be said of the entire MORE system.
Chapter V. Beginning a MORE System: 
Guide to Replication

The previous two chapters traced the development of MORE from the concept of a resource exchange and programmatic beginnings in the early 1980s through the 1983 official naming of the program as MORE to its current status and gave a residents’-eye view of the program. This chapter tells the MORE story in a different way. The focus shifts from a description of MORE to what Grace Hill can tell others about steps, issues, and decisions that might be involved in replication. Again, we emphasize that replication focuses on the entire MORE system, a particular community development approach to designing and delivering services. MTDE, the Neighborhood Colleges, and other aspects of MORE, taken separately, are merely the vehicles through which the entire concept is articulated. Thus, think of replication as a long-term commitment, not a program that can be quickly developed and that can quickly become fully functional.

Many groups that have tried to replicate MORE have been unsuccessful. Why? According to Grace Hill staff, the main reason is that they try to do part of it—say Time Dollar or the Neighborhood College—without the basic foundation of connections between people. It needs that base of people in touch with people, neighbors helping neighbors. That’s why the first training course most residents take is outreach. And why it is important to have a good database of information that people can easily access. And why resident participation through monitoring, evaluating, and decision making is so important. All create opportunities for coming together. To replicate MORE, you don’t need one particular program, but you do need these connections for the system to operate.

The chapter is organized around program elements, cutting across the three components—direct services, training, and linkage. The elements don’t form “clean” categories. Yet they do serve to separate the processes and decisions that went into creation and maintenance of MORE so they can be examined in detail. These categories are as follows:

- Philosophy
- Legal Status and Issues
- Leadership
- Funding
- Programs and Services
- More Time Dollar Exchange
- Governance & Decision Making
- Support and Participation
- Training
- Record Keeping and Databases
- Staffing

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While an attempt is made to present information sequentially, step by step, reality is seldom that neat. Usually several activities must occur simultaneously. The structure for presenting each element, excluding the first, will be (a) a description of the element and its importance, (b) Grace Hill’s approach to addressing that element and handling the issues involved, and (c) options that groups interested in replication might consider and tools to guide decision making in relation to the element.

Philosophy

Chapter II dealt with the settlement house, community development philosophy that undergirds Grace Hill and offered a tool for critiquing your own agency’s or group’s philosophy in terms of compatibility with a program like MORE. Remember that MORE was built on a long tradition of neighborhood-based programs, so the philosophical stance of Grace Hill was a given when the agency moved into the resource exchange model of service delivery. It cannot be overemphasized that MORE cannot effectively be superimposed upon a community that is not philosophically ready; while it has tremendous intuitive appeal, it can’t be transplanted to every community. However, when the philosophic commitment is there, a MORE system can be built fairly quickly.

A first step for your community is to assess philosophical readiness. This can be difficult. Many agencies, caught up in issues of daily operations, lack or become disconnected from their own philosophic base. They honestly don’t know where they stand philosophically. Others, who have accepted in the abstract the concepts of community building and neighbors helping neighbors, have in reality given up little of their bureaucratic structures and thinking.

Thus, check your group’s readiness, using the assessment tool in Chapter II., designed to bring abstract concepts to a concrete level. Go over the items on the list with board members, management, line staff, and residents. Then, if you determine your agency or group is not ready for a program similar to MORE, decide whether it is “fixable,” meeting again with the range of stakeholders to recognize strengths and address issues. You might consider how close or far apart perceptions are, who is willing to rethink issues, and how flexible various stakeholders are. The productivity of these conversations will tell much about the ability of the agency or group to move forward. (If the time isn’t right, that doesn’t mean you can’t begin some development work within the agency or group and community and revisit the idea of replication later.)

Legal Status

A program, even a loosely defined program designed and operated by the neighborhood, needs to become established as a legal entity. This is necessary for several reasons.

- It enables the group to receive funds which would not be available without some formal entity to assume responsibility and accountability. Thus, the legal
entity, as fiscal agent, is the formal recipient of funds that can then be
designated for specific programs or activities. But regardless of how the entity
chooses to disburse the funds, it is the legal entity itself that is ultimately
accountable to the funding source and for submitting whatever financial reports
are required and may be subject to financial audit.

- The legal entity assumes liability for the actions of staff and volunteers and
  purchases liability insurance to cover them when they are acting within the
  bounds of policy and good practice, thus limiting their personal exposure.
- The legal entity can enter into contracts and memoranda of understanding with
  other organizations. Thus, they are enabled to contract to perform a service for
  another organization, may contract with another organization to provide a
  service for the entity, or may enter into nonbinding cooperative arrangements
  to enrich service provision and collaboration.
- The legal entity usually has a written mission or statement of purpose to help
  define its services and develops policy that is binding on employees, such as
  personnel policies or reporting requirements.
- Other functions may be assigned to the legal entity itself or may be shared with
  others, including administration and quality assurance.

This section focuses on legal status of the organization that is considering replication of
MORE plus any legal issues related specifically to MORE.

Grace Hill's Approach

In 1914 the merger of Holy Cross House and Grace Mission resulted in the legal entity
Holy Cross Corporation, a private nonprofit organization. While this provided the original
legal base for MORE, through the years the organization of involved entities has become
complex. Thus today Grace Hill Neighborhood Services, Inc., is an agency whose function
is to coordinate with and offer administrative support to a group of other related private
nonprofit [501(C)3] agencies, each with numerous programs under its auspices. All are
linked together through several mechanisms: their history and philosophy; numerous
subcontracts and agreements; and a Council on Agencies, a nonlegal coordinating body of
the boards of the other agencies.

As MORE moves into new neighborhoods, it does so only upon request of some entity—
perhaps a church or agency—representing that neighborhood. Though it has not yet
happened, it is possible that such a request could come from a group of residents that is
not yet formed as a legal body, and Grace Hill would work with them around becoming
established as a legal entity of some sort.

Grace Hill is structured to include the sort of expertise they need both to identify issues
that have legal implications and to respond to issues as they arise. For instance, when
Grace Hill began to explore bartering and exchanges, they consulted with lawyers and
accountants specifically around legal issues pertaining to MTDE. Now, as new issues arise
concerning any aspect of MORE, they are first addressed by an advisory committee that
includes a judge, a banker, a business person, and neighbors. Outside legal opinion is sought on any matters that this group can’t resolve.

There are two primary legal issues specific to MORE that Grace Hill has had to address. The first pertains to their IRS status. In 1984 IRS established regulations regarding bartering, including that bartering was taxable, rules for reporting (including a requirement that records be computer based), and fines (in dollars per transaction) for violations. Grace Hill had the available expertise on its board to retain and work with an accounting firm to lead them through the process of securing a private letter ruling from IRS that defined them as a social service program rather than a bartering program and set out conditions for operating under this exemption. This is an important distinction. An example of a true bartering program might be one in which, for instance, legal and medical services are exchanged among participants at market value in a system with the primary aim of substituting exchange for cash flow. In contrast, in MTDE there is no attempt to set a market value on goods and services, which are instead represented as time, and the aim is community building. There is no question of residents’ using MTDE to avoid income taxes, since most would be paying taxes anyway.

A second issue is around insurance. What special considerations exist in relation to use of volunteers and neighbors’ being in one another’s homes delivering services? What protection is there if a volunteer injures someone else or if the volunteer is injured?

Grace Hill is covered under its general liability insurance if they are sued for anything under MORE and MTDE, using a company that covers churches, and there is relatively little extra cost in including volunteers. In terms of covering injury to a volunteer, Grace Hill found that the insurance company which underwrites their workers compensation will cover volunteers for a small additional cost, so they went this route.

Other nonlegal measures are also taken to protect Grace Hill. For instance, participants sign a waiver stating that Grace Hill serves only as a broker and is not responsible for incidents occurring during neighbor-to-neighbor services. One of the best protections is informal: MORE creates an atmosphere of caring and trust among neighbors that does not support litigious actions. In addition, the flow of information is such that MORE boards and others stay abreast of any situations that are apt to be problematic and address them proactively. Through the years the number of incidents has been negligible.

**Options and Tools**

It is unlikely that you will be involved in the complex configuration of organizational relationships that currently exist at Grace Hill. So your choice about the legal entity for your exchange program is apt to be more straightforward. There are several ways to proceed as a legal entity.

Chances are that you already are attached to or under the auspices of an existing legal entity, as was the case in Grace Hill, a private nonprofit agency. The entity could be, for
instance, a social service agency, a primary health care provider, a housing authority, or a senior center. If this is the case, the important point is that, if this entity is to be the leader in establishing a MORE-type system, the philosophy and services of the entity or agency must be consistent with the neighborhood-based, resource exchange model. If the agency is ready to move forward, what additional legal and related concerns should you check out? What might a MORE system involve that perhaps is not already addressed within the entity or agency?

- Special issues related to tax status of a Time Dollar program.

  Know that IRS has special regulations around bartering, reporting, and record keeping.
  Ultimately, only IRS can determine your status.
  Get competent advice and assistance from an accountant and/or lawyer to address tax status with IRS and seek a ruling.
  Know that people sharing time in low-income communities are unlikely to be penalized by IRS.
  Know that no other program's ruling necessarily applies to you.

- Special issues around volunteers and neighbor-to-neighbor helping.

  There are fairly inexpensive ways to secure insurance coverage, both general liability insurance to protect the agency and coverage for any injury to volunteers.

- Provide communication processes and structures for keeping apprised of issues and handling them proactively before they become legal issues.

- The kinds of relationships and trust level that develop through a community development program such as MORE offer some protection from litigiousness.

- Availability of administrative support, computers, and other overhead costs to support the program. While this is not really a legal issue, it is an important consideration in selecting to begin a MORE-type program.

If you are not part of another legal entity, the two primary options are to attach to another legal entity or to create such an entity.

If attaching to another entity, how do you “shop” for a sponsor?

- Check the same points offered above. Use the philosophy checklist to see if the agency you are considering is ready for a program such as this. Check particularly the extent to which the agency leadership (e.g., executive director, board members) share the philosophy. In particular, do they have the flexibility
to offer the services residents want and to continue to respond as resident
needs change? Are they willing to move to a primarily resident-staffed
program? They must understand that they are moving to a form of service
planning and delivery that is very different from traditional models.

- Ensure that they are **willing to take on any additional legal (as well as
  programmatic) issues** the program would entail.

- Also check the agency’s **reputation**. Is the agency generally well regarded in
  the community? Is it perceived as community friendly? Does it have a secure
  funding history?

- Check specifically how the agency is **viewed by residents**. Your best source of
  information is the residents themselves. You might check door to door.

- When shopping for an agency, you will probably have less room for
  negotiation than if you were already part of the agency. Unless you, as an
  outsider, can be very persuasive, chances are that you won’t have the
  opportunity to negotiate differences. Thus, **if the agency isn’t ready**, you
  probably should look elsewhere or create your own entity.

You may decide to **create a new legal entity**. The usual decision would be to go for
**private nonprofit [501(C)3]** status, though that isn’t the only option. You might need legal
assistance in looking at the different forms the entity could take and ramifications of each.
No attempt will be made here to walk you through the process of becoming a legal entity.
That information is available elsewhere, and ultimately you’ll need legal advice. However,
here are some simple hints. Just be sure you check out all the points that have already been
covered in this section.

In summary, if you are already within an agency that is appropriate as a sponsor for your
new community-based resource exchange model of service delivery, you will probably
want to continue with that agency or group. However, if this is not the case or you aren’t
sure, you need to consider a number of issues and how they would influence your decision
to go forward with your agency, shop for another sponsor, or establish your own legal
entity. You might want to use this grid to structure your thinking through options—to
determine if they are present in your current agency or agencies you are considering as
sponsors or how you will ensure that they are present in a newly created entity.
Figure 2. Legal Status Grid

**Philosophy and services** of the agency
consistent with the neighborhood-based,
resource exchange model

**Mission** statement includes or will be
revised to include concepts consistent with
the neighborhood-based, resource exchange
model

Specific legal issues such as **tax**
**implications** and **liability** are adequately
addressed, using inside and outside
expertise as needed
There is available **expertise and a structure**
for proactively identifying and addressing
legal issues that might arise.

**Reputation** of the agency is good, and the
agency is considered community friendly

**Perceptions of residents** have been
specifically checked out, and they see the
agency as representing their interests.
The history of the agency shows **secure**
**funding**.

**Overhead** support is or will be available for
the initial start-up.
If creating a new entity, the range of
**options** for your legal entity has been
explored and the implications considered.

**Leadership**

A perplexing issue is the sort of leadership required to ensure the development of a
program such as MORE. Clearly, development isn’t going to happen spontaneously,
without somebody believing in it, advocating for it, taking risks, and sticking with it. On
the other hand, it can’t be imposed by one “leader” upon a community; rather, the
community must also believe in it, advocate for it, take personal risks, and stick with it.
What might leadership for development of a program such as MORE look like--leadership
that provides direction and passion without being overly directive and overbearing?
Equally important, what is required to sustain such an effort? And how can leadership be
strong yet shared?

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Grace Hill’s Approach

Leadership at Grace Hill can best be described as a circle of leaders unified by a central, consistent message and committed to doing something together. We’ll start with the message, because without that the leadership wouldn’t exist. Simply stated, MORE belongs to the residents. They determine what they need. A corollary to the central message is that means: participation. Thus, the central activity is supporting participation, and everything in MORE is geared around increasing resident involvement in designing, delivering, and evaluating their own programs and services. All three prongs of leadership are focused on and bound together by an unswerving dedication to participant ownership and involvement.

Leadership at Grace Hill is shared among a person, an agency, and residents. Though he downplays the importance of his contribution, George Eberle, with his forty-three years at Grace Hill, provided spiritual and conceptual leadership to Grace Hill and MORE. In deference to his humility, we won’t detail his contribution. Enough to recognize the combination of sheer persistence over time, enormous dedication and intelligence, and willingness to step out of the ordinary.

The agency shared in leadership. MORE has a board and staff who, like their executive, were also willing to persist and step out of the ordinary. The extent to which staff at all levels understand, are committed to, and can communicate not only the central message of MORE but also minute details of how it works and why is remarkable. We didn’t encounter a single staff member who was there just “doing a job.”

Finally, residents are themselves leaders. How did community leadership emerge? This happened and continues to happen in a number of ways. When the original STAES program was converted, Grace Hill staff already knew, from their community work, people in the community who were ready to participate. Then, as MORE expanded from its original small program, Grace Hill began to go into neighborhoods upon invitation. Somebody in the neighborhood—a leadership organization such as a church, agency, or other community organization—knew what MORE had to offer, recognized their need for it, and invited MORE in. Thus the connection between MORE and the inviting organization was the original shared leadership. In addition, Grace Hill has such a long history in the community that staff already knew resident leaders at all levels, and they recognized the importance of working with indigenous leaders who were recognized by the residents, people that residents listened to. These might not be chairs of anything or formal leaders, but people were drawn to them.

Once MORE begins working in a neighborhood, a process is created which recognizes and gives opportunity to neighborhoods to exercise leadership. First, they set out to engage people through outreach, bringing them into participation. Strategies included door-to-door contact, getting people to meetings, holding community forums, and getting them into outreach class. Then, staff and volunteers are always attuned to evidence of leadership ability. For instance, while neighbors are taking their first class at the
Neighborhood College, staff are assessing them in terms of leadership ability and the best place to use them. One person may be identified as a potential mentor to assist residents in using the computer. Another may have special aptitude as a future trainer. Thus, *participation breeds leadership.*

Often a resident doesn’t recognize his or her own ability and disclaims it even after staff have identified it. Staff push and support until participants’ own success convinces them of their abilities. *People respond to a challenge when there is clarity of purpose.* Then they are ready to venture forward to the next challenge. Through continually surprising themselves, they become leaders.

Thus, at Grace Hill, shared leadership is people at all levels of the agency and residents with a wide range of talents and abilities bound together by a clarity of purpose over a span of time, accomplishing what needs to be done.

*Options and Tools*

If you have come this far in reading about Grace Hill, you probably already have some strengths in all three aspects of the “circle of leaders”—executive level, staff, and residents. But as a check on yourself and to see what you might need to do additionally to support leadership, check out the following:

- **Purpose comes first.** Leadership can’t be disembodied; it occurs around something about which people have purpose and passion.

- **Someone needs to believe strongly** in the MORE-type approach and make a long-term commitment. This needs to be someone who is willing to step out of the ordinary, because MORE and the issues it raises are very different from the approach and issues of a traditional agency.

- The **agency**—board and staff—must understand and believe in the approach. Unless this can be assured, don’t initiate a community development program. The agency must be willing to **stick with it**. It is ethically questionable to begin a community partnership that you do not commit yourself to maintain. You may find that you are not able to follow through, but you must be totally committed to trying.

- If you are visiting Grace Hill, you’ll find that the enthusiastic endorsement of staff and residents to their MORE system is very persuasive. While that enthusiasm is real and essential, it is important to also understand that a **lot of work went** into what you see there.

- Understand that a MORE-type approach will fundamentally change how you do business. It will affect decision making, staffing, and where and how you
look for funds. In the long run, you probably won’t be able to operate a
traditional agency with MORE tacked on because of philosophic differences.

- You have a greater chance of success if the *neighborhood wants you* and
  *invites you* in. Let word out about what you’re trying to do, and see who is
  motivated to work with you.

- *Work with the leadership*—formal or informal—*that the residents listen to.*
  Understand that, while indigenous leadership may not represent the average
  neighbor and his/her interests, you probably cannot by-pass such leaders.

- Then *develop broad resident leadership*. Consciously create opportunities for
  residents to shine and grow. This is really the crux of your approach.

**Funding**

Even a volunteer-run program requires some dollars. Though it may be operated
primarily by participants, there are still start-up and operating expenses. Initial costs will
vary according to your readiness, in terms of community development, to begin your
program (which will affect planning, training, and outreach costs); the extent to which an
existing agency will absorb your overhead costs; and how large or small you begin. Thus,
the group needs to determine a funding source or sources willing to make dollars or in-
kind resources available for establishing a MORE-type program. In addition, ongoing
funding presents some challenges that are different from those faced by a traditional
program.

**Grace Hill’s Approach**

At Grace Hill, the first venture into resource exchange was an adaptation of an existing
program, STAES, when federal funding was withdrawn and it was converted to a resident
volunteer-run program. While in the original STAES program residents were already
involved to supplement professional staff and were paid, in the converted program they
were the sole service delivery personnel and were unpaid. In exchange for their service
they earned credit toward future services for themselves. Though services had to be
adapted (dropping those that could only be done by professionals and expanding those
that could be done by volunteers), the program was able to continue on the reduced
funding. The converted STAES program (a) used unpaid volunteers as staff, (b) was built
upon outreach and training that already existed in the neighborhood, (c) received overhead
support from the agency, and (d) relied upon inexpensively maintained hand-kept records.

As MORE moved into other communities, one of its requirements was that it be *invited in*,
and Grace Hill *formed a partnership with the inviting agency*. However, a condition
of that partnership was that there would be enough resources to operate. Because
resources are different in each neighborhood, three models of MORE have emerged with
different levels of infrastructure, but each model contains all three elements of MORE—
services, training, and linkage. New programs’ budgets include overhead to Grace Hill for administration, but this is a very modest amount due to the economy of scale.

Ongoing funding of MORE presents challenges. Potential funding sources are not used to funding systems such as MORE, and they have all sorts of requirements and regulations that present obstacles to resident-operated services. Grace Hill has been ingenious in accessing funds that, at first glance, look inaccessible. This has required considerable expertise in reading, interpreting, and reinterpreting regulations around various funding streams. In addition, it has required ongoing relationship building so that those in positions to interpret regulations have come to trust Grace Hill and thus to extend themselves in helping to make their categorical funding mesh with Grace Hill’s purposes and needs.

Thus, negotiating for funds is a very important ongoing activity of Grace Hill. Examples of successes are

- Securing Medicaid (EPSDT) funding for primarily resident-staffed case management and outreach services.
- Becoming, through the Missouri Department of Social Services, a licensed foster care agency that can license foster homes in the neighborhoods and train foster parents, using largely resident staff.
- Establishing an AmeriCorps site that uses AmeriCorps volunteers selected from among residents rather than from a national pool.

Each of these signals an important decision by the funding source to depart from customary practices to allow for resident-operated programs. Though professional staff are still involved, their roles are circumscribed, moving as many functions to residents as is consistent with regulations.

Another funding strategy of Grace Hill is to include the three components in all proposals for funding. Thus, the request would not be for funding only a simple service but for funding an addition to the entire MORE system. This might include, for instance, courses to support the resident delivery of the service, new modes of outreach and communication, and any computer enhancements required.

One may wonder if resident-operated programming results in a cost savings. Grace Hill staff say probably not. The biggest difference is where the money goes. At Grace Hill dollars go into residents, including salaries, training, stipends, and other activities that enhance them individually and collectively, rather than into the pockets of professionals or others who then take the money outside the community.

Options and Tools

How you go about securing funding will depend greatly upon how you addressed issues in the previous section (Legal Status). If, like Grace Hill, you are already part of an agency
and can take advantage of agency resources—existing dollars or in-kind plus its history of fund-raising relationships and successes—you will have a distinct advantage. On the other hand, if you are starting from scratch, your task may be more formidable.

Conceivably, you could start a MORE-like system as a shoestring operation. A dedicated person with a spare room, a computer, and energy for outreach could start the effort. It is more realistic, though, to think of something a little more formal than that. While it is impossible to say how much to expect this to cost because there are so many variables, Grace Hill staff have estimated that you could start with something around $50,000 and should expect subsequent costs to be a minimum of $100,000-$120,000. Clearly, this could go up or down, depending upon what the neighborhood wants. But remember that size is not as important as your ability to include and balance the three components—direct services, training, and linkage.

You really need to answer the cost question yourself by establishing a good approximation of initial costs and a sense of how those costs will be met. The following guide might help you think this through (not all items will apply to all situations):

- **How much money do you need? Cost it out.** What are the usual costs for starting a new program? If you are an existing agency, you probably already know the answer to this. If not, administrative staff from an existing agency can help you think this through. Then, what are the exceptional costs associated with a MORE-type program? Consider at least the following:

  **Special start-up costs:** What is the cost of incorporation (if you are establishing a new legal entity) and insurance?

  **Overhead costs:** What is the pro rata or full cost of such things as space, utilities, telephones (installation and ongoing service), furniture, administration and management, accounting, general public relations?

  **Personnel:** What staff, full- or part-time, will be paid to operate the program, and what is a fair salary? What is the cost of required benefits (Social Security, workers’ compensation, unemployment insurance)? What other benefits will you offer (retirement, health insurance, savings plans) and what is the cost?

  **Equipment:** What equipment will you need to support the program? Consider computers and printers, copy equipment?

  **Contracts:** If you haven’t already included it as an overhead cost, don’t forget the cost of equipment maintenance, which may be in the form of a service contract. Computers and copy machines are notorious for requiring constant nurturing!

  **Operating expenses:** Looking at the actual activities that will be involved in the proposed program, what are the associated costs? Be sure that you include not just the service you will render but also costs associated with training, recruiting and outreach, and networking. These expenses may
include a range of usual office supplies, books, computer/printer supplies (programs, ribbons), travel, food, or stipends for training.

- If you are already part of an agency or will attach to an agency, what in-kind contributions can you expect to receive from that agency? Particularly in the start-up phase, the agency may be willing to contribute overhead costs, not allocating these to the new program until it is more established. They also may lend equipment and pay the service contract. An agency that is well-off financially may even be able to support the entire program initially.

- What in-kind contributions can you expect to receive from others? Regardless of whether you are new or part of an agency, many of your costs may be met through contributions.

An existing agency may already have relationships that can provide access to resources, but if you are starting from scratch, you’ll want to develop these. Residents themselves are sometimes very effective fund-raisers.

Because computer technology is changing so rapidly, turnover is fast as companies continually upgrade and get rid of their older computers. As long as you don’t mind not having the fastest processor on the market, you can probably quite adequately meet your computer needs through these “cast-offs.”

Ask around and find out what else is available in your community, and don’t be afraid to approach anybody. For instance, most law firms will offer pro bono legal assistance for charitable causes.

- After you’ve calculated your costs and contributions, how much cash do you really need to begin the program and see it through at least a year?

If you need more money than you believe you can solicit privately, consider writing a proposal. What are potential funding sources—federal, state, private?

If you aren’t experienced in proposal writing, get help from someone who is. Different funding sources have very different requirements and processes.

If you need only a small amount of money, go with a local foundation that targets efforts such as yours.

In addition, state health and human services organizations typically have some dollars that can be used for experimental programs and new initiatives.

Starting out with a large federal proposal is very “iffy.”
• Again, be sure that the plan, and thus the budget, for your program includes all three components—service, training, and networking—from the beginning and that they are in balance.

• Consider starting small. It is better to start small, focused, and whole (all three components in balance) than large and scattered. (On the other hand, it would be possible to do a large overhaul of an existing agency and program, providing staff are philosophically ready and aspects of the three components are already present.)

For ongoing funding, be prepared to face a different set of issues and tasks.

• Be clear about what you want funding for. You are primarily about capacity building. So in your quest for funds don’t panic and be deflected into seeking and accepting funding for anything that does not allow you to conduct resident-designed and resident-operated programs that include training and outreach. You will have to satisfy the funding source’s outcome requirements, but don’t do that at the expense of resident-defined outcomes and needs.

• If you are an existing agency converting an existing program, don’t expect cost savings but rather appreciate the redirection of dollars toward direct funding of residents or activities (e.g., training) that increase resident competence.

• After you get your start-up funding, be sure that all subsequent proposals include funds to support all three components.

• Engage in ongoing outreach with residents so (a) any funding you seek is consistent with their needs, as they see them, and their priorities and (b) you know their capacity and can design funding proposals with that in mind.

• Have someone on your staff or find someone to help who is able and willing to keep up with regulations governing the use of various funding streams. This is not easy to do, since it is the rare person who enjoys delving into regulations and analyzing them. This person must be able to do the following things:
  
  Determine what funding streams must be excluded from consideration.
  
  Work to reinterpret regulations to make them fit the resident-based approach or secure waivers.
  
  When regulations can’t be reinterpreted, help the neighbors meet requirements.
  
  Separate out what absolutely must be done by credentialed professionals and what can be done by residents.

• Through ongoing communication and negotiation with funding sources, build the trust level that will result in their wanting to interpret regulations to your advantage.
• Bid on all relevant state requests for proposals (RFPs). Continually show how you can use resources in a more effective way than through your community development approach.

Programs and Services

MORE itself is not a program of services. Rather, it is an abstract that describes the dynamic relationship among its three components of services, training, and linkages. The services, training, and mechanisms for linkage are very concrete, but the way they are interrelated is a combination of the ongoing day-to-day activities of staff and residents and the community development philosophy.

This chapter began with the statement that you don’t need a particular program or service to replicate MORE. Yet services are part of the MORE system, which has a dual role of meeting resident service needs and providing opportunities for residents to participate and build their own capacity and community capacity. Services are a vehicle through which these roles are accomplished, using two primary mechanisms: (a) programs, which offer somewhat formalized services, and (b) More Time Dollar Exchange (MTDE), through which neighbors help neighbors directly through informal arrangements. This section deals with how to get started in offering programs and services, both formal programs and informal MTDE services. The following section will present more detail on the technical aspects of MTDE.

Grace Hill’s Approach

Previous chapters of this Guide have shown Grace Hill’s long history of programs and services and how the first volunteer-operated program and exchange arrangements came into being. Probably more relevant to how others might begin to develop programs and services in a MORE-type system is how Grace Hill moved into new neighborhoods. This description, as much as anything else in this Guide, demonstrates the interrelatedness of the service, training, and linkage components of MORE.

We have already said that Grace Hill works with residents to move the MORE system into a neighborhood upon invitation from a group representing that neighborhood. It is important to note that the invitation is to bring the MORE system in rather than to bring in a particular program or service. For this to begin, the neighborhood must have some degree of philosophic readiness to accept MORE, though various neighborhoods show different levels of readiness. Then the first step in determining the service desires of the neighborhood is outreach, a door-to-door contacting of neighbors that not only asks what they need and think is most important but also gives them information about resources available in the neighborhood and how to connect with resources. It is very important that these contacts, in the process of gathering information about needs, leave with residents something that helps.
Grace Hill resident staff report that neighbors who are “surveyed” initially show some skepticism. Low-income communities have been the subjects of numerous surveys and research initiatives, and residents sometimes feel they’ve been “surveyed to death” and have little to show for it. Surveys, though usually springing from sincere efforts to improve services or community living conditions, often feel exploitive to those being surveyed. Residents also have some distrust of anything called an “agency.” Again, sincere efforts to help have not always felt so helpful to residents and sometimes have felt more like control. Thus, it is important that interviewers present themselves as neighbors—“your friend so-and-so from down the street”—rather than as representatives of an agency.

After information has been gathered, it is compiled by a group that includes adequate representation from the neighborhood and directions are identified. Priority is given to resident-identified issues, but available resources are usually the determining factor in deciding where to start.

Clearly this first phase—deciding on a program or service—contains all the elements of MORE. While its purpose is to identify where to start with programming, it also involves training of residents as outreach workers. Furthermore, the activity of gathering information is part of the linking component, as neighbors make personal contact with other neighbors, getting to know them and connecting them to services.

Grace Hill starts small in a new community and lets program grow naturally. The progression might begin something like this. Let’s say a neighborhood has identified child care as its top priority. Grace Hill then helps establish a child care program, probably at first some sort of informal arrangements. Or a more formalized service, such as a day care center, might be developed, with particular attention paid to understanding regulations governing day care and slanting them to the neighborhood’s advantage to the extent possible, making maximal use of residents—both paid and volunteer—for staffing. Either the informal or the formal arrangement will, of course, require training residents for these new roles. (During the training residents will probably need child care, and other residents can provide this.) The training, besides preparing residents for child care roles, also teaches them about the MORE system.

At this point, MTDE comes into play. As residents learn about MTDE through training, they also register their skills and needs into a just-beginning MTDE database. Having taken a child care course, the residents now have a special skill to register. Though they may use that skill as paid or volunteer staff in the day care center, they may also use it in neighbor-to-neighbor child care arrangements. And while registering their child care skill, they also will register their other skills (e.g., housekeeping, sewing) and needs (e.g., lawn care, paying bills). Then they tell their friends and relatives, who also might want to register. Now the neighborhood has a new service as part of a small but fully functioning, three-component MORE system. How long it takes to get to this point depends upon the neighborhood, its resources and needs. Then, an analysis of the balance of the three
components will indicate where resources should be directed to achieve or maintain that balance.

Once a program is operational, other services naturally suggest themselves. For instance, transportation services may be required to support day care. Or the concern may shift from young children to older children and youth, leading to development of after-school or peer-tutoring programs. As each new program develops from resident-identified need, it (a) spawns new training, (b) generates new MTDE users and skills, and (c) increases resident and community competence.

Options and Tools

The process used by Grace Hill to bring MORE to a new neighborhood is a simple model that shows that replication is quite doable. The primary points to remember are the following:

- From the beginning, **think of services as a component of MORE**, not just stand-alone. If you took MORE away, you’d have only the service rather than the beginning of a community development process with a particular philosophy and goals that are different from those of traditional service agencies.

- Bring trained neighbors in to earn money as they do a thorough **door-to-door outreach to residents**. Outreach is based upon bringing something important to those contacted. At the same time, it is the mechanism for gathering information that will be needed in the next step.

- Design a mechanism for **compiling results and making the decision** as to where to start. The decision-making structure should include adequate resident representation. Your decision-making criteria should be commonly agreed upon and might include consideration of such things as what residents have some **passion** concerning, the **skills** of residents, the amount of **training required** for resident roles, **what residents think will work** to ameliorate problems they have identified, and how adaptable certain relevant **regulations** are (e.g., licensing, staffing). Clearly, you want to choose something that allows maximal use of residents and is not so regulated as to be incompatible with a community development philosophy.

- **Recruit and train residents** for their new roles. You may have identified potential staff during previous training (outreach), or trained outreach workers may canvas the neighborhood to recruit.

- Begin to **integrate MTDE** into the neighborhood, starting with residents who have gone through training, understand MTDE, and have a new skill to register. Use them and outreach workers to help spread the word.
• Let the program grow naturally. Since you have started with all three components, each can grow as events in the other push and pull in new directions.

• The key to growth is participation, which will be discussed later.

MORE Time Dollar Exchange

The MORE Time Dollar Exchange (MTDE) has already been described as a tool within the context of the MORE system. Technically, it has much in common with other Time Dollar programs, which can and do exist outside the MORE system. Our focus here, however, is on MTDE as an element of MORE.

What can a Time Dollar program bring to a community development endeavor such as MORE? Its strengths are that it is a mechanism for providing services and goods that members may not be able to afford otherwise, it identifies and enhances individuals' skills and abilities, and it forges relationships that help build community. And these are precisely the goals of MORE.

In short, a Time Dollar program is a system of trade in which one hour of any service is equivalent to one hour of any other service. Hours can be earned, spent, banked, or donated. It may involve goods, services, or both. The list of exchangeable items may be kept short to meet specific identified needs, or it may be expanded as creativity and availability allow. It may involve only resident-to-resident exchanges, or it may involve organizations. The exchange can be kept fairly simple or can become highly complex, depending upon identified needs and decisions of how to address needs.

There are two important aspects of MTDE that need to be described: technical aspects and how to make it work. There are numerous Time Dollar programs, and each is apt to have a manual describing technical aspects. Others, such as Cahn’s “The How to Do It Manual” (The Compleat Time Dollar Kit, 1992), discuss both technical aspects and issues around operation. The reader may want to look at these materials, as well as Grace Hill’s own MTDE Manual, for additional information. In the following discussion, technical aspects of MTDE and other aspects that support its working are interwoven. In addition, see Chapter IV. Residents Speak for more information on how MTDE works.

Grace Hill’s Approach

Though MORE started out primarily connecting neighbors to formal (agency-based) services and relying upon a hand-kept record-keeping system, neighbor-to-neighbor exchanges and computerized record keeping were soon added. Thus, Grace Hill’s MTDE quickly became, though on a small scale, the kind of program it is today, blending neighbor-to-neighbor exchanges with services rendered through an agency program, with
exchanges documented on a computer database. As MORE and MTDE have moved into new neighborhoods, this is the model that has been brought.

The discussion above (programs and services) showed how MTDE quickly becomes part of MORE in new neighborhoods. It is important to remember that the model described here is somewhat different from what start-up would look like in a stand-alone Time Dollar program. Some of the unique features of MTDE are (a) recruitment is built into MORE rather than a separate MTDE activity; (b) training is required and both supports and is integrated with MTDE; and (c) governance and decision making around MTDE are built into the MORE system.

MORE Time Dollar Exchange is the aspect of MORE that initially attracts many people to Grace Hill. When they come to Grace Hill to observe and begin to ask questions, they are apt to be interested in replicating MTDE. This Guide has repeatedly conveyed the message that MTDE does not exist outside MORE. Thus, the Guide has described the entire MORE system. But within that, MTDE is an important tool. It is also the aspect of MORE that might look most different (at least technically different) from what agencies are already doing. Thus, the Guide will present more detail on MTDE than on other aspects of MORE that have been discussed in this chapter. In addition, we have added special formatting—a line down the left-hand side of the page—to separate off this discussion for the reader. The discussion is structured around Grace Hill’s approach to start-up issues, logistics, and decision making followed by overall principles by which MTDE operates.

Start-up Issues

Some of the issues that would normally be addressed around start-up are determining a base from which to operate, determining what people need, staffing the program, and providing infrastructure to support the Time Dollar program. These issues have already been discussed in this Guide and/or will be covered later in the broader context of MORE.

Logistics

Certain logistical arrangements must be made for a beginning Time Dollar program. These include recruiting residents into the program, training, receiving requests, matching, actual transaction, record keeping, and quality control.

Recruiting. At Grace Hill, recruiting is built into the entire MORE system. When Grace Hill moves into a neighborhood with MORE, its first activity is neighbor-to-neighbor outreach, so they get to know residents and begin a relationship even before they move specifically into MTDE. In addition, participation in training as an outreach worker or for another role immediately not only exposes residents to MTDE but also gets them registered and provides them with their first credits. Ongoing recruitment is also built in, as Grace Hill takes advantage of every opportunity to include activities (e.g., training, governance, a range of volunteer activities) in MTDE. For many residents, their entree
into the system is through registering their own Time Dollars earned and skills they can share. Even if a person performing a service—say, a MORE staff member—doesn’t need the Time Dollars, that person is encouraged to accept the credits and donate them.

Grace Hill also has other means of recruitment to support their ongoing outreach. These include brochures, a booklet with personal testimonials, flyers, presentations, and use of regional (that is, neighborhood) representatives. These representatives are volunteers whose specific job it is to keep MTDE going through bringing people into the system and encouraging them to participate. Each representative coordinates a small group of residents living within a several-block area, contacting them weekly and helping match needs and services.

**Training.** Grace Hill requires all participants to attend an initial orientation session that teaches them how to use MTDE. In addition, the Neighborhood College offers other courses that include content on MTDE and specific courses on using the computer. Some will choose to take additional training so they can help others use the computer system that supports MTDE. They may become computer instructors in the Neighborhood College and/or become mentors, who are assigned to computer work stations to assist residents.

**Receiving requests.** While some residents’ entree to MTDE is through earning credits, others enter when they need a service. Recruitment is directed toward these residents, too. However, their request for a service may be the trigger that gets them involved. It could be that an agency learns of a resident’s need and makes the referral. Or perhaps a resident who knows about and/or is an MTDE member learns of the need. In any case, contact is made with MTDE staff, and the resident is brought in to register. When the resident registers, it is important that, though service need brought him or her in, skills are also registered, thus expanding the services available. The actual site for registration may be a computer located at a neighborhood center, or it may be a workstation set up at another site, such as a health and human service agency in the neighborhood. (See Appendix B, Registration Form.)

**Matching.** It is important to remember that after residents are recruited into MTDE to register their skills, those lay dormant until somebody needs a service. Thus, requests for services are as important for the system to operate as willingness to give services. It is the matching that makes the system go, and this is done by computer, with the assistance of a trained resident mentor. The computer database contains a listing of all services available and who will provide them (both agencies and neighbors). The mentor helps (as needed) the resident register and make a request. This provides a personal touch as well as technical assistance. A computer-generated report then shows information about the consumer, the provider, the service, and the referring agent. It also pinpoints where the service is located, giving a map of the neighborhood and starring the resource. (See Appendix C, Service Request and Referral Form.) The resident is also given a MORE Service Referral Form (See Appendix D) that he/she will use to document that an exchange has occurred.
**Actual transaction.** Once a match has been made, it’s time for the service to be provided. The consumer (person requesting the service) contacts the provider and arranges for the service. If at this point either party has concerns about the transaction, there is no obligation to continue. For instance, there could be simple personal reasons (allergic to cats, can’t match schedules) or discomfort on the part of either party. Participants are told to trust their instincts and never to get in situations in which they are uncomfortable. Better to go back and make another match. Assuming the match is good, both parties complete the MORE Service Referral Form, which is documentation that a service was given and received.

**Record keeping.** Within five working days (or as close to five as possible) of the original referral, the completed MORE Service Referral Form is returned and the transaction is entered into the computer. It will debit the account of the consumer a certain number of Time Dollars (however many hours’ service he/she received) and credit the account of the provider the same amount. This is what keeps the system always in balance and is the basis for other records that are generated. For instance, every MTDE member receives a monthly statement—very like a bank statement—that lists each transaction along with number of Time Dollars credited (for service rendered) or debited (for service received) and balance. (See MTDE Report in Appendix E.) In addition, management reports are generated. These include monthly and yearly Service Utilization Reports (See Appendix F) that are used by management for planning purposes and to show the general “health” of the system.

**Quality control.** It is important to maintain high standards of service in MTDE, and this is supported through four mechanisms. First, neighbors know neighbors. Because of MORE’s strong focus on neighbors knowing neighbors, as well as helping neighbors, residents are usually—though not always—receiving services from someone, someone they will see day in and day out. This is an incentive for responsible behavior. Second, the MTDE Manual and training address service standards. Third, the Service Referral Form contains space for the consumer to comment, so any dissatisfaction could be noted there and addressed. Last, the governing structure of MTDE is designed to address any issues that arise around MTDE, to answer questions, and to make policy decisions that reflect the needs and desires of each MORE neighborhood.

**Decision Making**

A separate section of this chapter (Governance and Decision Making, below) discusses decision making within the context of governance of MORE, but the topic needs to be addressed here also to explain how decisions about MTDE are made and communicated as well as what issues are apt to arise around MTDE.

The basic structure and policies for MTDE were determined by Grace Hill and apply to all neighborhoods in which it operates. These are contained in the MTDE Manual (March, 1994). Topics covered in the manual are a description of MTDE, services offered, how
the system works, rights and responsibilities, performance standards, how to earn and spend, membership, and administration. It also contains important administrative forms—a Statement of Confidentiality and Agreements of Non-Liability for both consumer and provider—which members must sign.

Further policy issues are handled by neighbors as they arise. An MTDE Steering Committee, with representatives from each of the neighborhood MORE boards, assumes responsibility for ongoing policy-setting. The MORE boards oversee actual operation of MTDE, and it is they who are most apt to receive information about issues and requests for decisions from the neighborhood and to carry these to the Steering Committee for action. Decisions are recorded and communicated through a MORE Time Dollar Issue Log. See the Logs themselves for details about the types of issues that arise and how they are resolved. (See Appendix G.)

Several decisions about MTDE, for the most part made by Grace Hill in defining the program, deserve special mention here:

Cost accounting. From the beginning of MORE, the cost of exchanges has been a straight hour for hour, a very egalitarian method of pricing. Thus, one hour of any service can be exchanged for one hour of any other service in the exchange. There is no attempt to mimic the value in the regular economy; one hour of typing is the same as one hour of yard work. Moreover, when goods were added to the exchange, they also were priced according to hours’ service rather than assumed value of the actual product. Thus, if it took two hours to collect, mark, shelve, and “sell” a highchair or a child’s dress, each item is priced at two Time Dollars.

MTDE Assistance Fund. A special fund into which members may donate credits has been established. Members who need services but are unable to generate credits may receive credits from this fund to pay for services received.

Transfer. Donors may also transfer credits directly to another member. A form is provided for documenting this.

Overall Principles

There are four ideas that are very important to how MTDE operates.

1. Provide the personal touch in outreach and recruitment. Brochures and flyers are nice, but most recruitment comes from somebody telling somebody else, either through a formal role or more casually. The personal touch is also extended through celebration. Recognition of heavy users—both consumers and providers—reminds residents of the importance of participation.

2. Generate reciprocity. MTDE really isn’t anything until exchanges occur, and a higher volume of participation indicates better achievement of goals—more needs met, more
skills recognized and extended, more complex community webs of association. Thus, MORE strives to include rather than exclude activities from MTDE and looks at everything as an opportunity to being people and their skills into the system.

3. **Maintain balance.** Clearly, if more people want to receive services than to give services, there won’t be enough services to go around. On the other hand, if people want to give more than receive, skills will go unused and neighbor-to-neighbor interaction will not occur. To keep services flowing, there must be a balance. Grace Hill’s creation of the MTDE Assistance Fund is one way to ensure that, even when residents are unable to generate credits on their own, somebody is putting services into the system to maintain balance.

4. **Honor resident ownership.** Within parameters, MTDE, like other components of MORE, belongs to the residents. It is primarily they who staff it, make policy, and monitor its use.

**Options and Tools**

Other information already presented in this Guide has brought you a long way toward establishing a Time Dollar program on the MTDE model. You’ve determined your philosophical compatibility with the program; determined your base of operation; addressed legal issues; and even seen how to begin through first offering specific services identified by residents through outreach. The previous section, Programs and Services, left off at the point of beginning to register residents in the MTDE database. We’ll pick up there.

Actually, before you recruit and register residents, you need to set up the basic system to support the Time Dollar program. Remember that Grace Hill, moving into a new neighborhood, already had the system established; the new neighborhood simply needed to be connected to that system. But you’re starting from the beginning. Therefore, you’ll need to work through the steps or issues that were discussed above. Here are some suggestions.

- **Initial decisions have to be made concerning what the basic program will look like**—the sort of information that would be included in an operations manual. Assuming that the board of the sponsoring agency (legal entity) includes adequate resident representation, it is an appropriate body to make these decisions. You don’t have to start from scratch. The manuals already mentioned, as well as those you can get from other Time Dollar programs, give plenty of information you can use or easily adapt: description of the program, services offered, how the system works, rights and responsibilities, performance standards, how to earn and spend, membership, and administration. Most people involved in Time Dollar programs are eager to share their materials, including forms and computer software for record keeping. So borrow and adapt, and you’ll be off to a good start.
• Once your system is in place, you’ll want to form a resident-dominated group for ongoing decision making to tailor the program to the needs and desires of the neighborhood. The MORE Time Dollar Issue Log (Appendix G) gives you an idea of the type of issues that might arise and MTDE’s solutions, but your neighborhood will probably have some different and additional issues and different solutions.

• Your recruiting of residents into the Time Dollar program, which began through your needs assessment and continued into the offering of a program (child care) and training, needs to continue. You’ll want to design recruitment/educational materials for this purpose, but your most important recruitment is person to person, as was clearly demonstrated through the comments of residents. The best advice Grace Hill can give about recruitment is to consider all contacts recruitment opportunities.

• Many residents are already volunteering but need to be brought into the Time Dollar program. While not everyone will want to join, residents need to understand and be able to communicate to others why it is important. Providing a simple volunteer service outside the system is helpful but does not generate reciprocity and therefore does not have the same power for personal skill-building and community building that Time Dollar has. By registering volunteers in the system, you create the structure that encourages the consumer or the service to in turn provide a service and encourages the volunteer him/herself to become a consumer also.

• Design training to assist MTDE users. Using a Time Dollar system may sound fairly complex; both the forms and the computer could be intimidating. Yet residents typically report that it is easy to use. Why? Training and support. Thus, while not all Time Dollar programs require it, you should consider requiring a brief orientation to the system for new users, and it should be “hands on,” so residents are walked through exactly what they will need to do to use the forms and the computer. They may receive Time Dollars for attending the course, with its requirement of community service provision. The orientation should be planned from the beginning, before you actually start registering people. Advanced courses may be offered for those who want to know more.

• Even with the training, residents will need some support once they confront the computer outside class. Residents (“mentors”) with particular aptitude can easily be trained to provide this service. They will be present at the site where residents will register and plan transactions to answer any questions, troubleshoot, and input data if needed—earning their own Time Dollars as they help others.

• Prepare to receive requests. Providers recruited into Time Dollar also register their needs. However, others might come to the system first as a consumer rather than as a provider. What strategies are helpful in getting potential consumers into
the system? *Trained outreach workers and/or other volunteer staff* know to refer residents to the system. Thus, if a volunteer working at the child care center notices that a child’s clothing needs to be mended, she may refer the caregiver to MTDE. In addition, *any residents* can be encouraged to notice. Notice if someone’s grass is too tall; notice if a house needs paint; notice if a caregiver to an elderly person is overwhelmed. These are all opportunities for bringing someone into the system.

- *Agencies can learn to refer.* If a child welfare family preservation worker notices that window panes in a family’s home need to be replaced, a referral can be made. In reality, the worker might have been able to offer the service, but that wouldn’t have accomplished the purposes of MTDE or of MORE. It will take some education of other agencies for them to understand the benefits of neighbors helping neighbors as opposed to professionals from outside the neighborhood “doing for” in a nonreciprocal act.

- We learned from residents that *satisfied users are the best way to bring people into the system.* Residents hearing about Time Dollar for the first time are curious and interested when someone “like them” says, “I did it!”

- Once you’ve got the people involved, your computer and a volunteer *make the match and the resident contacts the potential provider and arranges the service.* Particularly with new users it’s a good idea for the volunteer to follow up to be sure the resident actually made the contact, completes the form documenting the transaction, and returns it for entering into the data system.

- Establish a *computerized record-keeping system.* While you can maintain a recording system by hand, there are several disadvantages. First, you will quickly outgrow the system and have to convert to a computer-based system. Second, the computer offers the benefit of generating reports that are important to the Time Dollar system. Thus, we suggest that you use a computer from the beginning. Check out the software that others are using. Again, you don’t have to re-create what somebody else has already done for you.

- Your computer must include the following *databases and capabilities:* (a) a list of members, (b) a list of resources, services available, (c) matching capability, and (d) capacity to generate member statements, showing transactions and balance. You’ll probably also want to be able to generate management summary reports showing periodic activity. This will help you monitor the health of the Time Dollar program (e.g., are transitions picking up or falling off) and determine ongoing service needs.

**Governance and Decision Making**

Governance and decision making are particularly important issues in a community development initiative such as MORE. Because these functions are not concentrated at the
top level as would be the case in most traditional, hierarchical organizations, structures must be developed to ensure participation and appropriate decision making at all levels.

While responsibility for governance and decision making should be infused throughout the program and/or organization, understanding the distinct contributions of residents and professionals or other nonresident "experts" is important. While the decision for broad participation is partly ideological—in keeping with the philosophy of such a community development initiative—it is also practical, as it provides the best assurance for accomplishing multiple goals. These goals include

- ensuring survival of the agency, as a legal and fiscal entity
- maintaining adherence to the philosophy and mission of the organization or program
- supporting infrastructure
- overseeing the provision of services in accordance with the needs, values, and lifestyles of residents
- furthering individual and family participation and competence, maximizing opportunity and achievement
- furthering community ties and competence

While a variety of structures might satisfy these goals, broad-based participation and appropriate decision-making responsibility are essential.

Grace Hill’s Approach

The governance and decision making of Grace Hill are complex, always changing and adapting. We will greatly oversimplify in this discussion, summarizing five types or levels of governance, looking at the structure and function of each. (Referring to Appendix H, Agency Organizational Structure, will give the reader a context for this discussion.)

Grace Hill Board. This is the board of the agency, Grace Hill Neighborhood Services, that administers MORE and provides administrative support to other Grace Hill service agencies. It carries primary responsibility for seeing that all the goals listed above are met, and membership reflects that. For instance, the board includes members with expertise in law, banking, accounting, and business. In addition, membership includes from 20% to 25% residents. Because the Grace Hill Board is the legally responsible body, their decision to voluntarily restrict their own authority is essential. Typically, they would not go against resident-determined decisions (e.g., MORE Board decisions) unless, for instance, survival, legal, or ethical issues were involved.

Council of Agency Boards. Grace Hill and the five other 501(C)3 organizations that deliver services in the neighborhoods are informally bound together by a Council of Agencies, which serves to inform the various boards and coordinate services across the various programs (Appendix H). Each of these five agencies has its own governing board, comprising members who are not low-income but are often engaged in charitable activities
plus from 20% to 25% low-income residents. An important issue for these boards, as well as for the grace Hill board, is ensuring and supporting members' ongoing understanding of the philosophy behind a community development approach, which may be outside the experience of many dedicated and caring citizens.

**MORE Boards.** In each of the MORE neighborhoods is a MORE Board comprised totally of residents. These resident volunteers are typically low-income, active MORE participants who have been through outreach training and have served as CCLs, STAES team leaders, or in other roles. These boards ensure that MORE operates consistent with resident values. They continually define neighborhood needs, develop specific programs to meet those needs, create opportunities for neighbors to get together, and monitor the MORE system in that neighborhood. Each month in each neighborhood, meetings are held in which residents review policy and practice effectiveness, address issues that need resolution, discuss needed services, and recognize outstanding participants. (See Appendix G, Issues Log, for a view of typical issues handled.) Thus, the MORE Boards oversee the actual application of MTDE to their own neighborhoods. As a result of this local control of MORE, each neighborhood has a somewhat different adaptation of the basic MORE model.

**Leadership Council and MTDE Steering Committee.** These groups, which include representatives from each of the MORE Boards, provide links across neighborhoods and also enable members to report information back to their own MORE Boards. They oversee the entire system’s operation, monitor its effectiveness in meeting the needs of its constituents, and look at new policies, regulations, and initiatives.

**Other Governance and Decision Making.** There are all sorts of other committees and councils that look at issues and produce programs. For instance, a Wellness Council looks at environmental issues. Leadership councils are examining managed care and new policies and regulations. Each neighborhood will have a different mix of these and different participation levels, and both the mix and participation change from year to year as new entities are created, discarded, or merged with others. The relationships among these and with other entities is loose. They can feed information to any other entity and may try to influence decisions of other groups.

Thus, Grace Hill has created structures that allow for many types and levels of contribution and participation. Yet the structures would be ineffective were they not in the context of resident participation.

What motivates residents to serve on boards and committees? Staff and residents agree that participation provides a mechanism for residents to see that they are capable and intelligent and to rise to the opportunity to be used meaningfully. They appreciate being appreciated. They also value being in charge of their own programs and services. They see professionals as a resource to them, to offer a little help when needed. Residents also may receive Time Dollars for their participation, continuing to invigorate that system.
Options and Tools

An agency or group wishing to replicate MORE will need to have several levels of governance to ensure the broad representation necessary for various types of decisions. The governance of MORE is very complex, involving many levels of boards, committees, and advisory groups. It is highly unlikely that you will need such a complex governance structure. Yet you will want to replicate the richness of participation opportunities that Grace Hill’s structure affords. Thus, you will probably want to start out with something much more simple, with your primary concern being how to most elegantly achieve the goals listed above. Beyond that, the most important guideline is that decisions should be made as close as possible to the people who are most affected by those decisions. You’ll want a minimum of two levels of decision making.

The sponsoring agency (see “Legal Status and Issues”) board typically oversees meeting the goals of survival, adherence to mission, infrastructure support, and service provision. Examine your board membership in terms of the following:

- Do current agency board members understand and support the additional goals of ensuring that services are consistent with the needs, values, and lifestyles of residents, furthering resident participation and competence, and furthering neighborhood ties and competence?

- If not, what experiences will best move them toward further understanding and support? How might they be helped to explore where they are in relation to their mission statement, and how might they explore neighborhood capacity building as a mechanism for achieving other specific objectives? The philosophy behind a MORE-type initiative is so different from that of traditional agencies that you must consider expansion of board understanding to be an ongoing priority. Residents themselves are effective spokespersons, so maximize opportunities for direct communication between residents and board members.

- Are residents adequately represented on the board (20%-25%)? Is their meaningful participation enabled through appropriate preparation? Is their area of expertise—knowledge of the neighborhood and its residents—clearly defined and honored?

You’ll need at least one other level of governance, something akin to a neighborhood MORE board. This should be a resident-only decision-making body. These resident volunteers would be low-income, active participants who have been through some sort of training to prepare them for their roles. They may be recruited directly from training, since that is often the first place that they and others recognize their leadership ability. This body’s function would be much like that already described for Grace Hill MORE boards. They would
• ensure consistency with resident values

• continually define neighborhood needs and explore capacity

• develop specific programs to meet those needs and increase capacity, with the assistance of the agency board

• monitor the MORE system in that neighborhood, reviewing policy and practice effectiveness, making policy, and addressing issues needing resolution

• keep minimal records to document decisions

• recognize outstanding participants, e.g., those who earn and spend the most Time Dollars

• create opportunities for neighbors to get together

The relationship between the agency board and the resident-only decision-making body is very important. The board should keep the agency out of financial, legal, and ethical trouble so programs and services can flow and should be a servant to the resident-level governance to help it get essential resources to meet neighborhood need.

If this is your first venture into resident-driven decision making, expect some awkwardness. Trust is never automatic, is always earned. In addition, you may be swimming upstream, trying to establish trust in a context of repeatedly broken trust. This goes both ways; that is, residents and nonresidents may be skeptical of the other. The success of a participatory governance structure is dependent upon and contributes toward every other aspect of your initiative. It requires trust and participation, while it builds trust and participation.

Here are some questions to consider as you build your governance structure.

• Is the overall message conveyed by the governing structure consistent with the community development philosophy? How does governance promote participation, ownership, and individual and community competence?

• Does the governance structure recognize a range of expertise and place people with specific expertise at the right decision points? Governance needs people with expertise in areas such as law, accounting, and various regulations; it also needs people who understand the realities of life in the neighborhood.

• Do the governing bodies include people who can provide access to resources? You will need people who can provide access to external resources—city/county/state government, potential financial contributors. But you also
need people who can provide access to neighborhood resources, people who know who’s who in the community and can mobilize community members for participation.

- Are opportunities created for many residents to become involved through, for instance, ad hoc groups or special issue committees and task forces? It is important that governance not be dominated by an elite handful of residents.

- Is there a viable mechanism for finding and developing expertise to promote broader participation? Is this built into outreach and training? While participation may start with formal neighborhood leaders, it is important to look beyond those people so as not to exclude those who, while not yet identified as leaders, have a great deal of knowledge about the community and may represent the average resident more than identified leaders.

- Are you using governance as another opportunity for linkage, providing a mechanism for people to meet together and solve common problems and to earn Time Dollars for participation, thus furthering resident-to-resident exchanges?

Building Support and Participation

For a program such as MTDE to flourish, support and participation on many levels must be built and sustained. This is so ubiquitous to MORE that isolating it for discussion is difficult, yet it is so important that we will attempt to do so. Remember, though, that every other section of this chapter also touches on participation in some way.

Support and participation must come from external sources and from the neighborhood itself. Many problems experienced by neighborhoods cannot be easily resolved within the neighborhood itself, and residents must be able to garner support from external entities. For instance, cities, regions, and states devise strategies that influence employment opportunities and make decisions about allocation of resources. Thus, it is important to be able to influence decisions and to access resources in response to community need. The primary focus of this section, however, is internal support and participation. What strategies are useful for ensuring resident participation? And, once participation is initiated, how is it maintained?

Grace Hill’s Approach

Other sections of this chapter (see Funding and Governance and Decision Making) have provided information about Grace Hill’s connections with external groups. For instance, ongoing relationships with agency executives provide opportunities for educating and re-educating decision makers about the benefits of resident-operated services and negotiating issues around interpretation of various regulations governing funding streams. Agency board members are deliberately chosen to include members who have access to
decision makers in the public and private sectors. And comments included in the previous chapter show that residents themselves participate in telling others, through the public media, about Grace Hill.

Grace Hill views resident participation as both a process and an outcome. In other words, while it is the means through which MORE is implemented, participation in itself is a valuable result of MORE. The general strategy of Grace Hill in terms of building and sustaining participation is to *take advantage of every opportunity* and to *continually build new opportunities*. You've already read many examples of this, and we'll review some of those here.

- **Initiating** a MORE system in a new neighborhood begins with participation. The neighborhood invites Grace Hill in. Neighbors provide outreach to other neighbors, giving and receiving information. Thus, the first message the neighborhood receives is that MORE belongs to them.

- **The very first training**, as well as subsequent training, involves participation. Most residents begin with outreach training, in which they serve by going out among their neighbors, getting to know them and their needs while telling them about MORE. Also during training new leaders are identified, and new people are constantly being connected to positions of service in a continuous flow of competent people.

- **Service delivery** is provided by residents. Not only are they participating themselves, but they also use their positions to recruit others. For instance, Communication Center Leaders (CCLs), providing crisis intervention and linking residents to other resources, get to know the people, have ongoing relationships with them, and show them avenues for participation.

- **The linkage system** is focused on participation. The MORE Boards and other governing structures, discussed above, are themselves both the results of outreach and mechanisms for further outreach and participation. As residents participate in governance, service delivery, or education, they receive Time Dollars, which continually facilitates neighbor-to-neighbor interactions and recruits new people into further participation. The more residents participating in MTDE, the broader the choices of services and the more exchanges. The more exchanges, the more community building through interactions of neighbor with neighbor.

- **Resident-initiated** outreach is infused throughout the neighborhoods. Beyond any formal roles they may have, residents take it upon themselves to spread the word and encourage participation.

These opportunities occur within a context of both *psychological* and *concrete* supports for participation. The psychological power of participation is strong. Grace Hill surprised
even itself in its ability to attract the homeless from its neighborhoods. They report that word of MORE got to the homeless community, and people began to take courses at the Neighborhood College. Many have subsequently gotten jobs and/or worked as volunteers.

The provision of concrete services to support participation is important. One example of this is in relation to voting, often taken as a gauge of participation in community life. The poor are often labeled as apathetic, yet their obstacles to voting are often quite concrete. Thus, Grace Hill not only provides information and brings residents together to watch debates and discuss and shape issues but also goes door to door to recruit and actually register people of all ages and provide transportation and child care to ensure that they can vote.

**Tools and Options**

The best guidance we can give about participation is "Follow Grace Hill’s lead." Milk it. Infuse it. Never let up. To summarize what we have learned from Grace Hill,

- You must **start out right**, let participation be evident from your first contact with the neighborhood.

- Continually **examine every aspect** of what you do and ask how it supports participation.

- Examine the **three components**—direct services, training, and linkage—to ensure that all three support participation.

- Understand the special function of the *Time Dollar* program in promoting participation.

- Provide the **physical** means for participation.

- Ensure that, among your board structure, staff, and residents, you are establishing and maintaining communication with *external* individuals and groups to support meeting neighborhood needs.

**Training**

If a neighborhood initiative is to be consistent with a community development philosophy, it will ensure that residents play major roles in designing and operating their own programs and services. For residents to do this successfully, however, they will need some kind of training. Thus, any group considering such an initiative must decide how to meet that need. They will want to determine, for instance, how training will be supported financially, who the instructors will be, what courses should be offered, and how to motivate residents to attend. They will also need to understand the full range of benefits that are possible through training.
Grace Hill’s Approach

At Grace Hill training was always considered such an important aspect of MORE that it was included from the very beginning. In fact, as was shown in Chapter III, Grace Hill offered resident training in the 1960s, and one course, Outreach, is still taught today. In 1982, just before MORE was officially established, the Neighborhood College formally became the mechanism through which training was offered. This section describes what the Neighborhood College is, why it was developed, and how it started and is operated.

“Grace Hill Neighborhood College” is the name given to the organizational structure that assesses need, designs training courses, delivers training, and conducts certain related activities to ensure that neighbors develop the knowledge and skills they need to help one another. It has its own policies and procedures around such things as admissions, fees, credits, class attendance, certification, and new course acceptance. This is important to ensure standardization of training, and thus a measure of quality assurance, across various training topics and courses. The College publishes a catalog that lists and describes its courses, College administration, and faculty. While the College administration is housed at the building that houses MORE administration, courses are offered wherever the residents are to ensure accessibility. Priority for enrollment in courses is given to Grace Hill area residents; however, others may attend if space is available, and outsiders may be charged a fee.

With all the entities that might offer training, why does Grace Hill opt to maintain its own training structure and programs? Grace Hill’s decision was based on the following ideas (already presented in Chapter III):

- Formal educational programs do not teach neighborhood life skills.
- The poor are often shut out of the formal education process; they might not meet the prerequisites, and assistance to bring them to a level they need to enter such programs is usually unavailable or may take too long.
- A community-operated training program could focus on specific needs in the community, and, funding permitting, there would be a clear and immediate employment goal.
- The College itself could become a source of employment or volunteerism for residents, as they themselves become instructors.
- Financial need is an ever-present issue for residents, so, rather than charging a fee, the Neighborhood College pays residents a stipend for taking courses.

Clearly, the needs the neighborhood College satisfies go beyond those satisfied by the usual training programs.

How did the College develop? Since courses were already being offered before the Neighborhood College was officially started, the College simply formalized what was already there. Since it does not offer any certification that is formally recognized by the
larger society, it did not need any accreditation or other outside sanction. Thus, Grace Hill was free to operate in a way that it believed was most advantageous to residents rather than to some external accrediting body that might have requirements inconsistent with MORE philosophy. Thus, starting with the Outreach course, the College has continually responded to community need, developing its own policies and procedures and adding new courses. Generally, from two to three courses are added each year, and today they number over 39.

How does the College operate? First, how does a course become part of the College’s offerings? It begins with identification of a need. The primary way this occurs is that a new program or services demands new resident skills, and every area of direct service has at least one course attached to it. For instance, to support the Wellness and Community Health program, courses on basic wellness, asthma education, nutrition, environment, stress management, exercise, spirituality, and smoking cessation are offered. Besides preparing residents to participate in offering these services, these courses ensure resident and community competence. Grace Hill wants to ensure that there are trained residents to provide whatever services are needed in the neighborhood. If houses throughout the neighborhood have chipping lead paint, Grace Hill doesn’t want somebody to merely come in and remove the lead. They want residents to understand the problem, educate others about the dangers of lead, and participate in its removal.

After a need has been identified, staff (of the program that the course will support) and residents write up a proposal for the course which presents an overview of the course, explains why it is needed, states course goals, describes components of the course (instructors, prerequisites, methods, stipend, and credits), presents a day-by-day outline, and presents a timetable for implementation. (See Appendix I for sample proposal.) The proposal is submitted to a Neighborhood College committee, comprising neighbors and professionals, for approval. Those submitting the request meet formally with the committee and answer any questions that might be raised. A key factor in the decision to accept a course is that it is needed and that it serves and that there is an immediate place for application of the new skills.

Because courses must meet the specific identified needs of residents, the curricula are usually prepared from scratch, using appropriate resources that might be available. Less often the College is able to find and purchase existing curricula. Each course includes both classroom teaching and a fieldwork component which provides hands-on experience. Thus, in the forty-hour Outreach course, residents experience twenty hours of classroom time that includes role play, guest speakers, and videos and twenty hours of field work that includes door-to-door contact with neighbors to identify resident needs and link them to resources.

The trainer for a course acts as a coordinator, bringing resources—experts, existing materials—to the training as needed and directly delivering at least part of the training. Most residents begin training with the Outreach course, which introduces them to MORE. Even in that first course, trainers are attempting to assess leadership, and many course
participants are identified at that point or in one of their additional courses as potential trainers themselves. Many of them will subsequently become trainers for the College and will receive salaries for their service. Thus, a continuous supply of resident trainers is assured. Some of these will stick with their instructor positions for years. Others will discontinue for various reasons. Often, largely due to their new skills and accompanying self-confidence, residents leave to take other positions in the MORE system or outside the neighborhood. This is the sort of “positive turnover” that the College supports. For instance, in one case a person who was homeless took a computer course, was hired by Grace Hill, and subsequently left for a better job outside the neighborhood. Several others who had been trained as interviewers and might have become instructors were used to conduct neighborhood interviews for a managed care company and later were given positions by that company.

What motivates residents to attend training? Because the courses are offered in response to neighbor-identified need, there is a built-in motivation, which is further supported by outreach. Course completion criteria include 100% attendance, which is also supported by outreach. Concrete assistance, such as child care and transportation, is also provided. The focus is helping people succeed, which is different from the “sink or swim” policies of some training programs. In recognition of the dire financial straits of many residents, rather than paying fees to attend courses, participants receive a money stipend and Time Dollars. While this may seem strange to some people, it is consistent with practices of much of the business world, in which companies often pay tuition and fees for employees to upgrade their skills and/or offer free training for employees during work hours. It is considered an investment in people. The same is true in Grace Hill.

At the successful completion of training, residents receive a certificate of completion and hold their own class celebration. In addition, once a year an Annual Honors Assembly is held. The residents plan the ceremony, which includes refreshments, various awards, and a resident-designed program. For some, this is their first recognition and certainly their first educational or training recognition, so the ceremony is very important to them. It not only recognizes completion of a challenging task but also motivates them for further training.

Training is such an important part of MORE that funding to support it is included in every new program initiative. In addition, Grace Hill’s base budget contributes toward money stipends for residents. Money for training may run out before the end of the year, partly because training events are scheduled early in the year to take advantage of good weather and to support new services for which funding has been received. However, it is critical that training be adequately funded. The ongoing provision not only of training but also of stipends to support participants is a major investment toward enhancing neighborhood competence and ensuring a continuous flow of residents into the system.

Options and Tools

The previous section of this chapter on beginning programs and services showed how training should be a part of the initial work with the community. It showed residents’
being trained to conduct the initial needs assessment and then being trained in child care to support the initial service offered. Thus, beginning training can be quite simply accomplished with one course and then adding courses one by one as need is identified. Eventually, building something essentially comparable to the Neighborhood College requires only dedicated staff time to administer it, access to rooms for training, basic policies and procedures, a pool of residents who recognize the need, and a system for keeping track of courses and students. Whether you offer two or thirty-two courses, all the elements of the Neighborhood College will be in place.

Grace Hill staff offer the following tips to help you establish and maintain your training program:

- Begin small, with one or two courses.

- Training follows need. Offer only courses for which residents have clearly expressed a need, usually in association with a new service.

- Establish a beginning administrative structure for training. This must include at least a portion of one staff person to direct training and a group that includes staff and residents to determine and implement policy and procedures.

- Establish written policy and procedures for accepting new courses, application requirements, course completion requirements, and other logistics up front. While some new policies and producers will certainly have to be developed as you go along, you want to be consistent from the beginning about basic requirements. You want to avoid relying on ad hoc decisions that may turn out to be particularistic and inconsistent with other decisions.

- To meet the specific needs of your residents, be prepared to design many of your own courses. Purchased training packages are rarely adequate without considerable adaptation.

- Be sure that course material is both in a language that residents understand and in a format that it can readily be applied.

- Include both an in-class and a field component to all classes. Hands-on experience is a must for participants to have the confidence that they truly possess certain skills, and it also supports neighbor-to-neighbor interaction.

- Class size should be from 10 to 15. Participant interaction is limited if the numbers are too small or too large.

- Trainers must share their expectations of participants from the beginning of a class. These include attendance and tardiness policies, assignments, and other
standards for successful completion. Trainees are disillusioned when they believe they are meeting requirements and then find that they are not and will not receive credit.

- Be proactive to help people succeed. If anyone is having trouble in class or seems discouraged, don't wait for the person to violate a course requirement before intervening and offering support.

- Make training accessible by offering it at locations close to the participants and providing physical supports (child care and transportation).

- Make training accessible by your timing of classes. For instance, if your locality has severe winters, offer a course that requires door-to-door outreach in warmer months rather than in December and January. If most of your residents receive some sort of public program allotment, don't offer courses during the first few days of the month when checks come out and residents are paying bills and conducting business. And offer programs at times that don't interfere with, for instance, teens' school schedules or adults' work schedules.

- Offer incentives through cash stipends and Time Dollars.

- Recruit new resident trainers continuously and train them for their roles.

- Recognize graduates with some sort of celebration that is consistent with what they say is meaningful to them.

- Be sure that Time Dollars earned through completing training or delivering training are credited in the MTDE computer database.

- Include funds for training in every grant proposal or other request for funding that you prepare.

Record Keeping and Databases

A program such as MORE requires the usual record keeping that is part of agency program accountability. However, there are additional record-keeping and data demands. The focus of this discussion will be limited to computer use to support the accountability, program improvement, and service delivery needs of a system such as MORE.

Grace Hill's Approach

Record keeping at Grace Hill is supported by an elaborate network of computers. As already discussed, what began as hand-kept records expanded and adapted as services, programs, and number of MTDE users grew. When in 1985 computer tracking was
introduced, it not only accommodated the needs of the existing MORE system but also made it possible for MORE to grow and forged additional links among neighbors and between neighbors and resources. Thus, there is a circular relationship between data management and services: *An adequate data system is needed to support program expansion while at the same time enabling expansion.*

This discussion is limited to three areas: (a) monthly status reporting on MORE, (b) Neighborhood College record keeping, and (c) databases that support service provision.

Every agency that is part of the MORE system keeps its own records and for the most part decides what data will be kept. Thus, there is considerable variation from agency to agency. However, some data are considered important for documenting how MORE is operating in the various neighborhoods. Thus, certain things are reported monthly from all MORE agencies and neighborhoods. These data then comprise a *monthly report on MORE* activities. From these reports one can determine such things as trends in service delivery.

Operating the *Neighborhood College* requires some of the same record keeping that any educational institution would require. Student records document enrollment in and completion of classes. When a student successfully completes a class, a computer-generated certificate documenting the training is presented at a final ceremony. Each student’s record contains his/her entire training history, like a transcript, documenting courses taken and hours completed. These records are very useful to staff in identifying residents with certain credentials to serve in specific neighborhood roles and could also help residents transitioning to employment outside the community.

MORE uses five databases that specifically support service provision.

- First is the listing of *neighborhood resources*. All of the primary resources that residents are apt to need are listed, and referrals can be made from the computer. The goal is to have a comprehensive, easily updated file of resources that can keep pace with the changes in the relatively transitory neighborhood services.

- Second is the *MTDE tracking system*. This lists all resident-to-resident services available and allows for matching needs and services. At the computer a mentor or the member him/herself can pull up what services are available and attempt the match. The mentor may then help the member contact the person with the service and arrange an exchange. The computer also generates a map showing the location at which a service is to be provided. In addition, it credits and debits accounts and sends monthly statements to MTDE users, similar to what a bank accounting department would do. This is extremely important. Residents must have confidence that if they earn Time Dollars, these will be credited to them. Lost Time Dollars could quickly debilitate if not destroy a Time Dollar program.
- Third is a **broader resource directory**. This lists services that residents are most apt to use but that lie outside the neighborhood. Examples are hospitals, the Department of Social Services, day care facilities. Referrals are then made as appropriate.

- Fourth, the computer is hooked into a **State Department of Labor database** of jobs available, so residents can perform job searches without leaving their neighborhoods. This is a clear example of Grace Hill’s desire to put resources at the hands of residents without their having to go through agency intermediaries.

- Last, Grace Hill maintains an elaborate **health care system** database, which includes a unique tracking system, to support the extensive clinics and related health care services located within the neighborhoods.

It is important to remember the concepts behind Grace Hill’s computer system. Besides being the most efficient way to handle large amounts of data, it supports **linkages** and promotes **neighborhood competence** as residents learn about computers and practice computer skills. Thus, **accessibility** is an important concern. Grace Hill makes computers accessible through **three models**, each implemented in one or more neighborhoods. In the first model, computers are placed in neighborhood centers, and residents come into the Grace Hill neighborhood centers to record their Time Dollar transactions, generate referrals, or conduct job searches. In the second model, computers are placed in other agencies or locations throughout the neighborhood, and residents go there rather than to a center to use the system. In a third model, computer are collocated in other “host” agencies, and Grace Hill staff or volunteers are available there to assist. Whatever the model, the goal is to have computers close to the users, with mentors on-site to assist residents as needed.

The **computer programs** used by Grace Hill were designed by their own Management Information System expert. Some other groups are currently using Grace Hill programs, but it is too soon to say with what success.

**Options and Tools**

It is easy to make expensive mistakes in relation to computers, and good consultation is not always available. There are difficult questions about such things as what is enough computer “power” (that is, enough to meet current and projected near future needs), but not computer overkill; about the advisability of purchasing existing programs versus creating your own; and about how much data you want to keep and reports you want to generate. These questions can’t be answered here. Fortunately, Grace Hill is willing to talk with people about record keeping and data needs and offer what help they can.

While we can’t offer here specific advice for specific situations, we can offer some guides.
• Determine *what data and reports are necessary* for purposes of accountability, improving services, and supporting service delivery. This will be different for each community depending upon the form your particular community development effort takes. *Be parsimonious; don’t try to do everything that is possible, only what is most desirable.* Resist the temptation to collect any data you think you might ever need; you don’t want your system to fall of its own weight. Be sure *residents* are part of this decision-making process.

• Plan ahead, to meet today’s needs and needs in a *five-year foreseeable future*.

• You will probably want to be computerized from the beginning. Be clear about the *purposes* of computerization—to handle data efficiently, increase linkages, and increase neighborhood competence.

• Because you want residents to be able to use the system, ensure that it is *user-friendly*. Screens should be intuitive and operations fairly foolproof.

• Computers themselves should be in a *location that is accessible* to residents if they are to make their own referrals and input their Time Dollars. More computer stations allow greater decentralization if this is desired.

• Computerization must be supported by *training* to provide assistance for those who need it and to ensure that residents can competently participate.

• Consider the *staff that will be needed* to support your computer system. Determine what *tasks* are involved in maintaining databases and what *skills* and *time* they require.

• Consider what sort of assistance will be required for maintenance of hardware and consultation regarding software. You may want to consider a *maintenance contract with a computer company* if you don’t have strong in-house expertise.

• Ask for help. Use the experience of others. But eventually you’ll have to make and live by your own decisions.

**Staffing, Volunteerism, and Professionalism**

Part of the MORE philosophy is a shift in the way agencies are staffed. Most traditional human service agencies are staffed by professionals or some combination of professionals and paraprofessionals, variously defined. Some also use volunteers to support the roles of staff. It is, however, rare to find an agency that relies upon neighborhood resident volunteers for a large portion of its service planning and delivery, and moving to such a
model raises a number of questions. For instance, will this take jobs away from professionals? Does use of volunteers devalue professional roles? What is the range of roles volunteers can or cannot perform? Can they be depended upon if they aren’t “regular staff”? If it desires to do so, how does an agency move toward a primarily volunteer staff and why do so?

Grace Hill’s Approach

For Grace Hill, volunteerism and resident participation had always been the philosophy, and the change associated with the beginning of MORE was not a philosophic change but rather an evolving approach that included greater formalization of the resident volunteer role and reliance upon volunteers for service delivery. The 1981 conversion of STAES to a volunteer-operated program, for instance, was significant not because it used volunteers but because it enhanced the definition of what neighbors could do. STAES had been regarded as within the medical field, which is normally highly professionalized. With the reduced funding and program conversion, while the health care goals of the program remained the same, the approach changed from emphasis on direct provision of medical services to a more supporting role, implemented through a formal network of volunteer case managers.

The primary services provided by Grace Hill through its community organization approach are not those that traditionally have required extensive formal education and training, require highly specialized skills, or are protected by licensure. These specialized services are available to residents through referral to other agencies. Supported by the training capability of the Neighborhood College, resident volunteers have been able to perform the wide range of service roles that neighbors have requested. These include such things as outreach, case management, child care, computer mentor, direct disbursement of funds (CCLs), and interviewer. The role of professional staff at Grace Hill is guiding, bringing resources to the community, helping to transfer other services to Grace Hill neighborhoods in ways consistent with their philosophy, bringing technology to neighborhoods, and raising the skill level of residents. Thus, there is no sense at Grace Hill that their approach takes jobs away from professional staff or devalues the professionals’ role. Rather, there is a differential staffing pattern in which professional roles are circumscribed but important, with the vast majority of service roles filled by paid resident staff and resident volunteers.

With the heavy reliance on volunteers, how does an agency assure service quality? Can you really depend upon volunteers? Grace Hill has processes in place for ensuring quality, but they are different in some ways from those most agencies are used to. First, volunteers are considered surrogate staff. They may be expected to sign an agreement, adhere to agency policy, and provide some documentation (particularly CCLs, who distribute food vouchers). Second, every position has a job description, so volunteers and their supervisors know what is expected of them. Third, volunteers have been trained specifically for their job, further supporting their understanding of those jobs and their requirements and providing the skills. Last, they receive ongoing supervision, through
which they receive support and monitoring. Grace Hill is clear that their role is not to "judge" volunteers but rather to facilitate their work. There is no one pattern for supervision, and amount and time vary considerably, some having weekly meetings and updates and others using more flexible arrangements. In addition, there is informal monitoring of how volunteers treat people, since personal relationships are the basis of MORE's effectiveness.

Volunteers' service patterns vary. Some may contribute up to several days a week and remain stable in their jobs for years. Grace Hill estimates that from 10 to 15% of the volunteers are outstandingly dependable and proactive. Most participate intermittently, and there is no punitive action around low participation. Residents tell staff when and how much they can work, not the other way around. But the system is set up to accommodate that. First, the Neighborhood College and outreach activities produce and recruit a steady flow of new volunteers to ensure an adequate supply. Second, because the aim is to increase participation, staff try to assess nonparticipation and see what they can do to promote greater volunteerism. Last, many of the tasks volunteers perform are short-term, designed to have termination points.

Accounting for volunteer time also shows variation. Some volunteers, such as STAES team members, fill in time sheets. Others only record time through MTDE procedures (to get their Time Dollars in the system). Grace Hill is aware that much service goes undocumented.

The ongoing benefits of a volunteer-run service system are clear to Grace Hill. Most of those benefits have already been discussed and were quite convincingly presented by residents themselves (e.g., productive use of time, increased self-esteem, increased personal and neighborhood competence). In addition, volunteers are able to reach a group of residents—the poorest of the poor, the most alienated—that frequently do not present themselves to health and human service agencies. Residents in need of help are apt to feel more comfortable being greeted by somebody who looks and acts more like them, who reaches out and hugs them, than with the traditional professional agency worker.

Grace Hill has found a workable resolution to many issues around volunteerism. Their own system ensures a level of competence through training, compensates for fluctuations in individual participation by ensuring a continually replenished pool of volunteers, and adjusts accountability demands to retain what is essential and to accept that not everything has to be counted.

Options and Tools

Whether or not your agency currently uses volunteers, the following tips might help you as you move toward a resident volunteer-run service delivery system.
• Be clear about the benefits of a resident volunteer-run system. Resident and neighborhood capacity building are linked to actually putting residents in control of their services, and most of these will be volunteers.

• Provide clear expectations of volunteers. They need to know what they are responsible for. Only then can they meet expectations and feel competent. The best way to do this is through brief written job descriptions.

• Provide adequate training for volunteers to further help define their roles and provide the skills they will need. (See section of this chapter on training.)

• Accept that there will be different patterns of volunteerism and accommodate this through ensuring a steady flow of volunteers. This is accomplished through ongoing training, outreach, and analysis of participation rates.

• Use supervision to monitor and support but never to judge.

• As volunteers are moved into roles of increasing responsibility, ensure that professional staff understand their redefined roles and the criticality of those roles in supporting resident volunteers.
Chapter VI. Final Thoughts

The purpose of this *Guide* has been to present information about Grace Hill's MORE system to help others determine whether or not they really want to replicate it in their own locale and, if so, how they might begin to do so. In preparing the *Guide* we constantly struggled with the challenge of reducing MORE's rich history and current complexity to a list of "how to" steps. We beg the indulgence of Grace Hill where we have oversimplified and of the reader where clear steps simply didn't emerge from examination of MORE. Nonetheless, we believe we have struck a middle ground that does minimal violence to MORE and provides enough detail to start one toward replication, though there will always be additional questions to be answered and details to be considered.

This last chapter raises one very important issue that has not yet been touched upon--how Grace Hill recognizes and documents achievement. In this age of accountability, how does MORE measure its success? The answer to this question was intriguing.

Finally, we have identified a few ideas that seem so important to replication of MORE as to deserve special attention. While no attempt will be made to summarize what has already been presented, some themes were so clear that we may assume they are highly meaningful to Grace Hill and are of major importance in beginning and sustaining MORE. Thus, those themes are excerpted and presented here.

Documenting Achievement

Documenting achievements is important for several reasons. First, it is *motivational for participants*. Thus, Grace Hill has built into its system opportunities for celebrating successes. For instance, in the training component of MORE, certificates are given for course completion and separate awards are given for completion of five and ten courses, always in a public ceremony. In MTDE, residents are recognized for earning and spending Time Dollars. For many residents, these occasions are their first experience of public recognition.

*Staff and resident volunteers* need to know that their work is meaningful. While compelling anecdotal evidence abounds, quantitative evidence to support that--numbers of residents participating, houses made safe, residents securing paid employment--provides an important complement to the stories. These data also help staff answer the important questions, How are we doing? and What, if anything, should we be doing differently? A previous section of this report ("Record Keeping and Databases" in Chapter V) showed the wealth of information Grace Hill collects and reports that provide quantitative documentation.
Last, documenting achievements is an aspect of accountability. Two important issues associated with accountability are “to whom” and “for what.” Generally, organizations are internally accountable for goals and objectives contained in their own planning documents. In addition, they are accountable to external entities, primarily those who provide funding, for a range of other things. The funding agents may specify both how business is conducted (e.g., who may provide a service, service standards) and outcomes (e.g., families to become economically self-sufficient, reductions in reports of child maltreatment). In addition, programs that focus on whole communities are often assessed in relation to certain social indicators--single-parent households, income level, educational level. All organizations struggle with achieving their own goals and objectives while simultaneously satisfying external demands.

If you asked managers in typical organizations how they handle issues associated with accountability, they would most likely tell you about balancing internal and external demands, and they are often very skilled at meeting the demands of multiple constituencies. Of course, the more congruence between internal and external demands, the easier this becomes.

Grace Hill’s response is different and reflects their purity of focus. There is no equivocation about “to whom” and “for what.” Accountability is to residents and for outcomes that residents specify. MORE boards meet to envision futures for their neighborhoods and to determine outcomes. This is done through an intense listening process, in which boards hear what is bothering people and what they want to do about it. Then staff, in the service of residents and their goals, help quantify the outcomes, determine observable indicators, and determine what it will take, working within the MORE system, to achieve the outcomes.

But what if outsiders ask about success according to other criteria? Walking through one of the MORE neighborhoods, visitors are struck by the dilapidated condition of a mall that would seem to have potential as a beautiful gathering place for residents. Asked why the mall hadn’t been renovated, a staff member smiled and answered, “It hasn’t been a high priority for residents.”

What about measuring success by accepted social indicators? Grace Hill’s answer is, “That’s not what we’re paid to do.” It doesn’t mean the social indicators are considered trivial. Rather, it gets at the question of where they come from. Who decides which indicators are important, which are valid indicators of quality of life for a neighborhood? When Grace Hill negotiates with an external entity for funding, it is clear from the beginning that the agreement must be consistent with neighborhood goals and desires. Residents decide what is an important quality-of-life issue for them. Of course, their goals are often consistent with those of the funding source and/or contribute toward funding source goals. Otherwise, funding would not result.

Grace Hill has not chosen an easy path. They have chosen a clear path. But they must be very strategic to make it work. This is demonstrated well in their AmeriCorps-funded
Riverfront Trail Project. AmeriCorps is a national service initiative that engages in projects to strengthen communities while providing the opportunity for members to earn educational awards in return for their service. Members are typically selected from a national pool. But Grace Hill, in keeping with its philosophy of using and developing neighborhood expertise, negotiated to have residents themselves become AmeriCorps members rather than having outsiders come in to “do for” residents.

Themes

The consistency with which those who participated in preparation of this Guide identified certain themes was remarkable. They didn’t refer to them as themes, but the ideas and/or the words kept recurring. This doesn’t mean there was no range of opinion on certain matters. Rather, it means that across all levels of participants that were interviewed—managers, staff, volunteers, and other neighbors—there emerged a core set of ideas around which there was great consensus.

1. **What Grace Hill has to share is a holistic community development approach** to service delivery with three integrated components. This message has been loud and clear throughout the Guide. What has not been emphasized before is the extent to which this is understood across levels of participants and comes easily off their tongues; it isn’t just a conceptual model in the minds of management.

2. **Start small.** As complex as MORE is today, the transition to that system of service delivery proceeded one step at a time. One service. A few training courses. A record-keeping system. What is most important is that the first few steps be done right, and that means within the context of the community development philosophy, the holistic approach, that has been discussed at such length in this Guide. While a few agencies might successfully implement a massive conversion of their current organization to a system such as MORE, most will find that beyond their capacity. But the critical point is balance of the three components—direct service, training, and linkage—rather than size.

3. **Participation is the key to success.** This was the most prominent theme. Regardless of the topic under discussion, it was repeatedly mentioned. In addition, every aspect of MORE that we examined included purposefully designed mechanisms to support participation. When a resident took his or her first course, participation was ensured through the field experience portion of the class and enrollment in MTDE. Residents recruited their neighbors both informally and through their roles as volunteers. To elaborate further would only repeat what has been so apparent in every section of this Guide.

4. **Everything is resident driven.** Initiation of a MORE system in a neighborhood begins with a request from residents. Residents ask other residents about needs. Residents help design the programs and services to meet the needs. Residents make decisions about how their system will work. And staff place themselves at
the service of residents. This is topsy-turvy compared to traditional service delivery systems.

5. **Purity of focus is maintained.** That themes are so easily identified is evidence that all levels of participants have a clear sense of what MORE is about. Staff express this purity of focus with such phrases as “sustained commitment to an approach” and “knowing and remembering who you are.” This focus has important consequences for how MORE operates. Internally, it provides a solid and consistent point around which people can rally and direct their energy and supports principled decision making. It also guides how MORE responds to the external environment. For instance, when funding opportunities are presented, Grace Hill negotiates to identify or create the fit with neighborhood goals but does not compromise those goals for dollars. In addition, it forces a reexamination of the currently popular notions of “cooperation” and “collaboration.” While the myriad of interagency arrangements in which Grace Hill is involved attest to their successful collaboration, they clearly state that some things aren’t for them. If an external initiative is inconsistent with MORE goals and principles, Grace Hill opts to “select out.”

6. **MORE operates very strategically.** Moving successfully from a traditional bureaucratic structure to a community development initiative requires the ability to suspend many suppositions about how organizations must operate. In fact, a program such as MORE may look chaotic, and in some ways it is. A lot goes on that can’t be captured in organization charts or procedure manuals. Much of what happens appears unpredictable and uncontrollable. It is paradoxical that, within that context of seeming chaos, MORE operates very strategically. A considerable amount of careful planning goes into such activities as selecting Grace Hill board members, securing funding from external sources without compromising principles, and educating and influencing government decision makers.

An example is Grace Hill’s response to the Personal Opportunity and Work Opportunity Reconciliation Act of 1996 (welfare reform legislation). The context for responding is (a) recognition of the temporal nature of government programs and (b) purity of focus on MORE’s goals. The central issue is how to maintain viable neighborhoods while welfare reform “passes through.” In the fall of 1996 residents and MORE board members, with assistance from the University of Missouri, analyzed welfare reform. They addressed such questions as, What do the new regulations mean to us? How will they affect us? What can we do in response? What can we expect the state to do? and What are we prepared to do and what should we ask the state to do? Residents subsequently met with the state legislature and other groups to present their findings. Clearly, this is very strategic behavior.

7. **Financial need is real and is urgent.** MORE was created from financial necessity. When residents speak about MORE, they always emphasize goods and services
they can get through MTDE that they couldn’t get otherwise, because they simply don’t have the cash to purchase these things. The CCL’s ability to disburse emergency cash is a recognition of the tenuous financial circumstances of many residents. And residents and staff talk about the concrete supports—child care, transportation—that are so important to participation in everything from training to voting. Thus, while the intangible benefits of MORE are important, and some of the language with which we’ve discussed MORE (e.g., empowerment, self-esteem) is compelling, it is important to remember that MORE is a strategy for enabling neighborhoods to more nearly meet their necessities within a society that, for all its social programs, has offered inadequate solutions.

8. The work of maintaining a community development initiative is never completed. We all have seen demonstration programs come and go. We’ve seen innovative programs, begun with idealism and enthusiasm, “de-innovate” within a year or two until they are indistinguishable from other existing programs. Once established, programs need continuous maintenance work both to keep them from regressing or “de-innovating” and to move them forward in keeping with environmental demands. There is never a time to rest; there is only movement, constant readjustment to new levels of stability, or stagnation and eventual irrelevance and destruction. This is nowhere more true than in community programs, which must maintain and renew their vibrancy lest participants lose interest and faith. Perhaps the most remarkable aspect of MORE is that it hasn’t de-innovated. It continues to evolve, taking advantage of and creating opportunities to meet the needs of the neighborhoods.

In Closing .

Thus, as this Guide began with philosophy, so it ends. Clearly, the community development philosophy shapes everything from initiating a program like MORE to documenting its achievements. And, clearly, at Grace Hill philosophy is not disembodied; it is tangible and present in every decision that affects MORE.

MORE is not for everybody. But if after reading this Guide you have decided to continue to pursue initiating your own MORE system or something similar, staff and residents at Grace Hill are always willing and proud to share what they are doing and what they have learned.