

Sweat Equity

In this East Oakland community, time really is money

Rob Baedeker, Special to SF Gate

Monday, February 16, 2009



In a small, backroom office at the Community Reformed Church in East Oakland's Sobrante Park district, a handful of local residents are running their own neighborhood bank. Instead of U.S. currency, though, the transactions are recorded in hours and minutes.

It's called a Time Bank, and to explain how it works, Paul Butler, a 50-year resident of Sobrante Park and co-administrator of the program, pulls up a Web page and scrolls through a list of headings like "ride to hospital," "pickup from Amtrak station," "translation" and "preparation of food."

"Here's an odd one," he says, pointing to the screen. "Somebody needed digital pictures downloaded from their camera." Butler, who recently retired as a network specialist with IBM, has more than enough tech savvy to handle the task. After helping out with the photos, he records the time it took to complete the task in an online database. From now on, whenever he wants to cash in his hours -- say he needs a ride to the Amtrak station -- he can trade for any service offered by the Bank's approximately 160 current members.

The Sobrante Park program is a member of [TimeBanks USA](#), an international network of communities that use an alternative currency called "Time Dollars."

"The concept of Time Banking has to do with banking a person's time just as you would bank a person's money," Butler says. "Time is recorded for a service that is given and for a service received."

Those services can be anything that neighborhood residents have to offer. The skill level required can vary widely, from running errands to making hospital visits to repairing small appliances. And everyone's time is valued equally. Theoretically, an hour of brain surgery could be traded for an hour of yard work.

LaSonia Williams, a Time Bank member, has traded her time for services like lawn mowing and Spanish translation for a newsletter that she publishes; her neighbor had a water heater installed by a group of Time Bank members.

"I thought that was a really big thing for people to do," Williams says. "It seemed so technical."

There's something radical about an economic system that's outside the usual bounds of commerce, one

where people are bartering hours rather than buying and selling goods, particularly when they're valuing everyone's time equally. Indeed, when you delve into the world of alternative currency schemes, the language sounds a little, well, revolutionary.

Here, for example, is an excerpt from an introduction to the "Ithaca HOURS" system, a local currency established in 1991 in Ithaca, N.Y.: "We printed our own money because we watched Federal dollars come to town, shake a few hands, then leave to buy rainforest lumber and fight wars," founder Paul Glover writes on the program's [Web site](#). "HOURS, by contrast, stay in our region to help us hire each other. While dollars make us increasingly dependent on transnational corporations and bankers, HOURS reinforce community trading and expand commerce which is more accountable to our concerns for ecology and social justice."

Unlike the Time Bank system, which issues no paper scrip, the Ithaca HOUR is actual printed currency, linked to time but also to the U.S. dollar -- one Ithaca HOUR is worth \$10, the average hourly wage in the area.

Ed Collum, a University of Southern Maine sociology professor who studies alternative currencies, says these two systems -- Time Banking and the local, paper-currency model (a la Ithaca's HOURS) -- are the dominant models of alternative currency that have taken hold in the U.S. His 2004 study of community currency systems using printed money counted 82, nationwide. The Time BanksUSA Web site lists 60 Time Banks in the U.S.

The Ithaca-type local currency systems tend to be more overtly political, with a progressive bent. "Often, their members see community currencies as alternatives to capitalism," Collum says. By contrast, Time Banks tend to stay out of the political fray and focus on promoting their local networks.

But Collum argues that, in another sense, the Time Bank system is much more radical and egalitarian given its premise that everyone's time is equal. "Some people run with that [principle] and really think about this in terms of Marxism and radical economics," he explains.

Indeed, it's easy to connect the dots to see the Time Bank as an embodiment of that Marxist slogan, "From each according to his ability, to each according to his needs." Everyone is "paid" the same rate. And Time Bank accounts don't accrue interest. What's more, you can't sell your labor to the highest bidder as you would in a purely capitalist system.

These characteristics sound radical in one sense of Webster's definition of the word, as "a departure from the usual or traditional." But the really radical part of a program like the Sobrante Park Time Bank may lie in another, opposite meaning of the word -- that is, "proceeding from the root."

You could even call it conservative.

When I asked Phebia Richardson, the 76-year-old co-founder of the Time Bank program, whether the

concept of time-based money was difficult for people to embrace in an age when we're so accustomed to paying dollars for goods and services, she argued that a Time Bank was really just a different name for an old practice: community service.

"We've always done things for each other," Richardson, who has lived in Sobrante Park for 50 years, says. "It's part of our heritage ... We're trying to make that more popular again.

"My father was a Methodist minister back in Louisiana," she adds. "He'd go around to (preach at) other churches, and they would give him meat to bring home to his family. We had our own garden, and we'd share with neighbors. That's the way I grew up."

Like Richardson, Butler believes Time Banking can strengthen community ties. Sobrante Park, which he describes as "50 percent Hispanic, 40 percent African-American and 10 percent a mixture of everybody else," has seen its share of crime and violence over the years. At the time the Time Bank was started in 2004, Butler says, "there was a murder like every other week."

"One of the concerns we had was that some of the violence and aggression was due to each of the groups being standoffish -- staying in their own groups and not really socializing and doing things together," he says, "The whole concept of Time Banking is really designed to get people helping other people."

The program currently has 160 members. And while Butler would like it to include a larger percentage of the 700 to 800 households that live in Sobrante Park, he says it's already begun to foster connections between residents who wouldn't otherwise have known each other.

Richardson adds, "No matter what your background, no matter how much money you have or don't have, you know that you've got people you can depend on to help you when you need help. That's the real foundation of Time Banking."

It's an old-fashioned idea that, these days, sounds kind of revolutionary.

Do you have a person or topic you'd like to see covered in Money Tales? Let us know. E-mail Rob at rbaedeker@sfgate.com

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