

# The Annie E. Casey Foundation

**Grace Hill's MORE:  
Neighbors Helping Neighbors**

February 2008

## Grace Hill's MORE: Neighbors Helping Neighbors

### *Summary*

Professional services can never meet all the needs of a community's residents, nor would it be desirable for them to do so. Tapping people's natural caring and capacity to help one another broadens the sources of support for children and their families and bolsters the sense of self-worth and personal efficacy of those who give as well as receive. This idea of "neighbors helping neighbors" is the foundation of Grace Hill's Member Organized Resource Exchange (MORE). Through MORE, members earn Time Dollars<sup>1</sup> by providing help to other members, and can use the Time Dollars to obtain goods and services that they in turn need. Making a "bet" that this organization's well-developed implementation of the innovative Time Dollar approach could inform and inspire others, the Annie E. Casey Foundation provided a modest amount of funding over a number of years so that Grace Hill could serve as a demonstration site and source of technical assistance.

- Impact: Since MORE was fully computerized in 1991, service activity by residents has generated over 670,000 Time Dollars which, calculated at minimum wage, would have an equivalent monetary value of \$3.5 million.
- Influence: With support from the Foundation, Resident Ambassadors hosted visits by over 260 groups from across the country and from foreign countries such as Japan and Germany.
- Leverage: The Annie E. Casey Foundation's endorsement and the strength of the MORE system have played an important part in Grace Hill's ability to secure a wide variety of grants and contracts, including being designated as one of the two Head Start providers in St. Louis, with responsibility for over 1,500 children and their families.

---

<sup>1</sup> The Time Dollar concept was created by Edgar Cahn, who has received a decade of support from the Annie E. Casey Foundation to develop and promote the idea. Time Dollars are an alternative form of currency that allows bartering of services to move beyond one-on-one to a community-wide basis. An hour of service performed for someone else in the network earns one Time Dollar. Accumulated Time Dollars, a record of which is maintained in a Time Bank, can be used to "purchase" services – such as child care, transportation or home repair – from others in the network.

## *Background*

While the professional services provided by public and nonprofit agencies are important, they are neither a sufficient nor ideal way to meet all the needs of residents in low-income communities. The reach of these agencies is limited, both by the available revenue and because they are crisis- and deficit-oriented, so that people generally delay turning to them until problems have become severe. Moreover, much of the simple but essential day-to-day assistance that those with money can purchase, but those with limited incomes cannot -- a babysitter or home repairs -- fall outside the purview of these agencies. Meanwhile, in most distressed neighborhoods, a huge reservoir of potential service and mutual support goes untapped. Fear of crime keeps people isolated behind locked doors, and society's disrespect, manifest in the conditions that surround them, leave people questioning their own value and abilities. Overcoming these barriers and unleashing the natural caring and capacity of residents to help one another are a critical part of restoring communities so that children and their families can thrive.

### *Grace Hill's Member Organized Resource Exchange (MORE)*

Founded in 1903 to help immigrant families "settle into their new neighborhood," Grace Hill today serves ten neighborhoods throughout the St. Louis region with a combined population of more than 100,000. Among its services are primary care Health Centers, family strengthening and support services, a program to help people prepare for and obtain employment, a microenterprise business development center, child care and Head Start programs, services for the elderly, and the Americorps Rangers program through which young people are restoring the Mississippi River trail.

While its geographic and programmatic scope has expanded greatly over the century since it was founded, Grace Hill remains true to the self-help spirit of the original settlement house movement. Thus, as important as the content of the programs it operates is the way in which it functions. Building resident capacity and respecting resident expertise, competence and leadership are paramount.

The "neighbors helping neighbors" philosophy pervades all of Grace Hill's work, but perhaps is best reflected in its Member Organized Resource Exchange (MORE). MORE, the roots of which go back to the 1960's, was formally established in 1981, as

Grace Hill's leaders sought to offset the impact of declining government resources for low-income communities. "Shaped and operated by the . . . same individuals it exists to help," MORE "brings together powerful forces -- information, self-interest, and altruism -- to improve the quality of life" of its members.

The centerpiece of the MORE system is its Time Dollar Exchange. Observed one elderly member of MORE: "Finally, I can ask for help without feeling like I'm asking for charity, because I earned it. I helped somebody else and now I can buy service with my Time Dollars." At Grace Hill, Time Dollars also can be used at Time Dollar Stores, which offer donated goods such as food, toiletries, clothing, and furniture. One Christmas, residents were able to purchase new children's bicycles with their Time Dollars.

MORE extends Grace Hill's reach well beyond the agency's physical service delivery sites and professional staff, something that will become increasingly important as resource limitations make it likely that the agency will have to reduce the number of facilities it operates. There are MORE computer stations -- with information on Time Bank accounts, neighbor-to-neighbor services, and other resources -- in various community locations such as churches, and the system is now accessible through the Internet. Even more important is a blanket of caring and mutual support that envelops the neighborhoods that are part of MORE. Formally, that is embodied in the over one hundred Communication Center Leaders. With a sign in the window of their home and an ever-attentive spirit, these volunteer neighborhood leaders are available to help whenever an emergency arises. Informally, neighbors whose natural concern for others is reinforced by the MORE system keep an eye out for one another, spotting problems early when they are more readily resolved and extending a helping hand that can be accepted with dignity.

MORE also operates the Neighborhood College, which offers a curriculum based on residents' interests and recommendations, including courses such as financial literacy, business development, parenting, and wellness. Many of the courses are taught by residents, who are paid for doing so. Those taking courses receive a small stipend to cover expenses and earn Time Dollars, which not only provides "income" but also encourages them to participate in Time Dollar exchanges.

To enhance the value of the Neighborhood College, Grace Hill has developed pathways to help residents move into employment. One is through connections with area community colleges. The community colleges benefit from the identification of potential students, and residents are able to make a smooth transition from preparatory courses at the Neighborhood College to degree- or certification-granting programs, for example to secure a Child Development Associate credential. Residents completing relevant courses at the Neighborhood College also qualify for MORE Temps, which offers placement in temporary openings in Grace Hill programs, for example as substitute child care or clerical workers, providing job experience that may eventually lead to a permanent position at Grace Hill or elsewhere. Other local organizations have expressed interest in using MORE Temps to fill their own temporary vacancies, so eventually this new program may grow and become an even more valuable resource for residents.

As one of the earliest and most extensive implementers of the Time Dollar concept, MORE has for many years offered a real-life opportunity for others to learn about this approach. With Annie E. Casey Foundation support to take on this responsibility, Grace Hill developed a structured capacity to serve as a demonstration site and source of technical assistance for interested nonprofit agencies, foundation staff, and policymakers. At the heart of this capacity are Resident Ambassadors. These community members -- who hone their presentation and organizational skills and learn the details of MORE operations at the Neighborhood College -- serve as hosts and teachers for those visiting Grace Hill. The Ambassador program was a natural outgrowth and formalization of then-president George Eberle's long-time habit of letting residents be the ones who explained Grace Hill's programs. He might accompany a visitor on a tour of the campus, but at each stop, he would ask a resident who happened to be there to describe what was happening and why that particular program or service mattered. Complementing the work of the Ambassadors, Grace Hill has prepared a video and a how-to manual for those interested in replicating MORE.

#### *Why This Was of Interest to the Annie E. Casey Foundation*

Grace Hill first came to the Foundation's attention through a colleague at a St. Louis-headquartered foundation. A meeting with Eberle and a visit to Grace Hill affirmed that this was an intriguing place that was putting into practice community-building principles such as resident leadership to which Casey initiatives and grantees

aspired. The Foundation also was interested in the way activities to encourage resident self-reliance were meshing with traditional human services.

The Foundation made a "bet" that others could be inspired by and learn from Grace Hill's successful implementation of the innovative Time Dollar concept, which had been created by another innovator receiving Annie E. Casey Foundation support. The fact that, through stipends and earned Time Dollars, residents serving as Ambassadors would benefit directly from Casey support was an added enticement.

#### *Annie E. Casey Foundation Assistance to MORE*

Too often, nonprofit organizations whose exemplary work thrusts them into the national spotlight find themselves overwhelmed, as leaders already stretched thin try to juggle the demands of maintaining a quality program while responding to a large number of inquiries. About a decade of small, but to the agency important, annual grants from the Foundation helped Grace Hill avoid this problem, allowing the MORE model to be shared with others, without disrupting the essential work that attracted attention in the first place.

Over the years, the Foundation complemented its support for dissemination of information about MORE with grants to Grace Hill for a variety of other purposes that are part of the MORE structure, such as outreach to assure that families take advantage of the Earned Income Tax Credit, and with organizational development assistance. Grace Hill staff characterize the Foundation's contributions as "consistent, creative, and responsive," and observe that staying the course even through some difficult times was "probably the greatest gift they could give to an organization, especially an organization in transition."

Helping the organization weather rocky times allowed Grace Hill to maintain its vitality. The agency was named a 2006 FAMILIES COUNT honoree, which brings an award of \$500,000 in unrestricted funds, as well as extensive publicity and outreach by the Annie E. Casey Foundation to other foundations, encouraging them to support the organization. Several foundations already have provided or promised grants in response to this encouragement.

### *Return on the Investment*

The Annie E. Casey Foundation's actual financial investment in MORE was quite small and was focused on allowing Grace Hill to share its experience with other communities. In the narrowest sense, the substantial number of visitors in itself suggests that the desired returns were realized. But in making this "bet," the Foundation further was acknowledging with respect and implicitly encouraging an exceptional undertaking, the achievements of which also can be viewed as part of the return on Casey's investment:

- Impact: Thousands of residents in the neighborhoods served by Grace Hill are enrolled as members of MORE, and tens of thousands of hours of service are exchanged each year. Time Dollars earned by providing help to someone else enable residents to "purchase" goods and services which they might otherwise have to forego because of limited incomes. Since 1991, when the MORE program was fully computerized, service activity by residents has generated over 670,000 Time Dollars. Calculated at a minimum wage of \$5.15, those Time Dollars would have an equivalent monetary value of nearly \$3.5 million.

Participation in MORE not only provides purchasing power, but also demonstrably increases residents' well-being, self-confidence and marketable skills. For example, one resident, who overcame near-suicidal depression with MORE help to address health and financial problems, became a foster mother to dozens of children and was named Missouri Volunteer of the Year for her work as a bedrock MORE leader. Another developed the skills and demonstrated abilities that have led to a high-level staff position at Grace Hill. A third started providing day care to children in her home and went on to create an enterprise that now includes several child care centers.

About 1,000 residents take courses at the Neighborhood College each year. Arrangements with community colleges provide residents with a pathway into the formal education system, and the MORE Temps program provides job experience that can help residents qualify for permanent employment.

- Influence: Although no information is available about replication of MORE, the potential for influence is reflected in the program's substantial exposure. Over

the decade of Annie E. Casey Foundation support, MORE Ambassadors hosted visits from over 260 groups with over 650 participants. These visitors came from across the United States and from foreign countries such as Japan, Germany, France, and Romania. MORE Ambassadors also on occasion traveled to provide on-site peer coaching for others seeking to implement a MORE system. In addition, a Casey-funded manual, *MORE: A Guide to Replication*, is distributed by Grace Hill at presentations about the program; most recently, it was given out at an international conference organized by TimeBanks USA.

- Leverage: Grace Hill has been able to leverage the endorsement that Annie E. Casey Foundation funding represented to secure support from a number of other foundations. Equally important has been the leverage provided by a strong MORE system and the ability to discuss and demonstrate its effectiveness, which Casey Foundation grants nurtured. For example, the well-established capacity to reach and engage residents was an important factor in Grace Hill's being designated as one of the two Head Start providers in St. Louis, with responsibility for over 1,500 children and their families.

Combining the self-help settlement house philosophy of the last century with the technology of the current one, MORE has created a means through which the value and vitality of neighbors can be harnessed and the community bonds that support children and families restored. In that achievement lies an example that the Foundation can proudly encourage others to emulate.