

ONE GOOD TURN....

Introduction

This chapter will explore a new kind of money that uses time as a medium of exchange, a social innovation called **time banking**, which is making a major contribution to putting mutuality back into the DNA of society.

Time banking can provide a self-generating force for social renewal that works from the bottom up. This new form of currency values co-operation, compassion and care just as automatically as conventional money can reward exploitation and greed. It provides an incentive for people to take a risk, to reach out to others and get involved, to use their time and skills for the common good.

What was the problem?

Isolation

The impulse to belong is strong in human beings. We need to experience ourselves as a part of a wider whole of some kind, such as an extended family, a community or a nation. When we participate in community life our individual lives become richer and all sorts of new friendships and new opportunities come our way.

Even at a superficial level, when we exchange random acts of kindness with strangers or smile at each other as we pass in the street we help to keep alive the kind of civil society that we would all prefer to live in.

Indeed, research shows that the most important factor in maintaining a civil society is the willingness of adults to intervene in every day life on behalf of children, to assist them when in trouble and to challenge them when they are being anti social. This is an example of what the social theorist call 'collective efficacy' and it is what makes community.

While most of us will have some sense of the benefits of participating in community, it can sometimes seem as if making money and saving time is all that modern life is about – and there never seems to be enough of either of them to go round.

In the more affluent western societies, people seldom question that more money and more spare time will automatically mean a better

life. We then spend a great deal of any spare time and money we may have on consuming stuff we don't really need and sitting in front of television and computer screens being entertained or 'social networking'.

Are these activities what we all want? Or are they simply distractions to help fill the emptiness of a life of increasing separateness? In years to come, is it possible that we might even fool ourselves into believing that we need no-one else, that everything we need can be found from within our own resources?

"Yet the truth is that we are all deeply dependent on each other. To share and to co-operate means to take risks, with high returns for our bravery.

*Better, then, that we strive for **co-sufficiency** than self sufficiency. Isolate people and we struggle in silence. Join us together and we reach out".*

Janisse Ray – Local Economics- The source of true security might be closer than we think – Hope Magazine May 2003

Disengagement

"Hope remains only in the most difficult task of all: to reconsider everything from the ground up, so as to shape a living society inside a dying society"
Albert Camus 1946

Closely linked to an illusory belief in self-sufficiency (really separateness and isolation) is a pervasive sense of powerlessness.

The forces at play in today's world can seem overwhelming. The changes in the global economy and the speed of technical advances are alarming. There is climate change to worry about and an ageing population to care for. Our security is under threat. The gap between rich and poor continues to expand. Recession has returned.

In the face of such challenges, individuals may be forgiven for thinking there is nothing they can do. This chapter goes on to consider timebanking as one means of removing the sense of powerlessness that is often cited as the main cause for the disengagement of ordinary people from community life.

Before setting out how timebanking works, we need to appreciate that there is a second economic system that runs in parallel to the free market – the core economy - and how its importance is often neglected.

The neglect of the Core Economy

"People need to be rooted in mutual support networks and not everything can be bought"

David Boyle 2008

Neva Goodwin, an environmental economist, first coined the phrase **core economy** in response to the negative label the 'non-market economy' which is used by economist to describe family, neighbourhood and community.

When working well, the core economy produces just a few essential products – our social mores, healthy children, safe communities, civil society.

The market economy functions on a clear set of principles - contracts, specialisation, profit and scarcity. The core economy operates in line with different principles – abundance, give-and-take and spontaneity.

In free market economics, if there is a plentiful supply of any product then the price is low, if there is a scarcity, the price rises.

If the core economy is to thrive, we need to place a high value on those 'public goods' that build community rather than devalue them just because they may be in plentiful supply.

"Those universal capacities that have enabled our species to survive and evolve: our ability to care for each other, to learn from each other, to stand up for what is right and oppose what is wrong.

In terms of rebuilding the core economy those capacities are literally priceless. Yet we take them for granted in roughly the same way we took clean air and clean water and the ozone layer for granted until the toxicity we unleashed jeopardised our health and survival...

After all, families are supposed to function; children are supposed to be resilient, trust is supposed to be present whenever intentions are

good; people do what they are supposed to do; collective self interest can be counted on to advance public well being. And altruism like the ozone layer will always shield us from destructive selfishness".

Edgar Cahn – Keynote speech, Association of Directors of Social Services and Local Government Association conference: 'Communities that Care, Services that Deliver'. Newcastle, 2004.

The core economy is potentially a vast resource of practical skills, energy, caring, compassion, experience and common sense waiting to be enlisted. Yet, even though we have seen massive shifts in government policy, (for example, from the Thatcherite ruling that there was no such thing as society to the Blairite vision of a Third Way), public and voluntary services have consistently failed to seek any meaningful contribution from the core economy.

There has been no shortage of rhetoric. This has focused on inclusion, independence, well-being and choice. More recently, there is abundant rhetoric on personalisation and community empowerment. But, despite the welter of words, practice has continued to neglect the core economy.

If we don't ask for and value the contributions of individuals, their family, friends, and neighbours, then people are unlikely to feel connected and, worse still, will feel that they have nothing to offer. Rhetoric will not create local well-being and caring citizenship. These qualities are products of the core economy. They cannot be delivered by 'professional strangers'.

There is a need to be more honest and straight forward, to admit to 'service users', their families and friends, neighbours and the local community that – *"we can do it together, but we cannot do it without you"*. Unfortunately, the message that too often goes out, all be it unconsciously, is *"we are here to help you but you have little that we want or value"*.

We all want to make a difference and rallying to a 'cause beyond self' is a universal human impulse. However, public services now focus on techniques for smoother customer relations and confuse this with community empowerment. 'Solutions' are put in place which meet short term, measurable targets that keep within prescribed budgets. Any genuine involvement with the public becomes too risky, time consuming and has unpredictable outcomes (and these are not permitted). Not surprisingly, volunteering has been cast adrift and has washed up in a worthy backwater. Participation levels are at an all time low.

If we are to have genuine participation statutory agencies and voluntary organisations need to understand, value and engage with the core economy. We need a new framework for this to happen. Time banking is one part of the answer.

What did we try? Timebanking

A brief history of timebanking

Dr Edgar Cahn, a civil rights lawyer and community activist, devised the time banking system during a year long sabbatical at the London School of Economics in London in the early 1980s. His idea was simple:

- *You give an hour of help and earn one time credit.*
- *The person receiving your help owes one time credit.*
- *They pay back by helping someone else.*
- *Everyone's skills are valued equally.*

In this way, a new time based 'currency' is put into local circulation that becomes every bit as real as the cash in people's pockets. The time credits become the basic building blocks for a healthy community and inspire ever-expanding circles of giving, receiving and reciprocating. Slowly but surely these exchanges of practical and emotional support spread mutuality and trust – a new sense of co-sufficiency.

The simple rule that 'one hour equals one time credit' becomes a revolutionary tool.

Timebanking started in the mid 1980s in the USA in deprived inner city neighbourhoods. These pioneering projects attracted interest first in Japan, then in the UK and there are now timebanking schemes in a further 22 countries across the world. The growth of time banks and the amount of interest in timebanking in the UK has been truly amazing. The number, creativity and range of applications of timebanking has far exceeded the most optimistic expectations.

In the late 1990s, David Boyle, Senior Associate at the New Economics Foundation, visited timebanking projects in the USA while doing research for his book, *Funny Money*, and, at around the same time, I was looking for a way to improve community development practice in this country. I felt passionately that we needed to move away from single issues and to build broad-based and powerful neighbourhood organisations that were fully equipped to represent the interests of local people and work together with

local government to combat injustice and the toxic excesses of the free market.

"The secret of life is honesty and fair dealing. If you can fake that, you've got it made"

Groucho Marx

In 1996, I attended the first national timebanking congress in the USA and returned a convert.

We saw in timebanking a system in which everyone can make a contribution, where everyone is valued equally, where people are reconnected and feel in control of their lives. We believed that the social networks that would evolve would be robust, resilient and capable of transforming people's lives and empowering communities.

At the time of writing, there are over 100 active time banks in the UK. 42 more are in development. Over the past 10 years, participants have exchanged over a million hours of mutual support.

How timebanking works

*"Working on the simple premise of **reciprocity**, time banks aim to place value on community action, promote productivity and build social networks by engaging local people in the giving and receiving of services. It allows people to amass time credits by participating in or providing a service that benefits the wider community. These credits are then deposited in a time bank and can be spent on a whole range of skills and services on offer from other members of the bank".*

Society Guardian on World Mental Health Day 10/10/07)

In timebanking, everyone's contribution is welcomed and is valued equally – one hour of 'volunteering' earns one time credit, regardless of the nature of the skills being shared. The time credits are 'banked' and people draw on them to 'buy in' the skills of other participants as and when they need them.

For example, someone might need help with shopping or with pet care. Maybe they are facing an operation and they want to talk over what to expect with someone who has had the operation. When they are feeling better they might enjoy doing some light gardening for another participant. Another person may want someone to visit their mother while they are on holiday and then later, in return, be happy help someone else out with language lessons.

All the skills necessary are already there to be used in every community.

Whatever the service, one hour earns one time credit and what goes around comes around. Everyone's contribution is valued equally.

A Time Bank acts as a 'letter of introduction' for those who have never met. It can also reconnect people, quite often those living in the same street who may have grown wary of one another, (probably because of irresponsible negative reporting and sensational news stories in the press, TV and radio rather than through any personal experiences).

When people join a time bank two references are always taken up and a Criminal Records Bureau check made as appropriate. Safety, respect and confidentiality are absolute priorities in timebanking.

A software programme holds local information on the skills that people have, when they are available and any special needs they may have. An online national 'time exchange' has also been created. This enables time banks to exchange services across the country. Participants can give some help in their local community and a relative who lives in another part of the country can use the time credit to get the local help he or she needs.

Participants receive a regular 'bank statement' of the time credits they have earned and spent. Members can also donate credits to others or to a 'community pot' that can be drawn on by those who have more needs.

Time credits are tax-exempt and do not affect entitlement to state benefits.

When we started the first time bank many people told us that they did not believe that they had anything to offer others so we created a simple questionnaire*, itemising the types of skills that we saw as valuable. People quickly saw that they had a great deal to offer and realised that there were many things that they found difficult to manage that others would be happy to provide for them.

INSERT *QUESTIONNAIRE AND CARTOON STORY OF TIMEBANKING

Time Banking in a Nutshell

- Participants list the services they can offer and those that they may need
- All agree to both give and receive services
- Everyone is interviewed and provides references
- Every hour giving help earns the giver one credit called a time credit
- Participants 'buy' the services and support they need with their time credits from other participants
- A 'time broker' matches up the giver and receiver
- Every transaction is recorded on a computer using a software package called Time Online
- Participants receive a regular time bank statement
- One hour is one credit regardless of the skills offered
- Participants can donate credits to other participants or the 'time bank pool'
- Everyone is seen as a valued member of the time bank with a contribution to make and all activities maintain set standards of care, including insurance and a code of ethics

The core principles of time banking

There are two constants in time banking. The first is that the exchange rate is always one hour equals one credit. The second is that, to take part, people must sign up to five fundamental beliefs. These are:

1) People are assets

Everyone has the capacity to be a contributor to the well-being of others in their community.

2) Community building is real work

Activities such as bringing up children, keeping communities safe, caring for vulnerable people and making democracy work need to be rewarded.

3) Reciprocity

The impulse to give back is universal. Wherever possible, *you need me* must become *we need each other*.

4) Social networks

Social networks, which people feel that they own, build mutual trust and collective efficacy.

5) Empowerment

The voice of those to be helped must be respected, responded to and acted on.

Who benefits from timebanking?

The first time bank to open in the UK was in Stonehouse in Gloucestershire on an isolated estate where the majority of the residents were either lone parents or older people. The older people had a life time of child care experience to share and the lone parents were younger and fitter and able to offer company and practical tasks. Ten years on and this time bank is still thriving. The time bank provided the local information system and incentives to match up local unmet needs with unused resources.

Since then timebanking has been used by a whole variety of communities and agencies.

Time banking projects have actively involved those who have been labelled 'hard-to-reach' and socially excluded, older people, people with disabilities, people with mental health histories, single parents, refugees and asylum seekers, people from black and asian minority groups and young people – along with and on an equal footing with the general population in both rural and urban areas.

Time banking is now being used in community centres, volunteering centres, schools and health centres. On tenant participation and regeneration schemes, health promotion and well-being initiatives, environmental projects and peer support networks.

Time banking is a community development tool that can be used in almost any context, for example it is also being used in prisons:

At Gloucester Prison inmates earn time credits repairing bicycles that are then sent to Iraq and given to people who need them. The prisoners can then donate their time credits to their families or to a

local community which in turn triggers acts of kindness and practical help. This builds both individual and collective self esteem and keeps the prisoners connected with the outside world.

When released from prison they already belong to social network to whom they have shown they can be a asset.

A national evaluation of timebanking by the University of East Anglia found that:

- 58% of time bank participants come from low income households compared to 16% of traditional volunteers
- 18% are disabled or have long term illness in the home compared top 3% of traditional volunteers
- 72% are not in formal employment compared to 40% of traditional volunteers
-

Dr Gill Seyfang – Time of our Lives – University of East Anglia

Our latest statistics show that

- 22% of time bank participants are of black minority ethnic heritage
- 18% are over 60 years old.

Timebanking UK web site – www.timebanking.org

The benefits of time banking are clear and come into focus within these statistics: these are not people who would traditionally see themselves as volunteers or local activists. In fact, 51% had never volunteered before.

"It's a great way to be able to make a difference to local people's lives. Always knowing someone is there to lend a hand"
Time Bank participant in Wales

What timebanking can achieve

The time-based currency that circulates in the local area sets in motion a chain reaction that forms bonds between strangers and brings people together in unforeseen and unpredictable alliances. There is an inbuilt multiplier effect as one act of kindness generates others.

"No matter who you are, you've got a skill....and if everybody's using different skills it brings people together"
Participant of a time bank in Glasgow

Timebanking involves those who are 'hard to reach' but includes them as equally valued members of the broader community. This offers a welcome change from being labelled a burden or treated as a problem. In this way timebanking is different from those participation strategies that focus only on the 'socially excluded' – and which are, therefore, exclusive in their own right.

Stephen has learning difficulties but is a big, strong man so he is much in demand at his local time bank, which he views as his workplace. He earns hundreds of time credits and uses them to pay for help for himself and his mother. For example, he paid for the labour and transport costs in time credits when they moved house. However, he decided he did not need all his time credits and started donating them to those he saw to be in greater need than himself – a frail elderly lady and a voluntary organisation he wanted to support. In this way someone who may have been seen as a burden became a 'time philanthropist'. His confidence has grown and he now escorts other people with learning difficulties on train journeys.

Timebanking offers people opportunities to grow and feel proud of belonging to a diverse and mutually valued social network. They get to share experiences with all sorts of people from the local area that they would never usually meet and unanticipated and new friendships emerge that can have a significant and transforming effect.

Unlike traditional volunteering arrangements, no long-term commitments are necessary in time banking. People are asked to help out an hour at a time. If it is not convenient, they can say no without feeling they have let anyone down.

Time credits allow people to ask for help without them feeling a lesser person or worrying about how to return the favour. At the same time people are able to feel safer and more secure because they know the other time bank members will be there for them if they need them. Time credits take the need for help away from the world of services and into the realm of the ordinary – everyone has times when we need that extra little bit of help to deal with emergencies or with tasks that we cannot manage on our own.

Deborah's teenage daughter was waiting for neurological surgery when they were flooded out. The council put them up in a B&B but

as they now did not have a "fit and proper home" the hospital told them the operation would have to be postponed. Fortunately, they were members of their local time bank and within days a rentable house was found, decorated and furnished. To everyone's relief the operation could go ahead. Only through a time bank could they tap into the local knowledge, connections and skills that were required to respond swiftly and effectively to their emergency.

Time bank participants can even 'pay it forward' by building up a healthy time credit bank balance in advance, saving up for a rainy day to provide their family with a reliable 'social insurance policy' that will be unaffected by a credit crunch, a recession or deflation.

Time banking runs on a mixed economy of a small amount of cash and a large amount of goodwill. External funding is needed in the early years but once established a time bank can be run by participants earning time credits. Time banks tend to be durable. People stay involved because it is difficult to walk away from a local social support network that they can rely on and trust, a bank balance of time credits that they have built up and a public reputation as a person who is good for a favour. They enjoy the practical, emotional and psychological rewards that time banking brings.

"At our time bank we all look out for each other rather than just worry about ourselves"

Time 2 Trade participant in Sandwell, West Midlands

Timebanking has the potential to become a full part of everyday modern life for everyone and at Timebanking UK we are proud to be leading a network of inspirational time banks that is slowly but surely turning into a mass movement

What have we learned?

We still need a transformation

Many social policy makers appreciate the need for co-sufficiency – although they may not call it that. They also understand the role that the core economy plays and they certainly know how enormous the cost would be if they had to replace it with paid staff.

There seems, therefore, to be universal agreement about the need for a greater focus on **prevention**. Politicians of all parties talk passionately about community empowerment, about independence,

(in time banking circles we would prefer they talked about interdependence) and about wellbeing and choice.

So are there good times to come for co-sufficiency and the core economy? Perhaps not.

A transformation in attitude and behaviour is still required among those who, in theory, are now employed to *prevent* rather than *manage* our social ills.

We have been convinced by our experience introducing a potent social innovation like time banking that they are still a long way from a genuinely preventative approach – an asset-based approach that seeks out opportunities for local people to feel useful and develop a sense of co-ownership of our social problems.

"We are here on earth to do good for others; what the others are here for I have no idea."

W.H. Auden

We suggest that welfare professionals need to:

- learn to trust and value the contributions that local people can make
- seek out and value contributions from a wide range of local people
- help build transformational social networks that they do not control
- embed an element of reciprocity into their relationships with users, their families and the wider community.

Communities and individuals need resources and encouragement to help them to learn to exercise their powers and responsibilities as citizens.

We have found that people are more than willing to get involved, the trouble is that few of us are asking them to.

We all want to make a difference – in fact we already do. Most health care is not provided by doctors and nurses but by mothers. Our social care professionals offer services to less than 10% of people with disabilities – the vast majority are supported by family and friends.

It is extremely unfortunate that statutory and voluntary sector staff appear to increasingly discount the unauthorised and unprofessional interactions which historically have produced the local social networks that enabled people to reflect together on issues of mutual

concern and then take collective action to change things for the better for everyone.

THREE UNIVERSAL LESSONS

"An individual's health and safety is directly related to the number of relationships in his or her life. Relationships make our lives rich and meaningful. Belonging is paramount. The only disability is having no relationships". Judith Snow, The Plan Federation UK

- 1) Community is all about building relationships. Relationships begin with 1:1 interactions, a sharing of skills, experiences and aspirations across artificial barriers like income, race, religion, ability or age.
- 2) Giving, receiving and reciprocating strikes a chord with everyone. We know instinctively that 'give-and-take' is the basic building block of a positive relationship and a healthy community.
- 3) Professional helpers find it difficult to ask for help from others. Quite amazing results can come from doing the unthinkable and calling on those they are there to serve to contribute in return by helping others.

"We urgently need an economic system for making industrialised nations take as good care of people, especially children and the old and disabled, as tribes and extended families used to – before they were dispersed by the Industrial Revolution".

Kurt Vonnegurt

Timbanking is such a system.