

Time Banks

A radical manifesto for the UK

The New Economics Foundation (NEF) was founded in 1986, following the successful international event known as TOES (The Other Economic Summit). Since then, NEF has introduced time banks to the UK, as well as a range of innovative new ideas in practice, which put people and planet first.

Time Banks UK is funded by the Active Community Unit, managed jointly by NEF and Fair Shares, and is spreading best practice in time banks around the country. There are now nearly 40 setting up from Cornwall to Aberdeen.

The London Time Bank is a new network of time banks for London, launched in 2001. It is managed by NEF with support from the Bridge House Trust, the Community Fund, the King's Fund and London Boroughs Grants.

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Introduction



“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, 2 March 2000

Summer 2001 marks the advent of what we hope will be a permanent new layer of infrastructure in the capital, the London Time Bank. Its design reflects experience with time banks around the world, from St Louis and its network of time bank touchscreens, to Tokyo and its *hureai kippu* (‘ticket for caring relationship’).

Community time banks are not new to London. The Peckham HourBank has been successfully trading time, and building local trust, now since 1999. The Rushey Green Time Bank, in a doctor’s surgery in Lewisham, has been replicating some of the best time bank practice in health in the USA. But of course the time bank ideal – the idea of close-knit communities that look out for each other – is part of Britain’s common heritage, often looking back to

the Blitz to a folk memory of when neighbourhoods managed to trust each other enough to care. Since time banks arrived in the UK, with Fair Shares in Gloucestershire in 1998, they have received widespread coverage. The government has zero-rated time credits for tax and benefits (with some notable conditions). There are now getting on for 40 time banks across the UK, thanks to the efforts of Time Banks UK and their partners at the TimeBank campaign, and the idea has been hailed as a vital tool for rebuilding trust and social capital. Community time banks are widely regarded as a neat idea, but their central significance has yet to be grasped.

The problem



“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. That work will, I hope, never be so scarce that the market value goes high, so we have to find a way of rewarding contributions to it.”

Edgar Cahn, Time Dollars Institute

A spectre is haunting the Western world – the spectre of futility

and powerlessness. The great institutions and professions, the grand edifices of welfare and health, are struggling to hold back the implications of failure. Half a century of wasted public spending in inner cities, of widening gaps between rich and poor, stand testament to the problem.

It isn't their fault that conventional economic success tends to be at the expense of the communities and families that underpin most of what is valuable in life. It isn't their fault that there are precious few solutions to the central issue of how to rebuild trust and social capital when it has all but gone. But they are still culpable.

It *is* their fault that they have clung too long to an old-fashioned idea of professionalism, and a dream that they could somehow deliver health or regeneration to an unwilling public, without their involvement or agreement. The truth is that no institution can succeed without the active, equal and enthusiastic partnership of their clients and beneficiaries. One-way services that fail to achieve this don't work, any more that patients can get well without partnership with doctors. Yet the official conception of participation usually goes no further than a tame consultation, and usually after the basic decisions have already been taken.

Even conventional volunteering, where non-professionals reach out to neighbours, has failed to tackle this central issue. There is another kind of *mutual* volunteering, which gets forgotten amidst the flurry of semi-professional mentors favoured by policy-makers. They forget that reciprocal relationships between people are more enduring than dividing the givers from the receivers. They forget that people who have been designated as

'problems' by professionals also have a great deal to contribute – and that their lives can be transformed when they do so. And they forget that some things, like a friendly face, no amount of public spending or professionalism can provide.

That is the crux of the matter. Not only are our institutions failing, but we are ignoring a vast resource that needs to be brought to bear on our struggling social capital – people's time. Time banks have been developed as a tool of institutional reform that can bring those two problems together to create a powerful and innovative solution.

The solution



"The greatest good you can do for another is not just share your riches, but reveal to them their own."

Benjamin Disraeli

The time bank idea was developed at the London School of Economics by Washington law professor Edgar Cahn in 1986, who describes the idea as working 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 a 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 keep people volunteering much longer than in conventional volunteer schemes. At its simplest, the idea uses a broker at the end of the phone, and allows people to earn time credits for each hour they help out in their local community.

The result is a parallel economy, using time as the medium of exchange, putting these forgotten assets to work meeting the forgotten needs, and by doing so making connections between people and rebuilding a sense of trust. But it goes further than that. Time banks create a reciprocal relationship between people and institutions, as well as between people and people, which ordinary volunteering finds it harder to achieve. It allows almost anybody in society, including the elderly and housebound, to give something back. And the evidence is that feeling needed is a critical missing piece of the social capital jigsaw.

But in the USA, time banks using a currency they call 'time dollars' are becoming more specialised. Teenage jurors in Washington or teenage peer tutors in Chicago are cashing in

their time credits or time dollars for refurbished computers. Prisoners are earning them for keeping in touch with their children. People with depression are earning them by looking after local older people.

Take, for example, the New Economics Foundation's time bank – funded by the King's Fund – at the Rushey Green Group Practice in Lewisham. GP Richard Byng and his team decided to experiment with the time bank approach because they wanted to get away from prescribing for problems they knew were social rather than medical in origin. They knew that much of their patients' ill-health and anxiety arose from feelings of social isolation. Many didn't know where to go for help, didn't know their neighbours or were too frightened to go out. Many of the families the primary care team worked with were desperately in need of simple practical support – "support for the small things", as one GP put it.

The time bank would allow patients to provide support and help for each other. Ultimately, where it made sense, the GPs would be able to prescribe a friendly face or a lift to the shops once a week, instead of medication. Time bank members would be encouraged to 'earn' credits by contributing skills and energies in so many ways.

The time bank there was launched in March 2000 and now has more than 60 active participants, regularly doing visiting, dog-walking, baby-sitting, shopping or anything from writing poetry to accompanying blind people shopping. Doctors are already referring patients to the bank, especially in cases of long-term

depression – because they find that taking part in the time bank can mean real improvements.

The South London and Maudsley NHS Trust covers the same area specialising in mental health, and have watched this process at work. As a result, they are planning to roll out time banks across their institutions too. In a twist to the idea, the Lloyds-TSB Foundation are funding an experimental DIY scheme at Rushey Green, so that participants can get small and vital home repairs done by other participants, paid for in time credits, and organised through the surgery.

There are a number of immediate implications of this changed relationship, and not all of them sit easily with a traditional view of professional medicine:

- It makes it absolutely explicit that doctors need patients as much as patients need doctors. When patients are partners in the business of keeping the neighbourhood healthy, they also become equals.
- The focus shifts from people's problems to their abilities. Professionals traditionally concentrate on what patients *can't* do: often this becomes the accepted way of triggering help. Time banks focus instead on people's assets, what they *can* do.
- By using these hidden resources in the community, surgeries are able to provide access to a much wider range of services than traditional surgeries – anything from basic DIY to self-help bereavement counselling.

Community time banks can be and are being adapted to tackling a range of different issues, in rural areas as much as urban ones. Like Fair Shares' project with the Phoenix Fund, developing affordable childcare businesses, underpinned by a time bank. Or the new North Cotswold Community Time Bank, another Fair Shares project, which drives social car schemes for isolated people in the countryside.

The Gorbals Initiative in Glasgow has also launched the first community time bank in Glasgow as an innovative method of regeneration. SRB projects in Elephant and Castle and Sheffield's Norfolk Community Park are also turning to time banks as a way of making sure the community develops rather than being driven underground entirely by the weight of new concrete.

And then there's education. Skill Swap projects are being set up in Leicester and Rutland with the help of NEF, using a similar idea – but swapping skills and know-how rather than time.

Three schools in inner city Tower Hamlets are going to be setting up time banks, funded by the new educational trust Shine. They will be paying pupils in time credits for their efforts as peer tutors, and letting them cash them in for a recycled computer.

As many as 55 struggling schools in Chicago have been pioneering this, paying time credits to pupils as peer tutors, which they cash in for refurbished computers. Academic results go up and bullying goes down. Residents in one public housing complex in Baltimore have been paying part of their rent in time credits. Children in the Slovak city of Zilina have organised their own network of six time banks, and contribute to ambitious

activities in their after school club. People in Maryland and California pay for legal advice in time credits, paid off sometimes by taking part in demonstrations outside the offices of bad employers. Women ex-prisoners in San Diego pay for aftercare services in time credits, paid off by providing support to each other. Teenagers in Washington earn time credits serving on teen juries, which now try non-violent first offences in the city, and cash them in for recycled computers, and so on...

In all these cases, time banks are rebuilding community, local trust and the sense of self-worth among those taking part. But they are also revitalising their host institutions – be they schools, courts or health centres – by involving clients as equal partners in the business of regeneration.

The future



"Often you can't buy what you really need. You can't hire a new best friend. You can't buy somebody you can talk to over the phone when you're worried about surgery."

**Mashi Blech, Member to
Member, Brooklyn**

Community time banks are a good idea, ideally suited for the needs of the early 21st century. But they could be much more

than that, because of their ability to release enormous human resources to tackle deep-seated social problems.

That is why policy-makers in Japan and China have adopted time banks so enthusiastically as a way of providing mutual support for their rapidly ageing populations, and why time banks and time credits are now central to Japanese social service and volunteering policies.

But community time banks can be used to take those insights into a range of other policy areas. That would mean playing a central role in:

- **Health service delivery:** There are proven effects of volunteering both on health and on health budgets, both for givers and receivers. “Volunteer work can inoculate, or protect, the older person from the hazards of retirement, physical decline and inactivity,” said academic researchers (*see references*). The Sentara group of hospitals in Richmond, Virginia paid time credits to asthmatic patients creating a phone network of local people with asthma, befriending, advising and informing, and managed to cut the cost of treating asthma by over 70 per cent in two years.
- **Tackling crime:** It is increasingly clear that local trust, or the lack of it, is among the most important factors in the crime rate. Research (*see Science, August 1997*) by the Harvard School of Public Health among nearly 9,000 people in Chicago found that the difference in crime rates between neighbourhoods seemed to come down to the willingness of the people who lived there to intervene. The idea of using

teenagers to 'co-produce' youth justice in Washington has developed this idea into exciting new areas. Youth juries are about the only institutions capable of using young people to reinforce sensible humane behaviour to each other.

- **Building employability:** A time bank member may have been out of proper employment for decades, without prospects or experience. But they can at least use their monthly time credit statement as a definitive record for prospective employers that they are trusted, actively involved and useful members of their community. They turn up on time, not because they are told to do so by a government agency, but because they have discovered that a neighbour – maybe they're housebound or lonely – relies on them to do so. Time banks can also link them into wider networks, and provide them with experience that can eventually slot them into paid jobs.

But this new model of mutuality has other implications for employment and business. How do we provide computers or training in socially excluded neighbourhoods, when we know that if it's free people won't appreciate it, and if it costs money they can't afford it? Answer: charge in time instead, paid off helping out in their local community.

How do we encourage the people who really need them to invest in Individual Learning Accounts? Answer: let them pay the initial £25 in time instead.

How do we provide on-going support to new entrepreneurs and other businesses once they have been through the Business Link network? Answer: link them into a virtual time bank of local small

businesses that can provide mutual support for each other, and earn time credits for doing so.

We need an injection of reciprocity into our failing institutions, so they are no longer one-way delivery systems short of resources – with professionals struggling against a rising tide of need – but two-way networks of reciprocity that involve beneficiaries as partners. That will often mean an end to giving some services away for free, but asking people to pay back in time not money. Free services often simply mean that clients don't appreciate them, and can unwittingly send out the signal that recipients have nothing to offer. The new model would mean:

- A legal duty on all public institutions to have mechanisms in place that involve beneficiaries as equal partners in regeneration.
- Financial mechanisms – perhaps a new kind of bond issue – that allow institutions to calculate savings in future years, and draw these forward to fund social infrastructure like time banks.
- Imaginative systems, like NEF's new London Time Bank, that can link time banks together into single networks, negotiating cheap or free entry to sports facilities for time credits, or training for time credits, or refurbished computers or recycled furniture for time credits.
- Ending benefit ambiguities about letting people pay for goods like recycled computers or furniture in time credits.

Community time banks may also be the missing ingredient in mutualism. We know that traditional forms of mutualism failed to

motivate people – and perhaps that’s not surprising considering how little they felt involved. Time banks and the new mutualism don’t have ownership at their heart. They have participation at their heart, and a new definition of work. Mutual participation without ownership can be exploitative, and time banks must stick closely to the original empowering vision to avoid that. But mutual ownership without participation is a meaningless lie, just as it was with nationalisation.

It’s not the owning, it’s the taking part. Because only by taking part as equal partners in our institutions do we get any kind of meaningful control over them. The future of our public services is going to be reciprocal, because it’s the only way we can make them effective.

Find out more

The following websites are the best places to find out more about time banks:

Time Banks UK	www timebanks.co.uk
New Economics Foundation	www neweconomics.org
Fair Shares	www fairshares.org.uk
London Time Bank	www londontimebank.org.uk
TimeBank	www timebank.org.uk
Time Dollar Institute (USA)	www timedollar.org

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General

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Please let us know what you think of this manifesto. And if you agree with it, please bring it to the attention of your MP, councillor, primary care group and any other institution you feel might benefit from it.

