

Challenges include:

- Getting people to ask for services – helping 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 health, education and regeneration 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.

There is a difficulty with public and policy-maker's perception of time banking. Time banking is not just another community building tool 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. Time banking rewards community self-help and active citizenship, tackling social exclusion in deprived neighbourhoods. Its use has considerable impacts and potential, and should be capitalised on.

In particular time banking can be used to:

- Nurture active citizenship and civic engagement by rewarding 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.

Useful contacts**Time Banks UK**

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The Time Of Our Lives: Using time banking for neighbourhood renewal and community capacity-building by Gill Seyfang and Karen Smith, published by the New Economics Foundation, London, October 2002.

The full evaluation report is available (ISBN: 1899407553) from Central Books, 99 Wallis Road, London E9 5LN; Telephone: 020 8986 5488; Email: mo@centralbooks.co.uk. Price £11.95 incl P&P (Euro 18.95, or £6 + 4 time credits – Email: info@timebanks.co.uk for details on payment in time credits).

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The Time Of Our Lives:

Using time banking for neighbourhood renewal and community capacity building

A summary of the two-year evaluation of time banks in the UK, carried out by Dr Gill Seyfang at the University of East Anglia with the assistance of Time Banks UK, and funded by the Economic and Social Research Council.

One of the biggest questions of our time is: **how can we build trusting, cohesive communities?** The answer is that the capacity of communities can be strengthened by:

- 1 Encouraging core public services to invest in building people's capacity to help themselves.
- 2 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, as recognised by the government's Neighbourhood Renewal Unit

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 a 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.

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

"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

Findings of the report

The evaluation found that:

- Time banks are successfully 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 banking barbeque gets everybody dancing

Table 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

Source: author's survey of time banks, 2001; Davis-Smith, J. (1998) The 1997 National Survey of Volunteering (National Centre for Volunteering, London); ONS (2000) Regional Trends 35: 2000 Edition, (The Stationery Office: London); OPCS (1993) 1991 Census Report for Great Britain Part 1, Volume 1 of 3, and Part 2. HMSO, London.

- 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. 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 co-ordinator



Time banking can be used to build intergenerational relationships

Map of UK Time Banks, September 2002

Visit www.timebanks.co.uk/projects.htm for time bank contact details



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 needs – 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.