EVALUATING THE VIABILITY OF COMMUNITY CURRENCY AS A TOOL FOR SUSTAINABLE DEVELOPMENT: A CASE STUDY OF THE HUMBOLDT EXCHANGE COMMUNITY CURRENCY PROJECT

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ABSTRACT

This bound project utilized research developed from an evaluation of the Humboldt Exchange Community Currency Project, a program administered by Democracy Unlimited of Humboldt County. I conducted this evaluation to complete the terms of the practicing placement contract, which I signed with DUHC and the HSU graduate coordinator. In this project I plan to treat my evaluation research as the basis for a case study. I use this case study to demonstrate connections between my evaluation of the Humboldt Exchange Community Currency Project and other Community Currency systems, to try and determine lessons that can be learned about sustainable development both in the local and global contexts. I utilize all the relevant literature on environmental and economic sustainable development, political economy, environmental sociology, as well as examine the theoretical discourse around the intersection between the grassroots development and parallel currency and economic theory. From this research I assess the Humboldt Exchange Community Currency Project, providing detailed suggestions for the future of the project including strategic outreach planning, administrative and structural changes as well as assessing the current condition of the program. My purpose in this study is to try and better understand how alternative systems of exchange can be integrated into development projects and to see first hand what some of the limitations are to this type of development.

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EVALUATING THE VIABILITY OF COMMUNITY CURRENCY AS A TOOL FOR SUSTAINABLE DEVELOPMENT: A CASE STUDY OF THE HUMBOLDT EXCHANGE COMMUNITY CURRENCY PROJECT

To meet part of the practicing track requirements for the completion of a Master's Degree in the area of Sociology, I attended four semesters of the practicing seminar. During the first semester I interviewed a number of local non-profit organizations, looking for one that I could assist by providing them with needed research skills. During this same semester, I participated in the development of a survey for Democracy Unlimited of Humboldt County (DUHC), whose mission is to:

> Educate citizens about the illegitimate seizure of our authority to govern our-selves. We design and implement grassroots strategies that exercise democratic power over corporations and governments. We seek to create a truly democratic society by provoking a non-violent popular uprising against corporate rule in Humboldt County that can serve as a model for other communities across the United States (Democracy Unlimited of Humboldt County 2008).

While working on this project I began a conversation with David Cobb, the founder of DUHC, regarding the possibility of doing further work with his organization. After several meetings with David and Kaitlin Sopoci-Belknap, executive director of DUHC, we decided that their organization needed my research skills for the development and implementation of an evaluation of the Humboldt Exchange Community Currency project (HECC). The Humboldt Exchange is Humboldt County's own local currency project, which uses currency printed by DUHC. Participants agree to accept half payment for their goods and services in a local currency made just for Humboldt. By encouraging

the independent production and trade of good and services, this currency encourages local self-reliance and increase local economic autonomy. DUHC recommends each person accept 1/2 US currency and 1/2 Community Currency as payment for the negotiated good or service offered in listings published in the Exchange Directory and at participating businesses.

During this period another member of my cohort, Natalie Soder, expressed interest in working with DUHC. We decided that the best way forward would be to combine our efforts in the development and implementation of an evaluation of HECC. As such, we wrote a contract outlining our intentions, deliverables, and mutual responsibilities for the evaluation of this community program. Once this contract was agreed upon Katalin, Natalie, the Graduate Coordinator, and I signed the contract and began to design our evaluation.

HECC has been a functioning program under the administration of DUHC since the summer of 2004. The HECC project was started by a local citizen named Fhyre Phoenix in 2002. His original intention was to create a program that would be used exclusively by individual citizens, excluding any business participation. However, after two years, it became clear to Fhyre that the administration of the program was beyond the scope of a single individual. DUHC had been a participant in the project during this period and once it was clear that the project was on the verge of collapse, DUHC offered to take over the administration of the program. Since that time, DUHC has been administrating the project. They made many changes to the original design of the project, but have never engaged in any systematic evaluation of HECC.

In the development of our evaluation, we created two sets of evaluative questions. The first set of questions dealt specifically with evaluating the success and function of the HECC program. These questions included: What are the goals and benefits of the program, as articulated by the administrators? Are these goals and benefits reflected in the experiences of program users? And, what steps need to be taken to improve the administrations and use of HECC? The second set of questions are theoretically based and designed to assess this type of programs usefulness in the development of a sustainable economy. They include: Is community currency a useful tool in creating a sustainable development plan? Are there other features of the county economy that have a more dynamic impact in the creation of a bioregional community?

To accomplish these objectives, we first needed to situate this program into a larger context and body of literature. What we found was that, in the broadest sense, HECC should be thought of as part of larger social movement industry (SMI) aimed at improving social/community cohesion, facilitating a more just distribution of wealth and resources and generally developing a sustainable community. This industry we will term "the sustainability industry." Before we can go into a more detailed description and analysis of this industry, we need to examine some of the theoretical concepts that create a framework for this analysis. These concepts include the structure and definition of this social movement and the various categories that divide these concepts, particularly within the modified resource mobilization discourse. This framework will help deconstruct those organizational structures through the use of framing and interest group mobilization processes.

LITURATURE REVIEW

Social Movements, Resource Mobilization, Structures, Framing and Exchange Processes

Examining the relevant body of literature on social movements a number of themes, structures and definitions emerge. In the most general sense, we will use the definition of social movements provided by Ed Collom, who states that a social movement is any "set of opinions and beliefs in a population, which represents preferences for changing some element of the social structure and/or the redistribution of resources in a society" (Collom 1998: 9). One could place within this very general definition any organization working toward social change, ranging from local community organizations, to state, to federal and even international organizations. While it is helpful to start from the broadest perspective possible, for the purposes of this evaluation, we need to find a more nuanced framework. The framework that we feel best fits this evaluation is that of Resources Mobilization, a branch of the social movement discourse developed in the 1970's, which takes the position expressed by Zald and McCarthy (1977). They state that the purpose of a social movement is to deliver collective goods, which few individuals could acquire by themselves. They feel it is essential to understand that collective behavior "requires the selection of incentives, cost-reducing mechanisms or structures, and carries benefits that lead to collective action" (1977). Further, Zald and McCarthy differentiate this framework from a more traditional treatment of social movements in that the resource mobilization perspective focuses upon the preexisting

organization and integration of those segments of a population, which share preferences (1977). Additionally, from this perspective, "social movements are extensions of politics by other means, and can be analyzed in terms of conflicts of interest just like other forms of political struggle. Movements are also seen as structured and patterned, so that they can be analyzed in terms of organizational dynamics, just like other forms of institutionalized action" (Buechler, 1993: 218). This perspective helped to redefine the study of collective action refocusing the discourse, away from deviance and disorganization, toward the study of political and organizational sociology (Buechles 1993).

This structural approach to understanding collective action provides the basis for an organizational framework that utilizes three categories for identifying, evaluating and analyzing a particular social movement. Delineating the analysis of social movements into multiple dimensions allows one to contextualize a particular organization into the larger society, both in terms of it relationship to other movements and in its relationship to like-minded organizations with in a particular movement. These three analytical categories are social movements (SM), social movement organizations (SMO) and social movement industries (SMI). Zald and McCarthy explain that this framework parallels modern economics in that economists are frequently confronted with the difficulty of selecting broader or narrower criteria for including firms (SMOs) within a specific industry (Zald and McCarthy 1977). In this same way, we need to differentiate HECC from DUHC and understand how each of these SMOs fits into a larger SMI. Taking this perspective, we begin to think about both DUCH and HECC fitting within the

sustainability movement, which is part of the larger sustainability industry. This industry represents a very wide range of organizations, from those focused on creating a more just and equitable political landscape, like DUHC, to the industrial production of green technologies like solar panels and wind turbines, to organizations focused on the creation of sustainable community development framework like HECC. Taking this approach to an analysis and evaluation of HECC helps us to better understand the organizational structure of HECC and the reasons why an individual may or may not choose to participate in the project.

In the development of Community Currency (CC) programs (considered here as individual SMOs) we see a cyclical process that is consistent with the resource mobilization pattern of "issue attention cycles." When a program is first developed there is a major spike in participation, but as the SMO is unable to maintain high levels of resources, either through a lack of funding or as a result of administrative short comings, we see a steady decline in participation. One of the ways that SMOs, and in particular CC SMOs, are able to prevent these types of declines is to focus efforts on engaging potential adherents by addressing the ideological concerns of the larger movement. Buechler explains, for at least some constituencies, ideological work is a critical component of movement mobilization (1993) and as we will see, one of the main reasons that HECC participants chose to use the CC is because they feel an ideological connection to the goals of the program. Put another way "people who participate in collective action do so only when such action resonates both with an individual and collective identity that makes such actions meaningful" (Beuchler 1993: 228). One of the ways that CC

programs are able to connect participation in the program with the larger ideological concerns of the individual, is through a process called framing.

For the purpose of this study, the verb framing refers to "an active, procedural phenomena that implies agency and contention at the level of reality construction. It is active in the sense that something is being done and procedural in the sense of a dynamic process" (Bedford and Snow 2000: 614). Beyond the general framing process, which can be applied directly to individuals, we need to further refine our conceptual schema and situate this concept within the specific context of this study. For this, we will use the term collective action framing. This concept can be further divided into two distinct processes, the first called core framing tasks and the second resonance. By differentiating these processes, we get a more nuanced understanding of the ways that SMOs are able to engage their communities. These processes affect both the choices that an SMO makes in terms of outreach and how effective those calls to action are.

"Collective action frames are constructed in part as motivational adherents negotiate a shared understanding of some problematic condition or situation they define as in need of change, make attributes regarding who or what is to blame, articulate an alternative set of arrangements, and urge others to act in concert to affect change" (Bedford and Snow 2000: 615). In the case of HECC, these frames would consist of an acknowledgment by both HECC administrators and HECC users that wealth and resources are not fairly distributed in this community, they are interested in alternative exchange systems and they have goods and services that they would like to exchange using an alternative exchange system. Through the negotiation of these collective

motivational frames, HECC is able to articulate a "call to arms." In other words, this process of identifying a problem and developing a course of action that can be initiated by HECC and carried out by its users is essentially the agency component of the collective action framing process. The second essential component of this process is the issue of resonance, which is relevant to the issue of effectiveness or mobilizing potency of proffered frames, thereby attending to the question of why some frames seem to be effective or resonate while others do not (Bedford and Snow 2000). The success of a frame resonance is affected by two interconnected factors: the credibility of the proffered frame and its relative salience within the community engaging in the collective framing process.

This evaluation of HECC is attempting to impact the credibility of this collective action frame by developing an empirical basis of the claims made by HECC administrators. Additionally, this evaluation hopes to provide HECC with a way to improve the overall credibility of the articulators of this collective action frame by creating a consistent and credible assessment of both the ways that the program is being run and the level of resonance of these collective action frames to potential adherents to the program. However, as we will see, the issue of resonance has significantly impacted the current success of the program in that program administrators have been unable to significantly improve the overall credibility of CC as an important tool in the development of a bioregional community in the eyes of the general public. This is evidenced by the low level of awareness of the HECC and a general level of ambivalence to CC as a tool for the development of a bioregional community.

Finally, before we can turn our attention to the specific characteristics of the sustainability industry and the particulars of CC SMOs, we need to examine one more important theoretical underpinning of this analysis. This is the relationship of social exchange theory and micro/macro levels of analysis and how these concepts can be applied to an examination of social movements generally and CC SMOs in particular. Stolte, Fine and Cook propose an alternative way of understanding social exchange processes that transcends the traditional social psychological framework by making the connection between the micro and macro levels of analysis paramount. They refer to this expanded approach as sociological miniaturism, which assumes that processes transcend levels and phenomena that apply to one level of analysis (e.g. the interpersonal) can also be observed on other levels (e.g. the institutional or interorganizational) (Stolte, Fine and Cook, 2001). This is particularly helpful in the evaluation of HECC in that this perspective helps us to draw larger structural implications as to the nature and validity of CC programs as tools of developing a sustainable bioregional community from the specific findings of this particular evaluation. In the exchange process, actors involved in exchange relations provide each other with resources of value, either through direct or reciprocal acts of giving and receiving. In the case of the HECC, these resources are the economically valued exchanges of goods and services. In the typical dyadic encounter between HECC participants, each actor has a resource valued by the other, thus each actor depends upon the other as a source for that valued resource, in what can be termed a power-dependence relationship (Stolte, Fine and Cook, 2001). This relationship provides actors engaged in the HECC program a way to improve their access to needed resources

and provides an opportunity to increase in value formally undervalued goods and services. However, this increase in value is dependent on having a pool of actors to engage, which hinges on the ability of HECC administrators to inform the larger community of the availability of those goods and resources, which are only available through the HECC program. This in turn helps HECC to improve the mutual construction of a definition of the problem and thereby allows actors to form an agreement that they face a common plight and agree to a mutually beneficial exchange relationship (Salisburry, 1969). One of the ways that this is accomplished is by targeting individuals who share a common interest in creating an alternative to the existing economic system. We will refer to these individuals as interest groups. By examining the ways that these individuals form an interest group and how those interest groups members engage in both exchange relationships and collective action, will help to develop criteria for understanding the actions of HECC participants specifically and sustainability movement adherents more generally.

The Sustainability Movement: Definitions, Structures and Characteristics

The discourse on sustainability and the subsequent movement that has emerged around this discourse should be understood as representing a series of SMO's that are part of the larger sustainability SMI. Much like other social change movements, there is considerable debate as to exactly what one is referring to when speaking about sustainability. This debate is centered on what should or should not be included in a

conceptual definition of both the characteristics and types of organizations included in a discussion on sustainability. Robinson explains that this debate has focused on the need to create a set of definitions and vocabulary to talk about both the movement as a whole and specific SMOs within that industry. Robinson contends that any discussion on the nature of sustainability must move beyond the short-term environmental consequences, so often focused on by environmentalists, and face the need to enact the institutional changes required to create a society that would be able to indefinitely stay within the earth's environmental limits, while meeting the basic needs of all human actors (Robinson, 2004). The UN Commission on Environment and Development report published in 1987 was one significant step forward in the pursuit of the new sustainable development strategy. The commission's report argued for an integrated development plan that focuses on the need to address the central issue of human poverty. Essentially, the commission took the position that the only way to successfully alleviate many of the earth's environmental problems is to integrate the vast and complex issue of environmental deterioration with the equally vast and complex issue of human development and poverty and find a way forward that addresses both simultaneously in a mutually reinforcing way (Robinson 2004). This integrated development strategy has been termed a sustainable development approach, although most SMOs within this SMI have agreed that both environmental and human needs need to be addressed to successfully develop a sustainable development plan. There is debate amongst theorists as to the best way to develop this plan. However, for the purpose of this research we will focus on the three-tiered approach proposed by Goodland and Daily, which differentiates

sustainability into three distinct but interconnected subcategories. These categories are social sustainability (SS), economic sustainability (EcS) and environmental sustainability (ES). Although each of these subcategories have overlapping themes, it is helpful to disaggregate them to better understand their distinctive characteristics and see the commonality between each approach. Goodland and Daily provide a concise chart to describe these differences and similarities, see Table 1.

Table 1.0 Comparison of Social, Economic, and Environmental Sustainability (Goodland and Daly 1996: 1003).

Social sustainability (''SS'')	Economic sustainability (''EcS'')	Environmental sustainability (''ES'')
SS will be achieved only by systematic community participation and strong civil society. Social cohesion, cultural identity, diversity, sodality, comity, sense of community, tolerance, humility, compassion, patience, forbearance, fellowship, fraternity, institutions, love, pluralism, commonly accepted standards of honesty, laws, discipline, etc., constitute the part of *social capital* that is least subject to rigorous measurement, but probably most important for SS. This ''moral capital,'' as some have called it, requires maintenance and replenishment by shared values and equal rights, and by community, religious, and cultural interactions. Without this care it will depreciate just as surely as will physical capital. *Human capital*—investments in the education, health, and nutrition of individuals—is now accepted as part of economic development (WDR 1990, 1991, 1992, 1995), but the creation of social capital, as needed for SS, is not yet adequately recognized.	The widely accepted definition of economic sustainability is ''*maintenance of capital*'', or keeping capital intact, and has been used by accountants since the Middle Ages to enable merchant traders to know how much of their sales receipts they and their families could consume. Thus the modern definition of income (Hicks 1946) is already sustainable. Of the four forms of capital (human-made, natural, social, and human), economists have scarcely at all been concerned with *natural capital* (e.g., intact forests, healthy air) because until relatively recently it had not been scarce. Economics also prefers to value things in monetary terms, so it is having major problems valuing natural capital—intangible, intergenerational, and especially common-access resources, such as air, etc. In addition, environmental costs used to be ''externalized,'' but are now starting to be internalized through sound environmental policies and valuation techniques. Because people and irreversible impacts are at stake, economics has to use anticipation and the precautionary principle routinely, and should err on the side of caution in the face of uncertainty and risk.	Although ES is needed by humans and originated because of social concerns, ES itself seeks to improve human welfare and SS by protecting the sources of raw materials used for human needs and ensuring that the sinks for human wastes are not exceeded, in order to prevent harm to humans. Humanity must learn to live within the limitations of the biological and physical environment, both as a provider of inputs (''sources'') and as a ''sink'' for wastes (Serageldin 1993). This translates into holding waste emissions within the assimilative capacity of the environment without impairing it. It also means keeping harvest rates of renewables to within regeneration rates. Quasi-ES can be approached for non-renewables by holding depletion rates equal to the rate at which renewable substitutes can be created (El Serafy 1991). ES means maintaining natural capital, akin to the definition of EcS.

As we can see from this chart, social sustainability is most closely linked to social cohesion, solidarity and human capital. Economic sustainability is most closely linked to the maintenance of the four forms of capital (human made, natural, social and interpersonal). Environmental sustainability focuses on protecting the sources of raw materials needed by humans to maintain a natural environmental equilibrium (Goodland and Daily 1996).

This three-tiered approach to sustainability has supported the development of many different SMOs who have different focuses, while maintaining a continuity that ties each SMO to the larger SMI. Robinson contends that any SMO involved in sustainability work most consider three imperatives that connect the three subcategories of sustainability and they are; first, the ecological imperative, to stay within the biophysical carrying capacity of the planet, second, the economic imperative, to provide an adequate material standard of living for all and third, the social imperative, to provide systems of governance that propagate the values that people want to live by (Robinson 2004). These imperatives suggested by Robinson should be understood as the conceptual connection between different SMO, which provides the continuity between groups and connect those SMO to the larger SMI. The HECC program being evaluated in this report focuses most closely on the social and economic tiers of sustainability, and as we will see later in this evaluation, CC programs in general tend to follow this pattern. Prugh, Costanza and Daly furthers this discussion by providing five additional requirements that must be in place when attempting to develop a sustainable development plan. These requirements all fall under the assumption that any fix to the current state of affairs must come about through

an alteration of the political system, not only at the community level but also at the state and global levels. According to Prugh, Costanza and Daly, we must pay attention to scale, restrain affluence and population, acknowledge the inherent uncertainty of the economy and the ecosystem, stress development not growth and be wary of the risks and costs of increasing complexity (Prugh, Costanza and Daily, 2000). Before we can take a closer look at the economic and political system suggested by Prugh and others to address these five requirements, we must first examine the conventional model.

> Conventional economics assumes that the economy and the ecosphere basically have little connection with each other, and land as a factor of production is relatively unimportant. This is in part because resources are considered to be almost infinitely substitutable for one another. If you run out of a resource, or if it becomes scarce and therefore too expensive to use, you can always switch to something else that is more abundant and cheaper. (Prugh, Costanze and Daily 2000:18)

This conventional model is expressed in the world system by global capitalist exploitation of labor and resources and the massive accumulation of wealth by transnational elites, which has resulted in tremendous environmental degradation, unsafe working conditions and the inequitable distribution of wealth and resources. Alternately, ecological economics, which follows the three-tiers of sustainability, "argues that not only is land (the global ecosystem) more than a trivial factor in production, it is the economy's home and workshop, the very ground of its being. The economy nests within the global ecosystem and is utterly dependent on it" (Prugh, Costanze and Daily 2000: 18). These two alternate ways of thinking about the relationship between the economy and the environment are seen below.

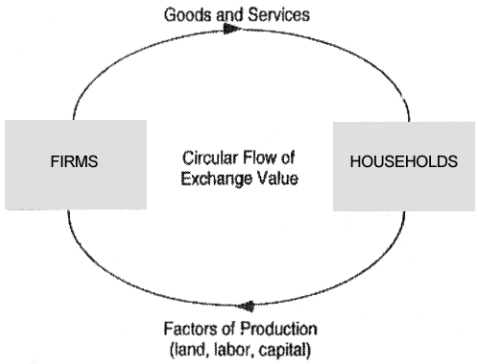


Figure 1.0. The Neoclassical Model of the Economy (Prugh, Costanza and Daly 2000: 18)

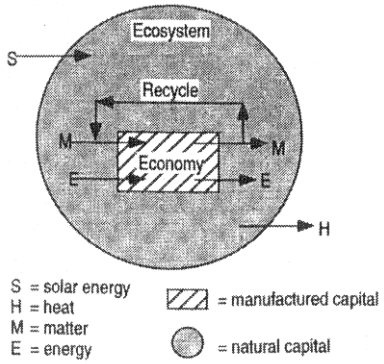


Figure 1.1. The Economy as an Open Subsystem of the Global Ecosystem (Prugh, Costanza and Daly 2000: 19)

Now let us turn our attention to an examination of two separate yet interconnected visions of what a community and its political landscape might look like if it were to place sustainability at the center a development strategy. By examining these interpersonal, economic and political processes we can begin to create a complete picture of what a sustainable development plan would look like and how a CC program could fit into that vision. The first alternative system is outlined in a pivotal work by Thomas Prugh, Robert Costanza and Herman Daily, titled *The Local Politics of Global Sustainability* (2000). Here the authors argue that the only way to fundamentally shift the way that society is organized is by changing our political system to reflect the need for higher degrees of participation of citizenry. This shift in the political system would not only improve the ways that communities make decisions but would also help to organize society around equity and representation, instead of profit and efficiency. The authors state that the current system is adversarial, partisan, bureaucratic, dominated by interest groups and run

by an elite class of politicians and technocrats. They suggest that the first step in relieving these problems is to begin to adopt a political system they call Strong Democracy.

> Strong Democracy means that people-citizens govern themselves to the greatest extent possible rather then delegate their power and responsibility to representatives acting in their name…it means politics (citizenship) as a way of living…Strong Democracy is the politics of armatures… active citizens govern themselves directly here, not necessarily at every level and in every instance, but frequently enough and in particular when basic polices are being deployed. Self-government is carried on through institutions designed to facilitate ongoing civic participation in agenda-setting, deliberation, legislation and policy implementation in the form of 'common work'… the key process, and the center of strong democracy, is talk: the ongoing deliberation of issues that clarifies the issues themselves and the values that the community brings to them. (Prugh, Costanza and Daily 2000: 112)

We are taking the position in this evaluation that CC programs and HECC in particular should be seen as an organizational framework that reflects this general philosophy and is able to engage at least four of the nine functions of strong democratic talk and processes. These nine functions are; strong democracy should be used for communicating interests and bargaining, as a medium of persuasion, helping in agenda setting, exploring mutuality, developing affiliation and affection, helping in maintaining the autonomy of individuals, allowing for witnessing and self-expression, assisting in a reconceptualization and reformulation of processes by community members and helping to build a civic political community (Prugh, Costanza and Daily 2000).

This evaluation will demonstrate that CC programs can be used as a organizational tool, which can act as a civic institution that has the capacity to communicate interests and bargaining, help local citizens and business people maintain

their autonomy, encourage citizens to explore mutuality and help to build a civic political community. The authors conclude that these processes occur in three different institutional settings: talk institutions, decision-making institutions and action institutions. Although Prugh, Costanza and Daily disaggregate these processes into three distinct institutional settings, they make the argument that all three must be engaged for a community to successfully make the transition to a political landscape organized around the idea of strong democracy and sustainability. Talk institutions include neighborhood assemblies, civic communication cooperatives and other forms by which community members come together to discuss community needs. The decision making institutions are made up of civic bodies designed to take the findings of the talk institutions and make decisions as to which community issues under discussion should be acted upon. These institutions include city councils, planning commissions and other civic bodies like county and regional government. Action institutions are those structural decisions decided by the decision-making institutions and implemented by hands on activities of the local citizenry. Through a review of the research on CC programs throughout the country and in a detailed examination of the HECC, we have determined that CC programs have the potential to assist in each of these institutional settings by creating a place for strong democratic talk to occur, helping to bring people together, providing a framework for thinking about an alterative vision of the community and in providing a hands-on way to affect the change expressed by the strong democratic alternative model.

The second vision that needs to be examined to understand what a community would look like if it were to adopt sustainability as its organizing principle is that of

bioregional consumption and development. This second vision moves away from the political structures of the community and turns more directly toward patterns of consumption and how to best utilize the resources of a community. For this we turn to the work of Bill McKibben and specifically his book *Deep Economy: The Wealth of Communities and the Durable Future* (2007). Here McKibben takes the position that most communities, and especially rural communities like Humboldt County, have everything that they need to create a localized and bioregional development strategy. This work focuses specifically on the importance of the food economy, both in terms of its impact on the local economy and its impact on the larger world system. The core of his argument is that the current global food and energy systems are fundamentally unsustainable and need to be reshaped to reflect what he calls the "wealth of communities". This wealth is manifested in many different ways and McKibben makes the argument that local communities need to begin to fully realize and cultivate that wealth. One of the key dimensions of this wealth is found in the "local food system" which can be defined as all produce and farmed products grown or produced within a local region. This local food system is organized around two important community structures- farmers markets and community-supported agriculture (CSAs). McKibben is suggesting that these two structures are at the heart of shifting community members understanding and relationship to the consumption and production of food. These structures accomplish this goal by bringing people together and facilitating communication amongst community members about the role of food in people's lives, which improves community solidarity and begins to reshape the local economy.

McKibben points out that farmers markets are the fastest growing part of the US food economy and as such, we should be focusing on this vital part of the local economy (McKibben 2007).

The CSA movement is also a vital component of making a shift toward a localized economic system. These community-supported farms provide a direct link to food production and allow individuals in the community to move away from reliance on resources brought in from outside the local system. Another important part of shifting the local economy away for a global system to a more localized system is the use of strong democratic processes such as town hall meetings and locally run and operated public radio. These structures McKibben suggests are essential for a community to inform its citizenry and discuss important issues and problems affecting the local system and solutions to those issues and problems. Local public radio also provides a way to bring people together by advertising local events such as the farmers markets, which encourages community conversations about how best to reshape the local economy. He further suggests supporting alternative energy systems like solar and wind power, which are essential if a community is going to break its dependence on oil. One of the ways he sees this occurring is for local government to encourage this type of development with subsidies and tax incentives for developing and investing in alternative energy systems. Additionally, he sees CC programs playing an important role in making a shift to a bioregional development strategy. CC programs can act as the connective lubricant between community members, business owners and farmers, by creating a means of exchanging goods and services with a currency that only has value within that particular

community. Many of these characteristics are present in Humboldt County ranging from an active CSA movement to vibrant farmers markets, two different local public radio stations, regular public hearings on community issues and a functioning CC program, which makes Humboldt County a perfect candidate to shift toward a bioregional development strategy.

Community Currency: Theory, Practice and Evaluation

To understand the structures and theory of CC we first need to briefly outline the underlying theory of currency in the most general possible terms. For this we turn to David Irwin and colleagues who explain that currency in the most general sense is "denominated in some common unit that constitutes a standard measure of worth ascribed to goods. Each unit of currency is possessed exclusively by some actor, who may transfer it to another actor in exchange for goods or services" (Irwin et. al. 2005: 94). This process of value denomination within a traditional currency system has six basic functions that transcend the specific local of that system. These functions are outlined by DeMeulenaere Lopezllera-Mendez and Greco's *Parallel Currencies in the Majority World* report (1999). Here he explains that the most basic and essential functions of any currency system are: 1. Currency acts as a medium of exchange by facilitating multi-party exchanges, 2. Currency is a standard of value; in order to compare the value of goods and services currency systems express that value in terms of Dollars, Pounds, Yen etc; 3. Currency acts as a way to store value; this occurs in the modern baking system

where money earns interest by sitting, 4. Currency acts as a standard for differed payment of debit because money is a convenient means for developing credit operations and the building of capital and for investment purposes, 5. Currency is a tool for speculative profit; today more than 95% of currency transactions are motivated by speculation, and 6. Currency can be used as a tool of empire; currencies are used by powerful countries, to undermine the currency of weaker countries, which forces the weaker country to become dependent upon the currency of the more powerful country (DeMeulenaere, Lopezllera-Mendez and Greco 1999). As traditional currency systems have increasingly become more globalized, people have become reduced to faceless masses and numerical populations. This has resulted in the inequitable distribution of global wealth and resources and a general development strategy that sees profit and efficiency as the only measures of success, which in turn has dramatically increased global levels of environmental degradation and human poverty.

The sustainability movement and the larger sustainability industry have emerged in response to these global processes. One specific type of SMO that has emerged within the industry is that of CC SMOs. These organizations make the claim that the more globalized and supernational economic institutions become, the more local solutions are needed in order to provide for the needs of their communities. CC organizations are also referred to as parallel currency systems. These systems attempt to balance the influence of an "efficiency-based" global monetary system with an "equity-based" community economy by issuing an interest-free currency with a value agreed to by the members as the medium of exchange (DeMeulenaere, Lopezllera-Mendez and Greco 1999). Local or

parallel currency systems serve a specific geographic area, from a neighborhood, to a small town, to a county or region, as is the case for HECC. Generally, CC systems are localized but the community using the system defines the geographic dimensions of that particular system. These systems assist in the development of the local economy by increasing the total buying power of individuals within a particular community, which in terms of economic theory, is a process referred to as trade substitution. Essentially,

> Trade substitution involves a transaction in the parallel currency that substitutes a transaction formally made in national currency. A transaction in local currency that substitutes for a transaction in national currency has no direct net economic effects in terms of income and employment generation in the national currency. However, since the local currency is created (and not earned at the expense of a hard currency earning activity), national currency has been saved. These savings can be spent on other products and services, which leads thus to a net higher volume of trade, while encouraging the conventional money to circulate locally, especially when tied to the parallel currency. (DeMeulenaere, Lopezllera-Mendez and Greco 1999:32)

Economic theorists have developed two models, which attempt to explain both traditional trade using national currency and the alternative economic trade substitution process described above.

A pays to B, two units of national currency
B pays to C, two units of national currency
C pays to D, two units of national currency
D pays to A, two units of national currency
Total= eight units of national currency in circulation

Figure 1.2. The Traditional Trade Mode Using National Currency
(DeMeulenaere, Lopezllera-Mendez and Greco 1999: 35)

A pays to B, one unit of parallel + one unit of national currency
B pays to C, one unit of parallel + one unit of national currency
C pays to D, one unit of parallel + one unit of national currency
D pays to A, one unit of parallel + one unit of national currency
Sub total= four units of parallel and four units of national currency
Plus savings = four units of national currency
Total= 12 units of combined currency in circulation

Figure 1.3. Alternative Trade Substitution Mode Using a Parallel Currency and National Currency (DeMeulenaere, Lopezllera-Mendez and Greco 1999: 35)

As we can see from these models, parallel currency systems are designed to increase the total trading power of a community without negatively affecting access to or circulation of national currency. Not all CC systems are identical; in fact there are at least three different models that are consistently referred to in the literature. These are Fiat backed CCs, Mutual Credit CCs and Commodity Backed CCs. Fiat backed currencies derive their value from faith in the governing monetary organization or community that creates the currency. While national currencies derive their value from the scarcity of a currency in relation to its usefulness, fiat backed CCs derive their value from abundant use and recirculation within a community. The fundamental difference between the two is that a national fiat currency promotes competition, while fiat backed CCs promote cooperation and development of community bonds (Costanza et. al. 2003). The US national currency has been a fiat backed currency system since the 1970s when Nixon took the country off the gold standard. HECC is also a fiat backed currency system and the fiat style system is the most common type of CC system in the United States and is the most common model throughout the Western Hemisphere. The second type to CC

system is the mutual credit type system. This model of CC is most common in the UK and other British Common Wealth countries and is comprised of a network of local exchanges that use a ledger system or account registry to track and record credit and debt accumulated by users in transactions with other program users. This model functions under the idea that there is a need to extend the practice of trade to a wider group of participants, typically individuals that are economically underserved or unrecognized. By "entitling members of the system to start off with a negative balance, which is, essentially, a promise to the community that the members will reciprocate their debt by supplying goods or services in return, all members, in effect, become issuers of credit" (Costanza et al. 2003: 6). Finally, the third and least common type of CC are commodity backed CCs. This type of CC is based not on faith in the government or trust in a community group but on the value of a specific commodity like silver. However, because of the high costs of creating a CC based on this principle, there have not been very many successful CC programs created using the commodity-backed model.

In addition to the economic model underlying CCs and the various models of specific types of CC, theorists have developed a set of structural criteria regarding where CC systems should be expected to emerge and what the likely benefits would be of those systems. First, in terms of the structural criteria where CC systems should emerge, Collom outlines seven structural community characteristics.

1. Community currency systems are expected to emerge and be more successful in cities with younger populations.
2. Community currency systems are expected to emerge and be more successful in cities with more educated populations.

3. Cities with larger unmarried populations are expected to be more likely to foster community currency.
4. Community currency systems will emerge and thrive in cities with fewer homeowners.
5. Community currencies will emerge and be more successful in cities with less stability.
6. Community currency systems are expected to emerge and be more successful in cities characterized by economic marginality.
7. Community currencies are expected to emerge and thrive in cities characterized by greater labor market independence (Collom 2005: 1575).

Additionally, after further review of the literature we have determined that there are at least seven theoretical benefits or goals that any CC system should bring to the community where the system has emerged.

1. CCs increase volume of currency in a local area because there is generally a scarcity of national currency in a given area, local currency provides a way for marginalized groups to access an alternative system of exchange, which frees up national currency in a given area, thereby increasing the overall volume of currency in circulation.

2. CCs should increase liquidity in the local area; parallel currencies were designed to only circulate in a particular locale and are not valid outside that local area, which generates more wealth for those local communities.

3. CCs should increase access to the local market; because the currency is locally focused, it provides the local community with greater access to the market. CCs should increase possibility of local import substitution; because the local currency can only be spent in that community, it encourages community members to purchase locally produced goods and services, which increases the economic sustainability of the community.

4. CCs should help increase employment opportunities; by providing a new market for goods and services, the participants in the system offer what they want, rather than being forced to perform work that they would prefer not to do.

5. CCs should increase the importance of traditionally undervalued activities; system participants decide the value of their work in areas that have traditionally been unpaid or undervalued i.e. childcare, artisan skills and community organizing. This allows participants to reassess the value of a given activity, which provides a way to increase the value of undervalued work.

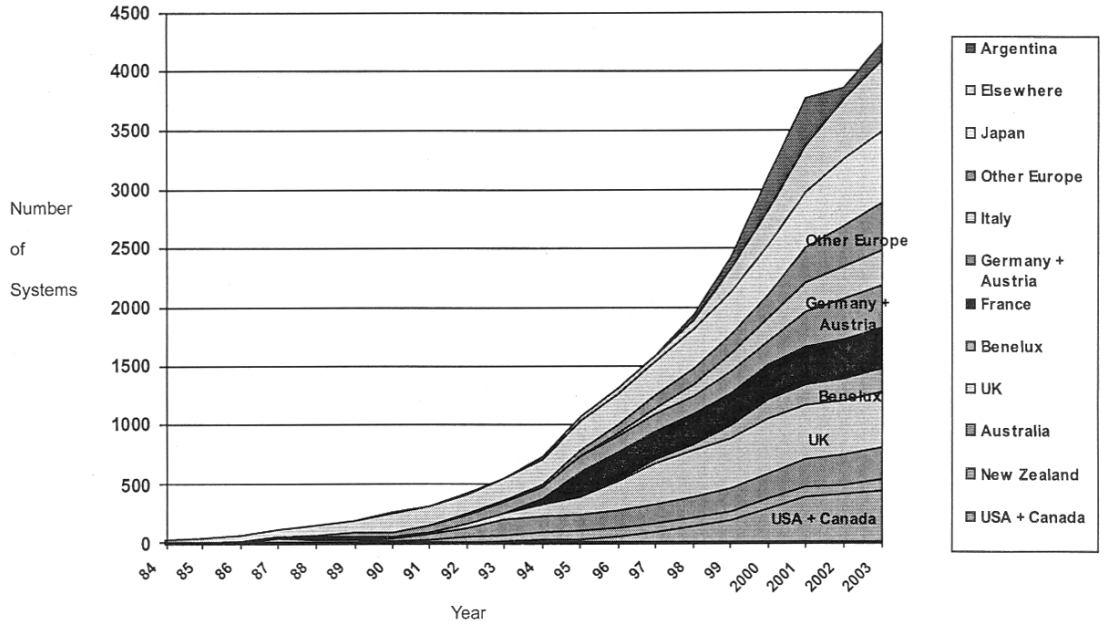
6. CCs should increase support for small enterprise development; community currency allows local business owners to not have to rely exclusively on commercial loans for acquisition of goods and services because the system provides an avenue to direct exchange of those goods and services without the involvement of national currency.

7. CCs should strengthen social relationships; community currency creates a means for community members to interact, exchange their goods and services and increase their social capital, which helps to overcome some of the social inequalities based on economic wealth and improves each participant's sense of personal and communal worth (Collom 2005).

CCs have had a long history that dates back well before the modern age. In previous eras, parallel currencies have existed mostly in the context of barter systems developed by economically marginalized communities. Over the last century, the three types of CC systems described above have been the most prominent. These modern forms of parallel currency have seen two major periods of development. The first period was

during the Great Depression of the 1930s and the second was during the 1980s and 1990s. Interestingly, the systems that emerged in the 1930s were a direct result of the harsh economic conditions at the time. The systems that emerged in North America, Europe and the British Commonwealth countries in the 1980s and 1990s are more the result in an ideological shift toward a sustainable development plan and a ecological economic paradigm (DeMaulenaere 1998). Wheatley (2006) provides an interesting chart that outlines the growth of currency systems around the world during the second wave of parallel currency development from 1984 to 2003. As we can see from this chart, during this 19 year period, there were dramatic increases in the use of CC systems around the world, especially in North America, Europe and British Commonwealth countries. Since 2003, there has been a plateau in the number of functioning systems and, in some case, a decrease in the total number of systems. This is particularly true in North America.

Table 1.1. World Wide Complementary Currency Growth 1984-2003
(Wheatley 2006: 35)



Between 2003-2007, a number of important evaluations were conducted on various CC systems. These evaluations can be divided into two categories. First, there were evaluations done on CC systems in general. These evaluations examined CC systems in relation to one another and their effectiveness in accomplishing many of the benefits of CC systems outlined by Collom. The second set of evaluations examined specific CC systems and attempted to determine if these specific programs are being run successfully and if they are meeting the needs of the communities where they are being run. To better understand our evaluation of HECC, it is worth spending some time examining, in more detail, both types of evaluations. This will situate the HECC evaluation within the larger body of literature and will provide a useful tool for comparing the findings of the HECC evaluation with other evaluations.

For an examination of the first type of CC evaluation, we turn to three specific evaluations entitled *Complementary Currencies as a Method to Improve Local Sustainable Economic Welfare* (Costanza et al. 2003)*; Motivations, Commitments, Participation, and Spillover Effects in a Community Currency System: The Dynamics with in a Local Social Movement Organization* (Collom 2005)*;* and *Complementary Currency and Quality of Life: Social and Economic Capital Effects on Subjective Well Being* (Wheatley 2006). Each of these evaluations focus on different yet interconnected components of the processes involved in the use and administration of CC systems.

In the first of these three evaluations, the authors surveyed 40 community currency systems, 17 of which were fiat systems, 13 of which were mutual credit systems, one a commodity backed system and the remainders were historical or third world systems (Costanza et al. 2003). From each system, the authors gathered information on key elements of that system. Included in this investigation were characteristics like convertibility to the national currency, geographic and demographic scale, volume of currency in circulation, administrative costs and methods of cost recovery. From this investigation, the researchers found that CC's with 100% convertibility to the national currency are relatively successful in achieving participation. However, since they are merely gift certificates rather then real complementary currencies, their success at achieving the goals of CC are still rather limited. Fiat currencies and mutual credit systems without convertibility are effective at achieving the major goals of CCs, but are very limited in scale. Certain features limit the scale of these systems (i.e. reliance on printed bills, or inadequate electronic accounting system, lack of

significant participation from local institutions). These limits often reinforce each other since inadequate design can limit participation and lack of participation impedes the ability of the program to enact the types of structural changes needed to facilitate a larger volume and circulation of the currency (Costanza et al. 2003). As we will see, HECC follows this pattern both in terms of its effectiveness in achieving the major goals of CC and in terms of the limiting administrative and structural features of the HECC program.

The second general evaluation was conducted by Collom and attempted to better situate CC systems into the social movement literature. By using original data from local currency systems in the US, he investigated the relations among the inputs (motivations), processes (commitment and differential participation) and outputs (civic engagement spillover) of movement involvement. From this, he found that those motivated by movement values are more committed to the organization and are more likely to experience increased levels of civic engagement. Additionally, Collom found that individual identity salience with movement values directly effected their participation in a CC program and was the only factor that had a statistically significant impact on predicting program participation (Collom 2005). In other words, those who identified directly with the goals of sustainability and the need for an alternative economic system were most likely to participate in a CC program. Again, our evaluation of HECC found a similar pattern in terms of the identification of individuals with the sustainability movement and their participation in the HECC program.

Our third example of this type of general evaluation examined the relationship between individual subjective sense of wellbeing and their participation in CC programs.

Wheatley found that increases in social and economic capital were associated with increased sense of wellbeing. This illustrates that CC transactions emphasizing interpersonal relationships and community engagement foster a sense of wellbeing, which is especially true for individuals attending DUHC sponsored events like their monthly pancake breakfast (Wheately 2006). These findings are also reflected in our evaluation of the HECC, in terms of individual participant's sense that their participation in the program improves both their access to economic and social capital, which has improved their sense of wellbeing.

Let us now turn our attention to four evaluations that focus on specific programs. This will help to establish a pattern of administrative structures, which will allow us to better understand the choices made by HECC administrators and will provide some helpful alternatives to those choices, which in turn, will inform our suggestions on the best ways to improve the administration of the HECC program. The four program evaluations that are relevant to this research are those of Ithaca Hours, New Zealand Green Dollars, UK LETS, and UK Time Banks. The first of these programs is a fiat CC and the other three are mutual credit programs.

Ithaca Hours program was established in 1991 and run by a local resident named Paul Glover. Glover and colleagues print their local currency and denominate it at the equivalent of $10 an Hour. These Hours are further divided into five denominations ranging from one-eighth to two hours. Glover states "we print our own money to level the playing field and to keep Ithaca money from leaking out of the local economy" (Good 1998: 1). His comment reflects one of the central concerns of CC systems- the need to

improve the local economy by encouraging resource substitution. Since 1991, about $63,000 worth of Ithaca Hours (6,300 hours valued at $10 an hour) have been issued. During this same period, an estimated 1,600 participants, including 300 businesses, have both earned and spent Hours. Glover estimates that the value of trade during this period is somewhere around $2 million dollars (Good 1998). During an evaluation of this program, it was found that administrators were able to develop a relationship with a local credit union, which agreed to bank the Hours and provide a way to address counterfeiting issues, using unique paper and specially developed ink, as well as a serial numbering system for all Hours bills. In general the program has two ways to get the Hours into circulation. First, businesses and individuals who agree to accept Hours are paid two Hours for signing up and their names are then published in a bi-monthly publication that publicizes goods and services needed and available, which can be accessed using the Hours currency. This first method for distributing currency is very similar to the system used in the HECC system. The second method, which we suggest should be adopted by HECC, is to make it easier to exchange national currency for CC. In the case of Ithaca, individuals who want to support the system without providing goods and services themselves can buy the Hours from the credit union. We feel that if HECC developed a similar relationship with a credit union it would have a dramatic effect on the increased circulation of the currency. In further evaluating Ithaca Hours, researchers found that the adoption of the Hours system by many local merchants and businesses allows the Ithaca system to become robust. Indeed, wide use by the business community and the subsequent ability of local citizens to have a wide range of choices as to where they can

spend their money are at the core of the success of the Hours program. As we will see, these issues of currency circulation, business participation and a range of choices as to where citizens can spend their CC, are issues facing the HECC program.

The second CC system evaluation relevant to this research was done on New Zealand Green Dollars. This mutual credit system was first developed in late 1980s and functions much the same way that other mutual credit systems function. A local association is formed whose members list their offers of and requests for goods and services in a directory. They then trade in a local unit of currency equivalent in value to the national currency. Individuals can then decide what they want to trade, whom they want to trade with and how much trading they wish to do. Collin Williams conducted an evaluation of this system in 1996 and found four structural barriers to this program achieving sustained and robust success (Williams 1996). These were: difficulty in finding new members, difficulty in finding grant funding; encouraging more people to trade regularly and ~~the~~ setting up administrative procedures (Williams 1996). Many of these barriers were also present in our evaluation of HECC and reflect a general pattern of barriers to success for CC programs across locale. The Green Dollars program uses a central accounting system, which tracks the exchanges made by program users and the amount of credit individuals accrue in the system. This administrative tool could be adopted by HECC, which would have a positive effect on the increase of resource substitution by making it easier for users to see what credit they have accrued and further legitimize the program in the eyes of community members by improving the efficiency of the administration of the program.

Evaluations of Local Exchange Trading Systems or LETS of the UK are the third set of evaluations relevant to this research. These systems were written about and evaluated extensively by Gill Seyfang. LETS were first introduced in the UK in 1985 by a Canadian named Michael Linton at *The Other Economic Summit (TOES)*, which was a conference organized in opposition to the annual meeting of the G7 summit of world leaders. Since that time, LETS of the UK has seen rapid growth, moving from a fledgling program with only 5 different communities participating in 1992 to more than 303 communities across the UK by 1999. In each of these 303 communities, the systems function much that same as the other mutual credit systems and is one of the fastest growing CC systems in the world (Seyfang 2002). However, like fiat CC systems in the Western Hemisphere, the UK LETS have seen a plateau and moderate decline over the last ten years. Seyfang, in an investigation of this decline of participation in mutual credit CC systems, found that the unfunded and voluntary nature of the system resulted in a shoestring operation with many ad hoc, word of mouth growth strategies rather than professional management with widespread publicity and active recruitment. Additionally, Seyfang found other barriers to the success of LETS, including:

> LETS projects are small in scale and scope and do not offer the most practical and staple goods or services needed by people. Government regulations on activities in LETS by benefit recipients deter their participation, as it treats LETS earnings as equivalent to money income. LETS is populated by a certain type of people who are generally well educated and with green and liberal beliefs, keen to experiment with alternatives to the mainstream global economy. As a consequence, LETS are perceived by those on the margins of the conventional economy who could potentially benefit the most from such an initiative, as being something for other people. It has been found to be quite off-putting for LETS members to have to phone people they might not know from the directory to arrange trades, and it is especially frustrating when the people listed are unwilling to do what they've

> advertised which results in disillusionment quickly setting in. Some people are put off from joining LETS because they do not feel that they have a worthwhile skill to offer. Finally, the laissez-faire system of individuals negotiating prices on LETS has been seen as problematic, particularly for services which do not normally have market value, and for people whose labor is not highly valued in the formal labor market. In such cases, market values can predominate within LETS, mirroring the hierarchy of the money economy. The confidence and social skills required to arrange trades, and then successfully negotiate prices, is seen as an obstacle for many. (Seyfang 2003: 4)

Seyfang states that the best way to deal with some of these barriers is to modify the system and create a new model, which he refers to as Time Banks. In many respects LETS and Time Banks are very similar. However, there are two fundamental differences that Seyfang feels are essential to dealing with the problems listed above. Instead of relying on volunteer staff to advertise and administer the program, Time Banks are focused on finding outside grant funding sources, which allows the program to be run and advertised by professional managers. This helps to ensure that the administration of the program is consistent, efficient and effectively run. Additionally, Seyfang suggests that some of the funding should be allocated to paying a fulltime staff member to act as a broker to arrange trades. By making the process of accessing goods and services easier, members need only to make one call to the broker to request a service. The broker searches through the database of members and finds a match for each user (Seyfang 2003). This alternative model for mutual credit CCs is still very new in its development. During Seyfang's evaluation of Time Banks in the UK, he found there were only 29 communities using this model and 49% of those programs were only 6 months old. However, he feels this alternative model could have the potential to positively impact the

economy and increase the social capital of those community members using this type of CC system. Our research on the HECC came to similar conclusions as to the usefulness of paid professional managers and the need for a broker to facilitate the exchanges of program users. These lessons, if applied to the HECC model, could improve the effectiveness of the administration of this community program. Additionally, we also found the need to focus more dynamically on funding streams as a way to effectively accomplish the improvements needed by the HECC program. These suggested improvements are informed by the experiences of the administrators and users of the HECC program.

METHODS

Qualitative Methods

In the fall of 2007, as part of our field placement for a Masters in Sociology, DUHC invited us to evaluate one of their programs. Through a series of meetings with DUHC staff, we decided that Humboldt Exchange Community Currency was the program most in need of evaluation. We accepted the research position with an interest in sustainability and an assumption that community currency is a viable option. Working as a team allowed us opportunities to keep our own biases in check.

This evaluation is based on face to face interviews and focus group data from three groups of people related to community currency: business persons, users of the Exchange publication and DUHC staff. We used convenience sampling and purposive sampling techniques. The first group of participants represented each of the established businesses on DUHC list of community currency businesses. The second group of participants was a purposive sample of community currency members who have special knowledge of the program. We selected participants by reviewing DUHC's bi-monthly publication for community members. We chose names of those who consistently advertise exchange opportunities for goods and services. We contacted these people and set up a series of focus groups. We also scheduled a focus group with all of the DUHC administrators.

When contacting each potential participant, we asked for a convenient time to come to their business and conduct interviews. During these phone contacts, we informed each participant that we would be recording their interview. Before starting any of the interviews we thanked the participants for their assistance with research and assured them there were no right or wrong answers. We were interested in their opinions and experiences. Reassurance to the research participants helped to establish a level of trust. We used semi-standardized interview methods that involve the "implementation of a number predetermined questions and special topics. These questions are typically asked of each interviewee in a systematic and consistent order, but the interviewers are allowed freedom to digress" (Berg 2007: 95). In fact, as Berg explains, the interviewer is expected to probe beyond just the intended interview guide and help the interviewees to see connections surrounding the themes of the interview.

We scheduled a focus group meeting at the DUHC's headquarters. We chose a convenient location that was well known to all potential participants. There are many different methodological perspectives that inform focus group work including market driven approaches, academic perspectives, public/nonprofit approaches as well as participatory approaches. In this research, we chose to use a public/nonprofit approach. Kruger and Casey suggest public/nonprofit focus group work centers on understanding an organization, as well as "how well they are doing, how to improve, how to attract more members and how to improve their community"(Kruger and Casey 2000: 163). They see this style of research as a way to purpose ways to "improve services or programs, and to respond to those needs" (Kruger and Casey 2000: 163). With these goals in mind, we

focused our sessions around these questions. This evaluation study was also informed by principles of action research. Action research is a research method that is designed to bridge the gap between the researcher and stakeholders. Stringer explains that action research has come to be understood as a "disciplined inquiry which seeks focused efforts to improve the quality of people's organizational, community and family life" (Stringer 1999: 9). With this principle in mind, administrative stakeholders were involved with the development of our research tools.

Rossi defines evaluation research, as "the use of social research methods to systematically investigate the effectiveness of social intervention programs in ways that are adapted to their political and organizational environments and are designed to inform social conditions" (Rossi 2004:16). In this particular study of the evaluation process, we had to conduct an evaluability assessment which Rossi outlines as having three primary components.

> (1) a description of the program model with particular attention to defining to program goals and objectives, (2) assessment of how well defined and evaluatable the model is, and finally (3) identification of stakeholder interests in evaluation of the use of those findings(Rossi 2004: 136).

Once we established the program's eligibility, we developed a complete description of the program theory. Rossi explains that to truly understand a programs theory we must

> (1) review program documents; (2) interview program stakeholders, and other selected informants;(3) site visits and observations of program functions and circumstances; and (4) examine the social science literature (Rossi 2004: 149).

We used this evaluation framework model to develop a rich set of data to assist DUHC staff with future program discussions.

The analysis technique utilized here is that of grounded theory (Charmaz 2002). From Charmaz and others, we know that grounded theory is an inductive theory, which allows the researcher to develop a theoretical account of the general features of a topic while simultaneously grounding that account in empirical observations or data. In this way, grounded theory is directed by the empirical data rather than forcing the researcher to adopt a particular theoretical perspective prior to the investigation. With this approach, we were able to analyze the data and construct research instruments, which allowed the data itself to direct our analysis. By taking this perspective, we allowed the theoretical themes to naturally emerge. This created a more organic and natural understanding of the themes presented in the data.

Quantitative Methods

After our discussion with DUHC program administrators and reviewing relevant literature, it became apparent that the only way to successfully complete this evaluation and ensure that we provided a rich and accurate assessment of the HECC, we needed to figure out a way to gauge the opinions of the larger county population. Initially, we set our sights on developing a representative sample of the entire population of Humboldt County and conducting a phone-based survey. However, it quickly became clear that the program administrators had neither the time nor the resources to achieve this goal. As such, we decided that the best method was to conduct a web-based survey. A countywide email list was not available to us. Instead we chose to access the students, staff, and faculty of Humboldt State University. This choice presented a number of challenges, as

there are many limitations to this type of survey administration. Dillman outlines these challenges in his seminal text *Mail and Internet Survey The Tailored Design Method* (2007). The first of these challenges and the most general is "whereas it can be assumed that most people have previous experience with paper and pencil questionnaires, that cannot be assumed for people who are asked to respond to electronic surveys" (Dillman 2007: 353). Further, he explains that because of the relative newness of electronic survey technology, compatibility of software varies tremendously, significantly reducing the likelihood that an individual's computer will be able to read your survey. Additionally, formatting and layout can be dramatically affected, which may decrease your response rate. Although Dillman points out many limitations to the electronic survey, he also sees a number of strengths, explaining that web-based surveys have the potential for bringing tremendous efficiencies to design and implementation. These "efficiencies include the nearly complete eliminations of paper, postage, mail out, data entry costs… In addition, the time required for implementations can be reduced from weeks to days" (Dillam 2007: 359). For these reasons, we decided that a web-based survey would be the best choice for our evaluation.

After reviewing available online web-based survey templates and seeing the very high cost of purchasing these templates, we decided that the best thing to do was to use the University-wide online communication network known as Moodle. Moodle is a freeware program used by the University that allows students, faculty and staff to communicate with one another and coordinate classroom activities. This software has a built-in survey application that is free and is widely used in other research at the

University and is familiar to most individuals of the campus population. The actual survey format is relatively simple and easy to use, which eliminates some of the concerns expressed by Dillman. Additionally, every member of the University population has a user name and password that allows them to access the campus computer system. We were able to have survey respondents use these to access the survey. This helped us to accurately track use of the survey to ensure that each respondent had access to the survey only once.

To construct the actual survey questionnaire, we reviewed several other surveys conducted on two other CC projects. Specifically, we used surveys conducted on the Ithaca Hours program and the Calgary Dollars program. From this research, we complied a set of potential questions designed to assess the general level of conceptual awareness of CC amongst the campus population, as well as their level of participation with the HECC and a set of general demographic characteristics. We then took this list of potential questions to a DUHC steering committee meeting giving the administrators a chance to review the selection of survey questions. Incorporating their input, we developed a first draft of the survey. Next, we tested the survey with a group of Sociology students taking an undergraduate methods course. During this test, we asked students to write any suggestions or criticism regarding clarity, layout and flow of the questions. As an incentive to participate in the test, the instructor of the course offered the students extra credit for completing the requested assessment. About half of the students from the group took the time to complete the survey and fill out an assessment. Changes were made based on some of the observations and we created a second draft of the

survey. Finally, to ensure the best possible survey, we asked four faculty members to take the survey and provide feedback. Through this process, we completed a final draft of the survey.

Next we needed to generate a sample HSU students, faculty and staff that included the email addresses. However, before this could be done we had to apply for Internal Review Board (IRB) approval for our research, which we received in a two-week period. Once the IRB approval was confirmed, we went to the campus registrar's office and requested a random sample of students, faculty and staff. Once our paperwork was processed, we received two randomly selected sample data sets. The first was a 50% sample of students numbering 3802 names and email addresses; the second was a 50% sample of staff and faculty numbering 1849 names and email addresses. We then combined and randomized these samples creating a total population of 5651 names and email addresses. From this total random population, we chose the first 720 names, giving us a sample of 720 email addresses.

Now that we had our sample, we began the administration of the survey. First, we entered the 720 email addresses into Moodle, to create a temporary course so the sample respondents could access the survey. Next, we drafted a contact letter using the format prescribed by Dillman, informing those selected of their opportunity to participate in the survey. The first contact letter told participants that they had been selected to take part in an important survey assessing a vital community program. They were then asked to use the provided link to the survey. Each of the contact letters was personalized using a mail merge function available in Microsoft Office. The first contact was sent out on February

2nd 2008 followed by five additional contacts, which were each slightly different, all including a link to the survey. These contacts were done on February 10th, 15th, 20th, 26th, and March 3rd 2008. Each of these contact letters is included in the appendices of this report. We closed access to the survey on March fourteenth 2008 having allowed access to the survey for just over a month.

Once we had the data imported into the excel spreadsheet, into which Moodle compiles survey data, we uploaded the data into an SPSS data file (See footnote 1). Then the data was cleaned dealing with missing data, creating variable names and removing the open-ended questions. Once this was complete, we were able to analyze the data. The analysis is found in the next chapter of this report.

Footnote 1: Not every variable included in the survey was analyzed in this report. My research partner Natalie Soder utilized those variables not included here.

FINDINGS

Qualitative Data Analysis: Administrative Focus Group

The first component of the qualitative section of this evaluation is an analysis of a focus group with the administrators of the Humboldt Exchange Community Currency Project (HECC). The administration of this program is conducted by the steering committee of Democracy Unlimited of Humboldt County (DUHC). This focus group was conducted at the DUHC headquarters in Eureka. Analyzing this discussion will provide us with a detailed accounting of who is involved in the administration, the history of DUHC's involvement in the program, how they run HECC, how currency is distributed, what the benefits and goals of the program are and where the administrators see the program going in the future. Additionally, this analysis will allow us to compare the experiences of program users with the stated goals of the program, which will help us to assess whether this program is being run successfully.

We had six steering committee members of DUHC participate in the focus group. This consisted of Kaitlin Sopoci-Belknap whose official title is project coordinator for the exchange (KS), Jarred Wilkins (JW) a collective volunteer and steering committee member, Shannon Tracy (ST) the business coordinator for the exchange, Evan Jobel (EJ) an executive committee member for DUHC and David Cobb (DC) volunteer participant in the exchange and founder of DUHC. All of these steering committee members except Jarred Wilkins had been involved with the exchange since before DUHC took on the program.

To establish a basic history of the program, the group was asked to outline how DUHC came to run the exchange. The group members explained that a local citizen named Fhyre Phoenix started the program in 2002, intending it to be a program that focused exclusively on individual one on one exchanges. KS explains the "DUHC was a participant in the early exposure of the program when Fhyre was running it and participated in the Directory." However, over the next two years it became clear that Fhyre was unable to run the program by himself and decided to either shut it down completely or find someone else to administer the program. DUHC was "concerned that if the project was to go away that it would significantly undermine the possibility of having a community currency (CC) project in the future" (ST). As such, DUHC decided in May of 2004 to take over the administration of the program. This presented some challenges "because there was already a format set up with how Fhyre set it up," (EJ) so DUHC had to determine "what would be feasible for a small group of volunteer folks to keep the program alive" (EJ). These decisions included the publication of the Exchange Directory every other month instead of every month, to print one dollar bills to, develop a website and to do business outreach. These decisions were based on the feedback that they received from participants and internal deliberations.

Group members were asked to explain the ways in which the CC was distributed and if there was any stated exchange rate for the currency. First, the group explained that there is a one to one exchange rate for the currency. This means that for every dollar of US currency exchanged a participant gets a dollar of CC. The group went on to explain that,

> The main way people get the CC is to place adds in the directory and this is a system left over from when Fhyre was administering the program. For ten dollars US they get ten lines of text for their advertisement in the Directory and this is where they detail what goods and services they want or have for trade. When the paper comes out we send to the people who paid the ten dollars, a copy of the directory and on their first listing they get 86 dollars of CC which is one of each of the bills we print and each time after that when they publish an ad they get 16 dollars of CC (KS)

In addition to those individuals or businesses listing in the directory, group members explained when an individual responds to an ad in the Directory and is willing to accept CC as partial payment for a good or service, that is one way they receive CC. However, the group felt that this type of transaction was the least frequent and hardest to track. Another important element was to determine if this system was a self-sustaining system. To this end, we asked if the money received from advertising in the Directory was fully funding the printing of the Directory and the CC bills. EJ explained that advertising in the Directory was not fully funding the "transition costs after taking over the program from Fhyre." In response to this, we asked if they sought or received any grant funds to mitigate this financial discrepancy. EJ explained they had not, although they "did apply for a Humboldt Area Foundation Grant but were denied." Additionally, ST explained that in the last six months they had been working on a project proposal template to apply for future grant funding. KS went on to explain in greater detail exactly how the HECC was able to continue.

> Part of how the project is able to stay afloat is that because it falls under the umbrella of DUHC it has far less overhead costs like rent, sometimes the project is able to pay its own postage but other times DUHC has to covert those costs… if

> there is ever a short fall rather then having the Exchange go into debt DUHC covers those costs (KS).

However, covering old expenses for the program and new printing costs has put the program into debt. The group explained that although the debt has slowly been paid off, "the project is not self sufficient at this point and we are rethinking how it needs to be" (JW) improved and what would be the best strategy to move the program forward.

Next we asked the group to explain to us the goals of the program. These answers will be particularly helpful when assessing whether the stated goals of the administrators are in alignment with the experiences of program users. The first thing to emerge from this discussion was a sense that the HECC increased community dialogue about the role of currency in society.

> When you bring alternative currency you are opening up 'well how would you do this?' you are already developing conversations, interactions and dialogue about what is the purpose of money within our society, within our community by simply existing and so the education approach and community engagement is another piece. (ST)

This sentiment was shared by JW when he stated,

> It is fun and makes you interact with people in different ways than normal currency does you are calling people up, friends and neighbors or new people to meet and that creates an impetus to further one along to becoming self sufficient. (JW)

Another major theme to emerge from this discussion was an acknowledgement that CC helped to create a more sustainable economy.

> I think there is the goal of strengthening the local economy because there is an amount of currency circulating around the county that is not going to leave the county and is going to be supporting the local economy. (EJ)

> In terms of strengthening the local economy those efforts are about shopping locally and that is good but CC takes it one step more than that because it is not just about consumer choice. It puts more of a thrust on it additionally when that money goes into that store. That store has to be more creative about where they are going to spend that money…so too is the multiplier effect that goes from local business to local business. (KS)

Additionally, group members thought that a central goal of the program was to help community members to become more aware of CC on a conceptual level,

> I think that we are trying to localize the local economy and make that more obvious through the use of CC and I would say that that is a goal of the project to make that more visible. (DC)

Once we determined what the stated goals of the program were, we wanted to know what efforts were being utilized to meet these goals. In other words, what were the primary outreach efforts of the organization. From this discussion, we learned that there were five outreach initiatives currently underway. First is the pancake breakfast, which DUHC hosts on the third Sunday of the month. This event consists of people "who are currently participating in the HECC project and the circle of friends around them and those that are curious about the project" (KS). The group felt that this was "clearly the anchor outreach effort" (DC). At the conclusion of the pancake breakfast, the second outreach effort occurs in the form of a monthly workshop. This workshop is designed to educate the public on ways that individuals can get involved in the exchange and provides an opportunity for those using the exchange to share their experiences with interested citizens. The third outreach effort described in the focus group was the screening of the film "Money as Debt." This film was only screened once however,

similar film screenings are being considered by the groups. At the time of this interview DUHC had not scheduled any new screenings. The group explains that "what we got was a really great group of people and we watched the movie and after the film the majority of people wanted to stick around and talk about 'what does this mean? How does this impact what I am doing in my daily life?" (DC) This event aimed to create community dialogue and educate interested citizen about the conceptual foundations of CC. The fourth outreach initiative was one that took place at many locations. EJ explains that it is about the:

> Idea of bringing these concepts to other groups as a way to continue to branch out, also being out at farmers markets or other places and start to involve folks in tabling to get the Directory out…once a month or every other month someone from the HECC project is out there in the public saying here is the Humboldt Exchange you should know what it is and check it out. (EJ)

The final outreach effort described during the focus group was the promotion and use of the Humboldt Exchange website. This seems to be the outreach effort that gets to the largest group of people as KS elaborates:

> The website which is publicized through the DUHC list which has several thousand folks on it. So every time the Directory comes out we send out a notice and when listings are done we send out a notice and this is all on the DUHC website with a link to the HECC website. (KS)

In concluding our discussion on outreach efforts we were told that DUHC distributes around 2800 copies of the directory every time they go to print. However, it appears they are inconsistent with distribution as KS explains: "Distribution always takes place in Eureka and Arcata. Then there is the hit and miss part, which is that, one issue

will be distributed down in the southern part of the county and another in McKinleyville, but maybe next time there would not be someone able to do that." These comments seem to reflect the limitation of a program driven primarily by volunteer efforts and speak to the need to seek funding to ensure consistent distribution of the Directory.

Finally, we asked the group what they would like to see happen with the program in the next five years. From this conversation five primary goals emerged. First, the group explained, "DUHC is launching an Independent Business Alliance and we would like to see that be our local economy project" rather then having it be separate from the HECC project. This goal speaks to the need for a much larger segment of the business community participating in the program. In a review of other successful CC programs, increased business participation was the key to sustained success, both legitimizing the program in the eyes of community members and ensuring robust circulation of the currency. Reinforcing these comments with a more quantified figure, KS stated a second long-term goal "in terms of the numbers if like 10% of the population was using the currency in five years that would be awesome." As explained above, DUHC has had to keep the HECC project afloat both in terms of resources and personnel hours. In response to this discrepancy ST elaborated on the third long term goal of the project, "I think that specifically we are around 80% DUHC staff and only 20% community volunteers and I would love to see that flip in terms of who is coming to the steering committee meetings and I would like to see us pay off our debt." DC elaborated on the fourth long-term goal, one that speaks to the potential for expanding the range of services provided by the HECC. Here DC makes a comparison between HECC and the Ithaca Hours CC project.

> Ultimately a Humboldt Health Care Alliance, much like what they have done in Ithaca and if you take a look at the Ithaca Health Care Alliance and how they got started from Ithaca hours seven or eight years later, they launched the Health Care Alliance and then eight years after that they actually opened a clinic…. And this is how is happens if you are intentional and strategic about meeting people's needs and you know it makes people think differently about the economy… You know people should not be serving the economy the economy should be serving the peoples needs. You know I would like to see HECC facilitate all of these transactions and get those needs met. (DC)

Of all of the long-term goals of the program this seems to be the one farthest from attainment and least likely to be achieved in the next five years. The final long-term goal to emerge from the administrative focus group moves away from specific quantifiable goals and speaks to the philosophical orientation of the project administrators; "At the core DUHC is all about shifting our culture to help people take the power into their own hands to meet their needs so that is kind of at the base of where the Exchange is coming from" (DC). Our research into the experiences of program users found that all program users interviewed share the belief in the need to shift the culture of the community to place the power to shape the character of the community directly into the hands of the citizens.

Qualitative Data Analysis: Business Owners and Publication User

To complete the qualitative analysis section of this evaluation, we conducted a series of face-to-face interviews with business owners and a focus group with Exchange publication users, which were designed to gauge whether the program was meeting the needs of the community. We asked participants a series of questions including: How long

have you been involved with the program? How are you using the program? What do you perceive as the benefits of using HECC, and what are your suggestions as to the best way to improve the program and increase the circulation of the currency?

During the spring of 2007 we contacted all of the local businesses using HECC by phone. From a list of 12 local businesses, we were able to set up interviews with five business owners using HECC. We conducted these interviews at the store locations at times which were convenient for each individual. These businesses are Green Life Revolution, a food and wellness center, New World Water, a home water system retailer, Solutions, a local clothing store, Grandma B's Fudge, a local sweets and confectionary establishment, and Bongo Boy Records, a local recording studio and music distributor. Three out of five of these businesses had either known about or been involved with the program since its inception. The other two business owners had more recently become involved with HECC. This sample was then able to reflect both the experiences of seasoned HECC users and provide some insights from businesses new to the program.

For the focus group, we examined all of the Exchange publications for the last year and isolated those individuals who had consistently publicized both goods and services they had and those they were interested in. From this research, we were able to compile a list of about 10 individuals. Two of those were DUHC administrators whom we had already interviewed in the administrative focus group so their names were removed from the list, leaving us with eight names. We then contacted by phone each of these individuals and invited them to participate in the focus group, which we held at the DUHC headquarters. From the list of eight individuals, four committed to participating in

the focus group, however, only two of the four showed up. These two individuals had both been involved in the program from its inception.

The first question we posed was to ask how each business and publication user was using the currency. From this, we found that respondents were using the currency in three different ways. The first way is to "offer the HECC as return change, I would bring it to peoples awareness and the more people are involved the more they want people to receive it and get a hold of it for themselves." (K) This strategy for using the CC encourages a dialogue amongst community members about the role of currency and the possibility of engaging in an alternative economic system. The second strategy to emerge from these interviews is the use of the currency as a percentage of any exchange for a good or service. An example of this is found in procedure of New World Water who accepts five dollars of CC on any transaction of 25 dollars or more. This strategy represents the most traditional use of fiat CC. However, without a way to spend the money taken in by these transactions, businesses and publication users end up acting as banks, where large amounts of CC builds up without a place to be spent. This frustration is expressed by one of the publication users who states; "The limitation for me as a long-term person is that I don't know how much I've got [we ask "more than a thousand?"] And [he responds] easily in that range… you know that's a lot for a small business" (FR1). This frustration speaks to the difficulty that CC programs often have with being able to successfully increase trade substitution that significantly impacts the economy because of the scale of participation in the program. This process is a self perpetuating cycle, in that, a higher volume of CC circulation is dependent on more businesses

participating. More participation by the business community is dependent on those community members perceiving that if they take in CC, they will have a place to spend it. This is dependent on more businesses and community members participating in the program.

The third way that the currency is being used, which represents the most sustainable model articulated by respondents, was expressed by a business owner who stated "Well, right now we are offering the No Sweat Shop Shoes, which are around 46 dollars and we take a ten dollar currency bill toward those shoes…at this point what we do with the currency is giving it back to DUHC and buying ad space in the Exchange publication" (K). This process of taking in the CC and using that CC to fund placing advertisements in the Exchange publication seems to be the best model given the limited amount of options one has in terms of places where the CC can be spent.

Next we asked respondents what they perceived as the benefits of the program. From this conversation we found there are two types of benefits common amongst all respondents. First, there was a consistent feeling that participation in CC helped to encourage community dialogue around the subjects of sustainability and economic development. This dialogue creates a feeling amongst respondents that "this is a powerful tool…You know I also feel like on a spiritual level that most people might not be aware of its integrating connectedness…for improving the experience of community" (R). This feeling that CCs encourage a sense of connectedness and inspires curiosity about sustainability amongst community members was further supported by comments like "I do feel like it helps people's awareness because the idea is one that has not crossed many

people's minds. You know as soon as people hear about the work and the currency they are automatically curious" (R).

The second benefit consistently mentioned by respondents is a sense that using CC helps to improve the economic sustainability of the county's economy. This insight is best illustrated by comments like: "Well, it is a great thing, alternative currency you know, the whole thing of keeping dollars in our community, in our neighborhood, is a good thing… It's a way of taking back our labor out of the hands of the government and corporations" (FR2). Additionally, respondents felt that the localized structure of the HECC not only helps to ensure that the currency stays exclusively within the county, but also forces people to think more creatively about how to spend their money. This insight is supported by comments like "I can't spend that community currency outside of our area, so I have to spend it in here locally and to find a way to spend it, in a sense that the parameters are Humboldt County. And so, I can't spend it on anything that is out of our local area" (BB).

Another way that respondents felt that using CC helped to bring about a more sustainable develop strategy was by helping individuals, especially, the publication users, in the development of social and business networks. These networks were used in two different ways. First, respondents used the publication to create new and lasting relationships with other community members. These relationships increase the social capital of the individuals by providing them with a way to engage other community members that encourage mutual benefits and create opportunities for developing new friendships. Second, respondents stated that they were able to use these networks to

develop new business relationships and that "actually a lot of times I would get work over somebody who wouldn't take" (FR2) the currency. Respondents did however, acknowledge that although they felt strongly that helping the program to become more successful was vital to the economy, with the limited scale of the program as it now stands, they would need to be "willing to take a leap, a little one. I do not care what you do; you have to take a risk. You are going to have to give something up to help move the thing along" (J). This acknowledgment speaks to the level of dedication of adherents and their willingness to participate for extended periods of time without seeing large returns on their investment in the program. This seems to reflect the tendency outlined in the theoretical literature on this type SMO in that participants choose to engage in the program not because of its impact on their buying power, but because of their belief in the ideological motivations of the program.

Next we asked respondents if they had suggestions as to the best way to improve the program and increase circulation of the currency. From this conversation, respondents consistently mentioned three different improvements. The first suggestion, which was mentioned by every respondent, was the need to refocus the energies of program administrators toward getting more food producers signed on to the program. Respondents felt that "to make the currency better they need to have more food stores online because you know we are just like everybody else. We buy food and so you know if there were more places to spend the money like more food stores then we would take more currency" (K). These comments reflect the importance that food production and consumption have on the total economy. This insight is supported in the literature both in

terms of the theory supporting the program and the steps that need to be taken to begin reshaping the local economy toward a more sustainable development plan. This makes a lot of sense in that everyone needs to eat and so focusing outreach on these types of businesses has the greatest potential of making a big impact on the economy generally and on the success of the HECC program more specifically.

The second consistently mentioned suggestion had to do with strategies to make businesses that are accepting the currency more visible. Respondents felt this could be accomplished in two different ways. The first idea was to encourage businesses to advertise that they are using the currency in the same way they advertise that they accept different types of credit cards. One respondent explained: "You know, you've got a Visa card sign, you've got American Express sign, I know that you are taking those credit cards before I come in and I thought we could do that, in a positive way, with the use of a gold star indicating that they take HECC which would tell customers: I support the local economy, and I support taking local currency" (K). Secondly, respondents felt that DUHC administrators should do more tabling at public events to inform the county's citizens as to which businesses are willing to accept the local currency.

Finally, the third set of suggestions had to do with ways of improving the relationship with and participation in existing community events. Respondents explained that Humboldt County has many locally run and organized events, ranging from weekly events like the farmers market to annual events like the North Country Fair and the Oyster Festival. They felt that DUHC should petition event coordinators and vendors to accept the currency as partial payment for an item. One respondent explained the idea

"You know another idea would be something like the North Coast Fair, and the vendors who are going to be there could be solicited….they may be willing to accept some CC at their booths, they could have something that advertises that, and which would create a new place for people to spend their CC" (FR1). Similar efforts have been initiated in other communities that have CC programs and these efforts have resulted in successfully improving the total circulation of the currency. Engaging in ongoing community events can also act as a way to broaden the conversation on CC to a much greater pool of potential adherents. Additionally, taking advantage of the preexisting infrastructure of ongoing events helps to cuts costs for DUHC administrators because those events already have an advertising apparatus and organizational structures in place, which do not have to be organized or run by DUHC staff. Other communities like Ithaca have gone one step further and have developed a working relationship with the city government. This significantly improved the visibility of the Hours program and provided a grant funding steam that was used to improve infrastructure and allow the program to make a much larger impact on the local economy. Although no respondent suggested a direct relationship with city or county government, the fact that the Arcata City Council has a number of Green Party members suggests they might be interested in developing a relationship with HECC

Quantitative Data Analysis: HSU Community Currency Survey Results

The first task in understanding and analyzing the survey data collected in our evaluation of the Humboldt Exchange Community Currency Program (HECC) is to examine the general demographic characteristics of respondents. This will allow us in a general way to see what kind of people chose to take the time to complete this survey. We acquired our sample from the registrar's office and it consists of a randomly drawn sample of 50% of the Students, Faculty and Staff populations of HSU. From this sample, we chose the 720 names used in the survey randomly from the total 5000-person sample population and sent invitations to participate. We gave invited participants access to the survey from February 11th 2008 to March 14th 2008. During this time we sent out five contact letters urging those selected to access and complete the survey online. When we closed access to the survey on March 14th 2008,we had received 226 completed surveys; this represents a 31.38% response rate. Reviewing relevant literature on online survey implementation, we determined that we successfully breached the average of 24% response rate for this type of survey. However, we were unable to successfully get to the target response rate of 50%. This was due to the time constraints and the inherent limitations of this type of survey implementation and the lack of resources available from the contracting organization. Taking a closer look at those that chose to respond shows us that of the 226 respondents 76.5% (n=173) were Students, 6.6% (n=15) were faculty and 16.8% (n=38) were staff members. In addition to the institutional status of the respondents, it is important to look at the other demographic characteristics of

respondents. These characteristics include political identity, marital status, racial identification, gender, and level of educational attainment.

Examining the first of these demographic characteristics we see that the majority of respondents identified as either Democrat with 43.4 % (n=98) or as Independent /Unaffiliated with a combined percentage of 42.0% (n=95). The rest of the 226 respondents identified as Green Party 6.3%, Libertarian .9% or Republican with 5.8%. The remaining 2% of respondents gave no answer to this question. This breakdown seems to be reflective of the larger political landscape of the county as outlined by county election office data. Additionally, there were 31.4% (n=71) who were married compared with 58.8% (n=133) who stated they were un-married; again the remaining 9.8% did not respond to this question and were coded as missing or other. These figures are not surprising given the high percentage of students who took the survey and the small percentage of students who were married reporting as only (20%). This is particularly clear when one compares those figures to faculty reporting 60% being married and 63.2% of staff members reporting being married. In terms of the racial identity of respondents, 69.5% (n=157) identified as White/Caucasian compared to the 1.3% (n=3) identifying as African American, 5.8% (n=13) identifying as Asian American, .9% identifying as Pacific Islander (n=2) and 9.7% (n=22) identifying as Latino. This lack of a high degree of diversity is reflected in the demographic statistics of the campus population. According to the HSU demographic database for the 2007 school year the ethnic make up of University students is 53% White, 10.3% Latino, 4.3% Asian American/Pacific Islander, 3.6% African American and 2.3% Native American, the remaining 26.5% of

students did not report ethnic identity. The ethnic breakdown for faculty is even less diverse with 83.9% reporting identifying as white. The final two demographic characteristics that we examined were gender and level of education. With respect to gender, a much higher percentage of respondents were women 60.2% (n=136) compared to only 37.2% (n=84) who were men, the remaining 2.6% of respondents did not answer this questions. In later analysis we will see that this gender disparity is also reflected in respondents having awareness of or experience using the Humboldt Exchange. Finally, the level of education of respondents was roughly the same as the breakdown of respondents institutional status; 6.6% (n=15) having a doctorate or postgraduate degree, 6.2% (n=14) having a master's degree, 22.6% (n=51) having a bachelor's degree, with the remaining 145 respondents having either a high school diploma/GED or an associates degree.

In addition to examining demographic characteristics of respondents, we also tried to gauge the general level of awareness and ability to articulate a definition of the concept of community currency. To do this, we asked respondents "In your opinion, what does the term community currency mean?" We received a fairly wide range of responses to this open-ended question ranging from very specific definition; "It is a localized, community based currency that is independent and not rooted in or driven by the standards of the federal currency systems. It is more about community wellness and development than monetary gain" to a much more general and far less thoughtful definition such as "Currency that is only used in the community." This range of definitions shows us that although there is variability in terms of the conceptual

understanding of community currency in general, there is a high degree of conceptual awareness about the concept. Although there is a high degree of conceptual awareness among respondents there were 15.5% (n=35) that stated they did not know what community currency is; the most common responses were: “I have no clue” and “I’ve heard about it but I do not know what it is.”

We also thought it important to examine respondents general opinions as to the usefulness of this type of program. To do this we posed a series of statements and asked respondents to rate their level of agreement with those statements. The two statements that best demonstrated the general interest level of respondents as it relates to community currency programs were: “Community networks are important for developing the local economy” and “Community currency helps ensure that wealth and resources are fairly distributed within our community.” In response to the statement about the usefulness of community networks, 81.4% (n=184) stated they strongly agreed or agreed with that statement. By contrast, when asked specifically if community currency helped improve the distribution of wealth and resources in our community the majority 71.2% (n=161) reported either feeling neutral or disagreeing with the statement. This disparity shows us that in general respondents felt favorably about programs designed to meet goals similar to those of the HECC but felt ambiguous about the role of community currency in reaching those goals.

Next we asked respondents to rate their level of agreement with a series of statements designed to gauge the level of interest and need for a program with the specific characteristics of the HECC. The four statements that best achieved this were: “I

am interested in a way to exchange goods and services using currency other than national currency, US money", "I am interested in shopping at local businesses that support community currency", "I have goods and services that I am interested in exchanging with other community members", and "I do not have means for exchanging goods and services with other community members." In response to the first two statements respondents reported high levels of support; first, 49.1% (n=111) either strongly agreed or agreed that they were interested in alternative currency systems for exchanging goods and services, and second, 56.2% (n=127) either strongly agreed or agreed that they would be interested an supporting businesses that support community currency. These attitudes are sharply contrasted against responses to the second two questions from this series. Here respondents were much more likely to disagree with these statements; 68.1% (n=154) either felt neutral, disagreed or strongly disagreed that they had goods and services they were interested in exchanging with other community members, and an identical percentage of respondents felt neutral, disagreed or strongly disagreed that they did not have means of exchanging goods and services with other community members. These responses tell us two things. First, this sample population and by extension the entire HSU population represents a pool of potential program users that would be interested in and receptive to using community currency. This finding should inform the outreach efforts of program administrators and demonstrates the need for a more aggressive outreach campaign focused on the campus population. Second, these findings imply that program administrators are more likely to have success focusing future outreach efforts

on connecting the campus population's interest in community currency with local businesses rather than focusing on the Exchange Directory.

Now that we have assessed the general level of support for programs that have goals similar to those of HECC and demonstrated that the HSU's campus population both understands what community currency is and are interested in supporting businesses that take community currency we need to determine to what extent the campus population is already using the HECC. To do this we asked whether respondents knew about the HECC, were involved with HECC, had seen the directory and had made any transactions using HECC. Reviewing the responses to this series of questions shows us there is virtually no involvement in the HECC amongst survey respondents; only 1.8% (n=4) reported being involved with the HECC. There is only a slightly high higher level of awareness of the program; only 18.6% (n=42) reported knowing about HECC. There are a similarly small number of respondents reporting having seen the directory, 12.4% (n=28), and an even smaller number of respondents having made any transactions with HECC 2.2% (n=5). These findings support earlier assertions that most survey respondents are not aware of and have not used the HECC. This assertion is supported by responses to our second open-ended question "What is the biggest difficulty you have using the Humboldt Exchange?" The most common responses to this question are; "I have never used the Humboldt Exchange" and "I haven't used it. I don't know what it is." However, there were a few responses that reflected more specific concerns about HECC rather than no awareness of the program. These ranged from concerns about where to spend CC, "Only certain businesses allow it or on a limited basis. For Example Muddy

Waters only accepts it on Wednesday," to concerns about the integrity of the program "I have not used it because I don't believe that it can be sustained as a tamper-proof system."

These findings further support the assertion that the problem of successfully engaging the HSU campus population is not an issue of conceptual understanding about community currency as a tool of community development, but rather the lack of awareness of the Humboldt Exchange program specifically. Knowing that there is interest in using a community currency program we thought it would be important to find out specifically where respondents would be interested in using community currency. These findings are summarized in the table below.

Table 1.2. Survey Respondent Locations of Interest for Using Community Currency

	Farmers Market	Grocery Stores	Bookstores	Restaurants	Movie Theaters
Yes Frequency	163	147	133	142	102
Yes Percent	72.1%	65.0%	58.8%	62.8%	45.1%
No Percent	27.9%	35.0%	41.2%	37.2%	54.9%

From this chart we can see that respondents are interested in using community currency in all of the suggested locations. However, there is a slightly higher degree of interest in using community currency at the Farmer's Market, restaurants and grocery stores. These findings are significant because they support earlier findings from our qualitative interviews with business owners and our focus group with currency and directory users.

This then should inform and help to prioritize those locations for business outreach that are going to have the biggest impact on the success of the HECC program.

As a way to further refine our recommendations for future outreach for HECC, we did cross-tab analysis looking at the relationships between the demographic characteristics and whether a respondents was aware of or had used the HECC. Only one Chi-Square Test came back as statistically significant. This was a relationship between HSU status and "I am interested in a way to exchange goods and services using a currency other than national currency, US money." Here we found that there was a statistically significant relationship finding a probability score of .008 with degrees of freedom of 10. This indicates a significant relationship between being a student and being interested an alternative currency system for exchanging goods and services. This finding tells us that HECC program administrators should try and prioritize outreach efforts that are targeted toward students.

In summery, this survey data has shown us that amongst respondents there is a high degree of conceptual awareness of CC, with only a mild interest in a program that uses community currency as a tool for community development and there is only a very low level of awareness of the HECC program specifically. These findings highlight both the difficulty in improving community participation and awareness about the HECC and the potential that the HSU campus community represents in terms of improving the success of the program.

RECOMMENDATIONS FOR HECC

From the research analyzed above, we developed a series of recommendations for the administrators of HECC. These recommendations are divided into two categories. First, we developed a set of structural suggestions designed to assist the HECC administrators to improve the way that the program is organized, help them increase their legitimacy in the eyes of the community, and increase the total circulation of the currency. Second, we formalized a series of recommendations to improve the choices made by DUHC administrators as to what business and community outreach efforts will have the biggest impact on success of the program.

After reviewing the structural features of other successful CC programs, we felt that HECC would benefit from making a couple of additions to their website. They should consider utilizing some of the characteristics of a mutual credit-type program. This could be accomplished by creating a way for program users to log on to the website to see how much money is in circulation and by creating a new way for publication users to accrue credit with other publication users that was not based on the exchange of hard CC bills, but instead used the website to make transactions. These would be the first steps in creating a new model for the administration of the HECC program.

This new model would take the shape of a hybrid CC program utilizing the most successful aspects of both fiat and mutual credit programs. Adopting a hybrid approach would also allow the administrators to develop a dual system in which transactions made from the Exchange publication would take the shape of a mutual credit system, while

transactions made either between businesses or between an individual and a business would continue to utilize the structure of a fiat system. Utilizing this hybrid approach would also reduce the cost of printing the currency because all transactions made through the Exchange publication would be done without the use of hard CC bills. Additionally, this approach would take full advantage of both the economic benefits of a fiat system in terms of increasing trade substitution and the social capital increases associated with a mutual credit system. DUHC administrators mentioned during their focus group that they have a feature on the website that keeps track of how much of the program's debt has been paid. However, after exhaustively reviewing the website, we could not find this feature anywhere, so we suggest that they fix this mistake so that program users can easily log onto the website and see how much of the debt still needs to be paid. This would help to engage program users more dynamically and help to make the connection between the use of the HECC and the elimination of the debt. Administrators could then send all the individuals on their mailing list notices when the program had reached any benchmark on the reduction of debt and suggestions as to ways that individuals could help to reach this goal. This change to the website has the potential to act as a way to energize the base of the program and encourage individuals to participate in fundraising events because they would be able to see how their participation in an event would directly impact the reduction of debt and the continued success of the program.

We further suggest that DUHC considers developing a relationship with a local bank or credit union. One of the consistent criticisms of the HECC program was the difficulty of accessing the currency. Developing a relationship with a local credit union

would make accessing the currency easier, as individuals interested in using the currency could simply go to the credit union and exchange their national currency for the HECC. This change would have two positive effects. First, it would create an infrastructure for tracking the flow of the currency because the bank would have records of all currency exchanged within a given period. These records could then be linked to the HECC website, which would allow both HECC administrators to keep more accurate records and allow interested citizens to see the current levels of circulation of the currency. Second, this improvement would increase the perceived legitimacy of the program in the eyes of community members. By improving the perceived legitimacy of HECC, administrators would be able to make a stronger argument to local businesses as to the benefit of being involved in the program. This would especially be true if DUHC could develop a system similar to the Ithaca program to award other community organization grants. These grants would be given in the local currency and would act as a way to stimulate use of the currency and would be a great publicity tool. Additionally, these community grants would both demonstrate HECC's commitment to support local development and encourage local innovations.

The only way that this type of improvement could work is to first address the debt issues that the HECC is now suffering. The best way to accomplish this is for the DUHC administrators to more aggressively seek grant-funding streams that come both from inside and outside of the local community. During the focus group with DUHC administrators, it was mentioned that they are currently working on developing a grant proposal template that can be used to apply for different grants as they become available.

After examining other successful programs, it is clear to us that the only way to realistically deal with the disproportionate amount of time spent by unpaid DUHC staff in the administration of the program is to find some kind of grant-funding stream. This would allow DUHC to take on at least two full time paid staff members who would be responsible for community and business outreach and managing the new additions to the website. Additionally, having a consistent grant-funding stream would help pay the debt accrued by taking the program over from Fhyre Phoenix, thereby allowing administrators to focus more dynamically on helping the program to grow. This would in turn make it far more likely that they would be able to accomplish the long-term goals outlined in the administrative focus group.

Next we developed a series of recommendations designed to inform administrators as to where best to direct their resources in terms of business and community outreach. The results of our survey of Humboldt State University (HSU) students, faculty and staff suggest that this population represents a potential pool of program adherents that could have a dramatic impact on the future success of the program. However, at this point DUHC administrators are not doing any outreach focused toward this population. In fact, when we asked Kaitlin Sopoci-Belknap, the project coordinator, what their target population was she was unable to give us any specific section of the county's population as a target for their outreach efforts. The HSU population represents two groups that are both vital to the success of the program. First, university students, although transient in terms of the length of time they are residents of the county, do represent a pool of potential adherents who strongly identify with the goals

and philosophy of the program. As such, they are likely to support and participate in HECC sponsored events. However, when asked what their biggest obstacle to participation in the program are they consistently stated that it was an awareness of the program and program sponsored events. This suggests that targeting outreach toward HSU students could have a substantial impact on increasing participation in the program. Second, university faculty and staff populations are long-term residents of the county and in many cases are seen as respected figures in the community. Both of these populations expressed support for the goals of CC programs and were interested in shopping at businesses that support CC. This suggests that these populations would be receptive to outreach efforts and HECC would gain the support of respected community figures. HSU faculty could encourage other leading community figures to support the program, which would start a chain reaction for increased community support.

Finally, our research suggests that the most important group within the business community to target for outreach that would have the biggest impact on total circulation of the currency are the businesses engaged in food production. This group can be divided into three distinct subcategories: farmers, restaurants and grocery stores. The literature indicates that food consumption is at the heart of a successful sustainable bioregional development strategy. Engaging in outreach directed toward food producing businesses would greatly impact the amount of choices individuals have in terms of where they will spend their CC. Both respondents to the survey and individuals interviewed stated they would be very interested in using CC to buy foodstuffs or spend in a restaurant. For farmers, administrators should try to get individual farmers to accept some CC at their

booths during the Farmers Market. Because the Farmers Markets are so well attended, it is likely that if farmers accept a small amount of CC, then far more individuals would want to participate in the program. This could significantly impact the total circulation of the currency.

During the focus group with Exchange publication users, a respondent suggested another way to engage the food producing community is to encourage the local grocery stores to give the CC to their own employees to buy local products at their store. Additionally, soliciting grocery stores to participate would significantly improve the likelihood that businesses already using the currency would consider accepting more and those businesses not yet accepting the CC would consider signing on to the program. In general, the food producing segments of the business community should be understood as a linchpin for increasing participation in and circulation of the HECC. As such, it seems to be vitally important for DUHC administrators to target their outreach toward this particular segment of the business community.

DISCUSSION

Now we return to the evaluative and theoretical questions posed at the beginning of this evaluation. These questions took two forms. First there were questions regarding the evaluation of the HECC program. These were: What are the goals and benefits of the program, as articulated by the administrators? Are these goals and benefits reflected in the experiences of program users? The second set of questions were theoretically based and included: is community currency a useful tool in creating a sustainable development plan? And, are there other features of the county economy that are having a more dynamic impact in the creation of a bioregional community?

Starting with the evaluative questions we have concluded that in the most general sense HECC is designed to improve the sustainability of the local economy, encourage the development of new community and business relationships, provide a place to start a conversation about alternative economic systems and foster a sense of community cohesion. Our research indicates that the program's social and economic benefits are generally experienced by both businesses and users of the Exchange publication. This shows that the program is successfully meeting its stated goals, at least amongst program users. However, the total scale of the program is so small that it is not having a substantial impact on the county's economy, which seems to follow the general pattern of limitations of CC programs as outlined in the literature.

In terms of the theoretical question regarding the usefulness of CC in the development of sustainable bioregional development strategy, our findings are mixed. Reviewing the literature on CC suggests that if properly funded and staffed with professional managers, CC programs do have the capacity to significantly impact a local economy. However, this particular program as it is currently being run is not significantly impacting the economy and not being used by enough people to increase the total amount of social capital available to the entire community. If DUHC administrators were to enact the suggestions made above, both with regards to structural improvements to the program, as well as using resources more strategically with regards to outreach, efforts could remedy these issues. In our review of the literature, we have not seen an example of the type of hybrid system we suggested here. However, we do feel that a mixed-method approach would have the greatest possibility of achieving success. Finally, it is our assessment that there are a number of other community structures that have and will likely continue to have a far more substantial impact of the promotion and development of a sustainable bioregional development strategy. These community characteristics include a vibrant Farmers Market, many local CSAs and two locally funded public radio stations. These findings suggest that Humboldt County has a tremendous amount of "wealth of community" and is a perfect candidate for a sustainable bioregional development strategy.

LIMITATIONS AND FUTURE RESEARCH

The final component that needs to be accomplished in this evaluation is to critically examine this research to determine what the limitations of this data are and how those limitations could be dealt with for future research on the HECC program. Additionally, we have some suggestions as to other areas that are at this point under-researched, which would benefit from more attention and could help to eradicate global poverty through the use of CC. In terms of this evaluation, we feel there were two fundamental limitations which both have to do with sampling issues. First, there were not enough business owners interviewed to accurately reflect the experiences of all business owners using the program. This is particularly true because during the time we conducted this evaluation (from April 2007-May 2008) the DUHC administrators have more than doubled the number of businesses that are accepting HECC. To accurately assess the experiences of this larger pool of businesses we suggest that future researchers evaluating the HECC program need to both conduct a more exhaustive series of interviews with all available businesses taking the HECC and either interview or conduct a survey with businesses not taking the HECC. This would be important for building a more accurate picture as to what the business community wants out of their CC program. Additionally, this research was very limited in terms of how representative our survey was of the county's opinions about and use of the HECC program. We suggest that future researchers find a way to take a representative sample of the county and conduct a phone

or mail survey designed to gauge the opinions about and use of HECC amongst Humboldt County citizens. This would allow researchers to more accurately assess the best ways to improve the HECC and meet the need of the county's citizens.

Our research focused on examples of CC that emerged in the developed world during the last century. However, while conducting an extensive review of the literature it become clear that the body of literature on CCs needs to be expanded to include a more in-depth investigation into the use of CCs as a tool which can address global development issues like human poverty and environmental degradation. In recent years, international development and global poverty reduction have become major topics of debate within both academic political circles. One important articulation of this debate is the United Nations Development Agency's adoption of the Millennium Development Goals. These are a set of goals focused on strategies to end global poverty and substantially reduce environmental degradation. As such, the international community has begun to look for new ways to achieve these goals. Informed by the Millennium Development Goals, DeMaulenaere comments on one possible way forward and proposes a:

> People-centered strategy for eradicating poverty which must start by building on the assets of the poor by securing the civil, political and economic rights of citizens, reforms that enable people in poverty to acquire assets such as housing and land, education, health care and proper sanitation, and social safety nets to rescue people from disaster and give people the tools they need to help themselves. (DeMaulenaere 1998: 10)

One of the primary ways that he suggests meeting these goals is through the development programs that include CC and strong democratic processes. We are suggesting that the use of CC systems, in conjunction with systems like the Grameen

Banks micro-loan program in Bangladesh, could provide the world's poor with a powerful set of tools to eradicate poverty. This could be accomplished by insisting that members of a community who access these micro-loans would have to accept the local CC as a percentage of each transaction. In this way the system would encourage the development of new small businesses and at the same time ensure that a significant percentage of accumulated wealth would stay only in the local area, which would help to develop a sustainable local economy. However, there has at this point been very little research done on the use of CC systems as a tool for developing-nations to use in the struggle against economic and cultural hegemony. We are suggesting here that more research needs to be done in this area both to help individual communities address the needs of their citizens and to create a theoretical model that could be used to develop new hybrid type CC programs in the developing world. As far as we know, there has not been any research done on the potential of integrating micro loan and CC style programs to create a hybrid type system. We suggest that this possibility be investigated further, taking into consideration our previous suggestions for a mutual credit/fiat hybrid CC system, which we feel would work best to integrate into an existing micro-loan system. Therefore, our final suggestion for future research would be to find a community somewhere in the developing world to test this hypothesis to determine its viability.

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APPENDIX A:
INTERVIEW MATERIALS

Possible Interview Questions:

Do you participate in social and/or political protests?

How long have you been involved with the HECC? (to gain rapport)

Why do you participate in the HECC?

How does the HECC work? If you were explaining the HECC to someone what would you say?

What do you believe are the "general benefits" of a local community currency?

How did you learn about the local currency exchange?

Do you "like" the way the current directory is done? Any suggestions for improving it?

Currently, how much community currency do you have in your possession?

Program Evaluation Notes
Questions to ask:

Why is an evaluation needed?

What are the program goals and objectives?

What are the most important questions for the evaluation to answer?

Who is the target population?

Potential evaluation questions:

What is the best system of delivery?

Are the clients satisfied with services

Are resources used efficiently

Focus group interview guide

How long have you been involved with HCCP?

How did you find out about the program? (Probe)

Please describe the kinds of goods and services you sell and buy on the HECC?

Are any of the good and services you offer by way of HECC your primary source of income?

What % if your monthly income is represented by community currency? (Probe)

Do you consider your participation in community currency a business?

What is the value in dollars, of community currency now in your possession?

How is the HECC impacting the local community?

How often do you attend Humboldt Exchange social events? (Probe pancake breakfast)

Can you offer any recommendations or suggestions based on what does and doesn't work wee with the Humboldt Exchange?

Is there anything else that you want to talk about that hasn't already been discussed?

Face to Face Interview Guide:

How long have you been involved with HCCP?

How did you find out about the program?

Why did you decide to get involved with HECC?

Please describe the kinds of goods and services you sell and buy on the HECC?

As a business person what way do you see as the best method of advertising the Community Currency Program?

What is the value in dollars, of community currency now in your possession?

Humboldt Exchange Community Currency Evaluation

Overview
You are invited to participate in the HECC research project developed by students at Humboldt State University. The goal of the project is to evaluate the implementation of the currency project and offer suggestions for improvement, while examining what is and is not working from the perspectives of those using the Exchange.

Researcher Contact Information
This study is under the direction of Matthew Jelen and Natalie Soder. We are students enrolled in Program Evaluation at Humboldt State University. You may contact us at: majelen79@yahoo.com or nts4@humboldt.edu.

Your Role
You will be asked to answer a series of question about the Exchange, to the best of your abilities. Tape recorded session will take place in predetermined location of subjects choice. This evaluation activity should take 45 minutes and will assist researchers with evaluating the effectiveness of the Humboldt Exchange Community Currency.

Risks and Benefits
We foresee no risks to you through your participation in the evaluation of the Humboldt Exchange project. Instead, you may find that the evaluation activities themselves will offer the benefit of focused time to reflect on your involvement with the Humboldt Exchange. In addition, evaluation activities will provide one forum for you to shape the future of the Community Currency project.

Voluntary Participation
Please understand that your participation in the evaluation of the Humboldt Community Currency project is completely voluntary. You may choose to participate in all or none of the evaluation questions. You may question evaluation procedures at any time. You have the right to refuse to answer a particular question or questions for any reason. You also have the right to withdraw your consent or discontinue participation at any time. The researchers also have the right to end your participation in the evaluation at any time.

Confidentiality
Your individual privacy will be maintained in all published and written materials resulting from this study. All references to real names will be assigned pseudonyms in any transcriptions and other written materials generated from tape recordings. Tapes will be destroyed within 30 days of transcription. Records that could potentially link you with data you provided will be kept in a secure location.

Concerns
If you have any concerns regarding this project or the evaluation that you are not comfortable communicating with the researchers, you may contact confidentially Dr. Josh Meisel, Sociology Professor, jsm38@humboldt.edu or contact Chris Hopper, Dean of Research and Graduate Studies, Humboldt State University, Arcata, California, 95521 cah3@humboldt.edu, (707)826-3853

_____ _____
signature of participant date

APPENDIX B:
SURVEY MATERIALS

Congratulations! You have been chosen, as part of a random sample, to participate in this research.

Below you will find a link to a brief survey designed to gage your attitudes and opinions about community currency, which Natalie Soder notified you about via email a few days ago. Your answers to this survey will help Natalie Soder and Matthew Jelen in their evaluation of the Humboldt Exchange Community Currency Project. This research has been approved by the Institutional Review Board (IRB) at HSU and is being supervised by Judith Little Department of Sociology Chair. The data collected from this survey will be used by both Humboldt Exchange administrators and the above-mentioned researchers and will inform the development of future program goals. Your thoughts, opinions and ideas are greatly appreciated.

To answer this survey click on the link below.

Humboldt Exchange Survey 2008

Should you have any questions, e-mail Natalie Soder at nts4@humboldt.edu, or Judith Little, Department Chair, Sociology at jkl1@humboldt.edu .

Thank you for your participation.

Sincerely,

Matthew Jelen and Natalie Soder
Humboldt State University
Department of Sociology

Dear,

About a week ago we sent you an announcement via email, regarding your opportunity to participate in a survey designed to assist in the evaluation of the Humboldt Exchange Community Currency Project. As of today, we have not received a completed survey from you. We realize that the beginning of the semester is a very busy time, however we have contacted you and other members of the student, faculty and staff populations of HSU in hopes of obtaining your vital opinions and insights regarding Community Currency. Your answers are confidential and your identity will be removed from data and combined with other respondents before results are shared with the administrators of the Humboldt Exchange Project. Now is your chance to make your voice heard and help to improve an important community program. In case the previous questionnaire has been deleted from your e-mail account, we have included it again. Thank you for your much needed assistance in completing this survey.

Click on the link below to complete the survey, and log into Moodle using your HSU user name and password.

Humboldt Exchange Survey 2008

Should you have any questions or concerns, feel free to contact Natalie Soder at nts4@humboldt.edu. Thank you for your participation.

Sincerely,

Matthew Jelen and Natalie Soder
Humboldt State University
Department of Sociology

Dear,

Your opportunity to participate in the evaluation of the Humboldt Exchange Community Currency Project has nearly come to an end. As of today, we have not received a completed survey from you. Your opinions and insights are greatly needed and your participations in this survey will help to improve an important community program. We realize that the beginning of the semester is a very busy time, however your opinions and insights regarding Community Currency are vital to this research. Your answers are confidential and your identity will be removed from data and combined with other respondents before results are shared with the administrators of the Humboldt Exchange Project. Now is your chance to make your voice heard! In case the previous questionnaire has been deleted from your e-mail account, we have included it again. Thank you for your much needed assistance in completing this survey.

Click on the link below to complete the survey, and log into Moodle using your HSU user name and password.

Humboldt Exchange Survey 2008

Should you have any questions or concerns, feel free to contact Natalie Soder at nts4@humboldt.edu. Thank you for your participation.

Sincerely,

Matthew Jelen and Natalie Soder
Humboldt State University
Department of Sociology

Dear,

This is absolutely your last chance to participate in the evaluation of the Humboldt Exchange Community Currency Project. As of today, we have not received a completed survey from you and time is almost up. This is your last chance to give us your opinions and insights, which are greatly needed! Your participations in this important survey will help to improve an essential community program. We realize that you are very busy person, however your opinions and insights regarding Community Currency are vital to this research. Your answers are confidential and your identity will be removed from data and combined with other respondents before results are shared with the administrators of the Humboldt Exchange Project. Now is your chance to **Make Your Voice Heard!** In case the previous questionnaire has been deleted from your e-mail account, we have included it again. Thank you for your much needed assistance in completing this survey.

Click on the link below to complete the survey, and log into Moodle using your HSU user name and password.

Humboldt Exchange Survey 2008

Should you have any questions or concerns, feel free to contact Natalie Soder at nts4@humboldt.edu. Thank you for your participation.

Sincerely,

Matthew Jelen and Natalie Soder
Humboldt State University
Department of Sociology

1. **Welcome to the Humboldt Exchange Survey 2008!**

Thank you for helping with this survey of attitudes about community currency. Before you begin, it is required that you read and agree to the following consent form before proceeding.

CONSENT TO PARTICIPATE IN SURVEY

We are conducting this survey in an attempt to better understand the needs and opinions of community members as they relate to the use of the Humboldt Exchange Community Currency Program. Your participation in this survey will help us define the best ways to improve the program and increase the community's use of this project. This study is an important one that will help inform the Humboldt Exchange Community Currency Project and our research on participation in community currency movements.
You have been chosen as part of a scientifically selected random sample of current HSU faculty, staff, and students, 18 years of age and older, to take part in this survey. Results from the survey will be used to help inform our evaluation of the success and progress of the Humboldt Exchange.

Your answers are completely confidential and survey results will be released only as summaries in which no individual's answers can be identified. To guarantee confidentiality, all personal contact information connected to your responses will be removed once the survey is completed.

This survey will take approximately 15 minutes to complete. Your participation is entirely voluntary and you may decline to answer any question or withdraw from it at any time without jeopardy.

If you have any concerns regarding this study or the procedures, please contact the principle investigators of this survey: Matthew Jelen, Department of Sociology, majelen79@yahoo.com; or, Natalie Soder, Department of Sociology, nts4@humboldt.edu.

BY COMPLETING THIS SURVEY YOU HAVE AGREED TO PARTICIPATE IN THIS RESEARCH.

TO BEGIN PLEASE CLICK THE NEXT BUTTON BELOW.

2. DIRECTIONS:

It is important that you select an answer for **each** question or type your answer into the text boxes as appropriate. You will only have access to the survey once. If for any reason, at any time, you are exited out of the survey before completion please contact us at nts4@humboldt.edu. Make sure to click on the SUBMIT button when you are done with the survey. If you have any questions at anytime during the survey please refer to the frequently asked questions (FAQ) link at the top of each page. If the questions you have are not addressed in the FAQ's please feel free to contact us at majelen79@yahoo.com or nts4@humboldt.edu. Please use the PREVIOUS PAGE button at the bottom of the page instead of the back button on your browser if you wish to backtrack while taking the survey. To proceed to the next page click on the NEXT PAGE button.

3. FAQ

4. Please indicate which category best describes your position at HSU.
Staff □
Faculty □
Student □

5. Please indicate which of the following places you have shopped in the past three months. **(Check all that apply)**
□ Kmart
□ Target
□ Costco
□ Staples
□ A Farmers Market
□ The Co-Op
□ Wildberries
□ Eureka Natural Foods
□ Safeway
□ Ray's
□ Murphy's
□ Ace Hardware
□ Pierson's Building Center
□ Sears

6. Please indicate your primary reason for your answer to question 5.
□ Price
□ Location
□ Local ownership
□ Local products
□ Other: reason

8. Please rate your agreement with the following statements:

(strongly agree, agree, neutral, disagree, strongly disagree)

I try to shop at local businesses.

□ □ □ □ □

When I eat away from home I make an effort to eat at locally owned and operated restaurants.

□ □ □ □ □

It is important to support local businesses.

□ □ □ □ □

9. Do you know what community currency is?

□ Yes
□ No

10. In your opinion, what does the term community currency mean?

11. FAQ

12. Rate your level of agreement with the following statement:

(strongly agree, agree, neutral, disagree, strongly disagree)

Wealth and resources are fairly distributed within our community.

□ □ □ □ □

California's minimum wage undervalues labor.

□ □ □ □ □

Community networks are important for developing the local economy.

□ □ □ □ □

Community currency helps ensure that wealth and resources are fairly distributed within our community.

□ □ □ □ □

13. Please indicate how much you agree or disagree with the following statements:

I am interested in a way to exchange goods and services using a currency other than national currency (U.S. money).

□ □ □ □ □

I am interested in shopping at local businesses that support community currency.

□ □ □ □ □

I have goods and services that I am interested in exchanging with other community members.

□ □ □ □ □

I do NOT have a means for exchanging goods and services with other community members.

□ □ □ □ □

14. FAQ

15. Please indicate your level of agreement with each of the following statements:

(strongly agree, agree, neutral, disagree, strongly disagree)

National currency fosters the development of the local economy.

□ □ □ □ □

Alternatives to national currency foster the development of the local economy.

□ □ □ □ □

Our community needs alternative means of developing the local economy.

□ □ □ □ □

Ensuring that wealth and resources stay within the community is important to the development of the local economy.

□ □ □ □ □

16. Please indicate which of the following places you would use community currency.

□ Farmer's Market
□ Grocery Stores
□ Bookstores
□ Restaurants
□ Movie Theatres
□ Other:

17. FAQ

18. Are you involved with the Humboldt Exchange in any way?

Yes □ No □

19. Do you know about the Humboldt Exchange? **(If your answer is NO, please click the "NO" button below. After clicking "NO," use the NEXT PAGE button to go to Question 24 on page 8 of the survey)**

□ Yes
□ No---> After clicking "No," use the NEXT PAGE button to skip to Question 24)

20. Have you seen a copy of the Humboldt Exchange directory?

□ Yes
□ No

21. Have you made any transactions with exchange participants without formally participating in the Humboldt Exchange itself?

□ Yes
□ No

22. What is the biggest difficulty you have had using or tying to use the Humboldt Exchange?

23. FAQ

24. What is your zip code?

25. What is the nearest major intersection within one mile of your home?

26. Did you vote in the last Federal election?

□ Yes
□ No

27. Politically you identify yourself as...

□ Democrat
□ Green Part
□ Independent
□ Libertarian
□ Republican
□ Unaffiliated

29. What year were you born? **(Example: 1979)**

30. What is your marital status?
□ Married
□ Single
□ Divorced
□ Other:

31. What gender do you identity as?

□ Male
□ Female
□ Other:

32. What is your racial identification?

 White/Caucasion
 Black/African American
 Asian American
 Pacific Islander
 Latino, Hispanic
 Native American/American Indian/Alaskan Native
 Other:

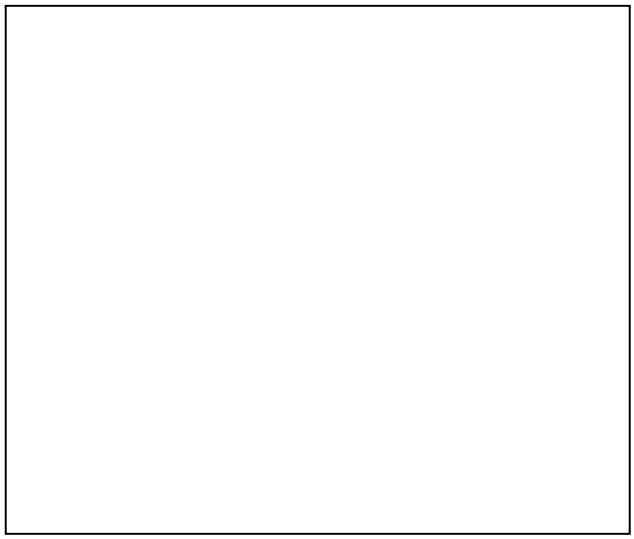
34. What is your highest level of education completed?

 High school diploma/GED
 Associate's degree
 Bachelor's Degree
 Master's Degree
 Doctorate or Post-Graduate

35. Please indicate which category your annual income is in.

$0-$9,999
$10,000-$24,999
$25,000-$34,999
$35,000-$44,999
$55,000-$64,999
$65,000- $74, 999
$75,000-over

36. Please feel free to share any additional comments or information that you have about the Humboldt Exchange in the box below.



Thank You for participating in the Humboldt Exchange Survey.

If you would like any more information about the Humboldt Exchange visit the website at www.humboldtexchange.org, or the survey administrators at nts4@humboldt.edu or majelen79@yahoo.com

Frequently Asked Questions
FAQ

What is the Humboldt Exchange?
The Humboldt Exchange is Humboldt County's own local currency project. Participants agree to accept half payment for their goods and services in a local currency made just for Humboldt. Because the currency must be used locally, and because it has local community backing, it promotes the exchange of goods and services and increases local purchasing power while avoiding the danger of government currency depreciation.

What is community currency?
Community currency has a long history that dates back well beyond the modern age. In previous eras, parallel currencies have existed mostly in the context of barter systems developed by economically marginalized communities. Community currencies, otherwise known as local currencies or parallel currencies, are designed and implemented as an economic supplement to United States currency. Local currencies are designed to supplement United States currency with a local currency that is produced and used on a local basis, rather then a nation-wide basis.

Are there other community currency projects out there?
Yes. There are two prominent community currency programs in North America—Ithaca, New York and Calgary, Canada. There are also many small projects in rural areas throughout the country. Developed and developing nations throughout the world also have community currency programs.

Can I start the survey and come back to it at a later date?
No, due to the nature of the program being used, you *must* complete the survey once you begin. If you leave the survey before completing it you will have to start over.

What if I am dropped through the survey?
Contact Matthew Jelen at maj26@humboldt.edu.

Who will be getting the data when the survey is complete?

Matthew Jelen and Natalie Soder will both have access to your survey answers. Data will be used to aid in their thesis work, as well as a program evaluation of the Humboldt Exchange.

How did you get my contact info?

Your contact information was obtained through the Office of the Registrar. A random sample was drawn from the entire HSU population including students, faculty, and staff.

Once I have taken the survey can I change my answers?

You cannot change your answers after submitting them. You can, however, change your answers before submitting your answers by clicking the back button on the bottom of the survey.

APPENDIC C:
EVALUATION CONTRACT

Contract for the Program Evaluation of the

Humboldt Exchange Community Currency

MA Student Consultants: Matt Jelen and Natalie Soder

Project Number:

Site Supervisor: Kaitlin Sopoci-Belknap

Agency Name: Democracy Unlimited of Humboldt County

Start Date: February 2007

End Date: December 31, 2007

Description:

Democracy Unlimited of Humboldt County (DUHC) is a non-profit grassroots organization that works toward promoting social justice and a more democratic society. Their mission statement is as follows:

> **Democracy Unlimited of Humboldt County** (DUHC) educates citizens about the illegitimate seizure of our authority to govern ourselves. We design and implement grassroots strategies that exercise democratic power over corporations and governments. We seek to create a truly democratic society by provoking a non-violent popular uprising against corporate rule in Humboldt County that can serve as a model for other communities across the United States http://www.duhc.org/about_mission.

The particular program that Natalie and I are working on is the Humboldt Exchange Community Currency project. This project is designed to create a way of augmenting the existing national form of economic exchange. It is the belief of DUHC that this program has the ability to promote a greater reliance on localism. This increased focus on localism will facilitate a more economically independent and sustainable local economy and community.

Background:

MATT: My interest in working with this type of organization has to do with my history, interest and future academic goals. I have through out my life worked with various groups focused on helping people. This has come in the form of social service orientated organization as well as political action and social justice organizations. This being the case I find that DUHC is a perfect fit for me. I hope to go on in my professional life to continue to work with these types of organization. Ultimately I hope to develop and for profit consulting firm to do program evaluations for these type of organizations. This being the case working with DUHC will provide me with the valuable experience I will need to attain this goal. At the same time I have the opportunity to continue to work with an organization that promotes many of the ideas, values and goals that I have dedicated my life to. For these combined reasons I feel that my background and the goals of this organization are a perfect fit.

NATALIE: My interest in the Humboldt Community Currency Exchange is rooted in my attraction to both social change agencies and sustainability of rural economies. I have worked with a few social change agencies in the past. Social justice movements are an integral component of the political nature of the United States, and consequently, policy makers need to consider the impact these movements have and implement those impacts into political agendas.

In working with DUHC and the Exchange I hope to acquire the skills necessary to foster social justice. The Humboldt Exchange provides an alternative to the United States legal tender, an alternative grounded in social justice and sustainability. Ideally, the evaluation Matt and I are undertaking will provide DUHC with information that will foster the growth of the Exchange. I have an interest in program evaluation and assessments of social programs. Only through assessment is an organization able to shed light on what is being done in an efficient and beneficial way and what is not. And, only through assessment can suggestions be made pertaining to the ways in which a program can change to meet the needs of the people it is designed to serve.

I hope to use the knowledge and information learned through participation in this project to work on other program evaluations in the future. I expect to work in the evaluation field in the near future.

Activities: The activities that we plan to participate in during the course of our work with DUHC are as follows: researchers will also attend DUHC meetings as needed to discuss program evaluation process and progress and to receive impute from board. Conduct interview research with all business owners listed in the HECC directory as well as at two focus group interviews with non-business owners who list advertisements in the directory. In conjunction with these interviews we will develop communications with other community currency programs around the country and collect a substantial sum of

related literature. This will allow us to create a comparative model as a way of assessing the currency project. Before conducting the interviews we will develop a research guide that will be approved by DUHC. There will be two guides developed one for our face-to-face interview was well was for the focus groups. We will also interface with the leader ship of DUHC on monthly bases.

Schedule:
February: Begin collecting related research, establish contact with other currency projects
March: Develop interview guides and conduct interviews:
April: Create an outline and begin writing initial evaluation report
May: Have initial report finished including preliminary recommendations to improve program.
June-August: Work on expanding lit review and reexamination of existing research tools.
September: Conduct survey of Humboldt County Citizens and begin examining other DUHC programs
October: Analyze survey data
November: Begin developing final report
December: Present final report including oral presentation

Site Requirements:
1. Access to use of office for focus group
2. Access to client records
3. Regularly scheduled independent meetings between Kaitlin, Matt and Natalie to review progress and make adjustments (at least 2 times per month)
4. DUHC will be responsible for distribution of final report

Project Deliverables:

Program Evaluation Report
1. Executive summary
2. Program theory and model
3. Review of community currency programs
4. Qualitative data analysis
5. Quantitative data analysis based on survey implementation
6. Recommendations

Interview Transcripts

1. 8 business owners face to face interviews
2. 2 focus group interviews

Complete Survey Development and Implementation
Analysis of variables related to the community currency program only
Oral Presentation of findings