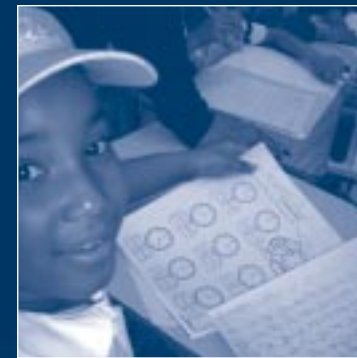


# The Time Of Our Lives:

Using time banking for neighbourhood renewal  
and community capacity building



Gill Seyfang and Karen Smith

## About the Overseas Development Group

The Overseas Development Group (ODG) is a charitable company wholly owned by the University of East Anglia. The Group manages the research, consultancy and training activities of the School of Development Studies (DEV), one of the UK's premier development studies teaching and research institutions. The unique strengths of ODG are a truly interdisciplinary orientation and the fact that its members are involved in practical and policy-related development activities which are informed by the most recent research and thinking within the field of development studies.

## About the Centre for Social and Economic Research on the Global Environment

The Centre for Social and Economic Research on the Global Environment (CSERGE) at the University of East Anglia is at the forefront of interdisciplinary research on the environment and sustainable development. CSERGE is dedicated to undertaking and communicating original, policy-relevant research on the environment, using an approach that integrates the natural and social sciences. CSERGE examines how environmental decisions are made in social, economic and international policy arenas. These processes require the participation of business and civil society in order to be socially just, expedient and effective. The Centre has been funded by the ESRC since 1991.

## About Time Banks UK

Time Banks UK is a partnership between the New Economics Foundation (England), Fair Shares (England), Gorbals Initiative (Scotland) and Valley Kids (Wales). It aims to foster the involvement of people and organisations in community activities by enabling them to 'spend time building community' through their local time bank. In particular Time Banks UK is working towards a society where:

- Communities share time to develop a civil society, and to work for social justice.
- Communities are more cohesive, inclusive and egalitarian.

Time Banks UK helps organisations and communities to set up and run their own time banks, and provides support and resources that they need in order to do so.

## About the New Economics Foundation

The New Economics Foundation is an independent think and do tank. It promotes innovative and practical approaches to build a just, sustainable economy which delivers quality of life and respects environmental limits. It acts both to promote accountability and participation in civil and commercial organisations, and develop tools for autonomy through community economic initiatives.

The time banks team is part of NEF's Centre for Participation. The aim of the Centre for Participation is to generate social capital – the willingness and ability of people to act for the common good. When social energy is high:

- People decide and act together on issues, improving their quality of life, now and in the future.
- They feel fully involved in wider decisions, increasing social inclusion.
- Democracy becomes more participative and government more effective.

**Dr Gill Seyfang**  
Senior Research Associate

**Overseas Development Group, and  
Centre for Social and Economic  
Research on the Global  
Environment (CSERGE)**  
University of East Anglia  
Norwich  
NR4 7TJ

Tel: +44 (0) 1603 592956  
Fax: +44 (0) 1603 591170  
Email: [g.seyfang@uea.ac.uk](mailto:g.seyfang@uea.ac.uk)  
Web: [www.uea.ac.uk/env/cserge](http://www.uea.ac.uk/env/cserge)

**Time Banks UK**  
PO Box 139  
Gloucester  
GL1 4YP

Tel: 0870 7027428  
Email: [info@timebanks.co.uk](mailto:info@timebanks.co.uk)  
Web: [www.timebanks.co.uk](http://www.timebanks.co.uk)

**New Economics Foundation**  
Cinnamon House  
6-8 Cole Street  
London  
SE1 4YH

Tel: 020 7089 2800  
Fax: 020 7407 6473  
Email: [info@neweconomics.org](mailto:info@neweconomics.org)  
Web: [www.neweconomics.org](http://www.neweconomics.org)  
Registered charity No. 1055254

**Centre for Participation**  
Tel: 020 7089 2850  
Email: [participation@neweconomics.org](mailto:participation@neweconomics.org)

# The Time Of Our Lives: Using time banking for neighbourhood renewal and community capacity building

Gill Seyfang<sup>1</sup> and Karen Smith<sup>2</sup>

<sup>1</sup> University of East Anglia  
<sup>2</sup> Time Banks UK, based at the New Economics Foundation

Published by the New Economics Foundation

The rights of Gill Seyfang and Karen Smith to be identified as the authors of this work have been asserted in accordance with the Copyright, Designs and Patents Act 1988.

Copyright belongs to the New Economics Foundation. Photocopying is encouraged for community use, permission must be sought for any commercial use.

Designed by Studio Esprit Ltd. Tel: 020 8853 8531  
Printed on recycled paper

ISBN 1899407553

Cost £11.95 or Euro 18.95 or £6 + 4 time credits for time banks  
(email [info@timebanks.co.uk](mailto:info@timebanks.co.uk) for details on payment in time credits)  
20% discount for bulk order of five or more copies

October 2002



## Acknowledgements

This report is the culmination of two years of research on time banks around the UK. The research was carried out independently by Dr Gill Seyfang of the University of East Anglia, with the assistance of Time Banks UK. It was funded wholly by the Economic and Social Research Council (grant no R000223453), whom we wish to thank. The production and publication of this report was principally financed by the New Economics Foundation and supported by the ESRC. Thank you for enabling us to tell the story of time banking in the UK to a wider audience.

The research would not have been possible without the collaboration of the time bank projects on the ground, and the time that both time brokers and participants have given in piecing the UK time banking picture together. To everyone at Time Banks UK and the time banks and their participants who helped with the research, particularly Gorbals Time Bank, Fair Shares Stonehouse, Time 2 Trade Sandwell and Rushey Green Time Bank, we thank you for sharing your stories.

It is estimated that over 200 hours of community time have been invested in this report, for which participating time banks will be rewarded through Time Banks UK's own network time bank.

Thanks also to Anita Roddick, Dr Edgar Cahn and David Boyle for their contributions; Sarah Burns, Stuart Callison, Jason Evans and Martin Simon for comments on previous versions of this report; and David Boyle for editing expertise. We are also grateful for ongoing support from the many funders of time banking, particularly the Home Office Active Community Unit, the Community Fund, and the Nationwide Foundation

## Contents

1	<b>Foreword</b> - Anita Roddick, patron of Time Banks UK
2	<b>Preface</b> - Dr Edgar Cahn, the Time Dollar Institute
5	<b>Welcome</b> - David Boyle, the New Economics Foundation
7	<b>Executive Summary</b>
11	<b>Chapter 1</b> Introduction: How can we build trusting, cohesive communities?
13	<b>Chapter 2</b> About time banking
27	<b>Chapter 3</b> Evaluating time banks in the UK
43	<b>Chapter 4</b> Lessons learned so far
49	<b>Chapter 5</b> Conclusions and policy implications: forward thinking for time banking
53	References
55	Appendices



## Foreword

### **Anita Roddick, patron of Time Banks UK**

When it comes to making the world a better place, it's often little things that are the most powerful.

The flapping of a butterfly's wings over China can affect the weather patterns in the UK, Stephen Hawking told us. Maybe that's true of communities too. What I find so exciting about time banks is that they show that simply phoning up one next door neighbour may not be able to affect the weather – this is England after all – but it can affect a whole neighbourhood.

And when the person making that phone call is someone who might be bedridden themselves, or in the grip of long-term depression – someone who is designated as a problem by every agency that's ever dealt with them – then it is potentially a category-smashing, liberating, revolutionary act.

That's why I'm delighted to be able to write the foreword to this report: because it seems to put in concrete terms what we knew in our guts before the research was done. It means that, when the world is searching for the elusive philosopher's stone that can re-create supportive neighbourhoods, able to prevent crime, support families and all the rest – that time banks work.

So I hope this important research will bring with it a renewed interest at every level in just what time banks can achieve. Reading it reminds me that every time bank – like every person – is very different. It reminds me also that, no matter how simple the idea is, it can still shift the axis of the world back into place, just a little – maybe just relationship by relationship – but each little shift has enormous butterfly wing flapping effects.

It also reminds me of the cost of the problem that Time Banks UK has been trying to solve – the terrible waste of people's lives, just because they are not 'marketable' in conventional economics. There is an astonishing waste of people's lives in our own society of old people, young people, unemployed people, hopeless people for whom the market has no use. The power of rebuilding communities on a reciprocal basis – time for time – is releasing the most gigantic unused resources of people's ability to care.

This may not be measurable in money terms. It may not even figure in the great comprehensive spending reviews of government – but it does make a difference. I hope policy-makers in all different fields read this important document and take its lessons to heart.

**Anita Roddick**

## Preface

### **Dr Edgar Cahn, the Time Dollar Institute**

There are now at least 250 time dollar/time bank organisations, programmes, groups and initiatives spread out over the United States, England, Scotland and Wales, Japan, China, Curacao, Slovakia, and Central and South America. From South East Asia – Singapore, South Korea, and Hong Kong – have come inquiries about time dollars and how they might be used to help the most vulnerable of those societies: the children, the elderly who can no longer participate in the work force, the sick and infirm.

We are confident that as the concept becomes familiar, time dollar groups will be springing up in those parts of the world, too. We are the vanguard, the cutting edge of a much larger movement. Underlying time banks is a growing recognition, a consensus, that the greatest untapped resource we have is *each other*.

In mid-March, a handful of leaders in that movement came together to take stock and to ask where we were headed, individually and collectively. As we took stock, the cumulative scale that had emerged became clear.

At any given hour, somewhere on the globe, a stranger is receiving time credits for helping another stranger who was able to ask for help because they weren't begging and because they were able to trust a stranger who came to them through time banks.

On any given day, several thousand time credits will have been given and received by people designated unemployed or unemployable: children, teenagers, mothers, the disabled and handicapped, public assistance recipients, seniors.

In any given week, the problems that don't stop at 5pm on Friday are being dealt with by time bank participants who are present 24 hours a day, seven days a week, functioning like a vast extended family to deal with issues and needs that don't go away simply because the 'workday' has ended for paid professionals.

In any given month, some new community-based organisation or agency will have figured out a way to use time banks to enlist some at-risk or targeted group as co-workers and partners in addressing a need or problem. In doing so, they

will have initiated authentic system change with a win-win strategy that need not involve protest or confrontation.

And in any given year in virtually every sphere of government or foundation intervention – mental health, child development, family support, juvenile justice, eldercare, public education, migrant rights, legal representation, prisoner re-entry, foster care, neighbourhood development – some new project is moving from the drawing boards to reality because time banks have rekindled the capacity to create and expanded the range of the possible.

Year after year, the totals have mounted. For those of us involved with time banks, their contribution to neighbourhoods and communities can be measured in something no more complicated than the human contact that occurs each time a time credit is exchanged by one person helping another.

Those of us involved with time banks know from our personal experience what a difference they make. We see it. We experience it. We know it. But funders need firmer, more objective measures. They need to know with as much certainty as they can achieve that the money they provide to support the creation and the maintenance of time banks and programmes is bearing real fruit.

That's what makes this report by Gill Seyfang so important.

Seyfang's work represents a pioneering attempt at the documenting of the impact of time banks that we must accomplish if they are to be embraced by those who have the resources to fund them on the vast scale that is needed. Her research is a first step in validating the claims that we make out of our own experience.

Seyfang asks the questions that must be asked. She has begun the objective investigation that must increasingly be made as the time banks movement grows and spreads on the international front. She brings, as researchers will increasingly do, new ways of thinking about time banks. This research is on the leading edge of what will be a different conversation than we have had up to this point in the time banks movement – a conversation around measurement and proof,

## Preface

using words like economic, social and political citizenship and capital. It is a conversation long past due. We are glad to see these opening statements, and know they will lead to many more.

What issues do Seyfang's findings raise for the time banks movement? First, they confirm that what we've been saying all along is grounded in reality. That's good. But what they also do is point out the challenges that lie ahead, especially in the area of funding.

There are time banks that are thriving without external support – but with few exceptions, these are not the groups and the programmes that serve the most needy and fragile populations. Rebuilding the sense of community in neighbourhoods and communities where the most vulnerable populations live means that time banks must live with the need for funding.

This has led us to the importance of distinguishing two different approaches. The first is the kind of time banks with which we are all so familiar, the neighbour-helping-neighbour kind of time bank, where time credits are earned and spent through acts of helping one another in community.

The second is very closely related, but it is a little different. It is what we call the specialised form of time bank, and rather than seek to build community in one fell swoop, it targets different aspects of community building. One specialised time bank initiative might target a specific population, like the elderly, or recovering drug-addicts, or children in inner city schools, or patients being discharged from a hospital. Another might address a specific problem, like teenage delinquency, the need for transportation in rural communities, the need for child care.

The two kinds of programmes share the same four core values. Both of them are founded on the notion that people are assets, not problems; that building the core economy of home, family and neighbourhood is important work that needs rewarding and validation; that helping works better as a two-way street; and that we are stronger when we belong to social networks of support.

And we find that ultimately the two grow together. Neighbour-to-neighbour programmes will sprout specialised initiatives, as they are doing in Gloucestershire, with a new childcare programme for mothers who need the support. Or as they are doing in Portland, Maine, in the United States through the donation of a van that makes it possible for participants who don't have cars and cannot access public transport to get a ride to any part of the city – to the doctor, the grocer, or even an old friend – for just one dollar and one time credit.

In the same way, specialised programmes also grow more and more to look like neighbours-helping-neighbours. They do it by adding on new pieces, layer upon layer. That's happening for instance, in Washington DC, where participants of the Time Dollar Youth Court can now also earn time credits by helping out with a food-bank initiative that is in turn part of a time bank community-building initiative in one of the poorest and most violence-prone neighbourhoods in the city.

## Preface

But specialised programmes, we have found, often have one singular advantage over the neighbour-helping-neighbour model. They make it possible to appeal successfully to the specialised funding sources that are often unwilling to invest in rebuilding community as a whole.

That means we can succeed on both fronts. The success of Fair Shares in Gloucester and the Gorbals Initiative in Glasgow show us there are funders willing to invest in the neighbour-helping-neighbour approach, but by developing specialised time banks we can vastly increase the range of options available to us. And that's important, for no matter where the funding comes from, we should pause to remember what time banks do – and do so powerfully and so well. They de-link value from price, from monetary price. Every time we reward an acting of helping with a time credit, we are declaring that the monetary economy does not have the power to define what is real work, that market price is not the only measure of value, and that money does not define the limits of what is possible.

That may not seem like a big deal, but it is. If price equals value and if money defines productive work, then building prisons, and putting people in them is productive work – but keeping people out of prison is not. Chopping down forests is productive work; creating toxic waste and cleaning it up is work. But preserving the environment is not.

More is at stake than simple measurements of growth and productivity. Price values what is scarce and what makes money. It does not value what is universal, what every human being has – the ability to care, love, share, rear children, take care of parents, be a good neighbour, be a citizen striving for a better world.

In other words, the very core characteristics of our humanity are worthless in market terms. Yet these are the characteristics that have enabled us to survive as a species, that evolution determined were the characteristics that enabled us to avoid extinction in a hostile world. Time banks allow us to reconnect with our core humanity. That is what makes this movement so important. That is what Gill Seyfang's research confirms.

**Edgar Cahn**



## Welcome

### David Boyle, New Economics Foundation

It is now five years since the American inventor of time banks, the civil rights lawyer Edgar Cahn, first came over to the UK to tell the story of their success in the USA. Thanks to the original and imaginative support from the King's Fund – the first of the handful of innovative trusts who first saw the potential of time banks over here – we were able to run two introductory conferences, one in London and one in Newcastle. We've barely looked back since.

Five years later, not only are there more than 50 time banks up and running or seeking funding in the UK – but there is increasing understanding about the benefits of building reciprocal relations between people in neighbourhoods where, sometimes, the social capital has almost completely disappeared.

There have been a number of critical milestones along the way. The first time bank, Fair Shares in Gloucestershire, opened its doors in December 1998. In 2000, Time Banks UK was launched with support from the Active Community Unit, and the government agreed to ignore time credits for tax and benefits that same year. In 2001, we launched the London Time Bank network and the Time Banks Manifesto. And now, in 2002, we've reached another crucial milestone – the launch of Gill Seyfang's vital research report.

The idea of time banks is simple in itself. Edgar Cahn originally described it like a blood bank or babysitting club: *"Help a neighbour and then, when you need it, a neighbour – most likely a different one – will help you. The system is based on equality: one hour of help means one time dollar, whether the task is grocery shopping or making out a tax return... Credits are kept in individual accounts in a 'bank' on a personal computer. Credits and debits are tallied regularly. Some banks provide monthly balance statements, recording the flow of good deeds."*

Time credits are simply recognition of the time and effort put in locally. They are not supposed to be an adequate recompense, and experience in the USA shows that most are never spent. But they do seem to be the kind of recognition that keeps people volunteering much longer than conventional volunteer schemes. That's what we thought, but it was difficult to know in the early days whether time banks were actually living up to the rhetoric.

Because, although time banks and time dollars have become widespread in the USA and Japan, they are actually very little researched. This report therefore fills more than a gap in the UK, it is a major demonstration of just how effective the time bank idea and the principle of reciprocity can be – rebuilding communities, building local trust, repairing the immune system of neighbourhoods.

In project after project around the UK, we heard the same kind of anecdotes – lives transformed through involvement in the time bank, streets where residents covered behind locked doors just beginning to thaw, children on the verge of being expelled suddenly finding themselves with responsibility for tutoring other children – and rising to the challenge. But this is the first time an academic researcher in the UK has got to grips

## Welcome

with the phenomenon and got it down in a way that policy-makers and other researchers can respond to.

As such, Gill Seyfang's research and this report marks a coming of age for time banks over here. Armed with these findings, I expect time banks to break out of their niche – as a highly effective, but innovative idea, in community centres, surgeries, housing offices and schools – and to become something else.

Time banks are builders of social capital, after all – at a time when there are precious few systems on offer that can succeed in doing so, and when a great deal of 'participation' simply involves the same few faces over and over again. But thanks to these findings, time banks are now poised to be much more than that. They are set to be mainstream tools by which we can also heal the gaping divisions in public services between aloof and frantic professionals and disempowered clients, and unleash the enormous resources of people's time back into the common good.

In that sense, time banks are a big idea. In another sense, they are the reverse of that. They work as very local institutions, embedded in neighbourhoods, and rebuilding them – as they say in the USA – relationship by relationship. These are not big volunteer schemes either, where semi-professional outsiders minister to the disadvantaged – important as they might be. These are small institutions that allow the disadvantaged to minister to each other, and by so doing transform their lives.

In short, this report ushers in a new era of mutual volunteering on a very small scale – but in a very wide variety of communities. But then, as they used to say in the first time bank in Miami, small plus small plus small equals big.

### David Boyle



# The time of our lives

Using time banking for neighbourhood renewal and community capacity building

One of the biggest questions of our time is:  
**how can we build trusting, cohesive communities?**

The capacity of communities can be strengthened by:

- Encouraging core public services to invest in building people's capacity to help themselves.
- Nurturing the growth of social capital – the contact, trust and solidarity that enables residents to help, rather than fear each other.

These are two pivotal points for levering deprived communities towards sustainable growth and prosperity (SEU, 2000).

This report looks at time banking, a new government-supported initiative which aims to tackle the problems of deprived neighbourhoods.

A time bank is a way for people to come together and help each other. Participants 'deposit' their time in the bank by giving practical help and support to others and are able to 'withdraw' their time when they need something done themselves. Everyone's time is worth the same and a broker links people up and keeps records. People help each other with everything from making phone calls to sharing meals and giving lifts to the shop – anything that brings them together.

Time banking is the old concept of 'love thy neighbour' with a new economic twist. Few people would argue with the fact that we all now juggle two 'commodities' – time and money. Our current definitions of success load aspirations towards money and the market economy, yet having money and little time can lead to a lowered quality of life, stress, poor health and depleted, unfulfilling relationships. Time, put to good use, can refresh the parts that the market economy is not designed to reach – growing relationships, building social networks, and the core economy of friends, neighbours, family, community.

The current state of our deprived communities and the wealth of talent and energy that is wasted there is the result of a market economy that is literally living on borrowed time. Our communities and relationships are crumbling because we have not invested time in them. Time banks are a method of using and directing people's time back into their neighbourhood support systems.

This two-year evaluation was carried out by Dr Gill Seyfang at the University of East Anglia, and describes time banking in the UK, its origins, objectives and development, and its place in the arena of regeneration and community development initiatives. It evaluates the impacts and outcomes of time banking in terms of its ability to overcome social exclusion, which is here understood to mean the denial of social, economic and political citizenship rights.

**"It wasn't until I was ill that I really knew what being a member of the time bank meant - then I had friends I could call on for help."**  
*Time bank participant, Rushey Green*

The report concludes with recommendations, for time banking and policy makers, on how time banking can be made more effective.

### Findings of the report

The evaluation found that:

- Time banks are successful in attracting participants from socially excluded groups. This includes people in receipt of benefits, from low income households, retired people, the disabled, those with a long term illness, women and non-white British ethnic groups.
- Time banks are successful in attracting people who would not normally get involved in traditional volunteering. Only 16 per cent of traditional volunteers have an income of under £10,000, whereas nearly four times as many time bank participants do (58%). Nearly double the number of time bank participants are not in formal employment (72%) compared to traditional volunteers (40%).
- The main motivations for joining the time bank were to help other people, and to build social networks, to make friends and meet people. Although it was integral to the schemes, earning time credits was the least motivating reason for joining the time bank.

### Social citizenship

- Participation in time banking was felt to improve people's quality of life. A major part of this was through social interaction. This also helped with underlying problems such as alcoholism and mental ill-health.
- As many as 91 per cent of time brokers felt that participants in their time bank were building friendships and trust. Many members felt that they were improving the neighbourhood in general terms, for the common good, by building links of reciprocity and trust. One participant said: "It's almost impossible for friendships not to develop."
- Organisations participating in time banks benefit through being closer knit with other community organisations and the community at large, by sharing resources in the community, and by having volunteer help when it is needed.

- Time banks cross social divides through group activities and social mixing: by linking schools and residential homes, bridging territorialism through peer tutoring projects. "We mix and its nice," said one participant, "and we wouldn't have met otherwise, would we?"

### Economic citizenship

- Time banks meet some of the needs of participants through practical means – help after coming out of hospital, a primary school being able to get gardening done, a kitchen repair. The time bank can help people to get services done that they would not have received at all, or would not have been able to afford otherwise. The time bank also helps by linking people with other sources of support in the community.
- Time banks also help to accrue economic benefits by freeing up time to go to work, for example by providing childcare, by linking with training providers, and by developing skills for future employment

### Political citizenship

- Time banks can be powerful tools for democratic renewal, particularly in areas where disenfranchisement is common and electoral participation has declined. Participants can be rewarded for their input into local decision-making processes, both with official agencies and with local community groups.
- Being in a time bank for some participants is a way to articulate a vision of a better society – where labour that does not normally have an economic value is rewarded and appreciated. The values of time banking encourage people to develop practical visions for their neighbourhoods. They know that others are there to help and support, and the community gels.

***"Time banking has more to offer - it's not just volunteering, it's making a difference to communities - bridging age gaps, combating exclusion, breaking down barriers, and can be a 'gentle step back into society' it's a step towards training, employment and further education."***  
*(East End time bank coordinator)*

## Executive Summary

### What are some of the lessons learned so far?

#### Enabling factors for time banks include:

- Having a strong local presence – a locally known time broker, a drop in centre, good communication with participants and ongoing development work to recruit local businesses and community organisations.
- Securing adequate funding for staff – being a time broker should be a full-time job.
- Adapting the time bank to suit local conditions – there is no universally applicable model for a time bank. It evolves from the needs of the local area and the skills and requirements of its participants.
- Facilitating social events – to build group cohesiveness and stimulate exchanges.
- Being based in a local organisation – so the time bank is integrated with local activities from the start, and has some institutional support.

#### Challenges include:

- Getting people to ask for services – getting people to understand that time banking is two-way (giving and receiving) volunteering, compared to traditional one-way (giving) volunteering.
- Widening the range of available services.
- Changing the public perception of time banking – overcoming cynicism is a major challenge for time banking. Time banks have found that organising group and community activities is the way in. When people see and experience the benefits themselves, cynicism dissolves.
- Improving marketing and promotion – lacklustre promotion and recruitment materials can be improved by Time Banks UK developing high quality generic marketing materials.
- Lack of sustainable funding – time banks facilitate a wide range of services and social inclusion benefits in a participative and democratic way. They can be integrated into mainstream agencies for wide public benefit.

#### Recommendations

There is a great deal that government can do to help time banks to thrive and develop their full potential as powerful agents for neighbourhood renewal and community capacity building. In particular, clarity around regulations on benefits entitlement and time banking is needed. Time credits are tax exempt for participants in receipt of state benefits for the unemployed and those on low incomes. But Incapacity Benefit, and the use of goods as rewards for participation specifically with socially excluded groups, are a grey area that needs to be resolved. It makes sense to encourage, rather than deter benefits recipients, to take part.

## Executive Summary

There is a difficulty with public and policy-makers' perception of time banking. Time banking is not just another community building scheme or volunteering initiative. It is a flexible tool for participation which brings local community organisations together, and strengthens their activities. It also involves socially excluded groups in a spirit of equality, meeting their needs and linking service 'users' and service 'providers' together in a new way. It has considerable impacts and potential, and should be capitalised on.

#### In particular time banking can be used to:

- Reward civic participation in organisations which need the involvement of local people, such as local authorities, Local Strategic Partnerships, New Deal for Community and Primary Care Trusts.
- Fund meaningful community involvement – making it a requirement of a funder's grant allocation (governmental and non-governmental) that grant recipients facilitate a given number of community involvement hours as part and parcel of their work. This puts time accounts and money accounts into an overall grant giving equation.
- Develop institutional support mechanisms with Regional Development Agencies as a trigger to participation, skills sharing and networking.

*Launch of the Whittington Time Bank in a North London school*





## 1

## How can we build trusting, cohesive communities?

The aim of the National Strategy for Neighbourhood Renewal is to arrest the decline of deprived neighbourhoods, to reverse it, and to prevent it from recurring<sup>1</sup>. One principle way of achieving this is by reviving communities, by building community confidence and encouraging residents to help themselves. Maximising ethnic minority involvement is also key here. Compared to the rest of the country, deprived areas have 70 per cent of all English ethnic minority residents ([www.neighbourhood.gov.uk](http://www.neighbourhood.gov.uk)). Building community capacity, by encouraging core public services to invest in building people's capacity to help themselves, and nurturing the growth of social capital – the contact, trust and solidarity that enables residents to help, rather than fear, each other – are two of the pivot points for levering deprived communities towards sustainable growth and prosperity (SEU, 2000).

This report looks at time banking, a new, government-supported initiative that aims to tackle the problems of deprived neighbourhoods.

Time banking is the old concept of 'love thy neighbour' with a new economic twist. Few people would argue with the fact that we all now juggle two 'commodities' – time and money. Our current definitions of success load aspirations towards money and the market economy, yet having money and little time can lead to a lowered quality of life, stress, poor health and depleted, unfulfilling relationships. Time, put to good use, can refresh the parts that the market economy is not designed to reach – growing relationships, building social networks, and the core economy of friends, neighbours, family, community. We see, from the current state of our deprived communities and the wealth of talent and energy that is wasted there, the results of a market economy that is literally living on borrowed time. Our communities and relationships are crumbling because we have not invested time in them.

Time banking emerged in the UK just in time: it tackles the issue of community cohesion and social inclusion in a practical way that builds the capacity of communities, by helping them meet their own needs. It uses time as a currency to do so. It also facilitates community capacity building so that, at some point, communities are strong enough to lead their own regeneration.

Time banking has grown rapidly in the UK, from the first pilot project in 1998 to over 50 time banks in operation or development today, and has attracted government support. But until now, there has been no empirical research to evaluate their success. This report presents the findings of the first national study of time banking undertaken anywhere in the world.

The two-year evaluation investigated the strengths and weaknesses of time banks, highlighting where time banking can make a difference in our communities, and assessed their potential as a tool for neighbourhood renewal and tackling social exclusion – which is here understood to mean the denial of social, economic and political citizenship rights. These factors

**“One day we will get to a point where communities will be enabled to lead their own regeneration”**

*Charlie Baker, founder of Work for Change Co-operative, quoted in Regeneration and Renewal (2002)*

<sup>1</sup> What is a deprived neighbourhood? The UK government's Neighbourhood Renewal Unit has this to say: "Our most deprived neighbourhoods have a lot in common. Poor housing, poor health, poor education, few job opportunities and high crime rates - what has been called postcode poverty. Putting that into perspective, that means people living in our most deprived areas have to face:

- Worklessness - in the 10 per cent most deprived wards in 1998, 44 per cent of people relied on means tested benefits compared with a national average of 22 per cent.
- Child poverty three times higher than in less deprived areas.
- The likelihood of dying younger than people in more affluent areas. Boroughs just a few miles apart geographically have life expectancy spans varying by years. For instance, there are six tube stops between Westminster and Canning Town on the Jubilee Line - as one travels east, each can be seen as marking a year of shortened life-span" (NRU, 2002, p.1).

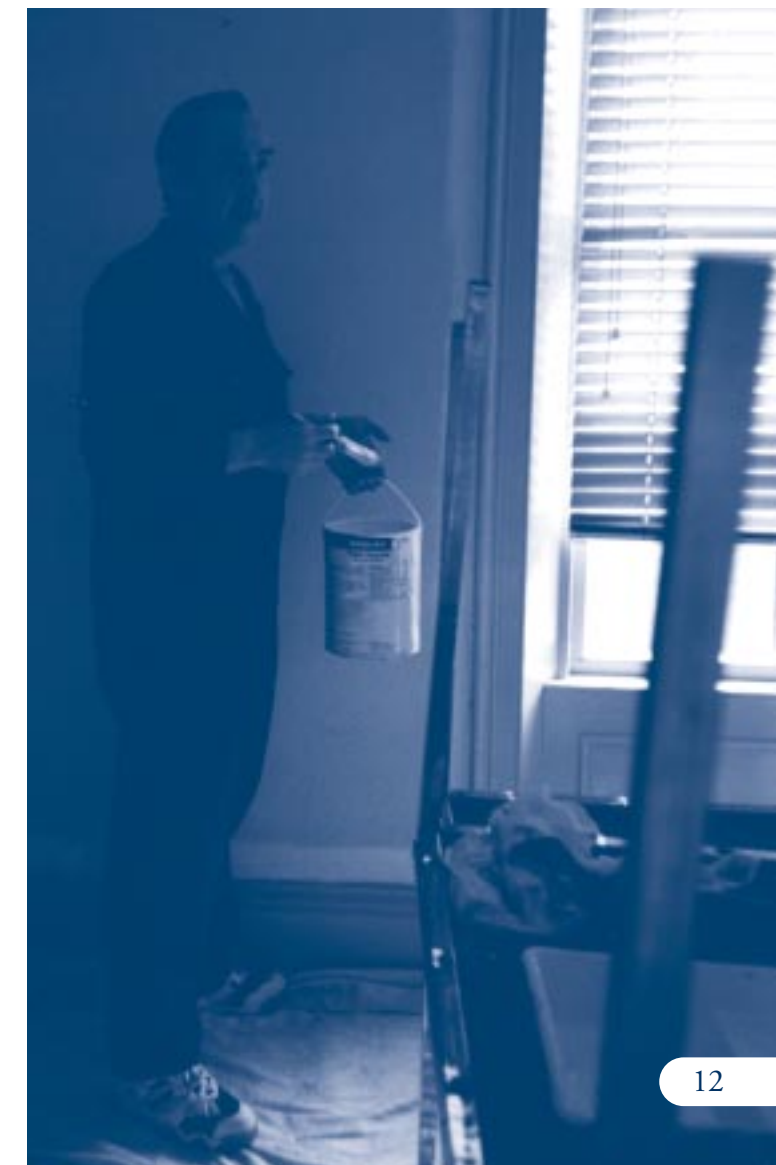
are inter-related, and associated with, but not simply defined by poverty: social citizenship refers to the development and maintenance of supportive social structures and networks and a sense of belonging; economic citizenship refers to the ability to earn income and to access appropriate financial services; political citizenship is the ability to influence decisions which affect one's own life (Allen et al, 1998). An effective tool for social inclusion would, therefore, enable people to exercise their citizenship rights effectively, and this is the framework which is used for the evaluation (see also Appendix 1).

This report describes time banking in the UK, its origins, objectives and development, and its place in the arena of regeneration and community development initiatives. It then evaluates the impacts and outcomes of time banking in terms of its ability to overcome social exclusion. The study asks four pertinent questions:

- 1 Do time banks in the UK help to meet the needs of deprived communities, and tackle social exclusion?
- 2 Are they successful at involving hard to reach groups, particularly young people and ethnic minorities?
- 3 Do time banks build community capacity and cultivate citizenship? Do they foster understanding and respect between different communities?
- 4 What are the lessons learned from time banking in the UK so far, and how can they be improved?

The report concludes with an assessment of the potential of time banks and the ways they could be used in the future in a variety of contexts, such as regeneration, community development, and health improvement. This report therefore provides a solid foundation of understanding for the growth of time banking, a basis for the development of evidence-based policy in regeneration, and proof that spending time building community is worth all the hard work.

*Helping out at the Arthur's Hill Time Exchange*



## 2

## What is a time bank?

A time bank is a mechanism that allows people to come together and help each other. Participants 'deposit' their time in the bank by giving practical help and support to others, and are able to 'withdraw' time when they need something done themselves. Everyone's time is valued equally – one hour of service given equals one time credit, whatever the service. Participants can be both individuals and organisations. The time bank is actually a bank of people's talents and local resources, which uses time as a currency to facilitate exchanges.

People help each other with everything from making phone calls to collecting prescriptions to stuffing envelopes for a local voluntary group – anything that brings them together. In practical terms, a broker is employed to recruit participants, link them together, and to record and monitor exchanges using the free Timekeeper software. Time banks are usually set up within an existing organisation that wants to increase community involvement in its area and in its services, though some time banks do set themselves up as new independent organisations (see Appendix 2 for a sample budget for running a time bank).

Increasingly time banks are focusing on developing networks between community organisations and local residents as a way to increase involvement in collective events and activities, and improve the health and well-being of the community at large. Time banking is also being used as a tool to engage and reward participation by community groups, voluntary organisations and government agencies. This can either be within a specialised programme and targeted at confronting a specific social justice issue, or equally, time banking can aim to build community cohesion in a defined geographical location or amongst a 'community of interest'.

In these ways, time banking is used as a framework for recognising and rewarding the participation which can underpin and fuel local community initiatives and network them together – the glue that can stick our communities together. They are a process through which our current models of service provision could evolve into more egalitarian and effective community resources.

## Why do we need time banking?

A core principle of 'new economics' is the understanding that there are two distinct types of economy which hold society together. There is a market economy in which money drives transactions, and then there is a non-market economy that is not normally considered as an economic system – our network of support in the form of family, friends, neighbours and community. This is sometimes called the 'social' or 'core' economy, because it is the foundation of the market economy (Henderson, 1995). This core economy relies on investments in social capital to function properly. Social capital can be described as networks of reciprocal social relations, trust, civic participation and community solidarity (Putnam (1995), and also as a collective energy – 'social energy' (Hirschman, 1984) which comprises group vision and action.

**"Market economics values what is scarce - not the real work of society which is caring, loving, being a citizen, a neighbour and a human being."**

*Edgar Cahn (Time Banks UK conference 2001)*

## Objectives of time banking

A time bank aims to:

- Bring people together in a spirit of equality.
- Value and record contributions to community life.
- Build an individual's confidence and skills, build organisational capacity, and benefit the wider community.
- Provide work placements and training to help people back into work.
- Develop and improve community networks and knowledge.
- Fund community activities, paid in time credits.
- Encourage and reward community participation, including participatory democracy.
- Involve those people who would not normally volunteer.
- Rebuild communities and develop community capacity.

Each of these objectives is an aspect of either social, economic or political citizenship rights – the prerequisites for social inclusion.

Time banks can provide areas of deprivation with an effective means of community involvement because:

- They are based in and owned by the local community.
- They reward positive habits: reliability, honesty, punctuality, friendliness and enthusiasm are all reinforced.
- They reward people for what they can do now: they enable people to gain self-esteem simply by being themselves.
- They keep a record of what has been done and for whom: they create a kind of work record, with references that can be checked.
- They create the social support system that the extended family and strong neighbourhoods used to provide.
- They provide people with the ability to deal with the unexpected, with crises that otherwise would get in the way of holding down a job or a training place.

Cahn (2000)

The market economy depends on the healthy functioning of the non-market economy – we all need support from family and friends. We take it for granted that the non-market economy will always be there. As such we can undervalue what it provides, and the time and effort required to maintain it can be crowded out by the imperatives of the money economy. We notice when things go wrong with the non-market economy. Social isolation, run down estates, crime, poor health, no feeling of community, are just a few of the symptoms of an area in malaise, with poor social connections and few support networks.

An area in decline can be likened to a body with a weakened immune system. The protection holding that body together – family, friends, neighbours, community – are falling apart. It is losing its connections. The body needs to be fit and healthy to function and to grow. What we need is to strengthen the area's immune system, by drawing people together, and by developing mutual friendships and support.

A time bank is a means to achieve that, to build communities and help them grow – a method of strengthening the social or core economy. There are few other tools that specifically do so.

## Where did the idea come from?

Time banks originated in the USA in the mid-1980s when civil rights lawyer Dr Edgar Cahn piloted the first time dollars scheme (Cahn and Rowe, 1998). There are now over 250 schemes in the USA involving thousands of people of all ages across a wide range of communities. In the USA, among other things dollars can be used:

- In time dollar stores to purchase goods and services.
- By peer-tutoring pupils and their parents in Chicago schools to buy a refurbished computer.
- To pay towards rent in social housing in Baltimore.
- To get a reduction on health insurance – being active in the local time dollar programme has been shown to keep participants in the Elderplan programme healthier, earning time dollars by helping other people in their neighbourhood.
- To attend short, community-based training modules on diabetes, parenting, asthma, and other quality of life areas.

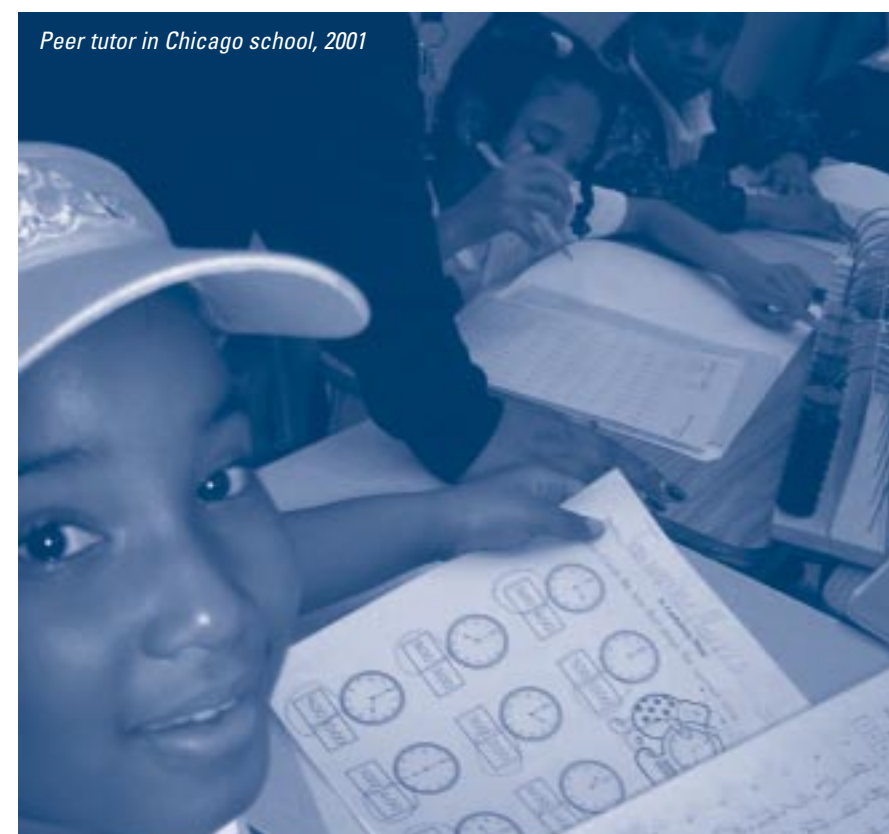
## Chapter 2: About time banking

- To reward young 'jurors' in a youth court in Washington that listens to cases of non-violent first or second offences by young people<sup>2</sup>.

In the USA, there have been some isolated studies to measure the impacts of time banking. The University of Maryland's Institute of Aging studied the benefits of time banking as a motivator of volunteering and promoter of well-being among elderly participants. They found that by rewarding contributions and giving value to the time and effort people put in, volunteers were attracted who would not normally get involved in volunteering, and were retained for longer than with traditional volunteering programmes (Feder et al, 1992). Another study by Sentara, a health service provider in Virginia showed that having a time bank-based support system for asthma sufferers – where older people telephoned asthma sufferers to provide support – was beneficial for all involved. At its peak the programme enrolled 142 patients, and quantified some of the benefits: among the participants, there were 39 per cent fewer emergency visits to hospital, 80 per cent fewer in-patient days, 74 per cent less hospital admissions, and a saving of 73 per cent of costs - a total of \$80,000 saved in the first year of the asthma programme, rising to \$137,500 in the second year (Boyle, 1999b).

Time banking has also taken off in Japan, where it is being used to care for growing numbers of elderly people, using tokens called hureai kippu (ticket for caring relationship), and in Slovakia, a children's time bank has been set up. There are time banks developing in Germany, Sweden, New Zealand, Australia, Brazil, Curacao and Korea. Time banking is swiftly becoming an international movement.

Time banks came to the UK in 1997 when the New Economics Foundation and the King's Fund invited Edgar Cahn to speak to health care professionals around the country. This was just the first of many visits to spread the word of time banking around the UK.



Peer tutor in Chicago school, 2001

<sup>2</sup>Visit [www.timedollar.org](http://www.timedollar.org) for more information.

## Chapter 2: About time banking

### What kind of skills are exchanged through a time bank?

Time banks measure and value a variety of skills that people and organisations can share. These are often skills which are undervalued in our society, and the kinds of work not valued by the market economy: informal mutual community support. The market economy provides few of these services, yet they make a big difference to people's quality of life. A time bank rewards people for the time they spend undertaking these activities, and encourages other people to do the same. It recognises and rewards the time that they spend, building community.

*A helping hand when needed*  
*A companion for exercise*  
*Gardening*  
*A trip to the shops*  
*Painting and decorating*  
*DIY*  
*Dog walking*  
*Befriending*  
*Arts and Crafts*  
*Sports*  
*Music*  
*Collecting a prescription*

*Practising a new language through conversation*  
*Learning new skills*  
*Teaching what you enjoy*  
*Building social networks through get-togethers*  
*Organising community events*  
*Learning about IT and computers*  
*Work placements with local organisations*  
*Job skills such as letter writing and attending interviews*

A time bank can also provide services that have more quantifiable benefits, or which bring together the diversity of a community. In this way a time bank can provide a continuum from the 'softer' confidence-building activities to 'firmer' learning and employment-related benefits. It also brings together groups who would not normally mix, such as young people and older people, or refugees and long term local residents, and breaks down barriers between these groups through mutual understanding.

Organisations also take part in time banks. For many organisations, the time bank is also a way to develop a positive profile with local people. They may do this by offering incentives to time bank participants through a discount when hiring goods, or access to sports facilities at off-peak times. Local authorities have offered leisure passes. Goods are not generally exchanged for time credits. Benefits to individuals are rewards for being a participant in the time bank.

*Leaflet delivery*  
*Assistance at short notice*  
*Administration help*  
*Networking with other organisations at events*  
*Shared use of resources such as computers, photocopiers, and meeting space*  
*Advice from other organisations*  
*Training resources*  
*Getting repairs or decorating done*  
*Delivery of goods*

*Holding Christmas parties for local kids*  
*Neighbourhood transport*  
*Box schemes (local food)*  
*Catering at special events*  
*Sports*  
*Peer mentoring in schools*  
*Street cleans*

The time bank can have its own account within the time bank. It uses the account to facilitate community events, or benefit those who have no time credits themselves. The time bank will credit a participant for the time they have spent on a certain activity, and deduct it from its own account. People often donate their credits to the time bank account – or to someone else – if they have no need for them themselves. The turnover in a time bank's own account is a measure of the amount of community benefit it has catalysed locally. In this case, a deficit of time credits is good, because it shows there has been plenty of community benefit.

## Adapting the USA model of time banking to the UK context

The social policy contexts of time banking in the UK and the USA are quite different. While they share emphasis on personal responsibility and community self-help, there is a great deal more support for deprived neighbourhoods and individuals in the UK: free health care, a comprehensive system of welfare and social support for the unemployed and those on low incomes, and so on. In the USA, in contrast, only the most basic health care is free – private health care is the norm, and government support for the unemployed is strictly limited and socially stigmatised. The result is that some of the extremes of poverty and isolation which the US projects tackle are not evident in the UK – the social and economic landscape of deprivation is different. Time banks in the UK do not operate under the same conditions, and so the model needs to be adapted to fit the UK context. What follows is a summary of the main ways in which this has been achieved:

### Welfare

In the USA, lack of a welfare system has produced a greater necessity for time dollars in areas of poverty – arguably, the divides are more marked. In the UK, time banking is also being used to meet the needs of those worse off in our communities. With current long-term area based initiatives, there is good potential to make a real lasting difference. But to be truly successful, time banks need to bridge divides between different areas and groups, to avoid compounding isolation even further.

### Health care

Time banks in the USA have been used as a way to keep down the skyrocketing costs of providing medical services, particularly in relation to the wider long-term care needed for an ageing population. This has also been the main focus of time banking in Japan and China.

What UK time banks have found when starting out mainly with older participants is that they need to engage a spectrum of people in the time bank to meet everyone's needs. With changes in the way in which pensions are provided, time banking offers a means to meet people's needs and value their skills, plus it keeps them involved and active at the same time. With the recent change in primary health care provision through Primary Care Trusts, a whole avenue of work is opening in the UK in which time banking can play a role. There has been much work done in the USA, such as with asthmatics, diabetes, and post-hospital care, which can inform future work.

### Goods exchange and social enterprises

Time banks in the USA are free to exchange donated goods for time dollars. There are 'time dollar stores' that sell everything from vegetables to nappies, clothing to furniture. Having tangible benefits has created a more widespread growth in American time banks (some have 3000 participants) and has also succeeded in involving businesses

more fully in community activities. Some US time banks have associated thrift stores (charity shops selling second hand clothes and goods) that financially support them. Donated goods are paid for in dollars and volunteers are rewarded in time credits. Other social enterprises have also sprung up around time banks.

If goods are exchanged for time credits in the UK, the goods are counted as taxable income, which is difficult for people in receipt of state benefits. Time credits, as in the USA, are tax exempt, as they are regarded as of social, not economic benefit. So in the UK, goods are rarely exchanged, but they are sometimes awarded for community participation when participants reach a certain number of time credits – but they still retain their credits. This is especially so when the 'goods' are educational in some way – a refurbished computer or computer training. Because they have earned these, they appreciate them in a way that they wouldn't if they had simply been given away by a state agency. Some time banks do choose to exchange donated goods for time credits, and they do so knowing that it may affect a participant's entitlement to benefits, which they negotiate with their local Benefits Agency.

There is great potential to develop social enterprises alongside time banks, such as computer and furniture refurbishers, box schemes, training, in fact anything that provides a needed service or resource and requires local community involvement and plenty of time. This is something that Time Banks UK will be working on in the near future.

### Education

Opt 4 IT is a time banks peer tutoring project in three Tower Hamlets schools that replicates a model first developed in Chicago. The Chicago model varies from school to school, but includes all manner of activities including homework clubs that involve parents as well as peer tutors, besides the one-to-one peer tutoring. Peer tutors earn time credits and then exchange them for a refurbished computer. Parents also need to contribute eight hours of their time so their child can get a computer.

Work in the UK is focusing specifically on one-to-one tutoring between peer tutor and tutee in numeracy and English, and not involving parents at this stage. The Community Education Development Centre (CEDC) who manage the project have been stringent in their adaptation of the model so that it meets English education standards. Refurbished computers are awarded when pupils attain 30-40 time credits. The computers are financed within the project funding.

### Geography

The USA is a big place, and time banks there tend to be quite isolated from each other – only recently have clusters of time banks been developed within a region, for example in Maine.

The UK, being smaller, has potential to develop a close-knit national network of time banks, particularly with the timely shift towards engaging local people in community activities, regeneration initiatives, local authority consultations, parental and community involvement in schools, and primary care trusts.

The UK has benefited immensely from the experience of 15 years of time bank expansion in the USA. It has also developed quickly due to the pioneering work of Fair Shares in Gloucester, who developed much of the information and materials currently used by most UK time banks. The UK time banking movement is still young - only four years old - but there are already region-wide networks developing. There are still many ideas that have had positive impacts in the USA which have not been applied yet here, and future developments could experiment with:

- Youth courts and youth justice.
- Housing associations accepting rent and service charges in time in exchange for safer, more connected communities.
- Cascades of community learning through community colleges.
- Business involvement through pro bono work repaid hour for hour by communities.

## The values of time banking

Adapted from Cahn (2000)

### People as assets

The real wealth of any society is its people. Everyone has skills they can share – a young person can tutor computer skills, a 66-year-old can tell stories, a housebound person can make telephone calls.

### Redefining work

Work includes the core economy of caring for neighbours, participating in community activities, local democracy, looking after our local environment, organising events that benefit the wider community, and lending a hand when people need it.

### Reciprocity

Making people dependent by only providing resources when they are defined as lacking something is negative and depreciating – it destroys confidence. Recognising that everyone has something to offer, and that everyone needs help at different times in different areas builds interdependence. It means that there are always two-way interactions – everyone is a giver and a receiver. Just receiving, without also giving, can add to feelings of dependency.

### Social capital

People and communities are healthier when they are networked together. It makes better use of resources and enriches places by bringing together diverse groups who may not otherwise meet.

### Learning

Learning environments are nurtured. Sharing skills and self-development are rewarded and encouraged.

### Sustainable development

Involving people in decision-making and delivery of the services that affect their lives makes those services more effective. No more wasted time giving people what they don't want. It makes the most of natural resources, human resources, and community resources. Ideally this also includes using local services whenever possible, and making resource use as environmentally effective as possible.

**At the heart of time banking is equality: one hour is equal for everybody**

## Time banking in the UK

### Policy context and institutional settings

The Labour government has embraced the time banking concept because it appears to be a tool which can deliver several inter-related policy objectives.

First, time banks are seen as socially-oriented volunteering initiatives, which are to be encouraged for their ability to create individual social capital, improve local services and encourage active citizenship this means both the responsibility to provide for oneself and political citizenship in terms of increasing engagement with local associations – as well as community self-help and self-reliance, reducing dependency upon the state (ACU, 1999).

Second, the drive towards greater community involvement is taking place in the face of dwindling participation by women, the traditional providers of unpaid community services, and the low participation of youth, the elderly, ethnic minorities, the unemployed and the poor. New initiatives are sought which can encourage involvement by these groups, and innovative mechanisms – such as rewarding participation with credits – are one way of achieving this (PIU, 2000).

Given this coherence between time banks and government social policy objectives, time banking has found a favourable policy environment. The government's Active Community Unit has funded Time Banks UK, and time credits have been declared tax-exempt – as they have been in the USA. Furthermore, time credits have been given a 'benefit waiver' for those in receipt of means-tested benefits, giving a green light to the poor and unemployed to take part.

How then have time banks developed? Time banks in the UK are an initiative exclusively located in institutions. Every one of the projects which took part in the national survey was founded by an existing organisation or group - rather than individual community activists.

Time banking is also a flexible approach – its focus depends on the skills and requirements of those who take part, and the needs of the local environment. As such, it can be adapted to suit any organisation that wants to stimulate local



*Time banking can be used to build intergenerational relationships*

ownership of and involvement in community activities, for example, public services and other organisations who need to consult and involve local people. This includes large-scale regeneration and community capacity-building initiatives (Education Action Zone, Health Action Zone, Single Regeneration Budget, European Social and Regional Development Fund, Sure Start, New Deal for Communities, Neighbourhood Renewal Fund and other area or 'community of need' based initiatives)

Time banks have been set up in:

- Community organisations
- Regeneration initiatives
- Health service providers
- Education and training providers
- Local authorities
- Housing associations
- National organisations with specific beneficiaries (e.g. people with learning difficulties)
- Community finance initiatives
- Volunteering organisations
- Libraries
- Other complementary currencies

They have also been set up to tackle explicit issues or target beneficiaries, such as inter-generational relationships, childcare provision, rural transport, the arts and the environment, and by organisations that particularly want to reach those from socially excluded groups who have unmet needs, such as the unemployed, people on low incomes, older people, young people, black and minority ethnic groups, refugees and asylum seekers, single parents, women. See Appendix 3 (Applications of time banking) for more details.

## How does time banking work with other key stakeholder organisations?

### Volunteering organisations

Volunteer bureaux, Community Service Volunteers and Councils for Voluntary Service are increasingly looking to time banking as a way to reach new participants. There is widespread recognition of the need to increase volunteering, particularly in marginalised communities and with young people. Some time banks are hosted by volunteering organisations, for example St Helen’s Precious Time and Sudbury and Great Cornard Time Bank.

There is a perceived dichotomy between traditional one-way volunteering – giving time without expectation of reward – and time banking, reciprocally giving and receiving time. But this is not always a helpful distinction:

- Participants who do not want to receive time credits for their time can donate them to someone else or to their time bank – which is doubly altruistic. The time bank can then use donated credits to help someone who needs it but may not have credits of their own, or to facilitate community activities.
- Time banking aims to complement other volunteering initiatives by reaching and involving those who might not ordinarily volunteer their time.
- Time banking promotes inter-dependency and aims to reduce dependency. Dependency is demoralising, while two-way exchange is empowering. It also recognises that people need to be involved and to have their skills recognised in order to build happy, healthy communities.
- The ethos of time banking is that everyone has something to offer, and that everyone has needs, a two-way street of giving and receiving. Whether it’s for physical, social, emotional, economic or spiritual reasons, many people feel they have nothing to offer nor the resources to get the help they need when they need it. The time bank aims to meet these needs and to build confidence at the same time.

### Time Banks UK and TimeBank

Time Banks UK, the national network organisation for time banks, works in partnership with TimeBank, the media campaign that encourages people to give time by getting involved locally through a national network of TimePartners – 80 per cent of whom are volunteer bureaux.

The similarity of name and difference in volunteering style of these two organisations had resulted in some confusion at first. Their shared aim, of involving people in activities that will benefit their community, means that time banks and TimePartners will now be linked together to offer a greater variety of volunteering opportunities, and that TimePartners will be helped in developing time banks if they feel it would be appropriate.



Time banking barbecue gets everybody dancing

### Community currencies

Time banks and LETS are both community currencies which operate within a local area and seek to complement the national currency by strengthening the social economy, and the local economy, respectively. Both currencies aim to tap and develop local capacity, and build community. Both models of community currencies have distinctive strengths, and these can complement the other (Cahn, 2001).

LETS have been developing in the UK for over 10 years, and despite great potential to become a powerful social policy tool to tackle social exclusion, they met a range of obstacles which meant they have generally remained small and marginal to the needs of the poor and unemployed (Seyfang, 2001b). There are a number of features of time banks which differentiate them from LETS and which are designed to make them more accessible by vulnerable groups and people from deprived neighbourhoods, which seek to overcome these obstacles (Seyfang, 2002).

These are:

- Brokering of services, to facilitate exchange rather than relying on a directory of services and participants to arrange it themselves.
- Equal value of labour: LETS transactions required negotiation of prices which intimidated the less confident, and resulted in a mirroring of market hierarchies for labour.
- Funded projects, staff and premises – to provide support to vulnerable groups of people to use the time bank.
- Mainstream institutional settings.

There has also been a degree of two-way learning between the two models of community currency, and hybrids are developing which bring together the best of both time banks and LETS:

- Time banks can use skills lists or directories to enable participants to see the range of skills available to them: the broker would still initiate transactions.
- LETS schemes can involve a broker, by telephone or in person, to increase exchanges.

- LETS and time banks can merge, as in Musicmelts, the musicians LETS/time bank that uses a time based currency.

Some time banks have been set up alongside existing LETS schemes, such as Southwark HOurbank. Each complementary currency has an account in the other organisation, but in general an interchange between currencies does not occur. Time Banks UK are currently working with the Institute of Public Policy Research to develop complementary currencies in schools. By working together, time banks and LETS can provide a diversity of services to a wide group of people across a broad local geography.

## Time banking in the UK: the national picture

As of September 2002, there are currently 36 active time banks around the UK and 13 in development<sup>3</sup>, and in total over 63,000 hours have been given and received by time bank participants since 1998 – equivalent to 37 full time workers for a year. But when the 2002 national survey was carried out (July 2002), there were 29 active time banks, of which 12 responded to the survey – giving a response rate of 41 per cent – and the findings presented here relate to this survey.

Two thirds of the UK’s operational time banks (66%) were located in urban settings, reflecting the regeneration and social inclusion focus of many of the organisations running time banks (see Table 1).

**Table 1: Geographical location of time banks in the UK**

Location	Percentage
Urban	66
Urban and rural	17
Rural	17
<b>TOTAL</b>	<b>100</b>

<sup>3</sup> Active means exchanges are taking place and a time broker is in post; Developing means funding has been secured but exchanges have not yet taken place.

**Figure 1: Map of UK Time Banks, September 2002**  
See appendix 5 for contact details



## Resourcing time banks

The national survey found that all UK time banks get external funding to pay for staff and running costs. The principal source of funding was the Community Fund (formerly the National Lottery Charities Board), but other significant sources of funding included a variety of charitable foundations and trusts: the King's Fund, the Home Office, borough and district councils, the European Regional Development Fund, Lloyds-TSB Foundation, health authorities and the European Social Fund. Most co-ordinators believed that time banks should be funded through central or local government, from social services, health, housing or regeneration budgets.

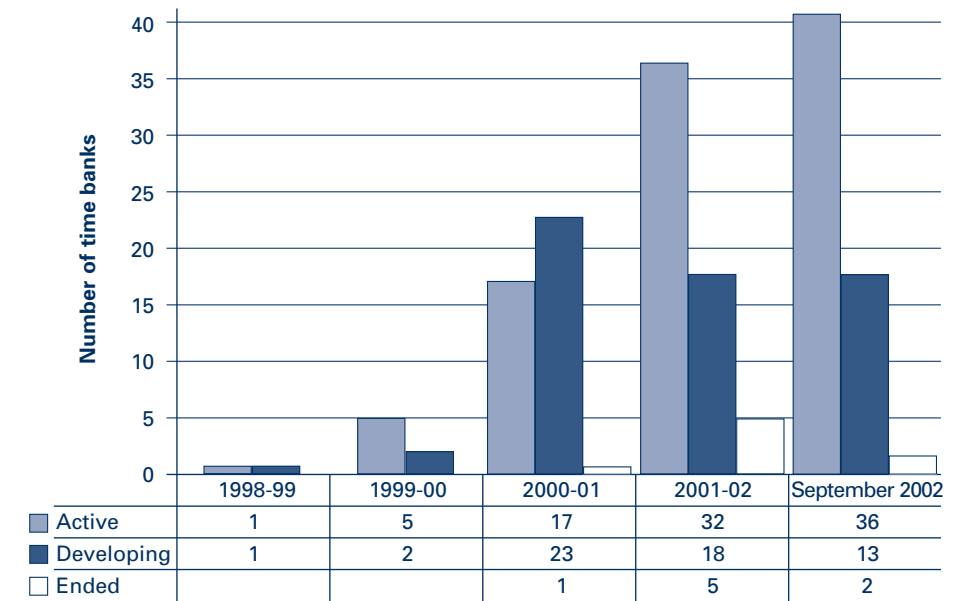
Without exception, they all employed staff to broker participants' offers and requests for help, but often this was a part-time appointment and in some cases, running the time bank was just one element of the existing job of, for example, a community development worker. In one or two cases, community volunteers were paid in time credits for assisting with administrative tasks.

But this growth is not the whole story.

Chart 1 above shows the development of time banks in the UK. It shows:

- A surge in interest in time banking from 2000 onwards, when Time Banks UK was founded.
- Funding dependency, shown by the number of time banks that have ended - some were short-term pilot projects, and some are seeking further funding but are no longer active.
- The current level of interest in time banking, which has levelled out at around 50 active and developing time banks. This also indicates the limited capacity funders have to support new initiatives - eight time banks applied nationally for

**Chart 1: Turnover in UK time banks 1998-2002**



Activity level of time banks (Year runs April-March)

the Active Community Unit Development Funding this year of which one was successful – and a need to integrate time banking as a tool into existing organisational infrastructure and budgets.

## Size and scale of activities

The 2002 national survey found that UK time banks varied in size from just 15 participants to 107, with an average of 61 participants each. The number of hours exchanged on the time banks varied from 70 to 5,635, with a mean of 1,771 hours. This equates to each participant giving or receiving 29 hours, to date. Extrapolating from the survey indicates that **the UK's 36 currently operational time banks have 2,196 participants, who have exchanged a total of 63,756 hours.** On average, 48 per cent of time bank participants exchange time at least once or twice a month, while 13 per cent have not exchanged time at all yet. The services most frequently exchanged are: gardening; giving lifts, leaflet folding/distribution, befriending, companionship and visiting the housebound, decorating and small DIY/odd jobs, helping at residential homes, dog walking and computer tuition.

The level of participation and activity may appear to be quite small. But it is important to remember that most of the time banks surveyed were very recently started: the longest-running time bank was four years old, but the average age of the

time banks was one year and three months, and 46 per cent of the projects were less than six months old. The figures presented here tell the story of young projects still finding their feet in many cases. Most of the organisers emphasised that it took some months to become properly established. Indeed, the evidence shows that after a few months, the projects do 'take off'. In 2001, 11 of the projects surveyed (92%) said their membership had increased, mainly through the active recruitment of a community worker or time broker, and word of mouth of existing participants. Three (25%) said their time banks had expanded beyond its initial geographical boundaries, to include participants from neighbouring areas, and two (17%) were starting to focus on attracting more younger people to the projects.

The growth and evolution of time banks over the space of a year is evident in Table 2 which compares the findings of the 2001 and 2002 national surveys of time banks (see Seyfang (2001a) for a discussion of the 2001 national survey). This reveals that while the number of time banks has grown from 15 to 29, the average size has also grown, from 48 to 61 participants. The number of hours each time banks has exchanged has grown from 1,052 to 1,771 hours, and the number of hours exchanged per participant has increased from 22 to 29. Part of these latter increases can be explained by the longer time of operation of projects in 2002, but this is counterbalanced by the youth of so many time banks – 46 per cent of projects in 2002 were less than six months old, compared to 33 per cent in 2001. The findings thus suggest that participation in time banks grows over time, as projects mature and become more established in localities.

**Table 2: UK Time banks development over time**

	2001	2002
No. of active time banks	15	29
Average membership	48	61
Average hours exchanged per time bank	1052	1771
Average hours exchanged per participant	22	29
% of time banks less than 6 months old	33	46

*Source: author's surveys of time banks, 2001 and 2002*

The time banks had evolved too, in terms of the range of services on offer, because of growing recruitment of local organisations, who can encourage their own participants to join the time bank, and who use the time bank to share resources across the community. Examples given include an employment support agency, a drop-in cafe, local schools and adult education centres, a doctor's practice, a garden centre, neighbourhood projects, nursing homes and a disability centre, brownies, community health council, churches, MENCAP, Council for Voluntary Services, a credit union, residents groups and housing groups, a recycling group, a football club, a health promotion unit, an NHS trust, an advocacy trust and a Chinese women's guild.

Comparing projects which had been running for a year or less with those that had been going for longer (see Table 3), there is a clear growth over time in terms of the average number of participants (increasing from 44 to 85), and also the amount of time exchanged (time given rose from an average of 530 hours in the younger projects, to 3,597 in older ones). Furthermore, the average number of hours exchanged per participant increases from 12 hours in the younger projects to 42 hours in the older ones. This reflects the fact that participants stay with the schemes and continue to build their participation over time, rather than 'burning out' and moving on after a short period of activity. This bodes well for the schemes, which aim to overcome problems of high volunteer turnover in other organisations. Co-ordinators estimate that around 17 per cent of participants exchange time once or twice a week, and 48 per cent do so once or twice a month (Table 4).



*Setting up exchanges using Timekeeper at Rushey Green*

**Table 3: Size and scale of time banks, by age of project**

Length of operation of time bank	Number of time banks	Percentage (n=10)	Average no. of participants	Average hours exchanged	Hours exchanged per participant
Up to 1 year	6	60	44	530	12
Over 1 year	4	40	85	3597	42
<b>TOTAL</b>	<b>10</b>	<b>100</b>	<b>61</b>	<b>1757</b>	<b>29</b>

*Source: author's surveys of time banks, 2002*

**Table 4: Frequency of exchanging time**

% of participants exchanging time...	(n=5)
Once or twice a week	17
Once or twice a month	31
Three or four times a year	39
Not at all	13

*Source: author's surveys of time banks, 2002*

Having reviewed the state of development of time banks in the UK, and the policy context it operates within, we now turn to an assessment of the ability of time banks to overcome social exclusion and deliver community capacity-building benefits to residents of deprived neighbourhoods.



We have seen how social exclusion can be described as a denial of social, economic and political citizenship rights. Using this framework of citizenship rights, a range of indicators of inclusion were drawn up, and empirical evidence was sought for these, using a number of qualitative and quantitative methods (this is discussed more fully in Appendix 1), including a national survey of time bank co-ordinators and four case studies of individual time banks (described in Boxes 3.1-3.4). The four time banks studied in detail provide an interesting perspective on the development of time banking over time through individual projects. Stonehouse Fair Shares was the first UK time bank and is four years old; Rushey Green time bank was two years old; Gorbals time bank had been running for just over a year, and Sandwell Time 2 Trade appointed a full time development worker in March 2002. Their perspectives therefore encompass the full range of time bank experience in the UK, and their contrasting settings add to the breadth of knowledge which has contributed to this evaluation (see also Appendix 1).

### Box 3.1: Stonehouse Fair Shares, Gloucestershire

Stonehouse Fair Shares is a time bank in rural Gloucestershire, and is one of a family of time banks in the region set up and managed by the charity Fair Shares, which is in turn funded by a range of charitable organisations. The time bank is based in the local Neighbourhood Project, and so has good links with local community activists and groups. At the time of the study, Stonehouse Fair Shares was four years old, and had 102 participants – some of these were organisations and institutions representing many more participants – who had given a total of 2,150 hours to date. This means that participants had given an average of 21.1 hours each over the lifetime of the project. Activity in the time bank is relatively slow: according to the part time co-ordinator, the majority of participants (60%) spend or earn time credits only three or four times a year.

This time bank is largely based around a number of sheltered housing schemes in Stonehouse, a small quiet town a few miles from Stroud. The project was originally targeted at the elderly and less able population of Stonehouse, and the membership reflects this with a large majority being of pensionable age, jobless, lone parents, and living on low incomes, and a third of participants having a limiting long term illness. But more recently the need for a wider cross section of participants has become evident and more younger people are being sought as recruits in order to balance out the range of needs and offers of assistance.

Stonehouse Fair Shares has successfully integrated the project with a local school, which includes time banking on its national curriculum for citizenship education. As a result, schoolchildren and residents of the nursing homes mix socially and become friends, learning about each other in the process.

### Box 3.2: Rushey Green Time Bank, Lewisham, South London

Rushey Green Time Bank is located in a general practice health centre in East Lewisham, South London. It was founded by Rushey Green Group Practice - instigated by Dr Richard Byng with the New Economics Foundation – as an innovative way to promote well-being and health, social inclusion and social capital locally. At the time of the study, Rushey Green time bank was two years old, and had 64 participants, who had given a total of 3,605 hours to date. Activity in the time bank is relatively brisk: according to the co-ordinator, a quarter of participants exchange time at least once a week, and the vast majority of participants (85%) exchange time credits at least once or twice a month.

Lewisham is one of the most deprived parts of the country, being the 29th most employment-deprived district, and the 31st most economically deprived district, out of 354 in England and Wales (DETR, 2000). Dr Byng was convinced that many of his patients who presented with symptoms of depression and isolation could be helped by increasing their contact with other people and finding a framework in which they could feel useful to society and needed by others – the time bank provides this structure. Patients can be referred to the time bank by their doctors – over half the participants had been referred.

Rushey Green time bank has pioneered the DIY skills team, where a co-ordinator teaches basic DIY skills to participants and accompanies them on time bank assignments to make sure their training has been effective. This builds the skills and confidence of the trainee, and also increases the resources available to other participants of the time bank, for whom even the simplest DIY task may be impossible. In addition, since 2001 the London Borough of Lewisham and South London & Maudsley NHS Trust have been funding a joint time bank development programme across the borough to build on the success of Rushey Green time bank and to build more local linkages, particularly with faith groups and credit unions.

### Box 3.3: Gorbals Time Bank, Glasgow

Gorbals time bank has 107 participants, who have exchanged around 2,800 hours since the project was started in late 2000. It has concentrated on recruiting local community organisations and helped organise the local Gorbals Festival, paying volunteers in Liptons - the local time currency, after Thomas Lipton the famous Gorbals resident who developed the tea bag.

This time bank is based on an inner-city estate of some 9,000 people which is one of the 47 'Social Inclusion Partnership' areas in Scotland targeted for special attention regarding the inter-linked problems of social exclusion. The most recent figures from the Office of National Statistics show that in 1998, unemployment in the Gorbals was 20.6 per cent, compared to 10.3 per cent in Glasgow as a whole and 6.2 per cent for Scotland (cited in Glasgow City Council, n.d.). Gorbals time bank was initiated as a response to this situation, and is funded by, and located in, the Gorbals Initiative, which is a local economic development company and a registered charity in Scotland. The objectives of Gorbals Initiative in running the time bank are to build local capacity in the community, and so promote social inclusion through individual and organisational participation in mutual volunteering. They are *"trying to tie time banking into being job-ready"*, and the first step towards that can be doing something for someone else as a kind of occupational therapy.

John Quinn, of the Gorbals Social Inclusion Partnership, described the time bank as *"part of a strategic theme of community development for the partnership, a way in which local people can share with each other their gifts and talents, and local organisations can develop partnerships with each other and share expertise ...part of a package for capacity building community development."*

Gorbals Time Bank can probably lay claim to organising the first funeral for time credits: the co-ordinator arranged the funeral and used Liptons to pay for catering, minibuses for transporting guests between the service and the funeral, and for the minister who held the burial ceremony – all for 12 Liptons!

**Box 3.4: Time 2 Trade, Sandwell, West Midlands**

Sandwell Time 2 Trade is a time bank that aims to promote health and well-being, linking together three housing estates in one of the most deprived parts of the country. Sandwell, just outside Birmingham, is the 24th most employment-deprived borough and the ninth most income-deprived area, out of 354 boroughs in the DETR's Indices of Multiple Deprivation (2000). Time 2 Trade is led by AHEaD (Agency for Health Enterprise and Development) a partnership between Sandwell Council's Economic Regeneration Unit and the Primary Care Trust. It is funded by Sandwell Health Action Zone Innovations Fund, which in turn is ultimately funded by the Department of Health. Sandwell's Director of Public Health is a champion of community currencies: he wants to seek ways to tackle the causes rather than the symptoms of ill health, and recognises the strong links between generating people's capacity for self-help, and improvements in their physical and mental health. The specific objectives of AHEaD are:

- To pilot time banks amongst communities and between statutory agencies operating in the field of health and social care.
- To investigate whether time banks can be an effective tool in increasing the personal income of people in disadvantaged communities.
- To use community development to regenerate neighbourhoods and promote health improvement.

Time 2 Trade aims to have a drop-in centre and a management committee on each estate, made up of community members. The time bank builds on the active Tenants and Residents Associations (TRA) in each of the estates, which are community-led independent organisations. Local people can receive time credits by participating in the TRAs, so increasing community involvement.

The co-ordinator and TRA members recognise the challenges of promoting such a new concept with local people, but are confident that once it is seen to work, with tangible benefits and good incentives for joining, then the project will build momentum and grow. In changing people's perceptions about their abilities and how they value their time, organisers hope to help neighbourhoods become more of the thriving, supportive communities that people want.

## The character of time banks – who joins them and why?

The majority of time banks are targeted at socially excluded groups of people either directly – by specifically recruiting the poor, unemployed, elderly, disabled etc – or indirectly by being focussed upon a specific deprived locality, and three quarters (73%) of the co-ordinators felt they were benefiting these groups in particular. The co-ordinator of Sandwell time bank described his experiences of recruiting people from his target

areas. A common response was that although the time bank was a good idea, local people felt it would face challenges on their estates because of the lack of trust and community spirit. The co-ordinator also felt that for some there was the feeling of being at the bottom of the heap, waiting for other people to assist and leaving them reluctant to help themselves. His strategy was to engage people in thinking about how small everyday actions could change the feeling of the estates. Similarly, in the Gorbals where community spirit is strong but people have lost the trust in their neighbours that they used to have, the co-ordinator recruits people through organisations they are already involved with, and accompanies time bank participants on their first tasks, to lend credibility and begin to nurture vital trust.

Their success in attracting socially excluded participants is demonstrated by the co-ordinators' estimates of the social bases of time banks, shown in Table 3.1, where the demographic characteristics of time bank participants are compared with the general population, and with traditional volunteers. This table shows that time bank participants are disproportionately unemployed: 72 per cent are jobless, compared with 51 per cent of the population, and 54 per cent receive income support or the Job-Seekers Allowance compared with 19 per cent of the general population. They also come from predominantly low income households – 58 per cent have a household income of under £10,000 a year, whereas 38 per cent of the whole population live in households with an annual income under £13,000. While 19 per cent of the population are retired and 13 per cent are disabled or have a long term illness, the corresponding figures for time bank participants is 42 and 20 per cent. Two thirds (67%) of the participants are women. Almost all participants are local residents to the area where the time bank is based, contributing to a 'local, neighbourhood' feeling. Ethnically, eight per cent of time bank participants are of non-white British ethnic origin, compared to five per cent of the populace (OPCS, 1993a, 1993b; ONS 2000).

How does this membership profile compare with traditional volunteers? Compared to the demographic profile of volunteers uncovered in the 1997 National Survey of Volunteering, time banks are attracting precisely the groups who participate least in conventional volunteering –

notably more women, retired, disabled or sick



Sharon, Time Exchange participant

***“The Time Exchange has really given me a sense of community - I thought this had been lost over the past few years in this area”***

people, jobless and those from low-income households. For example, while only 16 per cent of traditional volunteers have an annual household income of under £10,000, nearly four times as many time banks participants do so (58%), and while 40 per cent of traditional volunteers are not in formal employment, the figure for time banks participants is 72 per cent (Davis-Smith, 1998, 2001).

This reveals that time banks are successful in their objective of attracting participants who are socially excluded, and would not normally get involved in volunteering, with financial and social needs and few resources to meet them. Indeed, the vast majority of coordinators (82%) were confident that

they were attracting people who had not volunteered before, and they estimated that overall 51 per cent of their participants would not otherwise have been involved in volunteering. A participant at Sandwell Time 2 Trade observed: *“It’s getting to people who won’t go onto boards and committees, attracting new volunteers.”* Another speculated that the reason people engaged with time banks rather than traditional volunteering was that the focus was specifically local, it was seen to build trust locally, and that people enjoyed directing their effort close to home.

**Table 3.1: Demographic characteristics of UK time bank participants, the general population and traditional volunteers**

	n	Percentage of time bank participants	Percentage of Great Britain’s population	Percentage of traditional volunteers
Women	12	67	52	52
Retired	12	42	19	19
Disabled/long term illness	11	20	13	3
Receiving income support/ Job Seekers Allowance	2	54	19	
Not in formal employment	4	72	51	40
Low household income (<£192/week or £10,000/year)	3	58	38*	16
Non-white British ethnic origin	8	8	5	7

## Motivations for joining

Time bank participants have several motivations for joining the projects. These were to:

- **Help other people:** for example a young woman explained: *“I had some spare time in the mornings now my daughter’s at nursery, so I thought perhaps I could help some other people out... the main reason was for something to do really.”* An elderly man joined because *“if somebody calls me ... I’ve got something to help somebody else, when they want me, I’m there.”*
- **Build social networks, meet people and make friends:** as one explained: *“Having only moved to the area one and a half years ago, it was nice to have an opportunity to easily access my local community and neighbours.”*
- **Share skills, build community and improve the neighbourhood:** *“Everybody has got skills, no matter who you are, you’ve got a skill, and ... you can’t keep skills in, they show what you can do, and if everybody’s using different skills in Gorbals, it brings people together.”* A school in

Stonehouse, Gloucestershire, reported that *“we joined to promote the good name of the school in the community. People have a different opinion of the students and school now.”* Another participant said: *“I joined it because I’m interested in doing anything that helps to build up community.”*

- **Get help for themselves: as one participant put it:** *“It’s nice to have some back-up, so you know you’re not alone, and there’s support there if you need it.”* Other participants joined the project to get work done on their houses and save money, and a single parent from the Gorbals Time Bank had earned credits but was saving them for a rainy day - literally building up a safety net of credit and support in the community.

***“Time banking has more to offer - it’s not just volunteering, it’s making a difference to communities - bridging age gaps, combating exclusion, breaking down barriers, and can be a ‘gentle step back into society’ - it’s a step towards training, employment and further education.”***  
(East End time bank coordinator)



*‘Young People’s Fair Shares work with local neighbourhood project to paint a building’*

*“One of the founder participants of the time bank (who I’ll call Ann) had been very depressed after two very difficult events in her life had taken place very close to each other – a divorce from her husband and the death of her mother. She spent most of her time indoors watching TV. Then she became a time bank participant and got involved with gardening at the [GP’s] practice buildings and befriending a neighbour who was housebound. In return she was befriended by another participant (whom I’ll call Jane) who telephoned her regularly to see how she was feeling (Jane is herself very restricted in her ability to get out and about as she has to use a wheelchair). Another participant repaired Ann’s shed roof. Ann has said herself on many occasions that becoming involved in the time bank completely changed her life. Not only did she make new friends and come out of her depression, but she went from strength to strength...”*

## Time to connect: social citizenship

### Building community networks of trust and reciprocity

How much do time banks contribute to a growing sense of belonging and community cohesion? Most of the co-ordinators (91%) who responded to the national survey agreed that participants in their time bank were building friendships and trust, and the same proportion agreed that participants were expanding their social networks as a result of their time exchanges.

Some stories which illustrate these points have already been told in the preceding chapter. For example, the co-ordinator of Rushey Green time bank described a recent success story:

This type of community-building is reported throughout all the time banks, and the personal benefits are discussed below. But organisations often participate in time banks and this brings a different perspective to the process. These groups allow their employees to participate in the time bank on behalf of the organisation, and allow the sharing of resources between different parts

Notes:

\* figure given for households with income under £250/week or £13,000/year

Source: author’s 2001 survey of time bank coordinators, Davis-Smith (2001); ONS (2000); OPCS (1993a, 1993b)



*Time 2 Trade participant signs up for IT*

of the community. For example, Stonehouse time bank facilitates environmental work in a local school, working with the tree council and neighbourhood project to co-ordinate volunteers. The most striking success of Gorbals Time Bank, according to its co-ordinator, has been its ability to weave together community organisations and begin to re-stitch the social fabric of the Gorbals:

*“The time bank is knitting together community organisations, not just individuals ... It has evolved into a community-led as opposed to a one-to-one exchange time bank. I think this is because of the many and varied community organisations within the area. The main success we have had is in the fact that most of our exchanges are on a community level. Although the one-to-one exchanges are still important we have found that most people are more comfortable helping out at group events and are tending to save their Liptons towards being able to access rewards.”*

For example, the South East Area Lifestyle group is a participant of Gorbals Time Bank. It is a healthy living project which rents out its minibus for Liptons and spends them on paying three time bank volunteers to drive the minibus, do administrative work, and run a local primary school breakfast club. The local Youth and Community Theatre sell tickets to their productions for Liptons, and spend them on having their quarterly newsletter produced and printed at the Gorbals Initiative. The annual Gorbals Fair is a participant of the time bank, and pays helpers and volunteers on the day in Liptons – spending 98 at the most recent event for help with floats, stalls, the parade, etc. In this way, participants can receive useful credits for becoming involved with a celebratory community public event, and at the same time help to build community with the wider public. The benefits of the time bank are spread far wider than the immediate participants, thus overcoming the objections of the Charity Commission that time banks are organisations which only benefit their individual participants.

Getting more involved in the community was the second most popular reason for joining time banks, and participants reported reasonably good levels of benefits in this area, which is not insignificant, considering the level of infirmity and support needs of many of the participants. For example, as Stonehouse time bank co-ordinator Julie Baxter explains:

*“One housebound participant with ME and stroke victim is now taken into town once a week and has become a friend of the family of the service provider. Another was pushed in her wheelchair to the Co-op and got fish and chips on the return journey. She had not been to the Co-op for over 12 months.”*

A participant of Rushey Green Time Bank explained that

*“having just moved to the country time bank made it possible to meet and get to know people in the area, which can otherwise be difficult. It has increased my sense of belonging in the area. It has also enabled me to do things with people of different ages and backgrounds, and feel part of a group”,*

while another said: *“It has helped me to know more about my neighbourhood.”*

Other comments by participants emphasise the importance of the time bank as part of the community. The warden of a sheltered housing project in Stonehouse explained that *“as a group, my residents did feel part of the local community”,* and one of the residents said that *“I feel more in touch with the local Stonehouse population, and feel that I can be useful, and also that if I require help myself, there will be someone to hand, to help me,”* while another said: *“Every small link made adds to all the other links to strengthen a community.”* Furthermore, as a Sandwell participant claimed *“it’s not an imposed community, it’s normal, spontaneous, going-about-your-daily-life type of community, not top-down or controlled.”*

Another positive benefit of this growing community involvement and social networking is that many participants felt they were taking positive steps towards improving the neighbourhood in general terms, for the common good, by building links of trust and reciprocity. The principal means by which this was achieved was from making connections between disparate parts of the community and bridging social, racial and age divides, which is addressed in the next section.

Participants also stress the importance of the time bank group as a community in itself, with its own social events and collective endeavours. For example, the group gardening effort brought time bankers together, and there are regular parties and outings. Rushey Green Time Bank participants do outreach work to support the development of new time banks around London, and some attended the national Time Banks UK conference in October 2001, encouraging them to feel part of a wider group. A time bank photographic project is involving many participants as an educational and participative social activity, and on days out the Lewisham Community Transport minibus is available for hire in time credits. Regular drop-in sessions are held at the surgery for participants to gather together, share a cup of tea and chat, and make friends – as well as catching up with each other’s needs and offers and stimulating trade. The co-ordinators have plans for these sessions: to develop them towards more of a steering group function, with genuine user participation, and also to use them as training sessions.

### **Building social networks and growing friendships**

As well as helping people to become more involved with community activities, time banks



*Chesterfield time bank summer party*

also enable people to meet people and make friends – this was the most important benefit of participation mentioned by participants. While most participants had got to know more local people on the projects, a significant number had also developed close friendships as a result; in fact one participant remarked that *“it’s almost impossible for friendship not to develop”*. One of the elderly residents of a Stonehouse nursing home said:

*“I think one of the nicest things that’s come out Fair Shares is making friends. I mean, I’d never met [the pianist] before, and then she came here to play for the songs of praise, and she just comes and she comes to see me, and now she’s my friend and I’m her friend and I think a lot of friendships have built up around Fair Shares... and if it does nothing else but that, it will have done a lot, in this day and age.”*

Two participants of Rushey Green Time Bank explained that the best thing about time banking for them was

*“Meeting new people and feeling part of the community. A few months after moving to Catford and joining the time bank I went down the high street on a wet and cold morning. Along the way I met three time bank participants, which made me feel really good, despite the rain!”*

and

*“meeting people who care, I have a nice lady who visits me on a Friday morning. We have a cup of tea and a friendly chat and that is nice for me as I am not able to go out as it is difficult for me to walk.”*



*Gorbals Youth and Community Theatre*



Rushey Green time bank participants having a laugh

This engagement with social networks has had great impacts on self-esteem and confidence, particularly when allied to the opportunity to deliver useful services and feel needed, as one participant describes:

*"I think what it does for me is it makes you feel wanted... When you're at work and feeling depressed, or sitting around the house, out of work, and feeling depressed, and somebody on the time bank asks you to come here and do something to help them, then you know you're a wanted person and nobody's going to forget about you."*

### Bridging generations and communities

Are time banks able to cross social divides and create bridging social capital between new communities, or do they simply reinforce existing social bonds? There is a lot of evidence that the former is happening in time banks around the country. A range of examples from co-ordinators suggest they are starting to have an impact in terms of bringing people together who would not normally mix socially within a neighbourhood. One co-ordinator explained

*"group activities and street cleanups bring together participants who work alongside others in the Time Exchange who are unemployed - these two groups do not normally mix in the area. We are organising a women's pamper day so that Muslim women can meet up with other women in the area. Craft afternoons bring together differently-abled people."*

While a few co-ordinators noted that the socio-economic characteristics of residents in their target areas were quite similar, there was nevertheless opportunities for social mixing - particularly between older and younger generations. Other successful initiatives included a local disability centre that paid volunteers in time credits, which encouraged younger people to help out at the centre and made it more a part of the community.

In Stonehouse Fair Shares, a successful initiative linking time banking to the national curriculum on citizenship brought local schoolchildren together with elderly sheltered housing residents, with huge impacts in terms of mutual understanding and community-building. The co-ordinator explained that *"many elderly people do not see their grandchildren regularly. The school's involvement has bridged this gap and renewed their faith in the youth"*. One of the nursing home residents said:

*"I think one of the good things that's come out if this is the fact that the youngsters are prepared to work with elderly people like us. It's bridging the gap between the young and the old, and it makes us appreciate that not all youngsters are bad, and not all elderly people are fuddy duddies ...bridging that gap between the age groups... Some youngsters don't have grandparents living near them anyway... some of them have adopted us as grannies!"*

In another instance, an older woman who was quite isolated, needed help with gardening. In return, she taught piano lessons to some teenagers, and after a while this became a regular Sunday afternoon social, which she baked cakes for, and looked forward to the company of people 60 years her junior.

In South London, participants of Rushey Green Time Bank were enthusiastic about the extent to which the project was bringing people together who would not normally have the chance to meet and learn about each other, and there was a strong sense that such connections brought tangible improvements to the neighbourhood, as well as to the individuals concerned. A retired participant in Rushey Green Time Bank had this to say about working with young people on the project:

*"At first when they told me about the time bank, I said no, because of what it involved - people of all ages, and me and young people don't get on. But then the second time, he changed my mind, the doctor, and I have to say I've met some very nice people, everybody I've been in contact with has been very helpful."*

A young woman on the same project had gained insight into the lives of the elderly through her activities:

*"It's made me understand more about the way elderly people struggle to get by and what their needs are. I honestly knew nothing about that before: it's changed my feelings a lot. Before, I thought that elderly people got a lot more help than they actually do get... its opened my eyes up a lot to that."*

In this South London inner city setting, the ethnic mix is very rich, with residents from a wide range of cultures and countries. This is well represented in the time bank, which as a result has brought together people who would not normally have met - with positive benefits for the individuals, and for the community as a whole. One participant said: *"It's educated me about different people, different ages, different races."* Another said:

*"I've enjoyed getting on with everybody, because it's broke a lot of tension ... it's a way that all races can meet, and it's a lovely atmosphere ... we mix and its nice, and we wouldn't have met otherwise, would we?"*

Time banks have been used to bridge school communities in the Gorbals. This work involves schoolchildren tutoring younger pupils as they make the difficult transition from a local primary school to a secondary school outside the area.



Social event at Rushey Green Time Bank

Territorialism is a major factor in bullying and truancy with children from the Gorbals, as they do not have a local secondary school, and the time bank aims to reward older children for helping younger ones settle into their new schools, bridging the gaps between communities of local children (see also Seyfang, forthcoming b).

## Time is a valuable resource: economic citizenship

### Earning income and recognition doing productive work

Time banks were a useful channel for individuals and organisations to offer support and services to other participants of the community, turning time into resources that money can't buy, and gaining something of value in return. We have already seen that, for many participants, this is their first involvement with volunteering: the time bank is therefore providing new opportunities to engage in community activities. The overwhelming urge of most time bank participants seemed to be to give help to others - one elderly couple in particular, who already undertook a range of voluntary activities, hoped the time bank would bring them more opportunities to do this. They especially wanted the opportunity to look after children and maintain links with younger people, and had earned about 40 hours looking after a young girl while her mother worked.

***"I never thought I would enjoy myself so much - it's been so long since I went out that I'd forgotten how good it is"***  
Isabelle, elderly time bank participant

In one time bank, two long-term unemployed men are so busy with gardening assignments that the time bank has had to give them diaries to keep track of their appointments. They regard the time bank as their job, see themselves as part of the time bank team, and have grown in confidence and self-esteem enormously, according to the co-ordinator of that project. In another, the time bank provides work and companionship for some of the oldest and most vulnerable residents of the town - one very elderly gentleman provides gardening and lifts in return for the publication of his memoirs, since the death of his wife.

Time bank participants felt proud of the service they could give to others, and pleased to be helpful: *“The time bank was presented to me almost on my retirement; I had... a wish to feel needed,”* said one man. And *“it’s the ‘feel-good’ factor...if you know yourself you’ve done someone a good turn, then that’s time well spent,”* said another. A third said: *“I’ve done various jobs that I’m capable of doing, like taking someone to hospital... they might have to wait three quarters of an hour and a taxi wouldn’t wait that long, but I can. I’ve also taken people shopping and banking and stuff.”*

How important are the time credits to participants experience of time banking? Earning time credits in itself was the least important motivation for participants joining time banks. A common sentiment to the question of time credits was: *“I don’t think about it too much, but just enjoy being part of a community.”* It is nevertheless an important factor. For some participants, the time credits were useful in that they gave tangible recognition for some of the unpaid work that they do. This is particularly valuable for women who traditionally provide the bulk of unpaid work necessary for domestic and community maintenance. Time credits also helped participants save money, by providing access to services which would normally have cost scarce monetary resources.

*“[I like] making positive use of the ‘spare’ time that I have, sharing with others, e.g. the fact that I am able to drive and have the luxury of a car – others may not have the use of that facility. [I also like] that ‘sharedness’ being reciprocated if I am in a position of need – especially being a single mum.”*

Time banking also helps participants to develop skills, which they can then use in future training and employment situations. Rushey Green has pioneered a DIY project, which is an innovative approach to developing the capacity of local residents to support each other with small DIY tasks. A DIY project officer teaches practical skills to time bank participants and accompanies them for assessment and confidence-building. This has been successful in encouraging some under-confident time bank participants to attempt new things and develop skills, and feel proud of their abilities.

For example, one unemployed man was depressed and joined at the suggestion of his doctor, who recognised that he needed to feel a sense of purpose and usefulness in his life. This man undertook small DIY tasks for other participants, under the guidance of the DIY project officer, and has built up his confidence and social network as a result.

**“It wasn’t until I was ill that I really knew what being a member of the time bank meant - then I had friends I could call on for help.”**

*Time bank participant, Rushey Green*



### Ability and opportunity to meet needs

The vast majority of time bank co-ordinators (91%) agreed that their time bank was meeting some of the social and economic needs of its participants through mutual volunteering. This help can be in the form of practical skills. An elderly woman explained: *“It’s just nice to know you’ve got something there... and what was SO very nice was when our fence broke down, and R mended it.”* One co-ordinator described a network of support that was developing on her time bank:

*“An ex-music teacher who had to retire with early stages of Parkinson’s disease needed help with her gardening. In return she plays the piano at [the nursing home’s] songs of praise meeting, once a month. The woman who provides a gardening service, now receives piano lessons, something she is unable to afford ordinarily.”*

In another time bank, participants are being trained to teach literacy skills to other adults in the area, and in Benwell, Newcastle, a group of unemployed and retired time bank participants taught conversational English to Iranian women. A partially blind participant of Rushey Green Time Bank has her mail read to her in exchange for time credits. Sandwell Time 2 Trade organisers were trying to link up a local learning disability group through the adult education centre with time banking, so that they could provide gardening services for participants, in return for accompanied trips to town or the cinema – a major unmet need for this group of people.

The services given can be quite simple, everyday skills, but still have a big impact on people’s lives. For example, one retired woman remarked: *“When I came out of hospital... I was so glad of kindness and taking me down to doctors appointments.”* Others commented how important it was for them to have someone to talk to, highlighting the befriending aspects of time banking:

*“I’m always happy when I’m in company... on my own I get to thinking too much, and minor troubles build up until they’re a matter of life and death, you know, so... I like to meet people...”*

The very first participant of a rural time bank was a housebound woman who needed help with shopping and dog-walking, and through the time bank she befriended a wide range of other participants who helped her over the months. In many cases, the knowledge that other people were available to lend support if needed was a big comfort: *“It is nice to know there are people in the neighbourhood who will lend assistance – if they can – should one need it.”*

One Gorbals time bank participant donated some of his Liptons to a local primary school to allow them to get some gardening done. Another participant is autistic, and receives one-to-one tuition through the time bank for an information technology training course, which he would not get elsewhere. In return, he earns Liptons distributing leaflets. The first one-to-one exchange on this time bank involved a woman who had waited for a long time to get her kitchen repaired through the social services, but when she joined

## Chapter 3: Evaluating time banks in the UK



Gorbals time bank participants

the time bank, it was done immediately. Another retired woman on this time bank described how it had improved her quality of life: *"I don't have to worry about anything to get done in the home now, and that gives me time to relax."*

To what extent is the help received through the time bank a new opportunity for receiving assistance? In some cases, the service would not have been received at all, if it were not for the time bank. In others, it would have been paid for professionally, and in these cases, the time bank enables participants to save money. A Gorbals time banker remarked: *"If they didn't have the time bank, they'd probably never redecorate their house, or they'd have to pay, have to pay somebody well over the odds to do exactly what we do."*

While some of the services would otherwise have been received through a mixture of formal and informal volunteering, the receiver would have experienced the receipt of help quite differently, as a one-way channel of help from giver to receiver – which still has some of the negative connotations attached to charity hand-outs. But the time bank changes the relationship to become more equal – the receiver has 'paid' for the services in credits and will provide something of value in return. As one participant said: *"It enables people with less ability to give. They don't feel like they're living on charity all the time."* In this way, time banks grow networks of informal mutual support and community self-help, and facilitate participation in such networks, which might not have been possible before (see also Seyfang, forthcoming a).

Participation in time bank activities was felt to have improved the quality of life and general well-being for many participants, and the social interaction – which is an important aspect of time banking – plays a large role here. One woman who was housebound got out of her house for the first time in two and a half years through the time bank. A middle-aged woman in a rural time bank felt that there were definite health benefits from taking part:

*"It's about stimulation... we can choose to sit in our flats and do nothing, and nobody knows about us... sometimes I don't speak to a soul all day... so this sort of getting out, getting your coat on, getting on buses, getting to meet people is wonderful, I think, so that if you're doing something for somebody, it's also helping you, because it's stimulation that keeps you going!"*

This sentiment was echoed by the co-ordinator of Sandwell Time 2 Trade (funded by the Health Action Zone, Innovation Fund) who said: *"It is definitely a health issue. The longer people spend sitting at home watching TV, the less healthy they are going to be. If they're getting out for two or three hours, interacting with other people, that's going to have incalculable benefits for their health."*

A co-ordinator described how their time bank had improved participant's quality of life:

*"Several people who have problems with alcohol addiction have said that the scheme has made a personal difference to them. One of these said that he was going to move away from the area, but decided to stay because of the scheme. Another participant said that they are drinking less because they are distracted by doing regular work for the [time bank]."*

## Chapter 3: Evaluating time banks in the UK

Rushey Green time bank members who were suffering from physical or mental health problems reported significant improvements in their conditions and outlooks, principally due to the benefits of feeling useful and having social contact with others. Depression and anxiety were particularly improved (see also Harris, 2002).

Other ways in which the time bank met participants' needs included introducing them to other sources of support in the community. For example, Rushey Green Time Bank works with the local Community Health Council (CHC), and organises transport for some of their housebound participants to go to the CHC to help with mailouts and filling envelopes. These are important social occasions for the time bank participants, which helps them to get out and about, feel useful again, and make friends with other participants. In return, the CHC helped participants in various different ways, such as giving form-filling advice.

### Linking with employment and training

The potential of time banking to provide direct links to training and employment opportunities are best seen in the two cases where the time banks are run by regeneration-oriented organisations: in this study, Gorbals and Sandwell. The Gorbals Initiative is *"trying to tie time banking into being job-ready"*, and carrying out tasks on the time bank can be a valuable first step towards employability. Personal development courses are also available through the Gorbals Initiative, and the various strands of support available to local people work synergistically, with each element of the regeneration and social inclusion initiatives working interactively with the others, rather than being stand-alone projects. Time bank participants are encouraged to use the other services on offer at Gorbals Initiative by being rewarded in time credits for attending short courses. The time bank was also felt to suit the needs of asylum seekers who cannot do normal paid employment, as it allows them to start to get involved in local community life. A participant from Gorbals Time Bank referred to the benefits of participation in terms of developing skills for future employment:

*"Apart from making me feel of 'more use' in the community, the time bank has led to me being due to start computer training [ECDL] – something which may aid me in future employment or even in developing skills for use in the community."*



Gorbals Youth and Community theatre plan their newsletter

In Sandwell, an internet café in the same building as Time 2 Trade offers free IT training to socially excluded groups – particularly the young and single mothers, to help them access employment. Childcare is often an obstacle to participation in such activities – which is where the time bank could step in to provide the service.

In another example, a six-month pilot time bank known as 'Skill Swap' was run by South London Training and Enterprise Council and the New Economics Foundation in 1999-2000. This project was aimed at meeting the needs of the local population, many of whom were unemployed and disengaged from local community life, by facilitating training – participants earned time credits for offering training, and spent them on receiving training from others, or gaining work experience in the locality (Burns, 2000).

Other ways in which time banking contributes towards employability and links with the formal economy are in terms of improving people's well-being, self-esteem and belief in their own capabilities – especially for those who have suffered the debilitating effects of mental or physical ill health. For example, two Rushey Green Time Bank participants who were depressed and unable to work have moved back into formal employment, following their activities within the time bank.

## Time to make a difference: political citizenship

### Greater engagement with local organisations

The national survey finds that 91 per cent of time bank co-ordinators agreed that their projects encouraged community involvement, and this is backed up by countless examples from the above discussions where participants have become more engaged with community activities. Other examples such as this given by a co-ordinator, further demonstrate the point: "S, who is very busy, has decided not to resign as secretary for her local community group, but to join the time bank, bank her community hours, and have some jobs done that will help her manage at home." Other time banks reward participants for their time spent working in a community café, getting together with others to clean up litter from a neighbourhood, or gathering people together for a community gardening project. Where community organisations join or run a time bank, there is great potential for attracting involvement from sections of the population who might not normally be interested in playing a part.

### Involvement in local decision-making

To what extent have time banks been used to increase democratic participation in local decision-making processes? Two examples were found during the study. In the first, Sandwell Time 2 Trade participants were encouraged to take part in their local Tenants and Residents Associations which voiced local concerns with the council, by being paid in time credits for their involvement. In this way, the time bank was a motor for driving local involvement in a grassroots community group. In the second example, Watford Council's Better Government for Older People programme set up a time bank in order to involve local people aged 50+ in monitoring and developing local council services, such as after-schools clubs and recycling schemes. Older people attending the Project Partnership meetings were given time credits, which they could redeem for swimming vouchers or services from other participants. The inclusive way this Project Partnership operated set future trends for involving communities in the decision making process of the council.

These models of participative democracy – rewarding local people for their input in decision-making – is currently rare within time banking, but is an approach which could be built upon in the future. It could prove to be a powerful tool for democratic renewal in areas where electoral participation has declined – in the most deprived neighbourhoods. It could cover not only decision-making around official local services – such as Social Inclusion Partnerships, community forums or citizen's panels, but also be used to mobilise popular participation in non-governmental groups such as local community organisations and pressure groups.

### Redefining social structures and institutions

Finally, to what extent do time banks offer an opportunity to redefine the social rules defining value, work, citizenship and productive engagement?

National time bank co-ordinators estimate that a large proportion of participants (72%) are not in formal employment, and their work is often not valued by the market economy. But within the time bank, their services and skills are valued equally. They have tangible earning power, and they are able to use their time to earn credits with exchange value.

In addition to this egalitarian re-valuing of labour, there is a further gendered aspect to consider. Two thirds (67%) of time bank participants are women, according to the co-ordinators of the UK's time banks, and the quality and type of work normally performed on time banks – maintenance of household and community – for example, caring for the vulnerable, helping neighbours, shopping, gardening – is characteristically carried out by women on an unpaid basis. But when this same work is performed within a time bank, it is given value and rewarded tangibly, thus encouraging people to undertake such tasks, rather than it being a residual category of work which is supplanted by employment if possible. In total, 82 per cent of co-ordinators agreed that their time banks were able to reward and value the unpaid work in society. One participant explained: "It values skills such as helpfulness, listening etc, which are undervalued in the commercial world." Another said: "It's about identifying skills as being valuable... people are surprised their everyday skills are valuable."

Certainly there is great potential for time banks to become a progressive space for re-defining value and work, for the benefit of the socially excluded, which could have major impacts when the scope and scale of time banks is increased. This re-negotiation of people's place in the labour market – or more accurately, a redefinition of the market to embrace labour which does not normally have economic value – is a powerful statement of purpose and vision. Indeed, being in a time bank is for some participants a powerful way of articulating a vision of a better society and beginning to put it into practice. The ideals harnessed by the time bank related to several aspects of their operation, including practical visions of improving the neighbourhood, but also more abstract ideals related to equality, community spirit, and by-passing the monetised market.



At a Fair Shares jamboree you can use time credits for a mehndi treat

The following comments capture these points. As one participant explained: "When individual participants of a community can help and support each other, they help a community gel. A massive improvement and not a penny is exchanged." Another described the time bank as "people working together on a par to better enhance community spirit". Ideologically, time banking struck a chord with many participants, such as this one who said:

*"I like the idea of time bank, as it takes us back to the days when people did help others for nothing. Everyone up and down the road knew the neighbours and their needs and helped whenever a problem arose, a real community spirit which has gone now. Time bank could bring it back."*



## 4

The development of time banks so far has been an enormous learning experience for practitioners and strategists alike. The lessons learned have been assembled in this chapter in two categories: those factors which enable greater success, and the challenges faced by time banks – along with potential solutions.

## Enabling factors

The following are clear lessons:

**Adapt the model to suit local situations.** The context and location of time banks vary wildly, and there is no universally applicable model. For example, while the sense of belonging among an inner city estate may be similar to that in a rural village, needs and expectations will be different. In the Gorbals, for instance, lack of transport was less of an issue, but people were far more cynical and unwilling to allow strangers into their homes. This was addressed by a strategy of accompanied visits, and working through local community organisations, rather than one-to-one.

**Create a strong local presence.** Time brokers found that the more time they could spend talking to people in the community and encouraging them to participate, the more the time banks flourished. Time bank participants often have large support needs and require a high degree of facilitation to use the project – this involves a good presence in the community, preferably a drop-in centre, and continual contact with participants, ongoing development work to recruit local organisations and so on. It is also important that the time broker is someone known to local people – a community activist, for example.

**Secure adequate funding for staff.** Staffing time banks is the major cost, and often the temptation is to add the project on to an existing community development worker's caseload. But the time and energy requirements in running a time bank are significant, and part-time appointments were felt to be too restricting in terms of the time available to develop the project and interact with local people. One over-worked time broker recommended that all time banks have the funding in place for a full time member of staff from the beginning, with the option of recruiting part time support after the project has become established.

**Be based in a local organisation.** Time banks that arose through an existing organisation or agency have far greater success than those that are set up as 'stand-alone' projects. Being integrated with another group with shared objectives allows the time bank to provide a motor to increase participation and drive forward that group's objectives, bringing with it the benefits of community knowledge, credibility, networking and shared goals. It should also contribute to the time bank's local presence. Most importantly, it will provide a strong institutional base for the time bank, which is vital because lack of support is a prime reason for time banks failing. The crucial point is to view the time bank as a tool which any organisation can adopt to achieve greater public participation in its activities.



Signing up to join the time bank in Sandwell

### Develop the social side of the project.

A common request of participants was for regular gatherings and informal meetings, which broke the ice between participants who had not met, and allowed friendships to flourish, as well as stimulating exchanges. These social occasions need not be anything grand – a simple monthly coffee morning or evening would suffice, and it may be possible for some of the less able participants to organise the events. Organised social events and day trips would serve twin purposes: both to build the group's cohesiveness, and to offer new opportunities for those who could not otherwise get out because of disability, confidence or transport problems.

### Recruit local businesses to offer incentives to time bankers.

Offering participants tangible incentives, such as discounted meals in cafés, cinema tickets, refurbished computers, access to leisure facilities and similar, in exchange for time credits, is a valuable way to maintain motivation. It will also attract people who would not normally volunteer and perhaps do not require any services from other participants.

### Recruit local community groups.

This strategy is a useful means of attracting participants: if a local group joins the time bank and its participants can immediately see benefits from participation, then they are more likely to join as individuals. Furthermore, by targeting local organisations that work with vulnerable groups of people, this can also be a valuable way to recruit participants with more needs, to balance the membership, which can be biased towards those who want to give. In this way, community resources are shared and existing groups use the time bank to meet their own objectives, rather than competing with the time bank.

### Identify and strengthen the 'X' factor.

It is vital to identify what is the 'X' factor which time banking has which traditional volunteering and community activities lack. What is it that makes it appeal to sections of the populations who would not normally get involved? Many participants enjoyed the feeling that they were part of a supportive group, and that there would be help for them when they needed it. But there are indications that the reciprocal aspects of time banking may not be the key element after all. Discussions below point to difficulties in generating steady flows of reciprocal exchanges –

due to a skills gap in the available services, and a preponderance of givers. What other characteristics of time banking do participants highlight as being especially important to them? Compared with traditional volunteering, they described time banking as being:

- More flexible: tasks that can be done on an ad hoc basis, not requiring a regular commitment of time.
- More informal: avoiding institutional voluntary organisations, and enabling people to develop friendships.
- More accessible: facilitated exchange opens doors to those who would not be capable of volunteering through normal channels, and values skills which might otherwise be overlooked.
- Specifically focused on the local community.

While efforts should be made to develop the reciprocity of time banking, and overcoming the challenges identified previously, it is also vital to recognise that the elements of time banking which distinguish it from traditional volunteering are important and significant for participants.

## Challenges to be overcome – internal barriers

**Getting people to ask for services.** The principal obstacle faced by time banks is that participants prefer to give time than receive it. There are several reasons for this. First, the reciprocity of time banking is not yet well ingrained, and this provides a serious challenge to time brokers who wish to develop something more than a traditional volunteering scheme. One co-ordinator described the most pressing challenge as: *"Getting people to understand the difference between time banking and traditional volunteering."* If most participants are waiting to be asked to provide a service, then nobody is asking and the system grinds to a halt, with disappointed participants. It is essential to educate participants about the need for reciprocal giving and taking – perhaps by explaining that by asking for a service, they are

## Successes at different levels

**Within the time bank** the most important considerations are to:

- Have a diversity of participants, with varied ages, backgrounds, skills and needs.
- Have regular get-togethers as a means to build friendships and get people exchanging.
- Have good communication with time bank participants, and to involve them from the outset in running and managing the time bank.
- Keep the exchanges flowing.

This is aided by working at the **community level** – it is highly visible and provides wide community benefits. Success factors demonstrated in the Gorbals are:

- Support existing voluntary sector activities with the time bank – for example, by rewarding people with time credits for sorting and delivering boxes of fresh fruit and vegetables, or the Gorbals Fair.
- Stimulate new activities needed by the community and ‘fuel’ them with time credits, such as working with a local ecumenical project to assist refugees.
- Look at ways in which the time bank can bridge community divides, such as the peer mentoring project.

From community, time banking can grow into the **network level**, as shown in London and Gloucestershire in particular. Success factors for growing thriving time banking networks include:

- Demonstrate and share the impact of the time bank approach.
- Work with key gatekeepers from other organisations and networks.
- Find out what other organisations can offer and what they need from the network.
- Offer regular communications (website, monthly e-bulletin, newsletter) and training events. Have a strong presence at community events.
- Provide support for practitioners, like a forum to stay in touch and share learning.
- Have a team approach and share organisational duties with participants.

At the level of using time banking as a means to improve **service provision** by statutory bodies, national organisations, health and educational institutions, key elements that produce good results are:

- Buy-in at senior level and at implementation level.
- Focus on staff concerns and give them ownership by involving them in designing how scheme will work.
- Work slowly and integrate risk factors.
- Communicate learning and results about what impacts through regular communications.
- Support the use of time banking within the structure of the organisation itself – for example setting up a time bank between staff to share resources and learning. This has been learned through work with Mencap, Sandwell Health Authority, and South London and Maudsley NHS Trust.

allowing somebody else the opportunity to give. Another strategy for dealing with this imbalance is to recruit local organisations that deal with people with high levels of needs. But this brings its own difficulties in that such vulnerable groups of people have very high levels of support needs, and their participation requires continual encouragement and ‘hand-holding’ before they will feel comfortable to start using the scheme regularly.

### Increase the size and range of what’s on offer.

A second reason why time banking activity may be low is that participants cannot find anything they need on the scheme – there are ‘skills gaps’ on time banks, due to their small size and low business involvement at present. Larger time banking networks such as Fair Shares may be able to overcome some of these shortages, but at the expense of proximity and convenience – most time bank participants want to exchange time locally, with people in their immediate neighbourhood. This skills gap needs to be addressed in two ways. First, active recruitment of individuals and groups with useful skills must grow the schemes and widen the range of available services. Second, attracting businesses and other service providers to offer surplus capacity or goods – like leisure centre vouchers, discounted café meals, cinema tickets – that can recognise their efforts and provide another outlet for spending credits. In the USA, local firms regularly donate surplus goods and food to time banks, which provide incentives to participants to earn and spend credits, and also helps to meet their needs by saving them money. But there is currently a ‘benefit trap’ preventing time banks actively seeking this type of business involvement, which is discussed below. Another way to tackle this skills gap is for more time banks to adopt DIY projects such as the one in Rushey Green Time Bank, to develop the skills and capabilities of participants to meet their own needs.

### Communicate effectively with participants.

Participants frequently complained about not knowing what was happening on the time bank, and feeling left out of social gatherings and other events. Some did not understand the principles of the time bank and how it worked, and others said they had not received any contact from the time bank for many months. It is essential to keep participants informed and included in the time bank, to make sure they know how the project works and what they can use it for. Regular

newsletters, a notice board in a community centre, or occasional lists of what is available, would all help to foster trust, exchanges and a sense of inclusivity.

**Improve marketing and promotion.** Around the country, the promotion and recruitment materials used by time banks were felt to be lacklustre. For a wide range of people to take part in time banks, especially young people, it is important to use good quality, eye-catching marketing tools and promotion in the media. Time brokers find it hard to develop these tools as well as carry out their other tasks. Time Banks UK could usefully take on the role of developing generic marketing materials to a high standard.

## External barriers

**Public perception of time banking.** Several time brokers, and quite a few participants, remarked how difficult it sometimes was to attract people to join the time bank, and how they were met with cynicism and lack of interest. In Sandwell for example, the time broker found again and again that residents thought the time bank was a good idea, but would face challenges in an area where community cohesion and trust had been badly eroded. Overcoming this cynicism is a major challenge for time banking, and some projects have found that organising group activities which people feel passionately about, or simply enjoy doing, is the best way in.

For example, Angell Town Time Bank has found that that creative activities like hair plaiting and poetry workshops attract people of all ages/families, giving people the chance to have a chat and for the broker to get to know them and encourage them to get involved in other activities, like numeracy and literacy workshops. These workshops have been much more successful than trying to involve people on an individual basis. Southwark HOurBank’s community café is another safe way for people to get involved.

**Lack of institutional support.** Some time brokers have struggled to run their projects in an isolated setting, and without good institutional back-up. The support needs of some time bank participants are very high, and clients frequently present with physical or mental health problems. Time brokers require good training – including in

counselling skills – and effective management to enable them to deal with the pressures involved in running a successful time bank. Those that have not had this support have suffered from staff burn-out, low motivation and high turnover, despite good intentions. Working in a small organisation or a standalone time bank emphasises these problems, as there are many more tasks to attend to, to keep the organisation running, in addition to running the project itself. Integrating a time bank into an existing organisation would overcome some of these challenges.

**Lack of sustainable funding.** It is not at all uncommon for community groups to find themselves in a continual round of funding applications, taking valuable time away from working with the client groups. But the implications of this insecurity, and of failing to secure funding, threaten the successes achieved by time banks. Several time banks have stopped running, some just a few months after starting up, because of a lack of funding. Others are worried that they will be unable to consolidate and grow because of a financially insecure future. Good long-term funding would help time banks to grow sustainably.

**But an even more ambitious solution is also proposed.** If government adopted time banking as a tool through which it could deliver a wide range of services and social inclusion benefits in a participative and democratic way, and integrated the model into mainstream agencies, then the struggle for ad hoc funding would be overcome. This would also take time banking out of the pilot phase and onto the next level of activity – mainstream service delivery. There have been some encouraging signs of the potential of time banks to achieve this – in Stonehouse and Gorbals schools, for instance, and in health care.

**Government regulations on benefit entitlements.** At present, time banking services and time credits have been declared exempt from calculations of income tax and state benefits for the unemployed and those on low incomes. This is important to allow the socially excluded to take part in the projects. But there are two areas which require further policy changes. First, there is still a 'benefit trap' which deters time banks from seeking local business involvement in the form of donated goods and surplus capacity services as incentives for participants – which would in turn grow the schemes and attract more members.

The exchange of goods on time banks has attracted the attention of the Department of Work and Pensions, particularly in relation to benefit recipients. Given the low level of goods exchanged, and the fact that goods are available as rewards for participation, specifically in order to attract socially excluded groups who achieve significant social inclusion gains from taking part, we recommend that the Department of Work and Pensions disregards such activities and does everything possible to encourage, rather than deter, benefit recipients to join time banks.

Second, participants with disabilities have been informed that taking part in time bank activities is a form of work and so may disqualify them from receiving state disability allowances. Such a position again deters the people for whom time banking may prove most valuable. It is well understood that volunteering and community participation is a useful form of occupational therapy, and time banking should be viewed the same way

– as a forum in which excluded groups of people may take the first steps towards re-engagement with society. People with disabilities who are excluded from the labour market should be encouraged to join time banks without any threat to their benefit entitlement.



Ashworth Time Bank Jubilee event

***“Not long after I became a member of the time bank a job that had been put off for two years (I have MS) suddenly seemed possible. A garden cabin needed painting. I phoned the time bank office and they said ‘Yes, we can do that’ and after a few days a young man came to have a look at what I wanted doing. The job was soon done and I happily signed the young man’s time sheet.*”**

***Since then I have done various jobs in the office to accrue hours and helped on a stall when we had the Queen’s Jubilee celebrations in the village. This was a good chance to attract more people to join the time bank. This new venture will bring people together, which is much needed in these days of stress.”***

## 5

**Policy Implications and forward thinking for time banking****The role of time banking**

It has been just four years since time banking was launched in the UK, and the achievements of the movement in that short time have been impressive. This report has shown for the first time that time banking is a powerful tool for neighbourhood renewal and social inclusion. The findings demonstrate that the benefits of time banking include:

- Increased participation and community involvement.
- Growing social capital.
- Bridging community divides.
- Fostering community self-help.
- Engaging socially excluded groups to begin to meet their social and economic needs.
- Challenging the prevailing values of the conventional economy.

Time banks are found to be successful at integrating with mainstream service providers, targeting deprived communities, and attracting the kinds of participants who normally don't – or can't – get involved with community activities or volunteering.

The framework for evaluation was based on an understanding of social exclusion as being a denial of effective social, economic and political citizenship rights, and evidence was sought for impacts in each of these areas. The research found that time banks were effective tools for helping people to exercise those rights, and so tackle social exclusion, but that there is potential for much greater achievements in the future.

First, the strongest evidence for time banks promoting citizenship rights was in the area of social citizenship. Social networks were grown, bringing friendships and nurturing social capital and a feeling of being needed and belonging, both key elements of well being and social inclusion. There is evidence of community building among participants, especially in fractured neighbourhoods. Inter-generational and inter-racial divides were crossed, resulting in greater understanding and respect between diverse communities.

Second, time banks also help to develop economic citizenship. They build networks of informal mutual support, tapping into unused skills for community benefit and meeting some of the needs of their participants. They are effective at building community capacity and mobilising resources. They allowed people to perform useful work for others, receiving time credits in return, and ask for help when they needed it. But there is scope for much greater promotion of economic citizenship rights within time banking, which would enable them to meet more of the economic needs of participants through the involvement of local businesses and widening the skills base of the projects. Unfortunately the government's benefit regulations currently prevent this avenue from being fully explored.

Finally, time banks develop political citizenship rights. They provide a model for renewing local participative democracy, for facilitating and

rewarding the input of local people into local decision-making processes, both official and otherwise. This strategy has not been widely adopted so far, with only a few examples of it in practice, but there is great potential for it to become a major tool for democratic reinvigoration of deprived neighbourhoods.

Time banks are also found to be a cherished space where the prevailing values are of equality and human dignity for all, in contrast to the conventional economy which rejects some people, work and communities as being of little or no value. For the socially excluded, this feeling of being valued and coming together, in an endeavour which played by different rules to the money economy, was a powerful and enervating force. Time banks perform a useful service in terms of political citizenship.

But there is still a long way to go before time banks can achieve their full potential. The learning gained from experience and from this research could help to shape the development of time banking in the future, but there are still obstacles to be overcome. Time banks need to grow and widen the scope of services they offer, and learning through the Time Banks UK network will enable practitioners to share experiences and good practice. There is a great deal which government could do to help time banks grow into important policy tools. A number of specific policy changes are needed, which are set out below.

**Policy changes to unlock the potential of time banking**

Given the support of government, time banking has a powerful role to play in a diverse range of policy settings. The policy implications of the research are given here, as well as a number of recommended uses for time banking. The examples given here draw on current experience and indicate what is possible, given the political will and imagination to develop truly participative futures.

**1) Inform the public and policy-makers about the potential.**

First, it is important that the public and policy-makers grasp what is different and important about time banking. It is not simply another community-building tool or volunteering initiative; it is something quite unique. It is a tool for participation which brings local community organisations together, strengthens their activities, and involves socially excluded groups in a spirit of equality, meeting their needs and linking service 'users' and 'providers' together in a new way. This report has shown the impacts and potential of such connections and mechanisms, and it is now up to government to capitalise on it.

**2) Set clear regulations which encourage the participation of all parts of the community.**

Time banking is a powerful form of occupational therapy which benefits the whole community. While time banking has a 'benefit waiver' and those receiving means-tested benefits are permitted to receive time credits for providing services, there may be problems for time banks which allow participants to exchange their credits for donated goods. This has prevented the recruitment of businesses to time banks, and has effectively put a limit on their development as projects which can meet participant's economic needs.

Second, the income of participants receiving disability benefit is threatened if they undertake to provide services on time banks. These regulations inhibit the participation of the poor, unemployed, or those with disabilities, and are shortsighted measures which prevent people from helping themselves and others and fostering social inclusion. There should be a clear policy statement on time bank participation which recognises this and makes it clear that no benefits will be affected.

**3) Create avenues so that social enterprises and time banking can support each other.**

The UK has poor levels of reuse and recycling. Computer and furniture refurbishment offer work and training opportunities, reduce landfill and incineration, and provide much needed educational and basic living resources for those who might otherwise go without. They are an ideal area for social enterprise – community businesses with an explicit social objective. There is scope to create partnerships between time

banks and social enterprises that would reduce time banks dependency on external funding, would provide an award for participation, and would link social enterprises into their communities.

What is needed is clear recognition and encouragement of the potential in these partnerships, by providing simple structures and financial incentives for such collaborations to work, and by adopting a supportive tax and benefits policy on the use of refurbished goods for social benefit as a positive way to reward participation.

#### **4) Use time banks to reward participation.**

Time banks can re-invigorate local democratic participation and reach parts of the community normally the least likely to take part. This is especially important in areas where electoral participation is low and disenfranchisement is rife. There are a huge range of public service providers and other organisations which need the participation of local people but are not rewarding them for the time they spend. Local authorities, Local Strategic Partnerships, New Deal for Community, Primary Care Trusts, and many others could benefit from time banking as a means to encourage and reward community participation.

For example, a time bank within a Local Strategic Partnership (LSP) could be used to involve and reward local people, share skills between the partnership's organisations, and develop the capacity of the community without using money by making best use of what is already there, then measuring and rewarding it using Timekeeper software. It also sets up local ownership at the grass roots with an aim of making the LSP more accessible and open.

#### **5) Fund meaningful community development.**

Community participation is the watchword of regeneration and community development, and funding requirements usually say they need to involve beneficiaries in decision-making. As we move towards a society in which the currencies of time and money are more balanced, it would make sense for funders – both government and non-governmental - to set a given number of hours of meaningful community involvement as integral to grant allocations, putting time accounts and money accounts into an overall grant-giving equation.

There are many ways to do this, and time banking is just one, but it is a proven tool to measure and record the hours spent in community involvement, which adds to the rebalancing of the importance of both time and money, and can increase involvement and improve quality of life.

#### **6) Use time banking as a regeneration tool at regional level.**

There is a potential role for time banking at the regional level, as an institutional support mechanism within Regional Development Agencies as a trigger to participation, skills sharing, and networking. Time banking could be used at a regional level to share knowledge between regeneration practitioners, provide advice on implementation, focus on developing regional expertise and resources, and to glue together, reward and complement the development of regional networks.

As the regions are becoming more of a focus for decision-making, and as regional regeneration networks are being set up with the impetus on sharing skills and knowledge between communities involved in regeneration, the informal time-based tuition exchange of a Skill Swap (a time bank that focuses exclusively on tuition exchange and work placements) can offer a means to facilitate learning visits and share knowledge, whilst simultaneously networking communities together and making the best use of available resources.

#### **7) Develop a policy on care of the elderly.**

One of the biggest challenges facing the NHS and social services is providing appropriate care for elderly people. In an aging population, time banks offer a practical way to clear 'bed-blocking' in hospitals and prevent older people from being admitted in the first place. In Japan, the support and care of older people is provided through local time banks, which offer 'ticket for a caring relationship' - basically young elderly helping their older counterparts and using their credits when they need help themselves.

#### **8) Open the doors to mutual volunteering.**

Government could help to promote community self-help by resourcing volunteering organisations through training and knowledge-sharing to develop their own brands of time banking. This would be a good way to build the capacity of the voluntary sector using volunteer bureaux as a local hub and reaching the new kinds of volunteers – young people and people from minority ethnic groups, for example – that are so critical to the future health of the voluntary and community sector.

#### **9) Partner with Learning and Skills Councils and other training providers to promote community colleges.**

This means building people's confidence to go onto adult, further and higher education through informal tuition opportunities within communities.

It is also possible to use time banking and recorded credits as evidence for accreditation for courses at national level.

#### **10) Build time banking into mainstream health care.**

GPs know that good health is about more than prescribing pills – its about being valued, having your material needs met and feeling part of a caring community where you can ask for help if you need to. Time banks offer a way for health services to prescribe practical help or a friendly phone call instead of just pills and technical support. A loving relationship or membership of a social network contributes as much to health and well being as diet, smoking and exercise.

Most importantly, they give patients the opportunity to take more responsibility for their own health as well as become active in their neighbourhood and community, improving their social networks and the types of opportunities available to them. The NHS Plan (2001) puts an emphasis on 'shifting the balance of power' away from professionals and involving the community more: time banks offer a proven method for doing this. Initial evaluation shows very high rates of remission for patients who participate (Harris, 2002).

---

This report provides evidence that time banking in the UK is helping to meet the needs of those who are most disadvantaged in our communities. Time banking involves people in a spirit of equality, and is successful at including hard to reach groups like young people and minority ethnic groups. It can also build community capacity and cultivate citizenship.

It provides a framework that can work at different levels – with individual and organisational participants; within and across communities; at citywide, countywide and regional networks levels; and broadly with service providers in refining how services are delivered.

Time banking offers an inclusive reward system for participation in building sustainable, cohesive communities.

It is an idea whose time has come.



*Launch of the Whittington Time Exchange in a North London school*

**"Never doubt that a small group of thoughtful, committed citizens can change the world; indeed, it is the only thing that ever has"**  
*Margaret Mead*

## References

- ACU (Active Community Unit) (1999) *Community Self-Help: Social Exclusion Unit Policy Action Team 9*, (Home Office, London)
- Allen, J., Cars, G. and Madanipour, A. (eds.) (1998) *Social Exclusion In European Cities: Processes, Experiences and Responses*, (Jessica Kingsley, London)
- Boyle, D. (1999a) *Funny Money: In Search of Alternative Cash*, (HarperCollins, London)
- Boyle, D. (1999b) *Angels and Health: Time dollars and health care*, (Time Dollars Institute, Washington)
- Boyle, D., Burns, S. and Krogh, K. (2002) *Putting The Life Back Into Our Health Services: Public involvement and health*, (NEF, London)
- Burns, S. (2000) *Skill Swap: An Evaluation*, (NEF, London)
- Cahn, E. (2000) *No More Throwaway People: The co-production imperative*, (Essential Books, Washington)
- Cahn, E. (2001) 'On LETS and Time Dollars', *International Journal of Community Currency Research* Vol. 5 <http://www.geog.le.ac.uk/ijccr/>
- Cahn, E. and Rowe, J. (1998) *Time Dollars: The new currency that enables Americans to turn their hidden resource – time – into personal security and community renewal*, (Family Resource Coalition of America Chicago) [second edition, first published 1992]
- Davis-Smith, J. (1998) *The 1997 National Survey of Volunteering*, (National Centre for Volunteering, London)
- Davis-Smith, J. (2001) Personal communication
- DETR (Department of the Environment, Transport and the Regions) (2000) *Indices of Multiple Deprivation*, (DETR, London)
- Feder, J., Howard, J. and Scanlon, W. (1992) "Helping Oneself by Helping Others: Evaluation of a service credit banking demonstration" *Journal of Aging and Social Policy*, Vol 4 No 3 pp 111-138
- Glasgow City Council (n.d.) *Unemployment In Glasgow* <<http://www.glasgow.gov.uk/html/business/gbp/economic/unempl1.htm>> accessed 30/5/02, copy on file.

## References

- Harris, T. (2002) 'Interim report of the evaluation of the Rushey Green time bank', mimeo, Socio-Medical Research Group of St Thomas' Hospital
- Henderson, H. (1995) *Paradigms In Progress: Life beyond economics*, (Berrett-Koehler Publishers, San Francisco) (originally published 1991)
- Hirschman, A. (1984) *Getting Ahead Collectively: Grassroots experiences in Latin America*, (Pergamon Press, New York)
- MacGillivray, A., Weston, C. and Unsworth, C. (1998) *Communities Count! A step-by-step guide to community sustainability indicators*, (New Economics Foundation, London)
- NRU (Neighbourhood Renewal Unit) (2002) *Changing Neighbourhoods, Changing Lives: The vision for neighbourhood renewal*, (NRU, London)
- ONS (Office of National Statistics) (2000) *Regional Trends 35: 2000 Edition*, (The Stationery Office, London)
- OPCS (Office of Population Censuses and Surveys) (1993a) *1991 Census Report for Great Britain Part 1, Volume 1 of 3*, (HMSO, London)
- OPCS (Office of Population Censuses and Surveys) (1993b) *1991 Census Report for Great Britain Part 2*, (HMSO, London)
- PIU (Performance and Innovation Unit) (2000) *Winning The Generation Game: Improving opportunities for people aged 50-65 in work and community activity*, (Stationery Office, London)
- Putnam, R. (1995) 'Bowling Alone: America's declining social capital' *Journal of Democracy*, Vol 6 (1) pp. 65-78
- Regeneration and Renewal (2002) 'Quotes of the week', 16/8/02, p.2
- SEU (Social Exclusion Unit) (2000) *National Strategy For Neighbourhood Renewal: A framework for consultation*, (Cabinet Office, London)
- Seyfang, G. (2001a) 'Spending Time, Building Communities: Evaluating time banks and mutual volunteering as a tool to tackle social exclusion' in *Voluntary Action* Vol 4(1) pp. 29-48
- Seyfang, G. (2001b) "Working For The Fenland Dollar: An Evaluation Of Local Exchange Trading Schemes (LETS) As An Informal Employment Strategy To Tackle Social Exclusion" *Work, Employment and Society* 15 (3) pp.581-593
- Seyfang, G. (2002) 'Tackling social exclusion with community currencies: learning from LETS to time banks', *International Journal of Community Currency Research* Vol 6 <http://www.geog.le.ac.uk/ijccr/>
- Seyfang, G. (forthcoming a) 'With a little help from my friends: evaluating time banks as a tool for community self-help', *Local Economy*
- Seyfang, G. (forthcoming b) 'Time banks: Rewarding community self-help in the inner city?', *Community Development Journal*
- Simon, M. (2000) *Time Banks UK business plan*, (Time Banks UK, Gloucester)
- Stringer, E. (1996) *Action Research: A handbook for practitioners*, (Sage: London)
- Walker, P., Lewis, J., Lingayah, S. and Sommer, F. (2000) *Prove It! Measuring the effect of neighbourhood renewal on local people*, (New Economics Foundation, Groundwork and Barclays PLC, London)

## Appendix 1: Research Methodology

Time banks are clearly a value-led initiative, which aims to bring about benefits in economic, social, personal, ethical and community well being. The evaluation of such impacts requires a wider range of indicators, and a broader conception of ‘well-being’ than is conventionally employed in project appraisals – where, for instance, the numbers of jobs created or money saved might be the primary indicators of success. There is a growing body of work developing in the UK which systematically analyses multi-dimensional impacts of these types, and is becoming more influential in policy circles, particularly in relation to sustainable communities. The New Economics Foundation has worked for many years on developing new methods of accounting and participatory social indicators of sustainable development for organisations, businesses and communities (MacGillivray et al, 1998; Walker et al, 2000). The specific focus of this research has been to assess time banks as tools for promoting social inclusion – which is understood to mean having effective social, economic and political citizenship rights. Table A1 shows the range of indicators developed to evaluate the success of time banks in each area of citizenship.

The research took several inter-related forms. A national survey of time banks co-ordinators collected nationwide information about the scope and scale of time banks activities, their particular characteristics and developments, and gained an indication of the composition of the membership. In 2001, this achieved a response of 12 out of 15 active time banks (80%), and a follow-up survey in 2002 collected information from 12 out of the 29 active time banks (41%). This was augmented by four follow-up case studies, chosen for their diversity of institutional setting, geography, character or size, which consisted of site visits, interviews with organisers, analysis of trading records, and most importantly, interviews or focus groups with participants to access their perceptions of their activities in time banks, and what difference it has made to their lives (see Table A2). A membership questionnaire was also developed and used where appropriate to gather richer understandings of the impacts on time bank participants.

The project uses several inter-related methods: surveys (to gather both quantitative, but mainly qualitative data from a broad range of subjects), case studies with in-depth interviews, focus groups, and records analysis. Quantification of data from the surveys remains at the broadly descriptive level, rather than employing standardised statistical techniques. Many of the survey questions are also open-ended, allowing respondents to answer questions in their own words - which might be codified later – allowing a greater understanding of respondents own understandings and perceptions. In the same way, interviews were conducted in a semi-structured manner, with a guiding list of questions to be asked, but with the possibility of clarifying remarks and explanation, which offered a far greater possibility of understanding the significance of events and experiences for research subjects than a wholly standardised survey or interview could. The main intensive research tool with time bank participants was focus groups: semi-structured group interviews, which allow for – and actively encourage – a group identity to emerge and shape the responses of participants.

This research is informed by the principles of community-based action research – which aim to democratise and make transparent the research process, reducing hierarchical barriers between the researcher and the researched, making sure the research is consensual, empowering, non-

## Appendix 1: Research Methodology

**Table A1: Indicators of Social Inclusion Impacts on Participants**

	Objective	Indicator
<b>Social citizenship</b>	growing social networks – trust and reciprocity	greater social contact with others in the community both giving and receiving time: two-way interaction with the community participants report increasing sources of support, ongoing exchanges feeling needed and useful, have a contribution to make to society improving the neighbourhood
	bridging communities and generations	different social groups coming together, participants spending time with and getting to know people from different backgrounds, ages etc.
	growing friendships in the area	participants report making new friends through the time bank
	building self-esteem	growing self-confidence increasing sense of personal efficacy, ability to plan for the future
<b>Economic citizenship</b>	ability and opportunity to earn income/ recognition doing productive work	successfully giving time through the time bank finding <i>new</i> opportunities for giving time and earning recognition gaining / improving skills and experience awareness of ability to make a useful contribution to society
	ability and opportunity to save for the future	people saving their time credits for future use
	ability and opportunity to meet needs	successfully receiving time and help through the time bank accessing wider sources of advice and support, local services etc finding <i>new</i> opportunities for receiving time and help
	increasing links with formal economy – employment and training	using skills/experience gained on time banks to help access formal employment or training having direct links with training providers
<b>Political citizenship</b>	greater engagement with local democracy, associations and organisations	increased membership and participation in other civic organisations in community life increased sense of efficacy and control
	redefining social structures and institutions according to different values	increased gender equality – redefining ‘valuable work’ and rewarding work which is normally unpaid group formation with others who share certain values putting visions into practice

exploitative and socially progressive (Stringer, 1996). These principles include making the researcher a practical resource for the groups studied, reciprocating the help given by research subjects by feeding back information in a useful form – and so enabling them to take action to resolve their particular difficulties. While the research process began with certain pre-defined objectives and theoretical constructs, it has allowed flexibility and inclusion of additional agendas which have arisen throughout, such that it has been able to respond to the research situation – relationships and issues – as the project has progressed. Time Banks UK's collaborative input shaped the design and objectives of the study, and the findings have fed directly into their developmental work with time banks.

**Table A2: Research carried out with four case study time banks**

	Description	Coordinator interviews	Participant focus groups	Participant survey
<b>Fair Shares Stonehouse</b>	rural largest in UK first in UK elderly bias - based around sheltered housing	✓	✓	✓ 21% response rate (21/102)
<b>Rushey Green Time Bank</b>	inner city based in GP surgery bias towards those suffering mental or physical ill health	✓	✓	✓ 28% response rate (18/64)
<b>Gorbals Time Bank</b>	inner city based in local economic development company focus on working with organisations	✓	✓	
<b>Time 2 Trade Sandwell</b>	deprived urban estates working closely with tenants and residents associations funded by Sandwell Health Action Zone Innovations Fund	✓	✓	

### Sample budget for one year to run a time bank

Cost	£
Broker (£17,000 pro rata full time), NI, pension - outside London (add £2,000 London Weighting)	20,500
Travel etc	750
Set up costs including insurance	3,250
Overheads	2,000
Information and publicity	400
Training	400
<b>TOTAL</b>	<b>27,300</b>

Other costs will include recruitment, a computer if you do not have access to one, and possibly legal fees/management advice if setting up a new organisation. There may also be specific costs for your area or organisation.

The number of days given for the broker is a minimum. Time bank participants often help with running their time banks, but even so the ideal situation is to have the broker work full time. Often time banks start with the broker part time for a year to get the project started, and then increase it to full time to meet increasing demands.



## Applications of time banking

NB: Up to three examples are given in each category

Area	Examples	Comments
Community organisations	Fair Shares Gloucester	A network of seven community time banks, both urban and rural across Gloucestershire.
Regeneration and Community Capacity Building	Arthur's Hill Time Exchange	Funded by NDC, Arthur's Hill Time Exchange serves a population of 4,000 in the west of Newcastle.
	Gorbals Time Bank	Gorbals Time Bank in Glasgow focuses on community activities rather than individual exchanges.
Health Service Providers	Angell Town Time Bank, London	Angell Town is a physically regenerated estate which is using time banking to regenerate social networks and trust.
	Sandwell Time2Trade	Set up by Sandwell Health Action Zone to develop trading between residents and community / statutory organisations of three local estates.
	Rushey Green	Located in a doctor's surgery, patients are primarily referred to the time bank by Health Centre staff and other local health service providers. Social contact and a helping hand benefits their health and meets some of their needs, and is an alternative to anti-depressants and other drugs.
	South London and Maudsley NHS Trust	Major South London health service provider is working with time banks as a way of integrating people with mental health problems back into the community. This has led to fruitful collaborations between the statutory sector, voluntary sector and people with mental health problems.

Continued...

Area	Examples	Comments
Education and training providers	Fair Shares Gloucester	Young People's Fair Shares with accredited citizenship in the curriculum.
	Opt 4 IT, London	Peer tutoring in three Tower Hamlets secondary schools.
	Whittington Time Exchange Skill Swap Rutland	Time bank in a school. Rural time-based tuition exchange which uses the Rutnet website to coordinate activities.
Local authorities	Watford Time Swap	As part of Better Government for Older People, used time credits to reward older people for their advice on recycling services. Now expanded to wider community.
Housing associations	Potter Street Project, Worksop	Residential centre with the homeless. Clients offered wide variety of activities rewarded in time including Flat Pack, flat redecoration and training project where one person of the team gets the flat. Offers haircuts, meals, contribution to rent, basic furniture for time credits. Funded through existing budget lines (cleaning, painting and decorating, resident support).
National organisations with specific beneficiaries (e.g. people with learning difficulties)	Mencap	Greenwich and Brighton pilot time banks.
	Youth Advisory Project	Support services for young offenders and their families.
Community finance	Deptford and New Cross Credit Union	Aim to use time credits to link volunteering in credit union and a local food initiative.
Volunteering organisations	Precious Time Time Bank	Time broker operates from St Helen's Council for Voluntary Service.
Libraries	Cambridge Time Bank	Operates from a one-stop shop that includes library, training facilities, and doctor's surgery.
Other complementary currencies	Musicmelts, Bristol	Melts=Music Economy Local Trading Supplements. A LETS/time bank hybrid which brings together musicians to share skills and resources, and organise events.
	Southwark HOurbank	Originally set up, and works in partnership with Southwark LETS.
Intergenerational	Angell Town	Specifically aims to bring together younger and older people on the Angell Town Estate.
Child care	Time for Childcare Leicester and Morton-in-Marsh	Piloting childcare programme using time credits.
Transport	Morton-in-Marsh	Piloting rural car sharing scheme using time credits.

## Current regional mentors for Time Banks UK

UK Region	Regional mentor	Contact details
Scotland	Colin McGowan	Gorbals Initiative, Adelphi Centre, 12 Commercial Road, Glasgow G5 0PG Telephone: 0141 429 6314 E-mail: mcgowancolin@hotmail.com
Northern Ireland	tba	
North East	Barbara Douglas	Benwell Hour Bank, c/o Newcastle Healthy City Project, 14 Great North Road, Newcastle upon Tyne NE2 4PF Telephone: 0191 233 0200 E-mail: bgopnewcastle@nhcp.freemove.co.uk
North West	tba	
Yorkshire and Humberside	tba	
East Midlands	Jill Robinson	Derwent Community Team, Suite 15, Beaufort Business Centre, Beaufort St, Derby DE21 6AX Telephone: 01332 716390 Email: jill.robinson@derby.gov.uk
West Midlands	Jason Evans	Sandwell Time 2 Trade, Agency for Health Enterprise & Development (AHEaD), Atlas House, Cranford Street, Smethwick, West Midlands, B66 2RX Telephone: 0121 500 1616 E-mail: jasonevans@rrt-pct.nhs.uk
Wales	Geoff Thomas	Valley Kids, 1 Cross Street, Pewygraig, Tonypandy, Rhondda Telephone: 0780 8229104 E-mail: geoff@valleykids.org.uk
East of England	Chris Lee	50 Mill Road, Royston, Herts SG8 7AH Telephone: 01763 245413 E-mail: chrislee@hertsc.gov.uk

Continued...

UK Region	Regional mentor	Contact details
London	Sarah Burns	New Economics Foundation, Cinnamon House, 6-8 Cole Street, London SE1 4YH Telephone: 020 7089 2859 E-mail: info@londontimebank.org.uk
South East	Karen Smith	New Economics Foundation, Cinnamon House, 6-8 Cole Street, London SE1 4YH Telephone: 020 7089 2849 E-mail: info@timebanks.co.uk
South West	Joy Robinson	Fair Shares, City Works, Alfred Street, Gloucester GL1 4DF Telephone: 01452 541337 E-mail: joyrobinson52@aol.com

## Appendix 5: Current active time banks by region

Region	Time bank	Contact name	Address	Post code	Telephone	Email address
Scotland	Gorbals	Colin McGowan	Adelphi Centre, 12 Commercial Road, Glasgow	G5 0SY	0141 429 6314	mcgowancolin@hotmail.com
	East End	Carolann Crumb	Park Head Library Building, 64 Toll Cross Road, Glasgow	G31 4XA	0141 551 9570	eastend.timebank@zoom.co.uk
	Castlemilk	Gloria Murray	Castlemilk Community Centre, 121 Castlemilk Drive, Glasgow	G45 9UH	0141 631 1888	castlemilktimebank@hotmail.com
	Toryglen	Colin McGowan	Contact Colin McGowan at Gorbals Time Bank for more details			
North East	Arthur's Hill	Catherine Morris	Action for Arthur's Hill, 235 Stanton Street, Arthur's Hill, Newcastle	NE4 5LT	0191 245 3814	thetimeexchange@aol.com
North West	Ash-worth	Jill Goodchild	Kelsall Road, Ashton, Chester	CH3 8BH	01829 751 398	doublejay@care4free.net (temporary)
	Precious Time	Christine Tully	Smithkline Beecham Building, Westfield St., St Helens, Merseyside	WA10	01744 21755	sthelens_precious_time@hotmail.com
East Midlands	Chesterfield	Eileen Redman	CHART CED Team, The Hunloke Centre, Church Street South, Birdholme, Chesterfield	S40 2TF	01246 297 967	rother.ced@ukonline.co.uk
	Eckington	?	Eckington Regeneration Project, 1a John Street, Eckington, Derbyshire	S21 4DU	01246 436 392	eckington.timebank@btopenworld.com
	Nottingham	Graham Gardiner	Potter Street Project, 55-57 Potter Street, Worksop	S80 2HQ	01909 475 799	graham@findyoursolution.co.uk
	Leicester North West	Jan Mawby	Leicester North West, P.O. Box 6785, Leicester	LE4 0ZE	0116 236 7196	janleictimebank@aol.com
	Leicester Time for Childcare	Kerri Angell	P.O. Box 6758, Loughborough	LE12 5DZ	07814 480 542	kerri@timeforchildcare.org.uk
West Midlands	Time 2 Trade, Sandwell	Daniel Grainger	AHEaD, 1st Floor, Atlas House, Cranford Street, Smethwick, West Midlands	B66 2RX	0121 565 6280	dangrainger@breathe.com
Wales	Rhondda	Geoff Thomas	Valley Kids, 1 Cross Street, Pewygraig, Tonypany, Rhonda	CF40 1LD	0780 821104	geoff@valleykids.org.uk
London	Angell Town Time Bank	Ann Shine / Levi Clarke	Unit 5, Warwick House, Overton Road, London	SW9 7JP	020 7738 6898	angelltown@londontimebank.org.uk
	Southwark HOurbank	June Bradbury	C/o Peckham Settlement, Goldsmith Road, London	SE15 5FT	020 7639 4506	hourbank@btconnect.com
	Rushey Green Time Bank	Liz Hoare	Rushey Green Group Practice, 53 Canadian Avenue, London	SE6 3AX	07946 411177	liz.hoare@neweconomics.org
	People 4 People	Eriner King	C/o Burdett Community Centre, opp. Stebon School, off Wallwood Road, London	E14 7BW	020 7510 0563	selinek@hotmail.com
	Mile End East Youth Time Bank	Tessa Dugmore	The Burdett Community Centre, opp. Stebon School, off Wallwood Road, London	E14 7BV	020 7538 2551	Tessa.dugmore@poplarharca.co.uk saleh.ahmed@poplarharca.co.uk

## Appendix 5: Current active time banks by region

Region	Time bank	Contact name	Address	Post code	Telephone	Email address
	Morpeth School	Elaine Taylor	Morpeth Street, London	E2 0PX	020 8981 0921	
	Mulberry School	Raoul Jenkins	Richard Street, Commercial Road, London	E1 2JP	020 7790 6327	
	Oaklands		Old Bethnal Green Road, London	E2 6PR	020 7613 1014	
	St Johns Waterloo	Anna Vassilyeva	C/o St Johns, 6 Croydon House, Wootton Street, London	SE1 8TS	020 7928 5029	
	Whittingdon Time Exchange	Beatriz Echeverri	C/o Whittingdon Agenda 21, Hargreave Park School, Hargreave Park, London	N19 5JN	020 7281 5940	whittingdon21@gn.apc.org
	Woolwich Common Inclusive Time Bank	Brenda Alamene	Unit 5, Woolwich Common Enterprise Centre, Peace Street, Woolwich Common	SE18 4HX	020 8316 7794	
Eastern	Arbury Time Bank	Lesley Cox	Arbury Time Bank, Arbury Court library, Cambridge	CB4 2JQ	01223 714343	arburytb@yahoo.com
South East	Brighton Mencap <small>Active from End September</small>	Chris Page	80 Buckingham Road, Brighton	BN1 3RJ	01273 295 180	spiralon@hotmail.com
South West	Fair Shares Coney Hill	}	Fair Shares, City Works, Alfred Street, Gloucester	GL1 4DL	01452 541 337	fairshares@blueyonder.co.uk
	Fair Shares Matson					
	Fair Shares Newent					
	Fair Shares Podsmead					
	Fair Shares Stonehouse					
	Fair Shares Whaddon					
	Fair Shares White City					
	North Cotswolds Time Bank	Jon Cousins	New Road, Moreton in Marsh	GL56 0AX	01608 812 338	jon@nctb.fsnet.co.uk
	North Cotswolds Time for Childcare	Kate Strand	Unit 3, New Road, Moreton in Marsh	GL56 0AX	01608 812 338	kate@timeforchildcare.org.uk
	Budd Bank, Weymouth	Jo Robinson	Units 52-53, The Colwell Centre, School Street, Weymouth, Dorset	DT4 8NH	01305 759 443	budds@buddbank.freeserve.co.uk
	Musicmelts, Bristol	Kieran Dodswell	Umbrella, Music c/o New Trinity Centre, Trinity Road, St Phillips, Bristol	BS2 0NW	0117 985 3913	kieran@kieran98.fsbusiness.co.uk

# Response Form

The New Economics Foundation (NEF) relies on the support of individuals. With the loyal backing of our supporters over the last 14 years we've been able to work to change the rules, developing new economic ideas that put people and planet first.

And we've made a lot of progress - from green taxes and alternative economic indicators to social auditing and time banking, NEF has been at the forefront. But there's still a long way to go. Without our supporters we would never have been able to carry out this urgent work. Being a paid up supporter of NEF means helping us to do our bit to save the planet.

Your support is much appreciated, but it's also absolutely vital.

### I would like to become a NEF supporter:

- As a low/unwaged/student supporter at £10 per year
- As a regular supporter at £20 per year (+£5 for overseas)
- As a core supporter of NEF at £150 per year
- With NEF's publications package £95 per year (+£25 overseas)
- I enclose a donation to support NEF's work

Name \_\_\_\_\_

Address \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

Postcode \_\_\_\_\_

### How to Pay

I enclose a cheque to: New Economics Foundation   
(Please add £5 (£25 for publications package) if your address is overseas)

I wish to pay by Visa/MasterCard/Switch/CAF card

Card number  -  -  -

Expiry date \_\_\_\_ / \_\_\_\_ Signature \_\_\_\_\_

I wish to pay by Standing Order/Covenant/Gift Aid.   
**Please send me a form**

Send to **NEF**,  
**Cinnamon House**,  
**6-8 Cole Street**,  
**London SE1 4YH**  
**Tel: 020 7089 2800**  
**Fax: 020 7407 6473**  
**Email: [info@neweconomics.org](mailto:info@neweconomics.org)**

# Useful contacts

### Time Banks UK

For more information on setting up and running time banks contact Time Banks UK, which provides:

- A pool of experts regionally and nationally with experience of setting up and running time banks
- Training on setting up a time bank and on using the Timekeeper software
- Outreach and ongoing support
- Resources and communications
- Guidance on best practice and performance standards (including disclosures)
- Regional and national events to share learning
- Innovating new applications of time banking
- Lobbying around current legislation that affect time banks

Tel: 0870 7027428

Email: [info@timebanks.co.uk](mailto:info@timebanks.co.uk)

Web: [www.timebanks.co.uk](http://www.timebanks.co.uk)

### London Time Bank Network

Tel: 020 7089 2823

Email: [info@londontimebank.org.uk](mailto:info@londontimebank.org.uk)

Web: [www.londontimebank.org.uk](http://www.londontimebank.org.uk)

### Fair Shares

Tel: 01452 541337

Email: [fairshares@blueyonder.co.uk](mailto:fairshares@blueyonder.co.uk)

Web: [www.fairshares.org.uk](http://www.fairshares.org.uk)

### International Journal of Community Currency Research

[www.geog.le.ac.uk/ijccr](http://www.geog.le.ac.uk/ijccr)

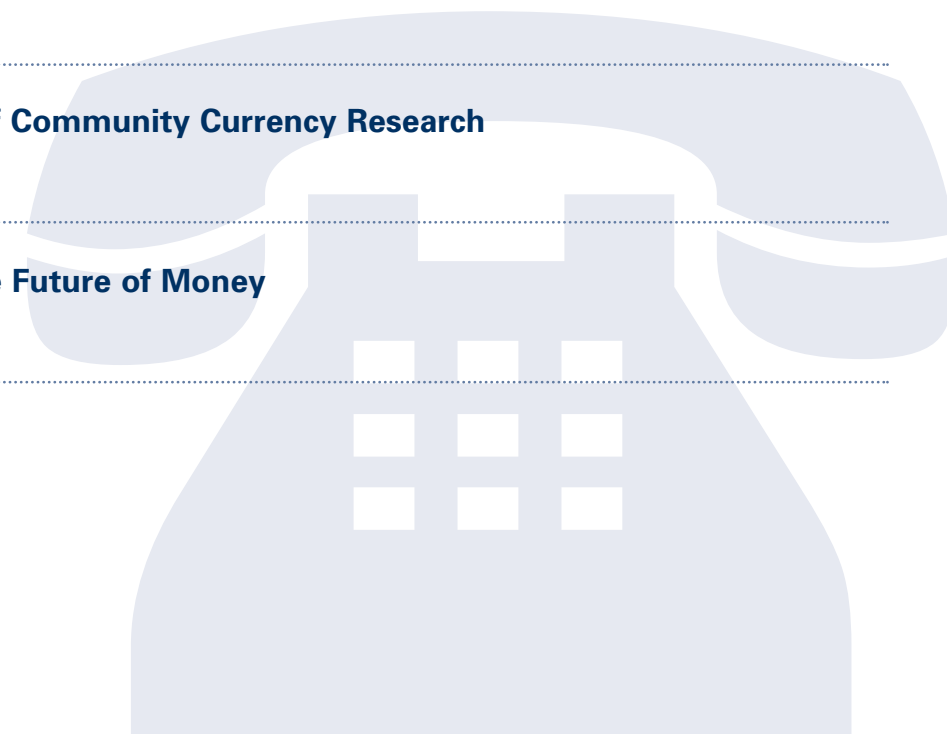
### Bernard Lietaer and the Future of Money

[www.transaction.net](http://www.transaction.net)

### Timedollar Institute

Email: [yeswecan@aol.com](mailto:yeswecan@aol.com)

Web: [www.timedollar.org](http://www.timedollar.org)



All across the UK, communities are using time banking to:

- ✓ discover people's strengths and build on them
- ✓ help people to help themselves
- ✓ build community capacity
- ✓ develop social networks
- ✓ value the time that people share in community activities and local decision making

Are time banks achieving what they set out to do?

This report presents the findings of the first study of the impacts of time banking in the UK. It asks whether time banks tackle the problems of social exclusion, and how effectively they build social capital and communities. It sets out the lessons which have been learned so far, identifies ways in which time banking can be improved, and considers the potential role of time banking as a tool for neighbourhood renewal in the future.

As time banking enters its fifth year in the UK, where can it make the biggest positive impact? What can it do for you?



*"The Time Exchange has changed my life in this community. Before I used to walk past people in the street and I didn't know anyone. Now I walk past people and they say 'Hello Brian'."*

Brian, Time Exchange participant

*"We're setting up a women's mentoring project where participants can receive credits by attending our Speak Easy group. The group is a small number of women from a beginners ESOL class, and is facilitated by a time bank member who is trained in literacy and basic skills. Its an informal group to enable women to receive additional support and build their confidence in speaking English, and empowering themselves to move on. In my experience when women have been given opportunity to progress with support mechanisms in place they move into areas that they did not feel were accessible to them."*

Eriner King, time broker, People 4 People time bank

*"Do not underestimate the power of what many would see as quite inconsequential acts of human kindness."*

Comment on evaluation form at Time Banks UK conference 2001

*"As a nation we're rich in many things, but perhaps our greatest wealth lies in the talent, the character and idealism of the millions of people who make their communities work. Everyone – however rich or poor – has time to give....Let us give generously, in the two currencies of time and money."*

Tony Blair, March 2000