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# Time on our side

## Time banks and active citizenship

*As a nation we're rich in many things, but perhaps our greatest wealth lies in the talent, the character and the 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 (2000)

**T**he task of building sustainable communities demands investment – from government and from individuals, and in both time and money. Developing the capacity of deprived neighbourhoods to help themselves, and strengthening social capital, are key elements of the government's commitment to neighbourhood renewal.

However, participation in community and voluntary activities has been falling, and some social groups are traditionally difficult to reach. The unemployed, youth, elderly, disabled, ethnic minorities and the poor all have relatively low participation rates, and women – the traditional providers of unpaid community work – are doing less, as they are encouraged to take paid employment instead.

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Policymakers therefore need to develop new tools which promote community engagement and active citizenship, particularly among deprived neighbourhoods, where networks of informal mutual support and community self-help could help to overcome social exclusion (Nash and Paxton, 2002).

The new idea of 'time banks' aims to do just this by rewarding participation in community activities, or help for neighbours, with time credits which can be saved up and then donated or spent on services from other participants. Reciprocal support relationships based on equality are built up that value work which is normally unrewarded and people who are on the margins of

conventional economic systems. These projects have been growing in the UK for four years and have attracted government support, developing in a range of settings where involvement of residents and service users can have beneficial impacts – for example health care, regeneration, education and community development.

However, until now time banks have not been researched on a national scale. This

article presents findings from the first national evaluation of time banking. The two-year study employed national surveys of coordinators, and four in-depth case studies involving group discussions with members. It aimed to assess the impacts and potential of time banking as a tool for promoting 'active citizenship' among deprived neighbourhoods, particularly for the socially excluded.

'Active citizenship' is founded upon the principle that citizens have both rights and responsibilities towards each other and to society as a whole, to play a part in maintaining social order and cohesive, inclusive communities. It comprises being engaged with local community life, giving time to maintain and expand community networks of support through volunteering, and taking part in decision-making processes to shape not only national policy but local action and service delivery.

The Government's Active Community Unit (ACU) aims 'To support strong and active communities in which people of all races and backgrounds are valued and participate on equal terms...and to ensure that active citizenship contributes to the enhancement of democracy and the development of civil society' (ACU, 2002). In current social policy agendas, active citizenship refers to participation in voluntary activities and engagement with local civic life. So how effective are time banks at achieving this objective?

### Time banks in the UK

A time bank is a community-based organisation which aims to bring people and local organisations together to help each other. It uses a framework of giving and receiving services in exchange for time credits – one hour spent helping someone earns one time credit, whatever the service. Volunteers' hours are 'banked' and can be 'withdrawn' later when they need help themselves.

A time broker manages the project and keeps a database of participants' needs and

abilities. When a member phones with a request, the broker finds another participant to carry out the task and arranges the exchange. In this way, time banks are a form of community currency and participants are enabled to give as well as receive help, developing reciprocal support networks and challenging assumptions about the capacities of vulnerable and deprived populations such as the housebound.

The time bank idea spread to the UK from the US, where lawyer Edgar Cahn developed 'time dollars' in the mid 1980s as a means of ensuring that neighbourhood care and support was not eroded by the money economy (Cahn, 2000). In the US, time banking is becoming a vital force for social change, particularly in deprived areas: powering community development programmes, rewarding peer-tutoring projects in Chicago schools and boosting attendance and attainment levels, offering access to GPs and health care for time dollars and so on (Boyle, 1999).

The first time bank in the UK was established in 1998 in rural Gloucestershire, and there are currently 36 running and a further 13 in development, almost all of which were set up by existing organisations and require funding to pay for staff and premises. 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 5635, with a mean of 1771 hours. This equates to each participant giving or receiving 29 hours to date.

Extrapolation from the survey suggests 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 a residential home, dog walking and computer tuition.

These figures may appear to be small, but time banks are a new phenomenon. Half the projects surveyed were under six months old and still becoming established. Furthermore, the qualitative significance of time banking for participants is far greater than the quantitative figures suggest.

### **Reaching the parts of the community other initiatives cannot reach**

Who joins time banks? Most of the organisations who have set up time banks have specific remits to engage residents of deprived neighbourhoods in community activities and develop networks of community self-help. How successful have they been?

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 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 per cent), and while 40 per cent of traditional volunteers are not in formal employment, the figure for time bank's participants is 72 per cent. Indeed, the vast majority of coordinators (82 per cent) 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.

There are a number of common reasons for joining. The principal one was to help other people – seeing the time bank as a channel for informal volunteering – followed by wanting to get more involved in the community, to access help for themselves, wanting to improve the neighbourhood, and to meet

people and make friends. A common theme was that it was nice to know there was support there if needed. A key attraction was the equal valuing of everyone's labour.

It is clear, then, that time banks attract participants who do not normally volunteer, from hard-to-access social groups, and those suffering the effects of social exclusion. Furthermore, they join with the aim of developing social networks and boosting community activities – two key aspects of active citizenship.

### **Time banking and active citizenship *Helping others***

Time banks were effective at mobilising voluntary activities and channelling informal support among populations where levels of participation are generally low.

The benefits to those giving their time are also significant, providing recognition of the useful work they perform and valuing their contribution to society, and so boosting self-esteem and confidence. In one project, some long-term unemployed participants found that doing work on the time bank gave them a sense of purpose and achievement that made an enormous difference to their quality of life.

Given that many participants are vulnerable, infirm, disabled, or elderly, their practical needs are high but often simple, for example giving a lift to the shops or even just changing a light bulb. The flexibility and informality of time banking, combined with the level of tasks being generally simple and things that most can easily achieve, made the projects more accessible to those for whom traditional volunteering would be too much commitment or beyond their capability.

### ***Meeting needs***

Of course, helping others and meeting one's own needs are two sides of the same coin in a reciprocal volunteering scheme – they cannot be considered separately.

Some time bank participants joined because they had needs to be met – the first

member of the Gorbals time bank had been waiting for social services to repair her kitchen for months, but the time bank found someone to do the work immediately. Some were storing up credits 'for a rainy day', like the single parents in South London or the retired participants in Stonehouse, Gloucestershire, and others wanted to spend their credits but could not find anything they needed on the project at the moment.

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.

### **Community capacity building**

There are several ways in which time banks built capacity for the community to help itself.

Where time banks engaged with local community groups, there were large benefits to be gained from the sharing of resources between groups. For example, in the Gorbals area of Glasgow, a community bus is available for hire to other local groups who are members of the local time bank. This time bank has pioneered the strategy of working with local community groups to recruit larger numbers of people who may be too sceptical to join as individuals: 'The time bank is knitting together community organisations, not just individuals', according to the coordinator. The annual Gorbals Fair is a community event that was supported last year by time bank participants who earned credits for helping with stalls, floats and so on. In this way, the time bank operates as a driver of community development.

Participants also found time banking a useful way to develop new skills. Rushey

Green time bank employs a part-time DIY project officer, who trains participants in practical skills, and accompanies them on assignments within the time bank, to ensure their work is of good quality, and to give confidence to the participants involved. Through this mechanism, several participants have learned new skills and applied them, helping each other with small DIY tasks – it is a means of ensuring the skills base of the time bank and the community grows.

Time banks could also be linked in with local employment and training opportunities, as has happened through the Gorbals Initiative, a local economic development company which runs Gorbals time bank. In this project, participants earn credits for attending literacy and personal development courses; and after earning a certain number of credits they are presented with a refurbished computer as a community award.

### **Building social capital**

Time banks were also found to be very effective at building social capital, particularly through the growth of social networks and friendships that result from participants helping each other. For many participants, this was the key benefit – particularly those who found it difficult to go out and meet people, for example those who were disabled, housebound, or depressed.

In Stonehouse, schoolchildren joined the time bank to learn about citizenship on their curriculum and earned credits working with residents in the local nursing homes. Some of the elderly time bank participants were initially suspicious and frightened of the young people, but over time they developed friendships and understanding and mutual respect. In south London the time bank crossed racial and ethnic divides, bringing together people

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that would not normally have met. In this way, time banks can be seen to develop bridging social capital, as it straddles and creates links between disparate social groups.

### ***Local decision-making***

Although time banks have the potential to be used for encouraging participation in local democracy and decision-making, both official and otherwise, this avenue has not been well developed to date. Some exceptions exist, however: Watford time bank was set up by the local council, as part of its 'Better Government for Older People' initiative, and rewarded local residents for their input into evaluating local services. In Sandwell near Birmingham, the local time bank was strongly linked with Tenants and Residents Associations (TRAs) on the three deprived housing estates – community development organisations that acted for residents' interests and voiced local concerns with the council. It was hoped that participation in the TRAs would be rewarded in time credits, to involve people who would not normally take part in local groups.

### **Barriers to participation**

Positive as all this sounds, there are a range of barriers to participation in time banks, which prevent them realising their full potential. These are:

#### ***Internal barriers***

The most significant barrier to participants exchanging time is a psychological one – people are reluctant to ask for help, and sometimes prefer to give time than receive it. Coordinators need to educate participants as to how the time bank is not like traditional volunteering, and encourage people to ask for services. Another solution is to recruit participants with high levels of needs, who can spend credits donated to them by others.

The time banks are currently quite small, with a limited range of services available. This results in a 'skills gap', and reduces the

attractiveness of the project to people with practical, economic needs to be met. It also limits the activities of existing members who may not be able to find the services they need on the project, and so do not request anything. Effective promotion could help to swell numbers, and recruiting local organisations with resources to share, local businesses with incentives to offer, and people with specific skills would help to overcome this problem. The DIY project at Rushey Green time bank is also a useful model of using a time bank to develop the capacity of local people in practical skills, for community self-help.

Communication was often raised as an issue for participants – some felt 'out of the loop' and disconnected from the projects, resulting in lower participation rates and reduced enthusiasm. Coordinators need to keep members regularly informed about events and activities, what services are available and reminding participants about how they can get involved.

#### ***External barriers***

Funding is the biggest issue for time bank coordinators. Several projects had closed down due to funding running out, and others reported a constant struggle for finance. Funding for staff is crucial for time banks to achieve the objective of attracting socially excluded people in deprived neighbourhoods. These groups need high levels of support and infrastructure to facilitate their participation.

The government has declared time credits to be tax-exempt, and also excluded from benefit calculations, which is an enormous help to the poor and unemployed who wish to take part. However, there are two remaining regulatory obstacles to be overcome.

First, the Department of Work and Pensions is currently investigating the use of goods as an incentive to participation on time banks (for example recycled computers which are awarded to participants for earning a certain

number of credits), and may penalise benefit recipients who receive these. In the US, local businesses take part in time banks by donating surplus goods or services, which can be bought for time credits. This is a useful way of attracting participants with economic needs, and widening the range of useful services that may be obtained on the time bank, and such a strategy in the UK would increase the benefits of time banking to the socially excluded enormously.

Second, participants receiving disability benefits may find their payments cut because participation in time banks is presumed to demonstrate an ability to work. This is a mistaken and short-sighted assumption – the involvement of the disabled in community activities through time banking a great form of occupational therapy and only possible in many cases because of the high levels of support offered.

### Policy implications

The research findings indicate that time banking is a potentially powerful new tool for promoting active citizenship through the development of networks of community self-help. They attract the social groups who do not normally get involved in community activities, and reward people's participation in these, valuing their time and labour and sending an important signal to those normally marginalised from the mainstream economy. More importantly, time banks tap into the skills and energy of communities – a valuable resource which the money economy cannot always reach.

However, there is still a great deal more which time banking could achieve, given a supportive policy framework. There is much that government and policymakers could do to enable time banking to flourish and grow into a powerful tool for change:

- the current regime of fighting for short-term funding for individual projects is unsustainable. Health, education and regeneration agencies, as well as charities and special interest organisations, need to recognise the benefits of time banking, and adopt and integrate it as a tool to help them achieve their objectives. For example, time banking could teach citizenship within schools, could power peer-mentoring initiatives and so reduce truancy levels and so on.
- the principle of 'joined-up-thinking' needs to be applied to initiatives like time banks that tackle social exclusion. The benefit trap which prevents the unemployed accessing goods through time banks as incentives to getting involved, and those which penalise the disabled for their efforts, need to be changed to encourage, rather than deter their involvement. This would allow time banks to recruit local businesses to provide incentives, as has been done in the US.
- time banking could be usefully adopted as a mechanism to boost public participation in local decision-making in areas with high levels of disenfranchisement. This could be both through official channels, for example Citizen's Panels or Social Inclusion Partnerships, or alternatively through community groups and lobbying organisations.

These policy changes would create a framework in which time banking could be developed as a tool to be applied in a wide range of situations, from general community time banks, to application-specific time banks with particular targeted objectives. Its principle of creating reciprocal relationships based on equality, and valuing the time people invest in their communities, is a powerful one. Time banking is an idea whose time has come ●