

Time banks: rewarding community self-help in the inner city?

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Abstract Time banks are new community-based initiatives in the UK that use time as a unit of *local currency*. Participants give and receive help in exchange for time credits. Reciprocal *volunteering*, community participation and *active citizenship* are encouraged, particularly for the socially excluded who normally volunteer least. The findings of case study research with an inner city time bank from Glasgow in Scotland are presented, to assess their role and potential as tools for promoting *community development* and overcoming social exclusion. The paper concludes with a summary of important lessons learned for practitioners, and policy recommendations to help them to achieve their objectives.

Introduction

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. (Blair, 2000)

In his speech at a conference on volunteering organized by the UK government's Active Community Unit (ACU) quoted above, Prime Minister Tony Blair stresses the need for informal mutual support, volunteering and community self-help, to grow strong communities and build capacity for regeneration among deprived neighbourhoods. Voluntary activity is a key element of active citizenship and regeneration in New Labour's strategy for tackling social exclusion (SEU, 2001). The benefits to volunteers are personal development, confidence-building, forging social networks and gaining skills, all of which contribute to job-readiness for the unemployed, and to social inclusion (PAT 9, 1999).

Imaginative and resourceful initiatives are required to harness voluntary activities for community development and social inclusion, finding new means of rewarding volunteering (PIU, 2000). This paper examines the

origins, development, achievements and potential of one such initiative: 'time banks'. These are community-based mutual volunteering schemes whereby participants give *and receive* services in exchange for time credits. (Time banks are distinct from the 'BBC TimeBank', a high profile media campaign to promote traditional (i.e. giving) volunteering through volunteer bureaux.)

Time banks have become increasingly popular among local authorities and other agencies in the UK as tools for fostering social inclusion and generating community self-help in socially excluded areas, but they are not well researched. This paper presents findings from the first national study of the impacts and potential of time banks as community development tools. It evaluates a time bank in the Gorbals inner-city area of Glasgow in Scotland, UK, describing its context and character, its successes and the obstacles it faces. The paper concludes with a summary of good practice and policy recommendations.

The origins and development of time banks

Time banking in the UK is adapted from the US Time Dollars model, invented by lawyer Edgar Cahn during the 1980s. He aimed to ensure that the things which society really needs but which are normally unpaid – caring neighbours, good parenting, community ties and informal support – are never crowded out by the money economy (Cahn and Rowe, 1998; see also www.timedollars.org). Time banks are like loyalty points for neighbourliness, community building and social inclusion. Activities include befriending, giving lifts, peer tutoring in schools, mentoring, small household repairs and gardening. Each hour of service given earns a time credit, and a broker finds participants to meet others' requests for help, and keeps track of the exchange of time credits. Credits can be redeemed by purchasing services from other participants, saved for the future, or donated to others. In St Louis, USA, time dollars can also be spent on essential goods and food (each item costs one time dollar), or visits to the doctor which normally cost money, to supplement low incomes.

Time banks are a community currency, based upon time as a unit of value (Boyle, 1999). In the UK, they follow in the footsteps of LETS (Local Exchange Trading Schemes), another community currency used to trade goods and services among members. Time banks aim to overcome some of the obstacles faced by LETS in meeting the needs of the socially excluded by employing staff to broker services, being based in mainstream agencies, valuing all labour equally, and focusing on channelling informal mutual support rather than professional services (Cahn, 2001; Seyfang, 2002).

The first UK time bank was set up in rural Gloucestershire in 1998. A

national survey in 2001 found there were fifteen time banks in the UK, and when the survey was repeated a year later there were twenty-nine, which had exchanged over 51,000 hours between them. The average time bank has sixty-one members and is less than a year old, but is showing the potential of achieving significant outcomes for participants – highlighting the talents and abilities of local people, rather than focusing on their needs (Seyfang, 2001; Seyfang and Smith, 2002; see also www.timebanks.co.uk). In Stonehouse in rural Gloucestershire, schoolchildren are learning about active citizenship by participating in a time bank and bridging the generation gap by working with elderly people in the town. In Rushey Green in South London, a time bank is based in a doctor's surgery, and is helping many of the more isolated and vulnerable people in the area to socialize, feel useful, make friends – and so improve their health (Boyle, Burns and Krogh, 2002; Seyfang and Smith, 2002).

Research methodology

A case study approach investigated the impacts and potential of one time bank in depth. This evaluation used a range of inter-related qualitative and quantitative methods. It identified the objectives of the project and assessed its impacts according to those goals. The methods used were a site visit; interviews with organizers; a coordinator's survey to address the scope, scale and character of the scheme; informal discussions with participants and a focus group with members to uncover their perceptions of their time banking activities within a group context. This group consisted of twelve members (six men and six women), and was a good cross section of participants, comprising some with a long history of time banking and some who had recently joined. Where direct quotations are given in the text they are drawn from focus group discussions, unless indicated otherwise.

Evaluating the Gorbals time bank

Origins and objectives

The Gorbals area of Glasgow in Scotland is an inner-city estate characterized by high levels of deprivation, poverty, unemployment, poor health and low educational attainment. It is one of the forty-seven 'Social Inclusion Partnership' areas in Scotland (of which twelve are in Glasgow) targeted for special attention regarding these inter-linked problems of social exclusion. In 1998, unemployment in the Gorbals was 20.6%, compared to 10.3% in Glasgow as a whole and 6.2% for Scotland (Glasgow City Council, n.d.). In the Gorbals area, two thirds (67%) of households contain no one of working

age in employment, compared to 42% of Scottish households (Gorbals Social Inclusion Partnership, 2001). The area has seen massive investment in regeneration and new housing in recent years, including £1 million through the Partnership, to spend on health and community safety, education, community development, employment and training.

Gorbals time bank was initiated as a response to this situation. It is funded by and located in the Gorbals Initiative, a local economic development company and registered charity in Scotland. Gorbals Initiative runs the time bank to build local capacity in the community and promote social inclusion¹ through individual and organizational participation in mutual volunteering. The Gorbals Initiative is 'trying to tie time banking into being job-ready'. A paid 'time broker' manages the project, recruits new members and brokers services. The local time currency is called 'Liptons', after Thomas Lipton the famous Gorbals resident who developed the tea bag. The Gorbals has around 9,000 residents, and according to the coordinator, people from the area feel 'a deep sense of pride that that's where they come from'. The geography of a small defined area and the sense of belonging that this fosters is felt to be an important factor in building up a community time bank, whether that setting is a rural village or an inner city estate.

John Quinn, of the Gorbals Social Inclusion Partnership, described the time bank as:

... part of a strategic theme of community development ... 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.

He felt that time banks fit particularly well with the needs of asylum seekers who are prohibited from undertaking paid employment, as it allows them to get involved in local community life.

The scope and scale of Gorbals time bank

At the time of this study, Gorbals time bank was fourteen months old, and had ninety-six members (eighteen of these were organizations and institutions representing many more participants, and twenty-four were staff who participate on behalf of Gorbals Initiative), who had exchanged a total of 879 hours to date. Members had given an average of 9.1 hours each. Activity on the time bank is relatively slow: according to the coordinator, the majority of participants (60%) spend or earn time credits only three or four

¹ Social inclusion is here understood to be the ability to exercise full social (which includes economic), political and civil citizenship rights (Allen *et al.*, 1998).

times a year. However, the impacts of the project are much more significant than these figures suggest. The scheme is growing slowly, mainly through active targeted recruitment drives to local organizations (a characteristic of this particular time bank), referral from other parts of the Gorbals Initiative, and word of mouth among existing members. Activities include gardening, DIY, befriending, home decorating, envelope-stuffing for local voluntary groups, minibus driving, meals in a local café, and helping out at community events.

The character of Gorbals time bank

According to the coordinator, 90% of the members are local residents, half of whom are women (52%), and 6% are retired. They are disproportionately drawn from jobless and lower-income households: a fifth (20%) are unemployed compared to 6% for Scotland (OPCS, 1993). Three quarters of the survey respondents (75%) live in rented accommodation, compared to 54% for Glasgow and 39% for Scotland as a whole (ONS, 2000; Gorbals Social Inclusion Partnership, 2001). These figures indicate strongly that time bank members are drawn from some of the most excluded – and hard to reach – groups in the area. The coordinator estimated that nearly a third of the participants (30%) would not normally volunteer.

Participants have a range of objectives for joining the project, mirroring the goals of the coordinators: self-help capacity building for the community and social inclusion. Among focus group participants, the principal aims were to rebuild community and share skills:

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.

Participant 1:

[the time bank] involves everybody coming together as a community . . . the Gorbals has never – not for a long time – had a lot of community spirit. A way back, years ago, it had a lot of community spirit, but now you see that in some areas, people won't even go to the chap next door for some sugar and . . .

Participant 2:

. . . that's what a difference it makes . . . years ago when I was younger, people knew each other, they'd leave their windows open, it was a different time.

Participant 1:

. . . and that's why . . . that's what I think the project's doing, trying to bring that back, that community sense, and everybody knows each other.

Other members joined the project to get work done on their houses and save money, and some had earned Liptons but were saving them for a rainy day – literally building up a safety-net of credit and support in the community.

Building community capacity

The most striking success of Gorbals time bank, according to the coordinator, has been its ability 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.’

Community organizations use the time bank to boost engagement in existing projects and activities, which brings benefits to the wider community. Members of these groups participate in the time bank on behalf of the organization, and they share resources between different parts of the community. These include a toy library and a book library, Safer Gorbals (a community safety project), Bridging The Gap (a local cross-denominational church group helping asylum seekers) and a local café that buys printing services from Gorbals Initiative and offers food for sale in Liptons. SEAL (South East Area Lifestyle) 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 sells tickets to their productions for Liptons, and spends them having their quarterly newsletter produced at the Gorbals Initiative.

The annual Gorbals Fair is a member of the time bank, and pays helpers and volunteers with Liptons – spending ninety-eight at the most recent event for help with floats, stalls and the parade. Participants earn useful Liptons by becoming involved with a celebratory community public event, and help to build community with the wider public – the benefits of Gorbals time bank are spread far wider than the direct membership.

The time bank has also helped to build the capacity of individuals within the area, particularly through its integration with the Gorbals Initiative. One participant developed 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 – something which may aid me in future employment or even in developing skills for use in the community.

Another participant had been a time bank volunteer with a local community group, and had since found employment with that group. Personal development courses are also available through the Gorbals Initiative (participants

receive time credits for attending), and these various strands of community support can work synergistically.

Promoting social inclusion

The time bank aims to overcome social exclusion by providing access to services and organizations, and engaging people in community volunteering. Participants earned credits by performing tasks within their community, for individuals and for organizations, and spent them on services for themselves. They felt that the time bank had enabled people to access help they otherwise would have had to do without. The first one-to-one exchange involved a woman who had waited a long time for social services to repair her kitchen, but when she joined the time bank, it was done immediately. One participant donated some Liptons to a local primary school to enable them to get some gardening done. Another member is autistic, and receives one-to-one tuition through the time bank for an information technology training course, that he would not get elsewhere. In return, he earns Liptons delivering leaflets. Gorbals time bank can probably lay claim to organizing the first funeral for time credits. The coordinator 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 twelve Liptons.

Participants felt that the time bank had become a local institution which had earned credibility and trust in the community:

If you go out with a community time bank badge on, people feel safer letting you into their homes, and 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.

Incentives such as refurbished computers are given to participants who have earned a certain number of Liptons (for 'outstanding community service'). Material incentives such as these, or meals in a café or theatre tickets are a powerful way of encouraging participation both in community organizations and in one-to-one volunteering, but they are threatened by government policy (see below).

The time bank has overcome social exclusion in other ways. Territorialism is a major factor in bullying and truancy with school children from the Gorbals, as they do not have a secondary school on 'their patch', and children must make the difficult transition from a local primary to a secondary school outside the area. The time bank aims to reward older children for helping younger ones to settle into their new schools.

Obstacles to be overcome

Despite the encouraging findings above, there are a number of obstacles that prevent the time bank being more successful.

Internal obstacles faced by Gorbals time bank

The biggest barrier facing time bank participants is a psychological one – ‘getting people to understand the difference between Time Banking and traditional volunteering’ as the coordinator describes it. While members like to give time, they are reluctant to ask for help themselves.

Second, the limited range of services on offer prevents some members spending their Liptons if there is nothing available that they need. It is important to attract more members to fill these ‘skills gaps’. Increasing the range of incentives available and businesses involved would also give participants more spending options.

Third, members who were not in regular contact with the time bank sometimes felt cut off and became less likely to engage with the group. Regular and good quality communication is needed from the time bank to members, in order to make them feel part of the group, and encourage greater activity. Informal social gatherings were seen as a good way to break down social barriers and foster higher activity rates.

External obstacles faced by Gorbals time bank

The principal external barrier is the need for greater levels of funding, and from a sustainable long-term source. Developing the time bank requires a full-time local presence with office space, a drop-in facility and support, and short-term, insecure funding threatens the consolidation of the time bank’s efforts.

Second, opportunities to interact with local education and health agencies were wasted because of the unwillingness of those bodies to consider new ways of working. Effective communication delivered to the higher levels of these agencies, coupled with more explicit government support and endorsement of such projects, would encourage a more flexible approach to public service delivery in the future.

Third, time credits earned for giving services have been declared tax-exempt and are also disregarded for means-tested benefit claimants, which is an important step in encouraging the poor and socially excluded to participate. However, exchanging goods for time credits – for example meals, football tickets, or refurbished computers – threatens benefits. Similarly, government regulations in relation to ‘incapacity benefit’ threaten the income of disabled participants who use the time bank as a valuable means of social integration.

Lessons learned and recommendations

Gorbals time bank has achieved a lot in its first few months of operation. Early indications are that it has been successful in its objectives of building community capacity and cohesion, and addressing the needs of the socially excluded, but there is more that could be achieved, given a supportive policy framework.

Three important lessons for success and future development have been highlighted:

- Running the time bank as part of an existing community organization, rather than as a stand alone project, brings many benefits in terms of institutional support, synergy with other projects, community knowledge and credibility
- By engaging local organizations, the time bank can build momentum and engagement in existing projects and activities, and bring benefits to the wider community
- Intensive co-ordinator support is needed at ground level to engage the most vulnerable and excluded sections of the community, meaning frequent face-to-face contact and a neighbourhood drop-in centre.

A number of policy changes are needed to support time banks in their efforts to engage socially excluded people in mutual volunteering and wider community development. These include:

- The provision of greater and more long-term funding to allow the projects to consolidate and build momentum over a number of years
- The removal by the Department for Work and Pensions of the remaining barriers faced by benefit recipients and the disabled.

Given increasing support, time banks have the potential to spread and become powerful tools for overcoming social exclusion and enabling community self-help. What remains is for public bodies to support them to a greater extent, to help them to grow and expand. They could then begin to experiment with new, flexible ways of integrating the time bank mechanism into existing service delivery models in health, education and training, as a tool for rewarding civic participation, to promote democratic and empowering pathways to social inclusion and community development.

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