University of Cincinnati

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I, Alex Koppelman, hereby submit this original work as part of the requirements for the degree of Master of Community Planning in Community Planning.

It is entitled:
Complementary Currency: A Case Study of the Dane County TimeBank

Student's name: Alex Koppelman

This work and its defense approved by:

Committee chair: Jan Fritz, Ph.D.

Committee member: Rainer Vomhöfe, Ph.D.
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Complementary Currency: A Case Study of the Dane County TimeBank

A Thesis

Submitted to the Faculty of the Graduate School
of the University of Cincinnati
in Partial Fulfillment of the Requirements for the Degree of
Master of Community Planning

In the School of Planning of the
College of Design, Art, Architecture and Planning (DAAP)

By

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May 2015
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Abstract

This research is a descriptive case study of the Dane County TimeBank Inc., an organization founded in 2005 and located in Madison, Wisconsin. This study describes and analyzes the unique organizational workings of this timebank from 2005 to 2013. Specifically, the study focuses on the key organizational characteristics, membership and finances of the Dane County TimeBank (DCTB).

Complementary currency is an alternative form of currency restricted to a local area, designed to promote exchange and communal support in that area (Lyon & Moberg, 2010). There are three different models of complementary currency including Local Exchange Trading Systems (LETS), local-printed currencies and timebanks. Timebanks use an hour of time as a standard rate of value and track exchanges between timebank members using an online credit system. A 2012 study confirmed the existence of 128 timebank organizations operating in the United States (Collom, Lasker and Kyriacou (2012). Timebanks also are operating in over 32 countries worldwide.

Research regarding the Dane County TimeBank followed the descriptive case study method (Yin, 2009). Forty-eight documents were collected from the archives of the Dane County TimeBank (DCTB) and analyzed according to the three research interests in this study. Analysis of organizational characteristics showed that DCTB programs, the DCTB board and DCTB sub-groups were key to the organization’s development and growth leading to funding and increases in membership.

The Dane County TimeBank increased its individual membership well beyond the average number for a timebank and listed close to 2,000 individual members in 2013. Analysis of membership found that sub-groups were key to geographical expansion of the DCTB beyond the municipal level, something no other timebank identified in existing research has been able to do. Individual membership in the DCTB increased at a faster rate than the population growth of Madison. The DCTB also accumulated over 150 organizational members by 2013. A variety of different organizations joined as members of the DCTB, receiving service from individual timebank members. Organizational members also led to partnerships, program development and sources of funding for the DCTB.

The analysis of finances showed that the DCTB was able to gain funding from
multiple sources, including significant funding from local, state and county government. Local/county government contracts and grants were the greatest source of funding. Balancing revenue and expenses was one of the greatest challenges of the DCTB. Non-profit organizations, like the DCTB, often have similar dilemmas. The DCTB also operated with a limited staff.

The DCTB plans to create a new model of complementary currency in 2015 called a Mutual Aid Network (MAN). This study calls for future research that can investigate the changes in this model. This research is important to understanding the effectiveness and sustainability of complementary currency organizations.
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Chapter 1: Introduction to the Study

This case study examines the Dane County TimeBank Inc., an organization founded in 2005 and located in Madison, Wisconsin. The key organizational characteristics, membership and finances of the Dane County TimeBank (DCTB) are described from 2005 to 2013. The purpose of this study is to give a detailed description and analysis of these aspects of the organization.

The following definitions are provided to clarify how terms are used in the research.

*Complementary currency* “is meant to promote exchange within the locale, community, or network within which it circulates, reaping the advantages of strength and internal exchange in wealth, social relations and local control (and preservation) of resources” (Lyon & Moberg, 2010, p. 204). A *timebank* is a model of complementary currency that uses time as a unit of value to facilitate “member-to-member” exchange. “One hour helping another earns one timebank hour (also called time credits, service credits or time dollars)” (“TimeBanks USA”, 2015). *Dane County TimeBank Inc.* is a non-profit organization that uses the timebank model to coordinate “a network of individuals and organizations in Dane County working to increase efficiency, opportunity and resource sharing through mutually beneficial exchange—building community ties and community self-sufficiency” (*Dane County TimeBank: Overview*, n.d). An *organization* is an entity, described by “functions and various forms of coordination, communication and control,” for a group working towards common goals. *Key organizational characteristics* are the components of an organization that dictate its “operations and general framework,” (e.g., mission, programs, governing bodies, and staff) (Flood, 2001). *Membership* is “the state of belonging to an organization, or an agreement by which someone joins an organization” (“Cambridge Dictionaries Online”, 2015). In this research, *finances* refer to the monetary “assets,” and “liabilities,” of a non-profit organization, assets describing the organization’s revenue and liabilities describing the organization’s expenses (“Accounting 101”, 2015).

Timebanks have existed in the United States for the past three decades. The model comes from Edgar Cahn, a law professor who established the first timebank in the United States during the 1980s (Cahn & Rowe, 1992). Cahn is currently the CEO and chair of the board of TimeBanks USA, a national organization that assists local timebank start-
ups (“TimeBanks USA”, 2015). The timebank model has been used by over a hundred different organizations in the United States and continues to serve as a guide to developing timebank organizations (Collom, Lasker & Kyriacou, 2012; “TimeBanks USA”, 2015).

Existing literature has discussed timebanks within the broader study of the complementary currencies. There are two other models of complementary currency: Local Exchange Trading Systems (LETS) and locally-based fiat currencies such as Ithaca HOURS (Greco, 2001). LETS and local fiat currencies have been researched both nationally and internationally (e.g., Solomon, 1996; Meeker-Lowry, 1996; Bowring, 1998; Greco, 2001; Raddon, 2003; Peacock, 2006; North, 2007; Hallsmith, 2011; and Blanc & Fare, 2013). These authors concentrate on describing the experience of complementary currency systems, their objectives and potential applications. Studies of complementary currencies in the United States seem to focus on the Ithaca HOURS system (e.g., Jacob, 2004; Jayaraman & Oak, 2004; and Gover, 2006).

There have been very few case studies focusing on timebank organizations in the United States. Empirical research comes from a select group of authors, each producing multiple studies (e.g., Seyfang, 2002; and Gregory, 2000). However, the bulk of this inquiry covers internationally-based timebanks (e.g., Seyfang 2002). Most of what is known about timebanks in the U.S comes from the model’s founder, Edgar Cahn and his two publications, Time Dollars (1992) and No More Throw-Away People: The Co-Production Imperative (2000). Only a few sources report independent research of timebank organizations in the U.S (e.g., Ryan-Collins, 2008; Collom, 2008; and Marks, 2009). The greatest source of information comes from the book, Equal Time, Equal Value by Collom, Lasker and Kyriacou (2012). Recently, a study was conducted by Bellotti, Shih, Han and Carrol (2015) but it was designed to assess timebanks on a broad scale, and does not provide details of even one specific timebank organization. Therefore, a case study of a US timebank organization would be a significant contribution to the existing research.

Dane County TimeBank Inc. (DCTB) was chosen for this research because of its large membership size, geographic scale, and national visibility as well the amount of relevant data that was available about this organization. Collom, Lasker and Kyriacou
(2012) found that the average timebank in the United States has 203 members, however, the DCTB currently lists over 2,500 individual and organizational members (“Dane County Timebank | Home”, 2015). Furthermore, while most timebanks operate at a small scale within a community or city, the DCTB operates at a county-wide level (Hallsmith, 2011). This organization also has hosted the International TimeBanks Conference in 2007 and 2009 (Dane County TimeBank, Annual Reports, 2007 and 2009). The activity of the DCTB is well documented and data supports a comprehensive description of this organization.

This study provides an analysis of the Dane County TimeBank, located in Madison, Wisconsin. A descriptive case study is used as the research method to understand change within the organization (Stake, 1995; Berg, 2004; and Yin, 2009). The investigation is longitudinal, tracing development from 2005 to 2013. These years have been chosen because changes can be verified by data in this period. DCTB was founded in 2005 and continues operations today but an annual report for 2014 has not been published at the time of this research. Therefore the study investigates organizational changes from 2005 to 2013. However, information dated after 2013 may be referenced to assist in the analysis of the organization.

The analysis focuses on the organizational characteristics, membership and finances of the organization. Knowledge of these aspects can inform researchers and activists on the basic functionality of a timebank as well as its needs. Since timebank organizations are unique, an analysis of organizational characteristics is needed to understand how the organization works. Membership is important to understanding the capacity of the DCTB and involvement with this organization. The finances of DCTB demonstrate how it was able to operate and its attractiveness to donors. These areas were also chosen for analysis because they can be traced overtime from the available data.

Data on the DCTB has been collected using unobtrusive measures. Forty-eight documents have been retrieved from the organization’s archives and additional documents have been collected from the organization’s website (“Dane County Timebank”, 2015) social media page (“Facebook Dane County TimeBank,” 2015) and blog (“Build for the World,” 2015). Data from 2005 to 2006 primarily consists of meeting minute notes while data from 2007 to 2013 comes from annual reports as well as
annual board retreat notes. The data is arranged into subjects based on the organizational characteristics, membership and finances of the DCTB.

The study uses the framework established by timebank founder, Edgar Cahn, to guide the research of the Dane County TimeBank. The philosophy behind the timebank model is described extensively in Cahn and Rowe (1992) and Cahn (2000). These publications also offer insight into the organizational components of a timebank. Cahn’s timebank model informed the workings of the Dane County TimeBank and, therefore, serves as a reference for this research.

The significance of this study lies in the relationship of complementary currencies to community benefit. Complementary currencies have been adopted in the United States as a response to economic hardship (Goldsmith & Mander, 2001). There is a movement within the United States to develop self-reliant local economies to resist external economic pressures and support community wellbeing. Over a hundred timebanks have formed across the United States, many of which are new (Collom, Lasker & Kyriacou, 2012). In 2003, Gill Seyfang found that timebanks strengthen social relations, develop community networks and provide people with work experience. These findings conclude that timebanks are effective in promoting social inclusion by providing communal support.

Community building is challenged at the local level. Globalization has had negative effects on local economies. Large sections of communities are socially and economically isolated. Timebanks offer an opportunity to counter these effects by creating social capital: an “increase of interaction”, the maintenance of “community infrastructure,” and the “mobilization of resources” (Walzer, 1996 p. 68-69).

This study is a significant effort to understand how a U.S timebank operates. Knowledge obtained from the study advances existing research by providing a detailed example of a timebank organization from a developmental perspective. Other than excerpts from a few studies, research has not been dedicated to a longitudinal description of a timebank in the United States. The organizational workings of the Dane County TimeBank can provide a frame of reference for researchers as well as community activists. This case study is useful to future researchers interested in the advantages of different timebanks and the benefits of a timebank as a community-building tool.
Community organizers also can find the study helpful when considering the startup of a complementary currency system.

The thesis has seven chapters. Chapter 1 provides an introduction to the thesis. Chapter 2 states the problem by defining terms, describing Edgar Cahn’s timebank model and drawing from existing literature on complementary currencies. Chapter 3 provides background information on the study area and timebank exchanges facilitated by DCTB. Chapter 4 explains the research method, its history and how the method is used in this study. Chapter 5 presents the data used in this study. Chapter 6 analyzes the Dane County TimeBank focusing on its organizational characteristics, membership and finances. Finally, Chapter 7 draws conclusions from this study and discusses future research.
Chapter 2: Statement of the Problem

This thesis is a study of the Dane County TimeBank Inc. The research describes the key organizational characteristics, membership and finances of this organization from 2005 to 2013. This chapter begins by explaining definitions used in this research. In the following sections, the chapter outlines literature on the origins of complementary currency, and the modern complementary currency movement. The next section summarizes Edgar Cahn’s publications on the timebank model to provide context for the study of the Dane County TimeBank. Existing research of timebanks in the United States are also discussed to further inform the study of the DCTB. The chapter concludes by discussing the relevancy of complementary currency in addressing local, social and economic issues.

Definitions

The first section of this chapter gives detailed definitions of the terms used in this research. Six key terms are discussed comprehensively. They are complementary currency, timebank models, organization, organizational characteristics, membership, and finances.

Complementary Currency

Complementary currency is a tool used to supplement the formal economy with trade organized under a communal framework. The currency is geographically confined, usually to the town, city or county (Lyon & Moberg, 2010). Local currency, community currency, and alternative currency are additional terms that have been used to describe these systems. Although these labels are somewhat interchangeable, complementary currency is the primary term used in this study and other terms are used when making references from existing literature.

Complementary currencies are purposed to supplement rather than circumvent the formal economy. As Krohn and Synder (2008) explain, these systems, “do not replace the national currency, rather they are complementary currencies” (p. 62). Alternative currencies provide an additional way to quantify value, making different means of exchange possible. They may be understood as a different way for communities to organize economic activity.
There are several different ways complementary currency can be arranged. As North (2007) explains, complementary currencies can “be in the form of a note, a check, a scorecard, or just an entry on a computer” (p. xi). Blanc and Fare (2013) categorize different kinds of complementary currencies, separating convertible and non-convertible types. Convertible types refer to currencies that can be interchanged with the national currency while non-convertible types cannot. In this sense, some complementary currency systems may use the national system to form monetary value while others may not. Convertible types demonstrate flexibility through interaction with the formal system. Conversely, non-convertible types function independently.

**Timebank Models**

A timebank is a complementary currency model facilitated by an organization within a community. The timebank coordinates trade between its members, using what are commonly referred to as “time dollars” (“TimeBanksUSA”, 2015). Different forms of timebanks are used in different environments, but each is based on the model created by Edgar Cahn (1992, 2000).

Timebanks are operated by non-profit organizations that manage exchanges between participants, develop community projects, and recruit new members. These organizations are commonly headed by an executive director and staffed by three to five paid employees, working either in a full or part-time capacity (Ryan-Collins, 2008). The organization manages exchange between timebank members by keeping logs of transactions in a computerized system (“TimeBanksUSA”, 2015). Timebank organizations can create opportunities for members to earn credits working on specific community initiatives such as events or service projects. This may occur at institutions in need of volunteers such as hospitals (Collom, 2008).

The unit of exchange between timebank members is an hour of time, representing offered goods or services. Agreed upon value is an hour of time for an hour of time. Time dollars are not compatible with the national currency in anyway and so the value of exchange remains consistent, regardless of market influences (Gregory, 2000). Modern timebanks use a website to connect members, allowing users to post offers and requests. Each member has an account, which is credited or debited after transactions. Members are allowed to have a negative balance, but encouraged to stay current (Boyle, 2010).
Timebanks come in three different forms: “person-to-person,” “person-to-agency” and “agency-to-agency” (Ryan-Collins, 2008). Person-to-person timebanks, also called “member-to-member” or “neighbor-to-neighbor”, form themselves out of a community. They are designed to offer a means of mutual support and strengthen social networks. Person-to-agency timebanks enlist people to support the mission of an agency, using time dollars to reward people for volunteer related assistance. Collom, Lasker and Kyriacou (2012) call these “embedded” timebanks. They are created within a host organization, usually a hospital, school or non-profit group. Timebanks of this type either utilize individuals from the greater community or restrict membership to within the organization. Agency-to-agency timebanks exchange resources, staff or equipment between different agencies. It is a way for organizations, usually non-profits, to work cooperatively (Ryan-Collins, 2008).

Organization

An organization may be understood in terms of its design, the process it uses for making decisions as well as the ways it creates partnerships and various collaborations (Buchanan, 2008). With this logic, the study treats an organization within a broad scope, including its goals and achievements, as well as its activities and initiatives. Dane County TimeBank Inc. is understood as a non-profit organization that facilitates a timebank model.

Key Organizational Characteristics

Key organizational characteristics are components of an organization that are central to its operations (Flood, 2001). These activities follow a general framework that guides organizational processes. This research focuses on the following organizational characteristics of the Dane County Timebank: its origins, location/s, mission, programs/projects, sub-groups, governing bodies, procedures and staff.

Finances

This study examines a non-profit organization. A non-profit organization’s finances describe the balance of monetary resources by which the organization can carry out its mission (“Accounting 101”, 2015). This type of organization registers for a 501(c)3 tax-exempt status. This allows the organization to receive donations on the condition that none of the organization’s “earnings may inure to any private stakeholder or individual”
(“Exemption Requirements-501(c)(3) Organizations”, 2015). A non-profit organization’s revenue can combine “donations, earned income, contracts, grants and other income types” (Masaoka, Zimmerman & Bell, 2010).

**Membership**

Members of an organization participate in the organization’s activities or have some kind of formal relationship with the organization (Beer & Stafford, 1985). The membership of the Dane County Timebank is comprised of both individuals and other organizations. Individual members can make exchanges with each other in the timebank network or earn timebank hours from participating organizations. Organizational members receive assistance from timebank participants and pay dues to DCTB (DaneCountyTimeBank: Overview, n.d).

**Relevant Literature**

Relevant literature includes a brief history of alternative currencies in the United States and globally. The section describes modern U.S complementary currencies and then the theoretical framework of Edgar Cahn’s timebank model. Existing research findings on timebanks are reported, and the relationship of complementary currency to community building is discussed.

**Origins of Complementary Currency**

The use of alternative currencies in the United States can be traced back to two distinct time periods. At the beginning of the 18th century, the cooperative movement introduced different forms of currency under the direction of Robert Owen (1771-1858) and alternative currencies were issued across the country during the Great Depression of the 19th century. Concepts originating in each of these instances are found within the modern complementary currency movement.

Robert Owen was one of the first organizers to implement alternative forms of currency. Fighting against the impacts of industrialization in Great Britain, Owen sought to increase the power of the working class by re-defining the value of money. In his book *New View of Society* (1816), Owen laid out a central argument that, “the source of all value was labor” (Dean, 1995, p. 353). This ideology materialized into what became known as the cooperative movement, which organized a network of people and businesses to begin using a new form of currency. Under the system, ‘labour notes’, were
used to represent compensation and facilitate exchange. The value of the notes was determined according to a formula that weighed out the cost of materials against the cost of labor (North, 2007, p. 43-44).

After establishing alternative currencies in the United Kingdom, Owen traveled to the United States and began the ‘New Harmony’ movement. Sixteen communities participated in the system, issuing their own labour notes from 1825 to 1829. The movement struggled to sustain itself in the United States and Owen eventually went back to the U.K where he created 500 cooperatives under the National Equitable Labour Exchange (Dean, 1995). While “Owenism” did not last long in the United States, it introduced the idea of organized currency alternatives based on values conceived by a community.

This reasoning also has been observed in the United States during times of economic decline. Clearinghouse certificates were printed and issued during economic panics in 1893, 1907 and 1914 (Timberlake, 1993). The government recognized the need to resolve monetary scarcity and offered a substitute form of currency. These occurrences suggest that the national currency has not always satisfied economic needs and the government has been willing to supplement different forms of currency in an attempt to resolve these issues.

During the Great Depression, alternative currency was issued and circulated across the United States at a prolific rate. Following the stock market crash in 1929, the U.S resorted to ‘scrip’ currencies to resolve the immense issues of money scarcity and unemployment (North, 2007). As people’s needs were increasingly going unmet, bartering became a frequent means of exchange. Eventually, barter currencies were developed by local communities to regulate the value of these exchanges. Forbes (1933) reported that barter scrip systems were operating in over thirty U.S states (North, 2007).

The history of scrip currencies is well documented by Elvins (2010). Scrip currencies have been issued by companies, banks and local governments. There were three different scrip currencies and a tax oriented currency issued at this time. The Stamp Scrip was used to accumulate national currency as it circulated, requiring users to purchase a four-cent stamp and stick it to the scrip each time it was spent. The Date Scrip tried to orchestrate quick spending by incentivizing users to spend the scrip within a two-week period.
Auction Scrips tried to reward frequent customers by holding auctions where only this kind of scrip was accepted.

The use of scrips during the Great Depression demonstrates that alternative currencies have been used on a national scale in the United States. It also reflects the reasoning behind modern complimentary systems. Scrips were used to address local needs in a time when the national economic system was failing. This describes why communities were drawn to these currencies.

The central appeal of scrip was the notion that this type of currency would remain within a given community, passing from hand-to-hand until business improved (Elvins, 2010, p. 91).

Modern complementary currencies are viewed with similar reasoning today. Though fiscal decline has not been nearly as momentous as it was during the Great Depression, a movement has formed to develop self-sustaining, interdependent local economies.

**The Modern Complementary Currency Movement**

Modern forms of alternative currency have been in use for the past three decades and span the entire globe. This activity stems from the Local Exchange System (LETS) created by Michael Linton in 1983. Operating out of British Columbia, this alternative system organizes exchanges between members using a database to keep track of transactions. In this system, participants accumulate accounts of “virtual currency,” fixed to the national currency system (Granger, Wringe & Andrews, 2010). Although never substantially implemented in the United States, over 2,000 local regions have used LETS across the world. LETS systems span parts of Europe, Asia, and Africa, as well as Canada, Australia, and New Zealand (North, 2005). This system set the precedent for complementary currencies to form in the United States.

**Ithaca HOURS**

Paul Glover was inspired by LETS when he created and implemented an alternative currency system in Ithaca, New York. In 1991, Glover introduced “Ithaca HOURS,” a printed form of local alternative currency (Papavasiliou, Lyon & Moberg, 2010). This may be considered a fiat currency, "a form of currency that is issued in notes and accepted in stores and service businesses around the city” (Hallmsith, 2011, p. 175). The
model in Ithaca has been replicated by cities across the United States. A detailed description of Ithaca HOURs is summarized below.

Under the Ithaca scheme, a credit union was formed to print local money slips. Members were recruited to establish a trade network and a newspaper was published to post information about exchange offers (Glover, 2013). This was quite different from LETS because Ithaca HOURS used physical currency, providing a tangible structure for earning credit (Gifford, 2002).

The Ithaca HOURS system was extremely active during the 1990s. It began as a startup through a food cooperative and gradually developed an organizational structure built around members of the community. In 1998, it was incorporated as Ithaca HOURS Inc. and registered as a non-profit organization (Pacione, 1999). An elected board was set up to handle managerial tasks and money was printed by the organization’s own credit union, Alternatives Federal Credit Union (Glover, 2013).

In the Ithaca HOURS system, printed currency notes function as an extra source of money and can be used interchangeably with the national currency. An “HOUR” is a bill that equates one hour of time to $10 U.S dollars. A half hour equals $5, a quarter-hour: $2.50, a eighth hour: $1.25, a tenth hour: $1. There is also a two-hour bill delineating $20.00. Each note is identified with a printed serial number and made from hemp paper using thermal ink and a watermark that prevents the currency from being counterfeited (“Ithaca HOUR founder’s Page”, 2015). This money can only be spent within a 20 miles radius of Ithaca. This is a cornerstone of the system, as the objective is to keep money local and support community needs (Jacob, Brinkerhoff, Jovic & Wheatley, 2004).

The foundation of the system is a published directory that lists what goods and services members offer. For instance, individuals may list that they can provide babysitting, carpentry or legal services, or that they are selling products such as art or jewelry (Good, 1998). This ensures that Ithaca HOUR slips have value because those that accept the currency can search the service directory and make desired purchases. An average of 1,500 offers were listed in the service directory, published in the system’s newspaper, HOURtown. The directory is also listed throughout the town at different locations such as the Greenstar cooperative (New Whole Earth Magazine LLC, 1998). Paul Glover views this structure as fundamental to the mission of the system. When
referring the value of Ithaca HOUR notes, Glover declares, “labor is the new gold standard” (Glover, 2013, p.4). This follows the Orwellian conception of value, discussed previously.

Expansion of the Ithaca Hours system has been evident since its inception in 1991. Just three years later there was a reported 200 businesses and 900 individuals using the currency (Cornell Magazine, 1994). By 2001, the system had 1,300 members and issued 6,300 HOURS the equivalent of $63,000 (Kelly, 2001). Estimations as of 2010 show that over 15,000 HOURS the equivalent of $150,000 have been issued for circulation (Papavasiliou, Lyon & Moberg, 2010). According to Glover (2013), over five hundred businesses have accepted Ithaca HOURS. This has included restaurants, two grocery stores, 55 farmers markets, a local hospital and 300 local business start-ups.

A distinct feature of the currency system was its ability to support the growth of new local businesses. Grants and loans were given to small businesses and non-profit organizations, each able to accept Ithaca HOURS at a 0% interest rate. Usually made in the amount of 30 HOURS or $300, grants typically supported event programming (Glover, 2013). However, loans were sometimes used to keep participating businesses operating and had significantly lower transaction costs than U.S dollars (Grover, 2006).

The complexity of the system necessitated the use of a paid networker. Glover (2013) emphasized that this position is critical for the sustainability of the Ithaca HOURS system. The networker is responsible for listing the service directory, contacting new businesses, referring trade, and promoting the currency. Typically this position was paid modestly, in small sums of grant money as well as the local currency. Money could also be made from posting ads in the system’s newspaper (Glover, 2013, p. 42).

Ithaca HOURS began to lose its energy when Paul Glover re-located to Philadelphia and leadership changed hands between multiple organizers. The currency still exists but the capacity of its use has largely diminished. The Ithaca Times (2012) reported that a group of local businesses and non-profits have attempted to revive the system. Mobilized under the Local First Ithaca initiative, the group is attempting to adapt the Ithaca HOURS system for modern times (Khromov, 2012).

In the United States, over 82 printed alternative currency systems have been recognized by research, although just 17 were considered active as of 2004 (Collom,
In 2007 a new study located two new systems but found that only 12 total systems were still active (Krohn & Synder, 2008). Based on this research, the survival rate of printed local currency systems is only 14.3%.

**The Timebank Model and Edgar Cahn**

The timebank model was founded by Edgar Cahn (03/23/1935-present), a civil rights lawyer who spent time working in the Kennedy Administration as a counselor to the attorney general. Cahn started the first timebank in Miami, Florida in the 1980s. He is currently the CEO of TimeBanks USA, a national organization based in Washington D.C that provides software and tools for managing timebank systems across the country (“TimeBanksUSA”, 2015). The philosophy and objectives of the timebank model are explained in the two publications: *Time Dollars* by Cahn and Rowe (1992) and *No More Throw Away People: the Co-Production Imperative* by Cahn (2000). Cahn’s publications serve as a reference for the study of the Dane County TimeBank.

Cahn and Rowe (1992) offer insight into planning, implementing and sustaining a timebank. The mission of timebank is directed by Cahn and Rowe (1992) but left to be defined by the planning group. Cahn and Rowe (1992) state, “you must now ask what these people who work with you will want to buy with their time dollars” (p.193). However, Cahn and Rowe (1992) suggest that the planning group target an elderly population or a consider service to children. Services include transportation or companionship for the elderly and an afterschool program or latch key program for children (p.194). From this information it is clear that the timebank model directs the organization to create a social network and may target children and the elderly.

When developing a timebank, Cahn and Rowe state the importance of having a place to conduct operations. This indicates that the timebank model requires organizational infrastructure. “Phones, office space, and staff,” are listed as needed resources (p.196). In the discussion of selecting a base, it becomes clear that different organizational configurations are envisioned by Cahn and Rowe (1992). They suggest that the organizational base may be “your own place of employment, worship or social activity,” but also recommend forming the timebank within an existing organization (p.197). Collom Lasker and Kyriacou (2012) refer to this type of timebank as an “embedded timebank.”
Organizers may be encouraged to form an embedded timebank because it resolves issues of attaining needed infrastructure and resources. A “host organization” is recommended as a way to form a base as well as a constituency. Health management organizations, community colleges or senior citizen homes are suggested by Cahn and Rowe (1992) to serve as host organizations (p.198). Capturing the membership of these organizations is seen as vital to the timebank network. Cahn and Rowe (1992) also indicate that the host organization may fund the operations of the timebank staff or that future costs may be absorbed by the host.

Whether embedded or independently based, Cahn and Rowe (1992) indicate that a timebank’s purpose is shaped by other organizations. For instance, Cahn and Rowe (1992) say that a coalition of non-profit organizations may be used to form an independent timebank (p.198). It is gathered from this knowledge that the direction of a timebank is determined by the various groups involved in its early stages. The process of gathering members and attaining funding should have a big effect on the timebank’s development.

Chapter 17, “How to Launch the New Currency,” refers interested groups to the “Compleat Time Dollar Kit,” for establishing policies and procedures of a timebank. This kit also includes a guide to writing grants, instructional DVD’s and a computer program used for tracking time dollar records and printing reports (p. 200). The Compleat Time Dollar Kit: Systems and Procedures Manual (Cahn, 1992) was retained for this research. This manual was used to propose the timebank model to the Robert Wood Johnson Foundation for use at the Greater Miami Hospital. Therefore these procedures are for use at a timebank embedded within a hospital and must understood in this context. Cahn and Rowe (1992) say that this manual can help establish basic procedures of a timebank and guide administrative functions (p. 200).

The document states the enlisted procedures are for the direction of the “Greater Miami Service Credit Consortium’s Volunteer Service Credit Program,” at the South Shore Hospital and Medical Center. The statement of purpose is listed below as it reads in Part I of the manual.

*to mobilize human resources to meet social needs*

*to provide a currency that enables people to convert their personal time into a*
marketable asset by helping to meet the needs of others

to enable persons relegated to the role of consumers to contribute as producers

to strengthen bonds of family, neighborhood and community

to avoid creating or perpetuating relationships of dependency wherever possible

to reduce the need to institutionalize older persons who desire to remain self-sufficient and to retain autonomy as long as possible (p.1).

The manual describes two governing bodies of a timebank organization: a policy committee, and program steering committee (p.3-6). The policy committee is made up of representatives of timebank members. This committee has the authority over six different organizational functions: expansion of membership, expansion of projects and programs, development of plans for restructuring the consortium, development of grant proposals and funding strategies, review of operations, and review of policy (p.4). The program steering committee is given “full and final authority,” over all aspects of the timebank. This body handles day-to-day development, can modify goals and make changes to policy. The Steering Committee is required to report to the policy committee at least twice a year (p.5).

The manual describes how sponsoring organizations interact with the timebank in Part X: Sponsor (p.25-26). Participating sponsors are listed as non-profit organizations, agencies of government, and community based institutions such as hospitals and churches. Sponsors participate in policy formulation with the policy committee and program steering committee. They also help operate the timebank by establishing work plans, timelines and target goals (p.26). Based on this information, the operations of a timebank seem to heavily rely on participating organizations.

Cahn and Rowe (1992) say that a timebank organization needs a paid staff though indications are that this staff is small (p.202). Lack of funding seems to put pressure on staffing ability and the use of volunteers is emphasized. VISTA AmeriCorps volunteers are referenced as a way to make up for low staff capacity. Cahn and Rowe (1992) indicate that the formal staff consists of a paid director with support staff that may or may not be paid. Some staff may be paid for in time dollars (p.202).
A considerable amount of responsibility is placed on the timebank director by Cahn and Rowe (1992). This individual must handle duties related to organizational growth as well as managerial tasks related to the time exchange network. Applying for grants, presenting to donors and recruiting new members are all handled by the director. The director must also record time dollar exchanges and create quarterly statements (p.203).

In chapter 19, “Sustaining a Timebank,” (p.217) Cahn and Rowe address two questions: “How do you envision the program’s evolving to further the organization’s mission?” and “How do you propose to get the program on a stable financial basis over the long haul?” To the first question, Cahn and Rowe say generating reciprocity is fundamental to the evolution of the timebank. They suggest that agencies benefiting from the timebank should be charged fees. Cahn and Rowe also list ways that timebanking can be integrated into the work force by allowing people to earn benefits in exchange for time dollars (p.219). In regards to financial sustainability, Cahn and Rowe emphasize creative fundraising, grant writing, and creating relationships with banks and businesses (p.220). Again, the authors suggest that an existing organization or institution can absorb the operating costs of the timebank (p.221).

Co-Production

The timebank organization is further understood through the theory of Co-Production. This concept has been central to Edgar Cahn’s vision of the timebank in terms of its functions and its values. Co-production is a principle-based theory that values humans as resources and finds advantages in building reciprocal relationships (Cahn, 2000). The difference between Co-Production and volunteering is that assistance is based on mutual interest (Boyle, 2010).

Cahn (2000) defines this term by its prefix and suffix. ‘Co’ refers to a relationship or partnership that is “mutual,” or “complementary.” The actual creation of value is implied by ‘Production.’ Together, these terms come to specify that Co-production is about a collective effort or “mutual support” system that utilizes individuals to help each other, in turn, producing value in people and developing communal interdependence. The concept speaks to social justice, seeking to “unleash the capacity of disempowered groups as a critical resource and new force” (p.23). Co-Production is understood in the four core principles listed by (Cahn, 2000).
1.) ASSETS: the real wealth of this society is its people. Every human being can be a builder and contributor.

2.) REDEFINING WORK: Work must be refined to include whatever it takes to rear healthy children, preserve families, make neighborhoods safe and vibrant, care for the frail and vulnerable, redress injustice and make democracy work.

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

4.) SOCIAL CAPITAL: Humans require a social infrastructure as essential as roads, bridges and utility lines. Social networks require ongoing investments of social capital generated by trust, reciprocity, and civic engagement (p. 24).

A fifth value is listed on the TimeBanks USA website titled respect (“TimeBanks, USA, 2015). These core values define Co-Production and form the belief system used and promoted by timebank organizations. Each of these values has evolved throughout practice and some have resulted in specific timebank programs.

The assets principle of Co-Production attempts to realize the capacity for people to help each other and contribute to a cause. This realization includes people who have been typically ignored or neglected by the market economy. Cahn (2000) identifies both the young and elderly demographic groups as undervalued. Consequently, timebank organizations have reflected a tendency to develop programs based around these two specific demographics.

For example timebank programs have been created in which retirees serve as playground monitors for children. Just as elderly groups have helped children, teenagers have also been able to provide companionship to senior citizens experiencing isolation (Boyle, 2010). Timebank programs have also followed the assets principle by developing timebank networks in hospitals, in which patients have supported each other or received assistance from timebank members in the community (Collom, 2008).

The second Co-Production principle is exhibited by the exchange of services in timebank networks. Work is re-defined by how community members enlist their individual skillsets and needs (Gregory, 2000). Services offered by timebank members come to determine what is valued. Furthermore, this work is valued at an egalitarian
standard based on an hour of time. Therefore, the pre-determinations of the market do not define value in a timebank network, but rather the people participating in the network.

The principle of reciprocity is clearly demonstrated in the function of timebanks. As Cahn (2000) points out, timebanks require people to interact with each other. While exchanges made with U.S dollars allow people to pay for services without engagement, an exchange of time necessitates some form of relationship. This kind of exchange is reciprocal, causing individuals to appreciate one another, form relationships and experience cultural tradeoffs.

Social capital is an instrument for creating sustainable, progressive communities, and can be viewed in terms of communal strength. It describes the capacity for collective force built out of social norms, communication channels and a sense of reciprocal trust (Coleman, 1988, p. 100-104). Timebanks develop social capital by creating an organized network of people that work together on collective goals.

The social capital created by timebanks may be observed in programs developed by timebank organizations. For example “youth courts” have been developed around timebank models, utilizing the community for the support of trouble teenagers. Designed by the Washington D.C timebank, youth court programs have used the network of timebank members to manage a legal deterrent program for first time juvenile offenders (Marks, 2009). Teenage peers serve as jury members; earning timebank hours that can be used to purchase used computers. This has been administered as a restorative justice program in which teenagers begin to serve as mentors to each other (Flowers, 2010).

The four principles of Co-Production, created by Edgar Cahn, provide timebank systems with a distinct set of values. This demonstrates that the timebank model is not merely a mechanism for exchange but rather an ideology that can be practically applied. Timebank participants form mutual respect and work together for shared benefits. This contrasts with how people are led to interact within the market economy. Existing literature and research findings are now presented to provide a broader framework and thinking on timebanks.

**Timebank Overview**

Timebank alternative currency systems are currently operating in over 32 countries worldwide. Timebanks.org, the national website for timebank organizations lists over 200
active timebanks in over 45 U.S states as of 2015 (“Timebanks USA,” 2015). A study conducted by Collom, Lasker and Kyriacou (2012) confirmed there were 128 operating timebanks in the United States (p.25). Their research reflected a recent emergence of timebanks, indicating that 54.4% of active timebanks had begun operations in the last several years. The average size of a timebank was determined to be 203 members, though some organizations have upwards to 2,400 members. Half of the timebanks were identified to function independently while the other half function within an umbrella organization such as a hospital or community development corporation (p.26).

As described previously, the timebank system uses time as medium of exchange, organizing timebank members through an online service directory. All value is equated to an hour and hours are not interchanged with national currency. These systems are run by non-profit organizations (Gregory, 2000). While timebanks are unique, non-profit management is fundamental to the operations of a timebank.

Peter F. Drucker (1909-2005) is a well-respected writer on organizational management in both the private and public sector. In a discussion of effective public management, Drucker listed five issues unique to non-profit organizations (Gazell, p.48-62). Firstly, these organizations do not make profits, which can serve to complicate both operations and finances. Secondly, non-profits may be pressured to expand reach beyond capacity without being able to focus on a single objective. The third issue mentioned by Drucker deals with outcomes. Drucker says that non-profits may equate success with the size of their budget, also serving to cloud objectives. As a fourth issue, non-profits must serve several different constituents that may be sustaining ineffective but desired activities. Finally, non-profits tend to view things from a moral perspective rather than an economic one focusing on making returns on investments. Ultimately Drucker warned that non-profit organizations may seek total possibility causing these organizations to expand beyond capacity. While timebank organizations facilitate alternative currency systems, they still operate as non-profit organizations and should be understood in this context.

Perry Walker and Goldsmith (2001) view timebanks as local currency and as a potential solution to various social and economic problems. Timebanks are offered as a means of reducing environmental impact, creating local cooperation/solidarity and
resolving issues with welfare. In fact, timebanks are described as an “alternative welfare system” in which people are able to support themselves. According to Perry Walker and Goldsmith (2001), the intention of the timebank is to reduce the dependence on government funding. It is offered as a way for people to assist each other rather than rely on social services.

Burns, Williams and Windebank (2004) view timebanks in a similar light. This text makes a case for local resilience and the need for communities to resist pressures of the external market. The authors emphasize the idea of “self-help,” compelling impoverished communities to satisfy their own needs rather than rely on government funding for social services. Timebanks are offered as a means of self-help and also as a way for people to develop new skills, greater self-esteem and social connectivity. Burns, Williams and Windebank (2004) also believe that timebanks can create social networks that may lead to employment referrals.

The benefits of timebanks have been empirically researched by Gill Seyfang. The author has produced several independent studies of timebanks throughout Europe. Though these timebanks have not been located in the U.S, the research offers rich insight into timebank organizations and their capabilities. Research conducted by Seyfang (2003; and 2004) is described below.

Seyfang (2003) found evidence that timebanks develop community networks, strengthen social relations and provide people with work experience. Research was conducted on the Rushey Green TimeBank, a member-to-member exchange system that operated out of a Health Centre in Lewisham, South London. Serving an impoverished population, the centre utilized the exchange system to engage patients with the greater community in efforts to reduce isolation and increase overall wellbeing. Conclusions from the survey of the timebank members showed that the system reduced social isolation and caused greater community engagement (p.703).

Seyfang (2004) tested the impact of timebanking on the socially excluded in a case study of a timebank in an impoverished inner-city area of Glasgow, Scotland. The study is considered significant because the Gorbals TimeBank was specifically implemented in a community experiencing high levels of poverty. In this timebank, 75% of the participants were living in rented accommodation and 20% were unemployed (p.66). The
timebank was also relatively new, only in operation for fourteen years and having 96 members at the time of the study (p.65). Implemented research methods consisted of a site visit, interviews with organizers, a coordinator’s survey, and a focus group with members to understand perceptions of the timebank (p.64).

Seyfang (2004) concluded that the timebank was effective in promoting social inclusion and assisting with the community’s needs. Surveys in the research reported that people gained access to help they normally would not have had (p.68). Seyfang (2004) showed that the timebank encouraged participation in the community and rallied support around those in need.

In addition to these benefits, Seyfang (2004) also uncovered obstacles to running a timebank. Funding and a “full-time local presence with office space, and a drop in facility,” were listed as necessities of a functional timebank (p.69). It was also reported that local education and health agencies were resistant to making changes that would allow them to take advantage of opportunities offered by the timebank to mobilize volunteers.

In addition to showing the impact of timebanks, research by Seyfang (2003; 2004) also illustrated the nature of timebanks through specific terminology. The researcher refers to timebanks as different types of currency as well as different types of volunteering. Local currency, community currency and time currency are used to refer to timebanks in the research. The author uses the terms “reciprocal volunteering,” and “mutual volunteering schemes”, to signify the functions of a timebank (Seyfang, 2004). Findings in Seyfang (2003; 2004) show that timebanks can successfully increase community support in deprived neighborhoods and strengthen community participation in socially excluded groups. A growing social network, community involvement and overcoming social exclusion are considered to be some of the benefits of timebanks.

Ozanne (2010) also found that timebanks produce social rewards. Focus group research was conducted with the members of the Lyttelton TimeBank, a timebank in New Zealand that was formed in 2005. In 2010, the organization reported 250 individual members and 12 organizational members. On average, members traded 444 hours per month (p.3)
Ozanne (2010) found that participants learned new skills and that community activities increased as a result of the timebank (p.7). Ozanne (2010) considered benefits of the timebank in terms of social capital, human capital and cultural capital. Accomplishments of individuals and increased self-esteem were viewed as human capital benefits. Social capital benefits were assessed by the ability of the timebank to organize community projects. Cultural benefits were not widely accredited to the timebank, however, focus group results showed that the timebank was welcoming to all members of the community (Ozanne, 2010, p. 8-10).

**Existing Research Findings: US Timebanks**

Although there are over one hundred timebanks operating in the United States, a small amount of research provides insight into U.S timebank organizations. The book *Equal Time, Equal Value* by Collom, Lasker and Kyriacou (2012) provides an overview of the timebank experience in the United States. In addition to identifying active timebanks, this book offers case studies of three U.S timebanks. The authors chose to research three different types of timebanks: a “stand-alone” timebank, an “embedded” timebank and an embedded timebank with “restricted membership”. Stand-alone refers to a timebank that has been formed independently and uses its own infrastructure (p.32). An embedded timebank is formed from within an existing organization but allows any community member to join (p.37). A timebank with restricted membership serves those within an organization and is not open to the outside community (p.41).

Gaining an understanding of each type of timebank model is best illustrated by case examples from the research introduced above. The first case examines HOUR Exchange Portland (HEP), a 501(c)3 non-profit organization that formed as a stand-alone timebank in 1997 (p.32-37). Edgar Cahn has praised this timebank organization as one of the most successful timebanks in the United States (p.32). HEP was started and funded by David Rockefeller, grandson of John D. Rockefeller. The timebank re-organized in 2011, putting it into control of the community.

The organization’s funding has come from small grants and individual contributions. HEP reported annual operating expenses at $300,000 over the years (2007-2010.) AmeriCorps VISTA volunteers have been used to help staff the timebank. Formal staff has ranged from 1 to 5 full and part-time paid employees. HEP is run by an executive
director that manages organizational operations. A “member care facilitator” handles the logistics of member-to-member exchanges. The member application system was facilitated through mail until 2008 when the organization began using a website to sign up new members and organize exchanges.

As of 2011, HEP had over 500 members enlisted in the timebank network. The organization has implemented several different projects. As a part of a partnership with the True North health non-profit, members have been able to pay for health services with time dollars. Credits are also accepted at different theater and music venues as a part of an arts initiative. HEP involves its members in a youth volunteer program, a community organic farm and a weatherization cooperative. Furthermore, HEP facilitates a micro-enterprise program in which members create and sell products, earning U.S dollars. Some of these proceeds go to funding the operations of the timebank.

The second case studied by Collom, Lasker and Kyriacou (2012) is a timebank embedded within the Lehigh Valley Health Network in eastern Pennsylvania (p.37-41). “Community Exchange,” was formed by the Dorothy Rider Pool Healthcare fund in 1999, beginning time exchanges in 2001. This timebank was developed in coordination with the Adult Collaborative of Measurable Enhancement of the Status of Health (MESH) in the hospital’s Department of Community Health. It was formed with the goal to improve health care of adults by reducing isolation through timebank exchanges.

Continuous funding of the timebank depends on the priority of the Lehigh Valley Health Network. The timebank itself has a program manager, membership coordinator and a staff of VISTA volunteers. Membership in the timebank comes from those in the hospital as well as the greater community. Over 500 participating members were reported in 2011. The timebank connects members through an online program called “Community Weaver,” where timebank member accounts are placed.

The timebank incentivizes community members to accompany patients in need of companionship. Time dollars also are given to patients when they attend social events or participate in dinners, potlucks, clubs and classes. Community Exchange has partnerships with other non-profits that coordinate on different events. A special feature of the timebank is the “wheel-time” ride program. Time credit earning members provide rides to patients and offer transportation to or from the hospital.
Community Exchange has had difficulty recruiting young people to participate. Organizers have expressed challenges in explaining the timebank concept to different groups. Resistance has also been felt in attempts to form partnerships with other non-profit groups.

The third case studied by Collom, Lasker and Kyriacou (2012) is the Elderplan TimeBank, which was started in 1987 (p.41-45). Elderplan is embedded within the Metropolitan Jewish Health System, a social health maintenance organization. This timebank is funded through MJHS but also received funding from the Robert Johnson Foundation.

The purpose of Elderplan is to create a system in which patients can help serve each other. Therefore, time credits are only exchanged between members of the organization. The member-to-member exchange allows able-bodied patients to provide basic care to those with more pressing needs or those that suffer from immobility. In this way, Elderplan supports hospital staff and strengthens the health insurance system.

Timebank operations are carried out within the organizational framework of the Health Maintenance Organization. Elderplan has a staff of five members, including a director, head supervisor and two program supervisors. The director of member-to-member exchange reports directly to the Chief Operating Officer of the Metropolitan Jewish Health System.

Elderplan uses a credit shop that patients can browse to redeem time credits. Purchases are not necessarily made for health related needs. The shop offers different items such as luncheons and transportation vouchers. This also provides an outlet for members to report their experiences with the timebank coordinators.

The transition of leadership at the hospital has presented a challenge for the Elderplan Timebank organizers. When MJHS leadership changes, the timebank must be re-emphasized and explained. Timebank coordinators also report difficulty getting across the message of the timebank and sometimes struggle when matching timebank members.

Collom, Lasker, and Kyriacou (2012) conducted surveys in each of these three cases to determine different motivations for timebanking (p.62-64). Hour Exchange Portland members were surveyed online and received 235 responses. Two focus groups were questioned and a data analysis was conducted using the HOUR Exchange Portland
database. The investigation of Community Exchange assessed 160 survey responses, conducted 28 interviews and processed ten years of transaction data. The Elderplan timebank returned 167 survey responses, focusing on the timebank’s impact on health services.

Results from HEP indicated that the number one reason for participating in a timebank is to expand purchasing power. Economic, ideological, social motivations, and altruistic motivations were also indicated in the survey. Participants were interested in obtaining services, meeting new people, feeling needed and helping others. The Community Exchange survey demonstrated that people joined the timebank for a variety of practical needs and that ideological and social motivations were most prominent. The biggest motivation in the Elderplan timebank was altruism. Participants reported feeling satisfied by helping fellow patients and self-esteem increased.

Bellotti, Shih, Han and Carrol (2015) also conduct a large-scale investigation of timebanks, assessing motivations for participation. They surveyed over 3,500 members from three timebanks, processing 33,000 completed service exchanges. Additionally the research surveyed 446 members from over 120 timebanks in the United States. Formal interviews were also conducted with 50 timebank founders.

The results showed that the most frequent users usually complete an average of 10-20 service exchanges. Reasoning behind use is instrumental (53.7%), ideological (30.3%), social (9.2%) and altruistic (6.9%). Bellotti, Shih, Han and Carrol (2015) found that time credits were most frequently used earned by supporting event programming (56.2%) (p.6). The lowest type of use was time credits spent on sales and rentals of items. This differed from the findings of Collom, Lasker and Kyriacou (2012) which reported 17.7% of credits were used on sales and rental items in Portland HOURS Exchange timebank (p. 59).

Challenges to timebanking are also presented in the survey conducted by Bellotti, Shih, Han and Carrol (2015). They find that timebank members may experience issues with convenience and availability. Participation may be hindered by conflicts with formal work schedules and other obligations (p.7). There is also a tendency for users to withhold high skilled offers from the timebank directory, preferring to be paid for this work in U.S.
dollars (p.8) According to the authors, timebank users have difficulty working with the egalitarian ideal: one hour equals one hour (p.9).

While surveys by Collom, Lasker and Kyriacou (2012) and Bellotti, Shih, Han and Carrol (2015) differ on timebank motivations, they both confirm a high number of operating timebanks in the United States. Each group of researchers determined that over one hundred timebanks are active in over forty U.S states. However, despite the large distribution of timebanks in the U.S, case study examples of timebanks are limited. Moreover, organizational aspects of timebanks need to be explained comprehensively.

**Challenges to Community Building**

This section presents the case of complementary currency as a needed community tool, providing an overview of the three challenges faced at the local level. First, globalization is discussed, then issues of socio-economic exclusion are examined, and finally the need for social capital is described. These subjects are acknowledged across a wide spectrum of academic fields, however they are implicitly referenced within the collection of alternative currency research (e.g., Solomon, 1998; Douthwaite, 2012; and Dittmer, 2013).

The negative effects of globalization are discussed as economic dynamics that cause businesses to compete globally, favoring trans-national corporations and leading to mass consumption. These aspects aversely affect local economies by threatening local businesses, community vitality, and diversification of choice. A counter-movement against globalization has developed to protect local communities. This is known as re-localization (Rosenblatt, 2009, p.58).

Throughout the 21st century, the economy has become increasingly globalized, placing pressure on local economies. Local businesses are finding it difficult to compete, as corporations continue to grow in production capacity and political strength. Subsequently, globalization has been perpetuated by national policy. For instance the national monetary fund has placed more power in western banks, taking away the ability of local areas to control their own resources (Greco 2001, p. 47).

Corporations have taken advantage of these kinds of policies by continuing to reap the advantages of a global marketplace. When national and international corporations begin to dominate local areas, revenue is funneled outside of the region, causing the
decline of local business and the ensuing economic hardship. This critique describes how local communities lose the ability to define their own destiny.

In a global economy… power is detached from responsibility and those who make decisions are separated from those that are affected by them (Retallack, 2001, p.202).

In this sense, the advantages of the global market may empower trans-national corporations at the expense of local communities.

Corollary to the dynamics of globalization is the theory of economic growth that quantifies economic success by measures such as increased gross domestic product. Since global markets dictate competition, development aims to expand business rather than focus on improving social factors such as education, health and access to opportunity. Despite ideological differences one way or the other, scholars in opposition to globalization point out that an economy cannot continue to grow based on mass production and consumption. Goldsmith and Mander (2001) warn that there cannot be “infinite growth” in a “finite world” (p. 89). This criticism speaks to the wider dilemma presented by the global economy: while the current system is based on mass consumption, this trend cannot possibly continue.

The second issue that is generally referenced in complementary currency research is the problem of social and economic isolation. Like the ill effects of globalization on local economies, this problem speaks to systematic forces and devaluation, yet it pertains particularly to people left out of the socio-economic arrangement. Situational barriers are recognized and unemployment is understood in a wider scope of thinking.

Consciousness of exclusion acknowledges that economic disadvantages not only occlude members from society but also make upward economic mobility difficult. People living in impoverished communities, often minorities, are spatially isolated (Elliot, 1999, p.41). This insulates members from the market, creating barriers to employment and the attainment of resources needed for a healthy life. Social isolation is often researched in relation to economic inequalities. Tigges, Brown and Green (1998) demonstrated that spatial isolation results in reduced social interaction leading to conditions of poverty. It was determined that people living in isolated neighborhoods do not share the same “access to social resources via one’s network of close ties” (p.54.). The absence of a
social network can increase economic hardship as family needs are not met through communal support. Socially isolated individuals will also have a hard time finding a job or gaining access to basic resources such as food and healthcare (Brodkin, 2014).

Inequalities caused by isolation also result in social tension by dividing members of a society. Socio-economic division can damage societal relationships by causing resentment. This happens because human nature inevitably assesses wellbeing in relation to others. This may be described by the concept of “relative deprivation.” This theory presents the idea that “people evaluate the quality of their outcomes by comparing them with the outcomes of others” (Tyler, Smith & Huo, 1997, p. 14). Therefore, when people are prevented from social and economic benefits, a societal division results. In these regards, social exclusion detracts from society as a whole, not just from those who are disadvantaged.

To overcome exclusion, a framework for inclusion must be defined. Nussbaum (2011) provides a way to measure social inclusion through capabilities. According to Nussbaum (2011), people should have the ability to do certain things based on fundamental human rights. Capabilities are defined as “life, bodily health, bodily integrity, senses, imagination and thought, emotions, practical reason, affiliation, play and control over one’s environment” (p. 43) When someone is socially isolated their abilities may be constricted based on living conditions. This stark reality demonstrates the importance of social relations. While connection to a social network may be considered a perk of life, a different view realizes that social inclusion is essential to a healthy life.

Economic prosperity is threatened by an overall decline of social capital. As Putnam (2001) infamously argued in Bowling Alone: The Collapse and Revival of American Community, people are showing a tendency to interact less and seclude themselves from community activity. Putnam (2001) laments that people are no longer civically engaged, citing a membership decline in community related associations throughout the past few decades. This trend causes concerns about the current strength of social capital in the United States.

Social capital describes the collective force of people acting together to support each other, also experiencing the benefits of social and cultural interaction (Evans & Syrett,
A central component of social capital is the idea of trust. A community with a deep sense of trust can work together and practice acts of reciprocity (Fukuyama, 1995). This describes the process by which social capital becomes a resource for collective action and mutual support.

Economists have studied the impact of trust created from social capital and found that it can have positive impacts. Knack (2009) states, “at the microeconomic level, social ties and interpersonal trust can reduce transaction costs, help enforce contracts, and improve access to credit for individual investors” (p.42). On a broader level, social capital also increases the capacity of a community. When people choose to work towards a common goal, much more can be achieved. Social capital produces teamwork and activates partnerships for reaching community goals. In the same way social capital can “mobilize resources,” by creating consensus among community members (Praeger & Walzer 1996, p. 68).

Lin, Cook, and Burt (2001) elaborate on the impact of social capital by providing a way to measure its success. The authors maintain that social capital results in the following returns. Through social capital, a flow of information emerges, influential agents are created, people develop social credentials and individuals are positively reinforced by a group. In this way, social capital “not only provides emotional support but also public acknowledgement of one’s claim to certain resources (p. 7). Additionally, social capital can also have direct economic results for individuals. Fernandez and Castilla (2001) found that employment opportunities could result from social capital by means of referral and the foundation of stable relationships. These impacts reveal both the collective and individual impacts of social capital.

In the consideration of local economic hardship, social capital creation is particularly relevant. While a globalized marketplace reduces choice in local areas, the creation of social capital can be a means for regaining this control. The importance of social capital is just as great in isolated areas where community support may be fragmented by conditions of poverty. However, social capital cannot simply arise. It requires an institutional mechanism to bring people together under a common framework. The next section explores complementary currency as a community tool to foster social capital and to counter the effects of globalization and socio-economic exclusion.
Complementary Currency, A Community Building Tool

Complementary currency has frequently been discussed as a response to the detriments of globalization. Community based currency is offered as a means of re-establishing the prominence of the local economy and facilitating regional business. As Pacione (1997) states, “Communities seek to regain some of the power they have lost over their local economies to the larger processes of global restricting” (p.720). Hypothetically, if currency can only be spent locally, this prevents money from leaving the local region via corporate shareholders.

Several researchers have assessed alternative currencies as theoretical solutions to keeping money within a region. Bowring (1998), Meeker-Lowery (1996) and Williams (1996) have written about closed economies and strengthening the local system. The term “local currency” is used by these authors and emphasize is placed on the local restrictions of alternative currency. Contemporary research continues to view currency alternatives in a similar vein.

Lyon and Moberg (2010) see complementary currency as a direct opposition to globalism, specifically corporate dominance of local communities. They say that localized currency,

Counts the inability of small scale, local production and business to compete with large-scale corporate enterprises and deregulated global markets where overseas cheap labor and manufacturing in conjunction with diminishing state support leads to destabilization and sometimes outright decline of regional economies (p. 204).

Breitstein and Paolo (2012) also discusses complementary currencies monetarily, and as a response to globalization. In a study of the 2007 banking crisis, Breitsein and Paolo (2012) offer local currencies as a response to recession and fiscal decline. The authors suggest that localized banking systems could be more transparent and less susceptible to political corruption.

Other studies have focused on local currencies more so as a symbol against globalization rather than a monetary force. Helleiner (2000) sees the movement as political opposition to neo-liberalism, emphasizing local economics as an alternative to
capitalist economics. Crowther, Green, and Hosking (2002) discuss LETS schemes and Ithaca HOURS in particular, but focus on the ability local currencies can give consumers. The authors view the importance of local currencies in terms of giving people a choice to prioritize local needs. Discussing the possibility of a “paradigm shift in consumer behavior,” Crowther, Green and Hosking (2002) say that currency alternatives could cause a social movement, contesting economic growth and mass consumption (p. 361).

Commodification is a critique often used by researchers who look at complementary currency to re-localize values. North (2007) points to a disconnection between need and value, caused by the symbol of money. Hornborg (2007) echoes North stating that the “moral semiotics of money-in other words, how exchange is culturally conceived- can have very significant material implications” (p. 64). Here again the symbolization of the alternative currency movement is suggested as a response to the negative harmful economic dynamics.

Grover (2006) conducted a study of alternative currency to assess whether it had positive impacts on local economic development and if it could be an effective local development policy tool. Using the case of Ithaca, Grover found that the currency was positive in fostering a diverse skill base that wouldn’t have been otherwise supported. Research also found that small business loans were more easily provided with Ithaca HOURS than with U.S dollars. However, Grover (2006) stated that the affect of the currency on the region was “miniscule,” concluding that although alternative currency is beneficial to local economic development, it is not recommended as a policy tool.

Jayaraman and Oak (2004) had stronger conclusions in support of the alternative currency. Also studying Ithaca, the research focused on determining the effects of the currency on local business efficiency. The study argued that local currency reduces demand uncertainty by revealing information about a consumer base. According to Jayaraman and Oak (2004), this enables small businesses to be more productive, allows better use of time and encourages technology innovation (p.608). Game theory formulas were used to show that consumer behavior could be better predicted based on the information provided by local currency service directories. Accordingly, it was argued that local producers could be more efficient, possibly leading to local innovation. The alternative currency scheme was determined to help local businesses reach optimal
productivity, and was suggested for local economic development (p.609).

The studies by Grover (2006) and Jayaraman and Oak (2004) represent some of the few evidence-based findings of the direct economic effects of local currency. While evidence of financial impacts is limited, alternative currency schemes are discussed to have more intangible qualities. Raddon (2003) conducted extensive surveys on the topic and reported that participants showed a positive attitude towards the local economy as a result of alternative currency systems. Raddon (2003) found that alternative currencies encouraged people to think local and maintain local networks. Complementary currency can then be understood as an effective outreach tool. In this way, alternative economic systems can support localization efforts by encouraging local thinking. Furthermore, people are given the ability to make consumer decisions, favoring local priorities.

In addition to globalization, cause for socio-economic inclusion is often cited throughout research as a motive of alternative currency organizing. Local currency schemes have been viewed as informal networks, bridges to employment and ways to re-establish value within the community (Collom, 2005). These aspects have been observed in research covering different types of alternative currency.

The opportunity to re-define value is a key piece of the argument made for using local currency to create socio-economic inclusion. Slessor and King (2002) develop the process of re-constructing value with local currency in the book, *Not by Money Alone Economics as Nature Intended*. The authors believe “monetary value lies in opinion, or rather to opinions; that of the seller and that of the buyer” (p. 43). Therefore if what is valued can be re-positioned by the community, members of the society can be welcomed into the economic system. As Blanc and Fare (2013 state,

> The social objective corresponds to a combined logic of revitalizing convivial community bonds (contributing to social cohesion) and of combating poverty and exclusion (p.74).

This reasoning exemplifies the view that alternative currency can offer a way to ameliorate the root causes of economic disparity.

Gregory (2000) views complementary currency, particularly timebank systems, as a means of self-service when governments cannot be depended upon to fund social service programs. Gregory (2000) states that the timebank
offers a potential approach to welfare provision which can be utilized within a broader array of tools to continue to provide services at a time of public spending cuts (p. 12).

Similarly, Clayton (2010) offered local currency systems as a means of supporting public works projects, giving people greater work choice and protecting the role of labor. The author also views alternative currencies as a means of justifying entitlement through self-dependence (p. 285).

Alternative currency systems present a new way of economic thinking. A key ability of these systems is the creation of a social network and the production of social capital. Timebanks are particularly strong in this regard. They do not use physical currency, so the focus is placed on social rewards (Flowers, 2010).

Multiple studies by Gill Seyfang have found that timebanks can be effective community tools by bringing people together (e.g., Seyfang, 2002; 2003; 2004; 2006). One of her key findings in 2002 was that timebanks incentivize volunteerism from groups who normally would not participate or have been experiencing isolation. Seyfang (2002) compared timebank participants to the 1997 National Survey of Volunteering and found that,

- timebanks are attracting precisely the groups who participate least in conventional volunteering- notably more women, retired, disabled or sick people, job-less and those from low-income households (p. 243).

The study also found that 51% of timebank participants would not otherwise have been involved in volunteering (p.248).

The ability of timebanks to create social capital is in large part due to their structure. Gregory (2000) describes that the design of the timebank is well suited for creating community engagement. The author states,

- timebanking is a form of community currency designed to promote reciprocal relationships within communities to enhance service outcomes (p.2).

Comparatively, Marks (2009) discusses timebanks as creating social networks and discusses their application to youth based programs (p. 1231).

Seyfang (2003) finds evidence of social capital being created in timebanks. Looking at timebanks in South London the author states the system does
facilitate community involvement and civic participation while simultaneously offering access to practical services in return. In this way, the timebank supports the social economy of household and community exchange, which underpins the market economy (Seyfang, 2003, p. 700).

Furthermore, half of the interview respondents in the Seyfang (2003) study indicated that the timebank had “enabled them to help others” and that through participation in the timebank they experienced a feeling of “being useful” or “needed by others” (p.702). These research findings present a case for timebanks to be used as community building tools, focusing on connecting community members in a collective effort.

In summary, alternative currency models have been offered as a means to counter negative effects of globalization, create local dependence and re-define value. While the ability of alternative currencies to have an impact in these areas has not been supported by a large amount of evidence, it is clear that currency alternatives can have positive social effects. The timebank model is particularly suited for this purpose. Therefore, a case study of a U.S timebank is significant.

The Dane County TimeBank is a meaningful case to study based on the size of its membership and its high level of activity in the greater Madison community. A background of the greater Madison community is useful to the study of the Dane County TimeBank. The next chapter provides demographic/economic information on this community and background information about the exchanges facilitated by the Dane County TimeBank.
Chapter 3: Background Information for the Study

The purpose of this chapter is to offer background information on the geographical setting as well as the Dane County TimeBank. The first section presents the characteristics and demographics of Madison, Wisconsin. The second section generally describes the Dane County TimeBank in preparation for the case study.

Madison, Wisconsin: The Setting of the Case Study

Madison is the state capital of Wisconsin and is located in the north Midwest, in-between Chicago and Milwaukee. Considered a mid-range sized city, Madison takes up 94 square miles of the county’s 1,238 square miles (“City of Madison”, 2015). The 2010 census puts the Madison population at 233,209 and the population of Wisconsin totals 5,686,986. The population has been steadily increasing in the past two decades: 193,451 (1990), 208,054 (2000) and 231,076 (2008) (“United States Census Bureau”, 2015). Madison’s economy is diversified and hosts a variety of industries, including meat packing, commercial shipping, agricultural production and equipment manufacture. However, the top two employers in Madison are the Wisconsin state government and the University of Wisconsin-Madison (“Greater Madison Chamber of Commerce,” 2015).

Demographics in Madison reflect common racial and age trends. The White population makes up 82% of Madison and 87.3% of Dane County. Both Black and Asian groups make up 5.8% of the Madison population, respectively. The Hispanic or Latino population stands at 4.1% (“Government of Dane County”, 2015). The largest age group in Madison is the 20-44 cohort, taking up 47.8% of the population. Male and female are split at 49.1% and 50.9% (ibid). There is a significant transient population in Madison due to the presence of a large university.

The University of Wisconsin-Madison is a top 10 public University and enrolls approximately 41,400 students each year. Of these students, 60% are from the State of Wisconsin (“University of Wisconsin-Madison”, 2015). The University is the top employer in the region and assumes a major role in economic development. Functioning as a major research institution, the university leads innovation in agricultural production, health equipment technology and medicine. The University also has a small business development center that has frequently won awards for its success in fostering the
creation of new business start-ups. The center also provides workshops that instruct entrepreneurs in customer-focused management (ibid).

Recent developments in Madison have pointed towards increased vibrancy of the city. Existing businesses have remained in the area and continue to thrive. The commercial shipping industry has not slowed. The city hosts a network of freight carriers that boasts over 40 different companies that operate regionally as well as nationally. Infrastructure expansion has increased over the last decade. The Overture Center for the Arts has charged a downtown revitalization movement that has been matched by education and residential developments. The Madison School of Education was built in 2010 and a massive art loft project fueled residential settlements (*Cities of the United States, Madison*, 2009). A growing healthcare field, extensive park system and active entertainment scene contribute to the attractiveness of Madison (ibid).

The employment outlook in Dane County has been relatively good, although there are still indications of poverty. As of 2011 the unemployment rate was 5.3% in and a total of 294,052 jobs were reported (“Economic Indicator Statistics, Dane County Government”, 2015). Many of these jobs are considered high wage jobs. Educational and Health Services, Professional and Business Services, and Whole-sale and Retail trade were the highest reported employment sectors in Dane County. The estimated per capita median income from 2009-2013 was $53,958 in Madison and $61,721 in Dane County (“United States Census Bureau,” 2015). While economic conditions appear stable, the city has a large population in need. As of 2009, 25.7% of Madison residents reported incomes below the poverty line, compared to 16.4% in the state of Wisconsin (“Madison, Wisconsin (WI) Poverty Rate Data,” 2015).

Research has shown that population intensity is not related to alternative currency systems. However, it is stated that regions with complementary currencies have significantly younger populations that the average U.S city (Collom, 2005). Madison has a very young population, with similar median age groups. This is most likely caused by the location of a University in the area. In addition to age, the collegiate factor also leads to the formation of a group of young professionals (“Greater Madison Chamber of Commerce”, 2015). This demographic group attracts businesses and serves to shape the collective identities of the area.
Although there is a positive employment outlook in Madison, city and the county data demonstrate that a significant portion of the population remains under the poverty line. This is important to the study because researchers have stated that alternative currency systems are created in places where economic needs exist. Additionally, the research states that a progressive and financially independent demographic is needed to participate in community currency organizing (e.g., Collom 2005; and Clayton 2010).

**Exchanges in the Dane County TimeBank**

This section summarizes how exchanges have been made by members of the Dane County TimeBank. This information provides a backdrop to the study of Dane County TimeBank Inc. as an organization. The section begins by explaining how the model is facilitated and then provides a user experience description of the online timebank account hosted by DCTB. The final part of the section references graphs from annual reports, showing what types of exchanges were made in different years.

**Framework of exchanges**

Information regarding the framework of exchanges is summarized from (*Dane County TimeBank, Overview*, n.d). Timebank exchanges follow the same regulations developed by (Cahn & Rowe 1992; and Cahn 2000) using timebank hours. Exchanges have been facilitated in three different ways: neighbor-to-neighbor exchange, program based exchange and organization based exchange. In the first type, timebank members exchange with each other, in the second type, timebank hours are exchanged around a program and in the third type, timebank hours are earned by servicing an organization.

As is described below, program and organization based exchange functions from the neighbor-to-neighbor timebank network. In this network, individuals offer different services they can provide and request services that they need. Categories of services offered in the timebank directory are currently listed as “care and companionship, transportation, arts and culture, health and wellness, house and garden, business and clerical, education and language, computing and electronics, goods, sports and leisure and food” (“Dane County Timebank | User”, 2015). What is offered in the online directory determines the value behind timebank hours. This encourages members of the neighbor-to-neighbor network to earn timebank hours working on specific programs or by servicing organizations.
Program-based exchange links the neighbor-to-neighbor system to specific groups or projects. Under this framework, projects are developed that can be supported by the timebank model. For example, DCTB created a youth court deterrence program in 2007. The program functions using timebank hours and is supported by timebank members in the neighbor-neighbor system (“Dane County TimeBank | Projects,” 2015). Similarly, a timebank program may be linked to a specific group, such as the developmental disabilities community. This group is introduced into the timebank network and then connected to the overall neighbor-to-neighbor exchange (“Dane County TimeBank | Inclusive Community,” 2015).

Organizational based exchange is also incubated by neighbor-to-neighbor exchange. Members of the timebank are offered opportunities to earn timebank hours by assisting organizations. Assistance has consisted of general staff duties and other forms of support that help to reduce the operating costs of organizations. Individual members can also purchase goods or services from organizations (DaneCountyTimeBank, Overview, n.d).
Timebank members have also been able to spend timebank hours on items at a timebank store. The store receives donated items from the community and sells these items for timebank hours. Maxine’s was modeled after a timebank store in St. Louis, Missouri (“Dane County TimeBank | Maxines-Timebank-Store”, 2015).

Facilitation of Exchanges

Exchanges are facilitated by providing timebank members with an online account embedded within the Dane County TimeBank website. Software from Community Forge, a non-profit organization based in Sweden, is used to host online accounts (“CommunityForge”, 2015). The researcher was registered for an online member account with DCTB in March of 2015 (“Dane County TimeBank | User,” 2015).

Information on a user experience is now provided to demonstrate how transactions are facilitated. A timebank member can log into their account through the public DCTB website. The account page allows the user to set up a profile and necessary contact information. The only required information is the name, neighborhood and zip code of the user.

At this point the user has access to the timebank directory of members and services. An option is listed on the right side of the page where the member can post an offer or request. A subject heading and detailed description are required for the listing. The post must be categorized and set with an expiration date, determining when a service is no longer offered or no longer requested.

Tab pages allow the user to browse posted offers and requests. The user can browse by category or search for a specific service using keyword, neighborhood or zip code. Search results list a general description of the service, the name of the member, the neighborhood the member lives in, and the category of the service. The user can click on a link to view a detailed description of the service and a link to the other member’s description page. This allows members to contact each other and agree upon an exchange.

After completing an exchange, the member must record the transaction on the timebank website. The following information is required: a description of the exchange, the category of the exchange, who the member exchanged with, how many hours were
exchanged and on what date the transaction occurred. After approval, these transactions are credited to the member’s account balance.

**Types of Exchanges Made Per Year**

Timebank exchanges have been tracked by DCTB in the years (2005-2012). A graph of these exchanges is represented in appendix A. Pie chart representations of these statistics in the years (2008-2012) are shown in appendix B. These statistics are summarized from (Dane County TimeBank, Annual Reports, 2007-2013).

Timebank exchanges began in 2005 as the organization was developing. In 2006 there was a reported 1,419 exchanges totaling 5,903 hours. There were 2,039 exchanges and 7,942 hours reported in 2007. 2008 numbers show 2,549 exchanges and 8,176 hours. The greatest amount of exchanges occurred in 2009. In this year there were 4,808 exchanges totaling 15,816 timebank hours. In 2010 there were 3,552 exchanges contributing to 12,200 timebank hours. Members made 2,247 exchanges earning 9,947 timebank hours in 2011. In 2012 just less than 2000 exchanges were made and over 10,000 hours were exchanged. For a graph of these exchanges see appendix A.

Exchanges made by category are demonstrated in annual reports from 2008-2012. For graphical representations of these exchanges see appendix B. In 2008, the largest category was community activities, totaling 3,487 exchanges. Community activities continued to comprise the largest percent of timebank exchanges in 2009. Additionally the overall number of hours exchanged increased by 48.3% compared to 2008.

In 2010, community activities continued to comprise the largest percentage of timebank exchange activity, similar to 2008 and 2009. However, the overall number of hours decreased 39.7% compared to 2009. In 2011, community activities continued to comprise the largest percent of timebank activity similar to the previous three years. However, the overall number of hours decreased by an additional 17.8% compared to 2010. Declines are in all categories, comparing 2011 to 2010 and 2009.

Exchanged timebank hours increased in 2012 and 2013. Total hours were 11,312.8 in 2012 and 17,062 in 2013. These exceeded the peak hours of 15,816 from 2009. Types of activities increased in diversification in 2012 and 2013 by adding new categories. Community activities decreased substantially but overall hours increased.
This section has provided background information on exchanges of the Dane County TimeBank. With this understanding, the research can focus on the organizational aspects of Dane County TimeBank Inc. in terms of its organizational characteristics, membership and finances. The next chapter covers the descriptive case study methodology used for this research.
Chapter Four: The Research Method

This chapter presents the descriptive case study research method and its importance in the understanding of organizations. The chapter begins by providing a history of the case study method and then discusses why a case study was selected for this research. The next sections explain how the method is used in this research, list the strengths and weaknesses of the research and define the relationship between the researcher and the study.

History of Case Studies

Case studies have been used in virtually all research fields though the case study methodology has taken some time to formulize. Johansson (2003) provides a history of the case study method by distinguishing between first and second-generation case studies. First generation case studies were purely qualitative, initially emerging in the early 1900s from the field of anthropology. Studying specific phenomenon was useful to researchers attempting to describe different cultures during travel. Case studies were also used to describe individuals working in various fields, providing a history of accomplishments or contributions to research. These studies were prominently featured in psychology, social work and sociology though case studies have been used throughout many fields for many purposes. The case study methodology was officially recognized in the Chicago School of Sociology in the 1920s (Johansson, p. 6, 2003).

Following World War II there was an emergence of positivism that affected thinking within the social sciences. Positivism is the philosophy that “scientific knowledge is the only kind of factual knowledge” (“Logical Positivism | Philosophy”, 2015). This philosophy divided the social sciences between positivism and anti-positivism as qualitative research was criticized for not being scientific. The divide led to the second generation of case studies, which combined qualitative research with scientific philosophy under what was called “grounded theory” (Johansson, p. 7). Developed by Robert Yin (1984), grounded theory was introduced to give qualitative research a detailed set of procedures for collecting and analyzing data. This describes the formulized case study methodology that is used in this research.

Even after the recognition of the case study method, researchers have struggled to give it a standard definition. This is the subject of Ragin and Becker’s (1992) “what is a
case study?” Stake (1995) says that, “a case is a specific, complex functioning thing” (p.3). Yin (2009) defines the case study as,

an empirical enquiry that investigates a contemporary phenomenon in depth and within its real-life context, especially when the boundaries between phenomenon and context are not clearly evident (p.18).

In each of these definitions it is clear that the case study covers a specific topic, offering detailed insight into a phenomenon.

Yin (2009) categorizes case studies into three different types: exploratory, explanatory and descriptive. An exploratory case study is used when very little is known about a topic. Preliminary in nature, it requires the researcher to gather information about the case before defining a research question. The intent of this case study may be to lay the groundwork for a more comprehensive study. An explanatory study is purposed to discover the how or why of a case. This type emphasizes the use of a theory or hypothesis. The hypothesis may be confirmed or a rival theory is used to determine whether a case fits the predisposed logic or should be characterized differently. Explanatory case studies are often used to contribute to a policy analysis.

Descriptive case studies are different from these two types. A descriptive case study is designed to offer a detailed understanding of the case. It does not seek to prove a theory, though a theory may be used to guide description (Yin, 2009). The descriptive type is chosen when the case is particularly interesting or demonstrates the ability to be exemplary. By offering intensive detail, the descriptive case study can be cogent to a wider field of study. In other words, attention at the micro-level may reveal things that cannot be viewed at the macro-level.

Stake (1995) also delineates different types of case studies using the terms, collective, and instrumental. The intrinsic case is almost the same as the descriptive study. It requires the researcher to better understand the “intrinsic aspects” of a person, movement or organization. This pertains to the basics or fundamentals of the case. Berg (2004) defines the descriptive case study as the following,

systematically gathering enough information about a particular person, social setting, event or group to permit the researcher to effectively understand how the subject operates or functions (p. 251).
descriptive case study methodology for the analysis of the Dane County TimeBank.

**Selection of the Research Method**

The descriptive case study method is well suited for this research because the topic
covers an organizational type that has not been examined in detail. As previously stated,
little is known about U.S timebanks. Furthermore, case studies have not analyzed the
organizational workings of a timebank. Merriam (1988) says that descriptive studies are
useful in “presenting basic information about areas of information where little research
has been conducted” (p.38). Peer and Fiss (2009) suggest that the case study method is an
effective way to describe organizations because it develops an understanding of
phenomena within a specific context. The descriptive case study method has been chosen
for each of these reasons. A descriptive case study of the Dane County TimeBank
provides knowledge into an under-researched field and sheds light on the workings of a
unique organization.

Rather than comparing multiple organizations, the research has chosen to focus on the
Dane County TimeBank as a single case study. Yin (2009) provides five rationales for
choosing to do a single case study: critical, extreme, representative, revelatory, and
longitudinal (p. 47-49). The *critical* rationale exists when a case can prove or disprove a
theory and its propositions. When a case is so unique that it calls for special attention, the
case may satisfy the *extreme* rationale. Common or everyday conditions can also justify a
single case study under the *representative* rationale. The *revelatory* rationale applies to
situations when the researcher has access to information that was previously inaccessible,
meaning that the descriptive information would be insightful in its own right. If the
research desires to represent changes over time, a single case study is chosen following
the *longitudinal* rationale.

Yin (2009) states the importance of single case studies according to these rationales.
Although a multiple case study offers a means for comparison, it can limit the amount of
information that can be pulled from an individual case. Furthermore, Yin’s rationales for
a single case study may not be satisfied in a multiple case study. For instance, a
researcher might have difficulty adequately tracing changes over time in multiple cases.
The strength of a single case study is its ability to carefully analyze a case as well as its
subunits, or special areas of interest. This allows the researcher to enhance insights gathered from the case rather than generalize information from multiple cases (p.52). A single case study is also advantageous because it can be conducted by a single researcher and doesn’t require the capacity of a research team (p.53).

A single case study of the Dane County TimeBank is justified based on the extreme, revelatory and longitudinal rationales. The timebank organization is unique, possessing functions and characteristics that are highly different from other community organizations. As previously mentioned, the DCTB is a countywide timebank, making it a unique timebank organization. Therefore the DCTB satisfies extreme rationale for a single case study. The case also satisfies the revelatory rationale because it includes organizational documents that are not accessible to the public. Therefore this information alone can spur a meaningful analysis. The primary reason for choosing a single case study is based on the longitudinal rationale. This research seeks to express changes over time and so chooses to focus on the Dane County Timebank rather than multiple organizations.

The case study is limited in that it does not intend to produce scientific generalization or establish casual relationships. Yin (2009) explains that case studies generalize analytically rather than empirically. In this way a case study does not represent a sample as it would in statistics, but rather an example that must be analyzed in a developed context (p.15) Yin (2009) also says that case studies do not establish casual-relationships. This means that the level of impact of one variable on another variable is not determined from a case study as it would be in an experimentally or statistically based method (p.16). Yin (2009) also cautions that doing a single case study may leave the researcher vulnerable to the possibility that the case study may turn out differently than anticipated (p.48).

Information Analyzed in this Study

Qualitative data for this research has been collected using unobtrusive measures. Berg (2004) says that unobtrusive measures are often underestimated but should not be viewed as “negative or even as some sort of limitation” (p.255). Unobtrusive measures can be advantageous by allowing the researcher to make assessments without reacting to people or the research environment.
All data is in the form of written documents and does not include interviews or surveys. According to Berg (2004), memos and other documents may reflect the tone and atmosphere of a work setting, reveal general organizational communication networks, leadership hierarchy, roles of staff, and other structural elements.

Data has been collected from the DCTB organization, the DCTB website (“Dane CountyTimeBank”, 2015) social media page (“Facebook Dane County TimeBank”, 2009-2015) and blog (“BuildfortheWorld”, 2015). Forty-eight written documents are used for the analysis of this organization. There are 17 documents covering meeting minute notes. Five of these documents are from steering committee meetings in various months between 2005 and 2006. Another five documents come from board meetings throughout various months in 2006. The remaining seven meeting minute notes cover annual retreats in each year between 2007 and 2013. There are 14 finance related documents that include budgets, grant applications and grant evaluations. Data includes seven annual reports over the years 2007 to 2013. Annual reports from 2007 to 2010 were accessed from the Dane County TimeBank archives and reports from 2010-2013 were downloaded from the Dane County TimeBank website. At this time, an annual report has not been published for the year 2014. The annual reports contain a wide range of information that can be used for different points in analysis. Ten other documents pertaining to the organization are included in the analysis. Additionally, the research uses several newspaper articles as additional sources of information. Data from DCTB partners was sought but documented information could not be obtained.

The primary task of a case study is to set the research within boundaries. Yin (2009) calls this the units of analysis, or what is going to be analyzed. The case study examines three aspects in the Dane County TimeBank organization: key organizational characteristics, membership and finances. By tracing changes over time, the analysis assesses the importance of each of these aspects and describes relationships between them. The strength of information is considered based on whether it comes from a single source or multiple sources.

The first unit of analysis is the key organizational characteristics of the Dane County TimeBank. As defined previously, the key organizational characteristics are components of the organization that direct its operations. The analysis traces the origins of the
organization, counts how many different offices the organization has operated out of and shows when moves were made. Any changes to the mission of the organization are identified from written documents or actions taken by the organization that are expressed in the data. Programs considered, attempted and implemented by the organization are listed and described with respect to time period. Sub-units of the organization are described and the analysis indicates what time they were put in place. The importance of staff and board officers is evaluated based on their duties, how long they have been a part of the organization and their background (based on available information). Decision-making processes are assessed on whether they were done consistently over time.

Membership is the second area of focus for the analysis. Both the number of individual members and organizational members of the DCTB are counted. Increases or decreases in these members are shown over the 2005 to 2013 time period. Organizational members are also identified and categorized by different types: advocacy/political, business, cultural, disability services, elderly assistance, environmental, financial assistance, health, job readiness, neighborhood group, rehabilitation, work readiness, project of DCTB, youth development and other. The categorization process demonstrates what types of organizations joined in what years. This benefits the overall analysis by describing what types of organizations the DCTB served.

The finances of the organization are analyzed based on the available data. Annual reports from 2007-2013 are examined to determine the assets and liabilities of the organization. Grant related documents also are used to identify where the organization sought funding, what types of donors the organization appealed to and how consistent the funding was. Consistency of funding is analyzed by identifying where sources of revenue came from.

To make inferences about the importance of these aspects the analysis assesses the amount of emphasis put on each aspect by the organization, and which aspect seemed to drive the activities of the organization in different stages. One of these aspects may seem to have momentum in a particular time period. The relationship between these aspects is analyzed by assessing whether an aspect of the organization was dependent on another aspect. For instance programs or staff may have been dependent on funding, or vice versa.
The analysis is descriptive and leads to inferences or questions in regards to these focus areas. This depends upon what can be determined from the available data and how many sources information comes from. Yin (2009) states that documents must be interpreted based on the objective that they were written for (p.106). The analysis is careful to acknowledge any bias in documents and assess the strength of information.

**Strengths and Weaknesses of the Research**

According to Yin (2009), the strengths of a case study using written documents are based on stability, unobtrusiveness, precision, and range. When used this way, the case study can be reviewed several times. By collecting information with unobtrusive measures the case study can assure that analysis was not shaped by the case study itself. This kind of data is also strong because details can be verified from references. The case study can also cover a long span of time and various events, allowing for a broad coverage of a phenomenon.

This case study possesses each of these strengths. The study can be reviewed several times, data was collected unobtrusively, data can be verified from references and the case study traces multiple events over time. This research is supported by a great amount of documents containing rich information. Forty-eight documents are included in this research, making it a strong descriptive case.

As mentioned previously the case study method is limited to analytic generalization. The results of this case study must be considered within the context of the available data. The research is also limited by incompleteness in some documents and the absence of other forms of data. Some of the early minutes used in the research do not have dates and cannot contribute to the longitudinal framework of the analysis. However, the majority of documents are dated. Reports, notes and memos are arranged annually, supporting a longitudinal approach despite the inability to date a few documents. The approximate time period of undated documents can be estimated from the manner in which they were obtained as well as contextual clues.

**Relationship of the Researcher to the Study**

The researcher is an objective third party in this study. This topic has been studied through existing literature for over a year. At no point has the researcher been a member of the Dane County TimeBank, worked for this timebank or any other timebank. The
researcher does not have a professional relationship to this organization, but has been in contact with the office of the DCTB in order to gain access to documents.
Chapter Five: Data

This chapter presents data to set the context and basis for the subsequent analysis. Qualitative data is consolidated from meeting minute notes, grant applications, and various primary documents obtained from the Dane County Time Bank (DCTB) of Madison, Wisconsin. Information is also drawn from the organization’s social media page and blog. Presentation of the data is arranged according to the units of analysis in this thesis: the key organizational characteristics, membership and finances of the Dane County Timebank.

Key Organizational Characteristics

Origins

The Dane County TimeBank began as a pilot after Stephanie Rearick (founder and director) and other organizers met with the TimeBank model founder, Edgar Cahn and Edna Cahn (A1, TIMEBANK Meeting, 2005). An article written by Stephanie Rearick states that the Northside Planning Council, a neighborhood association, was “instrumental” in founding the Dane County TimeBank (Rearick, 2015). Madison.com reported that the DCTB filed as an incorporated organization on August 10, 2005 (“Incorporations”, 2005). This was acknowledged in a September, 2005 meeting (A2, Dane County TimeBank, Steering Committee Meeting, 2005). DCTB filed for a 501(c)3 status after receiving $500 from the Community Fund of Madison, Wisconsin in May of 2006 (A5, Steering Committee Meeting, 2006). The awarding of grants in July of 2006 indicates that this status was received shortly after filing (B3, TimeBank Board Meeting, 2006). “The Dane County TimeBank Network” was going to be the official name of the organization but was changed to the “Dane County TimeBank” in the same year (A1, TIMEBANK Meeting, 05/14/2005).

Locations

The planning group that developed the Dane County TimeBank often met at the United Way office site in Dane County. Meetings also took place at the residences of the organizers as well as public places in the community (Dane County TimeBank, Meeting Minutes, 2005-2006). In a 2005 meeting, organizers mentioned that the timebank needed a functional office where interactions could take place. “The TimeBank office needs to be inviting where someone can walk in and access staff easily from the street” (A2, Steering
During an April 2006 meeting, the steering committee discussed looking for a new space and expressed the need for a cubicle, phone line, internet and a copy machine (A4, *Steering Committee Meeting*, 2006). One month later, the Dane County TimeBank acquired office space in the Sarvodaya USA building located at 744 William St., Madison Wisconsin (A5, *Dane County TimeBank Steering Committee Meeting*, 2006). Organizers said they would, “stay in Sarvodaya until we hear otherwise” (B1, *May 11th, 2006, Board Meeting*, 2006). In June of 2006, the organization reported meeting with the Center for Families about renting office space at this building (B2, *TimeBank Board Meeting*, 2006). A 2008 newspaper article from Madison.com reported that the DCTB had an office located at the Center for Families, 2120 Fordern Avenue, Madison Wisconsin 53704 (Kallio, 2008). A Facebook post by the Dane County TimeBank indicates that the organization moved out of the Center for Families in February of 2010 and re-located at the Social Justice Center, 1202 Williamson St. #1, Madison, WI 53703 (“Dane County TimeBank Facebook”, 2010). In October of 2012, the office of DCTB was moved to an independent location at 222 S Bedford St, Madison Wisconsin 53703 (“Dane County TimeBank Facebook”, 2012). The DCTB website currently lists the organization’s location at the Social Justice Center, 1202 Williamson St. Suite 107, Madison Wisconsin, WI 53703 (“Dane County TimeBank | Home,” 2015).

In addition to office space, the DCTB had a timebank store, called Maxine’s Timebank Store, modeled after a timebank in St. Louis. The store used a low-income housing unit to operate out of until the unit was leveled in 2009 for the creation of a new low-income unit called Revival Ridge (Schneider, 2009). The new address cannot be determined from available data but the Maxine’s timebank store is still listed in the 2013 annual report.  

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1 Sarvodaya USA is non-governmental organization that runs volunteer programs assisting people in Sri Lanka and Nepal. It is located at 1127 University Ave. Madison, WI 53715 (“About Us-Sarvodaya”, 2015).
2 The Center for Families is an organization that supports child development by assisting parents through programs and in-home visits (“Center for Families- About Us and Press Materials”, 2015).
3 The purpose of the Social Justice Center is to provide low-cost office space for organizations seen as “critical to the community.” The building has five individual suites and shared office space big enough for “nine smaller non-profit organizations” (“Social Justice Center About Us”, 2015).
4 The store was opened by a sub-group of DCTB (Sub-groups are discussed later). The timebank store sells used items donated by the community in exchange for timebank hours.
Mission

The DCTB overview document lists core values of the organization (G5, *Dane County TimeBank: Overview*, n.d). These are the same five core values that Edgar Cahn developed in his two publications “Time Dollars” (1992) and “No More Throw Away People” (2000). These values are listed in the organization’s overview in virtually the same way they are listed on TimeBanks USA (“TimeBanks USA”, 2015). The DCTB values are listed below as they appear on the DCTB overview document.

**Assets**

*We are all assets.*

*Every human being has something to contribute.*

**Redefining Work**

*Some work is beyond price.*

*Work has to be redefined to value whatever it takes to raise healthy children, build strong families, revitalize neighborhoods, make democracy work, advance social justice, and make the planet sustainable. That kind of work needs to be honored, recorded and rewarded.*

**Reciprocity**

*Helping works better as a two-way street.*

*The question: “How can I help you?” needs to change so we ask: “How can we help each other build the world we both will live in?”*

**Social Networks**

*We need each other. Networks are stronger than individuals. People helping each other reweave communities of support, strength and trust. Community is built upon sinking roots, building trust, creating networks. Special relationships are built on commitment.*

**Respect**

*Every human being matters.*

*Respect underlies freedom of speech, freedom of religion, and everything we value. Respect supplies the heart and soul of democracy. When respect is denied to anyone, we all are injured. We must respect where people are in the moment,*
not where we hope they will be at some future point.

The DCTB has sought to channel resources to individuals and organizations. This was an initiative from the start of DCTB, as organizers indicated that the timebank would pool its individual members to support other non-profit organizations in the community. Assisting organizations was stated as a priority over supporting businesses in planning meetings. The minutes say that DCTB would first get organizations involved and then target businesses (Dane County TimeBank, Meeting Minutes, 2005-2006). DCTB has shown interest in supporting organizations that assist disenfranchised groups. “Our target for this is an organization or individual base in Dane County [are those] who are willing to help [the] vulnerable population” (A1, TIMEBANK Meeting, 2005). Individual members of the timebank have supported other organizations with several different staffing duties such as transportation, maintenance and fundraising (Dane County TimeBank, Annual Reports, 2007-2013).

According to the by-laws developed in 2006, the primary goal of the organization has been to build a timebank system. In doing so, DCTB has attempted to create strong “networks of support”, improve the “economic power of members”, promote the “exchange of skills, services, resources and goods among participants,” “value skills that are undercompensated by the market economy,” promote “specialized program sector and organizational timebanks,” “educate the community about the benefits of timebanking,” and increase membership through “community outreach” (G1, By-Laws of Dane County TimeBank Inc, 2006). In 2012, changes were made to the Dane County TimeBank by-laws, however the goals are listed in the same way on the 2006 and 2012 by-laws (G2, By-Laws of Dane County TimeBank, Inc. Revised, 2012).

Data indicates that the mission of the Dane County TimeBank was influenced by other timebank organizations. DCTB created a workgroup to collect information from other timebanks in May of 2005 (A1, TIMEBANK Meeting, 2005). In the summer of 2006, Stephanie Rearick met with two people working in a timebank organization in Washington D.C (B4, TimeBank Board of Directors Minutes, 2006). In notes from 2008, the board proposed visiting a timebank organization in St. Louis (C2, February 12, 2008 Planning Meeting, 2008).

Data also shows that the organization met with Edgar Cahn on several occasions.
Near the inception of the organization, organizers met with Cahn for training, and received materials to assist with creating by-laws, filing for incorporation and developing outreach (A1, TIMEBANK Meeting, 2005). In August of 2006, meeting minutes mention that Edgar Cahn requested that the organization arrange paid speaking events in Madison. The organization said they would set up events for Cahn in 2007, following their own fundraising needs (B4, TimeBank Board of Directors Minutes, 2006). A Facebook post from July of 2010 shows that DCTB organizers attended a timebank workshop with Edgar Cahn in Detroit (“Facebook Dane County TimeBank,” 2010). DCTB planned an event with Edgar Cahn on May 4, 2011 (C5, Dane County TimeBank Board of Director’s Retreat, 2011).

Additional data about the organization’s mission is drawn from grant applications between the years 2005 and 2011 as well as annual board meeting notes between the years 2007 and 2013. In a 2005 application for a neighborhood grant, it was stated that the timebank would engage 75 to 100 youth, adult and seniors, promoting “intergenerational activities.” The document indicates that the DCTB would help the Dane County Human Services department to mobilize resources to isolated senior citizens (D1, Neighborhood Grants Program Application, 2005). On another 2006 grant application the DCTB identified itself as,

An organization that seeks to create a community network in which individuals and families facing social and economic disadvantage join with each other and members of the greater Dane County community to help to meet one another’s needs by sharing talents and resources. (D2, The Capital Times Kids Fund Grant Application, 2006).

In the 2007 annual board retreat meeting, the current role of the organization was described as “enhancing opportunity for [the] socially isolated” (C1, Northside Kitchen Cabinet Strategic Planning Retreat Summary, 2007). These notes also list six month, one year and five year goals. Six-month goals focused on increasing the number of timebank exchanges and improving satisfaction with exchanges. One-year goals were to improve administrative functions, create a new kitchen cabinet, and to “target outreach to diverse
groups (Hispanic, developmentally disabled).” Five-year goals were based around sustainability and growth. One line reads, “still be here supporting DCTB.” The organization also made five-year goals to develop a timebank store and coordinate with the national network.

Throughout the 2008 meeting, over half of the notes discuss a prisoner reintegration project (C2, February 12, 2008 Planning Meeting, 2008). Several tasks for this project are identified and a pilot program was suggested. These notes also suggest having a stronger “restorative justice model.” The 2008 notes contain a heading titled “philosophical issues.” Under the heading it reads, “lend support or run a timebank?” On a 2008 grant application with Dane County Government, the DCTB stated it would “develop, implement, document methods to match timebank members ensuring active contributions from people with developmental disabilities,” (D6, County Short Form Application 2008 Funds, 2008). The document states that the timebank seeks to “decrease social isolation, increase positive interaction, increase access to resources, and increase opportunities for skill and capacity.” This document also indicates that the DCTB was channeling resources to the “elderly, people with disabilities and children.”

Notes from the 2009 meeting discuss the status of projects, goals and issues (C3, Board of Director’s Retreat, 2009). During the meeting, organizers said that the youth court program was going well and that the prison re-entry project was in progress. The organization said it was able to accomplish goals set in the previous year: expand the youth court, develop a timebank store, create a new kitchen cabinet and develop a prisoner re-entry program. In 2009 the organization said that they were playing a role that the “government is supposed to fill.” The goals mentioned in this meeting were to increase fundraising and financial stability, involve the government “beyond the money,” and to participate in the 2010 international timebank conference.6

The 2009 notes indicated that the organization was having problems related to the clarity of its mission.

As our complexity increases, we may have to figure out how to communicate

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5 A kitchen cabinet is a sub-group of DCTB that organizes timebank activities in different areas of the county. Sub-groups are discussed later in the organizational characteristics section.

6 The international timebanking conference gathers timebank organizers from across the world. DCTB hosted this conference in 2007 and 2009.
how the different areas of timebank are tied together under the 5 tenets of timebanking. We might want to discuss sustainable currency and how the Timebank will be integrated into society in the future. Possibly bring in a consultant.

The tenets of timebanking mentioned here are most likely referencing the five timebank values developed by Cahn (2000) and listed on TimeBanks USA.

In a 2009 grant application with the Rotary Foundation, the DCTB indicated how it would measure success (D9, Proposal to the Madison Rotary Foundation for Support as a Rotary Centennial Project, 2009). The document indicates that the DCTB favors qualitative rather than quantitative outcomes.

Sheer numbers do not measure success. Success will come when members are connecting across demographic boundaries, developing relationships of caring, getting their needs met and building their skills, employment and recreational opportunities (D9, Proposal to the Madison Rotary Foundation for Support as a Rotary Centennial Project, 2009).

This document states that the mission of the DCTB is to create “community and self-reliance.” The document states that an explicit goal of the timebank is to “provide a mechanism for sharing” with organizations that have limited resources. The organization also indicated it was looking to open two “timebank offices,” “two stores,” and explore housing opportunities within the “timebank economy.”

Notes from the 2010 meeting discussed programs, new initiatives, and reported accomplishments (C4, Board of Director’s Retreat, 2010). The organization reported having three youth courts and that they were working at three different jails. New energy and transportation related initiatives were also discussed. The organization reported that they had been doing better with fundraising but still needed more money. The organization also indicated they had made progress working with the government by developing a way for people to purchase bus passes with timebank hours. A goal for 2010 was to make it “easier to see who needs help and connect them with a helper.”

The 2011 meeting notes focused on an educational initiative of the organization. Issues related to the clarity of the organization’s mission were also discussed in the

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7 The 2011 annual report indicates that Madison bus passes could be purchased with timebank hours.
meeting (C5, *Board of Director’s Retreat*, 2011). In the beginning of the 2011 notes it mentions hiring a grant writer and then states “we need to find a different way to see things.” The notes discuss an educational initiative centered around the website, “Time For The World” (TFTW). This website was created by Dane County TimeBank Director, Stephanie Rearick. Its purpose is to share timebanking and “community practice,” with different areas of the country and world. The site also allows people to register and share projects (“TimeFTW | Introduction”, 2015). The meeting notes say that the Dane County TimeBank is “committed to sharing timebank information with other timebanks and organizations.”

Issues with the clarity of the organization’s mission are brought up in the 2011 meeting. The notes say that the “lines are blurred between TimeBanks USA, Time For the World, and the Dane County TimeBank.” The notes also ask the question, “is the Dane County TimeBank a pilot for Time for the World?” The notes report that Stephanie Rearick described Time for the World as a “survival plan for DCTB and herself.” The notes also state that Stephanie will tell the board how Time for the World will “make our lives easier.” The 2012 annual meeting also mentions Time for the World (G5, *Dane County TimeBank Annual Retreat, March 4th*, 2012). The organization said that it would close down Time for the World after five years, so that information about timebanking could be shared. Additionally, the 2012 notes suggested the board should be responsible for monitoring the performance of the CEO. The notes also discuss developing a succession plan for Director Stephanie Rearick and developing a future strategic plan.

Outreach, partnerships and involvement of businesses were the topics of the 2013 annual meeting (Dane County TimeBank, *Board of Director’s Annual Retreat, 2013*). The notes report improvement of communications, outreach with libraries and creating health related initiatives. The organization reported working with the Dane County Human Services to establish apprenticeships for youth. The 2013 meeting sets a goal to establish a “commercial credit circuit,” with businesses. Getting a credit union and insurance company involved with the organization is also mentioned.

**Programs**

The first program developed by DCTB was a youth court program. The DCTB youth court is based on a youth court program first implemented by a timebank in the District of
Columbia (DeFOUR, 2011). Stephanie Rearick visited this timebank in August of 2006 and learned about the program (B4, *TimeBank Board of Directors Minutes*, 2006). Starting a youth court was an early initiative of DCTB and formulized in 2007 when a youth court director was hired (E1, *Dane County TimeBank Annual Report*, 2007). In the DCTB youth court, minors are referred by the police department and tried by a jury of their peers. Jury members earn timebank hours for serving and adults earn timebank hours for supervising proceedings. Offenders are sentenced to community service or life management classes. After completing a sentence, teens are encouraged to join the timebank network for continued support. This is described as a restorative justice process (“Dane County TimeBank | Programs”, 2015).

The youth court program started receiving referrals from the Madison Police Department in May of 2006 (B1, *May 11th, 2006, Board Meeting*, 2006). An article by the Capital Times credits, police officer, Greg Rossetti as being instrumental in the implementation of the youth court program, working at LaFollette High School. The article states that Rossetti was introduced to the concept by DCTB founder Stephanie Rearick and the program uses “resources available through the Dane County TimeBank” (Elbow, 2011). The Capital Times describes the DCTB’s role in the youth court as “supporting sentencing by providing volunteers that lead classes, serve as life coaches, tutors and mentors” (DeFOUR, 2011).

The youth court program began in 2007 at LaFollette High School and has since been implemented at four high schools in Madison. It received a formal restorative justice referral from the Madison Police Department city attorney in 2010 (E4, *Dane County TimeBank Annual Report*, 2010). In February of 2010, the organization was running youth courts at three different high schools (C4, *Dane County TimeBank, Board of Director’s Retreat*, 2010). By 2013, youth courts were in place at Madison High School, Edgewood High School, West High School and LaFollette High School (E7, *Dane County TimeBank Annual Report*, 2013). The youth court program is still currently listed on the DCTB website and timebank members are encouraged to earn timebank hours as mentors, non-violent conflict practitioners, and meditation trainers (“Dane County TimeBank | Programs”, 2015).

A prison-entry project was also discussed in initial steering committee meetings as a
component of the organization’s community justice initiative. The DCTB has been coordinating projects with the Dane County Jail and other prisons in the county since 2006. At that time the Dane County Jail referred its inmates to work at the following organizations: Centro Hispano, Olbrich Gardens and Second Harvest (B3, TimeBank Board Meeting, 2006). Inmates serviced these places and donated earned timebank hours to their families. Families could then spend these hours in the neighbor-to-neighbor network (B4, TimeBank Board of Directors Minutes, 2006). These activities were formulized into the “Coming Home” project in 2009. This project uses partner organizations to lead classes for inmates. Timebank members provide assistance in these classes, earning timebank hours (E3, Dane County TimeBank Annual Report, 2009). This project is described in annual reports up to 2013 but it is not listed on the current DCTB website.

The inclusive community project has worked to bring alienated groups into the timebank network. This began in 2007 with the partnership between Options for Community Living and Rise Up, both non-profits assisting those with developmental disabilities (E1, Dane County TimeBank Annual Report, 2007). Members of these organizations have benefited from the timebank model by being connected to new individuals that provide companionship and support their specific needs. 2008 notes indicate that the organization had a contract with the county to work with at least 15 people listed as having developmental disabilities (C2, Dane County TimeBank, February 12, 2008 Planning Meeting, 2008). The Dane County Department of Human Health Services Developmental Disabilities Unit partnered with DCTB in 2013, to connect members with developmental disabilities in the Sun Prairie Neighborhood (Dane County TimeBank Annual Report, 2013). Elderly groups were also prioritized under the inclusive community project. In 2009, the Stoughton Kitchen Cabinet brought members of the Stoughton Senior Center into the timebank network (E3, Dane County TimeBank Annual Report, 2009). This project is currently listed on the DCTB website.

The first health-based project was incorporated into the model in 2010 after a partnership was made with the Madison Apprenticeship Program and the Allied Wellness Center (Dane County TimeBank Annual Report, 2010). This project coordinates timebank members and partner organizations in a collective effort to improve physical and mental
health conditions by offering services such as dentistry, nutritional counseling, acupuncture, yoga, massage and other holistic services. Events have been organized to provide healthy meals in the community and informational workshops have promoted sustainable food practices. In 2013, the project focused on food security and plans to implement small health clinics in the future (E7, *Dane County TimeBank Annual Report*, 2013). This project is currently listed on the DCTB website.

DCTB ran two other projects in 2010, a weatherization project and a public transit educational program. The weatherization project was started through a partnership with Madison General Electric (C4, *Dane County TimeBank, Board of Director’s Retreat*, 2010). The project utilized timebank members to train residents in energy conservation practices (E6, *Dane County TimeBank Annual Report*, 2010). The public transit educational program utilized timebank members to educate the elderly and other groups on how to use the Madison bus system (C4, *Dane County TimeBank, Board of Director’s Retreat*, 2010). Neither of these projects are mentioned in data past the year 2010.

A medical transportation project was started by DCTB in 2012 (E6, *Dane County TimeBank Annual Report*, 2012). This program was created to support transportation needs of hospital patients. The program allows timebank members to earn timebank hours by transporting patients to dialysis appointments. Drivers have been compensated in U.S dollars through donations received by the DCTB (“Dane County TimeBank | Projects,” 2015). This project is currently listed on the DCTB website.

The healthy community economy project is described on the DCTB website as using “cooperative economic tools to strengthen our local communities” (“Dane County TimeBank | Projects”, 2015). The project has been an effort to connect the DCTB with cooperative businesses and Madison Hours, a local fiat-based complementary currency system that existed in Madison from 1995-2013 (“Madison Hours,” 2013). The current DCTB website says that DCTB has been trying to connect with Madison Hours since 2011 but Madison Hours has been mentioned several times in meeting minutes kept by the organization.

In 2005, DCTB committee member, Rob McClure, suggested that Madison Hours...
“may serve as a model” for establishing by-laws. The notes also discussed “how to integrate Madison Hours with the timebank (A2, Steering Committee Meeting, 2005). In 2006, notes indicate that McClure was working on a “linkage strategy between Madison Hours and the timebank” (A3, Dane County TimeBank Steering Committee Minutes, 2006). In June of 2006, meeting minutes mention a proposal for cross promotion between Madison Hours and the Timebank (B2, TimeBank Board Meeting, 2006). In 2013, DCTB board members mentioned that a merger with Madison Hours was a goal of the previous year (C7, Dane County TimeBank Board of Director’s Annual Retreat, 2013). Along with other reasons, interests in merging Madison Hours have culminated into future plans for creating what the organization has called a Mutual Aid Network (MAN) (G8, Mutual Aid Networks: Re-designing Work for a Cooperative, Regenerative Economy, 2014).10

The Allied Community Cooperative was started in 2011 to improve health in the Allied Drive Neighborhood (E5, Dane County TimeBank Annual Report, 2011). The DCTB website says that the Allied Community Cooperative has tried to increase access to food following the closure of grocery stores. Currently the project uses ride sharing and buying clubs to help connect people to groceries and healthy food (“Dane County TimeBank | Projects”, 2015).

Information on the Front Gardens Program, started in 2013, comes from the timebank website and is not listed in annual reports (“Dane County TimeBank | Projects”, 2015). Under this program, timebank coordinators mobilize people to build and maintain gardens throughout the neighborhood. Education is also an aspect of the program, as participants learn about urban environmental practices.

The DCTB website describes a project called Neighborhood Care Teams that seeks to “gather available resources in an area to help people meet their basic needs” (“Dane County TimeBank | Projects”, 2015). In 2013 a pilot of this initiative was created in Madison’s Sun Prairie Neighborhood (E7, Dane County TimeBank Annual Report, 2013).

**Sub-Groups of the Organization**

The DCTB has used accompanying steering groups called “kitchen cabinets,” to

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9 McClure is connected to Madison Hours is listed as founding partner of Madison Hours on the Madison Hours website.

10 These plans have not been implemented yet but will be described in detail at the end of the organizational characteristics section.
gather membership in different neighborhoods of Dane County. In addition to recruitment, kitchen cabinets also coordinate with timebank members in their region, plan events and devise projects based on their community’s needs (G5, Dane County TimeBank: Overview, n.d.). In early meetings, these cabinets were understood as individual timebank hubs. However, an undated document indicates that the organization decided these would operate under the umbrella of DCTB. The document reads “it became apparent that we no longer had the desire nor the means to divide the Dane County Timebank into separate ‘hubs’ but rather to connect members under one umbrella” (D13, Grant Evaluation Report, n.d.). The steering committee decided to create a work group to focus on creating kitchen cabinets in 2005 (A2, Steering Committee Meeting, 2005). It was noted in a 2006 board meeting that DCTB would implement kitchen cabinets for neighborhood groups with enough funding or advise groups that demonstrated leadership capability (B1, May 11th, 2006, Board Meeting, 2006).

The Northside Kitchen Cabinet was the first kitchen cabinet started by DCTB and was run by the initial planning group (C1, Northside Kitchen Cabinet Strategic Planning Retreat Summary, 2007). This cabinet was used to advise other developing kitchen cabinets in the county (E1, Dane County TimeBank Annual Report, 2007). Four kitchen cabinets had been formed by 2008: the Northside Kitchen Cabinet, the East Madison Kitchen Cabinet, Allied Drive Kitchen Cabinet and the Stoughton/Orgeon Kitchen Cabinet (E2, Dane County TimeBank Annual Report, 2008). In 2009, cabinets were added in Central Madison and Middleton (E3, Dane County TimeBank Annual Report, 2009). Available data confirms these cabinets have been maintained as of 2012. They are not mentioned in the 2013 annual report.

According to the DCTB by-laws, all decisions of the kitchen cabinet are “subject to

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11 This document mentions upcoming events in 2007. Based on this context, the document is most likely dated in 2006 or early 2007.

12 Steering committee notes indicate that cabinets in the Darbo/Worthington neighborhood and on the “Southside” had started organizing in 2006 (A5). Northside, East Madison and Allied Drive are neighborhoods of Madison (“City of Madison Neighborhood Associations,” 2015). However, Stoughton is a city in Dane County located 15 miles south of Madison. It has a population of 12,641 residents (“City of Stoughton,” 2015).

13 Central Madison is a neighborhood of Madison (“City of Stoughton,” 2015). Middleton is Northwest suburb of Madison. The city has a population of 17,442 residents (“Middleton the Good Neighbor City”, 2015).
approval of the Dane County TimeBank board” (G1, *By-Laws of Dane County TimeBank, Inc.*, 2006). This was not changed in the 2012 revised by-laws. However the organization eliminated the sentence, “Each TimeBank within the Dane County TimeBank network shall report to the Board on an annual basis” (G2, *By-Laws of Dane County TimeBank, Inc. (Revised)*, 2012).

**Governing Bodies**

In early planning stages the organization was developed by a steering committee that designed policies, proposed initiatives and formed specialized committees. New steering committee members had to be voted in by the existing steering committee (A4, *Steering Committee Meeting*, 2006). An advisory board was proposed (September, 2005) to direct the organization’s goals and form connections to donors, although the steering committee was the primary governing body (A2, *Steering Committee Meeting*, 2005). Steering committee meetings took place several times within a month and additional meetings were held for separate committees. Committees formed in early planning stages include: a policy and procedure committee (October/2005), a grant writing committee (October/2005), a fundraising committee (October/2005), a criminal justice committee (October/2005), a resource building committee (November/2005), an organizational partnership committee (November/2005) a safety committee (April/2006) and an outreach committee (May/2006) (Dane County TimeBank, Meeting Minutes, 2005-2006).

On April 13, 2006, the steering committee voted to transition into a board (A4, *Steering Committee Meeting*, 2006). The first board meeting was held on May 11th, 2006 (B1, *May 11th, 2006, Board Meeting*, 2006). The board has consisted of 9 to 20 members and a range of 4-5 officer positions. President, vice-president, co-vice president, secretary and treasurer have been listed as elected officer positions (Dane County TimeBank, Annual Reports, 2007-2013). The board is required to meet annually, officers must be elected by the board and election occurs in staggered terms. Each occurrence the board meets it must review and approve the minutes from the last meeting (G2, *By-Laws of Dane County TimeBank, Inc. (Revised)*, 2012). Individuals elected to officer positions in between 2007 and 2013 are listed below as documented in annual reports. Officer
positions for 2006 are listed as they are reported in meeting minutes.\footnote{Not all documents describe the background information of the officers. There are also several other board members that are not listed here. Typically there have been 10-20 total board members listed in annual reports}

\textbf{2006 Officer Positions}
\textit{Cheri Maples, President}

\textit{Erin Thornley, Vice President}

\textit{Rob McClure, Treasurer}

\textit{Heidi, Secretary}

\textbf{2007 Officer Positions}
\textit{Cheri Maples, President}
\textit{Independent Consultant}
\textit{Justice and Community Corrections}

\textit{Elizabeth Tryon, Vice President}
\textit{Community Partnership Coordinator}
\textit{Edgewood College Human Issues Program}

\textit{Preston Schutt, Secretary}
\textit{Focus on Energy, Business Programs Manager}
\textit{Public Service Commission of Wisconsin}

\textit{Rick Brooks, Treasurer}
\textit{Outreach Program Manager}
\textit{Department of Professional Development and Applied Studies, UW Madison}

\textbf{2008 Officer Positions}
\textit{Cheri Maples, President}
\textit{Independent Consultant}
\textit{Justice and Community Corrections}

\textit{Dorothy Conniff, Co-Vice President}
\textit{Community Partnership Coordinator}
\textit{Edgewood College Human Issues Program}

\textit{Sandy Nelson, Co-Vice President}
\textit{Preston Schutt, Secretary}
\textit{Focus on Energy, Business Programs Manager Public Service Commission of Wisconsin}
Rick Brooks, Treasurer
Outreach Program Manager, Department of Professional Development and Applied Studies, UW Madison

2009 Officer Positions
Diane Brown, President

Dorothy Conniff, Co-Vice President

Sandy Nelson, Co-Vice President

Emily Steinwehe, Secretary

Jane Lauengco, Treasurer

2010 Officer Positions
Diane Brown, President

Dorothy Conniff, Co-Vice President

Sandy Nelson, Co-Vice President

Emily Steinwehe, Secretary

Jane Lauengco, Treasurer

2011 Officer Positions
Rebecca Kemble, President

Dorothy Conniff, Vice President

Emily Steinwehe, Secretary

Preston Austin, Treasurer

2012 Officer Positions
Diane Brown, President

Ron Chance, Vice President

Emily Steinwehe, Secretary

Cheri Maples, Treasurer

2013 Officer Positions
Diane Brown, President
Ron Chance, Vice-President

Cheri Maples, Treasurer

Emily Steinwehe, Secretary

Background information collected on the DCTB officers is now presented. Information was accessible for the officers listed below.

Cheri Maples has had a long career serving in the criminal justice system. She has been a police officer, a corrections official and assistant attorney general for the Wisconsin Department of Justice (Kratz, 2008). She is currently a license holding attorney and clinical social worker in the State of Wisconsin (“Dane County TimeBank Board of Directors”, 2015).

During her time as vice president of the DCTB board, Erin Thornley was the Executive Director of Canopy Center Healing and Family Support Services (2003-2008) (“Erin Thornley Parisi | LinkedIn”, 2015).

Employment related information could not be located for Rob McClure. Inquiry of the Madison Hours website shows that Rob McClure served on the Madison Hours board (“Madison Hours,” 2013).

Diane Brown is the outreach and events manager for the Association of State Floodplain Managers (1981-present) (“Diane Brown | LinkedIn”, 2015).

Dorothy Coniff was the director of the City of Madison’s Office of Community Services from 1977 to 2007. Throughout her career, she was known for developing programs that assisted youth and low-income families (Medaris, 2007). Sandy Nelson served on the public service commission of Madison. Nelson was first involved with the Dane County TimeBank after serving as an ambassador at the 2007 international TimeBanking Conference (“Dane County TimeBank Board of Directors”, 2015).

Emily Steinwehe has worked as an instructor at the Aldo Leopold Nature Center and the Dane County Humane Society (Zoom Info | Emily Steinwehe, n.d). Jane Lauengco has worked as an accountant preparing income taxes (Zoom Info | Emily Jane Lauengco, n.d).

Rebecca Kemble has a BS from the University of Massachusetts-Amherst in Anthropology and African studies. She has a PhD and MS from the University of
Wisconsin-Madison, both in Anthropology and African Studies. For 15 years, she has been a worker and owner at the Union Cab Cooperative, a worker owned taxi business in Madison. She is also the President of the US Federation of Worker Co-operatives and the International Organization of Industrial, Artisanal, and Service Producers’ Co-operatives (Kemble, n.d). She ran for district 18 of Madison Common Council on the platform to support cooperative businesses and was elected in April of 2015 (Opoien, 2015).

Ron Chance has a master’s degree in Social Welfare Administration. He was one of the first facilitators of the Northside Planning Council and also worked as Project Director of the National Youth Gang Project (Ron Chance | LinkedIn, 2015). Chance is currently the Community Programs Manager at Dane County Human Services where he leads the Forces for Families Initiative and the Director of Dane County’s Early Childhood Imitative (“Dane County TimeBank Board of Directors”, 2015).

**Procedures**

Changes to the procedures followed by the organization are demonstrated through the 2006 by-laws and the revision of these by-laws in 2012 (G1 & G2). Changes made to the 2006 by-laws are highlighted. In 2012, the capitalization of “Dane County Timebank” to “Dane County TimeBank.” The revised by-laws stopped using the term “time dollar” and began using “TimeBank Hour.” In each version of the by-laws it states that a board member can be removed for three or more unexcused absences. The 2012 version allows the board to reinstate members by a vote. Board members can also be removed by a vote.

The 2012 revision to the by-laws makes changes to the description of the treasurer. The term “oversee” is placed before the following duties. Terms stricken from the 2006 version are placed in brackets.

1. [Be responsible for] Charge and custody of all funds and securities of Dane County TimeBank Inc.
2. [Keep track and maintain] Adequate and correct accounts of Dane County TimeBank Inc. Transactions
3. [Deliver] Financial statements [to the Board upon request, including a full financial report at the annual meeting of members] and required reports as necessary
4. Receivables and payables of Dane County TimeBank Inc. [or authorize
members to do this]

5. Development and creation of budgets for Dane County TimeBank Inc.

6. [Shall make] Timely payment of Dane County TimeBank, Inc. financial obligations

Meeting minutes from 2012 say these changes were made because the bookkeeper is “doing most of the work” (C6, Dane County TimeBank Annual Retreat, March 4th, 2012).

As of 2010, the board implemented action teams to address specific needs of the organization (E4, Dane County TimeBank Annual Report, 2010). These teams are made up of active timebank members and are guided by board representatives. They provide oversight on DCTB projects, plan events, help fundraise, conduct outreach and give feedback on membership policy, procedure and functionality.

**Staff**

The formal staff of the organization has ranged from one to four, full and part-time, paid employees. At different times, positions have included a director, co-director, neighbor-to-neighbor coordinator, administrative assistant, and various project coordinators (Dane County TimeBank, Annual Reports, 2007-2013). Staff members have been primarily compensated in U.S dollars but have also been able to receive timebank hours (Dane County TimeBank, Meeting Minutes, 2007-2013). AmeriCorps VISTA Volunteers and interns have also assisted with DCTB operations (C3, Dane County TimeBank Board of Director’s Retreat, 2009).

Stephanie Rearick is the founder of the Dane County TimeBank (A1, TIMEBANK meeting, 2005). Rearick has either been the sole director or co-director of the organization since its incorporation in 2005 (Dane County TimeBank, Meeting Minutes 2005-2006, Annual Reports, 2007-2013). From 2005-2006, Rearick was the only paid staff member of the Dane County TimeBank (Dane County TimeBank, Meeting Minutes 2005-2006). In April of 2006 the steering committee discusses creating an “outstanding funding proposal… in order to expatiate getting Stephanie paid” (A4, Steering Committee Meeting, 2006). Data indicated that Rearick was paid $2,945 as an independent contractor (B1, May 11th, 2006, Board Meeting, 2006). In October of 2006 the board agreed that Rearick would receive benefits from the organization but would need to set up her own 401K (TimeBank Board of Directors Minutes, 2006).
Stephanie Rearick had a variety of duties as the director of the Dane County TimeBank. Meeting minutes from 2005 to 2006 describe that she spent time interviewing people interested in joining the timebank. Rearick also trained other timebank organizers to conduct interviews of prospective timebank members (A4, Dane County TimeBank, *Steering Committee Meeting*, 2006). Organizers of developing kitchen cabinets were also being trained by Rearick (A5, Dane County TimeBank, *Steering Committee Meeting*, 2006). The director led meetings (B3), gave presentations at places such as the Madison Chamber of Commerce (B3), wrote grants and made financial plans (C4). In 2011, Rearick also started managing the website Time For The World, posting information and events (C5, *Board of Director’s Retreat*, 2011). Notes from 2009 say, “the board supervises Stephanie who supervises her staff (C3, *Board of Director’s Retreat*, 2009).

Discussion in meeting minutes shows that there were concerns about Rearick’s workload. Notes from 2006 discuss the need to “alleviate Steph’s time,” by having another organizer work towards planning the youth court and prisoner re-entry programs (A4, Dane County TimeBank, *Steering Committee Meeting* 2006). Notes from 2010 said the board is concerned they are “stretching Stephanie too thin” (C4, *Board of Director’s Retreat*, 2010). In 2011 Stephanie requested the board form a personnel committee to deal with issues of her “time” and “priorities” (C5, *Board of Director’s Retreat*, 2011).

The director was the only staff member paid in U.S dollars until funding was obtained to hire a coordinator position in 2007. At this time, Gary Messinger was employed as the “neighbor-to-neighbor coordinator” a full-time position, funded by the county developmental disabilities budget (C1, Northside Kitchen Cabinet Strategic Planning Retreat Summary, 2007). As stated in a November 2007 job announcement, this position has been responsible for “outreach, intake of new members, maintenance of member accounts, and facilitation of exchanges.” A project description is also included in the announcement, indicating that an initial task of the coordinator was to include members of the developmental disability community in the timebank (G4, *Job Announcement Dane County TimeBank Inc. Timebank Neighbor-to-Neighbor (NTN) Coordinator*, 2007).

Also in 2007, part-time and consultative positions were added to the staff. Lorrie Hurckes (quarter-time) was hired as an administrative assistant and Ken Haynes (half-
time) became a consultant on developing a youth court program (E1, *Dane County TimeBank Annual Report, 2007*).\(^{15}\) In 2008, Haynes left his position and Lorrie Hurkes became the “assistant director/youth coordinator” (E2, *Dane County TimeBank Annual Report, 2008*). In 2012 Lorrie Hurkes became “co-director” with Stephanie Rearick in order to “share in the tasks of managing a non-profit organization” (E6, *Dane County TimeBank Annual Report, 2012*). They have been the co-directors from 2012-present.

Kate Pajac was hired as the coordinator of a pilot program (2013) that aimed to add those with developmental disabilities of the Sun Prairie neighborhood into the timebank (E7, *Dane County TimeBank Annual Report, 2013*). The current website does not list Kate Pajac in a staff position. Kristin Sage is identified as the Wellness Coordinator, working in the Sun Prairie Neighborhood. The website lists Garry Messinger as the Community Outreach Coordinator, Lorrie Hurckes as the Youth Court Coordinator and Co-Director and Stephanie Rearick as the Founder and Co-Director (“Dane County TimeBank | Our Organization”, 2015).

**Future Developments**

A 2014-2016 strategic plan offers insight into the staffing of the organization. A section titled “Re-Imagine,” plans for re-defining staff roles by shifting responsibilities. The section states, “What do people want to do, rather than what program or funders want.” Another task listed under this section is to better align staff with each other (G8, *Dane County TimeBank, Strategic Plan 2014-2016*). The plan also calls for a new framework to allow for the leadership to “monitor when their capacity has the ability to take on new initiatives” (G8, *Strategic Plan 2014-2016*).\(^{16}\)

The Dane County TimeBank has made future plans to create a new model, called a “Mutual Aid Network” (MAN). The concept of this model was created by the DCTB and combines timebanking with other community support programs. The Mutual Aid Network hasn’t been implemented at this point in time but will be described to assist with the analysis of the organization from 2005-2013.

The Mutual Aid Network was developed as a result of the DCTB educational website, *Time For the World* (G9, *Mutual Aid Networks: Redesigning Work for A

\(^{15}\) DCTB was looking for a timebank coordinator in August of 2006 (B4)

\(^{16}\) These plans have not been implemented. They are presented to contribute to the analysis of the County TimeBank from 2005-2013.
Cooperative, Regenerative Economy, 2014). As the diagram below explains, the MAN model combines timebanking with several different community tools. The MAN model seeks to design a system that “connects timebanking with price-based mutual credit, community savings and investment pools, and cooperative ownership models,” for the creation of a “more effective self-sustaining system.”

Stephanie Rearick has been developing the MAN model as a project under the DCTB for the past four years. In 2014, DCTB received a $2,500 seed grant to develop a pilot for the MAN model (Buhles, 2015). The Mutual Aid Network has been incorporated and will accept membership in June of 2015 (“Mutual Aid Networks,” 2015). Edgar Cahn is listed as an endorser of this pilot. The Mutual Aid Network has twelve core principles, listed

“Build for the world”, 2015
Mutual Aid Network Core Principles

1. Redesigning Work.
MANs recognize that everyone possesses passions and skills which they can contribute to their communities and the larger MAN network and will work to find the highest uses to which those qualities and abilities can be put.

2. Reciprocity.
Helping works better as a two-way street. “How can I help you?” becomes “How can we help each other build the world we both will live in?”

3. Respect.
Every human being matters. Respect is a foundation for freedom of speech and freedom of religion, and supplies the heart and soul of democracy.

4. Voluntary and Open Membership. MANs are voluntary organizations, open to all persons able to use their services and willing to accept the responsibilities of membership, without gender, social, sexual, racial, political or religious discrimination.

5. Democratic Member Control. MANs are democratic organizations with transparent governance structures controlled by their members, who actively participate in setting their policies and making decisions. Persons serving as elected representatives are accountable to the membership.

6. Member Economic Participation. Members contribute equitably to, and democratically control, the capital of their MANs. At least part of that capital is usually the common property of the MAN. Members usually receive limited compensation, if any, on capital subscribed as a condition of membership. Members allocate surpluses for any or all of the following purposes: developing their MAN co-operative, possibly by setting up reserves, part of which at least would be indivisible; benefiting members in proportion to their contributions within their co-operative; and supporting other activities approved by the membership.

7. Autonomy and Independence. MANs are autonomous, self-help organizations controlled by their members. If they enter into agreements with other organizations, including governments, or raise capital from external sources, they do so on terms that ensure democratic control by their members and maintain their cooperative autonomy.

8. Education, Training, and Information. MANs provide education and training for their members, elected representatives, managers and workers so they can contribute effectively to the development of their MAN. The main MAN will inform the general public about the nature and benefits of cooperation.
9. **Cooperation Among MANs.** MANs serve their members most effectively and strengthen the co-operative movement by partnering with other MANs and organizations that have aligning principles.

10. **Tracking and Performance Measures.** In order to track their progress in meeting the goals of the MAN Core Principles, MANs will strive to measure and map their socioeconomic resources and needs, internalizing their “external” costs and benefits to the greatest extent possible.

11. **Tools and Processes.** MANs will work to utilize expanded definitions and metrics of capital, wealth, debt, growth, and profit to enable the full range of non-monetary elements of their economies to be understood and characterized using the best available tools, technologies, and techniques.

12. **Building Community Sustainability.** MANs will help build local, bioregional, and global economic systems based on material steady-state operating principles that recognize biophysical limits to growth, with the goal of achieving long-term sustainability - not just seven, but seventy generations into the future.

**Membership of the Organization**

This section presents data on both the individual membership of the Dane County TimeBank and organizational members of the timebank. The number of individual members is counted based on available data over time. Organizational members are counted in the data section and will be categorized by type in the analysis chapter.

**Membership Background Information**

Individuals that signup to be members in the timebank fill out an application (paper or online), go through an interview process and a criminal background check system. Members are set up with an online account that stores timebank credits (Clark, 2007). Those without Internet access can participate with assistance from a timebank coordinator or volunteers (G4, *Job Announcement Dane County Timebank Inc. Timebank Neighbor-to-Neighbor Coordinator*, 2007). DCTB goes through Wisconsin Court System and the Wisconsin Department of Corrections to administer criminal background checks and screenings for sex offenders (G7, *Guidelines to Signing up New Members*, n.d).

Information on individuals allowed to participate in the timebank is drawn from the organization’s safety guidelines, (G7, *Dane Co. TimeBank Safety Guidelines*, n.d). The regulations allow individuals convicted of a felony to participate in the timebank system but all activity must go through the timebank coordinator and the individual is not given
an online account. Registered sex offenders are also allowed to participate in the
timebank but they cannot access the website, all activity must take place under
supervision, and they must be identified as registered sex offenders to participating
members. The only person not allowed to join the timebank is a sex offender who has
committed 1st or 2nd degree sexual assault of a child. Jailed inmates can earn timebank
hours to reduce sentence time unless they have been sentenced for a class A or B felony.

An undated document used for a grant evaluation contains demographic information
mentions upcoming events in 2007 so it is most likely dated in 2006 or early 2007. A
section of the report includes a demographic profile of timebank members. It says that
18.3% of members have an income of less than $14,999 and 8.62% fall into the range of
$15,000-24,000 per year. At the time of this report, the document indicates that 54.3% of
timebank members were white, 9% African American, 3% Native Hawaiian and 2%
Hispanic. No other demographic information on DCTB members could be obtained from
data.

As stated previously, individual members of the timebank can earn timebank hours by
assisting organizational members. Organizational members have received assistance with
general staff duties, event planning and other activities. The purpose of this system has
been to reduce the operating costs of DCTB member organizations (Dane County

In September of 2005, the steering committee made decisions related to the
membership of DCTB (A2, *Steering Committee Meeting*, 2005). During the meeting, the
committee decided that both individuals and organizations located outside of Madison
but within Dane County could join as members. A sub-committee to recruit
organizational members was formed during this meeting. Stephanie Rearick also made an
organizational membership application that was approved by the committee.
In April of 2006, the steering committee decided that individuals from DCTB member
organizations, volunteering for the DCTB could earn timebank hours for their
organization (A4, *Steering Committee Meeting*, 2006). In May of 2006, the steering
committee developed a contract for membership organizations including a non-
discrimination policy (A5, *Dane County TimeBank Steering Committee Meeting*
05/02/06). These notes also mention that DCTB organizers met with prospective member organizations on March 8, 2006.

A May board meeting indicates that DCTB organizational members were required to pay fees (B1, *May 11th, 2006, Board Meeting*, 2006). This meeting mentions that a fee structure was created for organizations, using a sliding scale. A sliding scale is a flexible fee structure that requires organizations to make payments based on their financial capacity, ("Sliding Scale Fees | Definition", 2011). A board in meeting in June of 2006 indicates that the due structure was lowered. In the discussion of the due structure the notes read, “waivers/no one turned away” (B2, *TimeBank Board Meeting*, 2006). This meeting also mentions that an email list serve was set up for organizational members.

**Membership Count**

The first record of membership numbers is in April 2006, when DCTB reported 200 individual members and 20 organizational members (*A4, Steering Committee Meeting*, 2006). The following membership is reported in annual reports from 2007-2012, which calls individual members “neighbor-to-neighbor” members and states that organizational members are “current” and “active.” The 2007 report lists 600 individual members and 51 organizational members. In 2008, 851 individual members and 68 organizational members were reported. There were 1500 individuals and 100 organizations reported in 2009. In 2010, DCTB reported 1800 individual members and 110 organizational members. There were 1,950 individual members and 131 organizational members reported in 2011. The 2012 annual report lists over 2,000 total members and does not specify the number of individual and organizational members. Individual membership was not reported in the 2013 annual report. This report lists 185 organizational members. The current DCTB website lists over 2,500 individual and organizational members combined ("Dane County TimeBank | Home", 2015).

Available data from newspaper articles reports membership from 2006 to 2008. This information is used to complement information from the DCTB meeting notes and annual reports. Madison.com reported that DCTB had 350 individual members in October 2006 (Simms, 2006). The DCTB was reported to have 548 individual members in November

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17 Fees are also listed in the financial sections of annual reports. This can be observed in the finance section of this chapter.
of 2007 (Clark, 2007). A July 2008 article reported that 750 Madison residents were participating in the DCTB at this time (Kratz, 2008). In November of 2008 it was reported that the DCTB had 890 individual members (Kallio, 2008). These articles mentioned that DCTB had organizational members but did not specify how many.

**Finances of the Organization**

The Dane County TimeBank is a 501(c)3 non-profit organization. It has received funding contributions from individuals, businesses, organizations, community foundations, contracts and grants. The organization’s expenses consist of personnel, operating costs, space, contract services, membership dues from organizations and training events.

Before the organization gained its non-profit licensure it used fundraising events to accumulate individual contributions. At a September, 2005 meeting, the organization agreed that each steering committee member would request donations from ten individuals (A2, *Steering Committee Meeting*, 2005). DCTB also relied on TimeBanks USA, Commonwealth Development and the Northside Planning Council for early fiscal support (A3, *Dane County TimeBank Steering Committee Minutes*, 2006).18

The first grant used to fund the Dane County TimeBank was filed by the Northside Planning Council (NPC) in 2005. This was the Neighborhood Leadership and Capacity Building Grant, offered by the City of Madison Department of Planning and Development.19

As a one-time request, the grant asked for a total of $5,875 to pay for “timebank web-based software” ($500), timebank institute training fees ($2,475) and $2,500 to pay a timebank coordinator. As a condition of the request, the Dane County Department of Human Services promised to match $2,500 if the $5,875 was awarded (D1, 2005 *Neighborhood Grants Program Application*, 2005). The full amount of the grant was awarded and the Dane County Department of Human Services matched $2,500 (D2, *The

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18 Common wealth development is a non-profit organization in Dane County that offers affordable housing, financial assistance and job training programs (“Common Wealth Development,” n.d). The Northside Planning council is a neighborhood association in Dane County (“Northside Planning Council, 2015).

19 The grant was filed for in collaboration with the “Dane County TimeBank Network”, Dane County Department of Human Services, North/Eastside Senior Coalition, Northside Business Association and Northside Communities of Faith.
Available data indicates that the Dane County TimeBank began applying for its own grants in September of 2005 (A1, TIMEBANK meeting, 5/14/05). DCTB received $500 from the Madison Community Foundation in May of 2006 and used the money to file for a 501(c)3 status (B1, May 11th, 2006, Board Meeting, 2006). By November of 2005, grants had been written for the Wisconsin Community Fund, Evjue Foundation, Capital Times Kids Fund and a Farmers mini-grant (A2, Steering Committee Meeting, 09/15/2005). From June to December of 2006, the DCTB received a total of $16,000 including the grant from the city of Madison, grants from foundations and $5,525 in training fees (D2, The Capital Times Kids Fund Grant Application, 2006). In a 2006 interview, Stephanie Rearick said the biggest challenge of the DCTB was funding and indicated DCTB was seeking funding from the county. She said “the government is benefitting from what we’re doing and the community is benefitting” (Simms, 2006).

Notes from May of 2006, report that the organization applied for roughly $37,000 in grants (A5, Dane County TimeBank Steering Committee, 2006). Also in May, the organization indicated it had not received funding from the South Side Planning Council (B1). In July of 2006, DCTB received $15,000 from the Madison Community Foundation, $500 from Arc Wisconsin and $5,210 from the Wisconsin Department of Justice (B3). A 2006 newspaper article from Madison.com reported that the Madison Community Foundation distributed $632,000 to 15 Dane-County non-profit organizations. The article also reported that $30,000 would go to the Dane County Timebank (“15 Non-profits Madisonotcom”, 2006).

A finance document from 2007 shows projects assets and expenses of the organization in 2007 (D4, Dane County TimeBank Inc. 2007 Budget). The total income projected by the organization in 2007 was $91,250. The organization projected its total income ...
annual expenses would be $87,900 in 2007. $70,000 of projected expenses were for personnel, $11,080 of the projected expenses were allocated to administrative, travel, program expenses, and marketing/outreach and purposes. The remainder of expenses was projected to be capital expenses. This document lists salaries for the following positions: director ($30,000), youth court coordinator ($20,000), local timebank coordinators ($10,000) and office assistant ($10,000). Fringe benefits were listed for the director ($6,000) and youth court coordinator ($4,000).

An undated document states that the organization needed to gain enough “fiscal strength” to hire three full time positions for the neighbor-to-neighbor timebank, youth court and prison reintegration efforts (D13, Grant Evaluation Report, n.d).\(^{23}\) The document says this staffing level would allow the organization to devote enough staff time to adequately administer programming for thousands of members we hope to attract, coordinate outreach to our quantitative membership goals, facilitate exchanges and bring in material resources for member rewards, and develop satellite offices to accommodate members in more geographic areas.

This document also lists grants received and denied to DCTB. It states that $10,000 was received from the Evjue Foundation, $12,000 from the Emerging Neighborhoods Fund and $2,500 from the Capital Times Kids Fund. According to the document, grants were denied from the WI Community Fund and the Town of Madison.\(^{24}\)

In 2007, DCTB received funding from the county to hire a neighbor-to-neighbor coordinator (C1).\(^{25}\) The 2007 annual report says this funding was given with the expectation that individuals with developmental disabilities would be served by DCTB. A 2007 newspaper article from Madison.com says that the county allocated $55,000 to fund a fulltime coordinator with the Dane County TimeBank (Clark, 2007).\(^{26}\)

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\(^{23}\) The document mentions inviting funders to a 2007 event. This likely means the document was produced in 2006 or 2007.

\(^{24}\) The 2007 Emerging Neighborhoods Fund was a city program designed to serve low-income neighborhoods through “innovate and grassroots approaches” (Konkel, 2007).

\(^{25}\) Notes from a 2007 kitchen cabinet meeting indicated that the organization had applied for several grants and wanted to hire two full-time coordinators (C1, Northside Kitchen Cabinet Strategic Planning Retreat Summary, 07/12/07).

\(^{26}\) This article also states that the county budget dedicated to developmental disability services went from $40 million in 1997 to $76.1 million in 2008.
NBC15 also reported that $55,000 was given to fund the coordinator position. In this article, Dane County Executive Kathleen Faulk talked about the importance of DCTB serving individuals with developmental disabilities. Faulk said, “If these services were purchased from a community agency, the cost would be more than twice that of the TimeBank contract.”

An August 2007 article from Isthmus.com reported that the DCTB had “operated thus far on a $50,000 state grant.” (Lierley, 2007). The article also says that DCTB had requested an additional $58,000 for its youth court program. In this article, Stephanie Rearick indicated that her goal was to get the DCTB to a $200,000 annual budget. The 2007 annual report says the organization was included in a $58,000 state funding package that was used to fund an expansion of the youth court program (E1, Dane County
The 2007 annual report says that DCTB received contributions of over $1,000 from the following donors: Grant Abert, Capital Times Kids Fund, EVJUE Foundation, Madison Community Foundation, the Madison Police Department, and the Metropolitan Woman’s fund (E1, *Dane County TimeBank Annual Report, 2007*).

The chart below is drawn from the 2007 annual report. According to the report, 85% of funding in 2007 came from community foundations ($27,515) and individuals/businesses ($15,967.45). 79% of expenses were issued to paying personnel ($36,373.51). Total income was $46,122.92, compared to total expenses of $46,190 (E1, *Dane County Timebank Annual Report, 2007*).

The organization applied for 2008 funds in a combined County/United Way grant (D6). This grant was filed by DCTB director, Stephanie Rearick. A specific amount of money was not requested in this document but the organization listed $216,040 for its proposed 2008 budget. A madison.com newspaper article from 2008 reported that DCTB received a $2,000 donation to purchase food to stock in its timebank store (Kallio, 2008).

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**FINANCIAL HIGHLIGHTS - 2008**

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<td><strong>Total Expenses</strong></td>
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**NET ASSETS - END OF 2008**

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<td><strong>$675</strong></td>
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*Dane County TimeBank Annual Report, 2008*

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27 Grant Abert is the director of the Kailo Fund, a state-wide investment fund used to address “social issues” “Grant Abert |BALLE, 2012.”
The 2009 annual report says that the Wisconsin Office of Justice Assistance awarded DCTB $36,704 because of their effort to reduce minority confinement (E3, Dane County TimeBank Annual Report 2009). This was continued into the next year (E4, Dane County TimeBank Annual Report 2010). Listed donors in 2009 include the City of Madison, Dane County Department of Human Services, the Emerging Neighborhoods Fund, The Foundation for Madison Public Schools, Madison Gas and Electric, Office of Justice Assistance, the Rudolf Steiner Foundation and the Willy Street Cooperative (ibid). In this year a sub-group of DCTB was awarded its own funding. The Stoughton Kitchen Cabinet was given $1,000 from Model Communities (C3, Dane County TimeBank Board of Director’s Retreat, 2009). The Stoughton Kitchen Cabinet also requested a grant from the Dane County Department of Health and Family Services (D14, Department of Health and Family Services Pathways to Independence Projects Medicaid Infrastructure Grant Application, 2008).

The board discussed several matters related to finances in the 2009 annual meeting (C3, Dane County TimeBank Board of Director’s Retreat, 2009). The board suggested Stephanie Rearick could start charging “small fees” for timebank presentations and that the board should make phone calls to seek out donations. The board also discussed how the Dane County budget would affect the organization’s finances. The notes read, “The County is having budget problems, which might mean we would lose our funding from them.” The notes mention that the organization was in the 2nd year of a two-year grant with the Dane County Department of Justice. In the 2009 retreat notes, the organization stated that “fundraising” and “financial stability” as goals for the next year. These notes also say that the organization “can’t afford to hire staff yet and must be careful about doing so in the future.” In these notes, Stephanie Rearick also mentioned applying for a five-year grant with the Rotary Club. The Madison Rotary Club is a local unit of the international Rotary Club. Its uses membership fees from businesses and community members to fund a variety of different projects (“Who we are- Madison Rotary Club”, 2013).

The request for funding filed to the Madison Rotary Foundation in 2009 reveals financial information about the DTCB (D8, Proposal to the Madison Rotary Foundation for Support as a Rotary Centennial Project, 2009). Dated in 2009, the document indicates
that the approximate budget for the DCTB was $130,000 “per-year.” The document states that the DCTB was working to create a budget between $275,000 and $300,000 per-year. The organization requested $20,000 per year for a five-year period from the Madison Rotary Foundation. The document stated that this funding would, 

Strengthen the organization’s stability and sustainability and enable the timebank to increase the number and quality of projects it is able to facilitate.

The document also invited Madison Rotary members to participant in kitchen cabinet meetings.

In 2009, Stephanie Rearick wrote a letter thanking a donor for a $10,000 grant (D9, *RSF Social Finance Grant Report, 2009*). This letter offers insight in to the finances of the DCTB. The letter states that the DCTB is a “newer and unfamiliar model,” and that it is “difficult for us to obtain funding for Director salary and administrative costs.” The letter also indicated that “most” of the organization’s funding is “program based,” referencing the State Office of Justice Assistance as the funder of the youth court program and the Dane County Department of Human Services as a funder for services offered to the members with developmental disabilities. The letter also states, 

this grant improved our organization by creating a cushion to enable our director to spend more time on program development and less on fundraising.

Also in 2009, the organization thanked the Wisconsin Community Fund for a $5,000 grant (D10). The organization stated that the grant helped make up a “shortfall in salary and benefits” for Director Stephanie Rearick and former administrative assistant Lorrie Hurkes. The document also explains that Lorrie Hurckes became assistant/youth court coordinator because of a continual “funding crunch,” that forced the organization to combine these positions.

In 2009 a $900,000 stimulus grant was passed by Madison city council. From this grant, $14,800 was allocated to the Dane County TimeBank, specifically for the youth court program (Czubkowski, 2009). In 2009, DCTB received 81% of its funding from local and state government contracts. The local government contributed $63,588 and the state contributed $79,855.

Paying personnel was the greatest expense ($128,321). Total income for this year was $177,182 and total expenses were $180,696. Volunteer hours totaled 4,168, valued at
$90,765 (Dane County Timebank Annual Report, 2009).

### FINANCIAL HIGHLIGHTS - 2009

<table>
<thead>
<tr>
<th></th>
<th>2009 SUPPORT AND REVENUE</th>
<th>% OF TOTAL</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Contributions</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>- Individual and Business</td>
<td>$12,855</td>
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<tr>
<td>- Corporate Contributions</td>
<td>$7,500</td>
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<tr>
<td>- Non-Profit Organizations</td>
<td>$4,874</td>
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<tr>
<td>Local Government Contracts</td>
<td>$63,588</td>
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<td>State Contracts</td>
<td>$79,855</td>
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<td>Membership Dues</td>
<td>$10,05</td>
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<tr>
<td>Special Events</td>
<td>$7,505</td>
<td>4.2%</td>
</tr>
<tr>
<td><strong>Total Income</strong></td>
<td>$177,182</td>
<td></td>
</tr>
</tbody>
</table>

### 2009 EXPENSES

<p>| | | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
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<tbody>
<tr>
<td>Business Expenses</td>
<td>$110</td>
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<tr>
<td>Personnel</td>
<td>$128,321</td>
<td>71%</td>
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<tr>
<td>Operating</td>
<td>$7,505</td>
<td>4.2%</td>
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<tr>
<td>Space</td>
<td>$6,362</td>
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<td>Contract Services</td>
<td>$33,250</td>
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<td>Travel</td>
<td>$3,952</td>
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<td>Other Expenses</td>
<td>$1,196</td>
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<tr>
<td><strong>Total Expenses</strong></td>
<td>$180,696</td>
<td></td>
</tr>
</tbody>
</table>

**NET ASSETS - END OF 2009**

- $3514

*Dane County TimeBank Annual Report, 2009*
In the 2010 annual retreat notes the organization reported that finances had become more stable. However, the notes made goals to apply for more grants and get “better at fundraising” (C4, Dane County TimeBank Board of Director’s Retreat). These notes indicate that the organization had a financial audit in 2010. A 2010 document indicates that the organization requested $5,000 from the Alliant Energy Foundation to spend on supplies and equipment to upgrade their timebank store. The document says that the money would be used to purchase items to sell in the store (D11). The audit suggested separating the duties of the director and assistant director/youth court coordinator.

Community Shares of Southern Wisconsin became a new donor to DCTB in 2010 (C4, Dane County TimeBank Board of Director’s Retreat, 2010).

### FINANCIAL HIGHLIGHTS - 2010

<table>
<thead>
<tr>
<th>2010 SUPPORT AND REVENUE</th>
<th>% OF TOTAL</th>
</tr>
</thead>
<tbody>
<tr>
<td>Contributions</td>
<td></td>
</tr>
<tr>
<td>- Individual and Business</td>
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<tr>
<td>- Corporate Contributions</td>
<td>$6250</td>
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<td>- Non-Profit Organizations</td>
<td>$8761.99</td>
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<tr>
<td>Government Contracts</td>
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<td>State Contracts</td>
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<tr>
<td>Community Fund Contributions</td>
<td>$1500</td>
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<td>Membership Dues</td>
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<td>Special Events</td>
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<tr>
<td>Other</td>
<td>$6.94</td>
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<td><strong>Total Income</strong></td>
<td>$178,137.47</td>
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<table>
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<tr>
<th>2010 EXPENSES</th>
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</thead>
<tbody>
<tr>
<td>Business Expenses</td>
<td>$99</td>
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<tr>
<td>Personnel</td>
<td>$136,157.95</td>
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<tr>
<td>Operating</td>
<td>$11,564.44</td>
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<tr>
<td>Space</td>
<td>$6154.37</td>
</tr>
<tr>
<td>Contract Services</td>
<td>$4079.93</td>
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<tr>
<td>Travel</td>
<td>$8144.59</td>
</tr>
<tr>
<td>Other Expenses – membership dues, training costs, etc.</td>
<td>$6011.68</td>
</tr>
<tr>
<td><strong>Total Expenses</strong></td>
<td>$172,211.96</td>
</tr>
</tbody>
</table>

**NET ASSETS – END OF 2010** | $5925.51 |

*Dane County TimeBank Annual Report, 2010*
According to the above report, in 2010, 69.8% of contributions came from government contracts, $87,651.45 from the local government and $36,704 from the state. Personnel costs made up 79.1% of the expenses ($136,157.95). The total income in 2010 was $178,137.47 and total expenses were $172,211.96. Volunteer hours (1615.05) servicing the organization were equated to $32,301.

Government contracts (41.8%) continued to be the greatest source of income in 2011. Individual and business contributions totaled $53,369 making up 26.3% of revenue. Cost of personnel was the greatest expense at $152,600. Total income was $203,142 and total expense was $186,083. 1,551 volunteer hours were equated to $32,085.

<table>
<thead>
<tr>
<th>FINANCIAL HIGHLIGHTS - 2011</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>2011 Support and Revenue</strong></td>
</tr>
<tr>
<td>Contributions</td>
</tr>
<tr>
<td>Individual and Business</td>
</tr>
<tr>
<td>Corporate Contributions</td>
</tr>
<tr>
<td>NonProfit Orgs</td>
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<tr>
<td>Community Fund</td>
</tr>
<tr>
<td>Membership Dues</td>
</tr>
<tr>
<td>Special Events</td>
</tr>
<tr>
<td>In-Kind</td>
</tr>
<tr>
<td>Local Contracts</td>
</tr>
<tr>
<td>State Contracts</td>
</tr>
<tr>
<td>Government Contract</td>
</tr>
<tr>
<td><strong>Total Income</strong></td>
</tr>
</tbody>
</table>

| **2011 Expenses**            |               |
| Business Expense             | $2,377        | 1.3%  |
| Personnel                    | $152,600      | 82.0% |
| Operating                    | $9,570        | 5.1%  |
| Space                        | $5,980        | 3.2%  |
| Contract Services            | $7,651        | 4.1%  |
| Travel                       | $5,541        | 3.0%  |
| Other Expenses:              | $2,365        | 1.3%  |
| **Total Expense**            | $186,083      | 100.0%|

| **2011 Annual Earnings**     |               |
| $17,059                      |               |

*Dane County TimeBank, Annual Report, 2011*
Financial concerns were discussed in the 2011 annual board retreat notes (C5, *Dane County TimeBank Board of Director’s Retreat, 2011.*) The notes report that the organization had to borrow money to meet payroll.

The 2011 annual report says the DCTB obtained additional funding for the expansion of their Youth Court program. The Madison Metropolitan School District awarded this funding through the Safer School’s Grant. Porchlight Inc. became a new donor to the DCTB in 2011 (E5, *Dane County TimeBank Annual Report, 2011*). A 2011 document indicates that the organization requested $1,713 from a grant titled “The New Garden Fund Grant” (D12).

Second Harvest became a new donor to DCTB in 2012 (E6, *Dane County TimeBank Annual Report, 2012*). Government contracts amounted $88,585.55, 40.1% of annual revenue. During this year DCTB made $50,137.62 in training fees, making up 22.7% of the total income. Personnel cost was the highest expense totaling $174,977.46. Total

<table>
<thead>
<tr>
<th>2012 SUPPORT AND REVENUE</th>
<th>% OF TOTAL</th>
</tr>
</thead>
<tbody>
<tr>
<td>Contributions</td>
<td>5.3%</td>
</tr>
<tr>
<td>-Individual and Business</td>
<td>5.3%</td>
</tr>
<tr>
<td>-Non-Profit Organizations</td>
<td>9.7%</td>
</tr>
<tr>
<td>Government Contracts</td>
<td>40.1%</td>
</tr>
<tr>
<td>State Contracts</td>
<td>6.4%</td>
</tr>
<tr>
<td>Community Fund Contributions</td>
<td>1.1%</td>
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<tr>
<td>Membership Dues</td>
<td>0.4%</td>
</tr>
<tr>
<td>Special Events</td>
<td>0.6%</td>
</tr>
<tr>
<td>TFTW</td>
<td>13.6%</td>
</tr>
<tr>
<td>Other - interest, MMSD, training fees</td>
<td>22.7%</td>
</tr>
<tr>
<td><strong>Total Income</strong></td>
<td><strong>$221,119.45</strong></td>
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</tbody>
</table>

<table>
<thead>
<tr>
<th>2012 EXPENSES</th>
<th>% OF TOTAL</th>
</tr>
</thead>
<tbody>
<tr>
<td>Personnel</td>
<td>78.1%</td>
</tr>
<tr>
<td>Operating</td>
<td>4.1%</td>
</tr>
<tr>
<td>Space</td>
<td>4%</td>
</tr>
<tr>
<td>Contract Services</td>
<td>9.2%</td>
</tr>
<tr>
<td>Travel - mileage</td>
<td>1.3%</td>
</tr>
<tr>
<td>Other Expenses – membership dues, training costs</td>
<td>3.2%</td>
</tr>
<tr>
<td><strong>Total Expenses</strong></td>
<td><strong>$224,008.95</strong></td>
</tr>
</tbody>
</table>

*Porchlight Inc. is a non-profit organization that offers affordable housing and shelters to the homeless.*
income in 2012 was $221,119.45 and total expenses were $224,008.95. Concerns about finances in 2012 were also mentioned in the 2011 meeting. The notes state, “the budget we are coming into is a tornado” (C5).

New funders in 2013 included: the Kailo Fund, Madison Hours, Madison Metropolitan School District and MetLife (E7, Dane County TimeBank Annual Report, 2013).29 A financial report was not listed in the annual report for this year.

Information drawn from the DCTB 2014-2016 strategic plan offers further insight into the financial condition of the DCTB from 2007-2013 (G8, Dane County Timebank Strategic Plan, 2014-2016). Considerations in the plan that relate to finances will be presented in the order they appear in the plan. The first initiative of the plan deals with the organizational structure of the DCTB. Section III of this initiative discusses the DCTB staff. This heading reads, “DCTB is a healthy and sustainable workplace and career for staff.” Bullet point A, under this heading, indicates that the benefits and pay of staff will be evaluated (p.3). Section V of the structure initiative discusses considerations to transition the organization into a Mutual Aid Network. Bullet point C, under this heading, says that saving and investment pool offers a “potential new source of sustainability to DCTB” (p.4).

The second initiative of the 2014-16 plan is titled “Sustainable Resources.” Within this initiative it states the organization plans to build a six-month cash reserve of approximately $145,000. Bullet points also say the organization will,

- Increase donor awareness and help people understand what the TimeBank needs funding for, and how it is being used
- Balance the perception of timebanking not being about money, but requiring financial resources
- Understand our real costs
- The board becomes more involved with their duty to create resources (p.4).

Section IV of initiative II states a financial goal to create long-term relationships that will support the DCTB for “many years.” This goal was stated in consideration of transitioning to a Mutual Aid Network. Section VI says that the board should make an

29 MetLife is a national insurance company specializing in life insurance. It has an office in Wisconsin (“MetLife”, 2015).
annual financial gift to the Dane County TimeBank.

The third initiative of the plan is titled “Re-imagine.” Bullet point 1 under Section I. states that the model will shift based on staff strengths. Sub-bullet i. reads “What do people want to do, rather than what program or funders want” (p.7). Section IV. of the re-imagine initiative proposes the creation of a funding pool that could assist the TimeBank with “partners as funders” (p.8).

The fourth and final initiative of the 2014-16 plan is titled “Neighbor to Neighbor/Connecting Communities.” Section IV is titled “Expanded Membership and more active members.” Bullet point 7 considers a shift to a mutual aid network. Sub-bullet i. says that a shift to MAN would require paid membership and new policies. Bullet point 8 of section IV states that the organization will seek political support for “low dollar” amounts.
Chapter Six: Analysis

This chapter is organized around the following three research interests regarding the DCTB: organizational characteristics, membership and finances. These interests are examined in depth to better understand how each operates and contributes to the overall functioning of the organization. This follows the process of the descriptive case study as defined by Berg (2004) and Yin (2009). Changes over time, within these areas of interest are highlighted with an emphasis on the functions and characteristics of the organization. Longitudinal, revelatory and extreme rationales from Yin’s single case study method are observed in the analysis of organizational characteristics, membership and finances.

The chapter begins by analyzing the key organizational characteristics in relation to the structure of the organization, the timebank model founder, expansion and capacity and challenges faced by a non-profit organization. Then the analysis focuses on the inclusivity of membership, membership increases and organizational member types. Finances of the organization are analyzed in the following section of the analysis using graphs to shows revenues and expenditures over time. The last section of this chapter shows key turning points in the development of the organization and discusses the results of the analysis.

Analysis of Key Organizational Characteristics

The first section of the analysis draws upon key organizational characteristics of the Dane County TimeBank. This includes characteristics relevant to the structure of the organization: origins, locations, mission, programs, sub-groups, governing bodies, procedures, and staff. Examination of these characteristics reflects strengths and weaknesses based on the structure of the organization as a stand-alone timebank. These characteristics demonstrate how the DCTB has continuously taken actions to expand and broaden its scope. However, the increased range of activities conducted by the DCTB over time made it difficult for the organization to maintain objectives supported by its capacity.

Characteristics Relevant to the Structure of the Organization

The Dane County TimeBank has been designed as a stand-alone member-to-member timebank. At no time has it ever been embedded within an organization. As Ryan-Collins (2008) describes, a member-to-member timebank is formed by and functions within a
community. This is considerably different than an embedded timebank that is operated within an existing institution such as a hospital or community development corporation (Collom, Lasker & Kyriacou, 2012). Cahn and Rowe (1992) indicate that a timebank can be developed in either one of these configurations. Data describing the key organizational characteristics of the DCTB demonstrates how its structure as a stand-alone timebank has allowed the organization to pursue several activities but caused issues with identity and workload over time.

Since the DCTB was a stand-alone timebank, it could set its own objectives. The Elderplan timebank described by Collom, Lasker and Kyriacou (2012) was formed within a hospital and functioned exclusively for hospital patients. On the other hand, the DCTB was launched as a project of the Northside Planning Council, a neighborhood group, allowing it to form a broad objective based on the Madison community. This is evident by the organization’s wide range of activities that included building programs for youth, incarcerated families, and individuals with developmental disabilities to facilitating projects for environmental sustainability and shared transportation.

The flexibility offered by the stand-alone structure also presented challenges to getting the organization launched and initially funded. For instance, the DCTB had to file for incorporation and its 501(c)3 status without any institutional support. The data indicates that the organization was incorporated on August 10, 2005 (“Incorporations,” 2005). However, it did not file for a 501(c)3 until May 2006 (A2, Steering Committee Meeting, 2005). This means that the organization was functioning without the ability to receive its own grants for an entire year.30 Whereas an embedded timebank may have the ability to lean on its host organization for institutional support, the DCTB had to handle logistics with the help of community partners.

Similar struggles are demonstrated by the numerous changes of the DCTB office locations. This information is important to consider because office space was an evident need of the DCTB. The office space needed to be “inviting where someone can walk in an access staff easily from the street” (A2, Steering Committee Meeting, 2005). The first official space was located within the Sarvodaya building, a non-governmental

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30 Data indicates the DCTB was able to receive support from TimeBanks USA, the Northside Planning Council and other neighborhood organizations.
organization that runs volunteer programs in Sri Lanka and Nepal. Having an office within another organization like this presented identity issues for the DCTB. Notes mention that the organization would “stay in Sarvodaya until we hear otherwise,” inferring that they were not content with this location (B1, May 11\textsuperscript{th}, 2006, Board Meeting). Data indicates the DCTB was considering moving to the Center for Families in 2006 and confirms that the DCTB office was located there from 2008-2010. The mission of the Center for Families, which supports parent/child development, relates to some of DCTB’s activities with children. However, this location also clouded the full recognition of DCTB’s identity and mission. It was not until 2012 that the organization had an independent location, seven years after its incorporation. Available data is able to confirm that the DCTB changed offices at least five times. The suitability of these locations improved overtime but the difficulty to have an independent office reflects the challenge of forming an independent timebank. Still if the timebank was formed from within an organization, it may never have had its own office or the ability to form an identity apart from a host organization.

While the formation of a stand-alone timebank presented challenges to setting up the logistics and infrastructure of the DCTB, it offered the organization the opportunity to have a broad mission and set of programs. An embedded timebank can include members of the community but mainly supports its host organization. Yet the DCTB sought to create a community network and channel resources to several different organizations. The DCTB by-laws represent an over-arching mission attempting to improve the “economic power of members,” promote the “exchange of skills, services, resources and goods among participants, and “value skills that are undercompensated by the market economy” (G1, By-Laws of Dane County TimeBank, Inc., 2006). The development of several different community programs was a distinct accomplishment of the DCTB. This also was only possible as a stand-alone timebank. Available data indicates that the organization operated eleven programs from 2005-2013. These programs encompassed a wide array of functions and were connected to funding sources.

The stand-alone nature of the DCTB also gave it the ability to expand operations into sub-groups, which it called “kitchen cabinets”. Creation of sub-groups was planned from the beginning as is made evident by goals set in the first steering committee meeting
shown in the data (A1, *TIMEBANK meeting, 2005*). The ability to form its own sub-
groups was demonstrated over time as the DCTB formed four kitchen cabinets in 2008
and two more in 2009. Four of these sub-groups were formed in areas of Madison
(Northside, East Madison, Central Madison and Allied Drive) and two were formed in
other areas of the county (Stoughton and Middleton). This demonstrates organizing
occurred in several areas of Madison and grew beyond the municipal level to the county
level. No other timebank reported in the literature has reached this geographical scope
(Hallsmith, 2011). Sub-groups were key to this expansion and this unique feature of the
DCTB fits with Yin’s extreme rationale.

The decision to name the organization the Dane County TimeBank was made at the
beginning of its formation and allowed for the creation of sub-groups that could reach the
county level. Deliberately including “county” in the name of the timebank was a key
strategic move. If the organization was named the Madison timebank it may not have
been envisioned as a larger organization and thus confined to the municipal level. For
instance, Ithaca HOURS was named after a city and the Elderplan Timebank was named
after its host organization. The name taken by the DCTB should also be noted as key to
organization’s geographical expansion.

In consideration of governing bodies, the stand-alone structure offered flexibility but
had processes and procedures, which were less formalized. *The Compleat Time Dollar
an embedded timebank. This manual indicates that an embedded timebank has
considerable direction from program sponsors of the host organization, specifically in
“establishing work plans, timelines, and target goals” (p.26). In the case of the DCTB,
decision-making processes were carried out by planning group’s steering committee
(2005-2006) and then board (2006-current). Since board officers had such diverse
backgrounds, the goals set by the DCTB were very broad in scope. A loose structure of
procedures is also indicated by the notes stating the organization was using a different
decision making style in 2013 than it had first intended, using an 80% decision-making
process and then using something called “Robert’s Rules of Order” (C5, *Dane County
TimeBank Board of Director’s Retreat, 2011*).

A somewhat inconsistent decision process by the board placed greater responsibility
on the staff. Changes to the power held by the treasurer position in the 2012 revision of the by-laws indicate this. These revisions take a considerable amount of authority away from the treasurer position (G2, *By-Laws of Dane County TimeBank, Inc.* (Revised), 2012). Notes in 2012 say this was done because the “book keeper is doing most of the work” (C6, *Dane County TimeBank Annual Retreat, 2012*). This implies that one of the staff members had more authority over finances. Based on the procedures manual developed by Cahn (1992), the procedures followed by governing bodies in an embedded timebank may benefit from the activity of the host by receiving direction and institutional support. The stand-alone structure of the Dane County TimeBank demonstrated flexibility and opportunities for growth throughout its key organizational characteristics but also presented issues by not setting limitations and not having the support of a host organization. These observations are informative to organizers who will need to make the decision of whether to form a timebank independently or within an existing organization.

**Relation to Model Founder Edgar Cahn**

The organizational characteristics of the Dane County TimeBank were aligned with the philosophy of co-production, developed by timebank model founder, Edgar Cahn (2000). The DCTB adopted the same five timebank principles developed by Cahn (2000): assets, re-defining work, reciprocity, social networks, and respect (G5, *Dane County TimeBank: Overview, n.d*). These principles were applied in the mission and programs of the DCTB. The DCTB youth court embodied the co-production principles by using peers to mentor juvenile offenders and the inclusive community project did so by engaging senior citizens and individuals with developmental disabilities.

Targeting youth and senior citizens has been a key focus of co-production but the engagement of individuals with developmental disabilities is a unique application of this philosophy. Individuals with developmental disabilities may require a considerable amount of assistance in both professional settings and at home. The timebank network offers a unique ability to provide this assistance through community support, also reducing dependency on paid professionals. This is a significant application of the co-production principles, and was clearly recognized by the Dane County government. Dane County executive, Katherine Faulk, awarded the DCTB funding based on its ability to engage individuals with developmental disabilities in an innovative cost effective way.
(Clark, 2007). This demonstrates that the organization experienced success and was rewarded based on its application of Cahn’s principles of co-production.

Although guided by these principles, the DCTB appears to have moved from a position of learning to a position of leading. This movement developed early on as the DCTB was selected to host the international timebank conference in 2007 (E1, Dane County TimeBank Annual Report, 2007). The organization hosted the conference again in 2009 (E3, Dane County TimeBank Annual Report, 2009). The inception of the Time For the World website in 2011 also indicates that the organization placed itself in a position to lead other timebank organizations. This is a noticeable change from when the DCTB visited other timebank organizations in 2007 and 2008. This positional change demonstrates the progress and development of the DCTB.

Future plans to create a new organization model called a Mutual Aid Network shows significant advancement of the organization. Although MAN has not been implemented yet, these plans demonstrate the DCTB was changing its role. The MAN proposal has twelve core principles, the first three share the same title as the timebank co-production principles (re-designing work, reciprocity and respect). The fact that Cahn has endorsed this plan shows that the DCTB learned from the co-production philosophy and positioned itself to advance this thinking. Further research into these developments will be important to understanding how the DCTB may contribute to Cahn’s framework going forward.

Characteristics Relevant to Expansion and Capacity

The DCTB board served an important role in the organization’s growth by establishing partnerships that were influential to program development and the attainment of funding. Board officers of the DCTB can be connected to the organization’s initiatives by their professional backgrounds. One of the most consistently elected officers was Cheri Maples. She was president of the DCTB for three consecutive years (2006, 2007 and 2008). Her criminal justice background relates to the early programs implemented by the DCTB: the youth court program and prisoner-re-entry/ “coming home” program. Maples left office in 2009 but returned as the DCTB treasurer in 2012 and 2013, indicating her continued commitment to the DCTB programs.

Dorothy Conniff was another consistently elected officer, holding the position of vice-president for four consecutive years (2008, 2009, 2010, 2011). Conniff worked in the
Madison department of community services for thirty years (1977-2007) and developed programs for low-income families and youth (Medaris, 2007). Conniff’s long career working with the city established a connection to the local government. Her specialization also relates to the timebank’s innovative take on volunteering. The backgrounds of Conniff and Maples both fit with the management of the youth court program.

*Diane Brown* was consistently elected between 2009 and 2013, holding the position of president in each of these years. Her background as Outreach and Events Manager for the Association of State Floodplain Managers does not directly relate to the DCTB mission. However, the DCTB did implement some environmentally based programs during her presidency. A weatherization energy savings program was implemented in 2010 and a neighborhood gardening program was put in place in 2013.  

Brown’s background was significant because she was part of a state based organization, giving her familiarity with state government sources. The DCTB started attracting funding from the state in 2009, the first year Brown was elected president.

*Ron Chance* also had connections to the county government. He was a board member from 2005 to 2013 and elected VP in 2012 and 2013. As Community Programs Manager at Dane County Human Services, Chance possessed valuable contacts. Chance was part of the Northside Planning Council, which was the original funding source for the timebank. Chance’s background in Social Welfare Administration also is very consistent with the needs of the timebank and its programs. Dane County Human Services matched the first grant for the DCTB in 2005, funded its first coordinator position in 2007 and has been listed as a donor over time. This shows how Chance was instrumental to both funding and program development.

Three of the officers between 2007 and 2008 have connections to colleges. Conniff and *Elizabeth Tyron* VP (2007) both worked in the Edgwood College Human Issue Program and *Rick Brooks*, Treasurer (2007-2008) worked at the University of Wisconsin-Madison. There are no indications that programs were made to involve college students but these board officer appointments reflect an interest and opportunity in developing relationships with colleges. This reflects the strong university presence observed in

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31 Emily Steinwehe, Treasurer (2009-2013) also has an environmental background.
Madison. Since this case study is based on written documents it is limited in its ability to confirm age and education of timebank members. However, literature on complementary currency notes the involvement of younger populations as important. These board member appointments represent opportunities to capitalize on trends identified in the literature.

The last board officer of note is Rebecca Kemble President (2012). Kemble stands out because of her work with co-operative businesses. She is the president of the US Federation of Worker Co-operatives as well as the International Organization of Industrial, Artisanal, and Service Producers’ Co-operatives. Electing a president that had such a prevalent background in co-operative businesses is telling about the direction of the timebank. The organization started a health based co-operative in the 2011 called the Allied Community Health Cooperative. Notes indicate the DCTB had considered merging with Madison Hours in 2013 and the future plan to build a Mutual Aid Network indicate that this will eventually involve building co-operatives. This shows another strong connection between a board member and plans of the DCTB.

The above board appointments show that partnerships were made with the board members’ base organizations. This reflects strategic decision-making, leading to members’ expansion of programming and funding. As noted above, programs and funding sources can be traced back to the organizations of the board appointees. As the analysis of finances will show, the DCTB received funding from the city of Madison, Dane County government and the state of Wisconsin. However, there were additional program and funding opportunities not observed, particularly related to the connection to colleges in Madison.

According to the information available in the data, the board did not put in place a comprehensive strategic plan until 2013. While goals were clearly laid out in annual board meetings, lack of an early comprehensive plan may have affected the decision-making and direction of the organization, causing the staff to act reactively rather than proactively. There are indications of this in the 2014-2016 strategic plan that states the desire to take action based on goals rather than programming or funding needs.

Examination of the DCTB staff from 2005-2013 shows that the director was very important to the organization and that staffing capacity was low but grew overtime. This
is consistent with Cahn and Rowe (1992), indicating that staff would consist of a paid director and support staff that may or may not be paid. Stephanie Rearick is credited as founding the organization and has either been the sole director or co-director of the organization since its incorporation in 2005. The fact that she was the only paid staff member from 2005 to 2006 shows how strongly the organization relied on her. The board’s eagerness to get funding to pay Rearick demonstrates her importance in getting the organization off the ground. Also, her willingness to work on a small contract ($2,945) in 2006 demonstrates her dedication (B1, May 11th, 2006, Board Meeting, 2006). Rearick performed a considerable amount of duties including interviewing prospective timebank members, training staff, advising kitchen cabinets, making presentations, writing grants and financial plans and managing programs.

The first staff member hired after Rearick was Gary Messinger who was employed as the “neighbor-to-neighbor coordinator.” This may have reduced Rearick’s workload, however, Messinger was hired with funding from the county developmental disabilities budget. The coordinator job announcement for this position indicated that this position would be responsible for working with the developmental disabilities group in addition to managing the functions of the neighbor-to-neighbor timebank (G4, Job Announcement, 2007). Messinger could not devote all his work to the neighbor-to-neighbor timebank. Therefore, Rearick likely had similar duties and workload despite the addition of this staff member. The acquisition of a paid consultant for the youth court in 2007 demonstrates staffing needs were program based.

Lorrie Hurkes, who also was hired in 2007, first having the title of administrative assistant, again reflects this trend. Funding from the youth court allowed her to move into a position as the assistant director/ youth court coordinator in 2008, demonstrating that funding from program development secured paid staff positions but these positions had split duties. Hurkes was made co-director in 2012. This was a strategic move on behalf of the organization to ensure that an individual could succeed the original director. The board mentioned creating a succession plan for Rearick in the 2012 annual meeting. This indicates her importance, as the organization would need to be prepared if she were to leave. This also shows a strategic move to secure the continuity of leadership in the future. This aspect of a complementary currency organization is important. For example,
Ithaca HOURS lost most of its momentum after its founder, Paul Glover, departed in 2012 (Ithaca Times, 2012).

The staffing capacity of the DCTB has increased over the period 2005-2013, going from one paid director to four paid staff members. Notes in 2011 express the desire to hire a grant writer but this was never accomplished (C5, Board of Director’s Retreat, 2011). Notes from a future strategic plan also indicate that program based funding was a concern. The notes say, “What do people want to do, rather than what program or funders want” (G8, Dane County Timebank Strategic Plan, 2014). Here again the data shows that staff functions were somewhat reactive to program based funding. Financial concerns also indicate the difficulty of the organization to simultaneously manage the timebank network, programs and apply for funding, all with a limited staff.

**Challenges as a Non-Profit Organization**

Organizational scholar, Peter F. Drucker, discussed five challenges faced by non-profit organizations (Gazell, p.48-62). Each of these challenges was observed in the analysis of the Dane County TimeBank. These challenges were specific to the DCTB’s nature as a unique non-profit organization.

According to Drucker, financial and programmatic dilemmas can arise from the fact that these organizations do not make profits, instead using revenue to sustain operations. The analysis of the DCTB finances shows that the organization kept revenues and expenditures close to the same total in each year from 2007 to 2012. This had to be a focus of the DCTB, whereas a for-profit organization could channel its effort to increasing revenue and cutting costs. This dilemma likely contributed to the 2009 and 2012 years when DCTB expenditures exceeded revenues. Rather than bankrolling revenues, the DCTB used revenue to add staff and create new programs. These actions fit with the broad mission of the DCTB as a stand-alone timebank.

Financial complexities contributed to the DCTB’s difficulty to balance capacity with expansion. This reflects the second challenge stated by Drucker: non-profits may show a tendency to expand beyond capacity without focusing on a single objective. This was observed in the DCTB’s efforts to establish a complicated timebank network and programs simultaneously. Staffing of the DCTB was limited and staff members had split

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32 The finances of DCTB are analyzed later in this chapter.
duties between programs, coordinating the timebank network and also applying for funding. A heavy workload was placed on Director Stephanie Rearick who handled the logistics of the non-profit organization along with a variety of duties specifically related to the organization’s nature as a stand-alone timebank. Since the DCTB had the ability to apply its timebank network in several different areas, limiting the scope of DCTB operations was particularly difficult.

The third challenge stated by Drucker, to equate outcomes with budget increases, was clearly observed in the analysis of the DCTB over time. In several years, the DCTB projected a larger budget than it reported in year-end statements. This demonstrates the constant desire to expand its budget. However, as the budget increased over time, financial concerns were still noted in meeting minutes and staff capacity did not grow significantly. While the DCTB budget increased, this only served to create greater responsibilities on behalf of the staff.

Drucker’s fourth point about non-profit organizations describes the difficulty in serving several constituents that do not necessarily benefit the organization. This was observed in the DCTB’s management of organizational members. The DCTB accepted membership from as many other organizations as possible, not instituting a standard membership dues structure. As a result, revenues received from organizational members were inconsistent.33 So while the DCTB increased the number of organizational members it was serving, its budget was not positively impacted by the expansion of membership.

The range and diversity of the DCTB’s organizational membership, its constant development of programs, and its expansion of sub-groups demonstrate the dilemma of “total possibility” as stated by Drucker. Non-profit organizations share altruistic motives and often attempt to make the greatest impact possible. This was especially challenging for the DCTB due to its alignment to the co-production philosophy, which calls for a broad mission.

In summary, the examination of the structure related organizational characteristics of the Dane County TimeBank define advantages and challenges based on the establishment of the organization as a freestanding timebank. Documentation relative to this case study illustrates the following advantages from the start up, growth and sustainability of the

33 This finding is elaborated on in the analysis of DCTB membership.
organization. Specifically there are five advantages that were identified in the analysis. The stand-alone structure allowed the organization to establish its own identity vs. being assumed by the identity of another host organization, a broader mission was formed with the freedom to establish partnerships and programs, the organization expanded operations to the county level via kitchen cabinets, board appointments led to partnerships, programs and funding and leadership succession was planned strategically.

The challenges to being a stand-alone timebank are defined in the case study documents. This gives insights to the reader of the potential vulnerabilities of being a stand-alone timebank. These challenges include start-up issues in applying for funding and establishing office locations, struggles with securing funding, limitations on staffing, capacity and workload issues related to the diversity of programming, and the importance of having an initial and ongoing strategic plan.

The DCTB innovatively applied model founder Edgar Cahn’s principles of co-production into its goals and programs. It was rewarded for these applications with funding and membership expansion. However, the organization struggled with this expansion and its unique nature as a timebank. These difficulties were related to the dilemmas of non-profit organizations as stated by organizational scholar Peter F. Drucker. Further research into the DCTB’s plans to form a new model offers the potential to learn from new strategies that may help overcome these difficulties.

Three out of the five rationales for a single case study defined by Yin (2009) were observed in this section of the analysis. Struggles and advantages in the analysis of organizational characteristics were identified in archived documents that are not available to the public. This is demonstrative of the revelatory rationale, as this information alone is insightful. The extreme rationale clearly applies, as the analysis has demonstrated how the DCTB expanded beyond the municipal level by using kitchen cabinets. As noted in the analysis, no literature has identified a timebank able to accomplish this. The longitudinal findings demonstrated expansion throughout time. Findings, however, are limited in large part due to the unavailability of detailed descriptions of the motivations for decisions, the decision-making process and the operating procedures as documented in the annual reports. Yin (2009) states that written documents must be interpreted based on their context, thus limiting the extent to which interpretations can be made.
Analysis of Membership

The second research interest is the membership of the DCTB. Evaluation of membership includes individual membership and organizational membership. The interviewing and screening processes for individuals as well as the partnership process for organizational members also are analyzed.

Membership Inclusivity

Despite the online process for membership, the organization made it possible for all people to participate. Categorization of DCTB member organizations shows that the DCTB involved a wide array of community organizations as indicated by organizational membership increases, but the DCTB received limited revenues from this membership.

Even though exchange was largely facilitated through online activity, the organization made it possible for people to both join and participate without a computer through the assistance of a timebank coordinator (Clark, 2007). This ensures that education levels and socio-economic status do not prevent individuals from participating in the timebank network. People may not have access to a computer or they may have limited computer skills. This may be the case with young children or the elderly. Furthermore, this kind of access keeps opportunity open for those who may not be able to afford a computer.

It is important that the organization took these steps considering its mission to be an alternative support system. Participation in the DCTB is dependent on membership and screening processes. This contrasts with a local-fiat currency such as Ithaca HOURS, which has the ability to involve people without any formal membership. However, this was not a barrier to participation in the DCTB as observed by large membership size of the organization, which exceeded 2,000 members in 2012.

Measures also were taken to accept those with criminal backgrounds. Criminal records, particularly felonies, often serve as a barrier to employment, housing and opportunity. However, the DCTB accepted individuals convicted of felonies (G7, Guidelines to Signing up New Members, n.d.). This action was taken carefully and balanced with safety regulations requiring that these members must go through a timebank coordinator and could not access online accounts. The willingness to do this shows the principles of the organization were a priority. An innovative aspect of timebank membership was the ability to include people serving jail sentences. This
demonstrates the rehabilitative goals of the organization and the attempt to be an alternative means of support.

Available data shows that the organization targeted low-income and diverse groups as defined in the data section. Unfortunately, demographic information on members is limited to one document. The document shows that 26.5% of members were identified as low-income (D13, Grant Evaluation Report, n.d.). Although this information is limited and taken from the organization’s reports, the fact that it is included in a grant evaluation report demonstrates that the organization sought membership from low-income groups. It also may indicate the organization thought it could be more attractive to donors if it could show that it was including low-income members, given the nature of the timebank as an alternative currency system. Listed race/ethnicity information reported that 54.3% of timebank members were White, 9% African American, 3% Native Hawaiian and 2% Hispanic (D13, Grant Evaluation Report, n.d). This is reflective of the Madison population where 82% are White, 5.8% are African American and 4.1% are Hispanic “(Government of Dane County”, 2015).

The DCTB demonstrated the desire to be inclusive to individual members as well as organizational members. The contract developed for organizations included a non-discrimination policy (A5, Dane County TimeBank Steering Committee Meeting, 2005). Since this is mentioned in notes, it is not clear what the policy stated. It may have required that member organizations had to uphold non-discriminatory standards, but this cannot be determined from the data.

In addition to having non-discrimination measures, the DCTB was financially flexible to organizations. A sliding scale fee was used to assess membership dues collected from organizational members. This allowed members to pay what they were able. Notes discussing this structure also say, “waivers/no one turned away” (B2, Board Meeting, 2006). This indicates the DCTB wanted to serve as many non-profit organizations as possible. The DCTB could have chosen to set a standard minimum for organizational fees or attempted to retain membership from businesses. However, the goal of the DCTB was to channel resources to as many different organizations as possible, choosing not to concentrate on generating revenue. This reflects the organization’s altruistic tendencies.

34 As stated in the data section this document was produced sometime in 2007.
This policy also explains the financial reports from 2007 to 2013 that demonstrated inconsistency in the ratio between organizational member increases and revenue received from organizational members. No revenue from member organizations was listed in 2007. In 2008, $2,016 was reported from membership dues and in 2009, $1,005 was reported. The largest revenue came in 2010, reporting $15,155. However, membership revenue was $2,090 in 2011 despite membership increases in this year. In 2012 revenue from membership dues was reported at $930. The highest level of contributions from organizational members was received in between 2007 and 2010, peaking in 2010. Decreases in revenue despite increases in membership demonstrate that member organizations were either less active with the timebank or had less money to contribute. Documentation in annual reports and meeting minutes make no reference to this decrease in revenue, serving as a limitation of the research. Furthermore, there is no recording of how much each organizational member contributed in dues. However, analysis of membership dues provides insight into the need for establishing a standard membership minimum rather than using a sliding scale fee, which can be waived. These are indications for further research that can reveal effective policies for managing organizational membership growth and corresponding revenue.

**Individual and Organizational Membership Increases**

The organization decided both individual members and organizational members could be accepted from outside of Madison in a September 2005 meeting (A2, *Steering Committee Meeting, 2005*). This means the group decided individual and organizational members could join outside of Madison before they even had a 501(c)3 status, which was obtained until after July 2006 (B3, *TimeBank Board Meeting, 2006*). Efforts to expand membership continued throughout the life of the organization as indicated by the establishment of sub-groups and member increases in annual reports.

According to these reports (graphed in appendix C) DCTB membership increased each year from 2005 to 2011. From 2006 to 2007, the organization increased both its individual and organizational membership by over 100%. This demonstrates how quickly it was able to grow its membership. The organization had 600 individual members in 2007, just two years after its incorporation and just one after receiving a 501(c)3 status.
The formation of a kitchen cabinet in the Northside neighborhood and the establishment of the youth court program and inclusive communities program explain increases in 2007. These programs connected the timebank to schools, elderly groups and organizations serving the developmentally disabled, which increased awareness and brought new groups into the timebank network. Increases in membership in 2008 also are explained by the formation of sub-groups, three more forming in this year, two in Madison and one in the city of Stoughton. The greatest membership increase occurs between 2008 and 2009 after a total of six sub-groups are established, four within Madison and two at the county level. This clearly indicates the success of sub-groups in attaining membership. No new sub-groups were formed past this year and no changes greater than the 2008-2009 increases are observed. This indicates the correlation of sub-groups to large increases in membership. It also shows that the DCTB, at that time, may have reached its capacity for expanding its sub-groups further, either through lack of network connections or the ability to manage additional sub-groups.

However, the organization continued to make increases in its membership after meeting membership thresholds. This indicates the organization did not taper off. It also suggests that the amount of individual members was favorable to increasing membership. Having more members likely increased the awareness of the DCTB and lead to further increases in membership.

This information is significant as Collom, Lasker and Kyriacou (2012) found that the average timebank in the United States has only 203 members. The above strategies inform the reader on methods for increasing membership and expanding geographically.

The population of Madison in 2010 was 233,209 and the number of individual timebank members was 1800 in this year (“United States Census Bureau”, 2015). This demonstrates that .77% of the Madison population was participating in the timebank in 2010.\(^{35}\) While this representation is low, increases in the timebank membership outpaced the Madison population growth from 2006 to 2010. The 2006 to 2010 population of Madison increased by 3.2% going from 225,765 to 233,209. The individual membership of the timebank increased by 12.5% growing from 200 to 1800 members over this period. This shows that the growth of individual membership in the timebank was not a merely a

\(^{35}\) This year is used because census data on the Madison population size is listed up to year 2010.
result of population increases in Madison. It also demonstrates the success of gaining individual membership in a short period of time.

Membership data is limited to reports by the DCTB, however, data from newspaper articles was found listing membership numbers from 2006 to 2008. It should be noted that these newspapers could have obtained this information from the DCTB.

**Organizational Members by Type**

This section categorizes organizational members by type as listed in the Dane County TimeBank Annual reports from 2007 to 2013. The 2012 annual report does not list the organizational members of the DCTB but organizations are again listed in the 2013 annual report. Organizational types used in the chart listed in (appendix D email) are defined below. Rationale behind these organizational memberships are all connected to the mission, program development and funding of the DCTB.

Advocacy/political organizations are those that promote or lobby for a specific cause. Advocacy groups are important to the mission of the DCTB by influencing policy decisions affecting localization and related goals of non-profit organizations. Businesses are privately or cooperatively owned enterprises that retain profits. Membership of this type indicates efforts to merge the timebank network into the economy of Madison and/or create partnerships with potential for-profit donors. Cultural organizations are those that promote or celebrate different cultures and ways of life. This type also includes organizations that teach different languages, assist immigrant groups, and promote art or music. Cultural organizations are important to the mission of the timebank by creating interactions between different people and fostering culturally sensitive program designs. Religious organizations include churches and other spiritual groups. This type shows opportunity to assume membership from other organized communities.

The disability services category includes organizations assisting those with developmental disabilities and mental illness. Elderly assistance includes organizations that house or treat senior citizens. Both of these types serve vulnerable populations and create means to target the timebank network to isolated groups. DCTB programs have been developed around each of these groups, correlating to these organizational member types. The environmental category includes organizations working towards conservation, environmental education groups, local/organic food, animal treatment and gardening.
This reflects a common goal of complementary organizations as noted in the literature review. Programs also have been established revolving around environmental goals.

The financial assistance category encompasses organizations providing housing, shelter, and other services to low-income or homeless groups. Job readiness organizations are those that provide job training services or education. Both of these organizational types are essential to the socio-economic goals of the timebank to re-define value and provide new opportunities for disadvantaged groups. Rehabilitation organizations are those assisting previously incarcerated individuals and their families. This category also includes jails. This membership type indicates an attempt to overcome systematic barriers as an alternative support system.

Health organizations are those providing care, counseling or therapy. Involvement of health organizations aligns with the timebank functions described by Cahn and Rowe (1992). However, the DCTB found ways to serve health organizations without being embedded within a hospital. The neighborhood group category includes neighborhood associations, community centers, libraries and community based organizations. These groups are essential to sustaining the grassroots support of the timebank and expanding individual membership. The youth development category includes non-profits assisting youth, after-school programs, youth sports organizations and schools. This organizational type is clearly correlated to the DCTB youth court program. Listed organizations that were projects of the DCTB are identified as DCTB projects.

All of the above organizational types increased in membership from 2007 to 2013. The chart in appendix D shows that organizational members went from 51 in 2007 to 185 in 2013. This is an increase of 137 organizations in six years. Correspondingly, timebank programs increased in number and range of activity, reflecting increases in organizational membership. As referenced earlier, individual membership also increased during this time. Therefore the recruitment of organizational members was important to the growth of the organization’s operations, individual membership, programs and funding sources. Examples of these trends are now explained below.

Youth development organizations made up the largest category type that participated as members of the DCTB. The number of these organizational members increased from 10 in 2007 to 31 in 2013. This is strongly correlated to the development of the DCTB
youth court in four high schools throughout Madison. It also shows that the timebank was being used by a large number of schools that did not have youth court programs. The strength of this membership type also is shown in funding sources attained by the DCTB. The DCTB received education related funding in several years throughout 2005-2012 and reported a contribution of $50,000 the Madison School District in 2012. This shows a direct link between this organizational membership type, programming and funding.

Similar connections are observed in the disability services type. By 2013, fourteen of these organizations were utilizing the timebank as organizational members. This activity is correlated to the inclusive community program started by the DCTB in 2007. Significant funding also resulted from the effort of the DCTB to channel support to individuals with developmental disabilities. The first coordinator position was funded from this activity, showing the significance of this membership type.

Connections also can be drawn in membership types displaying low numbers. For instance there were only three rehabilitative organizations that participated with the DCTB from 2007 to 2013. However, the coming home project was formed around this type in 2009 and funding was awarded by the Wisconsin Department of Justice due to these efforts.

By creating broad organizational memberships throughout the Madison community, the DCTB was able to channel support to specific areas. This also made the relevance of the timebank’s work more identifiable. The organization was able to demonstrate its work with youth and other groups by having these organizational memberships.

Yin (2009) states that a descriptive case study based on written documents must view the information in the context of the documents. This section of the analysis acknowledges possible biases in the documents. Annual reports are delivered to the public, donors and partner organizations. Therefore, these documents may be structured in a way that presents information favorably. These considerations are taken into account when analyzing the increase in DCTB membership. Reports of individual membership indicate that these numbers may have been rounded to the nearest 10 (e.g., 600, 1500, 1800, 1950). The fact that individual membership was not reported separately from organizational membership in 2012 and 2013 also shows the annual reports may have attempted to present information favorably. Listing DCTB projects as organizational
members also indicates this possibility. Organizational members were not listed in 2012 but were in 2013, also reflecting a trend of inconsistent reporting. The annual reports state that all organizational members are “current and active.” Based on this statement, the organization did not list organizational members that discontinued membership. During the data collection process the research attempted to collect information from these organizational members but no data could be obtained to verify this information.

In summary, the DCTB membership was inclusive and successful in expanding participation throughout Madison and Dane County. Individual membership growth was demonstrated to exceed the average size of timebank membership reported in the literature. Membership also outpaced Madison population growth from 2006-2010. Organizational membership type and growth are related to the DCTB mission, program design, expansion and funding. This suggests a positive influence of membership to overall growth.

The longitudinal growth of membership and type over time are clearly illustrated in the data. Detailed data was gathered from documents not available to the public. The extreme rationale was observed because the DCTB membership was revealed to be significantly greater than the average timebank membership identified in the literature. Longitudinal and revelatory rationales were observed, by examination throughout time and use of archived documents. There is no available data in written documents to explain the growth in membership and corresponding decrease in membership revenue. This is a limitation of this research method and an area of further research that should be explored to form strategies for effective management of a timebank organization.

**Analysis of Finances**

The third research interest is the finances of the Dane County TimeBank. The analysis based on the available financial data of the DCTB demonstrates some degrees of financial growth, the ability to attract substantial funding sources, and also financial concerns. The organization was continuously seeking an increased budget and successfully attained funding from 2005 to 2013. However, DCTB activities were dependent on funding despite its position as an organization facilitating a complementary currency system.
Given the non-profit status and the stand-alone structure of the Dane County TimeBank, sustaining the timebank is one of the organization’s greatest challenges. Cahn and Rowe (1992) address questions of creating sustainable funding sources for a timebank organization. Sources of revenue utilized by the Dane County TimeBank have been categorized into grants/contracts from state government, contracts and grants from local/county government, corporations and non-profit organizations, contributions from businesses and individuals, membership dues, and other. Revenue is displayed by category from 2007-2012, in the chart listed in appendix E.

The DCTB expended considerable effort to establish a solid financial capacity. Creating funding opportunities was something the organization had to do while simultaneously establishing the logistics of a complicated timebank exchange network. It was able to do so as demonstrated by the multiple sources of revenue it received. The revenue chart in appendix E shows that revenue increased by 26% over 2007 to 2012 going from $46,122 to $220,644. The organization hit Stephanie Rearick’s 2007 goal to be at a budget around $200,000.

Significant funding was received in 2008 when local/government contracts and grants were reported at $124,932. Local/government funding was the greatest source of revenue in five out of six years and averaged a total of $94,104 from 2008 to 2012.36 State contracts and grants were also a significant source of revenue however, funding from the state was not received until 2009. State funding totaled $79,855 compared to $63,588 of local/county funding in that year. In all other years a much larger portion of funds was received from local/county contracts and grants. While the DCTB demonstrated the ability to attract state funding, this funding declined over time going from $79,855 in 2009 to $14,081 in 2012.

Contributions from non-profit groups and corporations were greatest in 2007, reported at $27,515, but never exceeded this amount. While these contributions were relatively low, they never went below $12,000 in all reported years, demonstrating this source of revenue was consistent. Contributions from businesses and individuals were also consistent and showed potential as a significant funding source in 2011, reported at $53,369. The trend did not continue upwards in 2012, however the organization began

36 The decision to name use “county” in the name of the organization is notable in the analysis of finances.
discussing the importance of getting businesses more involved in 2012 notes. This shows recognition that individual and business contributions can be an impactful source of revenue for a timebank.

Other sources of funding also demonstrated potential to increase the revenue of the organization. The $81,410 reported in the other category from 2012 is a combination of $50,000 from the Madison Public Schools System, $30,000 from the Time For The World website and revenue generated from events. Funding from the school system shows the pay off of the DCTB’s activity in schools between its youth court program and the increases in youth development organizational membership. This may be a crucial funding source going forward for the DCTB. Information from the data cannot determine exactly how revenue was generated from the Time For The World website, but it is clear that this site was providing information to complementary currency organizations in the U.S and abroad. The reporting of revenue from this source shows that information held by the DCTB was valuable to other organizations.

The chart of revenues and expenditures in appendix F shows that revenue was greater than expenditures in four out of six years, demonstrating relative financial stability. In 2009 expenditures exceeded revenues by $3,514. Expenses for personnel increased from $104,735 in 2008 to $128,321 in 2009. There were no added staff members during this time, suggesting that the organization went over budget from an attempt to pay its existing staff members a higher salary. When expenditures exceeded revenues in 2012 this was likely due to a change in office location. The organization moved to an independent office location in 2012 and office space expenses increased by roughly $4,000 in this year. This is about the same amount that the DCTB went over budget and data indicates the organization has since moved out its 2012 space. The fact that expenditures were greater than revenues in 2012 also shows that as the budget increased, financial concerns remained. These concerns are reflected in various parts of the data.

The DCTB’s efforts to secure sustainable funding can be related to the suggestions for sustaining a timebank made by Cahn and Rowe (1992). Cahn stated that other organizations benefitting from the timebank should be required to make payments to the timebank. The DCTB did this by accepting dues from its organizational members. As stated earlier, the DCTB increased its organizational membership but used a sliding fee
scale and waived dues where it saw fit. The decision not to institute a standard membership due structure resulted in inconsistent revenue from organizational members. The potential of membership dues to be a significant funding source was demonstrated in 2010 when over $15,000 was received in organizational membership dues. Unfortunately, the DCTB could not maintain this revenue source.

Grant writing is another strong source of funding mentioned by Cahn and Rowe (1992). The organization attempted to hire a grant writer but was never able to do so. Grant writing had to be done by staff members. Staff members were successful in these regards but had to exert a great deal of energy to this task while also managing other duties related to the timebank network. Furthermore, staff capacity was limited and evidently pressed by the responsibility to seek funding on a continual basis.

Cahn and Rowe (1992) state the importance of establishing relationships with businesses and banks in securing sustainable funding. Meeting notes indicate that the DCTB began pursing this strategy in 2012. This was also after significant contributions from businesses were reported in 2011. Future plans to form the Mutual Aid Network model also reflect the desire to get businesses more involved.

The DCTB demonstrated its ability to gain funding early on and over time. Creating funding opportunities was something the organization had to do while simultaneously establishing the logistics of a complicated timebank exchange network. The ability to gain funding from the government sources shows that the DCTB had credibility despite its uniqueness and that its services were valuable to the community. However, operating off of contracts created financial concerns for the organization due to the temporary nature of this funding. Notes from a 2014-16 strategic plan show that the organization has been strategizing different ways to secure sustainable funding.

In summary, the DCTB demonstrated it was able to receive funding from multiple sources. The greatest source of funding over time was local and county government, although opportunities from state government, non-profit and business sectors are apparent. New relationships with school systems and revenue from the organization’s Time For The World website clearly demonstrated value in 2012. Expenses in 2012 exceeded revenue, although revenue was at its highest level in this year. This raises concerns about the overall management of expenses to revenue and future sustainability.
Future plans to construct the Mutual Aid Network are clearly linked to these financial concerns. The 2014-2016 strategic plan refers to the formation of this model as means for future financial sustainability, calling for different relationships between organizational members and new means of fundraising such as community savings pools.

The primary rationale observed in this section of the analysis is the longitudinal rationale. The organization’s budget was tracked throughout time and categorized by different sources of revenue. This is informative on the financial needs and management of a timebank organization.

**Key Points in the Development of the DCTB**

The timeline in appendix G illustrates the key points in the development of the DCTB from 2005 to 2013. From 2005 to 2006 the DCTB established operations, programs finances and membership. The year 2007 stands out as a key turning point in the development of the DCTB. In this year the organization established key programs, received significant funding, hired additional staff, created its first kitchen cabinet and hosted the International TimeBank Conference. The youth court program and inclusive community programs expanded throughout time and continually led to funding and increases in membership.

Budget, membership and program expansion in 2008 and 2009 reflect the turning point made in 2007. In these years the organization implemented several additional programs and projects connected to increases in membership. In 2009 the Coming Home Prisoner Re-Entry Program was established, also leading to funding. The organization hosted the International Timebank Conference for the second time in 2009. This reflects the maturity of the organization.

The next turning point came in 2011 as director Stephanie Rearick developed the Time For The World Project, resulting in $30,000 of revenue in the following year. This project established the DCTB as a leading complementary currency organization. Also in 2011, the DCTB budget surpassed the $200,000 goal set by Director Stephanie Rearick.

The year 2013 marks a period of transition for the DCTB. In this year a future strategic plan as well as the plan for the Mutual Aid Network model were made. Also in 2013, Madison Hours announced the intention to transfer its membership to the DCTB. These developments call for further research into the future of the DCTB.
Results

The analysis of the three research interests of the Dane County TimeBank, organizational characteristics, membership and finances, provides a rich understanding of the organization, the advantages and challenges it faced, how it was able to expand, its key turning points and its plans for future development. These findings serve to inform the reader on aspects related to the development of a timebank organization based on the documented experience of the DCTB. This research can be used to guide interviews with DCTB organizers that would further inform decision-making processes needed in the formation and development of a timebank organization.

The analysis of organizational characteristics found pros and cons of the DCTB as a stand-alone timebank, showed how it was able to expand, how its board contributed to expansion and how its staff functioned. Application of timebank model Edgar Cahn’s philosophical framework was observed in the development of the DCTB and its future plans.

The DCTB benefitted from being a stand-alone timebank through the ability to develop a broad mission, a wide variety of programs, and through the utilization of a board with diverse background experiences. However, the DCTB was challenged to manage infrastructure, apply for continued funding, and develop a comprehensive strategy without the support of a host organization. This placed greater responsibility on staff, causing the organization to struggle to balance its expansion with staffing capacity. This information demonstrates the possibilities and also the vulnerabilities of being a stand-alone timebank.

The DCTB demonstrated an ability to expand that stands out from timebank organizations identified in the literature. Kitchen cabinet sub-groups were key to the geographical expansion of the DCTB and increases to its membership. This was the organizing method used by the DCTB to grow its operations beyond the municipal level. Formation of kitchen cabinets was linked to large increases in membership in 2007, 2008 and 2009. Therefore this organizing technique relates to the DCTB’s demonstrated ability to increase individual membership greater than the 203 average timebank membership identified by Collom, Lasker and Kyriacou (2012).
The programs put in place by the DCTB were also related to increases in membership as well as attaining funding for the organization. Programs such as the youth court and inclusive communities programs helped accumulate individual timebank members, established partnerships and led to significant funding. However, funding became program based, causing the staff to perform multiple duties.

Board members of the DCTB also contributed to the expansion of its programs and funding. This was shown through the relation of DCTB board officers to contracts and grants from local, county and state governments. However, data showed signs that the board’s guidance could have been stronger, not developing a comprehensive strategic plan until 2013. This also relates to the staff having split duties and taking on multiple responsibilities.

Analysis of the DCTB membership showed individual and organizational membership increases, DCTB membership policies, and benefits of organizational membership types. Increases in individual membership occurred faster than population increases in Madison. As stated earlier these increases were linked to the kitchen cabinets formed by the DCTB and the establishment of programs. Policies used by the DCTB were designed to make participation possible for all people regardless of technology and other societal barriers.

The sliding-fee structure/ waiver policy for organizational members caused revenue received from these members to be inconsistent. This is a valuable insight into how a timebank organization could better manage organizational members. Organizational members benefitted the DCTB by targeting the timebank’s efforts, making its relevancy to different causes more identifiable, leading to partnerships and adding individual members from other community groups. These membership types also demonstrated the opportunity of a timebank organization to involve members of a community in a wide variety of different interactions. The DCTB also used organizational membership as well as programs to benefit hospitals without being embedded as a host organization.

The analysis of finances demonstrated the DCTB was able to increase its budget, the specific sources of revenue it attained as well as financial concerns. As stated earlier, the DCTB increased its budget through the establishment of programs and the connections of its board. Local/county government funding was the greatest source of revenue for DCTB
and the organization also demonstrated the ability to attract revenue from the state government. Non-profit/business contributions were moderate but demonstrated consistency over time. Businesses and school systems demonstrated potential to be significant sources of funding for a timebank. Financial concerns of the DCTB represent dilemmas of a non-profit organization and also call for changes specific to the timebank organization. The DCTB’s future plans to form a Mutual Aid Network will be important to understanding changes that can be made to improve the financial aspects of a complementary currency organization.
Chapter Seven: Conclusion

This case study has examined the Dane County TimeBank, located in Madison, Wisconsin, from 2005 to 2013. Three areas of interest related to this organization were analyzed: its key organizational characteristics, membership and finances. For this purpose, forty-eight written documents were collected from the Dane County TimeBank. The research used the descriptive case study methodology as defined by Berg (2004) and Yin (2009). Documents were used to analyze each research interest and gave valuable insight into the operations of this unique organization. This descriptive case study has provided knowledge into the under-researched field of timebanks to shed light on the workings of this unique organization. This study is a strong base for further research. Interviews, for instance, can be used to investigate aspects related to decision-making and effective management of this timebank organization.

Conclusions Based on the Analysis

The analysis of organizational characteristics demonstrated the advantages and challenges of forming a freestanding timebank organization as opposed to a timebank embedded within a host organization. The research found that the DCTB benefitted from following timebank model founder, Edgar Cahn’s, philosophy of co-production, receiving funding for programs that followed the co-production principles. The DCTB board, DCTB projects and DCTB sub-groups were also found to have benefitted the organization’s development and growth. Staff capacity was found to be limited and the DCTB director was determined to be vital to the organization. The DCTB struggled with dilemmas commonly faced by non-profit organizations, although these difficulties were also related to the uniqueness of this organization as a timebank.

Analysis of the DCTB membership showed that the organization took measures to ensure the inclusion of citizens regardless of technology and societal barriers. Individual membership and organizational membership grew overtime. The rate of individual membership growth in the timebank was faster than the growth of the Madison population over the period 2006-2010. The formation of kitchen cabinet sub-groups was key to the growth of the DCTB’s individual membership, which exceeded the average timebank membership identified in existing literature and expanded beyond the municipal level, also distinct from timebank experiences in the literature.
Organizational membership was spread among several different organizational types, all-increasing from 2005 to 2013. DCTB member organizations revealed opportunities to channel efforts of the timebank into specific causes, identify the relevancy of the timebank, create partnerships and accumulate individual members. The financial flexibility offered to member organizations showed inconsistent returns on revenue. This suggests that a different framework between the timebank and member organizations could result in greater financial sustainability.

The analysis of the DCTB finances showed the organization’s ability to be recognized by a wide variety of funders. Local/county government contracts and grants were shown to be the most significant funding for this timebank. It also was able to attract funding from state government. Businesses and school systems also were demonstrated as a potential source of significant funding for a timebank organization.

The DCTB showed signs of difficulty in managing its revenue and expenses. Funding also was shown to be program based, causing the staff to have split duties. The DCTB successfully increased its budget from 2005 to 2013. However, as the budget increased staff capacity remained generally the same. These are also dilemmas faced by a non-profit organization, but specific the nature of the DCTB as a timebank.

Although the DCTB is an organization facilitating a complementary currency system, it needed renewed sources of revenue. The DCTB also is an organization facilitating a social network and it needed greater staff support. The DCTB grew progressively over time but has been left continually wanting more. In June 2015, the organization plans to start accepting membership for its new model called a Mutual Aid Network, possibly to satisfy these desires.

**Further Research**

Continued research involving interviews with DCTB members, staff and board members would strengthen the findings in this study. This information could be triangulated with the existing research to form more conclusive findings. Data from partner or member organizations would also augment this research. This study has presented a significant amount of information from forty-eight documents, forming a strong basis for further research of the DCTB’s organizational aspects.
The study was limited by not being able to determine motivations for decisions, decision-making processes and general procedures. Interviews with DCTB staff and board members could be triangulated with existing data to better understand these aspects. Interviews would also help understand the obstacles faced by the DCTB. This research would lead to suggestions for the more effective management of a timebank organization.

Specifically, interviews with the DCTB director and coordinators of DCTB sub-groups could demonstrate how this organizational technique was utilized. This is important considering that sub-groups were key to the expansion of the DCTB beyond the municipal level and the growth of its membership. Interviews with the DCTB staff and board could also discuss the management of organizational members. This would reveal why a sliding-fee scale was used for these members and possible opportunities for receiving more consistent funding from organizational members. This information is important to the financial sustainability of a timebank organization, which has been identified as a challenge of the DCTB.

Additional research also could use surveys to assess satisfaction of timebank participants within the timebank network. Timebank exchanges were not a focus of this study, but future studies could utilize the data of the DCTB for statistical research seeking to establishing correlations between timebank hour exchanges and community-based outcomes. Timebank hours are tracked electronically so data would be available for statistical methods such as regression analysis. This could potentially show correlations between timebank hour exchanges and employment or educational outcomes.

Future qualitative research should investigate the Mutual Aid Network (MAN) being formed by the DCTB planning group. It would be interesting to see if this arrangement solves issues of funding and staffing capacity. Evaluation of this model also would show how the DCTB will advance the principles of co-production developed by timebank model founder Edgar Cahn. Further research could evaluate whether the MAN model could be used more effectively for community building than the timebank model. The MAN model also plans to combine timebanking with the Madison Hours local-fiat currency. This presents a unique research opportunity to see how these two complementary currency models are used together.
This study lays the foundation for future research into the organizational aspects of complementary currency organizations. It can be used to make comparisons between other timebanks and inform timebank organizers. The longitudinal perspective of this study makes it a strong reference for these purposes.


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Appendix A

**NUMBER OF EXCHANGES/TIMEBANK HOURS EXCHANGED 2005-2012**

Source: Dane County TimeBank, Annual Report, 2012
**Appendix B**

2008 Time Dollars Exchanged by Category

![Pie chart showing time dollar exchange by category](chart.png)

**2008 Time Dollar Exchange Breakdown By Category**

<table>
<thead>
<tr>
<th>Category</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>COMMUNITY ACTIVITIES</td>
<td>3487.03</td>
</tr>
<tr>
<td>MISC (NOT ABOVE)</td>
<td>901.2</td>
</tr>
<tr>
<td>HELP AT HOME</td>
<td>889.25</td>
</tr>
<tr>
<td>BUSINESS SERVICES</td>
<td>712.75</td>
</tr>
<tr>
<td>WELLNESS</td>
<td>704.5</td>
</tr>
<tr>
<td>TRANSPORTATION</td>
<td>401.13</td>
</tr>
<tr>
<td>HOME REPAIR</td>
<td>314.4</td>
</tr>
<tr>
<td>EDUCATION</td>
<td>284.55</td>
</tr>
<tr>
<td>ARTS, CRAFTS &amp; MUSIC</td>
<td>241.45</td>
</tr>
<tr>
<td>COMPANIONSHIP</td>
<td>89</td>
</tr>
<tr>
<td><strong>TOTAL</strong></td>
<td><strong>8175.56</strong></td>
</tr>
</tbody>
</table>

Source: Dane County TimeBank, Annual Report, 2008
2009 TimeBank Hours Exchanged by Category

2009 TimeBank Hours Exchanged By Category

<table>
<thead>
<tr>
<th>Category</th>
<th>Hours</th>
</tr>
</thead>
<tbody>
<tr>
<td>Community Activities</td>
<td>7357</td>
</tr>
<tr>
<td>Misc</td>
<td>2378</td>
</tr>
<tr>
<td>Help at home</td>
<td>1642</td>
</tr>
<tr>
<td>Transportation</td>
<td>967</td>
</tr>
<tr>
<td>Wellness</td>
<td>773</td>
</tr>
<tr>
<td>Business Services</td>
<td>749</td>
</tr>
<tr>
<td>Education</td>
<td>525</td>
</tr>
<tr>
<td>Companionship</td>
<td>442</td>
</tr>
<tr>
<td>Arts, crafts &amp; music</td>
<td>386</td>
</tr>
<tr>
<td>Home Repair</td>
<td>361</td>
</tr>
<tr>
<td>Recreation</td>
<td>236</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>15816</strong></td>
</tr>
</tbody>
</table>

Source: Dane County TimeBank, Annual Report, 2009
2010 TimeBank Hours Exchanged By Category

<table>
<thead>
<tr>
<th>Category</th>
<th>Hours</th>
</tr>
</thead>
<tbody>
<tr>
<td>COMMUNITY ACTIVITIES</td>
<td>4089.53</td>
</tr>
<tr>
<td>MISC (NOT ABOVE)</td>
<td>1745.5</td>
</tr>
<tr>
<td>BUSINESS SERVICES</td>
<td>1383</td>
</tr>
<tr>
<td>HELP AT HOME</td>
<td>862</td>
</tr>
<tr>
<td>WELLNESS</td>
<td>800.8</td>
</tr>
<tr>
<td>COMPANIONSHIP</td>
<td>739.5</td>
</tr>
<tr>
<td>EDUCATION</td>
<td>675.25</td>
</tr>
<tr>
<td>TRANSPORTATION</td>
<td>628.65</td>
</tr>
<tr>
<td>HOME REPAIR</td>
<td>518.3</td>
</tr>
<tr>
<td>RECREATION</td>
<td>437.5</td>
</tr>
<tr>
<td>ARTS, CRAFTS, MUSIC</td>
<td>220</td>
</tr>
<tr>
<td>TOTAL</td>
<td>12100.03</td>
</tr>
</tbody>
</table>

Source: Dane County TimeBank, Annual Report, 2010
# 2011 TimeBank Hours Exchanged by Category

<table>
<thead>
<tr>
<th>Category</th>
<th>Hours</th>
</tr>
</thead>
<tbody>
<tr>
<td>Community Activities</td>
<td>4655.5</td>
</tr>
<tr>
<td>Misc (Not Above)</td>
<td>1188.5</td>
</tr>
<tr>
<td>Business Services</td>
<td>1076.25</td>
</tr>
<tr>
<td>Help at Home</td>
<td>553.25</td>
</tr>
<tr>
<td>Wellness</td>
<td>533.25</td>
</tr>
<tr>
<td>Companionship</td>
<td>785.75</td>
</tr>
<tr>
<td>Education</td>
<td>242.25</td>
</tr>
<tr>
<td>Transportation</td>
<td>185.25</td>
</tr>
<tr>
<td>Home Repair</td>
<td>323.5</td>
</tr>
<tr>
<td>Recreation</td>
<td>329.75</td>
</tr>
<tr>
<td>Arts, Crafts, Music</td>
<td>73.75</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>9947</strong></td>
</tr>
</tbody>
</table>

Source: Dane County TimeBank, Annual Report, 2011
Source: Dane County TimeBank, Annual Report, 2012 and 2013
Appendix C

Based on information in the Dane County TimeBank Meeting Minutes, 2006 and Annual Reports 2007-2011
Appendix D

Organizational Membership of DCTB by Type

Categorized based on information in the Dane County TimeBank Annual Reports 2007-2013
Appendix E

**DCTB Revenue by Category 2007-2012**

Based on information in the Dane County TimeBank Annual Reports, 2007-2012
Based on information in the Dane County TimeBank Annual Reports, 2007-2012
Appendix G

Time-line of Dane County TimeBank 2005-2013

Northside Planning Council receives grant for DCTB from city of Madison, matched by Dane County Department of Human Services

Aug. - Incorporated as the Dane County Timebank

2005

Stephanie Rearick is established as the founder and director

April - Steering committee transitions to a board

May - Receives $30,000 from the Madison Community Foundation

May - Filed for 501(G)3 Status

2006

Youth Court Program established at LaFollette High School. Inclusive Communities Program started with Options for Community Living

Included in a $58,000 funding package from the State government and awarded $55,000 from the county to fund timebank coordinator position

May - Begins receiving referrals from the Madison Police Department for the Youth Court Program

$38,704 awarded by the Wisconsin Office of Justice Assistance

Coming Home Prisoner Re-entry Program established

2007

First Kitchen Cabinet established in the Northside Neighborhood of Madison

DCTB hosts the international timebank conference

2008

Kitchen Cabinets formed in Allied Drive and East Madison Neighborhoods, first cabinet formed outside of Madison in the City of Stoughton

Reports $124,032 received in contracts/grants for this year

2009

Kitchen Cabinets formed in Central Madison Neighborhood and the City of Middleton. First grant received by a cabinet. Stoughton Cabinet

Maxine’s timebank store established

Hosts international timebank conference for the 2nd time

$15,155 received in membership dues from organizations

2010

Lorrie Hurckes, former admin assistant becomes Co-director/Youth Court Coordinator

2011

Time For the World Project created by Director Stephanie Rearick

$53,369 received from individual and business contributions

2012

$30,000 reported revenue from Time For The World, $50,000 in revenue reported from training fees/other

2013

Youth Court Programs in place at LaFollette High School, Madison High School, Edgewood High School and West High School

Madison HOURS announces future transfer of membership to the DCTB

Strategic Plan (2014-2016) and Plans for the Mutual Aid Network are created